



Access to Credit Scores Empowers Consumers, Strengthens the Lending Ecosystem

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This original report, sponsored by TransUnion, examines the role that consumer access to credit scores and credit file data plays in the promotion of financial inclusion, responsible borrowing habits, and more transparent and accurate lending practices.

This research report was independently produced by Javelin Strategy & Research. Javelin Strategy & Research maintains complete independence in its data collection, findings, and analysis.

This report is based primarily on information collected in two online surveys:

- A panel of 10,768 consumers conducted from June to July 2017. The margin of sampling error was $\pm 0.94\%$ at the 95% confidence level.
- A panel of 2,000 consumers conducted in August 2018. The margin of sampling error was $\pm 2.19\%$ at the 95% confidence level.

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