

# Premium Economic Insights



By leveraging top-tier consumer financial analytics and covering nearly every household in the United States, RRDB LIVE's **Premium Economic Insights** solution offers comprehensive visibility into household financial status. Accessible via real-time API or applied to file data, it provides key indicators and metrics for income, spending, credit, and debt, facilitating more informed decision-making.

## Empower Strategic Decisions

Our elite-quality solution enables highly effective filtering and targeting to maximize engagement and increase conversions.



**Calls**



**Leads**

**Credit Score Level : VERY HIGH**  
**Credit Utilization Level : LOW**

**Debt to Income Level : MEDIUM**  
**Household Affluence Rating : 725**

**Household Income Level : HIGH**  
**Household Income : \$134,961**

**Household Spending Level : HIGH**  
**Household Spending : \$80,372**

# Household Financial Indicators

The following indicators offer powerful insights into various aspects of household financial health, with values ranging from 'Very High' to 'Very Low'. This allows for easy filtering and targeting of the most appropriate ranges for your use cases.

Very High	High	Medium	Low	Very Low
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## Household Income Level

A measure of estimated household income from wages and other sources.

## Household Spending Level

A measure of estimated household discretionary spending potential after accounting for fixed expenses.

## Active Credit Accounts Level

A measure of the relative number of active credit card and loan accounts.

## Credit Utilization Level

A measure of estimated credit utilization expressed as the ratio of outstanding debt balances to the available credit limits.

## Debt to Income Level

A measure of estimated total active credit and loan balances relative to income.

## Credit Score Level

A measure of estimated creditworthiness, derived from detailed segmentations of aggregated and anonymized credit profiles.

# Household Financial Metrics

The following metrics provide detailed quantitative data for more precise targeting and ranking of households.

## Household Income \$

An annual household-level projection in dollars that encompasses income estimates from wages, investments, business earnings, and retirement accounts.

## Household Spending \$

An annual household-level projection in dollars that considers income, expenditure capacity, and demographics to provide an indication of funds available for discretionary spending after essential expenses.

## Household Affluence Rating

A score ranging from 1 to 1000 that ranks households based on their capacity to spend, save, and invest, relative to other U.S. households. This metric evaluates income, assets, credit, and debt obligations to provide a comprehensive view of affluence.

## Household Stability Rating

A score ranging from 1 to 1000 that measures a household's financial stability and resilience, particularly in the face of economic downturns, income disruptions, or unexpected expenses.

# Ideal for These Top Verticals

- Insurance
- Finance
- Home Services
- Legal
- Healthcare
- Education
- Automotive
- Real Estate
- Telecommunications
- Travel & Hospitality
- E-commerce
- Retail