

A Fair Deal for Mature Students: TCDSU Report on Back to Education Allowance

A Fair Deal for Mature Students: TCDSU Report on Back to Education Allowance	1
Introduction	1
Rates	2
Summer Return to the “Primary Payment”	2
Inability to Return to the Payment	3
Incentivising Unemployment	3
BTEA and SUSI Grants	3
Timing Concerns	4
Issues Transitioning Between Level 5/Level 6/Level 7/Level 8	4
Burden of Eligibility	5
Testimonies	5
Solutions	7

Introduction

[Back To Education Allowance](#) is a form of social welfare paid to long-term social welfare recipients enabling them to access further education, including third-level education once they have been in receipt of a qualifying benefit for more than 9 or 12 months.

The scheme is a lifeline for many mature students, enabling them to access third-level education when financial demands would otherwise make it impossible. However, the scheme contains some outdated and unnecessary rules - such as low rates, a requirement to return to the “primary payment” during the summer months, and the inability to return to the scheme if a student takes up employment during their studies.

The rules restrict mature students from full participation in college and academic life and the workforce, with potentially harmful effects on their future careers and earning potential. By doing so, they undermine the purpose of the scheme and should be reformed. Reform in this area

would be at minimal, if any cost, to the Department of Social Protection - indeed, in some cases, reform may even save the department money in the round. Mature students are included in the National Access Plan as an underprivileged group¹ and so the supports offered should reflect this reality and the challenges it presents.

Rates

According to the Immigration Advice Service, €450 is the weekly wage needed for a high standard of living in Ireland. Despite this, all social welfare payments fall below this level, including BTEA. BTEA rates are based on the qualifying welfare payment. The most common one of these, Jobseekers Allowance, falls well below the aforementioned figure, with a maximum of €232 a week. These rates must be raised to match the cost-of-living. The current BTEA rates do not take into account the additional costs associated with attending third-level institutions, such as course materials, transport, mandatory placements and accommodation. It is important to note that during Covid-19, the Pandemic Unemployment Payment (PUP) was €350 per week.

As well as allowing students to concentrate on their studies free from financial worries, increasing BTEA will positively impact the pension deficit that the country is facing. Giving a speech to the National Pension Summit on February 1st 2024, Minister Heather Humphreys said that only 56% of the working population has supplementary pension coverage. Minister Humphreys said "people without supplementary retirement savings may face significant and unwanted reductions in their living standards in their retirement years" (Gov.ie, 2024)². CSO data shows that 83% of those who have pension coverage outside of the state pension are professionals. In comparison 57% of those workers with no pensions will be reliant on the state pension (CSO, 2023)³. Increasing the BTEA allows students to access education, obtain employment opportunities, and secure their retirement.

Summer Return to the “Primary Payment”

The system works by using an individual’s social welfare payment and basing the eligibility for BTEA based on that. There are 15 qualifying types of social welfare payment. For students in third-level education, a continuous or interrupted 9 or 12 months on the social welfare system is needed. In most cases, this will be Jobseekers Allowance or Disability Allowance.

In general, students working in the summer does not reset the counter as their time on a ‘qualifying payment’ is not broken by more than 9 or 12 months. However, they are required to

¹ <https://hea.ie/assets/uploads/2022/12/National-Access-Plan-2022-2028-FINAL.pdf> p.3

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<https://www.gov.ie/en/speech/bea23-speech-by-minister-heather-humphreys-at-the-national-pensions-summit-2024/>

³<https://www.cso.ie/en/releasesandpublications/ep/p-pens/pensioncoverage2023/>

return to Jobseekers. This includes signing on, searching for work, collecting payments from An Post weekly and attending events as required by the Intreo Centre during the summer. This effectively is a barrier to traveling to summer schools, completing internships and taking up work that other students do not have, putting mature students at a further disadvantage compared to their peers when they enter the job market. Changing this would also benefit the economy and save the state and taxpayer money.

Inability to Return to the Payment

Students taking up full-time work during the academic year, and then due to the demand of the course which may vary between semesters, they quit, disqualifying them from JobSeekers, and therefore BTEA. People may be disqualified from getting Jobseekers for 9 weeks in case they quit “voluntarily and without a reasonable cause”, and also, full-time students cannot get on JobSeekers. Therefore, the student loses out on all financial support for that period of time. While the student may be able to return to BTEA in September, the student will be financially disadvantaged during the year. Students have to ask their workplaces to fire them, instead of resigning, in order to keep receiving JobSeekers, and therefore BTEA.

Incentivising Unemployment

The scheme incentivises unemployment due to the requirement of having to have been on a qualifying social welfare payment for 9-12 months before they can access BTEA. This has to be understood in context. The scheme is designed for mature students to return to education. If a mature student is in employment, and wants to return to education in September, they would have to leave employment 9-12 months before in ‘preparation’ to qualify. In some cases—such as mature students previously in employment, supporting themselves through college—we have heard evidence of students having to go off-books for a year to meet the ‘qualifying period’ requirement.

If by September this has not been accumulated, the student will not be able to avail of BTEA, and because the student is in full-time education, they are not able to avail of JobSeekers. This has severe negative effects on the student, as well as for the economy, at a time when we have a skills shortage and the dire need to increase employability. In this way, the lack of reform to BTEA is in reality costing the state, and the economy could be benefited if there was reform.

BTEA and SUSI Grants

Students enrolled in a higher-education institution after Budget 2010 cannot get both their BTEA and their SUSI maintenance grant at the same time as mentioned in the Study of Mature Student Participation in Higher Education research paper⁴. This austerity-era decision, aimed at reducing public spending, disproportionately affects lower-income mature students by increasing their financial burden and potentially limiting their access to higher-education. This policy change reflects the broader impact of austerity on educational opportunities and socioeconomic disparities in higher education participation.

Timing Concerns

The student has to be on the social welfare payment at the time of applying to BTEA, which means that the timing has to be precise. This causes issues. For example, *“student took maternity leave. The student was eligible for maternity leave which meant that they met the criteria for BTEA. However, benefits ended just before the start date of college. BTEA contacted the student to say they needed to be on social welfare to go through with the BTEA.”* as per one of our testimonies. This means that the student is losing out, having their payment interrupted, delayed and perhaps completely missing out on financial support for the year.

The student also cannot take up BTEA in the middle of their course, which means that they lose out on crucial support. There are a variety of scenarios in which this poses an issue. For example, *“I have been on OFP until the middle of semester 2 in 3rd year when my daughter turned 7 years old. I was no longer able to claim OFP and, I had trouble switching to BTEA because I wasn't starting 1st year in higher education, which was one of the criteria at the time”*.

Issues Transitioning Between Level 5/Level 6/Level 7/Level 8

A student with a QQI Level 5/6 award who wishes to enroll in a course with the same qualifications, with the course leading to further progression in education cannot claim BTEA safe for special circumstances. In order to claim BTEA the individual's previous educational award has to have been obtained three or more years prior to the commencement of the new proposed course as well as additional criteria need to be met. This further delays a student's educational progression and incentivises them to remain unemployed until they meet the criteria set down to claim BTEA.

Additionally, safe for special circumstances, postgraduate degrees are generally not included in BTEA. A student cannot get BTEA for a new Level 8 degree course unless it is a H.Dip. qualification or a P.M.E course in secondary-level teaching, or a student who has been admitted

4

directly into a Master's course on the basis of relevant life experiences. This is a shortfall of the scheme.

Burden of Eligibility

We are strongly in favor of eliminating the September reassessment requirement and replacing it with a simple verification process to confirm registration for the upcoming year and any changes in circumstances, streamlining ongoing compliance.

Testimonies

The TCDSU Mature Students' Officer Ailish Smith (n=12) as well as through cooperation with the Trinity Access Program we have collected testimonies (n=9) from students about their experiences with the Back to Education Allowance (BTEA), which highlight several issues with the program's administration and policies. These issues are as follows.

Problem	Description
Payment Interruptions and Delays	Problems with payment interruptions during the summer months and delays in restarting BTEA payments, resulting in financial hardship and reliance on family support or accumulating debt. For example, <i>“student took maternity leave. The student was eligible for maternity leave which meant that they met the criteria for BTEA. However, benefits ended just before the start date of college. BTEA contacted the student to say they needed to be on social welfare to go through with the BTEA.”</i> . There is no backdating if a student's BTEA is delayed, for example <i>“did not restart in my second year. started in January instead of September so i missed out on around 3,000 euro and they refused to back date it.”</i> . Students not restarting in September but later could happen for a variety of administrative delays or issues in

	<p>the educational institution that may arise. This may lead students into debt, having to borrow or to use their savings to continue their education.</p>
<p>Ineligibility and Rejection</p>	<p>Students faced rejection of their BTEA claim despite meeting operational guidelines, necessitating intervention from a public representative (TD) to resolve the issue. The requirement to return to Jobseekers or primary payment during summer also restricts students from engaging in beneficial activities like internships or volunteering, impacting their competitiveness in the job market. This indicates the civil service is either unaware of or have been implicitly instructed to prioritize the bottom-line. Students further highlighted that the BTEA does not cover postgraduate education with very limited exceptions, for example, one student highlighted that they are <i>“unable to progress to Masters Degree level under BTEA. While I completed my Joint Honors Degree under BTEA (Arts Degree), and subsequently was offered a place I applied for on an MPhil programme, I was prevented from doing the course by Intreo because current BTEA rules do not cover Masters courses such as MPhil.”</i> The student who was <i>“on OFP until the middle of semester 2 in 3rd year when my daughter turned 7 years old. I was no longer able to claim OFP and, I had trouble switching to BTEA because I wasn’t starting 1st year in higher education, which was one of the criteria at the time”</i> had to go on JobSeekers, the requirements of which disadvantaged them, and could not go on BTEA, further highlighting the lack of flexibility in this area.</p>
<p>Misinformation and Misdirection</p>	<p>Students were misinformed about their eligibility for BTEA, leading to a loss of their previous benefits and financial strain as they juggled work, family support, and education.</p>
<p>Rates Too Low</p>	<p>Students’ experience highlights the absence of support for additional costs such as transport to placements. Students also point out that the amount provided by BTEA may not be sufficient to cover living expenses,</p>

	<p>particularly for part-time workers who receive a reduced rate of JobSeekers or those whose social welfare payments are docked because of casual employment.</p>
<p>Complex Eligibility Criteria and Application Process</p>	<p>The experiences of students illustrate the complex and sometimes unclear eligibility criteria and application processes for BTEA, leading to confusion, late applications, and ineligibility due to other grants or employment. The bureaucracy involved has caused frustration amongst students, for example <i>“I had difficulties with providing the necessary paperwork most particularly in providing a household bill with my name on it, as all the bills from my household were in my sisters name”</i>, after which they had to seek help from Citizen's Advice.</p>
<p>Requirement for Continuous Proof of Student Status and September Eligibility Re-Check</p>	<p>Students speak of the ongoing requirement to prove student status which can be burdensome and stressful, especially when course schedules do not conform to standard working hours. The civil service seems to have difficulty accepting the proof of registration, and students have to keep resubmitting. Also, testing eligibility through reapplication every September is similarly stressful.</p>

These issues suggest a need for clearer communication both for students but also for civil servants, more flexible policies that consider the diverse circumstances of students, and adequate financial support to ensure that the BTEA effectively enables recipients to pursue education without undue financial hardship.

Solutions

We in the TCDSU see a dual approach to the issue of BTEA reform, namely that of reforming the current system and shifting the paradigm entirely.

Firstly, we are outlining below our ideas to reform the current system of BTEA.

- As a simple solution to the summer requirement to return to primary payment, sidelining more comprehensive overhaul, we propose that during intermediate years, meaning 1st to 2nd, 2nd to 3rd, 3rd to 4th, there be no requirement to return to JobSeekers during the summer months, but that BTEA should continue to be paid until the September re-assessment.
- There also needs to be back-dating for any payment delays incurred, as well as flexibility granted for students in the middle of their studies who have a sudden change of their social welfare situation.
- BTEA and SUSI maintenance grants should co-exist. It is also of note that in order to stop incentivizing unemployment, the strict time limits could be relaxed.
- The rules around transitioning between Level 5/6/7/8 should be relaxed.
- Eliminate the September reassessment requirement and replace it with a simple verification process to confirm registration for the upcoming year and any changes in circumstances, streamlining ongoing compliance.

Secondly, we see a need for a comprehensive reform and overhaul of the BTEA. It should be done with an entirely different paradigm.

- The BTEA should be a simple, means-tested payment of €450 per week, assisting mature people to return to education, given to mature students through the CAO applications process. Considering that mature people would likely transition from a full-time well-paid job to BTEA, we can ensure that people taking up this payment are serious about their education. This would help cover the cost for mature people who often have additional responsibilities, and would be limited to an individual's first and second undergraduate and postgraduate degree.
- We believe that removing the requirement for it to be a first degree is important, as mature people may be undertaking education for the second time.
- We would propose this to be universal, but could be piloted in a limited number of degrees, the ones that are needed the most for employability and to plug the skill shortage. This would be palatable to the government.