Criteria

Country
United States: 1000

Gender
Male
50000.00%
Female
46549.56%
Transgender/Non-bi
Less than $5,000
1451.45%
$5,000 to $9,999
1383.80%
$10000 to $14,999
464.64%
$15,000 to $19,999
303.05%
$20,000 to $24,999
$25,000 to $29,999
578.78%
$30,000 to $34,999
580.80%
$35,000 to $39,999
494.94%
$40,000 to $44,999
414.13%
$45,000 to $49,999
393.93%
$50,000 to $54,999
$55,000 to $59,999
585.80%
$60,000 to $64,999
474.73%
$65,000 to $69,999
$70,000 to $74,999
$75,000 to $79,999
$80,000 to $84,999
$85,000 to $89,999
$90,000 to $94,999
$95,000 to $99,999
$100,000 to $124,999
$125,000 to $149,999
$150,000 to $174,999
$175,000 to $199,999
$200,000 to $249,999
$250,000 to $499,999
$500,000 to $999,999
Prefer not to answer
Collapse options
Education Level
Elementary School
Middle School
Completed some high school
High school graduate
Other post high school vocational training
Completed some college
Associates Degree
Bachelor's degree
Completed some postgraduate
Masters degree
Doctorate, PhD
None of the above/Prefer not to answer
Collapse options
Ethnicity (Simplified)
White
Black or African American
Hispanic
American Indian or Alaska Native
Asian
Native Hawaiian or Pacific Islander
Some other race
Skip
Race
White
Black or African American
American Indian or Alaska Native
Asian - Asian Indian
Asian - Chinese
Asian - Filipino
Asian - Japanese
Asian - Korean
Asian - Vietnamese
Asian - Other
Native Hawaiian
Pacific Islander - Native Hawaiian
Pacific Islander - Other Pacific Islander
Some other race
Prefer not to answer
Middle Eastern or North African
Collapse options
Education System
English
Spanish
French
German
Italian
Portuguese
Dutch
Chinese
Japanese
Korean
Vietnamese
Russian
Other
Arabic
Greek
Hindi
Indonesian
Polish
Serbian
Turkish
Urdu
Collapse options
Parental Status | Pregnancy Status
I am pregnant/expecting a child within the next 9 months
I have one or more children under the age of 18 living in my household
I have one or more children over the age of 18 living in my household
I have no children living in my household/ and I am not pregnant/expecting a child within the next 9 months
Age & Gender of Child(ren) in Household
Boy under age 1
Girl under age 1
Boy age 1
Girl age 1
Boy age 2
Girl age 2
Boy age 3
Girl age 3
Boy age 4
Girl age 4
Boy age 5
Girl age 5
Boy age 6
Girl age 6
Boy age 7
Girl age 7
Boy age 8
Girl age 8
Boy age 9
Girl age 9
Boy age 10
Girl age 10
Boy age 11
Girl age 11
Boy age 12
Girl age 12
Male teen age 13
Female teen age 13
Male teen age 14
Female teen age 14
Male teen age 15
Female teen age 15
Male teen age 16
Female teen age 16
Male teen age 17
Female teen age 17
Male teen age above
Female teen age above
Collapse options
US Region
Northeast
Midwest
South
West
unknown
US Division
New England
Middle Atlantic
East North Central
West North Central
South Atlantic
East South Central
West South Central
Mountain
Pacific
unknown
US State
Alabama
Alaska
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oklahoma
Oregon
Pennsylvania
Rhode Island
South Carolina
South Dakota
Tennessee
Texas
Utah
Vermont
Virginia
Washington
West Virginia
Wisconsin
Wyoming
unknown
Collapse options
Employment Status
Employed full-time
Employed part-time
Self-employed full-time
Self-employed part-time
Active military
Retired military/Veteran
Temporarily unemployed
Homemaker
Retired
Student
Show all options

Multiple Selection

SQ1.Have you ever been denied any of the following due to your credit history?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	Bank loan or credit card	74.10%	31.42%	741
A2	Rental (apartment/house)	22.70%	9.69%	227
A3	Employment opportunity	18.00%	7.68%	180
A4	Auto loan or financing	35.80%	15.29%	358
A5	Mortgage or home loan	22.70%	9.69%	227
A6	Utility service (phone, internet, electricity)	12.50%	5.34%	125
A7	Cell phone contract	23.30%	9.95%	233
A8	Insurance policy	12.40%	5.29%	124
A9	Business loan	12.70%	5.42%	127
A10	None of the above	0.00%	0.00%	0

Completes: 1000

Single Selection

Q1.In the past 12 months, how many times have you been denied something because of your credit history?

#	Answers	Answers (%)	Count
A1	Never denied	19.90%	199
A2	Once	31.00%	310
A3	2-3 times	36.20%	362
A4	4-5 times	7.40%	74
A5	More than 5 times	5.20%	52

Completes: 1000

Single Selection

Q2.What was the primary reason given for your most recent credit denial?

#	Answers	Answers (%)	Count
A1	Low credit score	43.40%	434
A2	Insufficient income	17.80%	178
A3	High debt-to-income ratio	17.80%	178
A4	Lack of credit history	15.30%	153
A5	Past bankruptcy or foreclosure	2.30%	23
A6	Employment history	3.50%	35
A7	No specific reason provided	9.20%	92
A8	Other	1.60%	16

Please Specify:
Delinquency
available credit amount too low
Too many inquiries
someone else had my credit mixed with theirs, including SSN
My late husband had career and all the bills for that also on my credit
Too much credit cards
I have not been denied
I hadn't had my credit card for long enough
Too many inquiries
credit card theft
None
Too many new accounts
Too many cards
Credit history
Too many open accounts

Completes: 1000

Single Selection

Q3.Have you ever been surprised to learn you were denied something due to information on your credit report that you were unaware of?

#	Answers	Answers (%)	Count
A1	Yes	61.60%	616
A2	No	38.40%	384

Completes: 1000

Single Selection

Q4.How confident are you in your understanding of the specific factors that caused your credit denial?

#	Answers	Answers (%)	Count
A1	Very confident	32.60%	326
A2	Somewhat confident	51.60%	516
A3	Not very confident	12.50%	125
A4	Not at all confident (I don't really understand why)	3.30%	33

Completes: 1000

Multiple Selection

Q5.Which of the following financial consequences have you experienced as a result of credit-based denial?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	Forced to use high-interest payday or title loans	27.00%	12.94%	270
A2	Had to borrow money from family or friends	40.50%	21.80%	405
A3	Paid higher interest rates or deposits elsewhere	36.50%	17.49%	365
A4	Could not access affordable housing	17.10%	8.19%	171
A5	Delayed medical treatment	15.90%	7.62%	159
A6	Used "Buy Now, Pay Later" services as alternative	33.00%	15.81%	330
A7	Delayed or canceled major purchases or life milestones	30.00%	14.37%	300
A8	No financial consequences	10.30%	4.94%	103

Completes: 1000

Multiple Selection

Q6.How much has poor or limited credit cost you financially (in fees, higher interest, deposits, etc.) over your lifetime?

#	Answers	Answers (%)	Count
A1	Less than $500	20.50%	205
A2	$500-$1,999	28.30%	283
A3	$2,000-$4,999	24.70%	247
A4	$5,000-$9,999	12.60%	126
A5	$10,000 or more	13.90%	139

Completes: 1000

Multiple Selection

Q7.Which emotions best describe how you felt after being denied due to your credit?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	Embarassed or ashamed	46.60%	20.85%	466
A2	Angry or frustrated	47.30%	21.16%	473
A3	Stressed or anxious	55.70%	24.92%	557
A4	Hopeless or defeated	36.90%	16.51%	369
A5	Motivated to improve my credit	30.60%	13.69%	306
A6	No strong feelings	6.40%	2.86%	64

Completes: 1000

Single Selection

Q8.To what extent do you agree: "Credit-based denials have negatively affected my confidence or self-esteem."

#	Answers	Answers (%)	Count
A1	Strongly agree	29.30%	293
A2	Agree	50.30%	503
A3	Disagree	14.80%	148
A4	Strongly disagree	5.60%	56

Completes: 1000

Single Selection

Q9.Have you ever had to delay or give up a major life milestone (buying a home, starting a business, getting married, etc.) due to credit-based denial?

#	Answers	Answers (%)	Count
A1	Yes, delayed significantly	31.70%	317
A2	Yes, gave up entirely	22.80%	228
A3	Yes, minor delays only	26.30%	263
A4	No	19.20%	192

Completes: 1000

Single Selection

Q10.If you were denied credit, how long did it take before you felt comfortable applying for credit again?

#	Answers	Answers (%)	Count
A1	Applied again immediately (within 1 month)	7.50%	75
A2	1-3 months	15.20%	152
A3	4-6 months	13.20%	132
A4	7-12 months	10.20%	102
A5	More than one year	18.40%	184
A6	I still haven't applied again	20.00%	200

Completes: 1000

Single Selection

Q11.Do you believe credit scores are a fair way to measure financial responsibility?

#	Answers	Answers (%)	Count
A1	Yes, very fair	15.40%	154
A2	Somewhat fair	40.30%	403
A3	Somewhat unfair	28.40%	284
A4	Very unfair	15.70%	157

Completes: 1000

Single Selection

Q12.Do you believe landlords and employers should be allowed to use credit checks when making decisions?

#	Answers	Answers (%)	Count
A1	Yes, always appropriate	20.20%	202
A2	Yes, but only in certain cases	49.50%	495
A3	No, never appropriate	29.90%	299

Completes: 1000

Single Selection

Q13.How worried are you about being denied in the future due to your credit?

#	Answers	Answers (%)	Count
A1	Very worried	27.60%	276
A2	Somewhat worried	44.30%	443
A3	Not very worried	19.40%	194
A4	Not at all worried	8.70%	87

Completes: 1000

Single Selection

Q14.Which of the following best describes your current credit score?

#	Answers	Answers (%)	Count
A1	Excellent (750+)	8.30%	83
A2	Good (700-749)	20.40%	204
A3	Fair (650-699)	29.50%	295
A4	Poor (below 650)	37.90%	379
A5	I don't know my credit score	3.90%	39

Completes: 1000

Multiple Selection

Q15.Which of the following steps have you taken to improve your credit or avoid future denials?

Percent (Respondents) is calculated by dividing each answer count by the total unique respondents.
Percent (Answers) is calculated by dividing each answer count by the total counts collected.

#	Answers	Respondents (%)	Answers (%)	Count
A1	Checked my credit report regularly	50.70%	23.12%	507
A2	Disputed errors	50.70%	23.12%	507
A3	Opened a secured credit card	25.10%	11.83%	251
A4	Worked with a financial advisor or credit counselor	14.10%	6.65%	141
A5	Increased my income or found additional work	25.70%	12.12%	257
A6	Used credit monitoring services	31.30%	14.76%	313
A7	Did nothing	11.70%	5.52%	117
A8	Other	1.50%	0.71%	15

Please Specify:
Staying within my monthly budget and utilizing other resources to accomplish that budget as I pay down revolving credit loans to improve my credit score. Other financial institutions are filing grievances against me before I can get to them to start a monthly payment.
got a loan and payed it off fast
purchased the mobile home I reside in.
My acorn has dropped due to being in a consolidation program
Got rid of the cards don't use credit no more
Educated myself
Pay off
Disputed items on credit report to get them removed
Waited until it dropped after so many years
Bought a car
Personal
Direct deposit
Contacted employer about reporting work history
Did not apply for anything credit checked