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Individual and social influences on students' attitudes to debt : a cross-national path analysis using data from England and New Zealand / Neil Harrison and Steve Agnew

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**Abstract**

This study examines the construction of debt attitudes among 439 first-year undergraduates in England and New Zealand. It works from a conceptual model that predicts that attitudes will be partly determined by a range of social factors, mediated through personality and 'financial literacy'. Path analysis is used to explore this model. The proposed model was found to be basically sound, with some notable negative findings. Socio-economic status was found to have a negligible role in determining debt attitudes, while the role of financial literacy was limited to reducing the likelihood of seeing debt as useful for lifestyle expenditure. Debt anxiety was found to be higher among students with a general predisposition to anxiety and inversely related to viewing student debt as a form of educational investment. It is concluded that student debt attitudes are multidimensional and individualised, challenging simplistic ideas of debt aversion in earlier literature..(HRK / Abstract übernommen)