

CZH/4/1095 - Fair credit, Health and wellbeing: Eliciting the perspectives of low-income individuals

Despite an established link between income and health, limited evidence exists on the health impacts of income-based initiatives. Beyond cash benefits and income redistribution, such initiatives are difficult to identify. Due to challenges in establishing 'control' groups, particularly in advanced economies where access to such initiatives is often a right, prospective evaluation, using experimental or quasi-experimental designs, is frequently not possible. However, opportunities are growing to explore the income-health relationship through innovative fair credit initiatives aimed at low-income populations, for whom that relationship is particularly relevant. This study, using qualitative methods (financial diaries, interviews and Q methodology), aims to establish whether there is a perceived link between the use of fair finance initiatives and health and wellbeing, and the mediating mechanisms that might facilitate this association (e.g. confidence, social connectedness). We aim to explore these issues, and the perceived need for fair credit relative to other types of public health initiative, in a group of low-income people with different levels of participation in fair credit and financial advice schemes.