

# Is student debt keeping Americans away from marriage?

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Having a student loan could influence whether America's young adults first union after college is marriage or cohabitation. This is according to a study published in Springer's *Journal of Family and Economic Issues*. Lead author Fenaba Addo of the University of Wisconsin Madison in the US says the findings highlight how attitudes towards marriage, living together and the perceived shame of accumulating debt have changed over the course of two generations among adults in the US. The study supports the idea that debt is becoming a barrier to marriage, as many couples first live together so that they can save, pay off debt and then be in a position to afford their preferred wedding.

According to recent statistics, one in every two first-time full-time undergraduates hold federal loans, and student debt stands at 1.4 trillion US dollars—second only to home mortgage debt. To investigate the impact of such debt on young people's future relationships and likelihood of [marriage](#), Addo and her colleagues analyzed publicly available data collected from two generations of [young adults](#) who were part of the 1979 and 1997 National Longitudinal Study of Youth (NLSY). All had received post-secondary schooling. The subsequent analysis highlights important changes in the life experiences of these groups, who grew up roughly 20 years apart.

The proportion of young adults who transitioned into a first marriage by the time they had reached the age of 34 declined considerably between 1979 and 1970. Almost 70 per cent of the NLSY79s were married by their mid-30s, either marrying directly or cohabiting before marriage.

In contrast, over half of the NLSY97 cohort was still unmarried at the same age. This was true for 55.35 per cent of women (compared to 27.68 per cent in NLSY79) and 50.87 per cent of men (compared to 31.64 per cent of them in NLSY79). While premarital cohabitation was becoming more common even among the older cohort, over a third of NLSY79 respondents married without first living together. This proportion was more than halved (to 14.8 per cent) among NLSY97 young adults. In the NLSY79, 6.7 per cent of those who married reported living together first, compared with 22.4 per cent of the young adults in NLSY97.

The statistics reflect that while a greater share of the young adult population was married in the mid- to late-1980s than in the early years of the 21st century, among the later cohort first unions are increasingly cohabitations, as marriage is delayed. They were also more likely to take on education loans to pursue a college degree and accrued more debt than their counterparts from the earlier cohort. In the 1997 group, student [debt](#) among college-attending young [adults](#) was associated with delays in marriage, but not in the 1979 cohort. It had a growing influence on women's likelihood of getting married directly after studying, but no longer on men's position.

According to Addo, women in the younger group seem to be entering into arrangements to live together to take advantage of one of the benefits of marriage—that two can live as cheaply as one. While this allows them to pay off debts before getting married, it does delay marriage and may also result in more nonmarital births or overall fewer marriages, if couples or one partner comes to see shared living as an acceptable alternative to marriage or they are incompatible and the relationship dissolves.

"Rising [student debt](#) is reshaping relationship formation among college-going youth, and as cohabitation has become more widespread, social

and economic disparities in who marries without cohabiting first have increased," explains Addo.

**More information:** Fenaba R. Addo et al, The Changing Nature of the Association Between Student Loan Debt and Marital Behavior in Young Adulthood, *Journal of Family and Economic Issues* (2018). [DOI: 10.1007/s10834-018-9591-6](https://doi.org/10.1007/s10834-018-9591-6)

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