ideas42 FINANCIAL HEALTH

# A Prime Opportunity

## How behavioral insights can enhance credit-building tools

ideas42

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# About ideas42

ideas42 is a nonprofit that applies insights from behavioral science—the study of how people make decisions and act in the real world—to improve lives and drive social change. Working globally, we reinvent the practices of institutions, and create more effective products and policies that can be scaled for maximum impact.

We also teach others, ultimately striving for a future where the universal application of behavioral science powers a world with optimal health, equitable wealth, and environments and systems that are sustainable and just for all.

For the past 15 years, we've been at the forefront of applying behavioral science to create a more equitable world. And as we've developed our expertise, we've helped to define an entire field. Our efforts have so far extended to 50+ countries as we've partnered with hundreds of governments, foundations, NGOs, private sector entities, and philanthropic leaders.

We want to hear from you—contact us at financialhealth@ideas42.org with questions. Visit ideas42.org/financial-health/ and follow @ideas42 on Twitter to learn more about our work.

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*The views and opinions expressed in the report are those of the authors and do not necessarily reflect the views and opinions of JPMorganChase or its affiliates.*

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# Executive Summary

Today, millions of individuals in the United States are struggling with sub- or near-prime credit scores or low incomes that constrain their access to credit, a critical tool for financial resiliency and security. As a result, these households lack the ability to access safe and affordable options for managing expenses, weathering shocks, or investing in wealth-building opportunities.

While a number of products and tools have been developed by nonprofits and financial service providers that support individuals to grow or enhance their credit profiles, there are still barriers to consumer uptake and use, or features that limit ultimate financial health impact. Behavioral science can help us better understand the realities of consumers living on low incomes or with low credit, and design features to overcome them. Through the Credit: Expanding Opportunity (C:EO) initiative, ideas42 is working to unlock and expand credit opportunity for more consumers.

In this report, we summarize the landscape of tools and services that can help consumers rebuild or grow their credit scores. These tools are grouped into three categories:

- **REBUILD AND RESTORE:**
  Cleanup of credit report errors, debt management plans, and debt consolidation/refinancing.
- **BORROW TO PROVE:**
  Credit builder loans, secured credit cards, and affordable small dollar loans, with an exploration of Buy Now, Pay Later.
- **DATA BEYOND THE TRADITIONAL CREDIT SYSTEM:**
  Cash flow underwriting, as well as rent, utility, and subscription reporting and peer lending models that report to credit bureaus.

Across these categories, our analysis reveals both areas of strength and barriers that could hinder consumer use or benefit of credit tools.

- The use of specific, reliable data (such as past client results) to concretize the credit-building benefits of products, helping consumers understand outcomes.
- Efforts to build trust among potential clients, such as leveraging trusted messengers.
- Easily understandable communications that provide information in common language.
- Tools that can simplify consumers' financial lives by consolidating unwieldy or expensive payments, freeing up much-needed time and energy.

At the same time, we also identified several common barriers that constrain the adoption, use, or financial health impact of the tools. Designing with the financially constrained consumer in mind can help address many of these challenges.

| | |
|---|---|
| **Barriers to uptake and engagement** | ▪ **Complicated and uncertain options:** Complex options, unclear product information, and unknown providers can lead consumers to choose a product that doesn't fit their needs—or not take action at all.<br>▪ **Discomfort, distress, and shame:** Individuals may avoid or disengage from solutions due to stigma and uncomfortable emotions. This may be exacerbated if a consumer has been rejected for credit before. Effective product design can help mitigate and alleviate this.<br>▪ **Hassles:** Consumers living in financial scarcity have especially limited time and mental bandwidth. Hard-to-find information or confusing processes can deter them from engaging. |
| **Barriers to financial health impact** | ▪ **Complex consumer realities:** Consumers with low incomes (particularly those who are credit-constrained) often have limited savings and face challenges managing shocks. Some tools lack flexibility or have features misaligned with their financial needs.<br>▪ **Complexity of credit scores:** The ultimate impact on a consumer's credit depends on how credit bureaus and lenders assess repayment data. This uncertainty may deter consumers or lead them to disengage. |

Adapting product marketing, communications, disclosures, and design features can help overcome these hurdles and support more consumers to build or rebuild their credit. Through the C:EO initiative, ideas42 will work with innovative fintechs and nonprofits to bring these concepts to life, unlocking credit opportunities for more households across the country.

# Introduction

Credit is an essential tool for the financial life of people in the United States. It can offer flexibility for daily expenses, provide resilience in the face of unexpected shocks, and serve as a lifeline in times of emergency. It can enable families to take advantage of opportunities, supporting them to buy a home, pursue an education, or build a business. Affordable, accessible, and appropriate credit can help families live lives of their own definitions.

Yet many people struggle to access needed credit, or are left only with costly options. More than 47 million individuals have sub- or near-prime credit scores, constraining their access to affordable credit that could help foster stability, build resilience, and catalyze growth. These challenges are particularly acute among households living with low and moderate incomes (LMI) as well as communities of color, who have historically faced discrimination and barriers to financial security, including access to finance.

To help address these challenges, a host of tools delivered by nonprofits, fintechs and other financial services providers have been developed to build and enhance consumers' credit profiles. These offer a resource for consumers who are struggling with limited or no credit histories, who are living on lower incomes, or who have damaged credit. However, these tools have had varied success. Behavioral science and design offers evidence-based insights that can address key barriers consumers face in adopting and benefiting from these tools.

## Applying a behavioral lens to credit-building tools

Designing for the needs of consumers with low and moderate incomes, and those with limited or low credit, goes beyond acknowledging their budget constraints. Reviewing the available options from a behavioral standpoint can help us better understand the financial realities of resource-constrained consumers and their impact on decision-making. For example, people living in a state of scarcity are more likely to avoid ambiguous or unclear options, because they have less room to make mistakes. They also have fewer resources—including time and mental bandwidth—to dedicate to identifying, understanding, and assessing their options. Similarly, living with limited income and with low credit scores can carry stigma and shame, which can keep people from engaging with potential solutions.

This report analyzes the landscape of products and tools that could help consumers enhance their credit profiles, with emphasis on people living with low to moderate incomes and those with sub- or near-prime credit scores. We conducted secondary research on a wide array of products and services available to consumers with low credit or low or moderate incomes, and included scans of marketing materials and analysis of literature. This was supplemented with discussions with industry experts.

In this analysis, we utilize two primary lenses: 1) consumer uptake and engagement, and 2) the tools' ability to positively impact financial well-being. While we examine common strengths and opportunities for increased success across a range of offerings, this is not an exhaustive list. We grouped the tools into three buckets:

### REBUILD AND RESTORE:

Tools that consumers can use to protect their credit when they face a financial shock, or boost their score after it has dropped. This report focuses on three such tools: cleanup of credit report errors, debt management plans, and debt consolidation/refinancing. Many consumers learn about these products from credit counselors who can offer guidance in navigating options.

### BORROW TO PROVE:

Products that allow consumers to build their credit through borrowing smaller sums, typically under $2,000. While credit building is not always the primary goal of these products, they may be easier for consumers with sub- or near-prime credit to access. This report focuses on credit builder loans, secured credit cards, and affordable small dollar loans, with additional insight into Buy Now, Pay Later.

### DATA BEYOND THE TRADITIONAL CREDIT SYSTEM:

Several of the tools in this report use data beyond the traditional credit system to identify consumer ability and willingness to pay. These tools offer the promise of more inclusive credit systems. This report analyzes cash flow underwriting as well as rent, utility, and subscription reporting and lending circles.

This represents the first publication from the Credit: Expanding Opportunity (C:EO) initiative, which leverages behavioral insights to expand credit opportunities for more consumers with sub- or near-prime credit or who are living on low and moderate incomes. Through this initiative, ideas42 will be working with innovative fintechs and nonprofits to expand on the insights highlighted in this publication and bring them to life, building solutions that advance a more inclusive and equitable credit ecosystem.

### About Credit: Expanding Opportunity

Recognizing that credit and credit scores are essential elements of American financial life—and that many communities struggle to access safe, affordable, appropriate credit—ideas42 designed Credit: Expanding Opportunity (C:EO). Through this three-year initiative, supported by JPMorganChase, ideas42 will work with mission-aligned partners to improve and build solutions that unlock and expand credit opportunity for consumers with sub- and near-prime credit scores.

# What's going well?

Across the universe of credit-building tools, our analysis identified several notable elements that align with behavioral insights and can support increased uptake, engagement, and, ultimately, financial health.

1. **Some providers are leveraging data-driven approaches to "concretize" the credit-building benefits of their products.**
   The use of specific, reliable data allows consumers to understand the costs and benefits of adopting a product. For example, some providers used past client data to share expected boosts in credit scores, clearly communicating the potential product benefit and likely encouraging take-up.

2. **Providers are taking important steps to build *trust* among potential clients.**
   Consumers working to build, protect, or improve their credit are making a consequential decision, yet are likely unfamiliar with the options, making trust a critical element. Many organizations leverage trusted messengers (such as other nonprofits or professional associations) to relay their work; prominently feature media mentions, client testimonials, and reviews to build consumer confidence; or advertise the importance of their mission or nonprofit status.

3. **Some providers leverage short, engaging videos to *effectively and succinctly* convey information about complex or unfamiliar products to clients,** recognizing the need to make information accessible for a range of consumer learning styles.

4. **Effective credit-building products can *simplify* consumers' financial lives.**
   Consumers living on low to moderate incomes have limited time, attention, and cognitive bandwidth. Products like debt management plans (DMPs) and debt consolidation can simplify the process of juggling multiple payments, freeing up time and energy.

# Barriers to uptake, use, and impact on financial wellbeing

At the same time, our analysis also identified several factors that could hinder consumer adoption or benefit. Below, we describe common barriers that can lower consumer uptake and use of the available tools, or their ability to positively impact credit. While many of these barriers can be addressed through adjustments to product features, others may require policy or other systemic change.

## Barriers to uptake and engagement

**Complicated and uncertain choices:** Choosing a provider or tool is difficult, and can lead consumers to choose a product poorly suited for their circumstances—or not take action at all. Complex options, unclear and sometimes contradictory product information, and unknown providers also contribute to distrust, particularly for consumers wary of being taken advantage of by malicious actors. Some ways making a choice can feel complicated or uncertain include:

a. ***Important product information is not communicated in a straightforward manner.*** Critical factors for decision-making—cost, pricing, benefits, or risks—are not always stated clearly or directly. For example, the listed cost of a loan may or may not include fees and interest, or may be quoted as part of an annualized interest rate. This makes it difficult for consumers to understand and compare options—and more likely that they will be unaware of fees or features when they do select a product.

b. ***The vast range of actors offering credit building tools makes the choice more challenging.*** Having too many choices can impede decision-making, especially when it's difficult to understand or compare key features. It can also be difficult for resource-constrained consumers to navigate which providers have their best interest at heart.

c. ***Technical and vague terminology are opaque to consumers,*** and may be utilized more to protect providers than to inform consumers.

### Credit counseling

Meeting with a credit counselor is often a first step in consumers' credit-building journey. An accredited credit counselor or financial coach can help counter many of the barriers that consumers face in adopting credit-building solutions, from helping consumers identify appropriate options to leveraging communication strategies to reduce shame and stigma.

**Discomfort, distress, and shame:** Low incomes and low credit scores carry stigmas, which can affect people's actions and views of themselves. Individuals may avoid or disengage from solutions due to the shame, distress, and discomfort. Recognizing and mitigating the impact of these forces can increase uptake and engagement. For example:

a. ***Adopting credit-building tools requires clients to examine and confront their financial situation,*** which can be a daunting, painful task. Clients may be managing uncomfortable emotions even while actively working to improve their credit.

b. ***Sensitive information, such as Social Security numbers, is sometimes requested early in the process,*** leading consumers to become wary and avoidant. It is in providers' interests to delay such asks until absolutely necessary. When asking for this information, providers should clearly describe why they need the information and how it will be used.

c. ***Providers do not always highlight important nonfinancial benefits.*** Many providers focus on the financial benefits of their tools, which may not be realized immediately. However, nonfinancial benefits, like reductions in stress or feelings of community or support, can be just as valuable and provide relief from stressors. We found that DMP providers, for example, do not always highlight that being on the plan can put a stop to debt collector calls.

**Hassles:** When considering tools to improve their credit, consumers living in financial scarcity often have limited time and mental bandwidth. Hassles can deter consumers from initiating or engaging with tools. Products should be designed to make take-up and follow-through as easy as possible. For example:

a. ***It can be difficult for consumers to find important product information.*** Relevant information critical for decision-making—for example fees, terms, benefits—are not always salient on websites. As a result, consumers have to search for, compile, and sometimes even request information that is important for decision making.

b. ***Consumers may have questions when they encounter a challenge.*** However, it's not always clear how to find answers, or it's difficult to find those answers.

## Present bias

People tend to prioritize the current moment, even if it greatly disadvantages the future, a concept known as present bias. Some credit-building tools take months, or even years, to positively impact scores—a reality that can be daunting and discouraging, particularly for people who are struggling to meet day-to-day expenses.

Given present bias, providers should work to reduce hassles and discomfort in their processes and aim to highlight or even create short-term benefits (small monetary or in-kind rewards, social recognition, etc.) to support clients on their journey.

## Barriers to financial health impact

**Complex consumer realities:** Consumers with low and moderate incomes and low credit scores often have significant demands on their finances. Many are dealing with unpredictable and volatile incomes and have limited flexibility to absorb shocks, which could result in missed or delayed payments. Therefore, while the products featured could help improve consumer credit scores, they could also have the opposite effect, particularly if features are ill-suited to consumer needs. For example:

a. ***Many tools lack flexibility or cushions for consumers who face a financial shock,*** which could result in penalties as well as negatively impact credit scores. Designing for this reality would improve tools' ability to consistently support customers with low to moderate incomes to maintain or increase scores, increase their retention and engagement, and positively impact business outcomes.

b. ***Some products, such as debt management plans, require closing of existing lines of credit or may reduce access to new credit,*** taking away much-needed flexibility. Consumers may be resistant to limiting important lifelines in case of emergencies.

c. ***Some products still have features misaligned with consumer constraints or financial health needs,*** such as high costs, fees, and penalties.

**Complexity of credit scores:** Despite the efforts of consumers and providers, results are not always in their control: the ultimate impact on credit scores depends on how credit bureaus and lenders assess repayment data. This uncertainty on its own could deter customers from taking action, while others who do not see early results may give up entirely. Providing the trade-offs of different tools can help avoid disappointment and give consumers the agency to determine which tool is best suited for their needs. For example:

a. ***Credit scores may go down before they go up,*** which can affect consumer perseverance if expectations are not appropriately set. For example, closing accounts and reducing credit limits might negatively impact credit scores in the short term, until the positive impact of on-time payments takes effect. Transparency about this issue can help consumers stay motivated and committed.

b. ***Consumers have various credit scores across bureaus and lenders,*** each with their own algorithms. This reality limits consumers' control over their scores. Further, use of some credit building products may not be seen as reliable indicators of creditworthiness and may be minimized in scoring, diminishing positive impact.

# How do these barriers show up in various tools?

## REBUILD AND RESTORE

This section profiles tools that consumers may use to rebuild their score after it has dropped or to protect their credit when they face a financial shock. Many clients learn about these tools from a credit counselor or financial coach.

| Tool | What might keep consumers from using or benefiting from it? |
|---|---|
| **Credit Report Error Cleanup**<br><br>Correction of credit report errors, which may increase credit scores. Consumers, or organizations on their behalf, can dispute errors on their credit report to the bureaus for free. | Credit reports are complex and technical, making it difficult for consumers to interpret reports and accurately identify errors. |
| | Consumers may avoid reviewing their credit report in anticipation of painful emotions associated with past events, experiences, or decisions. |
| | While consumers can dispute errors directly, some may opt to work through a service provider or organization. However, it can be difficult for consumers to evaluate options and assess whether providers are trustworthy. |
| | Efforts to clean up credit reports may lead to minimal—or no—improvements in credit scores. Credit bureaus may still reject the complaint, or adjustments may not lead to meaningful increases in score. |
| **Debt Management Plans (DMPs)**<br><br>3- to 5-year debt repayment plans for unsecured debt, like credit cards and personal loans. Credit counseling agencies (CCAs) negotiate with lenders to create custom, consolidated payment amounts and schedules, often with reduced interest rates. | Consumers may have difficulty verifying that a CCA is reliable, and the terms and features can be difficult to understand. |
| | A DMP requires allowing someone else to review your finances, which may elicit feelings of shame and lead to avoidance. |
| | DMPs typically have 3- to 5-year timeframes that can be daunting, particularly for individuals struggling in the here-and-now. |
| | Enrolling in a DMP typically requires closing all lines of credit included on the DMP, and makes it harder to access new credit, limiting consumer access to emergency funds. |
| | Consumers will likely experience a dip in credit scores initially and must manage uncertainty regarding the magnitude of the dip and timing of recovery. |
| **Debt Consolidation and Refinancing**<br><br>A new loan designed to pay off existing debt obligations, or new terms for an existing loan. | Choosing a provider can be challenging due to the range of options and difficulty in assessing cost/fee structures, which may not be easily understood or transparent. |
| | The loan application process requires consumers to confront their financial situation and share information like social security numbers, which can trigger shame and discomfort. Additionally, the hassle of paperwork may dissuade some individuals. |
| | Consumers with lower credit scores are less likely to secure favorable terms. Further, loans may carry significant additional fees, such as origination fees, balance transfer fees, closing costs, and annual fees. |

## BORROW TO PROVE

The products profiled in this section have the potential to help individuals establish credit or improve their credit scores, either as a primary or secondary goal. While some of these products are well established, others are newer, and leverage less traditional forms of data.

| Tool | What might keep consumers from using or benefiting from it? |
|---|---|
| **Credit Builder Loans (CBLs)**<br><br>Short-term installment loans designed for consumers who wish to build credit. Borrowers make installment payments that are reported to credit bureaus; funds are only made available after payment is completed. | Choosing a provider is challenging due to the range of options and difficulty in assessing cost/fee structures, which may not be easily understood or transparent.<br><br>The inverted loan structure of CBLs (i.e., funds are distributed at the end of the term) may not work for clients who face unexpected shocks, and the product has been linked to delinquency for borrowers with existing debt.<br><br>CBL repayment data may be disregarded by lenders. |
| **Secured Credit Cards**<br><br>A credit card backed by a one-time, upfront cash deposit from the consumer. Typically, the deposit is the secured card's credit limit, and acts as a safeguard for the lender should the consumer miss a payment. | Choosing a provider is challenging due to the range of options and difficulty in assessing cost/fee structures.<br><br>To access a secured card, consumers must deposit a lump sum, which may be challenging for consumers living on low incomes. Cards may also have high rates.<br><br>Repayment data may not be taken seriously by lenders, leading to uncertain credit building outcomes. |
| **Affordable Small Dollar Loans (SDLs)**<br><br>Relatively new, small-dollar installment loans or lines of credit from banks or credit unions, underwritten by alternative data and aimed at providing an alternative to high-cost payday and pawn loans. | SDLs are often offered among a broader suite of financial options and can be difficult for a consumer to identify or understand. Marketing may not highlight key differences from other loans (e.g., ease and speed of access). Consumers may not realize SDLs are available for short-term credit needs and credit-building goals.<br><br>The effect on credit scores and lending decisions is not yet established since reporting is not universal. |

### Buy Now, Pay Later (BNPL)

Buy Now, Pay Later (BNPL) refers to point-of-sale installment loans that allow consumers to make a purchase and pay off the balance in four biweekly payments, typically with no interest for on-time payments.

While BNPL can serve as a convenient mechanism for managing expenses, it has raised concerns about overextension, transparency and disclosure. In May 2024, the CFPB declared that BNPL providers meet many of the criteria for credit card providers, and as such must investigate disputes, refund returned products, and provide billing statements.

BNPL has also been proposed as a potential tool for consumers to build their credit. However, efforts to report to credit bureaus remain nascent, and it is unclear how the payments will be evaluated by credit bureaus or lenders.

## DATA BEYOND THE TRADITIONAL CREDIT SYSTEM

Many companies are exploring using data beyond the traditional credit system, like income and expense history, to establish consumer willingness and ability to repay. The products profiled here help build a more inclusive credit system.

| Tool | What might keep consumers from using or benefiting from it? |
| --- | --- |
| **Cash flow underwriting platforms**<br>Underwriting tools that use deposit account data, including income and expenses, to inform credit decisions. | These platforms require consumers to share their bank credentials, which can make them wary and pose a barrier for consumers who do not have their account information memorized.<br><br>Sharing your data with a third party may elicit feelings of shame and lead to avoidance (e.g., for consumers with frequently negative balances).<br><br>Cash flow underwriting platforms are relatively new, and consumers may be unsure of how their data could be used or whether opting into these platforms will help them. |
| **Rent, utility, and subscription reporting**<br>Reporting of nonbank data that has traditionally not been available to credit bureaus to inform credit scoring models. | For consumers setting up such reporting for themselves, choosing a provider can be challenging due to the range of options and difficulty in assessing cost/fee structures.<br><br>Access to such services may be limited to the individual listed on the rental agreement/bill.<br><br>Rent, utility, and subscription reporting is relatively new, consumers may be unsure of how their data could be used or whether opting into this reporting will help them.<br><br>Landlords that automatically report payments may limit flexibility for tenants facing difficult choices in bill payment (e.g., between rent and utility) or those with legitimate reasons for non payment. |
| **Lending circles and other peer lending models**<br>Groups of people who come together to contribute to a pot of money, which is then received by one group member each month, until everyone in the group has received the pot of money once. Some organizations are now formalizing lending circles and reporting repayment information to credit bureaus. | Consumers without certain social networks may have difficulty locating a lending circle or peer lending model that meets their needs.<br><br>Consumers may not have control over when they can access a loan, meaning it may not be available when it is needed most.<br><br>Reporting to credit bureaus is still new, so the ultimate impact on credit is still unclear. |

## Personal Financial Data Rights

Building on the previous interagency guidance, the Consumer Financial Protection Bureau plans to share guidance in 2024 on how consumers can access and use the financial data that is generated by their personal banking accounts.

Currently, this data is held by financial service providers and consumers cannot share this ledger of their financial behavior with other providers. Being able to share this data would allow a new provider to consider their full financial history, not just the data available through the credit bureaus. For consumers who have damaged credit in their past, sharing cash flow data reflecting their current income and expenses could improve their opportunity to access fair priced credit.

The clarity in regulations has the potential to enable financial service providers and cash flow underwriting platforms to look more holistically at consumers willingness and ability to repay, which could be a hopeful step forward to protect consumers and allow responsible access.

## Looking ahead

A strong credit score can offer families the potential to be resilient in times of trouble and seize opportunities for economic mobility. While a breadth of tools and services are now available for consumers to build their credit score, many present barriers to adoption and use, and have features that limit their ultimate financial health benefits. However, effective behavioral design can help address many of these challenges. For example:

- ***Marketing:*** Behavioral design can help providers ensure that their products are relevant and transparent, inspire trust and confidence, and facilitate action. Many of the strategies outlined in ideas42's guide for improving small-dollar loan design are applicable to credit-building tools. We have also created a playbook for financial providers to support incorporation of behavioral insights into digital financial services.
- ***Supporting repayment:*** Providers can use behavioral strategies targeted at consumers operating in scarcity to support on-time repayment, including well-timed reminders and communications that reduce stigma. ideas42 has found that using messaging designed to combat shame and distress can contribute to improved repayment rates among debt management plan clients who are behind on payments. We have also demonstrated that careful messaging can support struggling clients to seek assistance to get back on track.
- ***Supporting effective disclosures:*** Efforts are underway to better regulate products to ensure customers are fully informed and empowered to make decisions that work for their financial reality. Behavioral design can play a role in policy and product design, ensuring information is conveyed in ways that will guide consumer decision-making by highlighting salient details.
- ***Adjusting product features misaligned with financial realities:*** Providers need to ensure that products and tools are built with adequate risk protection so that both the financial provider and the consumer can be successful. This means designing features and protections aligned with those living in financial scarcity. Continued research is also needed to quantify financial health impacts of these different products and tools to identify those that are most effective in improving consumer credit.

To bring these concepts to life and advance credit building opportunities, ideas42 is partnering with cohorts of innovative organizations committed to supporting credit access for more communities. Through the C:EO initiative, we will apply behavioral design strategies to support these companies in attracting, retaining, and supporting consumers in need.

*We welcome your thoughts on the tools, barriers, and insights shared in this report—reach out to us at* financialhealth@ideas42.org.

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