



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

Empower Strategic Decisions

This 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

These indicators offer powerful insights into various aspects of household financial health, with values ranging from “Very High” to “Very Low”. This enables efficient filtering and targeting of the most relevant 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 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

These metrics provide detailed quantitative data for precise targeting and ranking of households.

Household Income (\$)

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

Household Spending (\$)

An annual household-level projection in dollars, accounting for income, expenditure capacity, and demographics. This metric indicates funds available for discretionary spending after essential expenses.

Household Affluence Rating

A score ranging from 1 to 1,000 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 for a comprehensive view of affluence.

Household Stability Rating

A score ranging from 1 to 1,000 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