

Appendix I: Supplemental Material

Unadjusted and Fully Adjusted Prevalence Ratios with 50-Point Credit Score as the Main Exposure (*p<0.05)

| Outcome: Comorbidities | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.857 (0.835, 0.890) | *0.922 (0.880, 0.965) |
| Median Age | 1.000 (0.998, 1.007) | 1.001 (0.996, 1.006) |
| % Annual income >\$100,000 | 0.997 (0.994, 1.000) | 1.003 (0.999, 1.006) |
| % Graduate Degree | *0.994 (0.991, 0.997) | *0.994 (0.991, 0.997) |
| % NH Black | 1.000 (0.999, 1.002) | 1.000 (0.999, 1.002) |
| % Hispanic Ethnicity | 1.000 (0.998, 1.002) | 1.001 (0.998, 1.003) |
| Number of Pharmacies | 1.000 (0.998, 1.011) | 1.005 (0.998, 1.012) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | 1.010 (1.008, 1.012) | *1.009 (1.010, 1.152) |
| Below 200% Poverty | 1.167 (1.097, 1.242) | *1.079 (1.007, 1.152) |
| Income >\$100,000 | *0.795 (0.719, 0.879) | 0.931 (0.834, 1.039) |
| Graduate Degree | 0.781 (0.704, 0.866) | *0.857 (0.770, 0.954) |
| Black (non-Hispanic/Latinx) | 1.112 (1.039, 1.190) | *1.138 (1.043, 1.242) |
| Hispanic/Latinx Ethnicity | 0.901 (1.039, 1.190) | *0.876 (0.785, 0.977) |
| Insured | 1.265 (1.083, 1.476) | *1.169 (1.003, 1.362) |

| Outcome: Overweight or Obese | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.916 (0.894, 0.938) | *0.944 (0.904, 0.986) |
| Median Age | *1.005 (1.001, 1.009) | *1.005 (1.000, 1.010) |
| % Annual income >\$100,000 | *0.999 (0.997, 1.003) | 1.003 (0.999, 1.006) |
| % Graduate Degree | *0.995 (0.991, 0.997) | *0.994 (0.990, 0.998) |
| % NH Black | 1.000 (0.999, 1.001) | 1.000 (0.999, 1.002) |
| % Hispanic Ethnicity | 1.000 (0.998, 1.002) | 1.001 (0.999, 1.004) |
| Number of Pharmacies | 1.005 (0.999, 1.011) | 1.007 (0.999, 1.013) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | 0.999 (0.997, 1.001) | 0.999 (0.997, 1.001) |
| Below 200% Poverty | 0.954 (0.901, 1.011) | 0.944 (0.887, 1.004) |
| Income >\$100,000 | 1.000 (0.917, 1.091) | 1.006 (0.916, 1.106) |
| Graduate Degree | 0.873 (0.791, 0.962) | *0.881 (0.794, 0.976) |
| Black (non-Hispanic/Latinx) | 1.058 (0.996, 1.123) | *1.089 (1.003, 1.184) |
| Hispanic/Latinx Ethnicity | 0.961 (0.878, 1.052) | *0.936 (0.841, 1.043) |
| Insured | 1.079 (0.943, 1.234) | 1.063 (0.926, 1.220) |

| Outcome: Diabetes | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.698 (0.643, 0.759) | *0.809 (0.693, 0.944) |
| Median Age | 0.999 (0.984, 1.016) | 1.004 (0.987, 1.021) |
| % Annual income >\$100,000 | *0.987 (0.976, 0.999) | 0.998 (0.985, 1.012) |
| % Graduate Degree | *0.985 (0.973, 0.996) | *0.984 (0.971, 0.999) |
| % NH Black | 0.999 (0.996, 1.002) | 0.996 (0.991, 1.001) |
| % Hispanic Ethnicity | 1.005 (0.999, 1.010) | 1.003 (0.997, 1.011) |
| Number of Pharmacies | 1.010 (0.980, 1.020) | 0.983 (0.960, 1.006) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.029 (1.023, 1.034) | *1.026 (1.019, 1.031) |
| Below 200% Poverty | *2.001 (1.610, 2.485) | *1.587 (1.264, 1.991) |
| Income >\$100,000 | *0.482 (0.304, 0.763) | 0.837 (0.510, 1.376) |
| Graduate Degree | *0.506 (0.331, 0.774) | 0.750 (0.484, 1.163) |
| Black (non-Hispanic/Latinx) | 1.155 (0.923, 1.446) | *1.344 (1.014, 1.780) |
| Hispanic/Latinx Ethnicity | 0.773 (0.576, 1.037) | 0.854 (0.621, 1.174) |
| Insured | 1.220 (0.770, 1.933) | 1.054 (0.656, 1.695) |

| Outcome: Hypertension | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.833 (0.797, 0.871) | *0.909 (0.845, 0.977) |
| Median Age | *1.009 (1.001, 0.017) | 1.001 (0.994, 1.008) |
| % Annual income >\$100,000 | 0.997 (0.991, 1.002) | 1.005 (0.999, 1.012) |
| % Graduate Degree | 0.997 (0.991, 1.002) | 0.995 (0.989, 1.001) |
| % NH Black | *1.004 (1.002, 1.005) | 1.001 (0.998, 1.003) |
| % Hispanic Ethnicity | *0.996 (0.992, 0.999) | 1.000 (0.995, 1.005) |
| Number of Pharmacies | 1.000 (0.990, 1.011) | 1.011 (0.999, 1.023) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.031 (1.028, 1.034) | 1.028 (1.025, 1.032) |
| Below 200% Poverty | *1.307 (1.175, 1.453) | 1.062 (0.960, 1.176) |
| Income >\$100,000 | *0.522 (0.420, 0.649) | *0.764 (0.612, 0.953) |
| Graduate Degree | *0.658 (0.538, 0.805) | *0.787 (0.647, 0.957) |
| Black (non-Hispanic/Latinx) | *1.343 (1.197, 1.507) | *1.282 (1.117, 1.471) |
| Hispanic/Latinx Ethnicity | 1.031 (0.862, 1.232) | 0.927 (0.761, 1.129) |
| Insured | *1.580 (1.162, 2.148) | 1.218 (0.903, 1.642) |

| Outcome: Hypertension – Watching Salt Intake | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.881 (0.856, 0.907) | 0.954 (0.907, 1.002) |
| Median Age | *1.007 (1.002, 1.012) | *1.006 (1.001, 1.012) |
| % Annual income >\$100,000 | 0.999 (0.995, 1.002) | 1.001 (0.997, 1.005) |
| % Graduate Degree | 0.999 (0.996, 1.003) | 0.999 (0.995, 1.004) |
| % NH Black | 1.002 (1.001, 1.003) | 1.000 (0.999, 1.002) |
| % Hispanic Ethnicity | 0.999 (0.997, 1.001) | 1.001 (0.999, 1.005) |
| Number of Pharmacies | 0.999 (0.993, 1.007) | 1.002 (0.995, 1.009) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.010 (1.008, 1.012) | *1.009 (1.006, 1.011) |
| Below 200% Poverty | *1.189 (1.115, 1.272) | *1.074 (1.002, 1.152) |
| Income >\$100,000 | *0.741 (0.652, 0.841) | *0.864 (0.752, 0.994) |
| Graduate Degree | *0.785 (0.691, 0.892) | *0.846 (0.742, 0.964) |
| Black (non-Hispanic/Latinx) | *1.248 (1.159, 1.344) | *1.289 (1.171, 1.418) |
| Hispanic/Latinx Ethnicity | *0.893 (0.809, 0.986) | *0.818 (0.727, 0.920) |
| Insured | 1.114 (0.947, 1.311) | 1.057 (0.894, 1.248) |

| Outcome: Hypertension – Not Taking Hypertension Meds as Prescribed | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *1.032 (1.006, 1.059) | 1.008 (0.964, 1.054) |
| Median Age | 1.002 (0.998, 1.005) | *1.004 (1.000, 1.007) |
| % Annual income >\$100,000 | 0.998 (0.995, 1.000) | 0.998 (0.994, 1.001) |
| % Graduate Degree | 0.999 (0.997, 1.002) | 1.001 (0.998, 1.004) |
| % NH Black | 0.999 (0.998, 1.000) | 0.999 (0.998, 1.001) |
| % Hispanic Ethnicity | 1.002 (1.000, 1.003) | 1.001 (0.998, 1.003) |
| Number of Pharmacies | 1.005 (0.999, 1.011) | 1.002 (0.995, 1.008) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.003 (1.001, 1.005) | *1.003 (1.000, 1.005) |
| Below 200% Poverty | 1.035 (0.971, 1.103) | 1.015 (0.950, 1.085) |
| Income >\$100,000 | 0.971 (0.867, 1.086) | 0.999 (0.878, 1.138) |
| Graduate Degree | 1.017 (0.923, 1.120) | 1.037 (0.934, 1.151) |
| Black (non-Hispanic/Latinx) | *0.897 (0.840, 0.957) | *0.902 (0.839, 0.970) |
| Hispanic/Latinx Ethnicity | 0.919 (0.834, 1.011) | *0.994 (0.881, 1.121) |
| Insured | 1.273 (0.886, 1.829) | 1.146 (0.832, 1.578) |

| Outcome: Smoking Bivariate | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | *0.775 (0.716, 0.839) | *0.862 (0.747, 0.994) |
| Median Age | 0.993 (0.979, 1.007) | 1.001 (0.984, 1.018) |
| % Annual income >\$100,000 | *0.988 (0.979, 0.998) | 0.999 (0.986, 1.012) |
| % Graduate Degree | *0.975 (0.964, 0.986) | *0.984 (0.971, 0.996) |
| % NH Black | *0.995 (0.992, 0.998) | 0.998 (0.993, 1.002) |
| % Hispanic Ethnicity | 1.003 (0.998, 1.008) | 0.995 (0.988, 1.003) |
| Number of Pharmacies | 1.019 (1.000, 1.038) | 1.002 (0.980, 1.024) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *0.992 (0.987, 0.998) | 0.989 (0.983, 0.994) |
| Below 200% Poverty | *1.575 (1.296, 1.913) | *1.445 (1.179, 1.772) |
| Income >\$100,000 | *0.502 (0.348, 0.725) | *0.625 (0.428, 0.915) |
| Graduate Degree | *0.231 (0.131, 0.406) | *0.327 (0.186, 0.574) |
| Black (non-Hispanic/Latinx) | 0.751 (0.616, 0.917) | 0.787 (0.612, 1.012) |
| Hispanic/Latinx Ethnicity | 1.041 (0.737, 1.470) | 1.211 (0.835, 1.757) |
| Insured | 1.056 (0.707, 1.577) | 1.279 (0.840, 1.946) |

| Outcome: Exercise | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score | 1.013 (0.974, 1.053) | 0.962 (0.895, 1.033) |
| Median Age | 0.990 (0.984, 0.997) | *0.989 (0.981, 0.997) |
| % Annual income >\$100,000 | 1.003 (0.999, 1.008) | 0.997 (0.993, 1.004) |
| % Graduate Degree | *1.006 (1.002, 1.010) | *1.006 (1.001, 1.010) |
| % NH Black | 0.999 (0.998, 1.001) | 0.999 (0.997, 1.001) |
| % Hispanic Ethnicity | 0.999 (0.996, 1.003) | 1.000 (0.995, 1.005) |
| Number of Pharmacies | 0.994 (0.983, 1.003) | 0.993 (0.982, 1.004) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *0.991 (0.988, 0.994) | *0.992 (0.989, 0.996) |
| Below 200% Poverty | *0.834 (0.753, 0.923) | *0.882 (0.788, 0.987) |
| Income >\$100,000 | *1.211 (1.053, 1.394) | 1.082 (0.921, 1.273) |
| Graduate Degree | *1.185 (1.053, 1.334) | 1.051 (0.920, 1.201) |
| Black (non-Hispanic/Latinx) | 0.998 (0.895, 1.113) | 1.007 (0.879, 1.154) |
| Hispanic/Latinx Ethnicity | 1.159 (0.950, 1.414) | 1.124 (0.905, 1.397) |
| Insured | 0.916 (0.755, 1.112) | 0.891 (0.731, 1.087) |

Unadjusted and Fully Adjusted Prevalence Ratios with Prime Credit Score Rating as the Main Exposure (*p<0.05)

| Outcome: Comorbidities | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | *1.181 (1.077, 1.294) | 1.054 (0.953, 1.166) |
| Subprime | *1.517 (1.400, 1.644) | *1.235 (1.089, 1.400) |
| Median Age | 1.001 (0.997, 1.006) | 1.000 (0.995, 1.005) |
| % Annual income >\$100,000 | *0.996 (0.993, 0.999) | 1.002 (0.999, 1.006) |
| % Graduate Degree | *0.993 (0.990, 0.996) | *0.994 (0.990, 0.997) |
| % NH Black | *1.001 (1.000, 1.002) | 1.000 (0.999, 1.002) |
| % Hispanic Ethnicity | 1.000 (0.998, 1.002) | 1.000 (0.998, 1.003) |
| Number of Pharmacies | 1.005 (0.999, 1.011) | 1.005 (0.998, 1.012) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.010 (1.008, 1.012) | *1.009 (1.007, 1.011) |
| Below 200% Poverty | *1.184 (1.114, 1.258) | *1.082 (1.014, 1.155) |
| Income >\$100,000 | *0.780 (0.706, 0.862) | 0.927 (0.830, 1.034) |
| Graduate Degree | *0.766 (0.691, 0.849) | *0.852 (0.766, 0.948) |
| Black (non-Hispanic/Latinx) | *1.121 (1.048, 1.199) | *1.138 (1.043, 1.241) |
| Hispanic/Latinx Ethnicity | *0.902 (0.813, 1.001) | *0.876 (0.786, 0.977) |
| Insured | *1.258 (1.075, 1.471) | *1.168 (1.002, 1.362) |

| Outcome: Overweight or Obese | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | *1.168 (1.069, 1.276) | 1.093 (0.990, 1.206) |
| Subprime | *1.288 (1.191, 1.392) | *1.148 (1.017, 1.295) |
| Median Age | *1.004 (1.000, 1.008) | *1.005 (1.000, 1.010) |
| % Annual income >\$100,000 | 0.999 (0.996, 1.002) | 1.003 (0.999, 1.006) |
| % Graduate Degree | *0.994 (0.991, 0.997) | *0.994 (0.990, 0.998) |
| % NH Black | 1.001 (0.999, 1.002) | 1.001 (0.999, 1.002) |
| % Hispanic Ethnicity | 1.000 (0.999, 1.002) | 1.002 (0.999, 1.004) |
| Number of Pharmacies | 1.006 (0.999, 1.011) | 1.007 (1.000, 1.014) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | 0.999 (0.997, 1.001) | 0.999 (0.997, 1.001) |
| Below 200% Poverty | 0.966 (0.913, 1.023) | 0.950 (0.893, 1.010) |
| Income >\$100,000 | 0.989 (0.909, 1.077) | 1.004 (0.915, 1.103) |
| Graduate Degree | *0.865 (0.785, 0.954) | 0.878 (0.792, 0.973) |
| Black (non-Hispanic/Latinx) | *1.067 (1.005, 1.133) | *1.089 (1.002, 1.184) |
| Hispanic/Latinx Ethnicity | 0.962 (0.878, 1.054) | 0.939 (0.842, 1.045) |
| Insured | 1.076 (0.941, 1.229) | 1.062 (0.926, 1.218) |

| Outcome: Diabetes | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | *1.633 (1.145, 2.329) | 1.228 (0.826, 1.824) |
| Subprime | *2.715 (1.988, 3.707) | *1.690 (1.054, 2.708) |
| Median Age | 0.996 (0.980, 1.012) | 1.002 (0.985, 1.020) |
| % Annual income >\$100,000 | *0.984 (0.973, 0.995) | 0.997 (0.984, 1.011) |
| % Graduate Degree | *0.982 (0.971, 0.993) | *0.984 (0.971, 0.997) |
| % NH Black | 0.999 (0.997, 1.003) | 0.996 (0.992, 1.001) |
| % Hispanic Ethnicity | 1.005 (0.999, 1.010) | 1.003 (0.996, 1.010) |
| Number of Pharmacies | 1.003 (0.982, 1.023) | 0.983 (0.960, 1.007) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.029 (1.023, 1.035) | *1.025 (1.019, 1.032) |
| Below 200% Poverty | *2.061 (1.665, 2.552) | *1.606 (1.282, 2.012) |
| Income >\$100,000 | *0.460 (0.291, 0.727) | 0.831 (0.506, 1.366) |
| Graduate Degree | *0.484 (0.317, 0.739) | 0.741 (0.478, 1.148) |
| Black (non-Hispanic/Latinx) | 1.193 (0.952, 1.495) | *1.344 (1.016, 1.779) |
| Hispanic/Latinx Ethnicity | 0.771 (0.574, 1.037) | 0.858 (0.623, 1.182) |
| Insured | 1.201 (0.754, 1.913) | 1.050 (0.651, 1.693) |

| Outcome: Hypertension | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | 1.142 (0.968, 1.346) | 1.025 (0.860, 1.222) |
| Subprime | *1.569 (1.364, 1.805) | 1.207 (0.984, 1.481) |
| Median Age | 1.006 (0.999, 1.014) | 0.999 (0.992, 1.007) |
| % Annual income >\$100,000 | *0.995 (0.989, 0.999) | 1.004 (0.999, 1.010) |
| % Graduate Degree | 0.995 (0.989, 1.000) | 0.994 (0.988, 1.000) |
| % NH Black | *1.004 (1.002, 1.006) | 1.001 (0.999, 1.004) |
| % Hispanic Ethnicity | *0.996 (0.992, 0.999) | 0.999 (0.995, 1.005) |
| Number of Pharmacies | 1.001 (0.991, 1.012) | 1.011 (0.999, 1.023) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.031 (1.028, 1.034) | *1.028 (0.025, 1.031) |
| Below 200% Poverty | *1.335 (1.203, 1.482) | 1.069 (0.966, 1.182) |
| Income >\$100,000 | *0.508 (0.408, 0.631) | *0.758 (0.607, 0.947) |
| Graduate Degree | *0.638 (0.522, 0.781) | *0.782 (0.643, 0.950) |
| Black (non-Hispanic/Latinx) | *1.372 (1.221, 1.540) | *1.285 (1.120, 1.475) |
| Hispanic/Latinx Ethnicity | 1.027 (0.858, 1.229) | 0.925 (0.760, 1.126) |
| Insured | *1.567 (1.150, 2.136) | 1.220 (0.904, 1.647) |

| Outcome: Hypertension – Watching Salt Intake | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | *1.207 (1.083, 1.345) | 1.078 (0.955, 1.218) |
| Subprime | *1.413 (1.285, 1.553) | 1.079 (0.935, 1.246) |
| Median Age | *1.006 (1.001, 1.011) | *1.006 (1.000, 1.011) |
| % Annual income >\$100,000 | 0.997 (0.994, 1.001) | 1.001 (0.997, 1.005) |
| % Graduate Degree | 0.999 (0.995, 1.002) | 0.999 (0.995, 1.004) |
| % NH Black | *1.002 (1.001, 1.004) | 1.001 (0.999, 1.002) |
| % Hispanic Ethnicity | 0.999 (0.997, 1.002) | 1.002 (0.999, 1.005) |
| Number of Pharmacies | 1.001 (0.994, 1.008) | 1.004 (0.997, 1.012) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *1.010 (1.008, 1.012) | *1.009 (1.006, 1.011) |
| Below 200% Poverty | *1.205 (1.128, 1.288) | *1.081 (1.008, 1.159) |
| Income >\$100,000 | *0.730 (0.644, 0.829) | *0.863 (0.752, 0.991) |
| Graduate Degree | *0.773 (0.681, 0.878) | *0.843 (0.740, 0.961) |
| Black (non-Hispanic/Latinx) | *1.267 (1.177, 1.364) | *1.281 (1.164, 1.409) |
| Hispanic/Latinx Ethnicity | *0.892 (0.808, 0.985) | *0.827 (0.735, 0.930) |
| Insured | 1.107 (0.943, 1.301) | 1.056 (0.894, 1.247) |

| Outcome: Hypertension – Not Taking Hypertension Meds as Prescribed | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | 0.997 (0.924, 1.075) | 1.014 (0.934, 1.101) |
| Subprime | *0.925 (0.862, 0.994) | 0.969 (0.866, 1.083) |
| Median Age | 1.002 (0.998, 1.005) | 1.004 (0.999, 1.007) |
| % Annual income >\$100,000 | 0.998 (0.995, 1.001) | 0.997 (0.994, 1.001) |
| % Graduate Degree | 1.000 (0.998, 1.003) | 1.001 (0.998, 1.004) |
| % NH Black | 0.999 (0.998, 1.000) | 1.000 (0.999, 1.001) |
| % Hispanic Ethnicity | 1.001 (1.000, 1.003) | 1.001 (0.999, 1.003) |
| Number of Pharmacies | 1.005 (0.999, 1.011) | 1.002 (0.995, 1.009) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | 1.003 (1.001, 1.006) | *1.003 (1.000, 1.005) |
| Below 200% Poverty | 1.032 (0.969, 1.100) | 1.017 (0.952, 1.086) |
| Income >\$100,000 | 0.974 (0.870, 1.089) | 0.997 (0.875, 1.136) |
| Graduate Degree | 1.023 (0.930, 1.125) | 1.038 (0.936, 1.152) |
| Black (non-Hispanic/Latinx) | *0.898 (0.843, 0.956) | *0.902 (0.840, 0.970) |
| Hispanic/Latinx Ethnicity | 0.917 (0.833, 1.010) | 0.992 (0.879, 1.120) |
| Insured | 1.285 (0.897, 1.841) | 1.151 (0.836, 1.585) |

| Outcome: Smoking | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | 1.286 (0.960, 1.721) | 0.918 (0.674, 1.250) |
| Subprime | *1.774 (1.376, 2.288) | 1.091 (0.747, 1.592) |
| Median Age | 0.988 (0.974, 1.002) | 0.997 (0.980, 1.014) |
| % Annual income >\$100,000 | *0.983 (0.974, 0.992) | 0.997 (0.985, 1.009) |
| % Graduate Degree | *0.970 (0.960, 0.981) | *0.982 (0.969, 0.994) |
| % NH Black | 0.997 (0.994, 1.000) | 0.999 (0.994, 1.003) |
| % Hispanic Ethnicity | 1.004 (0.999, 1.009) | 0.996 (0.988, 1.003) |
| Number of Pharmacies | *1.021 (1.002, 1.040) | 1.002 (0.980, 1.0243) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *0.992 (0.987, 0.997) | *0.988 (0.983, 0.994) |
| Below 200% Poverty | *1.666 (1.376, 2.017) | *1.484 (1.210, 1.819) |
| Income >\$100,000 | *0.466 (0.324, 0.671) | *0.613 (0.418, 0.899) |
| Graduate Degree | *0.220 (0.125, 0.385) | *0.323 (0.184, 0.567) |
| Black (non-Hispanic/Latinx) | *0.814 (0.665, 0.996) | 0.794 (0.617, 1.021) |
| Hispanic/Latinx Ethnicity | 1.020 (0.724, 1.437) | 1.209 (0.834, 1.753) |
| Insured | 1.031 (0.689, 1.545) | 1.286 (0.843, 1.962) |

| Outcome: Exercise | Unadjusted Estimates (Bivariable regression results) | Adjusted Estimates (Multivariable regression results) |
|---|---|--|
| Area-level (9-digit ZIP) Socioeconomic & Demographic Characteristics | | |
| Credit score - Prime | Ref. | Ref. |
| Near prime | 0.978 (0.864, 1.106) | 1.039 (0.903, 1.195) |
| Subprime | 0.978 (0.875, 1.092) | 1.118 (0.931, 1.342) |
| Median Age | 0.991 (0.984, 0.998) | 0.988 (0.981, 0.996) |
| % Annual income >\$100,000 | 1.004 (0.999, 1.008) | 0.999 (0.993, 1.004) |
| % Graduate Degree | *1.006 (1.003, 1.010) | 1.005 (1.001, 1.010) |
| % NH Black | 0.999 (0.998, 1.001) | 0.999 (0.997, 1.001) |
| % Hispanic Ethnicity | 0.999 (0.996, 1.003) | 0.998 (0.994, 1.003) |
| Number of Pharmacies | 0.993 (0.983, 1.002) | 0.993 (0.982, 1.004) |
| Individual-level Socioeconomic & Demographic Characteristics | | |
| Age | *0.991 (0.988, 0.994) | *0.993 (0.989, 0.996) |
| Below 200% Poverty | *0.832 (0.752, 0.920) | *0.884 (0.790, 0.988) |
| Income >\$100,000 | *1.214 (1.059, 1.392) | 1.081 (0.919, 1.270) |
| Graduate Degree | *1.188 (1.056, 1.336) | 1.049 (0.918, 1.198) |
| Black (non-Hispanic/Latinx) | 0.988 (0.887, 1.101) | 1.006 (0.878, 1.153) |
| Hispanic/Latinx Ethnicity | 1.163 (0.953, 1.419) | 1.127 (0.906, 1.400) |
| Insured | 0.919 (0.757, 1.114) | 0.891 (0.731, 1.086) |