



The Consequences of Student Loan Debt on Later Life Transitions

Instructor: Prof. Dr. Anna Manzoni

Time: Wednesday, 07 November 2018: **18.00 – 19.45**

Place: Feldkirchenstr. 21, FG1/00.08

Registration: The BAGSS Monthly colloquium is a mandatory event for all doctoral students.

Description

Student loan debt has increased dramatically in recent decades. Large debt burdens create new challenges as young adult college graduates leave the university and juggle financial responsibilities, family formation plans, and living situations. Using Baccalaureate and Beyond Longitudinal Study (B&B) data, we analyze the stratification of debt across individual and degree characteristics.

Furthermore, we investigate this association with later transitions: marriage, childbearing, and homeownership. Our findings highlight how student loan debt may contribute to delayed life transitions and the reproduction of inequalities.

Consultation Meetings

Anna Manzoni offers consultation meetings for PhD students before the lecture. If you are interested in talking with her about your project, please write an e-mail to courses.bagss@uni-bamberg.de. A short abstract (1-2 pages) of your project can be send to us until November 01 and is recommended.

Recommended Readings

Addo, F. R. (2014). Debt, cohabitation, and marriage in young adulthood. *Demography*, 51(5), 1677-1701

Bozick, R., & Estacion A. (2014). Do student loans delay marriage? Debt repayment and family formation in young adulthood. *Demographic Research*, 30, 1865-1891.

Dwyer, R. E., McCloud, L., & Hodson, R. (2012). Debt and graduation from American universities. *Social Forces*, 90(4), 1133-1155.

Houle, J. N., & Warner, C. (2017). Into the red and back to the nest? Student debt, college completion, and returning to the parental home among young adults. *Sociology of Education*, 90(1), 89-108.

Nau, M., Dwyer, R. E., & Hodson, R. (2015). Can't afford a baby? Debt and young Americans. *Research in Social Stratification and Mobility*, 42, 114-122.