

# Study: Loan debt can shape students' college years, experiences

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An Indiana University study found that college students' experiences are largely shaped by the debt they accrue, with debt-free students more likely to live the "play hard" lifestyle often associated with the college years, where social lives can trump academics.

Sociologist Daniel Rudel said this is one of the first studies to examine how student loan debt affects students' college experiences. He and colleague Natasha Yurk, also a [graduate student](#) in the Department of Sociology in IU Bloomington's College of Arts and Sciences, found "real and significant differences in experiences," with students falling fairly easily into one of three categories.

- Play hard. Students without loan debt appeared most likely to live a lifestyle characterized by relatively little time studying but also characterized by a rich social life. Students tended to be much more involved in [extracurricular activities](#) and spent more time partying, developing relationships and networks that could last long after college.
- Disengaged students. Some students with debt appeared to see it as a liability that kept them from partaking in campus life. They spent relatively little time on campus activities, including studying.
- Serious students. Some students with debt appeared to accept the challenge and responsibility of the debt. They studied more than the other two categories of students, worked but also participated in extracurricular activities to prepare themselves for a [good job](#)

after graduation. These students did not party much.

"These patterns could affect the [social connections](#) and networking students develop in college, where these relationships can lead to [friendships](#), employment, marriage partners and other benefits," Rudel said.

Rudel and Yurk will discuss the study, "Responsibility or Liability? Student Loan Debt and Time Use in College," in New York at 4:30 p.m. Saturday during the 108th annual meeting of the American Sociological Association.

Rudel and Yurk examined data from the National Longitudinal Survey of Freshmen, housed in the Office of Population Research at Princeton University. Students interviewed from 1999 to 2003 attended one of 28 selective U.S. institutions: nine liberal arts colleges, 14 private research universities, four public research universities and one historically black college.

Rudel said college and university staff might want to consider whether their programs address challenges students face as they manage their financial obligations. Many people, in general, might not be aware of what college really is like for students with loan debt.

"We aren't saying what college students should or should not be doing," Rudel said. "But the lifestyles of students with debt diverge from the script people have of what college should be like."

Provided by Indiana University

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