

Confronting the forthcoming reforms of England's student loan system: graduate perspectives, 5 May 2022



00:49:06 David Mills: Just a note to encourage everyone to begin thinking about your responses and comments...feel free to post your questions here...

00:54:32 Ian McNay: Given the extended period before write-off, the question becomes more important: does the debt die with the graduate, or is it a charge against their estate?

00:55:08 Holly Smith: The implications for the decision to become a parent seem concerning!

00:55:47 Heather Eggins: Have any studies been done on the long term effects on the housing market and the ability to get mortgages?

01:00:48 Helen Carasso: Following on from Heather's point - do we know whether the 'rhetoric' which tries to discourage graduates from worrying about their SLC debt (as they won't pay if they don't earn enough) has any impact on wider attitudes to ALL debt ie encouraging graduates to take a more cavalier attitude to borrowing in general?

01:08:38 Mike Ratcliffe: Presumably the effects Claire described for FT students are more marked for PT students using their variant of the English system, and that will be carried forward into the Lifelong Learning Entitlement system?

01:10:04 Charlotte Snelling: Interesting to think about where students receive their information about loans. Often I think it might be from an older sibling, friends of friends, anecdotal, and if you're on the borderline of when cohort changes happen potentially creates additional confusion.

01:10:55 Chris Millward: Great presentation, thanks Claire and Ariane. It would be interesting to conduct similar work with graduates in Scotland and Wales to understand the extent to which their responses differ and whether this could be attributable to the different approaches to HE finance and funding.

01:11:37 Holly Smith: So helpful to see this set out so clearly and incisively, thank you!

01:15:08 CGHE Webinars: Thank you for joining us today. A recording of this session will be on the CGHE site tomorrow morning: <https://www.researchcghe.org/events/cghe-seminar/confronting-the-forthcoming-reforms-of-englands-student-loan-system-graduate-perspectives/>

01:15:42 Dr. Bhaskar C.: The presentation elaborates the system in Wales and associated nations. Thanks CGHE.

01:15:52 CGHE Webinars: Our next webinar, 'Higher education in Russia Part I: History of the present', will be on Tuesday, You can register here:

<https://www.researchcghe.org/events/cghe-seminar/higher-education-in-russia-part-i-history-of-the-present/>

01:16:23 CGHE Webinars: You can also register for the CGHE Annual Conference on 24-25 May 2022 here: <https://www.cgheconference2022.com/>

01:17:01 Ariane de Gayardon: Our paper on student loan and housing is entitled “Does Student Loan Debt Structure Young People’s Housing Tenure? Evidence from England” and available at <https://doi.org/10.1017/S004727942000077X>

01:18:42 Victorița Trif: Thank you!

01:19:11 Lori Lee Wallace: Thank you for this important webinar!

01:19:57 Holly Smith: Ariane will have to continue the work!

01:20:00 Cristina Carvalho: Congratulations, Claire and Ariane! Wonderful presentation! Great discussion.

01:21:07 Heather Eggins: A fascinating and important webinar. Many thanks.

01:26:49 Holly Smith: Thanks, brilliant!