REVIEW OF THE STUDENT ASSISTANCE FUND

AUTHORS AND CONTRIBUTORS

FOREWORD

This review of the Student Assistance Fund (SAF) is particularly timely. It comes as our society emerges from a major economic crisis which directly affected many students and their families. The Fund helped many through that crisis, and its continuing role in relieving some of the worst impacts of financial hardship is strongly endorsed by the review. The review also represents the early delivery of a key action in the *National Access Plan for Higher Education 2015-2019*, published by the HEA last December. The Plan represent a renewed commitment by the HEA, the Department of Education and Skills and the Government, to increasing access to higher education for people from currently under-represented groups – including those from socio-economically disadvantaged backgrounds and mature learners.

Since 2003, the SAF has been allocated each year by the HEA, on behalf of the Department of Education and Skills, to the higher education institutions for the support of full-time students who experience financial hardship. Funding is administered at a local level by each institution, subject to HEA guidelines. The participation and retention of many thousands of learners in higher education has been enabled by the Fund, as well as other third level access measures.

The main finding of this review is to affirm that SAF continues to be highly valued as a source of support for students. Demand remains strong and the flexibility which the Fund allows, catering for a diverse group of students in a variety of circumstances, reinforces the need for its continuation and development.

The review also identifies a number of challenges that the HEA, working with the Department of Education and Skills and higher education institutions, will now work to address. The common goal is to ensure that this Fund is more effective and targeted in supporting as many students as possible and those who are in the greatest need of support. The implementation of the review will see a stronger engagement by the HEA and HEIs with SAF to progress actions around strengthening the evidence base on the adequacy of current funding; reforming the allocation model to ensure funding is directed where there is greatest need and bringing forward measures to streamline administration, assessment and allocation process.

I would like to thank the Steering Committee, comprising the Department of Education and Skills, AMA and USI representatives; the consultants Crowe Horwath; the higher education institutions who participated in the consultation process; the access offices of Maynooth University and Limerick Institute of Technology who facilitated site visits. Finally also I would like to thank my colleagues in the HEA Access Policy Office for steering this review to completion.

Tom Boland
Chief Executive
Higher Education Authority

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TABLES AND FIGURES

GLOSSARY

DES	Department of Education and Skills
DIT	Dublin Institute of Technology
ECCE	Early Childhood Care and Education
ESF	European Social Fund
HEA	Higher Education Authority
HEAR	Higher Education Access Route
HEI	Higher Education Institution
IOT	Institute of Technology
LIT	Limerick Institute of Technology
SAF	Student Assistance Fund
SBA	Student Budgeting Advisor
SCC	Student Contribution Charge
SEG students	Students from defined Socio-Economic Groups (see Section 2.3 footnote)
SFSSC	Student Financial Support Steering Committee
SU	Students' Union
SUSI	Student Universal Support Ireland
SWOT	Strengths, Weaknesses, Opportunities, Threats
UCD	University College Dublin
USI	Union of Students in Ireland

EXECUTIVE SUMMARY

INTRODUCTION

Commencement	Crowe Horwath was commissioned by the Higher Education Authority (HEA) in July 2015 to undertake a review of the Student Assistance Fund (SAF).
Nature of the SAF	The SAF is funded by the Irish Government and supported financially by the European Social Fund (ESF). The SAF is managed by the HEA on behalf of the Department of Education and Skills. The HEA allocates funding annually to each of the Universities, Institutes of Technology, Colleges of Education and a number of other higher education bodies. There are specific reporting guidelines that must be adhered to due to the co-financing of the Fund by the ESF.
Project approach	The approach to this assignment included data gathering, face-to-face stakeholder interviews, site visits and a consultation event, and the production of draft and final reports. The data gathering also included a survey of all the Higher Education Institutions (HEIs) who receive allocations from the SAF. The survey was developed as an online questionnaire.

KEY FINDINGS

SAF is valued	Stakeholders reported that the SAF is valued highly by students and is a support that is relied upon, particularly by those students most in need.
Bespoke nature	The bespoke nature of the SAF allows institutions to respond to individual student issues and provide those students most in need with assistance. As part of the review, we also spoke to a small number of students who were in receipt of the Fund. These meetings highlighted the value students place on even a very small amount of financial assistance. There is also anecdotal evidence from HEIs that the SAF has had a positive effect on student retention, further supported by the high percentage of students receiving repeat funding.
Funding year	The SAF year runs from October to September and data from the HEA shows that over half the funding is paid out between October and December. This high demand for the Fund at the beginning of the academic year highlights the financial demands on students when they commence or return to their course.
Lack of consistency	The SAF requires an intensive and timely administration process within each HEI. Each institution operates its own administrative system and there is a lack of consistency between these systems. These individual systems can lead to situations where students in different institutions with the same need are not awarded similar amounts. Based on the level of administration required, the cost of providing the Fund is high; however, all administrative resources involved in the SAF are provided by the HEIs from their central operating budgets, and none of this cost is borne by the Fund.
Data deficiencies	The data collected as part of the SAF process needs to be improved, and some data returns are currently not submitted by all institutions. Collection of all of this data would allow for deeper analysis of the trends in relation to recipients and expenditure, and would also be useful in analysing the effect the SAF has on student retention.
Unmet demand	The SAF budget is fully spent each year, and 80% of students who apply receive SAF funding. There is insufficient data to determine whether the one-fifth of applicants who do not receive SAF funding fail in their application due to criteria not being met or due to SAF funding in that HEI being exhausted when their application is made. This issue requires further examination as part of the improvement in data collection and analysis.

OVERALL CONCLUSIONS

Worthwhile initiative	Our concluding assessment is that the SAF is a worthwhile initiative and should be continued in some form, ideally separate from SUSI grant administration in order to take account of the particular requirements of SAF applicants.
Better value for money needed	However, we do not believe that the present administrative arrangements provide good value for money, either in terms of total cost or in respect of efficiency and effectiveness of process.
More standardisation and efficiency needed	We believe that change is required, building upon the unique nature of the scheme whilst moving towards a much more standardised and efficient means of delivery.

KEY RECOMMENDATIONS

Data collection	There is a need to improve the student profile data collected from the HEIs and it should also include some information on those not approved for funding.
Funding allocation	The HEA should review the method for allocating funding and investigate a change in the split between target SEG numbers and population.
SAF guidelines	Requirements for data collection should be made available through the guidelines, including a sample application form being issued to the HEIs. The physical appearance of the guidelines document should be improved and a student friendly version produced. The guidelines should be made available to the HEIs well in advance of the start of term.
Administration	There should be a standardised application form created with input from stakeholders.
Award amounts	Guideline award amounts should be provided to the HEIs, taking regional variations into consideration.
Triage system	The development of a suitable points-based triage system should be considered.
Funding year	The SAF year should be changed to one that would give the HEIs a clearer idea of what funding is available to award during periods of high demand.
Data protection	Data holding and protection procedures in the HEIs should be reviewed.
Student experience	The HEA and HEIs should work collaboratively to analyse retention rates of students in receipt of SAF. This may involve tracking students who have been awarded SAF through to graduation.

1 INTRODUCTION

1.1   Introduction

Crowe Horwath was commissioned by the Higher Education Authority (HEA) in July 2015 to undertake a review of the Student Assistance Fund (SAF).

The SAF was established in 1994 and is an important source of support for higher education students who experience financial hardship whilst in college. In essence, the SAF is designed to support students with a social disadvantage with ongoing needs for financial support, and students in other circumstances which give rise to short or longer-term financial difficulties. The fund is co-financed by the European Social Fund (ESF) and the administration of the SAF and decisions on allocations of funding to individual students are done at local Higher Education Institution (HEI) level. (Further information on the history and purpose of the SAF is included in Section 2 below.) It has been announced by the Department of Education and Skills (DES) that there will be a €1.5 million increase to the Fund in 2016.

The HEA has commissioned this independent review of the SAF in order to determine whether the policies, guidelines and practice relating to the Fund are fit for current and future purpose. The HEA considers such a review timely due to the period of time that the SAF has been in operation, and because of the impact that the economic downturn has had on families and students over the last six to seven years, which has put the SAF under pressure through increasing demand at time when Exchequer resources have been restricted.

1.2   Terms of Reference

The terms of reference for this assignment set out the following requirements:

REFERENCE	REQUIREMENT
a)	Review the financial and student data on the Student Assistance Fund with an assessment on the:
	i. adequacy of the Fund's current financial provision
	ii. extent to which it operates as a lever to support national equity of access policy
	iii. student expenditures associated with the Fund
	iv. retention patterns associated with students who have received the Fund
b)	An examination of the current SAF guidelines as issued by the HEA alongside the practice of administering and disbursing the SAF at individual HEI level
c)	Reporting on the different systems in use by HEIs for:
	i. Administration of the SAF
	ii. Allocation of the SAF ▸ including an examination for any evidence of the advance ring-fencing of all/part of the SAF allocation by individual HEIs for particular groups of students and the reasons for this ▸ examination of the pattern of disbursement of the SAF by HEIs over the course of the academic year
d)	An examination of the administrative *impact* that the SAF has on HEIs and recommendations for the future, taking into account the expected changes in the ESF reporting requirements.
e)	Student experience:
	i. Awareness of fund
	ii. Accessing the Fund
	iii. Impact on their retention

REFERENCE	REQUIREMENT		
f)	A review of the HEA's model for:		
	i.	Administering	
	ii.	Allocating & associated recommendations for change	
	iii.	Reporting on the Fund	
	iv.	Recommendations for improved data-gathering and analysis	
g)	Recommendations on the revision of current guidelines on the administration and allocation of the SAF with objectives of supporting:		
	i.	Consistency in the targeting of the SAF funding for specific groups	
	ii.	Development of best practice models and systems in administering the SAF at institutional level thus make recommendations tending towards the development of sector-wide guidelines that can be consistently applied while protecting the principle of discretion at local level	

1.3 Methodology

We prepared our methodology with reference to the specific requirements issued by the HEA, and included data gathering, face-to-face stakeholder interviews, data analysis, site visits and a consultation event. Maynooth University agreed to participate at an early stage as a "pathfinder" site, to facilitate our team in developing its understanding of the role and functioning of the SAF within a typical HEI environment. We also engaged with representatives of the Department of Education and Skills in order to understand the policy environment for the SAF.

The data gathering process began with the HEA providing data which they collect from HEIs as part of the SAF process. The data gathering also included a survey of all the HEIs who receive allocations from the SAF. The survey was developed using online survey software (LimeSurvey) and was constructed as an online questionnaire.

The survey was presented as a series of grouped questions, under the following headings:
- Awareness and Student Experience – these questions looked at how students become aware of and access the Fund;
- Administration – this group of questions focused on the individual HEIs and how they administer the Fund;
- Process – these questions sought information on the process involved with the evaluation of student applications;
- Financials – a series of questions regarding the individual HEI funds;
- Outcomes – this last set of questions was focused on the types of students the Fund assists.

A final "any other comments" question completed the survey.

Two HEIs were also selected for site visits – Maynooth University and Limerick Institute of Technology (LIT). These institutions were chosen and agreed with the HEA to ensure that there was a mix between HEIs as well as location and other factors. The key aim of the visits was to understand in some depth the administrative impact that the SAF has on HEIs. How these two institutions administer the Fund is discussed in greater detail in Section 4 of this report.

A consultation event was held on 13 October 2015 with all of the HEIs invited to attend. The event was an opportunity for the project team to further investigate some of the issues that came to light through the earlier phases of the project. It was also an opportunity to explore some of the ideas around the Fund that arose through the project. The day gave those who administer the Fund an opportunity to discuss a number of key issues and to give opinions on the discussion topics.

1.4   Acknowledgements

We wish to record our thanks to all of those who have contributed to this review. Staff within Maynooth University and LIT welcomed our team during the site visits and were unfailingly helpful with regard to information requests, clarifications, explanations and their general support and assistance during that stage of the project. A wide range of other stakeholders involved in the higher education sector provided very useful insight and information during the consultation event on 13 October and in various meetings and telephone discussions, and the survey also afforded many respondents the opportunity to provide both hard factual information and qualitative opinion regarding the SAF. The Steering Group established by the HEA to oversee this project, which included representation from the Department of Education and Skills, from the Union of Students in Ireland and a representative from Access Made Accessible, also added significant value to the study through its insight and wider policy perspective.

To all of those who gave up their time to assist our team during the assignment, we are very grateful.

2 BACKGROUND AND CURRENT POSITION OF THE SAF

2.1 SAF Background

The Student Assistance Fund (SAF) is funded by the Irish Government and supported financially by the European Social Fund (ESF). The SAF is managed by the Higher Education Authority on behalf of the Department of Education and Skills. The Higher Education Authority allocates funding annually to each of the universities, Institutes of Technology, the Colleges of Education and a number of other higher education bodies. There are specific reporting guidelines that must be adhered to due to the co-financing of the Fund by the ESF.

The SAF was established in 1994 as the Hardship Fund with the objective that it would *"assist students in a sensitive and compassionate manner that might otherwise, because of financial reasons, suffer severe hardship or be unable to continue their third-level studies"*.[1] It was envisaged that the client group would range from those who *"because of poor budget management of the resources available to them require only once-off financial assistance supplemented by counselling on how to avoid a recurrence of such difficulties"*, to those *"who need continuing financial assistance over a period having encountered serious adverse circumstances such as family breakdown, bereavement, accidents or health problems"*.

The Hardship Fund was renamed as the Student Assistance Fund in 2002 and the intent of the programme was refined. In particular, it was emphasised that *"resources should be targeted at those disadvantaged students most in need"* and that no class of students such as first year undergraduates or postgraduates be excluded from the scope of the Fund.[2]

Institutions were also advised to be cognisant of the needs of those with family responsibilities – "particularly in relation to childcare costs – and those under the age of 23 and independent of parents who might not come within the scope of the third level student support schemes". A review conducted by the Department of Education in 2002 noted that "it is not envisaged that support be limited to students on a once-off basis as there may be students who will require continuing financial assistance over a period of time". The need for this clarification likely arose from a perception that the Fund was intended only for those experiencing unanticipated hardship. It was also suggested at this time by the Department of Education that institutions ought to supplement the Fund from their own or private sources.

The guidelines were revised again in 2011/12.[3] The dual focus of the SAF was emphasised as being to *"support students from under-represented groups AND to provide emergency financial assistance for other students"*. Institutions were also guided to be mindful of the consequences of the recession both for students and for student support in general.

> *"Unemployment has created difficulties for families to contribute financially to the day to-day costs of attending college, and opportunities for part-time work have diminished as a result of the recession. In addition, some significant changes to the student grant eligibility criteria have taken effect since 2011/12, resulting in a number of grant-holders receiving lower rates of grant than would have been the case in previous years. Given that there will be cases where particular additional needs arise as a result of these changes, it is important that students are given timely access to information on the Fund and how to apply."*

It is clear from the evolution of the guidelines that the SAF is intended to form part of the continuum of student grant/assistance funding. It is not designed to be solely a once-off fund intended to cater for unexpected events resulting in hardship. As such, the SAF can be seen as the mechanism for enabling bespoke assistance in a fashion – involving a variety of individual specific financial circumstances – that would be impossible to administer in a general grant scheme that uses a simple eligibility tag such as family income.

Two further aspects of the guidelines also deserve emphasis at this point: the structure of group decision-making regarding awards, and the reference to timely access to information. These have implications for the administrative cost in HEIs and for the optimal design of the SAF. These aspects are discussed in greater detail in Sections 5.2 and 5.5.

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1   Guidelines for the operation of the Hardship Fund for Third Level Institutions. Department of Education. May 1994.
2   Review of Guidelines for the Student Assistance Fund, 2003. Department of Education. May 2002.
3   Higher Education Authority. Student Assistance Fund: Guidelines for 2014/15

2.2   Fund Design

2.2.1   Purpose of the Fund/Expenditure Categories

The SAF is designed to be an additional financial support. It is also not exclusively for people who qualify for SUSI or any other type of grant. It is often the people who fail to meet the qualifying criteria for a grant that need financial assistance. The SAF is available to anyone in higher education undertaking a full-time course of not less than one year who will be awarded an undergraduate or postgraduate qualification on completion of the course.

The use of the Student Assistance Fund is for expenses such as:

- ▶ Books;
- ▶ Rent;
- ▶ Food;
- ▶ Medical costs;
- ▶ Class materials;
- ▶ Light and heat bills;
- ▶ Essential travel;
- ▶ Childcare.

The SAF may not be used for help in paying tuition or registration fees. The SAF cannot be used to meet any costs that are borne by the institution.

2.2.2   Funding Contribution from the European Social Fund

At the end of each calendar year, information regarding the categories of expenditure is gathered and compiled and a claim is made to the European Social Fund for the European funding contribution. It is because of this funding from the ESF that there is a requirement on institutions in receipt of the funds to record details of each student who uses the Fund. These details are extensive and time consuming but are necessary to generate the ESF funding. There are two reporting forms to be completed, one quarterly and one at the end of each year.

2.3   Current Position

From the years 2009/10 to 2014/15 over €43 million has been allocated to the SAF. This money has enabled the Fund to assist almost 77,000 students. The fund is allocated to the individual HEIs between the overall student population and SEG students.[4] The allocation procedure is discussed in greater detail in Section 3.5.2. Table 2.3a and Figure 2.3b below illustrate the total amount allocated to the Fund in each year from 2009/10 to 2014/15 and the number of students assisted.

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[4]   This refers to student Socio-Economic Groups. The National Plan for Equity of Access to Higher Education 2015-2019 published by the HEA states that the HEA and the DES are committed to increasing participation in higher education by groups who have been under-represented up to now, including: Entrants from socio-economic groups that have low participation in higher education (non-manual worker group, and semi/unskilled manual worker group; first time students; mature student entrants; students with disabilities; part-time/flexible learners; further education award holders; and Travellers.

Table 2.3a: Annual SAF Expenditure (Data from HEA financial returns)

YEAR	SAF EXPENDITURE €000s	STUDENTS ASSISTED
2009/10	4,986	7,681
2010/11	4,446	8,301
2011/12	8,595	13,358
2012/13	10,592	17,840
2013/14	7,816	15,166
2014/15	6,661	14,909
Total	**43,098**	**77,255**

Figure 2.3b: Total SAF Spending in € (HEA financial data)
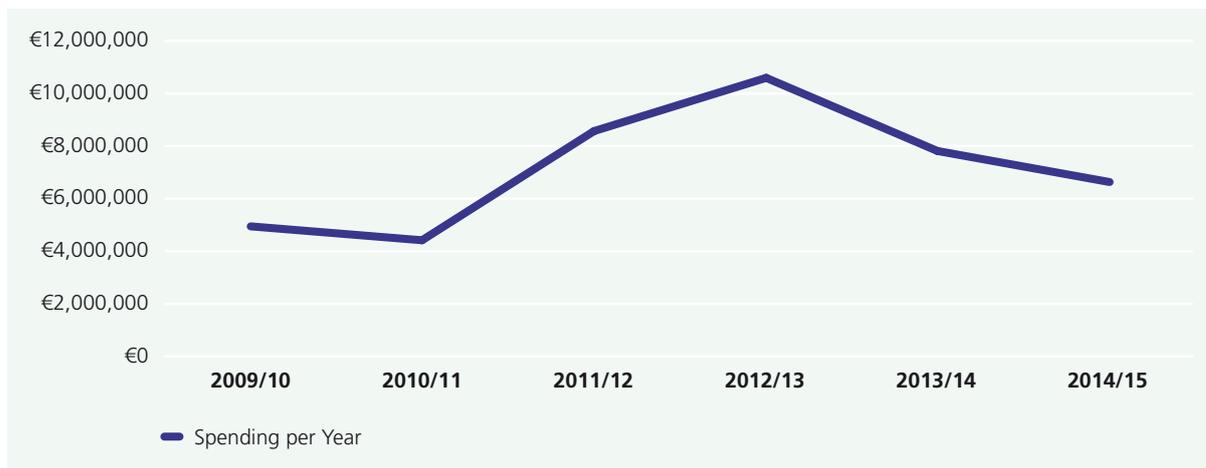
As can be seen, total spending on the SAF has fluctuated in recent years. The jump in spending in 2012/13 was due to an additional €3 million of funding allocated to the Student Assistance Fund in January 2013. This one-off increase was allocated to help more students experiencing financial hardship. The introduction of the SUSI grant awarding body, and the delays involved with that, meant there were more students experiencing financial difficulties in the 2012/13 academic year and there was an additional strain placed on the SAF at that time.

In 2014/15 there was a total SAF allocation of €6.6 million. Looking at this across the different sectors amongst HEIs in Table 2.3c, it can be seen that 50% was allocated to the university sector, with 30% allocated to the Institutes of Technology (IOTs) outside the Dublin region. The remaining funds were allocated to the Dublin-based IOTs (14%) and the other colleges (6%). Please refer to Appendix 1 for a breakdown of the IOTs within the "IOTs Dublin" sector and "IOTs Other Regions" sector.

Table 2.3c: Sectoral SAF Expenditure (Data from HEA financial returns)

2014/15 SECTOR	EXPENDITURE €000s	% EXPENDITURE	STUDENTS ASSISTED	% STUDENTS ASSISTED
IOTs (Dublin-based)	928	14%	1,475	10%
IOTs (Other regions)	2,019	30%	5,727	38%
Universities	3,319	50%	6,574	44%
Colleges	396	6%	1,133	8%
Total	6,661	100%	14,909	100%

As also illustrated in Table 2.3c, it is shown that Institutes of Technology (other regions) assisted 38% of the SAF recipients with 30% of the overall the SAF allocation. The Institutes of Technology (Dublin) and the Universities nationwide assisted 10% and 44% of SAF recipients respectively using 64% of the overall SAF allocation. Looking at the Institutes of Technology sector as a whole in 2014/15, the sector assisted 48% of the students with 44% of the funding.

3 REVIEW OF FINANCIAL AND STUDENT DATA ON THE SAF

3.1 Introduction

This section looks at the data currently collected by the HEA from the HEIs. There are currently two data returns that the HEA require from the individual HEIs. The first is a quarterly return which contains details of the amount awarded in the different spend categories and the number of students assisted. The number of students is split by gender. Return of this information is linked to the receipt of future funding from the HEA. The aggregate information is also provided to the Department of Education and Skills and the ESF.

The second data return is a student profile for each student who is approved for funding. The return rate from institutions for the student profile was only 17%, as compared with the financial return rate of 100%. The purpose of the profile data is to provide the HEA with information regarding the circumstances of students applying for the Fund. There are weaknesses in the return: only data on those approved for the SAF is collected, and the low return rate makes it difficult to fully analyse the students who are applying to the SAF.

To allow for full analysis of the profile of students in future, the return rate for the profile data will need to increase. This could be done in collaboration with the HEIs to assess the data collected and look at ways to streamline the collection of this data. There have been suggestions that the SAF profile data could be included with other data returns already provided to the HEA, thereby reducing the level of administration required during the disbursement of the Fund in the HEIs.

3.2 Regional Breakdown

Table 3.2a below shows the percentage of students that are recipients of SAF in each Nomenclature of Units for Territorial Statistics[5] (NUTS III) region. A list of the institutions included in each region is provided in the appendices to this report. The table shows that in 2009/10 and 2010/11 there was little variation across the regions, with the South East having a slightly higher percentage of students in receipt of SAF.

Table 3.2a: Students in Receipt of SAF by Region (HEA Data)

NUTS III REGION	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Border	5%	5%	8%	10%	11%	10%
Dublin	5%	5%	8%	11%	8%	7%
Mid East	6%	6%	7%	10%	9%	12%
Mid West	5%	5%	5%	7%	7%	7%
Midlands	7%	6%	8%	13%	11%	12%
South East	8%	9%	18%	28%	16%	8%
South West	4%	4%	6%	8%	7%	9%
West	5%	4%	7%	11%	11%	11%

The 2011/12 year showed a change in this data. The percentage of the student population in receipt of SAF in the South East increased sharply to 18%. In the same year, the next highest percentage of regional population in receipt of SAF was 8%, in three different regions. The 2012/13 year shows an increase across most regions: this can be attributed to the additional strain placed on the Fund by issues relating to the implementation of SUSI and the subsequent increase in allocated funding available for the SAF of €3 million in that year. The percentage of students in receipt of an award from the SAF stayed higher after 2012/13 in most regions and this can be seen in the 2013/14 and 2014/15 figures in Table 3.2. This may be as a result of the increased exposure of the SAF in the 2012/13 academic year, causing more students to be aware of SAF and how it works.

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5   NUTS = Nomenclature of Units for Territorial Statistics, a standard for referencing the subdivision of countries.

Figure 3.2b shows the average SAF award made per NUTS III region from 2009/10 to 2014/15. This graph shows the major disparities in average award amounts across different regions. An example of this is shown by the differences between the highest average award per region and the lowest in different years. In 2010/11 the lowest average award was €328 in the South East and the highest average award was €844 in the South West. This highlights the disparities in the awarding of the SAF.

Figure 3.2b: Average SAF Award by Region (HEA financial data)
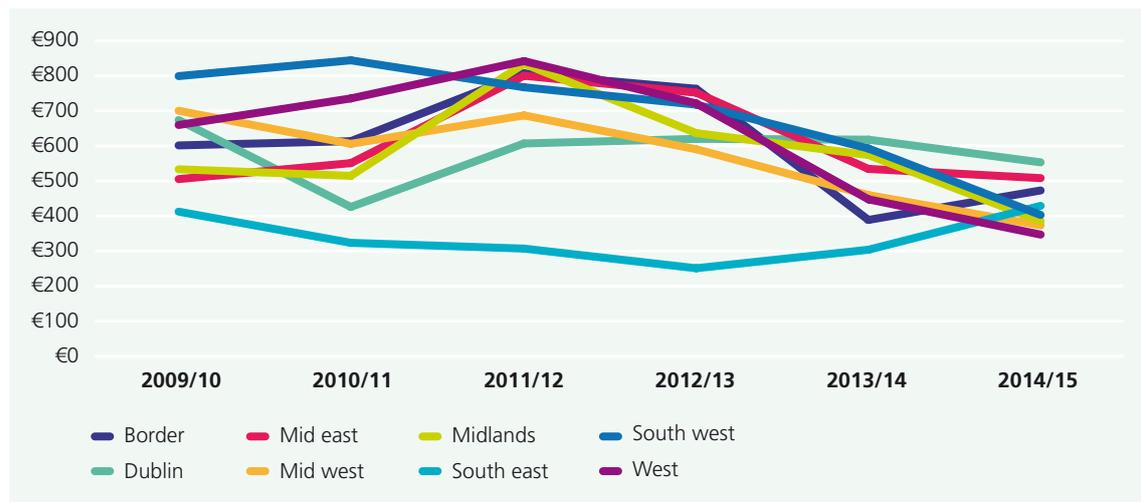
It also shows the volatility in the average award amount in the same region across different years. One example of this from the graph is the Border region. The average award amount in the 2009/10 year was €603, with a similar figure in the following year, before increasing to €807 in 2011/12. This then dropped to €764 in 2012/13 before falling to €393 in 2013/14. The average award in the Border region has increased again in 2014/15 to €476. It is clear from this example and the remainder of the graph that the average SAF award differs considerably on a year-to-year basis even in the same region.

Figure 3.2c shows the average SAF award by sector (i.e. HEI type).

Figure 3.2c: Average SAF Award by Sector (HEA financial data)
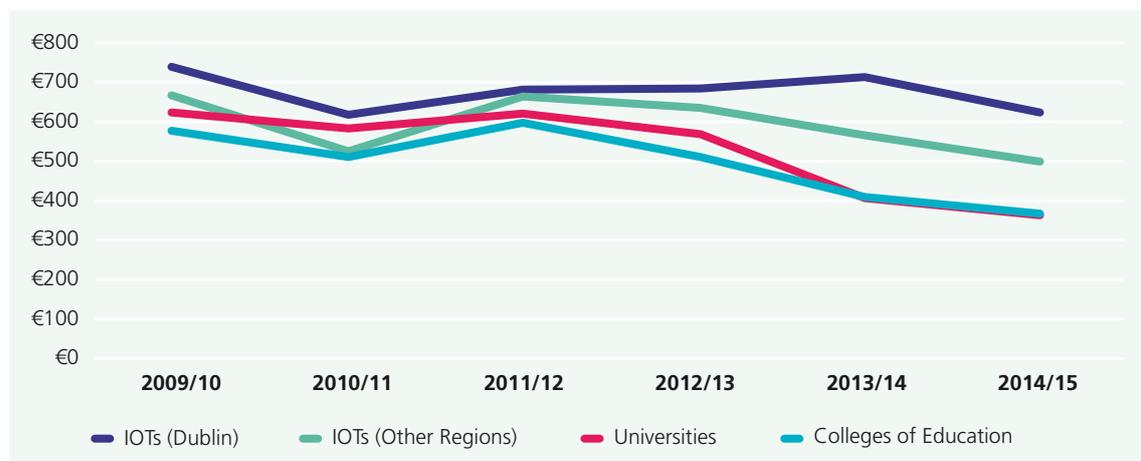
3.3   Adequacy of the Fund

3.3.1   Overview

From 2009/10 to 2014/15, the SAF has spent €43 million supporting students. The annual amount peaked in 2012/13 at €10.6 million when the Fund was increased to assist students who were waiting on SUSI grants.

The average award under the SAF is in the mid to high hundreds of euro. The full cost of attending college as a full time student is not met by general grant provisions, as the SUSI grant is intended as a contribution towards the cost of attending higher education. As a consequence, students will need to make up the shortfall from a variety of sources that can include parental subvention, borrowing and part-time work.

Table 2.3a, presented earlier, showed the total expenditure and total number of students that have been assisted by SAF from the period 2009/10 to 2014/15. The distribution of over €43m euro across 77,000 students illustrates the wide reach of the Student Assistance Fund.

The dual purpose of the Fund makes it difficult to quantify the adequacy of the Fund. From the survey of HEIs, the variance across the sectors becomes apparent. Table 3.3.1a shows the percentage of applications received that were approved for a SAF award from 2012/13 to 2014/15.

Table 3.3.1a: HEI Approval Rates (Data from HEI survey)

| APPROVAL RATES	2012/13	2013/14	2014/15
IOTs (Dublin)	87%	90%	84%
IOTs (other regions)	84%	79%	79%
University	89%	80%	83%
Colleges	95%	90%	90%

It is clear that the rate of applications approved varies from sector to sector and year to year. The percentage of applicants approved was lowest in the IOT (other regions) sector in the 3 years that are available, with approval rates ranging from 84% in 2012/13 down to 79% in 2014/15. The highest percentage of applicants approved was in the Colleges sector. This table shows that there is a significant percentage of students who applied for SAF on the basis that they were in need of financial assistance, but who were not awarded funding. There is no data available on why these students were not awarded SAF. There can be multiple reasons for non-awards, not just lack of available funds. Data needs to be collected in this area to further analyse the adequacy of the Fund in aiding students who are in need.

Table 3.3.1b: Retention of Emergency Funds (Data from HEI survey)

DOES YOUR INSTITUTION HOLD BACK A FIXED PERCENTAGE OF THE FUND FOR EMERGENCIES?	
SECTOR	YES
IOTs	29%
Universities	86%
Colleges	25%

Table 3.3.1b shows the percentage of Higher Education Institutions that hold back a fixed percentage for emergencies. Assisting students with emergency circumstances is the second purpose of SAF. The analysis of what percentage of institutions in each sector hold back a fixed percentage for emergencies allows us to assess how adequate the SAF may be when it comes to assisting students with emergency circumstances. This differs across the sectors as can be seen in the table above. 75% and 71% of Colleges and IOTs respectively do not hold back a fixed percentage of funding for emergencies. In the University sector this figure is only 14%. It is difficult to conclude if these are prudent policies being adopted by the HEIs. If some HEIs are awarding all of their funding due to high demand without holding back any funds for potential emergency situations (i.e. to try and award more funding to hardship cases), it could be decreasing the adequacy of the SAF in dealing with emergency cases.

Of the institutions that hold back funding for emergencies, almost half retain between 5% and 10% of the Fund, but others may retain a higher amount. Some HEIs opt to keep a fixed amount of the Fund in reserve: this tends to range from €5,000 to €15,000. In other cases, institutions endeavour to maintain an emergency fund but this is not always possible.

Under half (43%) of those who responded to the survey indicated that their institution topped up the SAF. The Fund top up comes from a range of college sources including income from graduations, penalties and disciplinary fines. The amount by which the Fund is topped up varies by institution but for the 2014/15 year the Fund was topped up by over €500,000. For the institutions that top up, the average amount was approximately €52,000.

The HEA has undertaken a number of surveys looking at the amount of the Fund committed by the end of December. The results of the 2014 survey show that 11 out of 31 institutions have committed at least 90% of their allocation. A further nine institutions had committed over 60% of the funds available. A small number of institutions had committed less than 50% of their allocation.

3.3.2   Assessment of Adequacy

Assessing the adequacy of the SAF also requires looking at the bigger picture around the costs of higher education and how the SAF helps students. SAF guidelines require that allocations be made taking cognisance of the general circumstances of the student and that priority in fund allocation be given to the most disadvantaged groups. Our review finds that HEIs follow these guidelines – albeit at significant administrative cost – in making allocations. However, as explained in Section 3, we recommend that the HEA give more weight to the population of SEG students in each institution in making allocations across institutions.

Students can fund the cost of attending higher education in Ireland from six broad sources: personal/family resources, borrowing from a commercial source, income from employment during term and/or vacations, fee grants, maintenance grants, and "other" supports. The mix of funds available from each of these sources will vary depending on the circumstances of the student – be these family income, the capacity to borrow, or the capacity to work during term, given varying course demands. Similarly, the cost of attending an HEI will depend on individual circumstances, principally the proximity of the institution to the student's home.

The extent to which SAF works to counter cost disincentives for economically disadvantaged students depends not only on the method of fund allocation but also on the extent to which the gap between cost and available resources is bridged by the SAF. A recent study by the HEA found that 12% of first year undergraduates were in receipt of grant maintenance at the special rate (family income below €22,703). Taking this group as representing the most disadvantaged students and extrapolating across all years, we can estimate the size of this group as being in excess of 18,000 students.

Fee and maintenance grants, alone, do not cover the full cost of attending higher education for any group. SAF funding in total cannot bridge this gap – nor is this the intention of the Fund – across all disadvantaged students attending higher education. However, it can make significant marginal differences for the most economically disadvantaged students as defined above. We find that, at average allocation levels within HEIs, the SAF can reduce the affordability gap by 43% for students living at home and by between 9% and 14% for those non-adjacent to the HEI of attendance.

This incremental contribution is likely to aid retention among the most disadvantaged groups attending HEIs. However, its impact on access in the first place is likely less significant. Consultations during the review established that there was not awareness of the extent to which the SAF could make an impact on affordability among school leavers at the point of CAO application. An early announcement by DES/HEA on fund levels available for the following year could have an impact if it was done in advance of the CAO application deadline. In addition, an information campaign in schools – focusing on the type of marginal impact that we have identified – could go some way towards influencing application decisions.

3.3.3   Utilisation of the Fund/Unmet Demand

Our review has found that HEIs make considerable efforts to administer the Fund in a manner which reflects the needs of students, particularly with regard to direct personal engagement. The full budget for the SAF is spent each year and no monies are carried over from one year to the next. It is also worth noting that the administrative cost associated with running the SAF are met from the central administrative budgets of the HEIs and are not drawn from the funding allocation to the SAF – all of the money goes to students.

No data is available regarding latent or unmet demand for the SAF, although it was reported anecdotally by stakeholders that some students may be dissuaded from applying for the Fund because of the fact that many others already do so, and the amounts paid out are in some cases relatively small. At present, more than 80% of students who apply for support to the SAF receive funding, but again there is insufficient data regarding the one-fifth of applicants who do not receive funding – some will undoubtedly have failed to meet the decision criteria, but it is possible that others may have been unsuccessful because the fund is already exhausted in their HEI by the time their application is made.

These data deficiencies should be addressed as part of the ongoing work arising from this review.

3.4   Current Disbursement Patterns

3.4.1   Overview

This section assesses the HEA expenditure data for the years 2009/10 to 2014/15 and seeks to analyse the disbursement of the Fund under the expenditure headings set out by the HEA.

SAF spending is allocated to eight different cost categories. Table 3.4.1a and Figure 3.4.1b overleaf illustrate how the Fund as a whole has been allocated from 2009-10 to 2014-15.

Table 3.4.1a: SAF Expenditure by Category (Returns from HEIs to the HEA)

	BOOKS/ MATERIALS	CHILDCARE COSTS	HEATING/ LIGHTING/ FOOD	MEDICAL (DOCTOR/ DENTAL)	MEDICAL (OTHER)	OTHER LIVING EXPENSES	RENT	TRANSPORT
2009/2010	€213,261	€790,722	€795,146	€56,786	€17,128	€185,447	€2,471,595	€456,278
2010/2011	€152,609	€460,431	€899,807	€31,238	€11,486	€131,100	€2,215,086	€544,691
2011/2012	€414,147	€622,081	€1,931,976	€66,645	€16,132	€242,627	€4,024,924	€1,276,641
2012/2013	€388,585	€633,546	€2,650,571	€74,011	€14,565	€248,371	€4,846,940	€1,735,903
2013/2014	€272,674	€486,840	€1,955,082	€69,299	€9,516	€96,147	€3,561,542	€1,365,349
2014/2015	€304,660	€655,206	€1,597,775	€49,646	€8,307	€153,032	€2,600,261	€1,292,387

Figure 3.4.1b: SAF Expenditure by Category (Returns from HEIs to the HEA)
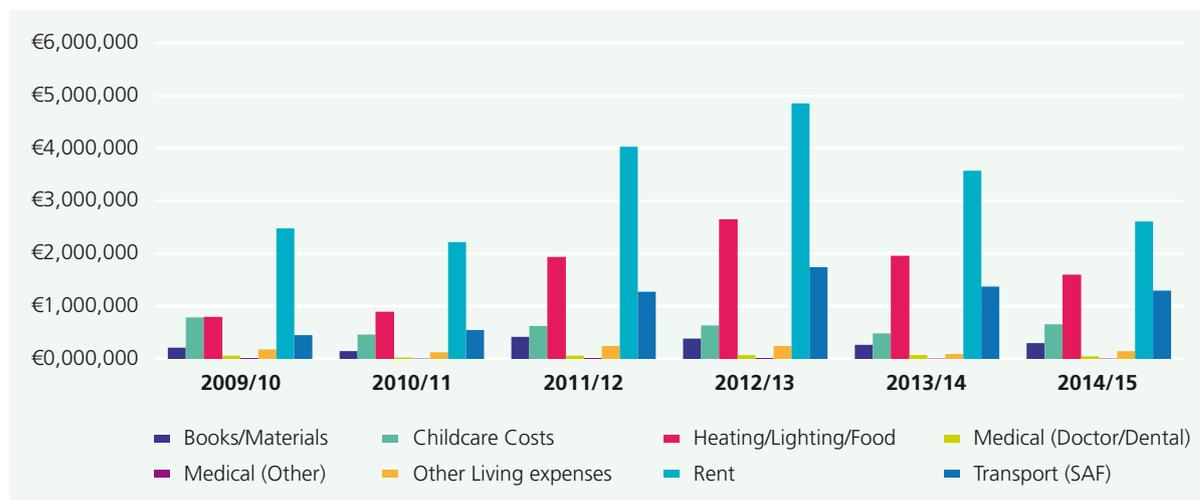
3.4.2 Significant Spend Categories

The most striking trend in the data is the amount spent on **rent** every year. Over the period analysed, the largest category of spending consistently is rent. In 2009/10, rent was 49.6% of the total SAF expenditure. This figure rose to 49.8% in the following year but then dropped to 46.8% in 2011/12. For the most recent years of data, expenditure on rent was 45.8%, 45.6%, and then 39% respectively. This drop in the percentage spent on rent coincides with an increase in expenditure under the transport heading and may be an indicator that more students are choosing to live at home and travel rather than rent. However, this would require further analysis beyond the scope of this report. The HEA have recently published a report entitled *Student Accommodation: Demand & Supply*, which looks at the issues around students renting accommodation in greater detail.[6]

Table 3.4.2a: Rent Payments as Percentage of Total Expenditure (Data from HEI returns to the HEA)

RENT EXPENDITURE	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
IOTs (Dublin region)	21.5%	24.8%	31.4%	33.3%	30.6%	27.1%
IOTs (Other regions)	33.3%	35.5%	30.9%	27.8%	28.4%	28.4%
Colleges	59.2%	62.4%	51.7%	45.7%	47.0%	46.0%
Universities	61.8%	62.7%	60.2%	60.0%	60.1%	48.0%

Analysing rent expenditure at a sectoral level, it can be seen in Table 3.4.2a that the percentage spend on rent varies across the sectors. The IOT sector, both in Dublin and in other regions, allocates a smaller proportion of their SAF allocation under the rent heading than both the university and college sectors.

The next largest category of expenditure is **heating/lighting/food**. The percentage of spending under this category has risen from 2009/10 to 2014/15. The expenditure under this heading has increased from 15.9% of total expenditure to 25% over the timeframe analysed. This can be explained to some degree by looking at data on electricity, gas and other fuel prices. This is available from the Central Statistics Office (CSO) and shows that over the period analysed the average price of electricity, gas and other fuels increased 30% from June 2009 to June 2014. With these price increases it is easy to envisage a scenario where students may have struggled to meet the cost and require the assistance of the SAF.

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[6] HEA, September 2015: http://www.hea.ie/sites/default/files/student_accommodation_report_310815.pdf

Table 3.4.2b: Heating/Lighting/Food as Percentage of Total Expenditure (Data from HEI returns to the HEA)

HEATING/LIGHTING/FOOD	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
IOTs (Dublin region)	23%	25%	21%	20%	31%	31%
IOTs (Other regions)	20%	26%	31%	36%	37%	36%
Colleges	11%	12%	16%	16%	13%	13%
Universities	13%	17%	18%	20%	18%	16%

The difference in spending patterns across the different sectors is shown in Table 3.4.2b. The colleges and university sectors consistently spend a lower percentage of their SAF allocation on heating/lighting/food than both the IOT sector in Dublin and IOT sector in other regions.

A rather striking trend from the data available is that spending under the heading of **transport** has doubled between 2009/10 and 2014/15. In 2009/10, it represented only 9.2% of spending across all HEIs. In 2014/15 this figure had risen to 19.4% of total SAF expenditure. Transport costs increased 16% between 2009 and 2012 according to consumer price index data available from the CSO. This increase over a short period of time goes some way to explaining the increase in expenditure under the heading of transport. There were several responses to the survey of HEIs that made reference to an increased number of students commuting from home to and from their HEI rather than moving closer to their institution. With an increased number of students relying on transport it is logical that there would be increased SAF expenditure under the transport heading.

Table 3.4.2c: Transport as Percentage of Total Expenditure (Data from HEI returns to the HEA)

TRANSPORT	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
IOTs (Dublin region)	12.8%	15.7%	19.3%	18.4%	17.8%	16.3%
IOTs (other regions)	11.0%	18.2%	23.0%	23.4%	25.6%	24.4%
Colleges	11.4%	14.7%	17.8%	26.1%	27.3%	30.0%
Universities	7.4%	7.7%	8.3%	10.6%	11.4%	16.0%

As illustrated in Table 3.4.2c above, both the university sector and the IOTs (Dublin) spend similar percentages of their SAF allocation on transport. The colleges and IOTs (other regions) spend higher percentages on transport. This is somewhat explained by the location of universities in or near cities, and the location of IOTs in the Dublin region, where there are more extensive and cheaper public transport options available. It may also be explained by information provided from the HEIs which suggests more students are choosing to remain living at home and travel a further distance on a daily basis.

3.4.3   Other Spend Categories

The level of expenditure under **childcare costs** has decreased significantly over the period. Between the years 2009/10 and 2010/11 the percentage of total expenditure allocated to childcare went from 15.9% to 10.4%. The percentage of the total SAF allocated under the category of childcare continued to decrease in the following years. It dropped to 7.2% in 2011/12 and remained either side of 6% for the years 2012/13 and 2013/14. In 2014/15 the expenditure under childcare costs rose to 9.8% of the total expenditure. However, this is still significantly lower than the peak percentage seen in the first years of data analysis. One reason for the initial decrease in expenditure is the introduction by government of the Early Childhood Care and Education (ECCE) scheme. This was introduced in January 2010 and meant that every child was entitled to a free year of pre-school education before they start primary school, meaning that a parent attending higher education with a child of 3 or 4 years of age would pay less for one year of childcare, therefore reducing the likelihood that assistance in paying for childcare would be needed.

Another possible reason for the decline of funding awarded for childcare is the use of particular funds other than the SAF to support parents struggling to meet childcare costs. These funds were made reference to by some HEIs in response to the survey.

Some institutions ring fence separate funding for childcare, given the level of cost that can be associated with accessing childcare. Students with children have also highlighted that it can also lead to increased transport costs as it may be more difficult to access public transport, or there can be a need to collect children from school during the day and drop them to childcare.

Awards made under the category of **books/materials** have consistently made up between 3% and 5% of total spending from 2009/10 to 2014/15. While this category of spending is relatively small in comparison with some of the others, it is the one category directly related to aiding recipients with their studies. The provision of funding for rent, transport, and light/heat/food are all crucial to helping aid retention, but the provision of funds for books/materials can aid students in their performance and, it may be argued, to remain in higher education. In the most recent year of analysis, spending on books and materials was between 4% and 5% of total allocation per sector.

The health-related categories of expenditure (**doctor/dental costs**), have been below 1% of total spending respectively in nearly all the years. While these are very low figures, this is one of the categories where emergency funding is most frequently awarded, according to the survey of HEIs. Medical and dental costs can be unexpected and are difficult to budget for. It is for this reason that disbursement of the SAF under these categories is seen as being important for students.

Disbursement of the Fund for certain expenditures can be hard to classify into the previously discussed award categories. To deal with this, 57% of HEIs award funding to the category "**other living expenses**". According to responses to the survey from HEIs, common items classed under this heading include such items as:

- bank charges;
- phone costs;
- emergencies;
- car repair costs;
- bereavement/funeral costs;
- compulsory study abroad;
- printing and photocopying;
- replacing clothes/belongings after fire or burglary.

The total spend under this heading has decreased steadily from 3.72% in 2009/10 to 1.23% in 2013/14. Some survey respondents stated that they no longer allowed the awarding of funds under this heading. With fewer HEIs awarding funding under this heading, it is to be expected that the total spending under the heading would fall.

3.5 Key Findings

3.5.1 Adequacy

In terms of measuring the adequacy of the Fund, it would be helpful for HEIs to report the number of applications processed but not given an award. This would allow the HEA to keep track of how many applicants are not being granted funding and the reasons for these refusals. This may then inform where potential shortfalls in funding are appearing. In the case of emergency awards, a case may be argued for each HEI having a minimum percentage available for emergencies during the academic year, thus ensuring the Fund meets its dual purpose. The recording of whether an award is being made in a hardship or emergency case may aid further analysis into the adequacy of the Fund. It is also seen that there are different marginal benefits to students in receipt of SAF depending on their personal financial circumstances.

3.5.2   Allocations

The SAF funding allocated to each HEI is calculated using figures for the total student population and target SEG student numbers. The SEG student numbers are based on a survey that is completed by first years; this survey is voluntary and institutions cannot compel students to complete the survey.

The calculation is made by allocating 50% of the Fund based on total student population and then 50% based on the number of target SEG students. This split between population and SEG does not necessarily ensure that the Fund is focused on those who are most in need.

There is also a need to ensure that the Fund allocation is in line with need. Given the recent HEA report on the concentration of students in receipt of a grant in some institutions, there is a need to ensure that smaller HEIs that have a significant number of students in receipt of grants get an appropriate SAF allocation.[7]

Given that the Fund is designed to assist the students most in need, the 50:50 split does not appear to be equitable as the larger HEIs will generally receive a greater share of the money. A move to a split that would still allow HEIs to receive some funding based on the size of their student body but with a greater portion of the available resources based on target SEG numbers may allow for a more reflective distribution of funds across HEIs.

In the longer term, the HEA should review all of the data it currently receives to assess if there is a better measure of the SEG group than the survey given to first years. Given the level of data now available to the HEA through the collaboration with SUSI, there may be data that can be used that allows the HEA to better estimate the requirements of individual HEIs.

3.5.3   Reporting on the Fund

There are two separate data returns that have to be made by the HEIs in receipt of funds from the SAF. There is a quarterly financial return that outlines how much is spent under each category of spending in each HEI. The other is the student profile data return which is made for every student who is awarded a payment from the SAF. This return contains many details about the individual recipients.

The reporting on the Fund on a quarterly basis is completed by all of the institutions as HEIs do not receive their second tranche of funding without these returns having been made. The more detailed annual return is less likely to be returned in full by the HEIs, and where the information is returned it is often not complete and the number of institutions making the return has decreased since 2009/10.

Whilst quite an amount of data is requested by the HEA in the annual profile data, there would appear to be no follow-up on non-submission of the annual return. Without receiving a full dataset in a common format from all HEIs, it is difficult to do a full data analysis on the Fund and who is receiving support.

3.5.4   Opportunities for Improved Data-Gathering and Analysis

The HEA should review the data requirements to ensure the data collected is appropriate and not duplicated through other returns to the HEA from the HEIs. Where no data return is made, this should be followed up by the HEA to ensure that the data set is complete. The HEA should investigate the making the return of a completed student profile return a requirement for the release of funding to the HEI. In return for the HEIs providing the data, analysis should be completed for the whole population and provided to the institutions to allow for individual benchmarking and analysis. The HEA could look at thematic analysis that could be agreed in advance with a full analysis being undertaken over a number of years.

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7   Student Grant Recipients from a First Year Full-Time Undergraduate New Entrant Cohort for the Academic Year 2013/14 in HEA Funded Institutions. Higher Education Authority. 2015.

3.6   Recommendations

▶ The data required in the student profile data should be reviewed. Following this, there is a need for increased return of this data to fully analyse trends. The HEA should investigate the possibility of making the return of completed student profile data by HEIs a condition for further funding being released. The HEA should provide annual analysis to the HEIs so they can compare their profile to the whole SAF population.

▶ Data should be collected in relation to students who apply but are not awarded SAF. This would allow the HEA and HEIs to better understand the demand for assistance and reasons for refusal. Recording whether or not funding is being awarded in a hardship or emergency case may aid further analysis into the adequacy of the Fund.

▶ The HEA should review the formula for allocating funds to the HEIs. A move to a split with a higher weighting towards target SEG numbers should be considered.

▶ In the longer term the HEA should review the data available to assess if there is data that would be more appropriate for the estimation of the SEG cohort.

▶ A percentage of the Fund should be held back by HEIs for emergencies during the financial year.

4 CURRENT SAF GUIDELINES

4.1   Overview

The guidelines produced by the HEA provide an overview of the Student Assistance Fund. The background of the Fund, where the funding comes from, and how it is managed, are described clearly. The objective of the Fund – to help students in need of financial support to assist them remaining in higher education – is stated clearly in the guidelines.

4.2   Local Administration Guidelines

The eligibility criteria to apply for SAF are clear from the guidelines provided; however, the number of students that are eligible to apply is still large. The main costs for which the Fund can and cannot provide assistance are also listed in the document. The list of items for which funding is not available includes any cost that is borne by the HEI, including any outstanding fees, along with servicing student loans. This is reasonable and appropriate as HEIs could potentially lean towards awarding funding to students who owed the institution money.

The guidelines on what assistance can be provided for are looser and can be implemented with flexibility by the individual institutions. The list of categories includes books, class materials, rent, heating and lighting bills, food, essential travel, childcare costs and medical costs. The list is not exhaustive, but each HEI is required to identify the category of spend for which funding has been awarded.

The results of our survey suggest that some HEIs struggle to identify the category for which funding has been awarded, with 17 out of 30 respondents using an 'other' category to classify spending. Some common responses for entries into this 'other' category include such items as bank charges, some emergencies, car repair/costs, exceptional expenses (especially where a student is not in a position to provide receipts), lighting and heat, medical/dental, bereavement costs, compulsory study abroad, printing and photocopying, phone top ups, replacing clothes/belongings after fire/burglary and funeral costs. A guideline from the HEA stating a relatively low upper limit on the individual awards allowed within an 'other' category may be one way of reducing the awards in such a category.

The guidelines do recommend that each institution implement standard awards for the various categories to ensure equity. The guidelines do not, however, state what the amount of these standard awards should be. Judging on responses to the survey, the individual institutions would like some guidance and clarification on what these amounts should be. This would not have to be a strict setting of award amounts for all categories but possibly an indication of what is best practice from across all institutions and allowing for regional cost variations.

The local administration section of the guidelines does not make reference to the decision making process, other than saying that awards should be decided by committee. Guidelines around what might qualify a student for an award from the SAF could be made to enhance the guidance document.

Issues that are dealt with under the local administration of the Fund include confidentiality, verification of attendance, disqualification where the Fund has been abused, application declaration, and declaration when receiving awards. It is also suggested that a review of the process should be carried out yearly by each institution. Such a review is intended to help the institutions continually improve their administration of the Fund. A set of good practice guidelines is also presented in the appendix of the document. This is intended to help the institutions in their managing and administration of the Fund.

4.3   Data Collection

There are also several guidelines around the collection and recording of data. As part of the co-financing under the European Social Fund, institutions are obliged to report data to the HEA on all recipients of the Fund. That data is then reported to the Department of Education and Skills at aggregate regional level. As previously mentioned regarding eligible award categories, institutions are required to record data on the category of spending under which funds are awarded. This is a requirement as part of the draw-down of funding from the ESF and therefore is not optional for the HEIs to provide. There is also a separate return of data to the HEA by the individual institutions.

There are clear guidelines issued regarding the publicity requirements. The assistance from the ESF must be recognised in all publications to do with the SAF. Non-compliance with this can result in a fine for the Department of Education and Skills from the European Commission.

4.4   Good Practice

The good practice section in Appendix 1 of the guidelines is useful but we believe that it could do more to help the institutions. The publicity section does not include things such as social media and college societies but it does cover several other methods of promoting the SAF. It also suggests publicising the Fund to prospective students through all available media and communication channels.

Whilst the good practice guidelines in relation to the application process give a general overview, the process should be made as simple as possible while aiming for maximum consistency and transparency across HEIs. Although a guide of what information the application form should obtain from students is provided, there is no template or sample available. A standardised template issued by the HEA would relieve some of the administrative burden from the HEIs as the form would then contain all information required for data reporting.

The guidelines around good practice with regard to assessing applications are not as easy to follow as may be expected. Whilst the HEA suggests that it is good practice to make known to students the award criteria, some institutions said they did not do this as they felt it might discourage potential applicants who sit outside the specified criteria but may be an emergency case.

4.5   Other Issues

Another issue with the guidelines is the timing when they are issued to the institutions. In some cases, institutions plan for the academic year as far back as June (i.e. three to four months in advance). HEIs reported that is difficult for them to design their application forms and awarding procedures if they do not have the guidelines for the year ahead. In cases where there is an application form put into circulation in an institution and the guidelines change, it leaves staff having to gather and input further information in addition to that in the form.

The physical appearance of the document is very plain and word heavy. A layout involving more charts where possible would make it clearer and easier to follow. The guideline document could be better split up into different sections for different readers. It was commented in the results of the survey that the guideline documentation is not very student friendly. A change in this may make it easier for students to understand the operation of the Fund and what it is designed to do.

4.6   Recommended Improvements to the Guidelines

- ▶ The recommendations around data collection are discussed in Section 3. The data collection requirements should be conveyed to the HEIs via the guidelines document. This could be done so by providing a streamlined and clearer template in place of Appendix 2.

- ▶ The Good Practice section of the guidelines should include a template or sample application form. This would help the staff members in HEIs who deal with administering SAF as they would no longer have to design their own. It would also help the HEA as they could gather and analyse the data provided through the application form.

- ▶ There is a need for the HEA to provide some guideline award amounts for the SAF. This would give the staff in the HEIs greater clarity and help increase the consistency in award amounts across the country. Providing the average awards per sector to the HEIs may be one way of doing this. Regional cost variations should also be taken into consideration.

- ▶ The guidelines document should be made available to HEIs well in advance of the beginning of the term. This would allow HEIs more time to plan for the year and to advertise the SAF.

- ▶ The physical appearance of the document could be improved and include graphics where possible. This would make it more readable and presentable.

- ▶ There should be a version of the guidelines made available to students. This could be a streamlined version of the guidelines document provided to the HEIs. It may include some basic information around the SAF as well as outlining its intended purpose. The development of these should include input from students.

5 EXAMINATION OF THE ADMINISTRATIVE IMPACT OF THE SAF ON HEIs

5.1 Fund Administration

The ESF recording requirements require the reporting of spending under defined headings. It is therefore very important that the Higher Education Institutions record their spending as accurately as possible.

The SAF is promoted, advertised and administered by the HEIs individually. The process can involve an application form, a meeting, or sometimes both. The HEA issues guidelines in relation to this process. The form should establish evidence of the student's need for financial assistance and should be designed to gather only essential information. The meeting is meant to be used to gather additional information. Meetings should be arranged one-to-one and the same interview format should be used for all interviews. If a student has already been means-tested for a medical card or grant, there is no need for the process to be duplicated.

In relation to the awarding of the Fund institutions are advised that:

> "Final decisions on assistance awards under this Fund should be taken by a small group appointed by the institution's management. Final decisions should not be made by one individual only".

The awarding of money from the SAF can be in the form of electronic transfer or cheque. When an amount is awarded to a student, the student is required to sign as verification that they have received the amount and that it will be used for the purpose intended.

The current SAF year runs from 1 October 2015 to 30 September 2016. The fund can be allocated at any time in this window. If an institution has any portion of the Fund unallocated, it will be used to fund the gross allocation due to the institution for the following year. In cases where institutions have funding remaining at the end of the SAF year, it is our understanding that relatively small amounts were being held back for emergency situations that never arose.

Each higher education institution is advised to top up the SAF from private sources. Potential private sources of top ups include corporate and alumni donations intended for the welfare of students.

The HEA also recommends that institutions with a high number of international students keep aside some funding (e.g. from non-EU fee paying students) to cover the costs of emergencies that may arise specifically amongst international students. This is to be used in conjunction with the SAF.

5.2 HEI Administration Systems

Each HEI has its own system for collecting the information required from students; the department with responsibility for administering the SAF also varies from institution to institution. As illustrated in Figure 5.2a below, there can also be multiple departments involved in the administration of the Fund. In some institutions, the SAF is split between different departments who administer funds for certain student cohorts. The majority of institutions manage the Fund through the Access Office or Student Services. A small number of institutions split responsibility between different offices.

Figure 5.2a: Departments in HEIs Responsible for Administering SAF (Data from HEI survey)
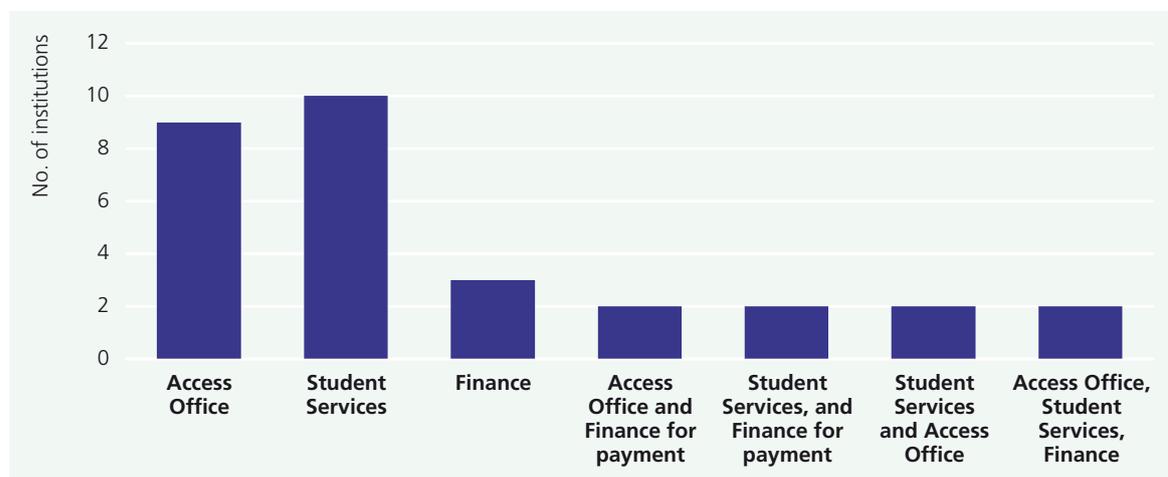
5.3 Application Process

5.3.1 Application Forms

All HEIs require the completion of an application form (either online or printed) which must be completed and returned with the supporting documentation. Whilst many of the HEIs take similar approaches, each system is developed independently, and will vary slightly from institution to institution. The development of each of these forms and systems independently would appear to be a duplication of effort. To reduce the duplication of effort required within the HEIs, there is an agreement amongst the HEIs that a centrally developed application form would ensure that all the data the HEA requires is captured.

The number of applications received by the HEIs has increased significantly over the last few years. The number of applications varies from institution to institution and the peak year through the economic downturn has also varied. The increase in 2012/13 can be partly attributed to the delays in grant payments following the transfer of grant approval to SUSI.

The average number of applications approved has reduced during the same period from 565 to 484. The HEA data return does not capture any information related to the applications not approved, but this does not remove the administrative burden from the HEIs in relation to the review of these applications. It has been recommended in Section 3 of this report that the HEA looks for data to be collected by the HEIs on the applications that have been refused, in order to better understand the demand for the Fund.

5.3.2 Assessment of Applications

Once applications are received, institutions take different approaches to how these are assessed. Again, a number of different approaches are taken. Based on the responses from the survey, as illustrated in Figure 5.3.2a below, only 37% of those who responded use a points system as part of the assessment process. At the consultation event which we held with the HEIs in October 2015, there was a suggestion that a standardised points-based system could be useful for triaging student applications.

Examples of information used in points-based systems that are currently used by HEIs include;

- distance of student's home from the HEI;
- how much rent they pay;
- if they are in receipt of a welfare grant;

- if they are a medical card holder;
- how much income they earn;
- how many dependants they have;
- if they are HEAR/DARE eligible;
- if there are exceptional personal circumstance.

Institutions award points based on the answers provided by the student and make a decision on the amount of funding that will be awarded using the points total. The institutions that use points-based systems to aid their decision making process all have different systems in place.

Figure 5.3.2a: Use of Points-Based Systems (Data from HEI survey)
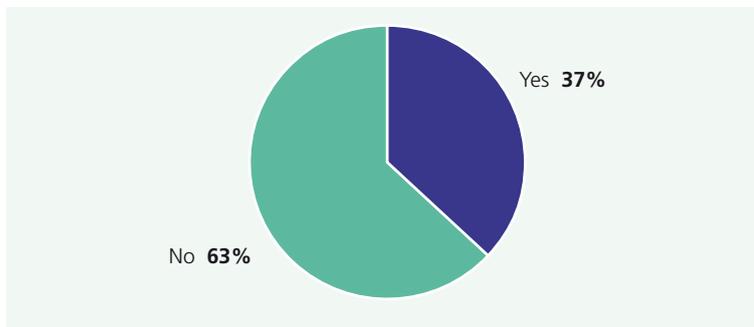
The majority of HEIs use income thresholds to assess the applications of students who apply for the SAF. A number of these institutions use the SUSI income levels as a guideline amount, with some HEIs adding on a percentage above SUSI, to capture those who are just above the grant thresholds. Other HEIs use their own threshold but take into account other variables such as number of dependants in the household.

For HEIs which do not use income thresholds, other factors that are taken into consideration include:

- location and amount of rent being paid;
- dependants;
- payments to registered childcare professionals;
- exceptional personal circumstances such as financial hardship, medical or other issues.

HEIs will also assess if the student's income is less than expenditure having assessed supporting documentation. Other circumstances are also taken into consideration on an individual basis.

5.3.3 Decision-Making Structures

Most institutions have a committee in place, composed of a number of different staff members including some or all of the following:

- Access Officer;
- Student Union Officer or representative;
- Chaplain;
- Finance Representative;
- Registrar;
- Welfare Officer.

In a small number of instances where a committee is in place, final decisions on awards may be taken by a single individual – for example, if the committee is unable to agree, it may be left to the committee Chair to make the final decision (i.e. a casting vote).

One institution reported that award decisions are made by the Access Officer. It should be noted that this is in contravention of the SAF guidelines.

5.3.4   Numbers of Applications and Approvals (Survey Data)

In our survey, HEIs were asked to provide details on the number of applications received and approved over the last three years. The first year related to the year SUSI commenced, and there were delays in grant payments. It was therefore expected that the number of applications and receipts would be higher in 2012/13. However, the data shows that whilst for some institutions the number of applications peaked in this year, for others there was a steady increase in the number of applications received and approved over the three-year period. Not all HEIs provided figures for the number of applications.

Figure 5.3.4a: Number of Applications (Data from HEI survey)
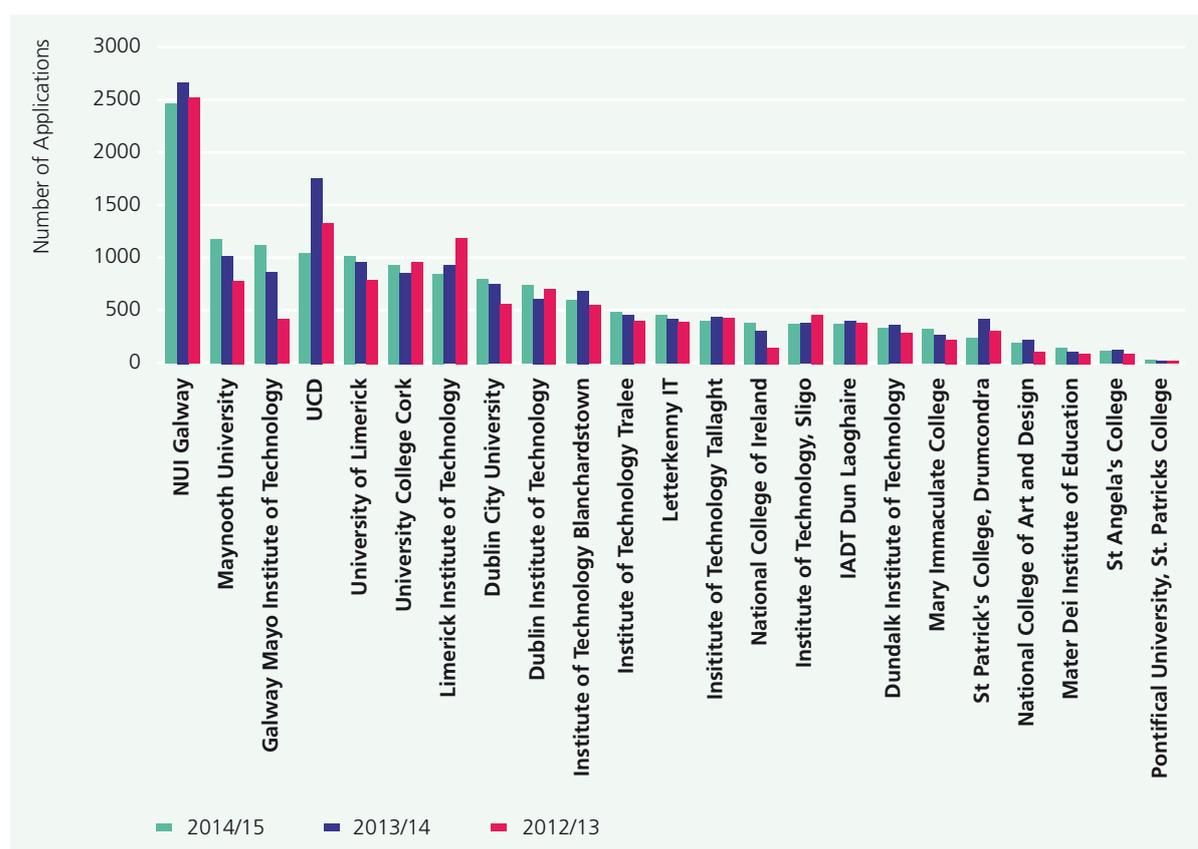
Figure 5.3.4a above shows that the number of applications that institutions have received annually over the last three years differed across institutions. For many, the number of applications increased after the grant issues in 2012/13. Not all of the institutions kept data on the number of applications that were made, as it is not one of the required data returns for the HEA.

A variety of reasons have been given by the HEIs for the increase in applications, and these include the costs associated with course materials and the cost of rent. The economic environment over the last few years has also been a factor, as incomes reduced and some families that fall outside the grant thresholds struggle with other costs such as mortgage repayments.

Figure 5.3.4b: Number of Approvals (Data from HEI Survey)
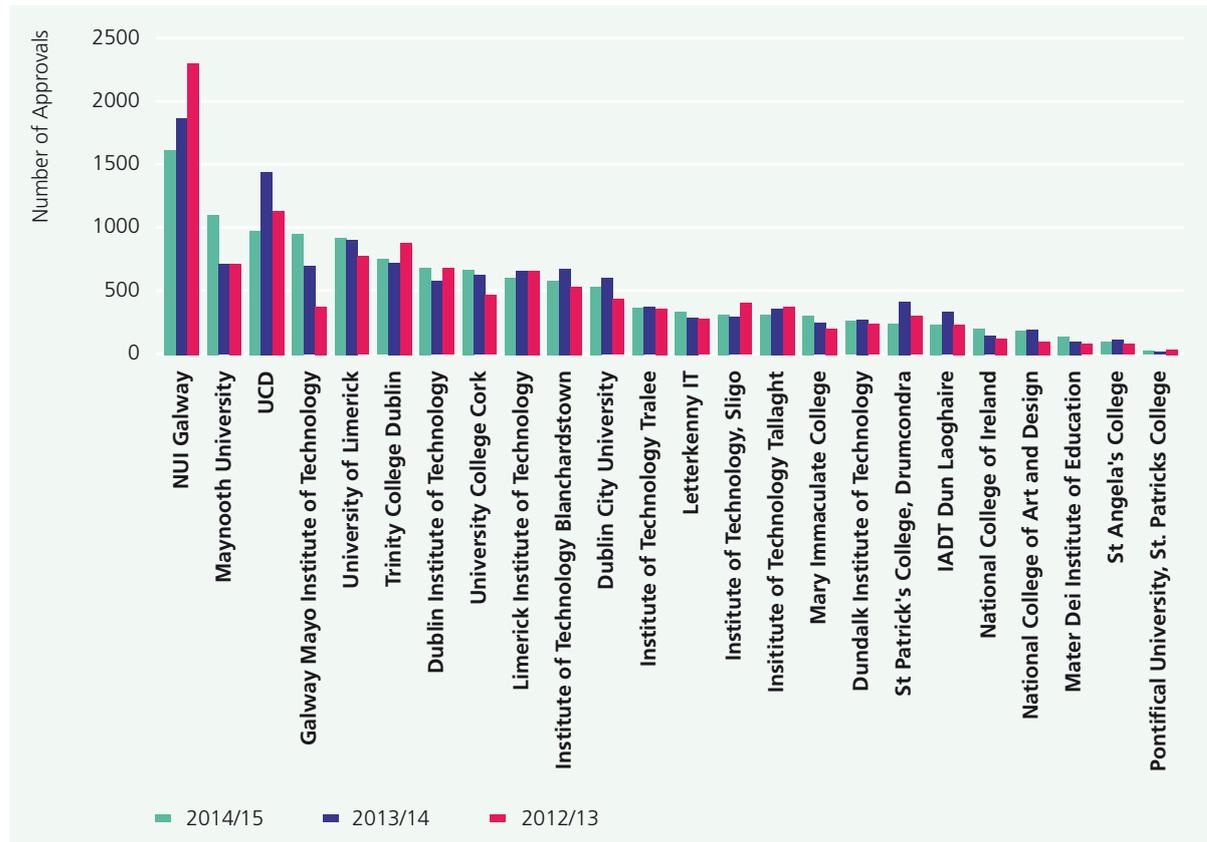
As illustrated in Figure 5.3.4b above, for most institutions the trend in approvals mirrors that in applications. While HEIs endeavour to assist all students who are in need, there are many reasons why applications are refused. The predominant reason why students were refused for the Fund related to factors such as:

▶ applicants not demonstrating financial need;

▶ income being not less than expenditure;

▶ applicants deemed to have sufficient income.

In these instances, a model that refers students to a budgeting advisor who might assist in teaching students better ways to manage their finances could prove helpful.

5.3.5 Award Amounts

As illustrated in Figure 5.3.5 below, the average award amount can vary greatly between institutions, with one institution making an average payment of between €1,000 and €1,499, whilst three institutions make an average payment of under €250.

Figure 5.3.5: Average Payment per Student (Data from HEI survey)
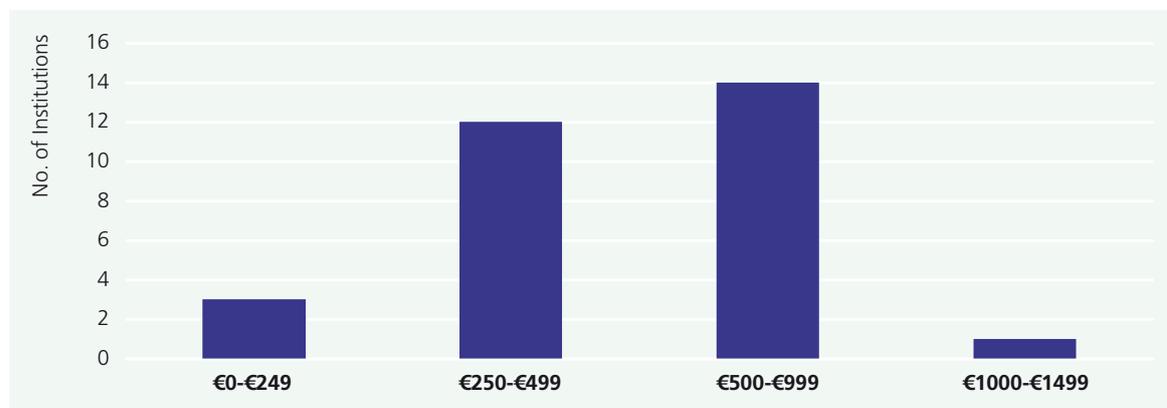
The average payment is a relatively crude method to look at the SAF as it does not take into consideration the individual circumstances of the student applying. Unlike the standard grant, the SAF is based on a student's individual needs.

When it comes to award amounts, institutions take a variety of approaches. Some base the award on the absolute need of the individual student, whilst others simply divide the Fund available by the number of applicants who qualify. Given the pressure on the Fund, some institutions also impose a cap on the amount of SAF funding individual students can receive, or only allow for one SAF application during the academic year. A small number of institutions surveyed capped the award across the spend categories, but the majority allocate SAF funds on a case-by-case basis.

5.3.6   SAF Application Windows

The HEIs are responsible for administering the Fund to students and this has resulted in each institution developing its own administration model. Only 27% of the HEIs who responded to the survey allow for continuous applications; the remaining institutions operate an application window and closing date.

Of the institutions with application windows and closing dates, there was no real consistency of approach. The most common format was to have at least one window for each semester. Some had separate windows for students renewing their application for the SAF and then other windows for both new applications and renewals. Some institutions also responded to say that they had one window at the start of semester one, but there were no funds left to have another window in semester two. It was unclear whether they did not retain the funding or if they just awarded their entire budget in the first semester, due to demand or other reasons. Other strategies employed for distributing the SAF included just having one awarding window with applications opening in October or November and awarding around Christmas. There were also institutions that did the main awarding of funds in the first semester but then allowed new applications in a second application window after Christmas for students whose circumstances had changed since semester one.

5.4   Resources Allocated to SAF Administration

It is difficult to calculate the average administrative cost associated with the SAF as each institution uses different staff for the management of the Fund. In some institutions, there are multiple functions and individuals involved, either through the division of the Fund or joint administration. In most institutions, there is also a committee to approve funding allocations; again the level of input required by the committees will vary depending on the number of applications.

Figure 5.4: Time Taken to Process an Application (Data from HEI survey)
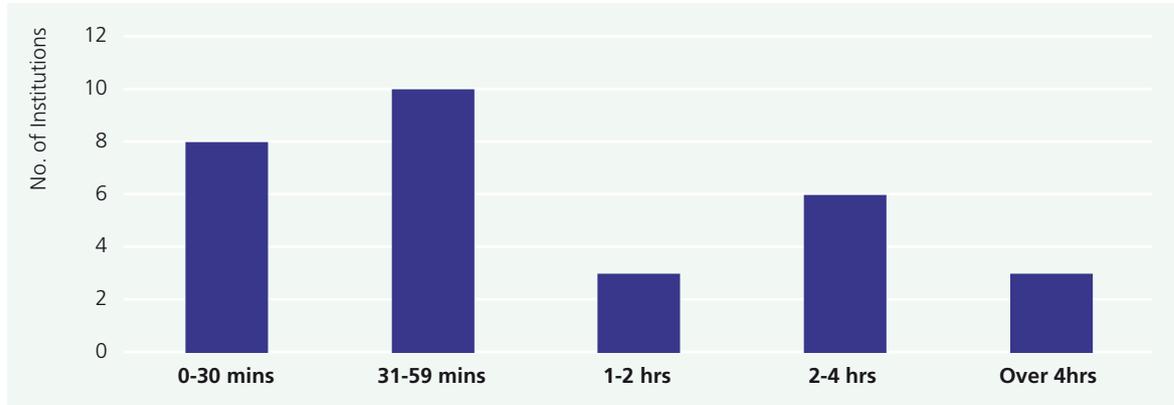
Figure 5.4 above shows the time taken by each institution to process a single SAF application. 18 institutions take up to an hour to process an application, with three institutions taking more than four hours to complete a single application. On average, it takes four weeks from student application to award, but this again varies greatly across institutions, with approval ranging from 10 days to four months depending on the HEI.

5.5   Estimated Cost of Administration within HEIs

The SAF financial provision is distributed to students in its entirety. The cost of administering the SAF falls on the HEIs. In order to meet these administrative needs, staff are drawn from other duties – HEIs do not employ staff who are dedicated exclusively to the administration of the SAF. Whilst no two HEIs organise or resource the SAF administrative process similarly, the general position appears to be that it involves a variety of staff contributing part-time alongside other duties. As a consequence, it is very difficult to be definitive regarding the costs of administering the SAF, in the absence of any detailed work study or time recording.

We built up a picture of the processes involved in SAF administration from the survey of HEIs, site visits, and the consultation meeting. Significant differences exist across institutions in the extent to which "points-based" and "interview-based" assessments are used in making decisions. In order to assess a proxy cost for SAF administration, we identify the process of SAF administration as broken into seven steps:

   A. Planning (review of past outcomes and refinement of process for next cycle plus document preparation);
   B. Advertising;
   C. Engagement with applicants (pre award);
   D. Evaluation of applications (the guidelines require that committee-based approaches must be used in arriving at decisions);
   E. Feedback to applicants and counselling;
   F. Management of disbursement;
   G. Reporting (internal and external).

Steps A, B, and G are a fixed time cost as time involved is unlikely to vary with the quantity of applications. However, the time devoted to the other steps is likely to vary with number of applications and across institutions depending on the process used.

We calculated an average time allocation that combines the fixed cost across applicants with an estimate of the time involved in the other steps per applicant. The survey of institutions suggested a modal time of 1 hour to process an application with a third of institutions suggesting that the time taken was in excess of two hours. Combining this with information from the site visits and the consultation event, the modal time would seem to refer to the administrative processing element of Step D and not take account of the time cost of group decision making in full. Given the one-on-one counselling involved, we suggest that an average time commitment per applicant across all steps of 3.5 hours – circa half a day of work – is a closer approximation to the full administrative cost.

The time cost of HEI personnel will be at relatively expensive staff grades. We use €50k (including all employer costs) as an average across all the grades involved in group decision making. On the basis of a 220-day year, this gives a daily cost of €228, i.e. approximately €114 for the administrative cost per SAF application.

Given that the number of SAF approvals is between 13,000 and 15,000 annually, the administrative cost burden on HEIs is estimated at between €1.48m and €1.71m. With SAF expenditure of €6.5m, this is an administrative cost funded from general HEI resources, and is not deducted from the SAF allocation. Nonetheless, it is noted that the administrative cost represents a figure between 23% and 26% of the SAF financial provision.

5.6 Expected Changes in the ESF Reporting Requirements

The changes in the receipts requirement will reduce the level of administration required in each HEI. There will also be a consequential benefit for students who will be able to access funds more quickly, as they will no longer have to incur expenditure before receipt of funding. This will have an effect on the cost of administration and assist in streamlining the student experience.

5.7 Data Holding and Data Protection

The HEIs have raised concerns in relation to the amount of personal data held and the data protection issues arising from the collection and retention of this information. This data is collected independently from other data collected by the HEIs, and tends to be held locally by the department responsible for administering the Fund. The survey responses showed that Excel is used in some form by nearly all the institutions to hold either payment or student information and there are concerns regarding the security of holding data in this way. Some institutions also hold paper files containing all the applicants' data.

Any new system for administering the Fund will need to take data protection issues into consideration and where possible reduce the duplication of data held. Given the nature of SAF applicants and the fact that their need is often urgent, it is also important that the HEIs do not end up running a SUSI-type process where a significant amount of personal information is required before access to funds is given.

5.8 Recommended Improvements to SAF Administration

▶ It is recommended that the HEA work with the HEIs and other stakeholders to create a standardised application form to be used by all HEIs. This would reduce the level of administration in each HEI as the standardised application form could capture all the data required for the data returns to the HEA.

▶ Using a standard points-based system to triage student applications would allow HEIs to easily identify those students most in need. The standardisation of the approach would ensure that these students would be identified using similar markers no matter what institution the student attends. As previously discussed these markers could include the number of dependants, rent, etc. Following the scoring of student applications, those with the highest scores would be assessed as a priority for SAF. The development of a suitable triage model should be considered by the HEA.

▶ The SAF year currently runs from 1 October to 30 September. It is recommended that this is changed to a time period that would give the HEIs a clearer idea of the funding available to award to students at key points when there is increased demand on the Fund.

▶ It is recommended that the data holding and protection procedures in the HEIs are reviewed. It varies across the institutions what data is stored where and what security procedures are in place to protect this data.

▶ It is recommended that the individual HEIs are encouraged to look at ways in which they can streamline the administrative burden associated with the SAF. The changes in the receipting requirement are a first step in this process and it can form a basis for further improvements.

6   SITE VISITS

6.1   Overview

The site visits were undertaken to allow the Crowe Horwath team an opportunity to better understand how the SAF process works in a small number of institutions. The project team and Steering Committee agreed on Maynooth University and Limerick Institute of Technology as suitable locations for more detailed analysis.

6.2   Maynooth University

6.2.1   Purpose of the Visit

The Maynooth University site visit took place at the end of September 2015. The purpose of the visit was to gain an understanding of the approach taken by Maynooth University to the allocation of the SAF. As part of the visit the team met with a number of individuals involved with the Fund, these included Student Services, Access Office, Students' Union, Student Budgeting Advisor and a recipient of SAF funding.

6.2.2   Background

At Maynooth University, financial support for students is developed and managed by a Student Financial Support Steering Committee which includes representatives from the Access Office, Student Services, Chaplaincy, Finance Department, Residence Office, International Office, Academic Advisory and Maynooth Students' Union. This Committee is responsible for all policy development, criteria setting, oversight, review and analysis. The Committee delegates responsibility for the operational implementation of its policies and criteria to the Access Office or Student Services as appropriate. This structure replaced a number of other Committees responsible for providing funding supports for students. The structure supports a cohesive University approach to student financial support.

6.2.3   Fund Administration

Over the last few years, Maynooth University has reviewed and refined the SAF process on an annual basis. Income thresholds applied by Maynooth University are linked to the income bands for the maintenance grant, although these thresholds have been increased by 17.5% to facilitate those students who may have just missed out on getting a grant. In previous years, all students who met the income threshold were eligible for the SAF. The amount that they received depended only on the amount of receipts submitted rather than individual need. The process was significantly changed in 2014/15 to one where students are recommended for the SAF based on a meeting with the Student Budgeting Advisor (SBA).

The SBA reviews the financial position of each student individually and, if required, recommends a specific amount of funding from the SAF which is related to the student's individual financial circumstances. The current process that will operate for the 2015/16 year is broadly similar to the process that operated for the previous year, although a number of improvements focused on the student experience of the Fund were introduced.

The SBA is a role which is based in the Student Services Department. The SBA is trained to offer financial and budgeting advice and to ensure that all students can avail of one to one advice and support in relation to managing their money as well as meeting course related costs. The role involves supporting students to make a realistic budget for the college year, providing advice and information about supports like the SUSI grant and appeals, Back to Education Allowance, scholarships and other sources of funding, as well as ensuring that students are linked in with other services and supports as necessary. The Student Budgeting Advisory Service has also brought together other sources of funding including short term loans and emergency funding into the same process so that students who need emergency assistance can also be supported through the process from different funding sources. A key part of the Service is also advising prospective students about the costs of attending college and the financial supports that are available as well as providing workshops and supports for current students.

6.2.4   Student Experience

The SAF process at Maynooth University involves a student initially meeting with the SBA to review the student's financial position. Prior to the meeting, the student completes an online form (which gathers key financial information). This information forms the basis of the discussion with the SBA and is in effect the SAF/other funding application form. Once a student has met with SBA, the student will be advised if they are being recommended for the SAF/other funds. The SBA advises the Access Office, who manages the administration of the Fund, if students are being recommended for the SAF, the amount recommended and the rationale. The Access Office then administers the Fund, supporting students to complete their application by providing supporting financial documentation/bank account details.

Completed applications are considered by a SAF Committee, which is a sub group of the overall Student Financial Support Steering Committee (SFSSC). The SAF Committee make a decision on eligibility based on the criteria agreed by the SFSSC, the recommendation from the SBA and the application form and supporting documentation submitted by the student. The SAF Committee meets fortnightly in the first semester and monthly thereafter.

There is no closing date for the SAF but the Access Office advises students to apply as early as possible due to the limited nature of the Fund. A student can make an application to the Fund, with or without a recommendation from the SBA although the Committee will take any recommendation from the SBA into account when assessing student applications.

For this academic year all supporting documentation is scanned by the student and submitted electronically to the Access Office. Maynooth University has moved the full application process online to support students making complete applications to the Fund, to make the process more efficient and faster as well as to protect the dignity and confidentiality of the process. Previously students had to queue up in the Access Office to submit documentation; this was a particular issue when there was a closing date for applications. There is a dedicated email address for student SAF queries. There is an independent appeals process although the number of appeals is minimal, with none in 2015/16 to date. Students are paid directly into their bank accounts.

6.2.5   Conclusion

The student-centred approach taken by Maynooth is strongly supported by the Students' Union in the University. There is also an acknowledgement that the process is more labour intensive than some of the other models, but they believe that it offers the best service to the students, best value for money available, targets individual student financial need throughout the year and ensures that a student receives all of the related supports that they require. This may be financial but advice, information and advocacy are also key supports.

As part of the site visit a student also shared her experience of accessing the Fund and how a small award from the Fund can make a significant difference to the ability of the student to remain in college. The student was clear that the SAF didn't provide all of the finance required to cover the difference but it was a help and reduced the number of hours of part time work. The student really appreciated the personal approach that was taken by the staff who deal with students including just having someone to talk to about the any issues that arise.

The SAF process is run as a collaborative programme by the Access Office and Student Services with Student Services and the Access Office funding the cost of the Student Budget Advisor post. The Student Budget Advisor post has been approved for two years as a pilot. The post is now in its second year and the University will need to assess if it has the funding to maintain the post into the future.

6.3   Limerick Institute of Technology

6.3.1   Purpose of the Visit

The visit to Limerick Institute of Technology (LIT) took place in early October 2015. The team had an opportunity to meet the Student Services Manager and staff from the Access Office. There was also an opportunity to meet with some students and hear their experiences.

6.3.2   Fund Administration

Applications for SAF in LIT are made using an online application form with supporting documentation supplied in hard copy, and can be dropped at locations across the various LIT campuses. Information regarding the Fund is made available from the beginning of the academic year on the LIT website and disseminated via the various services such as the Access service, Medical and Counselling Services, the Chaplaincy Office and the Students' Union. The online application from normally closes six to eight weeks after term commences. For the 2015/16 academic year, LIT has put in place new eligibility guidelines, the aim of which is to target those students who are in most need and who already have met funding criteria of other government agencies such as SUSI. To be eligible for funding students must fall into one of three categories; they must be in receipt of social welfare payments, be dependant on parent(s)/legal guardian(s) who are in receipt of social welfare, or be in receipt of a SUSI grant. Students awaiting a grant application outcome are also eligible to apply.

Once the closing date has passed, all applications are initially assessed to ensure they have met with the eligibility criteria. Applications are then brought before the Student Fund Advisory Committee which comprises eight people from across the college and also includes a Students' Union representative. To protect confidentiality, student numbers are used throughout the process and applications are assessed on an individual basis. Once the decision has been made, all applicants are informed of the outcome via email. LIT has a template email for successful and unsuccessful applicants. Unsuccessful applicants are able to appeal the decision. Awards can only be made for rent, travel, food and childcare and students undertaking certain specified courses can apply for class materials funding. The college operate a book lending scheme for mature students which is funded by SAF. The maximum allocation of books is two per qualifying student.

6.3.3   Student Experience

Students are informed of the outcome of their application several weeks after the closing date. For students who have been approved, payments are made by a funds transfer to the student's bank account, following confirmation that the student is registered and all outstanding fees have been paid. One of the issues identified by the staff in LIT relates to the cost of transport for students who live in rural areas and who incur significant costs getting to and from college. This is particularly true for students where there is limited public transport available and who must drive to college on a daily basis.

As part of the site visit, there was an opportunity to meet with a small number of students who have received funding from SAF. The general feeling from the students was that while the SAF amount wasn't enough to make them comfortable it did stop them from falling off the financial edge and allowed them to remain in college.

6.3.4   Conclusion

For the academic year 2014/15, 18% of full time students in LIT applied for assistance from the SAF. This puts significant pressure on the staff in LIT who are required to deal with the increasing number of students looking for assistance. The current system of SAF application and assessment has been designed with this volume of applications in mind. LIT also has an emergency fund in place that is administered by the chaplain and can provide small amounts of funding to students who are in an emergency financial need. The LIT Access Service will often make referrals to the emergency fund and staff feel that this type of emergency funding is crucial to assisting students who find themselves in very difficult situations.

6.4   Key Findings

▶ In many ways, the two site visits corroborated the information obtained from the data analysis, the survey, and the engagement with HEI representatives during the consultation event.

▶ The visits highlighted the variety of different methods for administering the Fund.

▶ A strong feature of the site visit discussions was the view of HEI staff and students that a major benefit of the Fund is the bespoke nature which allows HEIs to provide students with the assistance they need.

▶ Students value the assistance received and strongly identify with their HEI for providing what they need, when they need it.

7 ASSESSMENT OF THE STUDENT EXPERIENCE

7.1 Overview

The SAF is intended to support students most in need when undertaking third level education. High risk groups include mature students and those who come from socio-economically disadvantaged backgrounds. When developing an approach to allocating the Fund, HEIs have needed to focus on the experience of students accessing the Fund.

The assessment of the student experience in this section is based on several sources of information. One of these was the data submitted to the HEA in relation to students approved for SAF awards, albeit (as noted later in this Section) that this represents only a relatively small proportion of the total SAF awards. A small number of students also met with Crowe Horwath as part of the two site visits described in Section 6. Whilst this was not a representative sample of the total number of recipients, and was of a qualitative nature, it did give the team a feel for how the Fund was viewed from a student perspective and how individual recipients viewed the Fund. The Union of Students in Ireland were consulted as part of the review and their observations and input were also valuable in gaining an insight into how students view the Fund.

7.2 Student Profile

7.2.1 Key Aspects of Profile

As discussed previously, a key feature and strength of the SAF is the bespoke nature of the Fund. While this ensures that the Fund is available to any student in need, there are particular cohorts of students that are more likely to access the Fund.

The student profile is based on data[8] returned annually by the HEIs to the HEA. The return of this data is not linked to HEIs receiving SAF funding and against this backdrop return rates have reduced during the period under consideration. The student profile data is based on a sample of over 14,000 students (of 62,000 assisted) who have received SAF from 2009/10 to 2013/14. Not all of the data points were completed for each individual award and in some years the information is only available from a small number of institutions. To give a representative sample the profile data has been aggregated across the five years.

Reviewing the profile data available, SAF recipients are most likely to:
- ▶ Be in receipt of a grant;
- ▶ Have completed the Leaving Certificate;
- ▶ Not be in part time work;
- ▶ Not have dependants;
- ▶ Not be in receipt of Social Welfare payments;
- ▶ Be living in rented accommodation.

These features are discussed in the following paragraphs.

7.2.2 Grant Recipients

Figure 7.2.2, right, illustrates that 56% of SAF recipients were also in receipt of a grant. While this is expected due to the intention of the Fund to support student participation in higher education the proportion of students not in receipt of a grant is significant. Based on the available data, the significant number of students not in receipt of grants is a further indication of the importance of the SAF. It should be noted, however, that students in receipt of the Back to Education Allowance (BTEA) are no longer eligible for maintenance grants. There may therefore be a significant proportion of the 44% who are eligible for a maintenance grant but do not qualify as they are in receipt of the BTEA instead.

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8   Not all HEIs are represented in the data, in particular the university sector, and this must be borne in mind when considering the analysis. Some of the analysis therefore is based on the contributions of a small number of institutions.

Figure 7.2.2: Grant Recipients (Data from HEI student profile returns)

Yes **56%**

No **44%**
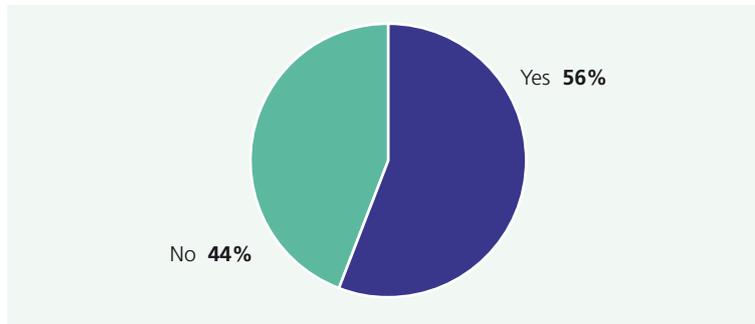
7.2.3   Educational Attainment

Over 60% of the SAF recipients have entered third level having completed secondary education. Fewer than 10% only have primary or lower secondary education and the remaining students have undertaken some form of post-Leaving Certificate or third level education. Figure 7.2.3a illustrates the students' highest level of educational attainment.

Figure 7.2.3a: Prior Educational Attainment (Data from HEI student profile returns)
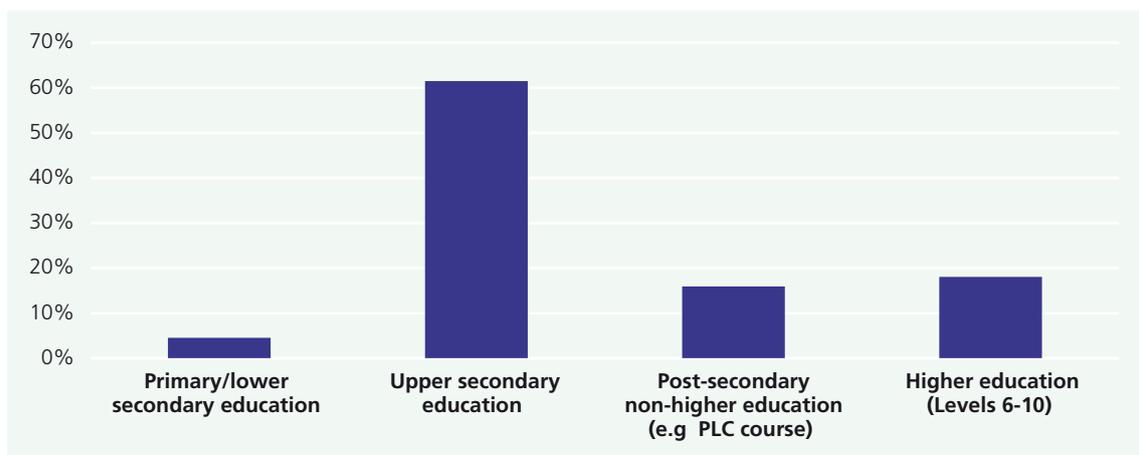
Across the sectors, the highest level of educational attainment by students is most likely to be at upper secondary level. The data from IOTs both in Dublin and across the rest of the country shows that a significant percentage of their students in receipt of SAF have post-secondary educational qualifications, while a similar percentage of SAF assisted university students have other third level qualifications.

Figure 7.2.3b: Prior Educational Attainment by Sector (Data from HEI student profile returns)

Legend:
- Primary/lower secondary education
- Post-secondary non-higher education (e.g PLC course)
- Upper secondary education
- Higher education (Levels 6-10)
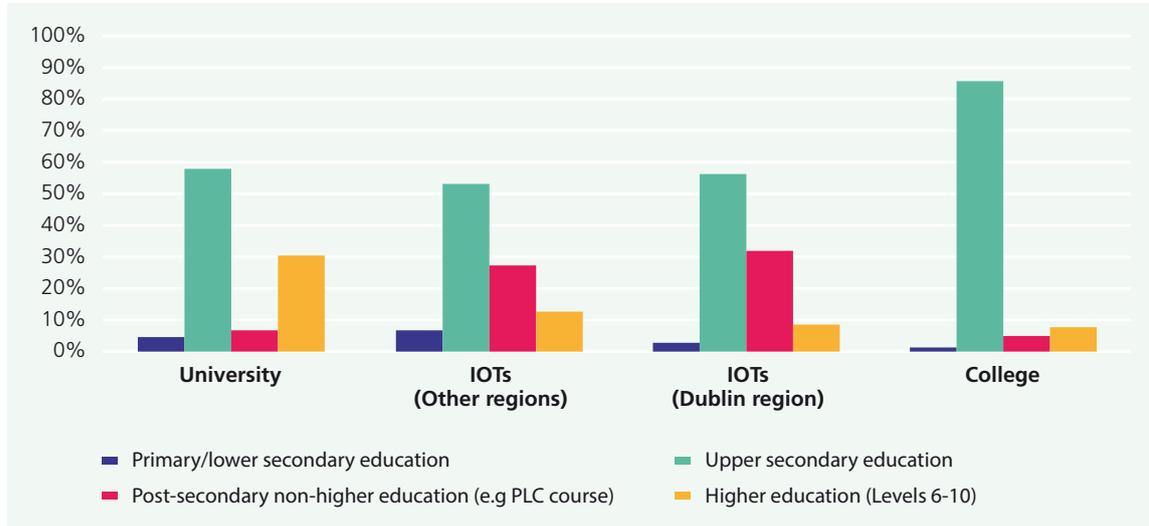
7.2.4 Part-Time Work

Based on the available data, 73% of students who received SAF did not have part-time work during the period 2009/10 to 2013/14. Of the 27% who had part-time work, only 5% appear to have had work for the whole of the year. There is no information available on what level of work was done by these students and how beneficial this was to them. It is important to ensure that students in need who undertake part-time work are not negatively impacted when applying for SAF, but that the applicant's level of need is fairly assessed.

Significantly, as illustrated in Figure 7.2.4, of those who work part-time, 52% are in Universities while only 37% of are attending IOTs. The IOT sector has highlighted that the number of contact hours can significantly affect students' ability to undertake part-time work. Field of study can have a similar impact: courses such as medicine or science can have more contact hours than arts or business related courses.

Figure 7.2.4: Part-Time Work (Data from HEI student profile returns)

College **11%**
IOTs (Dublin region) **12%**
IOTs (Other regions) **25%**
University **52%**
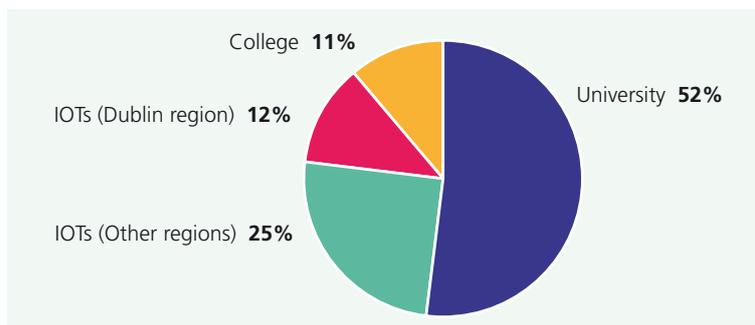
7.2.5   Students with Dependants

As discussed above a significant number of students do not have part-time work, for some this may be influenced by having dependants. 27% of the students from the data available have dependants. The majority of these students across the sectors have up to three dependants but there are a small number who have eight or more according to the available submissions.

Of the 2,700 students in the sample who indicated they had dependants, 650 do not indicate the number of dependants. This would make it more difficult for the HEI to assess the student's need.

For students in the university sector, 85% of those with dependants have indicated that they have up to three dependants, with a similar percentage in the college sector. The IOT sector has a significant number of unknowns.

Figure 7.2.5: Percentage of Students with Dependants (Data from HEI student profile returns)
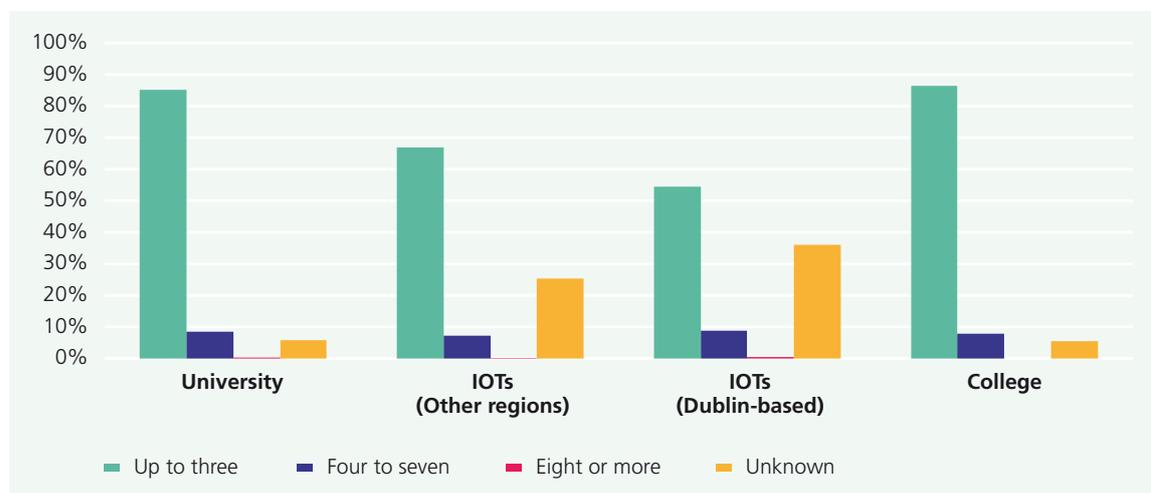
7.2.6   Students in Receipt of Welfare Payments

Analysing the available data, only one-third of students approved for SAF are in receipt of social welfare payments. Most of the students are receiving the Back to Education Allowance. Of those in receipt of welfare payments, 53% are studying in the IOTs outside of Dublin; this compares with only 8% in the college sector. The remaining students are divided between the universities and the Dublin-based IOTs, with a slightly higher percentage in the university sector.

Figure 7.2.6: Percentage of SAF Students Receiving Social Welfare – Distribution by HEI Sector (Data from HEI student profile returns)
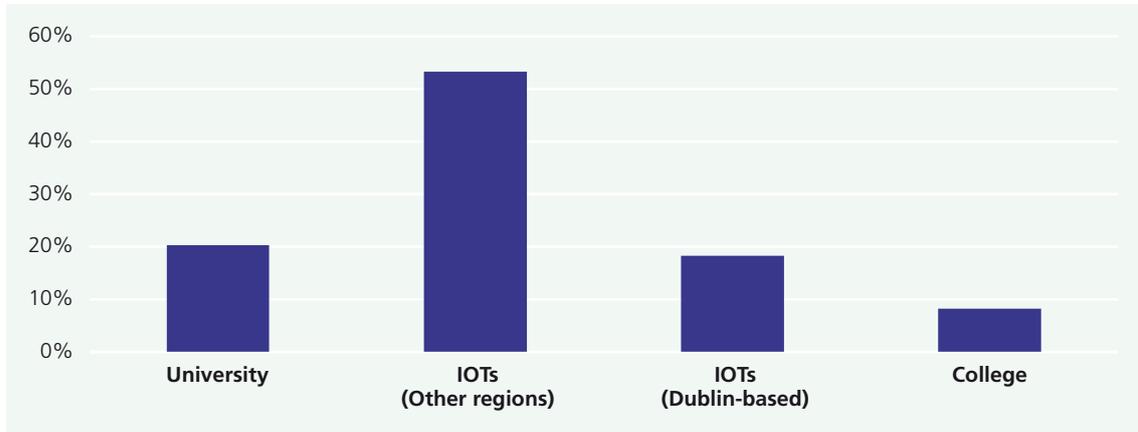
7.2.7   Living Arrangements

Students who receive assistance from the SAF are most likely to be living in rented accommodation. It would appear that the trend is consistent across three of the four sectors with the IOTs (Dublin) having a majority of students living with parent(s)/guardian(s).

In the university sector 80% of students are renting either in the private rental sector or in student residences. This contrasts with the IOTs (Dublin), where 47% of students live with parent(s)/guardian(s) and 45% are living in the private rental sector. Students in colleges and IOTs (other regions) are most likely to live in their own home, with 15% of students indicating that this is the case.

Figure 7.2.7: Living Arrangements (Data from HEI student profile returns)
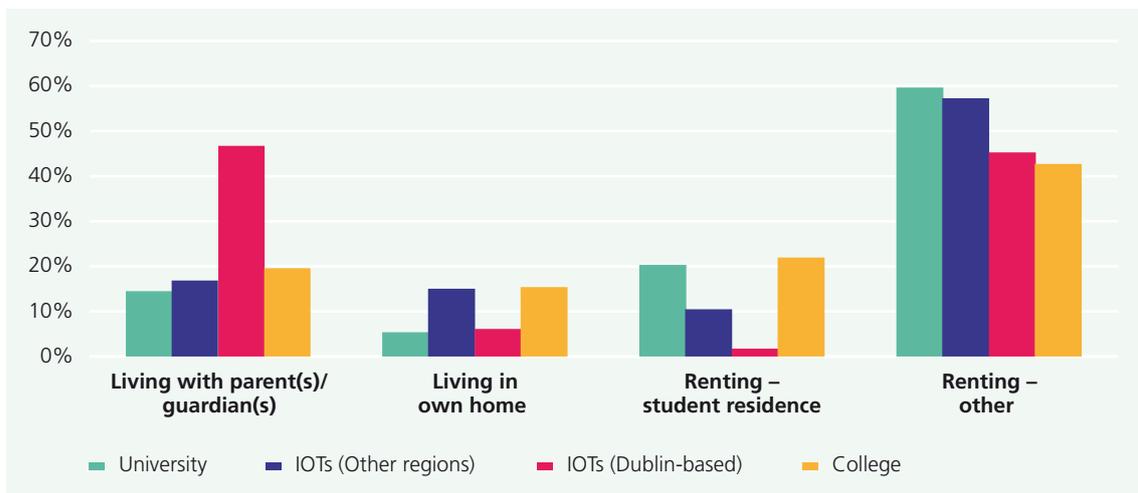
7.3   Awareness of the Fund

There is a wide variety of ways that the Fund is advertised across institutions as outlined in Figure 7.3a. HEIs use multiple methods of advertising the Fund, as outlined in the SAF guidance provided by the HEA. Other methods used include social media to ensure that students are aware of the Fund.

Figure 7.3a: Fund Advertising (Data from HEI survey)
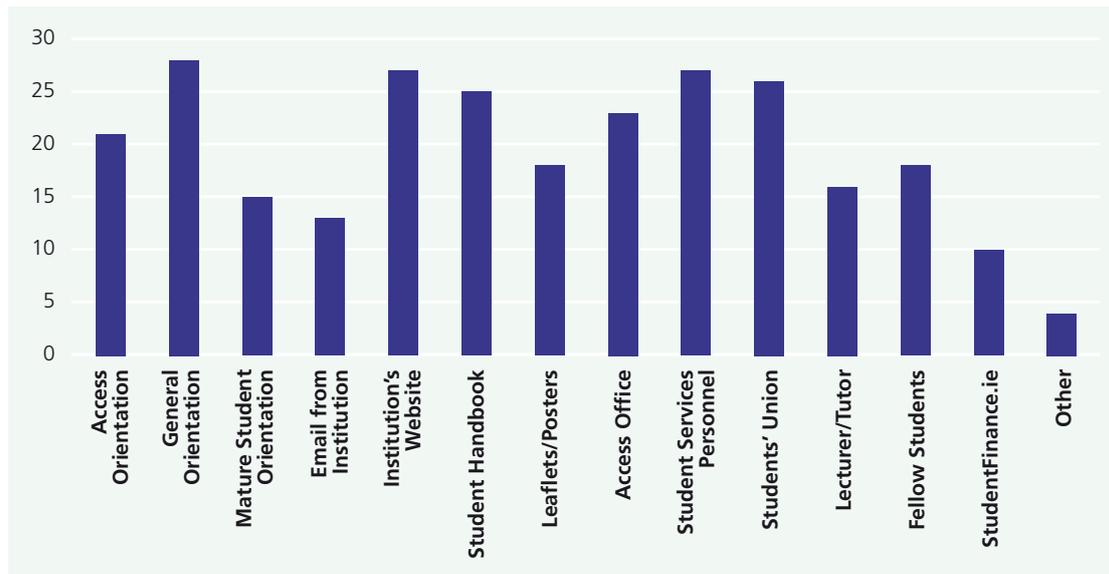
Students who have accessed the Fund have been made aware that this funding was available through a variety of the channels suggested by the HEA for promoting the SAF. As seen in Figure 7.3b, 47% of students became aware of the Fund through interaction with individuals in the various HEIs. It is clear from this that numerous methods of communicating to students are required to ensure that all potential applicants are aware of the Fund.

Figure 7.3b: Fund Awareness (Data from HEA annual student profile return)
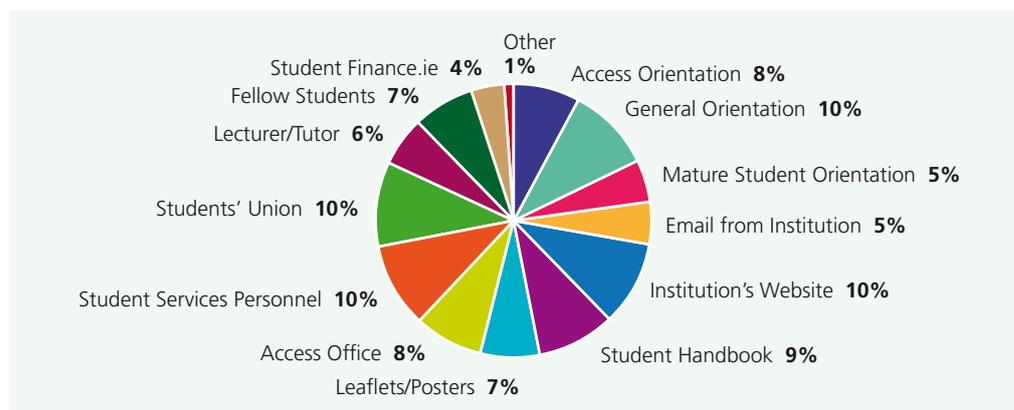
One of the issues raised around the advertising of the Fund at the consultation event was in relation to parents' awareness of the SAF. This has been identified as an issue for students who come directly from second level education. There were a number of comments at the consultation event around the need to make parents aware of the cost associated with third level education prior to students' commencement.

It was suggested that the costs of attending third level should be advertised at the point of application, and supports such as the SAF should be advertised at this point to allow for budgeting in advance of applying for a place.

7.4 Accessing the Fund

7.4.1 Means of Accessing the SAF for Students

How students access the Fund differs by institution. Some HEIs can require meetings with specified staff members, while for others completion of the application form is all that is required. Applications can also be followed up with interviews if more information is required. The goal of the HEIs is to ensure that the dignity of students who apply is maintained at all times. The level of detail required by the HEA does pose issues for institutions in designing an application form that is user-friendly for students. One institution highlighted that their application form is ten pages long and can act as an immediate barrier to students who are already vulnerable.

First year students in the first term have been highlighted as a particularly vulnerable student group, and it is suggested that some relatively small issues (e.g. administrative processes and delays with which they may be unfamiliar) can present problems for students from the outset. These students need to be able to access the Fund in the first couple of weeks, which is an issue for HEIs who do not normally receive confirmation of their allocation until mid-September. The issuance of the SAF guidelines in late September can also create delays for students as additional information may need to be collected by their HEI before any payment can be made.

7.4.2 SAF Payments

Over half of the SAF first payments are made in the first quarter of the SAF year, with over 88% of funds paid out by the end of March. As illustrated below, the month of first SAF payment is most likely to be November with a significant percentage of first payments also made in December. Figure 7.4.2 illustrates the months in which first payments are made by the HEIs.

Figure 7.4.2: Month of First SAF Payment (Data from HEI student profile returns)
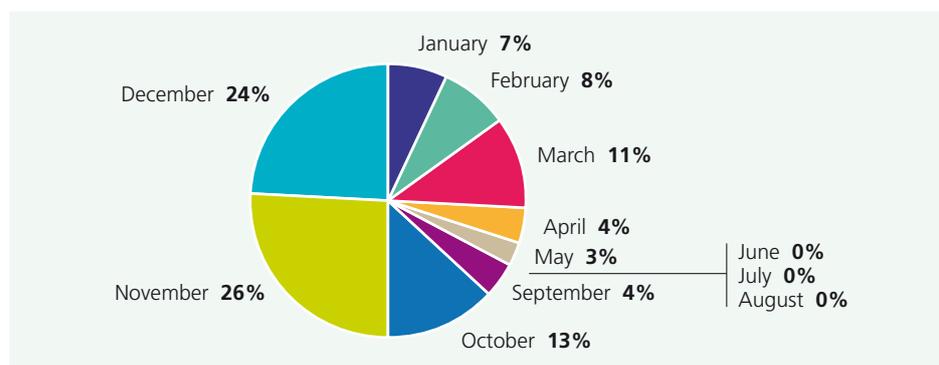
Analysing the payments across four sectors, based on the available data, universities make over 50% of payments in October. Both the IOTs (other regions) and the IOTs (Dublin) make the highest proportion of payments in December while students in other Colleges are most likely to receive their first payment in November. From the available data the majority of first payments across the sectors are made in the first half of the SAF year. There is one exception to this where the Colleges make about 21% of first payment in April and May. One of the reasons given for this is the removal of assistance for students in teacher training colleges to attend the Gaeltacht.

7.5 Survey Findings re Student Experience

7.5.1 Communication with Students

All of the institutions advertise the SAF to students to raise awareness of the Fund. The HEIs use a combination of the methods outlined by the HEA in the SAF guidelines, but also use other methods such as social media and internal e-notice boards to advertise the Fund to students.

Prior to or on receipt of a student application, a number of institutions use pre-screening processes. The main pre-screening processes carried out by institutions were in the form of informal clinics or meetings to discuss the criteria with potential applicants. Along with this, most institutions made the criteria for eligibility available online or in hard copy for the student to review before filling out the application form.

When students received funding from the SAF, the majority of institutions informed the student as to the category of support the funds were intended to assist with. For the institutions who did inform students, the policy regarding receipts varied with some institutions requiring receipts before any SAF payment is made.

There was a mixed response to the question regarding the publication of award criteria, with some answering that they do not publish criteria but saying that they do give general guidelines, whilst others said that they do publish criteria without giving any details as to what is published. From the details available, some institutions keep the criteria details confidential for the use of the SAF Board/Committee, to use as a benchmark. Whilst some institutions responded 'no' to this question, they did however provide guidelines on the award criteria. In other cases there are no income criteria publicly available as it may discourage students who are in serious difficulty from applying, if they are above the income threshold. In some responses where the answer was no, it was said that awards are made on a case-by-case basis and therefore the awarding criteria change.

7.5.2 Payment Mechanisms

For students who are awarded the SAF, payments are made in a number of ways. The majority of HEIs opt for either lump sum or instalment payments, with a small number opting for other payment methods. For first year students who apply, approximately half of the HEIs will automatically reappraise these students for funding in subsequent years. Just less than half the HEI respondents actively flag students at risk of dropping out; the main policies that have been employed by these institutions include the referral to the SAF of students who were considering dropping out for financial reasons.

7.5.3 Repeat Applicants

Figure 7.5.3: Repeat Applications (Data from HEI survey)

Single-time applicant **14%**
Don't know **3%**
Repeat applicant **83%**
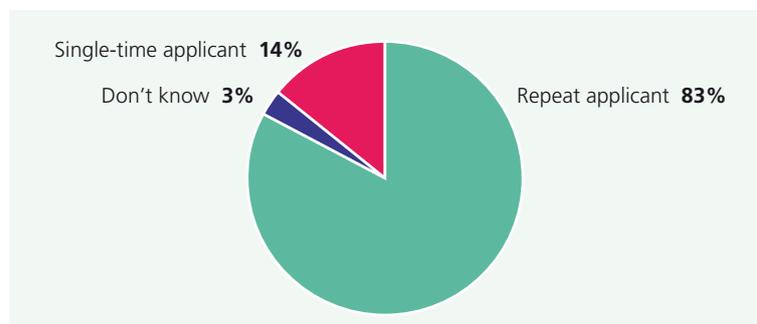
The data from the survey also shows that over 80% of applicants to the Fund are repeat applicants. This highlights the role the SAF plays in assisting some students at various times throughout their studies and not just at particular moments. There have been suggestions that if the Fund were to reduce at any point in the future, HEIs may have to look at focusing on high risk groups such as first year students, but in doing this there may be a knock on effect on retention among those who received assistance in first year but find themselves ineligible in subsequent years. Figure 7.5.3 (right) illustrates the stark difference between the number of students who are one time applicants and those who rely on the Fund for financial assistance. This shows that students are accessing the Fund on more than one occasion but there is not sufficient data available to analyse how many of these students continue through to graduation. It is recommended that the HEA and HEIs investigate the possibility of collecting data on SAF recipients through to graduation.

7.5.4   Additional Supports

The HEIs offer a range of supports to students outside of the SAF. As illustrated in Figure 7.5.4 below, a small number of HEIs offer no other student finance support schemes but the majority offer at least one additional financial support scheme to students.

Figure 7.5.4: Other Available Supports (Data from HEI survey)
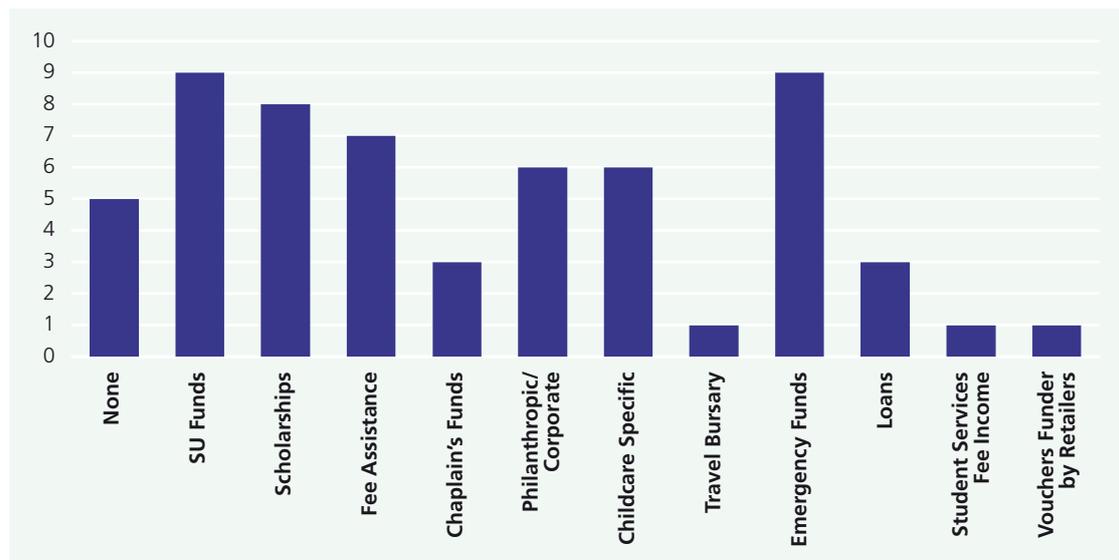
Overall, the HEIs value the contribution the Fund makes to students, and whilst there is demand for increased funding, it is acknowledged that the Fund does impact on student retention. The removal of the requirement to keep receipts has also been welcomed as it will increase the flexibility of the HEIs to provide assistance to those in need.

7.6   Lever to Support National Equity of Access Policy

The National Plan for Equity of Access to Higher Education 2015-2019 forms a support to the national objective of achieving greater equality of access to, and participation in, higher education. The SAF is one of the supports available to students to assist in the goals of the national plan.

In developing the National Plan for Equity of Access to Higher Education 2015-2019 the HEA and DES drew on a number of "fundamental principles in relation to higher education access, participation and completion rates for people in the target groups". One of these principles is that:

> *"The overall structure of system funding and student financial supports impacts on the participation of under-represented groups in higher education and should be configured to improve access, participation and completion rates."*

The Plan goes on to note that:

> *"Going to college costs money, and for people from the target groups this presents a particular challenge. The funding supports that are currently in place (including fee grants, maintenance grants and other supports) enable many students to access, participate in and complete higher education. At a policy level, however, we need to establish how well such supports work to counter the cost disincentives that people from economically disadvantaged communities experience."*

The Fund can be classified as one of these other supports that are available to students. The SAF guidelines do not allow HEIs to specifically target an individual student who might be identified as high risk, to apply for funding. The student must initiate the contact with the Fund. Institutions can and do specifically ring fence a portion of the SAF for students from a particular cohort.

In relation to access, some institutions allocate a portion of the SAF funding to the access office to be used specifically to assist access students, while others highlight that students who fall into the access categories will be targeted with information about the SAF. Most institutions ensure that students who enter through access programmes, mature students and other target SEG students are targeted with information and are well aware of the full suite of supports available. Evidence from the survey of HEIs suggests that in a number of institutions access students are given information during access induction/orientation weeks. It is important to highlight that no institution ring fences all of its funding for a particular cohort, and that all eligible students are able to apply for funding from the SAF. There is a lack of data available regarding ring fenced funds and the specific role these have in aiding retention.

As illustrated in Figure 7.6 below, 37% of HEIs ring fence funding for particular cohorts. These cohorts include HEAR students, access students, and students who have contacted other student support services.

Figure 7.6: Percentage of HEIs that Ring Fence Funding (Data from HEI survey)

No **63%**   Yes **37%**
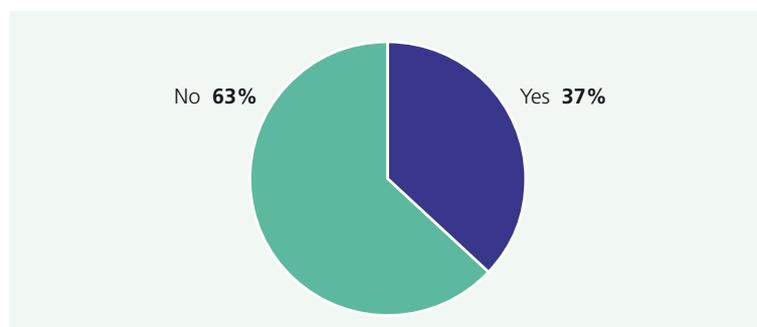
Whilst the SAF on its own may not attract students into higher education, it can assist in ensuring that students remain in education. The SAF provides cover for those expenses that students may not be aware of before they commence on their course. For students who are the first in their family to continue on to Higher Education there can be a significant lack of awareness regarding the full costs associated with this.

7.7   Impact on Retention

There is no data currently gathered in relation to the SAF impact on retention, but from the small number of student meetings held by our team it is clear that the Fund plays a role in this area. All of the students whom we met were in agreement that the Fund assisted in keeping them in third level education, although the sums provided under the SAF were often not enough in themselves to fund all necessary costs.

From speaking to HEI representatives, it is clear to us that students who come from more disadvantaged backgrounds are less likely to have a family or community history of higher education, and this makes it harder for these students to recover from small setbacks they may receive. These setbacks can include unbudgeted costs associated with their course, such as purchase of a lab coat without which they are excluded from participation in laboratory work. The students acknowledged that the assistance received was tailored to their specific circumstances and without this they would not have been in a position to continue their course.

As part of the survey some HEIs identified that the SAF assisted in student retention, with one stating *"I have checked the completion rates of our students on the SAF over the last three years and they are significantly higher than in the general student population"*. But overall there is currently no way to assess the impact of SAF on retention.

7.8   Recommendations

> ► The HEA and HEIs should work collaboratively to analyse retention rates of students who are in receipt of SAF. This may involve tracking students through to graduation.
> ► Students hear about the Fund through a range of methods but are more likely to apply for the Fund after hearing about if from someone directly rather than via the internet or other sources. This should continue to be encouraged, including input at national and local level from the Union of Students in Ireland (USI).

8 OVERALL ASSESSMENT AND RECOMMENDATIONS

8.1 Summary of Findings – the SWOT Analysis

Overall, this review has found that the SAF is offering assistance to those students who are most at financial risk. A significant number of the HEIs have identified that the Fund does assist in student retention, and is thus making a positive contribution to the capacity of students facing financial pressures to remain in third-level education.

Whilst for the most part the student experience of the Fund appears to be positive, the administrative burden on staff associated with the Fund is high, although some of this burden has reduced following the removal of the receipts requirement.

The graphic below presents the major findings from this review, shown as a SWOT analysis to identify the principal strengths, weaknesses, opportunities and threats relating to the SAF. Our SWOT assessment refers to the issues discussed in the previous sections of this report. A high level summary is presented below.

SAF SWOT Analysis

STRENGTHS
- Bespoke fund
- Able to respond to individual student issues
- Student focused
- Assists with student retention
- Provides assistance to those students most in need

WEAKNESSES
- Numerous different systems in place
- Lack of consistency between HEIs
- Administrative burden
- Level of data available
- Allocation of funding between HEIs

OPPORTUNITIES
- Streamlining the fund administration
- Student friendly guidelines
- Standardisation of application form and process

THREATS
- Cost of administration
- Lack of consistency
- Funding allocations

8.2 Implications of SWOT analysis

8.2.1 Impact on Students

As discussed in the foregoing sections of this report, one of the key strengths of the SAF is the bespoke nature of the Fund. This allows for awards to be used to assist individual student circumstances. This has a significant impact on students as they can feel that the HEI they attend has an interest in assisting them with financial issues that arise.

One of the biggest weaknesses of the Fund is the lack of consistency between HEIs in relation to awards. This is in part understandable due to differences in SAF funding and the differences in the socio-economic status of students in different institutions that affect the demand for the Fund. The HEA report on grant recipients highlights the differences between the students who attend Institutes of Technology and Universities.[9]

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[9]   Student Grant Recipients from a First Year Full-Time Undergraduate New Entrant Cohort for the Academic Year 2013/14 in HEA Funded Institutions. Higher Education Authority. 2015.

8.2.2 Impact on HEIs

The main impact on the HEIs is the level of administration required in relation to the Fund. Each HEI has developed its own systems for dealing with fund disbursement and most have committees in place to review student applications. The HEIs view the Fund as one of the supports available to students who find themselves in difficulty, but the bespoke nature of the Fund makes it more complex to administer.

There are opportunities available to the HEIs to learn from the systems in place in other institutions, to ensure that the Fund supports those students who need it most. Through a more standardised approach, the HEIs have the capacity to reduce the burden of administration, particularly in relation to development of the application system and process.

8.3 Conclusions

8.3.1 The Value Contributed by the SAF

It is clear from the results of our review that the SAF fulfils a very worthwhile purpose and is specifically targeted on a vulnerable proportion of the HEI student population. Although there is limited empirical data collection on the outcomes achieved from the SAF, our *prima facie* assessment using the information forthcoming from our site visits would strongly suggest that the SAF is perceived by both applicants and institutions to be a very valuable mechanism in providing additional funding to students who might otherwise be forced to terminate their participation in higher education.

8.3.2 Data Collection

As previously presented in Section 3 of this report, there are a number of recommendations worthy of consideration in relation to SAF data. These include the collection of data regarding the number of applicants to fully understand demand for the SAF.

The data required in the student profile data should be reviewed. Enhanced student profile data for SAF could potentially be collected as part of the data gathering for other HEA returns. There is also a need for increased return of this data to fully analyse trends. The HEA should provide annual analysis to the HEIs so they can compare their profile to the whole SAF population.

This review of the data should include concerns raised regarding data protection, particularly given the fact that SAF records appear to be held separately from other student records.

The HEA and HEIs should work collaboratively to analyse retention rates of students who are in receipt of SAF. This may involve tracking students through to graduation.

8.3.3 Diversity of Administrative Arrangements

Although the SAF is a national fund available through all HEIs, it would appear that no two institutions organise or administer the Fund in a similar way, and indeed there is considerable diversity across the sector in respect of such issues as SAF processes, documentation, decision-making, record-keeping, and the quantum of funds provided to successful applicants.

At one level, it is understandable that HEIs would wish to have some degree of local flexibility and discretion in dealing with individual cases, and we also recognise that student funding issues in large urban universities may be very different from those arising in Institutes of Technology in largely rural counties.

Whilst the bespoke nature of the SAF has been identified as a key strength, we believe that the present diversity in approach between institutions may lead to inequity of outcomes for students. This is particularly so in respect of the decisions reached or the amount of financial support granted between neighbouring institutions, as it may lead to students in similar institutions and in similar financial circumstances receiving different amounts of financial support.

In our view, a single national SAF should have a common, standardised process in operation across all HEIs. This could still provide local flexibility and the opportunity for responsiveness to urgent requirements, provided that set criteria are met and local decisions signed off under an appropriate governance structure.

8.3.4   Costs of Administration

In Section 5.5 above, we reported that the overall cost of administering the SAF is between €1.48m and €1.71m per annum, a sum which equates to around a quarter of the total value of the financial support provided to students under the SAF. We believe that this cost is excessively high and is wholly related to the diversity of administrative process found across the higher education sector, which results in considerable duplication.

Finding direct comparators for SAF administration, or relevant benchmarks for the cost of administering a scheme such as the SAF, is problematic due to the specific nature of the scheme. However, it is worth considering one fund of similar overall scale to the SAF administered by another Irish statutory body. The Broadcasting Authority of Ireland (BAI) is the statutory body responsible for the administration of the Broadcasting Fund, a scheme whereby television and radio production companies can apply for funding to support programme making which meets a range of predefined criteria. In 2014, €13.844 million was awarded by the BAI in respect of the Broadcasting Fund, and the BAI incurred a total cost of €1.006 million in relation to the administration of the scheme (including staff costs, legal fees, administrative expenses, etc).[10] This represented 7.3% of the total cost, which in our opinion and experience is broadly commensurate with other funding schemes operated by public sector bodies.

For the SAF, spending one-quarter of the value of the Fund on its administration is disproportionately high, and we believe that a more appropriate figure would be in the 7% to 10% range, even after allowing for local flexibility and the need for direct engagement with students.

8.3.5   Overall Conclusion

> Our concluding assessment is that the SAF is a worthwhile initiative and should be continued in some form, ideally separate from SUSI grant administration in order to take account of the particular requirements of SAF applicants.
>
> However, we do not believe that the present administrative arrangements provide good value for money, either in terms of total cost or in respect of efficiency and effectiveness of process.
>
> We believe that change is required, building upon the unique nature of the scheme whilst moving towards a much more standardised and efficient means of delivery.

8.4   Options for Change

A key issue for the HEA to consider is whether the changes required to the SAF should be incremental or radical.

Incremental change would involve keeping the existing delivery model largely intact, but seeking to make significant changes to its operation in order to address the issues identified within this review. Radical change would be fundamental in nature, and would involve a substantial level of reform to the administrative structures of the SAF in addition to changes to operational processes.

Either of these choices could potentially work, given significant commitment and effort both by the HEA and by the HEIs. Alternatively, incremental change could be applied as a first attempt to make major improvements, and could conceivably be followed by more radical reform if it transpired that the incremental approach was not fully successful.

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10   The Broadcasting Fund is audited separately by the Comptroller and Auditor General, and its financial accounts are presented within the BAI Annual Report. The figures presented above appear in the BAI 2014 Annual Report

In the following paragraphs, we describe what would be involved in these alternative approaches. It is important to consider that there is no single "right answer" to the question of how the SAF should be changed, and indeed a hybrid approach which takes account of different models might also be worth considering. We would suggest that the HEA considers these issues carefully before deciding how best to proceed.

8.5 Incremental Change

8.5.1 The Incremental Change Model – Key Features

Under a programme of incremental change, the following key features would be involved:

- ▶ Development and rollout of new administrative processes and systems across all HEIs (see Section 8.5.2 below), which would continue to have local control over the administration of the Fund and all decision-making. As this model would be standardised nationally, it would entail a necessarily more prescriptive approach to be taken with regard to administrative processes and decision-making, whilst still providing some (relatively limited) scope for local flexibility. It would require a greater degree of oversight from the HEA.

- ▶ Establishment by the HEA of a Project Board or Steering Group to oversee the change process, including representatives from stakeholder bodies including the Department of Education and Skills, the HEIs, and USI;

- ▶ Development of a comprehensive Project Plan/Project Initiation Document setting out the detail of the change process to apply, most likely over a period of 24 months – the plan would include key tasks, deliverables, timescales, milestones, resources, responsibilities, critical paths, and project management processes;

- ▶ Selection and appointment of a Change Manager to directly manage the process (most likely a part-time role);

- ▶ Securing the resources required to deliver all aspects of the change programme – these could be HEA staff, seconded staff from the HEIs, external advisers/consultants, or a mix of these resources.

8.5.2 Summary of Recommendations under Incremental Change Model

Throughout this report, we have made various recommendations for improvements to the SAF process. These recommendations form an essential part of the incremental change process, and are summarised below:

Financial Matters and Student Data (cf. Section 3 of this report):

a) The data required in the student profile data should be reviewed. Following this, there is a need for increased return of this data to fully analyse trends. The HEA should investigate the possibility of making the return of completed student profile data by HEIs a condition for further funding being released. The HEA should provide annual analysis to the HEIs so they can compare their profile to the whole SAF population.

b) Data should be collected in relation to students who apply but are not awarded SAF. This would allow the HEA and HEIs to better understand the demand for assistance and reasons for refusal. The recording of whether an award is being made in a hardship or emergency case may aid further analysis into the adequacy of the Fund.

c) The HEA should review the process for allocating funding to the HEIs. A move to a split with a higher weighting towards target SEG numbers should be considered.

d) In the longer term the HEA should review the data available to assess if there is data that would be more appropriate for the estimation of the SEG cohort. To do this, there would be a need to carry out a full assessment of all data available to the HEA.

e) A percentage of the Fund should be held back for emergencies during the financial year.

SAF Guidelines (cf. Section 4 of this report):

f) The data collection requirements should be conveyed to the HEIs via the guidelines document. This could be done so by providing a streamlined and clearer template in place of Appendix 2.

g) The Good Practice section of the guidelines should include a template or sample application form. This would help the staff members in HEIs who deal with administering SAF as they would no longer have to design their own. It would also help the HEA as they could gather and analyse the data provided through the application form.

h) There is a need for the HEA to provide some guideline award amounts for the SAF. This would give the staff in the HEIs greater clarity and help increase the consistency in award amounts across the country. Providing the average awards per sector to the HEIs may be one way of doing this. Regional cost variations should also be taken into consideration.

i) The guidelines document should be made available to HEIs well in advance of the beginning of the term. This would allow HEIs more time to plan for the year and to advertise the SAF.

j) The physical appearance of the document could be improved and include graphics where possible. This would make it more readable and presentable.

k) There should be a version of the guidelines made available to students. This could be a streamlined version of the guidelines document provided to the HEIs. It may include some basic information around the SAF as well as outlining its intended purpose. The development of these should include input from students.

Administration (cf. Section 5 of this report):

l) It is recommended that the HEA work with the HEIs and other stakeholders to create a standardised application form to be used by all HEIs. This would reduce the level of administration in each HEI as the standardised application form could capture all the data required for the data returns to the HEA.

m) Using a standard points-based system to triage student applications would allow HEIs to easily identify those students most in need. The standardisation of the approach would ensure that these students would be identified using similar markers no matter what institution the student attends. As previously discussed these markers could include the number of dependants, rent, etc. Following the scoring of student applications, those with the highest scores would be assessed as a priority for SAF. The development of a suitable triage model should be considered by the HEA.

n) The SAF year currently runs from 1 October to 30 September. It is recommended that this is changed to a time period that would give the HEIs a clearer idea of the funding available to award to students at key points when there is increased demand on the Fund.

o) It is recommended that the data holding and protection procedures in the HEIs are reviewed. It varies across the institutions what data is stored where and what security procedures are in place to protect this data.

p) It is recommended that the individual HEIs are encouraged to look at ways in which they can streamline the administrative burden associated with the SAF. The changes in the receipting requirement are a first step in this process and it can form a basis for further improvements.

Students (cf. Section 7 of this report):

q) The HEA and HEIs should work collaboratively to analyse retention rates of students who are in receipt of SAF. This may involve tracking students through to graduation.

r) Students hear about the Fund through a range of methods but are more likely to apply for the Fund after hearing about if from someone directly rather than via the internet or other sources. This should continue to be encouraged, including input at national and local level from USI.

The effectiveness of the incremental change process should be kept under close review by the HEA, including a formal assessment of progress and reporting to the HEA Board on at least a six-monthly basis. Should it transpire that the incremental change process is not delivering the intended results, more radical reform options should then be considered.

8.5.3 Options for Radical Change

We believe that there are probably two main options available in respect of developing a new service model for delivery of the SAF, as follows:

▶ **Centralised model with HEIs providing only a local student interface**

This option would involve the centralisation of most of the administrative processes associated with the SAF, and would probably entail a greater degree of online presence in respect of guidelines, application processes, notifications and other administrative arrangements. An essential component of this model would be the continuance of local face-to-face engagement with students seeking to apply to the SAF. We would expect that a viable means of implementing this model would be for one of the institutions to be identified as the lead administrative site for SAF processing, and to undertake this function on behalf of all HEIs. Regional clusters may also be a possibility. Resourcing would need to be provided to ensure that this can happen effectively, which might in turn involve a slight reduction in the administrative budget allocations to other institutions.

▶ **Outsourced model**

The second – and most radical – option would be for the entirety of the SAF to be outsourced to an external organisation, most likely in the private sector. Whilst this would provide an opportunity to maximise cost savings, its efficacy may be questionable in terms of the loss of the human interface at campus level for students experiencing difficult financial circumstances, and it may also prove to be much less flexible (i.e. with regard to responsive local decision-making) than the type of arrangement possible under the second model.

Each one of these options has various advantages and limitations, and both should be considered in some depth by the HEA and by other stakeholders before decisions are reached with regard to the future administration of the SAF. We stress that these more radical options should only be given serious consideration if the incremental change process recommended earlier were to be unsuccessful.

8.6 Concluding Comment

Ultimately, this report has demonstrated that whilst there are considerable benefits to having a fund such as the SAF, work is required to overcome the present inconsistencies and inefficiencies identified within the scheme, and we trust that the analysis presented in this report will provide the HEA with a useful foundation on which to redevelop and strengthen the Student Assistance Fund in the short to medium term.

APPENDIX 1

LIST OF HIGHER EDUCATION INSTITUTIONS BY SECTOR AND REGION

FULL LIST OF HIGHER EDUCATION INSTITUTIONS

Athlone Institute of Technology

Church of Ireland College of Education

Cork Institute of Technology

Dublin City University

Dublin Institute of Technology

Dundalk Institute of Technology

Galway-Mayo Institute of Technology

IADT Dún Laoghaire

Institute of Technology Blanchardstown

Institute of Technology Carlow

Institute of Technology Sligo

Institute of Technology Tallaght

Institute of Technology Tralee

Letterkenny Institute of Technology

Limerick Institute of Technology

Marino Institute of Education

Mary Immaculate College

Mater Dei Institute of Education

Maynooth University

National College of Art and Design

National College of Ireland

National University of Ireland, Galway

Pontifical University, Maynooth

Royal College of Surgeons Ireland

St. Angela's College

St. Patrick's College, Drumcondra

Trinity College Dublin

University College Cork

University College Dublin

University of Limerick

Waterford Institute of Technology

HIGHER EDUCATION INSTITUTIONS BY SECTOR

Colleges

Church of Ireland College of Education

Marino Institute of Education

Mary Immaculate College

Mater Dei Institute of Education

National College of Art and Design

National College of Ireland

Pontifical University, Maynooth

Royal College of Surgeons Ireland

St. Angela's College

St. Patrick's College, Drumcondra

Institutes of Technology – Dublin

Dublin Institute of Technology

Dún Laoghaire Institute of Art, Design and Technology

Institute of Technology Blanchardstown

Institute of Technology Tallaght

Institutes of Technology – Other Regions

Athlone Institute of Technology

Cork Institute of Technology

Dundalk Institute of Technology

Galway-Mayo Institute of Technology

Institute of Technology Carlow

Institute of Technology Sligo

Institute of Technology Tralee

Letterkenny Institute of Technology

Limerick Institute of Technology

Waterford Institute of Technology

Universities

Dublin City University

Maynooth University

National University of Ireland, Galway

Trinity College Dublin

University College Cork

University College Dublin

University of Limerick

HIGHER EDUCATION INSTITUTIONS BY REGION

Border

Dundalk Institute of Technology

Institute of Technology Sligo

Letterkenny Institute of Technology

St. Angela's College

Dublin

Dublin City University

Dublin Institute of Technology

IADT Dún Laoghaire

Institute of Technology Blanchardstown

Institute of Technology Tallaght

Marino Institute of Education

Mater Dei Institute of Education

National College of Art and Design

National College of Ireland

Royal College of Surgeons

St. Patrick's College, Drumcondra

Trinity College Dublin

University College Dublin

Mid East

Maynooth University

Pontifical University, Maynooth

Mid West

Limerick Institute of Technology

Mary Immaculate College

University of Limerick

Midlands

Athlone Institute of Technology

South East

Institute of Technology Carlow

Waterford Institute of Technology

South West

Cork Institute of Technology

Institute of Technology Tralee

University College Cork

West

Galway Mayo Institute of Technology

National University of Ireland, Galway

APPENDIX **2**

DATA ANALYSIS TABLES

Total SAF Expenditure and Number of Students Assisted

The table below shows the total SAF expenditure and the total number of students assisted for the years 2009/10 and 2014/15.

Table A2.1: SAF Expenditure and the Number of Students Assisted (HEA ESF Returns Data)

HIGHER EDUCATION INSTITUTION SECTOR	TOTAL EXPENDITURE 2009/10	STUDENTS ASSISTED 2009/10	TOTAL EXPENDITURE 2014/15	STUDENTS ASSISTED 2014/15
IOTs (Dublin)	527,973	712	927,690	1,475
IOTs (other regions)	1,354,628	2,328	2,019,422	5,727
Universities	2,826,621	4,198	3,318,619	6,574
Colleges	277,141	443	395,544	1,133
Total	€ 4,986,363	7,681	€ 6,661,274	14,909

The table below shows the percentage increase in both total expenditure and total number of students between 2009/10 and 2014/15.

Table A2.2: Percentage change in SAF Expenditure and the Number of Students Assisted (HEA ESF Returns Data)

HIGHER EDUCATION INSTITUTION SECTOR	% INCREASE IN TOTAL EXPENDITURE	% INCREASE IN STUDENTS ASSISTED
IOTs (Dublin)	76%	107%
IOTs (other regions)	49%	146%
Universities	17%	57%
Colleges	43%	156%
Total	34%	94%

Percentage of SAF Recipients per Sector

Table A2.3: SAF recipients by sector and year (HEA ESF Returns Data)

SECTOR	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
IOTs (Dublin)	9.27%	10.81%	12.67%	11.25%	11.08%	10.09%
IOTs (other regions)	30.31%	30.80%	33.28%	36.36%	36.13%	37.59%
Universities	54.65%	52.49%	48.25%	47.30%	45.46%	44.95%
Colleges	5.77%	5.90%	5.81%	5.08%	7.33%	7.37%
Total	100%	100%	100%	100%	100%	100%

The table above shows the percentage of SAF recipients in each of the four sectors.

Number of Students Assisted by SAF

Table A2.4: Number of students assisted by sector and year – (HEA ESF Returns Data)

SECTOR	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	% CHANGE 2009/10-2014/15
IOTs (Dublin)	712	897	1,692	2,007	1,680	1,475	107%
IOTs (other regions)	2,328	2,557	4,445	6,487	5,480	5,497	136%
Universities	4,198	4,357	6,445	8,439	6,894	6,574	57%
Colleges	443	490	776	907	1,112	1,078	143%
Total	7,681	8,301	13,358	17,840	15,166	14,624	90%

The table above shows the number of SAF recipients in each of the four sectors.

Percentage of SAF Expenditure per Sector

Table A2.5: Percentage of SAF expenditure by sector and year (HEA Quarterly Return Data)

SECTOR	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
IOTs (Dublin)	10.59%	12.47%	13.47%	13.01%	15.38%	13.93%
IOTs (other regions)	27.17%	29.66%	30.86%	31.23%	29.15%	30.32%
Universities	56.69%	51.45%	50.12%	50.84%	49.61%	49.82%
Colleges	5.56%	6.42%	5.56%	4.92%	5.86%	5.94%
Total	100%	100%	100%	100%	100%	100%

The table above shows the percentage of SAF Expenditure in each of the four sectors.

Student Grant Data

Table A2.6: Percentage of students in receipt of grant by sector (HEA Data)

SECTOR	STUDENTS IN RECEIPT OF A STUDENT GRANT	IN RECEIPT OF FULL FEES	IN RECEIPT OF SAF
Institute of Technology	56%	92%	12%
Universities	36%	90%	8%
Colleges	41%	88%	17%

Regional Level Data

The following 2 tables show annual data at a NUTS III regional level for 2009/10 and 2014/15. The number of SAF awards per region, the student population in each region, and the percentage of students receiving SAF in each region is shown in each table. This is followed by a table showing the percentage changes in the figures between 2009/10 and 2014/15.

2009/10

Table A2.7: Number of SAF awards by region 2009/10 – (HEA ESF Returns Data)

NUTS III REGION	SAF AWARDS	POPULATION	PERCENTAGE RECEIVING SAF
Border	573	10,770	5%
Dublin	3,065	60,885	5%
Mid east	389	6,365	6%
Mid west	778	16,693	5%
Midlands	217	3,306	7%
South east	764	9,294	8%
South west	1,011	24,612	4%
West	884	17,760	5%

2014/15

Table A2.8: Number of SAF awards by region 2014/15 (HEA ESF Returns Data)

NUTS III REGION	SAF AWARDS	POPULATION	PERCENTAGE RECEIVING SAF
Border	1,130	11,748	10%
Dublin	4,626	62,909	7%
Mid east	1,041	8,896	12%
Mid west	1,901	27,954	7%
Midlands	473	3,960	12%
South east	935	11,017	8%
South west	2,385	26,726	9%
West	2,133	19,265	11%

Percentage Changes between 2009/10 and 2014/15

Table A2.9: Percentage changes in SAF awards and Student Population (HEA ESF Returns Data)

NUTS III REGION	% INCREASE IN SAF AWARDS	% INCREASE IN STUDENT POPULATION	% INCREASE IN PERCENTAGE RECEIVING SAF
Border	97%	9%	100%
Dublin	51%	3%	40%
Mid east	168%	40%	100%
Mid west	144%	67%	40%
Midlands	118%	20%	71%
South east	22%	19%	0%
South west	136%	9%	125%
West	141%	8%	120%

Percentage Change in Total SAF Expenditure and Students Assisted

The table below shows the percentage change in total SAF expenditure and the total students assisted between the years 2009/10 and 2014/15 for each HEI.

Table A2.10: Percentage Change in Total Expenditure and the Number of Students Assisted per HEI (HEA Data)

INSTITUTION	% CHANGE IN FUNDS ALLOCATED	% CHANGE IN STUDENTS ASSISTED
Athlone Institute of Technology	58%	118%
Cork Institute of Technology	26%	375%
Dublin City University	40%	241%
Dublin Institute of Technology	52%	92%
Dundalk Institute of Technology	33%	44%
Galway-Mayo Institute of Technology	68%	228%
IADT Dun Laoghaire	67%	276%
Institute of Technology Blanchardstown	290%	251%
Institute of Technology Carlow	-28%	13%
Institute of Technology Sligo	52%	132%
Institute of Technology Tallaght	85%	30%
Institute of Technology Tralee	87%	153%
Letterkenny Institute of Technology	116%	150%
Limerick Institute of Technology	75%	293%
Marino Institute of Education	62%	189%
Mary Immaculate College	14%	123%
Mater Dei Institute of Education	44%	458%
Maynooth University	176%	178%
National College of Art and Design	85%	231%
National College of Ireland	114%	489%
National University of Ireland, Galway	13%	98%
Pontifical University, Maynooth	59%	26%
St. Angela's College	30%	57%
St. Patrick's College, Drumcondra	125%	123%
Trinity College Dublin	-3%	71%
University College Cork	9%	55%
University College Dublin	-13%	-38%
University of Limerick	24%	103%
Waterford Institute of Technology	63%	67%

SEG, Mature Students and Grant Recipients as a Percentage of New Entrants

The table below shows target SEG numbers and mature students as a percentage of overall new entrants in each HEI for the year 2014/15. It also shows the percentage of grant recipients amongst new entrants to higher education in 2013/14. The data is available for 26 HEIs. This data was supplied by the HEA.

Table A2.11: Target SEG numbers, mature students and grant recipients as a percentage of all new entrants per HEI (HEA Data)

	TARGET SEG AS % OF NEW ENTRANTS 2014/15	MATURE STUDENTS AS % OF FT NEW ENTRANTS 2014/15	GRANT RECIPIENTS AS A % OF FT NEW ENTRANTS 2013/14
Athlone IT	30%	23%	58%
Cork Institute of Technology	29%	9%	53%
Dublin City University	27%	8%	36%
Dublin IT (DIT)	25%	12%	42%
Dundalk Institute of Technology	34%	17%	58%
Galway-Mayo IT (GMIT)	28%	19%	60%
IADT Dun Laoghaire	28%	11%	41%
IT Blanchardstown	37%	22%	61%
IT Carlow	38%	21%	62%
IT Sligo	32%	17%	64%
IT Tallaght	34%	16%	57%
IT Tralee	29%	22%	54%
Letterkenny IT (LYIT)	35%	24%	71%
Limerick IT (LIT)	29%	21%	62%
Mary Immaculate College	25%	6%	43%
Mater Dei Institute	34%	2%	64%
Maynooth University	28%	11%	49%
National College of Art and Design	24%	13%	41%
National University of Ireland, Galway	22%	7%	46%
St. Angela's College	26%	30%	46%
St. Patrick's College Drumcondra	12%	3%	36%
Trinity College Dublin	16%	9%	24%
University College Cork	22%	10%	34%
University College Dublin	18%	6%	28%
University of Limerick	28%	7%	48%
Waterford IT	30%	15%	58%