1. Have you ever obtained or received your credit score before? If yes, how? Please select all of the following methods that you have used to get your credit score before.

| | Total | Gender | | AGE | | | EDUCATION | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| Base: All Respondents (unwtd) | 2001 | 946 | 1055 | 554 | 740 | 707 | 86 | 357 | 874 | 684 |
| Base: All Respondents (wtd) | 2001 | 970 | 1031 | 558 | 740 | 702 | 178 | 730 | 784 | 308 |
| Yes, from my banker / mortgage consultant/ other financial services professional | 370 | 180 | 190 | 88 | 180 | 102 | 22 | 115 | 168 | 66 |
| | 18% | 19% | 18% | 16% | 24% | 14% | 12% | 16% | 21% | 21% |
| | | | | | CE | | * | | FG | FG |
| Yes, directly from my credit report | 264 | 138 | 126 | 58 | 123 | 83 | 17 | 68 | 124 | 56 |
| | 13% | 14% | 12% | 10% | 17% | 12% | 9% | 9% | 16% | 18% |
| | | | | | CE | | * | | G | FG |
| Yes, from an online credit tracking tool or website | 171 | 103 | 68 | 63 | 77 | 31 | 25 | 40 | 69 | 37 |
| | 9% | 11% | 7% | 11% | 10% | 4% | 14% | 5% | 9% | 12% |
| | | B | | E | E | | G* | | G | GH |
| Yes, from a car dealership/ car loan agent | 146 | 71 | 75 | 55 | 66 | 25 | 10 | 59 | 53 | 24 |
| | 7% | 7% | 7% | 10% | 9% | 4% | 5% | 8% | 7% | 8% |
| | | | | E | E | | * | | | |
| Yes, from my banking or credit card statement | 127 | 78 | 49 | 56 | 50 | 21 | 16 | 40 | 40 | 32 |
| | 6% | 8% | 5% | 10% | 7% | 3% | 9% | 5% | 5% | 10% |
| | | B | | E | E | | * | | | GH |
| Yes, from a bankruptcy agent/ trustee | 56 | 34 | 22 | 25 | 23 | 8 | 3 | 22 | 18 | 14 |
| | 3% | 4% | 2% | 4% | 3% | 1% | 1% | 3% | 2% | 4% |
| | | | | E | E | | * | | | H |
| Yes, from an apartment rental company / leasing agent | 55 | 35 | 21 | 33 | 17 | 4 | 6 | 17 | 18 | 14 |
| | 3% | 4% | 2% | 6% | 2% | 1% | 3% | 2% | 2% | 4% |
| | | | | DE | E | | * | | | H |
| From Equifax | 14 | 5 | 9 | 1 | 6 | 7 | - | 4 | 7 | 3 |
| | 1% | 1% | 1% | * | 1% | 1% | - | 1% | 1% | 1% |
| | | | | | | | * | | | |
| No, I have never obtained or received my credit score before | 1144 | 535 | 609 | 315 | 357 | 472 | 113 | 482 | 409 | 141 |
| | 57% | 55% | 59% | 56% | 48% | 67% | 63% | 66% | 52% | 46% |
| | | | | D | | CD | HI* | HI | I | |
| Other | 6 | 3 | 3 | - | 4 | 3 | 2 | 2 | 1 | 1 |
| | * | * | * | - | * | * | 1% | * | * | * |
| | | | | | | | * | | | |
| Don't know | 2 | 1 | 1 | 1 | * | * | - | - | 1 | 1 |
| | * | * | * | * | * | * | - | - | * | * |
| | | | | | | | * | | | |
| Sigma | 2357 | 1183 | 1173 | 695 | 904 | 758 | 214 | 849 | 907 | 387 |
| | 118% | 122% | 114% | 125% | 122% | 108% | 120% | 116% | 116% | 126% |

Statistics:
Overlap formula used

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

2. Why have you never used an online credit tracking tool before?

| | Total | Gender | | AGE | | | EDUCATION | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| | | | | | | | | | | |
| Base: All Answering (unwtd) | 1054 | 475 | 579 | 266 | 334 | 454 | 55 | 234 | 452 | 313 |
| Base: All Answering (wtd) | 1144 | 535 | 609 | 315 | 357 | 472 | 113 | 482 | 409 | 141 |
| I don't need/want to know what my credit score is | 463 | 226 | 237 | 92 | 130 | 240 | 33 | 186 | 172 | 72 |
| | 40% | 42% | 39% | 29% | 37% | 51% | 29% | 39% | 42% | 51% |
| | | | | | | CD | * | | | FGH |
| I don't want to pay for it | 331 | 163 | 169 | 95 | 120 | 117 | 35 | 125 | 132 | 40 |
| | 29% | 30% | 28% | 30% | 34% | 25% | 31% | 26% | 32% | 28% |
| | | | | | E | | * | | | |
| I've never heard of an online credit tracking tool/ I don't know what they do | 232 | 85 | 147 | 69 | 55 | 108 | 28 | 104 | 75 | 26 |
| | 20% | 16% | 24% | 22% | 15% | 23% | 25% | 22% | 18% | 18% |
| | | | A | | | D | * | | | |
| I'm concerned about the security of checking my score online | 155 | 69 | 86 | 38 | 48 | 69 | 17 | 63 | 62 | 13 |
| | 14% | 13% | 14% | 12% | 13% | 15% | 15% | 13% | 15% | 9% |
| | | | | | | | * | | | I |
| I plan to, I just haven't gotten around to it yet | 137 | 69 | 68 | 68 | 46 | 23 | 4 | 72 | 49 | 13 |
| | 12% | 13% | 11% | 22% | 13% | 5% | 3% | 15% | 12% | 9% |
| | | | | DE | E | | * | F | | |
| I don't want to check my score too often and hurt my credit score | 105 | 49 | 57 | 31 | 48 | 26 | 13 | 46 | 34 | 13 |
| | 9% | 9% | 9% | 10% | 13% | 6% | 12% | 10% | 8% | 9% |
| | | | | | E | | * | | | |
| I prefer to use other methods of finding out my credit score | 52 | 28 | 24 | 10 | 18 | 25 | 7 | 18 | 20 | 7 |
| | 5% | 5% | 4% | 3% | 5% | 5% | 6% | 4% | 5% | 5% |
| | | | | | | | * | | | |
| Other | 14 | 4 | 10 | 3 | 4 | 7 | 2 | 4 | 5 | 3 |
| | 1% | 1% | 2% | 1% | 1% | 1% | 2% | 1% | 1% | 2% |
| | | | | | | | * | | | |
| Nothing | 1 | - | 1 | - | * | * | - | - | - | 1 |
| | * | - | * | - | * | * | - | - | - | 1% |
| | | | | | | | * | | | H |
| Don't know | 4 | 3 | 2 | 4 | - | - | - | 4 | - | - |
| | * | * | * | 1% | - | - | - | 1% | - | - |
| | | | | E | | | * | | | |
| Sigma | 1495 | 694 | 801 | 409 | 470 | 615 | 139 | 623 | 547 | 186 |
| | 131% | 130% | 131% | 130% | 132% | 130% | 123% | 129% | 134% | 132% |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

   Columns Tested (5%): A/B,C/D/E,F/G/H/I

   Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)

3. Do you currently own a major credit card? By major credit cards, we mean general purpose cards such as American Express, VISA or MasterCard. Please do not include debit, check, gas, or department store cards.

| | Total | Gender | | AGE | | | EDUCATION | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| | | | | | | | | | | |
| Base: All Respondents (unwtd) | 2001 | 946 | 1055 | 554 | 740 | 707 | 86 | 357 | 874 | 684 |
| Base: All Respondents (wtd) | 2001 | 970 | 1031 | 558 | 740 | 702 | 178 | 730 | 784 | 308 |
| Yes | 1610 | 759 | 851 | 388 | 582 | 639 | 99 | 532 | 685 | 293 |
| | 80% | 78% | 83% | 69% | 79% | 91% | 56% | 73% | 87% | 95% |
| | | | A | | C | CD | * | F | FG | FGH |
| No | 391 | 212 | 180 | 170 | 158 | 63 | 79 | 198 | 99 | 15 |
| | 20% | 22% | 17% | 31% | 21% | 9% | 44% | 27% | 13% | 5% |
| | | B | | DE | E | | GHI* | HI | I | |
| Sigma | 2001 | 970 | 1031 | 558 | 740 | 702 | 178 | 730 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:

  Columns Tested (5%): A/B,C/D/E,F/G/H/I

  Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:

  Columns Tested (5%): A/B,C/D/E,F/G/H/I

  Minimum Base: 30 (**), Small Base: 100 (*)

4. What is your credit score (also known as your FICO score)?

| | Total | Gender | | AGE | | | EDUCATION | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Male | Female | 18-34 | 35-54 | 55+ | <HS | HS | Post Sec | Univ Grad |
| | | A | B | C | D | E | F | G | H | I |
| | | | | | | | | | | |
| Base: All Respondents (unwtd) | 2001 | 946 | 1055 | 554 | 740 | 707 | 86 | 357 | 874 | 684 |
| Base: All Respondents (wtd) | 2001 | 970 | 1031 | 558 | 740 | 702 | 178 | 730 | 784 | 308 |
| 400 to 619 | 61 | 45 | 17 | 44 | 15 | 3 | 6 | 28 | 20 | 7 |
| | 3% | 5% | 2% | 8% | 2% | * | 4% | 4% | 3% | 2% |
| | | B | | DE | E | | * | | | |
| 620 to 659 | 58 | 35 | 23 | 23 | 30 | 5 | 7 | 23 | 19 | 10 |
| | 3% | 4% | 2% | 4% | 4% | 1% | 4% | 3% | 2% | 3% |
| | | | | E | E | | * | | | |
| 660 to 719 | 98 | 68 | 31 | 37 | 51 | 10 | 2 | 25 | 45 | 26 |
| | 5% | 7% | 3% | 7% | 7% | 1% | 1% | 3% | 6% | 9% |
| | | B | | E | E | | * | | | FGH |
| 720+ | 201 | 103 | 98 | 47 | 81 | 72 | 7 | 49 | 97 | 47 |
| | 10% | 11% | 9% | 8% | 11% | 10% | 4% | 7% | 12% | 15% |
| | | | | | | | * | | FG | FG |
| Don't know | 1387 | 629 | 758 | 333 | 500 | 554 | 128 | 526 | 539 | 193 |
| | 69% | 65% | 74% | 60% | 68% | 79% | 72% | 72% | 69% | 63% |
| | | | A | | C | CD | * | I | I | |
| Prefer not to answer | 195 | 92 | 104 | 75 | 63 | 57 | 27 | 80 | 64 | 25 |
| | 10% | 9% | 10% | 13% | 9% | 8% | 15% | 11% | 8% | 8% |
| | | | | DE | | | H* | | | |
| Sigma | 2001 | 970 | 1031 | 558 | 740 | 702 | 178 | 730 | 784 | 308 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| | | | | | | | | | | |

Statistics:

Overlap formula used

- Column Proportions:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B,C/D/E,F/G/H/I
  Minimum Base: 30 (**), Small Base: 100 (*)