



Rialtas na hÉireann
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Social Impact Assessment Series Student Grant Scheme (SUSI Grants)

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Summary

The purpose of this paper is to establish a baseline profile of the recipients of student grants in the 2017/2018 academic year. The Student Grant Scheme (SUSI grants) makes available means-tested financial assistance through maintenance and fees grants to students in further and higher education for households which meet the eligibility criteria. SUSI grants are payable at various rates including; special rate maintenance, full maintenance, part maintenance, full fees and part fees, in order of decreasing support. Students who receive a maintenance grant, also receive a fees grant, if they meet the other eligibility criteria of the fees grant. SUSI recipients living beyond 45km of their educational institution receive a higher grant rate known as the non- adjacent rate. **SUSI administered over €360 million in the 2017/2018 academic year, supporting 77,495 or 37% of students in higher and further education.** It is worth noting that the financial cost is not the only determinant of accessing higher and further education.

Summary of Profile of Recipients

Age, Gender & Region

Half of all 18 and 19 year olds in higher and further education receive a SUSI grant compared to 37% of the fulltime student population. Younger SUSI recipients receive a higher rate of support than older SUSI recipients, with approximately 90% of maintenance grants awarded to students under the age of 22.

SUSI recipients reflect the gender breakdown of the wider higher and further education population, with more female than male recipients. A greater number of female recipients receive the maintenance grant than males, while the number receiving fees grant is approximately the same.

Counties such as Cavan, Donegal, Longford, Mayo, Monaghan and Wexford received the highest proportion of special rate and full maintenance, therefore receiving a higher level of support. Counties such as Cavan, Leitrim, Longford, Mayo, and Roscommon received the largest proportion of non-adjacent grants, thereby receiving a higher level of support. Comparing the proportion of SUSI recipients to students in higher and further education, regions such as Border, Midlands and Midwest are receiving a higher support than regions such as Dublin, Mid-East, West and south-west.

Income

The gross median household income of a SUSI recipient is €48,972. This is below that of households with a fulltime student aged 18 and over, which is over €62,000.

Given that various levels of support are available via SUSI grants there is a large variation in the income levels of SUSI recipients and SUSI grants are awarded to recipients from households across the income distribution. **Over half of SUSI recipients (57%) are in the higher end of the income distribution (i.e. income deciles 6 to 10), this proportion is higher for the wider student population which shows SUSI recipients are in relatively lower income households than the wider student population.**

A large share (approx. one third) of those receiving the highest rate of support, i.e. the special rate of maintenance, are in households in which there is no income from employment/self-employment. This is compared to 16% of all SUSI recipients. The majority of SUSI recipients (74%) are in households which receive some form of social welfare (note that this includes various social welfare payments such as the pension, but does not include Child Benefit), while one fifth of SUSI recipients are in households with income from self-employment.

Education & Institution of Study

A large share of SUSI recipients are studying honours bachelor degrees (NFQ Level 8). However, a higher proportion of Level 7 students receive SUSI grants compared to level 8, when SUSI recipients are compared to the overall higher education population. This is particularly true for Health and Welfare and Business and Law.

The fields of study with the highest share of SUSI recipients are Arts & Humanities, Business, Admin & Law, Health & Welfare and Natural Sciences, while Education and Agriculture, Forestry & Fishing have the fewest SUSI recipients. When comparing SUSI grant recipients to overall students in higher education, a greater proportion (between 30% and 40%) of undergraduates studying Arts, ICT, Social Sciences, and Journalism are in receipt of SUSI grants, while a lower proportion are studying Health and Welfare, Education or Engineering, Manufacturing and Construction.

Over half of students enrolled in Institutes of Technology receive a SUSI grant, with the exception of Cork IT, while between 35% and 45% of students in universities receive a SUSI grant, with the exception of University College Dublin and Trinity College Dublin where a smaller proportion of students receive SUSI grants.

1. Introduction

This paper analyses the Student Grant Scheme, typically known as Student Universal Support Ireland (SUSI), as part of the Social Impact Assessment (SIA) series. The aim of the SIA series is to provide systematic analysis of the demographic characteristics of recipients of different expenditure programmes. The SIA Framework forms a first step in the process of developing 'budget and policy proofing as a means of advancing equality, reducing poverty and strengthening economic and social rights'¹. A variety of SIA papers have been completed to date covering a wide range of policy areas².

The Student Grant Scheme is the main financial support scheme for students attending full-time further and higher education courses. The rationale of the grant is to provide support for access to third-level education.³ The grant includes a maintenance grant and/or a fee grant. The Student Grant Scheme is a means-tested scheme which is administered by SUSI authority on behalf of the Department of Education and Skills (DES).

Expenditure on higher education accounts for €1.7 billion, and approximately €404 million of which was spent on Student Support and Related Expenses. The vast majority of expenditure on Student Supports is spent on the Student Grant Scheme (SUSI).

The purpose of this paper is to establish a baseline profile of the recipients of the grants in the 2017/2018 academic year. Within the SIA framework, this paper has the following objectives;

- Provide an overview of the Student Grant Scheme, including the eligibility criteria and the level of expenditure associated with the area.
- Analyse the profiles of students who received a grant by gender, age, the field and level of study, income, region etc. and consider how this profile compares to the profile of the higher and further education population and the overall population.

Establishing a baseline of recipients through the SIA framework will be useful in the context of assessing the impact of any related policy changes or changes in the socio-economic context on the profile of students receiving support via SUSI grants.

¹ [SIA Framework \(DPER, 2016\)](#)

² SIA Papers can be accessed [here](#)

³ An implementation case study of Student Universal Support Ireland

2. Overview of Grants to Higher and Further Education Students

SUSI provides financial support for eligible full-time PLC, Undergraduate or Postgraduate students attending an approved course in an approved institution. This section will provide an overview of these grants, including a description of the types of grants available, an overview of the eligibility criteria and income assessment and will look at the trend in expenditure over recent years.

2.1 Overview of SUSI Grants

The Student Grant Scheme (SUSI) is an initiative to support students in higher or further education. In May 2012, the City of Dublin Education and Training Board (CDETb) was appointed the sole awarding authority for student grants replacing 33 grant-awarding bodies and 33 Vocational Education Committees⁴ which had previously carried out a similar role. Student Universal Support Ireland (SUSI) was set up as an internal unit within the CDETb to administer the scheme. SUSI began processing applications first in the 2012/2013 academic year. SUSI administered over €360 million in the 2017/2018 academic year, supporting 77,495 students in higher and further education. In the 2018/19 academic year, over €350 million worth of grants was awarded through SUSI, supporting 74,565 students.

There are two types of grants offered by SUSI, as outlined in the table below. The maintenance grant is a contribution made towards a student's day-to-day living expenses and is paid in nine monthly instalments. The maintenance grant is calculated at two rates; adjacent and non-adjacent. Students that live outside of the 45 kilometre radius of their education institution may be eligible to receive the higher non-adjacent rate while anyone living inside of the radius qualifies for the adjacent rate. The rate of grant awarded depends on the level of household income and the number of dependent children. In most cases if a student is in receipt of a maintenance grant, they are also eligible to receive a fees grant. PLC, Undergraduate, and Postgraduate students or students studying outside of the state⁵ are eligible for SUSI depending on income levels. An overview of the maintenance grant can be seen in the table below.

The fees grant covers, in part or whole, the Student Contribution Charge or Tuition Fees payable by the student. Eligibility for the fees grant is determined by an income assessment and is also determined by the type of course in which the student is enrolled. Further to which it will be determined that the Fee Grant will cover either the Student Contribution Charge or Tuition Fees, as follows;

⁴ <https://www.education.ie/en/Press-Events/Press-Releases/2012-Press-Releases/12-June-2012-New-student-grant-awarding-authority-SUSI-goes-live.html>

⁵ Undergraduate students are supported within the EU and postgrads are supported only in Northern Ireland.

- Student Contribution Charge of €3,000 where the Free Fees Scheme applies to the course and the student is eligible for free fees under those schemes, or
- Tuition Fees to a maximum limit of either;
 - €6,270, if the Free Fees Scheme does not cover the course, or
 - 100% or 50% of the EU rate of fee for the course if the Free Fees Schemes applies to the course.

The type of grant which a student is eligible for depends on their gross reckonable income or their gross household income (explained further in table 4 below). Those with a lower reckonable income receive a higher grant rate. The Special Rate Maintenance Grant is the highest grant rate, as is detailed in the table 1 below. The income limit for this type of grant was €23,000 in 2017, and increased to €24,000 in 2019. The level of reckonable income at which applicants are eligible varies depending on the number of dependents in the household. For example, the income limit for the Full Maintenance Grant varies between almost €40,000 and €47,500. A detailed overview of these income limits and the various different grant rates can be found in tables 2 and 3 below.

Table 1: Overview of SUSI Grants

		Payment Rate (Monthly)	
		Adjacent	Non Adjacent
Maintenance Grant	A maintenance grant is a contribution towards the student's living costs. In general, if you qualify for a maintenance grant you will qualify for all elements of the fee grant. Disadvantaged students who meet a number of conditions can qualify for a special rate of maintenance grant.	Special Rate	€5,915
		Full Maintenance	€1,215
		Part Maintenance (75%)	€2,270
		Part Maintenance (50%)	€1,515
		Part Maintenance (25%)	€755
Fees Grant	This type of grant can cover any of the following three elements; all or part of the student contribution; costs of essential field trips; all or part of a student's tuition fees (unless covered by the Free Fees Scheme).	50% Tuition Fees or 100% Student Contribution	
		50% Student Contribution	

The Income Assessment Process

The reckonable income of an applicant is determined by an income assessment. The income is assessed according to student grant legislation. The income assessment is based on the applicant and or household gross income from the previous year. Gross income from all sources including in the case of both employed and self-employed applicants, gross income, before deduction of income tax or universal social charge, is assessed, with certain specified social welfare and health service executive payments excluded, including Child Benefit and the Housing Assistance Payment. The value of any

assets is not included in the income assessment, however, income from disposal of assets is assessed as means. A comprehensive list of what is assessed as means and elements that are disregarded can be found in Appendix 1. Whether the applicant is assessed with their parents or not depends firstly on age and secondly on Whether you were ordinarily resident with parents from the 1st October of the year prior to entry or re-entry to an approved course. A summary of this can be seen in the table 4 below.

For students applying for a consecutive year the application focuses on any changes in circumstances i.e. a permanent change in income, addition of dependent children (including a foster child), changes in nationality, retirement and change in the parent’s marital status and changes in address/distance from institution.

Table 2: Overview of Maintenance Grants

Grant Type	Rate		Income Limit by Number of Dependent Children		
	Adjacent	Non Adjacent	< 4 Children	4 – 7 Children	8 + Children
Special Rate	€2,375	€5,915	€24,000	€24,000	€24,000
Full Maintenance	€1,215	€3,025	€39,875	€43,810	€47,575
Part Maintenance (75%)	€910	€2,270	€40,970	€45,032	€48,890
Part Maintenance (50%)	€605	€1,515	€43,380	€47,670	€51,760
Part Maintenance (25%)	€305	€755	€45,790	€50,325	€54,630

Table 3: Overview of Fees Grant

Grant Type	Income Limit by Number of Dependent Children		
	< 4 Children	4 – 7 Children	8 + Children
50% tuition fees or 100% Student Contribution	€49,840	€54,765	€59,455
50% Student Contribution	€54,240	€59,595	€64,700

Table 4: Overview of Income Assessment Dependent Status

Type of Applicant	Income Assessed
Applicants under the age of 23	Applicant income and household income
Applicants aged 23 or over and living with parents	Applicant income and household income
Applicants aged 23 or over and not living with parents	Applicant and spouse/civil partner’s income

Eligibility

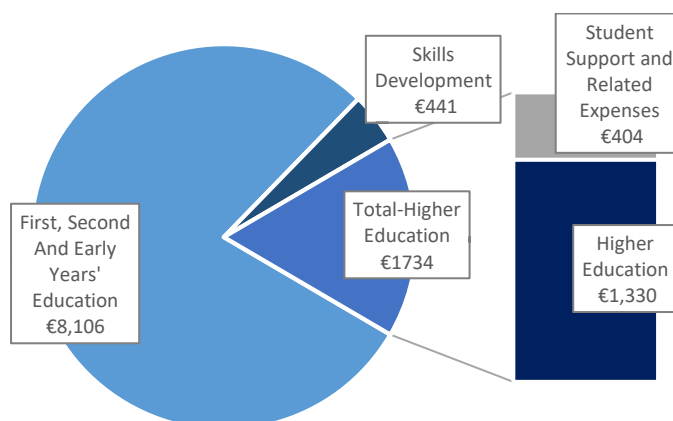
The following conditions must be met, in addition to fulfilling the income assessment in order to qualify for a grant⁶;

- Students must be full time and pursuing an approved course at an approved institution. The course must also represent a progression in terms of the student's level of education, except for 'second chance students' who is a student aged over 23 who did not complete an earlier course and has had a five year break in their studies or under the exceptional circumstances provision (e.g. for those repeating for medical reasons).
- The student must have been resident in the Irish State or the EU/EEA/Swiss Federation for three of the last five years.

2.2 Expenditure on Student Supports

The Department of Education and Skills' (DES) budgetary allocation was €10.23 billion in 2019⁷, excluding the National Training Fund. Expenditure on Higher Education accounts for €1.7 billion, approximately €404 million of which was spent on Student Support and Related Expenses. The vast majority of expenditure on Student Supports is spent on the Student Grant Scheme (SUSI). The distribution of the DES's expenditure can be seen in figure 1.

Figure 1 Department of Education and Skill's Expenditure (2019), € million



While SUSI grants are the largest source of financial support for students it is not the only means through which students are supported through higher and further education. An overview of some of the other supports available can be found in table 5 below. The supports outlined are generally targeted at a specific cohort, for example the Back to Education Allowance offered by the DEASP is targeted at those who are unemployed, have a disability or are receiving certain social welfare payments to return to education⁸. In addition to the financial supports outlined in the table there are

⁶ Further detailed information on the eligibility criteria for SUSI grants can be found [here](#)

⁷ Department of Public Expenditure and Reform

⁸ Note that BTEA recipients are not eligible to receive a maintenance grant, however can apply and be assessed for a fees grant

various access programmes such Higher Education Access Route (HEAR) which have been set up and funded by certain higher education institutions offering admissions on reduced points and extra college support for students from socio-economic disadvantaged backgrounds HEAR⁹. Access to higher education is also promoted for people with disabilities through the Disability Access Route to Education (DARE), this a third-level alternate admission scheme. DARE offers reduced points to school leavers and supports such as financial, academic and social support. Furthermore, attendance at higher and further education is supported more generally through the Free Fees Initiative/Scheme¹⁰ as well as tax relief of 20% on the payment of tuition fees¹¹.

Table 5: Overview of Other Supports for Students

Programme	2018 Expenditure
Back to Education Allowance	€78 million
The Back to Education Allowance supports recipients of certain Social Welfare payments to take part in second- or third- level education courses. This is funded through the Department of Employment Affairs and Social Protection. Those in receipt of the Back to Education Allowance may be entitled to claim the fees grant from SUSI.	
Student Assistance Fund	€9.8 million
The Student Assistance Fund provides financial support to full or part-time students who are experiencing financial difficulties while attending third level education.	
Fund for Students with Disabilities	€10.8 million
The purpose of the Fund for Students with Disabilities is to assist further and higher education institutions in ensuring students with disabilities have the necessary assistance and equipment to enable them access, fully participate in and successfully complete their chosen course of study. This is funded by Government of Ireland and European Social Fund.	
1916 Bursary	
The 1916 Bursary forms part of the Programme for Access to Higher Education (PATH). PATH provides dedicated funding to support access to higher education at regional cluster level to students from the target groups identified in the National Access Plan. The 1916 Bursary Fund which provides financial support to students identified as being the most economically disadvantaged.	

Source: Expenditure data for the Back to Education Allowance was sourced from the DPER Databank, while data for the Student Assistance Fund as well as the Fund for Students with Disabilities was sourced from HEA's Annual Report 2018.

Expenditure is relatively evenly divided between maintenance grants and fees grants with approximately 53% of expenditure on fees grants as figure 2 illustrates. Expenditure on SUSI has increased by approximately 50% since the 2013/14 academic year, this increase reflects the gradual move to the centralised system of administering student grants under SUSI¹². In addition to this,

⁹ <https://accesscollege.ie/hear/about-hear/what-is-hear/>

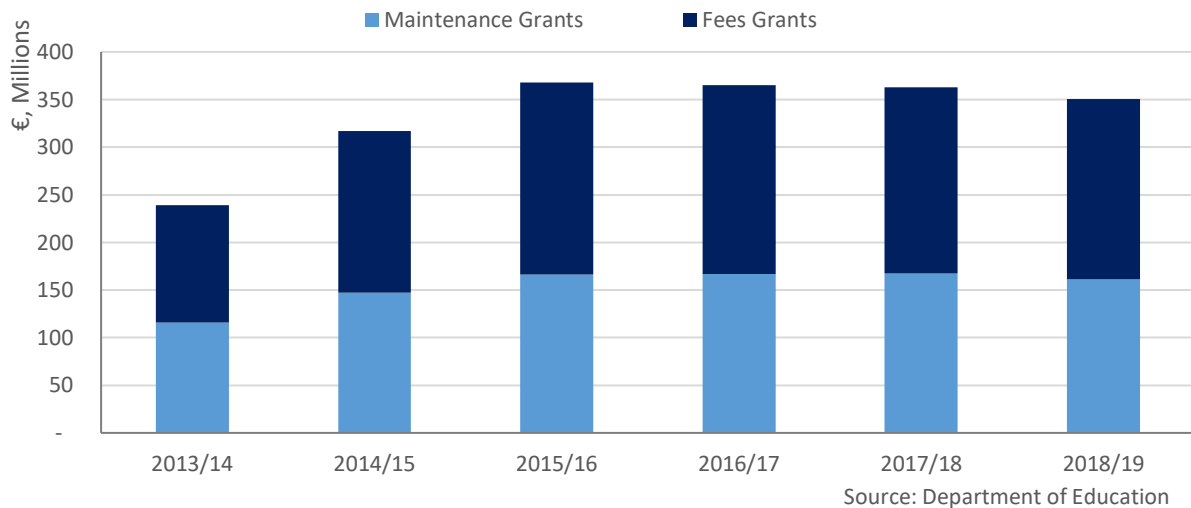
¹⁰ <https://hea.ie/funding-governance-performance/funding/student-finance/course-fees/>

¹¹ <https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/education/tuition-fees-paid-for-third-level-education/index.aspx>

¹² When SUSI was established it only accepted new applications with the existing applications remaining with the 66 awarding authorities that previously had responsibility for the administration of grants.

increases in the fees element of this reflect the increase of €250 a year to the student contribution in the academic years 2013/14, 2014/15, 2015/16.

Figure 2 SUSI Expenditure by Grant Type and Academic Year, 2013-2019



2.3 Existing Research

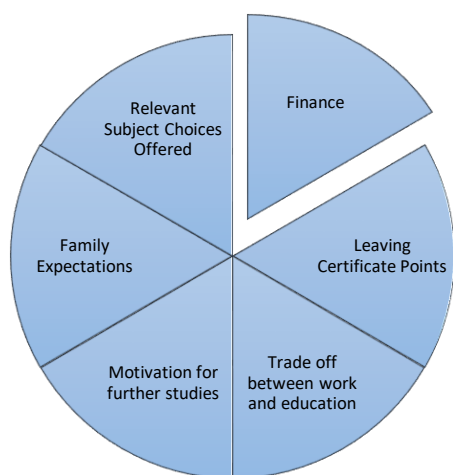
There are a number of existing studies that provide useful context for the consideration of this programme. In a recent publication by the HEA¹³, a detailed analysis of the geographical and socio-economic profile of the students pursuing higher education was carried out. Findings included that 19% of the students come from the “affluent” category¹⁴. Also, while 15% of secondary-level students are defined as “disadvantaged”, these only account for 10% of the higher education student population. The study also found that “affluent” students are much more likely to study high-points courses in University. In addition to this, they earn more within months of graduating as compared to those who are from “disadvantaged” backgrounds, despite studying the same course in the same institution.

While finance and socio-economic status of students play an important role in deciding whether an individual attends higher or further education, there are various other factors that are interlinked and are complex. These include the academic ability, Leaving Certificate points attained in order to get the opportunity to study the specific course, family expectation, motivation for further studies and relevant choices/field of study offered to suit the individual’s career path and interest. Also, the trade-off between pursuing education or employment is a vital factor, especially in the case of further

¹³ Source: A spatial & Socio- Economic Profile of Higher Education Institutions in Ireland <https://hea.ie/assets/uploads/2019/10/Higher-Education-Spatial-Socio-Economic-Profile-Oct-2019.pdf>

¹⁴ In this report, deprivation index scores range from around -40 to +40. Less than -10 is considered disadvantaged and more than 10 is considered affluent

Figure 3: Factors that play a role in deciding whether to attend college



education i.e. PLC. Figure 3 portrays these. Incentives such as the Free Fees Initiative and free and compulsory secondary-school education assists in alleviating some of these factors. However, it is important to note that SUSI assists with one factor, finance, amongst many shown in the diagram. It is important to note that the rest of the paper focuses on the profile of recipients who have obtained grant support via SUSI and therefore have accessed higher or further education.

3. Overview of Methodology and Data Sources

The following section details the methods and data sources used for this Social Impact Assessment, definitions and the limitations with the data. As discussed previously, the analysis in this paper will focus on the profile of the recipients of 2017/2018 SUSI grants. The analysis will look at the profile of recipients by gender, age, region and income and will also look at some of the details of their course (level, type of course and institution) and social welfare status. The profile of SUSI recipients will be compared to the profile of students in full-time higher and further education¹⁵ and the general Irish population. SUSI recipient numbers are compared to the overall population in order to establish the population's level of access to higher and further education and to contextualize the profile of SUSI recipients against the profile of the wider population. In order to create a profile of the general student population a combination of HEA data and data provided by the Department of Education and Skills is utilised.

The profile of students in higher and further education has been restricted to students in full-time education where possible as only full time students are eligible for the SUSI grant. For the profile of the general population, the Central Statistics Office (CSO) population estimates were used. Box 1 provides details on the data sources used.

¹⁵ Higher and further education includes those doing a PLC Course, Undergraduate and Postgraduate course.

Box 1 Overview of Data Sources

Data Sources

SUSI Administrative Data – As part of the SUSI application process, applicants are asked about their age, gender, region, household/applicant income, any household/applicant social welfare received, and their chosen course and institution. This data was provided by SUSI for the 2017/2018 academic year.

CSO – Information on population estimates for 2017 by age, gender and region were obtained from the CSO.

Student Profile- In order to develop a profile of the general student population data published on the Higher Education Authority's (HEA) website was used. As SUSI is only available for full-time students the focus of this analysis was on students enrolled in full time courses. As SUSI also includes PLC students data on PLC students was combined with HEA data in order to build a profile of students that is comparable to the profile of SUSI recipients. Data on PLC students was provided by the Department of Education and Skills.

At the outset, it is useful to outline the limitations with the analysis arising from the availability of comparable data.

Firstly, it was not possible to complete the analysis using data on the most recent academic year as HEA data on the total number of enrolments in 2018/2019, required for the profile of the overall student population, was not available for all higher education institutions at the time of research.

There are also some limitations in relation to data on aspects of the recipients' field and level of study and institution of study. Analysis was carried out to compare SUSI recipients to students in higher and further education according to the institution at which they study. However, this could not be provided for the out of state institutions due to the relatively small number of observations. For this reason, numbers paid to recipients attending 'out of state' institutions was not included in this analysis¹⁶. The field of study of PLC and postgraduate students was also not available.

4. Profile of Recipients

In the 2017/2018 academic year, 77,495 students received a SUSI grant, this accounts for approximately 37% of all full time students in higher and further education¹⁷.

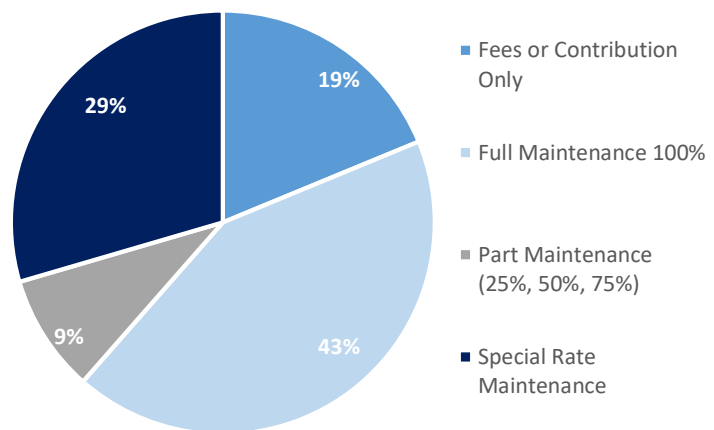
Considering the types of grants, over 40% of all grant recipients received the full maintenance grant, with a further 9% in receipt of the part maintenance grant. The next largest grant type in terms of the number of recipients is the Special Rate Maintenance grant at 30%, as discussed previously the Special

¹⁶ In 2017/18, there were 1,687 students attending out of state institutions who received a SUSI grant.

¹⁷This includes Post Leaving Certificate (PLC), undergraduates and Postgraduates.

Rate Maintenance grant is targeted at students with the lowest income. The breakdown of the types of grants as well as the proportion of the student population in receipt of each grant type is displayed in figure 4. Approximately 19% of SUSI recipients are receiving a fees and full contribution grant only¹⁸.

Figure 4: SUSI Recipients by Grant Type



The next section will consider the profile of the grant recipients and how

this profile compares to the student population and the general population, where data is available. This will include consideration of the age, region, gender, income, field of study and institution of SUSI recipients. For the purpose of this analysis SUSI recipients have been divided between maintenance grants and fees grant recipients. It is important to note that those in the maintenance grant category also receive the fees grant. Fees grant therefore refers to those receiving only a fees grant.

4.1 Analysis of Age Profile

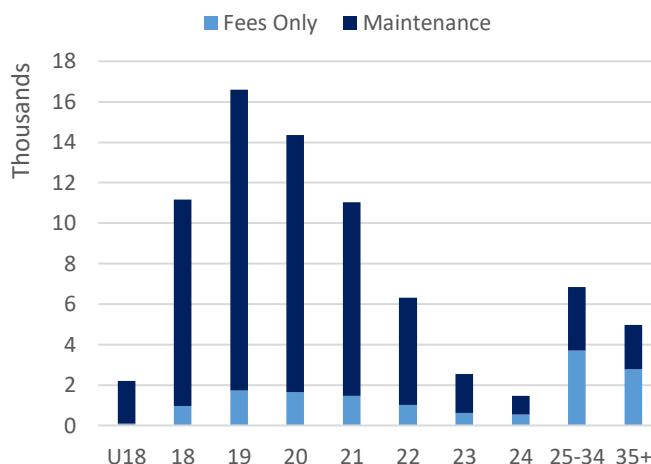
Half of all 18 and 19 year olds in higher and further education receive a SUSI grant compared to 37% of the overall student population. Younger SUSI recipients receive a higher rate of support than older SUSI recipients, with approximately 90% of maintenance grants awarded to students under the age of 22 compared to less than half of those aged 25 or over receiving a maintenance grant.

This section looks at the recipients of SUSI grants by age. This section will look firstly at the number of grant recipients by age, and the type of grants, which each age group is receiving, and the proportion of recipients that each age represents. This section also focuses on comparing age of SUSI recipients to the age of students in higher and further education and overall population.

¹⁸ Note: there are difference grant rates available based on the level of qualification.

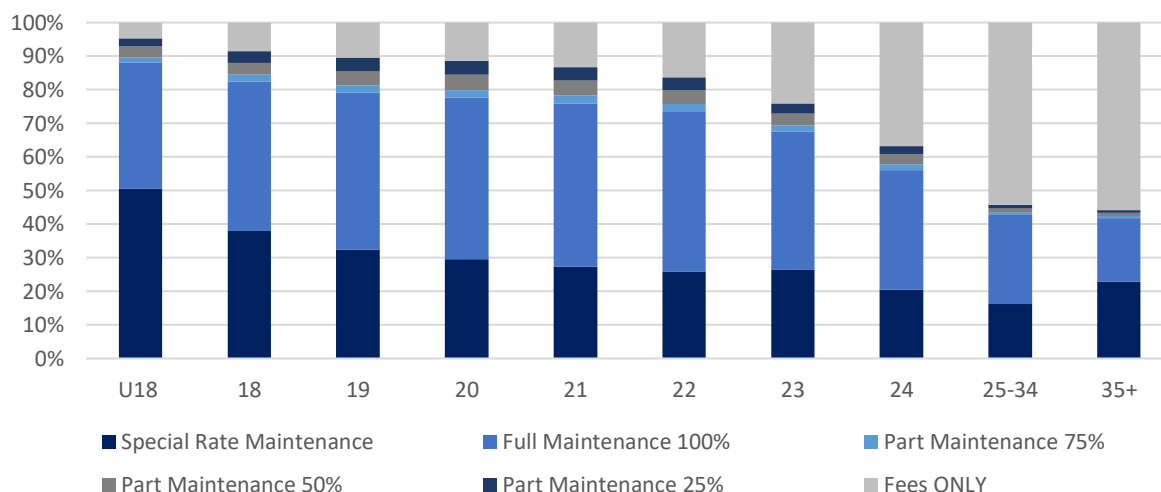
Looking at the numbers of grant recipients by age we can see that the largest age group is 19 years, following this the number of recipients falls with each year up to the 25 to 34 age group when we see a large increase in the number of recipients. This can be seen in figure 5. Those aged between 25 and 34 were more likely to receive a fees only grant than a maintenance grant, the opposite is true for those aged 24 or under.

Figure 5: SUSI Recipients by Age



Differences in the type of grant which each group receives can be observed in figure 6 below. Half of SUSI recipients who are aged under 18 received the Special Rate of Maintenance. The share of the recipients receiving Special Rate of Maintenance decreases with each year following this with less than one fifth of grant recipients aged between 25 and 34 receiving this type of grant. The proportion of SUSI recipients receiving the full and part maintenance grant is relatively constant up to the age of 23. The opposite is true for the fees only grant with over half of those aged over 25 receiving this type of grant, while this figure is substantially lower for younger age groups while half of recipients aged 25 and above receiving a fees grant only.

Figure 6: SUSI Recipients by Age and Grant Type



Approximately one quarter of all 19 year olds and one quarter of all 20 year olds in the overall population were in receipt of a SUSI grant in 2017, as table 6 shows. The share of the total population receiving is substantially lower for older age groups. As only full time students in higher and further education are eligible to receive SUSI grants, it is important to note that younger students represent a larger share of full time students.

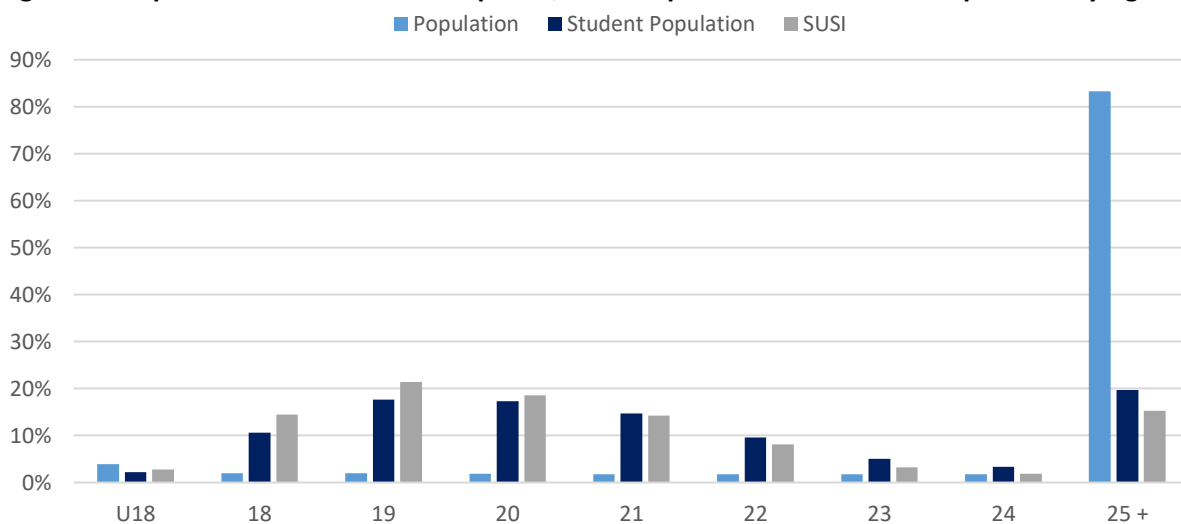
Table 6: Proportion of Total Population and Student Population in Receipt of SUSI by age (%)

	Proportion of Total Population Receiving SUSI	Proportion of Student Population Receiving SUSI
U18	2	47
18	18	50
19	27	45
20	25	39
21	20	36
22	12	31
23	5	24
24	3	21
25 +	1	28

Half of all 18 year olds in full-time higher or further education are in receipt of a SUSI grant. The share of the student population in receipt of a SUSI grant is lower for the older cohorts.

SUSI recipients tend to be marginally younger than the overall student population, as can be seen in figure 7 below. The share of recipients aged between 18 and 20 is higher than the share of the total student population that this group accounts for. In contrast, those aged 25 and over represent 20% of the student population while representing 15% of SUSI recipients.

Figure 7: Proportion of Total Grant Recipients, Total Population and Student Population by Age



Differences are observed in the mean maintenance and fees grant which is received by students across various age groups. The mean level of the maintenance grant received increases as age increases up to the age of 22. The mean fees only grant increases with age.

4.2 Analysis of Gender Profile

Females account for a slightly higher (56%) proportion of SUSI recipients than males, this reflects the gender breakdown of students in higher and further education. One-third additional females received the maintenance grant in comparison to males.

Over half of SUSI recipients are female (56%). This reflects the gender breakdown of the full time student population, where female students account for 52% of the total. The male and female proportion is the same for the overall population¹⁹. This can be seen in figure 8 below.

Figure 9 shows the numbers of SUSI grant recipients by gender and grant type. The number of male and females receiving a fees only grant is the same while there is a higher number of females receiving the maintenance grant in comparison to males. However, it is important to note that this reflects the overall student population as there are 8% more females than males pursuing higher and further education.

Figure 8: Gender of Higher and Further Education Students, SUSI Recipients, & Total Population

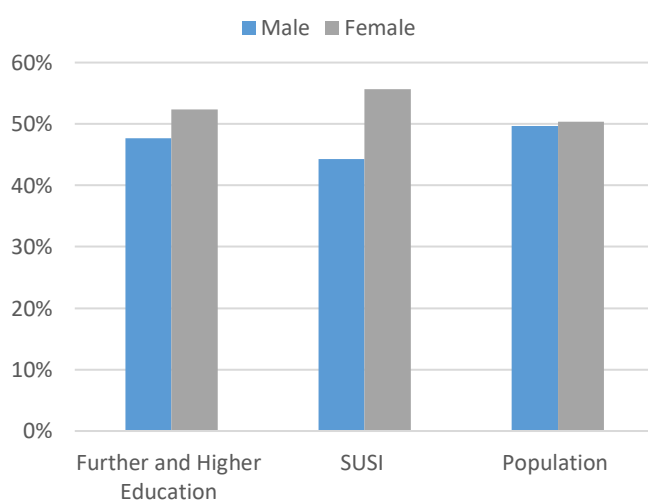
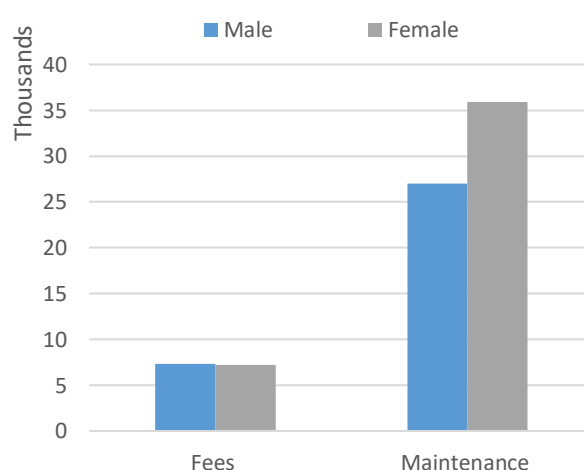


Figure 9: SUSI Recipients by Gender and Grant Type



Note: PLC Data obtained from SOLAS report. SUSI data obtained from SUSI. Population data from CSO's LFS

¹⁹ Source: CSO's LFS (2017). Notes: Gender for age interval 15 – 34 year olds.

4.3 Analysis of Regional Profile

The proportion of SUSI recipients is higher or equal to the proportion of higher and further education for Border, Midlands, South-East and Mid-West while it is lower in regions such as Dublin and Mid-East, West and South-West. A higher level of support is provided in counties such as Cavan, Donegal, Longford, Mayo, Monaghan and Wexford as they received a higher proportion of special and full rate maintenance. Thirdly, counties such as Cavan, Leitrim, Longford, Mayo and Roscommon received the largest proportion of non-adjacent grants, thereby requiring higher level of support.

The following section sets out a regional analysis in order to gain insight into the spatial distribution of those qualified for and in receipt of SUSI grants. Table 7 below lists the counties associated with each region.

Table 7: List of Region and corresponding counties as defined by CSO

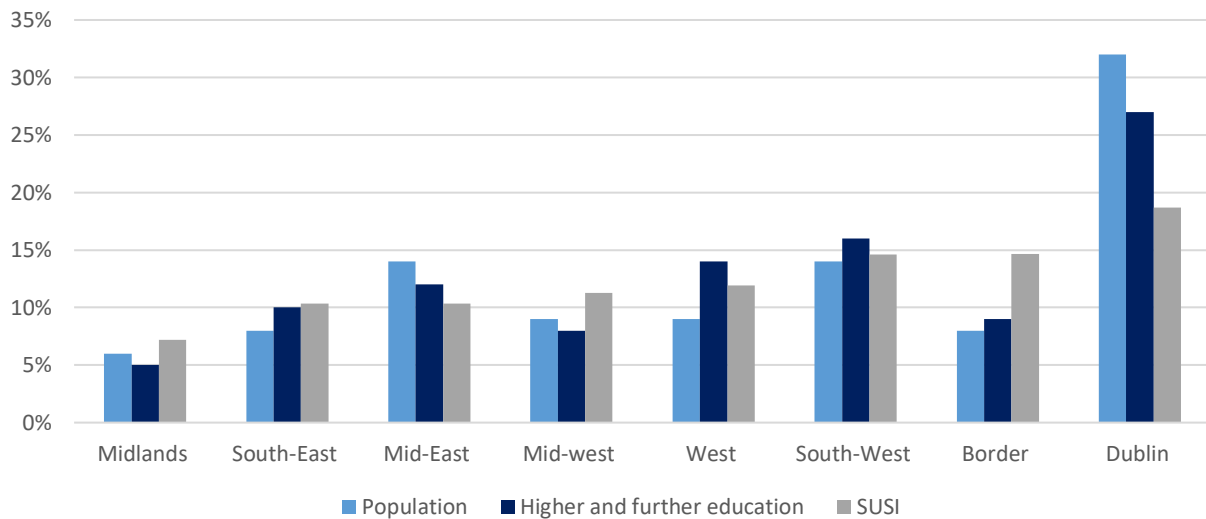
Region	Counties
Border	Cavan, Donegal, Leitrim, Louth, Monaghan, Sligo
Dublin	All Dublin areas
Midlands	Laois, Longford, Offaly, Westmeath
West	Galway, Mayo, Roscommon
Mid-East	Kildare, Meath, Wicklow
Mid-West	Clare, Limerick, Tipperary
South-East	Carlow, Kilkenny, Waterford, Wexford
South-West	Cork, Kerry
Other	Address out of Republic of Ireland and also those whose region was unknown.

Figure 10 below shows region by proportion of the population²⁰, the proportion of total higher and further education students²¹ and the proportion of SUSI recipients. Firstly, the proportion of SUSI recipients is higher or equal to the proportion of higher and further education for Midlands, South-East, Mid-west and Border. The biggest difference between proportions of SUSI recipients by region is noted for Dublin and for Border region. Secondly, the proportion of population is higher than the proportion of SUSI and proportion of students in higher and further education for Dublin and Mid-East. The opposite is true for all other regions.

²⁰ Note: the population number was restricted to 15 to 34 year olds for the purpose of this analysis.

²¹ Includes PLC Students, Postgraduates and Undergraduates. All Full-time.

Figure 10: SUSI Recipients, Student Population, and Total Population by Region

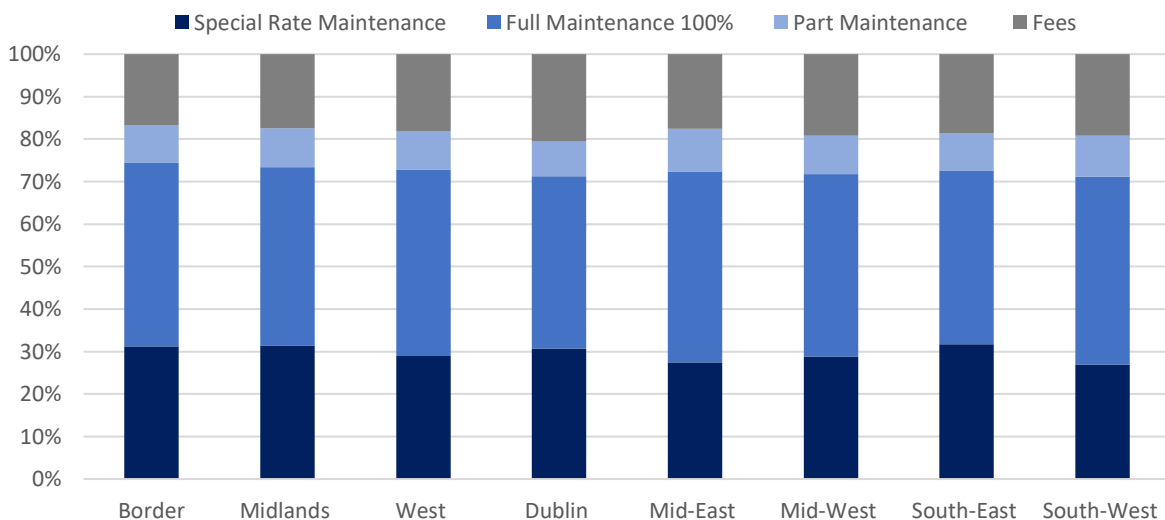


Source: Population; CSO’s Labour Force Survey. Higher education data; Higher Education Authority. PLC data; Department of Education & Skills. SUSI data obtained from SUSI.

Note: Other SUSI 1% and HEA = 1%. The other category included students from Northern Ireland for HEA data. The other category for PLC students includes students from Northern Ireland, students whose region is unknown/unstated, students from Europe.

Figure 11 below displays proportion of SUSI recipients in each region by the type of grant they receive. It is seen that special rate maintenance accounts for around 30%, fees accounts for 20% and full maintenance accounts for 45%. No significant differences are noted amongst regions when analysing proportion of numbers paid by grant type by region.

Figure 11: SUSI recipients by Grant Type and Region

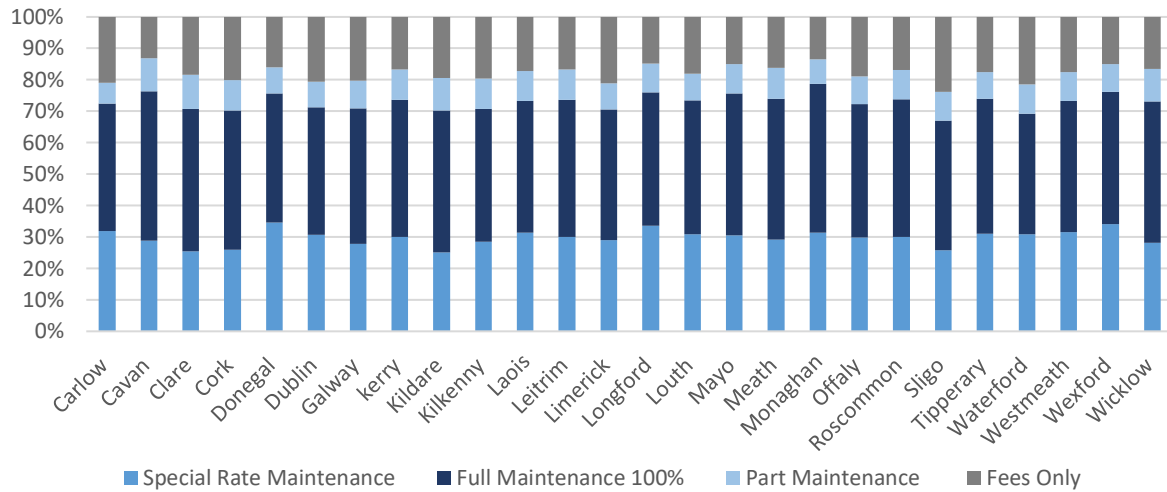


Note: The “Other” category has been deleted. Other accounts for 165 students receiving special rate maintenance, 279 receiving full rate maintenance, 33 receiving part rate maintenance and 276 receiving fees.

Figure 12 below presents the distribution of types of SUSI grants paid to individuals by county. Three key findings are highlighted; Firstly, average special rate maintenance accounts for 30% across all

regions, however, Clare and Kildare received significantly less at 25%. Secondly, average full rate maintenance is around 43%, however, Donegal received significantly higher at 48%. Thirdly, the average of the full fees is 19%, however, Sligo received significantly higher at 24% while Cavan received significantly lower at 13%.

Figure 12: SUSI recipients by grant Type and County



Note: Other excluded. Other accounted for 753 students.

Figure 13 looks at grant types by adjacency and county. To recall, the Maintenance Adjacent category includes both maintenance and fees for a student who lives within the 45km distance²² of their chosen institution of study. The category titled Maintenance non-adjacent includes both maintenance and fees for a student who lives beyond 45km distance of the chosen institution of study. It is important to note that there is no distinction between fees adjacent and fees non-adjacent. Focusing on non-adjacent maintenance grant, it is seen that the highest proportion of this type of grant was received in Cavan, Leitrim, Longford, Mayo and Roscommon.

²² This is based on Public transport Link.

Figure 13: Grant Type by Adjacency

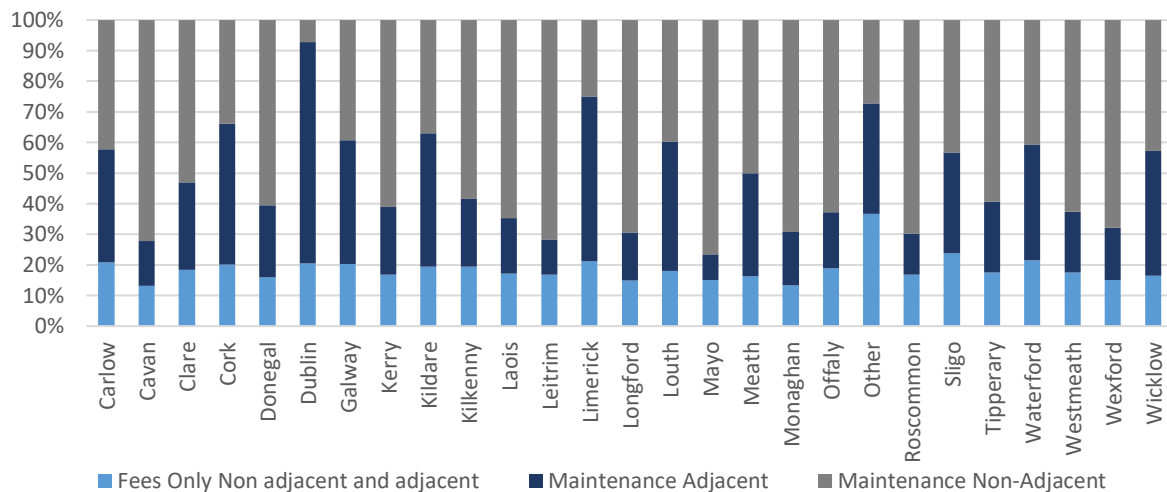


Figure 14 shows percentage of the population with low levels of education by region²³ and proportion of SUSI grants paid (adjusted for population) by region. Lower levels of education in this case refers to the number/proportion of people who have completed primary school or less. It is seen that regions with lower levels of education appear to be receiving a high proportion of SUSI grants, on average.

Figure 14: Percentage of Low Education by Region and Proportion of SUSI Recipients

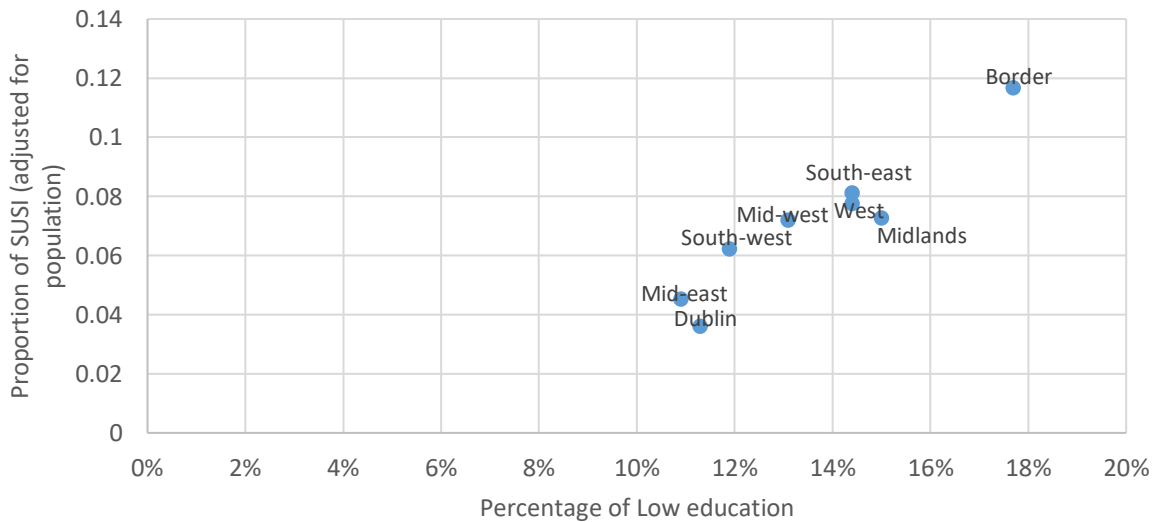
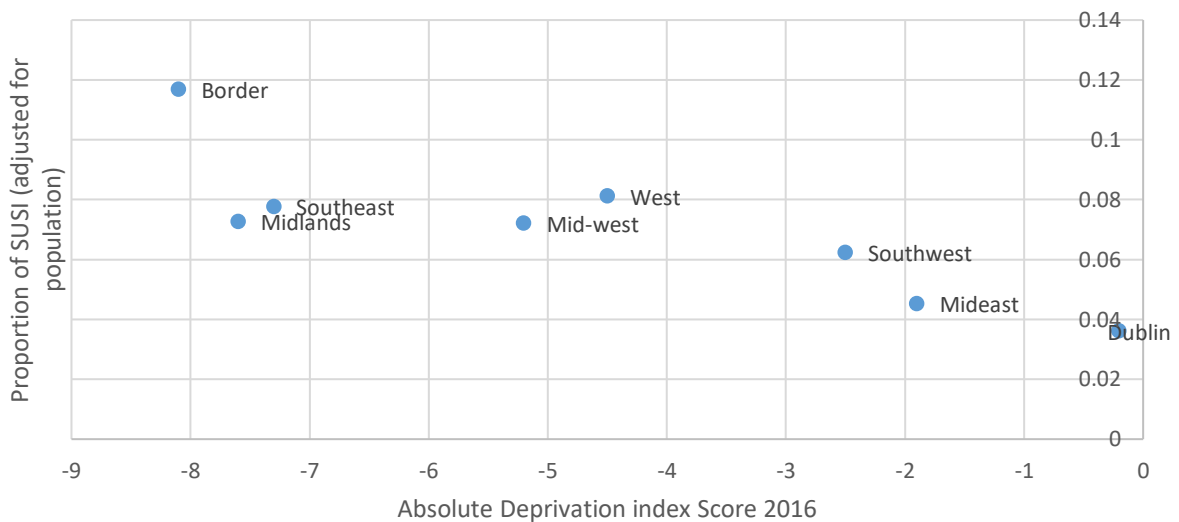


Figure 15 shows the proportion of SUSI, adjusted for population, on y-axis and absolute deprivation index score by region on the x-axis. It is evident that, on average, the regional absolute deprivation index score is negatively correlated with the proportion of SUSI recipients i.e. in regions with lower deprivation rate, there is high proportion of SUSI recipients when adjusted for population.

²³ Source: [Pobal HP Deprivation Index](#) (2016)

Figure 15: Absolute Deprivation Index Score by Region and Proportion of SUSI



4.4 Analysis of Recipient’s Education and Institution of Study

This section will analyse SUSI recipients in terms of elements relating to their education such as the level of the qualification they are pursuing, their chosen field of study and their intended education institution. Field and level of study have implications for graduate outcomes, for example in terms of the earnings of graduates, and skills supply for the labour market. It is therefore useful to consider the field of study of SUSI recipients, and how this compares to the profile of other full time students in further and higher education.

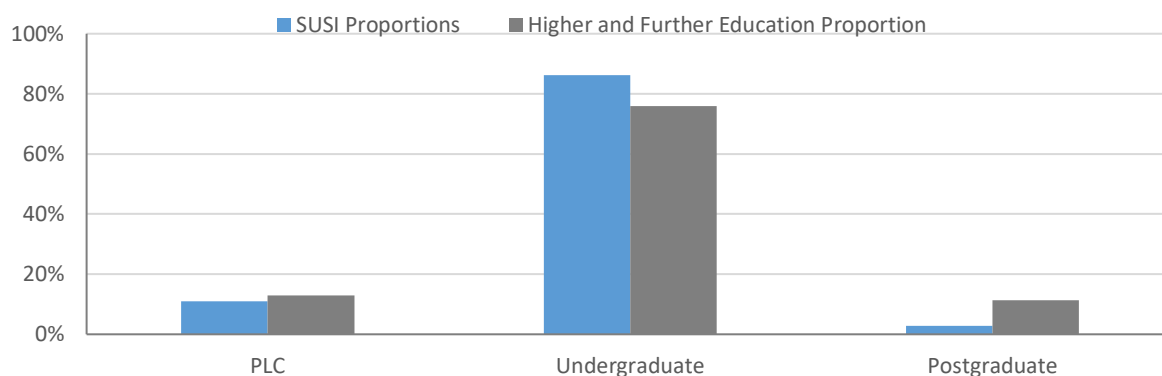
A higher proportion of SUSI recipients are studying level 8 courses than level 7 course, with the exception of services field of study. However, a higher proportion of Level 7 students receive grants compared to level 8 when SUSI recipients are compared to the overall higher education population. This is particularly true for Health and Welfare and Business and Law.

The three highest fields of study receiving SUSI are Arts, Business and Law, and Health and Welfare whereas the fields with the lowest proportion of SUSI recipients are Education and Agriculture. SUSI recipients are slightly more likely to be studying ICT, Social Sciences, Services, and Journalism & Information than the overall full-time student cohort, while they are less likely to be studying Health and Welfare, Education or Engineering, Manufacturing and Construction.

Level of Education

The majority of SUSI recipients (86%) are undergraduate students. When comparing the share of SUSI recipients to the share of the overall student population it is evident that undergraduates represent a larger share of SUSI recipients than their relative share of the student population. In contrast, PLC and postgraduate students each represent a smaller share of SUSI than their share of the overall student population. This can be seen in figure 16 below which shows the proportion of SUSI recipients and the proportion of students in higher and further education by type of student (PLC, undergraduate or postgraduate student).

Figure 16: Student type by proportion of SUSI Recipients and higher and further students



Note: PLC Data obtained from Solas data

Field of Education

Table 8 below shows the number and proportion of SUSI recipients by field of study. The three highest field of study receiving SUSI are Arts, Business Administration and Health and Welfare whereas the fields with the lowest proportion and number of SUSI recipients are Education and Agriculture.

Table 8: SUSI numbers and proportions by Subjects

Subjects	SUSI Numbers	SUSI Proportion
Other	16,965	22%
Arts and Humanities	11,286	15%
Business and Law	11,002	14%
Health and Welfare	8,802	11%
Natural sciences and Mathematics	6,626	9%
Engineering, Manufacturing and Construction	6,065	8%
ICT	5,180	7%
Services	4,100	5%
Social sciences and Journalism	4,093	5%
Education	2,176	3%
Agriculture and Veterinary	1,200	2%

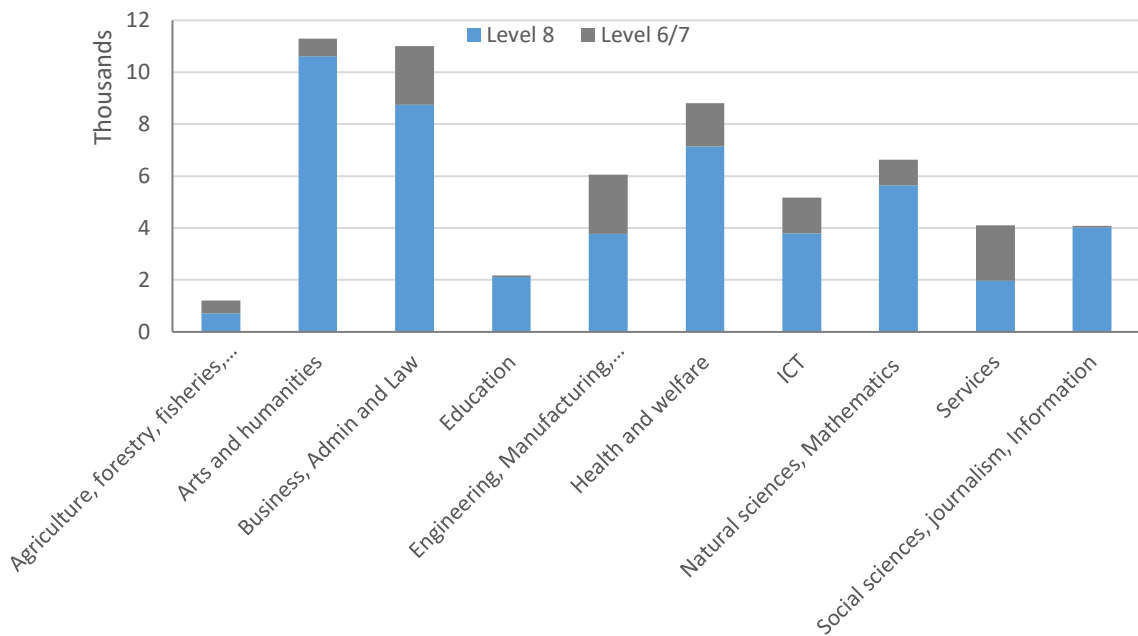
Note: The unknown/other field includes postgraduates, PLC students, some unidentified undergraduates (around 13%) and out of state students (<1%)

Analysing undergraduate SUSI recipients by field of study and by NFQ level (6/7 or 8) is important.²⁴ Level of qualification can impact outcomes such as future earning potential. Level 8 degree is referred to as honours degree and are typically 4 years in duration while level 7 is referred to as an ordinary degree and are three years in duration. Level 6 are referred to as higher certificate. With level 8 degree, a student can progress to level 9 or 10, a master's degree or PhD, respectively. One cannot enter a masters or PhD qualification without first achieving an honours degree. A large variation was

²⁴ [Career's Portal](#)

noted between the subjects and NFQ levels and this can be seen in the stacked column below. On average, almost two thirds of the students studied a level 8 course, as compared to a level 6/7 course. 97% of all SUSI recipients studying Education pursued a level 8 course as compared to level 6 or level 7 course. This was 95% for Arts & Humanities, 80% for Business & Administration while it was 62% for Engineering, Manufacturing and Construction and 48% for Services.

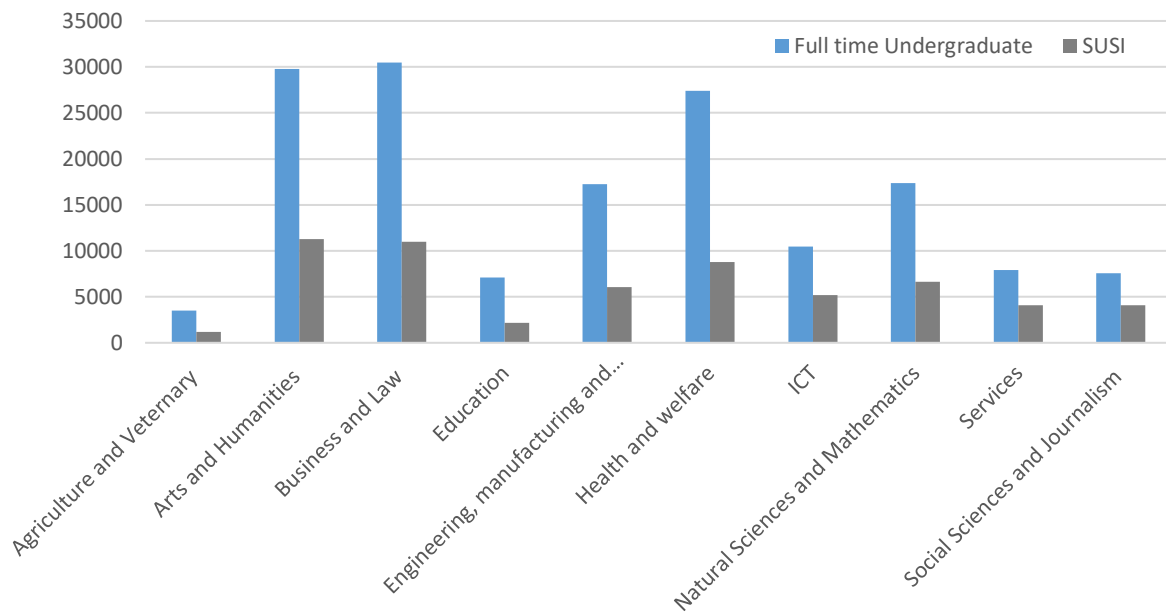
Figure 17: SUSI recipients by Field of Study and NFQ Level



Note: Level 6 and level 7 has been added for the purpose of this analysis. Other category has been excluded. This accounts for postgraduates, PLC and any unknown students (16965 students).

Some differences in the distribution of SUSI recipients by field of study and the distribution of the overall population in higher and further education can be observed. For example, SUSI recipients are more likely to be studying ICT, and Social Sciences, Services, Journalism & Information than the overall full-time student cohort, while they are less likely to be studying Health and Welfare, Education or Engineering, Manufacturing and Construction.

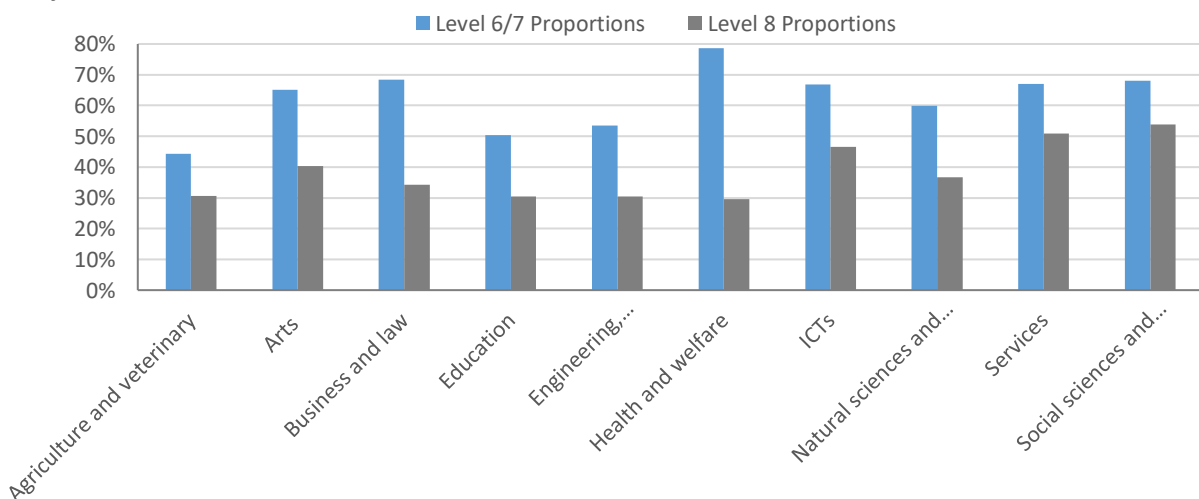
Figure 18: SUSI and Higher and Further Education Students by Field of Study



Source: SUSI Data and Higher Education Authority. Note: Other section for SUSI includes 13% of unmatched undergraduate students, students whose field of study was unknown/unstated, PLC and Postgraduate students. Other has been deleted. This included 24,747 full-time students in higher and further education and 16,965 SUSI recipients.

Figure 19 displays SUSI recipients as a proportion of students in higher and further education by field of study and NFQ Level. The level 6/7 proportions have been constructed by dividing level 6/7 SUSI recipients by level 6/7 students in higher and further education and the level 8 proportions have been constructed by dividing the level 8 SUSI recipients by number of students studying level 8 courses in higher and further education. It is evident that a higher proportion of Level 7 students receive grants compared to level 8 when SUSI recipients are compared to the overall higher and further population. This is particularly true for subjects such as Health & Welfare and Business & Law.

Figure 19: SUSI recipients as a proportion of students in higher and further education by field of study and NFQ Level



Note: Other section includes postgraduate – This has been excluded

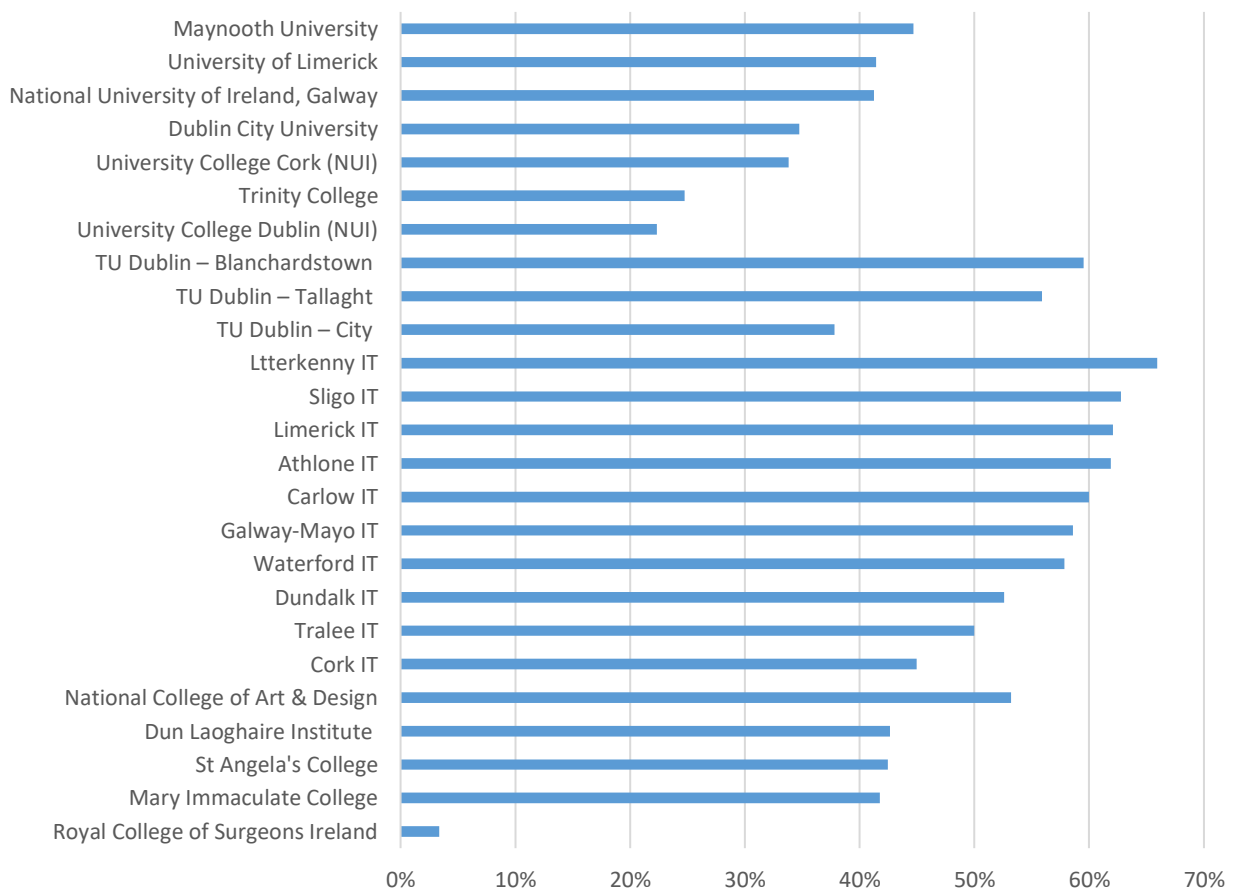
Institution

Over half of students at Institutes of Technology are receiving SUSI grants compared to one third of students studying in Universities, with the exception of Trinity College and University College Dublin.

The number of SUSI recipients in 25 universities, Institute of Technology (IT), colleges, other and out of state institutions were analysed in order to determine the distribution of recipients across various institutions. In this section, the proportion of total amount awarded will be compared to the overall number of Undergraduate and Postgraduate students attending higher and further education giving an insight into the proportion of students, in their respective institution, that were supported by SUSI. It is important to note that the PLC students are included in the “other” field.

The stacked chart in figure 20 outlines the proportion of SUSI Recipients as a proportion of HEA Students by Institution. It is evident that approximately 40% of college students are in receipt of SUSI with the exception of RCSI and National College of Art and Design. Between 50% and 66% of Institute of Technology students are in receipt of SUSI while between 20% and 45% of university students are in receipt of SUSI.

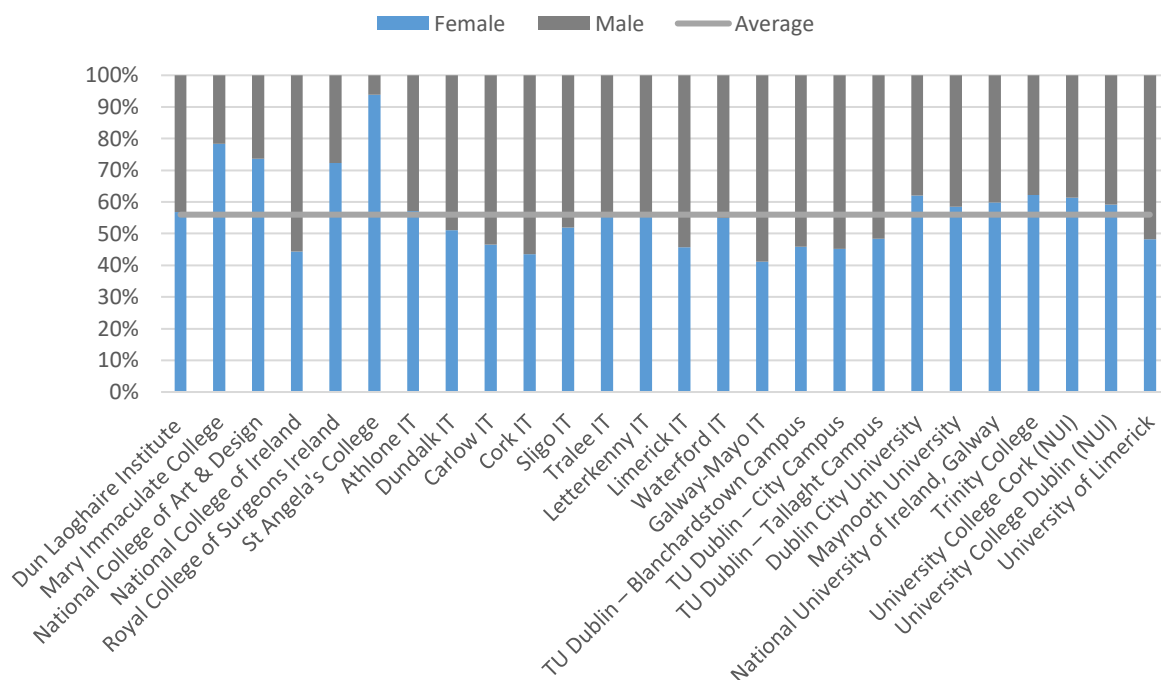
Figure 20: SUSI Recipients as a Proportion of Undergraduate Students by Institution



Note: Other field, which included National College of Ireland, postgraduates and PLC students, has been excluded.

The figure below shows the proportion of SUSI grant recipients by gender and institution of study. The proportion of female SUSI recipients is higher than average²⁵ for all colleges except Royal College of Surgeons, Ireland. In universities, the proportion of males to females is close to the average while gender proportion is lower than the average for all Institute of Technologies.

Figure 21: Proportion of SUSI grants by Gender and Institution



Other includes 5966 females and 3295 males. Out of state includes 1182 female and 507 males. These two categories were deleted.

4.5 Analysis of Recipient's Income

The gross median household income of a SUSI recipient is €48,972. This is below that of households with a fulltime student aged 18 and over, which is over €62,000

SUSI grants are awarded to recipients from households across the income distribution, reflecting the various level of support available. Over half of SUSI recipients (57%) are in the higher end of the income distribution (i.e. income deciles 6 to 10), this proportion is higher for the wider student population which shows SUSI recipients are in relatively lower income households than the wider student population.

The following section provides an analysis of the income of those who received a SUSI grant in the 2017/2018 academic year. The purpose of this analysis is to examine the income of SUSI recipients and how this compares with household income in the wider economy, and compare the income of

²⁵ Average was calculated in the gender section of this paper.

different cohorts receiving SUSI. This section will look at the income of SUSI recipients overall, by grant type and across relevant characteristics such as region, age and gender. This section analyses both administrative data on the reckonable income of grant recipients' households from SUSI and also data from the CSO's Geographical Profile of Income in Ireland 2016²⁶. As detailed previously in this paper the reckonable income of an applicant's household is determined through an income assessment. Details of what is included in reckonable income can be seen in the box below. Income data obtained from the CSO is gross household income.

It is important to note the differences in the two data sources used in this analysis. Firstly, the CSO data used includes all social welfare payments, some of which are not included in the reckonable income data provided by SUSI. The CSO data also includes the SUSI grant as a source of income. Finally, there is an income disregard for holiday earnings in the SUSI income assessment.

Box 2 Overview of Reckonable Income

- Reckonable income is the proportion of gross income to be considered when SUSI is calculating eligibility for a grant.
- Examples of the types of income include the following;
 - Income from employment and self-employment, rental income, income from the disposal of assets, inheritance, lump-sum payments, etc.
- Income that is disregarded and therefore not included in the calculation of reckonable income includes the following;
 - Various social welfare payment such as Child Benefit, Family Income Supplement, etc.
- Reckonable income limits are increased to take account of the number of dependent children.
- Up to €4,500 can be deducted for Holiday Earnings earned by the applicant for earnings outside of term time.
- Recipients under the age of 23 and recipients aged 23 and over that are living with their parent(s) are assessed with their parent(s), income will therefore considered to be household income.

The gross median household income of a SUSI recipient, according to data provided by the CSO, is €48,972. This is below that of households with a fulltime student aged 18 and over²⁷, which is over €62,000.

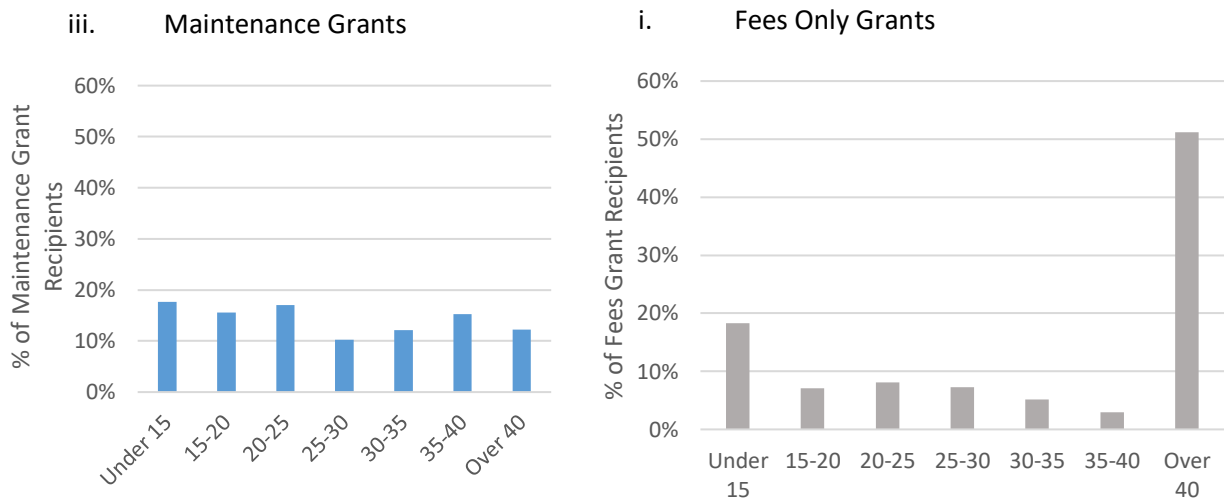
²⁶[Geographical Profiles of Income in Ireland 2016](#)

²⁷ Note: this includes all fulltime students and could not be limited to students in further and higher education.

The median income of a SUSI recipients, according to SUSI administrative data is €26,725. In 2017/18 the mean reckonable income of a maintenance grant recipient was €25,880, while the mean income of fees only grant recipient was €35,100.

Half of fees only grant recipients have an average reckonable income of over €40,000. In contrast, half of those receiving a maintenance grant have a mean reckonable income of less than €25,000.

Figure 22: Share of Recipients by Type of Grant and Income Band



Source: SUSI

In order to understand how the income of SUSI recipients compares to the general population, it is useful to consider the income decile that SUSI recipients' households are in. Over half of SUSI recipients (57%) are in the higher end of the income distribution (i.e. income deciles 6 to 10). Over half of households which include a full-time student aged 18 or over are in the highest four income decile and as figure 23 and 24 below illustrate the general student population tend to be in households at the higher end of the income distribution compared to the households of SUSI recipients. This can be seen in figures 23 and 24 below.

Figure 23 SUSI Recipients by Gross Household Income Decile (2016)

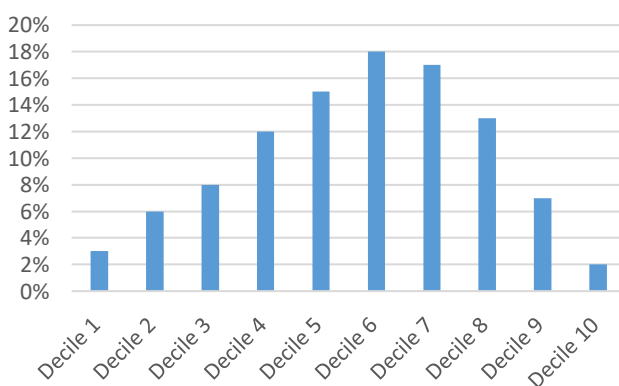
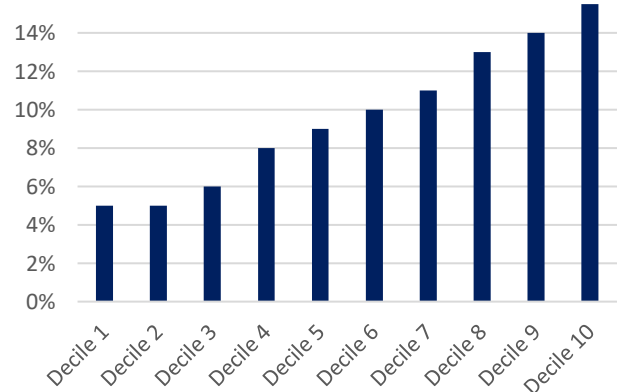


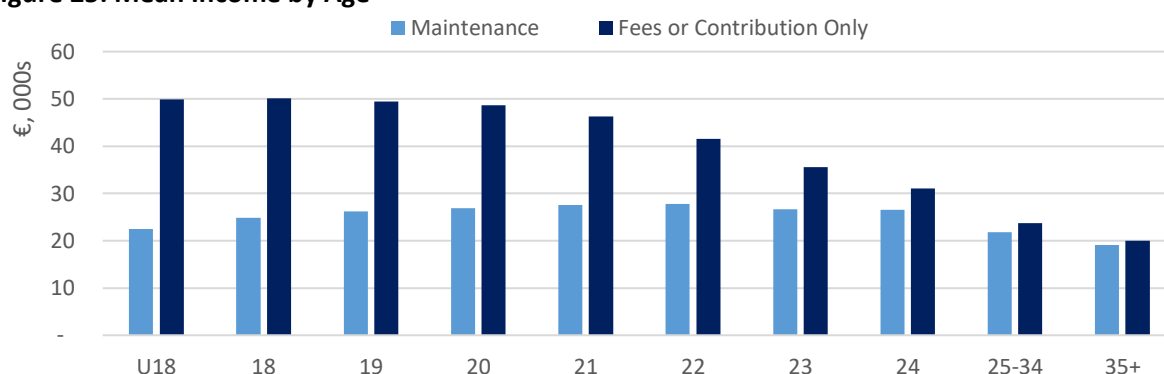
Figure 24 Income Distribution of households with students in full-time education aged 18 and over



Age, Region and Gender

While the mean income maintenance grant recipients remains relatively constant across the various age categories, the mean income of a fees only grant recipient falls from approximately €50,000 for those up to the age of 21 to approximately €20,000 for those aged 25 and over which is similar to the income of maintenance grant recipients in this age group. Overall, older SUSI recipients tend to have a lower income than the younger cohort. This could be as a result of the SUSI mean-testing rules where older SUSI recipients are assessed on their own income while younger students (under 23) are assessed on the household income. This can be seen in figure 25 below.

Figure 25: Mean Income by Age



Marginal differences in the income of SUSI recipients can be observed across different regions, as can be seen in table 9 below. The mean reckonable income of recipients in Dublin is below the average for both fees only grant recipients and maintenance grant recipients. SUSI recipients in the mid-East tend to have the highest mean reckonable income.

Table 9: Mean Reckonable Income by Region

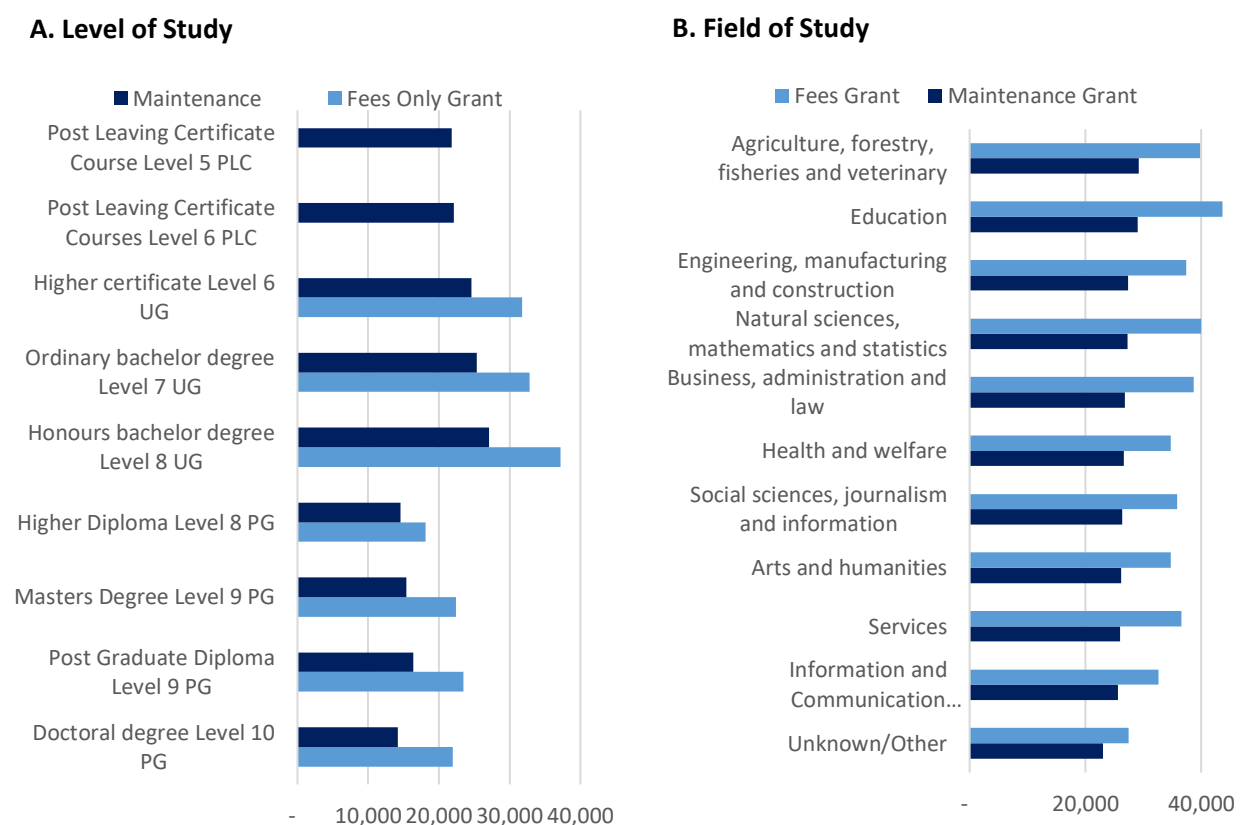
	Fees Grant Only(€)	Maintenance Grant (€)
Border	35,470	26,210
Dublin	32,671	24,842
Mid-East	38,470	26,291
Midlands	36,746	25,624
Mid-West	35,419	26,060
South-East	34,732	25,479
South-West	36,620	26,490
West	34,946	26,452
Total	35,104	25,880

Field and Level of Study

Considering the mean reckonable of SUSI recipients by their field of study marginal differences are observed in the mean reckonable income by field of study, particularly amongst fees only grant recipients. Those pursuing qualifications in ICT tend have the lowest average income of SUSI recipients and those studying agriculture, forestry and veterinary, and education tend to have the highest income.

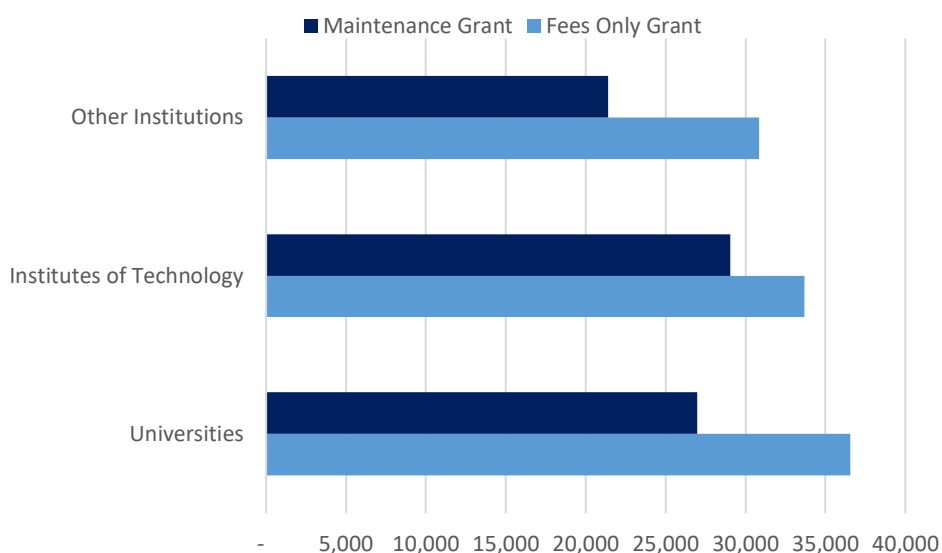
SUSI recipients pursuing an Undergraduate qualifications tend to have a higher income than those in PLC or Postgraduate courses. Looking at the various level of undergraduate qualifications (i.e. level, 6, 7, and 8 degrees) marginal differences in the mean reckonable income are observed with those pursuing level 8 degrees having a marginally higher income when compared to other levels.

Figure 26 Mean Reckonable Income



Comparing the income of SUSI recipients by the type of institution in which they are studying we see that recipients in universities tend to have a higher income than those in ITs and those in other types of institutions. Looking at the maintenance grant recipients we see that students in ITs tend to have a higher income than maintenance grant recipients in universities and other institutions.

Figure 27 Income by Type of Education Institution (€)



Note: SUSI recipients in out of state institutions have been excluded from this analysis

Source of Income

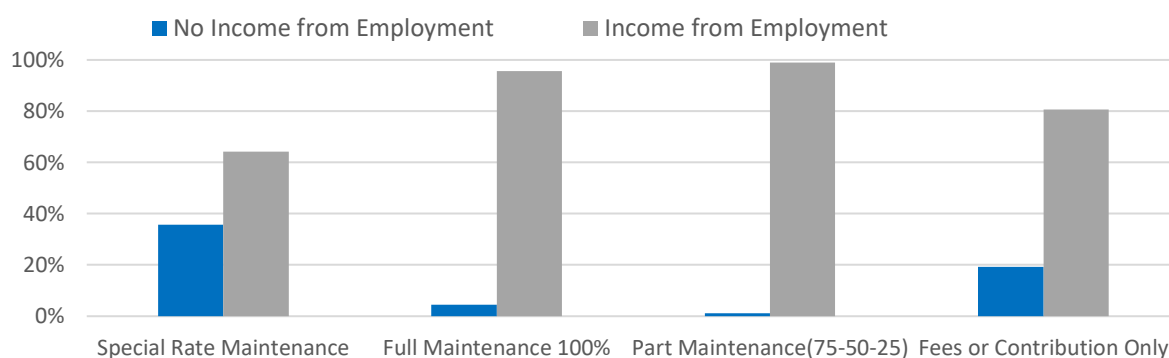
A large share (approx. one third) of those receiving the special rate of maintenance are in households in which there is no income from employment/self-employment. This is compared to 16% of all SUSI recipients. The majority of SUSI recipients (74%) are in households which receive some form of social welfare (note that this includes various social welfare payments such as the pension, but does not include Child Benefit), while one fifth of SUSI recipients are in households with income from self-employment.

Approximately 84% of SUSI recipients are in households in which at least some of their income is from employment or self-employment, though this differs across the various grant categories. Nearly all of those receiving a partial maintenance grant are in households that has some income from employment, while over one third of those receiving the Special Rate of Maintenance are in households that do not have any income from employment. Almost 20% of those receiving only a fees grant are in households in which there is no income from employment. This figure could be broadly compared to the proportion of people living in jobless households which in 2017 for those aged between 18 and 59 was 10%²⁸.

Approximately half of SUSI recipients have their own income from employment or self-employment, this is relatively constant across various grant types, with the exception of the Special Rate of Maintenance where only one-third of students have reported their own income.

²⁸ CSO's Labour Force Survey

Figure 28 Source of Income for SUSI Households by Grant Type



Approximately one-fifth of SUSI recipients are in households in which income from self-employment forms some part of their reckonable income, as can be seen in table 10 below. This is slightly higher for maintenance grant recipients than those who only receive a fees grant.

The majority (75%) of SUSI recipients are in households which are in receipt of some form of social welfare payment²⁹.

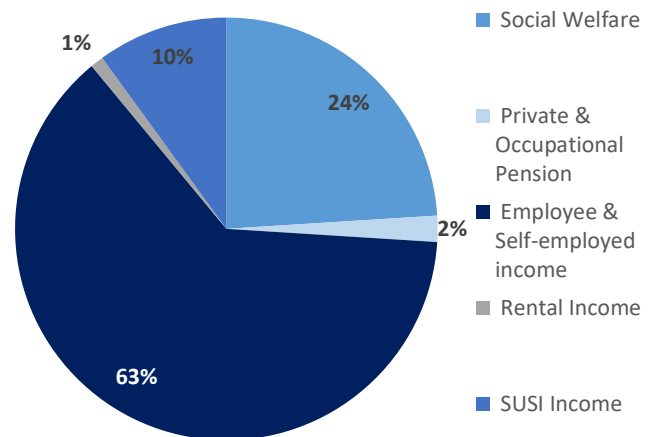
Table 10: Sources of Income of SUSI Recipients' Households

	Maintenance Grants	Fees Grant Only
Proportion of Households Receiving a Social Welfare Payment	75%	70%
Proportion of Households with Income from Self-Employment	21%	17%

²⁹ Note; this includes all Social Welfare payments with the exception of Child Benefit

Looking at the composition of gross household income of SUSI recipients using data from the CSO's Geographical Profiles of Income in Ireland (2016), we see that on average 63 per cent of SUSI recipients income is from employment or self-employment while 24 per cent is from social welfare. SUSI grants represents 10 per cent of the gross household income of SUSI recipients. This can be seen in figure 29.

Figure 29: Composition of Gross Household Income of SUSI Recipients



Source: CSO

5. Conclusion and Discussion

This paper establishes a baseline profile of the recipients of the student grants in the 2017/2018 academic year. The Student Grant Scheme (SUSI grants) makes available means-tested financial assistance through maintenance and fees grants to students in further and higher education for households which meet the eligibility criteria. SUSI grants are payable at various rates including; special rate maintenance, full maintenance, part maintenance, full fees and part fees, in order of decreasing support. Students who receive a maintenance grant, also receive a fees grant, if they meet the other eligibility criteria of the fees grant. SUSI recipients living beyond 45km of their educational institution receive a higher grant rate known as the non- adjacent rate. SUSI administered over €360 million in the 2017/2018 academic year, supporting 77,495 or 37% of students in higher and further education. It is worth noting that the financial cost is not the only determinant of accessing higher and further education.

Summary of Profile of Recipients

Age, Gender & Region

Half of all 18 and 19 year olds in higher and further education receive a SUSI grant compared to 37% of the fulltime student population. Younger SUSI recipients receive a higher rate of support than older SUSI recipients, with approximately 90% of maintenance grants awarded to students under the age of 22.

SUSI recipients reflect the gender breakdown of the wider higher and further education population, with more female than male recipients. A greater number of female recipients receive the maintenance grant than males, while the number receiving fees grant is approximately the same.

Counties such as Cavan, Donegal, Longford, Mayo, Monaghan and Wexford received the highest proportion of special rate and full maintenance, therefore receiving a higher level of support. Counties such as Cavan, Leitrim, Longford, Mayo, and Roscommon received the largest proportion of non-adjacent grants, thereby receiving a higher level of support. Comparing the proportion of SUSI recipients to students in higher and further education, regions such as Border, Midlands and Midwest are receiving a higher support than regions such as Dublin, Mid-East, West and south-west.

Income

The gross median household income of a SUSI recipient is €48,972. This is below that of households with a fulltime student aged 18 and over, which is over €62,000.

Given that various levels of support are available via SUSI grants there is a large variation in the income levels of SUSI recipients and SUSI grants are awarded to recipients from households across the income distribution. Over half of SUSI recipients (57%) are in the higher end of the income distribution (i.e. income deciles 6 to 10), this proportion is higher for the wider student population which shows SUSI recipients are in relatively lower income households than the wider student population.

A large share (approx. one third) of those receiving the highest rate of support, i.e. the special rate of maintenance, are in households in which there is no income from employment/self-employment. This is compared to 16% of all SUSI recipients. The majority of SUSI recipients (74%) are in households which receive some form of social welfare (note that this includes various social welfare payments such as the pension, but does not include Child Benefit), while one fifth of SUSI recipients are in households with income from self-employment.

Education & Institution of Study

While the largest share of SUSI recipients are studying honours bachelor degrees (NFQ Level 8), a higher proportion of SUSI recipients are studying ordinary bachelor degrees (NFQ level 7) when compared to the overall student population where a higher proportion of undergraduate students are studying honours bachelor degrees (NFQ Level 8). This is particularly pronounced in Health and Welfare and Business and Law.

The fields of study with the highest share of SUSI recipients are Arts & Humanities, Business, Admin & Law, Health & Welfare and Natural Sciences, while Education and Agriculture, Forestry & Fishing have the fewest SUSI recipients. When comparing SUSI grant recipients to overall students in higher education, a greater proportion (between 30% and 40%) of undergraduates studying Arts, ICT, Social Sciences, and Journalism are in receipt of SUSI grants, while a lower proportion are studying Health and Welfare, Education or Engineering, Manufacturing and Construction.

Over half of students enrolled in Institutes of Technology receive a SUSI grant, with the exception of Cork IT, while between 35% and 45% of students in universities receive a SUSI grant, with the exception of University College Dublin and Trinity College Dublin where a smaller proportion of students receive SUSI grants.

There are a number of areas where further analysis in relation to SUSI would improve our understanding of the distributional impact of SUSI grants. For example, it would be useful to collate data on the economic occupation and education of SUSI recipient’s parents/guardians as well as data on the academic and labour market outcomes of SUSI recipients, including completion and drop-out rates, and future earnings . There is also limited data available of the field of study of PLC and postgraduate recipients. This data would allow for a fuller exploration in relation to issues of social mobility such as whether SUSI grants are supporting students from lower educated backgrounds to pursue higher/further education.

The SUSI income assessment excludes non-recurring sources of income such as overtime payments and also excludes the value of any assets, which is assessed as means in many other government supports. As a result the data on the income of SUSI recipients is somewhat incomplete. Analysis of other sources of income excluded from the income assessment, as well as asset value would allow for a more comprehensive profile of the income of SUSI recipients.

Appendix

Appendix 1: Overview of Income included in Income Assessment and Income Disregards

Income Included in Income Assessment	Income Disregards
<ul style="list-style-type: none"> •Income from employment •Most Social Welfare payments •Income from self-employment or farming •Lump sum payments from redundancy or retirement •Payments from any government agencies •Income from pensions •Income from savings, deposit accounts or investments •Gifts and inheritances •Income from maintenance arrangements •Rental Income •Income from the disposal of assests 	<ul style="list-style-type: none"> •Child Benefit •Carer’s Allowance •Housing Assistance Payment •Holiday earnings •Illness Benefit •Working Family Payment •Rent Supplement •Christmas bonus payment •Contributions to pension schemes •Asset Value •Student Assistance Fund

Quality Assurance process

To ensure accuracy and methodological rigour, the author engaged in the following quality assurance process.

- ✓ Internal/Departmental
 - ✓ Line management
 - ✓ Spending Review Steering group
 - Other divisions/sections
 - Peer review (IGEES network, seminars, conferences etc.)

- ✓ External
 - ✓ Other Government Department
 - Other Steering group
 - Quality Assurance Group (QAG)
 - Peer review (IGEES network, seminars, conferences etc.)
 - External expert(s)

- Other (relevant details)



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