



61 Million Checked Credit Soon After Equifax Breach

However, 71 Million Still Unaware of Massive Data Leak

Austin, Texas – Oct. 11, 2017 – 61 million Americans (just over a quarter of the adult population) checked their credit score or credit report in the first two weeks after the massive Equifax data breach was announced, according to a new CreditCards.com report. However, about 71 million U.S. adults (30% of the population) say they haven't heard anything at all about the data leak which came to light on Sept. 7 and impacts approximately 145.5 million U.S. consumers. Click here for more information:

<http://www.creditcards.com/credit-card-news/equifax-data-breach-poll.php>

Younger millennials (18-26 year-olds) are the most clueless about the incident; half of them are completely unaware that it occurred. Older millennials, on the other hand, were the savviest about reviewing their credit in a timely fashion. 33% of 27-36 year-olds did so in the first two weeks after Equifax's Sept. 7 disclosure. All told, 3 in 5 U.S. adults have inspected their credit within the past year and 1 in 5 have never done so. The remainder checked more than a year ago.

Most, but interestingly not all, of those who have heard a lot about the Equifax hack obtained their credit score and/or report recently. 22% who say they know a lot about the Equifax situation haven't brushed up on their credit in the past 12 months (including 9% who have never looked at it).

38% of Hispanics, 22% of African Americans and 16% of whites have never examined their credit. The same is true of 32% with no more than a high school education and 29% with annual household income under \$30,000. Democrats are twice as likely as Republicans to have never checked their credit (27% versus 13%).

Credit awareness rises sharply with income and education: 89% with annual household incomes of \$75,000 or more and 88% of college graduates have evaluated their credit (typically within the past year).

"I'm encouraged to see how many people checked their credit soon after the Equifax breach, but it's concerning that an even greater number of Americans remain in the dark regarding this important issue," said Matt Schulz, CreditCards.com's senior industry analyst. "This cyber-attack was so big, and it contained so much highly sensitive information, that it's going to linger for a long time. Consumers need to keep their guards up for the foreseeable future."

CreditCards.com offers free credit monitoring, including free credit scores and free credit reports, at <https://app.creditcards.com/profile/index> and through its Score & Report app (available via Google Play and the App Store).

The survey was conducted by Princeton Survey Research Associates International. PSRAI obtained telephone interviews with a nationally representative sample of 1,001 adults living in the continental United States. Interviews were conducted by landline (500) and cell phone (501, including 312 without a landline phone) in English and Spanish by Princeton Data Source from September 21-24, 2017. Statistical results are weighted to correct known demographic discrepancies. The margin of sampling error for the complete set of weighted data is plus or minus 3.9 percentage points.

About CreditCards.com:

CreditCards.com is a leading online credit card marketplace, bringing consumers and credit card issuers together. At its free website, consumers can compare hundreds of credit card offers from America's leading issuers and banks and apply securely, online. CreditCards.com is also a destination site for consumers wanting to learn more about credit cards. Offering advice, news, features, statistics and tools, CreditCards.com helps consumers make smart choices about credit cards. In 2016, over 35 million unique visitors used CreditCards.com to find the right credit card to suit their needs.

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