

# An analysis of SUSI grant awardees among New Entrants to Higher Education, and their non-progression outcomes 2017/18 to 2021/22

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## Key findings

- The number of New Entrants awarded a SUSI grant declined between 2017/18 and 2021/22, while the total number of New Entrants increased over the same period.
- Compared to those not receiving an award, a higher proportion of SUSI awardees were female, aged 23 years and older, attended technological universities, and whose parental home was in a deprived area.
- For New Entrants in the 2021/22 year, SUSI awardees had a non-progression rate of 19.1% compared to 13.6% among those not awarded a SUSI grant. The relative proportional difference in the rate of non-progression was observed in each of the earlier years also, notwithstanding considerable fluctuations in the overall non-progression rate in the period.
- In a more detailed analysis of the 2021/22 year, those awarded a SUSI grant had a 50% higher odds of non-progression before considering other factors. After adjusting for a detailed set of socio-demographic, higher education, background schooling and academic performance indicators, those awarded a grant had an 8% higher odds of non-progression compared to those who were not.
- Among those who were awarded a SUSI grant, those with an adjacent award tended to have a higher rate of non-progression than those with a non-adjacent award. However, the difference between these two groups has declined in more recent years.
- Among those awarded a SUSI grant, for each category of higher qualifying income, students had a lower rate of non-progression. In 2021/22, those in the lowest qualifying income group (below €24,500) had a rate of non-progression of 22.3%, while those in the highest qualifying income group (€39,875-€54,240) had a rate of 16.6%. The proportional difference in non-progression between the groups was relatively stable over time.

## Introduction

Non-progression describes whether New Entrants to Higher Education in Ireland re-enrol at their institution in their second year and is an important measure for capturing early outcomes for Higher Education students. The HEA has published extensive and detailed analysis of non-progression for many years and has recently published analysis for the latest year available, students beginning their Higher Education journey in the 2021/22 year<sup>1</sup>.

This report examines non-progression outcomes among New Entrants who were awarded a SUSI grant and compares those to New Entrants who did not receive a SUSI grant. There are three sections to the analysis. In the first section, we describe the sample through frequencies and proportions, showing differences between the two groups in factors related to their sociodemography, their Higher Education choices and circumstances, and their background schooling including Leaving Certificate points attainment. We summarise the five-year trend and provide a more detailed description of the latest cohort, 2021/22 New Entrants. Differences in these characteristics between the groups provides guidance for interpreting their Higher Education outcomes. In section two we describe the non-progression outcomes for the groups over five years while also examining outcomes for different types of SUSI grant awards. In the final section, we highlight the 2021/22 year and assess the role of the different student background factors in explaining differences in non-progression outcomes based on whether students received a SUSI grant. The analysis employs multivariate binary logistic regression modelling, with each of the background factors added sequentially to isolate their effect on the relationship between receiving a SUSI award and likelihood of non-progression.

## Section one: Profile of SUSI grant awardees

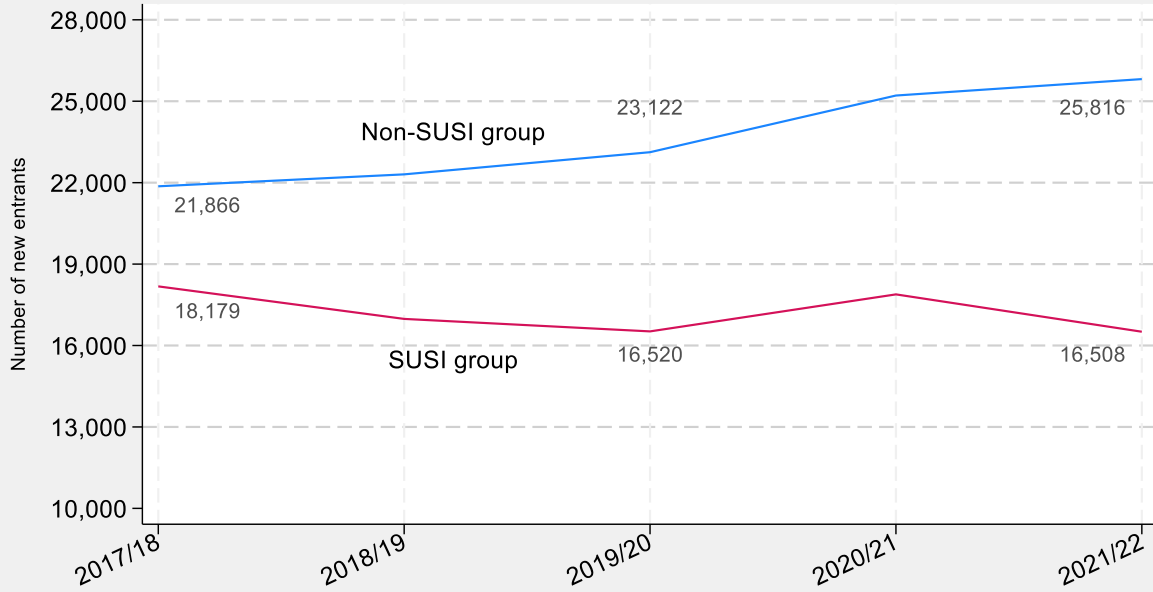
### *Frequency of New Entrants 2017/18 to 2021/22*

The overall number of New Entrants has increased over the period, while the number of annual SUSI awards has declined (figure 1). In 2017/18, 18,179 students were awarded a grant from a sample total of 40,045 (45.4%), while in 2021/22 16,508 from a total sample of 42,324 (39.0%) were. Those not receiving a SUSI award increased from 21,866 to 25,816 in the same period.

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<sup>1</sup> <https://hea.ie/statistics/data-for-download-and-visualisations/students/progression/non-progression-and-completion-dashboard/>

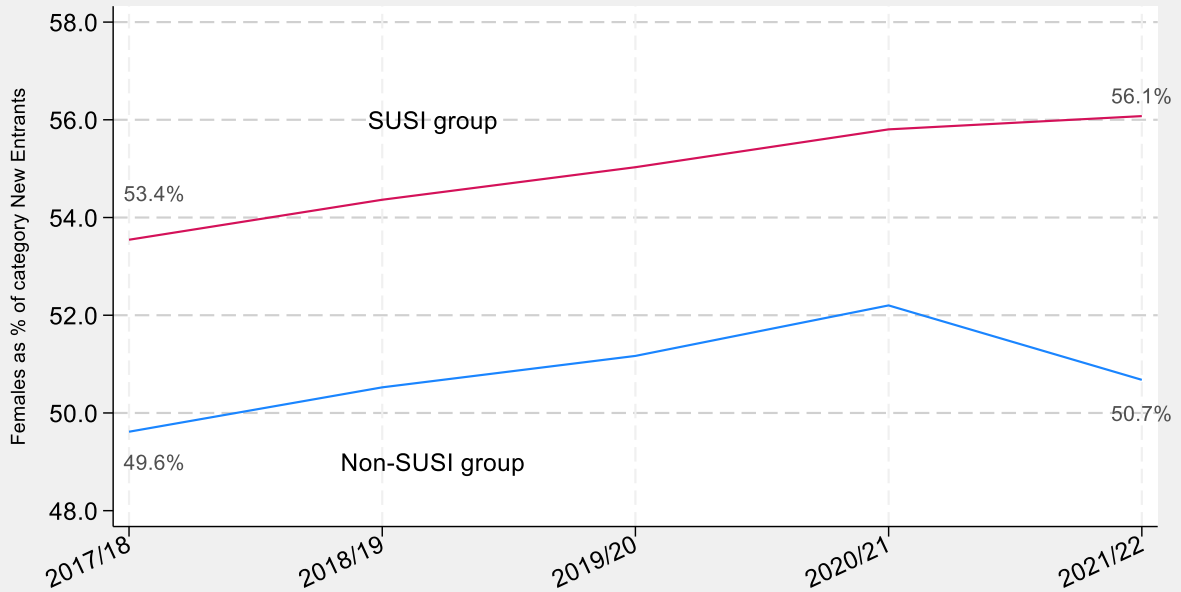
Figure 1: Frequency of New Entrants by SUSI status, 2017/18 to 2021/22



### Gender

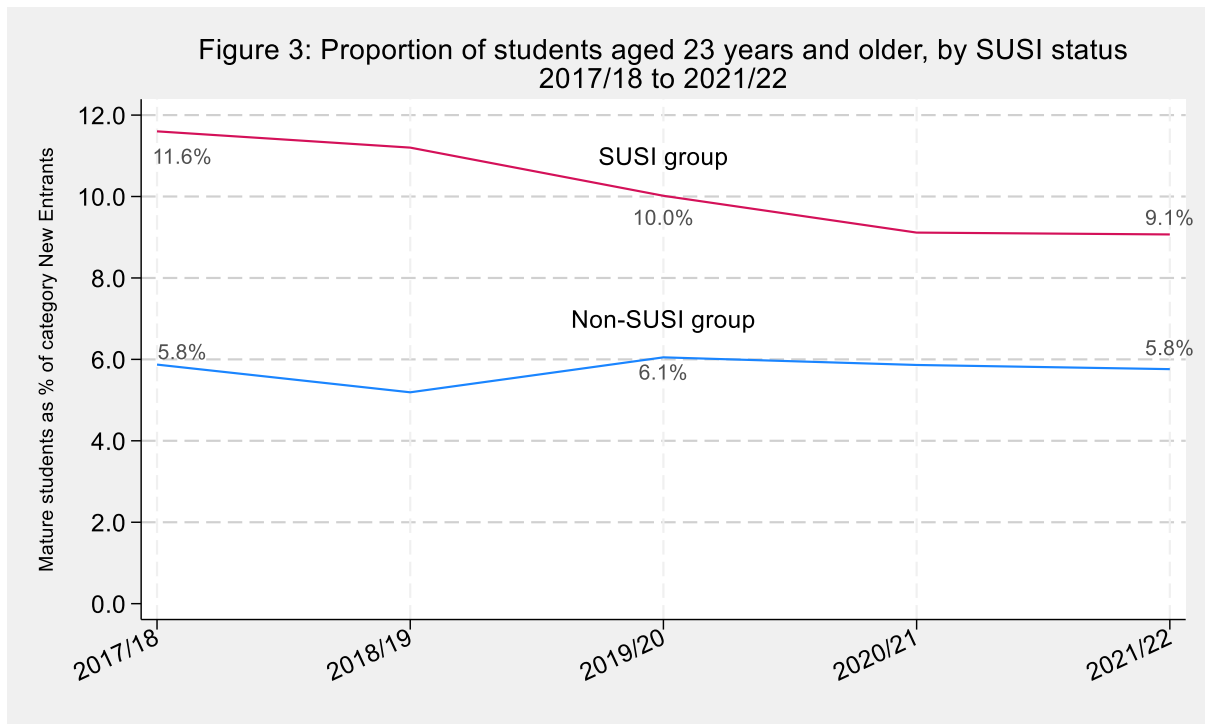
There was a higher proportion of females in the SUSI award group compared to the non-SUSI group, and the percentage of females in the SUSI group has gradually increased from 53.6% in 2017/18 to 56.1% in 2021/22 (figure 2). Just over half of the non-SUSI group (50.7%) were female in the latest available year.

Figure 2: Proportion of females by SUSI status, 2017/18 to 2021/22



### Mature students

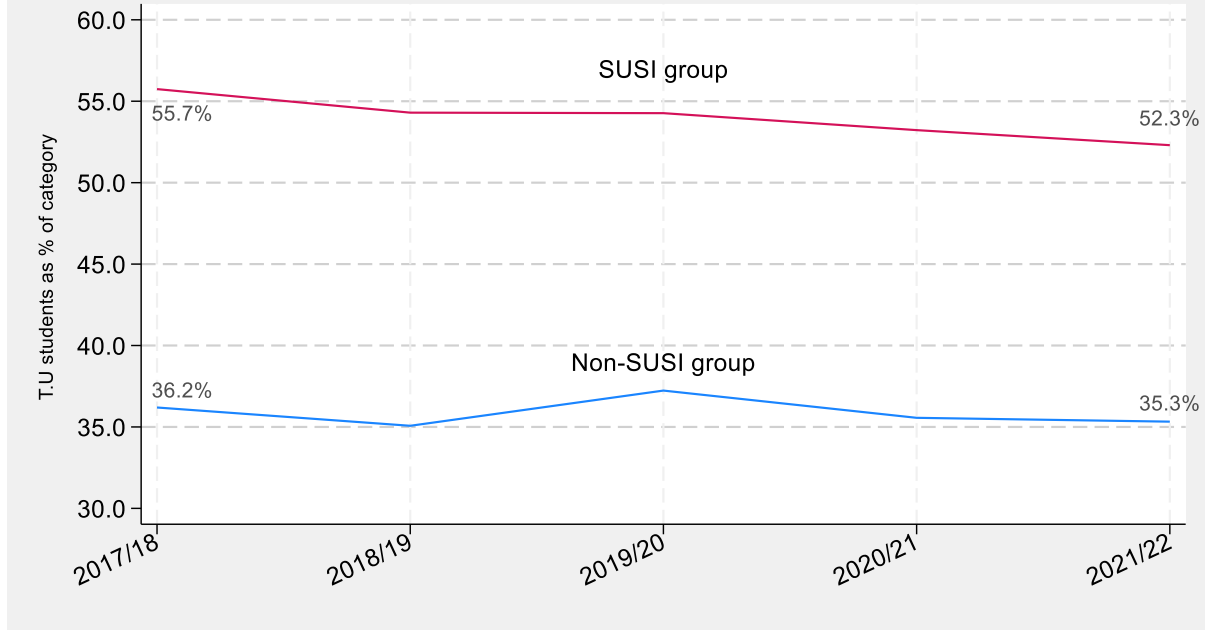
Figure 3 shows that while the proportion of mature students (those 23 years and older) is higher in the SUSI group compared to the non-SUSI group, the trend over time is for a narrowing of this difference. This is attributable to a decline in the percentage of mature students in the SUSI group; at the start of the period 11.6% of the SUSI group were mature students compared to 9.1% in the latest year. The percentage of mature students in the non-SUSI group has remained consistent at approximately 6% throughout the period.



### Higher Education sector

There was a substantially higher proportion of the SUSI group who attended technological universities compared to the non-SUSI group in each year (figure 4). As Higher Education sector is a binary category with the traditional university sector being the other category, the inverse proportions apply to that sector. While the percentage of the SUSI group attending technological universities has declined, there remained a 17-percentage point difference between those who did and did not receive a SUSI award in 2021/22.

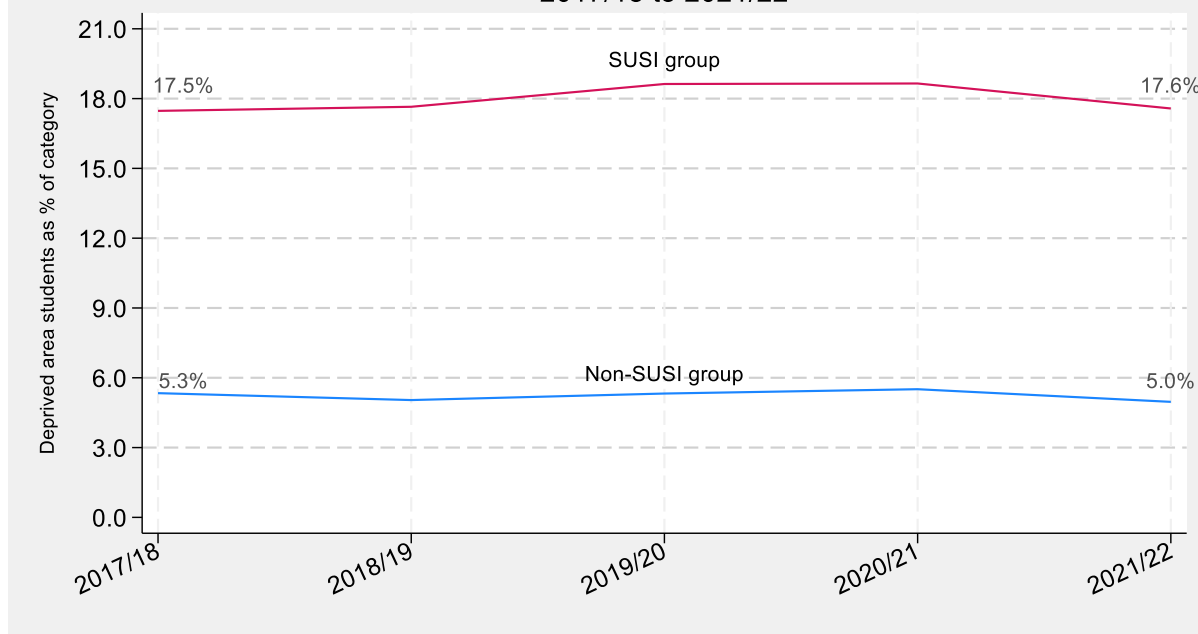
Figure 4: Proportion at technological University, by SUSI status  
2017/18 to 2021/22



#### *Higher deprivation index score*

Figure 5 shows the proportion of the SUSI and non-SUSI group who had a Deprivation Index Score of minus ten and below. This count includes all those in the Deprived and high deprivation groups. As there is an association between individual level parental income (the main criteria for SUSI qualification) and the level of relative deprivation of the parental home area (as measured by Deprivation Index Score), it is unsurprising that more than three times a higher proportion of those who received a SUSI award were in from deprived geographical areas compared to those in the non-SUSI group. The difference was stable through the period. In 2021/22, 17.6% of the SUSI group and 5.0% of the non-SUSI group came from deprived areas. This 5.0% in the non-SUSI group illustrates that there remain substantial pockets of those from relatively lower income households who live in non-deprived areas, indicating the limitations of a single measure of deprivation, in this case Deprivation Index Score.

Figure 5: Proportion from deprived area (DIS), by SUSI status  
2017/18 to 2021/22



### 2021/22 year: Detailed characteristics by sub-group

The forgoing illustrates that there are systematic differences in some important factors between those who do and do not receive a SUSI grant. Table 1 provides a more detailed breakdown of these differences for the 2021/22 year for sociodemographic factors, higher education factors and background secondary school and academic attainment factors, while also testing whether the differences between the groups are statistically significant.

There were significant differences between the two groups in each of the factors examined. 20.5% of the SUSI group had a home address in Dublin compared to 26.1% of those in the non-SUSI group. For entry basis, 63.8% of the SUSI group entered Higher Education through the second level exams path while 80.3% of the non-SUSI group did so. A significantly higher proportion of the SUSI group attended a DEIS school in their final year (16.6%) compared to those who did not receive a SUSI award (7.6%). 2.3% of those receiving a SUSI grant attended a fee-paying school (11.8% of the non-SUSI group). A higher proportion of the SUSI group attended mixed gender schools (61.2%) compared to the non-SUSI group (52.3%). Examining the Leaving Certificate points groups, there were significant differences, with a substantially higher proportion of the top five points groups (equivalent to between 450 and 625 points) in the non-SUSI group compared to the SUSI group. Among those for whom Leaving Certificate points information was not available, a substantially greater proportion were in the SUSI group (27.0%) compared to the non-SUSI group (14.8%).

Table 1: Characteristics by SUSI group 2021/22

|   | Award of SUSI grant |                |        |
|---|---------------------|----------------|--------|
|   | No                  | Yes            | Test   |
| <b>Total</b>                                  | 25,816 (61.0%)      | 16,508 (39.0%) |        |
| <b>Gender</b>                                 |                     |                |        |
| Female  | 13,083 (50.7%)      | 9,257 (56.1%)  | <0.001 |
| Male  | 12,445 (48.2%)      | 7,122 (43.1%)  |        |
| Other   | 288 (1.1%)          | 129 (0.8%)     |        |
| <b>Age category</b>                           |                     |                |        |
| 16-18   | 8,621 (33.4%)       | 6,629 (40.2%)  | <0.001 |
| 19-20   | 14,844 (57.5%)      | 7,774 (47.1%)  |        |
| 21-24   | 1,313 (5.1%)        | 892 (5.4%)     |        |
| 25-29   | 527 (2.0%)          | 463 (2.8%)     |        |
| 30 Years +                                    | 511 (2.0%)          | 750 (4.5%)     |        |
| <b>Deprivation Index group</b>                |                     |                |        |
| High deprivation                              | 188 (0.8%)          | 648 (4.3%)     | <0.001 |
| Deprived                                      | 986 (4.2%)          | 1,987 (13.3%)  |        |
| Marg. below avg                               | 5,447 (23.0%)       | 5,244 (35.0%)  |        |
| Marg. above avg                               | 12,124 (51.3%)      | 5,928 (39.5%)  |        |
| Affluent                                      | 4,717 (20.0%)       | 1,132 (7.6%)   |        |
| High affluence                                | 175 (0.7%)          | 54 (0.4%)      |        |
| <b>Home address is Dublin?</b>                |                     |                |        |
| Yes   | 6,748 (26.1%)       | 3,382 (20.5%)  | <0.001 |
| No  | 19,068 (73.9%)      | 13,126 (79.5%) |        |
| <b>Higher Education sector</b>                |                     |                |        |
| Universities & aff. colleges                  | 16,696 (64.7%)      | 7,874 (47.7%)  | <0.001 |
| Technical Universities, IOT's & aff. colleges | 9,120 (35.3%)       | 8,634 (52.3%)  |        |
| <b>Field of Study</b>                         |                     |                |        |
| Agriculture                                   | 671 (2.6%)          | 301 (1.8%)     | <0.001 |
| Arts  | 4,557 (17.7%)       | 3,144 (19.0%)  |        |
| Business                                      | 5,219 (20.2%)       | 3,052 (18.5%)  |        |
| Education                                     | 1,496 (5.8%)        | 858 (5.2%)     |        |
| Engineering                                   | 3,319 (12.9%)       | 1,936 (11.7%)  |        |
| Generic Prog                                  | 3 (0.0%)            | 2 (0.0%)       |        |
| Health  | 3,333 (12.9%)       | 2,467 (14.9%)  |        |
| ICT   | 1,494 (5.8%)        | 1,313 (8.0%)   |        |
| Natural Sciences                              | 3,169 (12.3%)       | 1,701 (10.3%)  |        |
| Services                                      | 785 (3.0%)          | 757 (4.6%)     |        |
| Social Sciences                               | 1,770 (6.9%)        | 977 (5.9%)     |        |
| <b>Entry Basis</b>                            |                     |                |        |
| Second level leaving exams                    | 20,721 (80.3%)      | 10,536 (63.8%) | <0.001 |
| Access/Foundation                             | 194 (0.8%)          | 226 (1.4%)     |        |
| DARE  | 1,822 (7.1%)        | 662 (4.0%)     |        |
| Direct Entry                                  | 474 (1.8%)          | 202 (1.2%)     |        |
| Further Education Award                       | 1,085 (4.2%)        | 1,430 (8.7%)   |        |
| HEAR  | 72 (0.3%)           | 2,003 (12.1%)  |        |
| Mature Years                                  | 854 (3.3%)          | 1,046 (6.3%)   |        |
| Not given                                     | 14 (0.1%)           | 0 (0.0%)       |        |
| Other   | 580 (2.2%)          | 403 (2.4%)     |        |
| <b>Distance from College</b>                  |                     |                |        |
| Less than 15km                                | 8,962 (34.7%)       | 4,987 (30.2%)  | <0.001 |
| 15km to 69km                                  | 9,002 (34.9%)       | 6,489 (39.3%)  |        |
| 70km or more                                  | 7,625 (29.5%)       | 4,891 (29.6%)  |        |
| No distance info                              | 227 (0.9%)          | 141 (0.9%)     |        |
| <b>School type</b>                            |                     |                |        |
| DEIS  | 1,958 (7.6%)        | 2,743 (16.6%)  | <0.001 |
| Fee Paying                                    | 3,050 (11.8%)       | 372 (2.3%)     |        |
| Grind   | 828 (3.2%)          | 151 (0.9%)     |        |
| Neither                                       | 17,478 (67.7%)      | 10,851 (65.7%) |        |
| in Unknown                                    | 2,502 (9.7%)        | 2,391 (14.5%)  |        |
| <b>School gender</b>                          |                     |                |        |
| All boys                                      | 4,725 (18.3%)       | 1,965 (11.9%)  | <0.001 |
| All girls                                     | 5,562 (21.5%)       | 3,055 (18.5%)  |        |
| Mixed   | 13,495 (52.3%)      | 10,111 (61.2%) |        |

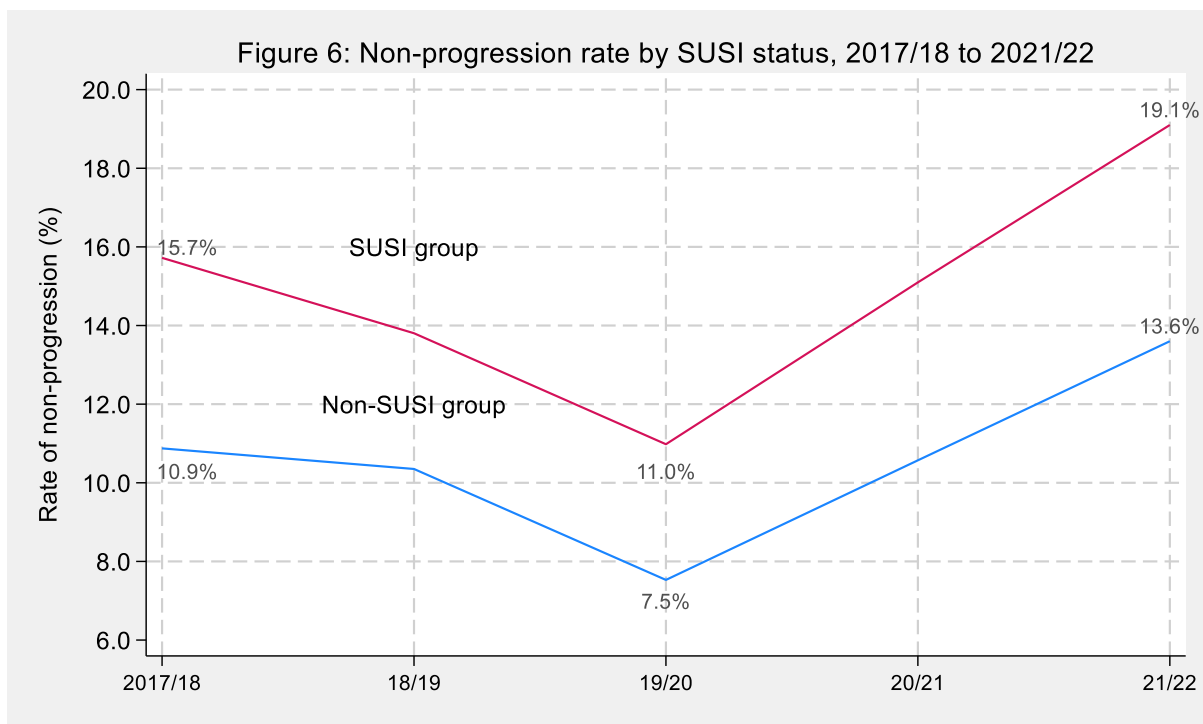


|                                  |               |               |        |
|----------------------------------|---------------|---------------|--------|
| Unknown                          | 2,034 (7.9%)  | 1,377 (8.3%)  |        |
| <b>Leaving cert points group</b> |               |               |        |
| 150 - 199                        | 33 (0.1%)     | 79 (0.5%)     | <0.001 |
| 200 - 249                        | 132 (0.5%)    | 239 (1.4%)    |        |
| 250 - 299                        | 455 (1.8%)    | 668 (4.0%)    |        |
| 300 - 349                        | 1,130 (4.4%)  | 1,333 (8.1%)  |        |
| 350 - 399                        | 2,190 (8.5%)  | 1,889 (11.4%) |        |
| 400 - 449                        | 2,917 (11.3%) | 1,959 (11.9%) |        |
| 450 - 499                        | 4,369 (16.9%) | 2,192 (13.3%) |        |
| 500 - 549                        | 3,889 (15.1%) | 1,509 (9.1%)  |        |
| 550 - 599                        | 3,628 (14.1%) | 1,095 (6.6%)  |        |
| 600 - 625                        | 2,425 (9.4%)  | 488 (3.0%)    |        |
| Not given                        | 815 (3.2%)    | 594 (3.6%)    |        |
| Not available                    | 3,833 (14.8%) | 4,463 (27.0%) |        |

## Section 2: Non-progression outcomes

### Overall trend

Figure 6 shows the five-year trend in non-progression for the two groups. While the overall trend in non-progression has been a decline to the 2019/20 year and then subsequent sharp increase, the pattern of difference is stable with the SUSI group having a rate of non-progression approximately 50% higher than the non-SUSI group in each year. In the latest year, 2021/22, 19.1% of those in the SUSI group did not progress while 13.6% of the non-SUSI group did so.

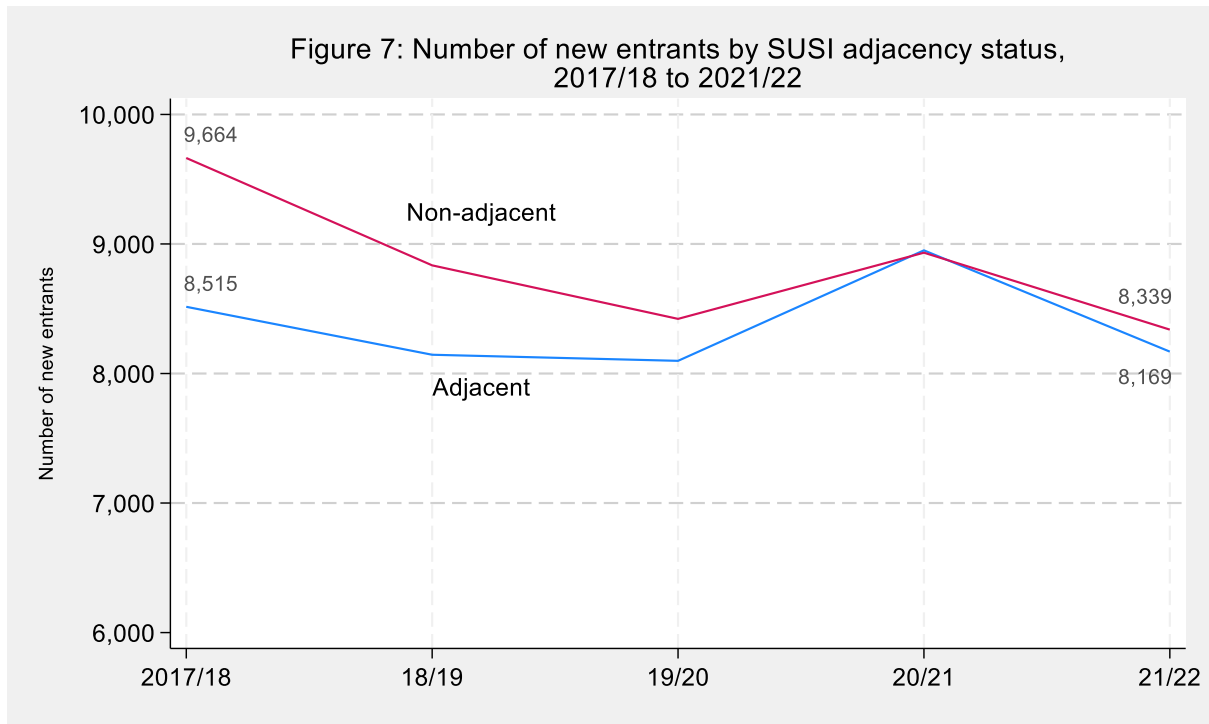


### Differences within SUSI group: Adjacency

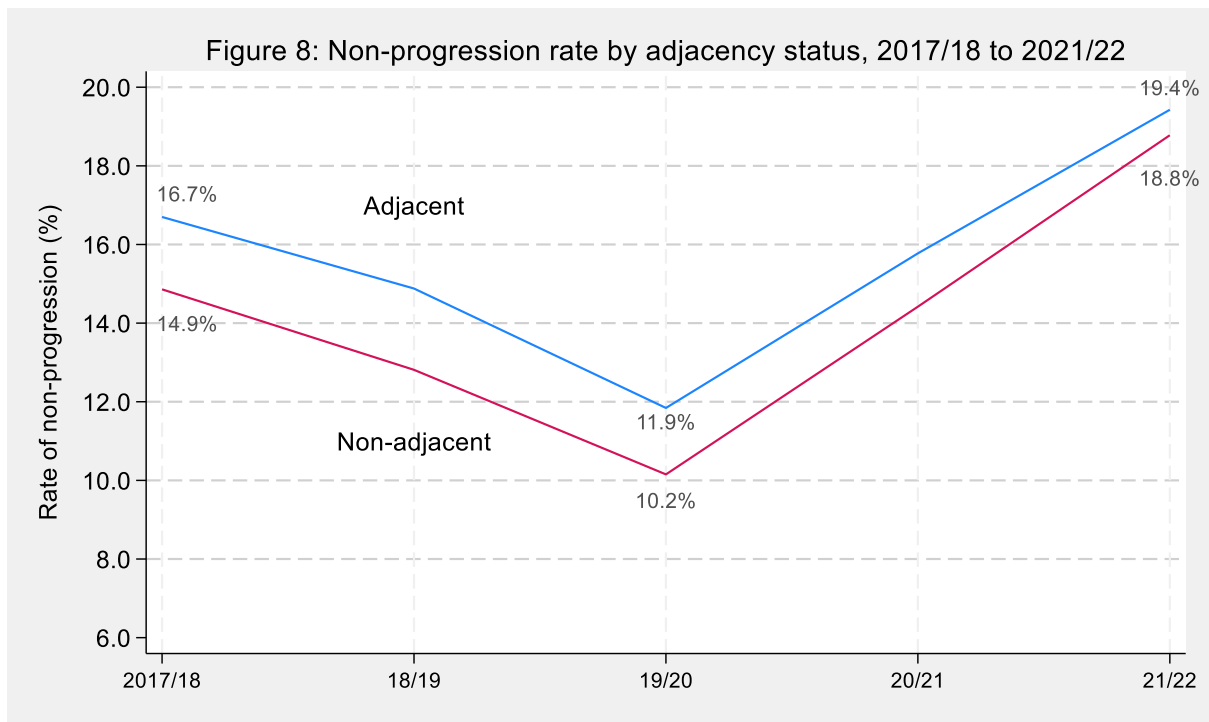
SUSI grant awards differ based on the distance between their parental home address and their Higher Education Institution. Those closer to their institution are awarded an adjacency grant while those further away are awarded a non-adjacency grant.

Figure 7 shows that the number of non-adjacency awards was substantially higher than the number of adjacency awards in the early part of the period, but through a greater decline in the

former, there is little difference in the number of each award in more recent years. In 2021/22, 8,339 non-adjacency awards were granted compared to 9,664 in 2017/18.



Those receiving adjacency awards had a higher rate of non-progression by a small but consistent margin compared to those receiving a non-adjacency award, although the difference in 2021/22 (0.6 percentage points) was smaller than that in 2017/18 (1.8%) (figure 8).



### Differences within SUSI group: income categories<sup>2</sup>

Among those in the SUSI group, the grant type award differed based on parental income. Figure 9 shows the frequency of each of the income category over five years. The number of awards at the two lowest income categories were highest in each year, and those two, along with those in the income category €45,790 to €49,840, declined the most in the number of awards over the period. The other income categories were smaller in frequency but stable over the five-year period.

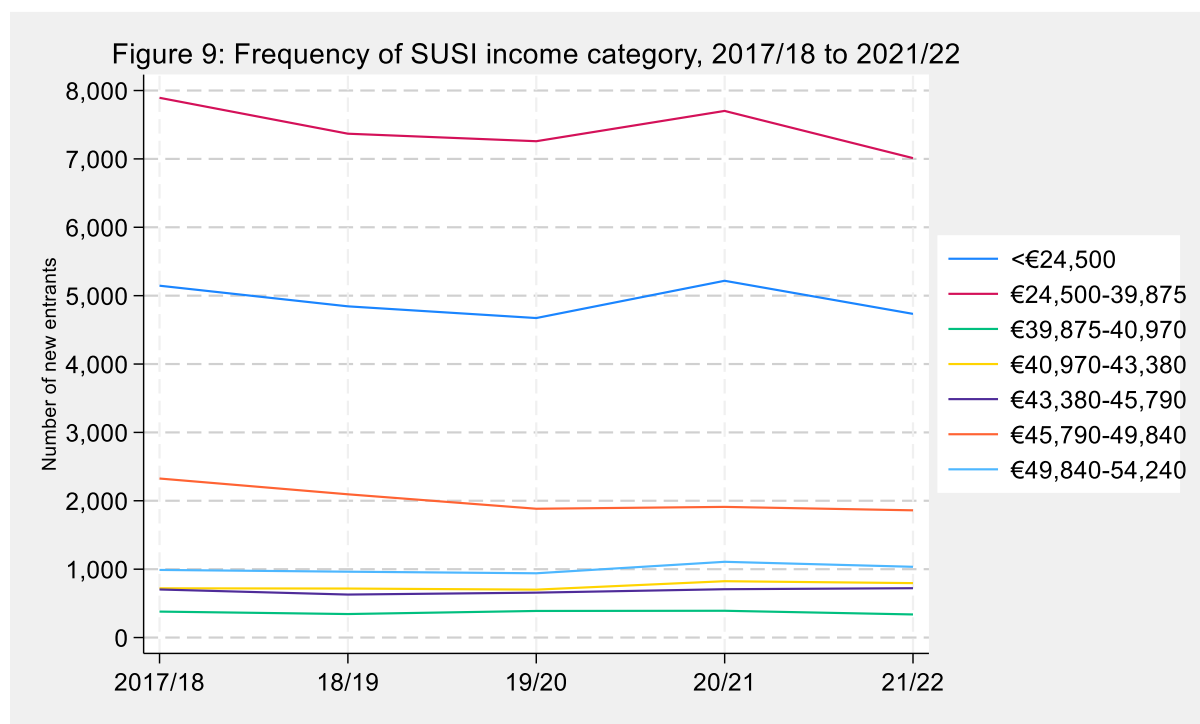
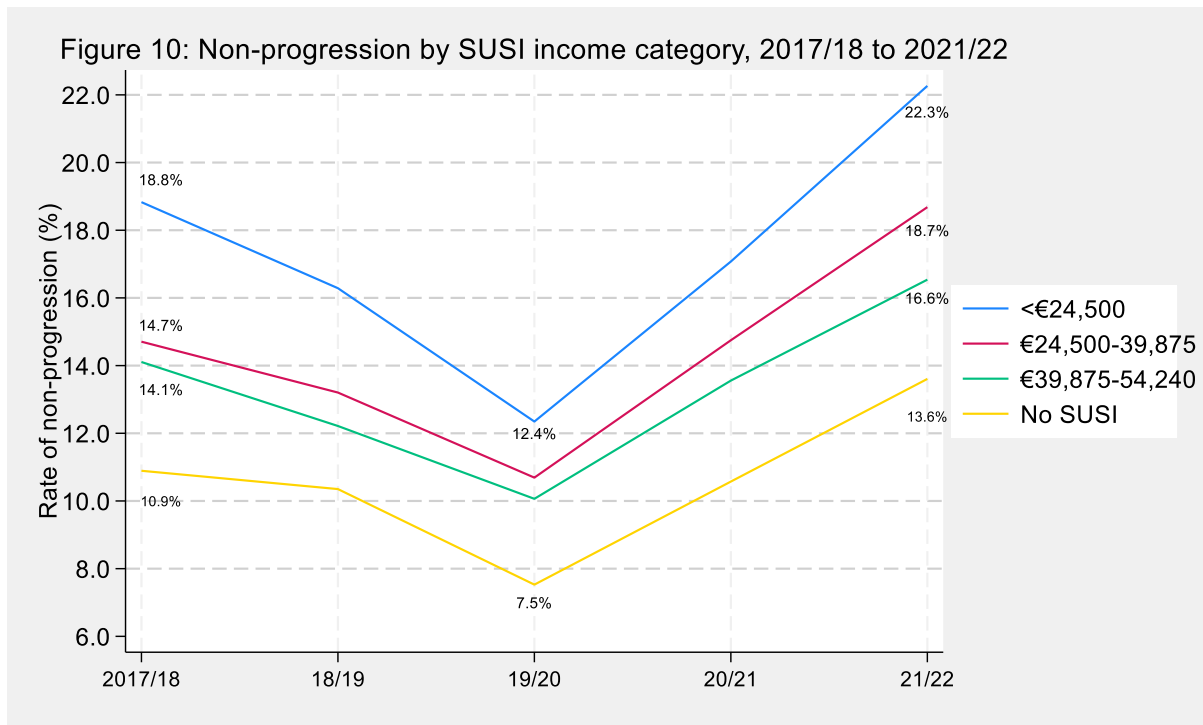


Figure 10 shows the non-progression outcomes related to income categories. All except the two lowest income categories have been grouped together, while the non-progression outcome for the those who did not receive a SUSI award has been added to aid comparison. The result shows a linear-like relationship between ordinal income category and likelihood of non-progression, whereby for each higher income category there is a decrease in the proportion of New Entrants not progressed. The relative differences in non-progression between the different groups is stable over time period monitored.

<sup>2</sup> Over the observed period of analysis 2017/18 to 2021/22, there have been adjustments to the income thresholds applying to special rate bands (those noted as less than €24,500 above). The income thresholds noted in figures 9 and 10 for special rate bands are those employed in the 2021/22. All other income thresholds were constant throughout the period.



### Section 3: factors associated with differences in non-progression outcomes

Section one showed that the characteristics of those who are awarded a SUSI grant and those who are not are systematically different in sociodemographic, Higher Education and Second Level schooling factors. Section two showed that non-progression outcomes differed between the SUSI and non-SUSI group. This section provides analysis of factors are important in explaining the differences in non-progression outcomes between the groups, and quantifying the contribution of each individual factor is in explaining the differences. The data analysed is the 2021/22 year.

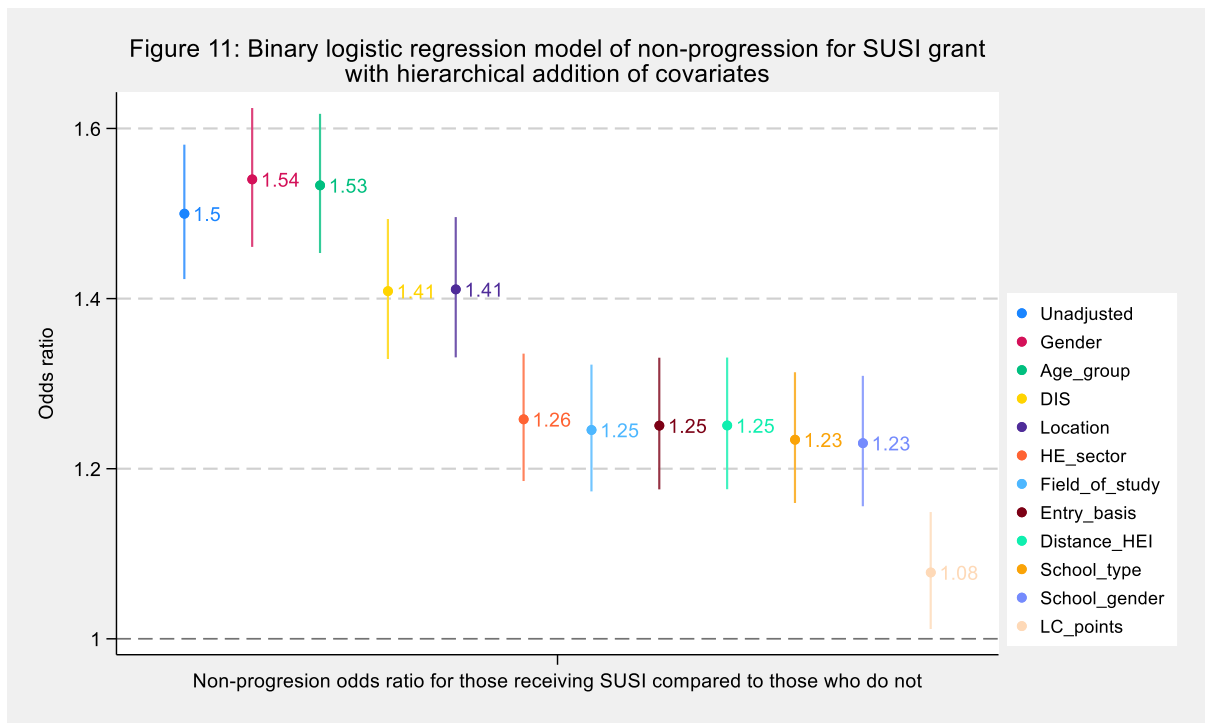
We employ multivariate binary logistic regression modelling for the outcome of non-progression to address these questions. Figure 11 illustrates the results, and these are expressed in odds ratios. The odds ratio shows the likelihood of non-progression for those receiving a SUSI grant compared to those who do not. An odds ratio of greater than one means the SUSI group had a higher likelihood of non-progression than the non-SUSI group. The upper and lower confidence interval of each odds ratio is illustrated by the line either side of the point estimate, and where the confidence interval does not breach the dotted horizontal line at one, the difference in odds ratio is statistically significant.

The baseline model estimates the unadjusted relationship between SUSI grant award and non-progression, and then an additional covariate is added sequentially to the model until the fully adjusted model when the last covariate, Leaving Certificate points group, is added.

Within the unadjusted model, as shown by the blue point estimate and line, the SUSI group had a 50% higher odds of non-progression than the non-SUSI group. This is effectively a restatement of the non-progression finding for 2021/22 in Section two. Each of the four sociodemographic factors considered are then added in sequence. After adjusting for these four, the SUSI group

has 41% higher likelihood of non-progression. Next, we added the three Higher Education factors, of which Higher Education sector was the most influential in explaining differences in non-progression odds for the SUSI group. After adjusting for these factors, students receiving a SUSI award had a 24% higher odds of non-progression. Collectively, these set of factors explain more of the relationship than the sociodemographic factors considered. The final set of factors added were the two background schooling factors and Leaving Certificate points. The latter was the most influential factor of these. However, after adjusting for these factors, in the final model, students awarded a SUSI grant still had an 8% higher odds of non-progression compared to those who did not, and this difference was statistically significant.

Appendix 1 contains a more detailed table of results for the logistic regression modelling, including coefficients for all variables. MacFadden pseudo R<sup>2</sup> squared, illustrating the fit of the model, is also included for each of the models. The fully adjusted model has a pseudo R<sup>2</sup> value of 8.9%, suggesting that there is a substantial amount of unexplained variance within the parameters of this model.



# Appendix 1: Detailed regression tables

Multivariate Logistic regression models

| Table 2: SUSI logistic Regression Modelling For Non-progression 2021/2022 |              |            |                  |            |                  |            |                           |          |
|---|--------------|------------|------------------|------------|------------------|------------|---------------------------|----------|
|   | Unadjusted   |            | Socio-demography |            | Higher Education |            | Schooling & Leaving Cert. |          |
| <b>Award of SUSI grant</b>  |              |            |                  |            |                  |            |                           |          |
| <b>Yes</b>  | <b>1.500</b> | <b>***</b> | <b>1.413</b>     | <b>***</b> | <b>1.243</b>     | <b>***</b> | <b>1.077</b>              | <b>*</b> |
| Gender  |              |            |                  |            |                  |            |                           |          |
| Male  |              |            | 1.571            | ***        | 1.346            | ***        | 1.216                     | ***      |
| Other   |              |            | 1.277            |            | 1.477            | **         | 1.404                     | *        |
| Age category  |              |            |                  |            |                  |            |                           |          |
| 16-18   |              |            | 1.025            |            | 1.017            |            | 1.006                     |          |
| 21-24   |              |            | 1.451            | ***        | 1.210            | **         | 0.983                     |          |
| 25-29   |              |            | 1.153            |            | 1.061            |            | 0.901                     |          |
| 30 Years +  |              |            | 0.968            |            | 0.890            |            | 0.768                     | *        |
| Deprivation Index group   |              |            |                  |            |                  |            |                           |          |
| High deprivation  |              |            | 2.132            | ***        | 1.843            | ***        | 1.479                     | ***      |
| Deprived  |              |            | 1.762            | ***        | 1.548            | ***        | 1.298                     | ***      |
| Marg. below avg   |              |            | 1.369            | ***        | 1.235            | ***        | 1.102                     |          |
| Marg. above avg   |              |            | 1.207            | ***        | 1.138            | **         | 1.077                     |          |
| High affluence  |              |            | 0.904            |            | 0.869            |            | 0.789                     |          |
| No DIS information  |              |            | 1.282            | ***        | 1.362            | ***        | 1.222                     | **       |
| Home address is Dublin or not   |              |            |                  |            |                  |            |                           |          |
| Yes   |              |            | 1.066            | *          | 1.103            | *          | 1.103                     | *        |
| Higher Education sector   |              |            |                  |            |                  |            |                           |          |
| Technical Universities, IOT's & affiliated colleges                       |              |            |                  |            | 2.461            | ***        | 1.368                     | ***      |
| ISCED Broad   |              |            |                  |            |                  |            |                           |          |
| Agriculture   |              |            |                  |            | 0.694            | **         | 0.691                     | **       |
| Arts  |              |            |                  |            | 1.929            | ***        | 1.537                     | ***      |
| Business  |              |            |                  |            | 1.111            | *          | 1.063                     |          |
| Education   |              |            |                  |            | 0.749            | **         | 0.840                     |          |
| Engineering   |              |            |                  |            | 1.357            | ***        | 1.486                     | ***      |
| ICT   |              |            |                  |            | 1.098            |            | 1.054                     |          |
| Natural Sciences  |              |            |                  |            | 1.203            | **         | 1.469                     | ***      |
| Services  |              |            |                  |            | 1.602            | ***        | 1.377                     | ***      |
| Social Sciences   |              |            |                  |            | 1.334            | ***        | 1.318                     | ***      |
| Entry Basis   |              |            |                  |            |                  |            |                           |          |
| Access/Foundation   |              |            |                  |            | 0.937            |            | 0.647                     | **       |
| DARE  |              |            |                  |            | 1.079            |            | 0.875                     | *        |
| Direct Entry  |              |            |                  |            | 1.015            |            | 0.763                     | *        |
| Further Education Award   |              |            |                  |            | 1.002            |            | 0.839                     | **       |
| HEAR  |              |            |                  |            | 0.989            |            | 0.846                     | *        |
| Mature Years  |              |            |                  |            | 1.053            |            | 0.996                     |          |
| Other   |              |            |                  |            | 0.403            | ***        | 0.444                     | ***      |
| Distance home from College  |              |            |                  |            |                  |            |                           |          |
| 15km to 69km  |              |            |                  |            | 1.001            |            | 0.976                     |          |
| 70km or more  |              |            |                  |            | 1.030            |            | 1.063                     |          |

|  |        |     |        |     |        |     |        |     |
|--|--------|-----|--------|-----|--------|-----|--------|-----|
| No distance info   |        |     |        |     | 0.621  | **  | 0.672  | *   |
| School type  |        |     |        |     |        |     |        |     |
| DEIS   |        |     |        |     |        |     | 1.201  | *** |
| Fee Paying   |        |     |        |     |        |     | 1.023  |     |
| Grind  |        |     |        |     |        |     | 1.865  | *** |
| Unknown  |        |     |        |     |        |     | 1.253  | *** |
| Gender ethos of school attended in sixth year  |        |     |        |     |        |     |        |     |
| All boys   |        |     |        |     |        |     | 1.117  |     |
| Mixed  |        |     |        |     |        |     | 1.074  |     |
| Unknown  |        |     |        |     |        |     | 0.866  |     |
| Leaving cert points (50 point groups)  |        |     |        |     |        |     |        |     |
| 150 - 199  |        |     |        |     |        |     | 3.130  | *** |
| 200 - 249  |        |     |        |     |        |     | 2.463  | *** |
| 250 - 299  |        |     |        |     |        |     | 1.938  | *** |
| 300 - 349  |        |     |        |     |        |     | 1.573  | *** |
| 400 - 449  |        |     |        |     |        |     | 0.681  | *** |
| 450 - 499  |        |     |        |     |        |     | 0.463  | *** |
| 500 - 549  |        |     |        |     |        |     | 0.362  | *** |
| 550 - 599  |        |     |        |     |        |     | 0.238  | *** |
| 600 - 625  |        |     |        |     |        |     | 0.166  | *** |
| Not given  |        |     |        |     |        |     | 1.048  |     |
| Other  |        |     |        |     |        |     | 0.866  | **  |
| Intercept  | 0.157  | *** | 0.096  | *** | 0.059  | *** | 0.139  | *** |
| Pseudo R2  | 0.0061 |     | 0.0188 |     | 0.0528 |     | 0.0892 |     |
| <p>*** <math>p &lt; .001</math>, ** <math>p &lt; .01</math>, * <math>p &lt; .05</math><br/> Model 1: Unadjusted<br/> Model 2: Sociodem<br/> Model 3: HE_factors<br/> Model 4: School_factors</p> |        |     |        |     |        |     |        |     |