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Government Managing Risk: Income Contingent Loans for Social and Economic Progress (Routledge Studies in Business Organizations & Networks)

Bruce Chapman

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Higher education rates are increasing throughout the Western world, yet at the same time, government budgets face increasing constraints. This has ensured that the importance of student support is recognized in many countries. In recent years there has been a world-wide movement towards the use of income contingent loans (ICL) for higher education. ICLs are now used in six countries following the Australian innovation of 1989, with the governments of many more countries looking very seriously at the model.

This impressive new book by Bruce Chapman analyzes ICLs (particularly their use in supporting students), exploring the experiences of a number of other countries adopting them. Chapman presents analysis of a number of disparate case studies to illustrate how ICLs can aid risk management policy reforming in both progressive and administratively feasible ways.

This book describes, examines and promotes an exciting new role for the public sector as a manager of risk, and argues that ICLs have enormous potential to change the extent and nature of social and economic activities. With the author's experience in the design and implementation of the Australian student financial support schemes, this is a knowledgeable, informative and enlightening book that will be useful to researchers, students and policy-makers alike.

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