Is a Student Loan Crisis on the Horizon?

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Figure 1. Trends in Published Tuition and Fees, 1964-2013 (2010 Dollars)

Source: Digest of Education Statistics 2013, Table 330.10
Figure 2. Trends in Debt over Time, 1989-2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt.
Figure 3. Distribution of Debt, 2010 and 2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt. All amounts are in 2010 dollars.
Figure 4. Average Debt by Educational Attainment, 1989-2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt. All amounts are in 2010 dollars.
Figure 5. Borrowing and Wage Income, 1992-2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt. All amounts are in 2013 dollars
Figure 6. Monthly Payment-to-Income Ratios, 1992-2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20-40 with education debt, wage income of at least $1,000, and that were making positive monthly payments.
Figure 7. Incidence of High Payment-to-Income Ratios, 1992-2013

Source: Akers and Chingos (2014) using Survey of Consumer Finances
Notes: Based on households age 20–40 with education debt, wage income of at least $1,000, and that were making positive monthly payments.
Homeownership Rates of Young Households by Education Debt

Source: Akers (2014) using Survey of Consumer Finances
Note: Based on households age 28-32