

# Student loans take emotional toll on young adults

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As college debts mount, so do depressive symptoms, study says.

(HealthDay)—Student loan debt is a major cause of stress for young adults, a new study finds.

Researchers looked at survey responses from adults aged 25 to 31 across the United States and found that those with higher student loan debt reported [higher levels](#) of [depressive symptoms](#).

This was true even after adjusting for factors such as parents' wealth, the researchers said.

"We are speculating that part of the reason that these types of loans are so stressful is the fact that you cannot defer them, they follow you for the rest of your life until you pay them off," study author Katrina Walsemann, of the University of South Carolina, said in a university news release.

Further research is needed into how student loan debt may affect other areas of health and life, such as job choices or delaying marriage and children, she said.

In 2012, [student debt](#) totaled more than \$1 trillion in the United States, making this type of loan second only to home mortgage debt, the researchers said.

"We speculate that the American middle class is suffering the most from post-graduation debt, since they do not qualify for governmental assistance, nor is their family able to take on the bulk of the costs associated with college," Walsemann said.

**More information:** The AFL-CIO has more about [student loan debt](#).

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