

# College students with loans more likely to report bad health and skip medicine and care, study finds

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Students who took out loans to pay for college rated their overall health and mental health as being worse than those who didn't take out student loans. They also reported more major medical problems and were more likely to report delaying medical, dental and mental health care and using

less medication than the amount prescribed to save money.

We [reported these findings](#) in an article published in the *Journal of American College Health*. The findings are based on surveys collected in 2017 from over 3,200 [college students](#) at two [public universities](#) in the United States.

We asked students to rate their physical and mental health on a 4-point scale—excellent, good, fair and poor. We also asked if they had experienced any major medical problems in the past year or whether they had ever postponed medical, dental or [mental health care](#) to make ends meet since starting college. Those who indicated they were taking regular medication for physical health problems, such as for asthma or [high blood pressure](#), were asked if they ever took less medication than prescribed to save money.

Students with loans reported worse outcomes than those without loans, even after accounting for differences between them in terms of race, age and gender, as well as their parents' education level and marital status.

Despite their worse self-reported mental health, students with loans were equally likely as students without loans to have received a new mental health diagnosis or treatment for a mental disorder in college. They also were equally likely to have visited a mental health practitioner in the past year or to use mental health medication. But they were almost twice as likely as those without debt to report delaying mental health care.

## **Why it matters**

Our findings suggest that [student loans](#) may have hidden costs in the form of worse physical and mental health, more [medical problems](#) and diminished use of medical and [mental health](#) care. Stress from student loans [can affect students](#) while they are still in college, [harming both](#)

[mental and physical health](#).

College students are often at a [crucial juncture](#) when they are first leaving their parents' home and [establishing habits](#)—such as those related to medical and dental care—that may persist beyond college. Declining to seek [medical care can result](#) in [worse medical problems](#), potentially leading to diminished health and shorter lives for college graduates with loans.

One of the advantages of getting a college degree is [improved health](#). But [students](#) who take out loans to attend college may not see those benefits, especially if they defer medical care or use less medicine to save money.

Previous generations had greater access to free or low-cost [public higher education](#)—access that has eroded as state budgets [failed to keep up](#) with the [rising demand for and costs](#) of higher education. The current system of higher education funding [requires most people to take on debt](#) to get a [college degree](#); the [most recent national data](#) indicates that among 2019 graduates of public or private nonprofit, four-year universities, 62% had student debt.

## What's next

We are writing a book that explores how debt affects life after college, including the consequences for health, housing, romantic relationships and career trajectories. So far, we have found that inequalities in health and delays in doctor visits persist after graduation. We have also found that [college graduates](#) who put off doctor visits to save money in college were a little over twice as likely to experience a recent major medical problem 15 months and 3.5 years after graduation. We also found they were over four times as likely to be putting off medical care to save money after graduation, showing these habits persist well after they

leave college.

**More information:** Arielle Kuperberg et al, Student loans, physical and mental health, and health care use and delay in college, *Journal of American College Health* (2023). [DOI: 10.1080/07448481.2022.2151840](https://doi.org/10.1080/07448481.2022.2151840)

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