

# Yale SCHOOL OF MEDICINE

## StreetCred: tackling health issues through tax refunds

by Adrian Bonenberger  
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Pediatricians at Yale's School of Medicine have joined together with lawyers and community advocates in an unusual approach to improving health among poor children—helping parents put more money in their pockets when they file their tax returns. By reducing poverty—a recognized risk factor in poor health outcomes—they hope to keep children healthy.

Numerous studies have established links between poverty and illness among children. One of the only ways shown to improve the lives of people living in poverty is to take them out of poverty.

"The more we buffer the impact of financial insecurity on children's mental and physical well-being, the healthier children will be—and the fewer medical issues will arise down the road," said Sundes Kazmir, M.D., a pediatric resident and team member of the Yale team that has formed to provide tax services.

The Yale team, which includes faculty, residents, medical students, and public health students, was inspired by the work of two Boston pediatricians. Lucy Marcil, M.D., M.P.H., assistant professor at Boston University School of Medicine, and Michael Hole, M.D., M.B.A., at Boston Children's Hospital, started StreetCred in 2015. The non-profit relies on medical clinics servicing low-income families as a platform for providing free tax services.



*New Haven StreetCred volunteers have helped impoverished families qualify for over \$100,000 in tax refunds. Photo credit: Shutterstock*

"When addressing the impact of poverty on health, doctors tend to ask questions about food, housing, and other resource needs, but leave out money," said Marcil. "This doesn't make any sense because wealth—and its reverse, poverty—are the determining factors when it comes to health." Marcil first became interested in using money to treat health issues as a Peace Corps volunteer working in Namibia, where financial resources often made a massive difference in health outcomes.

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A profile of the Boston StreetCred team in The American Academy of Pediatrics newsletter caught the eye of Leslie Sude, M.D., a Yale pediatrician working at the Primary Care Center and Chapel Pediatrics in Hamden. Sude, along with attorney **Alice Rosenthal, J.D., of Yale New Haven Hospital's Medical-Legal Partnership Project (a project of the Center for Children's Advocacy)**, were inspired to bring StreetCred to New Haven and begin assembling a team across the university.

The Yale team works with New Haven's branch of VITA, the Volunteer Income Tax Assistance program. VITA is a nationwide group that seeks to maximize the use of tax benefits by lower income citizens who may not be aware of or have easy access to rebates, relief, and credits. For example, the team may make people aware of the earned income tax credit. "Anyone making less than \$54,000 per year qualifies—but almost 20 percent of eligible citizens don't use it, said Kazmir. "StreetCred ensures that everyone benefits from that, as well as the Child Tax Credit."

Among the intended beneficiaries are families who might not have access to certified tax preparation, especially recently immigrated and refugee families dealing with an unfamiliar system. So far, the program has been very successful.

"With a few weeks left in the tax season, we have filed 56 tax returns, and put over \$110,000 of refunds back into the pockets of our clients," said Sude. "We figure another \$10-15,000 in saved fees that would have otherwise been paid for commercial preparation."

Another goal is preventing child abuse—financial vulnerability is one of the conditions most likely to lead to violence against children. "If we can improve the financial health of families," said Kazmir, "then we hope to mitigate the factors leading to chronic stress, which has been demonstrated to be a risk for abuse and neglect."

"I studied public health as an undergraduate, and when I saw this opportunity to give back, to express my gratitude to a system that benefitted me, it was an easy choice," said Lauren Verra, M.D., a third-year pediatric resident.

"It's been exciting, seeing how various collaborators have come together to make this project possible," Sude said. "From an educator's perspective, it's not only a service, but also a learning opportunity about community engagement and the responsibility physicians have for the social determinants of health."