

[« Back to Quick Takes \(/quick-takes\)](#)

New Study of Black-White Gap in Student Loan Debt

By [Scott Jaschik](#) // March 9, 2016

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A new study (http://www.eurekalert.org/pub_releases/2016-03/dc-nsd030816.php) of the gaps in student loan debt between black and white young adults both confirms reports of the gap and provides new details. The study, published in the journal *Race and Social Problems*, finds that black young adults have 68.2 percent more student loan debt, on average, than do white young adults. The research speculates that much of this gap is based on the greater wealth, on average, of white families. But the study also points to differences in the way white and black wealthy families are different in the support they provide to their children to minimize college debt. Among white families, students from wealthier backgrounds borrow less. But this is not true for black families, the study found. The research speculates that black families of means may not have as much wealth in liquid assets.

The study's co-authors are Fenaba R. Addo, assistant professor of consumer science at the University of Wisconsin at Madison, Jason N. Houle, assistant professor of sociology at Dartmouth College and Daniel Simon, a graduate student of sociology at the University of Colorado at Boulder.

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