



Ireland's Free-College Experiment

LESSONS AND WARNINGS FOR
US POLICYMAKERS

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A M E R I C A N E N T E R P R I S E I N S T I T U T E

Executive Summary

Supporters of free college in the US often point to countries that do not charge tuition to argue for the policy. However, international examples often illustrate that free-college policies entail unintended consequences. Ireland offers a particularly apt case study on that point.

In the mid-1990s, Ireland abolished tuition for full-time undergraduates to expand access to higher education and address social inequalities (although financial and political pressures have since led policymakers to increase other student fees). At first glance, free college (known in Ireland as “free fees”) appears to have been successful on some measures. Enrollment rates have grown, degree completion rates have remained high, and the share of workers with a college degree has tripled such that Ireland now has one of the highest college attainment rates in the world.

However, several factors may explain these positive trends better than Ireland’s free-fees policy does.

The remarkable growth in attainment appears to be more a function of the influx of many well-educated workers than of investment in higher education. There is also evidence that the free-fees policy has fallen short of expectations with respect to increasing college access for students from low-income families. Many observers also blame free fees for constraining growth in resources for Ireland’s higher education system, a dynamic that they argue has affected educational quality.

Overall, Ireland’s experience demonstrates that a country can still struggle with many higher education challenges, much like those in the US, even after implementing free college. This suggests that free college in the US may be far less effective than many of its advocates claim unless policymakers adopt additional policies to increase access and maintain quality in the higher education system.

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The US seems closer than ever to adopting a national free-college program. Prominent lawmakers and progressive advocacy groups have worked for years to elevate the idea to the top of the national agenda. President Joe Biden and a Democratic majority in Congress made the idea a key part of their 2020 election platform and are sure to pursue the idea during Biden's first term in office.

Supporters of free college often point to international examples to make their case for a US version of the policy. They say, for example, that Scandinavian countries have expanded access to college and maintained educational quality under free-tuition policies. They argue that the US could achieve the same results. But the fact that other countries provide free college does not automatically mean the policy would transfer seamlessly to the US. Nor does it mean the policy does not entail significant risks and unintended consequences.

Free college in the Scandinavian countries, for example, may owe its successes to the countries' long histories of substantial public contribution to higher education.¹ Countries that have not made such financial commitments to their higher education systems while maintaining free-college policies have encountered significant trade-offs, often restricting access to higher education to mitigate costs, thereby producing selective and less equitable systems.²

Australia and England are illustrative in that regard. Both countries abandoned free or low-tuition college policies in recent decades because of concerns over

access and equity. The countries ultimately adopted large-scale student loan programs to help students afford college.

Ireland also offers a similarly cautionary tale regarding free college. In the mid-1990s, Ireland abolished tuition for full-time undergraduates to expand access to higher education and address social inequalities. Under this "free-fees" policy, 90 percent of full-time Irish undergraduates do not pay tuition (which most Europeans typically refer to as "tuition fees"). However, students pay other fees that policymakers have increased substantially since the free-fees policy was put in place. This "student contribution" is now €3,000 (\$3,600) per student, per year, although many low-income students receive grants to offset it.³

Some observers argue that Ireland does not really have a free-college policy, because student contribution levels are now significant. We would argue, however, that despite the rising student contribution over time, the free-fees policy has still shaped the Irish higher education system in a way that makes it an approximation to a free-college framework. Specifically, the free-fees policy has constrained higher education prices for students considerably even if they are not zero. And institutions cannot determine the student contribution; it is set by policymakers. As a direct result of these price limitations, which would be similar but more severe under a pure free-college policy, public institutions of higher education in Ireland must finance the vast majority of their costs with government funding.

At first glance, the Irish higher education system appears to have benefited from the free-fees policy. More students now enroll in higher education, and graduation rates have remained high since the policy was adopted. Attainment rates have also soared in recent decades. Ireland now boasts one of the highest attainment rates in the world: More than half of Irish workers hold at least a baccalaureate degree, and 70 percent hold some form of tertiary degree.⁴

Despite this apparent success, many complicating factors make it difficult to conclude that these outcomes are the result of the free-fees policy. Demographic trends seem to have driven enrollment growth more than policy and funding decisions have. The high attainment rate appears to be more the result of well-educated workers immigrating to Ireland than of Ireland's own higher education policies. And despite the real progress Ireland has made in increasing access to higher education for a greater share of the population, equity of access by family income and social status has not improved commensurately. Students from families with higher incomes and more elite social status are still far more likely to attend and complete a higher education—at four-year universities in particular—than are those from lower-income households.

Furthermore, the free-fees policy has at times led to constrained resources and boom-bust financial cycles for Ireland's higher education system, which may have reduced educational quality. Without the ability to charge tuition or fees beyond the allowed student contribution, public higher education institutions must rely on government funding for the vast majority of their revenue. Many in Ireland argue that the government has not adequately funded institutions in recent years, particularly in response to the rapid enrollment growth the country's higher education sector experienced.

The resource constraints caused by the free-fees policy have led many stakeholders to conclude that the current funding system is unsustainable. Some argue that reinstating tuition (or increasing the student contribution) is necessary to increase revenue for institutions of higher education. Others say the government needs to increase funding significantly or

link it more directly to enrollment growth. Another proposal would have the government help students pay higher fees through a new national student loan program.

Whatever path Ireland takes on these matters, its experience demonstrates that a country can still struggle with many higher education challenges, much like those in the US, despite its efforts to maintain a free-college policy. This suggests that free college in the US may be far less effective than many advocates claim. Understanding these limitations will help inform US policymakers as they debate the merits and possible pitfalls of adopting a national free-college policy.

Irish Higher Education: Background and Key Policies

Before discussing Ireland's free-fees policy, it helps to understand some basic features of the Irish higher education system and the policies that interact with its free-fees program.

Higher education in Ireland is principally composed of publicly funded universities and institutes of technology (IoTs). The 10 universities (including Trinity College, one of the oldest higher education institutions in the world) are generally similar to public flagship universities in the US in that they are the most prestigious, well-resourced, and selective institutions in the system. By contrast, IoTs are most similar to comprehensive state colleges and universities in that they are less selective and prestigious than other institutions.⁵ In addition, colleges of education and other institutions provide special training in fields such as teaching, art and design, medicine, law, and business. Collectively, all higher education institutions are referred to as "third-level" institutions in Ireland.

Roughly half of the 230,000 full- and part-time college students currently enrolled in public higher education in Ireland attend one of the universities. Four-fifths of all students attend full-time, and the vast majority are of traditional college-going age. Approximately 50,000 additional students enroll in

“further education and training” programs, which are separate from higher education in Ireland and are provided by institutions most similar to US community colleges and postsecondary vocational schools.⁶

Public institutions in Ireland, which represent more than 95 percent of all enrollments, are self-governed and autonomous, but are principally financed by the Irish government and subject to national legislation and oversight.⁷ The Higher Education Authority (HEA) is the agency responsible for the sector’s planning and policy development.⁸ One of the HEA’s principal functions is to allocate government funding to public institutions.⁹ In this respect, HEA serves the role that state higher education agencies typically play in the US.¹⁰

Unlike in the US, the college admissions process in Ireland is centralized and closely linked to national test scores. Students gain admission to public third-level institutions—and specific degree programs—based predominantly on their score on a national entrance exam called the Leaving Certificate. Student scores are stored in the government’s Central Applications Office (CAO). Institutions make admission decisions based on applicants’ scores and instruct the CAO to make offers to successful candidates. Students generally require higher scores to be admitted into certain programs that have limited seats, often resulting in students with lower test scores being denied admission to a preferred track.¹¹ This is not to say that many Irish students are unable to enroll in college at all, as Ireland now boasts a relatively high rate of college attendance. Nearly 80 percent of Irish high school graduates qualify to enroll in some level of postsecondary education.¹²

Under current policies, 90 percent of full-time undergraduates—including a large number of residents of EU countries enrolled in Irish higher education institutions—qualify for the free-fees policy.¹³ But all students enrolled in Irish higher education must pay registration fees (also called the “student contribution”) that are currently capped by the government at €3,000 (\$3,600).¹⁴ Students ineligible for financial aid must generally fund their own living expenses while enrolled, although there are some exceptions.

The Irish government offers two principal grant (or bursary) programs for students from lower- and middle-income families. The larger program covers “maintenance” (living) costs and fees for full-time students in higher or further education programs.¹⁵ Another government aid program provides grants to cover fees and related expenses for students who do not qualify for the main aid program. Together the two programs provide aid to more than one-third of eligible students at all types of institutions.¹⁶

Unlike the US and numerous other Organisation for Economic Co-operation and Development (OECD) countries, the Irish government does not operate or sponsor a student loan program to help students cover fees or living expenses.¹⁷ A small percentage of Irish college students and their families do, however, borrow to pay for college by taking out loans from private banks.¹⁸

Key Reforms of the 1990s. In the mid-1990s, Ireland adopted numerous historic reforms to its higher education system that remain in effect today.¹⁹ Chief among these was the elimination of tuition fees for full-time students. It was a response to intense political pressure to address what many believed were unaffordable prices for higher education.

Before tuition fees were abolished, students paid an average annual tuition of about 2,400 IR£ (about \$4,000 in today’s US dollars).²⁰ This may not seem high to contemporary US audiences, given that it is well below tuition at US public universities, but it was seen as a considerable amount relative to typical wages of around \$37,000 for an individual in today’s dollars.²¹ Initially, free fees did not apply to IoT students, but the policy was subsequently extended to full-time undergraduates in all third-level institutions.

Even though the free-fees policy eliminated tuition for most students, the government established a new uniform registration fee that all third-level students must pay.²² This registration fee was ostensibly meant to cover noninstructional costs that the university incurred. Initially, policymakers set the registration fee at a modest amount, 150 IR£ (about \$390 in today’s US dollars).²³ But over time,

the government has increased the fee, which currently stands at €3,000 (\$3,600) annually and has become an important source of revenue for all institutions. This is one reason it is now called the “student contribution” rather than a registration fee. As discussed earlier, the government covers this fee for low-income students through a grant program.

When the Irish government began to abolish undergraduate tuition, it established a new fund to provide payments directly to institutions to offset the loss of tuition revenues. The structure of these payments in lieu of fees is important, as they have become a primary revenue source for the universities. At the beginning of the year, the government sets the aggregate budget for these “state-paid fees” such that any growth in the number of students during the year reduces the amount of funding that each institution receives on a per-student basis.

College Participation and Equity Under Free Fees

One principal argument for free college in the US is that college participation will increase if tuition is abolished. Once the financial barriers to a degree are removed, proponents argue, more students will be able to enroll and complete their education.²⁴ Ireland’s experience with free college over the past quarter century appears to support that theory. The number of full-time students enrolled in Irish higher education has doubled since free tuition fees were established in the mid-1990s, from roughly 95,000 students in 1995 to more than 180,000 in 2018. The Irish population itself increased during that time by only about one-third.²⁵

A closer look at trends over time suggests that there were two principal drivers of Ireland’s rapid growth in enrollment—but only one appears linked to the free-fees policy. In 1995, when free fees were introduced, Irish youth under age 20 represented 34 percent of the total population. In nearby European countries, the share was 25 percent.²⁶ Thus, Ireland had more built-in demand for higher education than most of its neighbors did. Those demographics

would have driven enrollment higher even without the free-fees policy.

Another key factor—which appears related to the free-fees policy—was an increase in the share of Irish youth enrolled in college following adoption of the free-fees policy. When free fees were adopted, one-third of Irish high school graduates enrolled in college soon after graduation.²⁷ But that figure has increased to more than one-half in recent years.²⁸ There is every reason to believe that the free-fees policy was an important factor in spurring a higher college-attendance rate in Ireland.

Continuing Concerns About Equity. Despite substantial increases in Irish college participation rates over the past two decades, large disparities in access remain. This is important to note because a major argument for free college in the US is that it will address gaps in college enrollment by household income.

In Ireland, even with the free-fees policy and grant programs to cover the student contribution, participation rates for disadvantaged students are well below those from more well-off families. For example, more than two-thirds of students from upper-middle and high-income families enroll in higher education, whereas only about one in four students from lower- and middle-income households enroll.²⁹

The differences are even more stark when looking at only university enrollment rather than the higher education sector as a whole. One analysis of survey data found that “young people from higher professional backgrounds are found to be 6.4 times more likely than those from semi/unskilled manual backgrounds to enter university” and that disparity has not improved since the introduction of the free-fees policy.³⁰ The authors concluded that while the free-fees policy was supposed to “reduce class differentials in participation,” they find “no indication that the removal of tuition fees in Ireland boosted overall participation [among underrepresented groups] over and above the effects” that can be attributed to broader enrollment trends unrelated to the free-fees policy. Other researchers have reached similar conclusions, finding that increases in enrollment among low-income students are attributable more to underlying trends

in college enrollment in Ireland than the free-fees policy.³¹

There is also a significant amount of economic stratification in degree programs among students who do enroll. Students from more affluent families are overrepresented in high-paying degree paths, such as medicine, while low-income students are severely underrepresented.³² Similar participation gaps exist among individual universities as well, with more prestigious and selective institutions enrolling a higher concentration of affluent students and IoTs enrolling high shares of low- and middle-income students.³³

Thus, closing chronic gaps in higher education access between low-income and more affluent students remains a major challenge for the Irish higher education system despite the free-fees policy. A series of recent government reports state that achieving greater equity of access to higher education is a national priority, and they call for efforts to broaden participation in higher education from groups and communities that have been underrepresented historically.³⁴

In addition, the Irish have employed a regulatory approach for improving equity. The Office for Fair Access, which is part of the HEA, is tasked with monitoring equity efforts at individual institutions and assisting them in developing plans to improve equity in the representation of disadvantaged students on campus. In the past, the government has also provided institutions a premium in their funding formula for enrolling students from postal codes with high concentrations of low-income families.

The fact that the free-fees policy and these additional efforts collectively have not reduced chronic equity gaps in Irish higher education raises the question about whether there are other reasons for the stalled progress. Kevin Denny, a professor at University College Dublin, wrote in 2010 that the data suggest a student's performance in high school and entrance exam scores are more important factors than tuition prices are in predicting college enrollment.³⁵ As was mentioned earlier, university admissions in Ireland are heavily dependent on a student's score on a national exam. Lower-income students tend to have lower scores, and Denny finds that is the biggest barrier students face in enrolling in college,

not the price of tuition. Without better grades and test scores—or some other intervention—these students will be underrepresented at Irish colleges even if they are free.

Another reason equity of access remains an issue in Ireland despite the free-fees policy is that the policy has not materially reduced costs for many low-income students. This is true in part because many students with financial need received substantial aid from the government before the free-fees policy.³⁶ Like the US, Ireland has a tradition of providing targeted grant aid to low- and middle-income students to offset some or all of the costs of attending college. Two-thirds of university students received grant aid to cover tuition in the years before the free-fees policy was adopted.³⁷

Other researchers have found that living expenses and travel expenditures are still a barrier for students even if their tuition is free.³⁸ Thus, a free-tuition policy that does not address other barriers to entry will do little to increase equity in higher education enrollments. In fact, free college might make the higher education system *less* equitable, at least with the distribution of government resources. There is some evidence that this is indeed what has happened in Ireland.

Analyses by Selina McCoy and Emer Smyth, for example, found that after free fees were introduced, there was disproportionate growth in enrollment among children whose parents belong to higher professional groups (i.e., middle- and high-income families).³⁹ Denny reaches a similar conclusion, noting that “the only obvious effect of the [free-fees] policy was to provide a windfall gain to middle-class parents who no longer had to pay fees.”⁴⁰ A 2006 OECD report echoes these findings stating, “The beneficiaries [of free fees in Ireland] have been drawn disproportionately from managerial and professional classes.”⁴¹

Degree Completion and College Attainment

While Ireland has had mixed success in increasing participation rates in higher education and closing equity gaps under the free-fees policy, it has had much more consistent success with degree completion and

attainment. Since the free-fees policy was adopted, Ireland has managed to maintain a high degree completion rate (more than four-fifths of students complete their program) even as its participation rate increased from one-third of high school graduates to more than one-half.⁴² Because of the high participation and completion rates, the number of students annually earning a baccalaureate degree in Ireland has increased by roughly two-thirds since the mid-1990s. This is significant because in many countries that see rising participation rates, the completion rate tends to decline.

But the most remarkable trend in Irish higher education over the past quarter century is the rapid increase in its attainment rate—the proportion of adult workers who have earned a college degree. The most recent data from OECD confirm that Irish college attainment rates have skyrocketed over the past quarter century. For example, the share of workers age 25–64 who hold any type of tertiary education degree nearly tripled over the past 20 years, from 21 percent in 1999 to 60 percent in 2019.⁴³ Similar growth in attainment rates occurred in Ireland during that time for the youngest group of Irish workers based on rates for those with at least a bachelor's degree or higher.

Moreover, Ireland is one of the few countries in the world that has coupled growing demand for higher education with growing attainment rates. Typically, countries that achieve high growth in attainment rates have done so when their populations were growing more slowly or even shrinking so that the growth in the number of workers with degrees looks more impressive. Japan and South Korea are good examples of this. Their world-class attainment rates have grown rapidly, while the size of the traditional college-age population was rapidly shrinking.

The Irish experience with respect to completion and attainment is also impressive when compared to the experience of the US. Completion rates in the US historically have been modest when compared to Ireland and most other industrialized countries. Roughly half the students enrolling in US four-year institutions complete their program of study within six years of matriculation, compared to four-fifths in Ireland. Completion rates in the US for students in two-year

institutions are much lower, closer to one-quarter of students completing. On attainment rates, the US historically has had among the highest rates in the world—with one-third of US workers holding a bachelor's degree and one-half holding some form of post-secondary degree. But the growth in these rates has been much slower in recent decades than that of Ireland and some other countries so that their attainment rates now exceed those of the US.

“There is also good reason to believe that Ireland’s attainment rate explosion is due more to factors other than free tuition.”

While impressive by any measure, the Irish gains in completion and attainment rates should be contextualized. First, as noted previously, enrollments in Irish higher education appear to have grown in part due to demographic factors. Second, Ireland, like other European countries, could have maintained high levels of degree completion by using selective admissions policies, particularly by screening students for admission into individual degree programs based on their test scores. If only the students who are deemed most likely to succeed in a given program are admitted, we would expect completion rates to be high.⁴⁴

There is also good reason to believe that Ireland's attainment rate explosion is due more to factors other than free tuition, despite what some observers claim.⁴⁵ One would expect a country's attainment rate to grow at roughly the rate of change in the number of graduates per capita. But with Ireland, undergraduate degrees awarded increased by two-thirds between 1998 and 2018, while the attainment rate more than tripled, both among workers age 25–34 and those age

25–64. In other words, the share of workers holding college degrees in Ireland has increased much faster than the actual number of graduates the country was producing would suggest.

The mismatch between Ireland's attainment and graduation statistics is at odds with the experience in most other OECD countries, where attainment rates typically increase at a similar or slower rate as the growth in new graduates. In the US, for example, growing numbers of graduates have not produced increases in attainment rates commensurate with those in Ireland. Between 1998 and 2018, the number of bachelor's degrees awarded in the US grew by two-thirds, the same as in Ireland. But US attainment rates grew by roughly one-third during that time; in Ireland, attainment rates tripled.

What then explains Ireland's exceptional attainment rate? One place to look may be the large numbers of relatively well-educated EU residents who have emigrated to Ireland to fill the labor market needs of Ireland's economic boom that began around the turn of the 21st century. This immigration trend buoyed the number of college graduates residing in Ireland and thus would have led to marked increases in attainment rates. Put another way, because these immigrants did not earn their degrees from the Irish higher education system, they do not appear in statistics on the number of graduates Ireland is producing. They are, however, counted in Ireland's attainment rate—the share of workers with a college degree.

Irish and OECD statistics seem to support the above explanation. Data regularly collected by the Irish Central Statistics Office indicate that the college attainment rate of foreign-born workers in Ireland is substantially higher than is the rate of native-born workers. In 2018, the proportion of foreign-born workers age 25–64 holding a postsecondary education degree was 56 percent compared to 45 percent for Irish-born workers of the same age range.⁴⁶

According to OECD statistics, the Irish experience contrasts with many OECD countries where the attainment rate of native-born workers exceeds that of foreign-born workers. In the US, for example, the attainment rate of native-born workers is one-third higher than that of foreign-born workers, as recent

immigrants have tended to be less educated than workers born in the US.⁴⁷

US observers might be tempted to see Ireland's enviable attainment and completion rates as something that can be replicated here simply by adopting free-tuition policies. However, context matters. Unique demographic and immigration trends likely played a major role in boosting these key statistics.

Resources and Quality Under Free Fees

Ireland's experience calls into question another assumption about the advantages of free college. Advocates of free college in the US often imply that the policy will insulate public colleges and universities from cuts in government funding, especially those that tend to occur when the economy is weak and tax revenues are declining. They suggest free college will reverse this “disinvestment” and prevent it from happening in the future.⁴⁸ As Kevin Carey of New America put it, “The broad case for free college is very strong. Many states have slashed public funding for higher learning, shifting the burden to students and parents.”⁴⁹ In this view, if policymakers commit to providing free college, then they are also committing to funding institutions of higher education at adequate levels, even during difficult budgetary conditions. Ireland's free-fees policy demonstrates this may not be the case.

As shown in Figure 1, Ireland has experienced periods of both rising and sharply declining per-student higher education spending while its free-fees policy has been in place. The spending changes have in fact tracked periods of economic expansion and contraction quite closely, just as they have in the US. In the years following a severe economic contraction that began in 2008 in Ireland, per-student spending declined significantly. From 2010 to 2015, per-student funding fell from about \$18,500 to about \$13,400.⁵⁰

Notably, these statistics include both private (i.e., student fees) and public (i.e., government funds) sources of spending. A closer look at the data reveals that the sharp decline in total spending between 2010 and 2015 was driven by cuts to government funding.⁵¹

Figure 1. Total Per-Student Higher Education Spending in Ireland, 1997–2016

Note: Includes both government sources of spending and revenue from fees paid by students at public and private institutions. Private institutions of higher education represent a small share of institutions and spending in Ireland; data for only public institutions are not available.

Source: Authors' calculation using OECD data.

This is not surprising, as changes to government funding have an outsized effect on total funding since Irish public institutions rely on government funding for about two-thirds of their revenues.⁵² Even so, increases in nongovernment revenues from fee increases and growth in the number of students paying fees did not fully offset declining government funding during that period. Furthermore, policymakers, who set the fee, were understandably unwilling to raise it high enough to fully offset those cuts.⁵³

To be sure, the most recent data show that total spending per student is again on the rise (see Figure 1), although the data predate the coronavirus pandemic. But the larger point about free college still stands: Free-college policies do not automatically ensure higher education systems are insulated from broader budget pressures that governments confront.

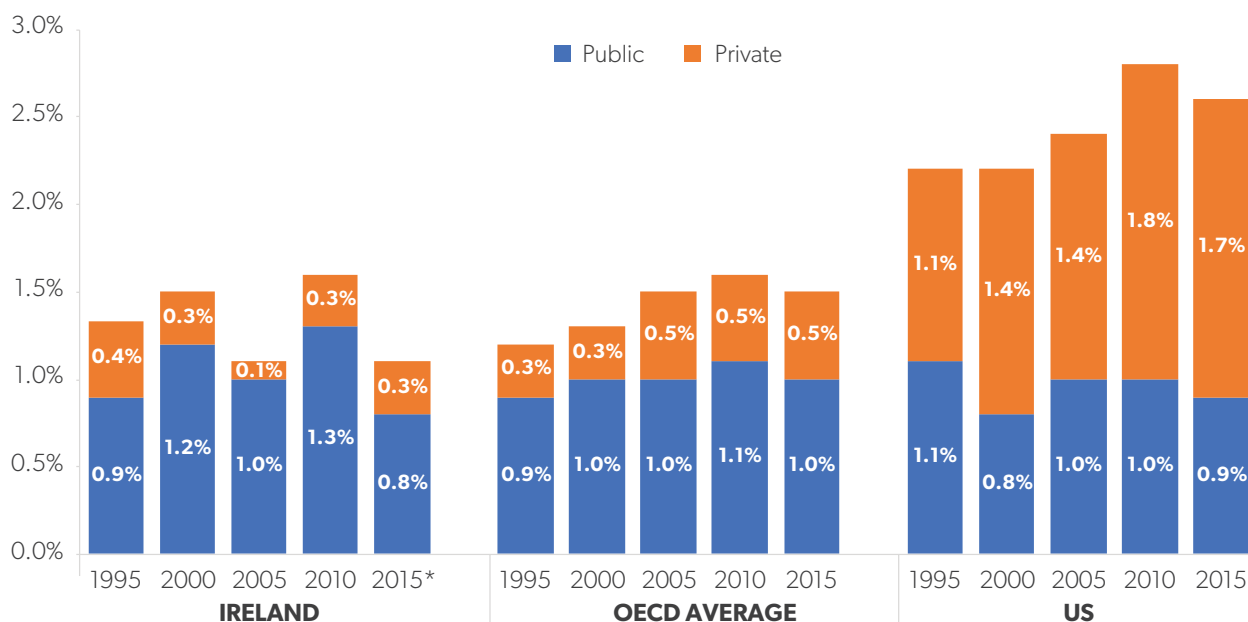
Another way to assess the trend in higher education spending in Ireland is to compare it to the size of the country's economy. Here again, Ireland illustrates

that total spending on higher education can still expand and contract even under a free-fees policy.

As shown in Figure 2, before the free-fees policy, total higher education spending in Ireland as a share of gross domestic product (GDP) was 1.3 percent, which was slightly above the OECD average at the time. But by 2015, it had shrunk to 1.1 percent of GDP, well below the OECD average. Moreover, spending on higher education has generally increased as a share of GDP across the OECD. The same was true for the US. In Ireland, the opposite was true. Figure 2 also shows that the steep decline in spending in Ireland as a share of GDP in recent years was entirely due to relative reductions in government funding.

This is not to say that there is an optimal amount that countries must spend on higher education relative to their economies—nor is it to say that spending must always rise commensurately as an economy grows. But these statistics add further evidence to the claim that total spending on higher education in

Figure 2. Public and Private Higher Education Spending as a Share of GDP for Ireland, OECD Average, and US, 1995–2015



Note: Includes government sources of spending and revenue from fees paid by students at public and private institutions. Private institutions of higher education represent a small share of institutions and spending in Ireland but a relatively large share in the US; data for only public institutions are not available. *2015 figures for Ireland have been adjusted to reflect a change in Ireland's GDP calculation. Source: Authors' calculation using OECD data.

Ireland has at times declined significantly under the free-fees policy. That has been the case particularly between 2010 and 2015, a period during which Ireland did not have the benefit of a historic and rapid economic expansion to help fund its free-fees policy like it had during much of the 2000s.

The sharp decline in total spending on higher education between 2010 and 2015 has not been without consequence. Many in Ireland contend that it has had a negative effect on educational quality.⁵⁴ Of course, quality in higher education is difficult to measure. But those who argue that quality has suffered often point to numerous developments in Irish higher education in the past decade.

Student-to-faculty ratios, for example, have generally increased while the free-fees policy has been in place. The ratio of students to teaching staff in Irish tertiary education was 20-to-1 in 2018, up from 17-to-1

in 1998. In the US, the ratio increased more modestly from 14-to-1 in 1998 to 15-to-1 in 2018.⁵⁵ The OECD average was unchanged at 15-to-1 during that span.⁵⁶

Another indication of possible quality concerns is that institutions have scaled back academic offerings.⁵⁷ Nonacademic support services have also been constrained, with increased rationing of services for all students, such as counseling and mentoring.⁵⁸ Some observers argue that this hurts less academically prepared students who need more assistance in their studies.⁵⁹

There is also concern that declining quality at Irish universities has harmed their international rankings. While rankings are subjective and may not translate to educational quality, Ireland's universities have fallen considerably in rankings, such as the QS World University Rankings and the *Times Higher Education* World University Rankings.⁶⁰

Financing Reforms to Address Resource Constraints. Even though per-student funding in Ireland rose in 2016, the most recent year for which data were fully available, many in the country believe the financing system and the free-fees policy still pose long-term risks to educational quality.⁶¹ Specifically, they believe the current level of resources cannot support a high-quality education for all students, particularly if enrollments grow.

Despite the general agreement about the need for more resources, stakeholder groups disagree on what should be done. However, the potential solutions are fairly straightforward and illustrate the inherent trade-offs in financing a higher education system built on the principles of free tuition (or low fees capped by the government) and broad participation.

One obvious option to increase institutional revenues would be to increase the current €3,000 student contribution charged to all students. Institutions collect these fees as their own revenue to finance their operations, but, as was mentioned earlier, the government caps these fees. Raising the cap on student contribution would bring in more revenue for underfunded institutions, but it would also impose higher costs on students and families. The government would also likely have to increase funding for its grant programs that cover fees for low- and middle-income students if it wanted to maintain the purchasing power of those programs that would increase government budgetary exposure to financing the higher education system.

Another obvious option would be for the government to increase its own direct funding for institutions. This avoids students having to pay tuition or higher fees, but like raising fees, sharp increases in government funding is not politically viable at this time, nor in the longer term. The political environment in Ireland for many years has made large-scale increases in either student fees or government funding of higher education unlikely, which narrows the range of viable options for increasing resources for the sector.

A similar option that also avoids raising fees on students and involves more-modest cost implications would have the government link its payments

to universities more directly to enrollment growth. Funding for these payments in lieu of fees have been capped in the aggregate since they were first established and do not increase when enrollments grow. Setting these fees at a constant amount per student no matter the level of enrollments and uncapping the government appropriation for these fees would at least keep funding more aligned with future enrollment growth. It would allow for per-student funding to increase at a relatively modest cost to the government.

It would also help institutions increase their capacity to accommodate growing demand, unlike the current system, which effectively reduces revenues per student as enrollments in the system increase. To the extent that funding for payments in lieu of fees is small relative to the core government grants received by each institution, the marginal cost to the government of uncapping payments in lieu of fees would be relatively modest.

Another option to address the basic challenge of increasing resources would be for Ireland to create a government-subsidized student loan program while raising student fees. (Unlike many OECD countries, Ireland does not operate a government loan program.) Universities would see an increase in revenue from the fees, but students would not bear the full brunt of the higher prices, which could help make higher fees more politically feasible than if policymakers simply hiked rates and students had to pay out of pocket upon enrollment. Students could defer payment through low-interest loans, and payments could be based on a graduate's earnings and spread over many years. Loans are also a lower-cost option for the government relative to increasing payments directly to universities; the government need only pay for losses and subsidies on the loans, which is a fraction of the amount of financing made available for students.

The student loan program design that has received the most discussion in Ireland is modeled on those in Australia and England.⁶² Both countries established student loan programs to allow their universities to charge tuition or increase low fees to ease the new burden it would impose on students, similar to

the path Ireland might follow. In both countries, the government pays the tuition on the student's behalf, and then students repay those low-interest loans as a share of their incomes through wage withholding.

One study estimated the repayment burden for Irish graduates of a loan program similar to those in England and Australia to demonstrate the feasibility of such a plan.⁶³ The authors argued that €16,000 (\$19,200) in debt for a typical student would cover higher university fees and be affordable for the government and the student.

Nevertheless, little progress has been made on adopting such a student loan program, as the concept has many critics.⁶⁴ One impediment is that the government may need to set repayment terms at levels far more generous than those envisioned in the earlier feasibility study to win public support for the policy. That would increase costs for the government and defeat the purpose of using loans as a low-cost public policy to increase resources for universities. And, of course, the loan approach ultimately involves institutions raising fees on students, which has still proven politically difficult even when paired with a new loan program.⁶⁵

Conclusion: Lessons for the US

Advocates for free college in the US often point to international cases as evidence of the policy's success. But the international experience with free college is diverse, complex, and hardly free of trade-offs.

Ireland's 25-year experience with the policy offers lessons for US policymakers that are often overlooked by those who point to international examples to make the case for free college. While one virtue of free college is that it is supposed to reduce enrollment disparities by family income, Ireland has experienced only limited success on this front. That is because free college largely supplanted existing grant aid for low-income students, much like it could in the US.

And the policy did not remove other barriers to access, such as test score requirements, selective admissions policies, and unaffordable non-tuition costs for rent and food for many students. Meanwhile, the policy appears to have provided windfall

benefits to students from more affluent families who had the resources to pay tuition—and the test scores to attend the most elite institutions—but now qualify for free tuition.

Adopting a similar policy in the US could repeat those outcomes if policymakers do not work to counteract them with a separate set of policies. For example, Ireland shows that without changes in other policies, free college may not change enrollment disparities. It may even make them worse.

Policymakers may also need to emphasize mentoring and counseling services for low-income and first-generation students to help them through college—even if tuition is free. Without these policies, the free-college thrust is likely to fail. Put another way, the Irish experience demonstrates that to be successful with respect to equity, a free-college regimen requires substantial additional resources and policies to counteract the regressive effects of free college that favor better-off students.

The Irish experience over a quarter century also shows that free college can actually work against the goal of increasing resources in the higher education system. A successful free-college program requires large additional governmental expenditures, to not only replace the revenues from fees that students otherwise would have paid but also ensure that overall resources are sufficient to pay for a quality education for a large share of the population. But when budget pressures arise, policymakers can still cut funding for universities even if tuition is free. That is exactly what happened in Ireland.

Historically, colleges and universities in the US have raised tuition to offset such cuts. In Ireland, that is not an option. And institutions have endured long periods in which per-student resources declined sharply, year after year. Many in the country say this has reduced educational quality. It also makes it much harder for institutions to offer the types of mentoring and support services that have been shown to help low-income and first-generation students through college. These are indeed the very services Irish institutions cut when their budgets were under pressure.

Ireland illustrates that the free-college agenda is not a panacea for the problems that America faces in

its higher education system. Rather, Ireland demonstrates that a country can still struggle with many of the same higher education challenges as the US, despite having free tuition and low fees set by the government. Moreover, the Irish experience teaches us that without adequate funding and interventions to counteract the regressive effects of free college, the policy risks making equity and quality issues in the US higher education system worse rather than better.

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Notes

1. See, for example, the Organisation for Economic Co-operation and Development's *Education at a Glance 2019* for how Denmark, Finland, Iceland, Norway, and Sweden, spend a higher proportion of gross domestic product tax moneys on tertiary education. Organisation for Economic Co-operation and Development, *Education at a Glance 2019: OECD Indicators*, September 2019, https://www.oecd-ilibrary.org/education/education-at-a-glance-2019_f8d7880d-en.

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21. Note the wages are for “annual industrial earnings” of €18,000 in Ireland at the time, not household earnings. We converted the figure to dollars using a 1.2 exchange rate and converted to 2019 dollars using the Consumer Price Index. Chapman and Doris, “Modelling Higher Education Financing Reform for Ireland.”

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