

United States Credit Agency - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)

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Report description:

The United States Credit Agency Market size is estimated at USD 18.63 billion in 2025, and is expected to reach USD 24.81 billion by 2030, at a CAGR of 5.9% during the forecast period (2025-2030).

Credit rating agencies, such as National Recognized Statistical Rating Organizations (NRSROs), play a crucial role in assessing the creditworthiness of entities and financial products. They gauge the ability to meet financial obligations promptly, providing pivotal insights for investors. However, the market is highly concentrated, with only ten NRSROs by the end of 2023. Credit rating agencies face a significant challenge in managing conflicts of interest, primarily due to the prevalent 'issuer-pay' model. This model can incentivize agencies to offer overly optimistic ratings to retain clients, potentially compromising the ratings' accuracy.

Despite the rising demand for credit ratings, there have been concerns, especially in structured finance. While agencies have expanded their risk assessments, there have been instances, notably during the financial crisis, where ratings failed to reflect the true risks. Securities on the brink of bankruptcy were still receiving high ratings, raising questions about the reliability of these assessments. Credit agencies are investing significantly in advanced analytics and fraud detection models to combat evolving fraud. By leveraging unconventional data sources, like social media and device information, credit agencies can paint richer consumer profiles, aiding in spotting irregularities. With rising identity theft concerns, consumers are increasingly turning to protection services.

United States Credit Agency Market Trends

Rising Trends In Consumer Credit Outstanding

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The expanding consumer credit landscape increasingly prompts lenders to rely on credit reports to assess borrower risk. This growing reliance highlights the escalating demand for precise and detailed credit reporting. As the number of credit accounts rises, consumers become more vigilant about their credit health, leading to a surge in demand for personal credit reports. Credit agencies are responding by investing in sophisticated credit scoring models bolstered by advanced analytics and data processing capabilities. Lenders are searching for more refined risk assessment tools with increasing credit portfolios. Credit agencies are introducing specialized risk assessment services to meet this demand. Credit agencies are broadening their data collection efforts to improve credit scoring accuracy. They are now delving into alternative sources like utility payments, rental histories, and telecommunications data. Such initiatives require data, advanced processing infrastructure, and specialized expertise.

US Economy's Stability Fuels Credit Agency Innovation And Expansion

As economies expand, financial institutions ramp up lending, driving the need for credit reports and scores from agencies. A stable economy spurs financial innovation, prompting credit agencies to develop new scoring models and risk tools. Economic growth often enhances data collection and reporting practices, equipping credit agencies with richer datasets to refine their models. Furthermore, economic upswings introduce fresh data sources for credit agencies, aiding in more precise risk assessments. With the economic expansion, the financial sector witnesses a surge in complex products, underscoring the necessity for advanced risk tools from credit agencies. A stable economy bolsters investor confidence, heightening the demand for credit ratings to evaluate investment opportunities.

Economic growth frequently ushers in new market segments with distinct credit risk profiles, enabling credit agencies to broaden their services and reach new clientele. Capitalizing on this economic upswing, credit agencies are exploring untapped markets. The escalating demand for credit reports, scoring models, and risk tools directly translates into heightened revenues and profitability for these agencies. Simultaneously, a stable economic backdrop empowers credit agencies to invest in cutting-edge technologies like AI and machine learning, further elevating their services. A stable economic growth environment ultimately sets the stage for the credit agency sector to flourish, bolstering demand, refining data access, enhancing asset quality, and solidifying the industry's base.

United States Credit Agency Industry Overview

The US credit agency market is consolidated. It is dominated by a few major players, namely Experian PLC, S&P Global, Moody's Corporation, Equifax, and TransUnion, collectively holding the lion's share. These firms wield extensive databases, deep lender relationships, and cutting-edge technology, posing formidable challenges for potential newcomers. These major players enjoy a competitive edge with their comprehensive data coverage and entrenched market presence. However, the market's high barriers, stemming from the need for substantial investments in technology, data, and regulatory compliance, deter new entrants.

Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

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