

Professor Megan Doherty Bea, University of Wisconsin Madison

## **“Navigating Debts: New Data to Understand Social Motivations and Consequences of Debt Management”**



**Description:** This talk brings together two projects that seek to understand how lower-income families navigate debt use throughout the year. The first study interviews payday loan borrowers to reveal how relational goals inform debt use and repayment strategies, often resulting in individuals juggling multiple debts at once. The second study builds on these findings to systematically track debt amounts, sources, and reasons for use across the year using a novel biweekly survey. Together, these studies illuminate how everyday debt management incorporates nuanced social considerations and has material consequences for wellbeing.

**Megan Doherty Bea** is an Associate Professor of Consumer Science and the Lorna Jorgenson Wendt Professor of Money, Relationships, and Equality at the University of Wisconsin-Madison. She studies family financial wellbeing and access to financial markets from a sociological perspective. She earned her Ph.D. in Sociology at Cornell University.

**Thursday**  
**January 8, 2026**  
12:30-1:50pm

**Parkes 222**  
1870 Sheridan Road  
Evanston, IL 60208

**For Zoom info  
please contact:**

[sociol@northwestern.edu](mailto:sociol@northwestern.edu)