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The Unequal Burden of Debt and Its Impact on Health

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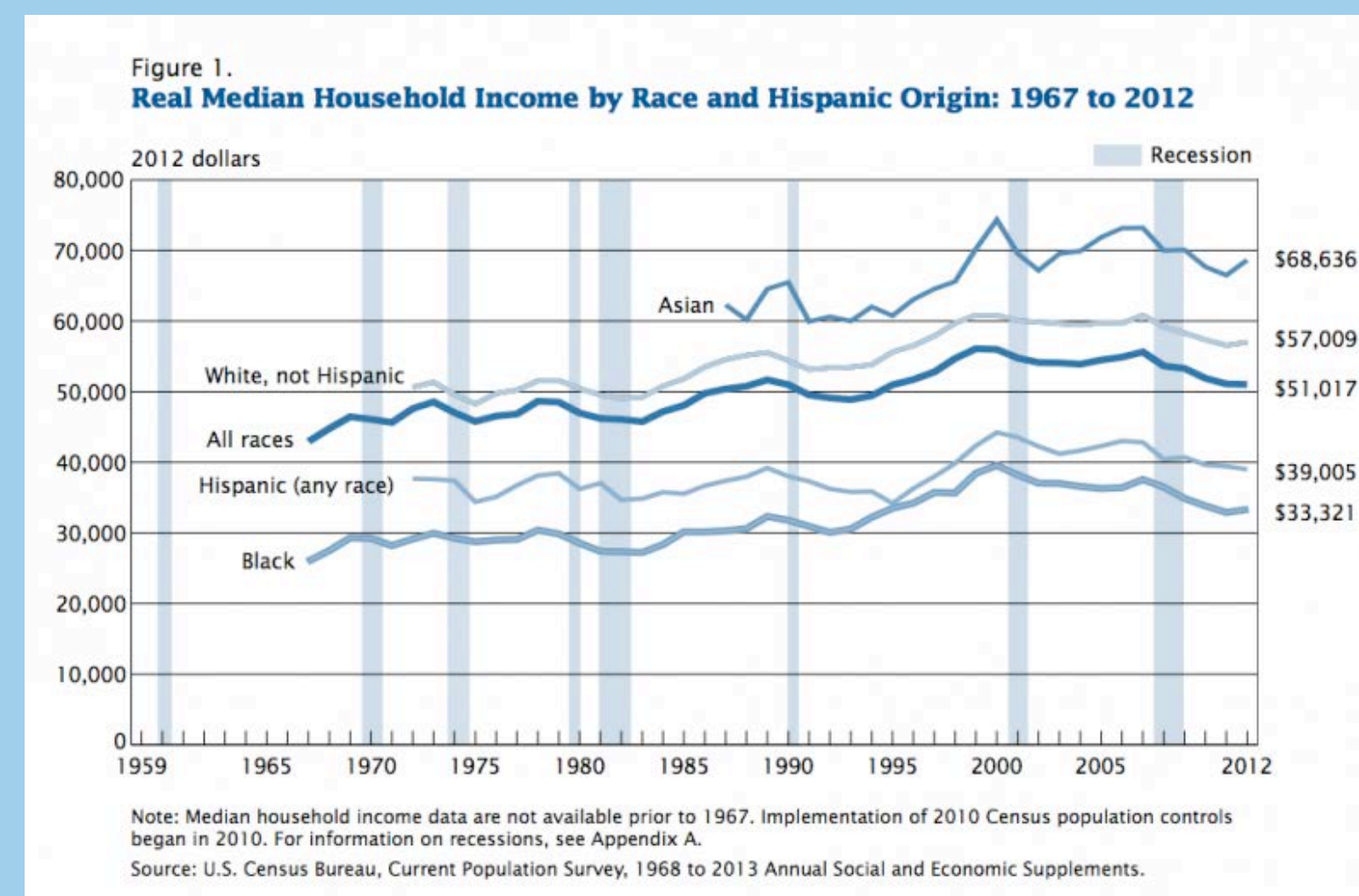
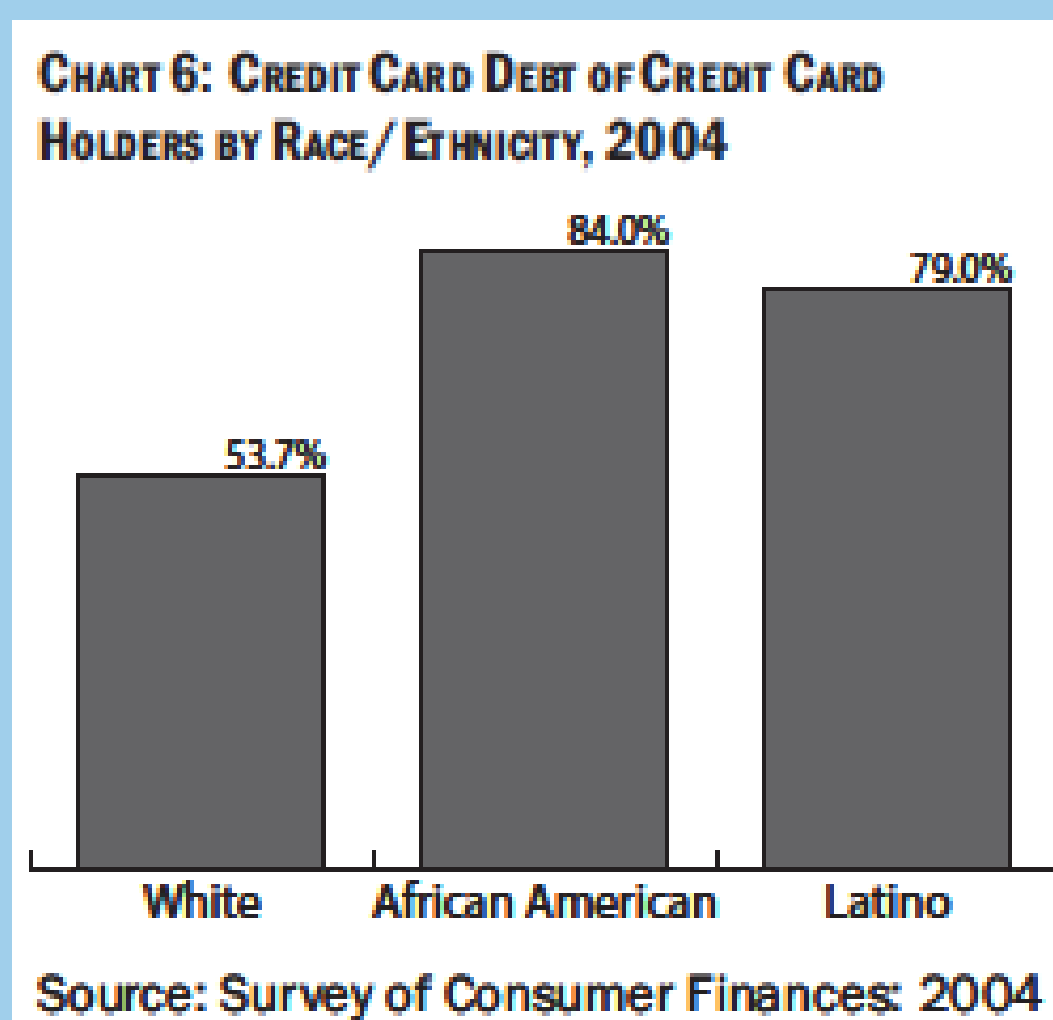
The Unequal Burden of Debt and Its Impact on Health

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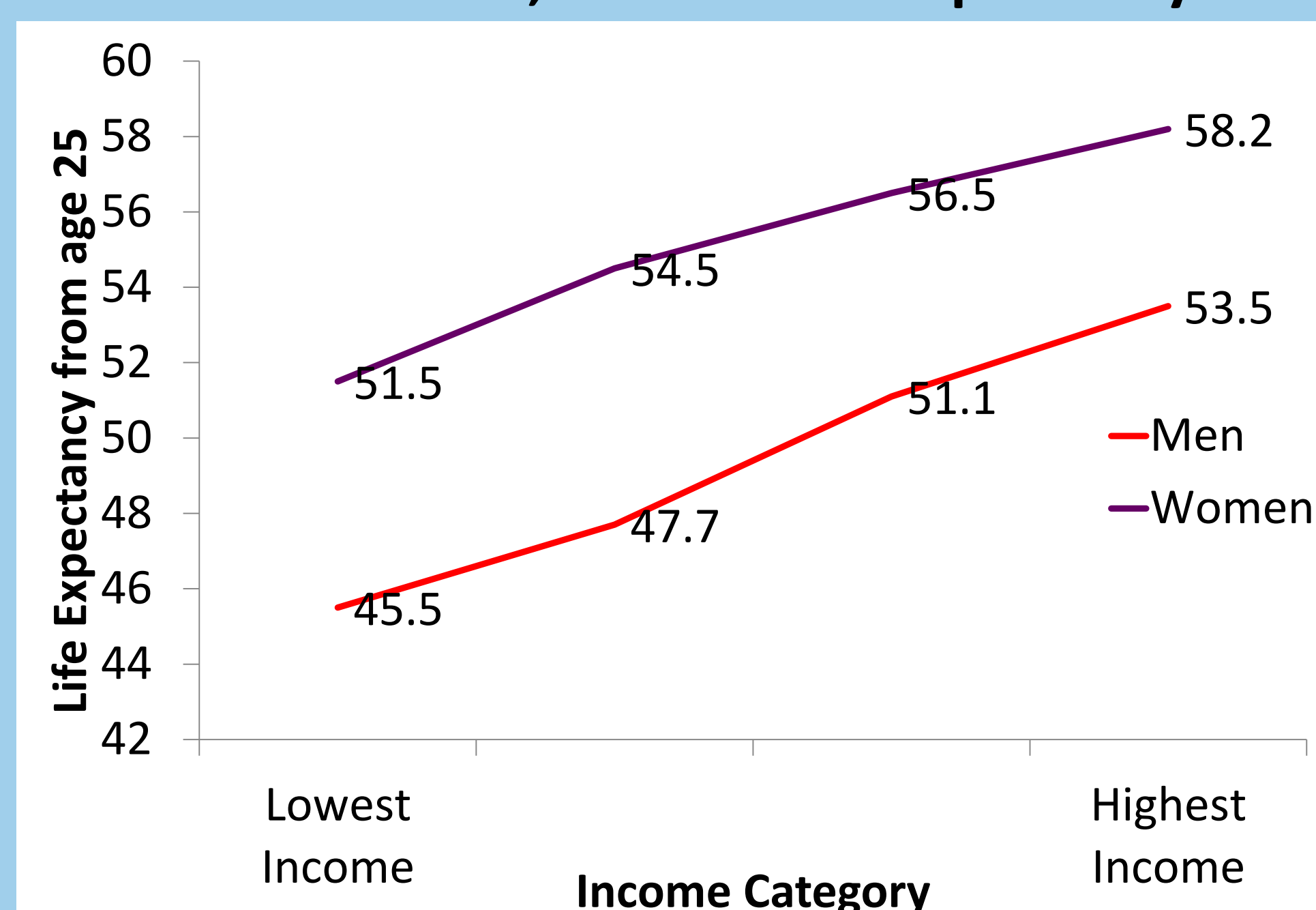
Summary/Abstract

Average household debt in America has tripled in the past 30 years.¹ Much of this burden is unequally borne by racial/ethnic minorities and those with lower incomes, who face discrimination in obtaining loans and must devote more household resources to paying off debts.^{2, 3}

Being indebted is a strong predictor of suicide, depression, and other adverse mental health outcomes. However, its impact on physical health is underexplored.⁴



Inequality is Reflected in the Body: Lower Income, Shorter Life Expectancy



Goals

Using a community-based, mixed-methods approach, this project aims to elucidate debt as a socioeconomic determinant of physical health. Specifically, we aim to learn:

- *The diverse aspects of debt that people experience*
- *How debt is patterned across race, ethnicity, and income*
- *What types of financial debt influence health and well-being*

We will work with community and neighborhood-based organizations to recruit study participants from the diverse neighborhood of Dorchester, MA.

Impacts and Next Steps

By elucidating mechanisms and pinpointing specific profiles of debt-related disease risk, we hope to lay the groundwork for the development of targeted future intervention strategies. Our next steps:

- **Develop community partnerships**
- **Convene a Community Advisory Panel**
- **Begin qualitative interviewing**
- **Measure biomarkers of health among a diverse sample of Dorchester residents**

Approaches and Methods

Data Collection

Phase 1: In-depth, in-person Interviews with 100 participants to learn about their experiences with financial debt

- Identify the many types of debt and debt experience

Phase 2: Interviews and biomarker measures involving 500 participants to examine the effects of specific types of debt on health

- Blood pressure
- C-Reactive Protein (inflammation)
- Epstein Barr Virus antibodies (immune function)

Community Engagement

Community Advisory Panel

- Involved in all phases of the study
- Provide insights and suggestions
- Review study findings
- Contribute to dissemination plan

References and Resources

1. Garcia J, "Borrowing to Make Ends Meet: The rapid growth of credit card debt in America" DEMOS 2007.
2. Garcia J, Draut T, "The Plastic Safety Net: How households are coping in a fragile economy" DEMOS 2009.
3. Williams B, *Debt for Sale: A social history of the credit trap*, Philadelphia: University of Pennsylvania Press, 2005.
4. Sweet E, Nandi A, Adam E, McDade T, "The High Price of Debt: Household financial debt and its impact on mental and physical health, *Social Science and Medicine* 91:94-100; 2013.