

Student Loan Debt among Students with Disabilities

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Abstract : This study will determine if students with disabilities have higher student loan debt payments than other student populations. The hypothesis was that students with disabilities would have significantly higher student loan debt payments than other students due to the length of time they spend in school. Using the Bachelorette and Beyond Study Wave 2015/017 dataset, quantitative methods were employed. These data analysis methods included linear regression and a correlation matrix. Due to the exploratory nature of the study, the significance levels for the overall model and each variable were set at .05. The correlation matrix demonstrated that students with certain types of disabilities are more likely to fall under higher student loan payment brackets than students without disabilities. These results also varied among the different types of disabilities. The result of the overall linear regression model was statistically significant ($p = .04$). Despite the overall model being statistically significant, the majority of the significance values for the different types of disabilities were null. However, several other variables had statistically significant results, such as veterans, people of minority races, and people who attended private schools. Implications for how this impacts the economy, capitalism, and financial wellbeing of various students are discussed.

Keywords : disability, student loan debt, higher education, social work

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