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Remembering Claire Callender: Four tributes

Ariane de Gayardon, Miriam Zukas,
Peter Scott and Chris Millward

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Remembering Claire Callender: Four tributes

Ariane de Gayardon, Miriam Zukas, Peter Scott, Chris Millward

The Opening plenary of CGHE's 2026 annual conference was dedicated to celebrating the intellectual contributions of Claire Callender, and remembering her role as a mentor, researcher and policy advocate. Convened by Ariane de Gayardon, the four speakers were followed by contributions from the audience.

Ariane de Gayardon

Ariane de Gayardon is an Assistant Professor at the Center for Higher Education Policy Studies (CHEPS) at the University of Twente in the Netherlands. She has been affiliated with the Centre for Global Higher Education (CGHE) since 2017, when she joined as a postdoctoral researcher on Claire Callender's project examining the long-term consequences of student loan debt. She currently co-leads the CGHE International Student Funding Network.

Miriam Zukas

Miriam Zukas is Professor Emerita of Adult Education, a Fellow of Birkbeck, University of London and a National Teaching Fellow. She has worked in university adult and continuing education throughout her career. She held leadership roles as head of school and subsequently Director of the Lifelong Learning Institute at the University of Leeds, and as Executive Dean of the School of Social Science, History and Philosophy and Public Engagement Champion at Birkbeck.

Peter Scott

Peter Scott is Emeritus Professor of Higher Education Studies at the UCL Institute of Education. He has written about the evolution of mass higher education systems, new patterns of knowledge production and the governance and management of universities. He is a Fellow of the Academy of Social Sciences and the Academia Europaea.

Chris Millward

Chris Millward is Professor of Practice in Education Policy at the University of Birmingham where he leads a group of researchers working on educational equity in policy and practice. He is a Deputy Director of CGHE.

Claire's intellectual legacy

Ariane de Gayardon

Thank you for giving us this amazing space to honour Claire's academic work and ideas. She was undeniably proud of CGHE, the research it was doing and the people it brought together. My name is Ariane de Gayardon, I am an Assistant Professor at the University of Twente. I have the honour to start this plenary by discussing the intellectual legacy of Claire, although I am of this panel the one that knew her for the shortest time.

I was finishing my PhD in 2017 and looking for a job in Europe when Philip Altbach told me he would introduce me to someone great working on funding, like me. I had an online conversation with Claire who encouraged me to apply to the postdoc position with her that was to be posted a week later.

This coincidence led to 3 years in the amazing CGHE community and working for and with Claire on her project about the long-term consequences of student loans. Not all went perfectly to plan with that project, and Claire would certainly have a lot to say about that, but this turned out to be a positive and lasting collaboration for us. My postdoc contract was 3 years, but our collaboration and papers on student loans spanned 8 years. Our last paper was published a month before her death.

Claire was formidable in many ways, but it is probably the commitment and belief in her work and its capacity/need to change policy that might stand out the most in her intellectual legacy. She fought for what she believed in and very little could stand in her way. Her academic journey started in Wales with a PhD exploring redundancies for women. She cared from the start for the poor, the disadvantaged and brought this humanity in her higher education work. Her first tertiary education publication was in 1992 on further vocational education, I was

3 years old. Her first higher education focused publication was in 1997, I was 8. This gives you an idea of what we are looking at here: the enormous 30- year legacy of a giant in our field.

If I were to summarise Claire's main concern about higher education it would be that higher education in England has been transformed from a public good into a privatised, student debt-financed system, and that this shift exacts costs that fall disproportionately on those least able to bear them.

Claire's work is deeply embedded in the macro-historical English context. She described England as an outlier that took the logic of marketisation and high fees/high aid policies to the extreme. Her work analysed the consequences for higher education and students of leaving the Welfare state, and the associated public good discourse behind, with reminders that the 1962 Robbins report refused loans on the basis of equity. The accumulation of reforms since 1990 have enshrined England in marketisation, through the introduction and explosion of tuition fees, the increased reliance on loans, and the twice scrapping of maintenance grants. Claire called out the breaking of a social contract that turned HE into a solely private investment, students into consumers and institutions into service providers. She also highlighted that higher education is a failed market: student' choices remain socially stratified, universities are not competing on prices and financial sustainability based on capped tuition fees is proving fragile.

With the gradual hollowing out of the Welfare State from the 1980s onwards, ideas and beliefs have changed about the role of higher education, who benefits from higher education and so who should pay. With these ideological swings and changes in foci, we see cuts in public expenditure on higher education, more cost-sharing and individual students rather than the taxpayer shouldering an increasing proportion of the cost of their higher education. (Callender 2014)

Student choice and its purported benefits are largely an illusion, bringing into question one of the foundational characteristics of markets, and in turn, the marketization of HE. Student agency is central to the choice model... But their constrained choices, perforce, are socially stratified, reproducing and legitimating social inequality. Greater choice does not equate with great equality. (Callender & Dougherty, 2018)

Within this context, it is the individual experiences of students that Claire was most concerned with. She was a sociologist taking on an economically-

dominated topic and proud to be. She brought a qualitative, social, humane lens to a topic often analysed through numbers, and brought forward stories and experiences of students and graduates, anchoring her work in the realities of lived experiences. The voice of students, those most impacted by the macro changes in England, shone through her research. And Claire repeatedly showed how the system failed them, financially with large debt burdens, but also informationally: students do not understand what they are taking on, and that influences access and choices. Her groundbreaking work on debt aversion is key here to show how the current system leads the most disadvantaged students to make adverse choices for themselves.

Missing from this debate, government documents, political rhetoric, modelling and existing research are graduates' voices. Graduates' views are ignored by politicians and policymakers despite forming a growing proportion of the electorate. Yet their perspectives are vital. Graduates are the group most immediately affected by any changes to student loan repayments. They know and understand the realities of repaying these loans. Their experiences can provide distinctive insights that need to be taken account in any proposed reforms. (Callender & de Gayardon, 2021)

Within these accounts of the experiences of students, Claire's commitment to equity becomes most visible. She is concerned about the marginalised groups who are excluded or restricted by the nontraditional funding system. Anchored in her dedication to Birkbeck, she put the spotlight on the lack of acceptable and sufficient funding for part-time students in a context of falling numbers. As a group, part-time students are mostly ignored in student funding research, making her one of their only advocates. Coming back to her early academic interests, she also included in her research portfolio student mothers and students in further education colleges. And of course, her research on debt and debt aversion gives particular significance to students from low socio-economic backgrounds. But she does not make these groups incidental, and that is important to her legacy. Disadvantaged students and how they experience the funding system are central to her argument that the system's equity failures are structural.

Yet still there are inequalities in access to these benefits and still a student's family background is the biggest predictor of higher education participation and the patterns of participation. The massive expansion of higher education following Robbins and beyond, which was intended to ensure that opportunities for higher education would be spread more representatively across the population, especially among the working classes, has been only a partial success. (Callender, 2014)

Indeed, these reforms [2012/13] are having the opposite effect. It may well be the case, therefore, that part-time higher education study continues to decline rather than grow: not what the government or the sector wanted. Part-time students and part-time study may well be one of the main casualties of the [Browne] White Paper, and are certainly not at the heart of the system. (Callender & Scott, 2013)

Claire's most recent strand of work, on which I worked with her, continued in that vein. Based on her work on debt aversion and how the idea of debt can deter entry and alter choices, she analysed the long-tail of student debt beyond the campus. She reminds us that while student loans is a higher education policy, thus most associated with students, the graduates are the one bearing the burden of repayment and indebtedness. The voices of graduates she awakened in her research on the life choices of individuals with student debt are the ones we are hearing now in the media about plan 2 graduates. Her visionary work warned us that however sensible and rational income-contingent loans are economically - and she argued they are - such a complex system with undesirable features like large debt numbers, accruing debt and high interest rates would stir the discontent of repaying graduates. In doing so, it might lead some graduates – particularly disadvantaged ones - to make adverse life choices. A primary higher education policy - could have repercussion in many other policy spheres : housing, family, retirement... She warned us that student loans as a social experiment could have far-reaching consequences for future generations worth discussing and anticipating.

More needs to be known about both their positive and negative effects on graduates' lives, including their potential financial and psychological burden – otherwise ICLs will remain yet another social experiment with unknown and unintended consequences for society. (de Gayardon & Callender, 2025)

The government deems the loan system fair but graduates show signs of harm and are responding in varied, sometimes unsettling ways. [...] These responses reveal ruptures in what is touted as a progressive and benign system, which demands greater recognition of the full consequences on graduates, both now and in the future. (Callender & Davis, 2023)

And maybe most importantly for Claire and the legacy she is leaving us, these arguments were not made in a solely academic echo chamber. Her voice was normative, as you heard already: she named policy failures, identified unintended consequences, and made the case for alternatives. And as such, she was very active in trying to get her message to the right people, the policymakers who could do something about it. And they did not blame her too much about it, since the very government she criticised gave her an OBE. She knew perfectly well how the media relation departments at universities worked, she instigated the CGHE Research Findings series for short summaries of larger working papers, she eagerly wrote evidence for parliament... And she would not imagine the conclusion of a paper without policy recommendations. Just as she was committed to expressing the authentic voices of students and graduates, she was equally attentive to the real-world impact of her work, always grounded in political realities. Her comparative work is an example of constructive policy advocacy, analysing how the "English" model - the outlier - was compared and exported internationally. Using England, she was warning all of us about the over "financialisation" of higher education.

The government's part-time student funding policies are unproven, and as they admit, have unknown consequences and unforeseen unintended consequences. We will not know their outcome for several years. (Callender & Scott, 2013)

These findings pose a serious policy dilemma for the Westminster government. Their student funding policies are predicated on the accumulation of debt and thus are in danger of deterring the very students at the heart of their widening participation policies. (Callender & Jackson, 2005)

The analysis of policy rhetoric in government documents clearly demonstrates politicians and policymakers' idealization of student choice, informed by their ideological aspiration to create a quasi-market in HE. Student choice is presented uncritically, with exclusively positive effects and outcomes. The discourse is blind to any negative impacts, and blind to any losers. (Callender & Dougherty, 2018)

So over 30 years, Claire built a connected account of how a welfare-state institution was privatised, how that privatisation was obscured by predicating HE finances on student loans, how the burden fell on the most vulnerable, and how the cost extend beyond graduation and beyond higher education. But maybe what those of us who worked with her will remember most is her capacity to care. She cared about students, graduates and what higher education policies meant to them, she cared about the connections she built doing research and the community that cared as much as she does. She was intentional and committed in the relationship she built doing her research, as colleagues and friends can attest.

And many people in this room can also attest to it, including the members of the CGHE International Student Funding Network, a network created after Claire brought student funding experts from around the world to a workshop in London in early 2024. This network creates a community of researchers whose main expertise includes student funding, and who work together to transcend national contexts so prevalent in higher education funding research, and to bridge the research-policy gap in pursuit of more evidence-based and equitable student funding. In doing so, we do strive to carry forward part of Claire's legacy: both intellectual and relational.

There are lots of things I am proud of including: being awarded an OBE for services to higher education; contributing to all the major national reviews of student funding; influencing governments' thinking about student funding policies; being the Deputy Director of an ESRC-funded research centre (Centre for Global Higher Education); working in partnership with colleagues from the universities of Oxford, Lancaster, Michigan and Twente; and watching and contributing to the career development of younger colleagues. (Claire in a 2025 interview for UCL's website)

Claire - saving part-time undergraduate study!

Miriam Zukas

The timing of this very special plenary is particularly apt since Claire died a year ago last week, and her birthday is in a few days time. I know Claire would have been deeply touched and deeply embarrassed if she had been here today to hear us speak and reflect on her contribution to higher education.

My plan today is to focus on Claire's contribution to part-time undergraduate study in general and to Birkbeck in particular. But I want to weave this together with the more personal journey of our friendship which began when we were junior lecturers more than forty years ago.

We met at the University of Leeds in, I think, November 1984 when Claire was working in the Department of Social Policy and I was in what was then the Department of Adult Education and Extramural Studies – a department dedicated to provision for mature students studying part-time.

A couple of years later, Claire moved to Social Policy at Bradford University, a department known for the ferocity of its feminists. While there and holding down a full-time job, she completed her PhD in 1988. Although the PhD was a struggle to write up, it was the catalyst for many of Claire's concerns which she would pursue throughout her academic career.

In her PhD, entitled 'Gender and social policy: women's employment, redundancy and unemployment', Claire argued that women were marginalised or ignored by policies targeting redundant and unemployed people; her research showed that the policies did not reflect the reality of women's labour market experiences. Instead, they were – and I quote – 'ineffective, irrelevant or detrimental to most

women because they are based on misinformed or false assumptions and conceptualisations which neither reflect the reality of women's lives nor the actuality of the policy process'.

Later in her career, while Claire might have learned to soften her words as she engaged with policy makers and politicians, nevertheless she stayed focused on social injustice in policy making, as we shall see when we come to talk about her work on part-time students.

Claire moved down to the University of Sussex in the late 1980s and then on to the Policy Studies Institute in London. Although Claire's social policy orientation and my academic interests didn't overlap very much at that time – I was up to my neck in trying to keep open the space for part-time mature students at the University of Leeds while Claire undertook research in a wide range of topics – we remained close friends. Later, when Claire and her life-partner Annette Zera bought their cottage 'Tinkers' in Essex, we spent many weekends there talking about life, the universe and everything except work.

Our academic interests came closer together when Claire undertook a piece of research on the 'student experience' for the Dearing National Committee of Inquiry into Higher Education in 1997. She also became interested in student finance once she moved to South Bank University as a professor and was teaching a diverse body of students. I think it would be fair to say that Claire was much happier working in South Bank alongside colleagues in a mission-driven institution than she had been for a few years. Claire's move to Birkbeck, University of London in 2008 was hugely significant for her at both a personal and professional level.

For those who don't know, Birkbeck is also mission-driven: it has a two-hundred-year history of working with what we used to call non-traditional students – part-time adult learners studying in the evening. Claire felt that she had come home to an institution where there was a close fit between her social policy interests, her politics and her teaching. Even after splitting her post between UCL and Birkbeck in 2010 and ending up with two offices, she came to work each day in Birkbeck until her retirement in 2023.

But back to 2009. As crisis after crisis hit Birkbeck because of the changing arrangements for student funding, Claire and those working in the organisation could see the writing on the wall for their students – and therefore for the organisation. But unlike many who felt that there was nothing to be done about the matter, Claire assembled her armoury of weapons – her understanding of social policy development, her politics, her skills as a researcher -to intervene in what would otherwise have been the erasure of higher education opportunities for mature students.

Let me illustrate this by way of a detour in our personal story. By 2009, Birkbeck had to reorganise itself in the face of yet another financial crisis brought about by a change in funding policy – this time the ELQ rule where students studying for an equivalent level qualification were not eligible for HEFCE funding. The reorganisation led to the creation of a new structure and new leadership posts. I applied for the post of Executive Dean of a newly created School of Social Science – coincidentally where Claire would be based in the new structure. I didn't tell Claire that I had applied until I was short-listed because I didn't want to compromise either of us. And when I was appointed, I became, in effect, her boss's boss. That could have been awkward – even the end of a beautiful friendship! But thanks to Claire's meticulous boundary-keeping, her professionalism and her strong sense of morality, it was fine. We remained close friends throughout whilst maintaining a healthy respect for boundaries and each other's professional arenas.

When I arrived at Birkbeck, Claire was immersed in research about part-time UK undergraduates with the Futuretrack study, a study on the supply of part-time provision in the UK and a report on the impact of higher education for part-time students. In summarising her research for an impact case study, submitted for the REF (Research Excellence Framework) assessment in 2014 (and scoring top marks by the way), Claire demonstrated – and again I quote 'the nature and consequences of the inadequacies of part-time undergraduate financial support and its adverse effects on the supply of, and demand for, part-time study.'

She showed how, despite the many economic and wider social returns of part-time study, enrolments had declined. She argued that government policies favoured full-time HE and school leavers at the expense of part-time study and mature students, basing policy on two flawed assumptions: first, that employers

paid employees' HE tuition fees; and second, that because most part-time students are employed, HE is affordable. Instead, what she called perverse incentives encouraged on the one hand students to study full-time in order to get support and, on the other, institutions to focus on full-time undergraduate programmes while reducing part-time provision.

Of course, Claire came to these conclusions through her meticulous research, but she developed her interest in asking these questions because of her involvement in South Bank and Birkbeck – she saw at first hand how part-time students were likely to be affected by these policies. She knew the struggles they went through to study and she saw how government funding arrangements hampered access to higher education because she taught on access courses.

And what was marvellous about Claire was that she put this knowledge to work to benefit not only part-time students in general but also those in her organisation. Policymakers did change their minds, for example extending loans to students studying at an intensity of 25% and extending the availability of loans to part-time students who already held a degree in a different discipline. In this way, she rescued Birkbeck students and Birkbeck itself from the dire consequences facing part-time study.

In recognition of her contribution to Birkbeck, she was awarded a College Fellowship in 2023 after fifteen years at the institution. I went to her award ceremony and was moved to tears by the volume of applause following a speech in her honour: a generation of students understood how important her contribution had been to support them in their study. Despite the award, though, I am not sure the rest of the organisation fully understood how crucial Claire had been in saving Birkbeck's long-standing mission, let alone the Open University and other universities with large part-time study programmes.

Taxes and/or fees: the limits of affordability

Peter Scott

Thank you very much for asking me to contribute to this plenary session commemorating - celebrating - Claire's contribution to higher education studies.

Claire was (is - because her work continues to have its impact), a first-rate scholar, a wonderful colleague and a dear friend. It is an honour to speak today.

Although I had known her off-and-on through the 2000s (we probably met first in the 1990s), i got to know her well when we both joined the Institute of Education at the beginning of 2011. We weren't exactly a job share but we both have 50-per-cent contracts; Claire's other 50 per cent, of course, at Birkbeck - her natural home i always felt because of Birkbeck's historical commitment to part-time higher education for adults.

We taught together on the Institute's MBA in higher education, now sadly and inexplicably discontinued. She was better at it than me, probably because she was so used to relating to older part-time students (which, of course, the MBA's students were). We also worked together on a range of research projects. In particular, I remember one on higher education in FE colleges. We even jointly developed an unsuccessful proposal for an HE research centre to the ESRC, which - I suppose - was a kind of precursor to CGHE which had better luck the following year. Claire, of course, was a consummate 'insider', who knew the ways of policy making (and policy makers) inside-out, but she never compromised her principles and her independence. A too-rare, but admirable, combination. I miss Claire - very much. She was a shining light - as an intellect, a colleague and a friend.

I want to share just a few thoughts with you today on the subject that Claire made her own - the funding of higher education and of students. My starting point is that, as is well known, more and more institutions in the UK (and elsewhere) are struggling because their income is failing to keep up with rising costs. The result - job freezes and redundancies, course closures, maintenance deferred for even longer. This is compounded - caused, perhaps - by a range of factors, including:

the general indifference of politicians (HE is not a priority, unlike the health service) as well as the belief among some politicians (and maybe conservative elements in universities) that there are too many university students (cue stories about graduate un/underemployment and the collapse of the graduate premium) and instead we need more apprentices (not for our kids, of course...), There is even a sense of schadenfreude that higher education has attempted to keep ahead of the game by packing in more and more international students (terrorists

at worst, immigrants at best) or, in the case of England, over-borrowed to built glitzy buildings (the 'edifice' complex)...

The real problem is that there are only two realistic ways to fund higher education - out of general (or, if we want to go for hypothecated taxes, graduate) taxation; or from user-payments, typically tuition fees paid by students with loans that have to be paid back after graduation. That's the realistic choice - taxes or tuition? Suggestions we can get employers to pay (directly) are, as the saying goes, 'for the birds'. That would just add to their costs base and be passed on in higher prices, so we would all end up to paying.

I don't have to time to trawl through all the pros and cons of these two principal methods of funding higher education. In truth they have been exhaustively, and exhaustingly, over-rehearsed. My point is much simpler, but also more fundamental - neither method seems to be working any longer. And in the UK we have a real-life experiment. In England the - widely perceived to be unfair - burden of tuition fee (and maintenance) debt is never going to be put back into its box as a live political issue by some clever tweaks of repayment details. Martin Lewis will see to that. And in Scotland the Government has not had the will - or, to be fair, probably the means - to prevent the erosion of public funding of universities (although colleges are far worse off).

So what is to be done? One answer - certainly not mine - is to say that higher education will just have to suck it up - cut costs, become more productive, embrace AI, whatever it takes (reserving the full-fat version for posh people in posh universities). Another answer, with regard to public expenditure, is to challenge the neoliberal, market worshipping, pre-Keynesian orthodoxy of most Governments, right or (ostensibly) left, which stands in the way of proper investment in the 'public realm'. I'll got for that - but I'm not holding my breath. And, as I just said, the answer, with regard to tuition fees and loans, is often assumed to involve devising clever tweaks (put the escalating debt revealed in SLC annual statements in very small print - that kind of thing). Good luck with that.

What is being missed is something that Claire could have helped with, a sociologically grounded understanding of how people perceive, and actually experience, things - whether higher taxes or long-term debt. Too often, I believe,

policy makers - and maybe commentators and even researchers - adopt a over-rationalistic economic (even quasi-econometric) perspective. Aren't a couple of pence on income tax less of a real burden than waiting months for a hospital operation, or having a three-weekly bin collection, or finding the university course you had set your heart on has been cancelled? Why don't people get it? And why do graduates not recognise they have been offered a good deal on loans. The fortunate will pay off their loans quickly and easily without excessive interest and the unfortunate will never pay much, or anything (sorry, if you are in the squeezed middle...).

The truth is not that taxpayers are being unrealistic, in the celebrated phrase, by expecting Scandinavian-level public services while paying American-level taxes. It is politicians who are being unrealistic - dishonest? - by pretending this cake-and-eat-it result can be achieved by cutting out 'waste'. Nor is it that graduates are being selfish by resenting an apparently escalating burden of debt. Rather the truth is that we are living in a fundamentally stressed society in which housing costs (whether mortgages or rents) take up a much higher proportion of income than a generation ago, in which (for example) four out of five cars are sold via expensive lease arrangements, in which the drum-beat of consumer culture adds to the list of life / identity-affirming necessities every day, month and year and in which asset stripping, debt over-loading and excessive 'rents' count as economic success (sorry, this last one is perhaps too 'political'). This is the context in which people experience affordability - many feel they can't afford to pay higher taxes - and experience debt, as a crushing burden. Claire understood that very well...

I am sorry if you were expecting me to offer the usual shopping list of reforms, like your familiar policy unit, consultancy business or think tank. I just happen to believe that any and all of them need to be better grounded in what was, long ago now, called the 'sociological imagination'. Thank you for listening.

No straightforward solutions

Chris Millward

I've been conscious of Claire's work from the time I joined the English higher education funding council in 2006, probably the high point for direct funding of universities in England. But it was another decade before I began to work more

directly with her. By then Claire was a central force within the newly ESRC funded Centre and leading its programme on student finance, which informs a lot of work we'll discuss at this conference, and I was following the English government's shift from funding to regulating higher education, with a particular focus on fair access.

These two decades were a period of quite fundamental change in English higher education, based I would argue on good intentions. There was a belief that widening access to higher education and expanding universities would benefit everyone. There was a commitment to a learning society, to quote the Dearing Review of 1997 or a knowledge economy - the term used more commonly by subsequent ministers.

As this expansionary vision took hold, it was accompanied by a consensus between political and university leaders that increasing participation could not be achieved through public funding alone, at least not without harming quality, given the experience of previous decades. It was felt that graduates should contribute more to the cost of their education given their relative prosperity and the benefits arising to them and tuition fees financed by income-contingent loans would be the best way to achieve this, routing funding directly to universities, rather than being tied up in ministerial priorities and position students to hold their universities to account.

The changes arising from these positions have delivered on many of their intentions. A lot more young people now access higher education, governments have been able to protect and increase research funding and universities have expanded, becoming ever more prominent in public life and important to the places in which they are located.

We need, though, to look beyond the overall patterns to the macro level at which policy decisions are made to understand the consequences for individual learners, particularly those who tend to be marginalised in higher education, who study part-time and later in life, without family experience and support, and those who need to work or care for others alongside their studies. We need to understand how it feels to carry student debt, not just how it adds up and is then written off.

That's the territory for Claire's research, less the system level modelling of participation rates and returns, which tends to shape policy reforms (though she certainly engaged with that), and more the intermediary space between policy and its effects on learners.

Claire was often commissioned by intermediary bodies responsible for implementing reforms. She helped us understand how learners act on different forms of advice and guidance, the effects of financial support packages, the experiences of part-time learners and, of course, the feeling and consequences of student debt.

Having worked with Claire in those organisations, I found her different from most other academics. She made sure we heard what she thought and why, rather than waiting for us to ask. And she was distinctively personal: interested in you and willing to put time into the relationship. She was always direct, honest about problems and the issues on which we disagreed on, and ever rigorous, unwilling to tolerate weak arguments or evidence. Finally she was respected, opening connections with colleagues worldwide, many here this week.

She gave us a longer and more global view of the issues occupying us and richer, more rigorous insights. We'll hear this week about debates about student finance worldwide, often balancing tensions between equity, quality and affordability in expanding higher education systems. We are unlikely to hear straightforward solutions to these tensions, but we can do better at sharing experiences and evidence from different countries, facing honestly the consequences of decisions taken and taking action to improve arrangements wherever we can.

Claire's work is an example for all of us.