Parents, Partners, Plans, and Promises: The Relational Work of Student Loan Borrowing

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Abstract

When does student loan borrowing prompt relational work between borrowers and family members? Research on student loans has focused on quantitative estimation of the effects of borrowing on educational attainment, economic well-being, health, and life-course milestones. Drawing on 60 interviews with lawyers in the northeastern United States, the authors argue that student loans also have underappreciated relational effects, even for relatively privileged borrowers. Relational work around student loans is particularly visible during the decision to borrow, when establishing partnerships, and in transitioning to parenthood. It becomes prominent when there is a mismatch between family members’ economic expectations of one another and when shared expectations are difficult to fulfill. Scholars have implicitly assumed that difficulty repaying explains the impact of borrowing on family formation. Attention to relational work, however, shows how debt can create stressors even for borrowers capable of repayment and may help explain cross-group variation in how debt affects family decisions.

Keywords

student loans, higher education, relational work, family, economic sociology

A growing body of literature explores the effects of student loan debt on borrowers (Baker, Andrews, and McDaniel 2017; Dwyer 2018; de Gayardon et al. 2018; Hillman 2015). Primarily quantitative, it focuses on the impact of borrowing on a variety of measurable outcomes—educational attainment, economic well-being, mental and physical health, and the achievement of life-course milestones (e.g., Dwyer, McCourt, and Hodson 2012; Henager and Wilmarth 2018; Houle and Berger 2015; Houle and Warner 2017; Walsemann, Gee, and Gentile 2015)—as well as whether this impact varies among different types of borrowers (Addo, Houle, and Simon 2016). Although a number of studies have examined whether student loans affect the timing of marriage and childbearing decisions (Addo 2014; for a review, see Velez, Cominole, and Bentz 2019), much less work has focused on the subjective experience of student loan borrowing or on the ways borrowing might affect decisions to form, or relationships within, families (though see Cottom 2017; Goldrick-Rab 2016; Zaloom 2019).

This study draws on 60 semistructured interviews with practicing lawyers under the age of 45 in the northeastern United States to explore the relational work that student loan borrowing produces between borrowers and current and potential family members. As a group that is heavily indebted but relatively privileged, law school graduates are particularly useful for understanding the impact of borrowing on a group that typically can afford to repay but for whom debt is nevertheless quite salient to everyday life. We identify relational work with family members—the “process by which people create, maintain, negotiate, or sometimes dissolve their social-economic relations by searching for appropriate matches among distinctive categories of social ties, economic transactions, and media of exchange” (Bandelj, Wherry, and Zelizer 2017:6)—as critical to the subjective experience of student loan borrowing. Attention to relational work may be ongoing, it becomes particularly significant at three specific moments.

First, there is relational work with parents at the time of borrowing: in matching expectations about how much parents will assist their children with the cost of higher education and how much students will borrow and in renegotiating...
the relationship when changed economic circumstances (divorce, job loss) or unexpectedly high costs leave those expectations unfulfilled. Second, there is relational work with (potential) partners regarding mutual obligations to one’s student loan debt: in negotiating mismatched expectations when one comes to a relationship with large student loans and in renegotiating shared expectations when loans are difficult to repay. Finally, there is relational work tied to planning children’s futures: internally, as borrowers attempt to match their sense of economic obligation to their children with their present economic reality of debt, and with partners, when expectations differ around what obligations to children actually are.

Research increasingly suggests that student loan borrowing does affect family formation and implicitly assumes that it is the financial challenge of managing debt that causes delays in marriage or childbearing (see, e.g., Velez et al. 2019). But findings have also been somewhat inconsistent, with some studies showing more impact than others, and with effects varying across groups (e.g., by race and gender) even at similar debt levels. Certainly, debt creates more stress for families when it is economically difficult to repay. But a focus on relational work shows that borrowing affects the experience of family life even when borrowers are financially able to manage repayment and suggests reasons debt might have different effects on family formation for different groups of borrowers.

Relational work results when family members find it difficult to produce a “good match,” in Zelizer’s (2006) phrase, between social ties, economic transactions, and medium of exchange. That is, family members seek to align their economic expectations of what is appropriate for their social ties with the economic transactions taking place between them and the particular forms of exchange (e.g., gifts, cash, loans, in-kind assistance) those transactions take. We find student borrowing produces relational work under two broad conditions. First, it is prompted when there is a mismatch between family members’ expectations of one another, even in the absence of economic distress. But it also results when family members share economic expectations of one another, but their economic reality prevents them from meeting those expectations, as when educational costs are higher than expected or when loans are unmanageably large. As education becomes more costly, scripts for appropriate economic transactions within families break down, and family members must do more relational work to match their expectations of one another, producing stress on relationships.

Research suggests that family members’ economic expectations of one another vary with gender, race, class, and other background characteristics (Lanuza 2017; Mazelis and Kuperberg 2019; Zelizer 2006). Although our evidence does not speak directly to the question of how family expectations vary along these dimensions, by showing the utility of a relational work approach and the importance of family expectations in shaping the experience of student loan borrowing, we point to one potential explanation for why the same level of debt can be experienced differently by different types of families.

Unpacking what this relational work looks like for different types of borrowers is thus not only important for understanding the subjective experience of student loan debt, though that subjective experience should not be discounted. Relational work may also mediate between a given level of borrowing and a measurable effect on family life, with potentially varying impacts on women and men, on black and white borrowers, and on borrowers from different socioeconomic and cultural backgrounds. Understanding how different types of borrowers experience debt in family contexts can help us better interpret existing findings on the relationship between student debt and family formation. Additional qualitative research focused on mapping patterns of relational work can usefully inform the quantitative literature.

### Student Loan Borrowing and Its Relational Effects

The literature on student loans examines the effects of borrowing on a range of outcomes, particularly educational attainment (Dwyer, Hodson, and McCloud 2013; Dwyer et al. 2012; Jackson and Reynolds 2013; for a review, see Baker et al. 2017) but also economic well-being (Elliott and Lewis 2015; Fry 2014; Henager and Wilmarth 2018), mental and physical health (Walsemann, Ailshire, and Gee 2016; Walsemann et al. 2015), and the achievement of life-course milestones such as purchasing a home (Houle and Berger 2015; Mezza et al. 2020). A handful of studies have looked at the impact of borrowing on family formation, including the decisions to marry and to have children, under the assumption that increasing debt levels may be causing borrowers to delay such decisions because they do not feel they are in a financial position to make them (e.g. Velez et al. 2019).

The findings of this literature have been somewhat mixed, with some studies showing associations across the board (Addo, Houle, and Sassler 2019; Gicheva 2016), whereas others find that they are limited to women (Nau, Dwyer, and Hodson 2015), vary by race (Min and Taylor 2018), or attenuate over time (Bozick and Estacion 2014). They have also focused on measurable outcomes (e.g., age at marriage or having a first child), rather than the subjective experience that might lead to such decisions or the impacts on family relationships.

These studies of the effects of borrowing on family formation are themselves part of an effort to expand our understanding of the potential impact of student loans beyond educational attainment and economic outcomes. But without attention to how student loans are actually experienced, they leave many questions open: about how loans affect not only borrowers themselves but their families, about when loans become stressors within families, and about how borrowers who look similar on paper may experience debt very
differently. Examining how debt is experienced in family contexts can show more subtle effects of student loan borrowing, including on borrowers who are not financially struggling. It also suggests possible explanations for why debt might affect the family decisions of different types of borrowers differently.

Although holding student loan debt was once positively associated with marriage, at least for men (Addo et al. 2019), a growing number of studies find evidence that student loan debt now delays marriage (Addo 2014; Gicheva 2016; Velez et al. 2019), particularly for women (Bozick and Estacion 2014; Sieg and Wang 2018), though it may increase the likelihood of cohabitation (Addo 2014). Similarly, evidence is emerging that student loan debt delays childbearing for women (Velez et al. 2019), especially at high debt levels (Nau et al. 2015) but that this relationship varies with race (Min and Taylor 2018). Evidence also exists that student loan debt is associated with “boomeranging”—returning to the parental home—among some subgroups (Black borrowers and those who did not complete a degree; Houle and Warner 2017) and that consumer debt (including, but not limited to, education debt) predicts marital conflict as well (Dew 2007).

Drawing on interview data, sociologists have shown how financial relationships within families around higher education financing are much more complex than the traditional assumption that parents assist children as much as they can, with children borrowing to make up the difference. Not only are many borrowers already well into adulthood, but it is also quite common for traditional-age students to be helping their parents financially, as is using financial aid not only to pay for educational and living expenses but to assist a broader network of family members (Cottom 2017; Goldrick-Rab 2016). Negotiating these expectations requires intense interaction within families, who experience “moral conflict” as they struggle to provide children with opportunity but at great financial cost (Napolitano, Pacholok, and Furstenberg 2014; Tevington, Napolitano, and Furstenberg 2017; Zaloom 2019). Families serve as a “source of knowledge” for borrowers, although some families are better equipped than others to provide such knowledge, as well as “emotional support” in the borrowing process (Baker 2019). Parents and siblings can also serve as negative models that lead students to avoid taking on debt, after seeing the struggles of family members to repay (Zerquera, McGowan, and Ferguson 2016).

This qualitative evidence suggesting the importance and complexity of family relations in student loan borrowing, along with the quantitative studies showing the association between debt and family formation, suggests that a closer examination of family interactions around borrowing is merited. To help conduct this examination, we draw on Viviana Zelizer’s (2012) concept of “relational work.” Relational work is the process of creating, maintaining, reshaping, and sometimes dissolving intimate social ties that also involve economic transactions. Specifically, relational work involves negotiating a “viable match” among two people’s expectations of what is appropriate given their social tie (e.g., parent-child, husband-wife), the economic transaction taking place between them (e.g., assistance paying for college or repaying student loans), and the medium of that transaction (e.g., direct payment of tuition, occasional gifts toward loan repayment) (Zelizer 2005:34–37). A “good match” is not necessarily one that others see as moral or equitable; it is one in which the parties directly involved are comfortable that the economic transaction between them is appropriate for their mutual understanding of the relationship and the obligations it implies (Zelizer 2006:307).

When both parties share a similar script for what kind of economic exchange is appropriate and their financial circumstances permit them to follow it, relational work is limited.¹ For example, if parent and child each expect that parents will pay the cost of an in-state public college and the child will be expected to borrow if he or she chooses a more expensive school, and both follow through on that expectation, little relational work will be required. It is when the two parties have different economic expectations of each other, or when they share an expectation but financial realities make it difficult to realize, that significant relational work takes place: if the parent expects to pay for an in-state school while the child expects a more expensive school to be covered, or if the parent loses a job and can no longer afford to pay. In these cases, relational work will be required to match expectations of the social tie with the economic transaction taking place. As the cost of higher education and its associated student debt steadily rise, even shared expectations about parents’ contributions and partners’ mutual obligations become harder to fulfill, producing the intense relational work that we see in qualitative studies such as those of Napolitano et al. (2014), Goldrick-Rab (2016), and Zaloom (2019).

When relational work is successful, the two parties are able to sustain their relationship by producing a match that they both find viable, even if it differs from their initial expectations. But relational work is work, putting stress on relationships, showing up in the form of strong emotion (Bandelj forthcoming) and, when it fails, sometimes producing the dissolution of the relationship entirely (Harvey 2018; Mears 2015).

The literature on relational work has long centered its gendered nature: economic expectations differ for men and women, for husbands and wives, and for daughters and sons (Almeling 2007; Kim 2019; Mears 2015; Zelizer 2005). Cultural scripts around what transactions are appropriate to a given relationship also vary with race: young white adults, for example, commonly expect that they should be financially independent from their parents (whether they are or

¹See Bandelj (2016:236–41) on the difference between scripted and unscripted relational work.
not), whereas young Black adults are more likely to expect to both give and receive money from parents (Lanuza 2017).

By focusing on when relational work becomes important in the borrowing and repayment process, and how it is subjectively experienced by borrowers, we shed light on how borrowing affects families. We show how relational work takes place when expectations and transactions are mismatched, either between family members or with economic realities. And although our data do not center comparison across different types of borrowers, existing research on how economic expectations of family members vary across demographic groups suggest that relational work might be a moderator between levels of debt and measurable effects (on marriage, divorce, or childbearing decisions, for example), because relational work is produced not only by economic stress but by unmet expectations. More generally, attention to relational work shows how borrowing is not only a constraint on family formation but can restructure the very fabric of family life, even for the economically privileged.

Research Design

This study draws on in-depth, semistructured interviews about student loan borrowing and repayment with 60 currently practicing lawyers under the age of 45 in the northeastern United States. Interviews were chosen as the appropriate method because the study was intended to explore subjective experience, to allow respondents the opportunity to discuss the issues most important to them, and to provide a forum in which they could “see the framings that shape [their] thinking” (Pugh 2013). In addition, given the reliance of the literature on quantitative survey and administrative data, interviews provided the potential for preliminary identification of impacts on borrowers’ lives that might be less evident in other kinds of data.

Although holders of professional degrees are often seen as not part of the student loan problem, as they typically have high earning capacity despite their greater borrowing (Akers and Chingos 2016; Baum 2016; Dynarski 2015), this study focuses on lawyers specifically for several reasons. First, lawyers do have both high rates and high levels of borrowing. The American Bar Association reported that almost 90 percent borrowed to pay for law school in 2012; that year, private law schools averaged $127,000 of debt among graduates and public schools $88,000 (American Bar Association, Task Force on the Financing of Legal Education 2015). Income among law school graduates, however, tends to be bifurcated. Graduates hired by “BigLaw” firms in major markets—a group that makes up about 14 percent of the total—now commonly start at a salary of $180,000, while as of 2011, more than half of new graduates—often those working in public interest law, criminal defense, or temporary contract positions—earned $60,000 or less (Dinovitzer, Garth, and Sterling 2013; Lat 2017). Thus, practicing lawyers include both a group that should be able to manage high debt levels reasonably well and a group more likely to struggle with repayment.

At the same time, however, lawyers are quite unlikely to stop paying their student loans, with only 2 percent defaulting within two years of graduation (American Bar Association, Task Force on the Financing of Legal Education 2015). Although this may be because they are in income-based repayment or Public Service Loan Forgiveness programs, rather than because they are successfully repaying principal, it does suggest that most lawyers are at least managing their debt. Thus, at some level lawyers are a “least likely” case (George and Bennett 2005) for seeing intense relational work: if it is happening among these respondents, who have an unusually high capacity to manage their debt, we should certainly expect to see it among less economically advantaged groups. Given their very low rates of default, lawyers are also a particularly useful group for exploring how borrowing may affect family life even when borrowers are not obviously struggling to manage repayment.

Interviews, conducted in 2015 and 2016 by the first author, were limited to practicing lawyers under the age of 45 in the northeastern United States: none was born prior to 1970. This cutoff was chosen to include respondents who had had a range of time in which to pay off student loans, while limiting the focus to age groups most affected by student loan borrowing. The oldest respondents graduated from law school in 1997; the youngest was born in 1991 and graduated from law school in 2016. Borrowing levels were high and increasing throughout most of this period, with the National Center for Education Statistics reporting average cumulative loan balances among law degree completers rising from $82,400 in 1999–2000 to a peak of $149,700 in 2011–2012, after which they decreased by about 3 percent (NCES 2018; inflation-adjusted figures in 2016–2017 dollars).

Interviewees were recruited through snowball sampling and by advertising the study on LinkedIn and the popular blog Above the Law. The study was described as research on “how people make decisions about their debt,” and all interviews were conducted by phone. Thirty-eight interviewees were women and 22 were men; race was not asked, although 3 respondents spontaneously mentioned that they were African American and 3 others that they were Asian American. Respondents ranged in age from 26 to 44, with half being 30, 31, or 32 years of age. Fifty-eight percent took on debt to finance their undergraduate degrees, and 93 percent borrowed

2The National Center for Education Statistics (2018) produces somewhat different estimates of borrowing rates and debt levels, reporting that only 69 percent of 2015–2016 law degree completers had student loans and that the average balance was $145,500 among those with loans.

3Recruitment materials specified “between the ages of 24 and 49,” but the oldest respondent was 44.
to pay for law school, a figure similar to the roughly 60 percent of undergraduates and 90 percent of law school graduates who borrow overall (American Bar Association, Task Force on the Financing of Legal Education 2015; Baum et al. 2017). Although we did not attempt to code systematically for class background, interviews did ask about parents’ occupation as a proxy for socioeconomic status; these law school borrowers are almost certainly different from the larger population of undergraduate borrowers, not only in their earning capacity but in the socioeconomic status of their families of origin.

Although representativeness was not a core concern of the study, the sample was selected to ensure representation of graduates of law schools from a range of status levels. U.S. News & World Report divides law schools into four tiers. Tier 1 graduates are much more likely to be employed in BigLaw and receive much higher average incomes upon graduation, relative to other tiers’ graduates (see, e.g., Rivera 2016). Nineteen respondents in our sample graduated from tier 1 schools, 13 attended tier 2 schools, and the remaining 38 were from either tier 3 or tier 4 law programs.

Interviews lasted for about an hour, depending on respondents’ time constraints; most respondents were quite busy. They were scheduled at respondents’ convenience and were held on weekends, during lunch breaks, after work, or during the day. Many were rescheduled multiple times because of schedule changes, and a few were cut short when something more pressing for the respondent took precedent. Interviews were subsequently transcribed and inductively coded to identify emerging themes (Luker 2008). Family relationships were not an initial focus of the interviews, although questions about undergraduate borrowing decisions and current financial situation, which tended to bring up discussion of family, were included. However, the effect of borrowing decisions on family relations, and the effort associated with managing those relations, emerged relatively early as an important theme. Because the topic was not systematically covered in the very earliest interviews, some numerical totals (e.g., on whether a respondent’s parents paid for college attendance) do not add up to 60, the total number of interviews conducted. Upon reexamining portions of interviews that touched on issues around family and relational work, three moments at which such decisions became important were identified: at the time of borrowing, when partnerships were established, and in the transition to parenthood.

Beyond ensuring that respondents from a range of law school tiers were included, no effort was made to seek a representative sample. Respondents may have been unusually concerned with the topic of debt, although many did not exhibit obvious anxiety about their borrowing. The interviews did not systematically ask about loan amounts, because of many respondents’ discomfort with providing such numbers, although a number of respondents volunteered how much they borrowed or still owed. Interviews covered undergraduate as well as graduate borrowing. Although respondents typically borrowed larger amounts to attend law school than for their undergraduate education, a significant part of the discussion that follows, particularly regarding relational work with parents, focuses on undergraduate debt. Families commonly held the expectation that parents would pay for as much of the cost of undergraduate education as they could, while the expectation that parents would pay for law school was rare. Because neither parents nor children expected parents to pay for law school, law school borrowing produced less relational work between them, even though the scale of borrowing was typically larger, a point we return to in the analysis.

One initial, but quickly rejected, hypothesis of the study was that the older lawyers in the sample, who went to law school before the Great Recession, would have different attitudes toward debt than younger ones, who attended after the financial payoff of law school had been publicly called into question. Respondents who attended law school after the recession, however, reported that they were unaware of, or unfazed by, the recession’s impact on the profession. We also spent a considerable amount of time thinking about whether cross-group comparisons might provide additional analytical leverage, looking particularly at variation by gender or law school tier but also looking for differences between those who had borrowed for their undergraduate education (58 percent) and those who did not (42 percent), those who were in repayment assistance programs (34 percent) and those who were not (66 percent), and those who were married (56 percent) or partnered (18 percent) and those who were not (25 percent).4

Because interviewees’ discussions of relational work did not lend themselves to formal, systematic coding (e.g., on high or low levels of relational work with parents, partners, or children or on whether a “good match” was found or not), and because the sample size was modest, differences would have had to be fairly dramatic for us to feel confident in claiming that they are meaningful. As we did not find dramatic differences between groups, we focus instead on overall patterns, with some speculative discussion of within-sample variation in the conclusion. We make no claims that the experience of these interviewees is typical of either law school graduates or student borrowers more generally. However, that does not make it less useful for generating insights into the way borrowing can trigger relational work and what kinds of relational work people do as they manage their borrowing.

The Relational Work of Student Loan Borrowing

Although scholars are beginning to recognize the extent to which student loan borrowing decisions are shaped by family needs and relationships (Cottom 2017; Goldrick-Rab 2016; SallieMae 2019; Zaloom 2019), much of the literature

4Repayment assistance programs included income-based repayment, the Public Service Loan Forgiveness program, law school–sponsored loan repayment assistance programs, and forbearance.
still rests, implicitly or explicitly, on a human capital model in which students make individual, more or less rational decisions about borrowing and repayment on the basis of expected future earnings (e.g., Avery and Turner 2012). Yet one theme that quickly emerges from interview data is the extent to which borrowing and repayment are intensely relational activities—and tied up not only with the actual income and wealth of parents, partners, and children, but with expectations about mutual obligations, promises made and broken, and adjustments to evolving economic realities.

Managing economic exchange with a (potential) family member involves looking for a “good match” between mutual expectations about what their economic relationship should be, the economic transaction taking place between them, and the medium of exchange in which it takes place. If these are easily aligned, little relational work takes place; if they are not, relational work is required.

In our interviews, relational work was produced under two broad sets of circumstances: when family members had different expectations about the appropriate way to manage educational expenses and student debt and when they had shared expectations that were difficult to meet because of the amount of debt or their economic ability to avoid it or pay it off. Although relational work was ongoing, it tended to come to the fore at three particular moments in the process of borrowing and repayment. First, it took place with students and their parents during decision making over whether and how much to borrow. Second, it became important as people found partners and spouses and initially negotiated over obligations to and strategies for managing student loan debt. Finally, relational work again intensified around consideration of obligations to provide for the future education of children. The intensity of relational work is certainly not detached from the quantity of debt at stake or the financial challenge of repaying it. But it is also deeply shaped by mutual expectations around obligations: between children and parents over who will pay for education, of partners to take on responsibility for each other’s debt, and of parents and their balancing of obligations to children, to existing debt, and to their own financial futures. Mismatches in expectations, reneging on (perceived) promises, and the need to renegotiate in face of changing realities all produced such work, even in the absence of intense financial pressure.

Parents, Plans, and Promises: Relational Work at the Moment of Borrowing

For the lawyers in our sample, relational work around student loans often began long before law school, as they negotiated with parents the question of whether and how much to borrow for their undergraduate education. In some cases, students and parents shared expectations about how much parents would contribute to the cost of undergraduate education and were economically able to meet those shared expectations. In such instances, relational work was limited, regardless of whether students borrowed to pay for their education or not. Frequently, though, parents and children had mismatched expectations over how they would finance the cost of college, or had economic difficulty realizing their otherwise shared expectations. In these situations, relational work was required to negotiate the gap.

Michael’s parents, for example, had a plan for how they would finance his education. Because of his father’s location and job, he could attend a specific set of schools at near-free tuition levels. Michael, however, had worked hard in high school and set career aspirations for himself that he felt this “approved” list of schools could not help him achieve. He tried one of them for a year, hated it, and transferred to a private liberal arts college in a major city. To pay for the new school, he started taking out both federal and private student loans. Michael was unhappy that he had to borrow because his expectations of his parents’ obligations diverged from theirs:

I was mostly annoyed because my parents they were like, “Oh you know we were not expecting to get a big tuition bill and as it turns out we did not save a bunch of money for you to go to college we thought you were going to take the free ride” and ugh and I was annoyed by that.

This led to relational work to negotiate that mismatch and the emotion surrounding it. In Michael’s case, this meant that his father agreed to help repay Michael’s undergraduate loans, even though Michael had taken an educational path that did not accord with his parents’ expectations:

My family income was such that I didn’t really qualify for need based fellowships, and because we did not have the cash on hand we went ahead and borrowed . . . and we did so with the understanding that he would help pay on the back end of things. And that is kind of the way it has worked out.

The relational work that took place in reaction to the expectations mismatch helped repair the annoyance Michael felt at his parents for not being able to pay outright for his education after (in Michael’s words) “all did not go according to plan.” It was a stressor on the relationship, but not one that appeared to have long-term effects.

For Jessica, however, the failure of her father to meet what she thought were shared expectations about what would

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5In addition to finding a good match between expectations for a particular relationship and the economic transaction taking place, Zelizer (2005) also emphasized finding an appropriate medium of exchange. For example, bringing extra groceries to a family member might be perceived as appropriate when giving an equivalent amount of cash would not. In our interviews, medium of exchange was a less prominent theme. It is clearly relevant to the broader topic, however, as Bandelj et al. (2017:7) noted, one cannot borrow from a child’s college fund to avoid taking out a high-interest loan for a home renovation, at least without risking damage to family relationships.
pay left lasting damage to the relationship. Jessica perceived her parents as telling her she should choose a college without consideration of cost:

My whole life my dad told me you can go to school wherever you want to go to school and you can do whatever you want to do and you can be whoever you want to be. . . . All I had heard for my whole childhood is that you go wherever you want to go.

When she chose to attend “the best school that [she] got into,” a small private liberal arts school in New England, her family was pleased:

My grandfather was just so excited to have a grandkid that was going to a prestigious school in the Northeast and was looking at going to law school and so was just encouraging me to get all the education that I could.

Her parents did not have a clear plan, however, for how to pay for her expensive education. Her father agreed to pay for half the cost but failed to keep his end of the bargain, with the result that Jessica took on substantial public and private loans:

I remember my dad saying . . . “I am not sure, let’s figure out if we can make this work,” and . . . he ended up saying, “Well, you will finance half and I will finance half,” and then he just didn’t pay for his half. And by the time I realized he was not going to hold up his end of the deal I was at the end of my junior year.

This produced a great deal of stress and anxiety for Jessica. The anxiety was not only because of her lack of understanding of borrowing (“I didn’t understand that they were growing. I didn’t understand what a good interest rate was versus a bad interest rate”) or because of the size of the loans, though both of these were an issue. It was also because she felt her family’s high educational expectations, paired with a failure to follow through on promises to help pay for her education, had negative consequences for her: “No one was really stopping to require his dad to contribute and later by helping Sarah come to terms with her decision to borrow substantially:

My mom had helped to reassure me, like, here is the form that you sign for your loan. And she would say, “This is what we do. I am taking out a loan, you are taking out a loan, it will be fine.”

The change in family economic circumstances prompted the need for relational work, but Sarah’s relationship with her mother, at least, remained solid as a result of that work.

Although relational work with parents around borrowing was common, it was much more visible around undergraduate loans, although law school loans were typically much larger in size. This reflects the cultural expectation in the United States that parents have an obligation to pay what they can for children’s undergraduate education, an expectation that does not extend to graduate school. Interviewees’ accounts generally reflected this expectation: 21 said that their parents paid entirely for their undergraduate education, 21 said that their parents helped pay, and only 10 said that their parents did not pay for college. Only two respondents,

6See also Kim (2019) on how changing family situations—in particular, becoming mothers—produce a renegotiation of economic exchanges between women in brokered marriages and their own parents.
by contrast, said that their parents had paid entirely for law school—yet limited financial support for law school did not typically produce relational work with parents, because parental economic contributions were not typically expected. Relational work is produced when there is a mismatch between relationship expectations and the exchange that takes place, not simply by the expense of education or the level of borrowing required.

This suggests that the rising cost of law school is unlikely to produce more relational work between parents and children, at least until it affects children’s ability to meet future economic expectations, such as financial independence from parents or ability to assist in old age. The rising cost of undergraduate education, in contrast, has a greater immediate effect on parent-child relationships, as Zaloom’s (2019) account of middle-class parents struggling to meet their perceived obligation to pay for college makes clear.

(Possible) Partners: Relational Work with Potential and Actual Spouses

Relational work around student borrowing became prominent again as interviewees acquired spouses or partners and began to work out their joint relationship to student loan debt. Although many college students are older than 25 and may already have partners by the time they are borrowing, the lawyers in our sample had typically made their major borrowing decisions before they were seriously considering long-term partnership or marriage. By the time of their interviews, however, most were in stable relationships: 31 respondents were married at the time of their interviews, 10 had partners who lived with them and shared household expenses and with whom they planned their financial future, and the remaining 14 were single or in relationships that did not involve shared financial decision making. Relational work with (potential) partners was therefore less about making the decision to borrow and more about negotiating good matches around shared obligations to, and strategies for repaying, student loan debt.

This work began even before partnership took place, as borrowers were looking for partners. All respondents who held large amounts of debt reported stress around finding a partner or spouse while holding the debt. Respondents worried that no one would want to marry a person with so much debt and felt guilty about bringing debt to the relationship. As Laura observed,

[The debt] is part of what you will be marrying. This absurd debt that will be ours. And yeah, I am really lucky that my partner does not have any undergrad debt, and it’s more reasonable for two of us to have $127,000.

When the debt did not immediately lead to a lucrative career it was perceived as stigmatizing, and telling a potential partner about it was something to be carefully managed, as Laura continued: “At a certain point it is like disclosing to people that you have a sexually transmitted disease.” With no clear cultural scripts to prescribe appropriate economic obligations when one person brought large debts to a relationship, potential partners had to overcome uncertainty by performing relational work. Respondents strove not only to address the stigma of debt but to carefully negotiate joint expectations of how it might fit into their economic lives before any long-term commitment to one another could be made.

Even once such a commitment took place, however, visible relational work often continued as couples negotiated shared responsibility to the debt and collective strategies for managing it. Again, relational work was notable under two sets of conditions: when partners had different expectations about their joint economic relationship to student debt and when their shared expectations were economically difficult to fulfill.

Although parents and children had common cultural scripts to draw on regarding parents’ obligations to pay for education, scripts for incorporating significant student loan debt into a partnership were much less defined. This unscriptedness itself produced relational work, as partners tried figure out what kinds of economic expectations were even appropriate for their social ties under the circumstances. At the same time, if student loans were large or difficult to repay, the alignment process became more difficult.

John, for example, accumulated $300,000 worth of student loans during undergraduate and law school. His wife, whom he met in law school, had no student loan debt of her own, but when they married, John’s student loans came with him. Although their economic expectations of one another were not notably mismatched, those expectations were mismatched with the realities of John’s six-figure debt.

John’s salary was $160,000 a year (after one year of lower pay because of the recession), so the couple was financially capable of paying down the debt. But the logistics of staying on top of the loans felt to John like an unwanted part-time job on top of his demanding career in BigLaw:

$4,800 a month was coming out of my $6,600 I was earning after taxes. Imagine that. You are working so hard, you have this big job and your take home is like what my wife’s take home was. It was, you know, making $30,000 a year. That is crazy . . . I had 13 or 15 different loans and so I was making payments on all of them. Some were automatically coming out of my paycheck, some weren’t, it was just like coordinating them was a headache. And all of them had the different payment dates. There are some of them on the first, some on the 15th, and that was stressful.

John and his wife shared the expectation that he would be a primary financial provider, but John did not anticipate how much harder managing student loans would make his job of providing:

I remember we got in so many arguments. Some of the nights I would get home from a long day of work, I would have to call the student loan company, wait on hold forever because too much
money was taken out, too little money was taken out, the records
were not right, and I just never wanted to have a late payment.

It took considerable relational work to find a viable match
between John and his wife’s expectations for their relationship
and the economic exchange between them. Their eventual solution was for her to take over practical management of
the loans for the sake of preserving their relationship:

My wife said, “Look, I will manage all of your student loan debt
and I will make sure all these payments come on time.” Because
it was also stressful for me to see my paycheck and then to be
obsessing over the fact that in my biweekly paycheck we had
zero money left over because the loans were coming out of it all
in one paycheck. . . . So my wife said she’d take over and she’s
really organized and so she took over making all the payments
and created an elaborate spreadsheet to manage them.

Although John’s wife did not come to the marriage with student
loan debt, she too had to perform relational work as they
sought to find appropriate forms of economic exchange between them. Although the debt’s economic burden was
now shared between partners, its emotional burden grew as
two people, not one, were affected by it.

Relational work was less prominent when partners shared expectations and their debt was manageable, even if large.
James and his wife, for example, each brought student loan
debt to their marriage, he from law school and she from a
master’s degree. They negotiated a strategy of aggressively
paying off their student loans, a process that James found relatively smooth:

We have been together for a while and we approach decisions
very much as a team. . . . We have a really good understanding
of one another and our goals are aligned which always helps in
our marriage. As a result, financial decisions have been easy for
us and not difficult.

James and his wife paid off his law school loans “in three
years and two months,” and reported a sense of satisfaction
that the loans had been worth it.

This smooth negotiation, though, was relatively uncommon
in the face of the uncharted waters of six-figure student
loans. Although it is undergraduate borrowing that produces
the most relational work between parents and children, rising
borrowing for graduate school creates more relational work with partners than with parents.

Parenting Plans: Relational Work and the
Decision to Have Children

Student loan borrowing became salient once again for interviewees as they began to have children of their own. Of the
60 respondents in this study, 16 already had children (all younger than college age) and many others were considering
becoming parents. Because their children were young,
relational work did not center on matching economic expectations between parents and children, as one might expect
with children nearer the age of making college decisions. Instead, it arose in two ways. First, parents performed relational
work internally, to match their own sense of future obligations to their children with their present economic realities, which were often shaped by student debt. And second, the decision to have children prompted a new round of relational work between partners, as they sought to match their beliefs about future economic obligations to children with one another and with the realities of their student loans.

For many interviewees, the core issue was that their student loans made it difficult for them to fulfill what they
believed were their economic obligations to their children’s futures. As they sought a match between their sense of what
was appropriate to that relationship (e.g., systematically saving for their children’s education), and what was economically realistic, they were performing relational work, even when children were too young to participate.

Amy, the mother of a 2-year-old and a participant in the
Public Service Loan Forgiveness program, illustrates this pattern. Program participants commit to 10 years of public
service employment during which they make income-adjusted loan repayments, and after 120 qualifying payments,
their remaining debt is to be forgiven. The income adjustment meant that respondents’ monthly payments were
often less than the interest on their loans, which meant their loan balances were growing while they were in the program.
Amy was considering leaving the program for higher paying employment in the private sector, despite having put in 5
years already.8 She felt the tension between what she felt she
owed her child, the size of her loans, and her desire to save
for retirement:

The immediate concerns of paying for childcare, putting money
in college accounts, putting money in retirement accounts right
now, all of those things are things that more time is helpful for
and so waiting five years before you can start loading accounts
that are interest bearing or interest producing is kind of a question.
. . . I obviously have not found another job yet . . . but I am
leaning in the direction, yes. This is really crappy for this loan
situation but better for all of these other reasons, so, I feel stupid,
actually. That sounds kind of awful but I feel like an idiot because
. . . when it comes down to bare numbers I will be paying so
much more doing it that way, right? But the problem is time, and
time is going to keep ticking no matter what I do, so I have to also
be addressing these other things that require time as well.

8The Public Service Loan Forgiveness program has become a hot-button issue, as almost no loans have actually been forgiven at the end of 10 years of service, and it is likely that participants today would exhibit much more distress about their situations. At the time of the interviews, however, respondents generally assumed that the forgiveness would likely happen after 10 years but were concerned that participating might be a bad financial decision for other reasons and unhappy about their loss of options after having committed to it.
Amy was performing relational work as she struggled to find a way to match her sense of economic obligation to her child with her own economic reality. She was leaning toward taking the financial penalty on her student loan balance that would result from returning to the higher paid private sector so that she could meet her own responsibilities to her child’s well-being:

I don’t know. I feel really frustrated that no matter what I am going to take a financial hit one way or another but that, as it relates to my child’s welfare, clock’s a-ticking. That sort of freaks me out.

Other parents limited their relational work by settling on a different sense of their economic obligations to their children. When Justin, father of two, was asked whose responsibility it would be to pay for college, he replied, “Theirs,” without hesitation. He continued,

Would we hope to be able to be in a position where we could say we will help you out with some? Sure. But, as people have always said, you can take loans out for school, but you can’t take loans out for retirement. So, it is better to get in shape for that, for retirement, and then whatever we can help out with on top for their school is great.

This minimizes his relational work in the present but may produce future relational work if his children do not share his expectation that they should bear primary financial responsibility for their higher education.

The decision to have children also produced relational work with partners, as those partners sought to articulate to one another their responsibilities to their children, and to negotiate conflicting visions. If partner expectations were well aligned, relational work might be limited. James and his wife, who easily decided on a plan to aggressively pay off their student debt, similarly shared a sense of their obligation to their children’s education. He reflected that he and his wife

...don’t have a goal of funding 100 percent out of our pockets. We both found it healthy to have a personal involvement and financial stake in our undergraduate and graduate education. I think we both got more out of it. We don’t really look to them to fund it completely but then we probably would not do it completely for them. We will probably have something like a 50-50 split.

But if spouses’ scripts about economic obligations to children differed, relational work typically ensued. When asked whose responsibility it was to pay for college, Jason replied,

We actually have kind of different opinions about that, my wife and I, and it is obviously because of the way that our parents handled it. My parents didn’t put anything aside for us for college. My wife doesn’t have any student loans at all. Her parents had saved enough to cover all of her undergrad and then there are not student loans from grad school. So, my gut reaction is, well, it is an extremely daunting task of saving up enough to cover an entire college tuition, especially considering how rates might be in 18 years. At the same time, I don’t want my kids to be in my position where I am stuck with six figures of debt for eternity basically, so I definitely want to save up for them. How much, and how will we do it? Not sure yet, but then she is 100 percent we have to save as much as we can for their college education.

Thus the decision to have children produced relational work in two different directions: internally, as parents sought to match their own sense of economic responsibility to (young) children with the limits of their economic circumstances, and with partners, as they sought to come to agreement about what, exactly, those economic responsibilities to children were. Some of this relational work might be produced even in the absence of student loan debt but was intensified when its presence made existing scripts about parents’ economic responsibilities to their children and in particular to save for their education, harder to realize.

Discussion

The growing literature on student loan debt has begun to look at its impact on family formation, finding effects on marriage, cohabitation, and childbearing. But the paucity of qualitative research on borrowing means that we have a limited sense of how student loan borrowing is experienced within families, and why similar levels of debt seem to affect different groups very differently. The literature also implicitly assumes that it is the financial difficulty of managing student loans that produces the family effects it has identified.

By drawing on interviews with lawyers—a relatively privileged population with high levels of borrowing, widely varying incomes, and low rates of student loan default—we highlight the importance of relational work in shaping how student loan borrowing and repayment is experienced within families. Although this work can be ongoing, it tends to come to the fore at three particular moments of family transition: at the time of borrowing (with parents), when negotiating mutual obligations to debt (with [potential] partners), and when children come into the picture (internally, in light of one’s social tie with one’s children, and with partners). And it is particularly visible under two conditions: when there is a mismatch in family members’ sense of their economic obligations to one another, and when they share expectations, but those expectations are hard to reconcile with their economic reality.

Shining a light on the importance of relational work complicates existing research on how student debt affects families while pointing to possible explanations for some of its puzzling results. Relational work is most obviously produced when repayment is economically difficult to manage. But these interviews show the way in which borrowing shapes
the experience of family life even in families that have the capacity to repay. The rising cost of higher education means that older scripts about families’ economic obligations to one another—about parents’ obligations to children’s education, or partners’ obligations for each other’s debt—become harder to follow, producing a greater need for relational work. It also means that family members’ shared economic expectations of one another become harder to fulfill, even if they are technically still achievable, a point illustrated amply by Zaloom (2019). Relational work is not only about the amount of borrowing, or its affordability, but about expectations met or unfulfilled: shared expectations about high levels of debt can produce a “good match,” as James found, while smaller amounts of debt can cause great stress if family members’ expectations of one another go unmet.

Although we looked for such patterns, the sample of interviews we report on was not large enough to even tentatively infer variation in patterns of relational work by race, gender, or class. But other research shows that family members’ expectations of one another vary across each of these dimensions (Lanuza 2017; Mazelis and Kuperberg 2019; Zelizer 2005). For example, these lawyers, who came mostly from at least a middle-class background, most commonly expected their parents to contribute financially to their undergraduate education and in turn expected to contribute to that of their own children, a finding echoed by Zaloom’s (2019) study of middle- and upper-middle-class families. By contrast, research on less well-off borrowers has found less expectation that parents will necessarily contribute to the cost of college (Goldrick-Rab 2016; Mazelis and Kuperberg 2019). Although we do not at all want to underplay the importance of economic need in shaping the experience of borrowing, if it is expectations mismatch that produces relational work, this may set middle-class families up for more of it, at least between parents and children, even as they clearly have greater economic capacity to manage the cost of college. More generally, we suggest that expectations mismatch, which should vary across demographic groups, may help explain variation in the measurable effects of a given level of student debt on family formation.

More broadly, this research suggests that we take a wider lens on how student loan borrowing is affecting family life. Although difficulty repaying and delaying of marriage or childbirth are clear and important impacts of student loan borrowing, our research suggests a whole range of interdependencies that are mismatch, which should vary across demographic groups, may help explain variation in the measurable effects of a given level of student debt on family formation.

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