Too many graduates? Perpetuating or challenging inequalities.

The effects of student loan debt on graduates' lives in England

Claire Callender - UCL

Ariane de Gayardon - University of Twente

Steve Desjardins - University of Michigan

Publications

De Gayardon, A., Callender, C., & Desjardins, S. (2021). Does Student Loan Debt Structure Young People's Housing Tenure? Evidence from England. *Journal of Social Policy*, 1-21. https://doi.org/10.1017/S004727942000077X

De Gayardon, A., Callender, C., and Green, F. (2019) The determinants of student loan take-up in England, *Higher Education*, 78:965–983 https://doi.org/10.1007/s10734-019-00381-9

Callender, C., Deane, K. C., de Gayardon, A., & DesJardins, S. (2020) Student loan debt: Longer term implications for US and UK graduates in Callender, C., Locke, W., & Marginson, S. (eds).. *Changing World, Changing Higher Education*. London: Bloomsbury Publishing.p101-116 DOI10.5040/9781350108448.0015

De Gayardon, A., Callender, C., Deane, K. C., and DesJardins, S. (2018) *Graduate indebtedness: its perceived effects on behaviour and life choices – a literature review*, Centre for Global Higher Education, Working Paper 38. London: UCL, Institute of Education