

Table 4: Score Changes from the Addition of a Simulated Authorized-User Tradeline by Demographic and Credit Record Group

Breakdown Category		Subgroup	Number of Obs.	Mean FRB Base Score	Score Change			Share of Individuals				
					Mean	Standard Error	Median	Change < -7.5	-7.5 ≤ Change < -2.5	-2.5 ≤ Change ≤ 2.5	2.5 < Change ≤ 7.5	Change > 7.5
Demographic Groups	Race or Ethnicity	White	149,412	54.0	5.53 ***	0.015	4.00	0.58	0.17	40.15	35.54	23.56
		Black	21,418	25.8	7.45 ***	0.014	5.80	0.11	0.05	19.54	45.38	34.92
		Hispanic	17,003	38.2	7.07 ***	0.017	5.20	0.36	0.17	28.34	39.80	31.34
		Asian	8,890	54.8	6.38 ***	0.018	4.20	0.73	0.17	38.39	32.98	27.73
		American Indian	409	57.3	4.59 ***	0.013	3.40	0.97	0.28	43.84	36.51	18.41
		Other	35,336	52.1	12.69 ***	0.033	6.20	2.15	0.54	25.40	26.96	44.95
	Individual Age	Under 30	33,827	33.6	10.06 ***	0.052	7.00	0.36	0.12	13.37	39.36	46.78
		30 to 39	40,669	40.8	6.11 ***	0.032	4.80	0.18	0.05	31.72	40.43	27.63
		40 to 49	46,462	48.2	5.06 ***	0.029	3.60	0.17	0.07	42.29	35.51	21.95
		50 to 61	43,488	55.4	4.38 ***	0.029	2.60	0.28	0.12	49.14	32.34	18.13
		62 or older	44,075	66.0	4.93 ***	0.037	3.60	1.54	0.42	42.08	37.22	18.75
		Age missing	23,946	53.0	15.93 ***	0.115	9.60	2.98	0.71	19.06	22.86	54.39
	Marital Status by Gender	Married male	54,711	56.3	4.99 ***	0.030	3.20	0.50	0.15	44.79	34.12	20.44
		Single male	29,184	43.5	6.57 ***	0.045	4.80	0.58	0.20	31.20	38.06	29.96
		Married female	55,443	57.6	4.85 ***	0.029	3.40	0.47	0.15	44.56	35.39	19.44
Single female		32,992	44.4	6.26 ***	0.040	4.80	0.56	0.17	31.00	40.89	27.38	
Unknown		60,137	43.5	11.20 ***	0.055	6.40	1.50	0.37	21.63	32.12	44.39	
Credit Record Groups	Number of Tradelines	2 or fewer	31,944	44.6	19.42 ***	0.098	15.80	5.53	1.37	5.94	10.67	76.50
		3 to 5	30,071	42.8	9.64 ***	0.039	7.80	0.02	0.02	11.52	36.16	52.28
		6 to 10	44,303	48.1	6.00 ***	0.025	5.20	0.01	0.03	24.79	49.13	26.03
		More than 10	126,149	53.7	3.47 ***	0.012	2.20	0.01	0.04	51.69	36.58	11.69
	Credit Card Utilization	No accounts	70,643	31.6	12.74 ***	0.047	9.00	0.89	0.29	8.94	35.17	54.70
		None (0 percent)	22,719	66.1	5.53 ***	0.064	3.40	2.50	0.45	42.18	33.68	21.20
		Less than 25 percent	75,243	72.4	2.87 ***	0.018	1.00	0.72	0.22	61.55	26.56	10.94
		25 to 49 percent	19,905	53.5	4.15 ***	0.042	2.20	0.12	0.08	52.90	31.34	15.56
		50 to 74 percent	15,086	40.3	5.36 ***	0.052	3.60	0.07	0.04	33.75	46.46	19.68
	Age of Oldest Tradeline	75 percent or more	28,871	26.6	7.20 ***	0.039	5.80	0.03	0.02	12.88	57.04	30.03
		Less than 24 months	11,920	37.9	22.36 ***	0.145	19.00	0.79	0.35	2.25	12.95	83.66
		24 to 59 months	24,552	32.8	11.26 ***	0.070	8.40	1.22	0.28	8.98	34.98	54.55
		60 to 119 months	44,278	34.1	8.20 ***	0.040	6.00	0.66	0.14	17.42	44.24	37.54
	Number of Delinquencies in Past 24 Months	120 or more months	151,717	58.4	4.66 ***	0.019	2.80	0.73	0.22	47.04	34.59	17.43
		No performance	3,922	14.0	15.66 ***	0.101	14.60	0.10	0.03	0.18	1.79	97.91
		0	174,226	61.5	7.05 ***	0.026	4.00	1.01	0.26	40.32	30.35	28.05
1		24,467	21.0	6.11 ***	0.031	5.20	0.04	0.12	26.69	43.10	30.06	
	2 or more	29,852	11.3	5.84 ***	0.021	5.40	0.02	0.03	15.95	62.65	21.35	
Total			232,467	50.0	6.94 ***	0.020	4.60	0.77	0.22	35.08	35.36	28.58

NOTE: *, **, *** represent statistical significance at the 5, 1, and 0.1 percent levels, respectively. Credit record groups are based on non-authorized-user account information only.