

2020 Economic Impact of the Debt Settlement Industry

Methodology and Documentation

Prepared for



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by

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The Economic Impact of the Debt Settlement Industry: 2020

Executive Summary

The *2020 Economic Impact of the Debt Settlement Industry* estimates the economic contributions made by the debt settlement industry to the US economy in 2020. This is the second in a series of studies conducted by John Dunham & Associates (JDA) and 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 Data-Axel.

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, as well as certain firms that directly support these operations. 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, debt settlement firms 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 \$6.8 billion in total economic output. Debt settlement firms currently employ over 7,920 Americans.² These workers will earn \$790.7 million in wages and benefits.³ When supplier and induced impacts are taken into account, along with the economic effects of the benefits received by

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 Represents full-time-equivalent jobs.

³ With an average compensation of more than \$99,760 per year, these are very good jobs.

both creditors and debtors, the industry is responsible for 34,720 jobs in the United States and \$2.5 billion in wages, as well as \$820.9 million in federal, state and local taxes.⁴

As a result of state-imposed regulatory or statutory restrictions, debt settlement services are not generally available in 14 states. Were debt settlement broadly available in these states, it is estimated that there would have been an additional 285,660 settlements occurring in 2019, for about \$645.0 million. Consumers in those states would see their debt reduced by nearly \$375.4 million.⁵

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 \$7.5 billion – \$757.8 million larger – with nearly 4,130 additional jobs.⁶

⁴ Not including state and local sales taxes that might be imposed on debt settlement services.

⁵ These figures are net of the settlements currently occurring for residents of these 14 states.

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 including 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 36 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, and those who directly support them, 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 all three parties in a settlement negotiation – the creditor, the debtor, and the debt settlement firm – and

⁷ As a result of state laws or regulations, debt settlement services are not widely available to consumers in the following states: Connecticut, Georgia, Illinois, Kansas, Maine, New Hampshire, North Dakota, Oregon, Ohio, Rhode Island, South Carolina, Vermont, West Virginia, and Wyoming. While there are other states where it is difficult to obtain settlements, the data show that a significant number of settlements are being made.

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, 2019 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 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.

2020 Economic Impact of the Debt Settlement Industry examines just those accounts that were settled in calendar year 2019 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, an estimated 1,453,567 accounts were settled in 2019, with a principal value of \$5.4 billion and a settlement value of \$3.1 billion.⁹ The average settlement was in the amount of about \$2,128. The average debt enrolled in a settlement program (for those debts settled in 2019) was \$3,730.

Table 1 – Size of the Debt Settlement Industry (Accounts Settled in 2019)

	Amount		Per Settlement	
Settlements	1,453,567			
Total Debt Enrolled	\$	5,422,445,292	\$	3,730
Total Debt Amount at Settlement	\$	6,024,453,408	\$	4,145
Settlement Amount	\$	3,093,154,383	\$	2,128

Scope of the Debt Settlement Industry

In 14 states, debt settlement is not widely available to consumers.¹⁰ This does not mean, however, that people who have obtained debt settlements do not live in the other jurisdictions. Based on the data for 2019, 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/>. The 2017 data are the latest available.

⁹ The numbers reported here include settlements reported to JDA by industry members. This excludes 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. Data were estimated for the entire industry based on survey data gathered by JDA and the AFCC from 15 member companies, representing about 78.3 percent of all debt settlements. This differs significantly from the survey response in 2018, when the 14 companies that reported represented about 60 percent of settlements.

¹⁰ As a result of state laws or regulations, debt settlement services are not widely available to consumers in the following states: Connecticut, Georgia, Illinois, Kansas, Maine, New Hampshire, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, Vermont, West Virginia, and Wyoming. While there are other states where it is difficult to obtain settlements, the data show that a significant number of settlements are being made.

during the year.¹¹ While some states had marginal numbers, activity did occur in each. Appendix Table A shows the number of settlements and the amount by state.

The average settlement of \$2,128 is fairly consistent across states, with the smallest (\$1,777) in Ohio and the largest in Vermont (\$3,096).¹² It should be noted that Alaska, the state where settlement services are widely available with the largest average settlement amount (\$2,952), actually ranks second in average settlement size, behind Vermont and ranks just slightly above South Carolina (\$2,942), two states where debt settlement services are not widely available.

Table 2 – Debt Settlement Breakdown (Accounts Settled in 2019)

	Amount	Per Settlement	Percent
Debt Enrolled	\$ 5,422,445,292	\$ 3,730	100.0%
Debt at Time of Settlement	\$ 6,024,453,408	\$ 4,145	111.1%
Settlement Amount	\$ 3,093,154,383	\$ 2,128	57.0%
Savings to Debtor	\$ 1,653,054,665	\$ 1,137	30.5%

For the period between January 1, 2019 and December 31, 2019, the average settlement amount was equal to approximately 57.0 percent of the debt held by the client at enrollment, and 51.3 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 23.6 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 a total of about \$1,137, or 30.5 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 57 cents on the dollar for debt settled through a settlement service firm. Considering that some of the enrolled debt is accumulated interest and penalties, the actual losses to the creditors are likely smaller. In total creditors received or agreed to receive nearly \$3.1 billion in settlement payments in 2019.

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 \$12,330 per household, and for people of limited means, savings are even smaller.¹³ According to Magnify Money, the median savings for the bottom 20 percent of households, nearly 25 million families, was zero, while the next 20 percent had just \$860 in total savings.¹⁴ For these families, a reduction in debt payments 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

¹¹ 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.

¹² In both of these states debt settlement services are not widely available to consumers, so this is based on a very small number of actual settlements.

¹³ Horymski, Chris, *How Much Does the Average American Have in Savings?* [Magnify Money](https://www.magnifymoney.com/blog/news/average-american-savings/), LendingTree, October 21, 2019. Available at: <https://www.magnifymoney.com/blog/news/average-american-savings/>

¹⁴ 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.¹⁵

Combined, the industry contributes about \$6.8 billion in total annually to the US Economy and impacts firms in nearly all sectors of the economy through its supplier and induced linkages.¹⁶ (See Table 3)

Table 3 –Economic Contribution of the Debt Settlement Industry (2019)

(\$ in Millions)	Direct	Supplier	Induced	Total
Jobs	11,132	7,430	16,154	34,716
Settlement Firms	7,926	5,390	9,805	23,120
Creditors	3,207	2,040	3,710	8,957
Debtors	-	-	2,639	2,639
Wages	\$ 1,110.66	\$ 522.55	\$ 910.61	\$ 2,543.83
Settlement Firms	\$ 790.71	\$ 379.09	\$ 552.26	\$ 1,722.06
Creditors	\$ 319.95	\$ 143.46	\$ 209.00	\$ 672.41
Debtors	\$ -	\$ -	\$ 149.36	\$ 149.36
Economic Output	\$ 2,443.93	\$ 1,439.90	\$ 2,906.02	\$ 6,789.85
Settlement Firms	\$ 1,739.90	\$ 1,044.59	\$ 1,759.72	\$ 4,544.21
Creditors	\$ 704.03	\$ 395.31	\$ 665.94	\$ 1,765.28
Debtors	\$ -	\$ -	\$ 480.36	\$ 480.36

A total of 244 firms comprise the debt settlement sector of the industry, and these firms employ more than 7,926 people.¹⁷ 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 5,390 supplier jobs. These firms generate about \$1.0 billion 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,¹⁸ 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.¹⁹ This model estimates that the induced impact of the settlement industry

¹⁵ 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 14.58 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.

¹⁶ Economic sectors based on IMPLAN sectors.

¹⁷ 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 October 2020.

¹⁸ These firms would more appropriately be considered as part of the supplier firm’s industries.

¹⁹ Note that this does not include jobs created by consumers and financial institutions that benefit from debt settlement services.

generates 9,800 jobs and \$1.8 billion in economic impact, for a multiplier of 1.23.²⁰ Appendix B presents the total economic impact of the debt settlement industry.

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 2019, creditors benefitted to the tune of \$657.8 million in revenue through the efforts of debt settlement firms. This additional revenue translates into 3,210 additional jobs with the creditors themselves, paying about \$320.0 million in wages. When supplier and induced effects are included, a total of 8,960 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 \$482.0 million in resources that would be to service that debt.²¹ This money would be spent in the local economy generating another 2,640 jobs, and \$480.4 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	\$ 524.27	\$ 296.63	\$ 820.90
Settlement Firms	\$ 357.19	\$ 196.80	\$ 553.99
Creditors	\$ 135.18	\$ 74.48	\$ 209.65
Debtors	\$ 31.90	\$ 25.36	\$ 57.26

All told, the benefit to the economy of the debt settlement industry is nearly \$6.8 billion, and about 34,720 individual full-time-equivalent jobs are either directly or indirectly related to the industry and its activities. 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 Appendix E 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 \$554.0 million in revenues to the federal, state, and local governments. An additional \$266.91 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

²⁰ 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 appropriate definition of the induced impact and as such limits this calculation to only the effect of spending by direct and supplier employees.

²¹ This represents the discounted value of the payments that would be made over time.

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 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 a 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.

The methodology of the model is presented in the *Methodology* section below.

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

	Direct	Supplier	Induced	Total
Jobs	1,796	995	1,336	4,127
Wages	\$168.4	\$61.0	\$67.0	\$296.4
Output	\$378.1	\$171.7	\$208.0	\$757.8
	State and Local	Federal	Total	
Taxes	\$32.3	\$59.3	\$91.6	

Based on this model, were debt settlement widely available across all states, the economic impact would be \$757.8 million larger, with about 4,120 additional jobs, \$91.6 million more in federal, state and local tax revenues, and, most importantly, \$386.8 million more in savings for debtors and \$645.0 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 F and 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 Data-Axel 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.²² 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).²³

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

²² The model uses 2018 input/output accounts.

²³ 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.

point for the analysis. Direct employment is based on data provided to John Dunham & Associates by Data-Axel as of October 2020, and from industry data provided by the AFCC and its member companies.

Data-Axel 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 Data-Axel 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 21 individual companies provided data. Member provided data is given first priority in assigning jobs to a facility, followed by Data-Axel 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.²⁴ 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 2.7 percent of families report that they have filed for bankruptcy in the past 5 years.²⁵ 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 \$3.1 billion in payments. Taking the net present value of these payments versus payment of the debt in full in 10 years' time, and using a discount rate of 2.42 percent,²⁶ this would translate into a benefit of \$657.8 million for creditors.

²⁴ The debt settlement industry is modeled using IMPLAN sector 439 (Nondepository credit intermediation and related activities) which is the same sector as, for example, mortgage brokers.

²⁵ 2019 Survey available at: <https://www.federalreserve.gov/econres/scfindex.htm>

²⁶ ICE Benchmark Administration Limited (IBA), ICE BofAML US Corporate BBB Effective Yield, retrieved from FRED, Federal Reserve Bank of St. Louis. October 29, 2020. This rate represents the effective yield of the ICE BofAML US Corporate BBB Index, a

Based on this methodology, the benefits of debt settlement are divided across creditors, debtors, 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 2020.²⁷

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.²⁸

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 debtors. 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 14.58 percent is used.²⁹

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.³⁰

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	\$	6,024,453,408	100.0%
Settlement Firms	\$	1,278,244,360	21.2%
Creditors	\$	3,093,154,383	51.3%
Debtors	\$	1,653,054,665	27.4%

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 governments, and produces estimates for the following taxes at the Federal level: Corporate income;

²⁷ 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/BAMLC0A4CBBBEY>
²⁸ 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.
²⁹ The creditors benefits are modeled using IMPLAN sector 439 (Non-depository credit intermediation and related activities) which is the sector containing credit card issuers.
³⁰ 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 October 2020.
 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+

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 14 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.³¹ 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	21.55	15.02
Full Access to Debt Settlement (Y/N)	72.55%	
Credit Card Debt Per Capita	\$ 6,204.60	\$ 598.38
Median Income	\$ 64,410.84	\$ 10,363.23
Percent of Households Earning <\$50K	39.0%	6.5%
Median Age	38.74	2.37
Percent of Population with No High School Diploma	11.54%	2.09%
Percent of Population with Some College (No Degree)	22.22%	2.73%
Unemployment Rate	7.21%	2.20%
Number of Households	2,407,899.06	2,572,345.19
Number of Households Earning < \$50K	924,822.93	937,714.32

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.

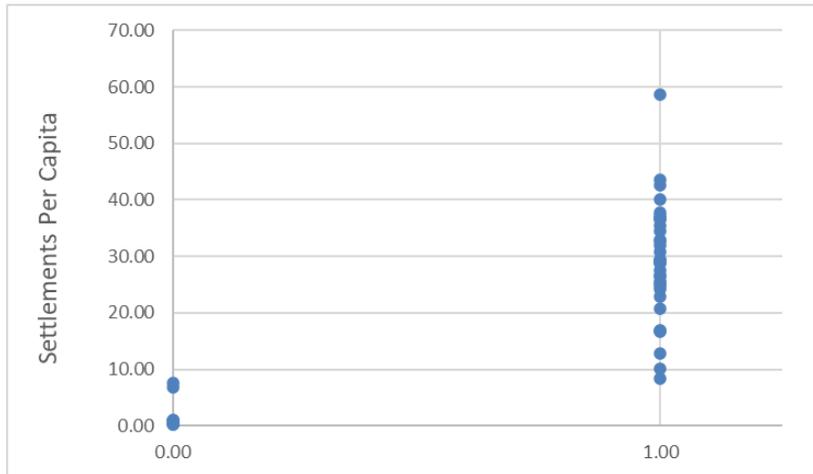
After examining a number of different models, only credit card debt levels, were statistically significant (p value = 0.013). A simple model was used to develop the projections:

$$S_c = A + \alpha D_c$$

³¹ Proxied by the average per capita balance on credit cards. Irby, Latoya, *The Average Credit Score By State*, *The Balance*, October 27, 2020, at: <https://www.thebalance.com/the-average-credit-score-by-state-4161310#:~:text=State%20Averages%20%20State%20%20Average,%20%20245%2C660%20%2046%20more%20rows%200.> Data for Q2, 2019.

As the equation shows, settlements per capita were a function of a state where debt settlement was widely available to consumers (A), and per capita credit card debt (D). The resulting model was not only statistically significant, it explained more than 72 percent of the variation in the number of settlements per state.³²

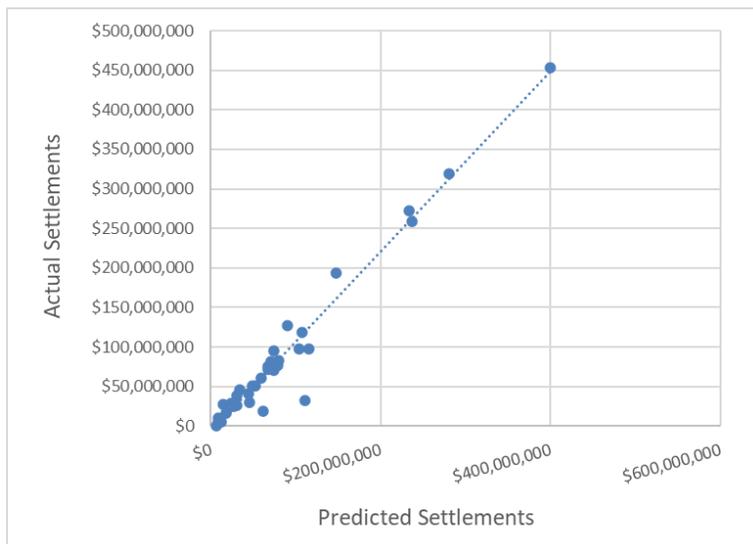
Figure 1 – States With and Without Full Access to Debt Settlement



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:

$$\text{Number of settlements per capita} = -1.768 + 0.00496 * (\text{per capita credit card debt}).$$

Figure 2 – Model of Full Access to Debt Settlement



Once the number of settlements was determined for the 14 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 jurisdictions. Each state, however, already has at

³² With an F-statistic of 62.13 and an R-squared of 0.721.

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 14 States

State	Settlements	Estimated			
		Current Debt	Settlement Amount	Fees	Consumer Savings
Connecticut	22,959	\$ 85,741,980	\$ 47,182,773	\$ 17,759,294	\$ 30,667,575
Georgia	50,621	\$ 220,281,391	\$ 120,847,264	\$ 49,935,702	\$ 71,685,537
Illinois	56,774	\$ 264,308,012	\$ 146,230,003	\$ 62,433,198	\$ 81,941,163
Kansas	13,997	\$ 59,105,793	\$ 32,354,911	\$ 9,895,378	\$ 21,802,366
Maine	7,513	\$ 26,863,583	\$ 15,455,509	\$ 6,119,446	\$ 8,568,305
North Dakota	4,231	\$ 14,336,715	\$ 8,278,445	\$ 3,353,106	\$ 4,174,180
New Hampshire	6,453	\$ 29,641,427	\$ 16,484,673	\$ 6,545,015	\$ 9,671,897
Ohio	72,511	\$ 238,770,369	\$ 128,839,222	\$ 54,273,036	\$ 84,593,690
Oregon	19,938	\$ 83,544,236	\$ 46,306,690	\$ 19,837,233	\$ 26,677,298
Rhode Island	4,550	\$ 21,167,875	\$ 12,165,383	\$ 5,010,702	\$ 6,018,867
South Carolina	19,340	\$ 95,909,608	\$ 56,897,381	\$ 22,959,693	\$ 25,812,896
Vermont	2,346	\$ 11,629,010	\$ 7,262,580	\$ 2,809,912	\$ 2,938,016
West Virginia	8,833	\$ 35,396,661	\$ 18,763,211	\$ 8,542,420	\$ 9,363,292
Wyoming	3,406	\$ 11,057,367	\$ 6,814,865	\$ 2,602,792	\$ 2,939,716
Total	293,472	\$ 1,197,754,026	\$ 663,882,910	\$ 272,076,928	\$ 386,854,799

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 Methodology³³

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.

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.

³³ This section is paraphrased from IMPLAN Professional: Users Guide, Analysis Guide, Data Guide, Version 2.0, MIG, Inc., June 2000.

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 544 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 Debt Settlements by State

State	Settlements	Amount	Percent	Average
Alabama	24,553	\$ 50,473,524	1.6%	\$ 2,056
Alaska	3,029	\$ 8,941,940	0.3%	\$ 2,953
Arizona	39,085	\$ 82,403,949	2.7%	\$ 2,108
Arkansas	20,264	\$ 38,269,259	1.2%	\$ 1,889
California	210,861	\$ 453,245,079	14.7%	\$ 2,149
Colorado	36,796	\$ 81,844,732	2.6%	\$ 2,224
Connecticut*	427	\$ 877,368	0.0%	\$ 2,055
Delaware	3,395	\$ 6,328,108	0.2%	\$ 1,864
District Of Columbia	2,377	\$ 4,873,840	0.2%	\$ 2,050
Florida	127,758	\$ 258,870,110	8.4%	\$ 2,026
Georgia*	1,211	\$ 2,890,134	0.1%	\$ 2,387
Hawaii	11,104	\$ 27,262,187	0.9%	\$ 2,455
Idaho	7,304	\$ 16,491,076	0.5%	\$ 2,258
Illinois*	657	\$ 1,693,320	0.1%	\$ 2,576
Indiana	36,449	\$ 74,861,566	2.4%	\$ 2,054
Iowa	12,263	\$ 26,677,111	0.9%	\$ 2,175
Kansas*	429	\$ 991,514	0.0%	\$ 2,312
Kentucky	15,770	\$ 29,338,860	0.9%	\$ 1,860
Louisiana	24,289	\$ 50,840,904	1.6%	\$ 2,093
Maine*	78	\$ 160,817	0.0%	\$ 2,057
Maryland	40,975	\$ 94,766,735	3.1%	\$ 2,313
Massachusetts	35,834	\$ 77,042,866	2.5%	\$ 2,150
Michigan	50,580	\$ 98,189,012	3.2%	\$ 1,941
Minnesota	7,384	\$ 18,576,399	0.6%	\$ 2,516
Mississippi	12,176	\$ 25,157,140	0.8%	\$ 2,066
Missouri	35,028	\$ 72,127,070	2.3%	\$ 2,059
Montana	2,568	\$ 5,581,221	0.2%	\$ 2,174
Nebraska	11,066	\$ 22,651,651	0.7%	\$ 2,047
Nevada	21,517	\$ 45,914,395	1.5%	\$ 2,134
New Hampshire*	1,599	\$ 4,085,717	0.1%	\$ 2,554
New Jersey	12,613	\$ 32,943,847	1.1%	\$ 2,612
New Mexico	14,145	\$ 29,144,822	0.9%	\$ 2,060
New York	132,863	\$ 272,362,025	8.8%	\$ 2,050
North Carolina	46,932	\$ 98,013,892	3.2%	\$ 2,088
North Dakota*	162	\$ 317,644	0.0%	\$ 1,956
Ohio	738	\$ 1,310,595	0.0%	\$ 1,777
Oklahoma	19,609	\$ 41,014,720	1.3%	\$ 2,092
Oregon*	665	\$ 1,545,551	0.0%	\$ 2,323
Pennsylvania	91,942	\$ 193,087,583	6.2%	\$ 2,100
Rhode Island*	1,024	\$ 2,738,247	0.1%	\$ 2,673
South Carolina*	537	\$ 1,580,324	0.1%	\$ 2,942
South Dakota	4,273	\$ 10,220,769	0.3%	\$ 2,392
Tennessee	34,543	\$ 70,560,857	2.3%	\$ 2,043
Texas	152,554	\$ 319,059,417	10.3%	\$ 2,091
Utah	12,686	\$ 29,493,414	1.0%	\$ 2,325
Vermont*	62	\$ 192,372	0.0%	\$ 3,096
Virginia	51,372	\$ 118,952,337	3.8%	\$ 2,316
Washington	53,482	\$ 127,566,830	4.1%	\$ 2,385
West Virginia*	146	\$ 310,824	0.0%	\$ 2,124
Wisconsin	26,313	\$ 61,158,335	2.0%	\$ 2,324
Wyoming*	76	\$ 152,374	0.0%	\$ 2,001
United States	1,453,567	\$ 3,093,154,383	100.0%	\$ 2,128

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

Appendix B
Economic Impact of Debt Settlement Firms

	Jobs	Wages	Output
(\$ Millions)			
Direct	7,926	\$ 790.71	\$ 1,739.90
Supplier	5,390	\$ 379.09	\$ 1,044.59
Induced	9,805	\$ 552.26	\$ 1,759.72
Total	23,120	\$ 1,722.06	\$ 4,544.21

	Federal	State/Local	Total
Taxes	\$ 357.19	\$ 196.80	\$ 553.99

Appendix C
Economic Impact of Lender Recoveries

	Jobs	Wages	Output
(\$ Millions)			
Direct	3,207	\$ 319.95	\$ 704.03
Supplier	2,040	\$ 143.46	\$ 395.31
Induced	3,710	\$ 209.00	\$ 665.94
Total	8,957	\$ 672.41	\$ 1,765.28

	Federal	State/Local	Total
Taxes	\$ 135.18	\$ 74.48	\$ 209.65

Appendix D
Economic Impact of Consumer Savings

	(\$ Millions)	Jobs	Wages	Output
Direct		-	\$ -	\$ -
Supplier		-	\$ -	\$ -
Induced		2,639	\$ 149.36	\$ 480.36
Total		2,639	\$ 149.36	\$ 480.36

	Federal	State/Local	Total
Taxes	\$ 31.90	\$ 25.36	\$ 57.26

America's Debt Settlement Industry Economic Impact Study 2020: United States

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	7,926	\$790,710,505	\$1,739,897,987
Total	7,926	\$790,710,505	\$1,739,897,987

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	11	\$399,465	\$1,327,666
Business and Personal Services	2,509	\$172,379,005	\$317,685,847
Mining	15	\$1,088,075	\$7,655,196
Construction	43	\$2,873,226	\$9,107,276
Finance Insurance and Real Estate	1,373	\$93,413,523	\$326,843,193
Manufacturing General	144	\$10,531,109	\$63,016,323
Retail	29	\$1,132,267	\$3,064,478
Transportation & Communication	538	\$64,015,405	\$232,472,472
Travel and Entertainment	573	\$19,616,006	\$45,977,519
Wholesale	52	\$5,018,793	\$18,482,013
Government	103	\$8,625,337	\$18,957,890
Other	0	\$0	\$0
Total	5,390	\$379,092,211	\$1,044,589,874

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	178	\$5,524,041	\$23,035,696
Business and Personal Services	4,030	\$248,622,929	\$457,096,542
Mining	26	\$1,980,419	\$13,222,766
Construction	72	\$4,659,606	\$15,414,963
Finance Insurance and Real Estate	1,098	\$67,968,187	\$441,839,986
Manufacturing General	428	\$32,248,133	\$231,814,451
Retail	1,262	\$46,376,442	\$118,584,638
Transportation & Communication	608	\$53,875,291	\$208,261,041
Travel and Entertainment	1,479	\$45,422,569	\$117,888,857
Wholesale	264	\$25,032,630	\$88,749,020
Government	112	\$10,515,127	\$27,281,158
Other	249	\$10,036,425	\$16,529,779
Total	9,805	\$552,261,798	\$1,759,718,895

	Jobs	Wages	Output
Total	23,120	\$1,722,064,514	\$4,544,206,757

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$357,194,676	\$196,798,341	\$553,993,017

America's Debt Settlement Industry Economic Benefits to Creditors 2020: United States

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	3,207	\$319,952,436	\$704,030,864
Total	3,207	\$319,952,436	\$704,030,864

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$151,172	\$502,435
Business and Personal Services	949	\$65,234,242	\$120,223,431
Mining	6	\$411,766	\$2,896,994
Construction	16	\$1,087,329	\$3,446,512
Finance Insurance and Real Estate	520	\$35,350,943	\$123,688,891
Manufacturing General	55	\$3,985,340	\$23,847,580
Retail	11	\$428,489	\$1,159,706
Transportation & Communication	204	\$24,225,667	\$87,975,711
Travel and Entertainment	217	\$7,423,383	\$17,399,501
Wholesale	20	\$1,899,287	\$6,994,240
Government	39	\$3,264,129	\$7,174,329
Other	0	\$0	\$0
Total	2,040	\$143,461,746	\$395,309,329

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	68	\$2,090,490	\$8,717,513
Business and Personal Services	1,525	\$94,087,608	\$172,981,312
Mining	10	\$749,460	\$5,003,957
Construction	27	\$1,763,358	\$5,833,561
Finance Insurance and Real Estate	415	\$25,721,538	\$167,207,698
Manufacturing General	162	\$12,203,821	\$87,726,693
Retail	477	\$17,550,467	\$44,876,573
Transportation & Communication	230	\$20,388,294	\$78,813,259
Travel and Entertainment	560	\$17,189,488	\$44,613,265
Wholesale	100	\$9,473,222	\$33,585,732
Government	42	\$3,979,292	\$10,324,144
Other	94	\$3,798,134	\$6,255,446
Total	3,710	\$208,995,172	\$665,939,152

	Jobs	Wages	Output
Total	8,957	\$672,409,355	\$1,765,279,344

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$135,174,955	\$74,475,373	\$209,650,328

**America's Debt Settlement Industry
Economic Benefits to Debtors 2020: United States**

Economic Impact			
	Jobs	Wages	Output
Agriculture	52	\$1,589,229	\$6,701,336
Business and Personal Services	1,054	\$65,097,308	\$119,880,865
Mining	7	\$540,739	\$3,619,454
Construction	20	\$1,284,732	\$4,252,140
Finance Insurance and Real Estate	316	\$20,009,942	\$122,963,254
Manufacturing General	119	\$8,998,199	\$65,516,909
Retail	350	\$12,868,950	\$32,885,066
Transportation & Communication	167	\$14,728,030	\$57,021,720
Travel and Entertainment	387	\$11,783,398	\$30,857,966
Wholesale	74	\$6,989,736	\$24,815,765
Government	31	\$2,946,468	\$7,681,356
Other	62	\$2,519,524	\$4,164,633
Total	2,639	\$149,356,255	\$480,360,464

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$31,901,735	\$25,356,230	\$57,257,965

America's Debt Settlement Industry Economic Impact Study 2020: United States All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	7,926	\$790,710,505	\$1,739,897,987
Creditor Institutions	3,207	\$319,952,436	\$704,030,864
Total	11,132	\$1,110,662,941	\$2,443,928,851

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	15	\$550,637	\$1,830,101
Business and Personal Services	3,458	\$237,613,247	\$437,909,278
Mining	20	\$1,499,841	\$10,552,190
Construction	60	\$3,960,555	\$12,553,787
Finance Insurance and Real Estate	1,893	\$128,764,465	\$450,532,085
Manufacturing General	199	\$14,516,448	\$86,863,903
Retail	40	\$1,560,756	\$4,224,184
Transportation & Communication	741	\$88,241,073	\$320,448,183
Travel and Entertainment	790	\$27,039,389	\$63,377,020
Wholesale	71	\$6,918,080	\$25,476,253
Government	142	\$11,889,466	\$26,132,219
Other	0	\$0	\$0
Total	7,430	\$522,553,957	\$1,439,899,203

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	298	\$9,203,760	\$38,454,544
Business and Personal Services	6,610	\$407,807,845	\$749,958,719
Mining	43	\$3,270,618	\$21,846,176
Construction	119	\$7,707,695	\$25,500,663
Finance Insurance and Real Estate	1,829	\$113,699,667	\$732,010,938
Manufacturing General	709	\$53,450,154	\$385,058,052
Retail	2,089	\$76,795,859	\$196,346,277
Transportation & Communication	1,005	\$88,991,614	\$344,096,020
Travel and Entertainment	2,426	\$74,395,456	\$193,360,087
Wholesale	438	\$41,495,588	\$147,150,516
Government	185	\$17,440,886	\$45,286,658
Other	404	\$16,354,083	\$26,949,859
Total	16,154	\$910,613,224	\$2,906,018,511

	Jobs	Wages	Output
Total	34,716	\$2,543,830,123	\$6,789,846,565

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$524,271,366	\$457,026,279	\$981,297,645

America's Debt Settlement Industry Economic Impact Study 2020: Alabama

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1	\$53,721	\$140,779
Total	1	\$53,721	\$140,779

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,050	\$22,956
Business and Personal Services	0	\$16,011	\$33,793
Mining	0	\$2,596	\$34,551
Construction	0	\$300	\$1,052
Finance Insurance and Real Estate	4	\$226,019	\$981,810
Manufacturing General	2	\$147,730	\$1,017,461
Retail	0	\$112	\$338
Transportation & Communication	0	\$4,113	\$19,565
Travel and Entertainment	0	\$1,549	\$4,474
Wholesale	0	\$378	\$1,722
Government	0	\$1,072	\$2,775
Other	0	\$0	\$0
Total	7	\$407,931	\$2,120,498

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$83,049	\$374,167
Business and Personal Services	0	\$16,401	\$33,987
Mining	0	\$18,122	\$146,106
Construction	0	\$341	\$1,279
Finance Insurance and Real Estate	6	\$273,397	\$1,892,151
Manufacturing General	7	\$481,548	\$3,684,309
Retail	0	\$3,494	\$10,105
Transportation & Communication	0	\$3,379	\$15,226
Travel and Entertainment	0	\$2,830	\$8,790
Wholesale	0	\$1,532	\$6,425
Government	0	\$794	\$2,609
Other	0	\$604	\$1,290
Total	17	\$885,492	\$6,176,445

	Jobs	Wages	Output
Total	25	\$1,347,144	\$8,437,722

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$22,393	\$11,805	\$34,198

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,972	\$8,288
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,556	\$148,755
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$27,514	\$122,321
Manufacturing General	0	\$7,136	\$81,186
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	\$55,177	\$360,549

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,479	\$57,532
Business and Personal Services	0	\$0	\$0
Mining	0	\$31,370	\$252,976
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$38,760	\$313,619
Manufacturing General	1	\$41,589	\$328,072
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	\$124,198	\$952,199

	Jobs	Wages	Output
Total	3	\$179,375	\$1,312,748

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$42,437	\$42	\$42,479

America's Debt Settlement Industry Economic Impact Study 2020: Arizona

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2,471	\$194,715,258	\$413,946,093
Total	2,471	\$194,715,258	\$413,946,093

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$23,328	\$49,287
Business and Personal Services	971	\$54,292,126	\$104,724,977
Mining	1	\$40,110	\$442,248
Construction	16	\$900,297	\$3,042,871
Finance Insurance and Real Estate	489	\$24,997,929	\$100,958,608
Manufacturing General	16	\$870,369	\$3,415,088
Retail	11	\$390,483	\$1,061,564
Transportation & Communication	206	\$19,107,381	\$74,237,729
Travel and Entertainment	207	\$6,272,903	\$14,255,971
Wholesale	19	\$1,650,783	\$5,966,715
Government	40	\$2,828,794	\$7,591,789
Other	0	\$0	\$0
Total	1,978	\$111,374,505	\$315,746,845

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	10	\$533,996	\$1,209,122
Business and Personal Services	1,338	\$71,649,272	\$133,539,181
Mining	1	\$59,675	\$641,095
Construction	25	\$1,367,087	\$4,748,395
Finance Insurance and Real Estate	230	\$11,134,798	\$92,661,316
Manufacturing General	20	\$1,157,792	\$7,534,117
Retail	445	\$14,946,453	\$38,579,387
Transportation & Communication	211	\$15,051,396	\$58,935,065
Travel and Entertainment	522	\$13,881,997	\$36,247,501
Wholesale	90	\$7,448,483	\$26,372,550
Government	40	\$3,342,455	\$10,332,672
Other	79	\$2,839,265	\$4,622,042
Total	3,012	\$143,412,669	\$415,422,444

	Jobs	Wages	Output
Total	7,461	\$449,502,433	\$1,145,115,383

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$91,909,147	\$43,719,428	\$135,628,574

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$9,349	\$30,278
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,800	\$56,649
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$80,898	\$498,876
Manufacturing General	1	\$81,347	\$625,973
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	4	\$176,395	\$1,211,776

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$103,015	\$537,340
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,813	\$92,818
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$117,361	\$1,033,636
Manufacturing General	6	\$337,083	\$2,726,026
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	12	\$565,273	\$4,389,820

	Jobs	Wages	Output
Total	16	\$741,667	\$5,601,596

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$177,377	\$120,396	\$297,773

America's Debt Settlement Industry Economic Impact Study 2020: California

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,272	\$137,346,856	\$285,295,633
Total	1,272	\$137,346,856	\$285,295,633

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$62,603	\$129,485
Business and Personal Services	129	\$11,045,690	\$18,354,562
Mining	1	\$23,043	\$257,178
Construction	2	\$176,003	\$490,204
Finance Insurance and Real Estate	39	\$3,805,129	\$11,298,716
Manufacturing General	10	\$949,165	\$5,816,315
Retail	2	\$83,418	\$215,186
Transportation & Communication	31	\$4,888,965	\$16,071,150
Travel and Entertainment	44	\$1,709,838	\$3,920,123
Wholesale	4	\$459,693	\$1,555,472
Government	7	\$663,509	\$1,288,177
Other	0	\$0	\$0
Total	272	\$23,867,057	\$59,396,569

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	22	\$1,216,876	\$2,819,348
Business and Personal Services	287	\$19,235,319	\$33,563,565
Mining	1	\$40,016	\$430,055
Construction	6	\$425,806	\$1,286,212
Finance Insurance and Real Estate	59	\$4,289,318	\$23,863,878
Manufacturing General	41	\$3,678,627	\$23,098,345
Retail	80	\$3,015,634	\$7,394,151
Transportation & Communication	53	\$5,647,667	\$19,629,509
Travel and Entertainment	113	\$3,788,242	\$9,264,330
Wholesale	24	\$2,434,772	\$8,135,091
Government	9	\$906,479	\$2,158,891
Other	21	\$909,910	\$1,556,644
Total	717	\$45,588,666	\$133,200,021

	Jobs	Wages	Output
Total	2,260	\$206,802,579	\$477,892,224

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$62,066,588	\$35,253,232	\$97,319,819

America's Debt Settlement Industry Economic Impact Study 2020: Colorado

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,413,455	\$4,998,276
Total	28	\$2,413,455	\$4,998,276

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,523	\$20,589
Business and Personal Services	11	\$711,905	\$1,275,418
Mining	1	\$101,402	\$295,013
Construction	0	\$12,719	\$38,934
Finance Insurance and Real Estate	13	\$725,979	\$2,693,027
Manufacturing General	1	\$92,401	\$545,213
Retail	0	\$4,418	\$12,048
Transportation & Communication	2	\$205,892	\$961,753
Travel and Entertainment	2	\$81,165	\$177,853
Wholesale	0	\$21,613	\$74,829
Government	0	\$30,842	\$50,970
Other	0	\$0	\$0
Total	31	\$1,993,860	\$6,145,648

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$94,159	\$400,935
Business and Personal Services	15	\$844,661	\$1,511,345
Mining	1	\$161,277	\$498,392
Construction	0	\$17,698	\$56,418
Finance Insurance and Real Estate	14	\$678,476	\$4,535,436
Manufacturing General	5	\$335,788	\$2,467,279
Retail	5	\$161,041	\$414,876
Transportation & Communication	2	\$176,111	\$730,168
Travel and Entertainment	6	\$172,752	\$446,724
Wholesale	1	\$89,854	\$304,362
Government	0	\$33,765	\$81,395
Other	1	\$38,872	\$60,678
Total	54	\$2,804,455	\$11,508,007

	Jobs	Wages	Output
Total	113	\$7,211,769	\$22,651,931

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,130,934	\$531,362	\$1,662,295

America's Debt Settlement Industry Economic Impact Study 2020: Connecticut

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$311,534	\$512,350
Total	2	\$311,534	\$512,350

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,379	\$3,223
Business and Personal Services	1	\$57,330	\$89,909
Mining	0	\$1,582	\$9,748
Construction	0	\$958	\$2,304
Finance Insurance and Real Estate	6	\$783,310	\$1,649,292
Manufacturing General	1	\$119,387	\$418,245
Retail	0	\$377	\$830
Transportation & Communication	0	\$18,560	\$69,430
Travel and Entertainment	0	\$6,766	\$13,254
Wholesale	0	\$1,659	\$5,354
Government	0	\$2,653	\$4,414
Other	0	\$0	\$0
Total	8	\$993,961	\$2,266,004

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$11,021	\$33,557
Business and Personal Services	1	\$101,933	\$163,486
Mining	0	\$2,536	\$16,213
Construction	0	\$1,987	\$5,014
Finance Insurance and Real Estate	9	\$919,632	\$3,465,371
Manufacturing General	3	\$380,583	\$1,440,610
Retail	0	\$19,150	\$41,152
Transportation & Communication	0	\$20,788	\$68,246
Travel and Entertainment	0	\$16,565	\$35,942
Wholesale	0	\$9,456	\$30,192
Government	0	\$4,231	\$9,841
Other	0	\$4,941	\$8,053
Total	16	\$1,492,823	\$5,317,676

	Jobs	Wages	Output
Total	26	\$2,798,318	\$8,096,031

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$125,441	\$66,361	\$191,802

America's Debt Settlement Industry Economic Impact Study 2020: Delaware

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$318,310	\$886,973
Total	3	\$318,310	\$886,973

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,793	\$3,860
Business and Personal Services	1	\$67,242	\$134,473
Mining	0	\$644	\$2,420
Construction	0	\$1,218	\$4,095
Finance Insurance and Real Estate	2	\$153,897	\$751,998
Manufacturing General	0	\$15,938	\$190,835
Retail	0	\$455	\$1,289
Transportation & Communication	0	\$17,114	\$76,328
Travel and Entertainment	0	\$6,763	\$19,460
Wholesale	0	\$1,617	\$7,280
Government	0	\$3,342	\$6,562
Other	0	\$0	\$0
Total	3	\$270,023	\$1,198,602

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$27,046	\$88,861
Business and Personal Services	2	\$102,767	\$209,463
Mining	0	\$991	\$3,827
Construction	0	\$1,858	\$6,923
Finance Insurance and Real Estate	2	\$137,300	\$1,170,636
Manufacturing General	1	\$83,337	\$661,450
Retail	1	\$19,327	\$51,702
Transportation & Communication	0	\$18,583	\$83,382
Travel and Entertainment	1	\$16,993	\$50,729
Wholesale	0	\$8,582	\$36,485
Government	0	\$3,296	\$8,608
Other	0	\$4,850	\$8,760
Total	7	\$424,929	\$2,380,825

	Jobs	Wages	Output
Total	13	\$1,013,262	\$4,466,400

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$126,725	\$85,691	\$212,416

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$35	\$42
Business and Personal Services	0	\$0	\$0
Mining	0	\$19	\$1,566
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$136,976	\$315,683
Manufacturing General	0	\$3,963	\$11,552
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	\$140,993	\$328,844

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$81	\$118
Business and Personal Services	0	\$0	\$0
Mining	0	\$34	\$2,504
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$149,073	\$602,015
Manufacturing General	0	\$8,261	\$41,287
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	\$157,449	\$645,924

	Jobs	Wages	Output
Total	3	\$298,442	\$974,767

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$50,593	\$19,857	\$70,449

America's Debt Settlement Industry Economic Impact Study 2020: Florida

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	504	\$34,637,917	\$75,261,847
Total	504	\$34,637,917	\$75,261,847

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,641	\$44,090
Business and Personal Services	211	\$11,722,611	\$22,745,959
Mining	0	\$5,708	\$124,841
Construction	4	\$195,346	\$688,451
Finance Insurance and Real Estate	113	\$5,481,905	\$22,628,749
Manufacturing General	7	\$402,027	\$1,829,143
Retail	2	\$78,512	\$217,313
Transportation & Communication	43	\$3,868,728	\$14,762,585
Travel and Entertainment	44	\$1,158,855	\$2,861,677
Wholesale	4	\$322,821	\$1,253,433
Government	8	\$552,628	\$1,239,248
Other	0	\$0	\$0
Total	436	\$23,807,782	\$68,395,490

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$246,063	\$679,043
Business and Personal Services	264	\$13,103,050	\$24,759,118
Mining	1	\$9,430	\$185,059
Construction	5	\$250,700	\$896,498
Finance Insurance and Real Estate	84	\$3,655,654	\$28,832,476
Manufacturing General	16	\$959,045	\$6,334,099
Retail	90	\$2,715,519	\$7,186,306
Transportation & Communication	41	\$2,751,378	\$11,329,620
Travel and Entertainment	103	\$2,486,723	\$6,714,215
Wholesale	18	\$1,395,455	\$5,104,470
Government	7	\$548,640	\$1,515,375
Other	13	\$361,942	\$591,540
Total	650	\$28,483,597	\$94,127,819

	Jobs	Wages	Output
Total	1,590	\$86,929,296	\$237,785,155

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,669,028	\$8,736,335	\$26,405,364

America's Debt Settlement Industry Economic Impact Study 2020: Georgia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	27	\$2,342,833	\$5,952,743
Total	27	\$2,342,833	\$5,952,743

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,860	\$33,961
Business and Personal Services	11	\$662,364	\$1,300,472
Mining	0	\$4,989	\$27,770
Construction	0	\$10,274	\$36,041
Finance Insurance and Real Estate	14	\$876,295	\$3,792,828
Manufacturing General	4	\$259,874	\$1,476,331
Retail	0	\$4,268	\$12,290
Transportation & Communication	2	\$242,122	\$956,814
Travel and Entertainment	2	\$62,772	\$170,626
Wholesale	0	\$17,935	\$74,646
Government	0	\$28,766	\$70,914
Other	0	\$0	\$0
Total	34	\$2,181,518	\$7,952,693

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$110,175	\$575,554
Business and Personal Services	15	\$819,099	\$1,642,144
Mining	0	\$9,297	\$48,004
Construction	0	\$14,669	\$54,600
Finance Insurance and Real Estate	17	\$889,293	\$6,181,171
Manufacturing General	14	\$992,713	\$6,873,637
Retail	5	\$166,201	\$456,716
Transportation & Communication	2	\$196,396	\$789,489
Travel and Entertainment	6	\$141,320	\$421,742
Wholesale	1	\$83,887	\$336,377
Government	0	\$25,139	\$61,851
Other	1	\$26,414	\$50,078
Total	65	\$3,474,604	\$17,491,364

	Jobs	Wages	Output
Total	126	\$7,998,954	\$31,396,800

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,023,313	\$495,085	\$1,518,398

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,056	\$2,193
Business and Personal Services	0	\$0	\$0
Mining	0	\$216	\$2,846
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$66,585	\$316,875
Manufacturing General	0	\$8,476	\$124,380
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	\$76,333	\$446,293

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$16,685	\$34,875
Business and Personal Services	0	\$0	\$0
Mining	0	\$401	\$4,740
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$98,686	\$827,040
Manufacturing General	1	\$41,730	\$406,656
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	4	\$157,501	\$1,273,311

	Jobs	Wages	Output
Total	5	\$233,834	\$1,719,605

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$67,229	\$53,323	\$120,551

America's Debt Settlement Industry Economic Impact Study 2020: Idaho

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	138	\$9,130,870	\$20,995,716
Total	138	\$9,130,870	\$20,995,716

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,331	\$26,946
Business and Personal Services	47	\$2,181,637	\$4,570,255
Mining	0	\$2,251	\$20,771
Construction	1	\$47,395	\$174,802
Finance Insurance and Real Estate	22	\$782,512	\$4,037,684
Manufacturing General	1	\$78,431	\$387,216
Retail	1	\$19,994	\$53,523
Transportation & Communication	9	\$638,031	\$2,886,488
Travel and Entertainment	12	\$254,779	\$679,882
Wholesale	1	\$63,156	\$262,097
Government	2	\$123,299	\$231,676
Other	0	\$0	\$0
Total	96	\$4,199,816	\$13,331,340

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$136,091	\$502,100
Business and Personal Services	59	\$2,695,678	\$5,256,089
Mining	0	\$4,284	\$30,391
Construction	1	\$54,850	\$202,843
Finance Insurance and Real Estate	11	\$381,523	\$3,870,069
Manufacturing General	3	\$228,301	\$1,461,790
Retail	21	\$630,234	\$1,618,845
Transportation & Communication	9	\$546,423	\$2,285,332
Travel and Entertainment	23	\$485,198	\$1,395,111
Wholesale	4	\$272,085	\$1,034,815
Government	2	\$103,425	\$277,711
Other	3	\$91,491	\$163,554
Total	139	\$5,629,583	\$18,098,649

	Jobs	Wages	Output
Total	373	\$18,960,269	\$52,425,705

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,526,801	\$1,890,273	\$5,417,074

America's Debt Settlement Industry Economic Impact Study 2020: Illinois

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	37	\$3,228,188	\$7,014,197
Total	37	\$3,228,188	\$7,014,197

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,936	\$56,828
Business and Personal Services	13	\$1,004,610	\$1,764,634
Mining	0	\$4,429	\$81,003
Construction	0	\$14,214	\$44,750
Finance Insurance and Real Estate	21	\$1,819,093	\$6,027,418
Manufacturing General	6	\$493,800	\$2,685,230
Retail	0	\$5,443	\$15,285
Transportation & Communication	3	\$281,274	\$1,126,741
Travel and Entertainment	3	\$92,895	\$219,962
Wholesale	0	\$24,747	\$93,087
Government	0	\$41,801	\$59,208
Other	0	\$0	\$0
Total	47	\$3,791,242	\$12,174,145

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$126,863	\$850,745
Business and Personal Services	21	\$1,263,388	\$2,327,167
Mining	1	\$19,719	\$182,134
Construction	0	\$21,026	\$69,672
Finance Insurance and Real Estate	25	\$1,846,785	\$10,095,626
Manufacturing General	18	\$1,615,839	\$10,968,233
Retail	6	\$211,341	\$557,764
Transportation & Communication	3	\$258,223	\$1,018,195
Travel and Entertainment	8	\$218,638	\$573,480
Wholesale	1	\$118,631	\$416,696
Government	0	\$39,846	\$80,758
Other	1	\$59,644	\$93,124
Total	90	\$5,799,942	\$27,233,594

	Jobs	Wages	Output
Total	174	\$12,819,373	\$46,421,936

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,544,143	\$851,046	\$2,395,189

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$6,764	\$34,160
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,641	\$29,788
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$380,245	\$1,307,693
Manufacturing General	4	\$287,035	\$1,835,727
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	9	\$676,685	\$3,207,368

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$84,263	\$561,543
Business and Personal Services	0	\$0	\$0
Mining	0	\$16,400	\$98,615
Construction	0	\$0	\$0
Finance Insurance and Real Estate	8	\$558,851	\$2,901,815
Manufacturing General	15	\$1,243,283	\$9,119,932
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	27	\$1,902,798	\$12,681,904

	Jobs	Wages	Output
Total	36	\$2,579,483	\$15,889,273

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$453,107	\$238,560	\$691,667

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$9,844	\$81,001
Business and Personal Services	0	\$0	\$0
Mining	0	\$985	\$10,644
Construction	0	\$0	\$0
Finance Insurance and Real Estate	4	\$207,211	\$989,699
Manufacturing General	2	\$118,943	\$654,949
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	6	\$336,984	\$1,736,293

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$168,022	\$1,489,279
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,997	\$18,285
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$330,550	\$2,141,960
Manufacturing General	7	\$507,379	\$4,216,362
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	18	\$1,007,948	\$7,865,886

	Jobs	Wages	Output
Total	23	\$1,344,932	\$9,602,179

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$547,834	\$319,802	\$867,636

America's Debt Settlement Industry Economic Impact Study 2020: Kansas

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$240,214	\$487,562
Total	3	\$240,214	\$487,562

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,886	\$44,080
Business and Personal Services	1	\$55,800	\$108,624
Mining	1	\$13,518	\$161,138
Construction	0	\$968	\$3,081
Finance Insurance and Real Estate	4	\$237,787	\$921,272
Manufacturing General	1	\$83,369	\$738,975
Retail	0	\$394	\$1,169
Transportation & Communication	0	\$17,768	\$67,688
Travel and Entertainment	0	\$5,813	\$14,968
Wholesale	0	\$1,655	\$6,257
Government	0	\$2,907	\$4,935
Other	0	\$0	\$0
Total	7	\$427,865	\$2,072,188

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$133,841	\$840,629
Business and Personal Services	1	\$72,743	\$134,107
Mining	1	\$21,372	\$257,321
Construction	0	\$1,414	\$4,627
Finance Insurance and Real Estate	5	\$267,928	\$1,587,255
Manufacturing General	4	\$309,787	\$3,060,190
Retail	0	\$14,042	\$39,092
Transportation & Communication	0	\$15,993	\$57,764
Travel and Entertainment	1	\$12,334	\$33,187
Wholesale	0	\$7,135	\$25,217
Government	0	\$2,721	\$7,279
Other	0	\$3,379	\$5,806
Total	17	\$862,689	\$6,052,473

	Jobs	Wages	Output
Total	27	\$1,530,767	\$8,612,222

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$93,957	\$42,169	\$136,125

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$6,704	\$18,084
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,533	\$43,331
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$203,722	\$827,165
Manufacturing General	2	\$136,789	\$899,572
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	6	\$349,748	\$1,788,151

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$85,297	\$305,750
Business and Personal Services	0	\$0	\$0
Mining	1	\$20,440	\$174,146
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$270,143	\$1,775,939
Manufacturing General	7	\$526,253	\$4,324,798
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	17	\$902,133	\$6,580,633

	Jobs	Wages	Output
Total	23	\$1,251,882	\$8,368,784

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$263,582	\$175,667	\$439,249

America's Debt Settlement Industry Economic Impact Study 2020: Louisiana

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$234,920	\$573,058
Total	4	\$234,920	\$573,058

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,933	\$16,810
Business and Personal Services	1	\$67,503	\$136,492
Mining	1	\$30,599	\$249,370
Construction	0	\$1,340	\$4,345
Finance Insurance and Real Estate	5	\$214,269	\$1,077,027
Manufacturing General	1	\$149,374	\$2,989,801
Retail	0	\$438	\$1,313
Transportation & Communication	0	\$17,273	\$76,476
Travel and Entertainment	0	\$7,362	\$19,824
Wholesale	0	\$1,741	\$6,988
Government	0	\$3,600	\$8,761
Other	0	\$0	\$0
Total	9	\$500,430	\$4,587,206

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$61,195	\$208,755
Business and Personal Services	2	\$76,332	\$155,567
Mining	1	\$48,881	\$402,820
Construction	0	\$1,577	\$5,458
Finance Insurance and Real Estate	6	\$244,198	\$1,949,017
Manufacturing General	4	\$367,678	\$6,060,949
Retail	1	\$15,144	\$43,053
Transportation & Communication	0	\$14,577	\$64,060
Travel and Entertainment	1	\$14,312	\$42,898
Wholesale	0	\$7,276	\$28,415
Government	0	\$2,873	\$8,417
Other	0	\$3,088	\$6,285
Total	17	\$857,131	\$8,975,693

	Jobs	Wages	Output
Total	29	\$1,592,481	\$14,135,957

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$86,666	\$51,764	\$138,430

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$4,672	\$8,108
Business and Personal Services	0	\$0	\$0
Mining	0	\$91	\$1,386
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$58,661	\$259,041
Manufacturing General	0	\$26,299	\$166,869
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	\$89,722	\$435,404

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$27,459	\$62,387
Business and Personal Services	0	\$0	\$0
Mining	0	\$187	\$2,495
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$83,493	\$616,489
Manufacturing General	2	\$107,542	\$717,649
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	5	\$218,681	\$1,399,020

	Jobs	Wages	Output
Total	6	\$308,403	\$1,834,423

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$68,617	\$47,610	\$116,227

America's Debt Settlement Industry Economic Impact Study 2020: Maryland

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	452	\$39,539,636	\$79,194,100
Total	452	\$39,539,636	\$79,194,100

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,679	\$10,390
Business and Personal Services	148	\$9,888,140	\$17,736,598
Mining	0	\$1,015	\$36,800
Construction	3	\$178,504	\$537,968
Finance Insurance and Real Estate	69	\$5,210,578	\$15,862,741
Manufacturing General	3	\$262,350	\$1,273,784
Retail	2	\$61,812	\$161,069
Transportation & Communication	32	\$4,385,152	\$12,890,619
Travel and Entertainment	34	\$1,102,626	\$2,428,791
Wholesale	3	\$261,248	\$962,380
Government	6	\$528,856	\$917,696
Other	0	\$0	\$0
Total	299	\$21,883,958	\$52,818,836

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$48,783	\$185,298
Business and Personal Services	234	\$13,519,321	\$24,129,321
Mining	0	\$2,381	\$49,796
Construction	4	\$260,746	\$816,751
Finance Insurance and Real Estate	37	\$2,744,075	\$19,165,916
Manufacturing General	5	\$400,642	\$2,580,059
Retail	72	\$2,431,923	\$6,036,581
Transportation & Communication	35	\$2,948,634	\$10,778,110
Travel and Entertainment	83	\$2,418,275	\$6,030,686
Wholesale	14	\$1,259,385	\$4,229,866
Government	5	\$451,689	\$830,326
Other	16	\$681,413	\$1,039,953
Total	508	\$27,167,266	\$75,872,664

	Jobs	Wages	Output
Total	1,259	\$88,590,860	\$207,885,600

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,453,039	\$10,376,110	\$27,829,149

America's Debt Settlement Industry Economic Impact Study 2020: Massachusetts

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	419	\$41,927,562	\$83,144,950
Total	419	\$41,927,562	\$83,144,950

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,054	\$8,446
Business and Personal Services	131	\$11,142,957	\$18,753,408
Mining	0	\$4,617	\$21,914
Construction	3	\$196,780	\$520,512
Finance Insurance and Real Estate	62	\$6,761,162	\$17,444,237
Manufacturing General	5	\$409,631	\$1,365,026
Retail	2	\$65,622	\$153,499
Transportation & Communication	32	\$3,590,147	\$13,446,342
Travel and Entertainment	33	\$1,204,727	\$2,532,218
Wholesale	3	\$303,797	\$985,698
Government	5	\$467,819	\$741,716
Other	0	\$0	\$0
Total	273	\$24,153,312	\$55,973,015

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$46,060	\$91,076
Business and Personal Services	250	\$16,768,289	\$28,796,782
Mining	0	\$9,522	\$44,414
Construction	4	\$292,606	\$823,171
Finance Insurance and Real Estate	47	\$4,258,812	\$22,404,733
Manufacturing General	10	\$858,785	\$4,391,213
Retail	71	\$2,761,429	\$6,240,791
Transportation & Communication	35	\$3,165,271	\$11,761,626
Travel and Entertainment	83	\$2,763,403	\$6,445,179
Wholesale	15	\$1,554,667	\$4,895,552
Government	5	\$484,911	\$912,787
Other	14	\$578,217	\$881,126
Total	535	\$33,541,973	\$87,688,448

	Jobs	Wages	Output
Total	1,227	\$99,622,847	\$226,806,413

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$19,452,670	\$10,244,830	\$29,697,500

America's Debt Settlement Industry Economic Impact Study 2020: Michigan

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,458,887	\$4,823,628
Total	28	\$2,458,887	\$4,823,628

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,413	\$27,862
Business and Personal Services	11	\$668,028	\$1,206,348
Mining	0	\$2,502	\$65,292
Construction	0	\$11,553	\$35,942
Finance Insurance and Real Estate	13	\$685,681	\$2,837,113
Manufacturing General	5	\$380,202	\$1,802,419
Retail	0	\$4,240	\$11,257
Transportation & Communication	2	\$172,670	\$650,335
Travel and Entertainment	2	\$63,709	\$150,432
Wholesale	0	\$16,850	\$60,674
Government	0	\$27,717	\$44,070
Other	0	\$0	\$0
Total	34	\$2,038,565	\$6,891,744

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$45,681	\$427,620
Business and Personal Services	16	\$914,706	\$1,651,465
Mining	0	\$5,082	\$109,615
Construction	0	\$17,087	\$54,713
Finance Insurance and Real Estate	16	\$752,047	\$5,416,479
Manufacturing General	16	\$1,278,184	\$8,094,433
Retail	5	\$162,444	\$410,723
Transportation & Communication	2	\$174,791	\$647,874
Travel and Entertainment	6	\$144,022	\$375,028
Wholesale	1	\$83,224	\$278,992
Government	0	\$30,087	\$72,376
Other	1	\$40,074	\$69,431
Total	67	\$3,647,429	\$17,608,748

	Jobs	Wages	Output
Total	129	\$8,144,880	\$29,324,120

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,052,617	\$530,807	\$1,583,424

America's Debt Settlement Industry Economic Impact Study 2020: Minnesota

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$363,668	\$723,864
Total	4	\$363,668	\$723,864

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,096	\$52,048
Business and Personal Services	1	\$101,223	\$177,522
Mining	0	\$4,476	\$36,397
Construction	0	\$1,698	\$4,890
Finance Insurance and Real Estate	7	\$600,595	\$2,015,382
Manufacturing General	3	\$266,803	\$1,308,796
Retail	0	\$656	\$1,743
Transportation & Communication	0	\$28,947	\$104,844
Travel and Entertainment	0	\$9,581	\$22,349
Wholesale	0	\$2,979	\$9,825
Government	0	\$4,472	\$7,213
Other	0	\$0	\$0
Total	13	\$1,025,527	\$3,741,010

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$52,580	\$912,171
Business and Personal Services	2	\$142,713	\$252,587
Mining	0	\$9,634	\$70,912
Construction	0	\$2,785	\$8,440
Finance Insurance and Real Estate	11	\$737,845	\$3,755,378
Manufacturing General	9	\$735,330	\$4,703,033
Retail	1	\$25,216	\$63,237
Transportation & Communication	0	\$28,321	\$103,892
Travel and Entertainment	1	\$22,161	\$57,485
Wholesale	0	\$14,658	\$45,241
Government	0	\$5,203	\$13,824
Other	0	\$6,437	\$10,515
Total	29	\$1,782,883	\$9,996,716

	Jobs	Wages	Output
Total	47	\$3,172,078	\$14,461,590

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$162,842	\$84,139	\$246,981

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$7,436	\$22,758
Business and Personal Services	0	\$0	\$0
Mining	0	\$3,750	\$45,891
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$76,738	\$442,747
Manufacturing General	1	\$54,717	\$677,749
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	3	\$142,642	\$1,189,145

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$62,369	\$339,380
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,000	\$78,703
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$97,205	\$931,729
Manufacturing General	5	\$256,503	\$2,394,287
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	10	\$423,077	\$3,744,098

	Jobs	Wages	Output
Total	13	\$565,719	\$4,933,243

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$128,415	\$92,890	\$221,305

America's Debt Settlement Industry Economic Impact Study 2020: Missouri

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	14	\$913,209	\$2,240,789
Total	14	\$913,209	\$2,240,789

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,746	\$29,280
Business and Personal Services	5	\$282,913	\$549,187
Mining	0	\$2,051	\$34,486
Construction	0	\$5,334	\$17,212
Finance Insurance and Real Estate	9	\$609,312	\$2,185,447
Manufacturing General	2	\$159,873	\$811,389
Retail	0	\$1,927	\$5,622
Transportation & Communication	1	\$84,964	\$392,372
Travel and Entertainment	1	\$29,656	\$76,072
Wholesale	0	\$8,057	\$31,332
Government	0	\$17,169	\$25,236
Other	0	\$0	\$0
Total	19	\$1,208,003	\$4,157,635

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$85,005	\$507,055
Business and Personal Services	7	\$343,845	\$685,239
Mining	0	\$5,003	\$62,675
Construction	0	\$6,711	\$23,221
Finance Insurance and Real Estate	11	\$572,997	\$3,463,470
Manufacturing General	8	\$610,102	\$4,659,694
Retail	2	\$63,627	\$177,451
Transportation & Communication	1	\$65,235	\$289,921
Travel and Entertainment	3	\$58,807	\$170,483
Wholesale	0	\$33,415	\$126,928
Government	0	\$13,506	\$36,946
Other	0	\$14,507	\$26,464
Total	39	\$1,872,761	\$10,229,548

	Jobs	Wages	Output
Total	71	\$3,993,973	\$16,627,972

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$421,674	\$233,637	\$655,311

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$2,423	\$12,754
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,585	\$40,602
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$54,411	\$260,934
Manufacturing General	0	\$16,872	\$293,429
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	\$81,291	\$607,718

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$24,353	\$202,343
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,314	\$91,702
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$63,860	\$487,153
Manufacturing General	1	\$44,003	\$641,081
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	4	\$150,530	\$1,422,280

	Jobs	Wages	Output
Total	6	\$231,821	\$2,029,998

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$62,743	\$41,790	\$104,534

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$13,891	\$59,444
Business and Personal Services	0	\$0	\$0
Mining	0	\$836	\$9,476
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$134,840	\$589,695
Manufacturing General	1	\$42,659	\$256,164
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	3	\$192,226	\$914,779

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$244,501	\$1,129,372
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,467	\$15,656
Construction	0	\$0	\$0
Finance Insurance and Real Estate	4	\$180,295	\$1,231,735
Manufacturing General	3	\$227,331	\$2,214,095
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	10	\$653,594	\$4,590,858

	Jobs	Wages	Output
Total	14	\$845,820	\$5,505,636

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$166,968	\$91,501	\$258,469

America's Debt Settlement Industry Economic Impact Study 2020: Nevada

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	448	\$32,776,591	\$84,861,331
Total	448	\$32,776,591	\$84,861,331

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$828	\$4,178
Business and Personal Services	162	\$8,822,804	\$17,992,117
Mining	0	\$13,208	\$106,494
Construction	3	\$162,205	\$544,739
Finance Insurance and Real Estate	64	\$1,890,922	\$12,368,205
Manufacturing General	3	\$185,274	\$703,343
Retail	2	\$60,067	\$178,683
Transportation & Communication	32	\$2,960,426	\$12,868,412
Travel and Entertainment	33	\$984,169	\$2,713,775
Wholesale	3	\$227,492	\$925,254
Government	6	\$420,072	\$1,140,851
Other	0	\$0	\$0
Total	308	\$15,727,466	\$49,546,051

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$10,347	\$65,657
Business and Personal Services	192	\$9,955,187	\$20,000,018
Mining	0	\$28,864	\$183,371
Construction	4	\$214,338	\$777,755
Finance Insurance and Real Estate	39	\$1,016,194	\$13,999,468
Manufacturing General	3	\$176,299	\$1,043,612
Retail	68	\$2,202,019	\$6,152,263
Transportation & Communication	32	\$2,185,491	\$9,578,440
Travel and Entertainment	67	\$1,799,982	\$5,359,988
Wholesale	14	\$1,036,583	\$4,053,457
Government	6	\$427,840	\$1,294,901
Other	11	\$377,574	\$681,928
Total	436	\$19,430,719	\$63,190,860

	Jobs	Wages	Output
Total	1,193	\$67,934,776	\$197,598,242

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$14,465,287	\$7,136,015	\$21,601,302

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,212	\$2,544
Business and Personal Services	0	\$0	\$0
Mining	0	\$215	\$2,752
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$130,641	\$401,718
Manufacturing General	1	\$47,014	\$202,978
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	\$179,082	\$609,992

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,416	\$16,715
Business and Personal Services	0	\$0	\$0
Mining	0	\$427	\$4,676
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$141,289	\$872,962
Manufacturing General	2	\$123,594	\$618,751
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	4	\$270,725	\$1,513,104

	Jobs	Wages	Output
Total	7	\$449,807	\$2,123,096

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$96,648	\$42,300	\$138,948

America's Debt Settlement Industry Economic Impact Study 2020: New Jersey

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

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,010	\$6,004
Business and Personal Services	0	\$0	\$0
Mining	0	\$11,083	\$14,592
Construction	0	\$0	\$0
Finance Insurance and Real Estate	12	\$1,084,311	\$3,027,793
Manufacturing General	2	\$232,974	\$1,087,625
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	15	\$1,331,379	\$4,136,015

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$28,712	\$70,156
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,123	\$24,496
Construction	0	\$0	\$0
Finance Insurance and Real Estate	18	\$1,203,783	\$6,328,927
Manufacturing General	9	\$1,045,759	\$5,341,822
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	29	\$2,296,377	\$11,765,401

	Jobs	Wages	Output
Total	43	\$3,627,755	\$15,901,416

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$772,576	\$453,757	\$1,226,332

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$2,490	\$7,864
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,209	\$167,419
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$61,217	\$299,488
Manufacturing General	0	\$14,001	\$211,192
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	\$95,918	\$685,962

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$48,459	\$152,839
Business and Personal Services	0	\$0	\$0
Mining	0	\$36,025	\$298,714
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$81,873	\$758,767
Manufacturing General	1	\$52,529	\$651,263
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	5	\$218,888	\$1,861,584

	Jobs	Wages	Output
Total	7	\$314,805	\$2,547,546

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$80,955	\$68,285	\$149,240

America's Debt Settlement Industry Economic Impact Study 2020: New York

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,245	\$217,813,538	\$527,080,522
Total	1,245	\$217,813,538	\$527,080,522

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,182	\$29,819
Business and Personal Services	364	\$40,330,799	\$71,609,402
Mining	0	\$66,210	\$94,192
Construction	7	\$610,509	\$1,891,357
Finance Insurance and Real Estate	149	\$21,245,117	\$54,465,982
Manufacturing General	8	\$591,075	\$2,283,335
Retail	4	\$228,384	\$643,552
Transportation & Communication	83	\$15,899,547	\$57,626,286
Travel and Entertainment	86	\$4,552,038	\$11,080,128
Wholesale	8	\$1,098,029	\$4,233,156
Government	15	\$1,909,709	\$3,515,435
Other	0	\$0	\$0
Total	724	\$86,542,599	\$207,472,645

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$180,055	\$620,758
Business and Personal Services	873	\$71,275,901	\$132,451,811
Mining	1	\$136,757	\$190,439
Construction	13	\$1,191,327	\$3,982,331
Finance Insurance and Real Estate	168	\$17,034,783	\$87,463,984
Manufacturing General	26	\$2,039,090	\$11,399,715
Retail	242	\$11,929,242	\$30,928,292
Transportation & Communication	113	\$14,919,965	\$59,650,157
Travel and Entertainment	285	\$12,484,722	\$32,723,789
Wholesale	50	\$6,668,394	\$24,497,439
Government	23	\$3,074,522	\$6,955,522
Other	55	\$2,950,790	\$4,866,169
Total	1,857	\$143,885,550	\$395,730,405

	Jobs	Wages	Output
Total	3,826	\$448,241,686	\$1,130,283,572

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$89,485,359	\$58,186,892	\$147,672,250

America's Debt Settlement Industry Economic Impact Study 2020: North Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	7	\$630,882	\$1,479,831
Total	7	\$630,882	\$1,479,831

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,026	\$35,998
Business and Personal Services	3	\$156,387	\$307,940
Mining	0	\$1,553	\$24,933
Construction	0	\$2,869	\$9,574
Finance Insurance and Real Estate	11	\$834,324	\$3,328,440
Manufacturing General	4	\$258,586	\$1,399,004
Retail	0	\$1,095	\$3,046
Transportation & Communication	1	\$47,642	\$205,867
Travel and Entertainment	1	\$17,935	\$44,111
Wholesale	0	\$4,800	\$18,102
Government	0	\$7,507	\$16,478
Other	0	\$0	\$0
Total	19	\$1,346,725	\$5,393,493

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$210,305	\$675,214
Business and Personal Services	4	\$203,628	\$392,515
Mining	0	\$3,260	\$43,485
Construction	0	\$3,956	\$13,837
Finance Insurance and Real Estate	15	\$886,591	\$5,357,830
Manufacturing General	16	\$1,093,540	\$8,676,358
Retail	1	\$42,911	\$114,961
Transportation & Communication	1	\$45,002	\$187,145
Travel and Entertainment	1	\$38,937	\$107,148
Wholesale	0	\$22,587	\$83,189
Government	0	\$6,888	\$17,929
Other	0	\$5,680	\$10,376
Total	43	\$2,563,284	\$15,679,988

	Jobs	Wages	Output
Total	69	\$4,540,892	\$22,553,312

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$278,011	\$149,315	\$427,326

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,209	\$24,691
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,666	\$75,366
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$57,762	\$240,147
Manufacturing General	0	\$13,949	\$148,696
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	\$80,586	\$488,899

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$18,694	\$407,967
Business and Personal Services	0	\$0	\$0
Mining	0	\$19,053	\$142,487
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$73,313	\$433,103
Manufacturing General	1	\$48,383	\$511,440
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	4	\$159,444	\$1,494,997

	Jobs	Wages	Output
Total	5	\$240,030	\$1,983,896

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$69,822	\$85,309	\$155,132

America's Debt Settlement Industry Economic Impact Study 2020: Ohio

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$691,430	\$1,830,218
Total	9	\$691,430	\$1,830,218

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,382	\$34,171
Business and Personal Services	3	\$181,922	\$370,302
Mining	0	\$6,809	\$264,811
Construction	0	\$3,404	\$11,058
Finance Insurance and Real Estate	11	\$679,324	\$3,271,623
Manufacturing General	6	\$444,381	\$2,647,207
Retail	0	\$1,284	\$3,949
Transportation & Communication	1	\$53,760	\$232,776
Travel and Entertainment	1	\$19,407	\$51,888
Wholesale	0	\$5,213	\$21,521
Government	0	\$8,950	\$15,565
Other	0	\$0	\$0
Total	23	\$1,411,836	\$6,924,869

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$46,419	\$496,622
Business and Personal Services	5	\$257,949	\$527,467
Mining	1	\$26,524	\$445,665
Construction	0	\$4,863	\$17,299
Finance Insurance and Real Estate	17	\$890,089	\$6,491,746
Manufacturing General	19	\$1,409,441	\$10,279,210
Retail	1	\$45,140	\$131,822
Transportation & Communication	1	\$49,568	\$215,902
Travel and Entertainment	2	\$43,835	\$127,491
Wholesale	0	\$24,674	\$97,435
Government	0	\$9,560	\$25,009
Other	0	\$11,557	\$22,736
Total	51	\$2,819,619	\$18,878,406

	Jobs	Wages	Output
Total	83	\$4,922,885	\$27,633,493

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$301,113	\$179,938	\$481,051

America's Debt Settlement Industry Economic Impact Study 2020: Oklahoma

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	14	\$628,454	\$1,754,168
Total	14	\$628,454	\$1,754,168

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,919	\$18,148
Business and Personal Services	5	\$212,502	\$453,691
Mining	1	\$105,252	\$694,663
Construction	0	\$3,222	\$11,496
Finance Insurance and Real Estate	6	\$224,052	\$1,152,011
Manufacturing General	1	\$69,741	\$654,456
Retail	0	\$1,451	\$4,426
Transportation & Communication	1	\$74,660	\$280,643
Travel and Entertainment	1	\$23,750	\$64,854
Wholesale	0	\$5,686	\$26,071
Government	0	\$15,160	\$42,581
Other	0	\$0	\$0
Total	15	\$739,394	\$3,403,039

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$69,838	\$374,524
Business and Personal Services	5	\$200,795	\$427,739
Mining	2	\$173,727	\$1,105,225
Construction	0	\$3,727	\$14,456
Finance Insurance and Real Estate	6	\$207,767	\$1,704,327
Manufacturing General	3	\$222,308	\$1,998,774
Retail	2	\$40,661	\$118,742
Transportation & Communication	1	\$43,326	\$195,122
Travel and Entertainment	2	\$36,936	\$113,547
Wholesale	0	\$19,633	\$85,870
Government	0	\$10,375	\$37,012
Other	0	\$6,797	\$14,749
Total	26	\$1,035,892	\$6,190,088

	Jobs	Wages	Output
Total	56	\$2,403,740	\$11,347,295

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$271,032	\$172,166	\$443,198

America's Debt Settlement Industry Economic Impact Study 2020: Oregon

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$256,439	\$530,168
Total	3	\$256,439	\$530,168

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,838	\$29,461
Business and Personal Services	1	\$67,496	\$124,954
Mining	0	\$651	\$11,580
Construction	0	\$1,281	\$3,803
Finance Insurance and Real Estate	4	\$252,443	\$1,019,594
Manufacturing General	2	\$140,999	\$649,603
Retail	0	\$472	\$1,129
Transportation & Communication	0	\$20,255	\$74,413
Travel and Entertainment	0	\$7,618	\$17,007
Wholesale	0	\$1,786	\$6,322
Government	0	\$3,403	\$6,813
Other	0	\$0	\$0
Total	8	\$511,243	\$1,944,680

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$117,897	\$317,070
Business and Personal Services	2	\$88,037	\$159,510
Mining	0	\$1,419	\$20,310
Construction	0	\$1,888	\$5,874
Finance Insurance and Real Estate	6	\$301,855	\$2,178,682
Manufacturing General	6	\$420,341	\$2,503,822
Retail	1	\$18,203	\$41,846
Transportation & Communication	0	\$17,900	\$64,603
Travel and Entertainment	1	\$16,958	\$42,104
Wholesale	0	\$8,670	\$29,328
Government	0	\$3,967	\$12,189
Other	0	\$4,143	\$7,123
Total	19	\$1,001,278	\$5,382,463

	Jobs	Wages	Output
Total	30	\$1,768,959	\$7,857,311

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$113,583	\$60,195	\$173,779

America's Debt Settlement Industry Economic Impact Study 2020: Pennsylvania

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	284	\$24,982,711	\$49,658,685
Total	284	\$24,982,711	\$49,658,685

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,630	\$34,195
Business and Personal Services	91	\$6,339,272	\$10,910,313
Mining	0	\$23,594	\$339,916
Construction	2	\$113,162	\$332,343
Finance Insurance and Real Estate	50	\$2,880,788	\$11,155,777
Manufacturing General	7	\$499,615	\$2,846,182
Retail	1	\$40,503	\$102,721
Transportation & Communication	19	\$3,798,768	\$8,533,110
Travel and Entertainment	22	\$655,487	\$1,503,959
Wholesale	2	\$154,388	\$586,645
Government	4	\$317,043	\$525,051
Other	0	\$0	\$0
Total	198	\$14,835,249	\$36,870,211

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$113,502	\$495,251
Business and Personal Services	168	\$10,014,759	\$17,600,849
Mining	1	\$57,684	\$637,284
Construction	3	\$177,907	\$544,890
Finance Insurance and Real Estate	44	\$2,464,856	\$16,922,547
Manufacturing General	20	\$1,505,134	\$10,360,094
Retail	51	\$1,696,645	\$4,129,736
Transportation & Communication	23	\$2,176,954	\$7,236,520
Travel and Entertainment	56	\$1,533,061	\$3,873,286
Wholesale	9	\$815,870	\$2,839,674
Government	4	\$375,167	\$857,295
Other	10	\$399,885	\$672,782
Total	396	\$21,331,425	\$66,170,208

	Jobs	Wages	Output
Total	878	\$61,149,386	\$152,699,104

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$11,384,146	\$6,270,660	\$17,654,806

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$553	\$879
Business and Personal Services	0	\$0	\$0
Mining	0	\$56	\$1,352
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$101,071	\$359,651
Manufacturing General	0	\$21,936	\$98,947
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	\$123,617	\$460,829

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,791	\$7,439
Business and Personal Services	0	\$0	\$0
Mining	0	\$117	\$2,303
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$110,052	\$689,097
Manufacturing General	1	\$83,736	\$457,498
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	3	\$197,696	\$1,156,337

	Jobs	Wages	Output
Total	5	\$321,313	\$1,617,166

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$69,522	\$42,811	\$112,333

America's Debt Settlement Industry Economic Impact Study 2020: South Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	8	\$788,403	\$1,410,638
Total	8	\$788,403	\$1,410,638

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,784	\$12,560
Business and Personal Services	3	\$174,734	\$319,932
Mining	0	\$698	\$14,875
Construction	0	\$3,194	\$10,510
Finance Insurance and Real Estate	5	\$244,290	\$1,095,144
Manufacturing General	2	\$156,605	\$929,327
Retail	0	\$1,234	\$3,203
Transportation & Communication	1	\$55,870	\$180,323
Travel and Entertainment	1	\$18,364	\$43,094
Wholesale	0	\$4,569	\$16,329
Government	0	\$9,154	\$20,713
Other	0	\$0	\$0
Total	12	\$672,496	\$2,646,010

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$22,038	\$169,390
Business and Personal Services	4	\$227,411	\$396,841
Mining	0	\$1,573	\$25,749
Construction	0	\$4,752	\$15,361
Finance Insurance and Real Estate	7	\$283,942	\$2,222,130
Manufacturing General	7	\$532,257	\$3,712,822
Retail	2	\$50,141	\$125,899
Transportation & Communication	1	\$49,953	\$176,400
Travel and Entertainment	2	\$45,951	\$119,581
Wholesale	0	\$22,683	\$75,280
Government	0	\$9,516	\$24,411
Other	0	\$9,673	\$15,557
Total	25	\$1,259,891	\$7,079,421

	Jobs	Wages	Output
Total	45	\$2,720,790	\$11,136,070

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$273,412	\$146,105	\$419,517

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$4,402	\$27,852
Business and Personal Services	0	\$0	\$0
Mining	0	\$544	\$7,607
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$61,603	\$376,166
Manufacturing General	0	\$23,409	\$105,917
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	\$89,957	\$517,542

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$68,500	\$491,601
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,140	\$13,045
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$74,664	\$556,498
Manufacturing General	1	\$82,714	\$676,427
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	5	\$227,018	\$1,737,571

	Jobs	Wages	Output
Total	6	\$316,976	\$2,255,114

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$71,210	\$34,774	\$105,984

America's Debt Settlement Industry Economic Impact Study 2020: Tennessee

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$413,034	\$937,831
Total	6	\$413,034	\$937,831

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,616	\$14,400
Business and Personal Services	2	\$125,646	\$244,859
Mining	0	\$2,129	\$34,702
Construction	0	\$2,535	\$7,335
Finance Insurance and Real Estate	7	\$464,111	\$1,652,928
Manufacturing General	3	\$190,705	\$1,094,203
Retail	0	\$894	\$2,391
Transportation & Communication	0	\$34,942	\$147,816
Travel and Entertainment	0	\$15,142	\$34,049
Wholesale	0	\$3,107	\$12,531
Government	0	\$6,688	\$15,621
Other	0	\$0	\$0
Total	13	\$849,516	\$3,260,834

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$15,711	\$189,012
Business and Personal Services	3	\$158,974	\$281,714
Mining	0	\$4,936	\$63,466
Construction	0	\$3,147	\$9,806
Finance Insurance and Real Estate	9	\$539,138	\$3,166,248
Manufacturing General	10	\$773,887	\$5,477,481
Retail	1	\$31,668	\$80,411
Transportation & Communication	0	\$27,669	\$106,617
Travel and Entertainment	1	\$27,965	\$73,413
Wholesale	0	\$14,099	\$53,272
Government	0	\$7,105	\$24,239
Other	0	\$5,418	\$9,502
Total	29	\$1,609,715	\$9,535,180

	Jobs	Wages	Output
Total	48	\$2,872,265	\$13,733,846

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$188,603	\$93,353	\$281,956

America's Debt Settlement Industry Economic Impact Study 2020: Texas

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	484	\$40,655,068	\$82,246,043
Total	484	\$40,655,068	\$82,246,043

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$17,851	\$74,401
Business and Personal Services	179	\$11,790,833	\$21,308,604
Mining	5	\$511,561	\$3,164,383
Construction	3	\$212,433	\$626,049
Finance Insurance and Real Estate	109	\$6,178,617	\$22,925,018
Manufacturing General	12	\$938,555	\$9,561,506
Retail	2	\$72,989	\$192,224
Transportation & Communication	37	\$3,436,282	\$13,271,088
Travel and Entertainment	41	\$1,228,861	\$2,803,415
Wholesale	4	\$347,733	\$1,257,982
Government	7	\$585,693	\$1,336,879
Other	0	\$0	\$0
Total	399	\$25,321,407	\$76,521,550

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	17	\$251,767	\$1,366,571
Business and Personal Services	255	\$14,310,488	\$25,574,030
Mining	8	\$785,705	\$4,955,083
Construction	5	\$309,345	\$950,901
Finance Insurance and Real Estate	93	\$4,873,031	\$30,838,314
Manufacturing General	31	\$2,366,505	\$24,355,363
Retail	87	\$2,908,751	\$7,306,597
Transportation & Communication	40	\$3,220,579	\$12,039,819
Travel and Entertainment	101	\$2,702,559	\$6,908,811
Wholesale	18	\$1,552,185	\$5,438,077
Government	7	\$578,331	\$1,587,246
Other	17	\$587,709	\$1,013,552
Total	678	\$34,446,953	\$122,334,364

	Jobs	Wages	Output
Total	1,561	\$100,423,429	\$281,101,957

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,596,930	\$8,254,826	\$25,851,756

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,433	\$5,835
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,864	\$64,945
Construction	0	\$0	\$0
Finance Insurance and Real Estate	4	\$200,100	\$1,020,121
Manufacturing General	1	\$71,973	\$550,409
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	5	\$278,370	\$1,641,309

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$21,065	\$102,120
Business and Personal Services	0	\$0	\$0
Mining	0	\$13,041	\$130,943
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$243,576	\$1,788,402
Manufacturing General	4	\$260,617	\$2,133,612
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	12	\$538,299	\$4,155,076

	Jobs	Wages	Output
Total	17	\$816,669	\$5,796,386

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$206,290	\$111,749	\$318,040

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,160	\$3,558
Business and Personal Services	0	\$0	\$0
Mining	0	\$230	\$2,925
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$30,613	\$129,602
Manufacturing General	0	\$17,357	\$92,265
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	\$49,360	\$228,349

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$10,889	\$41,904
Business and Personal Services	0	\$0	\$0
Mining	0	\$505	\$5,584
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$39,683	\$311,234
Manufacturing General	1	\$64,811	\$466,378
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	\$115,888	\$825,100

	Jobs	Wages	Output
Total	3	\$165,248	\$1,053,449

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$38,670	\$26,381	\$65,051

America's Debt Settlement Industry Economic Impact Study 2020: Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$697,159	\$1,333,996
Total	6	\$697,159	\$1,333,996

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,933	\$17,602
Business and Personal Services	2	\$158,561	\$272,017
Mining	0	\$2,222	\$30,447
Construction	0	\$2,494	\$7,730
Finance Insurance and Real Estate	8	\$504,994	\$1,944,979
Manufacturing General	2	\$146,390	\$778,251
Retail	0	\$928	\$2,489
Transportation & Communication	0	\$47,658	\$176,426
Travel and Entertainment	0	\$15,798	\$35,636
Wholesale	0	\$3,982	\$13,997
Government	0	\$9,345	\$19,306
Other	0	\$0	\$0
Total	14	\$897,303	\$3,298,879

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$27,616	\$227,666
Business and Personal Services	3	\$215,651	\$372,569
Mining	0	\$12,856	\$101,570
Construction	0	\$4,374	\$13,946
Finance Insurance and Real Estate	12	\$591,287	\$4,570,103
Manufacturing General	8	\$482,900	\$3,956,154
Retail	1	\$39,416	\$101,802
Transportation & Communication	0	\$44,753	\$170,148
Travel and Entertainment	1	\$37,833	\$95,468
Wholesale	0	\$20,057	\$66,990
Government	0	\$10,612	\$26,720
Other	0	\$10,234	\$15,750
Total	29	\$1,497,587	\$9,718,885

	Jobs	Wages	Output
Total	49	\$3,092,050	\$14,351,760

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$282,637	\$134,826	\$417,463

America's Debt Settlement Industry Economic Impact Study 2020: Washington

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

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$20,525	\$37,665
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,788	\$24,650
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$429,888	\$1,585,697
Manufacturing General	2	\$140,171	\$1,101,842
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	8	\$592,373	\$2,749,854

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$240,102	\$572,204
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,310	\$43,171
Construction	0	\$0	\$0
Finance Insurance and Real Estate	10	\$545,517	\$3,863,333
Manufacturing General	7	\$496,035	\$3,777,888
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	23	\$1,285,965	\$8,256,595

	Jobs	Wages	Output
Total	32	\$1,878,337	\$11,006,449

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$597,139	\$324,491	\$921,630

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$1,878	\$4,272
Business and Personal Services	0	\$0	\$0
Mining	0	\$8,139	\$119,433
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$48,589	\$235,559
Manufacturing General	0	\$29,575	\$260,683
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	\$88,182	\$619,948

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$1,171	\$41,872
Business and Personal Services	0	\$0	\$0
Mining	1	\$69,458	\$445,391
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$63,047	\$548,322
Manufacturing General	1	\$105,605	\$948,216
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	5	\$239,281	\$1,983,801

	Jobs	Wages	Output
Total	7	\$327,464	\$2,603,748

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$77,540	\$61,723	\$139,264

America's Debt Settlement Industry Economic Impact Study 2020: 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	\$10,296	\$40,127
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,326	\$9,315
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$367,057	\$1,431,096
Manufacturing General	5	\$360,959	\$1,648,347
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	11	\$739,639	\$3,128,884

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$113,433	\$623,074
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,931	\$18,687
Construction	0	\$0	\$0
Finance Insurance and Real Estate	9	\$493,132	\$3,253,904
Manufacturing General	14	\$1,021,199	\$6,778,866
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	28	\$1,630,695	\$10,674,531

	Jobs	Wages	Output
Total	38	\$2,370,334	\$13,803,415

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$496,657	\$272,019	\$768,676

America's Debt Settlement Industry Economic Impact Study 2020: Wyoming

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	5	\$199,756	\$581,995
Total	5	\$199,756	\$581,995

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$911	\$4,195
Business and Personal Services	1	\$49,960	\$109,084
Mining	0	\$12,522	\$91,969
Construction	0	\$1,015	\$3,827
Finance Insurance and Real Estate	1	\$42,437	\$262,379
Manufacturing General	0	\$10,904	\$262,189
Retail	0	\$395	\$1,328
Transportation & Communication	0	\$16,495	\$78,054
Travel and Entertainment	0	\$5,678	\$17,668
Wholesale	0	\$1,281	\$6,312
Government	0	\$3,368	\$7,237
Other	0	\$0	\$0
Total	4	\$144,964	\$844,242

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$11,307	\$84,117
Business and Personal Services	1	\$44,631	\$100,864
Mining	0	\$49,340	\$310,154
Construction	0	\$1,032	\$4,275
Finance Insurance and Real Estate	1	\$36,370	\$346,548
Manufacturing General	0	\$26,411	\$485,196
Retail	0	\$9,426	\$30,333
Transportation & Communication	0	\$10,964	\$52,690
Travel and Entertainment	1	\$9,258	\$30,722
Wholesale	0	\$4,697	\$21,336
Government	0	\$2,184	\$7,018
Other	0	\$1,916	\$4,212
Total	6	\$207,537	\$1,477,462

	Jobs	Wages	Output
Total	14	\$552,258	\$2,903,699

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$80,653	\$84,940	\$165,593

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Alabama

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	43	\$2,653,854	\$7,046,836
Total	43	\$2,653,854	\$7,046,836

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,167	\$8,740
Business and Personal Services	12	\$610,274	\$1,269,954
Mining	0	\$1,209	\$17,449
Construction	0	\$11,243	\$39,268
Finance Insurance and Real Estate	6	\$327,433	\$1,387,287
Manufacturing General	1	\$62,220	\$419,080
Retail	0	\$4,332	\$12,909
Transportation & Communication	2	\$169,612	\$779,193
Travel and Entertainment	3	\$62,904	\$178,870
Wholesale	0	\$14,937	\$66,227
Government	1	\$41,519	\$112,654
Other	0	\$0	\$0
Total	26	\$1,308,851	\$4,291,630

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,791	\$137,119
Business and Personal Services	15	\$683,216	\$1,409,063
Mining	0	\$7,068	\$58,367
Construction	0	\$13,659	\$51,576
Finance Insurance and Real Estate	4	\$176,084	\$1,370,147
Manufacturing General	3	\$179,183	\$1,372,824
Retail	5	\$139,965	\$400,765
Transportation & Communication	2	\$142,241	\$643,487
Travel and Entertainment	6	\$118,653	\$362,607
Wholesale	1	\$64,454	\$266,918
Government	1	\$33,846	\$111,229
Other	1	\$24,686	\$51,522
Total	38	\$1,615,845	\$6,235,622

	Jobs	Wages	Output
Total	106	\$5,578,550	\$17,574,088

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,057,469	\$583,685	\$1,641,153

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Alaska

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	2	\$171,995	\$385,731
Total	2	\$171,995	\$385,731

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$713	\$2,722
Business and Personal Services	0	\$23,233	\$41,896
Mining	0	\$6,353	\$51,367
Construction	0	\$595	\$1,571
Finance Insurance and Real Estate	0	\$17,153	\$71,841
Manufacturing General	0	\$2,457	\$25,514
Retail	0	\$207	\$537
Transportation & Communication	0	\$9,750	\$36,568
Travel and Entertainment	0	\$3,261	\$7,789
Wholesale	0	\$646	\$2,851
Government	0	\$1,576	\$4,321
Other	0	\$0	\$0
Total	1	\$65,941	\$246,979

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,677	\$19,690
Business and Personal Services	1	\$45,163	\$83,306
Mining	0	\$11,380	\$90,483
Construction	0	\$872	\$2,627
Finance Insurance and Real Estate	0	\$16,596	\$134,720
Manufacturing General	0	\$15,113	\$113,334
Retail	0	\$8,027	\$19,766
Transportation & Communication	0	\$9,364	\$37,802
Travel and Entertainment	0	\$8,019	\$20,243
Wholesale	0	\$3,404	\$12,683
Government	0	\$1,649	\$3,867
Other	0	\$1,829	\$2,824
Total	2	\$126,092	\$541,345

	Jobs	Wages	Output
Total	5	\$364,028	\$1,174,054

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$57,321	\$23,554	\$80,875

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Arizona

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	156	\$14,266,405	\$30,731,592
Total	156	\$14,266,405	\$30,731,592

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,017	\$6,259
Business and Personal Services	52	\$3,044,260	\$5,876,974
Mining	0	\$9,198	\$100,713
Construction	1	\$48,547	\$167,994
Finance Insurance and Real Estate	31	\$1,662,055	\$6,647,890
Manufacturing General	1	\$81,190	\$332,010
Retail	1	\$22,258	\$60,550
Transportation & Communication	11	\$1,177,081	\$4,453,831
Travel and Entertainment	11	\$379,724	\$849,601
Wholesale	1	\$98,038	\$345,933
Government	2	\$156,377	\$455,493
Other	0	\$0	\$0
Total	112	\$6,681,747	\$19,297,248

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$64,117	\$141,599
Business and Personal Services	77	\$4,443,878	\$8,268,242
Mining	0	\$15,202	\$158,720
Construction	1	\$81,627	\$287,357
Finance Insurance and Real Estate	17	\$862,857	\$6,779,320
Manufacturing General	3	\$160,814	\$1,010,481
Retail	24	\$896,586	\$2,307,962
Transportation & Communication	12	\$941,777	\$3,701,351
Travel and Entertainment	29	\$866,795	\$2,238,499
Wholesale	5	\$466,326	\$1,636,683
Government	2	\$211,316	\$653,159
Other	4	\$173,750	\$276,991
Total	177	\$9,185,045	\$27,460,364

	Jobs	Wages	Output
Total	445	\$30,133,197	\$77,489,203

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,439,520	\$3,194,370	\$9,633,890

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Arkansas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	16	\$1,020,003	\$2,666,851
Total	16	\$1,020,003	\$2,666,851

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,475	\$11,028
Business and Personal Services	4	\$213,256	\$461,991
Mining	0	\$1,784	\$20,527
Construction	0	\$3,774	\$14,034
Finance Insurance and Real Estate	2	\$84,227	\$496,654
Manufacturing General	1	\$31,296	\$228,938
Retail	0	\$1,486	\$4,713
Transportation & Communication	1	\$61,175	\$278,999
Travel and Entertainment	1	\$22,266	\$65,282
Wholesale	0	\$6,124	\$27,864
Government	0	\$16,828	\$31,082
Other	0	\$0	\$0
Total	9	\$445,692	\$1,641,112

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$38,353	\$191,721
Business and Personal Services	6	\$259,236	\$540,301
Mining	0	\$2,950	\$33,732
Construction	0	\$4,763	\$18,615
Finance Insurance and Real Estate	2	\$62,581	\$590,310
Manufacturing General	2	\$120,172	\$970,003
Retail	2	\$48,490	\$142,589
Transportation & Communication	1	\$51,739	\$236,024
Travel and Entertainment	2	\$42,350	\$130,711
Wholesale	0	\$26,133	\$109,073
Government	0	\$11,587	\$34,788
Other	0	\$10,973	\$21,285
Total	16	\$679,328	\$3,019,153

	Jobs	Wages	Output
Total	41	\$2,145,023	\$7,327,115

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$385,058	\$217,983	\$603,041

America's Debt Settlement Industry Economic Benefit to Creditors 2020: California

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	330	\$41,345,489	\$87,022,439
Total	330	\$41,345,489	\$87,022,439

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$26,538	\$56,352
Business and Personal Services	98	\$7,925,982	\$13,742,879
Mining	0	\$13,551	\$149,280
Construction	1	\$112,369	\$332,235
Finance Insurance and Real Estate	53	\$4,767,987	\$14,139,923
Manufacturing General	5	\$474,216	\$2,943,758
Retail	1	\$48,276	\$125,153
Transportation & Communication	22	\$3,916,156	\$12,575,719
Travel and Entertainment	21	\$953,753	\$2,047,832
Wholesale	2	\$231,159	\$836,702
Government	4	\$410,468	\$892,221
Other	0	\$0	\$0
Total	209	\$18,880,454	\$47,842,054

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$540,659	\$1,270,213
Business and Personal Services	168	\$11,899,917	\$20,916,996
Mining	1	\$21,551	\$225,375
Construction	3	\$229,027	\$719,196
Finance Insurance and Real Estate	45	\$3,463,588	\$21,493,512
Manufacturing General	20	\$1,738,035	\$11,023,647
Retail	49	\$2,247,519	\$5,459,792
Transportation & Communication	27	\$3,005,070	\$10,538,543
Travel and Entertainment	64	\$2,461,753	\$5,886,265
Wholesale	12	\$1,246,140	\$4,316,770
Government	5	\$629,742	\$1,501,128
Other	11	\$493,745	\$734,805
Total	415	\$27,976,747	\$84,086,242

	Jobs	Wages	Output
Total	955	\$88,202,690	\$218,950,734

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,971,423	\$11,141,553	\$29,112,976

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Colorado

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	81	\$8,137,064	\$17,075,583
Total	81	\$8,137,064	\$17,075,583

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,575	\$8,979
Business and Personal Services	26	\$1,849,639	\$3,297,138
Mining	0	\$45,227	\$132,016
Construction	0	\$32,227	\$99,717
Finance Insurance and Real Estate	15	\$863,032	\$3,218,380
Manufacturing General	1	\$55,463	\$329,880
Retail	0	\$11,468	\$31,404
Transportation & Communication	6	\$581,403	\$2,664,738
Travel and Entertainment	6	\$226,506	\$488,690
Wholesale	1	\$59,266	\$200,305
Government	1	\$76,922	\$134,752
Other	0	\$0	\$0
Total	57	\$3,803,727	\$10,606,000

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$45,904	\$183,568
Business and Personal Services	39	\$2,408,395	\$4,300,169
Mining	0	\$68,318	\$206,637
Construction	1	\$48,747	\$156,997
Finance Insurance and Real Estate	11	\$557,652	\$4,076,874
Manufacturing General	2	\$157,331	\$1,149,246
Retail	12	\$440,968	\$1,134,218
Transportation & Communication	6	\$506,780	\$2,110,526
Travel and Entertainment	16	\$496,390	\$1,270,093
Wholesale	3	\$258,800	\$868,465
Government	1	\$98,243	\$236,816
Other	3	\$109,800	\$168,060
Total	95	\$5,197,328	\$15,861,669

	Jobs	Wages	Output
Total	233	\$17,138,119	\$43,543,253

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,653,663	\$1,816,231	\$5,469,894

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Connecticut

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	18	\$3,291,088	\$5,484,385
Total	18	\$3,291,088	\$5,484,385

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$521	\$1,173
Business and Personal Services	4	\$433,194	\$687,010
Mining	0	\$664	\$4,039
Construction	0	\$6,807	\$16,656
Finance Insurance and Real Estate	3	\$448,758	\$910,086
Manufacturing General	0	\$44,170	\$156,574
Retail	0	\$2,880	\$6,394
Transportation & Communication	1	\$162,110	\$590,250
Travel and Entertainment	1	\$57,808	\$111,620
Wholesale	0	\$13,668	\$43,233
Government	0	\$19,010	\$35,893
Other	0	\$0	\$0
Total	10	\$1,189,590	\$2,562,928

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,699	\$13,983
Business and Personal Services	11	\$909,426	\$1,459,169
Mining	0	\$1,223	\$7,589
Construction	0	\$17,010	\$43,415
Finance Insurance and Real Estate	5	\$501,211	\$2,076,143
Manufacturing General	1	\$144,334	\$552,824
Retail	3	\$163,432	\$351,768
Transportation & Communication	1	\$187,250	\$617,731
Travel and Entertainment	3	\$148,525	\$318,194
Wholesale	1	\$85,156	\$269,763
Government	0	\$38,574	\$89,703
Other	1	\$43,707	\$70,684
Total	28	\$2,244,547	\$5,870,965

	Jobs	Wages	Output
Total	56	\$6,725,225	\$13,918,278

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,271,498	\$730,339	\$2,001,837

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Delaware

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	32	\$3,953,338	\$11,162,220
Total	32	\$3,953,338	\$11,162,220

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$772	\$1,593
Business and Personal Services	8	\$613,173	\$1,171,449
Mining	0	\$373	\$1,401
Construction	0	\$10,737	\$35,043
Finance Insurance and Real Estate	4	\$253,244	\$1,171,554
Manufacturing General	0	\$5,862	\$99,748
Retail	0	\$4,207	\$11,433
Transportation & Communication	1	\$174,922	\$731,451
Travel and Entertainment	2	\$67,826	\$189,846
Wholesale	0	\$15,587	\$66,689
Government	0	\$29,595	\$61,497
Other	0	\$0	\$0
Total	16	\$1,176,300	\$3,541,703

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$13,328	\$37,924
Business and Personal Services	15	\$1,077,612	\$2,181,905
Mining	0	\$515	\$1,948
Construction	0	\$18,578	\$69,545
Finance Insurance and Real Estate	3	\$142,583	\$1,456,347
Manufacturing General	0	\$32,946	\$280,247
Retail	5	\$193,751	\$506,650
Transportation & Communication	2	\$196,472	\$884,893
Travel and Entertainment	6	\$179,137	\$524,513
Wholesale	1	\$90,725	\$379,993
Government	0	\$35,330	\$92,294
Other	1	\$50,386	\$88,354
Total	34	\$2,031,362	\$6,504,612

	Jobs	Wages	Output
Total	82	\$7,160,999	\$21,208,535

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,523,377	\$1,087,237	\$2,610,615

America's Debt Settlement Industry Economic Benefit to Creditors 2020: District Of Columbia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	8	\$1,626,347	\$2,761,326
Total	8	\$1,626,347	\$2,761,326

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12	\$15
Business and Personal Services	2	\$259,512	\$345,844
Mining	0	\$7	\$538
Construction	0	\$1,819	\$4,952
Finance Insurance and Real Estate	1	\$130,499	\$297,496
Manufacturing General	0	\$1,302	\$3,859
Retail	0	\$1,013	\$2,066
Transportation & Communication	0	\$84,114	\$256,498
Travel and Entertainment	0	\$27,379	\$51,973
Wholesale	0	\$5,156	\$12,666
Government	0	\$14,225	\$25,220
Other	0	\$0	\$0
Total	4	\$525,038	\$1,001,125

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$30	\$43
Business and Personal Services	3	\$305,774	\$445,012
Mining	0	\$13	\$873
Construction	0	\$4,496	\$11,773
Finance Insurance and Real Estate	1	\$79,322	\$339,926
Manufacturing General	0	\$3,031	\$15,228
Retail	1	\$39,821	\$79,165
Transportation & Communication	0	\$65,222	\$199,923
Travel and Entertainment	1	\$54,773	\$112,084
Wholesale	0	\$28,113	\$74,793
Government	0	\$12,502	\$22,289
Other	0	\$18,436	\$18,486
Total	6	\$611,533	\$1,319,596

	Jobs	Wages	Output
Total	18	\$2,762,919	\$5,082,047

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$395,004	\$210,532	\$605,536

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Florida

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	310	\$24,687,894	\$54,354,295
Total	310	\$24,687,894	\$54,354,295

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,792	\$18,255
Business and Personal Services	111	\$6,537,110	\$12,672,045
Mining	0	\$2,522	\$52,202
Construction	2	\$105,642	\$380,237
Finance Insurance and Real Estate	57	\$2,869,615	\$11,627,218
Manufacturing General	3	\$177,246	\$798,039
Retail	1	\$44,080	\$122,032
Transportation & Communication	23	\$2,325,650	\$8,654,963
Travel and Entertainment	23	\$683,521	\$1,668,460
Wholesale	2	\$187,580	\$715,473
Government	4	\$300,982	\$718,916
Other	0	\$0	\$0
Total	226	\$13,241,741	\$37,427,842

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$105,867	\$290,725
Business and Personal Services	147	\$7,909,750	\$14,918,667
Mining	0	\$3,959	\$75,122
Construction	3	\$145,869	\$528,628
Finance Insurance and Real Estate	40	\$1,826,161	\$14,297,080
Manufacturing General	7	\$398,294	\$2,639,788
Retail	48	\$1,586,383	\$4,187,750
Transportation & Communication	23	\$1,675,152	\$6,924,097
Travel and Entertainment	56	\$1,510,587	\$4,035,314
Wholesale	10	\$850,273	\$3,085,025
Government	4	\$337,436	\$931,938
Other	7	\$212,692	\$336,965
Total	348	\$16,562,423	\$52,251,098

	Jobs	Wages	Output
Total	884	\$54,492,059	\$144,033,235

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$12,019,639	\$5,983,204	\$18,002,843

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Georgia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	93	\$9,343,349	\$24,054,987
Total	93	\$9,343,349	\$24,054,987

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,951	\$13,815
Business and Personal Services	31	\$2,025,097	\$3,893,306
Mining	0	\$2,562	\$13,913
Construction	0	\$29,873	\$104,954
Finance Insurance and Real Estate	15	\$932,268	\$3,914,778
Manufacturing General	2	\$122,222	\$656,866
Retail	0	\$13,097	\$37,161
Transportation & Communication	7	\$812,923	\$3,105,271
Travel and Entertainment	7	\$204,996	\$546,771
Wholesale	1	\$57,578	\$232,402
Government	1	\$84,287	\$224,948
Other	0	\$0	\$0
Total	65	\$4,289,854	\$12,744,185

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$50,244	\$238,148
Business and Personal Services	48	\$2,762,520	\$5,515,054
Mining	0	\$4,449	\$23,233
Construction	1	\$47,337	\$177,863
Finance Insurance and Real Estate	12	\$657,603	\$4,975,845
Manufacturing General	6	\$405,110	\$2,773,382
Retail	16	\$540,293	\$1,469,238
Transportation & Communication	7	\$669,396	\$2,697,643
Travel and Entertainment	18	\$479,257	\$1,409,909
Wholesale	3	\$285,686	\$1,133,651
Government	1	\$86,538	\$212,937
Other	2	\$87,144	\$160,446
Total	116	\$6,075,577	\$20,787,348

	Jobs	Wages	Output
Total	273	\$19,708,779	\$57,586,520

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,936,416	\$2,039,569	\$5,975,986

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Hawaii

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	9	\$574,575	\$1,500,315
Total	9	\$574,575	\$1,500,315

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$436	\$865
Business and Personal Services	2	\$134,981	\$262,983
Mining	0	\$106	\$1,385
Construction	0	\$3,009	\$8,889
Finance Insurance and Real Estate	1	\$59,960	\$277,798
Manufacturing General	0	\$3,896	\$52,424
Retail	0	\$806	\$2,430
Transportation & Communication	0	\$37,820	\$146,512
Travel and Entertainment	1	\$16,507	\$40,899
Wholesale	0	\$3,099	\$13,947
Government	0	\$8,212	\$21,221
Other	0	\$0	\$0
Total	5	\$268,832	\$829,354

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,366	\$14,697
Business and Personal Services	3	\$161,259	\$312,751
Mining	0	\$166	\$1,863
Construction	0	\$3,430	\$11,618
Finance Insurance and Real Estate	1	\$51,260	\$455,663
Manufacturing General	0	\$16,780	\$155,065
Retail	1	\$30,614	\$85,538
Transportation & Communication	0	\$32,300	\$146,689
Travel and Entertainment	1	\$30,391	\$83,332
Wholesale	0	\$15,021	\$60,816
Government	0	\$7,067	\$18,795
Other	0	\$6,737	\$10,921
Total	8	\$362,391	\$1,357,748

	Jobs	Wages	Output
Total	22	\$1,205,798	\$3,687,416

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$226,648	\$207,684	\$434,331

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Idaho

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	13	\$995,276	\$2,318,936
Total	13	\$995,276	\$2,318,936

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,700	\$8,668
Business and Personal Services	4	\$178,132	\$373,761
Mining	0	\$552	\$4,313
Construction	0	\$3,873	\$14,600
Finance Insurance and Real Estate	2	\$82,661	\$418,183
Manufacturing General	0	\$18,690	\$93,364
Retail	0	\$1,711	\$4,539
Transportation & Communication	1	\$57,866	\$253,455
Travel and Entertainment	1	\$22,789	\$60,049
Wholesale	0	\$5,499	\$22,292
Government	0	\$10,030	\$19,952
Other	0	\$0	\$0
Total	8	\$384,505	\$1,273,174

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$46,416	\$166,693
Business and Personal Services	5	\$247,584	\$481,286
Mining	0	\$1,357	\$8,094
Construction	0	\$4,824	\$18,111
Finance Insurance and Real Estate	2	\$57,800	\$528,247
Manufacturing General	1	\$70,547	\$451,486
Retail	2	\$55,907	\$142,386
Transportation & Communication	1	\$50,719	\$213,126
Travel and Entertainment	2	\$44,887	\$127,231
Wholesale	0	\$25,276	\$95,034
Government	0	\$9,730	\$26,126
Other	0	\$8,206	\$14,238
Total	13	\$623,253	\$2,272,059

	Jobs	Wages	Output
Total	34	\$2,003,034	\$5,864,169

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$366,378	\$208,430	\$574,808

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Illinois

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	118	\$11,986,731	\$26,390,433
Total	118	\$11,986,731	\$26,390,433

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,506	\$21,968
Business and Personal Services	35	\$2,892,441	\$5,015,086
Mining	0	\$2,112	\$34,695
Construction	1	\$38,508	\$122,452
Finance Insurance and Real Estate	19	\$1,608,204	\$5,251,902
Manufacturing General	3	\$222,203	\$1,161,537
Retail	0	\$15,401	\$43,343
Transportation & Communication	8	\$875,289	\$3,404,559
Travel and Entertainment	8	\$283,491	\$660,412
Wholesale	1	\$73,978	\$271,392
Government	1	\$115,065	\$168,809
Other	0	\$0	\$0
Total	76	\$6,130,199	\$16,156,155

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$49,920	\$330,455
Business and Personal Services	63	\$3,975,589	\$7,306,441
Mining	0	\$8,207	\$73,800
Construction	1	\$63,335	\$212,218
Finance Insurance and Real Estate	17	\$1,244,741	\$7,330,146
Manufacturing General	7	\$643,769	\$4,350,510
Retail	18	\$636,575	\$1,674,676
Transportation & Communication	10	\$819,101	\$3,241,123
Travel and Entertainment	21	\$691,425	\$1,791,882
Wholesale	4	\$376,254	\$1,308,844
Government	1	\$127,695	\$258,838
Other	4	\$186,244	\$285,271
Total	147	\$8,822,855	\$28,164,203

	Jobs	Wages	Output
Total	342	\$26,939,784	\$70,710,791

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,505,443	\$3,210,348	\$8,715,791

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Indiana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	49	\$4,119,195	\$9,156,717
Total	49	\$4,119,195	\$9,156,717

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,634	\$13,124
Business and Personal Services	13	\$762,485	\$1,498,303
Mining	0	\$1,131	\$12,033
Construction	0	\$14,662	\$47,292
Finance Insurance and Real Estate	7	\$455,335	\$1,617,583
Manufacturing General	2	\$116,611	\$702,993
Retail	0	\$6,025	\$16,880
Transportation & Communication	3	\$236,130	\$902,891
Travel and Entertainment	3	\$90,977	\$234,188
Wholesale	0	\$22,704	\$84,738
Government	1	\$39,635	\$70,534
Other	0	\$0	\$0
Total	29	\$1,748,329	\$5,200,561

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,877	\$214,774
Business and Personal Services	22	\$1,235,987	\$2,331,209
Mining	0	\$6,465	\$38,524
Construction	0	\$21,228	\$71,707
Finance Insurance and Real Estate	5	\$360,368	\$2,065,479
Manufacturing General	6	\$462,651	\$3,387,410
Retail	7	\$223,396	\$581,516
Transportation & Communication	3	\$225,544	\$908,036
Travel and Entertainment	8	\$199,112	\$560,478
Wholesale	1	\$108,966	\$387,472
Government	1	\$41,903	\$107,967
Other	1	\$56,425	\$100,261
Total	55	\$2,974,922	\$10,754,833

	Jobs	Wages	Output
Total	133	\$8,842,446	\$25,112,111

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,589,833	\$788,107	\$2,377,940

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Iowa

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	35	\$3,565,337	\$7,460,495
Total	35	\$3,565,337	\$7,460,495

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,749	\$30,306
Business and Personal Services	8	\$502,066	\$964,589
Mining	0	\$493	\$5,376
Construction	0	\$11,084	\$34,765
Finance Insurance and Real Estate	5	\$263,119	\$1,214,121
Manufacturing General	1	\$53,505	\$273,195
Retail	0	\$4,300	\$11,841
Transportation & Communication	2	\$207,209	\$805,351
Travel and Entertainment	2	\$65,764	\$169,009
Wholesale	0	\$17,620	\$64,976
Government	0	\$31,297	\$52,481
Other	0	\$0	\$0
Total	20	\$1,160,206	\$3,626,009

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$63,372	\$552,051
Business and Personal Services	15	\$877,940	\$1,609,670
Mining	0	\$907	\$9,021
Construction	0	\$17,373	\$56,338
Finance Insurance and Real Estate	4	\$209,691	\$1,628,281
Manufacturing General	3	\$192,154	\$1,586,506
Retail	6	\$173,307	\$454,518
Transportation & Communication	2	\$187,983	\$735,197
Travel and Entertainment	6	\$150,071	\$410,521
Wholesale	1	\$89,253	\$310,973
Government	0	\$33,661	\$84,937
Other	1	\$45,729	\$80,195
Total	40	\$2,041,440	\$7,518,208

	Jobs	Wages	Output
Total	95	\$6,766,983	\$18,604,712

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,266,342	\$563,200	\$1,829,541

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Kansas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	26	\$2,406,669	\$4,949,655
Total	26	\$2,406,669	\$4,949,655

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,025	\$16,541
Business and Personal Services	7	\$416,966	\$819,323
Mining	0	\$5,554	\$64,964
Construction	0	\$6,958	\$22,710
Finance Insurance and Real Estate	4	\$250,555	\$966,651
Manufacturing General	1	\$36,430	\$291,339
Retail	0	\$2,999	\$9,045
Transportation & Communication	1	\$148,417	\$546,673
Travel and Entertainment	2	\$47,419	\$121,086
Wholesale	0	\$13,241	\$49,057
Government	0	\$21,345	\$38,739
Other	0	\$0	\$0
Total	16	\$952,909	\$2,946,128

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$50,985	\$312,949
Business and Personal Services	11	\$614,452	\$1,131,403
Mining	0	\$8,678	\$100,863
Construction	0	\$11,417	\$37,935
Finance Insurance and Real Estate	3	\$173,085	\$1,156,353
Manufacturing General	2	\$116,175	\$1,133,965
Retail	4	\$113,257	\$316,868
Transportation & Communication	2	\$136,619	\$495,462
Travel and Entertainment	4	\$104,820	\$278,391
Wholesale	1	\$60,919	\$213,100
Government	0	\$23,532	\$62,938
Other	1	\$28,243	\$47,739
Total	28	\$1,442,182	\$5,287,966

	Jobs	Wages	Output
Total	70	\$4,801,760	\$13,183,749

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$898,443	\$426,145	\$1,324,588

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Kentucky

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	40	\$2,669,712	\$6,610,313
Total	40	\$2,669,712	\$6,610,313

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,590	\$6,899
Business and Personal Services	11	\$577,110	\$1,174,419
Mining	0	\$1,027	\$17,884
Construction	0	\$10,468	\$36,571
Finance Insurance and Real Estate	6	\$300,685	\$1,209,285
Manufacturing General	1	\$61,086	\$365,747
Retail	0	\$4,283	\$12,366
Transportation & Communication	2	\$181,817	\$750,109
Travel and Entertainment	3	\$66,047	\$174,554
Wholesale	0	\$14,895	\$65,928
Government	1	\$42,853	\$85,029
Other	0	\$0	\$0
Total	24	\$1,262,862	\$3,898,792

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$33,157	\$116,047
Business and Personal Services	15	\$743,337	\$1,480,900
Mining	0	\$7,728	\$66,153
Construction	0	\$13,494	\$49,729
Finance Insurance and Real Estate	3	\$174,358	\$1,298,329
Manufacturing General	3	\$196,551	\$1,601,817
Retail	5	\$139,689	\$384,582
Transportation & Communication	2	\$143,532	\$613,592
Travel and Entertainment	6	\$130,945	\$370,827
Wholesale	1	\$70,338	\$279,680
Government	0	\$36,203	\$104,912
Other	1	\$33,404	\$60,918
Total	38	\$1,722,737	\$6,427,485

	Jobs	Wages	Output
Total	102	\$5,655,310	\$16,936,590

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,023,475	\$539,517	\$1,562,992

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Louisiana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	45	\$3,073,462	\$7,596,854
Total	45	\$3,073,462	\$7,596,854

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,735	\$6,516
Business and Personal Services	12	\$678,406	\$1,357,025
Mining	0	\$10,795	\$87,506
Construction	0	\$13,324	\$43,018
Finance Insurance and Real Estate	7	\$285,478	\$1,402,933
Manufacturing General	1	\$55,287	\$918,350
Retail	0	\$4,422	\$13,195
Transportation & Communication	2	\$188,367	\$804,283
Travel and Entertainment	3	\$79,475	\$211,021
Wholesale	0	\$18,294	\$71,158
Government	1	\$35,798	\$92,862
Other	0	\$0	\$0
Total	26	\$1,372,380	\$5,007,867

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$24,695	\$81,562
Business and Personal Services	17	\$843,273	\$1,713,295
Mining	0	\$17,985	\$144,247
Construction	0	\$16,772	\$58,442
Finance Insurance and Real Estate	4	\$153,522	\$1,421,763
Manufacturing General	2	\$134,682	\$2,063,051
Retail	5	\$160,568	\$453,689
Transportation & Communication	2	\$162,471	\$717,204
Travel and Entertainment	7	\$159,249	\$471,196
Wholesale	1	\$81,164	\$313,259
Government	0	\$32,440	\$95,037
Other	1	\$33,620	\$67,184
Total	41	\$1,820,439	\$7,599,930

	Jobs	Wages	Output
Total	112	\$6,266,281	\$20,204,651

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,087,370	\$647,792	\$1,735,163

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Maine

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	12	\$1,195,920	\$2,395,787
Total	12	\$1,195,920	\$2,395,787

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,762	\$2,960
Business and Personal Services	3	\$184,689	\$354,027
Mining	0	\$60	\$828
Construction	0	\$4,130	\$13,365
Finance Insurance and Real Estate	2	\$91,471	\$391,080
Manufacturing General	0	\$11,662	\$72,084
Retail	0	\$1,598	\$4,379
Transportation & Communication	1	\$59,781	\$221,577
Travel and Entertainment	1	\$25,366	\$59,061
Wholesale	0	\$5,547	\$21,890
Government	0	\$11,516	\$23,570
Other	0	\$0	\$0
Total	7	\$397,583	\$1,164,822

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,499	\$26,008
Business and Personal Services	6	\$356,714	\$660,021
Mining	0	\$103	\$1,390
Construction	0	\$6,818	\$22,250
Finance Insurance and Real Estate	1	\$65,496	\$552,393
Manufacturing General	1	\$41,695	\$283,900
Retail	2	\$66,106	\$173,640
Transportation & Communication	1	\$63,273	\$241,576
Travel and Entertainment	2	\$62,331	\$159,040
Wholesale	0	\$32,959	\$119,262
Government	0	\$14,829	\$36,956
Other	0	\$12,130	\$19,434
Total	14	\$733,954	\$2,295,869

	Jobs	Wages	Output
Total	33	\$2,327,457	\$5,856,478

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$439,480	\$295,822	\$735,302

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Maryland

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	71	\$7,235,732	\$14,684,845
Total	71	\$7,235,732	\$14,684,845

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,109	\$3,093
Business and Personal Services	19	\$1,364,625	\$2,445,458
Mining	0	\$224	\$7,855
Construction	0	\$23,942	\$73,302
Finance Insurance and Real Estate	11	\$886,063	\$2,578,714
Manufacturing General	1	\$54,770	\$268,325
Retail	0	\$8,530	\$22,301
Transportation & Communication	4	\$676,720	\$1,921,140
Travel and Entertainment	4	\$165,576	\$358,851
Wholesale	0	\$38,050	\$137,029
Government	1	\$72,120	\$133,263
Other	0	\$0	\$0
Total	41	\$3,291,729	\$7,949,332

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,303	\$54,696
Business and Personal Services	33	\$2,091,312	\$3,727,009
Mining	0	\$700	\$12,816
Construction	1	\$38,739	\$122,841
Finance Insurance and Real Estate	7	\$580,869	\$3,599,591
Manufacturing General	2	\$122,851	\$779,142
Retail	10	\$359,546	\$890,694
Transportation & Communication	5	\$460,650	\$1,690,216
Travel and Entertainment	11	\$376,395	\$926,979
Wholesale	2	\$196,565	\$653,358
Government	1	\$71,345	\$131,171
Other	2	\$104,673	\$156,928
Total	74	\$4,417,949	\$12,745,441

	Jobs	Wages	Output
Total	186	\$14,945,410	\$35,379,618

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,055,338	\$1,964,415	\$5,019,753

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Massachusetts

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	35	\$4,067,509	\$8,173,188
Total	35	\$4,067,509	\$8,173,188

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,688	\$2,193
Business and Personal Services	9	\$822,134	\$1,372,117
Mining	0	\$1,006	\$4,595
Construction	0	\$14,086	\$37,092
Finance Insurance and Real Estate	6	\$881,579	\$1,888,880
Manufacturing General	1	\$82,851	\$305,001
Retail	0	\$4,802	\$11,107
Transportation & Communication	2	\$291,742	\$1,061,945
Travel and Entertainment	2	\$96,048	\$198,243
Wholesale	0	\$23,629	\$74,201
Government	0	\$32,763	\$55,617
Other	0	\$0	\$0
Total	21	\$2,252,329	\$5,010,990

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,688	\$20,236
Business and Personal Services	19	\$1,379,128	\$2,364,141
Mining	0	\$1,945	\$8,881
Construction	0	\$23,125	\$65,498
Finance Insurance and Real Estate	7	\$758,667	\$3,184,516
Manufacturing General	3	\$247,768	\$1,282,980
Retail	5	\$217,396	\$487,625
Transportation & Communication	3	\$262,177	\$978,027
Travel and Entertainment	6	\$228,244	\$525,438
Wholesale	1	\$128,839	\$401,681
Government	0	\$40,603	\$76,439
Other	1	\$46,764	\$69,713
Total	46	\$3,346,342	\$9,465,176

	Jobs	Wages	Output
Total	102	\$9,666,181	\$22,649,355

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,811,514	\$1,035,001	\$2,846,515

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Michigan

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	96	\$9,745,720	\$19,372,066
Total	96	\$9,745,720	\$19,372,066

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,308	\$11,434
Business and Personal Services	30	\$2,019,517	\$3,656,808
Mining	0	\$1,236	\$32,743
Construction	1	\$33,792	\$107,553
Finance Insurance and Real Estate	16	\$798,479	\$3,291,424
Manufacturing General	2	\$165,029	\$762,293
Retail	0	\$12,845	\$34,363
Transportation & Communication	5	\$569,540	\$2,073,516
Travel and Entertainment	7	\$206,398	\$481,927
Wholesale	1	\$53,312	\$187,797
Government	1	\$79,461	\$135,378
Other	0	\$0	\$0
Total	63	\$3,941,918	\$10,775,235

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$21,552	\$191,796
Business and Personal Services	51	\$3,069,596	\$5,537,952
Mining	0	\$2,345	\$53,996
Construction	1	\$55,158	\$179,023
Finance Insurance and Real Estate	12	\$601,326	\$4,673,190
Manufacturing General	6	\$505,526	\$3,185,439
Retail	15	\$522,578	\$1,322,113
Transportation & Communication	7	\$591,124	\$2,200,283
Travel and Entertainment	17	\$485,205	\$1,249,197
Wholesale	3	\$281,519	\$934,896
Government	1	\$102,919	\$247,560
Other	3	\$133,115	\$227,830
Total	118	\$6,371,963	\$20,003,275

	Jobs	Wages	Output
Total	277	\$20,059,601	\$50,150,576

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,985,155	\$2,119,611	\$6,104,766

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Minnesota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	42	\$4,455,222	\$8,985,619
Total	42	\$4,455,222	\$8,985,619

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,633	\$20,043
Business and Personal Services	12	\$948,809	\$1,659,106
Mining	0	\$1,905	\$16,776
Construction	0	\$15,339	\$44,567
Finance Insurance and Real Estate	7	\$556,410	\$1,836,498
Manufacturing General	1	\$116,971	\$557,170
Retail	0	\$6,180	\$16,503
Transportation & Communication	3	\$296,382	\$1,038,397
Travel and Entertainment	3	\$96,026	\$221,154
Wholesale	0	\$29,519	\$94,715
Government	0	\$40,265	\$69,132
Other	0	\$0	\$0
Total	28	\$2,109,438	\$5,574,061

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$21,248	\$355,222
Business and Personal Services	23	\$1,481,740	\$2,619,012
Mining	0	\$3,975	\$31,473
Construction	0	\$27,935	\$85,467
Finance Insurance and Real Estate	7	\$490,085	\$2,740,258
Manufacturing General	4	\$294,205	\$1,881,261
Retail	7	\$251,478	\$630,170
Transportation & Communication	3	\$296,324	\$1,091,037
Travel and Entertainment	8	\$230,893	\$592,171
Wholesale	1	\$153,514	\$469,290
Government	1	\$55,008	\$146,129
Other	2	\$66,244	\$106,694
Total	58	\$3,372,650	\$10,748,183

	Jobs	Wages	Output
Total	128	\$9,937,310	\$25,307,863

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,908,953	\$1,065,245	\$2,974,198

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Mississippi

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	30	\$1,431,476	\$4,491,157
Total	30	\$1,431,476	\$4,491,157

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,835	\$8,652
Business and Personal Services	8	\$313,593	\$728,649
Mining	0	\$1,474	\$17,681
Construction	0	\$5,923	\$23,380
Finance Insurance and Real Estate	4	\$154,853	\$856,096
Manufacturing General	0	\$22,554	\$246,775
Retail	0	\$2,515	\$8,167
Transportation & Communication	1	\$88,239	\$463,768
Travel and Entertainment	2	\$35,865	\$116,468
Wholesale	0	\$7,933	\$39,249
Government	0	\$24,214	\$52,106
Other	0	\$0	\$0
Total	16	\$659,999	\$2,560,991

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$24,053	\$125,261
Business and Personal Services	9	\$345,022	\$800,183
Mining	0	\$2,668	\$29,020
Construction	0	\$6,530	\$28,668
Finance Insurance and Real Estate	2	\$59,757	\$662,134
Manufacturing General	2	\$92,711	\$848,999
Retail	3	\$72,139	\$225,446
Transportation & Communication	1	\$71,447	\$376,397
Travel and Entertainment	3	\$60,737	\$210,042
Wholesale	1	\$33,600	\$156,676
Government	0	\$14,052	\$48,915
Other	1	\$14,109	\$34,416
Total	23	\$796,825	\$3,546,157

	Jobs	Wages	Output
Total	69	\$2,888,300	\$10,598,306

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$552,388	\$416,159	\$968,547

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Missouri

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	64	\$4,843,898	\$12,043,492
Total	64	\$4,843,898	\$12,043,492

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,659	\$11,256
Business and Personal Services	18	\$1,163,009	\$2,222,112
Mining	0	\$1,003	\$16,132
Construction	0	\$21,570	\$69,222
Finance Insurance and Real Estate	10	\$704,449	\$2,487,557
Manufacturing General	1	\$74,605	\$358,901
Retail	0	\$7,997	\$23,160
Transportation & Communication	4	\$378,389	\$1,701,993
Travel and Entertainment	5	\$130,008	\$327,924
Wholesale	0	\$34,727	\$131,146
Government	1	\$70,945	\$105,952
Other	0	\$0	\$0
Total	40	\$2,589,362	\$7,455,353

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$33,564	\$194,490
Business and Personal Services	29	\$1,544,574	\$3,068,083
Mining	0	\$2,196	\$27,681
Construction	1	\$29,084	\$101,255
Finance Insurance and Real Estate	8	\$419,669	\$2,744,553
Manufacturing General	3	\$235,420	\$1,780,821
Retail	9	\$274,816	\$760,888
Transportation & Communication	4	\$295,265	\$1,317,376
Travel and Entertainment	11	\$265,492	\$759,536
Wholesale	2	\$151,390	\$568,976
Government	1	\$61,823	\$169,113
Other	2	\$64,441	\$115,157
Total	71	\$3,377,735	\$11,607,928

	Jobs	Wages	Output
Total	175	\$10,810,995	\$31,106,773

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,141,176	\$1,250,852	\$3,392,028

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Montana

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	7	\$549,948	\$1,264,328
Total	7	\$549,948	\$1,264,328

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$906	\$4,705
Business and Personal Services	2	\$86,096	\$172,579
Mining	0	\$2,872	\$15,695
Construction	0	\$2,193	\$7,443
Finance Insurance and Real Estate	1	\$60,285	\$276,191
Manufacturing General	0	\$6,413	\$91,353
Retail	0	\$928	\$2,265
Transportation & Communication	0	\$32,412	\$135,439
Travel and Entertainment	0	\$12,225	\$31,212
Wholesale	0	\$3,220	\$12,418
Government	0	\$6,361	\$11,032
Other	0	\$0	\$0
Total	4	\$213,911	\$760,332

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$9,379	\$75,105
Business and Personal Services	3	\$145,578	\$280,217
Mining	0	\$7,020	\$35,067
Construction	0	\$2,886	\$10,087
Finance Insurance and Real Estate	1	\$36,599	\$302,827
Manufacturing General	0	\$16,087	\$221,418
Retail	1	\$31,324	\$74,609
Transportation & Communication	0	\$28,559	\$119,327
Travel and Entertainment	1	\$27,596	\$74,606
Wholesale	0	\$14,293	\$53,347
Government	0	\$5,574	\$15,343
Other	0	\$5,928	\$10,833
Total	8	\$330,822	\$1,272,786

	Jobs	Wages	Output
Total	19	\$1,094,681	\$3,297,447

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$193,891	\$100,479	\$294,370

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Nebraska

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	28	\$2,897,927	\$5,697,544
Total	28	\$2,897,927	\$5,697,544

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,400	\$22,639
Business and Personal Services	7	\$466,042	\$870,354
Mining	0	\$467	\$4,764
Construction	0	\$8,158	\$27,076
Finance Insurance and Real Estate	4	\$219,604	\$929,629
Manufacturing General	0	\$22,397	\$120,263
Retail	0	\$3,528	\$10,033
Transportation & Communication	2	\$187,780	\$717,062
Travel and Entertainment	2	\$53,796	\$132,802
Wholesale	0	\$14,387	\$51,692
Government	0	\$32,790	\$69,685
Other	0	\$0	\$0
Total	16	\$1,014,349	\$2,955,998

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$93,628	\$423,574
Business and Personal Services	12	\$754,592	\$1,393,201
Mining	0	\$736	\$7,496
Construction	0	\$13,263	\$43,379
Finance Insurance and Real Estate	3	\$158,927	\$1,229,187
Manufacturing General	1	\$88,222	\$842,667
Retail	4	\$140,434	\$373,375
Transportation & Communication	2	\$150,251	\$543,020
Travel and Entertainment	5	\$124,185	\$327,250
Wholesale	1	\$73,428	\$253,878
Government	0	\$38,669	\$118,000
Other	1	\$33,337	\$61,260
Total	31	\$1,669,672	\$5,616,287

	Jobs	Wages	Output
Total	75	\$5,581,947	\$14,269,829

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,022,286	\$435,901	\$1,458,187

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Nevada

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	39	\$3,330,428	\$8,737,211
Total	39	\$3,330,428	\$8,737,211

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$224	\$1,046
Business and Personal Services	12	\$682,957	\$1,366,169
Mining	0	\$4,381	\$28,607
Construction	0	\$12,267	\$40,833
Finance Insurance and Real Estate	6	\$178,649	\$1,165,576
Manufacturing General	0	\$24,910	\$101,189
Retail	0	\$4,700	\$13,802
Transportation & Communication	2	\$252,357	\$1,060,262
Travel and Entertainment	2	\$82,357	\$223,252
Wholesale	0	\$18,471	\$72,241
Government	0	\$31,589	\$93,089
Other	0	\$0	\$0
Total	24	\$1,292,862	\$4,166,066

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,678	\$17,839
Business and Personal Services	15	\$852,891	\$1,704,342
Mining	0	\$10,371	\$58,334
Construction	0	\$17,672	\$64,549
Finance Insurance and Real Estate	5	\$125,086	\$1,568,939
Manufacturing General	1	\$47,973	\$283,740
Retail	5	\$181,795	\$502,229
Transportation & Communication	2	\$189,348	\$832,933
Travel and Entertainment	5	\$155,311	\$454,945
Wholesale	1	\$89,826	\$346,752
Government	0	\$37,518	\$113,548
Other	1	\$31,767	\$55,475
Total	36	\$1,742,236	\$6,003,624

	Jobs	Wages	Output
Total	99	\$6,365,526	\$18,906,901

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,416,794	\$686,424	\$2,103,217

America's Debt Settlement Industry Economic Benefit to Creditors 2020: New Hampshire

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	10	\$918,789	\$1,901,494
Total	10	\$918,789	\$1,901,494

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$452	\$939
Business and Personal Services	2	\$180,204	\$326,074
Mining	0	\$101	\$1,097
Construction	0	\$4,233	\$10,399
Finance Insurance and Real Estate	1	\$125,341	\$380,427
Manufacturing General	0	\$18,653	\$79,084
Retail	0	\$1,545	\$3,488
Transportation & Communication	1	\$64,339	\$207,942
Travel and Entertainment	1	\$21,159	\$46,546
Wholesale	0	\$4,992	\$17,994
Government	0	\$8,076	\$15,122
Other	0	\$0	\$0
Total	6	\$429,094	\$1,089,113

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,275	\$6,864
Business and Personal Services	4	\$284,704	\$503,724
Mining	0	\$192	\$2,104
Construction	0	\$6,018	\$16,314
Finance Insurance and Real Estate	1	\$91,446	\$602,042
Manufacturing General	1	\$46,511	\$232,552
Retail	1	\$57,045	\$127,797
Transportation & Communication	1	\$53,873	\$199,503
Travel and Entertainment	2	\$50,005	\$119,641
Wholesale	0	\$25,460	\$87,395
Government	0	\$8,860	\$20,516
Other	0	\$9,312	\$15,153
Total	11	\$635,700	\$1,933,605

	Jobs	Wages	Output
Total	26	\$1,983,584	\$4,924,212

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$398,074	\$190,275	\$588,349

America's Debt Settlement Industry Economic Benefit to Creditors 2020: New Jersey

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	92	\$9,088,505	\$17,974,068
Total	92	\$9,088,505	\$17,974,068

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,311	\$2,538
Business and Personal Services	26	\$2,145,771	\$3,714,491
Mining	0	\$6,776	\$8,824
Construction	0	\$35,020	\$97,755
Finance Insurance and Real Estate	16	\$1,348,661	\$3,804,732
Manufacturing General	1	\$112,570	\$527,290
Retail	0	\$12,679	\$30,161
Transportation & Communication	6	\$719,889	\$2,415,410
Travel and Entertainment	6	\$212,418	\$455,035
Wholesale	1	\$57,885	\$197,667
Government	1	\$85,424	\$151,532
Other	0	\$0	\$0
Total	58	\$4,738,403	\$11,405,436

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$13,918	\$32,666
Business and Personal Services	43	\$2,859,068	\$4,899,767
Mining	0	\$9,396	\$12,328
Construction	1	\$49,769	\$146,016
Finance Insurance and Real Estate	13	\$903,374	\$5,340,225
Manufacturing General	4	\$415,810	\$2,145,924
Retail	12	\$529,775	\$1,198,007
Transportation & Communication	7	\$628,110	\$2,180,522
Travel and Entertainment	13	\$446,233	\$1,039,323
Wholesale	3	\$292,640	\$936,996
Government	1	\$106,921	\$210,622
Other	2	\$109,382	\$168,935
Total	100	\$6,364,394	\$18,311,333

	Jobs	Wages	Output
Total	249	\$20,191,302	\$47,690,836

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,373,806	\$2,717,488	\$7,091,293

America's Debt Settlement Industry Economic Benefit to Creditors 2020: New Mexico

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	18	\$977,303	\$2,760,032
Total	18	\$977,303	\$2,760,032

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$988	\$2,984
Business and Personal Services	4	\$182,109	\$389,639
Mining	0	\$7,044	\$64,640
Construction	0	\$3,197	\$11,869
Finance Insurance and Real Estate	2	\$86,580	\$411,413
Manufacturing General	0	\$6,406	\$83,813
Retail	0	\$1,516	\$4,496
Transportation & Communication	1	\$55,015	\$255,761
Travel and Entertainment	1	\$26,150	\$71,882
Wholesale	0	\$4,847	\$24,185
Government	0	\$15,081	\$47,331
Other	0	\$0	\$0
Total	8	\$388,934	\$1,368,015

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$19,600	\$58,609
Business and Personal Services	6	\$244,383	\$524,809
Mining	0	\$13,777	\$112,430
Construction	0	\$4,381	\$17,664
Finance Insurance and Real Estate	1	\$49,556	\$502,752
Manufacturing General	0	\$19,648	\$240,332
Retail	2	\$48,096	\$136,300
Transportation & Communication	1	\$47,734	\$231,611
Travel and Entertainment	2	\$49,925	\$149,461
Wholesale	0	\$21,778	\$96,881
Government	0	\$12,487	\$43,661
Other	0	\$10,342	\$19,975
Total	14	\$541,705	\$2,134,484

	Jobs	Wages	Output
Total	40	\$1,907,942	\$6,262,531

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$359,891	\$244,321	\$604,212

America's Debt Settlement Industry Economic Benefit to Creditors 2020: New York

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	85	\$17,151,714	\$42,055,843
Total	85	\$17,151,714	\$42,055,843

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,045	\$8,270
Business and Personal Services	19	\$2,274,456	\$3,849,953
Mining	0	\$14,655	\$19,440
Construction	0	\$31,433	\$95,222
Finance Insurance and Real Estate	12	\$3,174,382	\$6,056,972
Manufacturing General	1	\$118,955	\$503,100
Retail	0	\$12,606	\$34,771
Transportation & Communication	5	\$1,043,367	\$3,589,052
Travel and Entertainment	5	\$289,123	\$682,401
Wholesale	0	\$67,030	\$244,935
Government	1	\$102,800	\$205,604
Other	0	\$0	\$0
Total	44	\$7,131,852	\$15,289,719

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$36,121	\$129,635
Business and Personal Services	55	\$4,740,074	\$8,762,619
Mining	0	\$27,404	\$37,021
Construction	1	\$75,186	\$253,089
Finance Insurance and Real Estate	22	\$2,915,727	\$11,035,941
Manufacturing General	6	\$492,508	\$2,823,528
Retail	14	\$752,609	\$1,922,786
Transportation & Communication	7	\$1,002,069	\$4,019,963
Travel and Entertainment	17	\$835,379	\$2,151,298
Wholesale	3	\$447,658	\$1,622,959
Government	1	\$208,931	\$472,719
Other	3	\$193,591	\$309,851
Total	133	\$11,727,258	\$33,541,409

	Jobs	Wages	Output
Total	261	\$36,010,824	\$90,886,972

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,826,371	\$5,068,789	\$11,895,159

America's Debt Settlement Industry Economic Benefit to Creditors 2020: North Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	60	\$6,318,008	\$15,016,563
Total	60	\$6,318,008	\$15,016,563

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,640	\$14,038
Business and Personal Services	19	\$1,179,581	\$2,297,837
Mining	0	\$790	\$10,485
Construction	0	\$21,081	\$70,827
Finance Insurance and Real Estate	10	\$762,509	\$2,896,419
Manufacturing General	2	\$106,493	\$562,806
Retail	0	\$8,392	\$23,121
Transportation & Communication	4	\$398,065	\$1,662,177
Travel and Entertainment	5	\$147,532	\$355,954
Wholesale	0	\$38,678	\$141,148
Government	1	\$54,932	\$130,488
Other	0	\$0	\$0
Total	41	\$2,723,694	\$8,165,301

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$86,806	\$265,343
Business and Personal Services	29	\$1,721,720	\$3,307,096
Mining	0	\$1,473	\$18,805
Construction	1	\$32,058	\$113,306
Finance Insurance and Real Estate	9	\$552,097	\$3,632,021
Manufacturing General	6	\$425,781	\$3,370,231
Retail	11	\$349,418	\$929,477
Transportation & Communication	4	\$384,559	\$1,605,271
Travel and Entertainment	11	\$331,692	\$900,052
Wholesale	2	\$193,161	\$703,954
Government	1	\$59,539	\$154,977
Other	1	\$46,552	\$82,250
Total	77	\$4,184,859	\$15,082,781

	Jobs	Wages	Output
Total	178	\$13,226,560	\$38,264,645

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,672,658	\$1,516,723	\$4,189,381

America's Debt Settlement Industry Economic Benefit to Creditors 2020: North Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	9	\$649,544	\$1,545,594
Total	9	\$649,544	\$1,545,594

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$468	\$9,309
Business and Personal Services	2	\$106,209	\$201,491
Mining	0	\$3,122	\$30,588
Construction	0	\$2,437	\$7,593
Finance Insurance and Real Estate	1	\$82,802	\$327,870
Manufacturing General	0	\$6,297	\$59,203
Retail	0	\$959	\$2,586
Transportation & Communication	1	\$44,377	\$168,465
Travel and Entertainment	1	\$13,335	\$36,099
Wholesale	0	\$5,115	\$20,000
Government	0	\$10,163	\$19,488
Other	0	\$0	\$0
Total	5	\$275,283	\$882,693

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$7,009	\$151,104
Business and Personal Services	3	\$160,083	\$306,893
Mining	0	\$7,555	\$56,282
Construction	0	\$3,187	\$10,790
Finance Insurance and Real Estate	1	\$44,237	\$289,488
Manufacturing General	0	\$17,989	\$191,718
Retail	1	\$32,123	\$83,227
Transportation & Communication	0	\$34,855	\$135,117
Travel and Entertainment	1	\$26,723	\$75,875
Wholesale	0	\$17,006	\$63,321
Government	0	\$7,048	\$20,422
Other	0	\$7,336	\$13,377
Total	8	\$365,149	\$1,397,613

	Jobs	Wages	Output
Total	22	\$1,289,976	\$3,825,901

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$226,057	-\$70,194	\$155,864

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Ohio

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	108	\$9,626,817	\$25,820,456
Total	108	\$9,626,817	\$25,820,456

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,072	\$13,866
Business and Personal Services	31	\$1,923,739	\$3,824,369
Mining	0	\$3,709	\$122,893
Construction	1	\$35,243	\$112,387
Finance Insurance and Real Estate	14	\$764,127	\$3,614,150
Manufacturing General	3	\$201,324	\$1,140,747
Retail	0	\$13,791	\$41,933
Transportation & Communication	6	\$625,095	\$2,595,875
Travel and Entertainment	7	\$221,803	\$580,022
Wholesale	1	\$58,360	\$232,288
Government	1	\$92,371	\$166,549
Other	0	\$0	\$0
Total	64	\$3,942,634	\$12,445,081

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$20,317	\$207,506
Business and Personal Services	53	\$3,040,987	\$6,190,909
Mining	0	\$11,576	\$195,505
Construction	1	\$55,187	\$197,060
Finance Insurance and Real Estate	13	\$673,696	\$5,325,528
Manufacturing General	8	\$557,561	\$4,067,873
Retail	15	\$509,733	\$1,473,821
Transportation & Communication	7	\$588,918	\$2,573,445
Travel and Entertainment	18	\$519,351	\$1,487,245
Wholesale	3	\$293,357	\$1,144,967
Government	1	\$114,875	\$300,518
Other	3	\$134,952	\$260,350
Total	126	\$6,520,508	\$23,424,727

	Jobs	Wages	Output
Total	298	\$20,089,960	\$61,690,263

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,036,909	\$2,511,473	\$6,548,382

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Oklahoma

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	41	\$2,117,977	\$5,990,258
Total	41	\$2,117,977	\$5,990,258

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,542	\$6,834
Business and Personal Services	11	\$560,275	\$1,174,326
Mining	0	\$38,893	\$248,540
Construction	0	\$8,127	\$28,681
Finance Insurance and Real Estate	6	\$255,194	\$1,281,052
Manufacturing General	0	\$30,631	\$265,387
Retail	0	\$3,859	\$11,592
Transportation & Communication	2	\$212,502	\$769,469
Travel and Entertainment	3	\$66,558	\$178,515
Wholesale	0	\$15,594	\$69,714
Government	1	\$40,740	\$119,041
Other	0	\$0	\$0
Total	25	\$1,233,914	\$4,153,152

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$26,879	\$138,266
Business and Personal Services	13	\$571,213	\$1,210,119
Mining	1	\$65,166	\$397,399
Construction	0	\$10,126	\$39,543
Finance Insurance and Real Estate	3	\$121,849	\$1,077,224
Manufacturing General	1	\$83,721	\$746,218
Retail	4	\$111,078	\$319,826
Transportation & Communication	2	\$124,548	\$562,710
Travel and Entertainment	5	\$105,814	\$319,906
Wholesale	1	\$56,422	\$243,784
Government	1	\$30,171	\$107,626
Other	1	\$18,914	\$39,931
Total	34	\$1,325,901	\$5,202,551

	Jobs	Wages	Output
Total	99	\$4,677,793	\$15,345,960

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$871,144	\$532,180	\$1,403,325

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Oregon

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	27	\$2,667,649	\$5,588,378
Total	27	\$2,667,649	\$5,588,378

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,560	\$10,871
Business and Personal Services	8	\$533,296	\$986,391
Mining	0	\$325	\$4,668
Construction	0	\$9,936	\$29,703
Finance Insurance and Real Estate	4	\$256,184	\$1,018,497
Manufacturing General	1	\$57,019	\$257,104
Retail	0	\$3,781	\$8,942
Transportation & Communication	2	\$176,060	\$624,485
Travel and Entertainment	2	\$65,232	\$143,268
Wholesale	0	\$14,854	\$51,065
Government	0	\$26,346	\$56,718
Other	0	\$0	\$0
Total	17	\$1,148,594	\$3,191,713

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$47,695	\$125,344
Business and Personal Services	12	\$774,212	\$1,400,167
Mining	0	\$646	\$8,566
Construction	0	\$16,045	\$50,394
Finance Insurance and Real Estate	4	\$190,058	\$1,499,285
Manufacturing General	2	\$162,338	\$963,647
Retail	4	\$154,362	\$351,822
Transportation & Communication	2	\$158,856	\$575,475
Travel and Entertainment	5	\$150,196	\$368,301
Wholesale	1	\$76,978	\$257,705
Government	0	\$35,611	\$109,401
Other	1	\$36,115	\$61,162
Total	33	\$1,803,112	\$5,771,269

	Jobs	Wages	Output
Total	77	\$5,619,355	\$14,551,359

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,128,169	\$651,227	\$1,779,396

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Pennsylvania

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	70	\$7,108,193	\$14,316,655
Total	70	\$7,108,193	\$14,316,655

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,286	\$11,418
Business and Personal Services	18	\$1,363,037	\$2,332,265
Mining	0	\$7,137	\$100,740
Construction	0	\$23,612	\$70,240
Finance Insurance and Real Estate	11	\$698,283	\$2,607,805
Manufacturing General	2	\$148,365	\$828,954
Retail	0	\$8,735	\$22,164
Transportation & Communication	4	\$917,052	\$1,983,402
Travel and Entertainment	4	\$152,549	\$345,188
Wholesale	0	\$34,759	\$129,467
Government	1	\$66,651	\$117,557
Other	0	\$0	\$0
Total	41	\$3,424,466	\$8,549,200

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$38,921	\$166,619
Business and Personal Services	38	\$2,415,819	\$4,239,777
Mining	0	\$19,750	\$208,936
Construction	1	\$41,285	\$127,796
Finance Insurance and Real Estate	12	\$725,778	\$4,655,673
Manufacturing General	7	\$519,261	\$3,519,112
Retail	11	\$392,483	\$952,893
Transportation & Communication	5	\$529,552	\$1,765,152
Travel and Entertainment	12	\$371,012	\$926,248
Wholesale	2	\$198,042	\$682,944
Government	1	\$92,115	\$210,485
Other	2	\$95,305	\$158,068
Total	93	\$5,439,323	\$17,613,704

	Jobs	Wages	Output
Total	204	\$15,971,982	\$40,479,559

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,093,726	\$1,819,843	\$4,913,569

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Rhode Island

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	9	\$712,316	\$1,598,386
Total	9	\$712,316	\$1,598,386

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$218	\$327
Business and Personal Services	2	\$153,193	\$285,473
Mining	0	\$32	\$631
Construction	0	\$2,919	\$9,075
Finance Insurance and Real Estate	2	\$111,810	\$392,864
Manufacturing General	0	\$9,524	\$40,623
Retail	0	\$1,093	\$2,799
Transportation & Communication	0	\$40,687	\$161,162
Travel and Entertainment	1	\$17,662	\$42,138
Wholesale	0	\$3,862	\$16,207
Government	0	\$7,156	\$14,336
Other	0	\$0	\$0
Total	5	\$348,156	\$965,635

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,567	\$2,962
Business and Personal Services	4	\$220,909	\$417,350
Mining	0	\$60	\$1,178
Construction	0	\$3,796	\$12,507
Finance Insurance and Real Estate	1	\$68,549	\$475,143
Manufacturing General	0	\$30,717	\$167,632
Retail	1	\$38,447	\$93,717
Transportation & Communication	1	\$37,894	\$161,489
Travel and Entertainment	1	\$39,508	\$102,967
Wholesale	0	\$19,170	\$71,613
Government	0	\$7,048	\$15,160
Other	0	\$7,349	\$11,709
Total	9	\$475,014	\$1,533,426

	Jobs	Wages	Output
Total	23	\$1,535,486	\$4,097,446

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$320,510	\$205,751	\$526,260

America's Debt Settlement Industry Economic Benefit to Creditors 2020: South Carolina

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	54	\$6,205,875	\$11,251,154
Total	54	\$6,205,875	\$11,251,154

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,514	\$5,051
Business and Personal Services	17	\$1,018,126	\$1,900,806
Mining	0	\$431	\$7,597
Construction	0	\$18,056	\$62,461
Finance Insurance and Real Estate	8	\$377,997	\$1,683,349
Manufacturing General	1	\$69,530	\$388,813
Retail	0	\$7,330	\$19,352
Transportation & Communication	3	\$366,105	\$1,137,329
Travel and Entertainment	4	\$117,424	\$273,798
Wholesale	0	\$28,288	\$99,470
Government	1	\$52,409	\$131,744
Other	0	\$0	\$0
Total	35	\$2,057,210	\$5,709,769

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$10,145	\$74,191
Business and Personal Services	26	\$1,507,470	\$2,631,789
Mining	0	\$780	\$12,768
Construction	0	\$30,192	\$99,632
Finance Insurance and Real Estate	6	\$259,956	\$2,323,518
Manufacturing General	3	\$209,215	\$1,452,333
Retail	10	\$319,569	\$807,151
Transportation & Communication	4	\$335,067	\$1,189,212
Travel and Entertainment	11	\$307,428	\$792,774
Wholesale	2	\$152,101	\$500,150
Government	1	\$64,647	\$165,811
Other	2	\$63,207	\$100,096
Total	64	\$3,259,779	\$10,149,424

	Jobs	Wages	Output
Total	154	\$11,522,863	\$27,110,347

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,053,994	\$1,159,943	\$3,213,937

America's Debt Settlement Industry Economic Benefit to Creditors 2020: South Dakota

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	16	\$2,045,342	\$4,657,772
Total	16	\$2,045,342	\$4,657,772

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,711	\$10,728
Business and Personal Services	3	\$199,348	\$388,603
Mining	0	\$265	\$3,515
Construction	0	\$4,557	\$14,737
Finance Insurance and Real Estate	2	\$102,127	\$558,333
Manufacturing General	0	\$16,256	\$59,305
Retail	0	\$2,078	\$5,810
Transportation & Communication	1	\$93,970	\$352,619
Travel and Entertainment	1	\$31,226	\$82,254
Wholesale	0	\$9,793	\$38,191
Government	0	\$15,396	\$30,370
Other	0	\$0	\$0
Total	8	\$476,727	\$1,544,463

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$26,251	\$185,598
Business and Personal Services	8	\$525,935	\$1,000,522
Mining	0	\$534	\$5,979
Construction	0	\$9,787	\$33,420
Finance Insurance and Real Estate	2	\$82,821	\$718,108
Manufacturing General	1	\$32,926	\$262,156
Retail	3	\$97,049	\$259,206
Transportation & Communication	1	\$97,295	\$398,641
Travel and Entertainment	3	\$84,979	\$243,229
Wholesale	0	\$49,580	\$187,742
Government	0	\$20,388	\$59,403
Other	1	\$23,826	\$42,777
Total	19	\$1,051,371	\$3,396,782

	Jobs	Wages	Output
Total	42	\$3,573,440	\$9,599,017

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$622,188	\$34,465	\$656,653

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Tennessee

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	86	\$6,889,804	\$15,851,572
Total	86	\$6,889,804	\$15,851,572

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,517	\$6,041
Business and Personal Services	27	\$1,620,966	\$3,140,650
Mining	0	\$1,354	\$19,156
Construction	0	\$32,440	\$92,996
Finance Insurance and Real Estate	13	\$792,770	\$2,851,226
Manufacturing General	1	\$95,672	\$522,363
Retail	0	\$11,691	\$31,023
Transportation & Communication	5	\$488,061	\$2,004,192
Travel and Entertainment	6	\$209,796	\$463,423
Wholesale	0	\$41,662	\$164,229
Government	1	\$85,415	\$212,231
Other	0	\$0	\$0
Total	55	\$3,381,343	\$9,507,530

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$6,781	\$80,164
Business and Personal Services	36	\$2,246,680	\$3,965,147
Mining	0	\$2,394	\$29,650
Construction	1	\$42,971	\$134,521
Finance Insurance and Real Estate	8	\$465,474	\$3,156,749
Manufacturing General	4	\$307,932	\$2,184,004
Retail	12	\$432,466	\$1,089,846
Transportation & Communication	5	\$393,559	\$1,522,126
Travel and Entertainment	14	\$397,292	\$1,029,348
Wholesale	2	\$200,734	\$751,028
Government	1	\$102,269	\$348,831
Other	2	\$75,208	\$128,928
Total	87	\$4,673,761	\$14,420,342

	Jobs	Wages	Output
Total	228	\$14,944,908	\$39,779,443

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,006,084	\$1,539,381	\$4,545,465

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Texas

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	407	\$39,642,715	\$81,262,544
Total	407	\$39,642,715	\$81,262,544

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,990	\$32,504
Business and Personal Services	125	\$8,841,890	\$15,961,621
Mining	2	\$194,072	\$1,189,597
Construction	2	\$155,468	\$462,274
Finance Insurance and Real Estate	69	\$3,999,044	\$14,656,014
Manufacturing General	6	\$419,301	\$3,698,216
Retail	1	\$54,668	\$144,388
Transportation & Communication	27	\$2,805,610	\$10,533,344
Travel and Entertainment	29	\$987,149	\$2,222,124
Wholesale	3	\$274,998	\$975,681
Government	5	\$430,380	\$1,060,210
Other	0	\$0	\$0
Total	269	\$18,170,570	\$50,935,973

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$114,072	\$601,904
Business and Personal Services	194	\$11,802,359	\$21,057,344
Mining	3	\$309,652	\$1,900,373
Construction	4	\$246,924	\$766,116
Finance Insurance and Real Estate	53	\$2,880,220	\$18,507,471
Manufacturing General	14	\$1,015,753	\$9,909,614
Retail	64	\$2,313,145	\$5,801,263
Transportation & Communication	31	\$2,682,521	\$10,064,986
Travel and Entertainment	75	\$2,243,868	\$5,672,691
Wholesale	14	\$1,293,277	\$4,494,477
Government	5	\$486,661	\$1,335,479
Other	13	\$478,513	\$812,502
Total	476	\$25,866,964	\$80,924,220

	Jobs	Wages	Output
Total	1,152	\$83,680,248	\$213,122,737

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$16,422,742	\$7,308,863	\$23,731,605

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Utah

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	70	\$5,703,087	\$16,076,075
Total	70	\$5,703,087	\$16,076,075

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$849	\$3,157
Business and Personal Services	22	\$1,222,574	\$2,569,941
Mining	0	\$3,294	\$44,260
Construction	0	\$25,357	\$88,338
Finance Insurance and Real Estate	13	\$554,626	\$2,816,761
Manufacturing General	1	\$56,721	\$427,795
Retail	0	\$10,366	\$28,296
Transportation & Communication	5	\$446,915	\$1,992,892
Travel and Entertainment	5	\$131,227	\$359,193
Wholesale	0	\$38,612	\$151,135
Government	1	\$69,686	\$156,643
Other	0	\$0	\$0
Total	48	\$2,560,227	\$8,638,410

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$12,347	\$54,350
Business and Personal Services	29	\$1,516,553	\$3,290,634
Mining	0	\$6,520	\$67,995
Construction	1	\$32,205	\$123,606
Finance Insurance and Real Estate	8	\$302,770	\$2,659,277
Manufacturing General	2	\$127,933	\$1,069,993
Retail	10	\$366,286	\$958,343
Transportation & Communication	5	\$388,086	\$1,696,069
Travel and Entertainment	11	\$278,618	\$853,535
Wholesale	2	\$172,544	\$693,888
Government	1	\$70,574	\$201,496
Other	2	\$66,790	\$126,123
Total	71	\$3,341,226	\$11,795,311

	Jobs	Wages	Output
Total	188	\$11,604,539	\$36,509,796

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,487,883	\$1,268,691	\$3,756,574

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Vermont

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	3	\$222,074	\$549,127
Total	3	\$222,074	\$549,127

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$434	\$1,310
Business and Personal Services	1	\$45,268	\$89,799
Mining	0	\$84	\$1,035
Construction	0	\$1,082	\$3,368
Finance Insurance and Real Estate	1	\$29,913	\$120,613
Manufacturing General	0	\$6,565	\$34,280
Retail	0	\$412	\$1,089
Transportation & Communication	0	\$15,943	\$66,197
Travel and Entertainment	0	\$6,065	\$15,013
Wholesale	0	\$1,160	\$5,284
Government	0	\$2,389	\$4,470
Other	0	\$0	\$0
Total	2	\$109,315	\$342,459

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,427	\$16,244
Business and Personal Services	1	\$68,742	\$134,751
Mining	0	\$193	\$2,084
Construction	0	\$1,217	\$4,128
Finance Insurance and Real Estate	0	\$20,726	\$167,357
Manufacturing General	0	\$23,796	\$170,770
Retail	0	\$12,409	\$32,244
Transportation & Communication	0	\$12,076	\$52,013
Travel and Entertainment	0	\$11,785	\$32,605
Wholesale	0	\$5,735	\$23,324
Government	0	\$2,308	\$5,491
Other	0	\$2,278	\$3,878
Total	4	\$165,692	\$644,890

	Jobs	Wages	Output
Total	9	\$497,081	\$1,536,476

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$91,056	\$70,478	\$161,534

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	106	\$14,261,523	\$27,651,272
Total	106	\$14,261,523	\$27,651,272

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,143	\$7,526
Business and Personal Services	28	\$2,411,162	\$4,132,842
Mining	0	\$1,127	\$16,123
Construction	1	\$35,666	\$114,537
Finance Insurance and Real Estate	14	\$784,401	\$3,046,351
Manufacturing General	1	\$77,975	\$381,886
Retail	0	\$13,958	\$38,035
Transportation & Communication	7	\$810,535	\$2,899,226
Travel and Entertainment	7	\$262,066	\$582,625
Wholesale	1	\$63,976	\$218,973
Government	2	\$142,501	\$318,810
Other	0	\$0	\$0
Total	60	\$4,605,509	\$11,756,934

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$13,412	\$105,600
Business and Personal Services	53	\$3,721,113	\$6,420,165
Mining	0	\$5,389	\$46,613
Construction	1	\$72,404	\$234,623
Finance Insurance and Real Estate	13	\$639,046	\$5,611,390
Manufacturing General	3	\$208,078	\$1,696,323
Retail	18	\$647,556	\$1,679,238
Transportation & Communication	8	\$780,260	\$2,981,429
Travel and Entertainment	20	\$657,079	\$1,637,567
Wholesale	3	\$349,519	\$1,155,089
Government	2	\$187,330	\$471,630
Other	4	\$174,888	\$264,307
Total	126	\$7,456,075	\$22,303,975

	Jobs	Wages	Output
Total	292	\$26,323,107	\$61,712,181

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,540,653	\$2,822,868	\$8,363,521

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Washington

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	42	\$4,473,828	\$9,375,744
Total	42	\$4,473,828	\$9,375,744

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,967	\$14,443
Business and Personal Services	11	\$847,050	\$1,526,094
Mining	0	\$985	\$12,311
Construction	0	\$16,198	\$47,877
Finance Insurance and Real Estate	6	\$437,754	\$1,592,926
Manufacturing General	1	\$58,789	\$447,614
Retail	0	\$6,508	\$15,544
Transportation & Communication	3	\$423,626	\$1,495,729
Travel and Entertainment	3	\$97,620	\$223,784
Wholesale	0	\$25,884	\$97,387
Government	1	\$60,314	\$149,404
Other	0	\$0	\$0
Total	25	\$1,982,696	\$5,623,113

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$97,691	\$226,477
Business and Personal Services	18	\$1,197,175	\$2,143,723
Mining	0	\$1,938	\$18,417
Construction	0	\$25,908	\$80,006
Finance Insurance and Real Estate	6	\$333,747	\$2,483,813
Manufacturing General	3	\$196,955	\$1,477,461
Retail	5	\$244,629	\$567,299
Transportation & Communication	3	\$285,398	\$1,016,334
Travel and Entertainment	7	\$222,525	\$560,970
Wholesale	1	\$121,430	\$426,393
Government	1	\$70,827	\$206,280
Other	1	\$55,539	\$90,406
Total	47	\$2,853,763	\$9,297,580

	Jobs	Wages	Output
Total	114	\$9,310,286	\$24,296,437

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,004,992	\$1,045,658	\$3,050,650

America's Debt Settlement Industry Economic Benefit to Creditors 2020: West Virginia

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	5	\$328,132	\$878,338
Total	5	\$328,132	\$878,338

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$670	\$1,523
Business and Personal Services	1	\$72,564	\$134,455
Mining	0	\$2,852	\$39,560
Construction	0	\$1,343	\$4,484
Finance Insurance and Real Estate	1	\$34,962	\$160,649
Manufacturing General	0	\$10,535	\$88,301
Retail	0	\$422	\$1,305
Transportation & Communication	0	\$21,928	\$91,718
Travel and Entertainment	0	\$7,164	\$20,571
Wholesale	0	\$1,617	\$7,170
Government	0	\$5,314	\$12,159
Other	0	\$0	\$0
Total	3	\$159,370	\$561,894

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$364	\$15,123
Business and Personal Services	2	\$91,621	\$188,091
Mining	0	\$25,659	\$160,321
Construction	0	\$1,582	\$5,900
Finance Insurance and Real Estate	1	\$27,781	\$246,107
Manufacturing General	1	\$38,306	\$341,125
Retail	1	\$15,581	\$45,198
Transportation & Communication	0	\$16,138	\$72,783
Travel and Entertainment	1	\$14,696	\$45,074
Wholesale	0	\$7,624	\$31,519
Government	0	\$3,436	\$10,720
Other	0	\$3,794	\$7,829
Total	6	\$246,582	\$1,169,789

	Jobs	Wages	Output
Total	14	\$734,084	\$2,610,022

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$125,276	\$90,065	\$215,341

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Wisconsin

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	37	\$2,981,614	\$6,684,662
Total	37	\$2,981,614	\$6,684,662

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,030	\$15,412
Business and Personal Services	10	\$583,131	\$1,134,969
Mining	0	\$583	\$3,648
Construction	0	\$12,167	\$37,775
Finance Insurance and Real Estate	6	\$354,402	\$1,328,701
Manufacturing General	2	\$146,902	\$644,363
Retail	0	\$4,890	\$13,615
Transportation & Communication	2	\$200,170	\$763,704
Travel and Entertainment	3	\$68,910	\$175,116
Wholesale	0	\$18,334	\$70,497
Government	0	\$29,685	\$52,708
Other	0	\$0	\$0
Total	23	\$1,423,203	\$4,240,509

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$46,611	\$244,309
Business and Personal Services	16	\$910,215	\$1,734,670
Mining	0	\$1,222	\$7,314
Construction	0	\$17,154	\$56,627
Finance Insurance and Real Estate	5	\$290,591	\$2,027,221
Manufacturing General	5	\$381,991	\$2,520,948
Retail	5	\$162,230	\$426,812
Transportation & Communication	2	\$179,503	\$707,186
Travel and Entertainment	6	\$143,219	\$395,568
Wholesale	1	\$86,275	\$308,850
Government	0	\$33,836	\$93,352
Other	1	\$44,948	\$79,271
Total	45	\$2,297,796	\$8,602,127

	Jobs	Wages	Output
Total	104	\$6,702,612	\$19,527,297

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,226,795	\$686,776	\$1,913,571

America's Debt Settlement Industry Economic Benefit to Creditors 2020: Wyoming

Direct Economic Impact			
	Jobs	Wages	Output
Creditors	4	\$220,065	\$649,677
Total	4	\$220,065	\$649,677

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$329	\$1,506
Business and Personal Services	1	\$41,507	\$87,990
Mining	0	\$4,287	\$30,372
Construction	0	\$836	\$3,123
Finance Insurance and Real Estate	1	\$22,960	\$138,560
Manufacturing General	0	\$3,341	\$69,965
Retail	0	\$338	\$1,124
Transportation & Communication	0	\$15,205	\$69,147
Travel and Entertainment	0	\$5,138	\$15,704
Wholesale	0	\$1,120	\$5,340
Government	0	\$2,855	\$6,364
Other	0	\$0	\$0
Total	2	\$97,916	\$429,194

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,230	\$30,448
Business and Personal Services	1	\$41,117	\$92,242
Mining	0	\$18,006	\$111,091
Construction	0	\$907	\$3,793
Finance Insurance and Real Estate	0	\$14,495	\$139,297
Manufacturing General	0	\$8,958	\$152,020
Retail	0	\$8,218	\$26,076
Transportation & Communication	0	\$10,274	\$49,583
Travel and Entertainment	0	\$8,636	\$28,092
Wholesale	0	\$4,396	\$19,642
Government	0	\$2,076	\$6,673
Other	0	\$1,733	\$3,683
Total	3	\$123,046	\$662,641

	Jobs	Wages	Output
Total	10	\$441,027	\$1,741,512

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$84,682	\$70,920	\$155,602

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Alabama

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$26,522	\$110,695
Business and Personal Services	16	\$914,196	\$1,742,771
Mining	0	\$4,939	\$43,393
Construction	0	\$19,927	\$69,664
Finance Insurance and Real Estate	4	\$196,890	\$1,507,700
Manufacturing General	2	\$135,911	\$1,058,852
Retail	6	\$195,303	\$532,306
Transportation & Communication	3	\$214,924	\$862,938
Travel and Entertainment	6	\$161,361	\$452,515
Wholesale	1	\$99,988	\$367,446
Government	1	\$48,354	\$148,649
Other	1	\$32,679	\$61,994
Total	41	\$2,050,993	\$6,958,925

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$364,728	\$310,181	\$674,909

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Alaska

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,315	\$14,069
Business and Personal Services	7	\$477,264	\$868,070
Mining	0	\$8,619	\$68,113
Construction	0	\$10,364	\$32,576
Finance Insurance and Real Estate	0	\$23,772	\$215,662
Manufacturing General	0	\$11,378	\$89,877
Retail	2	\$67,409	\$167,174
Transportation & Communication	2	\$153,600	\$568,088
Travel and Entertainment	3	\$94,879	\$232,617
Wholesale	1	\$65,488	\$224,641
Government	0	\$21,955	\$51,162
Other	0	\$21,441	\$35,588
Total	15	\$959,483	\$2,567,637

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$56,827	\$32,131	\$88,958

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Arizona

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$39,068	\$86,372
Business and Personal Services	26	\$1,521,931	\$2,878,495
Mining	0	\$9,967	\$104,194
Construction	0	\$28,920	\$104,537
Finance Insurance and Real Estate	9	\$469,086	\$3,124,852
Manufacturing General	2	\$100,545	\$636,650
Retail	9	\$337,572	\$876,238
Transportation & Communication	4	\$330,961	\$1,336,000
Travel and Entertainment	10	\$300,230	\$789,932
Wholesale	2	\$172,269	\$611,483
Government	1	\$76,743	\$247,836
Other	1	\$57,017	\$90,722
Total	65	\$3,444,309	\$10,887,310

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$837,377	\$620,091	\$1,457,468

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Arkansas

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$30,967	\$156,362
Business and Personal Services	14	\$803,805	\$1,551,714
Mining	0	\$2,614	\$29,592
Construction	0	\$16,118	\$57,979
Finance Insurance and Real Estate	3	\$109,083	\$1,026,593
Manufacturing General	2	\$96,704	\$787,887
Retail	5	\$150,497	\$420,578
Transportation & Communication	2	\$191,353	\$767,090
Travel and Entertainment	5	\$136,232	\$380,347
Wholesale	1	\$97,407	\$362,422
Government	0	\$38,114	\$103,480
Other	1	\$34,527	\$61,435
Total	34	\$1,707,421	\$5,705,479

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$275,718	\$250,170	\$525,888

America's Debt Settlement Industry Economic Benefits to Debtors 2020: California

Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$413,018	\$980,697
Business and Personal Services	99	\$6,424,491	\$11,429,754
Mining	0	\$16,752	\$174,810
Construction	2	\$126,807	\$404,024
Finance Insurance and Real Estate	37	\$2,882,337	\$16,827,555
Manufacturing General	16	\$1,328,437	\$8,596,439
Retail	33	\$1,488,194	\$3,628,252
Transportation & Communication	15	\$1,527,515	\$5,386,010
Travel and Entertainment	39	\$1,354,208	\$3,300,580
Wholesale	7	\$631,044	\$2,290,133
Government	3	\$388,647	\$930,974
Other	6	\$237,765	\$332,117
Total	264	\$16,819,214	\$54,281,345

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,705,772	\$4,078,921	\$8,784,692

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Colorado

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$35,297	\$143,428
Business and Personal Services	25	\$1,522,867	\$2,773,063
Mining	0	\$49,946	\$150,305
Construction	0	\$32,420	\$106,793
Finance Insurance and Real Estate	9	\$461,666	\$3,079,165
Manufacturing General	2	\$118,622	\$872,929
Retail	8	\$301,628	\$790,357
Transportation & Communication	4	\$321,839	\$1,428,651
Travel and Entertainment	10	\$318,743	\$842,976
Wholesale	2	\$174,716	\$596,891
Government	1	\$62,699	\$152,795
Other	2	\$67,773	\$103,908
Total	64	\$3,468,215	\$11,041,262

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$856,457	\$617,961	\$1,474,418

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Connecticut

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,715	\$8,200
Business and Personal Services	6	\$392,954	\$711,490
Mining	0	\$641	\$3,924
Construction	0	\$8,655	\$27,783
Finance Insurance and Real Estate	2	\$218,630	\$660,219
Manufacturing General	1	\$99,295	\$374,161
Retail	1	\$48,321	\$120,709
Transportation & Communication	1	\$141,829	\$512,495
Travel and Entertainment	2	\$80,710	\$195,937
Wholesale	1	\$63,081	\$213,313
Government	0	\$19,652	\$46,876
Other	0	\$18,637	\$32,183
Total	15	\$1,095,119	\$2,907,290

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$11,083	\$9,369	\$20,452

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Delaware

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,095	\$24,830
Business and Personal Services	8	\$506,941	\$917,902
Mining	0	\$281	\$1,055
Construction	0	\$10,354	\$33,698
Finance Insurance and Real Estate	1	\$64,783	\$484,649
Manufacturing General	0	\$22,165	\$175,281
Retail	2	\$73,847	\$180,353
Transportation & Communication	2	\$152,607	\$556,881
Travel and Entertainment	3	\$97,105	\$240,658
Wholesale	1	\$68,929	\$235,452
Government	0	\$21,897	\$49,730
Other	0	\$23,824	\$39,327
Total	17	\$1,050,827	\$2,939,817

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$73,754	\$52,425	\$126,179

America's Debt Settlement Industry
Economic Benefits to Debtors 2020: The District Of Columbia

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$21	\$31
Business and Personal Services	7	\$451,360	\$798,887
Mining	0	\$9	\$622
Construction	0	\$8,852	\$28,650
Finance Insurance and Real Estate	0	\$55,460	\$216,954
Manufacturing General	0	\$2,223	\$11,239
Retail	1	\$55,072	\$133,958
Transportation & Communication	1	\$145,850	\$533,076
Travel and Entertainment	2	\$90,055	\$217,977
Wholesale	1	\$64,613	\$216,300
Government	0	\$21,361	\$48,268
Other	0	\$23,724	\$34,998
Total	14	\$918,600	\$2,240,958

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$33,482	\$29,463	\$62,945

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Florida

Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$79,758	\$221,288
Business and Personal Services	75	\$4,167,688	\$8,010,378
Mining	0	\$2,956	\$55,333
Construction	1	\$76,947	\$293,512
Finance Insurance and Real Estate	31	\$1,466,447	\$10,435,197
Manufacturing General	5	\$296,686	\$2,020,989
Retail	29	\$997,146	\$2,661,205
Transportation & Communication	11	\$775,596	\$3,464,298
Travel and Entertainment	29	\$783,384	\$2,174,526
Wholesale	5	\$444,902	\$1,660,133
Government	2	\$178,168	\$517,595
Other	2	\$76,424	\$111,313
Total	194	\$9,346,104	\$31,625,767

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,836,993	\$2,059,376	\$4,896,369

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Georgia

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$29,290	\$148,415
Business and Personal Services	7	\$423,089	\$771,772
Mining	0	\$2,375	\$11,388
Construction	0	\$9,090	\$29,737
Finance Insurance and Real Estate	3	\$201,322	\$1,063,380
Manufacturing General	4	\$251,884	\$1,768,122
Retail	1	\$56,263	\$142,916
Transportation & Communication	2	\$149,503	\$541,060
Travel and Entertainment	2	\$85,814	\$212,498
Wholesale	1	\$66,201	\$225,579
Government	0	\$19,989	\$46,785
Other	0	\$18,907	\$32,469
Total	21	\$1,313,727	\$4,994,120

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$31,068	\$23,743	\$54,812

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Hawaii

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,679	\$19,355
Business and Personal Services	12	\$742,370	\$1,339,994
Mining	0	\$202	\$2,189
Construction	0	\$16,799	\$53,226
Finance Insurance and Real Estate	2	\$96,910	\$949,706
Manufacturing General	0	\$20,880	\$189,248
Retail	3	\$133,249	\$352,608
Transportation & Communication	2	\$188,960	\$744,161
Travel and Entertainment	4	\$145,802	\$365,830
Wholesale	1	\$88,478	\$315,811
Government	0	\$35,037	\$83,880
Other	1	\$31,466	\$48,182
Total	27	\$1,509,833	\$4,464,190

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$239,206	\$252,635	\$491,841

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Idaho

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$35,824	\$129,184
Business and Personal Services	9	\$568,415	\$1,060,590
Mining	0	\$1,044	\$6,548
Construction	0	\$12,119	\$42,311
Finance Insurance and Real Estate	2	\$64,873	\$569,477
Manufacturing General	1	\$54,550	\$351,321
Retail	3	\$106,083	\$265,911
Transportation & Communication	2	\$163,752	\$623,083
Travel and Entertainment	4	\$110,332	\$288,431
Wholesale	1	\$77,804	\$271,625
Government	0	\$25,319	\$62,668
Other	1	\$22,059	\$37,426
Total	23	\$1,242,173	\$3,708,574

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$129,503	\$107,224	\$236,728

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Illinois

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$34,779	\$235,710
Business and Personal Services	6	\$407,109	\$739,035
Mining	0	\$4,737	\$42,825
Construction	0	\$8,783	\$28,458
Finance Insurance and Real Estate	5	\$387,486	\$1,655,711
Manufacturing General	5	\$418,182	\$2,821,194
Retail	1	\$50,294	\$127,412
Transportation & Communication	1	\$144,329	\$523,626
Travel and Entertainment	2	\$83,353	\$203,646
Wholesale	1	\$64,353	\$217,326
Government	0	\$19,743	\$46,202
Other	0	\$19,274	\$32,812
Total	23	\$1,642,421	\$6,673,957

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$19,940	\$16,653	\$36,594

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Indiana

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$26,048	\$172,965
Business and Personal Services	24	\$1,418,987	\$2,689,982
Mining	0	\$4,556	\$28,308
Construction	0	\$25,112	\$85,351
Finance Insurance and Real Estate	5	\$385,676	\$2,161,734
Manufacturing General	4	\$345,339	\$2,577,476
Retail	8	\$276,563	\$720,926
Transportation & Communication	3	\$257,806	\$1,049,615
Travel and Entertainment	9	\$223,263	\$642,917
Wholesale	1	\$130,959	\$463,673
Government	1	\$46,422	\$118,693
Other	2	\$64,743	\$115,327
Total	59	\$3,205,474	\$10,826,966

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$629,551	\$466,081	\$1,095,632

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Iowa

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$47,292	\$421,987
Business and Personal Services	12	\$693,858	\$1,296,519
Mining	0	\$655	\$6,387
Construction	0	\$14,859	\$49,174
Finance Insurance and Real Estate	3	\$155,750	\$1,086,543
Manufacturing General	2	\$141,536	\$1,184,557
Retail	4	\$129,175	\$342,807
Transportation & Communication	2	\$185,311	\$721,282
Travel and Entertainment	4	\$125,161	\$340,489
Wholesale	1	\$87,870	\$308,130
Government	0	\$28,775	\$72,392
Other	1	\$35,804	\$63,752
Total	31	\$1,646,045	\$5,894,019

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$208,907	\$179,168	\$388,075

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Kansas

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$37,515	\$235,302
Business and Personal Services	6	\$383,385	\$695,553
Mining	0	\$5,324	\$61,775
Construction	0	\$8,467	\$27,386
Finance Insurance and Real Estate	1	\$61,050	\$285,119
Manufacturing General	1	\$79,801	\$776,501
Retail	1	\$46,195	\$116,902
Transportation & Communication	1	\$140,515	\$506,859
Travel and Entertainment	2	\$79,455	\$193,384
Wholesale	1	\$62,405	\$210,624
Government	0	\$19,188	\$45,664
Other	0	\$18,179	\$31,319
Total	15	\$941,479	\$3,186,389

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,805	\$3,362	\$7,167

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Kentucky

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$25,214	\$89,749
Business and Personal Services	12	\$717,621	\$1,352,131
Mining	0	\$5,042	\$44,359
Construction	0	\$14,426	\$49,686
Finance Insurance and Real Estate	3	\$133,209	\$921,838
Manufacturing General	2	\$142,766	\$1,167,901
Retail	4	\$127,047	\$336,158
Transportation & Communication	2	\$181,619	\$697,312
Travel and Entertainment	4	\$133,655	\$350,176
Wholesale	1	\$87,547	\$315,035
Government	0	\$37,073	\$98,934
Other	1	\$32,710	\$56,653
Total	31	\$1,637,929	\$5,479,934

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$212,494	\$170,624	\$383,118

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Louisiana

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$19,506	\$66,014
Business and Personal Services	17	\$985,929	\$1,921,952
Mining	0	\$13,349	\$107,097
Construction	0	\$21,432	\$71,284
Finance Insurance and Real Estate	4	\$163,071	\$1,438,877
Manufacturing General	1	\$103,569	\$1,554,017
Retail	6	\$198,466	\$546,345
Transportation & Communication	3	\$213,391	\$876,258
Travel and Entertainment	7	\$191,363	\$544,466
Wholesale	1	\$110,184	\$396,353
Government	0	\$39,880	\$109,950
Other	1	\$38,854	\$74,241
Total	42	\$2,098,993	\$7,706,854

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$376,936	\$338,739	\$715,674

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Maine

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,112	\$15,740
Business and Personal Services	6	\$380,165	\$689,249
Mining	0	\$49	\$607
Construction	0	\$8,412	\$27,179
Finance Insurance and Real Estate	0	\$20,782	\$112,502
Manufacturing General	0	\$27,683	\$183,054
Retail	1	\$45,409	\$114,392
Transportation & Communication	1	\$139,827	\$504,366
Travel and Entertainment	2	\$79,009	\$191,911
Wholesale	1	\$62,139	\$209,627
Government	0	\$19,105	\$45,352
Other	0	\$17,990	\$30,978
Total	13	\$807,681	\$2,124,958

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,472	\$1,498	\$2,970

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Maryland

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,225	\$43,407
Business and Personal Services	25	\$1,556,685	\$2,879,328
Mining	0	\$514	\$9,998
Construction	0	\$29,646	\$97,828
Finance Insurance and Real Estate	6	\$508,373	\$3,053,570
Manufacturing General	1	\$94,670	\$610,228
Retail	8	\$289,780	\$736,377
Transportation & Communication	4	\$345,060	\$1,340,645
Travel and Entertainment	9	\$276,566	\$714,903
Wholesale	2	\$150,151	\$520,663
Government	0	\$49,700	\$82,213
Other	2	\$76,679	\$116,455
Total	58	\$3,389,047	\$10,205,615

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$820,209	\$733,881	\$1,554,090

**America's Debt Settlement Industry
Economic Benefits to Debtors 2020: Massachusetts**

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,401	\$17,533
Business and Personal Services	25	\$1,744,601	\$3,073,919
Mining	0	\$1,772	\$8,056
Construction	0	\$29,676	\$85,780
Finance Insurance and Real Estate	7	\$688,725	\$3,218,865
Manufacturing General	2	\$195,826	\$1,027,939
Retail	7	\$291,776	\$660,701
Transportation & Communication	4	\$332,613	\$1,309,403
Travel and Entertainment	8	\$279,835	\$663,773
Wholesale	2	\$171,406	\$549,937
Government	0	\$47,672	\$84,198
Other	1	\$53,883	\$82,283
Total	57	\$3,847,186	\$10,782,386

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$878,729	\$567,274	\$1,446,003

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Michigan

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$16,008	\$146,671
Business and Personal Services	31	\$1,858,747	\$3,503,567
Mining	0	\$1,728	\$39,994
Construction	1	\$34,451	\$117,923
Finance Insurance and Real Estate	10	\$499,954	\$3,440,241
Manufacturing General	5	\$367,095	\$2,327,023
Retail	10	\$345,431	\$903,932
Transportation & Communication	4	\$339,524	\$1,365,460
Travel and Entertainment	11	\$278,118	\$767,718
Wholesale	2	\$172,260	\$603,092
Government	1	\$58,278	\$148,165
Other	2	\$78,721	\$141,244
Total	77	\$4,050,313	\$13,505,029

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$948,466	\$735,465	\$1,683,931

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Minnesota

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$15,069	\$262,527
Business and Personal Services	12	\$762,744	\$1,388,750
Mining	0	\$2,700	\$20,474
Construction	0	\$15,771	\$50,162
Finance Insurance and Real Estate	4	\$265,184	\$1,315,137
Manufacturing General	3	\$201,494	\$1,291,044
Retail	3	\$121,309	\$310,046
Transportation & Communication	2	\$198,104	\$741,528
Travel and Entertainment	4	\$129,623	\$334,952
Wholesale	1	\$98,601	\$318,753
Government	0	\$31,804	\$83,753
Other	1	\$34,395	\$57,774
Total	31	\$1,876,797	\$6,174,900

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$255,148	\$206,247	\$461,395

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Mississippi

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,934	\$100,707
Business and Personal Services	11	\$630,748	\$1,212,230
Mining	0	\$2,024	\$22,243
Construction	0	\$13,252	\$47,461
Finance Insurance and Real Estate	2	\$67,638	\$717,263
Manufacturing General	1	\$69,361	\$647,520
Retail	4	\$120,724	\$334,054
Transportation & Communication	2	\$172,010	\$679,970
Travel and Entertainment	4	\$118,540	\$326,840
Wholesale	1	\$80,650	\$289,033
Government	0	\$28,092	\$76,166
Other	1	\$26,983	\$52,841
Total	27	\$1,348,956	\$4,506,328

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$167,584	\$174,615	\$342,199

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Missouri

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$26,088	\$153,708
Business and Personal Services	24	\$1,390,375	\$2,666,474
Mining	0	\$1,607	\$21,078
Construction	0	\$27,763	\$92,660
Finance Insurance and Real Estate	7	\$385,139	\$2,465,240
Manufacturing General	2	\$179,021	\$1,355,143
Retail	8	\$262,895	\$709,698
Transportation & Communication	3	\$277,152	\$1,180,604
Travel and Entertainment	9	\$237,892	\$658,595
Wholesale	2	\$148,527	\$526,182
Government	1	\$57,113	\$148,156
Other	1	\$57,024	\$96,795
Total	60	\$3,050,595	\$10,074,332

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$652,213	\$458,011	\$1,110,224

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Montana

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,031	\$57,850
Business and Personal Services	7	\$453,566	\$832,593
Mining	0	\$4,929	\$24,515
Construction	0	\$9,937	\$32,676
Finance Insurance and Real Estate	1	\$29,619	\$230,062
Manufacturing General	0	\$11,752	\$161,856
Retail	2	\$67,375	\$164,353
Transportation & Communication	2	\$148,826	\$548,835
Travel and Entertainment	3	\$92,577	\$230,307
Wholesale	1	\$67,999	\$232,745
Government	0	\$21,463	\$52,437
Other	0	\$20,653	\$35,951
Total	16	\$935,726	\$2,604,181

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$48,154	\$31,925	\$80,079

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Nebraska

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$70,807	\$325,645
Business and Personal Services	11	\$649,553	\$1,235,273
Mining	0	\$522	\$5,264
Construction	0	\$12,761	\$43,203
Finance Insurance and Real Estate	2	\$117,896	\$805,449
Manufacturing General	1	\$65,267	\$630,277
Retail	3	\$109,888	\$298,109
Transportation & Communication	2	\$173,145	\$649,127
Travel and Entertainment	4	\$115,914	\$308,481
Wholesale	1	\$82,587	\$292,192
Government	0	\$34,391	\$101,836
Other	1	\$29,252	\$54,685
Total	26	\$1,461,983	\$4,749,542

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$175,777	\$135,241	\$311,019

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Nevada

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,110	\$14,119
Business and Personal Services	14	\$874,549	\$1,614,996
Mining	0	\$7,363	\$42,276
Construction	0	\$19,528	\$66,171
Finance Insurance and Real Estate	4	\$141,590	\$1,515,679
Manufacturing General	1	\$36,176	\$217,280
Retail	5	\$192,146	\$505,410
Transportation & Communication	3	\$221,588	\$870,727
Travel and Entertainment	5	\$162,767	\$438,033
Wholesale	1	\$107,530	\$372,603
Government	0	\$40,505	\$111,708
Other	1	\$32,575	\$50,933
Total	34	\$1,838,427	\$5,819,934

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$380,218	\$312,159	\$692,376

**America's Debt Settlement Industry
Economic Benefits to Debtors 2020: New Hampshire**

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,534	\$4,743
Business and Personal Services	7	\$454,285	\$823,214
Mining	0	\$130	\$1,363
Construction	0	\$10,082	\$31,368
Finance Insurance and Real Estate	1	\$51,035	\$296,703
Manufacturing General	0	\$32,531	\$164,175
Retail	2	\$64,176	\$155,302
Transportation & Communication	2	\$149,538	\$543,821
Travel and Entertainment	3	\$90,971	\$221,448
Wholesale	1	\$67,281	\$228,518
Government	0	\$20,698	\$49,002
Other	0	\$19,753	\$33,885
Total	15	\$962,014	\$2,553,543

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$50,974	\$14,791	\$65,765

America's Debt Settlement Industry Economic Benefits to Debtors 2020: New Jersey

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,222	\$19,353
Business and Personal Services	13	\$844,859	\$1,508,723
Mining	0	\$5,406	\$7,008
Construction	0	\$16,218	\$50,312
Finance Insurance and Real Estate	6	\$411,532	\$2,000,743
Manufacturing General	3	\$291,107	\$1,487,039
Retail	3	\$151,003	\$352,694
Transportation & Communication	2	\$224,101	\$814,667
Travel and Entertainment	4	\$139,328	\$339,471
Wholesale	1	\$105,121	\$352,001
Government	0	\$34,747	\$72,383
Other	1	\$32,776	\$53,935
Total	33	\$2,264,419	\$7,058,330

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$343,421	\$285,840	\$629,262

**America's Debt Settlement Industry
Economic Benefits to Debtors 2020: New Mexico**

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$16,471	\$48,043
Business and Personal Services	12	\$686,552	\$1,303,404
Mining	0	\$11,182	\$92,754
Construction	0	\$13,655	\$47,755
Finance Insurance and Real Estate	2	\$76,412	\$798,227
Manufacturing General	0	\$16,543	\$216,398
Retail	4	\$128,546	\$334,476
Transportation & Communication	2	\$174,285	\$687,652
Travel and Entertainment	5	\$144,241	\$379,496
Wholesale	1	\$80,298	\$292,724
Government	0	\$37,252	\$113,517
Other	1	\$29,871	\$50,686
Total	28	\$1,415,308	\$4,365,132

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$202,824	\$172,051	\$374,875

America's Debt Settlement Industry Economic Benefits to Debtors 2020: New York

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$32,653	\$116,684
Business and Personal Services	66	\$4,528,761	\$7,874,023
Mining	0	\$24,185	\$32,741
Construction	1	\$66,561	\$208,528
Finance Insurance and Real Estate	23	\$2,624,259	\$11,282,113
Manufacturing General	5	\$407,093	\$2,378,628
Retail	19	\$834,262	\$2,019,464
Transportation & Communication	8	\$792,507	\$3,090,054
Travel and Entertainment	20	\$739,611	\$1,805,974
Wholesale	4	\$374,550	\$1,265,279
Government	2	\$207,815	\$387,687
Other	4	\$164,683	\$225,598
Total	153	\$10,796,937	\$30,686,774

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,839,361	\$2,746,187	\$5,585,548

**America's Debt Settlement Industry
Economic Benefits to Debtors 2020: North Carolina**

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$71,389	\$222,621
Business and Personal Services	29	\$1,652,135	\$3,110,826
Mining	0	\$1,253	\$15,939
Construction	1	\$31,416	\$109,572
Finance Insurance and Real Estate	9	\$549,750	\$3,606,948
Manufacturing General	5	\$333,567	\$2,710,004
Retail	12	\$386,943	\$1,014,098
Transportation & Communication	5	\$364,392	\$1,511,572
Travel and Entertainment	12	\$317,867	\$854,001
Wholesale	2	\$197,265	\$696,483
Government	1	\$51,654	\$126,286
Other	1	\$34,043	\$55,753
Total	78	\$3,991,674	\$14,034,103

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$918,217	\$663,079	\$1,581,297

America's Debt Settlement Industry Economic Benefits to Debtors 2020: North Dakota

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,112	\$114,728
Business and Personal Services	6	\$381,075	\$690,724
Mining	0	\$4,700	\$34,509
Construction	0	\$8,435	\$27,248
Finance Insurance and Real Estate	0	\$17,168	\$85,224
Manufacturing General	0	\$12,428	\$127,835
Retail	1	\$45,757	\$115,147
Transportation & Communication	1	\$140,083	\$505,074
Travel and Entertainment	2	\$79,086	\$192,249
Wholesale	1	\$62,264	\$210,016
Government	0	\$19,153	\$45,547
Other	0	\$18,073	\$31,137
Total	13	\$793,334	\$2,179,440

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,141	\$1,235	\$3,376

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Ohio

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$12,114	\$135,216
Business and Personal Services	6	\$403,018	\$733,563
Mining	0	\$6,553	\$106,902
Construction	0	\$8,823	\$28,542
Finance Insurance and Real Estate	3	\$210,001	\$1,204,728
Manufacturing General	5	\$360,135	\$2,609,487
Retail	1	\$49,876	\$126,999
Transportation & Communication	1	\$143,053	\$518,118
Travel and Entertainment	2	\$82,527	\$201,739
Wholesale	1	\$64,048	\$216,495
Government	0	\$19,867	\$47,026
Other	0	\$19,008	\$32,853
Total	22	\$1,379,024	\$5,961,668

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$15,920	\$12,957	\$28,877

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Oklahoma

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$20,987	\$109,408
Business and Personal Services	14	\$816,189	\$1,548,836
Mining	1	\$49,661	\$301,704
Construction	0	\$15,795	\$54,368
Finance Insurance and Real Estate	3	\$130,452	\$1,115,331
Manufacturing General	1	\$65,764	\$601,069
Retail	5	\$157,164	\$419,035
Transportation & Communication	2	\$211,903	\$813,524
Travel and Entertainment	5	\$155,854	\$415,779
Wholesale	1	\$97,753	\$360,255
Government	1	\$45,871	\$148,159
Other	1	\$28,032	\$50,804
Total	36	\$1,795,426	\$5,938,272

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$282,838	\$209,434	\$492,272

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Oregon

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$31,155	\$81,979
Business and Personal Services	6	\$402,466	\$730,571
Mining	0	\$388	\$4,981
Construction	0	\$8,910	\$28,753
Finance Insurance and Real Estate	1	\$71,520	\$398,784
Manufacturing General	2	\$106,899	\$640,927
Retail	1	\$51,153	\$126,939
Transportation & Communication	1	\$143,273	\$517,325
Travel and Entertainment	2	\$83,324	\$202,757
Wholesale	1	\$64,044	\$216,062
Government	0	\$20,191	\$49,378
Other	0	\$19,055	\$32,831
Total	16	\$1,002,378	\$3,031,286

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$17,292	\$11,999	\$29,291

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Pennsylvania

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$35,801	\$154,841
Business and Personal Services	58	\$3,632,551	\$6,570,582
Mining	0	\$16,387	\$185,570
Construction	1	\$62,070	\$198,732
Finance Insurance and Real Estate	17	\$980,948	\$6,430,915
Manufacturing General	6	\$437,388	\$3,059,960
Retail	19	\$658,916	\$1,632,091
Transportation & Communication	7	\$745,538	\$2,540,617
Travel and Entertainment	18	\$503,449	\$1,341,360
Wholesale	3	\$262,666	\$975,996
Government	1	\$134,920	\$312,488
Other	3	\$132,716	\$228,103
Total	135	\$7,603,350	\$23,631,255

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,066,634	\$1,475,306	\$3,541,941

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Rhode Island

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,017	\$1,950
Business and Personal Services	7	\$424,648	\$774,566
Mining	0	\$38	\$694
Construction	0	\$9,105	\$29,459
Finance Insurance and Real Estate	1	\$35,744	\$212,197
Manufacturing General	0	\$21,062	\$117,192
Retail	1	\$54,738	\$136,420
Transportation & Communication	1	\$144,320	\$528,008
Travel and Entertainment	2	\$86,516	\$212,103
Wholesale	1	\$65,048	\$221,380
Government	0	\$20,114	\$46,895
Other	0	\$19,100	\$32,549
Total	14	\$881,450	\$2,313,413

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$30,851	\$27,409	\$58,260

America's Debt Settlement Industry Economic Benefits to Debtors 2020: South Carolina

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,840	\$44,163
Business and Personal Services	6	\$410,714	\$749,694
Mining	0	\$420	\$6,302
Construction	0	\$9,043	\$29,658
Finance Insurance and Real Estate	1	\$75,709	\$429,011
Manufacturing General	2	\$136,743	\$962,053
Retail	1	\$54,657	\$139,514
Transportation & Communication	1	\$144,764	\$526,714
Travel and Entertainment	2	\$85,504	\$211,950
Wholesale	1	\$64,576	\$219,421
Government	0	\$20,315	\$49,267
Other	0	\$19,144	\$33,031
Total	17	\$1,027,429	\$3,400,777

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$24,147	\$20,072	\$44,219

America's Debt Settlement Industry Economic Benefits to Debtors 2020: South Dakota

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,529	\$140,411
Business and Personal Services	8	\$497,535	\$914,822
Mining	0	\$355	\$3,853
Construction	0	\$10,626	\$34,926
Finance Insurance and Real Estate	1	\$51,354	\$356,769
Manufacturing General	0	\$23,162	\$188,921
Retail	2	\$73,711	\$190,769
Transportation & Communication	2	\$151,003	\$560,136
Travel and Entertainment	3	\$94,566	\$242,757
Wholesale	1	\$70,383	\$244,159
Government	0	\$22,917	\$58,520
Other	1	\$23,168	\$40,369
Total	18	\$1,038,309	\$2,976,415

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$73,407	\$46,493	\$119,900

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Tennessee

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$4,985	\$61,616
Business and Personal Services	21	\$1,470,633	\$2,548,567
Mining	0	\$1,702	\$21,091
Construction	0	\$29,960	\$91,582
Finance Insurance and Real Estate	6	\$372,322	\$2,314,306
Manufacturing General	3	\$225,376	\$1,620,862
Retail	8	\$307,086	\$763,480
Transportation & Communication	3	\$263,458	\$994,007
Travel and Entertainment	8	\$260,100	\$665,661
Wholesale	2	\$141,123	\$519,135
Government	1	\$71,197	\$251,073
Other	1	\$46,585	\$77,870
Total	55	\$3,194,528	\$9,929,250

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$674,998	\$479,614	\$1,154,613

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Texas

Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$82,529	\$445,571
Business and Personal Services	82	\$4,892,066	\$9,039,072
Mining	2	\$217,710	\$1,333,209
Construction	2	\$112,893	\$358,176
Finance Insurance and Real Estate	36	\$2,078,398	\$11,998,402
Manufacturing General	10	\$720,336	\$7,052,841
Retail	33	\$1,177,048	\$3,016,827
Transportation & Communication	12	\$995,648	\$4,059,303
Travel and Entertainment	33	\$914,158	\$2,455,249
Wholesale	6	\$532,372	\$1,959,944
Government	2	\$197,120	\$603,635
Other	5	\$179,347	\$319,013
Total	228	\$12,099,625	\$42,641,241

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,246,737	\$2,271,895	\$5,518,633

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Utah

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,527	\$34,606
Business and Personal Services	12	\$707,265	\$1,363,992
Mining	0	\$3,972	\$41,385
Construction	0	\$15,880	\$54,337
Finance Insurance and Real Estate	4	\$162,482	\$1,204,037
Manufacturing General	1	\$81,386	\$675,548
Retail	4	\$156,642	\$383,468
Transportation & Communication	2	\$215,679	\$811,147
Travel and Entertainment	5	\$135,253	\$360,011
Wholesale	1	\$97,285	\$338,588
Government	0	\$34,742	\$85,882
Other	1	\$31,639	\$53,250
Total	31	\$1,649,751	\$5,406,250

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$259,492	\$200,206	\$459,698

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Vermont

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,074	\$11,499
Business and Personal Services	6	\$379,978	\$688,740
Mining	0	\$134	\$1,347
Construction	0	\$8,402	\$27,136
Finance Insurance and Real Estate	0	\$9,163	\$55,481
Manufacturing General	0	\$16,742	\$122,120
Retail	1	\$45,345	\$114,096
Transportation & Communication	1	\$139,815	\$504,280
Travel and Entertainment	2	\$78,971	\$191,792
Wholesale	1	\$62,095	\$209,463
Government	0	\$19,068	\$45,203
Other	0	\$17,982	\$30,956
Total	12	\$780,770	\$2,002,111

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,318	\$1,227	\$2,545

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Virginia

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$9,787	\$79,957
Business and Personal Services	30	\$1,862,253	\$3,401,169
Mining	0	\$3,597	\$32,109
Construction	1	\$37,775	\$132,396
Finance Insurance and Real Estate	10	\$546,336	\$4,040,105
Manufacturing General	2	\$152,611	\$1,288,965
Retail	11	\$366,499	\$1,008,721
Transportation & Communication	5	\$351,826	\$1,554,245
Travel and Entertainment	12	\$313,613	\$856,508
Wholesale	2	\$165,569	\$599,320
Government	1	\$102,794	\$278,764
Other	2	\$84,679	\$132,243
Total	77	\$3,997,340	\$13,404,502

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,058,060	\$843,719	\$1,901,779

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Washington

Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$92,922	\$220,702
Business and Personal Services	36	\$2,386,008	\$4,380,372
Mining	0	\$2,116	\$21,010
Construction	1	\$56,825	\$177,391
Finance Insurance and Real Estate	11	\$599,265	\$4,636,286
Manufacturing General	3	\$197,089	\$1,540,579
Retail	12	\$587,285	\$1,353,494
Transportation & Communication	5	\$541,016	\$1,980,747
Travel and Entertainment	13	\$430,373	\$1,136,577
Wholesale	2	\$232,401	\$861,071
Government	2	\$165,932	\$519,536
Other	3	\$107,727	\$177,065
Total	89	\$5,398,960	\$17,004,830

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,637,840	\$1,302,164	\$2,940,004

America's Debt Settlement Industry Economic Benefits to Debtors 2020: West Virginia

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	-\$939	\$34,993
Business and Personal Services	52	\$2,945,500	\$5,678,876
Mining	0	\$20,564	\$158,302
Construction	1	\$49,994	\$174,941
Finance Insurance and Real Estate	9	\$352,667	\$3,939,524
Manufacturing General	1	\$45,286	\$460,607
Retail	20	\$584,621	\$1,634,553
Transportation & Communication	5	\$379,390	\$1,624,070
Travel and Entertainment	19	\$427,766	\$1,292,162
Wholesale	3	\$202,245	\$783,194
Government	1	\$101,248	\$312,822
Other	3	\$115,165	\$229,397
Total	115	\$5,223,508	\$16,323,440

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,442,387	\$1,213,027	\$2,655,415

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Wisconsin

Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$36,756	\$192,467
Business and Personal Services	19	\$1,114,295	\$2,114,110
Mining	0	\$968	\$5,671
Construction	0	\$22,230	\$72,987
Finance Insurance and Real Estate	5	\$273,874	\$1,919,480
Manufacturing General	4	\$289,835	\$1,921,716
Retail	6	\$203,366	\$533,687
Transportation & Communication	3	\$243,623	\$943,418
Travel and Entertainment	7	\$175,576	\$482,126
Wholesale	1	\$119,241	\$419,947
Government	0	\$42,663	\$116,542
Other	1	\$55,058	\$96,681
Total	48	\$2,577,484	\$8,818,831

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$480,685	\$382,334	\$863,019

America's Debt Settlement Industry Economic Benefits to Debtors 2020: Wyoming

Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,061	\$23,226
Business and Personal Services	6	\$378,530	\$685,990
Mining	0	\$12,102	\$74,291
Construction	0	\$8,386	\$27,099
Finance Insurance and Real Estate	0	\$7,151	\$53,000
Manufacturing General	0	\$6,301	\$103,974
Retail	1	\$45,099	\$113,604
Transportation & Communication	1	\$139,706	\$503,771
Travel and Entertainment	2	\$78,798	\$191,382
Wholesale	1	\$62,019	\$209,116
Government	0	\$19,054	\$45,228
Other	0	\$17,954	\$30,922
Total	12	\$778,164	\$2,061,603

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$615	\$556	\$1,171

America's Debt Settlement Industry Economic Impact Study 2020: Alabama All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1	\$53,721	\$140,779
Creditor Institutions	43	\$2,653,854	\$7,046,836
Total	44	\$2,707,576	\$7,187,615

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,217	\$31,696
Business and Personal Services	13	\$626,285	\$1,303,747
Mining	0	\$3,805	\$52,000
Construction	0	\$11,544	\$40,320
Finance Insurance and Real Estate	10	\$553,452	\$2,369,096
Manufacturing General	3	\$209,950	\$1,436,542
Retail	0	\$4,444	\$13,247
Transportation & Communication	2	\$173,725	\$798,758
Travel and Entertainment	3	\$64,453	\$183,344
Wholesale	0	\$15,315	\$67,948
Government	1	\$42,591	\$115,429
Other	0	\$0	\$0
Total	32	\$1,716,781	\$6,412,127

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$142,362	\$621,981
Business and Personal Services	31	\$1,613,813	\$3,185,822
Mining	0	\$30,128	\$247,865
Construction	1	\$33,927	\$122,519
Finance Insurance and Real Estate	14	\$646,371	\$4,769,998
Manufacturing General	12	\$796,642	\$6,115,984
Retail	11	\$338,763	\$943,176
Transportation & Communication	5	\$360,544	\$1,521,650
Travel and Entertainment	12	\$282,844	\$823,912
Wholesale	2	\$165,973	\$640,789
Government	1	\$82,994	\$262,487
Other	2	\$57,969	\$114,807
Total	96	\$4,552,330	\$19,370,992

	Jobs	Wages	Output
Total	172	\$8,976,687	\$32,970,735

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,444,590	\$916,258	\$2,360,848

America's Debt Settlement Industry Economic Impact Study 2020: Alaska All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	2	\$171,995	\$385,731
Total	2	\$171,995	\$385,731

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,685	\$11,010
Business and Personal Services	0	\$23,233	\$41,896
Mining	0	\$24,908	\$200,122
Construction	0	\$595	\$1,571
Finance Insurance and Real Estate	1	\$44,666	\$194,162
Manufacturing General	0	\$9,593	\$106,700
Retail	0	\$207	\$537
Transportation & Communication	0	\$9,750	\$36,568
Travel and Entertainment	0	\$3,261	\$7,789
Wholesale	0	\$646	\$2,851
Government	0	\$1,576	\$4,321
Other	0	\$0	\$0
Total	2	\$121,118	\$607,527

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$20,471	\$91,291
Business and Personal Services	8	\$522,427	\$951,376
Mining	0	\$51,368	\$411,573
Construction	0	\$11,236	\$35,203
Finance Insurance and Real Estate	2	\$79,128	\$664,000
Manufacturing General	1	\$68,080	\$531,283
Retail	2	\$75,436	\$186,940
Transportation & Communication	2	\$162,963	\$605,890
Travel and Entertainment	3	\$102,899	\$252,860
Wholesale	1	\$68,892	\$237,324
Government	0	\$23,603	\$55,029
Other	1	\$23,270	\$38,412
Total	20	\$1,209,773	\$4,061,181

	Jobs	Wages	Output
Total	23	\$1,502,886	\$5,054,440

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$156,585	\$98,122	\$254,708

America's Debt Settlement Industry Economic Impact Study 2020: Arizona All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2,471	\$194,715,258	\$413,946,093
Creditor Institutions	156	\$14,266,405	\$30,731,592
Total	2,627	\$208,981,663	\$444,677,685

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$26,345	\$55,546
Business and Personal Services	1,023	\$57,336,386	\$110,601,951
Mining	1	\$49,308	\$542,961
Construction	16	\$948,845	\$3,210,865
Finance Insurance and Real Estate	521	\$26,659,985	\$107,606,498
Manufacturing General	18	\$951,560	\$3,747,097
Retail	12	\$412,742	\$1,122,113
Transportation & Communication	218	\$20,284,462	\$78,691,560
Travel and Entertainment	218	\$6,652,628	\$15,105,571
Wholesale	20	\$1,748,821	\$6,312,649
Government	43	\$2,985,171	\$8,047,281
Other	0	\$0	\$0
Total	2,090	\$118,056,252	\$335,044,093

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	12	\$637,180	\$1,437,092
Business and Personal Services	1,440	\$77,615,080	\$144,685,918
Mining	2	\$84,844	\$904,009
Construction	27	\$1,477,634	\$5,140,289
Finance Insurance and Real Estate	256	\$12,466,741	\$102,565,488
Manufacturing General	25	\$1,419,152	\$9,181,248
Retail	478	\$16,180,611	\$41,763,587
Transportation & Communication	227	\$16,324,134	\$63,972,415
Travel and Entertainment	561	\$15,049,023	\$39,275,932
Wholesale	97	\$8,087,079	\$28,620,716
Government	43	\$3,630,513	\$11,233,667
Other	85	\$3,070,033	\$4,989,755
Total	3,254	\$156,042,023	\$453,770,118

	Jobs	Wages	Output
Total	7,971	\$483,079,939	\$1,233,491,896

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$99,186,044	\$95,723,607	\$194,909,651

America's Debt Settlement Industry Economic Impact Study 2020: Arkansas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	16	\$1,020,003	\$2,666,851
Total	16	\$1,020,003	\$2,666,851

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,824	\$41,307
Business and Personal Services	4	\$213,256	\$461,991
Mining	0	\$6,585	\$77,176
Construction	0	\$3,774	\$14,034
Finance Insurance and Real Estate	4	\$165,125	\$995,529
Manufacturing General	2	\$112,643	\$854,911
Retail	0	\$1,486	\$4,713
Transportation & Communication	1	\$61,175	\$278,999
Travel and Entertainment	1	\$22,266	\$65,282
Wholesale	0	\$6,124	\$27,864
Government	0	\$16,828	\$31,082
Other	0	\$0	\$0
Total	13	\$622,087	\$2,852,888

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$172,335	\$885,423
Business and Personal Services	20	\$1,063,041	\$2,092,015
Mining	0	\$13,377	\$156,142
Construction	0	\$20,881	\$76,594
Finance Insurance and Real Estate	8	\$289,025	\$2,650,539
Manufacturing General	10	\$553,960	\$4,483,916
Retail	6	\$198,987	\$563,168
Transportation & Communication	3	\$243,093	\$1,003,114
Travel and Entertainment	7	\$178,582	\$511,058
Wholesale	1	\$123,540	\$471,495
Government	1	\$49,701	\$138,268
Other	1	\$45,499	\$82,720
Total	63	\$2,952,021	\$13,114,452

	Jobs	Wages	Output
Total	92	\$4,594,111	\$18,634,190

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$838,154	\$645,530	\$1,483,684

America's Debt Settlement Industry Economic Impact Study 2020: California All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,272	\$137,346,856	\$285,295,633
Creditor Institutions	330	\$41,345,489	\$87,022,439
Total	1,602	\$178,692,345	\$372,318,072

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$89,142	\$185,837
Business and Personal Services	227	\$18,971,672	\$32,097,440
Mining	1	\$36,594	\$406,459
Construction	4	\$288,373	\$822,440
Finance Insurance and Real Estate	92	\$8,573,116	\$25,438,638
Manufacturing General	16	\$1,423,381	\$8,760,073
Retail	3	\$131,694	\$340,339
Transportation & Communication	53	\$8,805,121	\$28,646,869
Travel and Entertainment	65	\$2,663,591	\$5,967,955
Wholesale	7	\$690,852	\$2,392,175
Government	11	\$1,073,977	\$2,180,398
Other	0	\$0	\$0
Total	481	\$42,747,511	\$107,238,623

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	39	\$2,170,553	\$5,070,259
Business and Personal Services	554	\$37,559,727	\$65,910,315
Mining	2	\$78,319	\$830,240
Construction	11	\$781,640	\$2,409,432
Finance Insurance and Real Estate	142	\$10,635,242	\$62,184,945
Manufacturing General	77	\$6,745,099	\$42,718,432
Retail	162	\$6,751,347	\$16,482,194
Transportation & Communication	95	\$10,180,252	\$35,554,062
Travel and Entertainment	216	\$7,604,202	\$18,451,175
Wholesale	42	\$4,311,956	\$14,741,995
Government	18	\$1,924,867	\$4,590,993
Other	38	\$1,641,421	\$2,623,565
Total	1,396	\$90,384,627	\$271,567,608

	Jobs	Wages	Output
Total	3,479	\$311,824,483	\$751,124,303

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$84,743,783	\$77,287,061	\$162,030,844

America's Debt Settlement Industry Economic Impact Study 2020: Colorado All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,413,455	\$4,998,276
Creditor Institutions	81	\$8,137,064	\$17,075,583
Total	109	\$10,550,519	\$22,073,859

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$8,098	\$29,569
Business and Personal Services	36	\$2,561,545	\$4,572,556
Mining	1	\$146,629	\$427,030
Construction	1	\$44,946	\$138,650
Finance Insurance and Real Estate	28	\$1,589,011	\$5,911,407
Manufacturing General	2	\$147,864	\$875,092
Retail	0	\$15,886	\$43,452
Transportation & Communication	9	\$787,295	\$3,626,492
Travel and Entertainment	9	\$307,671	\$666,543
Wholesale	1	\$80,879	\$275,134
Government	1	\$107,765	\$185,723
Other	0	\$0	\$0
Total	88	\$5,797,587	\$16,751,648

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$175,359	\$727,931
Business and Personal Services	78	\$4,775,923	\$8,584,577
Mining	2	\$279,540	\$855,334
Construction	2	\$98,865	\$320,208
Finance Insurance and Real Estate	33	\$1,697,795	\$11,691,475
Manufacturing General	9	\$611,741	\$4,489,454
Retail	26	\$903,637	\$2,339,451
Transportation & Communication	13	\$1,004,730	\$4,269,345
Travel and Entertainment	32	\$987,885	\$2,559,793
Wholesale	6	\$523,370	\$1,769,719
Government	2	\$194,707	\$471,007
Other	5	\$216,445	\$332,646
Total	213	\$11,469,998	\$38,410,938

	Jobs	Wages	Output
Total	410	\$27,818,103	\$77,236,445

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,641,053	\$3,565,126	\$9,206,179

America's Debt Settlement Industry Economic Impact Study 2020: Connecticut All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	2	\$311,534	\$512,350
Creditor Institutions	18	\$3,291,088	\$5,484,385
Total	20	\$3,602,622	\$5,996,736

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,900	\$4,396
Business and Personal Services	5	\$490,524	\$776,919
Mining	0	\$2,246	\$13,787
Construction	0	\$7,766	\$18,960
Finance Insurance and Real Estate	9	\$1,232,067	\$2,559,378
Manufacturing General	2	\$163,557	\$574,819
Retail	0	\$3,257	\$7,223
Transportation & Communication	1	\$180,670	\$659,680
Travel and Entertainment	1	\$64,574	\$124,875
Wholesale	0	\$15,327	\$48,588
Government	0	\$21,663	\$40,307
Other	0	\$0	\$0
Total	19	\$2,183,551	\$4,828,931

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,434	\$55,740
Business and Personal Services	18	\$1,404,313	\$2,334,145
Mining	0	\$4,401	\$27,726
Construction	0	\$27,652	\$76,211
Finance Insurance and Real Estate	16	\$1,639,473	\$6,201,733
Manufacturing General	5	\$624,212	\$2,367,595
Retail	5	\$230,903	\$513,629
Transportation & Communication	3	\$349,867	\$1,198,472
Travel and Entertainment	6	\$245,799	\$550,073
Wholesale	1	\$157,694	\$513,268
Government	1	\$62,458	\$146,419
Other	1	\$67,284	\$110,920
Total	58	\$4,832,490	\$14,095,932

	Jobs	Wages	Output
Total	97	\$10,618,662	\$24,921,599

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,408,022	\$865,149	\$2,273,171

America's Debt Settlement Industry Economic Impact Study 2020: Delaware All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$318,310	\$886,973
Creditor Institutions	32	\$3,953,338	\$11,162,220
Total	35	\$4,271,648	\$12,049,193

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,566	\$5,453
Business and Personal Services	9	\$680,415	\$1,305,922
Mining	0	\$1,017	\$3,822
Construction	0	\$11,955	\$39,138
Finance Insurance and Real Estate	5	\$407,141	\$1,923,552
Manufacturing General	0	\$21,800	\$290,583
Retail	0	\$4,662	\$12,722
Transportation & Communication	2	\$192,037	\$807,779
Travel and Entertainment	2	\$74,589	\$209,306
Wholesale	0	\$17,205	\$73,969
Government	0	\$32,937	\$68,059
Other	0	\$0	\$0
Total	19	\$1,446,322	\$4,740,305

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$48,469	\$151,615
Business and Personal Services	25	\$1,687,320	\$3,309,269
Mining	0	\$1,787	\$6,830
Construction	0	\$30,790	\$110,166
Finance Insurance and Real Estate	6	\$344,666	\$3,111,632
Manufacturing General	2	\$138,447	\$1,116,978
Retail	8	\$286,925	\$738,706
Transportation & Communication	4	\$367,662	\$1,525,156
Travel and Entertainment	9	\$293,235	\$815,900
Wholesale	2	\$168,236	\$651,930
Government	1	\$60,522	\$150,632
Other	1	\$79,060	\$136,440
Total	58	\$3,507,118	\$11,825,254

	Jobs	Wages	Output
Total	112	\$9,225,088	\$28,614,752

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,723,856	\$1,266,388	\$2,990,244

America's Debt Settlement Industry Economic Impact Study 2020: District Of Columbia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	8	\$1,626,347	\$2,761,326
Total	8	\$1,626,347	\$2,761,326

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$47	\$57
Business and Personal Services	2	\$259,512	\$345,844
Mining	0	\$26	\$2,104
Construction	0	\$1,819	\$4,952
Finance Insurance and Real Estate	2	\$267,475	\$613,179
Manufacturing General	0	\$5,265	\$15,411
Retail	0	\$1,013	\$2,066
Transportation & Communication	0	\$84,114	\$256,498
Travel and Entertainment	0	\$27,379	\$51,973
Wholesale	0	\$5,156	\$12,666
Government	0	\$14,225	\$25,220
Other	0	\$0	\$0
Total	5	\$666,031	\$1,329,969

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$132	\$192
Business and Personal Services	9	\$757,134	\$1,243,899
Mining	0	\$55	\$3,999
Construction	0	\$13,348	\$40,423
Finance Insurance and Real Estate	3	\$283,855	\$1,158,894
Manufacturing General	0	\$13,515	\$67,754
Retail	2	\$94,893	\$213,124
Transportation & Communication	2	\$211,072	\$732,999
Travel and Entertainment	3	\$144,828	\$330,060
Wholesale	1	\$92,726	\$291,093
Government	0	\$33,863	\$70,556
Other	1	\$42,160	\$53,483
Total	21	\$1,687,582	\$4,206,478

	Jobs	Wages	Output
Total	34	\$3,979,960	\$8,297,773

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$479,079	\$290,587	\$769,666

America's Debt Settlement Industry Economic Impact Study 2020: Florida All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	504	\$34,637,917	\$75,261,847
Creditor Institutions	310	\$24,687,894	\$54,354,295
Total	814	\$59,325,811	\$129,616,142

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$26,434	\$62,345
Business and Personal Services	322	\$18,259,721	\$35,418,005
Mining	1	\$8,231	\$177,043
Construction	6	\$300,988	\$1,068,688
Finance Insurance and Real Estate	170	\$8,351,520	\$34,255,967
Manufacturing General	10	\$579,273	\$2,627,183
Retail	4	\$122,592	\$339,345
Transportation & Communication	66	\$6,194,378	\$23,417,548
Travel and Entertainment	67	\$1,842,376	\$4,530,138
Wholesale	6	\$510,401	\$1,968,906
Government	11	\$853,610	\$1,958,164
Other	0	\$0	\$0
Total	663	\$37,049,523	\$105,823,331

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	14	\$431,689	\$1,191,056
Business and Personal Services	486	\$25,180,488	\$47,688,162
Mining	1	\$16,346	\$315,514
Construction	9	\$473,516	\$1,718,638
Finance Insurance and Real Estate	156	\$6,948,262	\$53,564,753
Manufacturing General	28	\$1,654,025	\$10,994,876
Retail	167	\$5,299,047	\$14,035,261
Transportation & Communication	76	\$5,202,125	\$21,718,015
Travel and Entertainment	187	\$4,780,694	\$12,924,055
Wholesale	33	\$2,690,630	\$9,849,628
Government	13	\$1,064,244	\$2,964,908
Other	22	\$651,057	\$1,039,817
Total	1,191	\$54,392,124	\$178,004,684

	Jobs	Wages	Output
Total	2,668	\$150,767,459	\$413,444,157

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$32,525,661	\$25,711,609	\$58,237,269

America's Debt Settlement Industry Economic Impact Study 2020: Georgia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	27	\$2,342,833	\$5,952,743
Creditor Institutions	93	\$9,343,349	\$24,054,987
Total	120	\$11,686,181	\$30,007,729

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$16,811	\$47,776
Business and Personal Services	42	\$2,687,461	\$5,193,778
Mining	0	\$7,552	\$41,682
Construction	1	\$40,146	\$140,995
Finance Insurance and Real Estate	29	\$1,808,563	\$7,707,606
Manufacturing General	5	\$382,096	\$2,133,196
Retail	0	\$17,365	\$49,452
Transportation & Communication	9	\$1,055,046	\$4,062,084
Travel and Entertainment	9	\$267,768	\$717,398
Wholesale	1	\$75,513	\$307,048
Government	2	\$113,052	\$295,862
Other	0	\$0	\$0
Total	99	\$6,471,372	\$20,696,878

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$189,709	\$962,116
Business and Personal Services	70	\$4,004,708	\$7,928,970
Mining	0	\$16,121	\$82,625
Construction	1	\$71,096	\$262,200
Finance Insurance and Real Estate	32	\$1,748,219	\$12,220,396
Manufacturing General	24	\$1,649,707	\$11,415,141
Retail	22	\$762,757	\$2,068,870
Transportation & Communication	11	\$1,015,295	\$4,028,192
Travel and Entertainment	26	\$706,391	\$2,044,149
Wholesale	5	\$435,774	\$1,695,607
Government	1	\$131,665	\$321,573
Other	4	\$132,465	\$242,993
Total	202	\$10,863,908	\$43,272,832

	Jobs	Wages	Output
Total	421	\$29,021,461	\$93,977,439

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,990,798	\$3,086,625	\$8,077,423

America's Debt Settlement Industry Economic Impact Study 2020: Hawaii All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	9	\$574,575	\$1,500,315
Total	9	\$574,575	\$1,500,315

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,492	\$3,058
Business and Personal Services	2	\$134,981	\$262,983
Mining	0	\$322	\$4,230
Construction	0	\$3,009	\$8,889
Finance Insurance and Real Estate	2	\$126,544	\$594,674
Manufacturing General	0	\$12,372	\$176,804
Retail	0	\$806	\$2,430
Transportation & Communication	0	\$37,820	\$146,512
Travel and Entertainment	1	\$16,507	\$40,899
Wholesale	0	\$3,099	\$13,947
Government	0	\$8,212	\$21,221
Other	0	\$0	\$0
Total	6	\$345,165	\$1,275,647

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$33,730	\$68,927
Business and Personal Services	15	\$903,629	\$1,652,746
Mining	0	\$769	\$8,792
Construction	0	\$20,229	\$64,845
Finance Insurance and Real Estate	5	\$246,856	\$2,232,409
Manufacturing General	2	\$79,390	\$750,969
Retail	4	\$163,862	\$438,146
Transportation & Communication	3	\$221,260	\$890,850
Travel and Entertainment	5	\$176,193	\$449,162
Wholesale	1	\$103,499	\$376,626
Government	0	\$42,104	\$102,674
Other	1	\$38,203	\$59,103
Total	38	\$2,029,724	\$7,095,248

	Jobs	Wages	Output
Total	53	\$2,949,464	\$9,871,210

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$533,083	\$527,547	\$1,060,630

America's Debt Settlement Industry Economic Impact Study 2020: Idaho All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	138	\$9,130,870	\$20,995,716
Creditor Institutions	13	\$995,276	\$2,318,936
Total	151	\$10,126,146	\$23,314,652

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,031	\$35,614
Business and Personal Services	51	\$2,359,770	\$4,944,016
Mining	0	\$2,803	\$25,083
Construction	1	\$51,268	\$189,403
Finance Insurance and Real Estate	24	\$865,173	\$4,455,867
Manufacturing General	2	\$97,121	\$480,579
Retail	1	\$21,705	\$58,062
Transportation & Communication	10	\$695,897	\$3,139,943
Travel and Entertainment	13	\$277,569	\$739,930
Wholesale	1	\$68,655	\$284,389
Government	2	\$133,329	\$251,628
Other	0	\$0	\$0
Total	104	\$4,584,321	\$14,604,514

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$218,331	\$797,977
Business and Personal Services	73	\$3,511,676	\$6,797,965
Mining	0	\$6,685	\$45,033
Construction	1	\$71,794	\$263,265
Finance Insurance and Real Estate	14	\$504,197	\$4,967,792
Manufacturing General	5	\$353,398	\$2,264,598
Retail	26	\$792,224	\$2,027,142
Transportation & Communication	11	\$760,893	\$3,121,541
Travel and Entertainment	29	\$640,417	\$1,810,773
Wholesale	5	\$375,164	\$1,401,474
Government	2	\$138,474	\$366,505
Other	4	\$121,756	\$215,218
Total	175	\$7,495,009	\$24,079,282

	Jobs	Wages	Output
Total	430	\$22,205,477	\$61,998,449

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,022,682	\$3,842,456	\$7,865,138

America's Debt Settlement Industry Economic Impact Study 2020: Illinois All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	37	\$3,228,188	\$7,014,197
Creditor Institutions	118	\$11,986,731	\$26,390,433
Total	155	\$15,214,919	\$33,404,630

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,442	\$78,796
Business and Personal Services	49	\$3,897,050	\$6,779,719
Mining	0	\$6,541	\$115,698
Construction	1	\$52,722	\$167,202
Finance Insurance and Real Estate	39	\$3,427,297	\$11,279,320
Manufacturing General	8	\$716,003	\$3,846,767
Retail	1	\$20,844	\$58,628
Transportation & Communication	11	\$1,156,563	\$4,531,300
Travel and Entertainment	11	\$376,386	\$880,373
Wholesale	1	\$98,726	\$364,479
Government	2	\$156,867	\$228,017
Other	0	\$0	\$0
Total	123	\$9,921,441	\$28,330,300

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$211,562	\$1,416,909
Business and Personal Services	90	\$5,646,086	\$10,372,643
Mining	1	\$32,663	\$298,759
Construction	1	\$93,143	\$310,348
Finance Insurance and Real Estate	47	\$3,479,011	\$19,081,483
Manufacturing General	30	\$2,677,790	\$18,139,937
Retail	25	\$898,210	\$2,359,853
Transportation & Communication	14	\$1,221,652	\$4,782,944
Travel and Entertainment	31	\$993,416	\$2,569,008
Wholesale	6	\$559,237	\$1,942,866
Government	2	\$187,284	\$385,798
Other	6	\$265,162	\$411,207
Total	260	\$16,265,218	\$62,071,754

	Jobs	Wages	Output
Total	539	\$41,401,578	\$123,806,684

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$7,069,526	\$4,771,145	\$11,840,671

America's Debt Settlement Industry Economic Impact Study 2020: Indiana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	49	\$4,119,195	\$9,156,717
Total	49	\$4,119,195	\$9,156,717

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,398	\$47,285
Business and Personal Services	13	\$762,485	\$1,498,303
Mining	0	\$3,771	\$41,821
Construction	0	\$14,662	\$47,292
Finance Insurance and Real Estate	12	\$835,581	\$2,925,276
Manufacturing General	6	\$403,646	\$2,538,720
Retail	0	\$6,025	\$16,880
Transportation & Communication	3	\$236,130	\$902,891
Travel and Entertainment	3	\$90,977	\$234,188
Wholesale	0	\$22,704	\$84,738
Government	1	\$39,635	\$70,534
Other	0	\$0	\$0
Total	38	\$2,425,014	\$8,407,929

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$143,187	\$949,283
Business and Personal Services	46	\$2,654,974	\$5,021,191
Mining	0	\$27,421	\$165,446
Construction	1	\$46,340	\$157,058
Finance Insurance and Real Estate	19	\$1,304,895	\$7,129,027
Manufacturing General	25	\$2,051,274	\$15,084,818
Retail	15	\$499,959	\$1,302,442
Transportation & Communication	6	\$483,350	\$1,957,651
Travel and Entertainment	16	\$422,375	\$1,203,395
Wholesale	3	\$239,926	\$851,145
Government	1	\$88,325	\$226,660
Other	3	\$121,169	\$215,588
Total	141	\$8,083,194	\$34,263,703

	Jobs	Wages	Output
Total	228	\$14,627,403	\$51,828,350

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,672,491	\$1,707,296	\$4,379,786

America's Debt Settlement Industry Economic Impact Study 2020: Iowa All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	35	\$3,565,337	\$7,460,495
Total	35	\$3,565,337	\$7,460,495

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$13,593	\$111,307
Business and Personal Services	8	\$502,066	\$964,589
Mining	0	\$1,479	\$16,020
Construction	0	\$11,084	\$34,765
Finance Insurance and Real Estate	9	\$470,331	\$2,203,820
Manufacturing General	2	\$172,448	\$928,144
Retail	0	\$4,300	\$11,841
Transportation & Communication	2	\$207,209	\$805,351
Travel and Entertainment	2	\$65,764	\$169,009
Wholesale	0	\$17,620	\$64,976
Government	0	\$31,297	\$52,481
Other	0	\$0	\$0
Total	25	\$1,497,190	\$5,362,302

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$278,685	\$2,463,317
Business and Personal Services	27	\$1,571,798	\$2,906,190
Mining	0	\$3,559	\$33,693
Construction	1	\$32,232	\$105,512
Finance Insurance and Real Estate	13	\$695,991	\$4,856,784
Manufacturing General	11	\$841,068	\$6,987,425
Retail	10	\$302,482	\$797,325
Transportation & Communication	4	\$373,294	\$1,456,479
Travel and Entertainment	10	\$275,232	\$751,010
Wholesale	2	\$177,123	\$619,103
Government	1	\$62,436	\$157,329
Other	2	\$81,532	\$143,948
Total	88	\$4,695,433	\$21,278,114

	Jobs	Wages	Output
Total	149	\$9,757,960	\$34,100,910

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,023,083	\$1,290,202	\$3,313,284

America's Debt Settlement Industry Economic Impact Study 2020: Kansas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$240,214	\$487,562
Creditor Institutions	26	\$2,406,669	\$4,949,655
Total	29	\$2,646,883	\$5,437,217

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,912	\$60,621
Business and Personal Services	8	\$472,766	\$927,947
Mining	1	\$19,072	\$226,102
Construction	0	\$7,927	\$25,790
Finance Insurance and Real Estate	8	\$488,342	\$1,887,923
Manufacturing General	2	\$119,799	\$1,030,314
Retail	0	\$3,393	\$10,214
Transportation & Communication	2	\$166,185	\$614,361
Travel and Entertainment	2	\$53,232	\$136,054
Wholesale	0	\$14,895	\$55,315
Government	0	\$24,252	\$43,674
Other	0	\$0	\$0
Total	23	\$1,380,774	\$5,018,315

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$222,341	\$1,388,880
Business and Personal Services	18	\$1,070,580	\$1,961,063
Mining	2	\$35,374	\$419,958
Construction	0	\$21,299	\$69,948
Finance Insurance and Real Estate	9	\$502,064	\$3,028,727
Manufacturing General	7	\$505,764	\$4,970,656
Retail	5	\$173,493	\$472,862
Transportation & Communication	3	\$293,127	\$1,060,084
Travel and Entertainment	7	\$196,609	\$504,962
Wholesale	1	\$130,458	\$448,941
Government	1	\$45,441	\$115,881
Other	1	\$49,801	\$84,863
Total	60	\$3,246,350	\$14,526,827

	Jobs	Wages	Output
Total	113	\$7,274,007	\$24,982,360

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$996,204	\$523,464	\$1,519,669

America's Debt Settlement Industry Economic Impact Study 2020: Kentucky All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	40	\$2,669,712	\$6,610,313
Total	40	\$2,669,712	\$6,610,313

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,294	\$24,983
Business and Personal Services	11	\$577,110	\$1,174,419
Mining	0	\$3,560	\$61,215
Construction	0	\$10,468	\$36,571
Finance Insurance and Real Estate	9	\$504,407	\$2,036,450
Manufacturing General	3	\$197,876	\$1,265,319
Retail	0	\$4,283	\$12,366
Transportation & Communication	2	\$181,817	\$750,109
Travel and Entertainment	3	\$66,047	\$174,554
Wholesale	0	\$14,895	\$65,928
Government	1	\$42,853	\$85,029
Other	0	\$0	\$0
Total	29	\$1,612,610	\$5,686,942

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$143,668	\$511,546
Business and Personal Services	27	\$1,460,958	\$2,833,031
Mining	1	\$33,210	\$284,658
Construction	1	\$27,920	\$99,416
Finance Insurance and Real Estate	11	\$577,709	\$3,996,106
Manufacturing General	12	\$865,571	\$7,094,516
Retail	9	\$266,736	\$720,740
Transportation & Communication	4	\$325,151	\$1,310,903
Travel and Entertainment	10	\$264,600	\$721,004
Wholesale	2	\$157,885	\$594,715
Government	1	\$73,277	\$203,846
Other	2	\$66,114	\$117,571
Total	86	\$4,262,799	\$18,488,052

	Jobs	Wages	Output
Total	156	\$8,545,121	\$30,785,307

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,499,552	\$973,723	\$2,473,274

America's Debt Settlement Industry Economic Impact Study 2020: Louisiana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$234,920	\$573,058
Creditor Institutions	45	\$3,073,462	\$7,596,854
Total	49	\$3,308,382	\$8,169,912

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,667	\$23,326
Business and Personal Services	13	\$745,909	\$1,493,516
Mining	1	\$41,394	\$336,876
Construction	0	\$14,664	\$47,363
Finance Insurance and Real Estate	11	\$499,747	\$2,479,960
Manufacturing General	2	\$204,661	\$3,908,152
Retail	0	\$4,859	\$14,508
Transportation & Communication	3	\$205,639	\$880,760
Travel and Entertainment	3	\$86,836	\$230,846
Wholesale	0	\$20,035	\$78,146
Government	1	\$39,398	\$101,622
Other	0	\$0	\$0
Total	34	\$1,872,810	\$9,595,074

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$105,395	\$356,331
Business and Personal Services	36	\$1,905,534	\$3,790,814
Mining	1	\$80,215	\$654,164
Construction	1	\$39,782	\$135,184
Finance Insurance and Real Estate	14	\$560,791	\$4,809,657
Manufacturing General	7	\$605,929	\$9,678,016
Retail	12	\$374,178	\$1,043,088
Transportation & Communication	5	\$390,438	\$1,657,522
Travel and Entertainment	15	\$364,924	\$1,058,560
Wholesale	2	\$198,624	\$738,027
Government	1	\$75,192	\$213,404
Other	2	\$75,562	\$147,710
Total	100	\$4,776,564	\$24,282,476

	Jobs	Wages	Output
Total	184	\$9,957,756	\$42,047,462

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,550,972	\$1,073,198	\$2,624,170

America's Debt Settlement Industry Economic Impact Study 2020: Maine All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	12	\$1,195,920	\$2,395,787
Total	12	\$1,195,920	\$2,395,787

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,434	\$11,068
Business and Personal Services	3	\$184,689	\$354,027
Mining	0	\$152	\$2,214
Construction	0	\$4,130	\$13,365
Finance Insurance and Real Estate	3	\$150,132	\$650,121
Manufacturing General	1	\$37,960	\$238,953
Retail	0	\$1,598	\$4,379
Transportation & Communication	1	\$59,781	\$221,577
Travel and Entertainment	1	\$25,366	\$59,061
Wholesale	0	\$5,547	\$21,890
Government	0	\$11,516	\$23,570
Other	0	\$0	\$0
Total	9	\$487,305	\$1,600,225

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$46,070	\$104,134
Business and Personal Services	12	\$736,879	\$1,349,270
Mining	0	\$339	\$4,492
Construction	0	\$15,230	\$49,429
Finance Insurance and Real Estate	4	\$169,770	\$1,281,384
Manufacturing General	3	\$176,920	\$1,184,603
Retail	3	\$111,515	\$288,032
Transportation & Communication	2	\$203,100	\$745,942
Travel and Entertainment	4	\$141,340	\$350,951
Wholesale	1	\$95,097	\$328,888
Government	0	\$33,934	\$82,308
Other	1	\$30,120	\$50,412
Total	32	\$1,760,316	\$5,819,847

	Jobs	Wages	Output
Total	52	\$3,443,541	\$9,815,859

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$509,570	\$365,937	\$875,507

America's Debt Settlement Industry Economic Impact Study 2020: Maryland All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	452	\$39,539,636	\$79,194,100
Creditor Institutions	71	\$7,235,732	\$14,684,845
Total	523	\$46,775,368	\$93,878,945

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,787	\$13,483
Business and Personal Services	167	\$11,252,765	\$20,182,057
Mining	0	\$1,238	\$44,655
Construction	3	\$202,446	\$611,270
Finance Insurance and Real Estate	79	\$6,096,641	\$18,441,456
Manufacturing General	4	\$317,119	\$1,542,108
Retail	2	\$70,342	\$183,370
Transportation & Communication	36	\$5,061,873	\$14,811,759
Travel and Entertainment	39	\$1,268,202	\$2,787,642
Wholesale	3	\$299,298	\$1,099,409
Government	7	\$600,976	\$1,050,958
Other	0	\$0	\$0
Total	340	\$25,175,687	\$60,768,168

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$74,311	\$283,401
Business and Personal Services	293	\$17,167,317	\$30,735,658
Mining	0	\$3,596	\$72,611
Construction	5	\$329,131	\$1,037,419
Finance Insurance and Real Estate	50	\$3,833,317	\$25,819,077
Manufacturing General	8	\$618,163	\$3,969,429
Retail	89	\$3,081,248	\$7,663,652
Transportation & Communication	44	\$3,754,344	\$13,808,971
Travel and Entertainment	104	\$3,071,236	\$7,672,568
Wholesale	18	\$1,606,100	\$5,403,887
Government	6	\$572,733	\$1,043,709
Other	20	\$862,765	\$1,313,337
Total	640	\$34,974,262	\$98,823,720

	Jobs	Wages	Output
Total	1,504	\$106,925,317	\$253,470,832

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$21,328,587	\$20,151,335	\$41,479,921

America's Debt Settlement Industry Economic Impact Study 2020: Massachusetts All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	419	\$41,927,562	\$83,144,950
Creditor Institutions	35	\$4,067,509	\$8,173,188
Total	454	\$45,995,071	\$91,318,138

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,742	\$10,639
Business and Personal Services	139	\$11,965,091	\$20,125,525
Mining	0	\$5,622	\$26,509
Construction	3	\$210,866	\$557,605
Finance Insurance and Real Estate	67	\$7,642,741	\$19,333,117
Manufacturing General	5	\$492,482	\$1,670,027
Retail	2	\$70,423	\$164,606
Transportation & Communication	34	\$3,881,889	\$14,508,287
Travel and Entertainment	35	\$1,300,775	\$2,730,460
Wholesale	3	\$327,427	\$1,059,898
Government	5	\$500,583	\$797,333
Other	0	\$0	\$0
Total	294	\$26,405,642	\$60,984,005

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$67,149	\$128,845
Business and Personal Services	295	\$19,892,017	\$34,234,842
Mining	0	\$13,238	\$61,350
Construction	5	\$345,407	\$974,449
Finance Insurance and Real Estate	61	\$5,706,204	\$28,808,113
Manufacturing General	15	\$1,302,378	\$6,702,132
Retail	83	\$3,270,600	\$7,389,117
Transportation & Communication	41	\$3,760,062	\$14,049,056
Travel and Entertainment	97	\$3,271,481	\$7,634,390
Wholesale	18	\$1,854,912	\$5,847,169
Government	6	\$573,186	\$1,073,425
Other	16	\$678,865	\$1,033,122
Total	638	\$40,735,501	\$107,936,011

	Jobs	Wages	Output
Total	1,386	\$113,136,214	\$260,238,154

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$22,142,913	\$21,054,946	\$43,197,859

America's Debt Settlement Industry Economic Impact Study 2020: Michigan All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	28	\$2,458,887	\$4,823,628
Creditor Institutions	96	\$9,745,720	\$19,372,066
Total	124	\$12,204,606	\$24,195,694

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,721	\$39,297
Business and Personal Services	41	\$2,687,545	\$4,863,156
Mining	0	\$3,738	\$98,035
Construction	1	\$45,345	\$143,495
Finance Insurance and Real Estate	28	\$1,484,160	\$6,128,537
Manufacturing General	7	\$545,231	\$2,564,712
Retail	0	\$17,085	\$45,619
Transportation & Communication	7	\$742,211	\$2,723,850
Travel and Entertainment	9	\$270,108	\$632,359
Wholesale	1	\$70,161	\$248,471
Government	1	\$107,178	\$179,448
Other	0	\$0	\$0
Total	97	\$5,980,482	\$17,666,979

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$83,240	\$766,086
Business and Personal Services	98	\$5,843,049	\$10,692,984
Mining	1	\$9,155	\$203,605
Construction	2	\$106,696	\$351,659
Finance Insurance and Real Estate	38	\$1,853,327	\$13,529,910
Manufacturing General	26	\$2,150,805	\$13,606,895
Retail	30	\$1,030,453	\$2,636,768
Transportation & Communication	13	\$1,105,439	\$4,213,617
Travel and Entertainment	34	\$907,345	\$2,391,944
Wholesale	6	\$537,004	\$1,816,980
Government	2	\$191,284	\$468,101
Other	6	\$251,910	\$438,505
Total	263	\$14,069,706	\$51,117,052

	Jobs	Wages	Output
Total	483	\$32,254,794	\$92,979,725

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,986,239	\$3,907,693	\$9,893,932

America's Debt Settlement Industry Economic Impact Study 2020: Minnesota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	4	\$363,668	\$723,864
Creditor Institutions	42	\$4,455,222	\$8,985,619
Total	46	\$4,818,890	\$9,709,483

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,729	\$72,090
Business and Personal Services	14	\$1,050,033	\$1,836,628
Mining	0	\$6,381	\$53,173
Construction	0	\$17,037	\$49,457
Finance Insurance and Real Estate	15	\$1,157,005	\$3,851,880
Manufacturing General	5	\$383,774	\$1,865,965
Retail	0	\$6,836	\$18,246
Transportation & Communication	3	\$325,329	\$1,143,242
Travel and Entertainment	3	\$105,607	\$243,503
Wholesale	0	\$32,499	\$104,540
Government	1	\$44,737	\$76,345
Other	0	\$0	\$0
Total	41	\$3,134,965	\$9,315,070

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$88,897	\$1,529,921
Business and Personal Services	37	\$2,387,197	\$4,260,350
Mining	0	\$16,309	\$122,859
Construction	1	\$46,491	\$144,069
Finance Insurance and Real Estate	21	\$1,493,114	\$7,810,773
Manufacturing General	16	\$1,231,029	\$7,875,338
Retail	11	\$398,003	\$1,003,453
Transportation & Communication	6	\$522,749	\$1,936,457
Travel and Entertainment	13	\$382,677	\$984,608
Wholesale	3	\$266,772	\$833,284
Government	1	\$92,014	\$243,705
Other	2	\$107,076	\$174,983
Total	118	\$7,032,329	\$26,919,799

	Jobs	Wages	Output
Total	206	\$14,986,185	\$45,944,353

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,326,944	\$1,434,334	\$3,761,278

America's Debt Settlement Industry Economic Impact Study 2020: Mississippi All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	30	\$1,431,476	\$4,491,157
Total	30	\$1,431,476	\$4,491,157

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,271	\$31,410
Business and Personal Services	8	\$313,593	\$728,649
Mining	0	\$5,224	\$63,572
Construction	0	\$5,923	\$23,380
Finance Insurance and Real Estate	6	\$231,592	\$1,298,844
Manufacturing General	1	\$77,271	\$924,524
Retail	0	\$2,515	\$8,167
Transportation & Communication	1	\$88,239	\$463,768
Travel and Entertainment	2	\$35,865	\$116,468
Wholesale	0	\$7,933	\$39,249
Government	0	\$24,214	\$52,106
Other	0	\$0	\$0
Total	19	\$802,641	\$3,750,136

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$105,356	\$565,347
Business and Personal Services	20	\$975,771	\$2,012,413
Mining	0	\$11,692	\$129,966
Construction	0	\$19,781	\$76,129
Finance Insurance and Real Estate	7	\$224,601	\$2,311,126
Manufacturing General	8	\$418,575	\$3,890,805
Retail	7	\$192,864	\$559,500
Transportation & Communication	3	\$243,457	\$1,056,367
Travel and Entertainment	8	\$179,276	\$536,883
Wholesale	2	\$114,250	\$445,709
Government	1	\$42,144	\$125,081
Other	1	\$41,092	\$87,257
Total	60	\$2,568,858	\$11,796,584

	Jobs	Wages	Output
Total	109	\$4,802,975	\$20,037,877

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$848,387	\$719,189	\$1,567,576

America's Debt Settlement Industry Economic Impact Study 2020: Missouri All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	14	\$913,209	\$2,240,789
Creditor Institutions	64	\$4,843,898	\$12,043,492
Total	78	\$5,757,108	\$14,284,281

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$9,406	\$40,536
Business and Personal Services	23	\$1,445,922	\$2,771,299
Mining	0	\$3,054	\$50,617
Construction	0	\$26,905	\$86,434
Finance Insurance and Real Estate	19	\$1,313,761	\$4,673,003
Manufacturing General	4	\$234,478	\$1,170,290
Retail	0	\$9,925	\$28,782
Transportation & Communication	5	\$463,353	\$2,094,365
Travel and Entertainment	6	\$159,664	\$403,996
Wholesale	1	\$42,784	\$162,478
Government	1	\$88,114	\$131,188
Other	0	\$0	\$0
Total	59	\$3,797,364	\$11,612,988

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$144,656	\$855,253
Business and Personal Services	60	\$3,278,794	\$6,419,796
Mining	0	\$8,806	\$111,434
Construction	1	\$63,558	\$217,137
Finance Insurance and Real Estate	25	\$1,377,805	\$8,673,262
Manufacturing General	14	\$1,024,544	\$7,795,658
Retail	20	\$601,339	\$1,648,036
Transportation & Communication	9	\$637,653	\$2,787,900
Travel and Entertainment	22	\$562,191	\$1,588,614
Wholesale	4	\$333,331	\$1,222,086
Government	2	\$132,442	\$354,215
Other	3	\$135,973	\$238,416
Total	169	\$8,301,091	\$31,911,808

	Jobs	Wages	Output
Total	306	\$17,855,563	\$57,809,077

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,215,063	\$2,130,537	\$5,345,600

America's Debt Settlement Industry Economic Impact Study 2020: Montana All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	7	\$549,948	\$1,264,328
Total	7	\$549,948	\$1,264,328

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,329	\$17,459
Business and Personal Services	2	\$86,096	\$172,579
Mining	0	\$10,457	\$56,297
Construction	0	\$2,193	\$7,443
Finance Insurance and Real Estate	2	\$114,696	\$537,125
Manufacturing General	0	\$23,285	\$384,782
Retail	0	\$928	\$2,265
Transportation & Communication	0	\$32,412	\$135,439
Travel and Entertainment	0	\$12,225	\$31,212
Wholesale	0	\$3,220	\$12,418
Government	0	\$6,361	\$11,032
Other	0	\$0	\$0
Total	6	\$295,202	\$1,368,051

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$40,763	\$335,297
Business and Personal Services	10	\$599,143	\$1,112,809
Mining	0	\$30,263	\$151,284
Construction	0	\$12,823	\$42,763
Finance Insurance and Real Estate	3	\$130,078	\$1,020,042
Manufacturing General	1	\$71,842	\$1,024,356
Retail	3	\$98,699	\$238,962
Transportation & Communication	2	\$177,385	\$668,162
Travel and Entertainment	4	\$120,173	\$304,913
Wholesale	1	\$82,292	\$286,093
Government	0	\$27,037	\$67,781
Other	1	\$26,581	\$46,783
Total	28	\$1,417,079	\$5,299,247

	Jobs	Wages	Output
Total	41	\$2,262,228	\$7,931,626

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$304,788	\$195,147	\$499,935

America's Debt Settlement Industry Economic Impact Study 2020: Nebraska All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	28	\$2,897,927	\$5,697,544
Total	28	\$2,897,927	\$5,697,544

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,291	\$82,084
Business and Personal Services	7	\$466,042	\$870,354
Mining	0	\$1,303	\$14,239
Construction	0	\$8,158	\$27,076
Finance Insurance and Real Estate	7	\$354,444	\$1,519,325
Manufacturing General	1	\$65,055	\$376,427
Retail	0	\$3,528	\$10,033
Transportation & Communication	2	\$187,780	\$717,062
Travel and Entertainment	2	\$53,796	\$132,802
Wholesale	0	\$14,387	\$51,692
Government	0	\$32,790	\$69,685
Other	0	\$0	\$0
Total	20	\$1,206,575	\$3,870,777

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$408,936	\$1,878,591
Business and Personal Services	23	\$1,404,146	\$2,628,473
Mining	0	\$2,725	\$28,416
Construction	0	\$26,024	\$86,582
Finance Insurance and Real Estate	9	\$457,118	\$3,266,371
Manufacturing General	6	\$380,820	\$3,687,039
Retail	8	\$250,322	\$671,483
Transportation & Communication	4	\$323,396	\$1,192,147
Travel and Entertainment	8	\$240,099	\$635,732
Wholesale	2	\$156,015	\$546,070
Government	1	\$73,059	\$219,836
Other	1	\$62,589	\$115,944
Total	68	\$3,785,249	\$14,956,686

	Jobs	Wages	Output
Total	115	\$7,889,750	\$24,525,007

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,365,031	\$738,110	\$2,103,142

America's Debt Settlement Industry Economic Impact Study 2020: Nevada All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	448	\$32,776,591	\$84,861,331
Creditor Institutions	39	\$3,330,428	\$8,737,211
Total	487	\$36,107,019	\$93,598,542

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,051	\$5,224
Business and Personal Services	174	\$9,505,761	\$19,358,287
Mining	0	\$17,589	\$135,101
Construction	3	\$174,472	\$585,572
Finance Insurance and Real Estate	70	\$2,069,572	\$13,533,780
Manufacturing General	4	\$210,184	\$804,532
Retail	2	\$64,766	\$192,485
Transportation & Communication	34	\$3,212,783	\$13,928,673
Travel and Entertainment	35	\$1,066,526	\$2,937,028
Wholesale	3	\$245,963	\$997,495
Government	7	\$451,662	\$1,233,940
Other	0	\$0	\$0
Total	332	\$17,020,328	\$53,712,117

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$15,135	\$97,615
Business and Personal Services	221	\$11,682,627	\$23,319,356
Mining	1	\$46,598	\$283,980
Construction	5	\$251,538	\$908,476
Finance Insurance and Real Estate	48	\$1,282,869	\$17,084,086
Manufacturing General	4	\$260,448	\$1,544,633
Retail	78	\$2,575,960	\$7,159,901
Transportation & Communication	37	\$2,596,428	\$11,282,100
Travel and Entertainment	77	\$2,118,061	\$6,252,966
Wholesale	16	\$1,233,939	\$4,772,812
Government	7	\$505,864	\$1,520,156
Other	13	\$441,916	\$788,336
Total	506	\$23,011,383	\$75,014,418

	Jobs	Wages	Output
Total	1,326	\$76,138,730	\$222,325,077

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$16,262,298	\$15,463,869	\$31,726,167

America's Debt Settlement Industry Economic Impact Study 2020: New Hampshire All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	10	\$918,789	\$1,901,494
Total	10	\$918,789	\$1,901,494

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,664	\$3,483
Business and Personal Services	2	\$180,204	\$326,074
Mining	0	\$316	\$3,850
Construction	0	\$4,233	\$10,399
Finance Insurance and Real Estate	3	\$255,981	\$782,144
Manufacturing General	1	\$65,668	\$282,062
Retail	0	\$1,545	\$3,488
Transportation & Communication	1	\$64,339	\$207,942
Travel and Entertainment	1	\$21,159	\$46,546
Wholesale	0	\$4,992	\$17,994
Government	0	\$8,076	\$15,122
Other	0	\$0	\$0
Total	8	\$608,177	\$1,699,104

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$9,224	\$28,321
Business and Personal Services	11	\$738,988	\$1,326,938
Mining	0	\$749	\$8,143
Construction	0	\$16,101	\$47,682
Finance Insurance and Real Estate	4	\$283,770	\$1,771,707
Manufacturing General	3	\$202,635	\$1,015,478
Retail	3	\$121,221	\$283,100
Transportation & Communication	2	\$203,410	\$743,324
Travel and Entertainment	4	\$140,976	\$341,089
Wholesale	1	\$92,742	\$315,912
Government	0	\$29,559	\$69,517
Other	1	\$29,064	\$49,039
Total	31	\$1,868,439	\$6,000,252

	Jobs	Wages	Output
Total	48	\$3,395,405	\$9,600,850

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$545,697	\$301,714	\$847,411

America's Debt Settlement Industry Economic Impact Study 2020: New Jersey All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	92	\$9,088,505	\$17,974,068
Total	92	\$9,088,505	\$17,974,068

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$4,321	\$8,542
Business and Personal Services	26	\$2,145,771	\$3,714,491
Mining	0	\$17,859	\$23,417
Construction	0	\$35,020	\$97,755
Finance Insurance and Real Estate	28	\$2,432,972	\$6,832,525
Manufacturing General	4	\$345,544	\$1,614,916
Retail	0	\$12,679	\$30,161
Transportation & Communication	6	\$719,889	\$2,415,410
Travel and Entertainment	6	\$212,418	\$455,035
Wholesale	1	\$57,885	\$197,667
Government	1	\$85,424	\$151,532
Other	0	\$0	\$0
Total	72	\$6,069,781	\$15,541,451

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$50,851	\$122,175
Business and Personal Services	55	\$3,703,927	\$6,408,490
Mining	0	\$32,924	\$43,833
Construction	1	\$65,986	\$196,328
Finance Insurance and Real Estate	37	\$2,518,689	\$13,669,895
Manufacturing General	15	\$1,752,676	\$8,974,786
Retail	16	\$680,778	\$1,550,701
Transportation & Communication	9	\$852,211	\$2,995,189
Travel and Entertainment	18	\$585,561	\$1,378,794
Wholesale	4	\$397,761	\$1,288,997
Government	1	\$141,668	\$283,005
Other	3	\$142,158	\$222,869
Total	161	\$10,925,190	\$37,135,064

	Jobs	Wages	Output
Total	326	\$26,083,477	\$70,650,583

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,489,802	\$3,775,904	\$9,265,706

America's Debt Settlement Industry Economic Impact Study 2020: New Mexico All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	18	\$977,303	\$2,760,032
Total	18	\$977,303	\$2,760,032

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$3,478	\$10,848
Business and Personal Services	4	\$182,109	\$389,639
Mining	0	\$25,253	\$232,059
Construction	0	\$3,197	\$11,869
Finance Insurance and Real Estate	3	\$147,798	\$710,901
Manufacturing General	0	\$20,407	\$295,005
Retail	0	\$1,516	\$4,496
Transportation & Communication	1	\$55,015	\$255,761
Travel and Entertainment	1	\$26,150	\$71,882
Wholesale	0	\$4,847	\$24,185
Government	0	\$15,081	\$47,331
Other	0	\$0	\$0
Total	10	\$484,852	\$2,053,977

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$84,530	\$259,492
Business and Personal Services	18	\$930,934	\$1,828,213
Mining	1	\$60,984	\$503,898
Construction	0	\$18,036	\$65,419
Finance Insurance and Real Estate	5	\$207,841	\$2,059,746
Manufacturing General	2	\$88,721	\$1,107,992
Retail	5	\$176,643	\$470,776
Transportation & Communication	3	\$222,019	\$919,263
Travel and Entertainment	7	\$194,165	\$528,957
Wholesale	1	\$102,075	\$389,605
Government	1	\$49,739	\$157,178
Other	1	\$40,213	\$70,661
Total	47	\$2,175,900	\$8,361,199

	Jobs	Wages	Output
Total	75	\$3,638,055	\$13,175,209

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$643,670	\$497,327	\$1,140,997

America's Debt Settlement Industry Economic Impact Study 2020: New York All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	1,245	\$217,813,538	\$527,080,522
Creditor Institutions	85	\$17,151,714	\$42,055,843
Total	1,330	\$234,965,252	\$569,136,365

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,226	\$38,089
Business and Personal Services	384	\$42,605,255	\$75,459,355
Mining	0	\$80,865	\$113,632
Construction	7	\$641,943	\$1,986,579
Finance Insurance and Real Estate	161	\$24,419,499	\$60,522,954
Manufacturing General	9	\$710,031	\$2,786,435
Retail	4	\$240,990	\$678,324
Transportation & Communication	87	\$16,942,914	\$61,215,338
Travel and Entertainment	91	\$4,841,161	\$11,762,529
Wholesale	8	\$1,165,059	\$4,478,091
Government	16	\$2,012,508	\$3,721,039
Other	0	\$0	\$0
Total	768	\$93,674,450	\$222,762,364

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	10	\$248,830	\$867,077
Business and Personal Services	994	\$80,544,735	\$149,088,453
Mining	1	\$188,346	\$260,201
Construction	15	\$1,333,074	\$4,443,948
Finance Insurance and Real Estate	213	\$22,574,769	\$109,782,038
Manufacturing General	38	\$2,938,691	\$16,601,871
Retail	275	\$13,516,113	\$34,870,542
Transportation & Communication	129	\$16,714,541	\$66,760,174
Travel and Entertainment	322	\$14,059,712	\$36,681,061
Wholesale	57	\$7,490,602	\$27,385,677
Government	27	\$3,491,268	\$7,815,928
Other	63	\$3,309,064	\$5,401,618
Total	2,142	\$166,409,745	\$459,958,588

	Jobs	Wages	Output
Total	4,240	\$495,049,448	\$1,251,857,318

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$99,151,091	\$97,300,334	\$196,451,425

America's Debt Settlement Industry Economic Impact Study 2020: North Carolina All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	7	\$630,882	\$1,479,831
Creditor Institutions	60	\$6,318,008	\$15,016,563
Total	67	\$6,948,890	\$16,496,394

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,666	\$50,036
Business and Personal Services	21	\$1,335,967	\$2,605,777
Mining	0	\$2,344	\$35,418
Construction	0	\$23,950	\$80,401
Finance Insurance and Real Estate	21	\$1,596,832	\$6,224,859
Manufacturing General	5	\$365,080	\$1,961,810
Retail	0	\$9,487	\$26,168
Transportation & Communication	4	\$445,707	\$1,868,044
Travel and Entertainment	5	\$165,467	\$400,064
Wholesale	0	\$43,478	\$159,250
Government	1	\$62,439	\$146,967
Other	0	\$0	\$0
Total	60	\$4,070,418	\$13,558,794

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$368,500	\$1,163,178
Business and Personal Services	62	\$3,577,483	\$6,810,437
Mining	0	\$5,986	\$78,229
Construction	1	\$67,430	\$236,715
Finance Insurance and Real Estate	33	\$1,988,439	\$12,596,798
Manufacturing General	27	\$1,852,888	\$14,756,593
Retail	24	\$779,272	\$2,058,536
Transportation & Communication	10	\$793,953	\$3,303,988
Travel and Entertainment	25	\$688,496	\$1,861,201
Wholesale	4	\$413,013	\$1,483,627
Government	1	\$118,081	\$299,191
Other	3	\$86,275	\$148,378
Total	197	\$10,739,817	\$44,796,872

	Jobs	Wages	Output
Total	324	\$21,759,126	\$74,852,060

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,868,886	\$2,457,814	\$6,326,700

America's Debt Settlement Industry Economic Impact Study 2020: North Dakota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	9	\$649,544	\$1,545,594
Total	9	\$649,544	\$1,545,594

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,677	\$34,000
Business and Personal Services	2	\$106,209	\$201,491
Mining	0	\$10,788	\$105,954
Construction	0	\$2,437	\$7,593
Finance Insurance and Real Estate	2	\$140,564	\$568,016
Manufacturing General	0	\$20,246	\$207,899
Retail	0	\$959	\$2,586
Transportation & Communication	1	\$44,377	\$168,465
Travel and Entertainment	1	\$13,335	\$36,099
Wholesale	0	\$5,115	\$20,000
Government	0	\$10,163	\$19,488
Other	0	\$0	\$0
Total	6	\$355,869	\$1,371,592

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$30,815	\$673,799
Business and Personal Services	9	\$541,158	\$997,616
Mining	0	\$31,308	\$233,278
Construction	0	\$11,622	\$38,038
Finance Insurance and Real Estate	3	\$134,718	\$807,815
Manufacturing General	1	\$78,800	\$830,994
Retail	2	\$77,880	\$198,374
Transportation & Communication	2	\$174,937	\$640,192
Travel and Entertainment	3	\$105,809	\$268,124
Wholesale	1	\$79,270	\$273,337
Government	0	\$26,200	\$65,969
Other	1	\$25,409	\$44,514
Total	25	\$1,317,927	\$5,072,050

	Jobs	Wages	Output
Total	40	\$2,323,340	\$7,989,236

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$298,021	\$864	\$298,885

America's Debt Settlement Industry Economic Impact Study 2020: Ohio All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	9	\$691,430	\$1,830,218
Creditor Institutions	108	\$9,626,817	\$25,820,456
Total	117	\$10,318,248	\$27,650,674

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$10,455	\$48,037
Business and Personal Services	34	\$2,105,661	\$4,194,671
Mining	0	\$10,518	\$387,704
Construction	1	\$38,647	\$123,445
Finance Insurance and Real Estate	25	\$1,443,451	\$6,885,773
Manufacturing General	9	\$645,704	\$3,787,955
Retail	0	\$15,076	\$45,883
Transportation & Communication	7	\$678,855	\$2,828,651
Travel and Entertainment	8	\$241,210	\$631,910
Wholesale	1	\$63,573	\$253,809
Government	1	\$101,321	\$182,113
Other	0	\$0	\$0
Total	87	\$5,354,470	\$19,369,950

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$78,850	\$839,344
Business and Personal Services	65	\$3,701,954	\$7,451,939
Mining	1	\$44,653	\$748,072
Construction	1	\$68,873	\$242,900
Finance Insurance and Real Estate	34	\$1,773,785	\$13,022,003
Manufacturing General	31	\$2,327,138	\$16,956,570
Retail	18	\$604,748	\$1,732,643
Transportation & Communication	9	\$781,538	\$3,307,465
Travel and Entertainment	22	\$645,713	\$1,816,475
Wholesale	4	\$382,080	\$1,458,896
Government	2	\$144,302	\$372,553
Other	4	\$165,517	\$315,939
Total	199	\$10,719,151	\$48,264,800

	Jobs	Wages	Output
Total	403	\$26,391,869	\$95,285,425

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,353,942	\$2,825,544	\$7,179,486

America's Debt Settlement Industry Economic Impact Study 2020: Oklahoma All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	14	\$628,454	\$1,754,168
Creditor Institutions	41	\$2,117,977	\$5,990,258
Total	55	\$2,746,432	\$7,744,426

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,461	\$24,982
Business and Personal Services	16	\$772,777	\$1,628,016
Mining	2	\$144,145	\$943,203
Construction	0	\$11,349	\$40,177
Finance Insurance and Real Estate	12	\$479,246	\$2,433,063
Manufacturing General	2	\$100,372	\$919,843
Retail	0	\$5,310	\$16,018
Transportation & Communication	3	\$287,162	\$1,050,113
Travel and Entertainment	4	\$90,309	\$243,368
Wholesale	0	\$21,280	\$95,784
Government	1	\$55,899	\$161,623
Other	0	\$0	\$0
Total	40	\$1,973,309	\$7,556,191

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$117,705	\$622,198
Business and Personal Services	32	\$1,588,198	\$3,186,694
Mining	4	\$288,554	\$1,804,328
Construction	1	\$29,648	\$108,367
Finance Insurance and Real Estate	12	\$460,068	\$3,896,882
Manufacturing General	6	\$371,792	\$3,346,061
Retail	11	\$308,903	\$857,603
Transportation & Communication	5	\$379,778	\$1,571,356
Travel and Entertainment	13	\$298,604	\$849,232
Wholesale	2	\$173,809	\$689,909
Government	1	\$86,417	\$292,798
Other	2	\$53,743	\$105,483
Total	96	\$4,157,219	\$17,330,911

	Jobs	Wages	Output
Total	191	\$8,876,960	\$32,631,528

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,425,014	\$1,012,646	\$2,437,660

America's Debt Settlement Industry Economic Impact Study 2020: Oregon All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	3	\$256,439	\$530,168
Creditor Institutions	27	\$2,667,649	\$5,588,378
Total	30	\$2,924,087	\$6,118,546

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$20,398	\$40,332
Business and Personal Services	9	\$600,791	\$1,111,345
Mining	0	\$976	\$16,249
Construction	0	\$11,218	\$33,506
Finance Insurance and Real Estate	8	\$508,627	\$2,038,091
Manufacturing General	3	\$198,018	\$906,707
Retail	0	\$4,253	\$10,071
Transportation & Communication	2	\$196,316	\$698,898
Travel and Entertainment	2	\$72,850	\$160,275
Wholesale	0	\$16,640	\$57,387
Government	0	\$29,749	\$63,531
Other	0	\$0	\$0
Total	25	\$1,659,837	\$5,136,392

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$196,747	\$524,394
Business and Personal Services	20	\$1,264,716	\$2,290,248
Mining	0	\$2,453	\$33,857
Construction	0	\$26,842	\$85,021
Finance Insurance and Real Estate	11	\$563,433	\$4,076,751
Manufacturing General	10	\$689,578	\$4,108,396
Retail	6	\$223,718	\$520,607
Transportation & Communication	3	\$320,029	\$1,157,403
Travel and Entertainment	8	\$250,478	\$613,163
Wholesale	2	\$149,693	\$503,095
Government	1	\$59,769	\$170,968
Other	1	\$59,313	\$101,116
Total	69	\$3,806,767	\$14,185,018

	Jobs	Wages	Output
Total	124	\$8,390,692	\$25,439,957

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,259,044	\$776,810	\$2,035,854

America's Debt Settlement Industry Economic Impact Study 2020: Pennsylvania All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	284	\$24,982,711	\$49,658,685
Creditor Institutions	70	\$7,108,193	\$14,316,655
Total	354	\$32,090,904	\$63,975,339

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$16,915	\$45,612
Business and Personal Services	109	\$7,702,309	\$13,242,578
Mining	1	\$30,731	\$440,656
Construction	2	\$136,774	\$402,583
Finance Insurance and Real Estate	61	\$3,579,071	\$13,763,582
Manufacturing General	9	\$647,980	\$3,675,136
Retail	1	\$49,238	\$124,885
Transportation & Communication	23	\$4,715,820	\$10,516,512
Travel and Entertainment	26	\$808,036	\$1,849,147
Wholesale	2	\$189,147	\$716,113
Government	4	\$383,695	\$642,607
Other	0	\$0	\$0
Total	239	\$18,259,715	\$45,419,411

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$188,225	\$816,712
Business and Personal Services	264	\$16,063,130	\$28,411,208
Mining	2	\$93,821	\$1,031,789
Construction	4	\$281,262	\$871,418
Finance Insurance and Real Estate	74	\$4,171,581	\$28,009,136
Manufacturing General	32	\$2,461,783	\$16,939,166
Retail	81	\$2,748,044	\$6,714,719
Transportation & Communication	36	\$3,452,044	\$11,542,290
Travel and Entertainment	86	\$2,407,522	\$6,140,893
Wholesale	14	\$1,276,578	\$4,498,614
Government	7	\$602,202	\$1,380,268
Other	16	\$627,907	\$1,058,953
Total	624	\$34,374,098	\$107,415,167

	Jobs	Wages	Output
Total	1,217	\$84,724,718	\$216,809,917

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$16,544,506	\$14,679,295	\$31,223,801

America's Debt Settlement Industry Economic Impact Study 2020: Rhode Island All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	9	\$712,316	\$1,598,386
Total	9	\$712,316	\$1,598,386

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$771	\$1,206
Business and Personal Services	2	\$153,193	\$285,473
Mining	0	\$89	\$1,982
Construction	0	\$2,919	\$9,075
Finance Insurance and Real Estate	3	\$212,882	\$752,515
Manufacturing General	0	\$31,460	\$139,570
Retail	0	\$1,093	\$2,799
Transportation & Communication	0	\$40,687	\$161,162
Travel and Entertainment	1	\$17,662	\$42,138
Wholesale	0	\$3,862	\$16,207
Government	0	\$7,156	\$14,336
Other	0	\$0	\$0
Total	7	\$471,773	\$1,426,464

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,375	\$12,352
Business and Personal Services	10	\$645,557	\$1,191,916
Mining	0	\$215	\$4,174
Construction	0	\$12,901	\$41,966
Finance Insurance and Real Estate	4	\$214,345	\$1,376,437
Manufacturing General	2	\$135,514	\$742,322
Retail	2	\$93,185	\$230,137
Transportation & Communication	2	\$182,214	\$689,497
Travel and Entertainment	4	\$126,024	\$315,069
Wholesale	1	\$84,218	\$292,993
Government	0	\$27,162	\$62,055
Other	1	\$26,448	\$44,257
Total	27	\$1,554,159	\$5,003,175

	Jobs	Wages	Output
Total	42	\$2,738,248	\$8,028,025

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$420,883	\$302,681	\$723,564

America's Debt Settlement Industry Economic Impact Study 2020: South Carolina All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	8	\$788,403	\$1,410,638
Creditor Institutions	54	\$6,205,875	\$11,251,154
Total	62	\$6,994,278	\$12,661,792

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,298	\$17,611
Business and Personal Services	20	\$1,192,860	\$2,220,739
Mining	0	\$1,129	\$22,471
Construction	0	\$21,250	\$72,971
Finance Insurance and Real Estate	14	\$622,288	\$2,778,492
Manufacturing General	3	\$226,135	\$1,318,139
Retail	0	\$8,564	\$22,554
Transportation & Communication	3	\$421,974	\$1,317,652
Travel and Entertainment	5	\$135,788	\$316,892
Wholesale	0	\$32,857	\$115,800
Government	1	\$61,562	\$152,457
Other	0	\$0	\$0
Total	47	\$2,729,706	\$8,355,779

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$38,023	\$287,744
Business and Personal Services	36	\$2,145,595	\$3,778,324
Mining	0	\$2,773	\$44,819
Construction	1	\$43,987	\$144,650
Finance Insurance and Real Estate	15	\$619,607	\$4,974,659
Manufacturing General	12	\$878,215	\$6,127,209
Retail	13	\$424,367	\$1,072,564
Transportation & Communication	6	\$529,785	\$1,892,326
Travel and Entertainment	15	\$438,884	\$1,124,304
Wholesale	3	\$239,361	\$794,851
Government	1	\$94,478	\$239,489
Other	2	\$92,024	\$148,684
Total	106	\$5,547,099	\$20,629,623

	Jobs	Wages	Output
Total	215	\$15,271,083	\$41,647,194

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,351,552	\$1,453,427	\$3,804,979

America's Debt Settlement Industry Economic Impact Study 2020: South Dakota All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	16	\$2,045,342	\$4,657,772
Total	16	\$2,045,342	\$4,657,772

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,113	\$38,580
Business and Personal Services	3	\$199,348	\$388,603
Mining	0	\$809	\$11,122
Construction	0	\$4,557	\$14,737
Finance Insurance and Real Estate	3	\$163,729	\$934,499
Manufacturing General	1	\$39,665	\$165,222
Retail	0	\$2,078	\$5,810
Transportation & Communication	1	\$93,970	\$352,619
Travel and Entertainment	1	\$31,226	\$82,254
Wholesale	0	\$9,793	\$38,191
Government	0	\$15,396	\$30,370
Other	0	\$0	\$0
Total	9	\$566,684	\$2,062,006

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$114,280	\$817,610
Business and Personal Services	15	\$1,023,470	\$1,915,345
Mining	0	\$2,028	\$22,876
Construction	0	\$20,413	\$68,346
Finance Insurance and Real Estate	5	\$208,840	\$1,631,375
Manufacturing General	2	\$138,802	\$1,127,504
Retail	5	\$170,760	\$449,976
Transportation & Communication	3	\$248,299	\$958,778
Travel and Entertainment	6	\$179,545	\$485,986
Wholesale	1	\$119,963	\$431,901
Government	0	\$43,306	\$117,923
Other	1	\$46,995	\$83,146
Total	41	\$2,316,699	\$8,110,768

	Jobs	Wages	Output
Total	66	\$4,928,725	\$14,830,545

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$766,805	\$152,169	\$918,974

America's Debt Settlement Industry Economic Impact Study 2020: Tennessee All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$413,034	\$937,831
Creditor Institutions	86	\$6,889,804	\$15,851,572
Total	92	\$7,302,838	\$16,789,403

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,134	\$20,441
Business and Personal Services	29	\$1,746,612	\$3,385,509
Mining	0	\$3,483	\$53,858
Construction	1	\$34,975	\$100,331
Finance Insurance and Real Estate	19	\$1,256,882	\$4,504,154
Manufacturing General	4	\$286,376	\$1,616,566
Retail	0	\$12,584	\$33,413
Transportation & Communication	6	\$523,003	\$2,152,008
Travel and Entertainment	6	\$224,938	\$497,472
Wholesale	1	\$44,768	\$176,760
Government	1	\$92,103	\$227,852
Other	0	\$0	\$0
Total	68	\$4,230,859	\$12,768,364

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$27,477	\$330,791
Business and Personal Services	60	\$3,876,287	\$6,795,428
Mining	0	\$9,031	\$114,207
Construction	1	\$76,078	\$235,908
Finance Insurance and Real Estate	23	\$1,376,934	\$8,637,303
Manufacturing General	18	\$1,307,195	\$9,282,348
Retail	21	\$771,220	\$1,933,737
Transportation & Communication	9	\$684,686	\$2,622,750
Travel and Entertainment	23	\$685,357	\$1,768,421
Wholesale	4	\$355,956	\$1,323,435
Government	2	\$180,571	\$624,143
Other	4	\$127,212	\$216,300
Total	172	\$9,478,004	\$33,884,772

	Jobs	Wages	Output
Total	332	\$21,011,701	\$63,442,539

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$3,869,685	\$2,207,598	\$6,077,283

America's Debt Settlement Industry Economic Impact Study 2020: Texas All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	484	\$40,655,068	\$82,246,043
Creditor Institutions	407	\$39,642,715	\$81,262,544
Total	891	\$80,297,783	\$163,508,587

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$25,841	\$106,905
Business and Personal Services	305	\$20,632,723	\$37,270,226
Mining	7	\$705,633	\$4,353,980
Construction	5	\$367,900	\$1,088,323
Finance Insurance and Real Estate	178	\$10,177,661	\$37,581,032
Manufacturing General	17	\$1,357,856	\$13,259,722
Retail	3	\$127,657	\$336,611
Transportation & Communication	63	\$6,241,892	\$23,804,432
Travel and Entertainment	69	\$2,216,010	\$5,025,540
Wholesale	6	\$622,731	\$2,233,663
Government	13	\$1,016,073	\$2,397,089
Other	0	\$0	\$0
Total	668	\$43,491,977	\$127,457,523

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	30	\$448,368	\$2,414,046
Business and Personal Services	530	\$31,004,912	\$55,670,446
Mining	13	\$1,313,066	\$8,188,666
Construction	10	\$669,163	\$2,075,193
Finance Insurance and Real Estate	182	\$9,831,649	\$61,344,187
Manufacturing General	54	\$4,102,594	\$41,317,818
Retail	183	\$6,398,944	\$16,124,688
Transportation & Communication	83	\$6,898,747	\$26,164,107
Travel and Entertainment	208	\$5,860,584	\$15,036,750
Wholesale	37	\$3,377,834	\$11,892,498
Government	15	\$1,262,112	\$3,526,360
Other	35	\$1,245,569	\$2,145,067
Total	1,382	\$72,413,542	\$245,899,826

	Jobs	Wages	Output
Total	2,941	\$196,203,302	\$536,865,936

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$37,266,409	\$27,177,688	\$64,444,097

America's Debt Settlement Industry Economic Impact Study 2020: Utah All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	70	\$5,703,087	\$16,076,075
Total	70	\$5,703,087	\$16,076,075

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,282	\$8,991
Business and Personal Services	22	\$1,222,574	\$2,569,941
Mining	0	\$8,159	\$109,205
Construction	0	\$25,357	\$88,338
Finance Insurance and Real Estate	18	\$754,726	\$3,836,882
Manufacturing General	2	\$128,694	\$978,203
Retail	0	\$10,366	\$28,296
Transportation & Communication	5	\$446,915	\$1,992,892
Travel and Entertainment	5	\$131,227	\$359,193
Wholesale	0	\$38,612	\$151,135
Government	1	\$69,686	\$156,643
Other	0	\$0	\$0
Total	53	\$2,838,597	\$10,279,719

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$40,939	\$191,076
Business and Personal Services	42	\$2,223,818	\$4,654,626
Mining	0	\$23,533	\$240,324
Construction	1	\$48,085	\$177,943
Finance Insurance and Real Estate	17	\$708,827	\$5,651,715
Manufacturing General	7	\$469,936	\$3,879,153
Retail	14	\$522,928	\$1,341,811
Transportation & Communication	7	\$603,765	\$2,507,215
Travel and Entertainment	16	\$413,871	\$1,213,546
Wholesale	3	\$269,830	\$1,032,477
Government	1	\$105,316	\$287,379
Other	2	\$98,428	\$179,373
Total	114	\$5,529,275	\$21,356,638

	Jobs	Wages	Output
Total	236	\$14,070,959	\$47,712,432

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,953,665	\$1,675,187	\$4,628,853

America's Debt Settlement Industry Economic Impact Study 2020: Vermont All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	3	\$222,074	\$549,127
Total	3	\$222,074	\$549,127

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,594	\$4,868
Business and Personal Services	1	\$45,268	\$89,799
Mining	0	\$314	\$3,960
Construction	0	\$1,082	\$3,368
Finance Insurance and Real Estate	1	\$60,526	\$250,215
Manufacturing General	0	\$23,922	\$126,545
Retail	0	\$412	\$1,089
Transportation & Communication	0	\$15,943	\$66,197
Travel and Entertainment	0	\$6,065	\$15,013
Wholesale	0	\$1,160	\$5,284
Government	0	\$2,389	\$4,470
Other	0	\$0	\$0
Total	3	\$158,675	\$570,808

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,389	\$69,646
Business and Personal Services	7	\$448,720	\$823,491
Mining	0	\$832	\$9,015
Construction	0	\$9,620	\$31,264
Finance Insurance and Real Estate	1	\$69,572	\$534,073
Manufacturing General	2	\$105,350	\$759,268
Retail	1	\$57,754	\$146,340
Transportation & Communication	2	\$151,891	\$556,293
Travel and Entertainment	3	\$90,756	\$224,397
Wholesale	1	\$67,830	\$232,787
Government	0	\$21,376	\$50,694
Other	0	\$20,260	\$34,833
Total	18	\$1,062,350	\$3,472,101

	Jobs	Wages	Output
Total	24	\$1,443,100	\$4,592,036

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$131,045	\$110,375	\$241,420

America's Debt Settlement Industry Economic Impact Study 2020: Virginia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	6	\$697,159	\$1,333,996
Creditor Institutions	106	\$14,261,523	\$27,651,272
Total	112	\$14,958,682	\$28,985,269

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,076	\$25,128
Business and Personal Services	30	\$2,569,722	\$4,404,859
Mining	0	\$3,349	\$46,570
Construction	1	\$38,160	\$122,267
Finance Insurance and Real Estate	22	\$1,289,394	\$4,991,330
Manufacturing General	3	\$224,365	\$1,160,137
Retail	0	\$14,886	\$40,524
Transportation & Communication	7	\$858,193	\$3,075,652
Travel and Entertainment	7	\$277,863	\$618,261
Wholesale	1	\$67,958	\$232,970
Government	2	\$151,846	\$338,116
Other	0	\$0	\$0
Total	73	\$5,502,812	\$15,055,813

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	5	\$50,815	\$413,224
Business and Personal Services	87	\$5,799,018	\$10,193,903
Mining	1	\$21,843	\$180,292
Construction	2	\$114,553	\$380,966
Finance Insurance and Real Estate	34	\$1,776,668	\$14,221,597
Manufacturing General	13	\$843,589	\$6,941,443
Retail	30	\$1,053,471	\$2,789,761
Transportation & Communication	13	\$1,176,839	\$4,705,822
Travel and Entertainment	33	\$1,008,525	\$2,589,543
Wholesale	5	\$535,145	\$1,821,398
Government	3	\$300,736	\$777,114
Other	7	\$269,801	\$412,299
Total	232	\$12,951,003	\$45,427,362

	Jobs	Wages	Output
Total	417	\$33,412,497	\$89,468,443

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,881,351	\$3,949,224	\$10,830,575

America's Debt Settlement Industry Economic Impact Study 2020: Washington All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	42	\$4,473,828	\$9,375,744
Total	42	\$4,473,828	\$9,375,744

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$28,492	\$52,108
Business and Personal Services	11	\$847,050	\$1,526,094
Mining	0	\$2,773	\$36,961
Construction	0	\$16,198	\$47,877
Finance Insurance and Real Estate	13	\$867,643	\$3,178,623
Manufacturing General	3	\$198,961	\$1,549,456
Retail	0	\$6,508	\$15,544
Transportation & Communication	3	\$423,626	\$1,495,729
Travel and Entertainment	3	\$97,620	\$223,784
Wholesale	0	\$25,884	\$97,387
Government	1	\$60,314	\$149,404
Other	0	\$0	\$0
Total	33	\$2,575,068	\$8,372,968

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	10	\$430,716	\$1,019,383
Business and Personal Services	53	\$3,583,184	\$6,524,095
Mining	0	\$8,365	\$82,597
Construction	1	\$82,733	\$257,397
Finance Insurance and Real Estate	27	\$1,478,529	\$10,983,432
Manufacturing General	13	\$890,079	\$6,795,927
Retail	17	\$831,915	\$1,920,793
Transportation & Communication	8	\$826,414	\$2,997,081
Travel and Entertainment	20	\$652,898	\$1,697,547
Wholesale	4	\$353,831	\$1,287,464
Government	2	\$236,759	\$725,816
Other	4	\$163,266	\$267,471
Total	159	\$9,538,688	\$34,559,004

	Jobs	Wages	Output
Total	235	\$16,587,584	\$52,307,716

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$4,239,971	\$2,944,961	\$7,184,932

America's Debt Settlement Industry Economic Impact Study 2020: West Virginia All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	5	\$328,132	\$878,338
Total	5	\$328,132	\$878,338

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,548	\$5,795
Business and Personal Services	1	\$72,564	\$134,455
Mining	0	\$10,991	\$158,992
Construction	0	\$1,343	\$4,484
Finance Insurance and Real Estate	2	\$83,552	\$396,208
Manufacturing General	1	\$40,110	\$348,984
Retail	0	\$422	\$1,305
Transportation & Communication	0	\$21,928	\$91,718
Travel and Entertainment	0	\$7,164	\$20,571
Wholesale	0	\$1,617	\$7,170
Government	0	\$5,314	\$12,159
Other	0	\$0	\$0
Total	4	\$247,553	\$1,181,842

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$596	\$91,987
Business and Personal Services	54	\$3,037,121	\$5,866,967
Mining	2	\$115,682	\$764,014
Construction	1	\$51,576	\$180,840
Finance Insurance and Real Estate	11	\$443,496	\$4,733,953
Manufacturing General	3	\$189,197	\$1,749,947
Retail	20	\$600,202	\$1,679,751
Transportation & Communication	5	\$395,528	\$1,696,853
Travel and Entertainment	19	\$442,461	\$1,337,236
Wholesale	3	\$209,870	\$814,713
Government	1	\$104,683	\$323,543
Other	4	\$118,958	\$237,226
Total	125	\$5,709,371	\$19,477,031

	Jobs	Wages	Output
Total	135	\$6,285,056	\$21,537,210

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,645,203	\$1,380,633	\$3,025,836

America's Debt Settlement Industry Economic Impact Study 2020: Wisconsin All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	0	\$0	\$0
Creditor Institutions	37	\$2,981,614	\$6,684,662
Total	37	\$2,981,614	\$6,684,662

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$14,327	\$55,539
Business and Personal Services	10	\$583,131	\$1,134,969
Mining	0	\$1,909	\$12,962
Construction	0	\$12,167	\$37,775
Finance Insurance and Real Estate	11	\$721,459	\$2,759,797
Manufacturing General	7	\$507,861	\$2,292,710
Retail	0	\$4,890	\$13,615
Transportation & Communication	2	\$200,170	\$763,704
Travel and Entertainment	3	\$68,910	\$175,116
Wholesale	0	\$18,334	\$70,497
Government	0	\$29,685	\$52,708
Other	0	\$0	\$0
Total	34	\$2,162,843	\$7,369,393

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	8	\$196,800	\$1,059,850
Business and Personal Services	35	\$2,024,509	\$3,848,780
Mining	0	\$5,121	\$31,671
Construction	1	\$39,384	\$129,614
Finance Insurance and Real Estate	19	\$1,057,597	\$7,200,605
Manufacturing General	23	\$1,693,025	\$11,221,530
Retail	11	\$365,596	\$960,498
Transportation & Communication	5	\$423,126	\$1,650,604
Travel and Entertainment	13	\$318,795	\$877,694
Wholesale	2	\$205,516	\$728,796
Government	1	\$76,500	\$209,894
Other	2	\$100,005	\$175,952
Total	120	\$6,505,975	\$28,095,489

	Jobs	Wages	Output
Total	191	\$11,650,431	\$42,149,544

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,204,137	\$1,565,767	\$3,769,904

America's Debt Settlement Industry Economic Impact Study 2020: Wyoming All Segments

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	5	\$199,756	\$581,995
Creditor Institutions	4	\$220,065	\$649,677
Total	9	\$419,821	\$1,231,672

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,241	\$5,700
Business and Personal Services	2	\$91,467	\$197,073
Mining	0	\$16,810	\$122,341
Construction	0	\$1,851	\$6,949
Finance Insurance and Real Estate	2	\$65,396	\$400,939
Manufacturing General	0	\$14,245	\$332,154
Retail	0	\$732	\$2,452
Transportation & Communication	1	\$31,699	\$147,201
Travel and Entertainment	1	\$10,816	\$33,373
Wholesale	0	\$2,401	\$11,651
Government	0	\$6,223	\$13,602
Other	0	\$0	\$0
Total	6	\$242,880	\$1,273,436

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,599	\$137,791
Business and Personal Services	8	\$464,278	\$879,096
Mining	1	\$79,448	\$495,536
Construction	0	\$10,326	\$35,167
Finance Insurance and Real Estate	2	\$58,016	\$538,845
Manufacturing General	1	\$41,670	\$741,190
Retail	2	\$62,743	\$170,013
Transportation & Communication	2	\$160,944	\$606,044
Travel and Entertainment	3	\$96,693	\$250,196
Wholesale	1	\$71,112	\$250,094
Government	0	\$23,314	\$58,918
Other	1	\$21,603	\$38,817
Total	21	\$1,108,747	\$4,201,707

	Jobs	Wages	Output
Total	36	\$1,771,448	\$6,706,814

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$165,949	\$152,129	\$318,078

Appendix F

Economic Impact of Debt Settlement Industry if Debt Settlement Were Widely Available

Total Impact

	Direct	Supplier	Induced	Total
Jobs	12,929	8,424	17,490	38,844
Wages	\$1,279.1	\$583.5	\$977.7	\$2,840.2
Output	\$2,822.0	\$1,611.6	\$3,114.1	\$7,547.7
	State and Local		Federal	Total
Taxes	\$328.9		\$583.6	\$912.5

Marginal Impact

	Direct	Supplier	Induced	Total
Jobs	1,796	995	1,336	4,127
Wages	\$168.4	\$61.0	\$67.0	\$296.4
Output	\$378.1	\$171.7	\$208.0	\$757.8
	State and Local		Federal	Total
Taxes	\$32.3		\$59.3	\$91.6

Total Impact in States Where Debt Settlement is not Generally Available

	Direct	Supplier	Induced	Total
Jobs	1,890	1,460	2,570	5,920
Wages	\$176.5	\$93.2	\$136.7	\$406.4
Output	\$396.4	\$272.6	\$474.1	\$1,143.1
	State and Local		Federal	Total
Taxes	\$49.2		\$85.5	\$134.7

Appendix F

Economic Impact of Debt Settlement Industry In States Were They to Make It Widely Available

America's Debt Settlement Industry Economic Impact Study 2020: Connecticut Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	65	\$11,046,746	\$5,129,220
Creditor Institutions	18	\$3,097,746	\$18,287,620
Total	83	\$14,144,492	\$23,416,839

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,132	\$4,931
Business and Personal Services	22	\$1,855,462	\$3,183,957
Mining	0	\$2,987	\$18,529
Construction	0	\$31,403	\$79,122
Finance Insurance and Real Estate	20	\$2,331,676	\$5,349,349
Manufacturing General	2	\$189,610	\$672,462
Retail	0	\$11,209	\$25,957
Transportation & Communication	5	\$497,352	\$2,374,995
Travel and Entertainment	5	\$186,719	\$387,535
Wholesale	0	\$41,397	\$156,843
Government	1	\$70,255	\$129,192
Other	0	\$0	\$0
Total	56	\$5,220,201	\$12,382,870

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$22,340	\$67,924
Business and Personal Services	55	\$3,867,625	\$6,693,292
Mining	0	\$5,988	\$37,698
Construction	1	\$70,822	\$190,449
Finance Insurance and Real Estate	25	\$2,435,757	\$10,820,270
Manufacturing General	6	\$662,050	\$2,546,003
Retail	17	\$751,049	\$1,691,107
Transportation & Communication	7	\$687,266	\$2,592,661
Travel and Entertainment	16	\$582,938	\$1,365,981
Wholesale	3	\$323,980	\$1,171,576
Government	2	\$154,425	\$398,392
Other	5	\$188,777	\$332,868
Total	137	\$9,753,015	\$27,908,221

	Jobs	Wages	Output
Total	277	\$29,117,708	\$63,707,931

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$6,052,404	\$3,327,196	\$9,379,600

America's Debt Settlement Industry Economic Impact Study 2020: Georgia Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	233	\$21,880,920	\$22,497,200
Creditor Institutions	93	\$8,794,453	\$55,933,365
Total	326	\$30,675,373	\$78,430,564

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$19,536	\$55,512
Business and Personal Services	135	\$8,214,022	\$15,894,367
Mining	0	\$11,026	\$61,184
Construction	2	\$124,931	\$441,985
Finance Insurance and Real Estate	83	\$5,041,014	\$20,531,557
Manufacturing General	8	\$529,560	\$2,772,018
Retail	1	\$50,536	\$140,416
Transportation & Communication	28	\$2,906,716	\$11,312,648
Travel and Entertainment	26	\$659,782	\$1,753,578
Wholesale	2	\$193,209	\$799,130
Government	5	\$316,594	\$809,586
Other	0	\$0	\$0
Total	291	\$18,066,928	\$54,571,982

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$226,818	\$1,106,661
Business and Personal Services	178	\$9,730,852	\$18,915,297
Mining	0	\$20,240	\$107,971
Construction	3	\$157,494	\$586,120
Finance Insurance and Real Estate	60	\$3,200,405	\$23,849,093
Manufacturing General	27	\$1,854,093	\$12,715,587
Retail	63	\$2,101,077	\$5,596,490
Transportation & Communication	25	\$2,182,366	\$8,460,415
Travel and Entertainment	66	\$1,601,388	\$4,709,673
Wholesale	10	\$929,757	\$3,639,463
Government	3	\$244,823	\$518,657
Other	8	\$259,645	\$448,477
Total	449	\$22,508,959	\$80,653,905

	Jobs	Wages	Output
Total	1,066	\$71,251,260	\$213,656,451

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$15,451,848	\$8,161,594	\$23,613,442

America's Debt Settlement Industry Economic Impact Study 2020: Illinois Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	337	\$31,793,782	\$24,681,404
Creditor Institutions	118	\$11,282,544	\$69,503,556
Total	455	\$43,076,326	\$94,184,960

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$13,557	\$84,919
Business and Personal Services	163	\$12,724,899	\$22,343,808
Mining	1	\$9,205	\$153,273
Construction	3	\$172,139	\$554,679
Finance Insurance and Real Estate	109	\$8,654,250	\$28,516,178
Manufacturing General	12	\$1,012,510	\$5,290,663
Retail	2	\$62,116	\$177,079
Transportation & Communication	34	\$3,130,200	\$13,206,465
Travel and Entertainment	32	\$1,001,150	\$2,345,118
Wholesale	2	\$263,963	\$1,014,514
Government	5	\$467,542	\$555,040
Other	0	\$0	\$0
Total	363	\$27,511,530	\$74,241,736

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$225,254	\$1,500,951
Business and Personal Services	245	\$15,260,155	\$28,171,872
Mining	1	\$36,731	\$341,514
Construction	3	\$223,770	\$761,428
Finance Insurance and Real Estate	85	\$6,120,213	\$36,328,004
Manufacturing General	34	\$2,966,701	\$20,238,022
Retail	73	\$2,563,361	\$6,816,620
Transportation & Communication	35	\$2,709,430	\$11,131,673
Travel and Entertainment	82	\$2,529,851	\$6,667,091
Wholesale	12	\$1,287,046	\$4,511,548
Government	4	\$407,385	\$715,070
Other	16	\$718,425	\$1,061,078
Total	598	\$35,048,322	\$118,244,872

	Jobs	Wages	Output
Total	1,416	\$105,636,177	\$286,671,568

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$23,103,759	\$13,518,865	\$36,622,624

America's Debt Settlement Industry Economic Impact Study 2020: Kansas Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	58	\$5,086,926	\$4,629,119
Creditor Institutions	26	\$2,265,284	\$10,391,842
Total	84	\$7,352,210	\$15,020,960

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$11,327	\$62,861
Business and Personal Services	28	\$1,516,022	\$3,136,565
Mining	1	\$23,371	\$275,432
Construction	0	\$26,804	\$89,902
Finance Insurance and Real Estate	23	\$1,272,159	\$4,786,835
Manufacturing General	3	\$159,177	\$1,309,008
Retail	0	\$10,492	\$33,099
Transportation & Communication	5	\$430,128	\$1,765,230
Travel and Entertainment	6	\$133,972	\$372,441
Wholesale	0	\$39,222	\$158,201
Government	1	\$74,200	\$121,882
Other	0	\$0	\$0
Total	68	\$3,696,874	\$12,111,456

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	6	\$226,919	\$1,413,899
Business and Personal Services	39	\$2,188,910	\$4,155,632
Mining	2	\$39,498	\$467,423
Construction	1	\$40,452	\$139,402
Finance Insurance and Real Estate	15	\$801,231	\$5,314,305
Manufacturing General	8	\$532,097	\$5,254,429
Retail	14	\$424,254	\$1,229,199
Transportation & Communication	5	\$468,166	\$1,753,011
Travel and Entertainment	14	\$360,013	\$1,001,424
Wholesale	2	\$212,760	\$772,601
Government	1	\$77,982	\$218,628
Other	3	\$100,915	\$174,766
Total	109	\$5,473,196	\$21,894,718

	Jobs	Wages	Output
Total	261	\$16,522,280	\$49,027,135

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,825,026	\$1,556,314	\$3,381,341

America's Debt Settlement Industry Economic Impact Study 2020: Maine Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	32	\$3,077,085	\$2,240,637
Creditor Institutions	12	\$1,125,663	\$6,124,951
Total	43	\$4,202,749	\$8,365,588

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$6,772	\$11,745
Business and Personal Services	13	\$708,576	\$1,449,427
Mining	0	\$277	\$3,792
Construction	0	\$17,818	\$59,226
Finance Insurance and Real Estate	10	\$544,051	\$2,148,387
Manufacturing General	1	\$51,024	\$316,239
Retail	0	\$6,180	\$17,453
Transportation & Communication	3	\$160,069	\$711,074
Travel and Entertainment	3	\$79,725	\$195,811
Wholesale	0	\$15,787	\$73,412
Government	1	\$44,345	\$87,017
Other	0	\$0	\$0
Total	32	\$1,634,626	\$5,073,584

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	2	\$50,923	\$120,043
Business and Personal Services	28	\$1,592,788	\$3,040,558
Mining	0	\$479	\$6,581
Construction	1	\$30,920	\$104,246
Finance Insurance and Real Estate	7	\$332,926	\$2,721,774
Manufacturing General	3	\$189,577	\$1,305,671
Retail	9	\$296,831	\$798,939
Transportation & Communication	4	\$287,730	\$1,148,493
Travel and Entertainment	9	\$277,069	\$729,136
Wholesale	2	\$153,821	\$576,529
Government	1	\$65,234	\$166,288
Other	1	\$52,665	\$87,434
Total	67	\$3,330,964	\$10,805,692

	Jobs	Wages	Output
Total	141	\$9,168,339	\$24,244,863

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,866,964	\$1,214,689	\$3,081,653

America's Debt Settlement Industry Economic Impact Study 2020: North Dakota Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	21	\$1,419,495	\$1,445,503
Creditor Institutions	9	\$611,385	\$3,356,122
Total	31	\$2,030,880	\$4,801,625

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,780	\$35,171
Business and Personal Services	7	\$381,250	\$739,722
Mining	0	\$13,000	\$129,654
Construction	0	\$9,762	\$30,466
Finance Insurance and Real Estate	7	\$420,879	\$1,626,833
Manufacturing General	0	\$28,168	\$274,786
Retail	0	\$3,502	\$9,296
Transportation & Communication	2	\$134,602	\$539,849
Travel and Entertainment	2	\$38,202	\$108,019
Wholesale	0	\$17,415	\$70,219
Government	1	\$39,732	\$71,023
Other	0	\$0	\$0
Total	20	\$1,088,291	\$3,635,039

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$31,363	\$679,866
Business and Personal Services	14	\$839,577	\$1,558,937
Mining	0	\$33,834	\$258,748
Construction	0	\$17,444	\$57,243
Finance Insurance and Real Estate	4	\$206,784	\$1,348,389
Manufacturing General	1	\$82,517	\$896,719
Retail	5	\$154,713	\$392,779
Transportation & Communication	2	\$217,750	\$800,186
Travel and Entertainment	5	\$146,879	\$393,158
Wholesale	1	\$104,675	\$368,745
Government	0	\$37,896	\$102,502
Other	1	\$38,965	\$68,804
Total	37	\$1,912,398	\$6,926,076

	Jobs	Wages	Output
Total	88	\$5,031,568	\$15,362,740

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$925,349	-\$139,276	\$786,073

America's Debt Settlement Industry Economic Impact Study 2020: New Hampshire Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	36	\$3,185,702	\$1,778,354
Creditor Institutions	10	\$864,813	\$6,550,903
Total	45	\$4,050,515	\$8,329,257

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,784	\$3,741
Business and Personal Services	13	\$866,538	\$1,625,986
Mining	0	\$444	\$4,961
Construction	0	\$22,450	\$54,660
Finance Insurance and Real Estate	10	\$729,166	\$2,319,092
Manufacturing General	1	\$81,774	\$339,220
Retail	0	\$7,461	\$16,451
Transportation & Communication	3	\$249,421	\$846,667
Travel and Entertainment	3	\$81,206	\$179,943
Wholesale	0	\$18,317	\$71,864
Government	0	\$35,706	\$60,372
Other	0	\$0	\$0
Total	30	\$2,094,266	\$5,522,956

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$10,779	\$33,059
Business and Personal Services	25	\$1,608,480	\$2,898,939
Mining	0	\$912	\$10,572
Construction	1	\$34,875	\$95,273
Finance Insurance and Real Estate	8	\$487,487	\$3,373,770
Manufacturing General	3	\$211,319	\$1,060,029
Retail	9	\$328,633	\$738,876
Transportation & Communication	3	\$309,785	\$1,178,364
Travel and Entertainment	8	\$280,937	\$682,487
Wholesale	2	\$149,529	\$525,168
Government	1	\$47,191	\$109,682
Other	1	\$50,569	\$84,272
Total	61	\$3,520,497	\$10,790,490

	Jobs	Wages	Output
Total	136	\$9,665,279	\$24,642,703

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,071,754	\$982,386	\$3,054,140

America's Debt Settlement Industry Economic Impact Study 2020: Ohio Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	252	\$21,074,819	\$24,148,338
Creditor Institutions	108	\$9,061,269	\$56,152,076
Total	360	\$30,136,089	\$80,300,414

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$12,094	\$54,229
Business and Personal Services	124	\$7,291,022	\$14,564,388
Mining	1	\$15,633	\$526,896
Construction	2	\$141,964	\$448,261
Finance Insurance and Real Estate	76	\$4,135,785	\$18,659,465
Manufacturing General	12	\$861,372	\$4,894,842
Retail	1	\$50,547	\$151,308
Transportation & Communication	23	\$1,877,026	\$8,158,499
Travel and Entertainment	25	\$684,586	\$1,729,812
Wholesale	2	\$182,543	\$727,740
Government	4	\$331,632	\$482,363
Other	0	\$0	\$0
Total	271	\$15,584,206	\$50,397,804

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	9	\$91,482	\$940,451
Business and Personal Services	183	\$10,314,881	\$20,267,068
Mining	1	\$51,086	\$902,319
Construction	3	\$180,519	\$614,426
Finance Insurance and Real Estate	63	\$3,212,329	\$24,856,492
Manufacturing General	34	\$2,535,370	\$18,651,899
Retail	56	\$1,834,742	\$5,197,875
Transportation & Communication	22	\$1,649,859	\$7,004,299
Travel and Entertainment	61	\$1,662,684	\$4,611,941
Wholesale	10	\$891,836	\$3,317,195
Government	4	\$349,623	\$831,470
Other	11	\$451,810	\$839,163
Total	457	\$23,226,220	\$88,034,600

	Jobs	Wages	Output
Total	1,088	\$68,946,515	\$218,732,818

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$15,180,554	\$9,155,751	\$24,336,305

America's Debt Settlement Industry Economic Impact Study 2020: Oregon Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	105	\$9,795,319	\$5,226,478
Creditor Institutions	27	\$2,510,932	\$20,385,246
Total	132	\$12,306,251	\$25,611,724

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$22,001	\$43,783
Business and Personal Services	44	\$2,690,948	\$5,161,885
Mining	0	\$1,492	\$21,598
Construction	1	\$53,688	\$162,413
Finance Insurance and Real Estate	29	\$1,683,773	\$6,514,193
Manufacturing General	3	\$251,957	\$1,099,579
Retail	0	\$18,344	\$42,583
Transportation & Communication	8	\$693,145	\$2,686,990
Travel and Entertainment	9	\$270,186	\$593,756
Wholesale	1	\$58,030	\$210,438
Government	1	\$126,259	\$260,607
Other	0	\$0	\$0
Total	97	\$5,869,822	\$16,797,825

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	7	\$220,291	\$592,699
Business and Personal Services	58	\$3,589,146	\$6,621,815
Mining	0	\$3,050	\$42,061
Construction	1	\$75,557	\$240,361
Finance Insurance and Real Estate	20	\$1,048,287	\$8,390,215
Manufacturing General	11	\$754,425	\$4,495,116
Retail	21	\$784,335	\$1,773,993
Transportation & Communication	8	\$648,333	\$2,412,488
Travel and Entertainment	23	\$691,370	\$1,723,162
Wholesale	4	\$333,659	\$1,136,962
Government	2	\$161,241	\$535,535
Other	4	\$168,295	\$289,649
Total	160	\$8,477,987	\$28,254,057

	Jobs	Wages	Output
Total	389	\$26,654,060	\$70,663,606

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$5,692,768	\$3,134,077	\$8,826,845

America's Debt Settlement Industry Economic Impact Study 2020: Rhode Island Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	29	\$2,249,381	\$1,494,875
Creditor Institutions	9	\$670,469	\$5,015,209
Total	38	\$2,919,851	\$6,510,084

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$867	\$1,367
Business and Personal Services	12	\$710,150	\$1,355,485
Mining	0	\$145	\$2,934
Construction	0	\$14,448	\$45,264
Finance Insurance and Real Estate	9	\$640,292	\$2,274,278
Manufacturing General	1	\$43,877	\$179,527
Retail	0	\$4,893	\$12,356
Transportation & Communication	2	\$132,901	\$600,054
Travel and Entertainment	2	\$66,739	\$160,274
Wholesale	0	\$13,453	\$63,303
Government	0	\$31,169	\$57,136
Other	0	\$0	\$0
Total	27	\$1,658,934	\$4,751,978

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$7,176	\$14,269
Business and Personal Services	22	\$1,274,777	\$2,396,255
Mining	0	\$289	\$5,947
Construction	0	\$22,538	\$73,804
Finance Insurance and Real Estate	6	\$356,542	\$2,550,313
Manufacturing General	2	\$140,915	\$770,703
Retail	6	\$216,966	\$525,329
Transportation & Communication	3	\$241,592	\$1,002,314
Travel and Entertainment	8	\$230,518	\$593,417
Wholesale	1	\$122,689	\$448,602
Government	0	\$40,714	\$84,101
Other	1	\$42,575	\$67,215
Total	49	\$2,697,290	\$8,532,271

	Jobs	Wages	Output
Total	115	\$7,276,074	\$19,794,333

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$1,567,863	\$985,578	\$2,553,441

America's Debt Settlement Industry Economic Impact Study 2020: South Carolina Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	127	\$13,545,313	\$10,522,535
Creditor Institutions	54	\$5,841,297	\$24,390,984
Total	181	\$19,386,610	\$34,913,520

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$5,911	\$20,082
Business and Personal Services	70	\$3,728,064	\$7,437,121
Mining	0	\$1,814	\$32,667
Construction	1	\$70,957	\$256,951
Finance Insurance and Real Estate	45	\$2,238,029	\$8,736,665
Manufacturing General	4	\$288,278	\$1,572,660
Retail	1	\$25,766	\$71,224
Transportation & Communication	11	\$1,056,118	\$3,616,204
Travel and Entertainment	14	\$330,540	\$856,603
Wholesale	1	\$76,829	\$312,492
Government	3	\$183,280	\$478,888
Other	0	\$0	\$0
Total	150	\$8,005,587	\$23,391,558

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	4	\$45,677	\$341,518
Business and Personal Services	90	\$4,810,367	\$9,034,619
Mining	0	\$3,462	\$58,609
Construction	2	\$96,550	\$349,513
Finance Insurance and Real Estate	30	\$1,316,444	\$10,908,444
Manufacturing General	13	\$946,885	\$6,587,952
Retail	37	\$1,171,818	\$3,105,746
Transportation & Communication	12	\$929,544	\$3,699,403
Travel and Entertainment	41	\$990,240	\$2,803,526
Wholesale	5	\$437,747	\$1,593,174
Government	2	\$192,800	\$552,337
Other	5	\$193,388	\$327,598
Total	241	\$11,134,921	\$39,362,439

	Jobs	Wages	Output
Total	572	\$38,527,117	\$97,667,517

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$7,794,158	\$4,332,994	\$12,127,152

America's Debt Settlement Industry Economic Impact Study 2020: Vermont Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	18	\$1,144,701	\$513,566
Creditor Institutions	3	\$209,028	\$2,812,440
Total	21	\$1,353,730	\$3,326,005

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,696	\$5,120
Business and Personal Services	5	\$283,870	\$575,013
Mining	0	\$375	\$5,045
Construction	0	\$7,503	\$23,300
Finance Insurance and Real Estate	4	\$223,239	\$906,903
Manufacturing General	0	\$30,102	\$149,123
Retail	0	\$2,624	\$6,760
Transportation & Communication	1	\$79,823	\$359,673
Travel and Entertainment	1	\$32,257	\$78,211
Wholesale	0	\$5,260	\$27,178
Government	0	\$14,437	\$23,051
Other	0	\$0	\$0
Total	13	\$681,187	\$2,159,377

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$19,953	\$74,373
Business and Personal Services	12	\$736,116	\$1,374,161
Mining	0	\$882	\$10,133
Construction	0	\$14,259	\$46,215
Finance Insurance and Real Estate	2	\$116,508	\$1,004,922
Manufacturing General	2	\$108,731	\$782,998
Retail	3	\$117,266	\$295,672
Transportation & Communication	2	\$180,832	\$691,192
Travel and Entertainment	4	\$135,092	\$346,521
Wholesale	1	\$83,849	\$302,851
Government	0	\$28,319	\$63,703
Other	1	\$27,560	\$45,461
Total	29	\$1,569,366	\$5,038,202

	Jobs	Wages	Output
Total	63	\$3,604,283	\$10,523,584

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$610,292	\$455,298	\$1,065,590

America's Debt Settlement Industry Economic Impact Study 2020: West Virginia Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	57	\$3,214,704	\$821,457
Creditor Institutions	5	\$308,855	\$8,550,105
Total	62	\$3,523,559	\$9,371,562

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$2,641	\$6,129
Business and Personal Services	12	\$752,660	\$1,380,764
Mining	0	\$11,540	\$171,477
Construction	0	\$14,922	\$49,586
Finance Insurance and Real Estate	8	\$394,545	\$1,787,090
Manufacturing General	1	\$49,662	\$416,089
Retail	0	\$3,959	\$12,062
Transportation & Communication	3	\$167,576	\$745,859
Travel and Entertainment	3	\$53,808	\$156,910
Wholesale	0	\$11,059	\$53,352
Government	1	\$56,987	\$121,933
Other	0	\$0	\$0
Total	28	\$1,519,360	\$4,901,251

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	3	\$358	\$97,082
Business and Personal Services	65	\$3,662,015	\$7,084,362
Mining	2	\$116,667	\$776,246
Construction	1	\$61,021	\$214,385
Finance Insurance and Real Estate	13	\$520,013	\$5,631,039
Manufacturing General	3	\$192,967	\$1,796,032
Retail	24	\$721,572	\$2,022,230
Transportation & Communication	6	\$450,320	\$1,952,383
Travel and Entertainment	23	\$525,183	\$1,595,755
Wholesale	3	\$241,291	\$943,032
Government	2	\$122,855	\$382,222
Other	4	\$142,710	\$285,670
Total	149	\$6,756,971	\$22,780,439

	Jobs	Wages	Output
Total	239	\$11,799,890	\$37,053,252

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$2,794,469	\$2,127,025	\$4,921,494

America's Debt Settlement Industry Economic Impact Study 2020: Wyoming Fully Available

Direct Economic Impact			
	Jobs	Wages	Output
Debt Settlement Firms	23	\$1,087,867	\$607,604
Creditor Institutions	4	\$207,137	\$3,187,129
Total	27	\$1,295,004	\$3,794,733

Supplier Economic Impact			
	Jobs	Wages	Output
Agriculture	0	\$1,261	\$5,786
Business and Personal Services	6	\$267,312	\$568,858
Mining	0	\$17,347	\$126,860
Construction	0	\$5,787	\$21,608
Finance Insurance and Real Estate	6	\$174,850	\$1,014,049
Manufacturing General	0	\$16,983	\$371,413
Retail	0	\$2,150	\$7,063
Transportation & Communication	1	\$80,431	\$382,258
Travel and Entertainment	1	\$27,370	\$83,542
Wholesale	0	\$5,577	\$27,941
Government	0	\$18,682	\$37,518
Other	0	\$0	\$0
Total	15	\$617,750	\$2,646,897

Induced Economic Impact			
	Jobs	Wages	Output
Agriculture	1	\$18,880	\$138,565
Business and Personal Services	10	\$550,874	\$1,047,702
Mining	1	\$79,975	\$499,728
Construction	0	\$12,471	\$43,744
Finance Insurance and Real Estate	3	\$78,085	\$791,890
Manufacturing General	1	\$42,586	\$766,570
Retail	3	\$88,923	\$249,248
Transportation & Communication	2	\$175,260	\$671,901
Travel and Entertainment	4	\$116,179	\$311,666
Wholesale	1	\$77,127	\$274,793
Government	0	\$27,813	\$72,516
Other	1	\$24,686	\$44,208
Total	26	\$1,292,857	\$4,912,530

	Jobs	Wages	Output
Total	68	\$3,205,611	\$11,354,160

Taxes Generated: Business and Personal

	Federal	State and Local	Total
Taxes	\$531,201	\$416,239	\$947,440