

Poor credit scores, poor health

January 8 2018, by Julie Davis, Healthday Reporter



(HealthDay)—You know that poor lifestyle choices today can affect your health tomorrow. But according to research published in the *Proceedings of the National Academy of Sciences*, there's another

surprising predictor of future illness: your financial health.

Scientists looked at the [health records](#) of 1,000 people from birth to midlife and found a strong connection between a low credit score and poor heart [health](#). The result: the same factors that can lead to [financial woes](#) can also bring health woes.

People who didn't manage their financial health well didn't manage their [physical health](#) either. Conversely, people with higher credit scores had healthier hearts, the researchers reported.

Your credit score is important because it's accessed when you want to open a credit card, get a mortgage, rent a home or buy or lease a new car, so this rating matters.

Key attributes that predict both better financial status and better health are financial literacy, self-control, planning and perseverance—and it's never too late to learn them.

One of the most surprising findings in the study was that 20 percent of the money-health link stemmed from behaviors and skills the study participants showed from the time they were young children. So if you have kids, it's never too soon to teach them about savings and making smart money and health decisions.

More information: To better understand your credit history, check the U.S. government website [Consumer.gov](#), a service of the Federal Trade Commission.

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Citation: Poor credit scores, poor health (2018, January 8) retrieved 20 September 2024 from <https://medicalxpress.com/news/2018-01-poor-credit-scores-health.html>

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