

Credit score

Surgical specialties consistently remain among the most competitive [residency](#) and [fellowship programs](#) with some of the highest rates of unmatched [applicants](#). [Attrition](#) in surgical specialties is as high as 30% and particularly problematic given the extended duration of the [training](#) and a limited number of positions. Applicants are traditionally evaluated using a streamlined set of objective metrics, such as board scores, class rank, [leadership](#), letters of recommendation, [research productivity](#), and volunteerism. Consumer credit scores have been shown to be predictors of personality and work performance, however, the literature has yet to explore consumer credit histories in the context of surgical resident and fellow performance. This study aims to determine whether consumer credit scores of surgery residents and fellows are predictive of academic and professional performance. Methods This is a multi-institutional observational survey study across all American Council of Graduate Medical Education and Royal College of Physicians and Surgeons accredited surgical residency and fellowship programs in the United States and Canada. Ninety-nine surgical residents and fellows with the educational status of post-graduate year two or higher participated in this study. Dichotomous (yes or no) survey items were formulated to assess performance indicators in the domains of notable achievements and awards, research output, written examination performance, professionalism, and surgical/technical skills. Three-digit Fair Isaac Corporation (FICO) credit scores, a widely accepted consumer reporting score, were collected to avoid calculation variability between algorithms. Results Surgical residents and fellows reported credit scores between 611(fair) and 853 (exceptional) with a median (interquartile range) of 774 (715-833). The majority of participants 51.5%(51) reported very good credit scores. Those with higher credit scores (very good/exceptional) were 377% more likely to have one or more positive performance indicators OR (95% CI) = 3.77 (1.43-9.97). Similarly, residents with lower credit scores (fair/good) were only 40% more likely to have one or more negative performance indicators. The credit score has a moderate ability to distinguish between the presence and absence of positive performance indicators (area under the curve {AUC} = 0.70, p = 0.001). The use of 753 as a credit score cutoff is 78.9% sensitive and 52.4% specific for discerning surgery residents and fellows with one or more positive performance indicators. The credit score did not significantly discern those with negative performance indicators. Conclusions While credit score was significantly functional in discerning those with and without positive performance indicators, sensitivity and specificity rates leave much to be desired. This study suggests credit score may have a utility as a companion to traditional metrics used in identifying candidates for surgery residencies and fellowships who will have positive performance in the domains of research productivity, written examination performance, and professional awards and recognition. Additional studies are needed to assess this utility on a larger scale ¹⁾.

¹⁾

Berry JA, Marotta DA, Savla P, Tayag EC, Farr S, Javaid R, Berry DK, Buckley SE, Rogalska A, Miulli DE. Predictive Value of Credit Score on Surgery Resident and Fellow Academic and Professional Performance. Cureus. 2021 Jun 26;13(6):e15946. doi: 10.7759/cureus.15946. Erratum in: Cureus. 2021 Dec 13;13(12):c55. PMID: 34336444; PMCID: PMC8313003.

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