Competition in the credit scoring marketplace is beneficial.

Among those who have received multiple scores, 55% of the National sample and 54% of Millennials say that having multiple scores was a positive in terms of helping to understand their score, while only 4% of the National sample and 7% of Millennials say having multiple scores had a negative impact.

Having multiple credit scores is seen as a positive.

Consistent rental, utility, and telecom payments should count in credit scores.

An alarming percentage of Americans have difficulty obtaining the credit they need — and the credit gap is hitting young people just getting their start even harder. The main culprit isn’t the lenders, rather it’s the unfortunate reality that many Americans have limited credit histories, low credit scores or no score at all. Those in the gap are often excellent candidates for mainstream lenders, but either are forced to live in a cash-only world — unable to buy essentials such as cars and household goods — or they find themselves at the mercy of unscrupulous lenders. The good news is that the problem is solvable. By introducing more competition into the credit scoring marketplace, new and improved methods of determining creditworthiness will be put to work. The end result is a win-win: more consumers get access to mainstream credit products and lenders gain more customers.

Locked out of the credit system

Among those who have been unable to obtain the credit they need, many attribute it to:

- Lack of a Credit Score
  - National sample: 27%
  - Millennials: 34%
- Limited Credit History
  - National sample: 34%
  - Millennials: 42%

Consistent rental, utility, and telecom payments should count in credit scores.

National Survey Results
- 17% disagree
- 50% agree
- 33% neutral

Millennial Survey Results
- 14% disagree
- 49% agree
- 37% neutral

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National Survey Results
- 13% don’t know
- 49% Factored into a credit score

Millennial Survey Results
- 9% disagree
- 51% Factored into a credit score

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