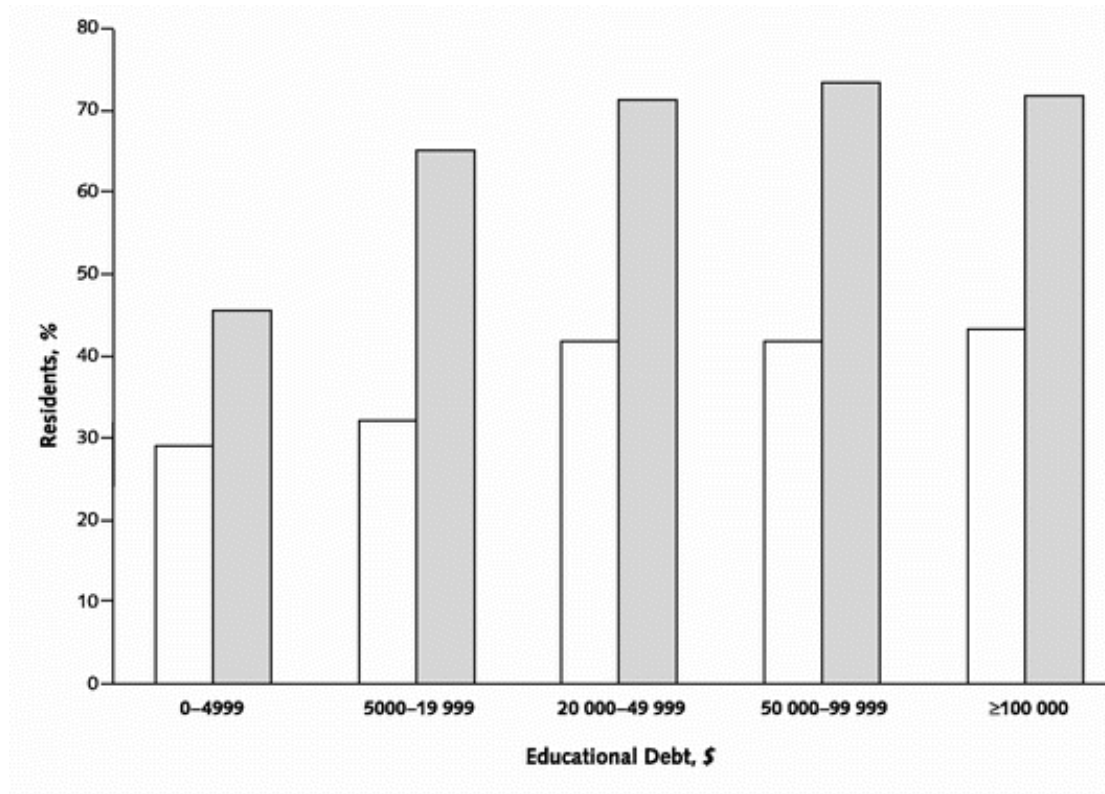


# Figure 5: Debt Leads to Cynicism and Depression



Increasing cynicism and depression with increasing debt burden. White bars represent residents with more than four symptoms of major depressive disorder, grey bars residents who report increased cynicism.