



Union of Students in Ireland
Aontas na Mac Léinn in Éirinn

Position Paper on the Funding of Higher Education

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Executive Summary

Higher education is a public service and public good, which has fuelled Ireland's economic and social transformation since the 1950s and continues to drive the realisation of our national ambitions. However, insufficient investment in higher education has led to a "managed decline" in the sector which threatens the development of the economy on a medium and long term basis.

Higher education delivers real rates of return far in excess of the rate defined as positive by economists. The Irish sector is effective at returning state investment; reduction in investment is therefore, to an extent, a waste of opportunity. Multiple high-level strategies and priorities for the government rely upon the high performance of the HE sector. It is contended that state investment is sustainable and produce high quality outcomes for the state, the society and the economy.

Access to higher education, if it is to deliver the maximum public utility and return on investment for the whole society, should be broad based and without distinction according to socioeconomic background. Access should not simply be about getting more people into higher education, but about creating pathways for the most people to the best form and level of education for them, their communities and the society.

The Department of Education has established an ambition to create a strong stream of employer-supported apprenticeships and traineeships for 13,000 students in 2020, across 100 career areas. We contend that there is a powerful case for this to be expanded, and we believe that this can play a major economic and social role.

Prospective students from lower-income groups appear to be more debt-averse. These groups are more likely to be uncertain about the risks and returns on educational investment and more likely to reject the accrual of significant debts such as are envisaged in any post-pay system for education. Debt aversion is a class issue and a deterrent to prospective students, even outweighing aspiration, career-work objectives, encouragement and other social factors.

Student debt has proven to be a deterrent to lenders in other jurisdictions where student loans have been introduced. Additionally, repayment of student loans restricts the ability of a graduate to save for deposits. This has significant impacts on the ability of future graduates to secure mortgages, car loans or own their own homes.

First time, mature students: In Australia, mature-age applications continue to decline in accordance with a rise in fees - by 9 per cent in 2015 following a 10 per cent drop in 2014. The numbers of English university applicants aged 20 or older, for full-time courses, has fallen from 134,000 to 116,000, a reduction of 18,500, or 13.8 per cent since 2010.

Part-time/flexible learners: Between 2002-2003, 47 per cent of all entrants to higher education in England were on part-time courses. The sharpest decline has occurred since the 2012 decision to treble tuition fees. Australia has experienced a drift away from university study from part-time mature students, with 10,000 fewer participants since the introduction of loans in 1989.

Lone Parents: The average debt-to-asset ratio is 37.7% nationally. The debt-to-asset ratio for single parent households is more than double that at 78.3% with savings of €300 on average. Lone parents who would be deterred from entering higher education or because of debt tolerance move themselves further into debt and into lower standards of living with a life-time of student debt.

It is estimated that it would take up to 17 years for an Irish student loan scheme to become self-financing. 'Investing in National Ambition' cites Chapman in estimating that €12-13m will be lost every year because of non-payment of graduate debt by emigrants. USI estimates that this figure is €14,058,000 per annum

Between 1989 and 2006, the participation rate of students from lower income backgrounds in Australia only fluctuated slightly around the 14.8 per cent mark, meaning that ICLs failed to attract these students to higher education.

The Australian Government's total public debt interest payment is set to increase fivefold to \$185.2 billion in 2025-26. This is an increase of 46.3 per cent of the nation's public debt in 2025-2016 up from 15.4 per cent in 2015-2016.

A funding option that would take 17 years to 'hopefully' become self-financing while deterring people from higher education is dangerous. Using debt to fund higher education instead of state funding is not accessible. In terms of 'equity, fairness and justice' Option One provides this. To not choose Option One on the grounds of 'certainty, ambition and quality' is a decision not to invest in national ambition itself. The degree of uncertainty with Option Three is outlined clearly that not all loans would be repaid in full and the issue of increasing rates to recoup losses on those who have debt.

1. Introduction

Insufficient funding for higher education continues to fuel a “managed decline” in the sector. This decline has been observed across the board: institutional rankings and reputation have suffered; student-teacher ratios have climbed to a sectorial average of 19.6:1; casualisation of academic work; and the cost of attending a third-level institution is as high as €12,000 per year for a domestic student. As such, there is desire throughout the sector for urgent reform of the current funding arrangements for higher education. Third-level students, universities and Institute of Technology (IOT), and staff both academic and non-academic share this desire. This is evident from the Coalition for Publicly Funded Higher Education comprised of USI, SIPTU, TUI, IMPACT and IFUT.

Higher education is a public service and a public good. The sector has been at the heart of Ireland’s economic and social transformation since the 1950s and continues to drive the realisation of our national ambitions. USI believes that a public service should be assessed by its contribution to society as a whole. Higher education is of great value to Irish society. In the context of still restricted public finances, we cannot afford to be inattentive to the cost of providing such purposes. Throughout this paper, we will outline how higher education is a public service that merits investment, but also demonstrate the invaluable economic and social return on this investment.

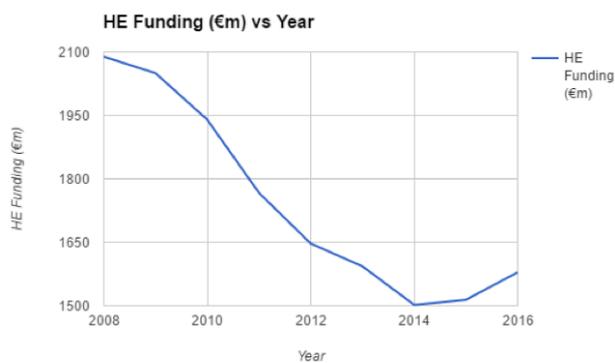
USI welcomes the publication of the report of the expert group on future funding of higher education, and the opportunity it presents to have a national conversation about the purpose and value of higher education.

USI sees a clear path of progressive investment to achieve a step-by-step change in quality levels and participation. For the first time in a generation, we have been told that publicly funded education is a credible and feasible option for the future. As a society, we cannot afford not to take this opportunity.

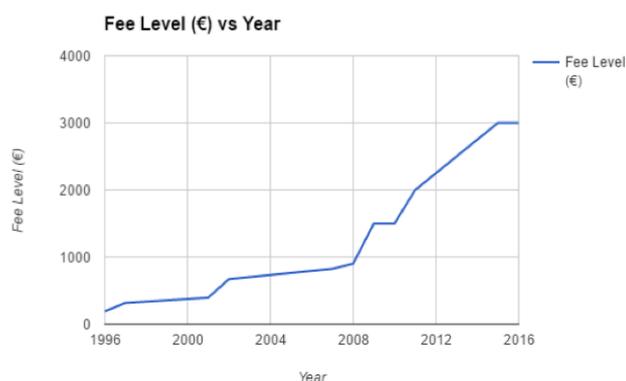
2. History of Funding Higher Education and Context

Third-level tuition fees were abolished in 1996. To ensure institutions could continue to provide for essential student-related costs, a small registration charge of IR£151 was introduced. The purpose of this registration charge was redefined over the years developing from a contribution to specific costs to a contribution to student services. This charge became a high student fee, which contributes to the overall running of the institution and is expected to provide for the cost of student services. The decision in 1996 to extend free tuition to qualifying full-time undergraduate students in all publicly aided institutions of higher education was a significant milestone in terms of public funding. However, the continuing increase in student numbers has not been matched by a corresponding increase in public funding with the result that some students have had to pay more by way of higher tuition fees for part-time or postgraduate courses or student charges at registration each year.

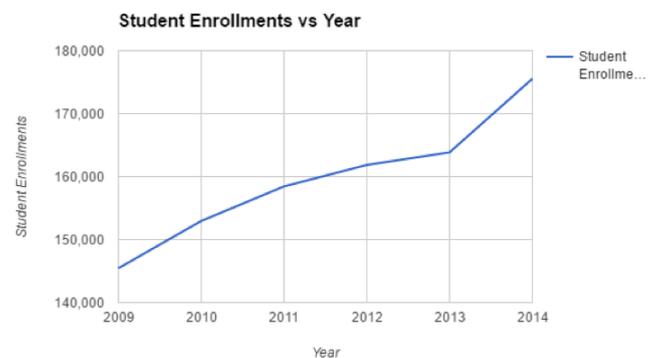
Since 2008, state funding for higher education has been drastically reduced, only partially countered by an increase in student contribution.¹



State funding for higher education was cut by 35 per cent, student numbers increased by 20 per cent and academic staff numbers reduced by 10 per cent. Social Justice Ireland report on Budget 2017 points out that there has been a decrease of 20.4 per cent in real expenditure at third level between 2004 and 2013². It should be noted that in the period from 2007 to 2014 the student contribution fee increased by 363 per cent from €825 to €3000³:



At €3,000 Ireland already charges the 2nd highest rate of fees among EU countries in the OECD to those who do not qualify for a fee waiver through the maintenance grant scheme.⁴ Student enrolments have drastically increased due to encouraging unsustainable student recruitment for struggling academic units.⁵ This effect has been amplified by a strengthening tradition of direct transition between second- and third-level and the under-resourcing of the further education and training sector.



The consequence of these developments is that the Irish higher education system is struggling to perform. In 2009, the majority of European countries reported either increased or stable higher education budgets as compared to the academic year 2008/09. However, several countries introduced budgetary cuts. In the EU, these cuts were most severe in Ireland, Latvia and Iceland.⁶

In 2010/11, the majority of European countries increased spending on higher education. In only six countries national higher education budgets have decreased. Among these Ireland, Italy and Iceland registered a second decrease in public funding. Education authorities in Ireland and Iceland persist with particularly significant budgetary cuts in the range of 8-10 per cent per year. With the economic crisis and cuts, Ireland, Greece, Italy and Iceland allocated special funds to ring fence the sector from the most severe effects of the crisis.⁷ However, stimulus packages were also adopted in Germany, France, Finland, Sweden and Norway despite an economic crisis and were committed to maintaining high levels of government spending on higher education. Germany and France were equally determined to provide the necessary funding for on-going reforms in their national systems. The higher education system has continued to perform adequately by achieving certain efficiencies and through the collaboration of students, staff, and management. But the message from the sector is clear: just getting by is not a long-term strategy and the current arrangements are not in the interest of the public.

1. Other countries in the EU like Germany, Austria and France and Nordic countries increased state funding despite an economic crisis as the value and public returns were recognized and proved beneficial to the countries economic gains

2. See Social Justice Ireland report

3. This was done through each budget

4. See NERI (2014)

5. HEA report (2016)

6. See Modernisation of Higher Education in Europe (2011)

7. In Ireland, this is the purpose of the SUSI grant

3. The Case for Publicly Funded Higher Education

- Because of its clear, significant and measurable contribution to the public good, higher education is a public service and should be resourced as such;
- Multiple high-level state priorities and strategies depend on high levels of performance and accessibility in higher education;
- State-funded higher education is sustainable and can produce high-quality outcomes for the economy and society.

ACCESS

Increased fees have an overall negative impact on enrolments and retention in higher education and a lack of participation between social classes. The “free fees” initiative did not promote its stated objective of educational equality by admitting more students from lower socio-economic backgrounds.⁸ This finding has been widely misinterpreted. To give context to the argument that the ‘free fees’ model did not increase participation, Delaney and Healy (2014) remind us that a majority of school leavers did not progress into Higher Education because entry-level jobs did not require a Higher Education qualification at the time.⁹ Today, new pathways to higher education now exist and the need for qualifications is recognised.

USI argues that the funding model for higher education is not a “silver bullet” for accessibility. The experience of Australia where student loans have failed to increase participation from underrepresented groups is testament to that. Accessibility should not be viewed as a question of who gets into college, but who gets in, performs and progresses, and completes higher education.¹⁰

In addition, USI has the following concerns surrounding the other options in the ‘Investing In National Ambition’ and their impact on accessibility:

- The proposed removal of the fee grant, paid under the Student Grants Scheme, and its replacement by an ICL, will send a message to lower-income groups that the State does not specifically encourage their participation;¹¹
- There is a risk that lower-income groups will be averse to taking on debt. These groups are more likely to be uncertain about the return to education investment, and to reject the notional risk of significant amounts of debt;¹²

- The focus of access initiatives in high-fee systems is demonstrably more about managing disincentive than promoting access.

HIGHER EDUCATION AS A PUBLIC GOOD, CONFERRING PUBLIC BENEFIT

A key point of debate arising from ‘Investing In National Ambition’ is how to appropriately balance contributions to account for the benefits that higher education. Irish higher education graduates earn 75 per cent more compared to other workers who hold just a secondary level qualification compared favourably with an OECD average of 57 per cent¹³.

However, Delaney and Healy demonstrate that the return on state investment in higher education is also significant (and relatively high) for Ireland. The OECD measures the “social returns” on higher education by evaluating the relationship between public costs and public benefits.

Public costs include:

- The direct costs of providing tuition;
- The income taxes by delaying the entry of many into the labour market;
- Grants paid to students to support tuition.

Public benefits include the additional income tax as a result of higher earnings (itself partially due to increase in foreign direct investment), additional social security contributions and low reliance on social welfare; and lower social transfer expenditure.

The estimated public net present value for both men and women is once again high compared to other countries, underscored by higher income tax revenues for higher earnings.¹⁴ The public “rate of return,” i.e. the relationship between public benefits and public costs, is estimated at 13.7 per cent for women and 17 per cent for men¹⁵. Economists have identified a real rate of return of between 6 and 8 per cent as the rate that the public sector should seek to achieve, meaning that higher education in Ireland is highly productive at returning State investment. In more simple terms, society gets more out of higher education than it puts in through the State.

Higher education has been the key driver of Ireland’s remarkable economic growth over the last 30 years. Rising levels of skills and educational qualification have greatly facilitated inward investment, growth in domestic and foreign enterprises as well as the development of key high value-added sectors.¹⁶ ‘Investing In Ireland’ (2012) found

8. See Denny (2010) who discusses this in more detail with another perspective from NERI

9. Delaney and Healy also argue that Denny (2010) only looks at universities ignoring the skills-based knowledge and practice IOTs provided

10. See Kirby (2016)

11. See Usher (2006) on effects of shift to loans from grants showing increase in debt has negative effects

12. See Kirby (2016), Lorz (2011), NUS-UK (2015), Blackburn (2015)

13. See Delaney and Healy (2014) and NERI research from 2012 and 2014.

14. See Delaney and Healy (2014), European Commission (2011), Huelsman (2015), Jongbloed (2001)

15. See NERI (2014)

16. See Matheson Ormsby Prentice (2012)

that 28 per cent of all survey respondents from of 315 global foreign investors mentioned education as one of the country's key competitive advantages. 23 per cent mention Ireland's access to skilled labour across the EU.

Despite the clear economic returns, real current public spending per capita has remained relatively steady for primary and secondary levels (decrease from 2009 maximums and 10 per cent).¹⁷

In making provisions for public services the contribution to public good should be emphasised over private benefit. Most successful public services confer both private and public benefit; it goes without saying that both State and individual benefit from access to healthcare. Both primary and secondary education also confer a private benefit in addition to a public one, but it is now almost universally accepted that the cost of provision for such should come from public expenditure.

'Investing In National Ambition' states that:

'Because almost all the funding for higher education would come out of general taxation, some will see Option One as taking limited account of the considerable private benefits which accrue to graduates of higher education' (p.50).

Data gathered from www.smartvote.ie showed from 92,000 57% of people agreed that higher education should be funded through general taxation. Below are some key public benefits to higher education:

- The economic benefits arising from enterprise, including growth in employment and increased income tax contributions¹⁸;
- The economic benefits arising from social mobility, where individuals from socio-economic backgrounds can access higher education¹⁹;
- The regional economic benefits of labour market-oriented provision through the IOT ²⁰;
- The benefits to society of increased civic participation and engagement;
- The benefits to society of decreased reliance on income support and public services;
- The benefits to society of entrepreneurship fostered at third-level and the associated creation of new jobs²¹;
- The benefits to society of the opportunity for the unemployed and low-skilled to access education and training without barriers;

SUSTAINABILITY AND AVAILABILITY OF FUNDING

Many supportive public representatives have expressed a hesitation that the state cannot afford an immediate investment of €1.26bn, which has been identified by the 'Investing In National Ambition' as the amount of additional public funding required to run a high-quality higher education sector.

While seeking to emphasise the need for immediate funding, particularly to the financially vulnerable institutions in the IOT sector. USI emphasises that the investment is required over a period of 14 years.

The argument that lower income taxpayers will cover a higher income student's fees narrows higher education as something individualistic but we know public investment pays off.²² In the US, it is estimated that the total net gain of supporting public higher education ranges between \$75,000 and \$200,000 per student.²³ The idea that progressive taxation to fund higher education should only be levelled at graduates runs counter to the principle of the tax system where earners pay taxes for strategic social and public services used by others for the greater good of the economy and society and ultimately public benefits.

One method to fund this is to increase percentage of tax revenue as a per cent of GDP (currently at 30 per cent) to the OECD average of 34 per cent, through progressive taxation measures. This can be in the form of spending, income or revenue. If people can graduate debt free, they will immediately begin to save and spend more while contributing to the labour market. Evidence shows that those 40 years old or younger households with student debt have far less wealth than those without student debt.²⁴

CASE STUDY: GERMANY

In Germany modest annual tuition fees of €1,000 introduced in some states over the past eight years prompted an angry backlash and led to fierce nationwide protests. Tuition fees were subsequently phased out and were completely abolished by the start of the 2014-15 academic year.²⁵

Germany is publicly-funded with a small fee each semester to cover the cost of administration totalling just €150 - €250. Cultivating the fourth largest GDP in the world, Germany spends only 25% on higher education and renders tuition free. The present situation is that all higher education institutions receive a budget from the responsible ministry of the state in which they are located, based on annual or biennial negotiations. This basic budget

17. See Goldrick-Kelly (2015) for trends in education spending and decline over the past decade

18. See Matheson Ormsby Prentice (2012)

19. Discussions from Winter-Ebmer (2002), Huelsman (2015) and Kirby (2016)

20. Expressed by the THEA presentation to the Committee

21. The new focus on third-level entrepreneurship hubs and to include this learning in pre-higher education settings indicates this fact

22. See Brody (1994)

23. See Heulsman (2015)

24. See Heulsman (2015) for discussion on the direct effects of debt on graduates in the long-term and on living standards

25. For more information see <https://www.timeshighereducation.com/news/german-reforms-give-students-substantial-financial-boost/2016024.article>

is complemented by additional agreements between higher education institutions and the state concerning the intake of additional numbers of students and the money to compensate the loss of income from tuition fees. The average cost of an undergraduate degree in Germany is approximately €30,383, paid for by the state.²⁶

There are 12 German universities in the 2014-15 Times Higher Education World University Rankings. In Europe, most countries register a progressive increase in student numbers throughout the whole period 2000 - 2008. The evolution of student numbers in Bulgaria and Austria has been characterised by initial decline in student numbers, followed by positive gains. The opposite trend of initial strong increase and subsequent lower gains can be observed in Germany and Ireland.²⁷

In Austria, the change in the number of students in tertiary education and in participation trends is related to the introduction of tuition fees in 2000 and the (partial) removal of these tuition fees in 2009. In Germany, evidence suggests that enrolment in non-fee states grew while it declined in those states with fees (though from a higher starting point) between 2007 and 2014.²⁸

	2002 – 2006	2007 – 2008
Fee States	42.10%	40.70%
Non-Fee States	37.40%	38.60%

Compared to 2,019,831 students in 2003-2004, the winter term of 2013-2014 counted 2,616,881 students enrolled in German universities. This drastic increase of 29.55 percent over ten years represents the largest number of students in German history. It is clear that sustained public funding is vital for the support of the on-going expansion of the sector and for realising the commitments for widening access and participation.²⁹

Vocational Training Germany – Ireland’s Solution?

Increase in public-funding was a result of a higher education system that functioned alongside a strong post-secondary level system. Fewer than half of Germany’s 16 states had fees, which were low (typically €1,000 a year), and administrative charges continue at €150 - €250.

In Germany, training for many vocations is provided by means of a dual programme of training and education post-secondary level. In 2015, the number of people entering higher education was the same of people enrolling in programmes in vocational training. This matched population increase allowed the strain placed on higher education to be removed. Unlike in Ireland, student populations across post-secondary level are not matched which is seen by the

increase of third-level enrolments.

The success of apprenticeships is due to the German economy currently being vibrant and the recognition of higher education’s public returns and benefits. With the lowest youth unemployment rate in Europe, Germany’s dual VET system is highly recognised abroad. Germany’s apprenticeship system provides 344 certified trained occupations, designed by the government and industry. Almost 90% of large companies employ apprentices with about 455,000 companies take part in vocational education training and more than every fifth German company employs apprentices. If the Department of Education and Skills were to fulfil their ambition to develop a strong stream of employer supported apprenticeships and traineeships, providing places for 13,000 young people in 2020, in 100 career areas and targets of 50,000 apprenticeships and traineeship registrations in 2020³⁰ we would see the pressure on universities and IOTs reduce.

It must be noted that the IUA statement to the Joint Oireachtas Committee on Education and Skills points out that the National Training Fund was currently in surplus to the tune of €272 million. This fund could be invested to improve alternative post-secondary education like apprenticeships or vocational training while then alleviating some of the pressure off universities and IOTs.

26. Education At A Glance 2014

27. Modernisation of Europe

28. See Hillman (2015)

29. See <http://www.aicgs.org/issue/tuition-fees-in-germany/> for more details

30. See Action Plan for Education 2016 – 2019

4. Making the Case Against An ICL Scheme

- ICL schemes have always resulted in a significant increase in third-level fees;
- Target groups for increased participation are likely to be disincentivised to apply for higher education;
- Graduate debt has negative consequences for later life financial security and the economy;
- Graduate debt promotes youth emigration;
- International evidence has shown that study debt has affected the capacity of graduates to own a home, have a family, and access private finance;
- Lone parents would be negatively affected and deter access or lower standards of living;
- Continued learning will be affected;
- The 'Investing In National Ambition' admits that debt will force graduates abroad to avoid repayment, but underestimates the true extent; at a minimum, 3,749 extra graduates will leave Ireland in order to avoid repayment of graduate debt. This action alone will cost the State an absolute minimum of €14.058m per annum.
- To date, no country has devised a successful approach to the collection of graduate debt from those resident abroad. Income-contingent debt repayments are collected on the basis of recorded incomes, and as such debtors living overseas will not repay unless they actively arrange to do so. This raises two possibilities not anticipated by the expert report:

We must be careful when we discuss the promising prospects of achieving access with ICL. Figures for 2011-12 from the UK indicate a decline of 12% in enrolments to higher education institutions since the increase in deferred tuition fees.³¹ To make the decision to continue down this route, we would be in danger of blocking people out of higher education and placing debt onto those who do attend. Funding policies are predicted on the accumulation of debt and thus are in danger of deterring the very students at the heart of their widening participation policies. 'Access' in itself has also been problematised, with the distinction drawn between 'getting in', 'getting on' and 'getting beyond'.³²

ACCESS VERSUS DEBT

No evidence that participation fell among 'marginal decision' makers³³ or lower income groups with the

introduction of income contingent loan schemes is false – as stated in 'Investing In National Ambition'. Debt aversion is a class issue and is deterrence after controlling for aspirations, career-work objectives, and amount of encouragement received from family and friends and other socio-demographic variables³⁴. Low social classes are more debt averse than those from other social classes and are far more likely to be deterred from going to university because of their fear of debt.

But debt is unequally distributed. Students from lower income families before going to college are more likely to be in debt and to leave university with the largest debts, while better-off students are less likely to have debts and leave with the lowest debts. This uncertainty is raised in 'Investing In National Ambition' stating:

'charging an unsubsidised interest rate is that some lower income borrowers end up having higher total lifetime repayments compared to higher income borrowers' (p.73)

In the UK, students whose parental annual income was less than £20,480 owed an average of £9,708, and half owed more than £10,392. Students with parental incomes over £30,502 owed just £6,806. So on graduation, the poorest students were 43 per cent more in debt than the richest. Evidence shows the perception of high fees discourage entry to higher education or certain institutions. There is a significant number of low-income, high-achieving students do not apply to elite universities but instead enter the community college system or other less selective institutions where they are less likely to graduate.³⁵

One study found that while students may not be in favour of debt, they have proven to accept this as part of student life and has shown to increase through a student's university career.³⁶ Taking a student loan has shown to lead to more tolerant attitudes to debt that continues right into adult life having negative knock-on effects for the economy, spending and debt incurrence³⁷. This factor shows that although deterrence exists, social norms and pressure force lower income groups to either not enter higher education or to take on more debt than their peers. Although the debate that loans help meet the gap that students face when met with high fees the overreliance of them to cover the college costs has had negative effects. Evidence shows that it deters students enrolling in four-year degrees and forfeiting for shorter (more so two-year) degrees³⁸. This funding option is not a fair option and goes against the premise of the 'Investing In National Ambition' principles.

34. See Callender, Claire, Jackson, and Jonathan (2005)

35. Callender et al. discuss in details the effects of debt on access and upon graduation (Pearse, 2003)

36. See O'Loughlin and Szmigin (2006) for discussion on student debt aversion and tolerance

37. CAPA show the negative effects loans have had on graduates and the economy in Australia and New Zealand and rights across home ownership, mortgages, spending and income

38. See Heulsman (2015) who discusses that beyond access, debt has increased drop-out rates in US colleges while also leaving students with a substantial bill. Those who in low income with the fewest available resources to buffer against economic hardship causing further economic inequality

31. Evidence gathered from NUS-UK (2014)

32. Osborne (20013) discusses this in more detail

33. As proposed by Chapman and Ryan (2003)

GRADUATE DEBT WILL DETER PARTICIPATION FROM UNDERREPRESENTED GROUPS

'Investing In National Ambition' declares:

'The system must be open to and supportive of all learners, not just the traditional school leavers seeking full-time provision, but also growing proportion of new types of learners: a first generation in many families from under represented regions and socio-economic groups; those already in the workforce, and adults outside of the education system looking to further their educations and skills' (p.25)

USI regrets the report's lack of consideration of the impact of ICL schemes on the target groups of the HEA's 'National Access Plan 2015-2019'. Many have sought to justify increases in student fees by arguing that fee levels do not impact on participation so long as they are underpinned with an income contingent loans scheme. Others point out that certain social groups such as low SES, regional and mature age students tend to be more debt averse and either opt for higher education or go for cheaper options. Additionally, the effect of increased fee levels on graduates who are disadvantaged in the workforce is to amplify this disadvantage by extending debt repayments and differential earnings over a longer period of time. While an upper middle class school leaver may not be put off by a large study debt, a low income mature age rural student might well be. Groups from backgrounds with traditionally low participation rates are targeted by the Higher Education Authority for increased participation. USI proposes the following consequences to these particular groups arising from an ICL scheme:

Students with a disability:

- Individuals with a disability are not understood to be disproportionately debt-averse. However, a growing body of evidence has demonstrated that debt management is much more difficult for persons with a disability.
- A 1995 study of indebted persons with a disability in the UK cited lower incomes among persons with a disability, in addition to higher living costs, as reasons for difficulty.³⁹
- A 2012 equality report for the UK government exploring the consequences of student loans demonstrated that disabled persons earned less than non-disabled workers at all wage brackets, which points to a greater likelihood of encountering difficulty repaying student loans.⁴⁰

First time, mature students:

- Returning to education as a mature student has traditionally been an important route to social mobility for people from low and middle-income backgrounds. The introduction of ICL schemes in Ireland is likely to have a detrimental impact on the participation of mature, first-time learners in higher education.
- Mature students are likely to be more debt-averse. Mature student applications in England have fallen by more than 18,000 (14 per cent) since the introduction of £9,000 fees, and overall full-time mature applicant numbers were 31,000 lower in 2013 than in 2010.⁴¹
- The numbers of English university applicants aged 20 or older, for full-time courses, has fallen from 134,000 to 116,000, a reduction of 18,500, or 13.8 per cent since 2010. The fall has been greater among those aged 25 and over, where there has been a drop of 15.4 per cent in applications. Similarly in Australia, mature-age applications continue to decline in accordance with a rise in fees - by 9 per cent in 2015 following a 10 per cent drop in 2014.

Part-time/flexible learners:

- The introduction of ICL and increase of fees could see a decline in part-time learning in Ireland. Between 2002-2003, 47 per cent of all entrants to higher education in England were on part-time courses. As of 2014 that figure was 31 per cent, with undergraduate courses experiencing the biggest fall. The sharpest decline has occurred since the 2012 decision to treble tuition fees. Australia has experienced a drift away from university study from part-time mature students, with 10,000 fewer participants since the introduction of loans in 1989.⁴²
- Part-time students enrolled at UK universities – a group often ignored in analyses and more likely than full-time students to come from disadvantaged backgrounds – dropped even more precipitously in the wake of the 2012/13 reforms, and with little sign of the recovery that full-time undergraduate numbers have shown. In 2009/10, there were 468,000 part-time first year enrolments at UK universities; by 2013/14, this had dropped by 40 per cent to 282,000.⁴³

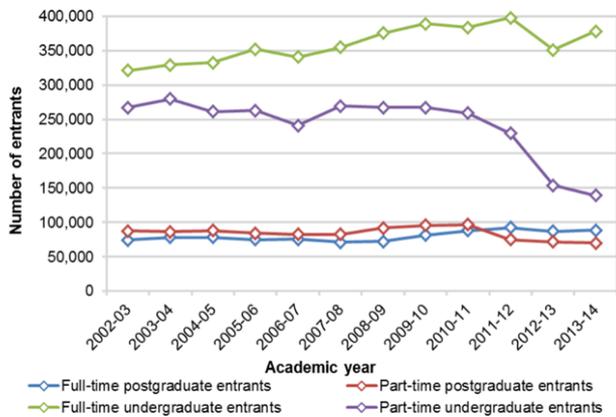
39. See Joseph Rowntree Foundation (1995).

40. See Department for Business Innovation and Skills report - https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/479559/bis-15-635-freezing-student-loan-repayment-threshold-equality-analysis.pdf

41. See the Independent Fees Commission report (2013); a summary can be found here: <http://www.suttontrust.com/newsarchive/18000-fewer-mature-students-apply-university-since-fees-increase/>

42. The report by the Higher Education Funding Council (2014) highlights this decline

43. See Kirby (2006) for more



Source: Analysis of HESES/HEIFES data from Higher Education Funding Council for England (2014)

Lone parents:

- Over half a million people live in one-parent families in Ireland while almost 1 in 5 children (18.3%) live in a one-parent family.⁴⁴ The average net wealth for a single parent is €30,600 which compares to an average figure of €218,700 for other households. The average debt-to-asset ratio is 37.7% nationally. The debt-to-asset ratio for single parent households is more than double that at 78.3%⁴⁵.
- If a lone parent were to return to higher education with ICL in place they would graduate with a significant level of debt and begin repayments immediately after graduation due to average net wealth passing €26,000. Lone parents have savings of €300 on average, less than 10% of others. For lone parents to incur debt in order to improve their skills and life-time earnings would be unfair and unjust. Like other groups, lone parents would be deterred from entering higher education or because of debt tolerance move themselves further into debt and into lower standards of living with a life-time of student debt.

Students from farming backgrounds:

- A higher number of children from farming families are in receipt of grants reflects the fact that average incomes in farming are low, at approximately €25,000.⁴⁶ Where the income of a farming family is at a level that qualifies for a grant, there must be no additional financial barrier put in the way that would prevent a student from that family accessing third level education.
- However, in the longer term, the proposed income threshold over which repayment begins is €26,000⁴⁷ raises concerns. Repayments where income-contingent and students were only required to start repaying their loan once their earnings passed a threshold of £15,795 per annum in the UK has been frozen. The threshold was

to be increased each year in line with inflation, with a fixed repayment period of 25 years, after which loans were written-off.⁴⁸

- This would mean that with the increase in inflation, farming families would reach the threshold and begin repayments putting this group in an already difficult position. It is uncertain if the threshold would change here in Ireland.

Students on grants:

- Young people in England are still leaving university with ever increasing debts, especially now that maintenance grants are to be scrapped in favour of loans and the repayment threshold is to be frozen. The size of debt in the UK weighs increasingly heavily on graduates, however manageable it may be. This will affect farming communities in the longer term once their income passes thresholds.
- The uncertainty of freezing, lowering or the unknown of interest rates and thresholds is unfair and too uncertain an option⁴⁹. A study in Germany between 1983 and 1991 the abolition of grants was followed by a decrease in participation rates for students from all socio-economic backgrounds and that the re-introduction of grants resulted in a large increase in participation across all socio-economic groups.⁵⁰ In other words, grants and participation rates moved in tandem: when one increased or decreased, so did the other. While the effect was slightly more pronounced for youth from working-class back-grounds, and slightly less prominent for the children of self-employed workers, the effect was remarkably similar across all socio-economic groups – a result which has not been seen in studies in other countries.

Gender:

- With the immediate increase of fees to £9,000 an immediate gender divide in university applications occurred with the decline in the overall number of male students being faster – at 7.6% – than the decline in female students, which was 6.4%⁵¹. However, significant gender differences are associated with debt aversion where 10.5 per cent of women avoided higher education due to increased cost compared to 7 per cent of men in the UK with consistent data across Germany and Australia.⁵²

44. See One Family Ireland factsheet - <https://onefamily.ie/policy-campaigns/facts-figures/>

45. Staunton (2015) discusses the issues and barriers that effect lone parents which coupled with CSO figures would show similar patterns would emerge in Ireland

46. Information given by the IFA (2016) on farmer income and concerns about grants

47. Prescribed by the expert group

48. See Kirby (2016) and research done by the Sutton Trust on fees in the UK

49. See Usher (2006) and research done by the Sutton Trust on fees in the UK

50. Usher (2006) shows that the phasing out and removal of grants with a replacement of further debt on students has profound negative effects on enrollments

51. Evidence from the Independent Commission on Fees (2013) in the UK

52. Lorz (2011) goes into great lengths on gender inequalities in higher education

INCREASED FEES AND LOANS WILL COST THE STATE

In the report for the Minister for Education and Science in 2009, the introduction of an ICL scheme requires a substantial investment by the state. The risks associated with this considered to be high in the Irish context given that it would take an estimated 17 years for an Irish student loan scheme to be come self-financing. This period of investment and loss to the state is not a viable funding model and more ambitious investment could be placed in a publicly funded model.⁵³

The global trajectory of fee levels since the introduction of ICL schemes is upward. While some rise in cost over time is inevitable due to inflation, the below table demonstrates that this trajectory is significantly above the rate of inflation:

Change of college with introduction of loans in UK, NZ and Australia

Country (year of introduction)	Cost of 4-year degree when loans introduced (tuition)	Cost of same in 2016/17	Increase adjusted for inflation (CPI)
United Kingdom (1998)	£4,000	£37,000	478 per cent
New Zealand (1992)	NZ\$5,000	NZ\$21,442 to \$36,500	400 per cent
Australia (1989)	AU\$7,200	AU\$24,608 to \$41,064	188 to 313 per cent

EMIGRATION

The introduction of an ICL scheme will result in a significant increase in emigration of higher education graduates. This is the implicit conclusion of ‘Investing in National Ambition’, which assumes emigration of 20 per cent of higher education graduates. While many commentators have argued that an individual who enters into a student loan arrangement has a moral and legal obligation to repay it, the fact of the matter is that emigrating to avoid repayment of debt is a rational action.

Levels of emigration among college graduates would have a significant impact on the cost to the taxpayer of setting up a student loan scheme. The HEA ‘What Do Graduates Do?’ (2013) found that overall employment rates increased from 2012 for graduates with a higher proportion of our graduates found employment overseas increased from 5 per cent in 2008 to 12 per cent in 2013.⁵⁴

The most recent HEA figures indicate that 12 per cent of graduates’ “first destination” for paid employment is abroad. Based on the most recent student numbers, the practical consequence of such an increase is that an estimated 3,749 graduates will emigrate specifically to avoid repayment of

graduate debt, in addition to the estimated 5,623 who will emigrate upon graduation one way or another.⁵⁵ It can be assumed at the number of emigrants will increase as the size of graduate debt increases with fees.⁵⁶

‘Investing in National Ambition’ cites Chapman in estimating that €12-13m will be lost every year because of non-payment of graduate debt by emigrants.

USI estimates that this figure is €14,058,000 per annum, based on the figures presented. Both calculations are premised on a graduating debt no higher than €20,000, which has already been demonstrated to be highly unlikely in the medium to long term. Our calculation does not account for the negative economic effect of the emigration of 1 in 5 graduates and potential consequences of such for foreign direct investment, which is likely to be significantly higher.⁵⁷ A conservative estimate of the county of origin of emigrants in the first year of the “graduate debt era” is available below, based on the figures presented by the report:

County	Likely emigrants from annual graduating class	Increase on current figures
Dublin	2,222	889
Cork	1,144	458
Galway	613	245
Kildare	415	166
Limerick	445	178
Meath	364	146
Donegal	311	124
Tipperary	343	137
Kerry	351	140
Wexford	278	111
Wicklow	273	109
Mayo	302	120
Louth	248	99
Clare	281	112
Waterford	274	110
Kilkenny	193	77
Westmeath	194	78
Laois	133	53
Offaly	148	59
Cavan	132	53
Sligo	164	66
Roscommon	146	58
Monaghan	127	51
Carlow	116	46
Longford	83	33
Leitrim	70	28

In the likely event that graduates are observed to be increasingly partaking in these patterns of emigration and employment, it is likely that the State would more actively seek repayment of outstanding debt. While the report advances some suggestions as to how this might be achieved, it fails to take account of the reality that the escalated pursuit of non-residential debtors has proven impossible for other countries.

Will student loans incentivise emigration?

The ‘Investing In National Ambition’ accepts that graduate debt acts as an incentive to emigrate by assuming an

55. Based on figures from HEA and CSO

56. Based on figures and evidence from UK, Australia, New Zealand and US on graduate emigration coupled with Irish emigration figures

57. The Higher Education Authority’s most recent figures show that 12 per cent of Irish higher education graduates find their first employment after graduation in another country. The expert group, apparently invoking Australian rates, recommend that that figure will be 20 per cent under an ICL scheme. This means that at least 9,372 graduates will be working abroad for their first year, and therefore not making repayments on their loan. At an average salary for an employed graduate of €28,000 per annum, €14.058m is the amount unpaid to the exchequer.

53. See Department of Education and Science (2009) report on policy options for the student contribution

54. Other countries with ICL systems are examining different ways of encouraging emigrants to repay their debts through information-sharing or repayment agreements between different jurisdictions.

increase in such in its modelling for Ireland. USI is concerned that by using Australian emigration rates as an example, the report underestimates the true potential for graduate emigration. Preliminary USI research indicates that 45 per cent of students consider themselves “more likely” to emigrate were they to graduate with €20,000 of debt.⁵⁸

The report fails to consider the below factors:

- **Young Irish people have a high propensity to emigrate:** According to CSO figures (2016), the Irish population has seen a 34 percent drop in the number of 20- to 24-year-olds, and a 27.5 per cent drop in 25- to 29-year-olds over the past seven years. The Nevin Economic Research Institute estimates that of 120,000 net migrants from Ireland between 1987 and 2014 were in the 15-24 age group. A further incentive to emigrate could promote significant increases among this age group. USI research found that 93% of student nurses and midwives would emigrate for a better wage and better life.
- **Young Irish people are in demand abroad:** The mobility of labour promoted by the European Union ensures that Irish citizens can live and work in all 28 member states. Furthermore, Irish graduate labour is in high demand in Canada, Australia, Singapore and the United Arab Emirates. As such, the labour of Irish graduates is highly mobile, as outlined in successive HEA reports into graduate destinations.
- **Graduates of particular disciplines are in especially high demand:** USI is concerned that an ICL scheme will disproportionately incentivise emigration among graduates of human and health sciences, primarily doctors, nurses, and midwives. Graduates of these disciplines are already subject to targeted recruitment drives by public and private healthcare providers in countries including Canada, Australia, New Zealand, Singapore and the United Kingdom. In the context of ongoing industrial disputes over pay and working conditions for these graduates, the prospective loss to the health service of qualified graduates is of significant concern.

CASE STUDY: AUSTRALIA (AVERAGE GRADUATE DEBT AU\$39,700, OUTSTANDING STUDENT DEBT \$35.4BN):

Home Ownership:⁵⁹

The Council of Australian Postgraduate Associations (CAPA) found that compulsory HECS repayments reduce the capacity of graduates to save a sufficient portion of their

58. Unpublished data from USI study in 2016

59. See also ‘the impact of HECS debt on socioeconomic inequality and transition to adulthood outcomes’ (2010) which shows in a summative analysis using the Household, Income and Labour Dynamics in Australia (HILDA) Survey suggests that individuals with HECS debt are less likely to own a house, and less likely to have a higher socioeconomic status, relative to their counterparts without HECS debt.

income for the deposit required to purchase a first home. The Department of Family and Community Services also agrees that entering the workforce with a HECS debt “could retard [tertiary graduates’] initial capacity to save the equity required to buy a first home.”⁶⁰

The impact of HECS debt on the ability of young Australians to purchase their first home had consequences for the Australian property market. Declining levels of home ownership also place-increasing demand on the private rental sector. In 2000, Badcock and Beer predicted that the rate of home ownership will continue to fall to “just under 60 per cent by 2031”⁶¹

Student debt has directly influenced a trend where the proportion of 20-24 years olds living at home increased from 42 per cent in 1986 to 47 per cent in 1999, while the proportion of 25-29 year olds living at home increase from 12 per cent to 17 per cent over the same period. The median age of first homebuyers has increased to nearly 33 in 2010 from 30.2 years in 1988, while first-time buyers have been purchasing lower-value homes (such as apartments).⁶²

Mortgages:

Directly related to first home ownership is the capacity of people with student debt to access additional finance, such as a mortgage. Evidence from New Zealand shows that 51 per cent of banks that received applications from clients with student debt had indicated that student loans were the contributing factor in rejecting finance with 34% of those likely to be rejected being mortgages.⁶³ Evidence also shows that the size of student debt is taken into account when declining requests.

Cost To The State:

The Australian Government’s total public debt interest payment is set to increase fivefold to \$185.2 billion in 2025-26. This is an increase of 46.3 per cent of the nation’s public debt in 2025-2016 up from 15.4 per cent in 2015-2016⁶⁴. 21.8 per cent of new loans taken out in Australia in a decade is unlikely to ever be repaid because the borrower either earns below the taxable income threshold or has moved overseas.⁶⁵ Between 1989 and 2006, the participation rate of students from poorer backgrounds in Australia only fluctuated slightly around the 14.8 per cent mark, meaning that ICLs failed to attract these students to higher education. There has been an overall small decline in the number of poorer students participating in higher education in Australia,

60. See Australian Bureau of Statistics, Housing Arrangements: Renter Households, Australian Social Trends 2002.

61. See B.A. Badcock and A. Beer, Home truths: property ownership and housing wealth in Australia, Melbourne University Press, Melbourne, 2000, p 152 as cited by CAPA (2003)

62. See Australian Social Trends (2000).

63. In 2002, the New Zealand University Students’ Association (NZUSA) surveyed a random sample of bank managers and loans officers at financial institutions in order to discover whether student debt affected the capacity of New Zealanders to be approved for mortgages, personal loans and credit cards.

64. See the Parliamentary Budget Office independent review on Australian government budgets (2016)

65. The effect on emigration is identified by Parliamentary Budget Office independent review on Australian government budgets (2016) and can easily be translated to an Irish situation where graduate emigration is already quite high

against the overall context of increasing participation.⁶⁶

About one in five student loans remains unpaid as a result of emigration or graduates failing to earn sufficient income for a long enough period. Faced with rising debt, the Australian government passed a law last year requiring expats to pay back their debts from next year on.⁶⁷

Fee levels in Australia are linked to expected earnings has resulted in a higher debt associated with “elite” courses such as medicine and law, and accordingly reduced the proportion of underrepresented students applying to these courses.

Despite the Australian model being the one touted as the ideal due to the fairness perceived in giving access to ICLs, recent development in Australia indicate that there has been a shift in higher education policy, moving from heavy state investment in education to seeking private funds to cover ever increasing fees. Recent proposals for a 20-25% increase in fees to cover both the reduced State investment in higher education (touted to be about 20%) and to cover the loss incurred by the State due to unpaid student debt clearly shows a policy shift in terms of education no longer being considered in the public realm, but rather one to be moved to funding through private sources, and for students to cover the cost of both decreased State investment and the loss incurred through unpaid student debt.

5. Conclusion

It is often said that direct student contributions are preferred to funding via exchequer funding because governments can't be relied on to maintain funding levels to an education budget. If such a distrust towards government were applied to other public spending there would be no need for government. There must be a brave decision made to invest publicly in higher education and to be ambitious.

A publicly-funded higher education funding model has shown to be more beneficial to the student, state and society on economic, social and public and private benefits. The rationale that access does not improve is based on dated research that fails to realise the context of ‘free fees’ in the 1990s and with a narrow focus on just university access here in Ireland. The case made for publicly funded higher education ticks the all the boxes and motives mentioned in the ‘Investing In National Ambition’ despite lack of evidence or resistance to acknowledge it. Access in higher education should not just be about getting into college, but getting on and getting beyond .

In terms of quality of higher education programmes and the need to focus on improving the quality of programmes,

engagement with students and learning outcomes a publicly-funded system allows students to fully immerse themselves into their studies, and to educate themselves without concern. The current system and an ICL model would, as shown in Australia, UK, Canada and the US, reduces engagement and learning outcomes due to effects on health and working to decrease the burden of graduate debt.

In terms of ‘equity, fairness and justice’ Option One provides this. To not choose Option One on the grounds of ‘certainty, ambition and quality’ is a decision not to invest in national ambition itself. The degree of uncertainty with Option Three is outlined clearly that not all loans would be repaid in full and the issue of increasing rates to recoup losses on those who have debt. Historically, Ireland should not use debt as a means of funding. To add to this uncertainty, the report fails to address the impact of emigration (as discussed in this paper). Emigration will occur due to competition for high earning careers and will have an economic affect on labour and domestic markets (an issue raised by foreign investors) and reduce the public benefits from taxation and spending here in Ireland.

With high emigration rates for graduates the risk of a loss of €14,058 per annum causes concern. A funding option that would take 17 years to ‘hopefully’ become self-financing while deterring people from higher education is dangerous. Using debt to fund higher education instead of state funding is not accessible. In terms of ‘equity, fairness and justice’ Option One provides this. To not choose Option One on the grounds of ‘certainty, ambition and quality’ is a decision not to invest in national ambition itself. The degree of uncertainty with Option Three is outlined clearly that not all loans would be repaid in full and the issue of increasing rates to recoup losses on those who have debt.⁶⁸ Publicly-funded higher education should be the way forward for the Irish higher education system.

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66. NUS Australia submission to amendment bill (2013)

67. See Collins article in Irish Times (2016) - <http://www.irishtimes.com/news/education/student-loans-the-experience-in-australia-1.2531051> and O'Brien article in Irish Times (2015) - <http://www.irishtimes.com/news/education/emigration-may-affect-student-loans-proposal-1.2466522> - where reliance on a system that does not exist to ensure funding could then be shared between countries in a similar manner to international taxation treaties is used as a ‘hopeful’ solution

68. See <http://www.theaustralian.com.au/national-affairs/education/higher-university-fees-loom-for-students/news-story/41074ea0907fca991b2f21306216d529> and <http://www.theaustralian.com.au/national-affairs/education/higher-university-fees-loom-for-students/news-story/41074ea0907fca991b2f21306216d529> for indepth discussion

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