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. 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.

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

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.

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

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

References and Resources