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Do student loans delay marriage? Debt repayment and family formation in young adulthood

By [Robert Bozick](#), [Angela Estacion](#)

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Abstract

Background: With increasing levels of student loan debt, the path to economic stability may be less smooth than it was for earlier generations of college graduates. This paper explores this emerging trend by assessing whether or not student loan debt influences family formation.

Objective: The objective of this study is to examine whether student loan debt delays marriage in young adulthood, whether or not the relationship between student loan debt and marriage differs for women and for men, and if this relationship attenuates during the years immediately after college graduation.

Methods: We estimate a series of discrete-time hazard regression models predicting the odds of first marriage as a function of time-varying student loan debt balance, using a nationally representative sample of bachelor's degree recipients from the 1993 Baccalaureate and Beyond Longitudinal Study (N = 9,410).

Results: We find that the dynamics of loan repayment are related to marriage timing for women, but not for men. Specifically, an increase of \$1,000 in student loan debt is associated with a reduction in the odds of first marriage by two percent a month among female bachelor degree recipients during the first four years after college graduation. This relationship attenuates over time.

Conclusions: Our study lends support to the proposition that the financial weight of monthly loan repayments impedes family formation in the years immediately following college graduation -- however, only for women. This finding questions traditional models of gender specialization in family formation that emphasize the economic resources of men.

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