

## **United States Credit Agency Market Size, Share and Growth Analysis Report: Forecast Trends and Outlook 2025-2034**

Market Report | 2025-06-29 | 120 pages | EMR Inc.

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### **Report description:**

The United States credit agency market reached approximately USD 17.10 Billion in 2024. The market is projected to grow at a CAGR of 6.20% between 2025 and 2034, reaching a value of around USD 31.21 Billion by 2034.

{{IS\_GRAPH}}

### United States Credit Agency Market Outlook

The rising demand for determining the credit score of borrowers and helping lenders in the decision-making process are some of the crucial factors influencing the growth of the United States credit agency market. Equifax, Experian and TransUnion are the three major credit agencies or bureaus in the United States. The major role of these bureaus lies in collecting and selling credit data of customers to other organisations or lenders.

The role of credit agencies in allocating suitable capital is one of the prominent market trends. They can divide the borrowers depending on their credit score and borrowers with better scores can access cheaper capital compared to the ones with bad scores. Credit agencies further offer crucial assistance to investors in determining the risk associated with different investment options.

As per the United States Credit Agency Market Regional Analysis, the Far West Leads the Market Share

- The Far West leads with a 7.1% CAGR, driven by the increasing demand for credit evaluation services in the region's robust financial sector.
- The Rocky Mountain region follows with a 6.6% growth rate, reflecting the growing need for credit services in both urban and rural areas.

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- The Southwest and Southeast regions boost United States credit agency demand with CAGRs of 6.3% and 6.1% respectively, supported by expanding economic activities and rising consumer credit demands.
- New England and the Mideast exhibit steady growth at 5.7% and 5.3%, driven by established financial markets and a focus on maintaining creditworthiness.
- The Plains and Great Lakes regions show slower growth rates of 4.9% and 4.6%, likely due to more stable and mature credit markets.

These trends highlight the regional differences in the growth of the credit agency market, with the Far West and Rocky Mountain regions leading the way.

#### United States Credit Agency Market Growth is Fuelled by the Importance of Credit Ratings In Financial Markets

- Credit Rating Agencies (CRAs) lead with a 6.9% CAGR, driven by the increasing importance of credit ratings in financial markets and investment decisions.
- Credit Reporting Agencies (CRAs) follow closely with a 6.6% growth rate, reflecting the rising demand for comprehensive credit reports to assess creditworthiness for both individuals and businesses.
- Credit Scoring Agencies can increase the United States credit agency market revenue with a 6.3% CAGR, supported by the growing reliance on credit scores for lending and financial decision-making processes.
- Credit Monitoring Services exhibit a 5.9% growth rate, fuelled by the need for ongoing credit surveillance and identity theft protection.
- The Others category, which includes niche and specialized credit services, grows at a 5.5% rate, indicating steady but more limited market expansion.

These trends underscore the diverse roles of credit agencies, with rating and reporting services driving significant market growth.

#### Critical Need For Accurate Credit Assessments Boosts the United States Credit Agency Market Share

- Financial Institutions lead with a 7.0% CAGR, driven by the critical need for accurate credit assessments in lending, risk management, and investment decisions.
- As per the United States credit agency market dynamics and trends, Insurance Companies follow with a 6.6% growth rate, reflecting the increasing reliance on credit data to assess risk profiles and determine policy premiums.
- Government and Regulatory Bodies show a 6.3% CAGR, supported by the need for robust credit data to inform policy-making and regulatory oversight.
- Corporations fuel the United States credit agency market value with a 5.8% growth rate. This segment is driven by the demand for credit assessments in corporate financing and business partnerships.
- Individual Consumers represent a 5.5% growth rate, reflecting the steady demand for personal credit monitoring and improvement services.

These trends highlight the diverse applications of credit agency services, with financial institutions and insurance companies driving the majority of market growth.

#### Key Questions Answered in This Report:

- How has the United States credit agency market performed historically, and what are the growth expectations for the future?
- What are the primary factors influencing demand and growth in the United States credit agency market?
- What are the key segments within the United States credit agency market, and how are they expected to evolve over the forecast period?

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- What are the major challenges and opportunities facing stakeholders in the United States credit agency market?
- Who are the key players in the United States credit agency market, and what strategies are they employing to maintain a competitive edge?
- What are the regulatory and policy factors influencing the United States credit agency market globally or regionally?
- How competitive is the United States credit agency market according to Porter's five forces analysis, including factors like bargaining power of buyers and suppliers?
- What are the current trends shaping the United States credit agency market landscape, and how are they expected to evolve in the future?
- How are technological advancements impacting the United States credit agency market, and what role do innovation and R&D play in driving growth?
- What are the consumer preferences and buying behavior trends influencing the United States credit agency market?
- How sustainable are current growth rates in the United States credit agency market, and what factors could potentially disrupt these trends?
- What are the regional dynamics within the United States credit agency market, and how do they contribute to overall market growth?
- What are the economic factors influencing the United States credit agency market, such as GDP growth, inflation rates, and currency fluctuations?
- How are demographic shifts, such as aging populations or urbanization trends, affecting demand in the United States credit agency market?
- What are the key strategic partnerships, mergers, and acquisitions shaping the competitive landscape of the United States credit agency market?
- What are the regulatory and legal frameworks impacting the United States credit agency market globally or in key regions?
- How are changing consumer lifestyles and preferences influencing product or service demand within the United States credit agency market?
- What are the emerging market trends and niche opportunities within the United States credit agency market that stakeholders should be aware of?
- How resilient is the United States credit agency market to external shocks or disruptions, such as geopolitical tensions or natural disasters?
- What are the potential barriers to market entry and growth for new players in the United States credit agency market?

#### Key Benefits for Stakeholders:

Expert Market Research's industry report provides a comprehensive quantitative analysis of various market segments, historical and current market trends, and forecasts the dynamics of the United States credit agency market spanning from 2018 to 2034.

The research report delivers up-to-date insights into the market drivers, challenges, and opportunities shaping the United States credit agency industry.

Stakeholders can leverage Porter's five forces analysis to assess the impact of new entrants, competitive rivalry, supplier power, buyer power, and the threat of substitution. This analysis aids in evaluating the competitiveness and attractiveness of the United States credit agency market.

The competitive landscape section enables stakeholders to gain a deep understanding of their competitive environment. It offers insights into the current market positions of key players, their strategies, and their market shares.

Additionally, the report highlights emerging trends, regulatory influences, and technological advancements that are pivotal for stakeholders navigating the United States credit agency market landscape.

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