

The 2022-2027 Outlook for Credit Bureaus for US Zip Codes

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Abstracts

This study covers the latent demand outlook for credit bureaus across the states and zip codes of the United States. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 10,833 zip codes in the United States. For each zip code in question, the percent share the zip code is of its state and of the United States as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a zip code vis-à-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each state and zip code, latent demand estimates are created for credit bureaus. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

This study covers credit bureaus as defined by the North American Industrial Classification system or NAICS (pronounced "nakes").

The NAICS code for credit bureaus is 56145. It is for this definition that aggregate latent demand estimates are derived. Credit bureaus is specifically defined as follows:

56145 See industry description for 561450.

561450 This industry comprises establishments primarily engaged in compiling information, such as credit and employment histories on individuals and credit histories on businesses, and providing the information to financial institutions, retailers, and others who have a need to evaluate the creditworthiness of these persons and

businesses.

5614501 Establishments primarily engaged in compiling information on individuals, such as credit and employment histories, and providing the information to financial institutions, retailers, and others who have a need to evaluate the credit worthiness of those persons.

5614502 Establishments primarily engaged in compiling information on business firms, such as credit histories, and providing the information to financial institutions and others who have a need to evaluate the credit worthiness of those businesses.

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