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**Author**

GAYARDON, Ariane de (CALLENDER, Claire; GREEN, Francis)

**Title**

The determinants of student loan take-up in England / Ariane de Gayardon ; Claire Callender ; Francis Green

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**Abstract**

Recent changes in higher education financing policies in England have led to more students funding their studies via two types of student loan – for tuition fees and/or for maintenance. Moreover, the average amount borrowed has been increasing. Yet not all students take out loans, and understanding the determinants of take-up is important, not least because those who can manage to study without borrowing enjoy significant advantages both during and after their studies. Using Next Steps, a unique dataset with data on both types of loan and rich information on students' backgrounds and their attitudes to debt, we analyse loan take-up by type of loan. We estimate the strength of the association of loan take-up with each of students' family income, indicators of family wealth (home ownership, private education, not living in a deprived area, social class), parental education, gender, ethnicity and debt aversion. Of these, only social class is found to have no independent effect. We find that these associations can differ according to the type of debt. We also find that, while

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students from some disadvantaged groups are less likely to take out maintenance loans, this association is accounted for by students living at home while studying, a prime mechanism for debt avoidance. (HRK / Abstract übernommen)