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**Abstract**

Across the British Isles there are common forces encouraging an expansion of higher education (HE) while constraining the ability and willingness of governments to finance it. We examine the nature of these forces and conclude that together they are likely to lead over time to the general taxpayer funding a declining share of HE costs. While there are some potential efficiency and social equity benefits from reforms of student finance motivated by switching more of the costs towards students and their parents, the likely impact of these reforms on widening participation is unclear. We examine the current student finance systems in the British Isles and assess whether or not a system based upon income-contingent student loans, means-tested grants and targeted bursaries can deliver both the desired expansion and widening access. (HRK / Abstract übernommen)