You can pay rent faithfully for years without those payments appearing in the credit record a lender examines. The money left your account. Your landlord received it. Yet a future lender may see little evidence of that history. A credit report is a record of information about your borrowing and repayment activity, assembled by a credit bureau, a company that collects and supplies this information. The three major nationwide bureaus are Equifax, Experian, and TransUnion. Their reports can contain account balances, payment histories, and records of applications for credit (Investopedia investopedia.com). The report depends on information reaching the company that maintains it. Paying an obligation and having that payment recorded in the credit system are two separate events. This explains how a financially dependable individual can have a limited credit record.

A credit score is a number calculated from credit information to estimate how likely someone is to repay borrowed money as agreed. A scoring model is the mathematical method used to produce that number. Different models and different information can produce different scores for the same person (Investopedia investopedia.com). Think about what this system can actually observe: it can evaluate reported accounts and their payment patterns, but it cannot automatically recognize every financial responsibility you have fulfilled. Supporting a parent, paying cash for necessities, or keeping rent current does not necessarily create the information needed to generate a score. Having no score therefore does not mean someone has a history of failing to repay. It can mean the available record is insufficient for a particular model to evaluate. That missing information can still restrict access to borrowing.

This problem helped motivate rental-payment reporting programs aimed partly at improving credit access for Black and Latino renters. In 2021 and 2022, Freddie Mac and Fannie Mae—companies created by Congress to support mortgage financing, the funding used for home loans—launched programs encouraging participating rental-property owners to report tenants' payments. According to a 2024 analysis by the Urban Institute, a nonprofit organization that researches social and economic policy, the programs had enrolled more than 903,000 renters through 2023. Their published results reported that thousands established credit histories or scores. However, the researchers identified a serious gap: the programs did not collect participants' individual racial and ethnic information, limiting conclusions about their results for particular communities (Urban Institute Urban Institute). The lesson for Black America includes both the opportunity and the unanswered question. Recording payments already being made can expand the evidence available about a borrower, but a program's stated goal does not prove that every intended group benefited equally.

A separate study published in June 2025 tested the process more directly. Researchers worked with affordable-housing providers and divided participating renters into a group eligible for immediate reporting and another that would receive reporting later. This allowed them to compare outcomes instead of assuming every improvement resulted from the program. They examined positive-only rent reporting, which records qualifying

on-time rental payments while excluding late or missed rental payments from that reporting service. The study found an increased likelihood of having a score under VantageScore, one particular credit-scoring system. It did not detect a statistically reliable increase in the average score among people who already had scores. Some participants also encountered eligibility or administrative problems that prevented their rent from being reported (Urban Institute Urban Institute). Before paying for such a service, establish which bureaus receive the information, which payments it reports, and what it costs. A service can successfully transmit information without guaranteeing that the lender you eventually approach will use a model that gives it weight.

Information can also enter the system incorrectly. In November 2023, the Consumer Financial Protection Bureau, the federal agency responsible for enforcing federal consumer financial protection laws, announced an enforcement action against Toyota Motor Credit, the company that finances many Toyota vehicle purchases and leases. The agency found that the company had falsely reported some accounts as delinquent, meaning overdue, after customers had returned leased vehicles. A lease is a contract allowing someone to use property, such as a vehicle, for a specified period under agreed payment terms. The agency also found that Toyota Motor Credit did not promptly correct certain negative information even after knowing it was wrong. Its order required more than $6 million in payments to consumers affected by false credit reporting, within a larger enforcement action (Consumer Financial Protection Bureau Consumer Financial Protection Bureau). This case was not identified as a finding of racial discrimination. It demonstrates a separate financial danger: someone else's reporting failure can create a record that misrepresents your payment behavior.

You can inspect the information being reported about you. AnnualCreditReport.com is the authorized website for obtaining free reports from the three nationwide bureaus, which currently offer free weekly online access. Reviewing your own reports does not damage your credit score (Federal Trade Commission, the federal agency that protects consumers against unfair or deceptive business practices Consumer Advice). Examine unfamiliar accounts, balances, and payments marked late. A dispute is a formal challenge to information you believe is inaccurate or incomplete. Generally, send it both to the bureau displaying the information and to the business that supplied it, explaining the error and including copies of supporting records. Keep the originals and retain copies of what you submit. Correcting errors through this process is free (Consumer Financial Protection Bureau; Federal Trade Commission consumerfinance.gov). A payment confirmation, account statement, or letter showing an account was resolved can provide evidence when a reported entry conflicts with what occurred. Your credit record is assembled by businesses; your records give you a way to check their work.