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**Abstract**

This article explores some recent research evidence on the possible impact of the higher education reforms in England on participation by students from lower socio-economic backgrounds. The evidence is examined in terms of costs, debt and term-time working. Financial issues have been shown to constrain choice of institution and place of study for lower-income students, and financial problems are commonly cited as reasons for dropping out of higher education. The greatest difference in debt levels has been found to be linked to family background, with students who were poor before they entered university leaving university with the largest debts. Overdrafts and credit card debt levels have been shown to be lower for students in receipt of grants than for those who are not. Research has shown that school leavers who are least debt-averse are more likely to go to university than those who are anti-debt; the latter include those from the lowest socio-economic groups and certain black and minority ethnic groups. Students who work in term-time may achieve less academically: those who work in term-time are more often those from lower socio-economic groups or minority ethnic groups.

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Overall, the evidence indicates that financial payments and grants are likely to be the most promising way forward to increase participation in higher education among those from lower socio-economic backgrounds. (HRK / Abstract übernommen)