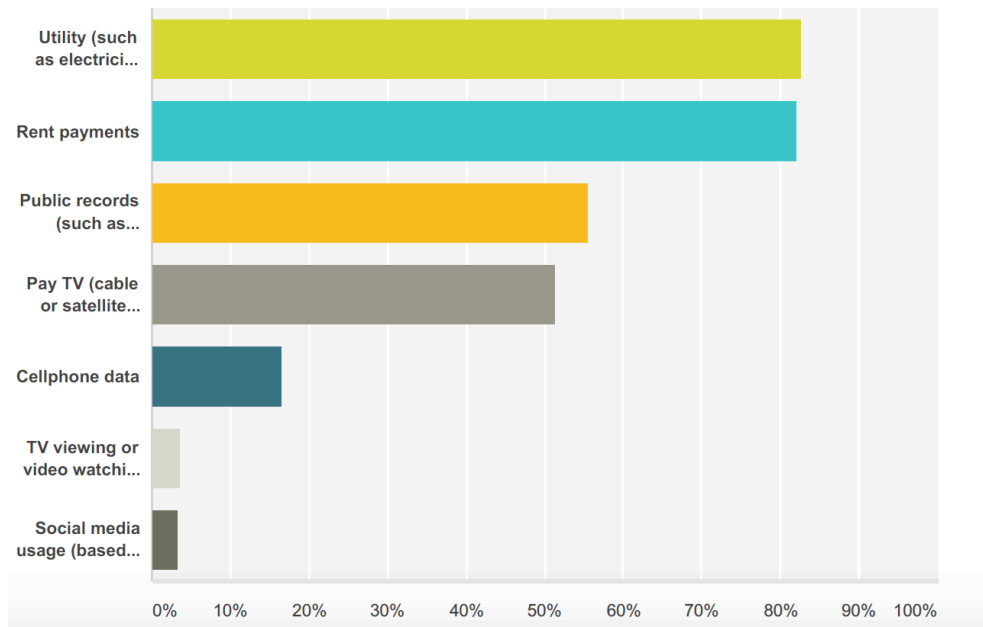


Consumer Action's Alternative Data Survey Results Spring 2017

Consumer Action asked: "Is it fair to use the following behavioral information data to widen the availability of credit to consumers with little-to-no credit history? Specifically please check only sources you AGREE should be used"

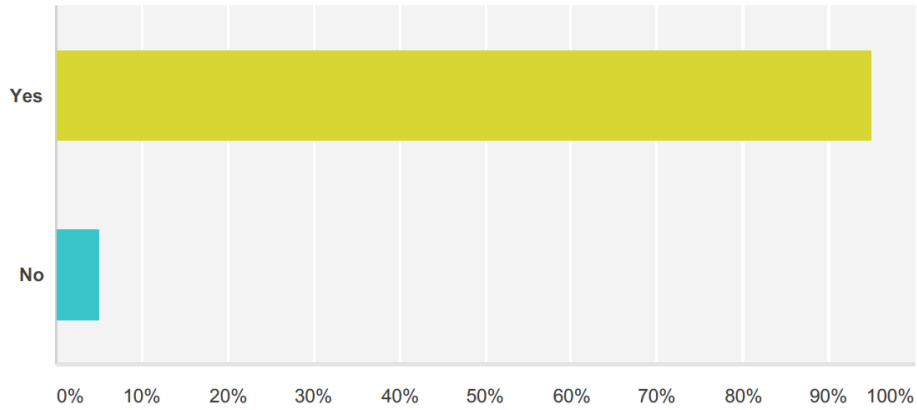
Answered: 2,359 Skipped: 51



Answer Choices	Responses
Utility (such as electricity, gas or fuel) payment data	82.58% 1,948
Rent payments	82.03% 1,935
Public records (such as property ownership, lawsuits, etc.)	55.62% 1,312
Pay TV (cable or satellite) payment data	51.34% 1,211
Cellphone data	16.49% 389
TV viewing or video watching data	3.48% 82
Social media usage (based on data about your posts, friends, photos, etc.)	3.26% 77
Total Respondents: 2,359	

Consumer Action asked: “Should companies be required to ask permission before accessing this data?”

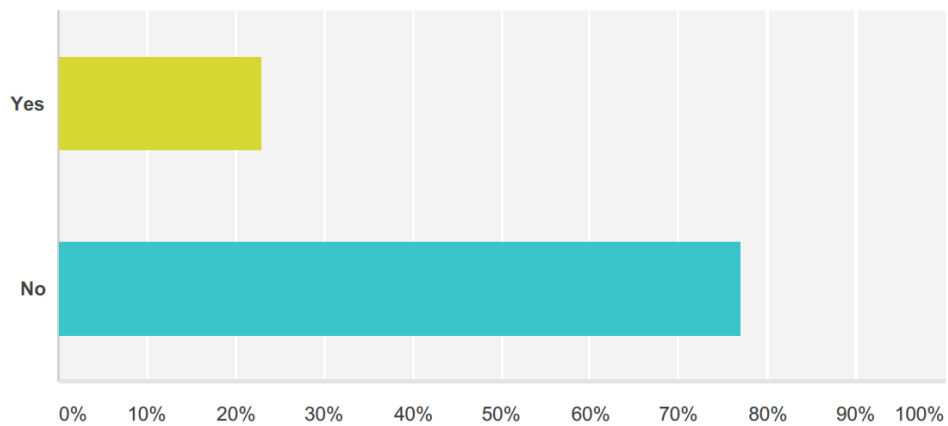
Answered: 2,410 Skipped: 0



Answer Choices	Responses
Yes	95.02% 2,290
No	4.98% 120
Total	2,410

Consumer Action asked: “Is it acceptable for credit applicants to have to pay extra (in the form of a higher interest rate, deposit or upfront fee) because alternative data (not related to actual credit history) identifies them as a greater credit risk?”

Answered: 2,410 Skipped: 0



Answer Choices	Responses
Yes	23.03% 555
No	76.97% 1,855
Total	2,410