CreditOne BANK

Criteria

Country
USA

Gender
Male
10553.30%
Female
14546.56%
Neither/Other/Prefer not to
Less than $5,000
1210.80%
$5,000 to $9,999
1801.60%
$10000 to $14999
404.60%
$15,000 to $19,999
303.00%
$20,000 to $24,999
252.50%
$25,000 to $29,999
575.75%
$30,000 to $34,999
585.80%
$35,000 to $39,999
494.90%
$40,000 to $44,999
414.10%
$45,000 to $49,999
393.90%
$50,000 to $54,999
565.65%
$55,000 to $59,999
474.75%
$60,000 to $64,999
444.40%
$65,000 to $69,999
393.90%
$70,000 to $74,999
379.70%
$75,000 to $79,999
353.50%
$80,000 to $84,999
303.00%
$85,000 to $89,999
242.20%
$90,000 to $94,999
60.60%
$95,000 to $99,999
262.60%
$100,000 to $124,999
444.40%
$125,000 to $149,999
404.00%
$150,000 to $174,999
222.20%
$175,000 to $199,999
110.10%
$200,000 to $249,999
272.70%
$250,000 to $499,999
323.20%
$500,000 to $999,999
181.80%
Prefer not to answer
131.30%
Collapse options
Education Level
Elementary School
181.80%
Middle School
60.60%
Completed some high school
404.00%
High school graduate
2762.87.68%
Other post high school vocational training
242.20%
Completed some college
1495.18.60%
Associate Degree
1263.12.60%
Bachelor's degree
2123.25.20%
Completed some postgraduate
161.90%
Masters degree
1414.16.80%
Doctorate, PhD
222.20%
None of the above/Prefer not to answer
181.90%
Collapse options
Ethnicity (Simplified)
White
4848.58.20%
Black or African American
2343.27.50%
Hispanic
1061.9.30%
American Indian or Alaska Native
60.80%
Asian
444.5.40%
Pacific Islander
56.0%
Some other race
1401.40%
Skip
232.25%
Race
White
4848.75%
Black or African American
2402.4.80%
American Indian or Alaska Native
131.20%
Asian - Asian Indian
101.00%
Asian - Chinese
101.00%
Asian - Filipino
192.00%
Asian - Japanese
181.70%
Korean
58.00%
Vietnamese
58.00%
Russian
50.00%
Other
58.00%
Arabic
20.20%
Hmong
192.00%
Greek
181.70%
Hindi
58.00%
Indonesian
181.70%
Polish
181.70%
Serbian
181.70%
Turkish
181.70%
Urdu
181.70%
Collapse options
Current Status | Pregnancy Status
I am pregnant/expecting a child within the next 9 months
2422.85%
I have one or more children under the age of 18 living in my household
4254.62.50%
I have one or more children over the age of 18 living in my household
1924.31.90%
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
232.25%
Girl under age 1
303.00%
Boy age 1
141.40%
Girl age 1
141.40%
Boy age 2
141.40%
Girl age 2
192.75%
Boy age 3
131.30%
Girl age 3
190.50%
Boy age 4
141.40%
Girl age 4
141.40%
Boy age 5
313.15%
Girl age 5
252.50%
Boy age 6
181.80%
Girl age 6
161.60%
Boy age 7
151.55%
Girl age 7
171.75%
Boy age 8
313.15%
Girl age 8
222.25%
Boy age 9
222.25%
Girl age 9
232.35%
Boy age 10
333.30%
Girl age 10
333.30%
Boy age 11
232.35%
Girl age 11
252.50%
Boy age 12
242.20%
Girl age 12
131.25%
Male teen age 13
282.80%
Female teen age 13
323.20%
Male teen age 14
232.25%
Female teen age 14
161.90%
Male teen age 15
282.80%
Female teen age 15
202.05%
Male teen age 16
151.55%
Female teen age 16
171.75%
Male teen age 17
404.00%
Female teen age 17
262.40%
Male teen 18 or above
503.50.35%
Collapse options
US Region
Northeast
2782.21.85%
Midwest
2778.22.5%
South
4154.51.50%
West
1731.17.25%
unknown
30.20%
US Division
Pacific
313.15%
Middle Atlantic
1751.7.50%
East North Central
1531.13.25%
West North Central
494.10%
South Atlantic
2302.0.50%
East South Central
727.25%
West South Central
1161.1.60%
Mountain
313.15%
Pacific
1131.1.20%
unknown
10.10%
US State
Alabama
101.00%
Arizona
232.25%
Arkansas
181.00%
California
8738.70%
Colorado
181.00%
Connecticut
1131.13%
Delaware
30.30%
District of Columbia
20.3%
Florida
1010.8%
Georgia
404.00%
Hawaii
30.30%
Idaho
30.30%
Illinois
1010.8%
Indiana
212.15%
Iowa
60.60%
Kansas
30.30%
Kentucky
242.10%
Louisiana
131.10%
Maryland
202.00%
Massachusetts
222.20%
Michigan
343.40%
Minnesota
110.10%
Mississippi
10.1%
Missouri
192.1%
Montana
10.10%
Nebraska
70.70%
Nevada
110.11%
New Hampshire
10.10%
New Jersey
343.40%
New Mexico
30.30%
New York
1010.8%
North Carolina
424.20%
North Dakota
30.30%
Ohio
424.20%
Oklahoma
30.30%
Oregon
30.30%
Pennsylvania
717.11%
Rhode Island
10.10%
South Carolina
30.30%
Tennessee
222.22%
Texas
818.11%
Utah
30.30%
Vermont
10.10%
Virginia
333.30%
Washington
181.80%
West Virginia
30.30%
Wisconsin
191.19%
Wyoming
30.30%
unknown
10.10%
Collapse options
Employment Status
Employed full time
5455.41%
Employed part time
999.90%
Self-employed full-time
323.23%
Self-employed part-time
313.15%
Active military
10.10%
Inactive military/Veteran
80.80%
Temporarily unemployed
656.55%
Stay-at-home/homemaker
313.15%
Retired
252.50%
Student
151.50%
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	54.55%	34.44%	761
A2	Rental (apartment/house)	22.72%	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	22.72%	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			

Multiple 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	2-5 times	36.00%	360
A4	6-9 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	15.30%	153
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	6.20%	62
A8	Other	1.60%	16

Fill in "Other"
Delinquency
available credit amount too low
To many inquiries
someone else had my credit mixed with theirs, including SSN
My late husband had cancer 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
To 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	Could not access utilities	33.00%	15.81%	330
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			

Single 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	28.00%	280
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	Embarrassed 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			

Multiple 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	50.20%	502
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	19.20%	192
A4	7-12 months	13.20%	132
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	40.50%	405
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 (550-699)	29.50%	295
A4	Poor (below 550)	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%	24.14%	507
A2	Paid down debt	50.70%	24.90%	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

Fill in "Other"
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.
get a loan and payoff it off fast
purchased the mobile home I reside in.
My score has dropped due to being in a consolidation program
Got rid of the cards dont see credit no more
Educated myself
Pay
Disputed items on credit report to get them removed
Credit card dropped after so many years.
Bought a car
Personal
Direct deposit
Contacted employer about reporting work history
Did not apply for anything credit checked