

Your Continued Participation Matters

The COVID-19 virus is impacting people's lives in many ways, and it is challenging to focus on anything else. We understand that, like most Americans, you are worried about your loved ones, your health and your financial security.

In difficult times, such as what our country now faces, your continued participation in the National Longitudinal Surveys is vital both for informing immediate public policies and for understanding the important long-term effects on the nation's general well-being.

The Young Adult study is fortunate to have moved to a telephone survey well in advance of the current CDC recommendations for social distancing, so you can expect to hear from us in safe and secure ways including mailings, calls, emails and texts. Your health and safety are most important to us!

We thank you for sharing your life experiences.



Keep in Touch

Update your contact information by visiting us on the web, or by sending us an email or text message.



Visit nlsy79.norc.org



Send email to nlsy79@norc.org



Text your full name to 312-835-1905

NLSY79 Young Adult



BULLETIN

Spring 2020





Student Loan Debt and Relationship Formation

In comparing the Baby Boomer and Millennial generations, researchers found that student loan debt was associated with a delay in marriage for Millennials, but not for Baby Boomers. These findings provide evidence that rising student debt is reshaping relationship formation among college-attending youth.



Parent-Child Financial Behaviors

Research investigated links between parents' and their children's financial behaviors. It found that parents who demonstrated fiscal responsibility were more likely to have children with good financial habits.



Debt Management and Trust

Research found that individuals in the NLSY79 with higher levels of trust were less likely to be in debt, miss payments, file for bankruptcy, or go through a foreclosure. Individuals with higher levels of trust were also likely to have a higher net worth.



Intergenerational Households

Research examined how adult children living with their parents affected the parents' financial stability. The research found that parental financial assets and savings were negatively affected in the years the adult children lived in the household, even after accounting for family size and other factors.



Homeownership and Unemployment

Research examined the effect of homeownership on individuals' unemployment. It found that due to higher moving costs, homeowners tended to be less willing than renters to relocate for work. This led homeowners to suffer longer unemployment spells because of it.



Employment Benefits and Retirement Savings

A study evaluated the retirement savings of older male US workers by their access to flextime, paid sick leave, and vacation time. It found that workers with access to flexible work time had higher retirement savings than those who did not have access to flextime, as did workers with access to paid sick leave compared with workers with no access to paid sick leave.