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The impact of credit scores, economic mobility on health outcomes

Introduction: Low-income residents in public housing projects often face challenges related to chronic diseases, limited access to quality food, and overall health disparities. Through patterns induced by conditions of low-income status, people often miss out on opportunities to pursue economic mobility that can be attained through good credit — which is correlated positively with improved health outcomes. This pilot study, conducted in Nashville, Tennessee, explores the potential of opt-in rent reporting as a means to improve the creditworthiness of low-income individuals, thereby enhancing their access to mortgages, cars, and other loans to enhance their quality of life.

Methods: In this pilot study, rent-reporting programs are implemented through local housing projects and nonprofit organizations in Nashville. Surveys are conducted semi-annually over the course of two years to capture the quantitative measure of credit score as well as the qualitative measure of health quality. Credit score changes are observed alongside the qualitative health changes participants report, with a special emphasis on how bettered credit leads to integral lifestyle differences in favor of health.

Results: Results are expected to mirror the improvements seen in case studies at other pilot programs around the United States. However, with Nashville being the first to implement such policy in the American South, there is data to further investigate with respect to the politics behind such a program and the prospects of bettered economic mobility and health delivery within the context of this region.

Conclusions: The economic mobility achieved through this initiative has the potential to uplift not only the current living conditions of low-income residents but also those of future generations, providing them with a more advantageous starting point. This research sheds light on a practical and impactful approach to addressing the complex web of socioeconomic determinants that underlie health disparities among the most vulnerable populations.