

Review of Student Grant Scheme- SUSI (Student Universal Support Ireland)

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1. Introduction

The Society of Saint Vincent De Paul (SVP) welcomes the opportunity to make this submission on the review of the Student Grant Scheme- Student Universal Support Ireland (SUSI). SVP is the largest charity of social concern in Ireland with over 10,000 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.

A core aim of the Society is to address the root causes of poverty and empower people to move out of poverty for good by supporting access to education. 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. For the current academic year, our seven bursary committees received over 800 applications. Without this support many students simply would not be able to pursue their education. An evaluation of the scheme in 2020 showed that all bursary participants were also recipients of the SUSI grant, highlighting the inadequacy of SUSI to support students through college.¹ In addition, over 2,000 students participating in further and higher education contacted Conferences requesting help with general living expenses and costs relating directly to education. Therefore, we welcome the initiative of Minister Simon Harris TD and the Department of Further and Higher Education, Research, Innovation and Science to conduct a review of SUSI. Our members also work with Universities, Institutes of Technology and Colleges to promote access and ensure students can participate successfully. We also undertake advocacy and policy analysis on the issues affecting students access and participation in education. It is this on-the-ground experience that informs SVP's submission on the Review of the Student Grant Scheme.

"The help provided to me by SVP has been amazing. The initial payment helped with food and unexpected bills. Something like the ESB which fluctuates and is never predictable due to the number of people in the house I rent. Rent has been the biggest help. As SUSI alone would not cover food+ bills + rent" (SVP Education Bursary Recipient)

¹ Students were surveyed for the purposes of the SVP/BOI Education Bursary Scheme in 2020. As well as this particular bursary, SVP operate a number of Regional Bursary schemes in the Republic of Ireland. Amounts awarded are from €1,000 up to €5,000.

1.1 Terms of Reference

Our members see through their voluntary work in communities that specific marginalised groups in society are systematically excluded from accessing SUSI. SVP recommends that the Terms of Reference should include a full review of the eligibility criteria for SUSI. For example, those on a Stamp 3 residency permit cannot access SUSI. Our members in some circumstances are financially supporting those individuals to pursue their educational aspirations. There are other cohorts of young people who by virtue of their legal status, lack of citizenship or the fact that they are within the Direct Provision system, are forced to pay non-EU level fees. This put third level progression outside the reach of many who have lived much of their lives in Ireland; see themselves as Irish; and whose parents contribute to our economy and society. This anomaly must be addressed in the short term to end what is effectively discrimination.

There are a number of other areas within the eligibility criteria that need to be reformed. These include class of applicant, holiday earnings criteria and students who must do unpaid work placements as part of their college course and are not eligible to access SUSI.

The class of applicant proves to be especially difficult for some of the students we support, many of whom are experiencing multiple forms of disadvantage. The process and criteria to determine the class of applicant requires more flexibility. In the current system, students who are legal adults (18+ years) and support themselves through college, cannot be assessed as independent adults, unless they are mature students or have proof of estrangement which can be extremely difficult to obtain for a variety of reasons. A review of procedures is required for proof of independent status, recognising that many students cannot provide the necessary evidence.

“We support a young woman studying social care. She has lived in Ireland since she was three years old but cannot access SUSI. That shouldn’t be the case, she should be entitled to SUSI like her classmates” (SVP Member)

“A young woman who has experienced disadvantage and racism all her life was refused SUSI. Her family did not want her attending college so did not consent to signing the SUSI forms” (SVP Member)

2. Background

SVP recognises and appreciates at the outset that the SUSI grant is an important support to students throughout their time in college, however, there are clear inadequacies that exist that make the scheme not fully fit for purpose. SVP also support many students attending FET courses and would recommend that a common cross-FET student financial support system be incorporated into the student grant scheme. However, a number of issues exist with the current SUSI system, those issues need to be reviewed and reformed before we would recommend that this change occurs.

Almost 100,000 SUSI applications are received annually and almost 80,000 grants are awarded, representing a sum of €350 million annually in grant support to students.² In the current academic year, approximately 4,000 more people applied for the SUSI grant this year, which clearly highlights the demand during these challenging times, economically and socially.³

We continue to see persistent social inequality in education at all levels, with low-income and disadvantaged households being one of the named groups in our society who are significantly underrepresented. It is widely acknowledged that attending higher education is expensive and for people from low income households that SVP support, this presents a particular challenge. McCoy et al (2010b) found that those from lower social classes who participate in higher education are heavily reliant on the provision of grants from the state.⁴

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%.⁵ These figures are low in comparison to more affluent parts of Dublin where the figure rises to over 90%.⁶ The HEA's Spatial and Socio-Economic profile⁷ of the Higher Education Population highlights these inequalities in the 2017/18 academic

² https://www.oireachtas.ie/en/debates/debate/joint_committee_on_education_and_skills/2019-09-12/3/

³ Meeting with SUSI officials 30th March 2021

⁴ <https://www.esri.ie/system/files/media/file-uploads/2015-07/BKMNEXT146.pdf>

⁵ <http://hea.ie/2017/11/20/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/>

⁶ www.socialjustice.ie Choices for Equity and Sustainability Securing Solidarity and the Common Good 2016

⁷ [Higher-Education-Spatial-Socio-Economic-Profile-Oct-2019.pdf \(hea.ie\)](https://www.hea.ie/system/files/media/file-uploads/2019-10/Higher-Education-Spatial-Socio-Economic-Profile-Oct-2019.pdf)

year. It shows that at a national level 20% of college places are taken up by students from the 15% wealthiest families. In contrast, the students from the 15% most disadvantaged families hold only 10% of places. In practical terms, this means that on average, for every 10 students from affluent areas, there are only five from the most disadvantaged – a ratio of two to one. These are worrying statistics as it shows our third level education system does not fully reflect the diversity found in the rest of the population.

3. Review of Student Grant Scheme- SUSI (Student Universal Support Ireland)

3.1 Current Income Thresholds for grant support

In Budget 2013, there was a 3% reduction to the income thresholds for maintenance grants with only a marginal increase since, to the SUSI Special Rate from €24,000 to €24,500 and an increase for fee grants and income thresholds for post-graduate students in Budget 2021. Our members state that many of the households they visit are ineligible for SUSI because of the current income thresholds being too low. This is a recurrent theme every year while students apply for the student grant. The need for the income thresholds to be reviewed is very evident for households that have more than one person attending third level at the same time, this is despite that income thresholds do reflect this type of scenario.

To qualify for the highest level of support from SUSI; the special grant rate, last year's household income should be under €24,500. The numbers who applied for a grant and received the maximum possible in 2018 is low at just 12%.⁸ The most common type of grant received by students (18.23%) was the 100% non-adjacent grant given to applicants with a household income of €39,875 or less and an address at least 45km from their college.

Research commissioned by SVP in 2020, '*The Hidden Cost of Poverty Estimating the Public Service Cost of Poverty in Ireland*',⁹ highlights the nominal values of the poverty line by household type. The values highlight the disposable income thresholds below which people are classified as being at risk of poverty. The value of the line varies by household type and is calculated as multiples of the baseline rate for a single adult. The modest incomes reported below illustrate that for the large numbers of people living on an income below these weekly thresholds, meeting day-to-day commitments is a recurring challenge.

⁸ <https://www.independent.ie/irish-news/education/exams/80pc-of-applicants-awarded-susi-grant-last-year-but-just-12pc-got-maximum-amount-possible-38406511.html>

⁹ [The-Hidden-Cost-of-Poverty.aspx \(svp.ie\)](#)

On average those in poverty have an income around €55 per week (€2,900 per year) below the poverty line; in other words, they are some distance below the poverty thresholds. Therefore, the income limits of the grant do not recognise the actual lived experiences of many students and for some their household income could be below the poverty line but still not qualify for SUSI as the table below outlines. For example, most students in the household types outlined below would not qualify for the special rate (depending on the household's main source of income) and some wouldn't qualify for the full maintenance grant (couple with 5 or more children).

Weekly and Annual Value of the Poverty Line, Disposable Income 2018

Household Type	No children	1 child	2 children	3 children	4 children	5 children
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Annual poverty line value

Single Adult	€13,723					
Couple	€22,780	€27,309	€31,837	€36,366	€40,895	€45,423
Lone Parent		€18,252	€22,780	€27,309	€31,837	€36,366

Source: [The Hidden Cost of Poverty Full Report by SVP - Issuu – Page 15 Table 2.2](#)

3.2 SUSI Special Rate

SVP members support households whereby the SUSI Special Rate is insufficient to meet daily living expenses that are outlined below. The requirement that the reckonable household income must include an eligible long-term Department of Social Protection payment does present difficulties for the households we support who are in low paid

employment. Of the 680,000 people living at risk of poverty in Ireland today¹⁰, 16% are in work, with more people at risk of poverty who have a job than are unemployed.¹¹ The impact of in-work poverty on workers and families is significant: aside from managing routine outgoings including housing and energy, irregular but unavoidable costs such as car breakdown can push finances to breaking point. Almost 30% of full-time, permanent employees could not meet an unexpected expense- for part-time underemployed workers, the proportion increases to just over 60%.¹² Last year SVP surveyed some of our members to understand the challenges facing the people they support, focusing on households where someone was in work.¹³ A theme that ran through the answers was the unpredictability of pay compared to social welfare income: seasonality, the decision of employers, reliable transport to reach work, and sickness of adult or child were all factors that could lead to a sudden, unpredictable drop in earnings.

These findings highlight the need for the student grant to reflect household circumstances. Factors to consider in the review include the need for income to be assessed not on gross income but net income, income thresholds to be reviewed to reflect average incomes and poverty thresholds, inclusion of all long term department of social protection payments, as well as income to be considered from employment when determining eligibility for the special rate.

“The help that I received from SVP has been brilliant, it has allowed me to progress through college successfully and pay for my accommodation that I needed to go out on placement”. (SVP Education Bursary Participant)

“We visited a family where the mother died recently, her daughter was refused the SUSI special rate because it was deemed the pension her mother received was not an eligible payment under SUSI guidelines. Their income however was calculated at approximately €10,000” (SVP Member)

¹⁰ CSO Statbank: Income and Poverty Rates by Sex, statistical indicator and Year [SIA29] with Population Estimates (Persons in April) (Thousand) by Sex, Age Group and Year [PEA01]

¹¹ CSO statbank: Profile of the Population at Risk of Poverty, Experiencing Deprivation, and in Consistent Poverty by Principal Economic Status, statistical indicator and Year [SIA29]

¹² NERI Research In Brief November 2019 (no 71) [inBrief no 71 Nov 19.pdf \(nerinstitute.net\)](#)

¹³ The Society of St Vincent de Paul has over 10,000 volunteers working in 1,200 local groups on the island of Ireland (North and South). In total, 134 local groups or “conferences” responded to the survey on in-work poverty. Each conference answered the questions based on their experience of supporting households in need. While the survey gives insight into SVP volunteers views and experiences, it is not a representative sample.

Recommendations

- **A household that has an income at or below the income threshold for the SUSI special rate (€24,500) should qualify for the SUSI special rate.**
- **Income thresholds, including the threshold for the special rate of SUSI, need to be reviewed to reflect average incomes and poverty thresholds and should be indexed in line with these benchmarks on an annual basis.**
- **Eligible payments for the Special Rate should include all long term Department of Social Protection payments when calculating reckonable income.**
- **The Student Grant should be calculated on net income rather than gross income, considering childcare and other household expenses.**

3.3 Current Maintenance Grant

Student grants were cut by 4% in 2011, and again by 3% in 2012. The different between 2011 and 2016 rates were on average €184.50 per person in receipt of the grant.¹⁴ 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.¹⁵ The DIT Campus Living Guide outlines conservative estimates for monthly expenditure, excluding fees, for a student living away from home at €1,352.¹⁶ Grants do not come close to covering costs, even at the highest rate of €658.00 per month.

¹⁴ http://usi.ie/wp-content/uploads/2019/06/Pre-Budget-Submission_compressed.pdf

¹⁵ <https://statbank.cso.ie/px/pxeirestat/Statire/SelectVarVal/saveselections.asp>

¹⁶ <https://www.dit.ie/campuslife/studentsupport/costoflivingguide/>

The HEA Eurostudent Survey Report¹⁷ highlights that while the average income of students has increased since the last survey in 2016, so too has the average level of expenditure. For almost all groups of students, expenditure exceeds income and as a result, these students are reliant upon external supports to fill this gap. This is particularly problematic for the households SVP support, many of whom are reliant on social welfare or low paid employment as their only source of income. The overall average monthly income for all students was €915, and the average monthly expenditure of all students on living costs and study costs combined was €1064. Approximately 29% of the total student population said they were experiencing serious financial problems compared to 36% in the previous survey. Such findings deepen our understanding and highlight the challenges that persists for students, particularly students from disadvantaged and marginalised backgrounds.

Members of the Education Regional Bursaries Committees have stated that costs for some students are significantly lower this year as many are learning online and are not renting accommodation. However, there are some who do require accommodation near their university while they complete their studies. The accommodation and other related costs for this cohort have generally remained the same as previous years.

Students are a large group in society that have been impacted by the housing crisis, on both affordability and availability levels. In Dublin, the average cost of a room in a flat share is €541 per month, though students unions say these are in short supply.¹⁸ Students availing of digs accommodation, which allows people to rent out a room in their home has enabled students to find more affordable accommodation of between €100-€125 per week. However, there are of variable quality and with no regulation often cause additional stresses for students.¹⁹ They are also in less supply because of the pandemic. The average rent for a single room in a private rented accommodation in Cork city if attending UCC is approximately €469.00.²⁰ Amendments were made to the Residential Tenancies (Amendment) Act 2019, which writes into law that students in Purpose Built Student Accommodation will no longer see increases of above 4% year-on-year. However, the vast majority of the almost 7,000 student beds created since 2016 are between €840 and €1500 a month.²¹ Only 19% of the total PBSA developments are publicly owned and 81% are

¹⁷ [HEA-Eurostudent-Survey-Report-FINAL.pdf](#)

¹⁸ <https://www.irishtimes.com/news/education/third-level-students-facing-expensive-long-commutes-as-rents-rise-1.3988608>

¹⁹ <https://www.daft.ie/report/ronan-lyons-2019q2-daftrentalprice>

²⁰ <https://www.daft.ie/report/ronan-lyons-2019q2-daftrentalprice>

²¹ *ibid*

private developments, which is pushing up the price of this type of accommodation for students.²²

The ongoing housing crisis has impacted low income households disproportionately, this has an effect on those wishing to pursue their educational aspirations. The ESRI have shown that people on low incomes, as well as those in the private rented sector, and those in Dublin and the Mid-East region, have been disproportionately impacted by increasing housing costs between 2006 and 2016.²³ They found that households in the bottom quarter of the income distribution spent an average of 40% to a half of their income on housing, with 75% paying more than 30% of their income on housing.²⁴

In the latest Eurostudent survey report²⁵ accommodation is the largest single expenditure for students, and accounts for almost 40% of all expenditure, the average spend on accommodation was €415. With the arrival of the immunisation programme, it is anticipated that all students will be able to attend college in person again, which will involve more students requiring accommodation in cities and towns.

Determining the adequacy of the maintenance grant for a student attending higher level education, using the consensual budget standards approach would be a useful reference point to find what the amounts given under the maintenance grant should be.²⁶ The consensual budget standard is a standard that allows for physical, psychological, and social needs to be met. It produces detailed budgets which establish what is needed for an acceptable Minimum Essential Standard of Living (MESL). This is calculated by identifying the goods and services required by different individual and household types in order to meet their minimum needs.²⁷

²² <https://www.education.ie/en/Publications/Policy-Reports/national-student-accommodation-strategy-progress-report-q3-2019.pdf>

²³ [WP593.pdf \(esri.ie\)](#) Corrigan, E (2018) 'Exploring Affordability in the Irish Housing Market' Working Paper No.593 June 2018 ESRI

²⁴ *ibid*

²⁵ [HEA-Eurostudent-Survey-Report-FINAL.pdf](#)

²⁶ [The Cost Of A Child \(budgeting.ie\)](#)

²⁷ [Minimum Essentials Budget for Ireland | Home Page \(budgeting.ie\)](#)

“We are supporting a student with accommodation and living costs in Dublin despite all her classes online. She cannot live at home because of her father’s poor mental health”. (SVP Member)

“We have supported a client for the past four years during his time studying at Maynooth University. He commutes three days a week almost 160km as he could not afford the cost of accommodation. He is now in fourth year and living in emergency accommodation because of addiction and mental health issues in the family home” (SVP Member)

Recommendations

- **Increase SUSI maintenance grant rates to bring them in line with the cost of living. Once grants are set at adequate levels index linking grants to the Central Statistics Office (CSO) Consumer Price Index (CPI) and increase on an annual basis.²⁸ The Strategy for Funding Higher Education (2016) states that an additional €100 million over the next three to five years would be needed to fund student financial aid.²⁹**

As a first step, reverse the cuts to the grant implemented in 2011 & 2012 and restore the adjacent grant distance to 24km.

Estimated cost: €40 million.

²⁸ [Consumer Price Index - CSO - Central Statistics Office](#)

²⁹ [Investing in National Ambition A Strategy for Funding Higher Education \(education.ie\)](#)

Monthly Cost of Living Expenses 2019-2020 NUI Galway

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/>

3.4. Current adjacent/non-adjacent rate of grant

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. It has not only had an impact financially on students, but it also does not take account the location of a college in relation to the transport infrastructure in place for a student in an area, meaning that it has had a more serious impact on rural communities. 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%.³⁰ Research has shown that over 80% of students from Cavan, Mayo, Wexford,

³⁰ http://usi.ie/wp-content/uploads/2019/06/Pre-Budget-Submission_compressed.pdf

Longford, Roscommon, Monaghan, Leitrim, Laois, and Offaly travel more than 45km to go to college and are therefore eligible for the non-adjacent SUSI rate.³¹

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.³² 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),³³ '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.

"We have found that students from our area apply for third level in Sligo or Athlone if they must stay away from home, because accommodation is cheaper. Otherwise, they have to commute 80km to Dublin by bus or 55km to Maynooth for the duration of their course" (SVP Member)

³¹ <https://hea.ie/assets/uploads/2019/10/Higher-Education-Spatial-Socio-Economic-Profile-Oct-2019.pdf>

³² <http://hea.ie/assets/uploads/2017/06/How-Equal-Access-to-Higher-Education-in-Ireland-Research-Papers.pdf>

³³ <https://crenos.unica.it/crenos/sites/default/files/WP11-01.pdf>

Our members have stated that students who do commute to save money on accommodation also experience high costs relating to commuting whether by car or public transport.

Sample of Case Studies taken from SVP Conference Members- Students

Commuting:

Travelling From	Travelling To	Commute Time	Cost
Monaghan	TU Dublin	2 hours	€20.50 per day-Bus
Carlow	DCU	2-3 Hrs	€50 per week-Bus €20 per week-Leap Card
Meath	UCD	1-2 Hours	€50 per week -Bus (from Cavan)
Longford	Maynooth University	1.5 hours	€21.50 per day- Train

*“A young woman we have visited lives 42km from college, she gets the adjacent grant rate which works out at about €65 a week. The bus cost €57 a week, it is 6km from her home. With the cost of petrol and the bus fare there is no money left for food or books”
(SVP Member)*

4. Part time Provision

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 disadvantages 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. An SVP report, '*Working, Parenting and Struggling?*³⁴, 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.

Lone parent participation in education has decreased by approximately 20% between 2011 and 2016.³⁵ 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.³⁶ 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'.³⁷ It is disappointing that those recommendations have not been fully acted upon. 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.

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. The HEA Eurostudent Survey (2016) highlighted that of the expenses paid by students, the average expenses for part-time students was higher than full-time students.³⁸ 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

³⁴ https://issuu.com/svp15/docs/working__parenting_and_struggling_-_1?e=25010855/71456122

³⁵ <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

³⁶ 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

³⁷ <http://www.heai.ie> HEA 2012b, p33

³⁸ [Higher Education Authority - Eurostudent Survey 2016 \(hea.ie\)](http://www.heai.ie)

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 funding and compatibility with caring responsibilities as the principal barriers for women accessing education”.³⁹

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*.⁴⁰ A finding from the report highlighted the complexity of the supports and schemes lone parents need to navigate to establish which income support route offered them the best option of support for their studies. In many instances their housing need is tied in with their educational entitlements. They can opt for the Back to Education Allowance 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. This creates further barriers to education for lone parents.

“After achieving 500 points in her Leaving Cert, Susan was accepted to study for a BA in Finance and Accounting. However, her mother struggles financially as she is parenting alone and in low paid employment. She qualifies for the SUSI grant but there is still a shortfall” (SVP Member)

“I do not have as big of a financial burden since you helped me. My laptop broke before Christmas. I had some funds left aside from your initial payment. It meant that Christmas and Santa were not affected” (SVP Education Bursary Participant, Lone Parent)

³⁹ 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

⁴⁰ file:///H:/One%20Parent%20Families/supports-barriers-lone-parents-accessing-HEd-Mary%20Murphy%202017.pdf

Recommendations

- **Expand eligibility of SUSI to part-time students to provide financial support to flexible, mature, and part-time learners.**
Estimated cost: €50 million for maintenance grant.
- **Address the anomaly by which lone parents and people with a disability in receipt of Rent Supplement and DA/OFP/JST, who want to take up education or training are not eligible for SUSI maintenance.**

5. Conclusion

Educational inequality contributes to income inequality and poverty. Our research has found that €4.5 billion a year is spent by public services on mitigating the impacts of poverty – on people’s mental health, physical health, and life chances.⁴¹ Student grants are one way of combating inequality and promoting inclusion and thus have social and economic dimensions as well as personal, educational, and cultural goals. Student Universal Support Ireland (SUSI) is a significant mechanism of support for equity of access to higher education. Although positive educational experiences in early years, primary and secondary school settings are crucial, evidence consistently shows that enhancing the affordability of higher education through free fees and direct financial support that reduces the burden on disadvantaged students is proven to widen access and participation.⁴²

We welcome the opportunity to put forward our insights and recommendations to ensure that SUSI can be an important mechanism in addressing inequality and poverty in Irish society. We also look forward to continuing to work with the SUSI staff who administer the grant, the Department of Further and Higher Education, Research, Innovation and Science and Minister Harris on ensuring that households experiencing disadvantage can access third level education.

⁴¹ [The Hidden Cost of Poverty - St Vincent De Paul \(svp.ie\)](https://www.svp.ie)

⁴² [Widening Access to Higher Education for Students from Economically Disadvantaged Backgrounds \(strath.ac.uk\)](https://www.strath.ac.uk)