

2019 Economic Impact of the Debt Settlement Industry

Methodology and Documentation

Prepared for



**American Fair Credit Council
100 W Cypress Creek Rd., Suite 700
Fort Lauderdale, Florida 33309**

by

**John Dunham & Associates
32 Court Street, Suite 207
Brooklyn, New York 11201**

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The Economic Impact of the Debt Settlement Industry: 2019

Executive Summary

The *2019 Economic Impact of the Debt Settlement Industry* estimates the economic contributions made by the debt settlement industry to the US economy in 2019. John Dunham & Associates (JDA) conducted this research, which was funded by the American Fair Credit Council (AFCC)¹. This study uses standard econometric models first developed by the US Forest Service, and now maintained by IMPLAN, Inc. Data came from industry sources, government publications, and Infogroup.

The debt settlement industry is defined to include private, for-profit companies that offer a debt resolution strategy that allows debtors to reduce the amount they owe in exchange for a lump-sum payment or series of installments. Not included in the definition of the industry are firms which: Collect debts, provide credit counseling, promise to repair credit ratings, cash checks, or provide “debt consolidation.”

Industries are linked to each other when one industry buys from another to produce its own products. Each industry in turn makes purchases from a different mix of other industries, and so on. Employees in all industries extend the economic impact when they spend their earnings. Thus, economic activity started by the debt settlement industry generates output (and jobs) in hundreds of other industries, often in sectors and states far removed from the original economic activity. The impact of supplier firms, and the *induced impact* of the re-spending by employees of industry and supplier firms, is calculated using an input/output model of the United States. The study calculates the impact on a national basis and by state.

The study also estimates taxes paid by the industry and its employees. Federal taxes include industry-specific excise and sales taxes, business and personal income taxes, FICA, and unemployment insurance. Direct retail taxes include state and local sales taxes, license fees, and applicable gross receipt taxes. The debt settlement industry pays real estate and personal property taxes, business income taxes, and other business levies that vary in each state and municipality. All entities engaged in business activity generated by the industry pay similar taxes.

The economic impact of the debt settlement industry is comprised of three pieces. First, companies providing debt settlement services employ thousands of people in offices around the country. Second, creditors working with debt settlement firms to settle consumer debts receive funds owed by debtors faster than they otherwise would, and avoid the negative business and reputational consequences of forcing such debtors into bankruptcy, or to answer collections actions that may or may not result in any recovery. Finally, debtors will see economic benefits resulting from the elimination of generally expensive debt, freeing up resources that would have been used to service that debt, even while the consumer is struggling under its burden. This money would be spent in the local economy generating additional economic benefits.

All together, these three components of the debt settlement industry are a dynamic part of the U.S. economy, accounting for \$4.9 billion in total economic output or roughly 0.02 percent of GDP.² Debt settlement companies currently employ 5,215 Americans.³ These workers will earn \$490.4 million in wages and benefits.⁴ When supplier and induced impacts are taken into account, along with the economic

¹ The American Fair Credit Council (AFCC) serves as a trade association to the nation’s debt settlement firms. As part of its mandate, the AFCC helps to ensure that debt settlement companies are committed to the highest standards of ethics and operational standards on behalf of their clients.

² Based on 2019 GDP of \$21.0 trillion. See: “Gross Domestic Product, First Quarter 2019 (Second Estimate)” *Bureau of Economic Analysis*. May 30, 2019. Available at: https://www.bea.gov/system/files/2019-05/gdp1q19_2nd_0.pdf

³ Represents full-time-equivalent jobs.

⁴ With an average compensation of more than \$94,000 per year, these are very good jobs.

effects of the benefits received by both creditors and debtors, the industry is responsible for 27,980 jobs in the United States and \$1.9 billion in wages, as well as \$659.6 million in federal, state and local taxes.⁵

As a result of state-imposed regulatory or statutory restrictions, debt settlement services are not generally available in 18 states. Were debt settlement broadly available in these states, it is estimated that there would have been an additional 218,650 settlements occurring in 2018, for about \$629.9 million. Consumers in those states would see their debt reduced by nearly \$422.4 million.

Based on this model, were debt settlement widely available across all states, the economic impact of debt settlement to the U.S. economy would have been \$6.3 billion – \$1.4 billion larger – with 9,170 additional jobs.⁶

⁵ Not including state and local sales taxes that might be imposed on debt settlement services.

⁶ Figures may be rounded for clarity throughout this report.

Economic Benefit of the Debt Settlement Industry to America

The debt settlement industry provides an important service to both creditors and debtors who have the desire to negotiate and resolve debts that are unlikely to be paid in full in any reasonable time frame. Rather than declaring bankruptcy, debtors can utilize the services of a debt settlement firm as an intermediary between themselves and their creditors to help reach terms that will allow them to resolve debts that they simply cannot afford to pay in full.

Of course, creditors, particularly banks or credit card issuers, would like to see all of the loans that they make paid in full with interest and fees; however, this is not always possible. This is one reason why unsecured loans, like credit card debt, can carry very high interest rates. In effect, those who pay back their credit card loans subsidize those who default. Debt settlement allows creditors to resolve these non-performing loans in a timely manner, generating the highest return possible with the least amount of cost and effort.

A debt settlement service provider works on behalf of financially distressed consumers to negotiate the lowest possible payment that the creditor would accept to discharge their clients' unsecured loans. It is a way for debtors to avoid personal bankruptcy, while at the same time assuming responsibility for their debts in a manner they can afford.

Debt settlement is an option widely available to consumers in 32 states and the District of Columbia.⁷ The American Fair Credit Council (AFCC) serves as a trade association to the nation's debt settlement firms. As part of its mandate, the AFCC helps to ensure that debt settlement companies are committed to the highest standards of ethics and operational standards on behalf of their clients.

The economic impact of the debt settlement industry is comprised of three pieces. First, companies providing debt settlement services employ thousands of people in offices around the country. Second, creditors working with debt settlement firms to settle consumer debts receive funds owed by debtors faster than they otherwise would, and avoid the negative business and reputational consequences of forcing such debtors into bankruptcy or to answer collections actions that may or may not result in any recovery. Finally, debtors will see economic benefits resulting from the elimination of generally expensive debt, freeing up resources that would have been used to service that debt, even while the consumer is struggling under its burden. This money would be spent in the local economy generating additional economic benefits.

It is important to note that these three components of the economic impact of debt settlement are mutually exclusive, and all are derived from the settlement itself. The impacts from the settlement firms themselves are the result of the fees that they receive as part of the settlement agreement. These fees are paid by debtors out of their savings from reduced debt payments. Creditors receive cash payments on often uncollectable debt, the value of which is determined based on the net present value of the payment stream, while debtors receive benefits resulting from reduced overall payments once the debt is fully settled. In effect, the settlement firms and creditors receive their benefits from the settlement payment itself, while debtors receive theirs from reduced future payments once the debt is cleared.

This analysis was commissioned by the AFCC in order to help it better understand the economic benefits that the provision of debt settlement services provide to the American economy. The analysis examines

⁷ As a result of state laws or regulations, debt settlement services are not widely available to consumers in the following states: Connecticut, Georgia, Hawaii, Illinois, Iowa, Kansas, Maine, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, Vermont, Washington, West Virginia, and Wyoming. Debt settlement services were made generally available in Wisconsin in July 2018. As such, the economic impact calculation for that state will likely be underestimated. It will likely be a few years until sufficient data are available for activities in Wisconsin.

all three parties in a settlement negotiation – the creditor, the debtor, and the debt settlement firm – and calculates how each benefit from debt settlement programs, and how these benefits flow through to the general economy.

Size and Number of Settlements

In order to help understand how debt settlement benefits the American economy, it is necessary to first calculate the size and number of settlements made in a given year. In the case of this analysis, 2018 is used as the base year.

Based on data from the AFCC, the pool of debt undergoing the settlement negotiating process by AFCC member companies is substantial. A recent report commissioned by the AFCC determined that more than \$12.0 billion worth of debt had been cumulatively enrolled in AFCC member settlement programs as of 2017.⁸ These debts had been accrued by almost 400,000 individual consumers and represented a total of more than 2.9 million separate accounts. Of course, there are new accounts being enrolled or settled every day. While some may take a very long time to reach settled status, many accounts are settled and discharged over the course of one year. The vast majority of this debt is from credit cards. Mortgage debt, car-loan debt, which are secured by consumer assets, and student debt, more than 90 percent of which is serviced by the federal government and not eligible for discharge in bankruptcy, are not generally eligible for debt settlement services.

2019 Economic Impact of the Debt Settlement Industry examines just those accounts that were settled in calendar year 2018 by all debt settlement firms, not just those that are members of AFCC. This means that the debt settlement firm negotiated the terms of settlement for a debt, and the client agreed to those terms and made at least one payment to the creditor. All told, about 902,450 accounts were settled in 2018, with a principal value of \$5.1 billion and a settlement value of \$2.5 billion.⁹ The average settlement was in the amount of about \$2,727.¹⁰ The average debt enrolled in a settlement program (for those debts settled in 2018) was \$4,961.

Table 1 – Size of the Debt Settlement Industry (Accounts Settled in 2018)

	Amount		Per Settlement	
Settlements	902,449			
Total Debt Enrolled	\$	4,477,210,023	\$	4,961
Total Debt Amount at Settlement	\$	5,105,944,408	\$	5,658
Settlement Amount	\$	2,460,913,175	\$	2,727

Scope of the Debt Settlement Industry

In 18 states, debt settlement is not widely available to consumers.¹¹ This does not mean, however, that people who have obtained debt settlements do not live in the other jurisdictions. Based on the data for 2018, there were people currently living in every state and the District of Columbia who settled debt

⁸ Regan, Greg, *Options for Consumers in Crisis: An Updated Economic Analysis of The Debt Settlement Industry (Data as of March 31, 2017)*, prepared by Hemming Morse LLP for the American Fair Credit Council, February 5, 2018. Available at: <https://americanfaircreditcouncil.org/regan-reports/>

⁹ The numbers reported here include all of the settlements reported to JDA by industry members. This includes settlements where no state or zip code identifier was available, settlements where the reported zip code did not match current zip code data, and settlements made for debtors in territories like Puerto Rico or Guam. This means that the settlement figures reported here are larger than those reported at the state level in Appendix F, which represents only those settlements where the state of the debtor could be identified.

¹⁰ These figures are based on data from 14 companies, representing about 67 percent of all debt settlements.

¹¹ As a result of state laws or regulations, debt settlement services are not widely available to consumers in the following states: Connecticut, Georgia, Hawaii, Illinois, Iowa, Kansas, Maine, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, Vermont, Washington, West Virginia, and Wyoming.

during the year.¹² While some states had marginal numbers, activity did occur in each. Appendix Table B shows the number of settlements and the amount by state.

The average settlement of \$2,727 is fairly consistent across states, with the smallest (\$2,214) in Iowa and the largest in Vermont (\$4,839).¹³ It should be noted that Alaska, the state where settlement services are widely available with the largest average settlement amount (\$3,846), actually ranks third in average settlement size, behind Vermont and Maine, two states where debt settlement services are not widely available.

Table 2 – Debt Settlement Breakdown (Accounts Settled in 2018)

	Amount	Per Settlement	Percent
Debt Enrolled	\$ 4,477,210,023	\$ 4,961	100.0%
Debt at Time of Settlement	\$ 5,105,944,408	\$ 5,658	114.0%
Settlement Amount	\$ 2,460,913,175	\$ 2,727	55.0%
Savings to Debtor	\$ 1,650,144,279	\$ 1,829	36.9%

For the period between January 1, 2018 and December 31, 2018, the average settlement amount was equal to approximately 55.0 percent of the debt held by the client at enrollment, and 48.2 percent of the loan, interest, and fees due at the time of settlement. On top of this, clients pay the settlement companies a fee for their services, which on-average was equal to about 22.2 percent of the enrolled debt during this period. This means that, for each individual account enrolled in a debt settlement program, the average client saved about \$1,830, or 36.9 percent of the total of each of the unsecured debt accounts at the time of enrollment into a debt settlement program, inclusive of fees.

Creditors received approximately 55 cents on the dollar for debt settled through a settlement service firm. Considering that some of the enrolled debt is likely accumulated interest and penalties, the actual losses to the creditors are likely smaller. In total creditors received or agreed to receive nearly \$2.5 billion in settlement payments in 2018.

The effect of these small unsecured loans on the economy and on people’s lives should not be taken for granted. The median amount of savings in the United States is just \$12,120 per household, and for people of limited means, savings are even smaller.¹⁴ According to Magnify Money, the median savings for the bottom 40 percent of households, more than 51 million families, was zero, while the next 20 percent had just \$34,3210 in total savings.¹⁵ For these families, a savings of even a couple of thousand dollars is meaningful.

Debt Settlement and the US Economy

Debt settlement companies advocate on behalf of consumers by negotiating directly with their creditors to achieve reductions in the amount that they owe, allowing their clients to get back to living normal lives.

Debt settlement benefits the American economy in three ways. First, US-located companies offering a debt resolution strategy that allows debtors to reduce the amount they owe in exchange for a lump-sum or installment payments generate jobs and economic output through their activities. In addition, creditors receive settlement payments where they otherwise might not receive any payment from a particular

¹² Note that these people may have gone to states where debt settlement is generally available, or may have moved from states where debt settlement is generally available.

¹³ Vermont is a state where debt settlement services are not widely available to consumers, so this is based on a very small number of actual settlements.

¹⁴ Horymski, Chris, *How Much Does the Average American Have in Savings?* *Magnify Money*, LendingTree, April 28, 2019. Available at: www.magnifymoney.com/blog/news/average-american-savings/

¹⁵ Medians reflect the mid-point in a distribution. Fifty percent of households in the bottom income quintiles have at least some savings.

customer. These payments generate economic benefits not only to the financial services sector of the economy, but through supplier and induced effects to industries located all across America. Finally, debtors will pay less in principal, interest, and fee payments. Having their financial house in order will allow them to eventually start spending additional money in the local economy, generating economic benefits from gasoline stations to supermarkets to clothing stores.¹⁶

Combined, the industry contributes about \$4.9 billion in total annually to the US Economy and impacts firms in 514 distinct sectors through its supplier and induced linkages.¹⁷ (See Table 3)

Table 3 –Economic Contribution of the Debt Settlement Industry (2018)

(\$ in Millions)	Direct	Supplier	Induced	Total
Jobs	8,525	6,177	13,277	27,979
Settlement Firms	5,215	3,786	6,813	15,814
Creditors	3,310	2,391	4,322	10,023
Debtors	-	-	2,142	2,142
Wages	\$ 801.58	\$ 404.57	\$ 683.96	\$ 1,890.11
Settlement Firms	\$ 490.38	\$ 247.51	\$ 352.58	\$ 1,090.46
Creditors	\$ 311.20	\$ 157.07	\$ 223.75	\$ 692.02
Debtors	\$ -	\$ -	\$ 107.63	\$ 107.63
Economic Output	\$ 1,559.25	\$ 1,139.05	\$ 2,203.03	\$ 4,901.33
Settlement Firms	\$ 953.90	\$ 696.83	\$ 1,126.21	\$ 2,776.94
Creditors	\$ 605.35	\$ 442.22	\$ 714.70	\$ 1,762.27
Debtors	\$ -	\$ -	\$ 362.12	\$ 362.12

A total of 226 firms comprise the debt settlement sector of the industry, and these firms employ more than 5,215 people.¹⁸ Other firms are related to the debt settlement industry as suppliers. These firms produce and sell a broad range of items including office equipment, telecommunications services, advertising services, office space, and other goods and services needed to perform the debt settlement function on behalf of customers. In addition, a number of people are employed in government enterprises responsible for the regulation of the industry. All told, the debt settlement industry was responsible for 3,786 supplier jobs. These firms generate about \$696.8 million in economic activity.

An economic analysis of the debt settlement industry also takes additional linkages into account. While it is inappropriate to claim that suppliers to the supplier firms are part of the industry being analyzed,¹⁹ the spending by employees of the industry, and those of supplier firms whose jobs are directly dependent on the debt settlement industry, should be included. This spending on everything from housing, to food, to educational services and medical care makes up what is traditionally called the “induced impact” or multiplier effect of the industry. In other words, this spending, and the jobs it creates are induced by the debt settlement process.²⁰ This model estimates that the induced impact of the settlement industry generates 6,813 jobs and \$1.1 billion in economic impact, for a multiplier of 1.18.²¹

¹⁶ Once a settlement is reached, and the debt is cleared, the debtor will no longer need to make monthly credit card payments on that amount. These interest savings are equal to the annualized payment on the net settlement amount with a 10-year payback. An interest rate of 15.09 percent is used in this model. For modeling purposes, the net present value of this payment stream is used to calculate the economic impact of consumer savings.

¹⁷ Economic sectors based on IMPLAN sectors.

¹⁸ Throughout this study, the term “firms” actually refers to physical locations. One debt settlement company, for example, may have facilities in dozens of locations throughout the country. Each of these facilities is included in the count and is based on data downloaded and collected during March and April 2019.

¹⁹ These firms would more appropriately be considered as part of the supplier firm’s industries.

²⁰ Note that this does not include jobs created by consumers and financial institutions that benefit from debt settlement services.

²¹ Often economic impact studies present results with very large multipliers – as high as 4 or 5. These studies invariably include the firms supplying the supplier industries as part of the induced impact. John Dunham & Associates believes that this is not an

In addition to providing economic benefits to the economy at debt settlement firm locations, the industry provides benefits both to creditors and to debtors. Creditors working with debt settlement firms to settle consumer debts receive funds owed by debtors faster than they otherwise would, and avoid the negative business and reputational consequences of forcing such debtors into bankruptcy or to answer collections actions that may or may not result in any recovery. Based on the methodology described below, it is estimated that in 2018, creditors benefitted to the tune of \$600.4 million in revenue through the efforts of debt settlement firms. This additional revenue translates into 3,310 additional jobs with the creditors themselves, paying about \$311.2 million in wages. When supplier and induced effects are included, a total of 10,023 jobs and almost \$1.8 billion in additional economic activity is generated in the economy.

Finally, debtors benefit as a result of a reduction in expensive debt. Over time, this frees up an estimated \$249.0 million in resources that would be to service that debt.²² This money would be spent in the local economy generating another 2,142 jobs, and \$362.1 million in additional economic benefits.

Savings for debtors would accrue over time. Once a settlement is reached and cleared, the debtor would no longer be making monthly payments to the creditor. This money would then be available to spend in the local economy. While the debtor may not see an immediate increase in resources, the model can be used to calculate the economic benefit as if it were to occur today based on the net present value of the stream of savings – in this case, calculated over a 10-year period.

Table 4 – Fiscal Impact of the Debt Settlement Industry

(\$ in Millions)		Federal		State/Local		Total
Taxes	\$	440.40	\$	219.17	\$	659.57
Settlement Firms	\$	245.24	\$	113.42	\$	358.66
Creditors	\$	156.60	\$	79.82	\$	236.42
Debtors	\$	38.56	\$	25.93	\$	64.49

All told, the benefit to the economy of the debt settlement industry is more than \$4.9 billion, or 0.02 percent of GDP, and almost 28,000 individual jobs are either directly or indirectly related to the industry and its activities.²³ Table 3 on the prior page presents a summary of the total economic impact of the industry in the United States. Summary tables for each state are included in the appendix of this report.

An important part of an impact analysis is the calculation of the contribution of the industry to the public finances of the country. In the case of the debt settlement industry, the traditional direct taxes paid by the firms and their employees provide \$358.7 million in revenues to the federal, state, and local governments. An additional \$300.9 million in tax revenues are generated by the benefits accruing to creditors and debtors. These figures do not include state and local sales taxes that might be levied on debt settlement services, or on purchases made as part of the supplier and induced impacts.

Expanding Debt Settlement Services in States Where They Are Not Widely Available for Consumers

Based on the data presented above, debt settlement services not only provide consumers with considerable benefits, but they also enhance overall economic activity in states where they are widely

appropriate definition of the induced impact and as such limits this calculation to only the effect of spending by direct and supplier employees.

²² This represents the discounted value of the payments that would be made over time.

²³ Based on 2019 GDP of \$21.0 trillion. See: “Gross Domestic Product, First Quarter 2019 (Second Estimate)” *Bureau of Economic Analysis*. May 30, 2019. Available at: https://www.bea.gov/system/files/2019-05/gdp1q19_2nd_0.pdf

available. Of course, even in those states, there are considerable economic impacts since companies and debt settlement beneficiaries spend part of their savings on goods and services produced in them. However, the additional benefits from ensuring that debt settlement services are widely available could be large.

In order to determine the scope of these benefits, JDA developed a model based on the data used in the economic impact study, statewide demographics, and statewide financial profiles. A number of different data elements were examined, and an extremely strong correlation was found between the level of credit card debt in each state to the number of debt settlements reached. This makes obvious sense as credit cards generally provide the easiest and the most expensive unsecured debt to which an average household has access. Mortgage debt, car-loan debt, which are secured by consumer assets, and student debt, more than 90 percent of which is serviced by the federal government and not eligible for discharge in bankruptcy, are not generally eligible for debt settlement services.

In addition, the model found that the level of consumer debt in the state impacted the number of settlements. The methodology of the model is presented in the *Methodology* section below.

Table 5 – Projected Economic Impact If Debt Settlement Is Widely Available

	Direct	Supplier	Induced	Total
Jobs	1,242	867	7,058	9,167
Wages	\$115,831,306	\$55,997,131	\$336,651,629	\$508,480,065
Output	\$226,568,535	\$154,107,242	\$1,026,417,298	\$1,407,093,075
	State and Local	Federal		Total
Taxes	\$102,275,186	\$178,309,266		\$280,584,452

Based on this model, were debt settlement widely available across all states, the economic impact would be nearly \$1.4 billion larger, with almost 9,167 additional jobs, \$280.6 million more in federal, state and local tax revenues, and, most importantly, \$422.4 million more in savings for debtors and \$629.9 million in payments to creditors that they might otherwise have not received.

The results (nationally) are shown in Table 5. A full breakdown by state is presented in Appendix G.

Methodology

This study begins with an accounting of the direct employment in the debt settlement sector. The data come from a variety of government and private sources.

It is sometimes mistakenly thought that initial spending accounts for all of the impact of an economic activity or a product. For example, at first glance it may appear that consumer expenditures for a product are the sum total of the impact on the local economy. However, one economic activity always leads to a ripple effect whereby other sectors and industries benefit from this initial spending. This inter-industry effect of an economic activity can be assessed using multipliers from regional input-output modeling.

The economic activities of events are linked to other industries in the state and national economies. The activities required to provide debt settlement services generate the direct effects on the economy. Regional (or indirect) impacts occur when these activities require purchases of goods and services such as office equipment or electricity from local or regional suppliers. Additional induced impacts occur when workers involved in direct and indirect activities spend their wages. The ratio between induced output and direct output is termed the multiplier.

This method of analysis allows the impact of local production activities to be quantified in terms of final demand, earnings, and employment in the states and the nation as a whole.

Once the direct impact of the industry has been calculated, the input-output methodology discussed below is used to calculate the contribution of the supplier sector and of the re-spending in the economy by employees in the industry and its suppliers. This induced impact is the most controversial part of economic impact studies and is often quite inflated. In the case of the debt settlement model, only the most conservative estimate of the induced impact has been used.

Model Description and Data

This analysis is based on data provided by Infogroup, the AFCC, individual AFCC member companies, and the federal government. The analysis utilizes the IMPLAN model in order to quantify the economic impact of the debt settlement industry on the economy of the United States.²⁴ The model adopts an accounting framework through which the relationships between different inputs and outputs across industries and sectors are computed. This model can show the impact of a given economic decision – such as operating a debt settlement facility – on a pre-defined, geographic region. It is based on the national income accounts generated by the US Department of Commerce, Bureau of Economic Analysis (BEA).²⁵

Every economic impact analysis begins with a description of the industry being examined. In the case of the debt settlement model, the debt settlement industry is defined as firms that offer a debt resolution strategy that allows debtors to reduce the amount they owe in exchange for a lump-sum payment.

The IMPLAN model is designed to run based on the input of specific direct economic factors. It uses a detailed methodology (see IMPLAN Methodology section) to generate estimates of the other direct impacts, tax impacts, and supplier and induced impacts based on these entries. In the case of the debt settlement Economic Impact Model, direct employment in the debt settlement industry is the starting point for the analysis. Direct employment is based on data provided to John Dunham & Associates by

²⁴ The model uses 2016 input/output accounts.

²⁵ RIMS II is a product developed by the U.S. Department of Commerce, Bureau of Economic Analysis as a policy and economic decision analysis tool. IMPLAN was originally developed by the US Forest Service, the Federal Emergency Management Agency, and the Bureau of Land Management. It was converted to a user-friendly model by the Minnesota IMPLAN Group in 1993.

Infogroup as of March and April of 2019; and from industry data provided by the AFCC and its member companies.

Infogroup data is recognized nationally as a premier source of micro industry data. This data is gathered at the facility level; therefore, a company with a headquarters, a satellite office, and a call center would have three facilities, each with separate employment counts. Since the Infogroup data are adjusted on a continual basis, staff from John Dunham & Associates scanned the data for discrepancies. In addition, the AFCC conducted a short survey of members in order to obtain facility level job counts. A total of 22 individual companies provided data. Member provided data is given first priority in assigning jobs to a facility, followed by Infogroup data; for facilities where neither source has employment information, median job counts are used (based on industry and state data) to fill in gaps.

Once the initial direct employment figures have been established, they are entered into a model linked to the IMPLAN database.²⁶ The IMPLAN data are used to generate estimates of direct wages and output. Wages are derived from data from the U.S. Department of Labor's ES-202 reports that are used by IMPLAN to provide annual average wage and salary establishment counts, employment counts, and payrolls at the county level. Since this data only covers payroll employees, it is modified to add information on independent workers, agricultural employees, construction workers, and certain government employees. Data are then adjusted to account for counties where non-disclosure rules apply. Wage data include not only cash wages, but health and life insurance payments, retirement payments, and other non-cash compensation. It includes all income paid to workers by employers.

Total output is the value of production by industry in a given state. It is estimated by IMPLAN from sources similar to those used by the BEA in its RIMS II series. Where no Census or government surveys are available, IMPLAN uses models such as the Bureau of Labor Statistics' growth model to estimate the missing output.

In addition to the economic benefits that result from the operation of debt settlement firms themselves, creditors benefit since they receive payment on loans that might be in default, and as a result of bankruptcy proceedings that may not have been paid for many years, or may never have been paid at all. The estimates used in this model are extremely modest because they assume that all loans will eventually be repaid by the debtor and that all loans will be repaid after 10 years.

These are very conservative assumptions. According to the most recent *Census of Consumer Finances* conducted by the Federal Reserve, about 11.5 percent of families report that they have filed for bankruptcy at some point.²⁷ It is reasonable to assume that those with debt problems sizable enough to seek debt settlement might have an even higher bankruptcy rate. In addition, many debts have a much longer term than 10 years, and it is likely that even if they were to be paid off, this might occur over 12 or 15 or even 30 years.

Even using the very conservative assumptions, creditors are estimated to have received almost \$2.5 billion in payments. Taking the net present value of these payments versus payment of the debt in full in

²⁶ The debt settlement industry is modeled using IMPLAN sector 434 (Nondepository credit intermediation and related activities) which is the same sector as, for example, mortgage brokers.

²⁷ ICE Benchmark Administration Limited (IBA), ICE BofAML US Corporate BBB Effective Yield, retrieved from FRED, Federal Reserve Bank of St. Louis. January, 2019 average. This rate represents the effective yield of the ICE BofAML US Corporate BBB Index, a subset of the ICE BofAML US Corporate Master Index tracking the performance of US dollar denominated investment grade rated corporate debt publicly issued in the US domestic market. This subset includes all securities with a given investment grade rating BBB. Available at: <https://fred.stlouisfed.org/series/BAMLC0A4CBBEY>

10 years' time, and using a discount rate of 4.63 percent,²⁸ this would translate into a benefit of \$600.4 million for creditors.

Based on this methodology, the benefits of debt settlement are divided across creditors, lenders, and settlement firms. There is no double counting of benefits. For modeling purposes, the figures represent the cash flow over the specified 10-year period, discounted back to 2018.²⁹

The calculated benefit is run through the IMPLAN model to determine the impacts not only on the finance industry, but also the general supplier and induced effects that would come about through additional bank revenues.³⁰

Finally, debtors benefit to the tune of an estimated \$1.65 billion in reduced debt, net of fees. While this is a distinct benefit to debtors, it does not directly translate to an economic impact. By helping creditors and debtors work out their obligations in a mutually satisfying way, debt settlement benefits the economy by freeing up current resources for creditors. Once the debt is cleared, debtors also will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This eventually creates more spending in the economy, generating additional jobs, wages, and taxes. For modeling purposes, benefit calculations are based on future interest savings equal to the annualized savings on the net obligation amount with a 10-year payback. An interest rate of 15.09 percent is used.³¹

Families in different states and of different means will spend these additional resources differently. Unfortunately, while data on the state of residence of the debtors exist, there are no data available on their current income levels. Rather than make heroic assumptions, this model assumes that savings are distributed according to the existing median family income distribution in each state.³²

The resulting economic benefits come about from additional consumer spending in the states. These are therefore *induced* benefits only. There is no supply or direct effect calculated from the increased consumer spending.

Table 6 outlines each of the individual components of the debt settlement process that are used in the model.

Table 6 – Settlement Benefits by Category

(\$ in Millions)	Settlement Benefit	Percent
Total	\$ 5,105,944,408	100.0%
Settlement Firms	\$ 994,886,954	19.5%
Creditors	\$ 2,460,913,175	48.2%
Debtors	\$ 1,650,144,279	32.3%

In addition to the economic benefits to the economy in terms of increased employment, wages, and economic output, the model also includes information on income received by the Federal, state and local

²⁸ 2016 Survey available at: <https://www.federalreserve.gov/econres/scfindex.htm>

²⁹ As such, benefits from a given years' settlements will stretch out for a number of years; however, like a waterfall, there will be past benefits from the prior nine-years settlements occurring in a given year.

³⁰ The creditors benefits are modeled using IMPLAN sector 434 (Non-depository credit intermediation and related activities) which is the sector containing credit card issuers.

³¹ Board of Governors of the Federal Reserve System (US), Commercial Bank Interest Rate on Credit Card Plans, All Accounts, retrieved from FRED, Federal Reserve Bank of St. Louis. Available at <https://fred.stlouisfed.org/series/TERMCBCCALLNS>, Rate as of February 2019.

³² The income categories in IMPLAN are concentrated at the lower levels: Households LT15k, 15-30k, 30-40k, 40-50k, 50-70k, 70-100k, 100-150k, 150-200k, 200k+

governments, and produces estimates for the following taxes at the Federal level: Corporate income; payroll, personal income, estate and gift, and excise taxes; customs duties; and fines, fees, etc. State and local tax revenues include estimates of: Corporate profits, property, sales, severance, estate and gift, and personal income taxes; licenses and fees and certain payroll taxes. These tax revenues are calculated for each of the three segments of the model.

Projection Methodology

There are 18 states where debt settlement is not widely available to consumers. This does not mean that no settlements are made for debtors in these states, nor does it mean that there are not settlement companies or financial institutions that currently benefit from settlements located in those states. Rather, government restrictions hamper debtors’ ability to broadly access debt settlement services.

In order to determine the scope of these benefits, JDA developed a model based on the data used in the economic impact study, statewide demographics, and statewide financial profiles. A number of different data elements were examined, and an extremely strong correlation was found between the level of credit card debt in each state to the number of debt settlements reached.³³ A total of 11 different variables of different types were examined. The moments of the data are presented in Table 7.

Table 7 – Variables Examined for Projection Analysis

	Mean	Standard Deviation
Settlements Per Household	16.0972	11.9407
Full Access to Debt Settlement (Y/N)	60.78%	
Credit Card Debt Per Capita	\$ 6,222.69	\$ 599.65
Median Income	\$ 61,640.06	\$ 9,389.40
Percent of Population Earning < \$50K	44.10%	6.62%
Median Age	38.1176	2.4176
Percent of Adults With No High School Diploma	11.10%	2.87%
Percent of Adults With Some College	60.55%	5.32%
Unemployment Rate	381.18%	84.24%
Number of Households	2,329,920	2,465,062
Number Households Earning Under \$50K	1,022,175	1,044,287

While some of these variables in combination were statistically correlated with the number of debt settlements per household, in no case did the equation itself explain much of the variation. Graphically, it was clear that the states where consumers had full access to debt settlement services had significantly more settlements (states marked as 1), but the demographic models simply were not showing the differences. This meant that there had to be some variable of combination of variables that could predict the difference.

After examining a number of different models, credit card debt levels, and initial debt levels (a proxy for consumer debt) were statistically significant (p value = 0.0239 and =0.0019 respectively). A simple model was used to develop the projections:

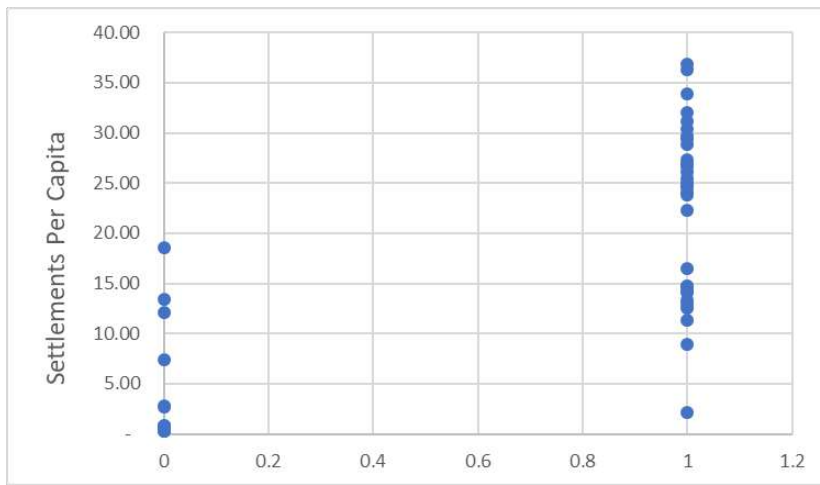
$$S_c = A + \alpha D_c + \beta S_c$$

As the equation shows, settlements per capita were a function of a state where debt settlement was widely available to consumers (A), per capita credit card debt (D) and the size of enrolled debts (S). The resulting

³³ Proxied by the average per capita balance on credit cards. Data from 2017, Experian.com

model was not only statistically significant, it explained more than 70 percent of the variation in the number of settlements per state.³⁴

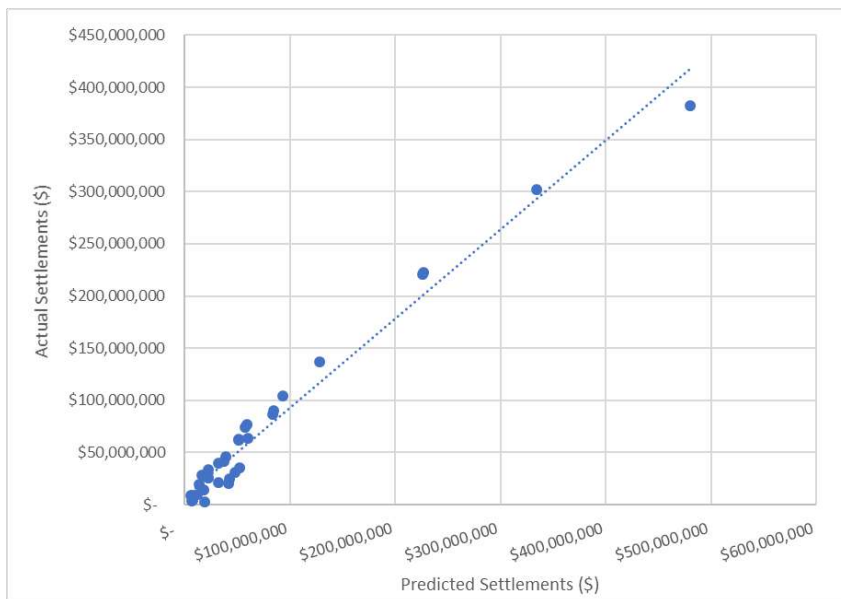
Figure 1 – States With and Without Full Access to Debt Settlement



This is an extremely strong statistical model, and as Figure 2 shows, projects actual settlement amounts with a great deal of accuracy. The resulting model equation used to project the impact of settlements on those states where they are currently not generally available is:

Number of settlements per capita $-2.6542 + 0.00363 * (\text{per capita credit card debt}) + 0.000000021 * (\text{average enrolled debt})$.

Figure 2 – Model of Full Access to Debt Settlement



Once the number of settlements was determined for the 18 states, average settlement values, fee rates, and other assumptions from the full model were applied to the results. This provided a baseline of the number of settlements, amounts, savings and fees for each of the 18 jurisdictions. Each state, however, already

³⁴ With an F-statistic of 40.69 and an R-squared of 0.722.

has at least some debt settlements. The existing amounts were netted out from the predicted amounts in each case to determine the net new economic impact if settlements in those states were generally available to consumers. Table 7 outlines the resulting projections, with the data on the economic impact by state presented in Appendix G.

Table 7 – Projected Settlements and Amounts for 18 States

State	Settlements	Estimated			
		Current Debt	Settlement Amount	Fees	Consumer Savings
Connecticut	9,965	\$ 58,849,779	\$ 32,346,974	\$ 13,077,090	\$ 21,689,987
Georgia	26,952	\$ 144,531,668	\$ 79,442,305	\$ 32,116,579	\$ 53,269,358
Hawaii	3,839	\$ 19,065,375	\$ 10,479,346	\$ 4,236,543	\$ 7,026,836
Illinois	34,964	\$ 181,444,197	\$ 99,731,398	\$ 40,318,963	\$ 66,874,036
Iowa	9,468	\$ 38,140,549	\$ 20,964,078	\$ 8,475,264	\$ 14,057,283
Kansas	7,290	\$ 39,747,374	\$ 21,847,275	\$ 8,832,318	\$ 14,649,503
Maine	2,249	\$ 18,531,653	\$ 10,185,984	\$ 4,117,944	\$ 6,830,124
New Hampshire	4,044	\$ 20,129,190	\$ 11,064,076	\$ 4,472,935	\$ 7,418,921
New Jersey	26,668	\$ 138,213,831	\$ 75,969,686	\$ 30,712,684	\$ 50,940,823
North Dakota	1,560	\$ 9,855,342	\$ 5,417,021	\$ 2,189,969	\$ 3,632,337
Ohio	34,307	\$ 187,312,251	\$ 102,956,793	\$ 41,622,911	\$ 69,036,797
Oregon	9,421	\$ 55,009,580	\$ 30,236,196	\$ 12,223,754	\$ 20,274,623
Rhode Island	2,322	\$ 15,394,754	\$ 8,461,777	\$ 3,420,889	\$ 5,673,972
South Carolina	11,046	\$ 67,369,087	\$ 37,029,640	\$ 14,970,177	\$ 24,829,908
Vermont	1,009	\$ 8,882,924	\$ 4,882,528	\$ 1,973,887	\$ 3,273,937
Washington	27,045	\$ 111,539,434	\$ 61,308,016	\$ 24,785,330	\$ 41,109,566
West Virginia	4,644	\$ 23,514,771	\$ 12,924,971	\$ 5,225,249	\$ 8,666,729
Wyoming	1,857	\$ 8,401,214	\$ 4,617,755	\$ 1,866,845	\$ 3,096,396
Total	218,650	\$ 1,145,932,974	\$ 629,865,818	\$ 254,639,331	\$ 422,351,137

Disclaimer

The 2019 debt settlement model reflects the best data and modeling techniques available now and should provide a very accurate measure of the economic footprint of the industry today. While there is some double counting (for example where credit card companies contract with settlement firms, or vice-versa), these are extremely limited and not material to the overall results.

Any errors are unintentional and are strictly those of John Dunham & Associates and should not reflect on the quality of data provided by the AFCC or its member firms.

IMPLAN Methodology³⁵

Francoise Quesnay, one of the fathers of modern economics, first developed the analytical concept of inter-industry relationships in 1758. The concept was actualized into input-output analysis by Wassily Leontief during the Second World War, an accomplishment for which he received the 1973 Nobel Prize in Economics.

Input-Output analysis is an econometric technique used to examine the relationships within an economy.

³⁵ This section is paraphrased from IMPLAN Professional: Users Guide, Analysis Guide, Data Guide, Version 2.0, MIG, Inc., June 2000.

It captures all monetary market transactions for consumption in a given period and for a specific geography. The IMPLAN model uses data from many different sources – as published government data series, unpublished data, sets of relationships, ratios, or as estimates. IMPLAN, Inc. gathers this data, converts it into a consistent format, and estimates the missing components.

There are three different levels of data generally available in the United States: Federal, state and county.

Most of the detailed data are available at the county level, but there are many issues with disclosure – especially in the case of smaller industries. IMPLAN overcomes these disclosure problems by combining a large number of datasets and by estimating those variables that are not found from any of them. The data is then converted into national input-output matrices (Use, Make, By-products, Absorption, and Market Shares) as well as national tables for deflators, regional purchase coefficients, and margins.

The IMPLAN Make matrix represents the production of commodities by industry. The *Bureau of Economic Analysis (BEA) Benchmark I/O Study of the US Make Table* forms the bases of the IMPLAN model. The Benchmark Make Table is updated to current year prices, and rearranged into the IMPLAN sector format. The IMPLAN Use matrix is based on estimates of final demand, value-added by sector and total industry and commodity output data as provided by government statistics or estimated by IMPLAN. The BEA Benchmark Use Table is then bridged to the IMPLAN sectors. Once the re-sectoring is complete, the Use Tables can be updated based on the other data and model calculations of interstate and international trade.

In the IMPLAN model, as with any input-output framework, all expenditures are in terms of producer prices. This allocates all expenditures to the industries that produce goods and services. As a result, all data not received in producer prices is converted using margins which are derived from the BEA Input-Output model. Margins represent the difference between producer and consumer prices. As such, the margins for any good add to one. If, for example, 10 percent of the consumer price of a debt settlement is from the purchase of communications services, the communications margin would be 0.1.

Deflators, which account for relative price changes during different time periods, are derived from the Bureau of Labor Statistics (BLS) Growth Model. The 224 sector BLS model is mapped to the 536 sectors of the IMPLAN model. Where data are missing, deflators from BEA's Survey of Current Businesses are used.

Finally, the Regional Purchase Coefficients (RPCs) – essential to the IMPLAN model – must be derived. IMPLAN is derived from a national model, which represents the “average” condition for a particular industry. Since national production functions do not necessarily represent particular regional differences, adjustments need to be made. Regional trade flows are estimated based on the Multi-Regional Input-Output Accounts, a cross-sectional database with consistent cross interstate trade flows developed in 1977. These data are updated and bridged to the 536 sector IMPLAN model.

Once the databases and matrices are created, they go through an extensive validation process. IMPLAN builds separate state and county models and evaluates them, checking to ensure that no ratios are outside of recognized bounds. The final datasets and matrices are not released before extensive testing takes place.

Appendix A

Comprehensive Debt Settlement Economic Impact Summary Analysis

State	Direct Wages	Direct Output	Supplier Wages	Supplier Output	Induced Wages	Induced Output	Total Wages	Total Output	Total Taxes	Total Debt Settled	Total Jobs	Grand Total Economic Impact if DS Widely Available
Alabama	\$ 2,687,200	\$ 6,773,200	\$ 1,738,400	\$ 5,995,500	\$ 3,753,100	\$ 16,108,000	\$ 8,178,700	\$ 28,876,700	\$ 2,892,300	\$ 46,372,306	163	\$ 28,876,700
Alaska	\$ 171,400	\$ 330,500	\$ 101,600	\$ 421,400	\$ 500,900	\$ 1,890,500	\$ 773,900	\$ 2,642,400	\$ 294,700	\$ 9,158,301	9	\$ 2,642,400
Arizona	\$ 144,938,000	\$ 294,080,100	\$ 72,711,300	\$ 211,128,100	\$ 99,571,100	\$ 306,779,300	\$ 317,220,400	\$ 811,987,500	\$ 106,031,500	\$ 77,316,880	5,232	\$ 811,987,500
Arkansas	\$ 912,000	\$ 2,249,200	\$ 592,400	\$ 2,326,000	\$ 2,120,400	\$ 9,433,000	\$ 3,624,800	\$ 14,008,200	\$ 1,492,200	\$ 33,950,546	76	\$ 14,008,200
California	\$ 136,978,200	\$ 248,520,700	\$ 71,579,300	\$ 183,770,600	\$ 120,874,600	\$ 358,759,400	\$ 329,432,100	\$ 791,050,700	\$ 119,925,200	\$ 382,405,693	4,237	\$ 791,050,700
Colorado	\$ 10,416,300	\$ 19,856,600	\$ 5,517,100	\$ 15,385,900	\$ 9,445,200	\$ 29,253,700	\$ 25,378,600	\$ 64,496,200	\$ 8,738,600	\$ 30,700,253	374	\$ 64,496,200
Connecticut*	\$ 5,607,100	\$ 8,029,600	\$ 1,521,800	\$ 4,054,300	\$ 3,987,700	\$ 10,737,400	\$ 11,116,600	\$ 22,821,300	\$ 3,478,300	\$ 32,346,374	100	\$ 97,962,040
Delaware	\$ 5,829,600	\$ 10,874,500	\$ 1,683,900	\$ 5,590,000	\$ 3,333,300	\$ 11,316,500	\$ 10,846,800	\$ 27,781,000	\$ 4,477,900	\$ 4,591,978	139	\$ 27,781,000
District Of Columbia	\$ 1,603,900	\$ 2,283,200	\$ 468,500	\$ 1,017,000	\$ 884,300	\$ 2,071,000	\$ 2,956,700	\$ 5,371,200	\$ 666,600	\$ 3,989,121	21	\$ 5,371,200
Florida	\$ 59,490,900	\$ 126,620,500	\$ 36,424,700	\$ 104,678,200	\$ 54,039,900	\$ 172,080,700	\$ 149,955,500	\$ 403,379,400	\$ 56,471,100	\$ 220,893,105	2,599	\$ 403,379,400
Georgia*	\$ 12,469,300	\$ 25,446,100	\$ 7,061,300	\$ 21,400,800	\$ 9,991,800	\$ 36,890,700	\$ 29,522,400	\$ 83,737,600	\$ 9,535,500	\$ 79,442,305	463	\$ 277,811,357
Hawaii*	\$ 544,900	\$ 1,185,200	\$ 239,500	\$ 855,400	\$ 616,900	\$ 2,211,200	\$ 1,401,300	\$ 4,251,800	\$ 635,700	\$ 10,479,346	24	\$ 24,597,149
Idaho	\$ 875,100	\$ 1,961,000	\$ 469,100	\$ 1,822,900	\$ 1,224,300	\$ 4,900,100	\$ 2,568,500	\$ 8,684,000	\$ 881,300	\$ 10,032,301	47	\$ 8,684,000
Illinois*	\$ 14,854,900	\$ 28,101,500	\$ 7,950,600	\$ 22,864,500	\$ 13,309,900	\$ 47,713,600	\$ 36,115,400	\$ 98,679,600	\$ 11,965,500	\$ 99,731,398	484	\$ 345,031,450
Indiana	\$ 3,841,700	\$ 8,141,200	\$ 1,910,100	\$ 6,819,500	\$ 6,446,400	\$ 28,574,700	\$ 12,198,200	\$ 43,535,400	\$ 4,167,900	\$ 62,622,669	207	\$ 43,535,400
Iowa*	\$ 3,620,600	\$ 6,842,800	\$ 1,356,500	\$ 4,720,300	\$ 3,471,200	\$ 15,348,000	\$ 8,448,300	\$ 26,911,100	\$ 2,592,300	\$ 20,964,078	131	\$ 78,818,839
Kansas*	\$ 4,403,600	\$ 8,677,600	\$ 1,989,400	\$ 6,272,100	\$ 3,090,400	\$ 12,998,500	\$ 9,483,400	\$ 27,948,200	\$ 2,805,400	\$ 21,847,275	147	\$ 64,761,980
Kentucky	\$ 2,415,300	\$ 5,518,300	\$ 1,364,500	\$ 4,677,600	\$ 2,994,200	\$ 14,623,900	\$ 6,774,000	\$ 24,819,800	\$ 2,232,600	\$ 21,621,792	123	\$ 24,819,800
Louisiana	\$ 2,862,400	\$ 7,596,400	\$ 2,119,800	\$ 7,679,900	\$ 4,123,900	\$ 17,782,500	\$ 9,106,100	\$ 33,058,800	\$ 3,042,100	\$ 41,479,532	179	\$ 33,058,800
Maine*	\$ 943,100	\$ 2,031,000	\$ 438,300	\$ 1,460,700	\$ 723,400	\$ 2,822,100	\$ 2,104,800	\$ 6,313,800	\$ 765,900	\$ 10,185,984	37	\$ 27,140,375
Maryland	\$ 53,330,800	\$ 104,134,900	\$ 25,260,900	\$ 65,603,900	\$ 36,083,300	\$ 104,281,700	\$ 114,675,000	\$ 274,020,500	\$ 39,938,700	\$ 73,941,364	1,618	\$ 274,020,500
Massachusetts	\$ 20,588,900	\$ 36,170,300	\$ 9,086,600	\$ 22,492,500	\$ 18,135,700	\$ 49,334,000	\$ 47,811,200	\$ 107,996,800	\$ 15,595,100	\$ 63,510,027	561	\$ 107,996,800
Michigan	\$ 11,333,100	\$ 21,290,900	\$ 4,889,700	\$ 14,846,800	\$ 12,286,100	\$ 45,345,000	\$ 28,508,900	\$ 81,482,700	\$ 10,238,700	\$ 86,869,402	442	\$ 81,482,700
Minnesota	\$ 4,748,100	\$ 8,941,800	\$ 2,658,300	\$ 7,802,500	\$ 5,960,100	\$ 21,114,300	\$ 13,366,500	\$ 37,858,600	\$ 4,392,100	\$ 24,498,297	195	\$ 37,858,600
Mississippi	\$ 1,503,600	\$ 4,014,800	\$ 863,300	\$ 3,371,700	\$ 1,298,000	\$ 6,704,800	\$ 3,664,900	\$ 14,091,300	\$ 1,290,800	\$ 20,456,602	77	\$ 14,091,300
Missouri	\$ 39,323,000	\$ 90,969,500	\$ 24,808,400	\$ 68,422,300	\$ 29,495,500	\$ 96,460,800	\$ 93,626,900	\$ 255,852,600	\$ 30,252,100	\$ 62,243,884	1,647	\$ 255,852,600
Montana	\$ 424,200	\$ 1,053,400	\$ 269,300	\$ 1,013,700	\$ 583,800	\$ 2,460,400	\$ 1,277,300	\$ 4,527,500	\$ 474,000	\$ 5,573,337	26	\$ 4,527,500
Nebraska	\$ 2,905,500	\$ 5,895,000	\$ 1,405,600	\$ 4,554,700	\$ 3,009,500	\$ 11,994,400	\$ 7,320,600	\$ 22,444,100	\$ 2,267,200	\$ 19,259,634	116	\$ 22,444,100
Nevada	\$ 5,659,400	\$ 11,940,600	\$ 2,780,200	\$ 9,073,800	\$ 4,203,300	\$ 13,969,500	\$ 12,642,900	\$ 34,983,900	\$ 4,890,900	\$ 25,290,971	208	\$ 34,983,900
New Hampshire*	\$ 870,600	\$ 1,551,300	\$ 387,700	\$ 1,249,600	\$ 812,700	\$ 2,671,400	\$ 2,071,000	\$ 5,472,300	\$ 658,100	\$ 11,064,076	27	\$ 29,191,607
New Jersey*	\$ 7,942,200	\$ 15,327,300	\$ 4,835,800	\$ 12,243,400	\$ 7,796,800	\$ 24,297,500	\$ 20,574,800	\$ 51,868,200	\$ 7,380,000	\$ 75,969,686	257	\$ 222,156,028
New Mexico	\$ 869,400	\$ 2,383,900	\$ 473,400	\$ 1,789,200	\$ 1,451,400	\$ 5,582,600	\$ 2,794,200	\$ 9,755,700	\$ 1,248,900	\$ 28,374,263	65	\$ 9,755,700
New York	\$ 66,106,400	\$ 98,303,900	\$ 19,242,100	\$ 48,698,800	\$ 48,700,700	\$ 138,553,100	\$ 134,049,200	\$ 285,555,800	\$ 49,354,400	\$ 222,299,248	1,316	\$ 285,555,800
North Carolina	\$ 6,336,800	\$ 12,707,900	\$ 3,379,800	\$ 11,889,400	\$ 9,509,700	\$ 38,168,800	\$ 19,226,300	\$ 62,766,100	\$ 7,745,600	\$ 104,153,283	326	\$ 62,766,100
North Dakota*	\$ 521,500	\$ 1,256,500	\$ 358,400	\$ 1,212,000	\$ 495,800	\$ 2,336,100	\$ 1,375,700	\$ 4,804,600	\$ 244,100	\$ 5,417,021	24	\$ 15,335,692
Ohio*	\$ 10,351,500	\$ 22,439,800	\$ 5,356,900	\$ 18,006,200	\$ 12,117,400	\$ 48,065,600	\$ 27,825,800	\$ 88,511,600	\$ 10,383,700	\$ 102,956,793	478	\$ 324,825,611
Oklahoma	\$ 2,903,400	\$ 8,228,200	\$ 2,400,600	\$ 7,665,200	\$ 4,211,400	\$ 14,430,100	\$ 9,515,400	\$ 30,323,500	\$ 3,272,400	\$ 39,569,625	192	\$ 30,323,500
Oregon*	\$ 2,902,400	\$ 5,551,000	\$ 1,432,000	\$ 4,745,900	\$ 2,594,300	\$ 9,771,800	\$ 6,928,700	\$ 20,068,700	\$ 2,121,300	\$ 30,236,196	99	\$ 80,906,371
Pennsylvania	\$ 35,281,700	\$ 70,026,100	\$ 17,016,300	\$ 44,213,400	\$ 32,293,800	\$ 99,124,600	\$ 84,591,800	\$ 213,364,100	\$ 28,786,500	\$ 136,865,528	1,202	\$ 213,364,100
Rhode Island*	\$ 670,400	\$ 1,369,800	\$ 370,800	\$ 1,137,500	\$ 574,600	\$ 2,013,900	\$ 1,615,800	\$ 4,521,200	\$ 585,300	\$ 8,461,777	22	\$ 21,639,964
South Carolina*	\$ 6,182,100	\$ 11,417,300	\$ 2,225,700	\$ 7,151,400	\$ 3,843,000	\$ 15,494,400	\$ 12,250,800	\$ 34,063,100	\$ 3,657,200	\$ 37,029,640	188	\$ 111,003,254
South Dakota	\$ 2,384,800	\$ 4,488,500	\$ 917,000	\$ 3,058,800	\$ 1,772,400	\$ 6,300,400	\$ 5,074,200	\$ 13,847,700	\$ 1,237,100	\$ 8,638,758	78	\$ 13,847,700
Tennessee	\$ 6,536,100	\$ 14,760,900	\$ 3,897,400	\$ 11,593,700	\$ 7,516,900	\$ 26,799,300	\$ 17,950,400	\$ 53,153,900	\$ 6,062,200	\$ 35,843,747	301	\$ 53,153,900
Texas	\$ 68,260,100	\$ 135,747,800	\$ 40,023,300	\$ 113,010,900	\$ 68,493,600	\$ 218,522,800	\$ 176,777,000	\$ 467,281,500	\$ 60,093,900	\$ 301,749,764	2,696	\$ 467,281,500
Utah	\$ 6,177,200	\$ 12,922,200	\$ 3,342,000	\$ 11,282,000	\$ 4,771,000	\$ 17,438,500	\$ 14,290,200	\$ 41,642,700	\$ 5,054,400	\$ 13,863,343	253	\$ 41,642,700
Vermont*	\$ 193,500	\$ 461,500	\$ 110,500	\$ 423,600	\$ 219,100	\$ 1,097,400	\$ 523,100	\$ 1,982,500	\$ 186,300	\$ 4,882,528	7	\$ 9,898,237
Virginia	\$ 14,217,900	\$ 24,810,400	\$ 5,437,300	\$ 15,129,500	\$ 11,634,600	\$ 39,051,400	\$ 31,289,800	\$ 78,991,300	\$ 11,538,900	\$ 89,744,327	437	\$ 78,991,300
Washington*	\$ 4,321,000	\$ 8,106,300	\$ 1,962,000	\$ 6,282,300	\$ 4,763,200	\$ 16,691,900	\$ 11,046,200	\$ 31,080,500	\$ 4,000,400	\$ 61,308,016	153	\$ 164,838,948
West Virginia*	\$ 278,400	\$ 737,800	\$ 206,100	\$ 930,700	\$ 421,500	\$ 2,708,400	\$ 906,000	\$ 4,376,900	\$ 284,200	\$ 20,765,267	140	\$ 23,597,803
Wisconsin	\$ 2,686,100	\$ 5,907,600	\$ 1,653,800	\$ 6,041,400	\$ 4,079,700	\$ 18,241,200	\$ 8,419,600	\$ 30,190,200	\$ 2,823,300	\$ 20,617,255	20	\$ 30,190,200
Wyoming*	\$ 303,400	\$ 1,213,000	\$ 284,400	\$ 1,170,500	\$ 325,300	\$ 1,707,400	\$ 913,100	\$ 4,090,900	\$ 415,700	\$ 6,617,767	20	\$ 9,080,269
United States	\$ 801,579,000	\$ 1,559,249,400	\$ 404,573,700	\$ 1,139,048,000	\$ 683,957,100	\$ 2,203,028,300	\$ 1,890,109,800	\$ 4,901,325,700	\$ 659,566,100	\$ 2,941,125,969	27,979	\$ 6,308,418,775

* States where debt settlement services are not widely available to consumers.

Appendix B
Debt Settlements by State (2018)

State	Settlements	Amount	Percent	Average
Alabama	16,980	\$ 46,372,300	1.9%	\$ 2,731
Alaska	2,380	\$ 9,158,300	0.4%	\$ 3,846
Arizona	27,120	\$ 77,316,900	3.1%	\$ 2,850
Arkansas	13,450	\$ 33,950,500	1.4%	\$ 2,524
California	135,980	\$ 382,405,700	15.6%	\$ 2,812
Colorado	12,670	\$ 30,700,300	1.2%	\$ 2,422
Connecticut*	160	\$ 529,100	0.0%	\$ 3,246
Delaware	1,700	\$ 4,592,000	0.2%	\$ 2,701
District Of Columbia	1,510	\$ 3,989,100	0.2%	\$ 2,651
Florida	83,690	\$ 220,893,100	9.0%	\$ 2,639
Georgia*	590	\$ 1,727,300	0.1%	\$ 2,948
Hawaii*	2,240	\$ 6,103,200	0.2%	\$ 2,730
Idaho	3,870	\$ 10,032,300	0.4%	\$ 2,592
Illinois*	400	\$ 1,143,800	0.0%	\$ 2,852
Indiana	23,700	\$ 62,622,700	2.5%	\$ 2,642
Iowa*	6,870	\$ 15,211,300	0.6%	\$ 2,214
Kansas*	130	\$ 389,600	0.0%	\$ 2,997
Kentucky	8,680	\$ 21,621,800	0.9%	\$ 2,492
Louisiana	15,190	\$ 41,479,500	1.7%	\$ 2,731
Maine*	60	\$ 271,800	0.0%	\$ 4,530
Maryland	25,140	\$ 73,941,400	3.0%	\$ 2,942
Massachusetts	22,590	\$ 63,510,000	2.6%	\$ 2,812
Michigan	33,890	\$ 86,869,400	3.5%	\$ 2,564
Minnesota	7,870	\$ 24,498,300	1.0%	\$ 3,114
Mississippi	740	\$ 2,405,600	0.1%	\$ 3,264
Missouri	22,930	\$ 62,243,900	2.5%	\$ 2,714
Montana	1,870	\$ 5,573,300	0.2%	\$ 2,988
Nebraska	7,240	\$ 19,925,600	0.8%	\$ 2,753
Nevada	9,940	\$ 25,291,000	1.0%	\$ 2,545
New Hampshire*	530	\$ 1,444,500	0.1%	\$ 2,736
New Jersey*	3,160	\$ 9,013,500	0.4%	\$ 2,849
New Mexico	10,030	\$ 28,374,300	1.2%	\$ 2,830
New York	83,050	\$ 222,299,200	9.0%	\$ 2,677
North Carolina	37,600	\$ 104,153,300	4.2%	\$ 2,770
North Dakota*	60	\$ 191,000	0.0%	\$ 3,472
Ohio*	28,710	\$ 86,146,900	3.5%	\$ 3,001
Oklahoma	14,170	\$ 39,569,600	1.6%	\$ 2,792
Oregon*	280	\$ 898,600	0.0%	\$ 3,209
Pennsylvania	52,680	\$ 136,865,500	5.6%	\$ 2,598
Rhode Island*	90	\$ 338,900	0.0%	\$ 3,644
South Carolina*	410	\$ 1,361,100	0.1%	\$ 3,352
South Dakota	2,860	\$ 8,638,800	0.4%	\$ 3,023
Tennessee	15,430	\$ 35,843,700	1.5%	\$ 2,323
Texas	109,000	\$ 301,749,800	12.3%	\$ 2,768
Utah	5,310	\$ 13,863,300	0.6%	\$ 2,612
Vermont*	20	\$ 101,600	0.0%	\$ 4,839
Virginia	31,420	\$ 89,744,300	3.7%	\$ 2,856
Washington*	8,970	\$ 20,341,000	0.8%	\$ 2,267
West Virginia*	90	\$ 250,500	0.0%	\$ 2,783
Wisconsin	7,500	\$ 20,765,300	0.8%	\$ 2,769
Wyoming*	80	\$ 189,000	0.0%	\$ 2,487
United States	900,980	\$ 2,456,912,800	100.0%	\$ 2,727

* States where debt settlement services are not widely available to consumers.

Appendix C
Summary Tables Total Debt Settlement Industry by State (2018)



America's Debt Settlement Industry Economic Impact Study 2019: United States All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	5,215	\$490,380,100	\$953,897,500
Creditor Institutions	3,310	\$311,198,900	\$605,351,900
Total	8,525	\$801,579,000	\$1,559,249,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$549,100	\$1,850,600
Business and Personal Services	2,135	\$142,590,300	\$264,432,100
Mining	10	\$2,208,600	\$5,719,500
Construction	65	\$4,191,500	\$11,095,000
Finance Insurance and Real Estate	2,407	\$163,962,000	\$541,262,000
Manufacturing General	153	\$12,391,100	\$67,192,100
Retail	26	\$1,254,800	\$2,871,400
Transportation & Communication	431	\$40,867,200	\$152,804,100
Travel and Entertainment	765	\$21,133,000	\$53,606,400
Wholesale	60	\$5,635,900	\$16,218,300
Government	121	\$9,790,200	\$21,996,500
Other	0	\$0	\$0
Total	6,177	\$404,573,700	\$1,139,048,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	275	\$9,339,900	\$32,403,600
Business and Personal Services	5,321	\$295,642,700	\$534,848,800
Mining	47	\$6,902,100	\$18,706,100
Construction	142	\$8,842,800	\$23,953,800
Finance Insurance and Real Estate	1,479	\$81,130,300	\$546,033,200
Manufacturing General	679	\$51,227,600	\$367,385,600
Retail	1,829	\$63,172,000	\$157,680,100
Transportation & Communication	695	\$57,181,600	\$240,668,800
Travel and Entertainment	1,946	\$51,498,100	\$140,616,800
Wholesale	373	\$32,351,900	\$93,196,600
Government	146	\$13,784,500	\$38,095,600
Other	345	\$12,883,600	\$9,439,300
Total	13,277	\$683,957,100	\$2,203,028,300

	Jobs	Wages	Output
Total	27,979	\$1,890,109,800	\$4,901,325,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$440,393,300	\$219,172,800	\$659,566,100



America's Debt Settlement Industry Economic Impact Study 2019: Alabama All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$233,600	\$587,300
Creditor Institutions	42	\$2,453,600	\$6,185,900
Total	46	\$2,687,200	\$6,773,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,400	\$33,700
Business and Personal Services	11	\$515,000	\$1,032,200
Mining	0	\$7,100	\$57,700
Construction	0	\$18,100	\$49,500
Finance Insurance and Real Estate	11	\$750,300	\$2,669,600
Manufacturing General	2	\$161,100	\$1,119,500
Retail	0	\$5,600	\$14,500
Transportation & Communication	2	\$114,700	\$565,500
Travel and Entertainment	4	\$77,400	\$232,200
Wholesale	0	\$22,100	\$66,600
Government	1	\$55,600	\$154,500
Other	0	\$0	\$0
Total	31	\$1,738,400	\$5,995,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$156,800	\$499,100
Business and Personal Services	29	\$1,393,400	\$2,628,100
Mining	0	\$27,400	\$225,700
Construction	0	\$43,800	\$124,700
Finance Insurance and Real Estate	8	\$336,200	\$2,798,800
Manufacturing General	13	\$776,500	\$6,394,600
Retail	12	\$326,300	\$922,400
Transportation & Communication	3	\$206,800	\$1,063,000
Travel and Entertainment	11	\$215,500	\$667,600
Wholesale	2	\$135,500	\$411,800
Government	2	\$83,000	\$308,900
Other	2	\$51,900	\$63,300
Total	86	\$3,753,100	\$16,108,000

	Jobs	Wages	Output
Total	163	\$8,178,700	\$28,876,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,811,900	\$1,080,400	\$2,892,300



America's Debt Settlement Industry Economic Impact Study 2019: Alaska All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	2	\$171,400	\$330,500
Total	2	\$171,400	\$330,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,600	\$7,600
Business and Personal Services	0	\$21,800	\$42,500
Mining	0	\$26,200	\$119,900
Construction	0	\$1,100	\$2,200
Finance Insurance and Real Estate	0	\$26,900	\$124,100
Manufacturing General	0	\$10,200	\$78,000
Retail	0	\$200	\$500
Transportation & Communication	0	\$6,700	\$29,900
Travel and Entertainment	0	\$3,600	\$9,200
Wholesale	0	\$600	\$2,300
Government	0	\$1,700	\$5,200
Other	0	\$0	\$0
Total	0	\$101,600	\$421,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$15,800	\$48,200
Business and Personal Services	3	\$170,300	\$302,900
Mining	0	\$84,000	\$388,400
Construction	0	\$6,700	\$14,100
Finance Insurance and Real Estate	1	\$32,700	\$308,800
Manufacturing General	1	\$61,800	\$444,000
Retail	1	\$45,100	\$102,400
Transportation & Communication	0	\$29,300	\$142,300
Travel and Entertainment	1	\$30,900	\$82,300
Wholesale	0	\$8,900	\$34,500
Government	0	\$7,200	\$19,800
Other	0	\$8,200	\$2,800
Total	7	\$500,900	\$1,890,500

	Jobs	Wages	Output
Total	9	\$773,900	\$2,642,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$196,800	\$97,900	\$294,700



America's Debt Settlement Industry Economic Impact Study 2019: Arizona All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,552	\$132,205,100	\$268,176,300
Creditor Institutions	151	\$12,732,900	\$25,903,800
Total	1,703	\$144,938,000	\$294,080,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,500	\$52,100
Business and Personal Services	472	\$26,121,600	\$51,463,200
Mining	1	\$38,100	\$220,900
Construction	14	\$728,700	\$2,155,300
Finance Insurance and Real Estate	559	\$31,634,400	\$106,013,800
Manufacturing General	9	\$545,100	\$2,205,600
Retail	7	\$259,900	\$596,700
Transportation & Communication	93	\$6,493,000	\$28,979,100
Travel and Entertainment	160	\$4,047,600	\$10,700,100
Wholesale	14	\$1,145,400	\$3,272,900
Government	26	\$1,681,000	\$5,468,400
Other	0	\$0	\$0
Total	1,355	\$72,711,300	\$211,128,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$354,400	\$1,043,400
Business and Personal Services	907	\$47,124,200	\$87,446,500
Mining	2	\$105,400	\$590,800
Construction	26	\$1,303,800	\$3,969,400
Finance Insurance and Real Estate	285	\$12,596,100	\$91,153,700
Manufacturing General	19	\$1,176,700	\$7,791,000
Retail	315	\$10,795,000	\$27,304,400
Transportation & Communication	123	\$8,251,900	\$39,207,300
Travel and Entertainment	339	\$8,162,100	\$23,177,300
Wholesale	67	\$5,485,600	\$15,716,000
Government	30	\$2,281,800	\$7,860,900
Other	52	\$1,934,100	\$1,518,600
Total	2,174	\$99,571,100	\$306,779,300

	Jobs	Wages	Output
Total	5,232	\$317,220,400	\$811,987,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$73,807,500	\$32,224,000	\$106,031,500



America's Debt Settlement Industry Economic Impact Study 2019: Arkansas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	15	\$912,000	\$2,249,200
Total	15	\$912,000	\$2,249,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,000	\$42,000
Business and Personal Services	3	\$180,600	\$368,200
Mining	0	\$5,300	\$29,800
Construction	0	\$5,400	\$16,400
Finance Insurance and Real Estate	4	\$216,500	\$950,700
Manufacturing General	2	\$83,500	\$579,600
Retail	0	\$1,800	\$4,700
Transportation & Communication	1	\$37,700	\$201,800
Travel and Entertainment	1	\$23,100	\$74,100
Wholesale	0	\$7,600	\$25,100
Government	0	\$18,900	\$33,600
Other	0	\$0	\$0
Total	11	\$592,400	\$2,326,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$164,000	\$672,700
Business and Personal Services	17	\$744,600	\$1,469,800
Mining	0	\$18,200	\$106,400
Construction	0	\$20,200	\$64,700
Finance Insurance and Real Estate	4	\$157,800	\$1,418,800
Manufacturing General	9	\$489,000	\$3,893,700
Retail	6	\$177,300	\$488,200
Transportation & Communication	2	\$101,300	\$586,600
Travel and Entertainment	6	\$105,200	\$341,500
Wholesale	1	\$71,300	\$237,500
Government	0	\$37,800	\$121,200
Other	1	\$33,700	\$31,900
Total	50	\$2,120,400	\$9,433,000

	Jobs	Wages	Output
Total	76	\$3,624,800	\$14,008,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$917,800	\$574,400	\$1,492,200



America's Debt Settlement Industry Economic Impact Study 2019: California All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	875	\$95,615,600	\$173,323,600
Creditor Institutions	383	\$41,362,600	\$75,197,100
Total	1,258	\$136,978,200	\$248,520,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$92,900	\$222,800
Business and Personal Services	311	\$23,807,700	\$41,616,100
Mining	1	\$115,500	\$320,900
Construction	10	\$663,200	\$1,640,600
Finance Insurance and Real Estate	363	\$28,804,100	\$85,905,100
Manufacturing General	22	\$2,110,300	\$10,465,900
Retail	4	\$204,000	\$450,200
Transportation & Communication	69	\$9,251,400	\$28,053,300
Travel and Entertainment	111	\$3,865,800	\$8,676,300
Wholesale	10	\$892,000	\$2,672,200
Government	22	\$1,772,400	\$3,747,200
Other	0	\$0	\$0
Total	925	\$71,579,300	\$183,770,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	40	\$2,110,700	\$4,911,900
Business and Personal Services	836	\$50,306,800	\$88,315,500
Mining	4	\$318,600	\$920,700
Construction	23	\$1,558,000	\$3,978,800
Finance Insurance and Real Estate	213	\$15,022,800	\$90,901,000
Manufacturing General	94	\$8,166,200	\$51,606,100
Retail	272	\$11,117,500	\$26,844,900
Transportation & Communication	117	\$11,833,300	\$42,211,600
Travel and Entertainment	307	\$9,944,500	\$24,500,600
Wholesale	65	\$5,426,900	\$16,312,100
Government	27	\$2,884,300	\$6,890,400
Other	56	\$2,185,000	\$1,365,800
Total	2,054	\$120,874,600	\$358,759,400

	Jobs	Wages	Output
Total	4,237	\$329,432,100	\$791,050,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$77,295,800	\$42,629,400	\$119,925,200



America's Debt Settlement Industry Economic Impact Study 2019: Colorado All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,725,400	\$5,184,200
Creditor Institutions	80	\$7,690,900	\$14,672,400
Total	108	\$10,416,300	\$19,856,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,300	\$29,700
Business and Personal Services	31	\$2,105,500	\$3,852,300
Mining	0	\$147,000	\$228,400
Construction	1	\$59,900	\$157,900
Finance Insurance and Real Estate	31	\$1,972,700	\$6,717,500
Manufacturing General	2	\$179,600	\$902,000
Retail	0	\$15,300	\$36,000
Transportation & Communication	7	\$540,400	\$2,249,000
Travel and Entertainment	11	\$293,100	\$728,400
Wholesale	1	\$83,600	\$220,000
Government	1	\$112,700	\$264,700
Other	0	\$0	\$0
Total	85	\$5,517,100	\$15,385,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$148,800	\$577,000
Business and Personal Services	70	\$3,892,200	\$6,992,100
Mining	2	\$445,600	\$716,300
Construction	1	\$125,600	\$341,500
Finance Insurance and Real Estate	23	\$1,072,500	\$7,399,200
Manufacturing General	9	\$576,300	\$3,981,900
Retail	24	\$792,500	\$2,030,800
Transportation & Communication	9	\$841,700	\$3,381,700
Travel and Entertainment	27	\$712,200	\$2,017,600
Wholesale	5	\$480,200	\$1,269,000
Government	1	\$157,600	\$403,900
Other	5	\$200,000	\$142,700
Total	181	\$9,445,200	\$29,253,700

	Jobs	Wages	Output
Total	374	\$25,378,600	\$64,496,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,933,100	\$2,805,500	\$8,738,600



America's Debt Settlement Industry Economic Impact Study 2019: Connecticut All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$406,200	\$580,100
Creditor Institutions	26	\$5,200,900	\$7,449,500
Total	28	\$5,607,100	\$8,029,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,200	\$2,900
Business and Personal Services	5	\$500,000	\$838,000
Mining	0	-\$100	\$3,600
Construction	0	\$14,000	\$29,500
Finance Insurance and Real Estate	3	\$617,500	\$1,934,500
Manufacturing General	2	\$130,800	\$470,400
Retail	0	\$4,100	\$8,300
Transportation & Communication	1	\$142,300	\$494,000
Travel and Entertainment	2	\$68,500	\$163,000
Wholesale	0	\$19,300	\$55,300
Government	0	\$24,200	\$54,800
Other	0	\$0	\$0
Total	13	\$1,521,800	\$4,054,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,500	\$52,000
Business and Personal Services	24	\$1,573,400	\$2,678,300
Mining	0	-\$500	\$15,300
Construction	1	\$46,600	\$101,100
Finance Insurance and Real Estate	5	\$513,900	\$2,515,400
Manufacturing General	5	\$602,000	\$2,158,400
Retail	8	\$324,800	\$721,600
Transportation & Communication	3	\$368,100	\$1,152,800
Travel and Entertainment	9	\$244,400	\$632,200
Wholesale	2	\$173,700	\$500,800
Government	1	\$64,100	\$178,700
Other	1	\$57,700	\$30,800
Total	59	\$3,987,700	\$10,737,400

	Jobs	Wages	Output
Total	100	\$11,116,600	\$22,821,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,363,400	\$1,114,900	\$3,478,300



America's Debt Settlement Industry Economic Impact Study 2019: Delaware All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$475,300	\$884,300
Creditor Institutions	46	\$5,354,300	\$9,990,200
Total	50	\$5,829,600	\$10,874,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,800	\$6,300
Business and Personal Services	10	\$763,700	\$1,369,500
Mining	0	-\$200	\$400
Construction	0	\$22,400	\$60,400
Finance Insurance and Real Estate	7	\$557,000	\$3,029,100
Manufacturing General	0	\$20,000	\$152,000
Retail	0	\$6,500	\$14,000
Transportation & Communication	2	\$139,700	\$541,000
Travel and Entertainment	4	\$96,600	\$262,200
Wholesale	0	\$27,700	\$74,400
Government	0	\$48,700	\$80,700
Other	0	\$0	\$0
Total	23	\$1,683,900	\$5,590,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$33,700	\$113,600
Business and Personal Services	28	\$1,634,100	\$2,872,900
Mining	0	-\$500	\$1,300
Construction	1	\$45,700	\$127,400
Finance Insurance and Real Estate	6	\$385,900	\$4,173,900
Manufacturing General	2	\$111,400	\$852,500
Retail	11	\$337,600	\$789,100
Transportation & Communication	3	\$246,300	\$1,011,000
Travel and Entertainment	11	\$259,100	\$727,900
Wholesale	2	\$165,200	\$446,000
Government	1	\$60,100	\$151,100
Other	1	\$54,700	\$49,800
Total	66	\$3,333,300	\$11,316,500

	Jobs	Wages	Output
Total	139	\$10,846,800	\$27,781,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,605,100	\$1,872,800	\$4,477,900



America's Debt Settlement Industry Economic Impact Study 2019: District Of Columbia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	8	\$1,603,900	\$2,283,200
Total	8	\$1,603,900	\$2,283,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	1	\$187,300	\$257,800
Mining	0	-\$200	\$200
Construction	0	\$2,100	\$5,200
Finance Insurance and Real Estate	1	\$192,200	\$529,100
Manufacturing General	0	\$3,700	\$10,200
Retail	0	\$700	\$1,500
Transportation & Communication	0	\$36,500	\$122,500
Travel and Entertainment	1	\$24,700	\$51,300
Wholesale	0	\$4,100	\$8,600
Government	0	\$17,400	\$30,600
Other	0	\$0	\$0
Total	3	\$468,500	\$1,017,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	5	\$439,400	\$652,700
Mining	0	-\$400	\$600
Construction	0	\$8,100	\$20,300
Finance Insurance and Real Estate	1	\$128,300	\$637,800
Manufacturing General	0	\$12,000	\$48,700
Retail	1	\$55,000	\$125,200
Transportation & Communication	1	\$71,500	\$288,200
Travel and Entertainment	2	\$77,800	\$178,000
Wholesale	0	\$40,100	\$85,000
Government	0	\$17,100	\$27,600
Other	0	\$35,400	\$6,900
Total	10	\$884,300	\$2,071,000

	Jobs	Wages	Output
Total	21	\$2,956,700	\$5,371,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$459,200	\$207,400	\$666,600



America's Debt Settlement Industry Economic Impact Study 2019: Florida All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	482	\$38,065,100	\$80,932,800
Creditor Institutions	274	\$21,425,800	\$45,687,700
Total	756	\$59,490,900	\$126,620,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$23,500	\$55,200
Business and Personal Services	228	\$13,569,600	\$26,740,700
Mining	0	\$2,500	\$85,400
Construction	8	\$367,000	\$1,154,000
Finance Insurance and Real Estate	260	\$14,856,000	\$50,387,800
Manufacturing General	8	\$455,100	\$2,148,800
Retail	3	\$123,400	\$288,500
Transportation & Communication	43	\$3,627,800	\$14,745,300
Travel and Entertainment	75	\$2,018,200	\$5,276,500
Wholesale	6	\$519,600	\$1,570,500
Government	11	\$862,000	\$2,225,500
Other	0	\$0	\$0
Total	642	\$36,424,700	\$104,678,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	14	\$495,700	\$1,136,100
Business and Personal Services	490	\$24,904,600	\$47,915,900
Mining	3	\$11,100	\$305,600
Construction	15	\$694,500	\$2,248,900
Finance Insurance and Real Estate	163	\$6,624,900	\$48,058,200
Manufacturing General	27	\$1,579,800	\$11,021,900
Retail	170	\$5,451,700	\$14,002,700
Transportation & Communication	64	\$4,642,000	\$21,828,400
Travel and Entertainment	176	\$4,520,200	\$12,869,700
Wholesale	35	\$2,731,300	\$8,281,900
Government	13	\$1,148,800	\$3,431,600
Other	31	\$1,235,300	\$979,800
Total	1,201	\$54,039,900	\$172,080,700

	Jobs	Wages	Output
Total	2,599	\$149,955,500	\$403,379,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$40,093,100	\$16,378,000	\$56,471,100



America's Debt Settlement Industry Economic Impact Study 2019: Georgia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	27	\$2,322,900	\$4,729,100
Creditor Institutions	119	\$10,146,400	\$20,717,000
Total	146	\$12,469,300	\$25,446,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$18,500	\$55,900
Business and Personal Services	39	\$2,502,300	\$4,729,600
Mining	0	\$3,500	\$19,500
Construction	1	\$62,500	\$185,100
Finance Insurance and Real Estate	41	\$2,810,700	\$10,225,300
Manufacturing General	4	\$302,400	\$1,779,200
Retail	1	\$21,300	\$50,000
Transportation & Communication	8	\$772,300	\$2,878,800
Travel and Entertainment	14	\$321,400	\$876,300
Wholesale	1	\$101,500	\$289,900
Government	1	\$144,900	\$311,200
Other	0	\$0	\$0
Total	110	\$7,061,300	\$21,400,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$230,600	\$821,900
Business and Personal Services	79	\$3,934,500	\$7,413,900
Mining	0	\$15,200	\$75,000
Construction	2	\$106,200	\$323,800
Finance Insurance and Real Estate	21	\$1,018,000	\$7,929,800
Manufacturing General	21	\$1,472,700	\$10,601,800
Retail	27	\$845,600	\$2,195,800
Transportation & Communication	11	\$921,500	\$3,775,000
Travel and Entertainment	29	\$650,700	\$1,892,200
Wholesale	6	\$484,700	\$1,392,200
Government	1	\$134,900	\$311,500
Other	5	\$177,200	\$157,800
Total	207	\$9,991,800	\$36,890,700

	Jobs	Wages	Output
Total	463	\$29,522,400	\$83,737,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,424,800	\$3,110,700	\$9,535,500



America's Debt Settlement Industry Economic Impact Study 2019: Hawaii All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	7	\$544,900	\$1,185,200
Total	7	\$544,900	\$1,185,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,000	\$2,500
Business and Personal Services	2	\$89,500	\$177,300
Mining	0	\$200	\$1,100
Construction	0	\$3,700	\$9,200
Finance Insurance and Real Estate	1	\$85,300	\$401,900
Manufacturing General	0	\$7,500	\$75,100
Retail	0	\$900	\$2,100
Transportation & Communication	0	\$21,000	\$106,400
Travel and Entertainment	1	\$19,400	\$47,200
Wholesale	0	\$3,100	\$10,000
Government	0	\$7,900	\$22,600
Other	0	\$0	\$0
Total	4	\$239,500	\$855,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$25,600	\$54,500
Business and Personal Services	5	\$272,600	\$483,600
Mining	0	\$900	\$4,400
Construction	0	\$9,200	\$23,800
Finance Insurance and Real Estate	2	\$58,900	\$506,300
Manufacturing General	1	\$56,500	\$521,600
Retail	2	\$59,300	\$158,100
Transportation & Communication	0	\$31,900	\$198,100
Travel and Entertainment	2	\$54,600	\$148,800
Wholesale	0	\$20,800	\$66,800
Government	0	\$13,500	\$39,300
Other	0	\$13,100	\$5,900
Total	13	\$616,900	\$2,211,200

	Jobs	Wages	Output
Total	24	\$1,401,300	\$4,251,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$353,400	\$282,300	\$635,700



America's Debt Settlement Industry Economic Impact Study 2019: Idaho All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	12	\$875,100	\$1,961,000
Total	12	\$875,100	\$1,961,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,300	\$37,100
Business and Personal Services	3	\$131,800	\$279,400
Mining	0	\$4,200	\$10,400
Construction	0	\$5,000	\$15,400
Finance Insurance and Real Estate	3	\$151,000	\$692,200
Manufacturing General	1	\$93,400	\$515,900
Retail	0	\$1,700	\$3,900
Transportation & Communication	1	\$33,100	\$162,100
Travel and Entertainment	1	\$21,600	\$66,600
Wholesale	0	\$5,700	\$18,100
Government	0	\$9,300	\$21,800
Other	0	\$0	\$0
Total	9	\$469,100	\$1,822,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$196,300	\$605,900
Business and Personal Services	9	\$378,700	\$738,800
Mining	0	\$16,800	\$55,100
Construction	0	\$11,600	\$37,300
Finance Insurance and Real Estate	2	\$86,000	\$771,200
Manufacturing General	4	\$245,100	\$1,786,100
Retail	3	\$109,200	\$257,600
Transportation & Communication	1	\$54,800	\$285,800
Travel and Entertainment	3	\$59,500	\$191,300
Wholesale	0	\$35,300	\$112,900
Government	0	\$13,800	\$46,300
Other	0	\$17,200	\$11,800
Total	26	\$1,224,300	\$4,900,100

	Jobs	Wages	Output
Total	47	\$2,568,500	\$8,684,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$573,900	\$307,400	\$881,300



America's Debt Settlement Industry Economic Impact Study 2019: Illinois All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	25	\$2,525,000	\$4,765,100
Creditor Institutions	123	\$12,329,900	\$23,336,400
Total	148	\$14,854,900	\$28,101,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,700	\$60,200
Business and Personal Services	36	\$2,893,300	\$4,970,300
Mining	0	\$14,800	\$73,500
Construction	1	\$74,800	\$192,000
Finance Insurance and Real Estate	34	\$3,054,900	\$10,732,700
Manufacturing General	7	\$508,300	\$2,601,800
Retail	0	\$20,600	\$47,400
Transportation & Communication	8	\$699,800	\$2,716,200
Travel and Entertainment	13	\$407,300	\$1,001,700
Wholesale	1	\$106,500	\$294,900
Government	2	\$166,600	\$173,800
Other	0	\$0	\$0
Total	102	\$7,950,600	\$22,864,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$71,500	\$1,045,500
Business and Personal Services	89	\$5,177,500	\$9,258,700
Mining	1	\$53,000	\$269,400
Construction	2	\$144,600	\$380,900
Finance Insurance and Real Estate	23	\$1,508,100	\$9,540,000
Manufacturing General	27	\$2,415,900	\$15,970,400
Retail	29	\$973,000	\$2,453,700
Transportation & Communication	12	\$1,008,300	\$4,170,400
Travel and Entertainment	31	\$945,400	\$2,523,000
Wholesale	6	\$585,900	\$1,633,100
Government	2	\$196,400	\$338,900
Other	6	\$230,300	\$129,600
Total	234	\$13,309,900	\$47,713,600

	Jobs	Wages	Output
Total	484	\$36,115,400	\$98,679,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$7,939,700	\$4,025,800	\$11,965,500



America's Debt Settlement Industry Economic Impact Study 2019: Indiana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	49	\$3,841,700	\$8,141,200
Total	49	\$3,841,700	\$8,141,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,900	\$43,700
Business and Personal Services	10	\$556,400	\$1,085,900
Mining	0	\$7,400	\$53,900
Construction	0	\$21,700	\$57,400
Finance Insurance and Real Estate	11	\$705,700	\$2,801,200
Manufacturing General	4	\$292,500	\$1,738,300
Retail	0	\$6,800	\$15,900
Transportation & Communication	2	\$141,100	\$604,300
Travel and Entertainment	4	\$102,000	\$280,100
Wholesale	0	\$24,100	\$70,800
Government	1	\$43,500	\$68,000
Other	0	\$0	\$0
Total	32	\$1,910,100	\$6,819,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$142,700	\$748,200
Business and Personal Services	42	\$2,145,200	\$4,000,600
Mining	0	\$29,300	\$214,700
Construction	2	\$62,100	\$170,800
Finance Insurance and Real Estate	10	\$615,900	\$3,813,600
Manufacturing General	25	\$1,938,900	\$14,996,900
Retail	17	\$500,500	\$1,297,000
Transportation & Communication	5	\$305,200	\$1,437,500
Travel and Entertainment	16	\$343,400	\$1,050,100
Wholesale	2	\$188,600	\$558,600
Government	1	\$71,900	\$205,800
Other	2	\$102,700	\$80,900
Total	126	\$6,446,400	\$28,574,700

	Jobs	Wages	Output
Total	207	\$12,198,200	\$43,535,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,779,900	\$1,388,000	\$4,167,900



America's Debt Settlement Industry Economic Impact Study 2019: Iowa All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	37	\$3,620,600	\$6,842,800
Total	37	\$3,620,600	\$6,842,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$26,700	\$105,500
Business and Personal Services	7	\$405,200	\$811,700
Mining	0	\$800	\$5,700
Construction	0	\$18,700	\$47,200
Finance Insurance and Real Estate	8	\$556,100	\$2,276,600
Manufacturing General	2	\$115,000	\$661,800
Retail	0	\$4,500	\$11,100
Transportation & Communication	2	\$110,500	\$508,900
Travel and Entertainment	3	\$60,700	\$187,100
Wholesale	0	\$18,400	\$53,300
Government	0	\$39,900	\$51,400
Other	0	\$0	\$0
Total	22	\$1,356,500	\$4,720,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$478,400	\$1,907,400
Business and Personal Services	23	\$1,087,500	\$2,093,000
Mining	0	\$4,200	\$24,000
Construction	1	\$39,400	\$103,000
Finance Insurance and Real Estate	7	\$281,800	\$2,280,600
Manufacturing General	10	\$774,100	\$6,315,900
Retail	9	\$253,300	\$680,500
Transportation & Communication	3	\$181,300	\$898,200
Travel and Entertainment	9	\$166,300	\$541,900
Wholesale	1	\$113,100	\$330,000
Government	0	\$43,500	\$133,400
Other	1	\$48,300	\$40,100
Total	72	\$3,471,200	\$15,348,000

	Jobs	Wages	Output
Total	131	\$8,448,300	\$26,911,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,786,400	\$805,900	\$2,592,300



America's Debt Settlement Industry Economic Impact Study 2019: Kansas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	25	\$2,294,100	\$4,514,400
Creditor Institutions	23	\$2,109,500	\$4,163,200
Total	48	\$4,403,600	\$8,677,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,100	\$62,400
Business and Personal Services	11	\$654,600	\$1,313,800
Mining	0	\$33,100	\$79,600
Construction	0	\$20,500	\$55,400
Finance Insurance and Real Estate	14	\$855,200	\$3,017,600
Manufacturing General	2	\$103,800	\$603,200
Retail	0	\$6,100	\$16,100
Transportation & Communication	2	\$151,100	\$718,700
Travel and Entertainment	4	\$85,300	\$255,600
Wholesale	0	\$25,700	\$77,400
Government	0	\$42,900	\$72,300
Other	0	\$0	\$0
Total	33	\$1,989,400	\$6,272,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$202,000	\$1,164,700
Business and Personal Services	23	\$1,103,900	\$2,144,600
Mining	2	\$99,100	\$238,800
Construction	0	\$35,500	\$99,200
Finance Insurance and Real Estate	6	\$291,800	\$2,230,800
Manufacturing General	6	\$513,100	\$4,320,200
Retail	8	\$236,600	\$686,600
Transportation & Communication	3	\$214,800	\$998,400
Travel and Entertainment	8	\$181,200	\$559,500
Wholesale	2	\$121,700	\$368,600
Government	0	\$44,800	\$148,100
Other	2	\$45,900	\$39,000
Total	66	\$3,090,400	\$12,998,500

	Jobs	Wages	Output
Total	147	\$9,483,400	\$27,948,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,967,800	\$837,600	\$2,805,400



America's Debt Settlement Industry Economic Impact Study 2019: Kentucky All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	36	\$2,415,300	\$5,518,300
Total	36	\$2,415,300	\$5,518,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,700	\$24,100
Business and Personal Services	8	\$416,200	\$810,300
Mining	0	\$13,300	\$104,900
Construction	0	\$14,000	\$40,200
Finance Insurance and Real Estate	8	\$515,800	\$1,870,600
Manufacturing General	2	\$166,800	\$992,900
Retail	0	\$4,500	\$10,800
Transportation & Communication	1	\$100,300	\$462,400
Travel and Entertainment	3	\$70,900	\$200,100
Wholesale	0	\$16,600	\$54,600
Government	1	\$39,400	\$106,700
Other	0	\$0	\$0
Total	23	\$1,364,500	\$4,677,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$92,500	\$395,800
Business and Personal Services	20	\$997,000	\$1,887,000
Mining	0	\$50,300	\$407,600
Construction	0	\$29,000	\$86,300
Finance Insurance and Real Estate	5	\$228,200	\$1,802,200
Manufacturing General	12	\$859,800	\$7,690,700
Retail	8	\$221,500	\$583,900
Transportation & Communication	3	\$154,200	\$754,000
Travel and Entertainment	8	\$169,700	\$486,100
Wholesale	1	\$90,600	\$300,100
Government	0	\$62,800	\$193,800
Other	1	\$38,600	\$36,400
Total	64	\$2,994,200	\$14,623,900

	Jobs	Wages	Output
Total	123	\$6,774,000	\$24,819,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,439,500	\$793,100	\$2,232,600



America's Debt Settlement Industry Economic Impact Study 2019: Louisiana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$214,800	\$568,500
Creditor Institutions	50	\$2,647,600	\$7,027,900
Total	54	\$2,862,400	\$7,596,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,100	\$20,200
Business and Personal Services	13	\$697,300	\$1,369,600
Mining	0	\$125,700	\$192,400
Construction	0	\$27,600	\$68,300
Finance Insurance and Real Estate	14	\$770,600	\$3,033,300
Manufacturing General	2	\$133,400	\$1,716,200
Retail	0	\$7,100	\$17,700
Transportation & Communication	2	\$152,200	\$709,000
Travel and Entertainment	5	\$119,600	\$329,400
Wholesale	0	\$27,300	\$83,900
Government	1	\$52,900	\$139,900
Other	0	\$0	\$0
Total	37	\$2,119,800	\$7,679,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$76,300	\$260,400
Business and Personal Services	34	\$1,608,200	\$3,064,600
Mining	3	\$394,100	\$602,600
Construction	1	\$56,700	\$145,700
Finance Insurance and Real Estate	8	\$288,700	\$2,748,100
Manufacturing General	7	\$566,400	\$7,269,400
Retail	12	\$358,500	\$961,900
Transportation & Communication	3	\$227,500	\$1,155,900
Travel and Entertainment	12	\$277,200	\$831,700
Wholesale	2	\$146,600	\$453,600
Government	1	\$68,900	\$219,300
Other	2	\$54,800	\$69,300
Total	88	\$4,123,900	\$17,782,500

	Jobs	Wages	Output
Total	179	\$9,106,100	\$33,058,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,860,800	\$1,181,300	\$3,042,100



America's Debt Settlement Industry Economic Impact Study 2019: Maine All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	12	\$943,100	\$2,031,000
Total	12	\$943,100	\$2,031,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,600	\$9,600
Business and Personal Services	3	\$153,900	\$319,500
Mining	0	\$100	\$1,000
Construction	0	\$5,900	\$15,600
Finance Insurance and Real Estate	3	\$168,900	\$653,200
Manufacturing General	0	\$30,600	\$190,200
Retail	0	\$1,600	\$4,100
Transportation & Communication	1	\$30,100	\$150,700
Travel and Entertainment	1	\$26,000	\$71,500
Wholesale	0	\$5,800	\$19,100
Government	0	\$10,800	\$26,200
Other	0	\$0	\$0
Total	8	\$438,300	\$1,460,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$30,800	\$77,500
Business and Personal Services	6	\$277,500	\$537,900
Mining	0	\$500	\$4,100
Construction	0	\$8,800	\$23,900
Finance Insurance and Real Estate	1	\$58,900	\$503,800
Manufacturing General	3	\$153,500	\$1,039,800
Retail	2	\$58,700	\$158,700
Transportation & Communication	1	\$38,700	\$205,800
Travel and Entertainment	2	\$46,900	\$140,300
Wholesale	0	\$25,400	\$83,400
Government	0	\$13,300	\$41,000
Other	0	\$10,400	\$5,900
Total	17	\$723,400	\$2,822,100

	Jobs	Wages	Output
Total	37	\$2,104,800	\$6,313,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$462,700	\$303,200	\$765,900



America's Debt Settlement Industry Economic Impact Study 2019: Maryland All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	501	\$46,837,400	\$91,423,200
Creditor Institutions	70	\$6,493,400	\$12,711,700
Total	571	\$53,330,800	\$104,134,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,000	\$15,000
Business and Personal Services	126	\$8,877,500	\$16,347,200
Mining	0	\$1,200	\$21,100
Construction	5	\$289,900	\$716,400
Finance Insurance and Real Estate	144	\$10,654,100	\$32,246,300
Manufacturing General	3	\$188,200	\$793,600
Retail	2	\$71,400	\$164,700
Transportation & Communication	26	\$2,926,300	\$9,973,200
Travel and Entertainment	46	\$1,302,300	\$3,303,200
Wholesale	3	\$333,200	\$940,300
Government	7	\$613,800	\$1,082,900
Other	0	\$0	\$0
Total	362	\$25,260,900	\$65,603,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$49,800	\$238,500
Business and Personal Services	301	\$17,103,100	\$30,924,300
Mining	0	\$5,000	\$65,400
Construction	9	\$517,000	\$1,321,000
Finance Insurance and Real Estate	73	\$4,926,900	\$31,369,500
Manufacturing General	7	\$510,200	\$3,503,600
Retail	98	\$3,285,900	\$8,318,700
Transportation & Communication	39	\$3,394,900	\$13,732,300
Travel and Entertainment	109	\$2,963,500	\$8,165,800
Wholesale	20	\$1,760,800	\$4,985,700
Government	6	\$665,200	\$1,040,900
Other	21	\$901,000	\$616,000
Total	685	\$36,083,300	\$104,281,700

	Jobs	Wages	Output
Total	1,618	\$114,675,000	\$274,020,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$26,230,400	\$13,708,300	\$39,938,700



America's Debt Settlement Industry Economic Impact Study 2019: Massachusetts All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	140	\$16,818,200	\$29,530,200
Creditor Institutions	32	\$3,770,700	\$6,640,100
Total	172	\$20,588,900	\$36,170,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,900	\$8,500
Business and Personal Services	36	\$3,282,200	\$5,559,600
Mining	0	\$7,100	\$12,700
Construction	1	\$102,600	\$219,500
Finance Insurance and Real Estate	33	\$3,602,000	\$10,038,500
Manufacturing General	4	\$492,700	\$1,924,500
Retail	0	\$23,900	\$47,700
Transportation & Communication	9	\$754,200	\$2,918,800
Travel and Entertainment	14	\$493,500	\$1,119,900
Wholesale	1	\$133,500	\$329,700
Government	1	\$189,000	\$313,100
Other	0	\$0	\$0
Total	99	\$9,086,600	\$22,492,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$49,700	\$88,500
Business and Personal Services	127	\$8,473,900	\$14,083,300
Mining	0	\$24,000	\$47,200
Construction	3	\$243,000	\$539,400
Finance Insurance and Real Estate	30	\$2,464,700	\$13,618,300
Manufacturing General	13	\$1,176,800	\$5,938,000
Retail	40	\$1,512,200	\$3,272,800
Transportation & Communication	16	\$1,330,800	\$5,386,300
Travel and Entertainment	43	\$1,375,800	\$3,408,000
Wholesale	8	\$925,900	\$2,293,700
Government	2	\$268,900	\$494,200
Other	7	\$290,000	\$164,300
Total	290	\$18,135,700	\$49,334,000

	Jobs	Wages	Output
Total	561	\$47,811,200	\$107,996,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$11,093,300	\$4,501,800	\$15,595,100



America's Debt Settlement Industry Economic Impact Study 2019: Michigan All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,849,000	\$5,340,600
Creditor Institutions	84	\$8,484,100	\$15,950,300
Total	112	\$11,333,100	\$21,290,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,500	\$37,500
Business and Personal Services	28	\$1,812,800	\$3,351,500
Mining	0	\$12,800	\$41,400
Construction	1	\$52,300	\$142,800
Finance Insurance and Real Estate	29	\$1,844,800	\$6,826,100
Manufacturing General	5	\$352,900	\$1,826,600
Retail	0	\$15,100	\$37,300
Transportation & Communication	5	\$396,600	\$1,603,900
Travel and Entertainment	9	\$228,400	\$657,300
Wholesale	1	\$68,100	\$191,300
Government	1	\$96,400	\$131,100
Other	0	\$0	\$0
Total	79	\$4,889,700	\$14,846,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$175,300	\$664,600
Business and Personal Services	97	\$5,052,400	\$9,280,900
Mining	0	\$45,400	\$161,300
Construction	2	\$138,800	\$392,000
Finance Insurance and Real Estate	26	\$1,242,600	\$9,104,000
Manufacturing General	27	\$2,185,300	\$15,111,900
Retail	33	\$1,020,500	\$2,777,500
Transportation & Communication	11	\$801,000	\$3,640,200
Travel and Entertainment	34	\$724,600	\$2,176,000
Wholesale	6	\$525,600	\$1,486,500
Government	2	\$145,700	\$388,500
Other	6	\$228,900	\$161,600
Total	251	\$12,286,100	\$45,345,000

	Jobs	Wages	Output
Total	442	\$28,508,900	\$81,482,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,565,400	\$3,673,300	\$10,238,700



America's Debt Settlement Industry Economic Impact Study 2019: Minnesota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$398,900	\$749,200
Creditor Institutions	44	\$4,349,200	\$8,192,600
Total	48	\$4,748,100	\$8,941,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,900	\$72,200
Business and Personal Services	12	\$898,400	\$1,605,900
Mining	0	\$4,100	\$25,500
Construction	0	\$25,700	\$62,400
Finance Insurance and Real Estate	12	\$967,700	\$3,201,400
Manufacturing General	4	\$328,500	\$1,564,100
Retail	0	\$7,300	\$16,400
Transportation & Communication	2	\$211,200	\$800,100
Travel and Entertainment	4	\$105,000	\$282,800
Wholesale	0	\$37,200	\$95,300
Government	1	\$56,300	\$76,400
Other	0	\$0	\$0
Total	35	\$2,658,300	\$7,802,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$302,800	\$1,285,700
Business and Personal Services	39	\$2,169,900	\$3,908,800
Mining	0	\$17,600	\$103,600
Construction	1	\$68,400	\$171,700
Finance Insurance and Real Estate	11	\$636,400	\$3,626,200
Manufacturing General	15	\$1,207,600	\$7,420,800
Retail	14	\$437,500	\$1,098,100
Transportation & Communication	5	\$378,100	\$1,612,700
Travel and Entertainment	13	\$311,000	\$900,000
Wholesale	3	\$257,500	\$664,700
Government	1	\$80,900	\$258,900
Other	3	\$92,400	\$63,100
Total	112	\$5,960,100	\$21,114,300

	Jobs	Wages	Output
Total	195	\$13,366,500	\$37,858,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,836,900	\$1,555,200	\$4,392,100



America's Debt Settlement Industry Economic Impact Study 2019: Mississippi All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	28	\$1,503,600	\$4,014,800
Total	28	\$1,503,600	\$4,014,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,800	\$30,600
Business and Personal Services	6	\$258,500	\$558,600
Mining	0	\$14,400	\$33,200
Construction	0	\$9,900	\$29,300
Finance Insurance and Real Estate	8	\$372,600	\$1,600,900
Manufacturing General	1	\$59,000	\$534,200
Retail	0	\$3,300	\$8,600
Transportation & Communication	1	\$56,400	\$343,600
Travel and Entertainment	2	\$43,900	\$138,000
Wholesale	0	\$10,600	\$36,700
Government	0	\$25,900	\$58,000
Other	0	\$0	\$0
Total	18	\$863,300	\$3,371,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$107,800	\$438,600
Business and Personal Services	9	\$376,900	\$755,800
Mining	0	\$44,600	\$106,600
Construction	0	\$12,100	\$37,100
Finance Insurance and Real Estate	2	\$76,100	\$770,300
Manufacturing General	7	\$397,100	\$3,551,900
Retail	3	\$92,000	\$261,400
Transportation & Communication	1	\$60,700	\$364,200
Travel and Entertainment	3	\$63,300	\$214,400
Wholesale	1	\$35,700	\$124,400
Government	0	\$17,800	\$64,300
Other	1	\$13,900	\$15,800
Total	31	\$1,298,000	\$6,704,800

	Jobs	Wages	Output
Total	77	\$3,664,900	\$14,091,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$745,200	\$545,600	\$1,290,800



America's Debt Settlement Industry Economic Impact Study 2019: Missouri All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	518	\$34,919,400	\$80,755,800
Creditor Institutions	66	\$4,403,600	\$10,213,700
Total	584	\$39,323,000	\$90,969,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,700	\$52,900
Business and Personal Services	136	\$9,272,800	\$17,437,100
Mining	0	\$4,000	\$32,700
Construction	6	\$283,400	\$735,600
Finance Insurance and Real Estate	161	\$10,522,000	\$34,015,900
Manufacturing General	5	\$311,300	\$1,479,100
Retail	2	\$79,700	\$194,900
Transportation & Communication	27	\$1,902,800	\$9,139,000
Travel and Entertainment	54	\$1,277,500	\$3,399,000
Wholesale	5	\$363,700	\$1,008,500
Government	9	\$782,500	\$927,600
Other	0	\$0	\$0
Total	405	\$24,808,400	\$68,422,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$96,700	\$796,600
Business and Personal Services	274	\$14,059,800	\$26,580,000
Mining	0	\$12,800	\$96,200
Construction	9	\$430,700	\$1,157,200
Finance Insurance and Real Estate	71	\$3,388,000	\$25,295,600
Manufacturing General	16	\$1,158,300	\$9,649,800
Retail	98	\$2,880,000	\$7,640,700
Transportation & Communication	35	\$2,424,000	\$11,860,900
Travel and Entertainment	103	\$2,326,500	\$6,765,800
Wholesale	18	\$1,571,300	\$4,368,900
Government	8	\$615,000	\$1,748,700
Other	17	\$532,400	\$500,400
Total	658	\$29,495,500	\$96,460,800

	Jobs	Wages	Output
Total	1,647	\$93,626,900	\$255,852,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$21,276,800	\$8,975,300	\$30,252,100



America's Debt Settlement Industry Economic Impact Study 2019: Montana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	7	\$424,200	\$1,053,400
Total	7	\$424,200	\$1,053,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,300	\$16,900
Business and Personal Services	2	\$72,800	\$149,900
Mining	0	\$12,100	\$44,300
Construction	0	\$3,400	\$9,300
Finance Insurance and Real Estate	2	\$117,000	\$469,900
Manufacturing General	0	\$12,800	\$158,600
Retail	0	\$1,000	\$2,200
Transportation & Communication	0	\$20,700	\$99,400
Travel and Entertainment	1	\$14,700	\$40,500
Wholesale	0	\$3,400	\$11,100
Government	0	\$7,100	\$11,600
Other	0	\$0	\$0
Total	5	\$269,300	\$1,013,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$68,700	\$297,300
Business and Personal Services	4	\$206,600	\$389,600
Mining	0	\$42,100	\$159,500
Construction	0	\$7,000	\$20,200
Finance Insurance and Real Estate	2	\$43,300	\$384,000
Manufacturing General	1	\$59,200	\$724,600
Retail	2	\$54,000	\$124,200
Transportation & Communication	0	\$31,400	\$157,400
Travel and Entertainment	2	\$36,800	\$110,200
Wholesale	0	\$19,100	\$62,000
Government	0	\$7,800	\$26,600
Other	0	\$7,800	\$4,800
Total	14	\$583,800	\$2,460,400

	Jobs	Wages	Output
Total	26	\$1,277,300	\$4,527,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$310,300	\$163,700	\$474,000



America's Debt Settlement Industry Economic Impact Study 2019: Nebraska All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	34	\$2,905,500	\$5,895,000
Total	34	\$2,905,500	\$5,895,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$20,000	\$83,100
Business and Personal Services	8	\$494,700	\$966,800
Mining	0	\$1,000	\$4,900
Construction	0	\$17,500	\$42,200
Finance Insurance and Real Estate	8	\$517,300	\$2,152,600
Manufacturing General	0	\$62,000	\$355,100
Retail	0	\$4,500	\$11,300
Transportation & Communication	2	\$164,500	\$609,600
Travel and Entertainment	3	\$62,000	\$183,400
Wholesale	0	\$22,700	\$62,000
Government	1	\$39,400	\$83,700
Other	0	\$0	\$0
Total	22	\$1,405,600	\$4,554,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$372,300	\$1,590,600
Business and Personal Services	22	\$1,099,800	\$2,130,700
Mining	0	\$3,500	\$18,200
Construction	0	\$35,400	\$89,200
Finance Insurance and Real Estate	6	\$255,600	\$2,115,600
Manufacturing General	5	\$353,300	\$3,303,700
Retail	9	\$239,200	\$657,700
Transportation & Communication	3	\$257,600	\$944,700
Travel and Entertainment	8	\$165,500	\$512,800
Wholesale	1	\$130,300	\$358,800
Government	0	\$65,300	\$236,300
Other	1	\$31,700	\$36,100
Total	60	\$3,009,500	\$11,994,400

	Jobs	Wages	Output
Total	116	\$7,320,600	\$22,444,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,624,000	\$643,200	\$2,267,200



America's Debt Settlement Industry Economic Impact Study 2019: Nevada All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,244,400	\$4,727,000
Creditor Institutions	43	\$3,415,000	\$7,213,600
Total	71	\$5,659,400	\$11,940,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$800	\$3,700
Business and Personal Services	18	\$1,108,700	\$2,159,100
Mining	0	\$11,300	\$48,500
Construction	0	\$29,600	\$81,100
Finance Insurance and Real Estate	21	\$1,016,500	\$4,610,200
Manufacturing General	0	\$51,000	\$215,100
Retail	0	\$9,500	\$23,900
Transportation & Communication	3	\$239,800	\$1,064,800
Travel and Entertainment	6	\$201,900	\$539,300
Wholesale	0	\$37,900	\$112,600
Government	1	\$73,200	\$215,500
Other	0	\$0	\$0
Total	49	\$2,780,200	\$9,073,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,300	\$62,600
Business and Personal Services	35	\$1,993,400	\$3,576,100
Mining	0	\$42,700	\$181,200
Construction	1	\$59,500	\$168,400
Finance Insurance and Real Estate	12	\$335,500	\$3,987,000
Manufacturing General	3	\$148,900	\$896,600
Retail	13	\$468,700	\$1,276,500
Transportation & Communication	5	\$336,100	\$1,561,400
Travel and Entertainment	14	\$407,600	\$1,278,700
Wholesale	2	\$199,300	\$593,500
Government	1	\$113,500	\$324,100
Other	2	\$83,800	\$63,400
Total	88	\$4,203,300	\$13,969,500

	Jobs	Wages	Output
Total	208	\$12,642,900	\$34,983,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,246,500	\$1,644,400	\$4,890,900



America's Debt Settlement Industry Economic Impact Study 2019: New Hampshire All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	8	\$870,600	\$1,551,300
Total	8	\$870,600	\$1,551,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,300	\$2,800
Business and Personal Services	2	\$115,000	\$220,600
Mining	0	\$200	\$1,600
Construction	0	\$4,800	\$9,300
Finance Insurance and Real Estate	2	\$140,900	\$529,300
Manufacturing General	0	\$62,300	\$300,400
Retail	0	\$1,300	\$2,500
Transportation & Communication	0	\$29,100	\$106,000
Travel and Entertainment	1	\$18,700	\$45,900
Wholesale	0	\$5,900	\$13,800
Government	0	\$8,200	\$17,400
Other	0	\$0	\$0
Total	5	\$387,700	\$1,249,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,400	\$27,400
Business and Personal Services	5	\$298,400	\$530,100
Mining	0	\$1,100	\$6,200
Construction	0	\$10,400	\$21,100
Finance Insurance and Real Estate	1	\$76,100	\$531,000
Manufacturing General	3	\$190,200	\$940,600
Retail	2	\$71,100	\$153,100
Transportation & Communication	1	\$46,200	\$195,500
Travel and Entertainment	2	\$51,300	\$136,300
Wholesale	0	\$38,800	\$92,000
Government	0	\$10,800	\$32,200
Other	0	\$8,900	\$5,900
Total	14	\$812,700	\$2,671,400

	Jobs	Wages	Output
Total	27	\$2,071,000	\$5,472,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$463,500	\$194,600	\$658,100



America's Debt Settlement Industry Economic Impact Study 2019: New Jersey All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$294,000	\$565,900
Creditor Institutions	79	\$7,648,200	\$14,761,400
Total	82	\$7,942,200	\$15,327,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,100	\$5,200
Business and Personal Services	19	\$1,688,700	\$2,845,900
Mining	0	-\$1,000	\$7,400
Construction	1	\$47,000	\$108,900
Finance Insurance and Real Estate	18	\$2,025,600	\$5,837,000
Manufacturing General	2	\$234,500	\$1,084,700
Retail	0	\$12,500	\$26,000
Transportation & Communication	4	\$477,900	\$1,519,800
Travel and Entertainment	6	\$195,800	\$457,500
Wholesale	1	\$64,900	\$165,300
Government	1	\$87,800	\$185,700
Other	0	\$0	\$0
Total	52	\$4,835,800	\$12,243,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$39,100	\$100,900
Business and Personal Services	48	\$3,059,400	\$5,232,700
Mining	0	\$0	\$27,300
Construction	1	\$92,400	\$220,200
Finance Insurance and Real Estate	13	\$865,800	\$5,006,100
Manufacturing General	13	\$1,403,300	\$7,423,700
Retail	16	\$614,100	\$1,428,100
Transportation & Communication	6	\$652,400	\$2,370,200
Travel and Entertainment	17	\$459,200	\$1,169,900
Wholesale	3	\$363,500	\$931,900
Government	1	\$127,900	\$302,500
Other	3	\$119,700	\$84,000
Total	123	\$7,796,800	\$24,297,500

	Jobs	Wages	Output
Total	257	\$20,574,800	\$51,868,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,722,400	\$2,657,600	\$7,380,000



America's Debt Settlement Industry Economic Impact Study 2019: New Mexico All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	17	\$869,400	\$2,383,900
Total	17	\$869,400	\$2,383,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,800	\$14,300
Business and Personal Services	3	\$148,900	\$329,700
Mining	0	\$31,200	\$123,800
Construction	0	\$5,000	\$14,700
Finance Insurance and Real Estate	4	\$170,300	\$761,600
Manufacturing General	0	\$16,400	\$158,000
Retail	0	\$1,900	\$4,700
Transportation & Communication	1	\$38,900	\$212,400
Travel and Entertainment	2	\$34,600	\$94,000
Wholesale	0	\$6,000	\$21,500
Government	0	\$16,400	\$54,500
Other	0	\$0	\$0
Total	10	\$473,400	\$1,789,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$65,100	\$231,300
Business and Personal Services	14	\$596,600	\$1,184,500
Mining	1	\$104,600	\$449,800
Construction	0	\$16,000	\$48,900
Finance Insurance and Real Estate	3	\$120,800	\$1,249,400
Manufacturing General	2	\$72,600	\$860,800
Retail	6	\$162,700	\$423,200
Transportation & Communication	2	\$78,300	\$469,800
Travel and Entertainment	5	\$119,800	\$340,400
Wholesale	1	\$44,100	\$159,700
Government	0	\$36,700	\$139,700
Other	1	\$34,100	\$25,100
Total	38	\$1,451,400	\$5,582,600

	Jobs	Wages	Output
Total	65	\$2,794,200	\$9,755,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$745,800	\$503,100	\$1,248,900



America's Debt Settlement Industry Economic Impact Study 2019: New York All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	223	\$41,731,000	\$61,989,700
Creditor Institutions	132	\$24,375,400	\$36,314,200
Total	355	\$66,106,400	\$98,303,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,700	\$32,000
Business and Personal Services	71	\$6,855,200	\$11,135,300
Mining	0	\$17,500	\$23,100
Construction	2	\$172,600	\$411,300
Finance Insurance and Real Estate	55	\$8,085,700	\$24,928,900
Manufacturing General	5	\$432,900	\$2,009,100
Retail	1	\$49,600	\$103,400
Transportation & Communication	16	\$1,952,400	\$6,397,700
Travel and Entertainment	27	\$996,100	\$2,326,900
Wholesale	3	\$237,800	\$629,100
Government	5	\$433,600	\$702,000
Other	0	\$0	\$0
Total	185	\$19,242,100	\$48,698,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$153,600	\$542,500
Business and Personal Services	341	\$22,209,600	\$37,522,900
Mining	0	\$64,800	\$102,500
Construction	8	\$621,500	\$1,531,000
Finance Insurance and Real Estate	74	\$7,054,400	\$41,184,100
Manufacturing General	27	\$2,054,600	\$12,627,900
Retail	107	\$4,292,900	\$10,053,600
Transportation & Communication	41	\$4,121,000	\$16,247,200
Travel and Entertainment	113	\$3,780,300	\$9,747,700
Wholesale	24	\$2,313,500	\$6,146,000
Government	10	\$1,086,500	\$2,366,100
Other	24	\$948,000	\$481,600
Total	776	\$48,700,700	\$138,553,100

	Jobs	Wages	Output
Total	1,316	\$134,049,200	\$285,555,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$31,062,800	\$18,291,600	\$49,354,400



America's Debt Settlement Industry Economic Impact Study 2019: North Carolina All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	69	\$6,336,800	\$12,707,900
Total	69	\$6,336,800	\$12,707,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,500	\$56,700
Business and Personal Services	17	\$1,010,400	\$1,956,700
Mining	0	\$1,400	\$14,000
Construction	1	\$32,100	\$89,700
Finance Insurance and Real Estate	17	\$1,258,700	\$4,900,400
Manufacturing General	5	\$527,900	\$3,002,800
Retail	0	\$9,900	\$22,600
Transportation & Communication	3	\$250,500	\$1,131,100
Travel and Entertainment	7	\$162,300	\$416,400
Wholesale	1	\$44,200	\$126,400
Government	1	\$62,900	\$172,600
Other	0	\$0	\$0
Total	52	\$3,379,800	\$11,889,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$329,800	\$1,020,600
Business and Personal Services	73	\$3,607,300	\$6,893,400
Mining	0	\$6,400	\$59,600
Construction	2	\$106,700	\$309,700
Finance Insurance and Real Estate	20	\$987,900	\$7,277,900
Manufacturing General	26	\$1,670,900	\$14,030,900
Retail	28	\$857,100	\$2,145,600
Transportation & Communication	9	\$599,700	\$3,004,900
Travel and Entertainment	28	\$656,100	\$1,770,800
Wholesale	5	\$407,800	\$1,175,000
Government	2	\$113,900	\$336,900
Other	5	\$166,100	\$143,500
Total	205	\$9,509,700	\$38,168,800

	Jobs	Wages	Output
Total	326	\$19,226,300	\$62,766,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,890,200	\$2,855,400	\$7,745,600



America's Debt Settlement Industry Economic Impact Study 2019: North Dakota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	8	\$521,500	\$1,256,500
Total	8	\$521,500	\$1,256,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,900	\$29,200
Business and Personal Services	2	\$99,700	\$200,000
Mining	0	\$25,400	\$81,700
Construction	0	\$4,900	\$11,800
Finance Insurance and Real Estate	3	\$151,300	\$586,300
Manufacturing General	0	\$13,800	\$96,100
Retail	0	\$1,200	\$2,700
Transportation & Communication	0	\$27,800	\$123,600
Travel and Entertainment	1	\$13,800	\$40,500
Wholesale	0	\$5,700	\$17,400
Government	0	\$12,900	\$22,700
Other	0	\$0	\$0
Total	6	\$358,400	\$1,212,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$38,600	\$538,700
Business and Personal Services	3	\$146,200	\$268,600
Mining	0	\$79,300	\$264,900
Construction	0	\$6,200	\$15,600
Finance Insurance and Real Estate	1	\$34,900	\$266,000
Manufacturing General	1	\$75,100	\$626,200
Retail	1	\$35,300	\$86,100
Transportation & Communication	0	\$27,700	\$118,900
Travel and Entertainment	1	\$22,000	\$67,800
Wholesale	0	\$18,400	\$56,000
Government	0	\$6,800	\$24,300
Other	0	\$5,300	\$3,000
Total	10	\$495,800	\$2,336,100

	Jobs	Wages	Output
Total	24	\$1,375,700	\$4,804,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$281,800	-\$37,700	\$244,100



America's Debt Settlement Industry Economic Impact Study 2019: Ohio All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$714,000	\$1,543,500
Creditor Institutions	123	\$9,637,500	\$20,896,300
Total	132	\$10,351,500	\$22,439,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,200	\$41,900
Business and Personal Services	31	\$1,985,200	\$3,783,300
Mining	0	\$20,800	\$109,400
Construction	1	\$60,500	\$159,300
Finance Insurance and Real Estate	28	\$1,807,500	\$7,983,900
Manufacturing General	7	\$487,400	\$2,744,400
Retail	1	\$17,600	\$43,600
Transportation & Communication	6	\$485,900	\$1,975,200
Travel and Entertainment	12	\$277,900	\$755,800
Wholesale	1	\$80,300	\$227,800
Government	1	\$122,600	\$181,600
Other	0	\$0	\$0
Total	88	\$5,356,900	\$18,006,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$139,200	\$658,600
Business and Personal Services	96	\$4,856,300	\$9,095,500
Mining	1	\$74,200	\$393,200
Construction	3	\$138,400	\$377,200
Finance Insurance and Real Estate	24	\$1,051,100	\$9,124,100
Manufacturing General	32	\$2,349,200	\$17,601,800
Retail	34	\$1,003,200	\$2,760,900
Transportation & Communication	11	\$812,300	\$3,649,700
Travel and Entertainment	35	\$781,800	\$2,281,200
Wholesale	6	\$507,300	\$1,449,500
Government	3	\$202,900	\$515,600
Other	6	\$201,500	\$158,300
Total	258	\$12,117,400	\$48,065,600

	Jobs	Wages	Output
Total	478	\$27,825,800	\$88,511,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,241,700	\$4,142,000	\$10,383,700



America's Debt Settlement Industry Economic Impact Study 2019: Oklahoma All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	22	\$1,090,000	\$3,083,400
Creditor Institutions	37	\$1,813,400	\$5,144,800
Total	59	\$2,903,400	\$8,228,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,800	\$28,600
Business and Personal Services	14	\$760,600	\$1,552,100
Mining	2	\$164,500	\$362,400
Construction	0	\$23,200	\$58,600
Finance Insurance and Real Estate	18	\$890,300	\$3,550,800
Manufacturing General	2	\$79,700	\$560,200
Retail	0	\$7,400	\$17,900
Transportation & Communication	3	\$242,200	\$903,100
Travel and Entertainment	5	\$123,600	\$332,900
Wholesale	0	\$30,300	\$100,100
Government	1	\$70,000	\$198,500
Other	0	\$0	\$0
Total	45	\$2,400,600	\$7,665,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$165,200	\$538,200
Business and Personal Services	31	\$1,539,800	\$2,923,900
Mining	4	\$527,700	\$1,141,900
Construction	0	\$47,600	\$126,200
Finance Insurance and Real Estate	9	\$328,800	\$2,846,800
Manufacturing General	6	\$365,400	\$2,952,700
Retail	11	\$353,600	\$916,100
Transportation & Communication	4	\$320,100	\$1,317,900
Travel and Entertainment	12	\$267,800	\$747,000
Wholesale	2	\$149,100	\$494,900
Government	1	\$91,200	\$363,800
Other	2	\$55,100	\$60,700
Total	88	\$4,211,400	\$14,430,100

	Jobs	Wages	Output
Total	192	\$9,515,400	\$30,323,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,028,400	\$1,244,000	\$3,272,400



America's Debt Settlement Industry Economic Impact Study 2019: Oregon All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$390,900	\$745,700
Creditor Institutions	26	\$2,511,500	\$4,805,300
Total	30	\$2,902,400	\$5,551,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,000	\$34,300
Business and Personal Services	7	\$477,400	\$899,800
Mining	0	\$700	\$6,400
Construction	0	\$14,600	\$37,400
Finance Insurance and Real Estate	7	\$499,800	\$1,852,700
Manufacturing General	2	\$191,400	\$1,202,800
Retail	0	\$4,400	\$8,900
Transportation & Communication	1	\$105,200	\$414,800
Travel and Entertainment	2	\$72,000	\$182,300
Wholesale	0	\$17,800	\$49,500
Government	0	\$32,700	\$57,000
Other	0	\$0	\$0
Total	19	\$1,432,000	\$4,745,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$199,800	\$459,300
Business and Personal Services	15	\$865,400	\$1,578,800
Mining	0	\$3,300	\$25,800
Construction	0	\$28,200	\$74,000
Finance Insurance and Real Estate	4	\$181,000	\$1,473,600
Manufacturing General	9	\$642,400	\$4,242,300
Retail	6	\$196,000	\$430,200
Transportation & Communication	2	\$148,800	\$647,100
Travel and Entertainment	6	\$153,700	\$415,600
Wholesale	1	\$91,300	\$256,100
Government	0	\$44,000	\$140,500
Other	1	\$40,400	\$28,500
Total	50	\$2,594,300	\$9,771,800

	Jobs	Wages	Output
Total	99	\$6,928,700	\$20,068,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,401,600	\$719,700	\$2,121,300



America's Debt Settlement Industry Economic Impact Study 2019: Pennsylvania All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	305	\$29,132,400	\$57,791,800
Creditor Institutions	65	\$6,149,300	\$12,234,300
Total	370	\$35,281,700	\$70,026,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,500	\$46,000
Business and Personal Services	78	\$6,008,800	\$10,765,000
Mining	0	\$63,700	\$272,900
Construction	2	\$185,400	\$459,600
Finance Insurance and Real Estate	84	\$5,772,300	\$19,569,400
Manufacturing General	7	\$502,000	\$2,621,200
Retail	1	\$47,300	\$104,700
Transportation & Communication	16	\$3,016,900	\$7,072,300
Travel and Entertainment	30	\$770,300	\$1,989,800
Wholesale	2	\$229,400	\$638,500
Government	5	\$403,700	\$674,000
Other	0	\$0	\$0
Total	225	\$17,016,300	\$44,213,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$209,800	\$713,700
Business and Personal Services	250	\$14,531,400	\$25,752,100
Mining	3	\$203,200	\$958,700
Construction	6	\$423,500	\$1,091,300
Finance Insurance and Real Estate	63	\$3,381,400	\$24,198,500
Manufacturing General	31	\$2,273,700	\$15,553,900
Retail	88	\$2,839,400	\$6,786,300
Transportation & Communication	31	\$3,624,700	\$12,047,000
Travel and Entertainment	87	\$2,104,300	\$5,886,100
Wholesale	17	\$1,491,900	\$4,163,200
Government	7	\$608,600	\$1,543,500
Other	16	\$601,900	\$430,300
Total	607	\$32,293,800	\$99,124,600

	Jobs	Wages	Output
Total	1,202	\$84,591,800	\$213,364,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$19,220,100	\$9,566,400	\$28,786,500



America's Debt Settlement Industry Economic Impact Study 2019: Rhode Island All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	8	\$670,400	\$1,369,800
Total	8	\$670,400	\$1,369,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$400	\$800
Business and Personal Services	2	\$119,900	\$221,100
Mining	0	\$200	\$800
Construction	0	\$4,000	\$10,300
Finance Insurance and Real Estate	2	\$165,600	\$602,000
Manufacturing General	0	\$23,500	\$113,700
Retail	0	\$1,200	\$2,300
Transportation & Communication	0	\$24,700	\$105,100
Travel and Entertainment	1	\$19,200	\$49,900
Wholesale	0	\$5,000	\$14,300
Government	0	\$7,100	\$17,200
Other	0	\$0	\$0
Total	5	\$370,800	\$1,137,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,600	\$9,500
Business and Personal Services	4	\$223,800	\$412,100
Mining	0	\$500	\$3,200
Construction	0	\$6,400	\$17,000
Finance Insurance and Real Estate	1	\$62,500	\$423,700
Manufacturing General	2	\$117,400	\$683,600
Retail	1	\$48,700	\$108,300
Transportation & Communication	0	\$32,800	\$152,800
Travel and Entertainment	1	\$38,900	\$111,200
Wholesale	0	\$24,900	\$70,600
Government	0	\$7,900	\$18,300
Other	0	\$7,200	\$3,600
Total	9	\$574,600	\$2,013,900

	Jobs	Wages	Output
Total	22	\$1,615,800	\$4,521,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$376,600	\$208,700	\$585,300



America's Debt Settlement Industry Economic Impact Study 2019: South Carolina All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$943,000	\$1,737,300
Creditor Institutions	51	\$5,239,100	\$9,680,000
Total	60	\$6,182,100	\$11,417,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,000	\$16,500
Business and Personal Services	14	\$730,500	\$1,459,200
Mining	0	\$800	\$6,700
Construction	0	\$25,100	\$77,300
Finance Insurance and Real Estate	16	\$923,600	\$3,200,800
Manufacturing General	2	\$162,600	\$973,700
Retail	0	\$7,700	\$19,200
Transportation & Communication	2	\$158,200	\$764,800
Travel and Entertainment	6	\$127,900	\$364,500
Wholesale	0	\$29,500	\$92,600
Government	1	\$55,800	\$176,100
Other	0	\$0	\$0
Total	41	\$2,225,700	\$7,151,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$34,600	\$229,200
Business and Personal Services	30	\$1,420,500	\$2,755,800
Mining	0	\$3,400	\$26,400
Construction	1	\$46,800	\$148,500
Finance Insurance and Real Estate	8	\$369,100	\$2,817,400
Manufacturing General	11	\$802,000	\$5,719,100
Retail	12	\$338,500	\$911,900
Transportation & Communication	4	\$248,400	\$1,239,000
Travel and Entertainment	13	\$282,600	\$846,300
Wholesale	2	\$155,700	\$492,400
Government	1	\$74,700	\$249,400
Other	2	\$66,700	\$59,000
Total	87	\$3,843,000	\$15,494,400

	Jobs	Wages	Output
Total	188	\$12,250,800	\$34,063,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,370,200	\$1,287,000	\$3,657,200



America's Debt Settlement Industry Economic Impact Study 2019: South Dakota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	25	\$2,384,800	\$4,488,500
Total	25	\$2,384,800	\$4,488,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,000	\$38,100
Business and Personal Services	5	\$284,000	\$575,800
Mining	0	\$800	\$5,600
Construction	0	\$10,700	\$27,600
Finance Insurance and Real Estate	8	\$407,500	\$1,675,000
Manufacturing General	0	\$36,400	\$156,600
Retail	0	\$3,500	\$7,900
Transportation & Communication	1	\$86,000	\$349,500
Travel and Entertainment	2	\$41,800	\$130,700
Wholesale	0	\$14,700	\$45,000
Government	0	\$22,600	\$47,000
Other	0	\$0	\$0
Total	16	\$917,000	\$3,058,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$145,100	\$659,100
Business and Personal Services	14	\$735,200	\$1,361,000
Mining	0	\$2,700	\$18,000
Construction	0	\$23,800	\$63,500
Finance Insurance and Real Estate	4	\$176,700	\$1,456,800
Manufacturing General	2	\$152,000	\$1,016,300
Retail	5	\$176,200	\$447,100
Transportation & Communication	1	\$112,200	\$537,400
Travel and Entertainment	6	\$107,600	\$355,300
Wholesale	1	\$80,200	\$248,000
Government	0	\$28,100	\$113,600
Other	1	\$32,600	\$24,300
Total	37	\$1,772,400	\$6,300,400

	Jobs	Wages	Output
Total	78	\$5,074,200	\$13,847,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,104,700	\$132,400	\$1,237,100



America's Debt Settlement Industry Economic Impact Study 2019: Tennessee All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$434,800	\$979,300
Creditor Institutions	85	\$6,101,300	\$13,781,600
Total	91	\$6,536,100	\$14,760,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,100	\$17,100
Business and Personal Services	21	\$1,316,500	\$2,551,000
Mining	0	\$2,600	\$18,900
Construction	1	\$47,400	\$113,800
Finance Insurance and Real Estate	23	\$1,609,700	\$5,307,900
Manufacturing General	3	\$215,300	\$1,257,600
Retail	0	\$14,200	\$31,700
Transportation & Communication	4	\$281,000	\$1,294,500
Travel and Entertainment	9	\$253,300	\$599,400
Wholesale	1	\$53,500	\$161,000
Government	1	\$100,800	\$240,800
Other	0	\$0	\$0
Total	63	\$3,897,400	\$11,593,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$42,700	\$276,500
Business and Personal Services	53	\$3,203,400	\$5,341,800
Mining	0	\$9,900	\$68,400
Construction	1	\$92,900	\$231,400
Finance Insurance and Real Estate	15	\$699,400	\$4,895,100
Manufacturing General	18	\$1,253,100	\$9,396,000
Retail	19	\$666,000	\$1,629,700
Transportation & Communication	6	\$427,100	\$1,956,500
Travel and Entertainment	20	\$535,200	\$1,399,600
Wholesale	4	\$289,400	\$877,800
Government	1	\$163,600	\$623,200
Other	4	\$134,200	\$103,300
Total	147	\$7,516,900	\$26,799,300

	Jobs	Wages	Output
Total	301	\$17,950,400	\$53,153,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,909,200	\$2,153,000	\$6,062,200



America's Debt Settlement Industry Economic Impact Study 2019: Texas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	373	\$33,380,700	\$66,284,900
Creditor Institutions	394	\$34,879,400	\$69,462,900
Total	767	\$68,260,100	\$135,747,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$37,300	\$126,800
Business and Personal Services	203	\$14,011,900	\$25,438,300
Mining	6	\$1,182,800	\$2,302,900
Construction	7	\$462,500	\$1,124,400
Finance Insurance and Real Estate	253	\$16,325,000	\$52,476,800
Manufacturing General	14	\$1,229,600	\$8,180,400
Retail	4	\$120,900	\$277,500
Transportation & Communication	40	\$3,196,900	\$13,989,500
Travel and Entertainment	72	\$1,941,300	\$5,016,600
Wholesale	6	\$566,400	\$1,686,100
Government	13	\$948,700	\$2,391,600
Other	0	\$0	\$0
Total	620	\$40,023,300	\$113,010,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	29	\$662,800	\$2,236,100
Business and Personal Services	506	\$28,297,800	\$50,214,500
Mining	19	\$3,607,400	\$7,127,400
Construction	15	\$988,200	\$2,482,300
Finance Insurance and Real Estate	159	\$8,518,900	\$51,457,300
Manufacturing General	52	\$4,291,600	\$36,991,900
Retail	177	\$6,143,000	\$15,311,500
Transportation & Communication	70	\$5,287,400	\$24,364,200
Travel and Entertainment	191	\$4,938,000	\$13,441,500
Wholesale	36	\$3,312,300	\$9,902,100
Government	15	\$1,227,500	\$3,941,100
Other	40	\$1,218,700	\$1,052,900
Total	1,309	\$68,493,600	\$218,522,800

	Jobs	Wages	Output
Total	2,696	\$176,777,000	\$467,281,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$40,557,100	\$19,536,800	\$60,093,900



America's Debt Settlement Industry Economic Impact Study 2019: Utah All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	78	\$6,177,200	\$12,922,200
Total	78	\$6,177,200	\$12,922,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,800	\$10,500
Business and Personal Services	22	\$1,156,100	\$2,443,900
Mining	0	\$12,900	\$66,100
Construction	1	\$40,200	\$116,400
Finance Insurance and Real Estate	27	\$1,385,600	\$5,783,900
Manufacturing General	2	\$98,900	\$614,800
Retail	0	\$14,000	\$28,700
Transportation & Communication	4	\$332,200	\$1,409,300
Travel and Entertainment	7	\$159,300	\$446,900
Wholesale	1	\$50,400	\$142,400
Government	1	\$89,600	\$219,100
Other	0	\$0	\$0
Total	65	\$3,342,000	\$11,282,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$47,000	\$168,600
Business and Personal Services	43	\$1,976,000	\$3,978,000
Mining	0	\$38,200	\$216,600
Construction	1	\$68,700	\$205,100
Finance Insurance and Real Estate	14	\$508,300	\$4,363,000
Manufacturing General	7	\$436,900	\$3,419,900
Retail	15	\$543,900	\$1,240,500
Transportation & Communication	6	\$419,800	\$1,794,600
Travel and Entertainment	16	\$330,300	\$1,002,200
Wholesale	3	\$234,300	\$665,200
Government	1	\$101,000	\$294,800
Other	2	\$66,600	\$90,000
Total	110	\$4,771,000	\$17,438,500

	Jobs	Wages	Output
Total	253	\$14,290,200	\$41,642,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,420,300	\$1,634,100	\$5,054,400



America's Debt Settlement Industry Economic Impact Study 2019: Vermont All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	3	\$193,500	\$461,500
Total	3	\$193,500	\$461,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,500	\$6,100
Business and Personal Services	1	\$33,100	\$66,500
Mining	0	\$300	\$2,100
Construction	0	\$1,400	\$3,500
Finance Insurance and Real Estate	1	\$37,500	\$181,400
Manufacturing General	0	\$18,500	\$103,300
Retail	0	\$400	\$900
Transportation & Communication	0	\$8,200	\$35,800
Travel and Entertainment	0	\$6,100	\$16,800
Wholesale	0	\$1,300	\$4,100
Government	0	\$2,200	\$3,100
Other	0	\$0	\$0
Total	2	\$110,500	\$423,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,600	\$69,900
Business and Personal Services	1	\$59,000	\$109,300
Mining	0	\$1,200	\$10,100
Construction	0	\$1,700	\$4,500
Finance Insurance and Real Estate	0	\$11,300	\$103,500
Manufacturing General	1	\$91,100	\$677,400
Retail	0	\$12,600	\$30,800
Transportation & Communication	0	\$8,500	\$39,100
Travel and Entertainment	0	\$9,600	\$29,100
Wholesale	0	\$5,100	\$16,400
Government	0	\$2,600	\$6,300
Other	0	\$1,800	\$1,000
Total	2	\$219,100	\$1,097,400

	Jobs	Wages	Output
Total	7	\$523,100	\$1,982,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$111,500	\$74,800	\$186,300



America's Debt Settlement Industry Economic Impact Study 2019: Virginia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$720,900	\$1,254,500
Creditor Institutions	114	\$13,497,000	\$23,555,900
Total	120	\$14,217,900	\$24,810,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,100	\$23,700
Business and Personal Services	27	\$2,177,400	\$3,964,100
Mining	0	\$3,500	\$56,000
Construction	1	\$55,300	\$151,900
Finance Insurance and Real Estate	28	\$2,036,900	\$6,762,100
Manufacturing General	2	\$165,700	\$883,000
Retail	0	\$14,800	\$35,700
Transportation & Communication	6	\$498,600	\$1,975,800
Travel and Entertainment	11	\$241,700	\$652,800
Wholesale	1	\$70,900	\$197,400
Government	2	\$166,400	\$427,000
Other	0	\$0	\$0
Total	78	\$5,437,300	\$15,129,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$61,400	\$345,400
Business and Personal Services	93	\$5,336,900	\$9,693,700
Mining	0	\$12,300	\$221,800
Construction	3	\$157,200	\$445,900
Finance Insurance and Real Estate	26	\$1,306,000	\$10,069,900
Manufacturing General	12	\$769,100	\$6,264,900
Retail	35	\$1,080,200	\$2,861,100
Transportation & Communication	12	\$933,500	\$4,194,200
Travel and Entertainment	36	\$824,000	\$2,349,900
Wholesale	6	\$544,400	\$1,525,600
Government	3	\$300,800	\$893,800
Other	8	\$308,800	\$185,200
Total	239	\$11,634,600	\$39,051,400

	Jobs	Wages	Output
Total	437	\$31,289,800	\$78,991,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$7,671,300	\$3,867,600	\$11,538,900



America's Debt Settlement Industry Economic Impact Study 2019: Washington All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$207,000	\$387,200
Creditor Institutions	40	\$4,114,000	\$7,719,100
Total	42	\$4,321,000	\$8,106,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$28,200	\$51,700
Business and Personal Services	9	\$647,800	\$1,225,300
Mining	0	\$3,400	\$13,900
Construction	0	\$20,900	\$52,900
Finance Insurance and Real Estate	8	\$671,500	\$2,579,400
Manufacturing General	2	\$165,200	\$1,023,500
Retail	0	\$6,300	\$13,900
Transportation & Communication	2	\$230,200	\$808,100
Travel and Entertainment	3	\$100,400	\$264,000
Wholesale	0	\$27,400	\$80,700
Government	1	\$60,700	\$168,900
Other	0	\$0	\$0
Total	25	\$1,962,000	\$6,282,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$431,300	\$884,500
Business and Personal Services	28	\$1,671,400	\$3,003,000
Mining	0	\$15,100	\$54,600
Construction	1	\$55,500	\$144,500
Finance Insurance and Real Estate	7	\$417,800	\$3,065,000
Manufacturing General	11	\$745,700	\$5,379,100
Retail	9	\$423,400	\$1,021,400
Transportation & Communication	4	\$319,300	\$1,326,300
Travel and Entertainment	10	\$298,400	\$832,700
Wholesale	3	\$186,200	\$551,100
Government	1	\$110,000	\$368,100
Other	3	\$89,100	\$61,600
Total	86	\$4,763,200	\$16,691,900

	Jobs	Wages	Output
Total	153	\$11,046,200	\$31,080,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,609,600	\$1,390,800	\$4,000,400



America's Debt Settlement Industry Economic Impact Study 2019: West Virginia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	5	\$278,400	\$737,800
Total	5	\$278,400	\$737,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,800	\$5,700
Business and Personal Services	1	\$50,800	\$96,800
Mining	0	\$31,700	\$207,300
Construction	0	\$1,700	\$4,900
Finance Insurance and Real Estate	1	\$63,100	\$293,600
Manufacturing General	0	\$26,800	\$221,600
Retail	0	\$500	\$1,300
Transportation & Communication	0	\$13,500	\$54,400
Travel and Entertainment	0	\$8,600	\$24,800
Wholesale	0	\$1,900	\$6,500
Government	0	\$5,700	\$13,800
Other	0	\$0	\$0
Total	2	\$206,100	\$930,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$4,600	\$67,200
Business and Personal Services	2	\$78,400	\$147,700
Mining	1	\$116,800	\$789,400
Construction	0	\$2,500	\$7,200
Finance Insurance and Real Estate	0	\$13,700	\$139,800
Manufacturing General	2	\$149,200	\$1,373,000
Retail	1	\$16,500	\$45,500
Transportation & Communication	0	\$13,200	\$59,600
Travel and Entertainment	1	\$13,000	\$40,000
Wholesale	0	\$7,100	\$24,200
Government	0	\$3,700	\$13,000
Other	0	\$2,800	\$1,800
Total	9	\$421,500	\$2,708,400

	Jobs	Wages	Output
Total	16	\$906,000	\$4,376,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$167,500	\$116,700	\$284,200



America's Debt Settlement Industry Economic Impact Study 2019: Wisconsin All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	36	\$2,686,100	\$5,907,600
Total	36	\$2,686,100	\$5,907,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,900	\$62,700
Business and Personal Services	8	\$483,900	\$951,400
Mining	0	\$1,800	\$8,800
Construction	0	\$17,600	\$45,500
Finance Insurance and Real Estate	7	\$509,300	\$2,264,600
Manufacturing General	5	\$379,400	\$1,897,100
Retail	0	\$4,900	\$11,700
Transportation & Communication	2	\$113,000	\$493,600
Travel and Entertainment	3	\$70,800	\$197,800
Wholesale	0	\$20,600	\$58,100
Government	0	\$35,600	\$50,100
Other	0	\$0	\$0
Total	25	\$1,653,800	\$6,041,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$235,200	\$916,200
Business and Personal Services	22	\$1,158,000	\$2,186,500
Mining	0	\$7,700	\$42,000
Construction	0	\$37,200	\$98,800
Finance Insurance and Real Estate	6	\$273,500	\$2,171,600
Manufacturing General	22	\$1,539,700	\$10,294,500
Retail	9	\$251,500	\$647,100
Transportation & Communication	3	\$188,000	\$854,700
Travel and Entertainment	8	\$169,700	\$511,400
Wholesale	1	\$119,200	\$338,900
Government	0	\$45,300	\$141,000
Other	1	\$54,700	\$38,500
Total	79	\$4,079,700	\$18,241,200

	Jobs	Wages	Output
Total	140	\$8,419,600	\$30,190,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,829,000	\$994,300	\$2,823,300



America's Debt Settlement Industry Economic Impact Study 2019: Wyoming All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$191,000	\$762,600
Creditor Institutions	4	\$112,400	\$450,400
Total	10	\$303,400	\$1,213,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,500	\$6,000
Business and Personal Services	2	\$76,800	\$166,700
Mining	0	\$31,100	\$154,200
Construction	0	\$4,000	\$10,500
Finance Insurance and Real Estate	3	\$108,500	\$506,500
Manufacturing General	0	\$9,400	\$129,600
Retail	0	\$1,000	\$2,600
Transportation & Communication	0	\$23,700	\$116,400
Travel and Entertainment	1	\$15,500	\$47,900
Wholesale	0	\$5,000	\$13,300
Government	0	\$7,900	\$16,800
Other	0	\$0	\$0
Total	6	\$284,400	\$1,170,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$23,900	\$111,400
Business and Personal Services	2	\$70,500	\$136,000
Mining	1	\$112,300	\$592,300
Construction	0	\$3,000	\$8,100
Finance Insurance and Real Estate	0	\$14,400	\$150,100
Manufacturing General	0	\$38,000	\$502,600
Retail	0	\$17,100	\$48,900
Transportation & Communication	0	\$15,200	\$70,100
Travel and Entertainment	0	\$13,100	\$43,500
Wholesale	0	\$10,500	\$27,900
Government	0	\$4,300	\$13,900
Other	0	\$3,000	\$2,600
Total	4	\$325,300	\$1,707,400

	Jobs	Wages	Output
Total	20	\$913,100	\$4,090,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$206,600	\$209,100	\$415,700

Appendix D
Summary Tables Debt Settlement Firm's Impact by State (2018)



America's Debt Settlement Industry Economic Impact Study 2019: United States

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	5,215	\$490,380,100	\$953,897,500
Total	5,215	\$490,380,100	\$953,897,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$335,800	\$1,132,200
Business and Personal Services	1,306	\$87,232,400	\$161,771,000
Mining	7	\$1,351,200	\$3,499,100
Construction	41	\$2,564,300	\$6,787,600
Finance Insurance and Real Estate	1,474	\$100,306,700	\$331,126,300
Manufacturing General	94	\$7,580,700	\$41,105,700
Retail	19	\$767,600	\$1,756,500
Transportation & Communication	262	\$25,001,400	\$93,480,600
Travel and Entertainment	468	\$12,928,400	\$32,794,600
Wholesale	39	\$3,447,900	\$9,921,700
Government	74	\$5,989,100	\$13,456,500
Other	0	\$0	\$0
Total	3,786	\$247,505,500	\$696,831,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	131	\$4,456,100	\$15,451,600
Business and Personal Services	2,741	\$152,869,900	\$276,399,600
Mining	25	\$3,308,300	\$8,960,000
Construction	75	\$4,633,300	\$12,526,200
Finance Insurance and Real Estate	751	\$41,897,400	\$280,622,200
Manufacturing General	328	\$24,711,400	\$176,776,600
Retail	927	\$32,049,700	\$79,968,600
Transportation & Communication	371	\$30,820,700	\$128,020,900
Travel and Entertainment	1,012	\$26,994,200	\$73,691,600
Wholesale	197	\$17,081,200	\$49,154,900
Government	78	\$7,207,600	\$19,812,300
Other	177	\$6,549,100	\$4,821,400
Total	6,813	\$352,578,900	\$1,126,205,900

	Jobs	Wages	Output
Total	15,814	\$1,090,464,500	\$2,776,935,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$245,239,600	\$113,423,000	\$358,662,600



America's Debt Settlement Industry Economic Impact Study 2019: Alabama

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$233,600	\$587,300
Total	4	\$233,600	\$587,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,800	\$20,200
Business and Personal Services	1	\$43,400	\$86,400
Mining	0	\$4,100	\$34,300
Construction	0	\$1,600	\$4,300
Finance Insurance and Real Estate	0	\$62,200	\$365,000
Manufacturing General	1	\$94,800	\$665,700
Retail	0	\$500	\$1,200
Transportation & Communication	0	\$8,400	\$44,500
Travel and Entertainment	0	\$6,300	\$19,400
Wholesale	0	\$1,800	\$5,500
Government	0	\$4,600	\$12,500
Other	0	\$0	\$0
Total	2	\$234,500	\$1,259,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$72,200	\$231,600
Business and Personal Services	1	\$67,000	\$126,400
Mining	0	\$12,200	\$103,800
Construction	0	\$2,300	\$6,200
Finance Insurance and Real Estate	0	\$15,500	\$127,800
Manufacturing General	6	\$366,400	\$3,017,600
Retail	1	\$14,000	\$40,100
Transportation & Communication	0	\$11,700	\$57,500
Travel and Entertainment	1	\$10,400	\$32,800
Wholesale	0	\$7,200	\$22,100
Government	0	\$3,700	\$13,800
Other	0	\$2,400	\$3,000
Total	11	\$585,000	\$3,782,700

	Jobs	Wages	Output
Total	17	\$1,053,100	\$5,629,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$112,700	\$91,000	\$203,700



America's Debt Settlement Industry Economic Impact Study 2019: Alaska

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,600	\$4,800
Business and Personal Services	0	\$0	\$0
Mining	0	\$16,400	\$75,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$100	\$21,300
Manufacturing General	0	\$6,300	\$48,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$24,400	\$150,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,600	\$23,300
Business and Personal Services	0	\$1,900	\$3,300
Mining	0	\$40,700	\$189,400
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$400	\$2,900
Manufacturing General	1	\$29,800	\$211,900
Retail	0	\$300	\$700
Transportation & Communication	0	\$400	\$2,000
Travel and Entertainment	0	\$300	\$900
Wholesale	0	\$200	\$700
Government	0	\$100	\$300
Other	0	\$100	\$0
Total	1	\$81,900	\$435,600

	Jobs	Wages	Output
Total	1	\$106,300	\$585,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$25,000	\$16,200	\$41,200



America's Debt Settlement Industry Economic Impact Study 2019: Arizona

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,552	\$132,205,100	\$268,176,300
Total	1,552	\$132,205,100	\$268,176,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$13,400	\$42,600
Business and Personal Services	428	\$23,763,400	\$46,785,800
Mining	1	\$30,000	\$176,000
Construction	13	\$665,500	\$1,964,000
Finance Insurance and Real Estate	509	\$28,728,000	\$96,186,500
Manufacturing General	8	\$460,800	\$1,855,000
Retail	6	\$236,300	\$542,900
Transportation & Communication	84	\$5,848,000	\$26,233,800
Travel and Entertainment	146	\$3,671,300	\$9,726,100
Wholesale	13	\$1,039,700	\$2,973,300
Government	24	\$1,527,800	\$4,947,800
Other	0	\$0	\$0
Total	1,232	\$65,984,200	\$191,433,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$261,600	\$771,900
Business and Personal Services	799	\$41,490,500	\$76,987,800
Mining	2	\$72,200	\$409,500
Construction	23	\$1,155,600	\$3,508,300
Finance Insurance and Real Estate	249	\$11,035,100	\$80,054,100
Manufacturing General	14	\$853,000	\$5,768,900
Retail	277	\$9,463,300	\$23,958,900
Transportation & Communication	109	\$7,302,100	\$34,639,800
Travel and Entertainment	299	\$7,190,900	\$20,454,900
Wholesale	59	\$4,842,800	\$13,882,600
Government	26	\$1,998,000	\$6,878,300
Other	47	\$1,704,900	\$1,343,800
Total	1,911	\$87,370,000	\$268,658,800

	Jobs	Wages	Output
Total	4,695	\$285,559,300	\$728,268,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$65,940,100	\$28,344,200	\$94,284,300



America's Debt Settlement Industry Economic Impact Study 2019: Arkansas

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,300	\$25,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$3,200	\$17,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$400	\$89,300
Manufacturing General	1	\$49,900	\$350,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	1	\$60,800	\$482,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$77,000	\$317,200
Business and Personal Services	0	\$3,800	\$7,400
Mining	0	\$8,300	\$47,400
Construction	0	\$100	\$400
Finance Insurance and Real Estate	0	\$800	\$6,300
Manufacturing General	4	\$231,300	\$1,837,100
Retail	0	\$600	\$1,700
Transportation & Communication	0	\$900	\$4,600
Travel and Entertainment	0	\$500	\$1,900
Wholesale	0	\$500	\$1,800
Government	0	\$200	\$700
Other	0	\$200	\$200
Total	6	\$324,200	\$2,226,700

	Jobs	Wages	Output
Total	7	\$385,000	\$2,709,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$93,300	\$46,100	\$139,400



America's Debt Settlement Industry Economic Impact Study 2019: California

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	875	\$95,615,600	\$173,323,600
Total	875	\$95,615,600	\$173,323,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$58,300	\$140,800
Business and Personal Services	213	\$16,456,200	\$28,714,300
Mining	1	\$76,000	\$211,200
Construction	7	\$465,600	\$1,142,100
Finance Insurance and Real Estate	250	\$19,697,700	\$58,791,200
Manufacturing General	14	\$1,352,000	\$6,753,100
Retail	3	\$140,900	\$311,800
Transportation & Communication	47	\$6,211,600	\$19,104,500
Travel and Entertainment	77	\$2,640,500	\$5,981,200
Wholesale	7	\$612,500	\$1,839,800
Government	15	\$1,229,000	\$2,536,600
Other	0	\$0	\$0
Total	635	\$48,940,300	\$125,526,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	19	\$1,023,700	\$2,395,500
Business and Personal Services	494	\$29,837,300	\$52,352,400
Mining	2	\$162,800	\$470,400
Construction	14	\$954,600	\$2,408,800
Finance Insurance and Real Estate	123	\$8,760,700	\$53,548,400
Manufacturing General	47	\$4,113,500	\$26,109,600
Retail	160	\$6,455,700	\$15,633,400
Transportation & Communication	71	\$7,212,500	\$25,639,000
Travel and Entertainment	184	\$5,915,000	\$14,661,000
Wholesale	39	\$3,238,700	\$9,756,300
Government	16	\$1,691,900	\$4,029,900
Other	34	\$1,285,100	\$816,400
Total	1,203	\$70,651,500	\$207,821,100

	Jobs	Wages	Output
Total	2,713	\$215,207,400	\$506,671,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$48,756,200	\$25,558,700	\$74,314,900



America's Debt Settlement Industry Economic Impact Study 2019: Colorado

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,725,400	\$5,184,200
Total	28	\$2,725,400	\$5,184,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,100	\$17,000
Business and Personal Services	8	\$537,900	\$980,100
Mining	0	\$85,000	\$134,100
Construction	0	\$15,800	\$40,900
Finance Insurance and Real Estate	7	\$494,000	\$1,869,800
Manufacturing General	1	\$97,700	\$490,700
Retail	0	\$3,900	\$9,200
Transportation & Communication	2	\$126,800	\$552,800
Travel and Entertainment	3	\$73,300	\$185,200
Wholesale	0	\$21,000	\$55,700
Government	0	\$28,800	\$64,200
Other	0	\$0	\$0
Total	21	\$1,488,300	\$4,399,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$64,100	\$253,800
Business and Personal Services	15	\$840,400	\$1,508,000
Mining	1	\$206,700	\$336,000
Construction	0	\$28,200	\$75,100
Finance Insurance and Real Estate	5	\$223,100	\$1,560,900
Manufacturing General	4	\$249,400	\$1,714,500
Retail	5	\$165,800	\$427,500
Transportation & Communication	2	\$188,100	\$735,600
Travel and Entertainment	6	\$152,400	\$436,500
Wholesale	1	\$104,400	\$277,100
Government	0	\$33,500	\$86,300
Other	1	\$42,300	\$30,800
Total	42	\$2,298,400	\$7,442,100

	Jobs	Wages	Output
Total	91	\$6,512,100	\$17,026,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,363,100	\$584,000	\$1,947,100



America's Debt Settlement Industry Economic Impact Study 2019: Connecticut

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$406,200	\$580,100
Total	2	\$406,200	\$580,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$700	\$1,700
Business and Personal Services	0	\$35,000	\$58,300
Mining	0	\$0	\$2,000
Construction	0	\$1,000	\$2,100
Finance Insurance and Real Estate	-1	\$40,900	\$444,900
Manufacturing General	1	\$77,400	\$279,400
Retail	0	\$300	\$600
Transportation & Communication	0	\$8,700	\$32,700
Travel and Entertainment	0	\$4,600	\$11,300
Wholesale	0	\$1,300	\$3,800
Government	0	\$1,700	\$3,500
Other	0	\$0	\$0
Total	0	\$171,600	\$840,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,600	\$22,900
Business and Personal Services	2	\$114,800	\$195,300
Mining	0	-\$200	\$6,700
Construction	0	\$3,600	\$7,600
Finance Insurance and Real Estate	0	\$36,300	\$182,700
Manufacturing General	2	\$284,900	\$1,013,600
Retail	1	\$23,100	\$51,900
Transportation & Communication	0	\$27,100	\$85,000
Travel and Entertainment	1	\$17,500	\$46,300
Wholesale	0	\$12,800	\$37,200
Government	0	\$4,600	\$12,800
Other	0	\$4,200	\$2,300
Total	6	\$537,300	\$1,664,300

	Jobs	Wages	Output
Total	8	\$1,115,100	\$3,084,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$164,900	\$83,400	\$248,300



America's Debt Settlement Industry Economic Impact Study 2019: Delaware

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$475,300	\$884,300
Total	4	\$475,300	\$884,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,000	\$3,500
Business and Personal Services	1	\$60,400	\$107,500
Mining	0	-\$100	\$200
Construction	0	\$1,900	\$4,900
Finance Insurance and Real Estate	0	\$43,200	\$366,800
Manufacturing General	0	\$9,900	\$74,000
Retail	0	\$500	\$1,100
Transportation & Communication	0	\$9,400	\$39,700
Travel and Entertainment	0	\$7,400	\$20,600
Wholesale	0	\$2,100	\$5,800
Government	0	\$3,600	\$5,600
Other	0	\$0	\$0
Total	1	\$139,300	\$629,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,600	\$50,700
Business and Personal Services	2	\$121,200	\$213,000
Mining	0	-\$200	\$500
Construction	0	\$3,600	\$9,700
Finance Insurance and Real Estate	0	\$28,000	\$313,900
Manufacturing General	1	\$50,800	\$374,800
Retail	1	\$24,500	\$57,700
Transportation & Communication	0	\$18,300	\$75,300
Travel and Entertainment	1	\$18,900	\$54,000
Wholesale	0	\$12,400	\$33,600
Government	0	\$4,200	\$10,900
Other	0	\$4,100	\$3,900
Total	5	\$300,400	\$1,198,000

	Jobs	Wages	Output
Total	10	\$915,000	\$2,712,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$189,400	\$94,000	\$283,400



America's Debt Settlement Industry Economic Impact Study 2019: District Of Columbia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	0	\$0	\$0
Mining	0	-\$100	\$100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$400	\$54,000
Manufacturing General	0	\$2,200	\$6,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$2,500	\$60,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	0	\$300	\$500
Mining	0	-\$200	\$300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$100	\$400
Manufacturing General	0	\$5,700	\$23,000
Retail	0	\$0	\$100
Transportation & Communication	0	\$100	\$300
Travel and Entertainment	0	\$100	\$100
Wholesale	0	\$0	\$100
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$6,100	\$24,800

	Jobs	Wages	Output
Total	0	\$8,600	\$85,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	-\$1,600	-\$500	-\$2,100



America's Debt Settlement Industry Economic Impact Study 2019: Florida

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	482	\$38,065,100	\$80,932,800
Total	482	\$38,065,100	\$80,932,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,500	\$34,200
Business and Personal Services	143	\$8,582,200	\$16,880,500
Mining	0	\$1,600	\$53,200
Construction	5	\$235,400	\$734,400
Finance Insurance and Real Estate	163	\$9,308,500	\$31,687,600
Manufacturing General	5	\$284,500	\$1,339,900
Retail	2	\$77,900	\$182,700
Transportation & Communication	27	\$2,219,100	\$9,155,400
Travel and Entertainment	48	\$1,262,000	\$3,328,100
Wholesale	4	\$326,100	\$988,700
Government	7	\$548,000	\$1,380,400
Other	0	\$0	\$0
Total	404	\$22,859,800	\$65,765,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$233,300	\$534,700
Business and Personal Services	251	\$12,765,800	\$24,536,700
Mining	1	\$5,400	\$145,600
Construction	8	\$364,900	\$1,168,200
Finance Insurance and Real Estate	80	\$3,323,600	\$24,267,600
Manufacturing General	13	\$758,100	\$5,257,600
Retail	86	\$2,732,900	\$7,046,800
Transportation & Communication	34	\$2,461,400	\$11,442,200
Travel and Entertainment	92	\$2,340,000	\$6,702,900
Wholesale	18	\$1,424,900	\$4,330,700
Government	7	\$595,600	\$1,782,100
Other	16	\$628,800	\$507,000
Total	613	\$27,634,700	\$87,722,100

	Jobs	Wages	Output
Total	1,499	\$88,559,600	\$234,420,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$22,536,300	\$8,382,000	\$30,918,300



America's Debt Settlement Industry Economic Impact Study 2019: Georgia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	27	\$2,322,900	\$4,729,100
Total	27	\$2,322,900	\$4,729,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,700	\$32,300
Business and Personal Services	7	\$454,100	\$854,200
Mining	0	\$1,900	\$10,400
Construction	0	\$11,800	\$34,200
Finance Insurance and Real Estate	6	\$500,000	\$2,198,500
Manufacturing General	2	\$166,500	\$1,006,200
Retail	0	\$3,800	\$9,100
Transportation & Communication	1	\$128,300	\$498,300
Travel and Entertainment	3	\$56,700	\$157,900
Wholesale	0	\$18,100	\$52,000
Government	0	\$26,100	\$53,500
Other	0	\$0	\$0
Total	19	\$1,378,000	\$4,906,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$104,900	\$377,100
Business and Personal Services	14	\$708,200	\$1,334,200
Mining	0	\$6,900	\$33,900
Construction	0	\$19,900	\$59,400
Finance Insurance and Real Estate	4	\$179,100	\$1,427,400
Manufacturing General	10	\$687,800	\$4,953,000
Retail	5	\$150,700	\$393,700
Transportation & Communication	2	\$164,400	\$675,100
Travel and Entertainment	5	\$115,600	\$340,500
Wholesale	1	\$87,300	\$252,000
Government	0	\$23,600	\$56,000
Other	1	\$32,100	\$29,100
Total	44	\$2,280,500	\$9,931,400

	Jobs	Wages	Output
Total	90	\$5,981,400	\$19,567,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,148,800	\$540,300	\$1,689,100



America's Debt Settlement Industry Economic Impact Study 2019: Hawaii

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$600	\$1,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$100	\$600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$55,200
Manufacturing General	0	\$4,100	\$42,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$5,000	\$99,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$11,300	\$24,000
Business and Personal Services	0	\$400	\$700
Mining	0	\$400	\$1,900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$100	\$600
Manufacturing General	1	\$25,000	\$231,400
Retail	0	\$100	\$200
Transportation & Communication	0	\$0	\$400
Travel and Entertainment	0	\$100	\$200
Wholesale	0	\$0	\$100
Government	0	\$0	\$100
Other	0	\$0	\$0
Total	2	\$37,400	\$259,600

	Jobs	Wages	Output
Total	2	\$42,400	\$359,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$15,600	\$8,800	\$24,400



America's Debt Settlement Industry Economic Impact Study 2019: Idaho

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,400	\$22,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,400	\$6,200
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$56,200
Manufacturing General	1	\$55,400	\$307,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	1	\$65,400	\$392,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$91,300	\$282,500
Business and Personal Services	0	\$4,000	\$7,900
Mining	0	\$7,600	\$26,300
Construction	0	\$100	\$400
Finance Insurance and Real Estate	0	\$800	\$6,100
Manufacturing General	2	\$114,500	\$836,100
Retail	0	\$800	\$1,900
Transportation & Communication	0	\$900	\$4,400
Travel and Entertainment	0	\$600	\$2,100
Wholesale	0	\$500	\$1,600
Government	0	\$200	\$600
Other	0	\$200	\$100
Total	4	\$221,500	\$1,170,000

	Jobs	Wages	Output
Total	5	\$286,900	\$1,562,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$51,300	\$21,700	\$73,000



America's Debt Settlement Industry Economic Impact Study 2019: Illinois

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	25	\$2,525,000	\$4,765,100
Total	25	\$2,525,000	\$4,765,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,200	\$36,200
Business and Personal Services	6	\$477,900	\$817,900
Mining	0	\$8,400	\$43,000
Construction	0	\$12,900	\$32,400
Finance Insurance and Real Estate	3	\$486,200	\$2,402,300
Manufacturing General	4	\$284,800	\$1,481,400
Retail	0	\$3,400	\$7,900
Transportation & Communication	1	\$104,800	\$429,100
Travel and Entertainment	2	\$65,100	\$164,200
Wholesale	0	\$17,300	\$48,200
Government	0	\$27,200	\$27,300
Other	0	\$0	\$0
Total	16	\$1,490,200	\$5,489,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$32,900	\$491,900
Business and Personal Services	15	\$859,500	\$1,536,500
Mining	1	\$24,400	\$126,300
Construction	0	\$25,100	\$64,600
Finance Insurance and Real Estate	4	\$244,400	\$1,583,800
Manufacturing General	13	\$1,127,800	\$7,452,100
Retail	5	\$159,400	\$405,000
Transportation & Communication	2	\$166,500	\$690,900
Travel and Entertainment	5	\$154,500	\$418,500
Wholesale	1	\$97,400	\$272,900
Government	0	\$31,200	\$55,200
Other	1	\$38,300	\$22,000
Total	50	\$2,961,400	\$13,119,700

	Jobs	Wages	Output
Total	91	\$6,976,600	\$23,374,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,300,600	\$672,000	\$1,972,600



America's Debt Settlement Industry Economic Impact Study 2019: Indiana

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,300	\$26,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,400	\$32,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$1,300	\$247,800
Manufacturing General	2	\$170,900	\$1,031,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	1	\$181,900	\$1,338,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$65,300	\$345,400
Business and Personal Services	0	\$12,700	\$23,600
Mining	0	\$13,300	\$99,900
Construction	0	\$500	\$1,200
Finance Insurance and Real Estate	0	\$3,500	\$20,600
Manufacturing General	12	\$915,900	\$7,055,500
Retail	0	\$1,900	\$5,200
Transportation & Communication	0	\$3,000	\$13,100
Travel and Entertainment	0	\$2,000	\$6,400
Wholesale	0	\$1,700	\$5,100
Government	0	\$600	\$1,900
Other	0	\$500	\$500
Total	14	\$1,020,900	\$7,578,400

	Jobs	Wages	Output
Total	15	\$1,202,800	\$8,917,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$251,200	\$97,000	\$348,200



America's Debt Settlement Industry Economic Impact Study 2019: Iowa

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,200	\$64,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$3,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$1,000	\$223,300
Manufacturing General	1	\$64,200	\$384,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$81,800	\$674,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$227,900	\$906,100
Business and Personal Services	0	\$5,400	\$10,400
Mining	0	\$1,800	\$10,200
Construction	0	\$200	\$600
Finance Insurance and Real Estate	0	\$1,200	\$9,600
Manufacturing General	5	\$364,300	\$2,982,800
Retail	0	\$800	\$2,100
Transportation & Communication	0	\$1,300	\$6,100
Travel and Entertainment	0	\$800	\$2,700
Wholesale	0	\$700	\$2,200
Government	0	\$300	\$800
Other	0	\$200	\$200
Total	9	\$604,900	\$3,933,800

	Jobs	Wages	Output
Total	9	\$686,700	\$4,608,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$132,600	\$57,400	\$190,000



America's Debt Settlement Industry Economic Impact Study 2019: Kansas

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	25	\$2,294,100	\$4,514,400
Total	25	\$2,294,100	\$4,514,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,800	\$38,100
Business and Personal Services	6	\$335,400	\$671,400
Mining	0	\$20,300	\$49,300
Construction	0	\$10,800	\$28,700
Finance Insurance and Real Estate	7	\$428,100	\$1,555,500
Manufacturing General	1	\$63,000	\$368,400
Retail	0	\$3,100	\$8,300
Transportation & Communication	1	\$72,400	\$356,900
Travel and Entertainment	2	\$43,000	\$130,500
Wholesale	0	\$13,000	\$39,400
Government	0	\$21,900	\$36,000
Other	0	\$0	\$0
Total	17	\$1,017,800	\$3,282,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$96,600	\$557,000
Business and Personal Services	12	\$560,000	\$1,087,700
Mining	1	\$49,000	\$119,100
Construction	0	\$18,400	\$50,800
Finance Insurance and Real Estate	3	\$145,900	\$1,131,800
Manufacturing General	3	\$251,200	\$2,111,600
Retail	4	\$119,400	\$347,900
Transportation & Communication	2	\$108,100	\$504,000
Travel and Entertainment	4	\$91,100	\$283,600
Wholesale	1	\$61,700	\$187,400
Government	0	\$22,200	\$73,500
Other	1	\$23,300	\$20,100
Total	34	\$1,546,900	\$6,474,500

	Jobs	Wages	Output
Total	76	\$4,858,800	\$14,271,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,003,800	\$450,200	\$1,454,000



America's Debt Settlement Industry Economic Impact Study 2019: Kentucky

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,000	\$14,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,900	\$64,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$900	\$156,300
Manufacturing General	1	\$96,300	\$586,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$109,100	\$821,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$43,000	\$184,700
Business and Personal Services	0	\$7,200	\$13,600
Mining	0	\$23,500	\$194,900
Construction	0	\$300	\$700
Finance Insurance and Real Estate	0	\$1,600	\$11,300
Manufacturing General	6	\$411,700	\$3,695,500
Retail	0	\$1,100	\$2,900
Transportation & Communication	0	\$1,800	\$7,800
Travel and Entertainment	0	\$1,300	\$3,800
Wholesale	0	\$900	\$3,200
Government	0	\$500	\$1,400
Other	0	\$300	\$300
Total	9	\$493,200	\$4,120,100

	Jobs	Wages	Output
Total	9	\$602,300	\$4,941,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$139,100	\$72,600	\$211,700



America's Debt Settlement Industry Economic Impact Study 2019: Louisiana

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$214,800	\$568,500
Total	4	\$214,800	\$568,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,600	\$11,900
Business and Personal Services	1	\$50,600	\$99,000
Mining	0	\$76,300	\$117,800
Construction	0	\$2,100	\$5,100
Finance Insurance and Real Estate	0	\$55,400	\$364,000
Manufacturing General	1	\$78,300	\$1,047,700
Retail	0	\$500	\$1,300
Transportation & Communication	0	\$9,700	\$48,200
Travel and Entertainment	0	\$8,400	\$23,800
Wholesale	0	\$1,900	\$6,000
Government	0	\$3,900	\$9,600
Other	0	\$0	\$0
Total	2	\$290,700	\$1,734,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$34,500	\$118,500
Business and Personal Services	2	\$73,600	\$140,300
Mining	1	\$187,900	\$289,400
Construction	0	\$2,800	\$7,100
Finance Insurance and Real Estate	0	\$13,400	\$125,600
Manufacturing General	3	\$266,200	\$3,466,000
Retail	1	\$15,100	\$41,000
Transportation & Communication	0	\$12,700	\$62,700
Travel and Entertainment	1	\$13,200	\$39,900
Wholesale	0	\$7,700	\$24,100
Government	0	\$3,300	\$10,200
Other	0	\$2,500	\$3,300
Total	9	\$632,900	\$4,328,100

	Jobs	Wages	Output
Total	15	\$1,138,400	\$6,631,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$102,700	\$94,200	\$196,900



America's Debt Settlement Industry Economic Impact Study 2019: Maine

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,800	\$5,800
Business and Personal Services	0	\$0	\$0
Mining	0	\$0	\$500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$52,400
Manufacturing General	0	\$17,600	\$110,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$20,600	\$168,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$14,400	\$35,900
Business and Personal Services	0	\$1,400	\$2,600
Mining	0	\$200	\$1,800
Construction	0	\$0	\$100
Finance Insurance and Real Estate	0	\$300	\$2,200
Manufacturing General	1	\$73,300	\$493,200
Retail	0	\$200	\$600
Transportation & Communication	0	\$300	\$1,500
Travel and Entertainment	0	\$200	\$800
Wholesale	0	\$200	\$600
Government	0	\$100	\$200
Other	0	\$100	\$0
Total	2	\$90,700	\$539,500

	Jobs	Wages	Output
Total	2	\$111,300	\$708,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$27,000	\$14,700	\$41,700



America's Debt Settlement Industry Economic Impact Study 2019: Maryland

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	501	\$46,837,400	\$91,423,200
Total	501	\$46,837,400	\$91,423,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,100	\$10,500
Business and Personal Services	110	\$7,766,100	\$14,289,600
Mining	0	\$900	\$15,800
Construction	4	\$255,100	\$628,400
Finance Insurance and Real Estate	126	\$9,279,200	\$28,021,500
Manufacturing General	2	\$144,700	\$602,000
Retail	2	\$62,400	\$144,200
Transportation & Communication	23	\$2,534,600	\$8,674,700
Travel and Entertainment	40	\$1,133,100	\$2,885,800
Wholesale	3	\$290,500	\$820,900
Government	6	\$538,200	\$939,200
Other	0	\$0	\$0
Total	316	\$22,006,900	\$57,032,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$28,300	\$133,200
Business and Personal Services	243	\$13,800,700	\$24,946,500
Mining	0	\$3,100	\$39,600
Construction	7	\$424,900	\$1,079,300
Finance Insurance and Real Estate	58	\$3,952,700	\$25,226,900
Manufacturing General	4	\$290,400	\$2,030,500
Retail	79	\$2,622,300	\$6,649,800
Transportation & Communication	32	\$2,802,000	\$11,220,600
Travel and Entertainment	88	\$2,399,300	\$6,626,200
Wholesale	17	\$1,437,600	\$4,075,100
Government	5	\$550,100	\$870,700
Other	17	\$720,800	\$496,700
Total	551	\$29,032,200	\$83,395,100

	Jobs	Wages	Output
Total	1,368	\$97,876,500	\$231,850,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$21,963,300	\$11,012,900	\$32,976,200



America's Debt Settlement Industry Economic Impact Study 2019: Massachusetts

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	140	\$16,818,200	\$29,530,200
Total	140	\$16,818,200	\$29,530,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,000	\$5,700
Business and Personal Services	29	\$2,664,100	\$4,507,500
Mining	0	\$4,800	\$8,700
Construction	1	\$84,100	\$179,000
Finance Insurance and Real Estate	27	\$2,842,200	\$7,885,700
Manufacturing General	3	\$317,500	\$1,229,600
Retail	0	\$19,400	\$38,800
Transportation & Communication	7	\$597,700	\$2,344,900
Travel and Entertainment	11	\$397,400	\$907,600
Wholesale	1	\$107,900	\$267,000
Government	1	\$152,500	\$249,300
Other	0	\$0	\$0
Total	80	\$7,191,600	\$17,623,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$25,900	\$45,900
Business and Personal Services	85	\$5,693,900	\$9,450,800
Mining	0	\$12,400	\$24,900
Construction	2	\$169,900	\$373,200
Finance Insurance and Real Estate	20	\$1,648,400	\$9,114,000
Manufacturing General	6	\$592,600	\$2,998,400
Retail	27	\$996,600	\$2,164,300
Transportation & Communication	11	\$935,400	\$3,735,500
Travel and Entertainment	29	\$941,200	\$2,346,400
Wholesale	6	\$636,600	\$1,579,900
Government	2	\$187,900	\$350,500
Other	5	\$196,300	\$112,500
Total	194	\$12,037,100	\$32,296,300

	Jobs	Wages	Output
Total	414	\$36,046,900	\$79,450,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$8,062,500	\$2,942,900	\$11,005,400



America's Debt Settlement Industry Economic Impact Study 2019: Michigan

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,849,000	\$5,340,600
Total	28	\$2,849,000	\$5,340,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,600	\$22,200
Business and Personal Services	7	\$444,900	\$819,100
Mining	0	\$7,000	\$22,700
Construction	0	\$13,300	\$35,600
Finance Insurance and Real Estate	6	\$441,300	\$1,886,000
Manufacturing General	3	\$204,600	\$1,072,900
Retail	0	\$3,700	\$9,200
Transportation & Communication	1	\$87,300	\$373,800
Travel and Entertainment	2	\$54,500	\$160,000
Wholesale	0	\$16,400	\$46,400
Government	0	\$23,200	\$30,200
Other	0	\$0	\$0
Total	19	\$1,301,800	\$4,478,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$74,600	\$287,400
Business and Personal Services	16	\$828,500	\$1,518,300
Mining	0	\$18,300	\$66,300
Construction	0	\$24,700	\$68,000
Finance Insurance and Real Estate	4	\$198,300	\$1,473,700
Manufacturing General	12	\$1,018,700	\$7,050,100
Retail	5	\$159,900	\$438,700
Transportation & Communication	2	\$143,300	\$634,700
Travel and Entertainment	6	\$121,900	\$372,800
Wholesale	1	\$91,300	\$259,500
Government	0	\$25,000	\$67,100
Other	1	\$36,400	\$26,400
Total	50	\$2,740,900	\$12,263,000

	Jobs	Wages	Output
Total	97	\$6,891,700	\$22,081,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,276,400	\$649,200	\$1,925,600



America's Debt Settlement Industry Economic Impact Study 2019: Minnesota

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$398,900	\$749,200
Total	4	\$398,900	\$749,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,100	\$43,300
Business and Personal Services	1	\$73,200	\$130,200
Mining	0	\$2,400	\$14,900
Construction	0	\$2,200	\$5,200
Finance Insurance and Real Estate	0	\$76,300	\$544,600
Manufacturing General	2	\$185,000	\$893,300
Retail	0	\$600	\$1,300
Transportation & Communication	0	\$15,400	\$61,300
Travel and Entertainment	0	\$8,300	\$22,900
Wholesale	0	\$3,000	\$7,700
Government	0	\$4,500	\$5,900
Other	0	\$0	\$0
Total	3	\$381,000	\$1,730,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$140,500	\$596,700
Business and Personal Services	3	\$143,200	\$257,000
Mining	0	\$8,000	\$48,000
Construction	0	\$4,900	\$11,900
Finance Insurance and Real Estate	1	\$39,900	\$230,500
Manufacturing General	7	\$552,500	\$3,385,500
Retail	1	\$27,000	\$68,200
Transportation & Communication	0	\$26,900	\$112,400
Travel and Entertainment	1	\$20,600	\$61,000
Wholesale	0	\$17,500	\$45,500
Government	0	\$5,400	\$16,900
Other	0	\$5,800	\$4,100
Total	16	\$992,200	\$4,837,700

	Jobs	Wages	Output
Total	23	\$1,772,100	\$7,317,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$197,300	\$142,900	\$340,200



America's Debt Settlement Industry Economic Impact Study 2019: Mississippi

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,200	\$18,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$8,500	\$19,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$300	\$77,700
Manufacturing General	1	\$34,600	\$318,600
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	1	\$48,600	\$434,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$50,900	\$207,900
Business and Personal Services	0	\$2,800	\$5,700
Mining	0	\$21,300	\$51,100
Construction	0	\$100	\$300
Finance Insurance and Real Estate	0	\$500	\$5,000
Manufacturing General	4	\$193,300	\$1,729,400
Retail	0	\$500	\$1,400
Transportation & Communication	0	\$600	\$3,400
Travel and Entertainment	0	\$400	\$1,500
Wholesale	0	\$400	\$1,300
Government	0	\$200	\$600
Other	0	\$100	\$100
Total	6	\$271,100	\$2,007,700

	Jobs	Wages	Output
Total	7	\$319,700	\$2,442,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$70,300	\$38,100	\$108,400



America's Debt Settlement Industry Economic Impact Study 2019: Missouri

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	518	\$34,919,400	\$80,755,800
Total	518	\$34,919,400	\$80,755,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,100	\$36,100
Business and Personal Services	120	\$8,202,900	\$15,415,700
Mining	0	\$3,000	\$24,700
Construction	5	\$252,000	\$652,300
Finance Insurance and Real Estate	143	\$9,267,800	\$29,890,900
Manufacturing General	4	\$238,400	\$1,101,300
Retail	2	\$70,500	\$172,500
Transportation & Communication	24	\$1,659,100	\$8,032,500
Travel and Entertainment	48	\$1,126,300	\$3,005,200
Wholesale	4	\$320,900	\$890,800
Government	8	\$690,300	\$815,200
Other	0	\$0	\$0
Total	358	\$21,837,300	\$60,037,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$51,700	\$417,600
Business and Personal Services	222	\$11,407,000	\$21,547,600
Mining	0	\$7,800	\$58,200
Construction	7	\$353,500	\$945,500
Finance Insurance and Real Estate	57	\$2,737,600	\$20,485,400
Manufacturing General	9	\$643,000	\$5,294,600
Retail	79	\$2,308,700	\$6,134,800
Transportation & Communication	29	\$1,998,500	\$9,720,600
Travel and Entertainment	84	\$1,894,000	\$5,518,000
Wholesale	15	\$1,288,300	\$3,585,500
Government	6	\$499,700	\$1,422,600
Other	14	\$429,300	\$406,000
Total	527	\$23,619,100	\$75,536,400

	Jobs	Wages	Output
Total	1,403	\$80,375,800	\$216,329,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$18,012,400	\$7,411,000	\$25,423,400



America's Debt Settlement Industry Economic Impact Study 2019: Montana

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,600	\$10,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,300	\$27,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$40,100
Manufacturing General	0	\$7,400	\$96,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$17,500	\$173,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,300	\$140,700
Business and Personal Services	0	\$1,100	\$2,100
Mining	0	\$20,000	\$76,500
Construction	0	\$0	\$100
Finance Insurance and Real Estate	0	\$200	\$1,700
Manufacturing General	1	\$28,100	\$347,000
Retail	0	\$200	\$400
Transportation & Communication	0	\$300	\$1,200
Travel and Entertainment	0	\$200	\$600
Wholesale	0	\$100	\$400
Government	0	\$100	\$200
Other	0	\$0	\$0
Total	2	\$82,600	\$570,900

	Jobs	Wages	Output
Total	2	\$100,100	\$744,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$27,400	\$13,400	\$40,800



America's Debt Settlement Industry Economic Impact Study 2019: Nebraska

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,000	\$50,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$500	\$2,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$600	\$127,700
Manufacturing General	0	\$32,500	\$199,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	-1	\$45,600	\$379,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$175,000	\$749,400
Business and Personal Services	0	\$3,100	\$6,000
Mining	0	\$1,400	\$7,100
Construction	0	\$100	\$300
Finance Insurance and Real Estate	0	\$600	\$5,000
Manufacturing General	2	\$160,400	\$1,533,600
Retail	0	\$400	\$1,200
Transportation & Communication	0	\$1,700	\$5,400
Travel and Entertainment	0	\$400	\$1,500
Wholesale	0	\$500	\$1,400
Government	0	\$200	\$600
Other	0	\$100	\$100
Total	4	\$343,900	\$2,311,600

	Jobs	Wages	Output
Total	3	\$389,500	\$2,690,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$77,100	\$30,700	\$107,800



America's Debt Settlement Industry Economic Impact Study 2019: Nevada

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,244,400	\$4,727,000
Total	28	\$2,244,400	\$4,727,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$500	\$2,200
Business and Personal Services	7	\$432,200	\$837,600
Mining	0	\$6,900	\$29,500
Construction	0	\$11,900	\$32,000
Finance Insurance and Real Estate	8	\$390,700	\$1,829,500
Manufacturing General	0	\$28,500	\$122,500
Retail	0	\$3,700	\$9,300
Transportation & Communication	1	\$85,200	\$395,000
Travel and Entertainment	2	\$76,100	\$208,200
Wholesale	0	\$14,500	\$43,400
Government	0	\$28,800	\$80,500
Other	0	\$0	\$0
Total	18	\$1,079,000	\$3,589,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,600	\$28,900
Business and Personal Services	11	\$614,300	\$1,100,800
Mining	0	\$20,600	\$87,400
Construction	0	\$19,100	\$53,100
Finance Insurance and Real Estate	3	\$102,200	\$1,203,100
Manufacturing General	1	\$69,700	\$417,800
Retail	4	\$137,800	\$377,400
Transportation & Communication	2	\$107,500	\$496,400
Travel and Entertainment	4	\$126,000	\$396,600
Wholesale	1	\$62,700	\$187,400
Government	0	\$34,400	\$96,600
Other	1	\$26,500	\$20,600
Total	27	\$1,327,400	\$4,466,100

	Jobs	Wages	Output
Total	73	\$4,650,800	\$12,782,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,120,300	\$566,100	\$1,686,400



America's Debt Settlement Industry Economic Impact Study 2019: New Hampshire

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$800	\$1,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$100	\$900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$500	\$83,400
Manufacturing General	0	\$37,500	\$180,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$38,900	\$266,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,300	\$12,500
Business and Personal Services	0	\$3,100	\$5,600
Mining	0	\$500	\$2,800
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$800	\$4,800
Manufacturing General	1	\$91,100	\$448,800
Retail	0	\$500	\$1,100
Transportation & Communication	0	\$700	\$3,000
Travel and Entertainment	0	\$500	\$1,500
Wholesale	0	\$500	\$1,100
Government	0	\$200	\$500
Other	0	\$100	\$100
Total	1	\$102,400	\$482,000

	Jobs	Wages	Output
Total	1	\$141,300	\$748,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$31,200	\$11,400	\$42,600



America's Debt Settlement Industry Economic Impact Study 2019: New Jersey

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$294,000	\$565,900
Total	3	\$294,000	\$565,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,200	\$2,900
Business and Personal Services	1	\$60,500	\$101,400
Mining	0	-\$500	\$3,400
Construction	0	\$1,800	\$4,000
Finance Insurance and Real Estate	-2	\$72,800	\$742,300
Manufacturing General	1	\$130,200	\$605,800
Retail	0	\$400	\$900
Transportation & Communication	0	\$15,500	\$52,000
Travel and Entertainment	0	\$6,700	\$16,300
Wholesale	0	\$2,300	\$5,900
Government	0	\$3,100	\$6,100
Other	0	\$0	\$0
Total	0	\$294,000	\$1,541,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$17,100	\$44,000
Business and Personal Services	2	\$112,300	\$191,800
Mining	0	-\$200	\$10,900
Construction	0	\$3,700	\$8,500
Finance Insurance and Real Estate	0	\$30,500	\$180,000
Manufacturing General	6	\$652,900	\$3,434,200
Retail	1	\$21,600	\$50,800
Transportation & Communication	0	\$24,900	\$90,400
Travel and Entertainment	1	\$16,800	\$43,800
Wholesale	0	\$13,600	\$35,200
Government	0	\$4,600	\$11,300
Other	0	\$4,400	\$3,200
Total	11	\$902,200	\$4,104,100

	Jobs	Wages	Output
Total	14	\$1,490,200	\$6,211,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$165,800	\$126,900	\$292,700



America's Debt Settlement Industry Economic Impact Study 2019: New Mexico

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,300	\$8,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,800	\$71,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$56,100
Manufacturing General	0	\$9,100	\$89,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$30,400	\$225,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$29,200	\$105,600
Business and Personal Services	0	\$1,800	\$3,800
Mining	1	\$48,800	\$201,700
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$400	\$3,300
Manufacturing General	1	\$33,200	\$380,600
Retail	0	\$300	\$900
Transportation & Communication	0	\$500	\$2,200
Travel and Entertainment	0	\$300	\$1,000
Wholesale	0	\$200	\$700
Government	0	\$100	\$300
Other	0	\$100	\$100
Total	3	\$115,000	\$700,400

	Jobs	Wages	Output
Total	3	\$145,400	\$926,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$38,600	\$19,100	\$57,700



America's Debt Settlement Industry Economic Impact Study 2019: New York

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	223	\$41,731,000	\$61,989,700
Total	223	\$41,731,000	\$61,989,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,300	\$19,600
Business and Personal Services	44	\$4,277,600	\$6,929,900
Mining	0	\$11,000	\$14,500
Construction	1	\$110,000	\$259,100
Finance Insurance and Real Estate	33	\$4,719,700	\$15,141,400
Manufacturing General	3	\$267,700	\$1,239,300
Retail	1	\$30,900	\$64,700
Transportation & Communication	10	\$1,165,600	\$3,883,100
Travel and Entertainment	17	\$610,400	\$1,445,000
Wholesale	2	\$146,900	\$390,100
Government	3	\$271,000	\$422,400
Other	0	\$0	\$0
Total	114	\$11,616,100	\$29,809,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$71,000	\$250,900
Business and Personal Services	170	\$11,135,300	\$18,780,400
Mining	0	\$30,700	\$49,000
Construction	4	\$328,800	\$796,700
Finance Insurance and Real Estate	36	\$3,545,900	\$20,891,600
Manufacturing General	13	\$978,300	\$5,980,400
Retail	53	\$2,091,800	\$4,918,200
Transportation & Communication	22	\$2,187,000	\$8,470,900
Travel and Entertainment	58	\$1,924,500	\$5,019,300
Wholesale	12	\$1,187,000	\$3,163,100
Government	5	\$542,300	\$1,190,300
Other	12	\$464,200	\$241,900
Total	388	\$24,486,800	\$69,752,700

	Jobs	Wages	Output
Total	725	\$77,833,900	\$161,551,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,066,500	\$9,049,500	\$26,116,000



America's Debt Settlement Industry Economic Impact Study 2019: North Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,500	\$33,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$700	\$7,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-2	\$2,500	\$487,200
Manufacturing General	3	\$310,000	\$1,771,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	1	\$324,700	\$2,300,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$144,300	\$449,400
Business and Personal Services	0	\$22,700	\$43,500
Mining	0	\$2,400	\$23,200
Construction	0	\$800	\$2,100
Finance Insurance and Real Estate	0	\$5,800	\$38,400
Manufacturing General	12	\$752,500	\$6,268,500
Retail	0	\$3,300	\$8,700
Transportation & Communication	0	\$5,600	\$24,800
Travel and Entertainment	0	\$3,900	\$11,100
Wholesale	0	\$3,100	\$9,000
Government	0	\$1,100	\$3,700
Other	0	\$900	\$800
Total	15	\$946,400	\$6,883,200

	Jobs	Wages	Output
Total	16	\$1,271,100	\$9,183,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$269,100	\$116,300	\$385,400



America's Debt Settlement Industry Economic Impact Study 2019: North Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,100	\$17,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$15,200	\$48,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$42,700
Manufacturing General	0	\$7,700	\$54,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$24,200	\$163,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,200	\$256,300
Business and Personal Services	0	\$1,700	\$3,100
Mining	0	\$38,300	\$126,800
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$300	\$2,500
Manufacturing General	1	\$35,900	\$299,300
Retail	0	\$300	\$700
Transportation & Communication	0	\$400	\$1,800
Travel and Entertainment	0	\$200	\$800
Wholesale	0	\$200	\$700
Government	0	\$100	\$300
Other	0	\$100	\$0
Total	2	\$95,800	\$692,500

	Jobs	Wages	Output
Total	2	\$120,000	\$855,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$33,600	\$21,400	\$55,000



America's Debt Settlement Industry Economic Impact Study 2019: Ohio

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$714,000	\$1,543,500
Total	9	\$714,000	\$1,543,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,500	\$24,500
Business and Personal Services	2	\$132,700	\$251,400
Mining	0	\$11,200	\$54,200
Construction	0	\$4,200	\$10,900
Finance Insurance and Real Estate	0	\$118,800	\$1,069,700
Manufacturing General	4	\$271,900	\$1,556,900
Retail	0	\$1,200	\$2,900
Transportation & Communication	0	\$28,800	\$124,500
Travel and Entertainment	1	\$18,000	\$50,200
Wholesale	0	\$5,300	\$15,000
Government	0	\$8,200	\$11,300
Other	0	\$0	\$0
Total	7	\$606,800	\$3,171,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$60,400	\$290,100
Business and Personal Services	5	\$233,400	\$436,000
Mining	1	\$31,500	\$155,800
Construction	0	\$7,300	\$19,400
Finance Insurance and Real Estate	1	\$49,700	\$435,300
Manufacturing General	15	\$1,080,600	\$8,053,400
Retail	2	\$45,200	\$125,500
Transportation & Communication	1	\$43,700	\$193,700
Travel and Entertainment	2	\$38,100	\$112,600
Wholesale	0	\$25,900	\$74,300
Government	0	\$10,200	\$26,500
Other	0	\$9,400	\$7,600
Total	30	\$1,635,400	\$9,930,200

	Jobs	Wages	Output
Total	46	\$2,956,200	\$14,645,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$338,400	\$263,300	\$601,700



America's Debt Settlement Industry Economic Impact Study 2019: Oklahoma

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	22	\$1,090,000	\$3,083,400
Total	22	\$1,090,000	\$3,083,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,300	\$17,400
Business and Personal Services	5	\$279,700	\$568,300
Mining	1	\$100,200	\$219,500
Construction	0	\$8,800	\$21,900
Finance Insurance and Real Estate	6	\$322,100	\$1,349,300
Manufacturing General	1	\$46,800	\$331,100
Retail	0	\$2,700	\$6,600
Transportation & Communication	1	\$82,500	\$320,100
Travel and Entertainment	2	\$44,700	\$121,900
Wholesale	0	\$11,000	\$36,500
Government	0	\$26,100	\$71,700
Other	0	\$0	\$0
Total	16	\$929,900	\$3,064,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$77,500	\$253,100
Business and Personal Services	7	\$329,200	\$625,400
Mining	2	\$249,000	\$536,300
Construction	0	\$11,100	\$28,600
Finance Insurance and Real Estate	2	\$68,000	\$595,000
Manufacturing General	3	\$169,900	\$1,361,600
Retail	2	\$70,500	\$184,100
Transportation & Communication	1	\$79,000	\$298,300
Travel and Entertainment	3	\$58,300	\$165,900
Wholesale	0	\$34,200	\$114,000
Government	0	\$18,700	\$71,700
Other	0	\$11,300	\$12,800
Total	23	\$1,176,700	\$4,246,800

	Jobs	Wages	Output
Total	61	\$3,196,600	\$10,394,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$559,800	\$339,300	\$899,100



America's Debt Settlement Industry Economic Impact Study 2019: Oregon

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$390,900	\$745,700
Total	4	\$390,900	\$745,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,600	\$20,600
Business and Personal Services	1	\$62,600	\$117,300
Mining	0	\$400	\$3,600
Construction	0	\$2,000	\$5,000
Finance Insurance and Real Estate	0	\$63,400	\$363,800
Manufacturing General	1	\$110,700	\$702,300
Retail	0	\$600	\$1,200
Transportation & Communication	0	\$12,200	\$51,000
Travel and Entertainment	0	\$9,200	\$23,700
Wholesale	0	\$2,300	\$6,400
Government	0	\$4,200	\$7,200
Other	0	\$0	\$0
Total	2	\$277,200	\$1,302,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$93,000	\$213,500
Business and Personal Services	2	\$117,100	\$213,400
Mining	0	\$1,500	\$11,900
Construction	0	\$4,000	\$10,200
Finance Insurance and Real Estate	1	\$23,800	\$198,000
Manufacturing General	4	\$303,500	\$2,000,900
Retail	1	\$25,800	\$57,000
Transportation & Communication	0	\$20,500	\$89,700
Travel and Entertainment	1	\$20,400	\$56,200
Wholesale	0	\$12,500	\$35,200
Government	0	\$5,800	\$18,800
Other	0	\$5,400	\$3,900
Total	12	\$633,300	\$2,908,700

	Jobs	Wages	Output
Total	18	\$1,301,400	\$4,956,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$180,800	\$99,900	\$280,700



America's Debt Settlement Industry Economic Impact Study 2019: Pennsylvania

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	305	\$29,132,400	\$57,791,800
Total	305	\$29,132,400	\$57,791,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,700	\$29,600
Business and Personal Services	64	\$4,931,000	\$8,826,400
Mining	0	\$42,800	\$177,700
Construction	2	\$153,600	\$378,900
Finance Insurance and Real Estate	69	\$4,667,100	\$15,734,700
Manufacturing General	5	\$333,500	\$1,737,700
Retail	1	\$38,800	\$86,000
Transportation & Communication	13	\$2,441,900	\$5,750,500
Travel and Entertainment	25	\$627,900	\$1,631,400
Wholesale	2	\$187,500	\$522,800
Government	4	\$330,300	\$543,600
Other	0	\$0	\$0
Total	185	\$13,765,100	\$35,419,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$104,800	\$355,700
Business and Personal Services	163	\$9,502,000	\$16,827,700
Mining	1	\$103,100	\$472,700
Construction	4	\$287,700	\$733,800
Finance Insurance and Real Estate	40	\$2,195,800	\$15,735,700
Manufacturing General	15	\$1,140,000	\$7,814,800
Retail	57	\$1,805,700	\$4,328,500
Transportation & Communication	21	\$2,565,400	\$8,291,000
Travel and Entertainment	58	\$1,399,700	\$3,934,800
Wholesale	11	\$1,003,800	\$2,806,100
Government	5	\$404,200	\$1,032,100
Other	11	\$384,200	\$279,400
Total	390	\$20,896,400	\$62,612,300

	Jobs	Wages	Output
Total	880	\$63,793,900	\$155,823,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$13,817,800	\$6,109,300	\$19,927,100



America's Debt Settlement Industry Economic Impact Study 2019: Rhode Island

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$200	\$500
Business and Personal Services	0	\$0	\$0
Mining	0	\$100	\$400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$400	\$66,800
Manufacturing General	0	\$13,600	\$67,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$14,300	\$134,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,700	\$4,400
Business and Personal Services	0	\$1,100	\$1,900
Mining	0	\$200	\$1,400
Construction	0	\$0	\$100
Finance Insurance and Real Estate	0	\$300	\$1,800
Manufacturing General	1	\$56,500	\$327,600
Retail	0	\$200	\$400
Transportation & Communication	0	\$200	\$1,100
Travel and Entertainment	0	\$200	\$600
Wholesale	0	\$200	\$400
Government	0	\$100	\$100
Other	0	\$0	\$0
Total	1	\$60,700	\$339,800

	Jobs	Wages	Output
Total	1	\$75,000	\$474,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$16,200	\$7,600	\$23,800



America's Debt Settlement Industry Economic Impact Study 2019: South Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$943,000	\$1,737,300
Total	9	\$943,000	\$1,737,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,400	\$9,800
Business and Personal Services	2	\$108,100	\$214,900
Mining	0	\$400	\$3,600
Construction	0	\$3,900	\$11,700
Finance Insurance and Real Estate	2	\$134,400	\$587,600
Manufacturing General	1	\$94,500	\$575,400
Retail	0	\$1,100	\$2,900
Transportation & Communication	0	\$20,700	\$106,900
Travel and Entertainment	1	\$18,300	\$53,500
Wholesale	0	\$4,300	\$13,600
Government	0	\$8,300	\$25,000
Other	0	\$0	\$0
Total	6	\$396,400	\$1,604,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$15,800	\$105,700
Business and Personal Services	5	\$210,300	\$407,900
Mining	0	\$1,500	\$11,900
Construction	0	\$7,200	\$22,400
Finance Insurance and Real Estate	1	\$53,200	\$415,700
Manufacturing General	5	\$383,300	\$2,732,400
Retail	2	\$49,300	\$133,700
Transportation & Communication	1	\$36,700	\$183,200
Travel and Entertainment	2	\$41,200	\$125,100
Wholesale	0	\$23,100	\$73,600
Government	0	\$10,800	\$36,500
Other	0	\$9,900	\$8,900
Total	17	\$842,300	\$4,257,000

	Jobs	Wages	Output
Total	32	\$2,181,700	\$7,599,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$347,800	\$199,200	\$547,000



America's Debt Settlement Industry Economic Impact Study 2019: South Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,300	\$22,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$2,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$300	\$68,100
Manufacturing General	0	\$15,800	\$77,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$21,800	\$170,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$68,200	\$310,100
Business and Personal Services	0	\$1,500	\$2,800
Mining	0	\$1,100	\$6,800
Construction	0	\$100	\$100
Finance Insurance and Real Estate	0	\$300	\$2,500
Manufacturing General	1	\$69,000	\$465,200
Retail	0	\$200	\$600
Transportation & Communication	0	\$300	\$1,500
Travel and Entertainment	0	\$200	\$700
Wholesale	0	\$200	\$600
Government	0	\$0	\$200
Other	0	\$100	\$0
Total	2	\$141,200	\$791,100

	Jobs	Wages	Output
Total	2	\$163,000	\$961,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$34,000	\$10,500	\$44,500



America's Debt Settlement Industry Economic Impact Study 2019: Tennessee

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$434,800	\$979,300
Total	6	\$434,800	\$979,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,800	\$9,900
Business and Personal Services	1	\$84,900	\$163,300
Mining	0	\$1,300	\$9,700
Construction	0	\$3,200	\$7,500
Finance Insurance and Real Estate	0	\$102,700	\$576,200
Manufacturing General	2	\$119,700	\$713,200
Retail	0	\$900	\$2,100
Transportation & Communication	0	\$15,700	\$78,100
Travel and Entertainment	1	\$15,800	\$38,300
Wholesale	0	\$3,400	\$10,200
Government	0	\$6,500	\$14,800
Other	0	\$0	\$0
Total	4	\$355,900	\$1,623,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$18,800	\$123,300
Business and Personal Services	3	\$162,200	\$271,400
Mining	0	\$4,100	\$28,500
Construction	0	\$5,000	\$12,100
Finance Insurance and Real Estate	1	\$34,700	\$246,700
Manufacturing General	8	\$585,100	\$4,375,200
Retail	1	\$32,100	\$79,100
Transportation & Communication	0	\$23,500	\$106,800
Travel and Entertainment	1	\$27,500	\$72,900
Wholesale	0	\$15,500	\$47,300
Government	0	\$8,100	\$29,900
Other	0	\$6,600	\$5,200
Total	17	\$923,200	\$5,398,400

	Jobs	Wages	Output
Total	27	\$1,713,900	\$8,001,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$218,300	\$143,100	\$361,400



America's Debt Settlement Industry Economic Impact Study 2019: Texas

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	373	\$33,380,700	\$66,284,900
Total	373	\$33,380,700	\$66,284,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$21,600	\$73,600
Business and Personal Services	96	\$6,730,700	\$12,189,600
Mining	4	\$719,700	\$1,384,100
Construction	3	\$227,500	\$546,300
Finance Insurance and Real Estate	119	\$7,755,400	\$25,368,600
Manufacturing General	8	\$704,100	\$4,799,400
Retail	2	\$58,000	\$133,800
Transportation & Communication	19	\$1,446,900	\$6,538,500
Travel and Entertainment	35	\$917,600	\$2,402,600
Wholesale	3	\$269,200	\$805,300
Government	6	\$455,400	\$1,119,300
Other	0	\$0	\$0
Total	296	\$19,306,100	\$55,361,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	13	\$290,800	\$985,500
Business and Personal Services	192	\$10,740,000	\$19,064,500
Mining	9	\$1,717,600	\$3,346,700
Construction	6	\$388,700	\$960,600
Finance Insurance and Real Estate	57	\$3,118,700	\$19,143,600
Manufacturing General	23	\$1,923,000	\$16,742,200
Retail	66	\$2,254,000	\$5,649,600
Transportation & Communication	27	\$2,069,600	\$9,401,700
Travel and Entertainment	74	\$1,880,500	\$5,174,200
Wholesale	14	\$1,286,600	\$3,859,300
Government	6	\$466,400	\$1,493,900
Other	15	\$451,100	\$396,800
Total	502	\$26,587,000	\$86,218,600

	Jobs	Wages	Output
Total	1,171	\$79,273,800	\$207,864,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,041,700	\$8,292,900	\$25,334,600



America's Debt Settlement Industry Economic Impact Study 2019: Utah

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,400	\$5,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$6,000	\$32,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$700	\$177,600
Manufacturing General	1	\$41,800	\$263,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$49,900	\$478,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,700	\$68,400
Business and Personal Services	0	\$3,200	\$6,500
Mining	0	\$15,900	\$92,100
Construction	0	\$100	\$400
Finance Insurance and Real Estate	0	\$700	\$5,700
Manufacturing General	3	\$180,400	\$1,379,900
Retail	0	\$600	\$1,400
Transportation & Communication	0	\$900	\$3,800
Travel and Entertainment	0	\$500	\$1,600
Wholesale	0	\$500	\$1,300
Government	0	\$200	\$600
Other	0	\$100	\$200
Total	4	\$221,800	\$1,561,900

	Jobs	Wages	Output
Total	4	\$271,700	\$2,040,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$58,000	\$23,100	\$81,100



America's Debt Settlement Industry Economic Impact Study 2019: Vermont

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$900	\$3,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$200	\$1,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$100	\$25,700
Manufacturing General	0	\$10,900	\$61,600
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$12,100	\$92,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,900	\$32,900
Business and Personal Services	0	\$800	\$1,600
Mining	0	\$600	\$4,900
Construction	0	\$0	\$100
Finance Insurance and Real Estate	0	\$200	\$1,400
Manufacturing General	1	\$43,700	\$324,200
Retail	0	\$100	\$300
Transportation & Communication	0	\$200	\$800
Travel and Entertainment	0	\$100	\$400
Wholesale	0	\$100	\$300
Government	0	\$0	\$100
Other	0	\$0	\$0
Total	1	\$52,700	\$367,000

	Jobs	Wages	Output
Total	1	\$64,800	\$459,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,500	\$9,300	\$26,800



America's Debt Settlement Industry Economic Impact Study 2019: Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$720,900	\$1,254,500
Total	6	\$720,900	\$1,254,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,400	\$13,300
Business and Personal Services	1	\$106,900	\$193,600
Mining	0	\$1,900	\$31,800
Construction	0	\$2,800	\$7,600
Finance Insurance and Real Estate	0	\$99,200	\$646,300
Manufacturing General	1	\$87,700	\$484,700
Retail	0	\$700	\$1,800
Transportation & Communication	0	\$21,700	\$91,600
Travel and Entertainment	1	\$11,500	\$31,800
Wholesale	0	\$3,400	\$9,600
Government	0	\$8,200	\$20,000
Other	0	\$0	\$0
Total	3	\$347,400	\$1,532,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$25,400	\$145,700
Business and Personal Services	3	\$196,500	\$356,300
Mining	0	\$5,300	\$97,000
Construction	0	\$6,100	\$16,800
Finance Insurance and Real Estate	1	\$45,900	\$357,300
Manufacturing General	5	\$337,300	\$2,735,800
Retail	1	\$36,900	\$98,700
Transportation & Communication	0	\$36,500	\$161,000
Travel and Entertainment	1	\$30,000	\$87,000
Wholesale	0	\$20,900	\$59,100
Government	0	\$10,500	\$31,000
Other	0	\$10,500	\$6,500
Total	13	\$761,800	\$4,152,200

	Jobs	Wages	Output
Total	22	\$1,830,100	\$6,938,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$314,700	\$157,200	\$471,900



America's Debt Settlement Industry Economic Impact Study 2019: Washington

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$207,000	\$387,200
Total	2	\$207,000	\$387,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,900	\$30,800
Business and Personal Services	0	\$30,100	\$56,600
Mining	0	\$1,900	\$7,100
Construction	0	\$1,000	\$2,500
Finance Insurance and Real Estate	-1	\$30,800	\$388,700
Manufacturing General	1	\$95,400	\$591,600
Retail	0	\$300	\$600
Transportation & Communication	0	\$9,500	\$35,600
Travel and Entertainment	0	\$4,500	\$12,200
Wholesale	0	\$1,200	\$3,700
Government	0	\$2,800	\$7,600
Other	0	\$0	\$0
Total	0	\$194,400	\$1,137,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$197,500	\$402,500
Business and Personal Services	1	\$64,300	\$115,600
Mining	0	\$6,600	\$22,600
Construction	0	\$2,300	\$5,800
Finance Insurance and Real Estate	0	\$15,500	\$112,900
Manufacturing General	5	\$342,100	\$2,447,400
Retail	0	\$15,200	\$37,300
Transportation & Communication	0	\$13,400	\$54,800
Travel and Entertainment	0	\$11,300	\$32,600
Wholesale	0	\$7,400	\$22,100
Government	0	\$3,900	\$12,800
Other	0	\$3,200	\$2,300
Total	10	\$682,700	\$3,268,700

	Jobs	Wages	Output
Total	12	\$1,084,100	\$4,792,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$107,000	\$110,500	\$217,500



America's Debt Settlement Industry Economic Impact Study 2019: West Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,100	\$3,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$19,600	\$127,900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$200	\$42,500
Manufacturing General	0	\$16,300	\$136,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	0	\$37,200	\$309,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$2,300	\$32,200
Business and Personal Services	0	\$2,400	\$4,500
Mining	1	\$56,300	\$379,800
Construction	0	\$100	\$300
Finance Insurance and Real Estate	0	\$500	\$4,100
Manufacturing General	1	\$72,500	\$667,000
Retail	0	\$400	\$1,000
Transportation & Communication	0	\$600	\$2,600
Travel and Entertainment	0	\$400	\$1,200
Wholesale	0	\$300	\$1,000
Government	0	\$100	\$400
Other	0	\$100	\$100
Total	3	\$136,000	\$1,094,200

	Jobs	Wages	Output
Total	3	\$173,200	\$1,404,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$41,400	\$24,100	\$65,500



America's Debt Settlement Industry Economic Impact Study 2019: Wisconsin

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Total	0	\$0	\$0

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,100	\$37,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,000	\$5,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	-1	\$1,500	\$304,500
Manufacturing General	3	\$220,100	\$1,119,400
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
Total	2	\$232,700	\$1,466,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$108,100	\$424,100
Business and Personal Services	0	\$16,600	\$31,000
Mining	0	\$3,500	\$19,500
Construction	0	\$700	\$1,600
Finance Insurance and Real Estate	0	\$3,600	\$26,600
Manufacturing General	10	\$732,600	\$4,893,600
Retail	0	\$2,400	\$6,300
Transportation & Communication	0	\$4,200	\$18,200
Travel and Entertainment	0	\$2,400	\$7,700
Wholesale	0	\$2,100	\$6,200
Government	0	\$800	\$2,200
Other	0	\$700	\$500
Total	13	\$877,700	\$5,437,500

	Jobs	Wages	Output
Total	15	\$1,110,400	\$6,904,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$254,700	\$112,700	\$367,400



America's Debt Settlement Industry Economic Impact Study 2019: Wyoming

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$191,000	\$762,600
Total	6	\$191,000	\$762,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$900	\$3,700
Business and Personal Services	1	\$47,700	\$103,200
Mining	0	\$19,300	\$95,300
Construction	0	\$2,500	\$6,600
Finance Insurance and Real Estate	2	\$66,200	\$311,500
Manufacturing General	0	\$5,900	\$83,300
Retail	0	\$600	\$1,600
Transportation & Communication	0	\$13,900	\$70,600
Travel and Entertainment	1	\$9,500	\$29,700
Wholesale	0	\$3,100	\$8,200
Government	0	\$4,900	\$10,200
Other	0	\$0	\$0
Total	4	\$174,500	\$723,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$11,500	\$53,300
Business and Personal Services	1	\$42,400	\$81,800
Mining	1	\$54,400	\$285,300
Construction	0	\$1,800	\$4,900
Finance Insurance and Real Estate	0	\$8,500	\$90,000
Manufacturing General	0	\$18,700	\$250,900
Retail	0	\$10,200	\$29,200
Transportation & Communication	0	\$9,100	\$42,100
Travel and Entertainment	0	\$7,800	\$26,200
Wholesale	0	\$6,300	\$16,900
Government	0	\$2,600	\$8,300
Other	0	\$1,800	\$1,600
Total	3	\$175,100	\$890,500

	Jobs	Wages	Output
Total	13	\$540,600	\$2,377,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$127,600	\$141,200	\$268,800

[Appendix E](#)
[Summary Tables Creditors' Benefits by State \(2018\)](#)



America's Debt Settlement Industry Economic Benefits to Creditors 2018: United States

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	3,310	\$311,198,900	\$605,351,900
Total	3,310	\$311,198,900	\$605,351,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$213,300	\$718,400
Business and Personal Services	829	\$55,357,900	\$102,661,100
Mining	3	\$857,400	\$2,220,400
Construction	24	\$1,627,200	\$4,307,400
Finance Insurance and Real Estate	933	\$63,655,300	\$210,135,700
Manufacturing General	59	\$4,810,400	\$26,086,400
Retail	7	\$487,200	\$1,114,900
Transportation & Communication	169	\$15,865,800	\$59,323,500
Travel and Entertainment	297	\$8,204,600	\$20,811,800
Wholesale	21	\$2,188,000	\$6,296,600
Government	47	\$3,801,100	\$8,540,000
Other	0	\$0	\$0
Total	2,391	\$157,068,200	\$442,216,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	83	\$2,827,700	\$9,806,100
Business and Personal Services	1,736	\$97,012,400	\$175,405,800
Mining	13	\$2,099,700	\$5,686,100
Construction	48	\$2,940,200	\$7,949,300
Finance Insurance and Real Estate	476	\$26,588,100	\$178,085,500
Manufacturing General	211	\$15,682,000	\$112,184,300
Retail	589	\$20,339,200	\$50,748,800
Transportation & Communication	237	\$19,559,200	\$81,242,800
Travel and Entertainment	643	\$17,130,900	\$46,765,700
Wholesale	126	\$10,840,600	\$31,194,100
Government	48	\$4,574,100	\$12,573,100
Other	112	\$4,156,400	\$3,059,900
Total	4,322	\$223,750,500	\$714,701,500

	Jobs	Wages	Output
Total	10,023	\$692,017,600	\$1,762,269,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$156,596,600	\$79,815,400	\$236,412,000



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Alabama

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	42	\$2,453,600	\$6,185,900
Total	42	\$2,453,600	\$6,185,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,600	\$13,500
Business and Personal Services	10	\$471,600	\$945,800
Mining	0	\$3,000	\$23,400
Construction	0	\$16,500	\$45,200
Finance Insurance and Real Estate	11	\$688,100	\$2,304,600
Manufacturing General	1	\$66,300	\$453,800
Retail	0	\$5,100	\$13,300
Transportation & Communication	2	\$106,300	\$521,000
Travel and Entertainment	4	\$71,100	\$212,800
Wholesale	0	\$20,300	\$61,100
Government	1	\$51,000	\$142,000
Other	0	\$0	\$0
Total	29	\$1,503,900	\$4,736,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$48,000	\$151,800
Business and Personal Services	14	\$667,400	\$1,258,600
Mining	0	\$8,400	\$68,200
Construction	0	\$21,300	\$60,400
Finance Insurance and Real Estate	4	\$160,000	\$1,292,300
Manufacturing General	4	\$239,400	\$1,971,100
Retail	5	\$144,400	\$409,800
Transportation & Communication	2	\$113,500	\$561,100
Travel and Entertainment	5	\$106,100	\$327,900
Wholesale	1	\$70,400	\$213,900
Government	1	\$38,400	\$139,600
Other	1	\$23,500	\$28,900
Total	38	\$1,640,800	\$6,483,600

	Jobs	Wages	Output
Total	109	\$5,598,300	\$17,406,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,176,000	\$594,700	\$1,770,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Alaska

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	2	\$171,400	\$330,500
Total	2	\$171,400	\$330,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,000	\$2,800
Business and Personal Services	0	\$21,800	\$42,500
Mining	0	\$9,800	\$44,200
Construction	0	\$1,100	\$2,200
Finance Insurance and Real Estate	0	\$26,800	\$102,800
Manufacturing General	0	\$3,900	\$29,500
Retail	0	\$200	\$500
Transportation & Communication	0	\$6,700	\$29,900
Travel and Entertainment	0	\$3,600	\$9,200
Wholesale	0	\$600	\$2,300
Government	0	\$1,700	\$5,200
Other	0	\$0	\$0
Total	0	\$77,200	\$271,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,800	\$14,600
Business and Personal Services	1	\$44,500	\$79,400
Mining	0	\$25,000	\$114,300
Construction	0	\$1,900	\$3,900
Finance Insurance and Real Estate	0	\$9,100	\$77,400
Manufacturing General	0	\$18,400	\$130,700
Retail	0	\$10,300	\$23,300
Transportation & Communication	0	\$8,700	\$40,400
Travel and Entertainment	0	\$8,200	\$22,000
Wholesale	0	\$3,100	\$11,900
Government	0	\$2,100	\$5,600
Other	0	\$2,100	\$800
Total	1	\$138,200	\$524,300

	Jobs	Wages	Output
Total	3	\$386,800	\$1,125,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$72,600	\$28,400	\$101,000



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Arizona

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	151	\$12,732,900	\$25,903,800
Total	151	\$12,732,900	\$25,903,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,100	\$9,500
Business and Personal Services	44	\$2,358,200	\$4,677,400
Mining	0	\$8,100	\$44,900
Construction	1	\$63,200	\$191,300
Finance Insurance and Real Estate	50	\$2,906,400	\$9,827,300
Manufacturing General	1	\$84,300	\$350,600
Retail	1	\$23,600	\$53,800
Transportation & Communication	9	\$645,000	\$2,745,300
Travel and Entertainment	14	\$376,300	\$974,000
Wholesale	1	\$105,700	\$299,600
Government	2	\$153,200	\$520,600
Other	0	\$0	\$0
Total	123	\$6,727,100	\$19,694,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$56,300	\$164,500
Business and Personal Services	80	\$4,178,200	\$7,759,300
Mining	0	\$20,100	\$109,700
Construction	2	\$112,000	\$347,500
Finance Insurance and Real Estate	26	\$1,134,400	\$8,035,500
Manufacturing General	3	\$198,700	\$1,241,300
Retail	27	\$961,100	\$2,415,500
Transportation & Communication	11	\$747,100	\$3,517,000
Travel and Entertainment	30	\$736,400	\$2,064,100
Wholesale	6	\$489,600	\$1,396,100
Government	3	\$208,700	\$710,700
Other	4	\$170,700	\$131,200
Total	193	\$9,013,300	\$27,892,400

	Jobs	Wages	Output
Total	467	\$28,473,300	\$73,490,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,661,200	\$3,096,600	\$9,757,800



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Arkansas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	15	\$912,000	\$2,249,200
Total	15	\$912,000	\$2,249,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,700	\$16,300
Business and Personal Services	3	\$180,600	\$368,200
Mining	0	\$2,100	\$12,300
Construction	0	\$5,400	\$16,400
Finance Insurance and Real Estate	4	\$216,100	\$861,400
Manufacturing General	1	\$33,600	\$229,600
Retail	0	\$1,800	\$4,700
Transportation & Communication	1	\$37,700	\$201,800
Travel and Entertainment	1	\$23,100	\$74,100
Wholesale	0	\$7,600	\$25,100
Government	0	\$18,900	\$33,600
Other	0	\$0	\$0
Total	10	\$531,600	\$1,843,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$49,300	\$201,500
Business and Personal Services	5	\$237,800	\$468,800
Mining	0	\$5,400	\$32,200
Construction	0	\$6,800	\$21,700
Finance Insurance and Real Estate	1	\$51,600	\$449,300
Manufacturing General	3	\$146,900	\$1,168,800
Retail	2	\$52,000	\$144,000
Transportation & Communication	1	\$40,300	\$218,700
Travel and Entertainment	2	\$35,500	\$116,300
Wholesale	0	\$26,400	\$87,900
Government	0	\$12,400	\$40,100
Other	0	\$10,100	\$9,700
Total	15	\$674,500	\$2,959,000

	Jobs	Wages	Output
Total	40	\$2,118,100	\$7,051,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$431,200	\$225,400	\$656,600



America's Debt Settlement Industry Economic Benefit to Creditors 2018: California

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	383	\$41,362,600	\$75,197,100
Total	383	\$41,362,600	\$75,197,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$34,600	\$82,000
Business and Personal Services	98	\$7,351,500	\$12,901,800
Mining	0	\$39,500	\$109,700
Construction	3	\$197,600	\$498,500
Finance Insurance and Real Estate	113	\$9,106,400	\$27,113,900
Manufacturing General	8	\$758,300	\$3,712,800
Retail	1	\$63,100	\$138,400
Transportation & Communication	22	\$3,039,800	\$8,948,800
Travel and Entertainment	34	\$1,225,300	\$2,695,100
Wholesale	3	\$279,500	\$832,400
Government	7	\$543,400	\$1,210,600
Other	0	\$0	\$0
Total	290	\$22,639,000	\$58,244,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	12	\$622,100	\$1,431,300
Business and Personal Services	223	\$13,567,800	\$23,805,800
Mining	1	\$88,600	\$256,500
Construction	6	\$414,000	\$1,072,600
Finance Insurance and Real Estate	57	\$4,107,900	\$24,273,900
Manufacturing General	27	\$2,343,300	\$14,616,200
Retail	71	\$2,961,100	\$7,108,200
Transportation & Communication	32	\$3,329,200	\$11,777,500
Travel and Entertainment	82	\$2,746,400	\$6,680,200
Wholesale	18	\$1,475,700	\$4,419,600
Government	7	\$795,000	\$1,883,500
Other	14	\$578,900	\$358,100
Total	550	\$33,030,000	\$97,683,400

	Jobs	Wages	Output
Total	1,223	\$97,031,600	\$231,124,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$22,106,600	\$12,452,100	\$34,558,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Colorado

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	80	\$7,690,900	\$14,672,400
Total	80	\$7,690,900	\$14,672,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,200	\$12,700
Business and Personal Services	23	\$1,567,600	\$2,872,200
Mining	0	\$62,000	\$94,300
Construction	1	\$44,100	\$117,000
Finance Insurance and Real Estate	24	\$1,478,700	\$4,847,700
Manufacturing General	1	\$81,900	\$411,300
Retail	0	\$11,400	\$26,800
Transportation & Communication	5	\$413,600	\$1,696,200
Travel and Entertainment	8	\$219,800	\$543,200
Wholesale	1	\$62,600	\$164,300
Government	1	\$83,900	\$200,500
Other	0	\$0	\$0
Total	64	\$4,028,800	\$10,986,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$51,900	\$195,600
Business and Personal Services	44	\$2,452,400	\$4,402,300
Mining	1	\$145,600	\$231,100
Construction	1	\$78,700	\$214,900
Finance Insurance and Real Estate	14	\$667,400	\$4,551,400
Manufacturing General	3	\$205,200	\$1,422,600
Retail	15	\$489,600	\$1,252,000
Transportation & Communication	6	\$552,500	\$2,167,300
Travel and Entertainment	17	\$452,400	\$1,275,900
Wholesale	3	\$305,100	\$805,100
Government	1	\$102,600	\$263,300
Other	3	\$122,700	\$87,500
Total	110	\$5,626,100	\$16,869,000

	Jobs	Wages	Output
Total	254	\$17,345,800	\$42,527,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,036,300	\$1,891,000	\$5,927,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Connecticut

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	26	\$5,200,900	\$7,449,500
Total	26	\$5,200,900	\$7,449,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$500	\$1,200
Business and Personal Services	5	\$465,000	\$779,700
Mining	0	-\$100	\$1,600
Construction	0	\$13,000	\$27,400
Finance Insurance and Real Estate	4	\$576,600	\$1,489,600
Manufacturing General	1	\$53,400	\$191,000
Retail	0	\$3,800	\$7,700
Transportation & Communication	1	\$133,600	\$461,300
Travel and Entertainment	2	\$63,900	\$151,700
Wholesale	0	\$18,000	\$51,500
Government	0	\$22,500	\$51,300
Other	0	\$0	\$0
Total	13	\$1,350,200	\$3,214,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,100	\$18,900
Business and Personal Services	22	\$1,448,500	\$2,465,600
Mining	0	-\$200	\$6,000
Construction	1	\$42,700	\$92,900
Finance Insurance and Real Estate	5	\$474,400	\$2,315,400
Manufacturing General	2	\$196,300	\$713,200
Retail	7	\$299,300	\$664,400
Transportation & Communication	3	\$339,500	\$1,062,300
Travel and Entertainment	8	\$225,600	\$582,500
Wholesale	2	\$160,000	\$461,000
Government	1	\$59,100	\$164,700
Other	1	\$53,100	\$28,300
Total	52	\$3,305,400	\$8,575,200

	Jobs	Wages	Output
Total	91	\$9,856,500	\$19,238,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,189,700	\$1,025,600	\$3,215,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Delaware

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	46	\$5,354,300	\$9,990,200
Total	46	\$5,354,300	\$9,990,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$800	\$2,800
Business and Personal Services	9	\$703,300	\$1,262,000
Mining	0	-\$100	\$200
Construction	0	\$20,500	\$55,500
Finance Insurance and Real Estate	7	\$513,800	\$2,662,300
Manufacturing General	0	\$10,100	\$78,000
Retail	0	\$6,000	\$12,900
Transportation & Communication	2	\$130,300	\$501,300
Travel and Entertainment	4	\$89,200	\$241,600
Wholesale	0	\$25,600	\$68,600
Government	0	\$45,100	\$75,100
Other	0	\$0	\$0
Total	22	\$1,544,600	\$4,960,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,300	\$39,600
Business and Personal Services	24	\$1,417,800	\$2,492,700
Mining	0	-\$200	\$600
Construction	1	\$39,800	\$111,100
Finance Insurance and Real Estate	6	\$340,200	\$3,669,600
Manufacturing General	1	\$38,400	\$311,500
Retail	9	\$289,700	\$677,100
Transportation & Communication	3	\$218,100	\$891,700
Travel and Entertainment	9	\$225,600	\$632,900
Wholesale	2	\$145,300	\$392,000
Government	1	\$53,400	\$135,000
Other	1	\$47,600	\$43,300
Total	57	\$2,828,000	\$9,397,100

	Jobs	Wages	Output
Total	125	\$9,726,900	\$24,347,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,344,200	\$1,732,500	\$4,076,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: District Of Columbia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	8	\$1,603,900	\$2,283,200
Total	8	\$1,603,900	\$2,283,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	1	\$187,300	\$257,800
Mining	0	-\$100	\$100
Construction	0	\$2,100	\$5,200
Finance Insurance and Real Estate	1	\$191,800	\$475,100
Manufacturing General	0	\$1,500	\$4,100
Retail	0	\$700	\$1,500
Transportation & Communication	0	\$36,500	\$122,500
Travel and Entertainment	1	\$24,700	\$51,300
Wholesale	0	\$4,100	\$8,600
Government	0	\$17,400	\$30,600
Other	0	\$0	\$0
Total	3	\$466,000	\$956,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	4	\$369,000	\$546,100
Mining	0	-\$100	\$200
Construction	0	\$7,400	\$18,600
Finance Insurance and Real Estate	1	\$108,100	\$525,600
Manufacturing General	0	\$3,700	\$15,200
Retail	1	\$46,000	\$104,800
Transportation & Communication	1	\$66,200	\$262,100
Travel and Entertainment	2	\$65,500	\$149,300
Wholesale	0	\$37,300	\$79,000
Government	0	\$12,700	\$19,700
Other	0	\$25,200	\$5,300
Total	9	\$741,000	\$1,725,900

	Jobs	Wages	Output
Total	20	\$2,810,900	\$4,965,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$421,300	\$182,000	\$603,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Florida

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	274	\$21,425,800	\$45,687,700
Total	274	\$21,425,800	\$45,687,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,000	\$21,000
Business and Personal Services	85	\$4,987,400	\$9,860,200
Mining	0	\$900	\$32,200
Construction	3	\$131,600	\$419,600
Finance Insurance and Real Estate	97	\$5,547,500	\$18,700,200
Manufacturing General	3	\$170,600	\$808,900
Retail	1	\$45,500	\$105,800
Transportation & Communication	16	\$1,408,700	\$5,589,900
Travel and Entertainment	27	\$756,200	\$1,948,400
Wholesale	2	\$193,500	\$581,800
Government	4	\$314,000	\$845,100
Other	0	\$0	\$0
Total	238	\$13,564,900	\$38,913,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$146,400	\$334,300
Business and Personal Services	147	\$7,514,700	\$14,451,000
Mining	1	\$3,300	\$89,000
Construction	4	\$207,100	\$676,700
Finance Insurance and Real Estate	48	\$1,999,100	\$14,240,300
Manufacturing General	8	\$468,400	\$3,238,200
Retail	50	\$1,622,100	\$4,152,700
Transportation & Communication	20	\$1,468,100	\$6,799,800
Travel and Entertainment	53	\$1,401,800	\$3,955,300
Wholesale	11	\$842,000	\$2,545,800
Government	4	\$360,200	\$1,071,700
Other	9	\$367,600	\$290,100
Total	359	\$16,400,800	\$51,844,900

	Jobs	Wages	Output
Total	871	\$51,391,500	\$136,445,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$13,321,800	\$5,595,600	\$18,917,400



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Georgia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	119	\$10,146,400	\$20,717,000
Total	119	\$10,146,400	\$20,717,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,800	\$23,600
Business and Personal Services	32	\$2,048,200	\$3,875,400
Mining	0	\$1,600	\$9,100
Construction	1	\$50,700	\$150,900
Finance Insurance and Real Estate	35	\$2,310,700	\$8,026,800
Manufacturing General	2	\$135,900	\$773,000
Retail	1	\$17,500	\$40,900
Transportation & Communication	7	\$644,000	\$2,380,500
Travel and Entertainment	11	\$264,700	\$718,400
Wholesale	1	\$83,400	\$237,900
Government	1	\$118,800	\$257,700
Other	0	\$0	\$0
Total	91	\$5,683,300	\$16,494,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$80,000	\$279,900
Business and Personal Services	64	\$3,193,700	\$6,017,900
Mining	0	\$5,600	\$28,200
Construction	2	\$85,500	\$262,000
Finance Insurance and Real Estate	17	\$830,500	\$6,434,700
Manufacturing General	7	\$499,300	\$3,578,900
Retail	22	\$686,900	\$1,781,300
Transportation & Communication	9	\$750,800	\$3,072,000
Travel and Entertainment	24	\$530,000	\$1,536,900
Wholesale	5	\$393,800	\$1,129,800
Government	1	\$110,600	\$254,200
Other	4	\$143,500	\$127,300
Total	157	\$7,310,200	\$24,503,100

	Jobs	Wages	Output
Total	367	\$23,139,900	\$61,714,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,248,600	\$2,553,100	\$7,801,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Hawaii

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	7	\$544,900	\$1,185,200
Total	7	\$544,900	\$1,185,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$400	\$1,000
Business and Personal Services	2	\$89,500	\$177,300
Mining	0	\$100	\$500
Construction	0	\$3,700	\$9,200
Finance Insurance and Real Estate	1	\$85,100	\$346,700
Manufacturing General	0	\$3,400	\$32,900
Retail	0	\$900	\$2,100
Transportation & Communication	0	\$21,000	\$106,400
Travel and Entertainment	1	\$19,400	\$47,200
Wholesale	0	\$3,100	\$10,000
Government	0	\$7,900	\$22,600
Other	0	\$0	\$0
Total	4	\$234,500	\$755,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,100	\$17,200
Business and Personal Services	3	\$151,700	\$270,000
Mining	0	\$300	\$1,400
Construction	0	\$5,500	\$14,100
Finance Insurance and Real Estate	1	\$32,900	\$276,500
Manufacturing General	0	\$17,900	\$164,200
Retail	1	\$31,700	\$83,900
Transportation & Communication	0	\$17,500	\$117,400
Travel and Entertainment	1	\$31,900	\$86,500
Wholesale	0	\$12,300	\$39,400
Government	0	\$7,700	\$21,800
Other	0	\$7,200	\$3,400
Total	6	\$324,700	\$1,095,800

	Jobs	Wages	Output
Total	17	\$1,104,100	\$3,036,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$244,600	\$191,800	\$436,400



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Idaho

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	12	\$875,100	\$1,961,000
Total	12	\$875,100	\$1,961,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,900	\$14,700
Business and Personal Services	3	\$131,800	\$279,400
Mining	0	\$1,800	\$4,200
Construction	0	\$5,000	\$15,400
Finance Insurance and Real Estate	3	\$150,800	\$636,000
Manufacturing General	0	\$38,000	\$208,700
Retail	0	\$1,700	\$3,900
Transportation & Communication	1	\$33,100	\$162,100
Travel and Entertainment	1	\$21,600	\$66,600
Wholesale	0	\$5,700	\$18,100
Government	0	\$9,300	\$21,800
Other	0	\$0	\$0
Total	8	\$403,700	\$1,430,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$61,000	\$187,600
Business and Personal Services	5	\$211,600	\$415,000
Mining	0	\$5,300	\$16,900
Construction	0	\$6,700	\$21,300
Finance Insurance and Real Estate	1	\$47,500	\$416,300
Manufacturing General	1	\$76,500	\$555,700
Retail	2	\$58,400	\$137,500
Transportation & Communication	1	\$34,900	\$175,800
Travel and Entertainment	2	\$34,300	\$110,700
Wholesale	0	\$21,300	\$68,100
Government	0	\$8,100	\$27,100
Other	0	\$9,500	\$6,600
Total	13	\$575,100	\$2,138,600

	Jobs	Wages	Output
Total	33	\$1,853,900	\$5,530,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$392,500	\$197,800	\$590,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Illinois

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	123	\$12,329,900	\$23,336,400
Total	123	\$12,329,900	\$23,336,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,500	\$24,000
Business and Personal Services	30	\$2,415,400	\$4,152,400
Mining	0	\$6,400	\$30,500
Construction	1	\$61,900	\$159,600
Finance Insurance and Real Estate	31	\$2,568,700	\$8,330,400
Manufacturing General	3	\$223,500	\$1,120,400
Retail	0	\$17,200	\$39,500
Transportation & Communication	7	\$595,000	\$2,287,100
Travel and Entertainment	11	\$342,200	\$837,500
Wholesale	1	\$89,200	\$246,700
Government	2	\$139,400	\$146,500
Other	0	\$0	\$0
Total	86	\$6,460,400	\$17,374,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$23,800	\$331,200
Business and Personal Services	74	\$4,293,800	\$7,678,300
Mining	0	\$18,200	\$89,100
Construction	2	\$118,900	\$314,800
Finance Insurance and Real Estate	19	\$1,256,400	\$7,910,200
Manufacturing General	9	\$813,700	\$5,382,500
Retail	24	\$808,500	\$2,035,900
Transportation & Communication	10	\$838,000	\$3,462,300
Travel and Entertainment	26	\$787,000	\$2,093,900
Wholesale	5	\$486,100	\$1,353,600
Government	2	\$164,600	\$282,900
Other	5	\$190,700	\$106,900
Total	178	\$9,799,700	\$31,041,600

	Jobs	Wages	Output
Total	387	\$28,590,000	\$71,752,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,618,600	\$3,340,200	\$9,958,800



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Indiana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	49	\$3,841,700	\$8,141,200
Total	49	\$3,841,700	\$8,141,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,600	\$17,400
Business and Personal Services	10	\$556,400	\$1,085,900
Mining	0	\$3,000	\$21,200
Construction	0	\$21,700	\$57,400
Finance Insurance and Real Estate	12	\$704,400	\$2,553,400
Manufacturing General	2	\$121,600	\$706,500
Retail	0	\$6,800	\$15,900
Transportation & Communication	2	\$141,100	\$604,300
Travel and Entertainment	4	\$102,000	\$280,100
Wholesale	0	\$24,100	\$70,800
Government	1	\$43,500	\$68,000
Other	0	\$0	\$0
Total	31	\$1,728,200	\$5,480,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$44,000	\$229,200
Business and Personal Services	21	\$1,078,700	\$2,009,000
Mining	0	\$9,000	\$64,700
Construction	1	\$33,000	\$90,300
Finance Insurance and Real Estate	5	\$308,100	\$1,912,900
Manufacturing General	8	\$602,000	\$4,653,000
Retail	8	\$236,300	\$611,400
Transportation & Communication	3	\$177,500	\$811,300
Travel and Entertainment	8	\$179,700	\$545,500
Wholesale	1	\$106,200	\$314,300
Government	1	\$40,700	\$119,200
Other	1	\$48,900	\$39,100
Total	58	\$2,864,100	\$11,399,900

	Jobs	Wages	Output
Total	138	\$8,434,000	\$25,022,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,720,300	\$765,700	\$2,486,000



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Iowa

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	37	\$3,620,600	\$6,842,800
Total	37	\$3,620,600	\$6,842,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,500	\$41,500
Business and Personal Services	7	\$405,200	\$811,700
Mining	0	\$400	\$2,700
Construction	0	\$18,700	\$47,200
Finance Insurance and Real Estate	9	\$555,100	\$2,053,300
Manufacturing General	1	\$50,800	\$277,700
Retail	0	\$4,500	\$11,100
Transportation & Communication	2	\$110,500	\$508,900
Travel and Entertainment	3	\$60,700	\$187,100
Wholesale	0	\$18,400	\$53,300
Government	0	\$39,900	\$51,400
Other	0	\$0	\$0
Total	22	\$1,274,700	\$4,045,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$146,700	\$584,700
Business and Personal Services	18	\$832,800	\$1,600,400
Mining	0	\$1,500	\$8,600
Construction	1	\$30,700	\$79,900
Finance Insurance and Real Estate	5	\$214,800	\$1,727,600
Manufacturing General	3	\$245,000	\$1,980,000
Retail	7	\$185,400	\$498,100
Transportation & Communication	2	\$147,400	\$719,400
Travel and Entertainment	7	\$129,400	\$421,200
Wholesale	1	\$90,400	\$263,600
Government	0	\$34,500	\$105,700
Other	1	\$35,700	\$29,800
Total	47	\$2,094,300	\$8,019,000

	Jobs	Wages	Output
Total	106	\$6,989,600	\$18,907,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,454,200	\$602,900	\$2,057,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Kansas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	23	\$2,109,500	\$4,163,200
Total	23	\$2,109,500	\$4,163,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,300	\$24,300
Business and Personal Services	5	\$319,200	\$642,400
Mining	0	\$12,800	\$30,300
Construction	0	\$9,700	\$26,700
Finance Insurance and Real Estate	7	\$427,100	\$1,462,100
Manufacturing General	1	\$40,800	\$234,800
Retail	0	\$3,000	\$7,800
Transportation & Communication	1	\$78,700	\$361,800
Travel and Entertainment	2	\$42,300	\$125,100
Wholesale	0	\$12,700	\$38,000
Government	0	\$21,000	\$36,300
Other	0	\$0	\$0
Total	16	\$971,600	\$2,989,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$62,000	\$355,500
Business and Personal Services	11	\$538,000	\$1,045,400
Mining	1	\$31,200	\$74,800
Construction	0	\$16,900	\$47,900
Finance Insurance and Real Estate	3	\$144,400	\$1,087,000
Manufacturing General	2	\$160,200	\$1,341,800
Retail	4	\$115,700	\$334,400
Transportation & Communication	1	\$105,800	\$489,900
Travel and Entertainment	4	\$89,200	\$273,100
Wholesale	1	\$59,500	\$179,600
Government	0	\$22,400	\$73,900
Other	1	\$22,300	\$18,700
Total	30	\$1,367,600	\$5,322,000

	Jobs	Wages	Output
Total	69	\$4,448,700	\$12,474,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$959,200	\$383,900	\$1,343,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Kentucky

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	36	\$2,415,300	\$5,518,300
Total	36	\$2,415,300	\$5,518,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,700	\$9,600
Business and Personal Services	8	\$416,200	\$810,300
Mining	0	\$5,400	\$40,500
Construction	0	\$14,000	\$40,200
Finance Insurance and Real Estate	9	\$514,900	\$1,714,300
Manufacturing General	1	\$70,500	\$406,900
Retail	0	\$4,500	\$10,800
Transportation & Communication	1	\$100,300	\$462,400
Travel and Entertainment	3	\$70,900	\$200,100
Wholesale	0	\$16,600	\$54,600
Government	1	\$39,400	\$106,700
Other	0	\$0	\$0
Total	23	\$1,255,400	\$3,856,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$28,600	\$122,000
Business and Personal Services	13	\$647,700	\$1,223,500
Mining	0	\$15,500	\$122,400
Construction	0	\$19,500	\$57,800
Finance Insurance and Real Estate	3	\$150,200	\$1,164,200
Manufacturing General	4	\$267,900	\$2,396,600
Retail	5	\$137,200	\$362,500
Transportation & Communication	2	\$111,400	\$526,600
Travel and Entertainment	5	\$114,300	\$327,900
Wholesale	1	\$63,700	\$210,700
Government	0	\$41,000	\$124,800
Other	1	\$24,800	\$23,600
Total	36	\$1,621,800	\$6,662,600

	Jobs	Wages	Output
Total	95	\$5,292,500	\$16,037,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,046,700	\$537,000	\$1,583,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Louisiana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	50	\$2,647,600	\$7,027,900
Total	50	\$2,647,600	\$7,027,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,500	\$8,300
Business and Personal Services	12	\$646,700	\$1,270,600
Mining	0	\$49,400	\$74,600
Construction	0	\$25,500	\$63,200
Finance Insurance and Real Estate	14	\$715,200	\$2,669,300
Manufacturing General	1	\$55,100	\$668,500
Retail	0	\$6,600	\$16,400
Transportation & Communication	2	\$142,500	\$660,800
Travel and Entertainment	5	\$111,200	\$305,600
Wholesale	0	\$25,400	\$77,900
Government	1	\$49,000	\$130,300
Other	0	\$0	\$0
Total	35	\$1,829,100	\$5,945,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$23,700	\$80,600
Business and Personal Services	17	\$824,500	\$1,570,400
Mining	1	\$120,200	\$182,700
Construction	1	\$30,000	\$76,700
Finance Insurance and Real Estate	4	\$153,300	\$1,416,600
Manufacturing General	2	\$174,300	\$2,213,100
Retail	6	\$175,700	\$473,000
Transportation & Communication	2	\$135,100	\$667,900
Travel and Entertainment	6	\$149,300	\$445,300
Wholesale	1	\$82,900	\$256,300
Government	1	\$37,300	\$115,300
Other	1	\$27,600	\$35,000
Total	43	\$1,933,900	\$7,532,900

	Jobs	Wages	Output
Total	128	\$6,410,600	\$20,506,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,260,400	\$717,800	\$1,978,200



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Maine

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	12	\$943,100	\$2,031,000
Total	12	\$943,100	\$2,031,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,800	\$3,800
Business and Personal Services	3	\$153,900	\$319,500
Mining	0	\$100	\$500
Construction	0	\$5,900	\$15,600
Finance Insurance and Real Estate	3	\$168,700	\$600,800
Manufacturing General	0	\$13,000	\$80,200
Retail	0	\$1,600	\$4,100
Transportation & Communication	1	\$30,100	\$150,700
Travel and Entertainment	1	\$26,000	\$71,500
Wholesale	0	\$5,800	\$19,100
Government	0	\$10,800	\$26,200
Other	0	\$0	\$0
Total	8	\$417,700	\$1,292,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$10,300	\$25,900
Business and Personal Services	6	\$271,200	\$525,800
Mining	0	\$200	\$1,600
Construction	0	\$8,600	\$23,400
Finance Insurance and Real Estate	1	\$57,600	\$492,600
Manufacturing General	1	\$49,300	\$337,600
Retail	2	\$57,400	\$155,000
Transportation & Communication	1	\$37,900	\$201,600
Travel and Entertainment	2	\$46,000	\$137,300
Wholesale	0	\$24,800	\$81,600
Government	0	\$13,000	\$40,100
Other	0	\$10,100	\$5,800
Total	14	\$586,400	\$2,028,300

	Jobs	Wages	Output
Total	34	\$1,947,200	\$5,351,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$432,100	\$285,500	\$717,600



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Maryland

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	70	\$6,493,400	\$12,711,700
Total	70	\$6,493,400	\$12,711,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$900	\$4,500
Business and Personal Services	16	\$1,111,400	\$2,057,600
Mining	0	\$300	\$5,300
Construction	1	\$34,800	\$88,000
Finance Insurance and Real Estate	18	\$1,374,900	\$4,224,800
Manufacturing General	1	\$43,500	\$191,600
Retail	0	\$9,000	\$20,500
Transportation & Communication	3	\$391,700	\$1,298,500
Travel and Entertainment	6	\$169,200	\$417,400
Wholesale	0	\$42,700	\$119,400
Government	1	\$75,600	\$143,700
Other	0	\$0	\$0
Total	46	\$3,254,000	\$8,571,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$12,200	\$59,800
Business and Personal Services	35	\$2,006,700	\$3,628,700
Mining	0	\$1,100	\$14,500
Construction	1	\$59,000	\$153,900
Finance Insurance and Real Estate	9	\$593,600	\$3,657,900
Manufacturing General	2	\$126,400	\$841,000
Retail	11	\$384,800	\$967,700
Transportation & Communication	5	\$411,900	\$1,645,000
Travel and Entertainment	13	\$356,400	\$966,500
Wholesale	2	\$210,100	\$591,800
Government	1	\$83,100	\$127,200
Other	2	\$103,900	\$70,000
Total	82	\$4,349,200	\$12,724,000

	Jobs	Wages	Output
Total	198	\$14,096,600	\$34,007,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,213,900	\$1,903,600	\$5,117,500



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Massachusetts

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	32	\$3,770,700	\$6,640,100
Total	32	\$3,770,700	\$6,640,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,900	\$2,800
Business and Personal Services	7	\$618,100	\$1,052,100
Mining	0	\$2,300	\$4,000
Construction	0	\$18,500	\$40,500
Finance Insurance and Real Estate	6	\$759,800	\$2,152,800
Manufacturing General	1	\$175,200	\$694,900
Retail	0	\$4,500	\$8,900
Transportation & Communication	2	\$156,500	\$573,900
Travel and Entertainment	3	\$96,100	\$212,300
Wholesale	0	\$25,600	\$62,700
Government	0	\$36,500	\$63,800
Other	0	\$0	\$0
Total	19	\$1,895,000	\$4,868,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,800	\$22,700
Business and Personal Services	20	\$1,356,000	\$2,251,600
Mining	0	\$6,000	\$11,600
Construction	1	\$38,700	\$87,300
Finance Insurance and Real Estate	5	\$406,600	\$2,164,200
Manufacturing General	4	\$332,200	\$1,654,700
Retail	6	\$239,600	\$515,600
Transportation & Communication	3	\$228,300	\$902,200
Travel and Entertainment	7	\$229,800	\$561,700
Wholesale	1	\$152,700	\$376,600
Government	0	\$47,800	\$87,300
Other	1	\$46,500	\$25,900
Total	48	\$3,097,000	\$8,661,400

	Jobs	Wages	Output
Total	99	\$8,762,700	\$20,170,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,911,800	\$960,300	\$2,872,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Michigan

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	84	\$8,484,100	\$15,950,300
Total	84	\$8,484,100	\$15,950,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,900	\$15,300
Business and Personal Services	21	\$1,367,900	\$2,532,400
Mining	0	\$5,800	\$18,700
Construction	1	\$39,000	\$107,200
Finance Insurance and Real Estate	23	\$1,403,500	\$4,940,100
Manufacturing General	2	\$148,300	\$753,700
Retail	0	\$11,400	\$28,100
Transportation & Communication	4	\$309,300	\$1,230,100
Travel and Entertainment	7	\$173,900	\$497,300
Wholesale	1	\$51,700	\$144,900
Government	1	\$73,200	\$100,900
Other	0	\$0	\$0
Total	60	\$3,587,900	\$10,368,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$56,900	\$213,200
Business and Personal Services	48	\$2,543,700	\$4,662,300
Mining	0	\$15,000	\$53,400
Construction	1	\$72,300	\$204,400
Finance Insurance and Real Estate	13	\$625,700	\$4,520,400
Manufacturing General	9	\$688,600	\$4,771,200
Retail	16	\$496,900	\$1,352,200
Transportation & Communication	6	\$444,400	\$1,959,000
Travel and Entertainment	17	\$380,800	\$1,145,700
Wholesale	3	\$280,400	\$791,900
Government	1	\$79,800	\$215,800
Other	3	\$111,000	\$78,900
Total	119	\$5,795,500	\$19,968,400

	Jobs	Wages	Output
Total	263	\$17,867,500	\$46,287,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,975,700	\$2,073,400	\$6,049,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Minnesota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	44	\$4,349,200	\$8,192,600
Total	44	\$4,349,200	\$8,192,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,800	\$28,900
Business and Personal Services	11	\$825,200	\$1,475,700
Mining	0	\$1,700	\$10,600
Construction	0	\$23,500	\$57,200
Finance Insurance and Real Estate	12	\$891,400	\$2,656,800
Manufacturing General	2	\$143,500	\$670,800
Retail	0	\$6,700	\$15,100
Transportation & Communication	2	\$195,800	\$738,800
Travel and Entertainment	4	\$96,700	\$259,900
Wholesale	0	\$34,200	\$87,600
Government	1	\$51,800	\$70,500
Other	0	\$0	\$0
Total	32	\$2,277,300	\$6,071,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$95,100	\$402,600
Business and Personal Services	26	\$1,468,900	\$2,639,400
Mining	0	\$5,800	\$33,600
Construction	1	\$47,000	\$117,900
Finance Insurance and Real Estate	7	\$424,900	\$2,404,900
Manufacturing General	5	\$393,500	\$2,416,500
Retail	9	\$286,700	\$718,800
Transportation & Communication	4	\$270,800	\$1,136,000
Travel and Entertainment	9	\$215,200	\$623,600
Wholesale	2	\$177,800	\$458,700
Government	1	\$55,900	\$175,900
Other	2	\$60,000	\$41,300
Total	68	\$3,501,600	\$11,169,200

	Jobs	Wages	Output
Total	144	\$10,128,100	\$25,433,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,183,100	\$1,090,100	\$3,273,200



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Mississippi

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	28	\$1,503,600	\$4,014,800
Total	28	\$1,503,600	\$4,014,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,600	\$12,400
Business and Personal Services	6	\$258,500	\$558,600
Mining	0	\$5,900	\$13,400
Construction	0	\$9,900	\$29,300
Finance Insurance and Real Estate	8	\$372,300	\$1,523,200
Manufacturing General	0	\$24,400	\$215,600
Retail	0	\$3,300	\$8,600
Transportation & Communication	1	\$56,400	\$343,600
Travel and Entertainment	2	\$43,900	\$138,000
Wholesale	0	\$10,600	\$36,700
Government	0	\$25,900	\$58,000
Other	0	\$0	\$0
Total	17	\$814,700	\$2,937,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$34,000	\$136,900
Business and Personal Services	8	\$347,800	\$697,700
Mining	0	\$14,100	\$33,600
Construction	0	\$11,200	\$34,400
Finance Insurance and Real Estate	2	\$70,600	\$711,200
Manufacturing General	2	\$124,400	\$1,112,400
Retail	3	\$84,100	\$239,200
Transportation & Communication	1	\$56,900	\$338,500
Travel and Entertainment	3	\$58,700	\$198,600
Wholesale	1	\$33,400	\$116,400
Government	0	\$16,500	\$59,500
Other	1	\$12,800	\$14,600
Total	22	\$864,500	\$3,693,000

	Jobs	Wages	Output
Total	67	\$3,182,800	\$10,645,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$654,600	\$488,900	\$1,143,500



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Missouri

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	66	\$4,403,600	\$10,213,700
Total	66	\$4,403,600	\$10,213,700

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,600	\$16,800
Business and Personal Services	16	\$1,069,900	\$2,021,400
Mining	0	\$1,000	\$8,000
Construction	1	\$31,400	\$83,300
Finance Insurance and Real Estate	18	\$1,254,200	\$4,125,000
Manufacturing General	1	\$72,900	\$377,800
Retail	0	\$9,200	\$22,400
Transportation & Communication	3	\$243,700	\$1,106,500
Travel and Entertainment	6	\$151,200	\$393,800
Wholesale	1	\$42,800	\$117,700
Government	1	\$92,200	\$112,400
Other	0	\$0	\$0
Total	47	\$2,971,100	\$8,385,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$25,800	\$217,100
Business and Personal Services	29	\$1,511,700	\$2,856,400
Mining	0	\$2,900	\$21,600
Construction	1	\$45,100	\$123,100
Finance Insurance and Real Estate	8	\$372,500	\$2,705,900
Manufacturing General	4	\$300,400	\$2,553,500
Retail	10	\$308,000	\$812,300
Transportation & Communication	4	\$269,400	\$1,298,600
Travel and Entertainment	11	\$255,300	\$732,400
Wholesale	2	\$171,600	\$474,800
Government	1	\$68,700	\$194,300
Other	2	\$56,500	\$52,300
Total	74	\$3,387,900	\$12,042,300

	Jobs	Wages	Output
Total	187	\$10,762,600	\$30,641,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,379,000	\$1,025,800	\$3,404,800



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Montana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	7	\$424,200	\$1,053,400
Total	7	\$424,200	\$1,053,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,700	\$6,600
Business and Personal Services	2	\$72,800	\$149,900
Mining	0	\$4,800	\$17,300
Construction	0	\$3,400	\$9,300
Finance Insurance and Real Estate	2	\$116,800	\$429,800
Manufacturing General	0	\$5,400	\$62,600
Retail	0	\$1,000	\$2,200
Transportation & Communication	0	\$20,700	\$99,400
Travel and Entertainment	1	\$14,700	\$40,500
Wholesale	0	\$3,400	\$11,100
Government	0	\$7,100	\$11,600
Other	0	\$0	\$0
Total	5	\$251,800	\$840,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$21,100	\$90,700
Business and Personal Services	2	\$117,800	\$222,600
Mining	0	\$12,900	\$48,400
Construction	0	\$4,100	\$11,700
Finance Insurance and Real Estate	1	\$25,000	\$215,200
Manufacturing General	0	\$18,400	\$222,200
Retail	1	\$29,200	\$67,000
Transportation & Communication	0	\$19,900	\$97,800
Travel and Entertainment	1	\$21,400	\$64,100
Wholesale	0	\$11,700	\$37,900
Government	0	\$4,700	\$15,700
Other	0	\$4,300	\$2,700
Total	6	\$290,500	\$1,096,000

	Jobs	Wages	Output
Total	18	\$966,500	\$2,989,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$213,900	\$109,000	\$322,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Nebraska

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	34	\$2,905,500	\$5,895,000
Total	34	\$2,905,500	\$5,895,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,000	\$33,100
Business and Personal Services	8	\$494,700	\$966,800
Mining	0	\$500	\$2,600
Construction	0	\$17,500	\$42,200
Finance Insurance and Real Estate	9	\$516,700	\$2,024,900
Manufacturing General	0	\$29,500	\$156,100
Retail	0	\$4,500	\$11,300
Transportation & Communication	2	\$164,500	\$609,600
Travel and Entertainment	3	\$62,000	\$183,400
Wholesale	0	\$22,700	\$62,000
Government	1	\$39,400	\$83,700
Other	0	\$0	\$0
Total	23	\$1,360,000	\$4,175,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$114,900	\$488,600
Business and Personal Services	16	\$785,000	\$1,517,500
Mining	0	\$1,300	\$6,700
Construction	0	\$25,900	\$64,900
Finance Insurance and Real Estate	4	\$181,200	\$1,492,600
Manufacturing General	2	\$114,300	\$1,042,600
Retail	6	\$163,200	\$448,300
Transportation & Communication	2	\$220,700	\$775,600
Travel and Entertainment	6	\$120,400	\$373,500
Wholesale	1	\$97,800	\$269,200
Government	0	\$46,500	\$163,700
Other	1	\$22,600	\$25,900
Total	40	\$1,893,800	\$6,669,100

	Jobs	Wages	Output
Total	97	\$6,159,300	\$16,739,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,304,700	\$458,600	\$1,763,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Nevada

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	43	\$3,415,000	\$7,213,600
Total	43	\$3,415,000	\$7,213,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$300	\$1,500
Business and Personal Services	11	\$676,500	\$1,321,500
Mining	0	\$4,400	\$19,000
Construction	0	\$17,700	\$49,100
Finance Insurance and Real Estate	13	\$625,800	\$2,780,700
Manufacturing General	0	\$22,500	\$92,600
Retail	0	\$5,800	\$14,600
Transportation & Communication	2	\$154,600	\$669,800
Travel and Entertainment	4	\$125,800	\$331,100
Wholesale	0	\$23,400	\$69,200
Government	1	\$44,400	\$135,000
Other	0	\$0	\$0
Total	31	\$1,701,200	\$5,484,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,500	\$19,700
Business and Personal Services	17	\$975,800	\$1,751,000
Mining	0	\$13,100	\$55,700
Construction	1	\$29,100	\$82,700
Finance Insurance and Real Estate	6	\$168,100	\$1,908,400
Manufacturing General	1	\$47,500	\$285,200
Retail	6	\$221,200	\$600,700
Transportation & Communication	2	\$174,900	\$802,800
Travel and Entertainment	7	\$205,900	\$634,000
Wholesale	1	\$100,000	\$297,200
Government	1	\$56,200	\$157,200
Other	1	\$41,800	\$31,500
Total	43	\$2,038,100	\$6,626,100

	Jobs	Wages	Output
Total	117	\$7,154,300	\$19,323,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,767,600	\$807,400	\$2,575,000



America's Debt Settlement Industry Economic Benefit to Creditors 2018: New Hampshire

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	8	\$870,600	\$1,551,300
Total	8	\$870,600	\$1,551,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$500	\$1,100
Business and Personal Services	2	\$115,000	\$220,600
Mining	0	\$100	\$700
Construction	0	\$4,800	\$9,300
Finance Insurance and Real Estate	2	\$140,400	\$445,900
Manufacturing General	0	\$24,800	\$119,500
Retail	0	\$1,300	\$2,500
Transportation & Communication	0	\$29,100	\$106,000
Travel and Entertainment	1	\$18,700	\$45,900
Wholesale	0	\$5,900	\$13,800
Government	0	\$8,200	\$17,400
Other	0	\$0	\$0
Total	5	\$348,800	\$982,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,100	\$9,100
Business and Personal Services	4	\$262,400	\$466,100
Mining	0	\$400	\$2,200
Construction	0	\$9,200	\$18,600
Finance Insurance and Real Estate	1	\$67,000	\$464,400
Manufacturing General	1	\$60,200	\$299,300
Retail	2	\$61,500	\$132,400
Transportation & Communication	1	\$41,800	\$176,400
Travel and Entertainment	2	\$45,500	\$121,100
Wholesale	0	\$34,400	\$81,700
Government	0	\$9,800	\$29,200
Other	0	\$7,900	\$5,200
Total	11	\$603,200	\$1,805,700

	Jobs	Wages	Output
Total	24	\$1,822,600	\$4,339,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$405,900	\$168,000	\$573,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: New Jersey

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	79	\$7,648,200	\$14,761,400
Total	79	\$7,648,200	\$14,761,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$900	\$2,300
Business and Personal Services	18	\$1,628,200	\$2,744,500
Mining	0	-\$500	\$4,000
Construction	1	\$45,200	\$104,900
Finance Insurance and Real Estate	20	\$1,952,800	\$5,094,700
Manufacturing General	1	\$104,300	\$478,900
Retail	0	\$12,100	\$25,100
Transportation & Communication	4	\$462,400	\$1,467,800
Travel and Entertainment	6	\$189,100	\$441,200
Wholesale	1	\$62,600	\$159,400
Government	1	\$84,700	\$179,600
Other	0	\$0	\$0
Total	52	\$4,541,800	\$10,702,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$14,000	\$36,300
Business and Personal Services	43	\$2,748,000	\$4,697,500
Mining	0	\$300	\$11,100
Construction	1	\$83,500	\$199,200
Finance Insurance and Real Estate	12	\$776,600	\$4,468,400
Manufacturing General	4	\$461,100	\$2,464,800
Retail	14	\$547,400	\$1,272,500
Transportation & Communication	6	\$595,700	\$2,155,900
Travel and Entertainment	15	\$416,800	\$1,061,100
Wholesale	3	\$328,900	\$842,900
Government	1	\$116,200	\$276,200
Other	3	\$106,700	\$74,900
Total	103	\$6,195,200	\$17,560,800

	Jobs	Wages	Output
Total	234	\$18,385,200	\$43,024,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,383,200	\$2,408,900	\$6,792,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: New Mexico

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	17	\$869,400	\$2,383,900
Total	17	\$869,400	\$2,383,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,500	\$5,700
Business and Personal Services	3	\$148,900	\$329,700
Mining	0	\$12,400	\$52,500
Construction	0	\$5,000	\$14,700
Finance Insurance and Real Estate	4	\$170,100	\$705,500
Manufacturing General	0	\$7,300	\$68,300
Retail	0	\$1,900	\$4,700
Transportation & Communication	1	\$38,900	\$212,400
Travel and Entertainment	2	\$34,600	\$94,000
Wholesale	0	\$6,000	\$21,500
Government	0	\$16,400	\$54,500
Other	0	\$0	\$0
Total	10	\$443,000	\$1,563,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$19,900	\$70,700
Business and Personal Services	5	\$206,900	\$415,100
Mining	0	\$31,300	\$139,400
Construction	0	\$6,000	\$18,300
Finance Insurance and Real Estate	1	\$43,900	\$424,500
Manufacturing General	1	\$22,300	\$257,500
Retail	2	\$51,100	\$133,500
Transportation & Communication	1	\$35,300	\$187,800
Travel and Entertainment	2	\$42,600	\$121,600
Wholesale	0	\$17,200	\$62,300
Government	0	\$11,800	\$43,000
Other	0	\$11,100	\$8,400
Total	13	\$499,400	\$1,882,100

	Jobs	Wages	Output
Total	40	\$1,811,800	\$5,829,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$393,200	\$247,100	\$640,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: New York

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	132	\$24,375,400	\$36,314,200
Total	132	\$24,375,400	\$36,314,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,400	\$12,400
Business and Personal Services	27	\$2,577,600	\$4,205,400
Mining	0	\$6,500	\$8,600
Construction	1	\$62,600	\$152,200
Finance Insurance and Real Estate	22	\$3,366,000	\$9,787,500
Manufacturing General	2	\$165,200	\$769,800
Retail	0	\$18,700	\$38,700
Transportation & Communication	6	\$786,800	\$2,514,600
Travel and Entertainment	10	\$385,700	\$881,900
Wholesale	1	\$90,900	\$239,000
Government	2	\$162,600	\$279,600
Other	0	\$0	\$0
Total	71	\$7,626,000	\$18,889,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$45,300	\$160,700
Business and Personal Services	104	\$6,855,500	\$11,562,000
Mining	0	\$18,600	\$29,600
Construction	3	\$192,200	\$479,600
Finance Insurance and Real Estate	23	\$2,282,700	\$12,887,100
Manufacturing General	8	\$616,000	\$3,761,100
Retail	32	\$1,301,800	\$3,029,900
Transportation & Communication	13	\$1,374,200	\$5,328,500
Travel and Entertainment	35	\$1,216,000	\$3,103,400
Wholesale	8	\$733,900	\$1,942,500
Government	3	\$345,400	\$754,000
Other	7	\$282,900	\$143,300
Total	238	\$15,264,500	\$43,181,700

	Jobs	Wages	Output
Total	441	\$47,265,900	\$98,385,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$10,486,500	\$6,425,400	\$16,911,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: North Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	69	\$6,336,800	\$12,707,900
Total	69	\$6,336,800	\$12,707,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,000	\$23,200
Business and Personal Services	17	\$1,010,400	\$1,956,700
Mining	0	\$700	\$6,500
Construction	1	\$32,100	\$89,700
Finance Insurance and Real Estate	19	\$1,256,200	\$4,413,200
Manufacturing General	2	\$217,900	\$1,230,900
Retail	0	\$9,900	\$22,600
Transportation & Communication	3	\$250,500	\$1,131,100
Travel and Entertainment	7	\$162,300	\$416,400
Wholesale	1	\$44,200	\$126,400
Government	1	\$62,900	\$172,600
Other	0	\$0	\$0
Total	51	\$3,055,100	\$9,589,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$101,900	\$314,000
Business and Personal Services	36	\$1,787,300	\$3,408,300
Mining	0	\$2,100	\$19,000
Construction	1	\$53,900	\$155,800
Finance Insurance and Real Estate	9	\$490,400	\$3,521,400
Manufacturing General	8	\$520,200	\$4,332,300
Retail	13	\$391,700	\$983,100
Transportation & Communication	5	\$332,400	\$1,586,400
Travel and Entertainment	14	\$334,100	\$901,700
Wholesale	3	\$211,400	\$608,700
Government	1	\$63,900	\$195,600
Other	2	\$76,900	\$67,300
Total	94	\$4,366,200	\$16,093,600

	Jobs	Wages	Output
Total	214	\$13,758,100	\$38,390,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,083,800	\$1,773,900	\$4,857,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: North Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	8	\$521,500	\$1,256,500
Total	8	\$521,500	\$1,256,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$800	\$11,600
Business and Personal Services	2	\$99,700	\$200,000
Mining	0	\$10,200	\$33,600
Construction	0	\$4,900	\$11,800
Finance Insurance and Real Estate	3	\$151,100	\$543,600
Manufacturing General	0	\$6,100	\$41,200
Retail	0	\$1,200	\$2,700
Transportation & Communication	0	\$27,800	\$123,600
Travel and Entertainment	1	\$13,800	\$40,500
Wholesale	0	\$5,700	\$17,400
Government	0	\$12,900	\$22,700
Other	0	\$0	\$0
Total	6	\$334,200	\$1,048,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$12,000	\$164,700
Business and Personal Services	3	\$141,400	\$259,800
Mining	0	\$24,600	\$83,000
Construction	0	\$6,000	\$15,100
Finance Insurance and Real Estate	1	\$33,800	\$257,400
Manufacturing General	0	\$23,700	\$197,400
Retail	1	\$34,100	\$83,200
Transportation & Communication	0	\$26,900	\$115,100
Travel and Entertainment	1	\$21,400	\$65,700
Wholesale	0	\$17,800	\$54,200
Government	0	\$6,600	\$23,500
Other	0	\$5,100	\$2,900
Total	7	\$353,400	\$1,322,000

	Jobs	Wages	Output
Total	21	\$1,209,100	\$3,627,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$245,700	-\$60,500	\$185,200



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Ohio

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	123	\$9,637,500	\$20,896,300
Total	123	\$9,637,500	\$20,896,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,700	\$17,400
Business and Personal Services	29	\$1,852,500	\$3,531,900
Mining	0	\$9,600	\$55,200
Construction	1	\$56,300	\$148,400
Finance Insurance and Real Estate	28	\$1,688,700	\$6,914,200
Manufacturing General	3	\$215,500	\$1,187,500
Retail	1	\$16,400	\$40,700
Transportation & Communication	6	\$457,100	\$1,850,700
Travel and Entertainment	11	\$259,900	\$705,600
Wholesale	1	\$75,000	\$212,800
Government	1	\$114,400	\$170,300
Other	0	\$0	\$0
Total	81	\$4,750,100	\$14,834,700

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$45,700	\$212,700
Business and Personal Services	59	\$3,018,700	\$5,643,900
Mining	0	\$24,800	\$138,100
Construction	2	\$89,200	\$242,500
Finance Insurance and Real Estate	15	\$661,700	\$5,666,300
Manufacturing General	10	\$753,000	\$5,658,100
Retail	20	\$603,200	\$1,659,000
Transportation & Communication	7	\$552,700	\$2,444,300
Travel and Entertainment	22	\$501,300	\$1,458,100
Wholesale	4	\$329,400	\$940,600
Government	2	\$134,100	\$344,100
Other	4	\$121,100	\$96,100
Total	147	\$6,834,900	\$24,503,800

	Jobs	Wages	Output
Total	351	\$21,222,500	\$60,234,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,675,800	\$2,993,200	\$7,669,000



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Oklahoma

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	37	\$1,813,400	\$5,144,800
Total	37	\$1,813,400	\$5,144,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,500	\$11,200
Business and Personal Services	9	\$480,900	\$983,800
Mining	1	\$64,300	\$142,900
Construction	0	\$14,400	\$36,700
Finance Insurance and Real Estate	12	\$568,200	\$2,201,500
Manufacturing General	1	\$32,900	\$229,100
Retail	0	\$4,700	\$11,300
Transportation & Communication	2	\$159,700	\$583,000
Travel and Entertainment	3	\$78,900	\$211,000
Wholesale	0	\$19,300	\$63,600
Government	1	\$43,900	\$126,800
Other	0	\$0	\$0
Total	29	\$1,470,700	\$4,600,900

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$50,100	\$162,800
Business and Personal Services	11	\$564,500	\$1,073,300
Mining	1	\$158,200	\$345,400
Construction	0	\$18,100	\$48,000
Finance Insurance and Real Estate	3	\$120,100	\$1,019,200
Manufacturing General	2	\$111,000	\$893,200
Retail	4	\$122,500	\$316,900
Transportation & Communication	2	\$135,600	\$514,800
Travel and Entertainment	4	\$101,800	\$285,100
Wholesale	1	\$58,700	\$194,400
Government	0	\$32,300	\$124,300
Other	1	\$19,300	\$21,300
Total	31	\$1,492,200	\$4,998,700

	Jobs	Wages	Output
Total	97	\$4,776,300	\$14,744,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$972,300	\$578,100	\$1,550,400



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Oregon

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	26	\$2,511,500	\$4,805,300
Total	26	\$2,511,500	\$4,805,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,400	\$13,700
Business and Personal Services	6	\$414,800	\$782,500
Mining	0	\$300	\$2,800
Construction	0	\$12,600	\$32,400
Finance Insurance and Real Estate	7	\$436,400	\$1,488,900
Manufacturing General	1	\$80,700	\$500,500
Retail	0	\$3,800	\$7,700
Transportation & Communication	1	\$93,000	\$363,800
Travel and Entertainment	2	\$62,800	\$158,600
Wholesale	0	\$15,500	\$43,100
Government	0	\$28,500	\$49,800
Other	0	\$0	\$0
Total	17	\$1,154,800	\$3,443,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$65,200	\$149,600
Business and Personal Services	13	\$733,400	\$1,338,000
Mining	0	\$1,200	\$9,200
Construction	0	\$23,700	\$62,600
Finance Insurance and Real Estate	3	\$154,200	\$1,248,600
Manufacturing General	3	\$208,300	\$1,376,400
Retail	5	\$166,200	\$364,500
Transportation & Communication	2	\$126,500	\$549,600
Travel and Entertainment	5	\$130,700	\$352,600
Wholesale	1	\$77,400	\$217,000
Government	0	\$37,500	\$119,100
Other	1	\$34,100	\$24,000
Total	35	\$1,758,400	\$5,811,200

	Jobs	Wages	Output
Total	78	\$5,424,700	\$14,060,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,208,700	\$612,900	\$1,821,600



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Pennsylvania

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	65	\$6,149,300	\$12,234,300
Total	65	\$6,149,300	\$12,234,300

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,800	\$16,400
Business and Personal Services	14	\$1,077,800	\$1,938,600
Mining	0	\$20,900	\$95,200
Construction	0	\$31,800	\$80,700
Finance Insurance and Real Estate	15	\$1,105,200	\$3,834,700
Manufacturing General	2	\$168,500	\$883,500
Retail	0	\$8,500	\$18,700
Transportation & Communication	3	\$575,000	\$1,321,800
Travel and Entertainment	5	\$142,400	\$358,400
Wholesale	0	\$41,900	\$115,700
Government	1	\$73,400	\$130,400
Other	0	\$0	\$0
Total	40	\$3,251,200	\$8,794,100

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$56,700	\$192,700
Business and Personal Services	36	\$2,115,000	\$3,747,000
Mining	1	\$53,700	\$264,000
Construction	1	\$61,400	\$160,500
Finance Insurance and Real Estate	9	\$503,000	\$3,489,300
Manufacturing General	9	\$633,100	\$4,260,700
Retail	12	\$404,700	\$962,300
Transportation & Communication	5	\$579,400	\$1,887,200
Travel and Entertainment	13	\$317,900	\$878,800
Wholesale	3	\$224,800	\$624,600
Government	1	\$93,900	\$237,600
Other	2	\$84,700	\$60,300
Total	94	\$5,128,300	\$16,765,000

	Jobs	Wages	Output
Total	199	\$14,528,800	\$37,793,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,119,900	\$2,008,500	\$5,128,400



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Rhode Island

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	8	\$670,400	\$1,369,800
Total	8	\$670,400	\$1,369,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$200	\$300
Business and Personal Services	2	\$119,900	\$221,100
Mining	0	\$100	\$400
Construction	0	\$4,000	\$10,300
Finance Insurance and Real Estate	2	\$165,200	\$535,200
Manufacturing General	0	\$9,900	\$46,700
Retail	0	\$1,200	\$2,300
Transportation & Communication	0	\$24,700	\$105,100
Travel and Entertainment	1	\$19,200	\$49,900
Wholesale	0	\$5,000	\$14,300
Government	0	\$7,100	\$17,200
Other	0	\$0	\$0
Total	5	\$356,500	\$1,002,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,200	\$3,200
Business and Personal Services	4	\$214,400	\$394,700
Mining	0	\$200	\$1,200
Construction	0	\$6,200	\$16,400
Finance Insurance and Real Estate	1	\$59,900	\$405,500
Manufacturing General	1	\$37,300	\$217,100
Retail	1	\$46,600	\$103,600
Transportation & Communication	0	\$31,800	\$147,700
Travel and Entertainment	1	\$37,400	\$106,900
Wholesale	0	\$23,900	\$68,000
Government	0	\$7,600	\$17,800
Other	0	\$7,000	\$3,500
Total	8	\$473,500	\$1,485,600

	Jobs	Wages	Output
Total	21	\$1,500,400	\$3,858,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$353,700	\$196,200	\$549,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: South Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	51	\$5,239,100	\$9,680,000
Total	51	\$5,239,100	\$9,680,000

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,600	\$6,700
Business and Personal Services	12	\$622,400	\$1,244,300
Mining	0	\$400	\$3,100
Construction	0	\$21,200	\$65,600
Finance Insurance and Real Estate	14	\$789,200	\$2,613,200
Manufacturing General	1	\$68,100	\$398,300
Retail	0	\$6,600	\$16,300
Transportation & Communication	2	\$137,500	\$657,900
Travel and Entertainment	5	\$109,600	\$311,000
Wholesale	0	\$25,200	\$79,000
Government	1	\$47,500	\$151,100
Other	0	\$0	\$0
Total	35	\$1,829,300	\$5,546,500

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$11,800	\$76,700
Business and Personal Services	25	\$1,190,300	\$2,309,300
Mining	0	\$1,300	\$9,900
Construction	1	\$39,000	\$124,100
Finance Insurance and Real Estate	7	\$310,400	\$2,358,000
Manufacturing General	4	\$258,200	\$1,843,400
Retail	10	\$283,500	\$762,900
Transportation & Communication	3	\$209,000	\$1,040,700
Travel and Entertainment	11	\$237,600	\$709,800
Wholesale	2	\$130,700	\$412,900
Government	1	\$62,900	\$209,600
Other	2	\$55,700	\$49,100
Total	67	\$2,790,400	\$9,906,400

	Jobs	Wages	Output
Total	153	\$9,858,800	\$25,132,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,005,200	\$1,075,100	\$3,080,300



America's Debt Settlement Industry Economic Benefit to Creditors 2018: South Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	25	\$2,384,800	\$4,488,500
Total	25	\$2,384,800	\$4,488,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,700	\$15,600
Business and Personal Services	5	\$284,000	\$575,800
Mining	0	\$400	\$3,200
Construction	0	\$10,700	\$27,600
Finance Insurance and Real Estate	8	\$407,200	\$1,606,900
Manufacturing General	0	\$20,600	\$79,400
Retail	0	\$3,500	\$7,900
Transportation & Communication	1	\$86,000	\$349,500
Travel and Entertainment	2	\$41,800	\$130,700
Wholesale	0	\$14,700	\$45,000
Government	0	\$22,600	\$47,000
Other	0	\$0	\$0
Total	16	\$895,200	\$2,888,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$45,200	\$204,400
Business and Personal Services	11	\$596,800	\$1,104,600
Mining	0	\$1,000	\$7,200
Construction	0	\$19,500	\$52,000
Finance Insurance and Real Estate	3	\$142,200	\$1,173,900
Manufacturing General	1	\$50,600	\$332,600
Retail	4	\$139,200	\$352,400
Transportation & Communication	1	\$95,700	\$455,200
Travel and Entertainment	5	\$88,300	\$291,300
Wholesale	1	\$66,600	\$205,900
Government	0	\$22,700	\$90,700
Other	1	\$25,700	\$19,400
Total	28	\$1,293,500	\$4,289,600

	Jobs	Wages	Output
Total	69	\$4,573,500	\$11,666,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$963,800	\$61,400	\$1,025,200



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Tennessee

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	85	\$6,101,300	\$13,781,600
Total	85	\$6,101,300	\$13,781,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,300	\$7,200
Business and Personal Services	20	\$1,231,600	\$2,387,700
Mining	0	\$1,300	\$9,200
Construction	1	\$44,200	\$106,300
Finance Insurance and Real Estate	23	\$1,507,000	\$4,731,700
Manufacturing General	1	\$95,600	\$544,400
Retail	0	\$13,300	\$29,600
Transportation & Communication	4	\$265,300	\$1,216,400
Travel and Entertainment	8	\$237,500	\$561,100
Wholesale	1	\$50,100	\$150,800
Government	1	\$94,300	\$226,000
Other	0	\$0	\$0
Total	59	\$3,541,500	\$9,970,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$14,200	\$90,400
Business and Personal Services	37	\$2,243,600	\$3,752,900
Mining	0	\$3,600	\$24,400
Construction	1	\$66,000	\$164,200
Finance Insurance and Real Estate	10	\$494,800	\$3,424,700
Manufacturing General	6	\$402,000	\$3,020,200
Retail	13	\$454,100	\$1,110,900
Transportation & Communication	5	\$323,600	\$1,462,800
Travel and Entertainment	14	\$387,100	\$1,007,900
Wholesale	3	\$211,800	\$642,000
Government	1	\$114,300	\$419,200
Other	3	\$91,100	\$70,500
Total	95	\$4,806,200	\$15,190,100

	Jobs	Wages	Output
Total	239	\$14,449,000	\$38,942,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,136,000	\$1,656,100	\$4,792,100



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Texas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	394	\$34,879,400	\$69,462,900
Total	394	\$34,879,400	\$69,462,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$15,700	\$53,200
Business and Personal Services	107	\$7,281,200	\$13,248,700
Mining	2	\$463,100	\$918,800
Construction	4	\$235,000	\$578,100
Finance Insurance and Real Estate	134	\$8,569,600	\$27,108,200
Manufacturing General	6	\$525,500	\$3,381,000
Retail	2	\$62,900	\$143,700
Transportation & Communication	21	\$1,750,000	\$7,451,000
Travel and Entertainment	37	\$1,023,700	\$2,614,000
Wholesale	3	\$297,200	\$880,800
Government	7	\$493,300	\$1,272,300
Other	0	\$0	\$0
Total	324	\$20,717,200	\$57,649,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$212,500	\$712,300
Business and Personal Services	208	\$11,722,800	\$20,814,800
Mining	6	\$1,107,900	\$2,221,200
Construction	6	\$406,500	\$1,028,000
Finance Insurance and Real Estate	64	\$3,483,600	\$20,816,600
Manufacturing General	17	\$1,380,100	\$11,774,100
Retail	71	\$2,482,000	\$6,169,600
Transportation & Communication	30	\$2,288,100	\$10,332,600
Travel and Entertainment	79	\$2,088,100	\$5,652,900
Wholesale	15	\$1,407,600	\$4,197,500
Government	6	\$524,900	\$1,664,900
Other	16	\$488,200	\$420,500
Total	527	\$27,592,300	\$85,805,000

	Jobs	Wages	Output
Total	1,245	\$83,188,900	\$212,917,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$18,470,600	\$8,077,300	\$26,547,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Utah

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	78	\$6,177,200	\$12,922,200
Total	78	\$6,177,200	\$12,922,200

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,400	\$5,200
Business and Personal Services	22	\$1,156,100	\$2,443,900
Mining	0	\$6,900	\$34,000
Construction	1	\$40,200	\$116,400
Finance Insurance and Real Estate	28	\$1,384,900	\$5,606,300
Manufacturing General	1	\$57,100	\$351,000
Retail	0	\$14,000	\$28,700
Transportation & Communication	4	\$332,200	\$1,409,300
Travel and Entertainment	7	\$159,300	\$446,900
Wholesale	1	\$50,400	\$142,400
Government	1	\$89,600	\$219,100
Other	0	\$0	\$0
Total	65	\$3,292,100	\$10,803,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,500	\$64,800
Business and Personal Services	38	\$1,745,600	\$3,517,800
Mining	0	\$14,400	\$79,400
Construction	1	\$61,100	\$182,000
Finance Insurance and Real Estate	12	\$446,000	\$3,821,500
Manufacturing General	3	\$168,300	\$1,349,200
Retail	13	\$473,300	\$1,079,600
Transportation & Communication	5	\$379,400	\$1,616,700
Travel and Entertainment	14	\$294,500	\$891,800
Wholesale	3	\$209,400	\$594,500
Government	1	\$90,400	\$265,400
Other	2	\$59,400	\$80,500
Total	93	\$3,960,300	\$13,543,200

	Jobs	Wages	Output
Total	236	\$13,429,600	\$37,268,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,161,500	\$1,484,700	\$4,646,200



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Vermont

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	3	\$193,500	\$461,500
Total	3	\$193,500	\$461,500

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$600	\$2,400
Business and Personal Services	1	\$33,100	\$66,500
Mining	0	\$100	\$800
Construction	0	\$1,400	\$3,500
Finance Insurance and Real Estate	1	\$37,400	\$155,700
Manufacturing General	0	\$7,600	\$41,700
Retail	0	\$400	\$900
Transportation & Communication	0	\$8,200	\$35,800
Travel and Entertainment	0	\$6,100	\$16,800
Wholesale	0	\$1,300	\$4,100
Government	0	\$2,200	\$3,100
Other	0	\$0	\$0
Total	2	\$98,400	\$331,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,600	\$22,000
Business and Personal Services	1	\$56,900	\$105,400
Mining	0	\$400	\$3,200
Construction	0	\$1,700	\$4,300
Finance Insurance and Real Estate	0	\$10,900	\$99,900
Manufacturing General	0	\$28,600	\$212,100
Retail	0	\$12,200	\$29,800
Transportation & Communication	0	\$8,200	\$37,700
Travel and Entertainment	0	\$9,300	\$28,100
Wholesale	0	\$4,900	\$15,800
Government	0	\$2,600	\$6,100
Other	0	\$1,800	\$1,000
Total	1	\$142,100	\$565,400

	Jobs	Wages	Output
Total	6	\$434,000	\$1,358,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$93,100	\$64,800	\$157,900



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	114	\$13,497,000	\$23,555,900
Total	114	\$13,497,000	\$23,555,900

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,700	\$10,400
Business and Personal Services	26	\$2,070,500	\$3,770,500
Mining	0	\$1,600	\$24,200
Construction	1	\$52,500	\$144,300
Finance Insurance and Real Estate	28	\$1,937,700	\$6,115,800
Manufacturing General	1	\$78,000	\$398,300
Retail	0	\$14,100	\$33,900
Transportation & Communication	6	\$476,900	\$1,884,200
Travel and Entertainment	10	\$230,200	\$621,000
Wholesale	1	\$67,500	\$187,800
Government	2	\$158,200	\$407,000
Other	0	\$0	\$0
Total	75	\$5,089,900	\$13,597,400

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$21,100	\$116,600
Business and Personal Services	64	\$3,709,800	\$6,730,100
Mining	0	\$4,000	\$72,600
Construction	2	\$109,400	\$309,700
Finance Insurance and Real Estate	17	\$896,100	\$6,772,300
Manufacturing General	4	\$257,000	\$2,071,700
Retail	23	\$711,100	\$1,884,200
Transportation & Communication	9	\$691,700	\$3,035,700
Travel and Entertainment	25	\$577,400	\$1,645,500
Wholesale	5	\$393,800	\$1,102,800
Government	2	\$203,800	\$603,400
Other	5	\$198,700	\$120,600
Total	158	\$7,773,900	\$24,465,200

	Jobs	Wages	Output
Total	347	\$26,360,800	\$61,618,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,129,100	\$2,906,700	\$9,035,800



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Washington

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	40	\$4,114,000	\$7,719,100
Total	40	\$4,114,000	\$7,719,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,300	\$20,900
Business and Personal Services	9	\$617,700	\$1,168,700
Mining	0	\$1,500	\$6,800
Construction	0	\$19,900	\$50,400
Finance Insurance and Real Estate	9	\$640,700	\$2,190,700
Manufacturing General	1	\$69,800	\$431,900
Retail	0	\$6,000	\$13,300
Transportation & Communication	2	\$220,700	\$772,500
Travel and Entertainment	3	\$95,900	\$251,800
Wholesale	0	\$26,200	\$77,000
Government	1	\$57,900	\$161,300
Other	0	\$0	\$0
Total	25	\$1,767,600	\$5,145,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$137,700	\$282,800
Business and Personal Services	19	\$1,151,200	\$2,069,100
Mining	0	\$5,100	\$19,200
Construction	1	\$38,700	\$100,600
Finance Insurance and Real Estate	5	\$288,300	\$2,058,800
Manufacturing General	4	\$241,600	\$1,747,400
Retail	6	\$283,200	\$685,400
Transportation & Communication	3	\$236,400	\$959,900
Travel and Entertainment	7	\$208,200	\$583,900
Wholesale	2	\$131,100	\$387,800
Government	1	\$72,500	\$238,100
Other	2	\$57,900	\$40,300
Total	53	\$2,851,900	\$9,173,300

	Jobs	Wages	Output
Total	118	\$8,733,500	\$22,037,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,068,000	\$982,700	\$3,050,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: West Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	5	\$278,400	\$737,800
Total	5	\$278,400	\$737,800

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$700	\$2,200
Business and Personal Services	1	\$50,800	\$96,800
Mining	0	\$12,100	\$79,400
Construction	0	\$1,700	\$4,900
Finance Insurance and Real Estate	1	\$62,900	\$251,100
Manufacturing General	0	\$10,500	\$85,600
Retail	0	\$500	\$1,300
Transportation & Communication	0	\$13,500	\$54,400
Travel and Entertainment	0	\$8,600	\$24,800
Wholesale	0	\$1,900	\$6,500
Government	0	\$5,700	\$13,800
Other	0	\$0	\$0
Total	2	\$168,900	\$620,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$1,400	\$20,600
Business and Personal Services	2	\$72,800	\$137,200
Mining	0	\$35,100	\$237,200
Construction	0	\$2,300	\$6,700
Finance Insurance and Real Estate	0	\$12,700	\$130,300
Manufacturing General	1	\$45,800	\$420,700
Retail	1	\$15,300	\$42,400
Transportation & Communication	0	\$12,200	\$55,300
Travel and Entertainment	1	\$12,100	\$37,300
Wholesale	0	\$6,600	\$22,500
Government	0	\$3,500	\$12,100
Other	0	\$2,600	\$1,600
Total	6	\$222,400	\$1,123,900

	Jobs	Wages	Output
Total	13	\$669,700	\$2,482,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$123,900	\$90,800	\$214,700



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Wisconsin

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	36	\$2,686,100	\$5,907,600
Total	36	\$2,686,100	\$5,907,600

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,800	\$25,100
Business and Personal Services	8	\$483,900	\$951,400
Mining	0	\$800	\$3,700
Construction	0	\$17,600	\$45,500
Finance Insurance and Real Estate	8	\$507,800	\$1,960,100
Manufacturing General	2	\$159,300	\$777,700
Retail	0	\$4,900	\$11,700
Transportation & Communication	2	\$113,000	\$493,600
Travel and Entertainment	3	\$70,800	\$197,800
Wholesale	0	\$20,600	\$58,100
Government	0	\$35,600	\$50,100
Other	0	\$0	\$0
Total	23	\$1,421,100	\$4,574,800

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$74,600	\$288,000
Business and Personal Services	15	\$793,400	\$1,495,200
Mining	0	\$2,500	\$13,700
Construction	0	\$26,100	\$69,300
Finance Insurance and Real Estate	4	\$188,200	\$1,471,600
Manufacturing General	7	\$481,600	\$3,212,900
Retail	6	\$165,600	\$425,900
Transportation & Communication	2	\$140,100	\$628,300
Travel and Entertainment	6	\$119,300	\$360,000
Wholesale	1	\$84,900	\$241,200
Government	0	\$32,100	\$98,400
Other	1	\$36,200	\$25,800
Total	44	\$2,144,600	\$8,330,300

	Jobs	Wages	Output
Total	103	\$6,251,800	\$18,812,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,296,900	\$680,700	\$1,977,600



America's Debt Settlement Industry Economic Benefit to Creditors 2018: Wyoming

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	4	\$112,400	\$450,400
Total	4	\$112,400	\$450,400

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$600	\$2,300
Business and Personal Services	1	\$29,100	\$63,500
Mining	0	\$11,800	\$58,900
Construction	0	\$1,500	\$3,900
Finance Insurance and Real Estate	1	\$42,300	\$195,000
Manufacturing General	0	\$3,500	\$46,300
Retail	0	\$400	\$1,000
Transportation & Communication	0	\$9,800	\$45,800
Travel and Entertainment	0	\$6,000	\$18,200
Wholesale	0	\$1,900	\$5,100
Government	0	\$3,000	\$6,600
Other	0	\$0	\$0
Total	2	\$109,900	\$446,600

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,300	\$33,800
Business and Personal Services	1	\$26,500	\$51,200
Mining	0	\$33,900	\$178,600
Construction	0	\$1,100	\$3,000
Finance Insurance and Real Estate	0	\$5,500	\$55,800
Manufacturing General	0	\$11,500	\$150,600
Retail	0	\$6,400	\$18,200
Transportation & Communication	0	\$5,800	\$26,600
Travel and Entertainment	0	\$5,000	\$16,300
Wholesale	0	\$4,000	\$10,500
Government	0	\$1,600	\$5,300
Other	0	\$1,100	\$900
Total	1	\$109,700	\$550,800

	Jobs	Wages	Output
Total	7	\$332,000	\$1,447,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$77,400	\$66,700	\$144,100

Appendix F
Summary Tables Debtors' Benefits by State (2018)



America's Debt Settlement Industry Economic Benefits to Debtors 2019: United States

Settlement Statistics		
	Total	Per Account
Settlements	900,982	\$2,727
Total Debt Settled	\$5,105,944,408	\$5,667
Total Savings for Debtors	\$1,650,144,279	\$1,831

Economic Impact			
	Jobs	Wages	Output
Agriculture	61	\$2,056,100	\$7,145,900
Business and Personal Services	844	\$45,760,400	\$83,043,400
Mining	9	\$1,494,100	\$4,060,000
Construction	19	\$1,269,300	\$3,478,300
Finance Insurance and Real Estate	252	\$12,644,800	\$87,325,500
Manufacturing General	140	\$10,834,200	\$78,424,700
Retail	313	\$10,783,100	\$26,962,700
Transportation & Communication	87	\$6,801,700	\$31,405,100
Travel and Entertainment	291	\$7,373,000	\$20,159,500
Wholesale	50	\$4,430,100	\$12,847,600
Government	20	\$2,002,800	\$5,710,200
Other	56	\$2,178,100	\$1,558,000
Total	2,142	\$107,627,700	\$362,120,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$38,557,100	\$25,934,400	\$64,491,500

The debt settlement industry in the United States settled an estimated 900,982 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$1.65 billion per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits the United States economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the American economy, generating 2,142 additional jobs, paying \$107.63 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$2.46 billion in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 10,023 jobs in the US economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.90 billion, and generate as much as \$440.39 million in Federal and \$219.17 million in state and local taxes in the United States.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Alabama

Settlement Statistics		
	Total	Per Account
Settlements	16,978	\$2,731
Total Debt Settled	\$96,138,349	\$5,663
Total Savings for Debtors	\$30,681,923	\$1,807

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$36,600	\$115,700
Business and Personal Services	14	\$659,000	\$1,243,100
Mining	0	\$6,800	\$53,700
Construction	0	\$20,200	\$58,100
Finance Insurance and Real Estate	4	\$160,700	\$1,378,700
Manufacturing General	3	\$170,700	\$1,405,900
Retail	6	\$167,900	\$472,500
Transportation & Communication	1	\$81,600	\$444,400
Travel and Entertainment	5	\$99,000	\$306,900
Wholesale	1	\$57,900	\$175,800
Government	1	\$40,900	\$155,500
Other	1	\$26,000	\$31,400
Total	37	\$1,527,300	\$5,841,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$523,200	\$394,700	\$917,900

The debt settlement industry in Alabama settled an estimated 16,978 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$30.68 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Alabama's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 37 additional jobs, paying \$1.53 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$46.37 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 109 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$28.88 million, and generate as much as \$1.81 million in Federal and \$1.08 million in state and local taxes in Alabama.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Alaska

Settlement Statistics		
	Total	Per Account
Settlements	2,381	\$3,846
Total Debt Settled	\$18,505,546	\$7,772
Total Savings for Debtors	\$5,676,768	\$2,384

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,400	\$10,300
Business and Personal Services	2	\$123,900	\$220,200
Mining	0	\$18,300	\$84,700
Construction	0	\$4,700	\$10,000
Finance Insurance and Real Estate	1	\$23,200	\$228,500
Manufacturing General	0	\$13,600	\$101,400
Retail	1	\$34,500	\$78,400
Transportation & Communication	0	\$20,200	\$99,900
Travel and Entertainment	1	\$22,400	\$59,400
Wholesale	0	\$5,600	\$21,900
Government	0	\$5,000	\$13,900
Other	0	\$6,000	\$2,000
Total	5	\$280,800	\$930,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$99,200	\$53,300	\$152,500

The debt settlement industry in Alaska settled an estimated 2,381 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,400 on average, for a total savings of \$5.68 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Alaska's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 5 additional jobs, paying \$280,800 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$9.16 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 3 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$2.64 million, and generate as much as \$197,000 in Federal and \$98,000 in state and local taxes in Alaska.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Arizona

Settlement Statistics		
	Total	Per Account
Settlements	27,124	\$2,850
Total Debt Settled	\$158,835,102	\$5,856
Total Savings for Debtors	\$50,145,379	\$1,849

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$36,500	\$107,000
Business and Personal Services	28	\$1,455,500	\$2,699,400
Mining	0	\$13,100	\$71,600
Construction	1	\$36,200	\$113,600
Finance Insurance and Real Estate	10	\$426,600	\$3,064,100
Manufacturing General	2	\$125,000	\$780,800
Retail	11	\$370,600	\$930,000
Transportation & Communication	3	\$202,700	\$1,050,500
Travel and Entertainment	10	\$234,800	\$658,300
Wholesale	2	\$153,200	\$437,300
Government	1	\$75,100	\$271,900
Other	1	\$58,500	\$43,600
Total	70	\$3,187,800	\$10,228,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,206,200	\$783,200	\$1,989,400

The debt settlement industry in Arizona settled an estimated 27,124 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$50.15 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Arizona's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 70 additional jobs, paying \$3.19 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$77.32 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 467 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$811.99 million, and generate as much as \$73.81 million in Federal and \$32.22 million in state and local taxes in Arizona.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Arkansas

Settlement Statistics		
	Total	Per Account
Settlements	13,451	\$2,524
Total Debt Settled	\$70,661,885	\$5,253
Total Savings for Debtors	\$22,787,067	\$1,694

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$37,700	\$154,000
Business and Personal Services	12	\$503,000	\$993,600
Mining	0	\$4,500	\$26,800
Construction	0	\$13,300	\$42,600
Finance Insurance and Real Estate	3	\$105,400	\$963,200
Manufacturing General	2	\$110,800	\$887,800
Retail	4	\$124,700	\$342,500
Transportation & Communication	1	\$60,100	\$363,300
Travel and Entertainment	4	\$69,200	\$223,300
Wholesale	1	\$44,400	\$147,800
Government	0	\$25,200	\$80,400
Other	1	\$23,400	\$22,000
Total	29	\$1,121,700	\$4,247,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$393,300	\$302,900	\$696,200

The debt settlement industry in Arkansas settled an estimated 13,451 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$22.79 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Arkansas' economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 29 additional jobs, paying \$1.12 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$33.95 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 40 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$14.01 million, and generate as much as \$918,000 in Federal and \$574,000 in state and local taxes in Arkansas.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: California

Settlement Statistics		
	Total	Per Account
Settlements	135,978	\$2,812
Total Debt Settled	\$790,875,322	\$5,816
Total Savings for Debtors	\$252,627,192	\$1,858

Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$464,900	\$1,085,100
Business and Personal Services	119	\$6,901,700	\$12,157,300
Mining	1	\$67,200	\$193,800
Construction	3	\$189,400	\$497,400
Finance Insurance and Real Estate	33	\$2,154,200	\$13,078,700
Manufacturing General	20	\$1,709,400	\$10,880,300
Retail	41	\$1,700,700	\$4,103,300
Transportation & Communication	14	\$1,291,600	\$4,795,100
Travel and Entertainment	41	\$1,283,100	\$3,159,400
Wholesale	8	\$712,500	\$2,136,200
Government	4	\$397,400	\$977,000
Other	8	\$321,000	\$191,300
Total	301	\$17,193,100	\$53,254,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,433,000	\$4,618,600	\$11,051,600

The debt settlement industry in California settled an estimated 135,978 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$252.63 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits California's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 301 additional jobs, paying \$17.19 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$382.41 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 1,223 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$791.05 million, and generate as much as \$77.30 million in Federal and \$42.63 million in state and local taxes in California.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Colorado

Settlement Statistics		
	Total	Per Account
Settlements	12,674	\$2,422
Total Debt Settled	\$65,591,923	\$5,175
Total Savings for Debtors	\$21,865,535	\$1,725

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,800	\$127,600
Business and Personal Services	11	\$599,400	\$1,081,800
Mining	0	\$93,300	\$149,200
Construction	0	\$18,700	\$51,500
Finance Insurance and Real Estate	4	\$182,000	\$1,286,900
Manufacturing General	2	\$121,700	\$844,800
Retail	4	\$137,100	\$351,300
Transportation & Communication	1	\$101,100	\$478,800
Travel and Entertainment	4	\$107,400	\$305,200
Wholesale	1	\$70,700	\$186,800
Government	0	\$21,500	\$54,300
Other	1	\$35,000	\$24,400
Total	29	\$1,520,700	\$4,942,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$533,700	\$330,500	\$864,200

The debt settlement industry in Colorado settled an estimated 12,674 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$21.87 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Colorado's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 29 additional jobs, paying \$1.52 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$30.70 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 254 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$64.50 million, and generate as much as \$5.93 million in Federal and \$2.81 million in state and local taxes in Colorado.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Connecticut

Settlement Statistics		
	Total	Per Account
Settlements	163	\$3,246
Total Debt Settled	\$1,100,465	\$6,751
Total Savings for Debtors	\$356,391	\$2,186

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,800	\$10,200
Business and Personal Services	0	\$10,100	\$17,400
Mining	0	-\$100	\$2,600
Construction	0	\$300	\$600
Finance Insurance and Real Estate	0	\$3,200	\$17,300
Manufacturing General	1	\$120,800	\$431,600
Retail	0	\$2,400	\$5,300
Transportation & Communication	0	\$1,500	\$5,500
Travel and Entertainment	0	\$1,300	\$3,400
Wholesale	0	\$900	\$2,600
Government	0	\$400	\$1,200
Other	0	\$400	\$200
Total	1	\$145,000	\$497,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$8,800	\$5,900	\$14,700

The debt settlement industry in Connecticut settled an estimated 163 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,200 on average, for a total savings of \$356,400 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Connecticut's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 1 additional jobs, paying \$145,000 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$529,100 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 91 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$22.82 million, and generate as much as \$2.36 million in Federal and \$1.12 million in state and local taxes in Connecticut.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Delaware

Settlement Statistics		
	Total	Per Account
Settlements	1,700	\$2,701
Total Debt Settled	\$9,627,185	\$5,663
Total Savings for Debtors	\$3,501,827	\$2,060

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,800	\$23,300
Business and Personal Services	2	\$95,100	\$167,200
Mining	0	-\$100	\$200
Construction	0	\$2,300	\$6,600
Finance Insurance and Real Estate	0	\$17,700	\$190,400
Manufacturing General	0	\$22,200	\$166,200
Retail	1	\$23,400	\$54,300
Transportation & Communication	0	\$9,900	\$44,000
Travel and Entertainment	1	\$14,600	\$41,000
Wholesale	0	\$7,500	\$20,400
Government	0	\$2,500	\$5,200
Other	0	\$3,000	\$2,600
Total	4	\$204,900	\$721,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$71,500	\$46,300	\$117,800

The debt settlement industry in Delaware settled an estimated 1,700 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,100 on average, for a total savings of \$3.50 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Delaware's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 4 additional jobs, paying \$204,900 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$4.59 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 125 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$27.78 million, and generate as much as \$2.61 million in Federal and \$1.87 million in state and local taxes in Delaware.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: The District Of Columbia

Settlement Statistics		
	Total	Per Account
Settlements	1,505	\$2,651
Total Debt Settled	\$8,415,093	\$5,591
Total Savings for Debtors	\$2,752,479	\$1,829

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$0	\$0
Business and Personal Services	1	\$70,100	\$106,100
Mining	0	-\$100	\$100
Construction	0	\$700	\$1,700
Finance Insurance and Real Estate	0	\$20,100	\$111,800
Manufacturing General	0	\$2,600	\$10,500
Retail	0	\$9,000	\$20,300
Transportation & Communication	0	\$5,200	\$25,800
Travel and Entertainment	0	\$12,200	\$28,600
Wholesale	0	\$2,800	\$5,900
Government	0	\$4,400	\$7,900
Other	0	\$10,200	\$1,600
Total	1	\$137,200	\$320,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$39,500	\$25,900	\$65,400

The debt settlement industry in The District Of Columbia settled an estimated 1,505 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$2.75 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits the District of Columbia's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the district economy, generating 1 additional jobs, paying \$137,200 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$3.99 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 20 jobs in the district economy.

All told, the services provided by debt settlement firms, help grow the economy by \$5.37 million, and generate as much as \$459,000 in Federal and \$208,000 in state and local taxes in the District of Columbia.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Florida

Settlement Statistics		
	Total	Per Account
Settlements	83,691	\$2,639
Total Debt Settled	\$462,589,969	\$5,527
Total Savings for Debtors	\$150,659,913	\$1,800

Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$116,000	\$267,100
Business and Personal Services	92	\$4,624,100	\$8,928,200
Mining	1	\$2,400	\$71,000
Construction	3	\$122,500	\$404,000
Finance Insurance and Real Estate	35	\$1,302,200	\$9,550,300
Manufacturing General	6	\$353,300	\$2,526,100
Retail	34	\$1,096,700	\$2,803,200
Transportation & Communication	10	\$712,500	\$3,586,400
Travel and Entertainment	31	\$778,400	\$2,211,500
Wholesale	6	\$464,400	\$1,405,400
Government	2	\$193,000	\$577,800
Other	6	\$238,900	\$182,700
Total	229	\$10,004,400	\$32,513,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,235,000	\$2,400,400	\$6,635,400

The debt settlement industry in Florida settled an estimated 83,691 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$150.66 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Florida's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 229 additional jobs, paying \$10.00 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$220.89 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 871 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$403.38 million, and generate as much as \$40.09 million in Federal and \$16.38 million in state and local taxes in Florida.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Georgia

Settlement Statistics		
	Total	Per Account
Settlements	586	\$2,948
Total Debt Settled	\$3,644,680	\$6,220
Total Savings for Debtors	\$1,216,231	\$2,075

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$45,700	\$164,900
Business and Personal Services	1	\$32,600	\$61,800
Mining	0	\$2,700	\$12,900
Construction	0	\$800	\$2,400
Finance Insurance and Real Estate	0	\$8,400	\$67,700
Manufacturing General	4	\$285,600	\$2,069,900
Retail	0	\$8,000	\$20,800
Transportation & Communication	0	\$6,300	\$27,900
Travel and Entertainment	0	\$5,100	\$14,800
Wholesale	0	\$3,600	\$10,400
Government	0	\$700	\$1,300
Other	0	\$1,600	\$1,400
Total	6	\$401,100	\$2,456,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$27,400	\$17,300	\$44,700

The debt settlement industry in Georgia settled an estimated 586 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,100 on average, for a total savings of \$1.22 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Georgia's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 6 additional jobs, paying \$401,100 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$1.73 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 367 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$83.74 million, and generate as much as \$6.43 million in Federal and \$3.11 million in state and local taxes in Georgia.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Hawaii

Settlement Statistics		
	Total	Per Account
Settlements	2,236	\$2,730
Total Debt Settled	\$13,623,489	\$6,093
Total Savings for Debtors	\$4,770,772	\$2,134

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,200	\$13,300
Business and Personal Services	2	\$120,500	\$212,900
Mining	0	\$200	\$1,100
Construction	0	\$3,700	\$9,700
Finance Insurance and Real Estate	1	\$25,900	\$229,200
Manufacturing General	0	\$13,600	\$126,000
Retail	1	\$27,500	\$74,000
Transportation & Communication	0	\$14,400	\$80,300
Travel and Entertainment	1	\$22,600	\$62,100
Wholesale	0	\$8,500	\$27,300
Government	0	\$5,800	\$17,400
Other	0	\$5,900	\$2,500
Total	5	\$254,800	\$855,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$93,200	\$81,700	\$174,900

The debt settlement industry in Hawaii settled an estimated 2,236 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,100 on average, for a total savings of \$4.77 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Hawaii's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 5 additional jobs, paying \$254,800 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$6.10 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 17 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.25 million, and generate as much as \$353,000 in Federal and \$282,000 in state and local taxes in Hawaii.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Idaho

Settlement Statistics		
	Total	Per Account
Settlements	3,870	\$2,592
Total Debt Settled	\$20,857,163	\$5,389
Total Savings for Debtors	\$7,138,361	\$1,845

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$44,000	\$135,800
Business and Personal Services	4	\$163,100	\$315,900
Mining	0	\$3,900	\$11,900
Construction	0	\$4,800	\$15,600
Finance Insurance and Real Estate	1	\$37,700	\$348,800
Manufacturing General	1	\$54,100	\$394,300
Retail	1	\$50,000	\$118,200
Transportation & Communication	0	\$19,000	\$105,600
Travel and Entertainment	1	\$24,600	\$78,500
Wholesale	0	\$13,500	\$43,200
Government	0	\$5,500	\$18,600
Other	0	\$7,500	\$5,100
Total	9	\$427,700	\$1,591,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$130,100	\$87,900	\$218,000

The debt settlement industry in Idaho settled an estimated 3,870 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$7.14 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Idaho's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 9 additional jobs, paying \$427,700 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$10.03 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 33 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$8.68 million, and generate as much as \$574,000 in Federal and \$307,000 in state and local taxes in Idaho.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Illinois

Settlement Statistics		
	Total	Per Account
Settlements	401	\$2,852
Total Debt Settled	\$2,389,593	\$5,959
Total Savings for Debtors	\$782,926	\$1,952

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$14,800	\$222,400
Business and Personal Services	0	\$24,200	\$43,900
Mining	0	\$10,400	\$54,000
Construction	0	\$600	\$1,500
Finance Insurance and Real Estate	0	\$7,300	\$46,000
Manufacturing General	5	\$474,400	\$3,135,800
Retail	0	\$5,100	\$12,800
Transportation & Communication	0	\$3,800	\$17,200
Travel and Entertainment	0	\$3,900	\$10,600
Wholesale	0	\$2,400	\$6,600
Government	0	\$600	\$800
Other	0	\$1,300	\$700
Total	6	\$548,800	\$3,552,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$20,500	\$13,600	\$34,100

The debt settlement industry in Illinois settled an estimated 401 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,000 on average, for a total savings of \$782,900 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Illinois' economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 6 additional jobs, paying \$548,800 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$1.14 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 387 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$98.68 million, and generate as much as \$7.94 million in Federal and \$4.03 million in state and local taxes in Illinois.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Indiana

Settlement Statistics		
	Total	Per Account
Settlements	23,701	\$2,642
Total Debt Settled	\$128,659,132	\$5,428
Total Savings for Debtors	\$40,298,512	\$1,700

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$33,400	\$173,600
Business and Personal Services	21	\$1,053,800	\$1,968,000
Mining	0	\$7,000	\$50,100
Construction	1	\$28,600	\$79,300
Finance Insurance and Real Estate	5	\$304,300	\$1,880,100
Manufacturing General	5	\$421,000	\$3,288,400
Retail	9	\$262,300	\$680,400
Transportation & Communication	2	\$124,700	\$613,100
Travel and Entertainment	8	\$161,700	\$498,200
Wholesale	1	\$80,700	\$239,200
Government	0	\$30,600	\$84,700
Other	1	\$53,300	\$41,300
Total	54	\$2,561,400	\$9,596,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$808,400	\$525,300	\$1,333,700

The debt settlement industry in Indiana settled an estimated 23,701 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$40.30 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Indiana's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 54 additional jobs, paying \$2.56 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$62.62 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 138 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$43.54 million, and generate as much as \$2.78 million in Federal and \$1.39 million in state and local taxes in Indiana.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Iowa

Settlement Statistics		
	Total	Per Account
Settlements	6,870	\$2,214
Total Debt Settled	\$32,074,790	\$4,669
Total Savings for Debtors	\$11,783,713	\$1,715

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$103,800	\$416,600
Business and Personal Services	5	\$249,300	\$482,200
Mining	0	\$900	\$5,200
Construction	0	\$8,500	\$22,500
Finance Insurance and Real Estate	2	\$65,800	\$543,400
Manufacturing General	2	\$164,800	\$1,353,100
Retail	2	\$67,100	\$180,300
Transportation & Communication	1	\$32,600	\$172,700
Travel and Entertainment	2	\$36,100	\$118,000
Wholesale	0	\$22,000	\$64,200
Government	0	\$8,700	\$26,900
Other	0	\$12,400	\$10,100
Total	16	\$772,000	\$3,395,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$199,600	\$145,600	\$345,200

The debt settlement industry in Iowa settled an estimated 6,870 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$11.78 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Iowa's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 16 additional jobs, paying \$772,000 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$15.21 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 106 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$26.91 million, and generate as much as \$1.79 million in Federal and \$806,000 in state and local taxes in Iowa.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Kansas

Settlement Statistics		
	Total	Per Account
Settlements	130	\$2,997
Total Debt Settled	\$809,780	\$6,229
Total Savings for Debtors	\$256,363	\$1,972

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$43,400	\$252,200
Business and Personal Services	0	\$5,900	\$11,500
Mining	0	\$18,900	\$44,900
Construction	0	\$200	\$500
Finance Insurance and Real Estate	0	\$1,500	\$12,000
Manufacturing General	1	\$101,700	\$866,800
Retail	0	\$1,500	\$4,300
Transportation & Communication	0	\$900	\$4,500
Travel and Entertainment	0	\$900	\$2,800
Wholesale	0	\$500	\$1,600
Government	0	\$200	\$700
Other	0	\$300	\$200
Total	2	\$175,900	\$1,202,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,800	\$3,500	\$8,300

The debt settlement industry in Kansas settled an estimated 130 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,000 on average, for a total savings of \$256,400 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Kansas' economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 2 additional jobs, paying \$175,900 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$389,600 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 69 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$27.95 million, and generate as much as \$1.97 million in Federal and \$838,000 in state and local taxes in Kansas.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Kentucky

Settlement Statistics		
	Total	Per Account
Settlements	8,678	\$2,492
Total Debt Settled	\$44,856,870	\$5,169
Total Savings for Debtors	\$14,162,812	\$1,632

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$20,900	\$89,100
Business and Personal Services	7	\$342,100	\$649,900
Mining	0	\$11,300	\$90,300
Construction	0	\$9,200	\$27,800
Finance Insurance and Real Estate	2	\$76,400	\$626,700
Manufacturing General	2	\$180,200	\$1,598,600
Retail	3	\$83,200	\$218,500
Transportation & Communication	1	\$41,000	\$219,600
Travel and Entertainment	3	\$54,100	\$154,400
Wholesale	0	\$26,000	\$86,200
Government	0	\$21,300	\$67,600
Other	0	\$13,500	\$12,500
Total	19	\$879,200	\$3,841,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$253,700	\$183,500	\$437,200

The debt settlement industry in Kentucky settled an estimated 8,678 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,600 on average, for a total savings of \$14.16 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Kentucky's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 19 additional jobs, paying \$879,200 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$21.62 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 95 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$24.82 million, and generate as much as \$1.44 million in Federal and \$793,000 in state and local taxes in Kentucky.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Louisiana

Settlement Statistics		
	Total	Per Account
Settlements	15,190	\$2,731
Total Debt Settled	\$86,221,994	\$5,676
Total Savings for Debtors	\$27,543,713	\$1,813

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,100	\$61,300
Business and Personal Services	15	\$710,100	\$1,353,900
Mining	1	\$86,000	\$130,500
Construction	0	\$23,900	\$61,900
Finance Insurance and Real Estate	4	\$122,000	\$1,205,900
Manufacturing General	2	\$125,900	\$1,590,300
Retail	5	\$167,700	\$447,900
Transportation & Communication	1	\$79,700	\$425,300
Travel and Entertainment	5	\$114,700	\$346,500
Wholesale	1	\$56,000	\$173,200
Government	0	\$28,300	\$93,800
Other	1	\$24,700	\$31,000
Total	36	\$1,557,100	\$5,921,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$497,700	\$369,300	\$867,000

The debt settlement industry in Louisiana settled an estimated 15,190 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$27.54 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Louisiana's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 36 additional jobs, paying \$1.56 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$41.48 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 128 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$33.06 million, and generate as much as \$1.86 million in Federal and \$1.18 million in state and local taxes in Louisiana.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Maine

Settlement Statistics		
	Total	Per Account
Settlements	60	\$4,530
Total Debt Settled	\$560,763	\$9,346
Total Savings for Debtors	\$177,583	\$2,960

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,100	\$15,700
Business and Personal Services	0	\$4,900	\$9,500
Mining	0	\$100	\$700
Construction	0	\$200	\$400
Finance Insurance and Real Estate	0	\$1,000	\$9,000
Manufacturing General	1	\$30,900	\$209,000
Retail	0	\$1,100	\$3,100
Transportation & Communication	0	\$500	\$2,700
Travel and Entertainment	0	\$700	\$2,200
Wholesale	0	\$400	\$1,200
Government	0	\$200	\$700
Other	0	\$200	\$100
Total	1	\$46,300	\$254,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,600	\$3,000	\$6,600

The debt settlement industry in Maine settled an estimated 60 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$3,000 on average, for a total savings of \$177,600 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Maine's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 1 additional jobs, paying \$46,300 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$271,800 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 34 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$6.31 million, and generate as much as \$463,000 in Federal and \$303,000 in state and local taxes in Maine.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Maryland

Settlement Statistics		
	Total	Per Account
Settlements	25,136	\$2,942
Total Debt Settled	\$153,803,973	\$6,119
Total Savings for Debtors	\$49,504,011	\$1,969

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,300	\$45,500
Business and Personal Services	23	\$1,295,700	\$2,349,100
Mining	0	\$800	\$11,300
Construction	1	\$33,100	\$87,800
Finance Insurance and Real Estate	6	\$380,600	\$2,484,700
Manufacturing General	1	\$93,400	\$632,100
Retail	8	\$278,800	\$701,200
Transportation & Communication	2	\$181,000	\$866,700
Travel and Entertainment	8	\$207,800	\$573,100
Wholesale	1	\$113,100	\$318,800
Government	0	\$32,000	\$43,000
Other	2	\$76,300	\$49,300
Total	52	\$2,701,900	\$8,162,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,053,200	\$791,800	\$1,845,000

The debt settlement industry in Maryland settled an estimated 25,136 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,000 on average, for a total savings of \$49.50 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Maryland's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 52 additional jobs, paying \$2.70 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$73.94 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 198 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$274.02 million, and generate as much as \$26.23 million in Federal and \$13.71 million in state and local taxes in Maryland.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Massachusetts

Settlement Statistics		
	Total	Per Account
Settlements	22,588	\$2,812
Total Debt Settled	\$132,232,772	\$5,854
Total Savings for Debtors	\$42,543,707	\$1,883

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,000	\$19,900
Business and Personal Services	22	\$1,424,000	\$2,380,900
Mining	0	\$5,600	\$10,700
Construction	0	\$34,400	\$78,900
Finance Insurance and Real Estate	5	\$409,700	\$2,340,100
Manufacturing General	3	\$252,000	\$1,284,900
Retail	7	\$276,000	\$592,900
Transportation & Communication	2	\$167,100	\$748,600
Travel and Entertainment	7	\$204,800	\$499,900
Wholesale	1	\$136,600	\$337,200
Government	0	\$33,200	\$56,400
Other	1	\$47,200	\$25,900
Total	48	\$3,001,600	\$8,376,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,119,000	\$598,600	\$1,717,600

The debt settlement industry in Massachusetts settled an estimated 22,588 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$42.54 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Massachusetts' economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 48 additional jobs, paying \$3.00 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$63.51 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 99 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$108.00 million, and generate as much as \$11.09 million in Federal and \$4.50 million in state and local taxes in Massachusetts.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Michigan

Settlement Statistics		
	Total	Per Account
Settlements	33,887	\$2,564
Total Debt Settled	\$181,774,258	\$5,364
Total Savings for Debtors	\$58,927,848	\$1,739

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$43,800	\$164,000
Business and Personal Services	33	\$1,680,200	\$3,100,300
Mining	0	\$12,100	\$41,600
Construction	1	\$41,800	\$119,600
Finance Insurance and Real Estate	9	\$418,600	\$3,109,900
Manufacturing General	6	\$478,000	\$3,290,600
Retail	12	\$363,700	\$986,600
Transportation & Communication	3	\$213,300	\$1,046,500
Travel and Entertainment	11	\$221,900	\$657,500
Wholesale	2	\$153,900	\$435,100
Government	1	\$40,900	\$105,600
Other	2	\$81,500	\$56,300
Total	82	\$3,749,700	\$13,113,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,313,300	\$950,700	\$2,264,000

The debt settlement industry in Michigan settled an estimated 33,887 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$58.93 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Michigan's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 82 additional jobs, paying \$3.75 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$86.87 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 263 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$81.48 million, and generate as much as \$6.57 million in Federal and \$3.67 million in state and local taxes in Michigan.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Minnesota

Settlement Statistics		
	Total	Per Account
Settlements	7,868	\$3,114
Total Debt Settled	\$49,521,738	\$6,294
Total Savings for Debtors	\$18,392,658	\$2,338

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$67,200	\$286,400
Business and Personal Services	10	\$557,800	\$1,012,400
Mining	0	\$3,800	\$22,000
Construction	0	\$16,500	\$41,900
Finance Insurance and Real Estate	3	\$171,600	\$990,800
Manufacturing General	3	\$261,600	\$1,618,800
Retail	4	\$123,800	\$311,100
Transportation & Communication	1	\$80,400	\$364,300
Travel and Entertainment	3	\$75,200	\$215,400
Wholesale	1	\$62,200	\$160,500
Government	0	\$19,600	\$66,100
Other	1	\$26,600	\$17,700
Total	28	\$1,466,300	\$5,107,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$456,500	\$322,200	\$778,700

The debt settlement industry in Minnesota settled an estimated 7,868 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,300 on average, for a total savings of \$18.39 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Minnesota's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 28 additional jobs, paying \$1.47 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$24.50 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 144 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$37.86 million, and generate as much as \$2.84 million in Federal and \$1.56 million in state and local taxes in Minnesota.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Mississippi

Settlement Statistics		
	Total	Per Account
Settlements	737	\$3,264
Total Debt Settled	\$4,765,299	\$6,466
Total Savings for Debtors	\$1,372,137	\$1,862

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$22,900	\$93,800
Business and Personal Services	1	\$26,300	\$52,400
Mining	0	\$9,200	\$21,900
Construction	0	\$800	\$2,400
Finance Insurance and Real Estate	0	\$5,000	\$54,100
Manufacturing General	1	\$79,400	\$710,100
Retail	0	\$7,400	\$20,800
Transportation & Communication	0	\$3,200	\$22,300
Travel and Entertainment	0	\$4,200	\$14,300
Wholesale	0	\$1,900	\$6,700
Government	0	\$1,100	\$4,200
Other	0	\$1,000	\$1,100
Total	3	\$162,400	\$1,004,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$20,300	\$18,600	\$38,900

The debt settlement industry in Mississippi settled an estimated 737 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$1.37 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Mississippi's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 3 additional jobs, paying \$162,400 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$2.41 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 67 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$14.09 million, and generate as much as \$745,000 in Federal and \$546,000 in state and local taxes in Mississippi.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Missouri

Settlement Statistics		
	Total	Per Account
Settlements	22,932	\$2,714
Total Debt Settled	\$127,846,625	\$5,575
Total Savings for Debtors	\$40,289,809	\$1,757

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$19,200	\$161,900
Business and Personal Services	23	\$1,141,100	\$2,176,000
Mining	0	\$2,100	\$16,400
Construction	1	\$32,100	\$88,600
Finance Insurance and Real Estate	6	\$277,900	\$2,104,300
Manufacturing General	3	\$214,900	\$1,801,700
Retail	9	\$263,300	\$693,600
Transportation & Communication	2	\$156,100	\$841,700
Travel and Entertainment	8	\$177,200	\$515,400
Wholesale	1	\$111,400	\$308,600
Government	1	\$46,600	\$131,800
Other	1	\$46,600	\$42,100
Total	57	\$2,488,500	\$8,882,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$885,400	\$538,500	\$1,423,900

The debt settlement industry in Missouri settled an estimated 22,932 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$40.29 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Missouri's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 57 additional jobs, paying \$2.49 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$62.24 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 187 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$255.85 million, and generate as much as \$21.28 million in Federal and \$8.98 million in state and local taxes in Missouri.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Montana

Settlement Statistics		
	Total	Per Account
Settlements	1,865	\$2,988
Total Debt Settled	\$11,165,661	\$5,987
Total Savings for Debtors	\$3,618,148	\$1,940

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$15,300	\$65,900
Business and Personal Services	2	\$87,700	\$164,900
Mining	0	\$9,200	\$34,600
Construction	0	\$2,900	\$8,400
Finance Insurance and Real Estate	1	\$18,100	\$167,100
Manufacturing General	0	\$12,700	\$155,400
Retail	1	\$24,600	\$56,800
Transportation & Communication	0	\$11,200	\$58,400
Travel and Entertainment	1	\$15,200	\$45,500
Wholesale	0	\$7,300	\$23,700
Government	0	\$3,000	\$10,700
Other	0	\$3,500	\$2,100
Total	6	\$210,700	\$793,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$69,000	\$41,300	\$110,300

The debt settlement industry in Montana settled an estimated 1,865 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$3.62 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Montana's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 6 additional jobs, paying \$210,700 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$5.57 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 18 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.53 million, and generate as much as \$310,000 in Federal and \$164,000 in state and local taxes in Montana.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Nebraska

Settlement Statistics		
	Total	Per Account
Settlements	7,238	\$2,753
Total Debt Settled	\$40,667,096	\$5,619
Total Savings for Debtors	\$12,642,093	\$1,747

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$82,400	\$352,600
Business and Personal Services	6	\$311,700	\$607,200
Mining	0	\$800	\$4,400
Construction	0	\$9,400	\$24,000
Finance Insurance and Real Estate	2	\$73,800	\$618,000
Manufacturing General	1	\$78,600	\$727,500
Retail	3	\$75,600	\$208,200
Transportation & Communication	1	\$35,200	\$163,700
Travel and Entertainment	2	\$44,700	\$137,800
Wholesale	0	\$32,000	\$88,200
Government	0	\$18,600	\$72,000
Other	0	\$9,000	\$10,100
Total	16	\$771,800	\$3,013,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$242,200	\$153,900	\$396,100

The debt settlement industry in Nebraska settled an estimated 7,238 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$12.64 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Nebraska's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 16 additional jobs, paying \$771,800 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$19.93 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 97 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$22.44 million, and generate as much as \$1.62 million in Federal and \$643,000 in state and local taxes in Nebraska.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Nevada

Settlement Statistics		
	Total	Per Account
Settlements	9,937	\$2,545
Total Debt Settled	\$53,088,106	\$5,342
Total Savings for Debtors	\$17,449,155	\$1,756

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,200	\$14,000
Business and Personal Services	7	\$403,300	\$724,300
Mining	0	\$9,000	\$38,100
Construction	0	\$11,300	\$32,600
Finance Insurance and Real Estate	3	\$65,200	\$875,500
Manufacturing General	1	\$31,700	\$193,600
Retail	3	\$109,700	\$298,400
Transportation & Communication	1	\$53,700	\$262,200
Travel and Entertainment	3	\$75,700	\$248,100
Wholesale	0	\$36,600	\$108,900
Government	0	\$22,900	\$70,300
Other	0	\$15,500	\$11,300
Total	18	\$837,800	\$2,877,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$358,600	\$270,900	\$629,500

The debt settlement industry in Nevada settled an estimated 9,937 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$17.45 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Nevada's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 18 additional jobs, paying \$837,800 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$25.29 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 117 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$34.98 million, and generate as much as \$3.25 million in Federal and \$1.64 million in state and local taxes in Nevada.

¹ Estimated over the next ten years.

America's Debt Settlement Industry Economic Benefits to Debtors 2019: New Hampshire

Settlement Statistics		
	Total	Per Account
Settlements	528	\$2,736
Total Debt Settled	\$3,228,863	\$6,115
Total Savings for Debtors	\$1,168,438	\$2,213

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,000	\$5,800
Business and Personal Services	1	\$32,900	\$58,400
Mining	0	\$200	\$1,200
Construction	0	\$1,100	\$2,300
Finance Insurance and Real Estate	0	\$8,300	\$61,800
Manufacturing General	1	\$38,900	\$192,500
Retail	0	\$9,100	\$19,600
Transportation & Communication	0	\$3,700	\$16,100
Travel and Entertainment	0	\$5,300	\$13,700
Wholesale	0	\$3,900	\$9,200
Government	0	\$800	\$2,500
Other	0	\$900	\$600
Total	2	\$107,100	\$383,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$26,400	\$15,200	\$41,600

The debt settlement industry in New Hampshire settled an estimated 528 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,200 on average, for a total savings of \$1.17 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits New Hampshire's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 2 additional jobs, paying \$107,100 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$1.44 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 24 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$5.47 million, and generate as much as \$464,000 in Federal and \$195,000 in state and local taxes in New Hampshire.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: New Jersey

Settlement Statistics		
	Total	Per Account
Settlements	3,164	\$2,849
Total Debt Settled	\$19,563,588	\$6,183
Total Savings for Debtors	\$6,841,964	\$2,162

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,000	\$20,600
Business and Personal Services	3	\$199,100	\$343,400
Mining	0	-\$100	\$5,300
Construction	0	\$5,200	\$12,500
Finance Insurance and Real Estate	1	\$58,700	\$357,700
Manufacturing General	3	\$289,300	\$1,524,700
Retail	1	\$45,100	\$104,800
Transportation & Communication	0	\$31,800	\$123,900
Travel and Entertainment	1	\$25,600	\$65,000
Wholesale	0	\$21,000	\$53,800
Government	0	\$7,100	\$15,000
Other	0	\$8,600	\$5,900
Total	9	\$699,400	\$2,632,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$173,400	\$121,800	\$295,200

The debt settlement industry in New Jersey settled an estimated 3,164 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,200 on average, for a total savings of \$6.84 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits New Jersey's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 9 additional jobs, paying \$699,400 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$9.01 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 234 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$51.87 million, and generate as much as \$4.72 million in Federal and \$2.66 million in state and local taxes in New Jersey.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: New Mexico

Settlement Statistics		
	Total	Per Account
Settlements	10,025	\$2,830
Total Debt Settled	\$58,793,997	\$5,865
Total Savings for Debtors	\$18,830,951	\$1,878

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$16,000	\$55,000
Business and Personal Services	9	\$387,900	\$765,600
Mining	0	\$24,500	\$108,700
Construction	0	\$9,900	\$30,400
Finance Insurance and Real Estate	2	\$76,500	\$821,600
Manufacturing General	0	\$17,100	\$222,700
Retail	4	\$111,300	\$288,800
Transportation & Communication	1	\$42,500	\$279,800
Travel and Entertainment	3	\$76,900	\$217,800
Wholesale	1	\$26,700	\$96,700
Government	0	\$24,800	\$96,400
Other	1	\$22,900	\$16,600
Total	22	\$837,000	\$3,000,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$314,000	\$236,900	\$550,900

The debt settlement industry in New Mexico settled an estimated 10,025 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$18.83 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits New Mexico's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 22 additional jobs, paying \$837,000 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$28.37 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 40 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$9.76 million, and generate as much as \$746,000 in Federal and \$503,000 in state and local taxes in New Mexico.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: New York

Settlement Statistics		
	Total	Per Account
Settlements	83,048	\$2,677
Total Debt Settled	\$459,089,971	\$5,528
Total Savings for Debtors	\$146,980,327	\$1,770

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$37,300	\$130,900
Business and Personal Services	67	\$4,218,800	\$7,180,500
Mining	0	\$15,500	\$23,900
Construction	1	\$100,500	\$254,700
Finance Insurance and Real Estate	15	\$1,225,800	\$7,405,400
Manufacturing General	6	\$460,300	\$2,886,400
Retail	22	\$899,300	\$2,105,500
Transportation & Communication	6	\$559,800	\$2,447,800
Travel and Entertainment	20	\$639,800	\$1,625,000
Wholesale	4	\$392,600	\$1,040,400
Government	2	\$198,800	\$421,800
Other	5	\$200,900	\$96,400
Total	150	\$8,949,400	\$25,618,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,509,800	\$2,816,700	\$6,326,500

The debt settlement industry in New York settled an estimated 83,048 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$146.98 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits New York's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 150 additional jobs, paying \$8.95 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$222.30 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 441 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$285.56 million, and generate as much as \$31.06 million in Federal and \$18.29 million in state and local taxes in New York.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: North Carolina

Settlement Statistics		
	Total	Per Account
Settlements	37,603	\$2,770
Total Debt Settled	\$218,587,229	\$5,813
Total Savings for Debtors	\$71,203,012	\$1,894

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$83,600	\$257,200
Business and Personal Services	37	\$1,797,300	\$3,441,600
Mining	0	\$1,900	\$17,400
Construction	1	\$52,000	\$151,800
Finance Insurance and Real Estate	11	\$491,700	\$3,718,100
Manufacturing General	6	\$398,200	\$3,430,100
Retail	15	\$462,100	\$1,153,800
Transportation & Communication	4	\$261,700	\$1,393,700
Travel and Entertainment	14	\$318,100	\$858,000
Wholesale	2	\$193,300	\$557,300
Government	1	\$48,900	\$137,600
Other	3	\$88,300	\$75,400
Total	96	\$4,197,100	\$15,192,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,537,300	\$965,200	\$2,502,500

The debt settlement industry in North Carolina settled an estimated 37,603 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$71.20 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits North Carolina's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 96 additional jobs, paying \$4.20 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$104.15 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 214 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$62.77 million, and generate as much as \$4.89 million in Federal and \$2.86 million in state and local taxes in North Carolina.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: North Dakota

Settlement Statistics		
	Total	Per Account
Settlements	55	\$3,472
Total Debt Settled	\$412,914	\$7,508
Total Savings for Debtors	\$144,466	\$2,627

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$8,400	\$117,700
Business and Personal Services	0	\$3,100	\$5,700
Mining	0	\$16,400	\$55,100
Construction	0	\$100	\$300
Finance Insurance and Real Estate	0	\$800	\$6,100
Manufacturing General	0	\$15,500	\$129,500
Retail	0	\$900	\$2,200
Transportation & Communication	0	\$400	\$2,000
Travel and Entertainment	0	\$400	\$1,300
Wholesale	0	\$400	\$1,100
Government	0	\$100	\$500
Other	0	\$100	\$100
Total	1	\$46,600	\$321,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,500	\$1,400	\$3,900

The debt settlement industry in North Dakota settled an estimated 55 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,600 on average, for a total savings of \$144,500 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits North Dakota's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 1 additional jobs, paying \$46,600 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$191,000 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 21 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.81 million, and generate as much as \$282,000 in Federal and (\$38,000) in state and local taxes in North Dakota.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Ohio

Settlement Statistics		
	Total	Per Account
Settlements	28,706	\$3,001
Total Debt Settled	\$175,574,265	\$6,116
Total Savings for Debtors	\$55,657,789	\$1,939

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$33,100	\$155,800
Business and Personal Services	32	\$1,604,200	\$3,015,600
Mining	0	\$17,900	\$99,300
Construction	1	\$41,900	\$115,300
Finance Insurance and Real Estate	8	\$339,700	\$3,022,500
Manufacturing General	7	\$515,600	\$3,890,300
Retail	12	\$354,800	\$976,400
Transportation & Communication	3	\$215,900	\$1,011,700
Travel and Entertainment	11	\$242,400	\$710,500
Wholesale	2	\$152,000	\$434,600
Government	1	\$58,600	\$145,000
Other	2	\$71,000	\$54,600
Total	81	\$3,647,100	\$13,631,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,227,500	\$885,500	\$2,113,000

The debt settlement industry in Ohio settled an estimated 28,706 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$55.66 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Ohio's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 81 additional jobs, paying \$3.65 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$86.15 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 351 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$88.51 million, and generate as much as \$6.24 million in Federal and \$4.14 million in state and local taxes in Ohio.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Oklahoma

Settlement Statistics		
	Total	Per Account
Settlements	14,172	\$2,792
Total Debt Settled	\$83,287,200	\$5,877
Total Savings for Debtors	\$27,433,740	\$1,936

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$37,600	\$122,300
Business and Personal Services	13	\$646,100	\$1,225,200
Mining	1	\$120,500	\$260,200
Construction	0	\$18,400	\$49,600
Finance Insurance and Real Estate	4	\$140,700	\$1,232,600
Manufacturing General	1	\$84,500	\$697,900
Retail	5	\$160,600	\$415,100
Transportation & Communication	1	\$105,500	\$504,800
Travel and Entertainment	5	\$107,700	\$296,000
Wholesale	1	\$56,200	\$186,500
Government	1	\$40,200	\$167,800
Other	1	\$24,500	\$26,600
Total	34	\$1,542,500	\$5,184,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$496,300	\$326,600	\$822,900

The debt settlement industry in Oklahoma settled an estimated 14,172 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$27.43 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Oklahoma's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 34 additional jobs, paying \$1.54 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$39.57 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 97 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$30.32 million, and generate as much as \$2.03 million in Federal and \$1.24 million in state and local taxes in Oklahoma.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Oregon

Settlement Statistics		
	Total	Per Account
Settlements	280	\$3,209
Total Debt Settled	\$1,799,910	\$6,428
Total Savings for Debtors	\$557,611	\$1,991

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$41,600	\$96,200
Business and Personal Services	0	\$14,900	\$27,400
Mining	0	\$600	\$4,700
Construction	0	\$500	\$1,200
Finance Insurance and Real Estate	0	\$3,000	\$27,000
Manufacturing General	2	\$130,600	\$865,000
Retail	0	\$4,000	\$8,700
Transportation & Communication	0	\$1,800	\$7,800
Travel and Entertainment	0	\$2,600	\$6,800
Wholesale	0	\$1,400	\$3,900
Government	0	\$700	\$2,600
Other	0	\$900	\$600
Total	3	\$202,600	\$1,051,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$12,100	\$6,900	\$19,000

The debt settlement industry in Oregon settled an estimated 280 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,000 on average, for a total savings of \$557,600 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Oregon's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 3 additional jobs, paying \$202,600 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$898,600 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 78 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$20.07 million, and generate as much as \$1.40 million in Federal and \$720,000 in state and local taxes in Oregon.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Pennsylvania

Settlement Statistics		
	Total	Per Account
Settlements	52,681	\$2,598
Total Debt Settled	\$286,993,115	\$5,448
Total Savings for Debtors	\$93,324,862	\$1,772

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$48,300	\$165,300
Business and Personal Services	51	\$2,914,400	\$5,177,400
Mining	1	\$46,400	\$222,000
Construction	1	\$74,400	\$197,000
Finance Insurance and Real Estate	14	\$682,600	\$4,973,500
Manufacturing General	7	\$500,600	\$3,478,400
Retail	19	\$629,000	\$1,495,500
Transportation & Communication	5	\$479,900	\$1,868,800
Travel and Entertainment	16	\$386,700	\$1,072,500
Wholesale	3	\$263,300	\$732,500
Government	1	\$110,500	\$273,800
Other	3	\$133,000	\$90,600
Total	123	\$6,269,100	\$19,747,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,282,400	\$1,448,600	\$3,731,000

The debt settlement industry in Pennsylvania settled an estimated 52,681 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$93.32 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Pennsylvania's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 123 additional jobs, paying \$6.27 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$136.87 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 199 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$213.36 million, and generate as much as \$19.22 million in Federal and \$9.57 million in state and local taxes in Pennsylvania.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Rhode Island

Settlement Statistics		
	Total	Per Account
Settlements	93	\$3,644
Total Debt Settled	\$762,938	\$8,204
Total Savings for Debtors	\$292,586	\$3,146

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$700	\$1,900
Business and Personal Services	0	\$8,300	\$15,500
Mining	0	\$100	\$600
Construction	0	\$200	\$500
Finance Insurance and Real Estate	0	\$2,300	\$16,400
Manufacturing General	0	\$23,600	\$138,900
Retail	0	\$1,900	\$4,300
Transportation & Communication	0	\$800	\$4,000
Travel and Entertainment	0	\$1,300	\$3,700
Wholesale	0	\$800	\$2,200
Government	0	\$200	\$400
Other	0	\$200	\$100
Total	0	\$40,400	\$188,500

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,700	\$4,900	\$11,600

The debt settlement industry in Rhode Island settled an estimated 93 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$3,100 on average, for a total savings of \$292,600 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Rhode Island's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 0 additional jobs, paying \$40,400 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$338,900 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 21 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.52 million, and generate as much as \$377,000 in Federal and \$209,000 in state and local taxes in Rhode Island.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: South Carolina

Settlement Statistics		
	Total	Per Account
Settlements	406	\$3,352
Total Debt Settled	\$2,874,927	\$7,081
Total Savings for Debtors	\$955,347	\$2,353

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$7,000	\$46,800
Business and Personal Services	0	\$19,900	\$38,600
Mining	0	\$600	\$4,600
Construction	0	\$600	\$2,000
Finance Insurance and Real Estate	0	\$5,500	\$43,700
Manufacturing General	2	\$160,500	\$1,143,300
Retail	0	\$5,700	\$15,300
Transportation & Communication	0	\$2,700	\$15,100
Travel and Entertainment	0	\$3,800	\$11,400
Wholesale	0	\$1,900	\$5,900
Government	0	\$1,000	\$3,300
Other	0	\$1,100	\$1,000
Total	3	\$210,300	\$1,331,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,200	\$12,700	\$29,900

The debt settlement industry in South Carolina settled an estimated 406 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,400 on average, for a total savings of \$955,300 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits South Carolina's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 3 additional jobs, paying \$210,300 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$1.36 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 153 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$34.06 million, and generate as much as \$2.37 million in Federal and \$1.29 million in state and local taxes in South Carolina.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: South Dakota

Settlement Statistics		
	Total	Per Account
Settlements	2,858	\$3,023
Total Debt Settled	\$17,856,435	\$6,248
Total Savings for Debtors	\$5,705,660	\$1,996

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$31,700	\$144,600
Business and Personal Services	3	\$136,900	\$253,600
Mining	0	\$600	\$4,000
Construction	0	\$4,200	\$11,400
Finance Insurance and Real Estate	1	\$34,200	\$280,400
Manufacturing General	0	\$32,400	\$218,500
Retail	1	\$36,800	\$94,100
Transportation & Communication	0	\$16,200	\$80,700
Travel and Entertainment	1	\$19,100	\$63,300
Wholesale	0	\$13,400	\$41,500
Government	0	\$5,400	\$22,700
Other	0	\$6,800	\$4,900
Total	7	\$337,700	\$1,219,700

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$106,900	\$60,500	\$167,400

The debt settlement industry in South Dakota settled an estimated 2,858 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,000 on average, for a total savings of \$5.71 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits South Dakota's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 7 additional jobs, paying \$337,700 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$8.64 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 69 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$13.85 million, and generate as much as \$1.11 million in Federal and \$132,000 in state and local taxes in South Dakota.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Tennessee

Settlement Statistics		
	Total	Per Account
Settlements	15,429	\$2,323
Total Debt Settled	\$74,753,151	\$4,845
Total Savings for Debtors	\$24,192,722	\$1,568

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$9,700	\$62,800
Business and Personal Services	13	\$797,600	\$1,317,500
Mining	0	\$2,200	\$15,500
Construction	0	\$21,900	\$55,100
Finance Insurance and Real Estate	4	\$169,900	\$1,223,700
Manufacturing General	4	\$266,000	\$2,000,600
Retail	5	\$179,800	\$439,700
Transportation & Communication	1	\$80,000	\$386,900
Travel and Entertainment	5	\$120,600	\$318,800
Wholesale	1	\$62,100	\$188,500
Government	0	\$41,200	\$174,100
Other	1	\$36,500	\$27,600
Total	35	\$1,787,500	\$6,210,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$554,900	\$353,800	\$908,700

The debt settlement industry in Tennessee settled an estimated 15,429 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,600 on average, for a total savings of \$24.19 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Tennessee's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 35 additional jobs, paying \$1.79 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$35.84 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 239 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$53.15 million, and generate as much as \$3.91 million in Federal and \$2.15 million in state and local taxes in Tennessee.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Texas

Settlement Statistics		
	Total	Per Account
Settlements	108,995	\$2,768
Total Debt Settled	\$627,461,821	\$5,757
Total Savings for Debtors	\$201,837,670	\$1,852

Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$159,500	\$538,300
Business and Personal Services	106	\$5,835,000	\$10,335,200
Mining	4	\$781,900	\$1,559,500
Construction	3	\$193,000	\$493,700
Finance Insurance and Real Estate	38	\$1,916,600	\$11,497,100
Manufacturing General	12	\$988,500	\$8,475,600
Retail	40	\$1,407,000	\$3,492,300
Transportation & Communication	13	\$929,700	\$4,629,900
Travel and Entertainment	38	\$969,400	\$2,614,400
Wholesale	7	\$618,100	\$1,845,300
Government	3	\$236,200	\$782,300
Other	9	\$279,400	\$235,600
Total	280	\$14,314,300	\$46,499,200

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,044,800	\$3,166,600	\$8,211,400

The debt settlement industry in Texas settled an estimated 108,995 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$201.84 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Texas' economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 280 additional jobs, paying \$14.31 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$301.75 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 1,245 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$467.28 million, and generate as much as \$40.56 million in Federal and \$19.54 million in state and local taxes in Texas.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Utah

Settlement Statistics		
	Total	Per Account
Settlements	5,307	\$2,612
Total Debt Settled	\$28,743,916	\$5,416
Total Savings for Debtors	\$9,178,664	\$1,730

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,800	\$35,400
Business and Personal Services	5	\$227,200	\$453,700
Mining	0	\$7,900	\$45,100
Construction	0	\$7,500	\$22,700
Finance Insurance and Real Estate	2	\$61,600	\$535,800
Manufacturing General	1	\$88,200	\$690,800
Retail	2	\$70,000	\$159,500
Transportation & Communication	1	\$39,500	\$174,100
Travel and Entertainment	2	\$35,300	\$108,800
Wholesale	0	\$24,400	\$69,400
Government	0	\$10,400	\$28,800
Other	0	\$7,100	\$9,300
Total	13	\$588,900	\$2,333,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$200,800	\$126,300	\$327,100

The debt settlement industry in Utah settled an estimated 5,307 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,700 on average, for a total savings of \$9.18 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Utah's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 13 additional jobs, paying \$588,900 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$13.86 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 236 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$41.64 million, and generate as much as \$3.42 million in Federal and \$1.63 million in state and local taxes in Utah.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Vermont

Settlement Statistics		
	Total	Per Account
Settlements	21	\$4,839
Total Debt Settled	\$183,530	\$8,740
Total Savings for Debtors	\$47,489	\$2,261

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,100	\$15,000
Business and Personal Services	0	\$1,300	\$2,300
Mining	0	\$200	\$2,000
Construction	0	\$0	\$100
Finance Insurance and Real Estate	0	\$200	\$2,200
Manufacturing General	0	\$18,800	\$141,100
Retail	0	\$300	\$700
Transportation & Communication	0	\$100	\$600
Travel and Entertainment	0	\$200	\$600
Wholesale	0	\$100	\$300
Government	0	\$0	\$100
Other	0	\$0	\$0
Total	0	\$24,300	\$165,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$900	\$700	\$1,600

The debt settlement industry in Vermont settled an estimated 21 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,300 on average, for a total savings of \$47,500 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Vermont's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 0 additional jobs, paying \$24,300 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$101,600 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 6 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$1.98 million, and generate as much as \$112,000 in Federal and \$75,000 in state and local taxes in Vermont.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Virginia

Settlement Statistics		
	Total	Per Account
Settlements	31,418	\$2,856
Total Debt Settled	\$185,972,592	\$5,919
Total Savings for Debtors	\$59,398,236	\$1,891

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$14,900	\$83,100
Business and Personal Services	26	\$1,430,600	\$2,607,300
Mining	0	\$3,000	\$52,200
Construction	1	\$41,700	\$119,400
Finance Insurance and Real Estate	8	\$364,000	\$2,940,300
Manufacturing General	3	\$174,800	\$1,457,400
Retail	11	\$332,200	\$878,200
Transportation & Communication	3	\$205,300	\$997,500
Travel and Entertainment	10	\$216,600	\$617,400
Wholesale	1	\$129,700	\$363,700
Government	1	\$86,500	\$259,400
Other	3	\$99,600	\$58,100
Total	68	\$3,098,900	\$10,434,000

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,227,500	\$803,700	\$2,031,200

The debt settlement industry in Virginia settled an estimated 31,418 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,900 on average, for a total savings of \$59.40 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Virginia's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 68 additional jobs, paying \$3.10 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$89.74 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 347 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$78.99 million, and generate as much as \$7.67 million in Federal and \$3.87 million in state and local taxes in Virginia.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Washington

Settlement Statistics		
	Total	Per Account
Settlements	8,973	\$2,267
Total Debt Settled	\$45,298,818	\$5,048
Total Savings for Debtors	\$18,829,401	\$2,098

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$96,100	\$199,200
Business and Personal Services	8	\$455,900	\$818,300
Mining	0	\$3,400	\$12,800
Construction	0	\$14,500	\$38,100
Finance Insurance and Real Estate	2	\$114,000	\$893,300
Manufacturing General	2	\$162,000	\$1,184,300
Retail	3	\$125,000	\$298,700
Transportation & Communication	1	\$69,500	\$311,600
Travel and Entertainment	3	\$78,900	\$216,200
Wholesale	1	\$47,700	\$141,200
Government	0	\$33,600	\$117,200
Other	1	\$28,000	\$19,000
Total	23	\$1,228,600	\$4,249,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$434,600	\$297,600	\$732,200

The debt settlement industry in Washington settled an estimated 8,973 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$2,100 on average, for a total savings of \$18.83 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Washington's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 23 additional jobs, paying \$1.23 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$20.34 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 118 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$31.08 million, and generate as much as \$2.61 million in Federal and \$1.39 million in state and local taxes in Washington.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: West Virginia

Settlement Statistics		
	Total	Per Account
Settlements	90	\$2,783
Total Debt Settled	\$496,442	\$5,516
Total Savings for Debtors	\$146,066	\$1,623

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$900	\$14,400
Business and Personal Services	0	\$3,200	\$6,000
Mining	0	\$25,400	\$172,400
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$500	\$5,400
Manufacturing General	0	\$30,900	\$285,300
Retail	0	\$800	\$2,100
Transportation & Communication	0	\$400	\$1,700
Travel and Entertainment	0	\$500	\$1,500
Wholesale	0	\$200	\$700
Government	0	\$100	\$500
Other	0	\$100	\$100
Total	0	\$63,100	\$490,300

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,200	\$1,800	\$4,000

The debt settlement industry in West Virginia settled an estimated 90 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,600 on average, for a total savings of \$146,100 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits West Virginia's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 0 additional jobs, paying \$63,100 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$250,500 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 13 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.38 million, and generate as much as \$168,000 in Federal and \$117,000 in state and local taxes in West Virginia.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Wisconsin

Settlement Statistics		
	Total	Per Account
Settlements	7,499	\$2,769
Total Debt Settled	\$42,916,788	\$5,723
Total Savings for Debtors	\$13,372,787	\$1,783

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$52,500	\$204,100
Business and Personal Services	7	\$348,000	\$660,300
Mining	0	\$1,700	\$8,800
Construction	0	\$10,400	\$27,900
Finance Insurance and Real Estate	2	\$81,700	\$673,400
Manufacturing General	5	\$325,500	\$2,188,000
Retail	3	\$83,500	\$214,900
Transportation & Communication	1	\$43,700	\$208,200
Travel and Entertainment	2	\$48,000	\$143,700
Wholesale	0	\$32,200	\$91,500
Government	0	\$12,400	\$40,400
Other	0	\$17,800	\$12,200
Total	22	\$1,057,400	\$4,473,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$277,400	\$200,900	\$478,300

The debt settlement industry in Wisconsin settled an estimated 7,499 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,800 on average, for a total savings of \$13.37 million per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Wisconsin's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 22 additional jobs, paying \$1.06 million in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$20.77 million in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 103 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$30.19 million, and generate as much as \$1.83 million in Federal and \$994,000 in state and local taxes in Wisconsin.

¹ Estimated over the next ten years.



America's Debt Settlement Industry Economic Benefits to Debtors 2019: Wyoming

Settlement Statistics		
	Total	Per Account
Settlements	76	\$2,487
Total Debt Settled	\$387,373	\$5,097
Total Savings for Debtors	\$119,465	\$1,572

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,100	\$24,300
Business and Personal Services	0	\$1,600	\$3,000
Mining	0	\$24,000	\$128,400
Construction	0	\$100	\$200
Finance Insurance and Real Estate	0	\$400	\$4,300
Manufacturing General	0	\$7,800	\$101,100
Retail	0	\$500	\$1,500
Transportation & Communication	0	\$300	\$1,400
Travel and Entertainment	0	\$300	\$1,000
Wholesale	0	\$200	\$500
Government	0	\$100	\$300
Other	0	\$100	\$100
Total	0	\$40,500	\$266,100

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,600	\$1,200	\$2,800

The debt settlement industry in Wyoming settled an estimated 76 debts in 2018. As a result, clients saw their payments to creditors fall by roughly \$1,600 on average, for a total savings of \$119,500 per year.¹

By helping creditors and debtors work out their obligations in a mutually satisfying way, the debt settlement industry benefits Wyoming's economy. Over time, debtors will have money to spend on the goods and services that they need, rather than spending that money on interest payments to credit card companies. This creates more spending in the state economy, generating 0 additional jobs, paying \$40,500 in wages.

On the other side of the equation, financial service companies, and in particular credit card issuers, receive \$189,000 in payments today, rather than waiting years and wasting resources on costly bankruptcy proceedings. The additional income to financial institutions results in an additional 7 jobs in the state economy.

All told, the services provided by debt settlement firms, help grow the economy by \$4.09 million, and generate as much as \$207,000 in Federal and \$209,000 in state and local taxes in Wyoming.

¹ Estimated over the next ten years.

Appendix G
Projected Economic Impact of Debt Settlement in States If Settlement Services are Widely Available



America's Debt Settlement Industry Economic Impact Study 2019: Additional United States Projection if Debt Settlement Is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	738	\$68,477,519	\$92,113,606
Creditor Firms	504	\$47,353,787	\$134,454,928
Total	1,242	\$115,831,306	\$226,568,535

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$43,029	\$141,799
Business and Personal Services	284	\$18,845,626	\$35,136,656
Mining	2	\$156,372	\$427,879
Construction	9	\$568,948	\$1,497,446
Finance Insurance and Real Estate	371	\$25,845,269	\$81,064,170
Manufacturing General	15	\$1,081,840	\$5,705,264
Retail	4	\$160,264	\$366,428
Transportation & Communication	55	\$4,849,054	\$18,799,172
Travel and Entertainment	101	\$2,557,786	\$6,488,023
Wholesale	8	\$692,071	\$1,977,909
Government	16	\$1,196,872	\$2,502,497
Other	0	\$0	\$0
Total	867	\$55,997,131	\$154,107,242

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	39	\$1,233,343	\$4,078,107
Business and Personal Services	3,018	\$161,450,303	\$295,513,720
Mining	9	\$593,296	\$2,092,197
Construction	73	\$4,412,787	\$11,900,563
Finance Insurance and Real Estate	839	\$42,694,544	\$310,335,583
Manufacturing General	107	\$7,874,178	\$57,013,416
Retail	1,128	\$38,117,947	\$95,736,249
Transportation & Communication	328	\$24,920,092	\$110,952,247
Travel and Entertainment	1,053	\$25,561,532	\$71,296,232
Wholesale	185	\$16,076,470	\$45,734,367
Government	71	\$6,117,268	\$16,485,221
Other	208	\$7,599,869	\$5,279,397
Total	7,058	\$336,651,629	\$1,026,417,298

	Jobs	Wages	Output
Total	9,167	\$508,480,065	\$1,407,093,075

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$178,309,266	\$102,275,186	\$280,584,452



America's Debt Settlement Industry Economic Impact Study 2019: Additional Connecticut Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	37	\$7,111,011	\$5,302,356
Creditor Firms	29	\$2,725,837	\$10,397,815
Total	66	\$9,836,847	\$15,700,171

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,240	\$7,425
Business and Personal Services	14	\$1,023,371	\$1,835,666
Mining	0	\$8,560	\$22,858
Construction	0	\$30,045	\$72,675
Finance Insurance and Real Estate	17	\$1,456,267	\$3,990,678
Manufacturing General	1	\$56,548	\$287,860
Retail	0	\$8,425	\$18,466
Transportation & Communication	3	\$258,182	\$1,008,317
Travel and Entertainment	5	\$135,533	\$333,562
Wholesale	0	\$36,548	\$105,293
Government	1	\$57,437	\$124,259
Other	0	\$0	\$0
Total	41	\$3,073,155	\$7,807,059

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$44,462	\$143,580
Business and Personal Services	148	\$9,164,360	\$15,879,951
Mining	0	\$19,926	\$77,913
Construction	3	\$243,402	\$551,777
Finance Insurance and Real Estate	39	\$2,925,111	\$15,935,616
Manufacturing General	4	\$335,712	\$1,943,940
Retail	53	\$2,164,037	\$4,853,354
Transportation & Communication	14	\$1,429,465	\$5,259,375
Travel and Entertainment	47	\$1,279,099	\$3,277,692
Wholesale	8	\$840,818	\$2,425,670
Government	4	\$364,410	\$1,089,871
Other	9	\$357,953	\$194,771
Total	332	\$19,168,754	\$51,633,510

	Jobs	Wages	Output
Total	440	\$32,078,756	\$75,140,740

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$11,142,179	\$5,781,127	\$16,923,306



America's Debt Settlement Industry Economic Impact Study 2019: Additional Georgia Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	78	\$6,251,179	\$14,745,820
Creditor Firms	81	\$7,580,535	\$13,120,156
Total	159	\$13,831,714	\$27,865,976

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,209	\$23,950
Business and Personal Services	46	\$2,892,433	\$5,476,961
Mining	0	\$24,293	\$64,736
Construction	1	\$79,453	\$224,083
Finance Insurance and Real Estate	59	\$3,983,078	\$12,904,613
Manufacturing General	2	\$167,490	\$878,203
Retail	1	\$24,618	\$57,079
Transportation & Communication	9	\$805,000	\$3,081,413
Travel and Entertainment	16	\$384,273	\$998,992
Wholesale	1	\$107,980	\$310,440
Government	2	\$169,730	\$363,842
Other	0	\$0	\$0
Total	138	\$8,645,557	\$24,384,312

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$226,682	\$741,885
Business and Personal Services	424	\$20,815,929	\$39,246,638
Mining	1	\$70,668	\$235,885
Construction	10	\$515,132	\$1,567,329
Finance Insurance and Real Estate	120	\$5,517,444	\$42,891,613
Manufacturing General	18	\$1,167,548	\$8,264,972
Retail	160	\$5,044,940	\$13,004,837
Transportation & Communication	50	\$4,062,316	\$17,754,415
Travel and Entertainment	151	\$3,314,662	\$9,569,552
Wholesale	27	\$2,315,712	\$6,651,867
Government	6	\$489,348	\$1,052,684
Other	25	\$992,059	\$841,792
Total	997	\$44,532,439	\$141,823,469

	Jobs	Wages	Output
Total	1,294	\$67,009,710	\$194,073,757

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$20,713,205	\$11,158,725	\$31,871,930



America's Debt Settlement Industry Economic Impact Study 2019: Additional Hawaii Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	15	\$1,142,947	\$843,604
Creditor Firms	5	\$433,680	\$2,534,456
Total	20	\$1,576,627	\$3,378,060

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$417	\$1,400
Business and Personal Services	4	\$231,780	\$455,201
Mining	0	\$1,417	\$3,789
Construction	0	\$8,660	\$22,272
Finance Insurance and Real Estate	5	\$288,720	\$1,012,372
Manufacturing General	0	\$9,761	\$61,132
Retail	0	\$2,022	\$4,853
Transportation & Communication	1	\$55,654	\$248,955
Travel and Entertainment	1	\$38,393	\$94,171
Wholesale	0	\$7,782	\$23,809
Government	0	\$18,448	\$47,527
Other	0	\$0	\$0
Total	12	\$663,053	\$1,975,481

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$24,163	\$60,140
Business and Personal Services	44	\$2,390,446	\$4,230,557
Mining	0	\$4,699	\$15,172
Construction	1	\$74,403	\$192,821
Finance Insurance and Real Estate	11	\$526,298	\$4,554,296
Manufacturing General	1	\$77,400	\$686,944
Retail	15	\$544,165	\$1,455,017
Transportation & Communication	4	\$297,393	\$1,614,657
Travel and Entertainment	15	\$448,852	\$1,231,726
Wholesale	3	\$175,141	\$556,058
Government	1	\$114,344	\$342,882
Other	2	\$116,287	\$51,538
Total	100	\$4,793,590	\$14,991,808

	Jobs	Wages	Output
Total	131	\$7,033,270	\$20,345,349

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,664,570	\$2,163,138	\$4,827,708



America's Debt Settlement Industry Economic Impact Study 2019: Additional Illinois Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	111	\$10,512,613	\$16,610,182
Creditor Firms	91	\$8,538,967	\$20,393,592
Total	202	\$19,051,580	\$37,003,774

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,822	\$23,903
Business and Personal Services	48	\$3,353,139	\$6,072,107
Mining	0	\$28,228	\$74,711
Construction	2	\$93,543	\$246,840
Finance Insurance and Real Estate	61	\$4,484,862	\$13,938,249
Manufacturing General	3	\$201,145	\$1,041,897
Retail	1	\$26,226	\$60,118
Transportation & Communication	10	\$829,736	\$3,265,932
Travel and Entertainment	17	\$447,624	\$1,110,888
Wholesale	1	\$118,901	\$337,630
Government	2	\$197,090	\$342,034
Other	0	\$0	\$0
Total	144	\$9,787,315	\$26,514,308

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$117,679	\$527,987
Business and Personal Services	525	\$29,184,006	\$52,933,778
Mining	2	\$100,398	\$314,363
Construction	11	\$696,649	\$1,872,191
Finance Insurance and Real Estate	143	\$8,766,734	\$55,640,205
Manufacturing General	20	\$1,695,812	\$11,869,544
Retail	182	\$6,160,112	\$15,481,524
Transportation & Communication	62	\$4,667,466	\$21,058,952
Travel and Entertainment	176	\$4,793,514	\$12,945,463
Wholesale	31	\$2,898,345	\$8,109,867
Government	8	\$780,853	\$1,255,747
Other	39	\$1,485,094	\$824,147
Total	1,204	\$61,346,664	\$182,833,767

	Jobs	Wages	Output
Total	1,549	\$90,185,558	\$246,351,850

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$31,325,792	\$17,407,372	\$48,733,164



America's Debt Settlement Industry Economic Impact Study 2019: Additional Iowa Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	37	\$3,480,809	\$4,870,528
Creditor Firms	27	\$2,503,842	\$6,707,330
Total	64	\$5,984,651	\$11,577,858

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,382	\$8,133
Business and Personal Services	13	\$791,563	\$1,527,206
Mining	0	\$8,013	\$21,397
Construction	1	\$29,660	\$77,329
Finance Insurance and Real Estate	18	\$1,207,430	\$3,967,441
Manufacturing General	1	\$55,643	\$279,517
Retail	0	\$7,787	\$18,374
Transportation & Communication	3	\$208,881	\$858,394
Travel and Entertainment	5	\$113,699	\$308,155
Wholesale	0	\$30,739	\$88,903
Government	1	\$56,304	\$109,468
Other	0	\$0	\$0
Total	42	\$2,512,100	\$7,264,318

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$51,155	\$195,533
Business and Personal Services	102	\$4,804,356	\$9,174,060
Mining	0	\$21,999	\$71,515
Construction	3	\$161,415	\$427,881
Finance Insurance and Real Estate	28	\$1,308,730	\$10,275,550
Manufacturing General	4	\$270,286	\$1,858,961
Retail	44	\$1,242,103	\$3,302,005
Transportation & Communication	11	\$690,785	\$3,446,348
Travel and Entertainment	37	\$729,468	\$2,298,088
Wholesale	6	\$444,969	\$1,295,010
Government	2	\$178,090	\$535,029
Other	7	\$231,833	\$185,583
Total	245	\$10,135,190	\$33,065,563

	Jobs	Wages	Output
Total	350	\$18,631,942	\$51,907,739

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,386,032	\$2,239,091	\$6,625,123



America's Debt Settlement Industry Economic Impact Study 2019: Additional Kansas Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$144,693	\$2,963,264
Creditor Firms	16	\$1,523,356	\$392,793
Total	19	\$1,668,049	\$3,356,057

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,215	\$4,116
Business and Personal Services	5	\$340,516	\$637,630
Mining	0	\$5,079	\$13,101
Construction	0	\$10,077	\$26,810
Finance Insurance and Real Estate	7	\$470,532	\$1,467,659
Manufacturing General	0	\$27,987	\$151,262
Retail	0	\$3,008	\$6,975
Transportation & Communication	1	\$94,879	\$362,976
Travel and Entertainment	2	\$49,662	\$127,075
Wholesale	0	\$13,233	\$38,221
Government	0	\$23,006	\$50,715
Other	0	\$0	\$0
Total	16	\$1,039,192	\$2,886,540

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,990	\$134,725
Business and Personal Services	93	\$4,449,398	\$8,607,331
Mining	1	\$59,851	\$149,143
Construction	2	\$126,690	\$360,732
Finance Insurance and Real Estate	26	\$1,171,322	\$9,009,032
Manufacturing General	3	\$221,695	\$1,652,575
Retail	38	\$1,093,024	\$3,122,786
Transportation & Communication	10	\$691,260	\$3,478,851
Travel and Entertainment	33	\$706,499	\$2,114,809
Wholesale	5	\$413,164	\$1,240,021
Government	2	\$163,081	\$538,804
Other	6	\$200,941	\$162,375
Total	219	\$9,329,916	\$30,571,183

	Jobs	Wages	Output
Total	255	\$12,037,156	\$36,813,780

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,691,147	\$2,428,480	\$7,119,627



America's Debt Settlement Industry Economic Impact Study 2019: Additional Maine Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$674,077	\$1,445,619
Creditor Firms	8	\$743,164	\$1,480,012
Total	17	\$1,417,242	\$2,925,631

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$707	\$2,207
Business and Personal Services	4	\$236,543	\$461,682
Mining	0	\$2,362	\$6,239
Construction	0	\$8,073	\$21,404
Finance Insurance and Real Estate	5	\$322,807	\$1,039,248
Manufacturing General	0	\$14,747	\$80,700
Retail	0	\$2,225	\$5,283
Transportation & Communication	1	\$55,679	\$228,247
Travel and Entertainment	1	\$35,507	\$91,780
Wholesale	0	\$8,617	\$25,891
Government	0	\$15,764	\$34,979
Other	0	\$0	\$0
Total	12	\$703,029	\$1,997,663

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$23,477	\$68,363
Business and Personal Services	52	\$2,562,896	\$4,939,493
Mining	0	\$6,465	\$22,222
Construction	2	\$80,015	\$219,008
Finance Insurance and Real Estate	13	\$541,015	\$4,724,197
Manufacturing General	1	\$82,233	\$658,172
Retail	20	\$590,166	\$1,580,313
Transportation & Communication	5	\$275,559	\$1,497,250
Travel and Entertainment	17	\$393,517	\$1,152,742
Wholesale	3	\$199,955	\$646,092
Government	1	\$112,515	\$342,734
Other	3	\$89,505	\$52,695
Total	119	\$4,957,319	\$15,903,281

	Jobs	Wages	Output
Total	148	\$7,077,589	\$20,826,575

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,420,016	\$1,732,677	\$4,152,693



America's Debt Settlement Industry Economic Impact Study 2019: Additional New Hampshire Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	16	\$1,751,890	\$1,104,145
Creditor Firms	6	\$567,619	\$3,182,499
Total	22	\$2,319,509	\$4,286,644

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$517	\$1,663
Business and Personal Services	4	\$290,122	\$558,483
Mining	0	\$1,829	\$4,939
Construction	0	\$11,467	\$24,953
Finance Insurance and Real Estate	6	\$415,975	\$1,255,789
Manufacturing General	0	\$12,675	\$67,447
Retail	0	\$2,978	\$6,086
Transportation & Communication	1	\$67,854	\$256,072
Travel and Entertainment	2	\$42,560	\$101,651
Wholesale	0	\$12,261	\$31,414
Government	0	\$16,659	\$34,572
Other	0	\$0	\$0
Total	13	\$874,898	\$2,343,070

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$12,508	\$40,308
Business and Personal Services	51	\$2,934,125	\$5,217,373
Mining	0	\$5,473	\$19,845
Construction	2	\$100,171	\$209,096
Finance Insurance and Real Estate	14	\$750,525	\$5,533,904
Manufacturing General	1	\$71,883	\$465,502
Retail	23	\$801,803	\$1,737,214
Transportation & Communication	5	\$343,909	\$1,502,056
Travel and Entertainment	18	\$477,688	\$1,247,336
Wholesale	3	\$345,763	\$832,539
Government	1	\$76,124	\$229,654
Other	3	\$84,067	\$54,766
Total	121	\$6,004,039	\$17,089,594

	Jobs	Wages	Output
Total	157	\$9,198,446	\$23,719,307

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,564,056	\$1,599,079	\$5,163,135



**America's Debt Settlement Industry
Economic Impact Study 2019: Additional
New Jersey Projection if Debt Settlement is Widely Available**

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	100	\$9,288,359	\$10,506,748
Creditor Firms	57	\$5,401,312	\$18,290,334
Total	157	\$14,689,671	\$28,797,082

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,470	\$14,897
Business and Personal Services	35	\$2,623,518	\$4,668,675
Mining	0	\$16,886	\$46,085
Construction	1	\$75,747	\$188,384
Finance Insurance and Real Estate	47	\$3,774,352	\$10,321,049
Manufacturing General	2	\$127,175	\$659,701
Retail	1	\$20,116	\$43,876
Transportation & Communication	7	\$659,219	\$2,374,098
Travel and Entertainment	11	\$301,774	\$738,622
Wholesale	1	\$92,956	\$252,060
Government	2	\$145,989	\$287,245
Other	0	\$0	\$0
Total	106	\$7,842,201	\$19,594,692

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$92,308	\$291,734
Business and Personal Services	340	\$20,972,015	\$36,314,161
Mining	1	\$45,724	\$156,358
Construction	8	\$553,153	\$1,356,174
Finance Insurance and Real Estate	104	\$6,195,302	\$37,940,591
Manufacturing General	10	\$927,894	\$6,114,285
Retail	121	\$4,726,122	\$11,052,459
Transportation & Communication	39	\$3,427,520	\$13,427,731
Travel and Entertainment	106	\$2,808,942	\$7,192,004
Wholesale	22	\$2,217,709	\$5,757,406
Government	8	\$768,207	\$1,671,858
Other	24	\$902,130	\$621,293
Total	786	\$43,637,025	\$121,896,055

	Jobs	Wages	Output
Total	1,050	\$66,168,897	\$170,287,828

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$25,937,858	\$15,056,531	\$40,994,389



America's Debt Settlement Industry Economic Impact Study 2019: Additional North Dakota Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$364,187	\$894,362
Creditor Firms	5	\$459,774	\$894,652
Total	11	\$823,960	\$1,789,014

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$395	\$1,584
Business and Personal Services	2	\$145,372	\$280,565
Mining	0	\$2,298	\$6,927
Construction	0	\$5,503	\$14,102
Finance Insurance and Real Estate	4	\$230,155	\$753,682
Manufacturing General	0	\$9,179	\$50,316
Retail	0	\$1,452	\$3,263
Transportation & Communication	1	\$40,381	\$160,691
Travel and Entertainment	1	\$20,793	\$54,356
Wholesale	0	\$6,495	\$19,177
Government	0	\$13,915	\$27,277
Other	0	\$0	\$0
Total	8	\$475,937	\$1,371,941

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,202	\$35,646
Business and Personal Services	22	\$1,121,681	\$2,050,618
Mining	0	\$18,135	\$64,555
Construction	1	\$43,119	\$110,125
Finance Insurance and Real Estate	7	\$286,895	\$2,197,241
Manufacturing General	1	\$41,467	\$326,277
Retail	9	\$304,358	\$753,151
Transportation & Communication	2	\$169,663	\$741,233
Travel and Entertainment	8	\$167,483	\$494,034
Wholesale	2	\$126,763	\$383,621
Government	1	\$52,775	\$188,491
Other	1	\$44,637	\$25,145
Total	53	\$2,384,179	\$7,370,137

	Jobs	Wages	Output
Total	72	\$3,684,077	\$10,531,092

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,099,154	\$129,677	\$1,228,831



America's Debt Settlement Industry Economic Impact Study 2019: Additional Ohio Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	124	\$9,300,216	\$14,873,398
Creditor Firms	81	\$7,646,120	\$20,594,470
Total	205	\$16,946,336	\$35,467,868

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,698	\$22,397
Business and Personal Services	46	\$2,941,550	\$5,588,868
Mining	0	\$26,827	\$79,131
Construction	2	\$89,711	\$239,045
Finance Insurance and Real Estate	58	\$3,705,346	\$12,838,799
Manufacturing General	3	\$185,652	\$976,802
Retail	1	\$25,620	\$61,022
Transportation & Communication	9	\$711,520	\$2,829,515
Travel and Entertainment	17	\$406,242	\$1,052,054
Wholesale	1	\$109,308	\$313,637
Government	2	\$178,142	\$340,445
Other	0	\$0	\$0
Total	139	\$8,386,617	\$24,341,716

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$176,719	\$664,146
Business and Personal Services	545	\$27,585,945	\$51,647,909
Mining	2	\$126,568	\$556,531
Construction	13	\$733,515	\$2,014,408
Finance Insurance and Real Estate	142	\$6,104,266	\$52,184,044
Manufacturing General	21	\$1,435,004	\$11,393,160
Retail	198	\$6,079,586	\$16,582,515
Transportation & Communication	56	\$3,896,961	\$17,937,644
Travel and Entertainment	190	\$4,261,187	\$12,387,623
Wholesale	33	\$2,661,342	\$7,613,409
Government	12	\$1,034,878	\$2,594,299
Other	33	\$1,212,612	\$928,739
Total	1,253	\$55,308,583	\$176,504,427

	Jobs	Wages	Output
Total	1,597	\$80,641,537	\$236,314,011

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$25,714,188	\$17,117,805	\$42,831,993



America's Debt Settlement Industry Economic Impact Study 2019: Additional Oregon Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	33	\$3,040,797	\$3,420,258
Creditor Firms	19	\$1,758,287	\$5,948,623
Total	52	\$4,799,084	\$9,368,882

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,945	\$5,783
Business and Personal Services	12	\$751,564	\$1,422,820
Mining	0	\$5,656	\$15,357
Construction	0	\$22,925	\$60,254
Finance Insurance and Real Estate	15	\$1,000,664	\$3,180,720
Manufacturing General	1	\$40,929	\$212,120
Retail	0	\$6,644	\$14,316
Transportation & Communication	2	\$168,967	\$654,871
Travel and Entertainment	4	\$108,475	\$269,022
Wholesale	0	\$26,468	\$75,283
Government	1	\$45,631	\$95,562
Other	0	\$0	\$0
Total	35	\$2,179,867	\$6,006,109

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$105,614	\$265,490
Business and Personal Services	138	\$7,427,205	\$13,591,381
Mining	0	\$17,684	\$70,373
Construction	4	\$226,041	\$605,219
Finance Insurance and Real Estate	38	\$1,559,630	\$13,507,914
Manufacturing General	5	\$308,131	\$2,167,915
Retail	57	\$1,937,835	\$4,276,075
Transportation & Communication	14	\$933,421	\$4,070,350
Travel and Entertainment	53	\$1,281,016	\$3,403,881
Wholesale	9	\$700,754	\$1,971,324
Government	4	\$367,121	\$1,245,821
Other	13	\$415,634	\$286,938
Total	338	\$15,280,086	\$45,462,681

	Jobs	Wages	Output
Total	426	\$22,259,037	\$60,837,671

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$8,794,399	\$4,467,601	\$13,262,000



America's Debt Settlement Industry Economic Impact Study 2019: Additional Rhode Island Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$736,335	\$974,964
Creditor Firms	5	\$501,209	\$1,533,825
Total	14	\$1,237,544	\$2,508,789

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$435	\$1,388
Business and Personal Services	3	\$203,398	\$380,915
Mining	0	\$1,604	\$4,238
Construction	0	\$6,575	\$17,277
Finance Insurance and Real Estate	4	\$310,496	\$963,508
Manufacturing General	0	\$10,602	\$53,957
Retail	0	\$1,780	\$3,871
Transportation & Communication	1	\$44,821	\$178,520
Travel and Entertainment	1	\$29,315	\$73,770
Wholesale	0	\$7,541	\$21,606
Government	0	\$12,626	\$27,082
Other	0	\$0	\$0
Total	10	\$629,192	\$1,726,132

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,577	\$24,049
Business and Personal Services	41	\$2,192,572	\$4,068,870
Mining	0	\$4,637	\$15,387
Construction	1	\$54,566	\$146,492
Finance Insurance and Real Estate	12	\$619,215	\$4,310,191
Manufacturing General	1	\$53,698	\$364,836
Retail	13	\$497,494	\$1,124,499
Transportation & Communication	3	\$225,525	\$1,105,397
Travel and Entertainment	14	\$346,902	\$977,311
Wholesale	2	\$205,138	\$585,337
Government	1	\$60,263	\$127,679
Other	2	\$66,937	\$33,794
Total	90	\$4,334,525	\$12,883,843

	Jobs	Wages	Output
Total	114	\$6,201,261	\$17,118,764

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,507,249	\$1,514,744	\$4,021,993



America's Debt Settlement Industry Economic Impact Study 2019: Additional South Carolina Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	34	\$3,333,383	\$6,889,942
Creditor Firms	38	\$3,541,983	\$6,318,456
Total	72	\$6,875,366	\$13,208,399

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,885	\$9,893
Business and Personal Services	17	\$1,025,743	\$1,958,972
Mining	0	\$11,250	\$29,610
Construction	1	\$32,311	\$91,139
Finance Insurance and Real Estate	23	\$1,479,486	\$4,649,933
Manufacturing General	1	\$70,097	\$371,378
Retail	0	\$9,558	\$22,475
Transportation & Communication	3	\$256,146	\$1,044,994
Travel and Entertainment	6	\$154,466	\$402,148
Wholesale	0	\$38,550	\$113,791
Government	1	\$70,982	\$177,169
Other	0	\$0	\$0
Total	53	\$3,151,474	\$8,871,503

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$54,268	\$235,850
Business and Personal Services	164	\$7,693,946	\$14,714,925
Mining	0	\$30,571	\$100,916
Construction	5	\$243,197	\$763,641
Finance Insurance and Real Estate	51	\$2,149,903	\$16,523,964
Manufacturing General	6	\$390,867	\$2,820,102
Retail	71	\$2,115,736	\$5,593,065
Transportation & Communication	18	\$1,112,563	\$5,921,219
Travel and Entertainment	67	\$1,458,426	\$4,298,825
Wholesale	10	\$745,382	\$2,316,577
Government	4	\$366,592	\$1,223,625
Other	13	\$412,097	\$347,542
Total	411	\$16,773,549	\$54,860,252

	Jobs	Wages	Output
Total	536	\$26,800,389	\$76,940,154

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$7,921,473	\$4,832,287	\$12,753,760



America's Debt Settlement Industry Economic Impact Study 2019: Additional Vermont Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$254,341	\$328,486
Creditor Firms	2	\$168,868	\$618,590
Total	6	\$423,209	\$947,075

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$151	\$514
Business and Personal Services	1	\$65,804	\$128,599
Mining	0	\$545	\$1,485
Construction	0	\$2,618	\$6,600
Finance Insurance and Real Estate	2	\$92,801	\$324,271
Manufacturing General	0	\$3,670	\$18,741
Retail	0	\$703	\$1,597
Transportation & Communication	0	\$16,280	\$66,598
Travel and Entertainment	0	\$10,609	\$27,471
Wholesale	0	\$2,332	\$7,075
Government	0	\$4,510	\$7,972
Other	0	\$0	\$0
Total	4	\$200,023	\$590,923

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,231	\$24,983
Business and Personal Services	22	\$1,114,830	\$2,054,472
Mining	0	\$1,818	\$7,971
Construction	1	\$32,870	\$83,719
Finance Insurance and Real Estate	5	\$199,611	\$1,945,623
Manufacturing General	0	\$25,561	\$192,786
Retail	8	\$263,168	\$642,034
Transportation & Communication	2	\$117,459	\$575,395
Travel and Entertainment	7	\$166,835	\$496,692
Wholesale	1	\$75,106	\$241,737
Government	0	\$40,187	\$92,922
Other	1	\$33,432	\$19,404
Total	49	\$2,077,108	\$6,377,739

	Jobs	Wages	Output
Total	58	\$2,700,340	\$7,915,737

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,181,224	\$850,588	\$2,031,812



America's Debt Settlement Industry Economic Impact Study 2019: Additional Washington Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	103	\$10,106,285	\$5,494,235
Creditor Firms	30	\$2,824,478	\$19,342,134
Total	133	\$12,930,763	\$24,836,369

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,175	\$11,248
Business and Personal Services	26	\$1,711,484	\$3,263,786
Mining	0	\$9,668	\$27,302
Construction	1	\$55,313	\$143,764
Finance Insurance and Real Estate	34	\$2,286,427	\$7,275,396
Manufacturing General	1	\$79,146	\$462,154
Retail	0	\$15,000	\$33,621
Transportation & Communication	5	\$521,731	\$1,968,323
Travel and Entertainment	9	\$245,913	\$614,244
Wholesale	1	\$64,897	\$190,315
Government	2	\$151,421	\$389,726
Other	0	\$0	\$0
Total	80	\$5,145,175	\$14,379,879

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$243,688	\$584,143
Business and Personal Services	245	\$14,075,365	\$25,273,463
Mining	1	\$39,986	\$130,925
Construction	7	\$446,354	\$1,177,764
Finance Insurance and Real Estate	70	\$3,571,542	\$27,609,047
Manufacturing General	11	\$716,677	\$5,752,427
Retail	90	\$3,803,380	\$9,108,072
Transportation & Communication	26	\$2,200,357	\$9,764,313
Travel and Entertainment	92	\$2,461,253	\$6,735,058
Wholesale	17	\$1,478,252	\$4,369,259
Government	11	\$1,005,379	\$3,462,754
Other	22	\$842,537	\$574,975
Total	596	\$30,884,770	\$94,542,200

	Jobs	Wages	Output
Total	809	\$48,960,709	\$133,758,448

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$20,683,998	\$11,205,212	\$31,889,210



America's Debt Settlement Industry Economic Impact Study 2019: Additional West Virginia Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	18	\$963,939	\$525,123
Creditor Firms	3	\$269,955	\$2,604,263
Total	21	\$1,233,894	\$3,129,386

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$236	\$858
Business and Personal Services	3	\$178,823	\$344,370
Mining	0	\$1,289	\$4,443
Construction	0	\$5,976	\$17,070
Finance Insurance and Real Estate	5	\$279,497	\$992,237
Manufacturing General	0	\$6,391	\$35,443
Retail	0	\$1,738	\$4,289
Transportation & Communication	1	\$43,002	\$167,259
Travel and Entertainment	1	\$26,908	\$74,222
Wholesale	0	\$5,845	\$18,773
Government	0	\$16,405	\$36,354
Other	0	\$0	\$0
Total	11	\$566,109	\$1,695,318

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$3,495	\$30,850
Business and Personal Services	51	\$2,426,878	\$4,568,003
Mining	0	\$12,434	\$60,042
Construction	1	\$59,978	\$179,939
Finance Insurance and Real Estate	10	\$369,673	\$4,158,703
Manufacturing General	1	\$38,449	\$345,402
Retail	21	\$581,908	\$1,596,615
Transportation & Communication	4	\$286,486	\$1,320,959
Travel and Entertainment	18	\$358,918	\$1,130,986
Wholesale	3	\$167,632	\$565,743
Government	2	\$111,675	\$385,242
Other	3	\$86,605	\$53,715
Total	114	\$4,504,130	\$14,396,199

	Jobs	Wages	Output
Total	146	\$6,304,132	\$19,220,903

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,761,285	\$2,026,056	\$4,787,341



America's Debt Settlement Industry Economic Impact Study 2019: Additional Wyoming Projection if Debt Settlement is Widely Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1	\$20,459	\$320,572
Creditor Firms	2	\$164,800	\$100,927
Total	3	\$185,258	\$421,499

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$131	\$439
Business and Personal Services	1	\$38,905	\$74,148
Mining	0	\$568	\$1,531
Construction	0	\$1,291	\$3,446
Finance Insurance and Real Estate	1	\$56,375	\$188,524
Manufacturing General	0	\$3,005	\$16,632
Retail	0	\$366	\$862
Transportation & Communication	0	\$11,122	\$43,997
Travel and Entertainment	0	\$6,040	\$15,838
Wholesale	0	\$1,618	\$4,592
Government	0	\$2,815	\$6,269
Other	0	\$0	\$0
Total	2	\$122,235	\$356,279

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,125	\$8,697
Business and Personal Services	12	\$534,350	\$1,000,736
Mining	0	\$6,259	\$23,080
Construction	0	\$22,118	\$62,245
Finance Insurance and Real Estate	4	\$131,326	\$1,393,851
Manufacturing General	0	\$13,862	\$135,616
Retail	6	\$168,011	\$470,714
Transportation & Communication	1	\$91,984	\$476,103
Travel and Entertainment	5	\$107,272	\$342,411
Wholesale	1	\$64,525	\$172,829
Government	0	\$31,426	\$105,124
Other	1	\$25,507	\$20,185
Total	31	\$1,199,765	\$4,211,591

	Jobs	Wages	Output
Total	36	\$1,507,258	\$4,989,369

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$801,441	\$564,996	\$1,366,437