

SURVEY NAME

# CREDIT AWARENESS AMONG 20-29 YEAR OLDS IN THE U.S.

DATE

Tuesday, April 30, 2019

POWERED BY

 Pollfish

# Demographics

Total responses

570

Age groups

18 - 24 (43.68%), 25 - 34 (56.32%)

Country

United States

Gender

Male (42.98%), Female (57.02%)

Q1

TYPE: SINGLE SELECTION

## What is your current living situation?

#	ANSWERS	PERCENT	COUNT
A1	I live alone and own my home	12.11%	69
A2	I live alone and rent (from a landlord)	12.98%	74
A3	I live with my parents	27.54%	157
A4	I live with my spouse/significant other or roommates and share rent	42.28%	241
A5	Other	5.09%	29
A6	Roommates		
A7	I live with my spouse and own my home		
A8	I live with my child and rent		
A9	I rent and live with my partner		
A10	homeless		
A11	Me and my wife live with our child and pay rent		
A12	I live with a friend		
A13	I live with my children and rent our home		
A14	live with roommates		
A15	Live with roommates in their owner home.		

#	ANSWERS	PERCENT	COUNT
A16	Family and spouse		
A17	Live with my aunt		
A18	I live with my child & rent		
A19	Live with roommates		
A20	Live with spouse in our home we own		
A21	I live with my parents and own my home.		
A22	Live with spouse and own my home		
A23	I live with my family (3 children) and own my own home		
A24	Live with significant other and own my home		
A25	Children		
A26	I live with my spouse and we own our home		
A27	I own my home, but my parents, sister, her significant other, and my son live with me.		
A28	Live in my van		
A29	House from house		
A30	I want a place with my husband		
A31	Live with significant other who pays rent		
A32	Shared housing (rent)		
A33	Live with spouse and 3 kids rent a duplex pay all rent		
A34	I live in a home with my boyfriend and three children, he, my boyfriend, owns the house.		



## Q2

TYPE: SINGLE SELECTION

### What is your credit score?

#	ANSWERS	PERCENT	COUNT
A1	Below 600	23.16%	132
A2	600 to 639	14.91%	85
A3	640 to 679	11.58%	66
A4	680 to 719	13.86%	79
A5	720+	16.14%	92
A6	I don't know	20.35%	116

TOTAL UNIQUE RESPONDENTS 570

### Q3

TYPE: MULTIPLE SELECTION

Select ALL of the credit lines you currently have:

#	ANSWERS	PERCENT (RESPONDENTS)	PERCENT (ANSWERS)	COUNT
A1	Credit card	65.44%	42.19%	373
A2	Car loan	30.18%	19.46%	172
A3	Personal loan	21.58%	13.91%	123
A4	Mortgage	15.09%	9.73%	86
A5	None of the above	22.81%	14.71%	130

TOTAL UNIQUE RESPONDENTS 570

## Q4

TYPE: MULTIPLE SELECTION

Have you been declined for any of the following in the past 2 years? Select ALL that apply:

#	ANSWERS	PERCENT (RESPONDENTS)	PERCENT (ANSWERS)	COUNT
A1	Rental application	10.70%	7.97%	61
A2	Cell phone purchase	14.21%	10.59%	81
A3	Car loan	13.33%	9.93%	76
A4	Personal loan	13.86%	10.33%	79
A5	Credit Card	27.72%	20.65%	158
A6	None of the above	54.39%	40.52%	310

TOTAL UNIQUE RESPONDENTS 570



## Q5

TYPE: SINGLE SELECTION

Which of the following best describes your knowledge of credit and credit scores?

#	ANSWERS	PERCENT	COUNT
A1	I have a solid understanding of credit and what affects my credit score	60.88%	347
A2	I have a shaky understanding of credit and what affects my credit score	32.81%	187
A3	WTF is credit? :)	6.32%	36

TOTAL UNIQUE RESPONDENTS 570

## Q6

TYPE: SINGLE SELECTION

Which of the following best describes the education you've received about credit?

#	ANSWERS	PERCENT	COUNT
A1	Zero education - I never learned about credit in school, nor have I tried to learn on my own	10.70%	61
A2	Self-taught – I've read books/visited websites to educate myself	40.53%	231
A3	I learned what I know about credit from friends or family	35.09%	200
A4	I took a class in high school or college that taught me the basics of credit	13.68%	78

TOTAL UNIQUE RESPONDENTS 570

## Q7

TYPE: MULTIPLE SELECTION

Select ALL of the following bills you regularly pay:

#	ANSWERS	PERCENT (RESPONDENTS)	PERCENT (ANSWERS)	COUNT
A1	Mobile phone	77.89%	21.80%	444
A2	Gas/Electricity	62.63%	17.53%	357
A3	Rent (to a Landlord, not to parents or roommates)	51.05%	14.29%	291
A4	Water	47.02%	13.16%	268
A5	Landline Phone	9.65%	2.70%	55
A6	Cable TV/Satellite TV	37.54%	10.51%	214
A7	Internet Services	61.58%	17.23%	351
A8	None of the above	10.00%	2.80%	57

TOTAL UNIQUE RESPONDENTS 570

Q8

TYPE: SINGLE SELECTION

Were you aware services exist that report rent and utility payments to the credit bureaus, which could increase your credit score?

#	ANSWERS	PERCENT	COUNT
A1	Yes	48.60%	277
A2	No	51.40%	293

TOTAL UNIQUE RESPONDENTS 570

Q9

TYPE: SINGLE SELECTION

Have you ever asked a friend or family member with good credit to add you as an authorized user to their credit card?

#	ANSWERS	PERCENT	COUNT
A1	No - I've never heard of this	48.42%	276
A2	No - I don't know anyone appropriate to ask	30.00%	171
A3	Yes - but they wouldn't add me :(	9.47%	54
A4	Yes - and they added me to their credit card!	12.11%	69

TOTAL UNIQUE RESPONDENTS 570

## Q10

TYPE: SINGLE SELECTION

Were you aware services exist that allow you to PAY someone you don't know to add you as an authorized user to their card?

#	ANSWERS	PERCENT	COUNT
A1	Yes	17.54%	100
A2	No	82.46%	470

TOTAL UNIQUE RESPONDENTS 570