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ОБРАЗОВАТЕЛЬНОЕ КРЕДИТОВАНИЕ В РОССИИ: СОСТОЯНИЕ, ПРОБЛЕМЫ, ПУТИ РЕШЕНИЯ³

Образовательное кредитование и его субъекты

Сложившееся в стране неравенство по отношению к различным формам образования продолжает увеличиваться (Социальная политика..., 2007; Константиновский, 2008). При этом в последние годы особую значимость в этой проблеме приобрела не количественная, а качественная составляющая. В 1990-е гг. в России в значительной степени произошел переход к модели, при которой накопление качественного человеческого капитала оказалось возможным преимущественно для лиц с высоким стартовым уровнем доходов (Высшее образование в России, 2004, с. 23—179). И хотя доступность образования остается одним из важнейших элементов социальной политики российского правительства, на практике это реализуется с большим трудом.

По оценкам ГУ-ВШЭ, в середине 2000-х гг. лишь 4,7—5,4% населения были готовы к приобретению образовательных услуг, в то время как 30—30,5% желали бы приобрести эти услуги, но сослались на отсутствие возможности оплатить их (Экономика образования..., 2005, с. 16). И лишь 30% домохозяйств имеют возможность оплачивать расходы на образование желаемого качества (Образовательный кредит как..., 2007, с. 26—44).

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При написании статьи использовались первичные данные следующих социологических исследований: Малообеспеченные в России: Кто они? Как живут? К чему стремятся? / рук. М. К. Горшков, Н. Е. Тихонова. Общероссийская репрезентативная выборка $n = 1750$ чел., март—апрель 2008 г.; Эффективность деятельности учреждений дополнительного профессионального образования (ДПО) / рук. Г. А. Ключарев. Экспертный опрос руководителей учреждений ДПО, сентябрь 2008 г., май 2009 г. ($n = 185$, в том числе 85 — государственных образовательных учреждений, 100 — негосударственных, средние и крупные города России по случайной выборке); Телефонный опрос специалистов по кредитованию банков с целью выяснения возможностей и условий получения образовательного кредита для обучения взрослых граждан ($n = 50$, случайная выборка, московские отделения) / рук. Е. Н. Стародубцева, 2008.

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