

# 2023 Economic Impact of the Debt Resolution Industry

*Methodology and Documentation*

Prepared for

# AADR

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for Debt Resolution**

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## 2023 Economic Impact of the Debt Resolution Industry

### Executive Summary

The *2023 Economic Impact of the Debt Resolution Industry* estimates the economic contributions made by the debt resolution industry to the US economy in 2022. This is the third in a series of studies conducted by John Dunham & Associates (JDA) and funded by the American Association for Debt Resolution (AADR).<sup>1</sup> This study uses standard econometric models first developed by the US Forest Service, and now maintained by IMPLAN, Inc.<sup>2</sup> Data came from industry sources, government publications, and Data-Axle.

The debt resolution industry is defined to include private, for-profit companies that offer a debt resolution strategy allowing 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 or services. 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 resolution 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 the 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 resolution 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 resolution industry is comprised of three pieces. First, debt resolution firms employ thousands of people in offices around the country. Second, creditors working with debt resolution 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 resolution industry are a dynamic part of the U.S. economy, accounting for \$8.3 billion in total economic output. Debt resolution firms currently employ

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<sup>1</sup> The first two reports were produced for the American Fair Credit Council (AFCC), the predecessor to the AADR. The American Association for Debt Resolution (AADR) serves as a trade association to the nation’s debt resolution firms. As part of its mandate, the AADR helps to ensure that debt resolution companies are committed to the highest standards of ethics and operational standards on behalf of their clients.

<sup>2</sup> IMPLAN® model, 2021 Data, using inputs provided by the user and IMPLAN Group LLC, IMPLAN System (2023), 16905 Northcross Dr., Suite 120, Huntersville, NC 28078, [www.IMPLAN.com](http://www.IMPLAN.com). The IMPLAN model is based on a series of national input-output accounts known as RIMS II. These data are developed and maintained by the U.S. Department of Commerce, Bureau of Economic Analysis as a policy and economic decision analysis tool.

over 7,000 Americans.<sup>3</sup> These workers will earn \$683.4 million in wages and benefits.<sup>4</sup> When supplier and induced impacts are accounted for, along with the economic effects of the benefits received by both creditors and debtors, the industry is responsible for nearly 32,250 jobs in the United States and \$2.6 billion in wages, as well as \$560.4 million in federal, state, and local taxes.<sup>5</sup>

As a result of state-imposed regulatory or statutory restrictions, debt resolution services are not generally available in eighteen states. Were debt resolution broadly available in these states, it is estimated that there would have been an additional 260,284 settlements<sup>6</sup> occurring in 2022 for about \$924.1 million. Consumers in those states would see their debt reduced by over \$649.1 million.<sup>7</sup>

Based on this model, were debt resolution services widely available across all states, the economic impact of debt resolution to the U.S. economy would have been \$10.4 billion – over \$2.1 billion larger – with about 7,740 additional jobs.<sup>8</sup>

More importantly, debt resolution is an important safety net for families and individuals. The median amount of savings in the United States is just \$19,620 per household, and for people of limited means, savings are even smaller.<sup>9</sup> Recent Federal Reserve data suggest that 37 percent of Americans lack enough money to cover a \$400 emergency expense, up from 32 percent in 2021.<sup>10</sup> For these families, a reduction in debt payments of even a couple of thousand dollars is meaningful, as shown in the table below.

**Table 1 – Benefits to Debtors**

Report Year	Dollars (Nominal)	Average Settlement
2019	\$1,650,144,279	\$1,829
2020	\$1,653,054,665	\$1,137
2023	\$1,789,901,276	\$1,441
<b>Average</b>		<b>\$1,469</b>

As Table 1 shows, the savings to debtors in 2022 was larger than in the prior reports, this is not only due to inflation, but due to a larger average settlement size than in the 2023 report, and substantially more settlements than in the earlier 2019 report.<sup>11</sup>

<sup>3</sup> Represents full-time-equivalent jobs.  
<sup>4</sup> With an average compensation of almost \$97,480 per year, these are very good jobs.  
<sup>5</sup> Not including state and local sales taxes that might be imposed on debt resolution services.  
<sup>6</sup> Note that the process of settling a debt is debt resolution, while the result is a debt settlement. Therefore, the debt resolution industry produces debt settlements.  
<sup>7</sup> These figures are net of settlements currently occurring for residents of these jurisdictions.  
<sup>8</sup> Figures may be rounded for clarity throughout this report.  
<sup>9</sup> Data for 2021. *Household saving* [W398RC1A027NBEA], U.S. Bureau of Economic Analysis, retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/W398RC1A027NBEA>. Accessed October 1, 2023, and *Total Households* [TTLHH], U.S. Census Bureau, retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/TTLHH>. Accessed October 1, 2023.  
<sup>10</sup> Daniel, Will, *Turbulence ahead’: Nearly 4 in 10 Americans lack enough money to cover a \$400 emergency expense, Fed survey shows*, Fortune.com, May 23, 2023.  
<sup>11</sup> The average settlement size is based on the survey data which vary from year to year.

## Considerations When Comparing Data to Prior Years

There are some important considerations to keep in mind when comparing this report to those from prior years.

- 1) All dollar figures are in nominal dollars (not adjusted for inflation). For example, the average wage per job in the US economy in 2020 was \$62,977. Adjusting the 2023 figure of \$73,095 for inflation would equal an average wage of \$61,945 (\$2020). The data used in this report reflect 2022 dollars which was the data year.
- 2) The same adjustment would apply to all dollar figures. Inflation between 2020 and 2023 was 18 percent.
- 3) A larger share of the value of settlements in 2023 accrued to borrowers. The economic impact of a dollar accruing to borrowers results from increased consumer spending in the economy. This spending has a smaller economic impact than dollars accruing to either lenders or debt resolution firms.
- 4) Settlement data are based on surveys of debt resolution firms. Only 12 of the 125 firms in the industry responded to the survey (with only 11 providing data on settlements). This implies a margin of error of +/- 19.08%. Low survey response rates lead to data that are highly variable from one year to the next due to sampling bias. Actual settlement numbers, settlement sizes, and amounts enrolled could be as much as 19 percent different (either higher or lower) than those reported in the analysis.
- 5) Revenues to creditors resulting from settlements (in effect interest and fees) nearly doubled from 2020 and represent about 44.9 percent of the settlement value. In 2020 this was 22.8 percent, and in 2019, the figure was 24.6 percent. Just over one-third of this differential is due to higher interest rates in 2022 when compared to earlier periods. JDA believes that the remainder is due to COVID-19 and government bailouts of the banking sector. While JDA has adjusted banking sector data in the IMPLAN models, output per employee for banks is still higher than in earlier models. This may result in a higher economic impact for lenders during the COVID period that would not be reflected should similar studies be conducted in the future.
- 6) Finally, estimated taxes are based on data from 2021 and 2022, at the height of the COVID-19 shutdowns. During this period, the federal and state governments enacted extensive tax benefits and payments to households and businesses which are reported as negative taxes in the data. As such, negative taxes may be reported in some tables.

## Economic Benefit of the Debt Resolution Industry to America

The debt resolution 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 resolution 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 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 resolution 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 resolution 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 resolution is an option widely available to consumers in thirty-two states.<sup>12</sup> The American Association for Debt Resolution (AADR) serves as a trade association to the nation's debt resolution firms. As part of its mandate, the AADR helps to ensure that debt resolution companies are committed to the highest standards of ethics and operational standards on behalf of their clients.

The economic impact of the debt resolution industry is comprised of three pieces. First, companies providing debt resolution services, and those who directly support them, employ thousands of people in offices around the country. Second, creditors working with debt resolution 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 resolution are mutually exclusive, and all are derived from the discharge of the debt itself. The impacts from the resolution firms themselves are the result of the fees that they receive as part of the settlement agreement. Debtors pay these fees 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 resolved. In effect, the resolution 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 AADR in order to help it better understand the economic benefits that the provision of debt resolution services provide to the American economy. The analysis examines all

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<sup>12</sup> As a result of state laws or regulations, debt resolution services are not widely available to consumers in the following states: Connecticut, Georgia, Hawaii, Illinois, Iowa, Kansas, Maine, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, Vermont, Washington, West Virginia, and Wyoming. While there are other states where it is difficult to obtain settlements, the data show that a significant number of settlements are being made.

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

**Size and Number of Settlements**

To help understand how debt resolution 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, 2022 is used as the base year.

Based on data from the AADR, the pool of debt undergoing the negotiating process by AADR member companies is substantial. A report commissioned by the AADR determined that more than \$45.2 billion worth of debt had been cumulatively enrolled in AADR member resolution programs as of 2020.<sup>13</sup> These debts had been accrued by almost 1.6 million individual consumers and represented a total of more than 11.7 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 resolution services. It should be noted that the number of and size of debts enrolled is an order of magnitude greater than in prior reports.

*2023 Economic Impact of the Debt Resolution Industry* examines just those accounts that were settled in calendar year 2022 by all debt resolution firms, not just those that are members of AADR. This means that the debt resolution 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 1,242,200 accounts were cleared in 2022, with a principal value of \$5.6 billion and a settlement value of \$2.8 billion.<sup>14</sup> The average settlement was in the amount of about \$2,300. The average debt enrolled in a resolution program (for those debts settled in 2022) was over \$4,500.

**Table 2 – Size of the Debt Resolution Industry (Accounts Settled in 2022)**

	Amount	Per Settlement
Settlements	1,242,221	
Total Debt Enrolled	\$ 5,619,584,441	\$ 4,524
Total Debt Amount at Settlement	\$ 6,249,325,207	\$ 5,031
Settlement Amount	\$ 2,848,199,997	\$ 2,293

**Scope of the Debt Resolution Industry**

In eighteen jurisdictions, debt resolution is not widely available to consumers.<sup>15</sup> This does not mean, however, that people who have obtained debt settlements do not live in the other jurisdictions. Based on the data for 2022, there were people currently living in every state and the District of Columbia who

<sup>13</sup> Regan, Greg, *Options for Consumers in Crisis: An Updated Economic Analysis of The Debt Settlement Industry (Data as of March 31, 2020)*, prepared by Hemming Morse LLP for the American Fair Credit Council, February 2021. Available at: <https://aa4dr.org/wp-content/uploads/2020.12.31-AFCC-Report-v.1.19.21-1-1.pdf>. The 2020 data are the latest available.

<sup>14</sup> The numbers reported here include settlements reported to JDA by industry members. This excludes 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 AADR from eleven member companies, representing about 83.4 percent of all debt settlements. This differs significantly from the survey response in 2020, when the fifteen companies that reported represented about 78.3 percent of settlements.

<sup>15</sup> As a result of state laws or regulations, debt resolution services are not widely available to consumers in the following states: Connecticut, Georgia, Hawaii, Illinois, Iowa, Kansas, Maine, New Hampshire, New Jersey, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, Vermont, Washington, West Virginia, and Wyoming. Even so, settlements are being made in all of these jurisdictions.

settled debt during the year.<sup>16</sup> 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 about \$2,290 is fairly consistent across states, with the smallest (\$1,240) in Vermont and the largest in Connecticut (\$9,385).<sup>17</sup> It should be noted that Colorado has the largest average settlements of those states where resolution services are widely available (\$3,245), and actually ranks seventh in average settlement size.

**Table 3 – Debt Resolution Breakdown (Accounts Settled in 2022)**

	Amount	Per Settlement	Percent
Debt Enrolled	\$ 5,619,584,441	\$ 4,524	100.0%
Debt at Time of Settlement	\$ 6,249,325,207	\$ 5,031	111.2%
Settlement Amount	\$ 2,848,199,997	\$ 2,293	50.7%
Savings to Debtor	\$ 1,789,901,276	\$ 1,441	31.9%

For the period between January 1, 2022, and December 31, 2022, the average settlement amount was equal to approximately 50.7 percent of the debt held by the client at enrollment, and 45.6 percent of the loan, interest, and fees due at the time of discharge. On top of this, clients pay the debt resolution companies a fee for their services, which on average was equal to about 16.8 percent of the enrolled debt during this period. This means that for each individual account enrolled in a debt resolution program, the average client saved a total of about \$1,440, or 31.9 percent of the total of each of the unsecured debt accounts at the time of enrollment into a debt resolution program, after fees.

Creditors received approximately fifty-one cents on the dollar for debt cleared through a resolution 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 over \$2.8 billion in settlement payments in 2022.

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 \$19,620 per household, and for people of limited means, savings are even smaller.<sup>18</sup> Recent Federal Reserve data suggest that 37 percent of Americans lack enough money to cover a \$400 emergency expense, up from 32 percent in 2021.<sup>19</sup> For these families, a reduction in debt payments of even a couple of thousand dollars is meaningful.

### Debt Resolution and the US Economy

Debt resolution 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 resolution 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 negotiated payments where they otherwise might not receive any remuneration from a particular

<sup>16</sup> Note that these people may have gone to states where debt resolution is generally available or may have moved from states where debt resolution is generally available.

<sup>17</sup> In both of these states debt resolution services are not widely available to consumers, so this is based on a very small number of actual settlements.

<sup>18</sup> Data for 2021. *Household saving [W398RC1A027NBEA]*, U.S. Bureau of Economic Analysis, retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/W398RC1A027NBEA>. Accessed October 1, 2023, and *Total Households [TTLHH]*, U.S. Census Bureau, retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/TTLHH>. Accessed October 1, 2023.

<sup>19</sup> Daniel, Will, *Turbulence ahead’: Nearly 4 in 10 Americans lack enough money to cover a \$400 emergency expense, Fed survey shows*, Fortune.com, May 23, 2023.

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 principle, interest, and fees. 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.<sup>20</sup>

Combined, the industry contributes about \$8.3 billion in total annually to the US economy and impacts firms in nearly all sectors of the economy through its supplier and induced linkages.<sup>21</sup>

**Table 4 – Economic Contribution of the Debt Resolution Industry (2022)**

(\$ in Millions)		Direct	Supplier	Induced	Total
Jobs		9,968	7,859	14,414	32,241
	Settlement Firms	7,013	5,841	7,898	20,752
	Creditors	2,955	2,018	3,441	8,414
	Debtors	-	-	3,075	3,075
Wages		\$ 1,012.08	\$ 630.84	\$ 958.11	\$ 2,601.03
	Settlement Firms	\$ 683.43	\$ 467.65	\$ 523.04	\$ 1,674.12
	Creditors	\$ 328.65	\$ 163.19	\$ 226.84	\$ 718.68
	Debtors	\$ -	\$ -	\$ 208.23	\$ 208.23
Economic Output		\$ 3,603.68	\$ 1,758.86	\$ 2,985.77	\$ 8,348.31
	Settlement Firms	\$ 2,324.65	\$ 1,314.20	\$ 1,624.65	\$ 5,263.50
	Creditors	\$ 1,279.03	\$ 444.66	\$ 704.02	\$ 2,427.70
	Debtors	\$ -	\$ -	\$ 657.11	\$ 657.11

The debt resolution sector of the industry is comprised of 125 firms (with 144 facilities, and these firms employ more than 7,000 people).<sup>22</sup> Other firms are related to the debt resolution industry as suppliers. These firms produce and sell a broad range of items and services 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 resolution industry was responsible for 5,841 supplier jobs. These firms generate about \$1.3 billion in economic activity.

An economic analysis of the debt resolution 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,<sup>23</sup> the spending by employees of the industry, and those of supplier firms whose jobs are directly dependent on the debt resolution 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.<sup>24</sup> This model estimates that the induced impact of the debt resolution industry

<sup>20</sup> 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 22.56 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.

<sup>21</sup> Economic sectors based on IMPLAN sectors.

<sup>22</sup> Throughout this study, the term “firms” refers to physical locations. One debt resolution 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 February 2023.

<sup>23</sup> These firms would more appropriately be considered as part of the supplier firm’s industries.

<sup>24</sup> Note that this does not include jobs created by consumers and financial institutions that benefit from debt resolution services.



generates 7,900 jobs and \$1.6 billion in economic impact, for a multiplier of 1.13.<sup>25</sup> Appendix B presents the total economic impact of the debt resolution industry.

In addition to providing economic benefits to the economy at debt resolution firm locations, the industry provides benefits both to creditors and to debtors. Creditors working with debt resolution 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 2022, creditors benefited to the tune of \$1.3 billion in revenue through the efforts of debt resolution firms.<sup>26</sup> This revenue translates to over 2,950 additional jobs with the creditors themselves, paying about \$328.6 million in wages. When supplier and induced effects are included, a total of 8,410 jobs and over \$2.4 billion in additional economic activity is generated in the economy.

Finally, debtors benefit from a reduction in expensive debt. Over time, this frees up an estimated \$1.8 billion in resources that would be used to service that debt.<sup>27</sup> This money would be spent in the local economy generating almost 3,100 jobs, and \$657.1 million in additional economic benefits.

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

**Table 5 – Fiscal Impact of the Debt Resolution Industry**

(\$ in Millions)		Federal	State/Local	Total
Taxes		\$ 429.5	\$ 130.9	\$ 560.4
	Settlement Firms	\$ 399.5	\$ 135.0	\$ 534.4
	Creditors	\$ 1.4	\$ (0.1)	\$ 1.3
	Debtors	\$ 28.6	\$ (3.9)	\$ 24.7

Note: Negative taxes reflect tax rebates and refunds mainly due to COVID-19 programs.

All told, the benefit to the economy of the debt resolution industry is over \$8.3 billion, and about 32,250 individual full-time-equivalent jobs are either directly or indirectly related to the industry and its activities. Table 4 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 industry’s contribution to the public finances of the country. In the case of the debt resolution industry, the traditional direct taxes paid by the firms and their employees provide \$534.4 million in revenues to the federal, state, and local governments. An additional \$26.0 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 resolution services, or on purchases made as part of the supplier and induced impacts.

<sup>25</sup> 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.

<sup>26</sup> Resulting from \$2.8 billion in settlement payments, or about 81.6 percent of the settlement value.

<sup>27</sup> This represents the discounted value of the payments that would be made over time. The annual amount is approximately \$278.4 million.

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

Based on the data presented above, debt resolution 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 resolution services are widely available could be large.

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 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 resolution services.

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

**Table 6 – Projected Additional Economic Impact If Debt Resolution Is Widely Available**

(\$ Millions)	Jobs	Wages	Output
Direct	2,371	\$ 253.37	\$ 920.64
Supplier	1,791	\$ 148.81	\$ 413.18
Induced	3,577	\$ 247.35	\$ 770.48
<b>Total</b>	<b>7,739</b>	<b>\$ 649.53</b>	<b>\$ 2,104.31</b>
	<b>Federal</b>	<b>State/Local</b>	<b>Total</b>
Taxes	\$ 119.2	\$ (7.5)	\$ 111.70

Based on this model, were debt resolution widely available across all states, the economic impact would be over \$2.1 billion larger, with about 7,740 additional jobs, \$111.7 million more in federal, state, and local tax revenues, and, most importantly, \$488.4 million more in savings for debtors and \$706.2 million in payments to creditors that they might otherwise have not received.<sup>28</sup>

The results (nationally) are shown in Table 6. A full breakdown by state is presented in Appendix F and Appendix G.

<sup>28</sup> Over and above the benefits that already accrue to creditors and lenders in these states.

## Methodology

This study begins with an accounting of the direct employment in the debt resolution 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 resolution 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 resolution 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 Axle, the AADR, individual AADR member companies, and the federal government. The analysis utilizes the IMPLAN model in order to quantify the economic impact of the debt resolution industry on the economy of the United States.<sup>29</sup> 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 resolution 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).<sup>30</sup>

Every economic impact analysis begins with a description of the industry being examined. In the case of the debt resolution model, the debt resolution 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 resolution Economic Impact Model, direct employment in the debt resolution industry is the starting point

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<sup>29</sup> The model uses 2021 input/output accounts.

<sup>30</sup> 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.

for the analysis. Direct employment is based on data provided to John Dunham & Associates by Data-Axle as of February 2023, and from industry data provided by the AADR and its member companies.

Data Axle 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 Axle data are adjusted on a continual basis, staff from John Dunham & Associates scanned the data for discrepancies. In addition, the AADR conducted a short survey of members in order to obtain facility level job counts. A total of twelve individual companies provided these data. Member provided data is given first priority in assigning jobs to a facility, followed by Data Axle 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.<sup>31</sup> 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 includes 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 resolution 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.<sup>32</sup> It is reasonable to assume that those with debt problems sizable enough to seek debt resolution 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, 15 or even 30 years.

Even using the very conservative assumptions, creditors are estimated to have received over \$2.8 billion in payments. Taking the net present value of these payments versus payment of the debt in full in 10

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<sup>31</sup> The debt resolution industry is modeled using IMPLAN sector 441 (Non-depository credit intermediation and related activities) which is the same sector as, for example, mortgage brokers.

<sup>32</sup> 2019 Survey available at: <https://www.federalreserve.gov/econres/scfindex.htm>. These data have not been updated since 2019.

years' time, and using a discount rate of 6.33 percent,<sup>33</sup> this would translate into a benefit of \$1.3 billion for creditors.

Based on this methodology, the benefits of debt resolution are divided across creditors, debtors, and resolution 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 2022.<sup>34</sup>

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.<sup>35</sup>

Finally, debtors benefit to the tune of an estimated \$1.8 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 resolution firms benefit 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 22.16 percent is used.<sup>36</sup>

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.<sup>37</sup>

**Table 7 – Resolution Benefits by Category**

	Settlement Benefit	Percent
Total	\$ 5,584,325,630	100.0%
Settlement Firms	\$ 946,224,358	16.9%
Creditors	\$ 2,848,199,997	51.0%
Debtors	\$ 1,789,901,276	32.1%

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.

<sup>33</sup> ICE Benchmark Administration Limited (IBA), ICE BofAML US Corporate BBB Effective Yield, retrieved from FRED, Federal Reserve Bank of St. Louis. September 27, 2023. This rate represents the effective yield of the ICE BofAML US Corporate BBB Index, a subset of the ICE BofAML US Corporate Master Index tracking the performance of US dollar denominated investment grade rated corporate debt publicly issued in the US domestic market. This subset includes all securities with a given investment grade rating BBB. Available at: <https://fred.stlouisfed.org/series/BAMLC0A4CBBBEY>

<sup>34</sup> 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.

<sup>35</sup> The creditors benefits are modeled using IMPLAN sector 441 (Non-depository credit intermediation and related activities) which is the sector containing credit card issuers. Adjustments have been made to account for the dramatic effects of COVID-19 on this sector of the economy.

<sup>36</sup> *Consumer Credit Outstanding, Consumer Credit - G.19*, Board of Governors of the Federal Reserve System, at: <https://www.federalreserve.gov/Releases/g19/current/>. Data for May 2023, Rate on accounts where interest is being assessed.

<sup>37</sup> 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+

Table 7 on the prior page outlines each of the individual components of the debt resolution process that are used in the model.

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, 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 eighteen states where debt resolution 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 no debt resolution companies or financial institutions that currently benefit from settlements located in those states. Rather, government restrictions hamper debtors’ ability to broadly access debt resolution services.

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 wide range of different data elements were examined, and an extremely strong correlation was found between the median income in each state to the number of debt settlements reached. All of the other variables were not statistically related to the number of settlements per household, and the goodness-of-fit (R<sup>2</sup>) of the model did not markedly change when other variables were included. A total of eleven different variables of different types were examined. The moments of the data are presented in Table 8.

**Table 8 – Variables Examined for Projection Analysis**

<b>Variable</b>	<b>Mean</b>	<b>Standard Deviation</b>
Settlements per Household	19.40	11.20
Full Assess to Debt Settlement (Y/N)	0.61	0.49
Credit Card Debt Per Capita	\$ 7,226	\$ 971
Median Household Income	\$ 65,045	\$ 10,943
Percent of Households Earning <\$50K	39.55%	6.38%
Median Age	38.56	2.37
Percent of Population with No High School Diploma	9.94%	2.59%
Percent of Population with Some College or College Degree	62.34%	5.17%
Unemployment Rate	3.16%	0.80%
Number of Households	2,399,102	2,537,669
Number of Households Earning <\$50K	936,969	946,325

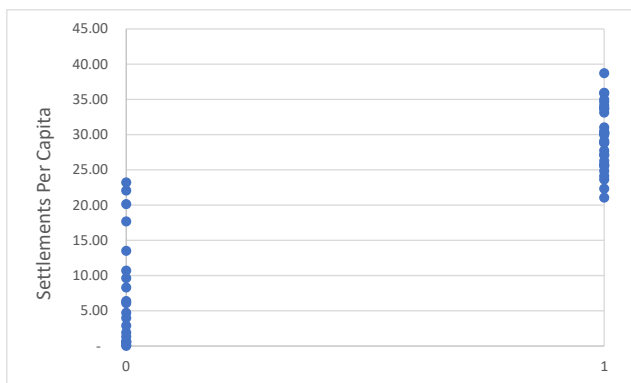
Graphically, as Figure 1 shows, it was clear that the states where consumers had full access to debt resolution services had significantly more settlements (states marked as 1), but save for average income, the demographic models simply were not showing the differences. After examining a number of different models, only the dummy variable (debt resolution allowed) and median household income, were statistically significant (p value = 0.021). A simple model was used to develop the projections:

$$S_c = A + \alpha Y_c$$

As the equation shows, settlements per capita were a function of a state where debt resolution was widely available to consumers (A), and per median household income (Y). The resulting model was not only

statistically significant, but it also explained nearly 79 percent of the variation in the number of settlements per state.<sup>38</sup>

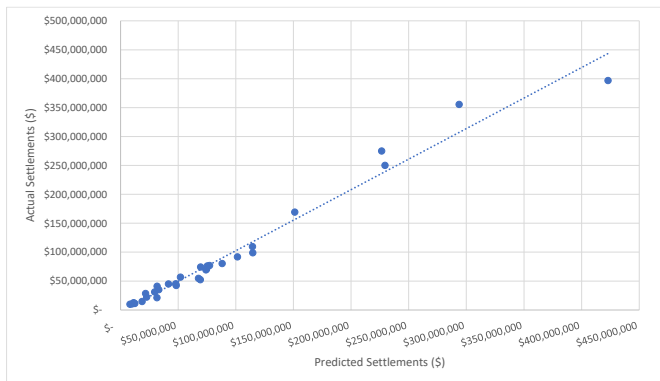
**Figure 1 – States With and Without Full Access to Debt Resolution**



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

Number of settlements per capita  $18.367 + 0.000177 * (\text{Median Household Income})$ .

**Figure 2 – Model of Full Access to Debt Resolution**



Once the number of settlements was determined for the restricted jurisdictions, 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 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 resolutions in those states were generally available to consumers. Table 9 on the following page outlines the resulting projections, with the data on the economic impact by state presented in Appendix G.

**Comparison to Prior Studies**

The *2023 Economic Impact of the Debt Resolution Industry* estimates the economic contributions made by the debt resolution industry to the US economy in 2022. This is the third in a series of studies conducted by John Dunham & Associates (JDA) and funded by the American Association for Debt

<sup>38</sup> With an F-statistic of 93.13 and an R-squared of 0.787.

Resolution (AARD).<sup>39</sup> As there are no publicly available data on debt settlements at the state level, the analysis is dependent on data from AADR members. In each of the three years covered, while members representing the vast majority of settlements have reported to JDA, in no year have a statistically significant number of members reported. This means that the data are likely skewed toward the types of settlements made by larger firms. It also means that the data can be variable across years.

**Table 9 – Projected Settlements and Amounts if Debt Settlement Were Widely Available Across all States<sup>40</sup>**

State	Estimated				
	Settlements	Current Debt	Settlement Amount	Fees	Consumer Savings
Connecticut	4,285	\$ 89,857,309	\$ 45,006,644	\$ 15,130,153	\$ 29,720,511
Georgia	25,783	\$ 245,217,077	\$ 111,810,800	\$ 41,289,596	\$ 92,116,681
Hawaii	4,889	\$ 28,970,423	\$ 15,475,527	\$ 4,878,033	\$ 8,616,862
Illinois	19,167	\$ 307,580,194	\$ 148,793,576	\$ 51,790,284	\$ 106,996,335
Iowa	14,688	\$ 68,613,282	\$ 37,325,981	\$ 11,553,089	\$ 19,734,213
Kansas	5,792	\$ 64,821,271	\$ 33,309,296	\$ 10,914,591	\$ 20,597,384
Maine	7,975	\$ 29,884,260	\$ 16,451,279	\$ 5,031,905	\$ 8,401,076
New Hampshire	4,861	\$ 34,574,738	\$ 17,329,306	\$ 5,821,687	\$ 11,423,746
New Jersey	35,587	\$ 224,366,451	\$ 109,412,638	\$ 37,778,772	\$ 77,175,041
North Dakota	4,709	\$ 17,818,335	\$ 9,598,829	\$ 3,000,247	\$ 5,219,258
Ohio	48,888	\$ 287,568,337	\$ 135,110,260	\$ 48,420,692	\$ 104,037,385
Oregon	19,715	\$ 90,313,032	\$ 49,239,537	\$ 15,206,888	\$ 25,866,607
Rhode Island	5,004	\$ 25,177,602	\$ 12,772,441	\$ 4,239,399	\$ 8,165,762
South Carolina	11,727	\$ 126,403,726	\$ 55,052,707	\$ 21,283,831	\$ 50,067,189
Vermont	5,607	\$ 14,720,436	\$ 7,777,727	\$ 2,478,624	\$ 4,464,085
Washington	31,840	\$ 184,524,019	\$ 92,933,405	\$ 31,070,113	\$ 60,520,501
West Virginia	7,947	\$ 38,323,810	\$ 19,721,433	\$ 6,452,954	\$ 12,149,422
Wyoming	1,820	\$ 12,997,598	\$ 6,976,589	\$ 2,188,533	\$ 3,832,476
Total	260,284	\$ 1,891,731,900	\$ 924,097,977	\$ 318,529,390	\$ 649,104,534

The analysis was first conducted in 2019 and was based on 2018 data. The second analysis was conducted in 2020 and was based on data from 2019. This was prior to the COVID-19 shutdowns. The current report is based on data from 2022, and likely includes effects from the 2020-2021 government-imposed shutdown of the US economy.

**Table 10 – Year by Year Comparison**

Year	Average Settlement	Average Fee	Average Enrolled Debt	Number of Settlements	Companies Reporting	Percent of Industry Reporting
2018	\$ 2,727	\$ 1,101	\$ 4,961	902,449	14	67.0%
2019	\$ 2,128	\$ 880	\$ 3,730	1,453,567	15	78.3%
2022	\$ 2,293	\$ 762	\$ 4,524	1,242,221	12	83.5%

Examining the data, one finds that while the number of settlements varies, the average settlement amount is generally in the \$2,500 range, while the enrolled debt tends to be in the \$4,000 range. The average fee percentage in 2022 fell below 20 percent (16.8 percent), significantly lower than in the prior years.

It should be noted that the figures in Table 10 (as well as in the other tables in the report) are in nominal dollars unless otherwise specified. This means that they are not adjusted for inflation.

As was mentioned above, the report is based on survey data, and a statistically significant sample of AADR members has never been collected, however, looking at the responses across years, a large percentage of the actual settlements are included in the data collected. This means that the data in the

<sup>39</sup> The first two reports were produced for the American Fair Credit Council (AFCC), the predecessor to the AADR. The American Association for Debt Resolution (AADR) serves as a trade association to the nation's debt resolution firms. As part of its mandate, the AADR helps to ensure that debt resolution companies are committed to the highest standards of ethics and operational standards on behalf of their clients.

<sup>40</sup> Note that this table includes existing settlements.



study has been consistently skewed toward larger industry members, and data for smaller firms may be different.

The debt resolution industry has been growing steadily since the first report was released. When compared to periods prior to the government-imposed shutdown in response to COVID-19, the 2022 impact numbers are slightly smaller. The underlying structure of the IMPLAN model has changed over time, and the percentage of settlement value going to lenders has increased substantially. This was likely due to statistical artifacts from the shutdown that are still present in the data. This was accounted for by utilizing the input-output structure of the economy in 2020, prior to the impact of the shutdowns.

**Table 11 – Year by Year Comparison – Economic Impact**

Year	Industry Jobs	Total Jobs	Industry Wages	Total Wages	Industry Output	Total Output	Total Taxes
2018	8,525.00	27,979.00	\$ 801.58	\$ 1,890.11	\$ 1,559.25	\$ 4,901.33	\$ 659.57
2019	11,132.00	34,716.00	\$ 1,110.66	\$ 2,543.78	\$ 2,443.93	\$ 6,789.85	\$ 820.90
2022	9,968.00	32,241.00	\$ 1,012.08	\$ 2,601.03	\$ 3,603.68	\$ 8,348.31	\$ 560.41

Dollars in Millions

Finally, the tax figures in the model have been influenced to a great extent by the extensive tax benefits and payments to households and businesses during, and after, the COVID-19 shutdowns. Payments (such as the PPP and ESL grants) show up in the data as negative taxes. Since tax data are necessarily lagging, and since tax payments are often made well after the end of the calendar year, these negative taxes are still showing up in the models.

**Disclaimer**

The 2022 debt resolution model reflects the best data and modeling techniques currently available 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 resolution 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 AADR or its member firms.

**IMPLAN Methodology<sup>41</sup>**

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.

<sup>41</sup> 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 544 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	24,011	\$ 52,317,447	1.88%	\$ 2,179
Alaska	2,833	\$ 9,136,375	0.33%	\$ 3,225
Arizona	33,399	\$ 71,123,028	2.55%	\$ 2,129
Arkansas	18,538	\$ 37,890,175	1.36%	\$ 2,044
California	157,518	\$ 366,777,586	13.15%	\$ 2,328
Colorado	15,584	\$ 50,571,187	1.81%	\$ 3,245
Connecticut	396	\$ 3,712,163	0.13%	\$ 9,385
Delaware	5,248	\$ 11,566,202	0.41%	\$ 2,204
District of Columbia	1,751	\$ 4,714,516	0.17%	\$ 2,692
Florida	121,187	\$ 254,226,908	9.12%	\$ 2,098
Georgia	5,837	\$ 22,617,396	0.81%	\$ 3,875
Hawaii	3,553	\$ 10,049,773	0.36%	\$ 2,828
Idaho	6,886	\$ 13,405,906	0.48%	\$ 1,947
Illinois	2,597	\$ 18,016,466	0.65%	\$ 6,937
Indiana	31,561	\$ 65,207,188	2.34%	\$ 2,066
Iowa	7,011	\$ 15,921,467	0.57%	\$ 2,271
Kansas	1,251	\$ 6,428,849	0.23%	\$ 5,139
Kentucky	20,032	\$ 39,032,974	1.40%	\$ 1,949
Louisiana	18,348	\$ 41,789,071	1.50%	\$ 2,278
Maine	50	\$ 91,445	0.00%	\$ 1,843
Maryland	28,763	\$ 70,389,251	2.52%	\$ 2,447
Massachusetts	27,775	\$ 74,195,729	2.66%	\$ 2,671
Michigan	43,355	\$ 91,482,631	3.28%	\$ 2,110
Minnesota	20,479	\$ 48,235,354	1.73%	\$ 2,355
Mississippi	11,766	\$ 28,650,082	1.03%	\$ 2,435
Missouri	31,018	\$ 68,714,144	2.46%	\$ 2,215
Montana	4,376	\$ 10,312,032	0.37%	\$ 2,356
Nebraska	9,398	\$ 20,465,890	0.73%	\$ 2,178
Nevada	16,185	\$ 32,414,136	1.16%	\$ 2,003
New Hampshire	1,675	\$ 5,334,965	0.19%	\$ 3,186
New Jersey	10,610	\$ 29,148,747	1.05%	\$ 2,747
New Mexico	11,496	\$ 26,344,714	0.94%	\$ 2,292
New York	104,678	\$ 231,043,780	8.29%	\$ 2,207
North Carolina	45,103	\$ 101,269,670	3.63%	\$ 2,245
North Dakota	109	\$ 197,818	0.01%	\$ 1,821
Ohio	14,662	\$ 36,207,867	1.30%	\$ 2,470
Oklahoma	18,705	\$ 41,627,554	1.49%	\$ 2,225
Oregon	355	\$ 792,969	0.03%	\$ 2,232
Pennsylvania	68,787	\$ 156,438,438	5.61%	\$ 2,274
Rhode Island	326	\$ 743,110	0.03%	\$ 2,281
South Carolina	2,047	\$ 8,588,943	0.31%	\$ 4,195
South Dakota	3,961	\$ 9,692,514	0.35%	\$ 2,447
Tennessee	31,616	\$ 64,130,212	2.30%	\$ 2,028
Texas	147,948	\$ 328,608,467	11.78%	\$ 2,221
Utah	8,617	\$ 19,552,074	0.70%	\$ 2,269
Vermont	8	\$ 9,973	0.00%	\$ 1,240
Virginia	33,999	\$ 84,894,997	3.04%	\$ 2,497
Washington	22,748	\$ 59,330,390	2.13%	\$ 2,608
West Virginia	190	\$ 422,187	0.02%	\$ 2,217
Wisconsin	19,636	\$ 44,285,398	1.59%	\$ 2,255
Wyoming	84	\$ 289,319	0.01%	\$ 3,425
United States	1,218,064	\$ 2,788,409,476	100.00%	\$ 2,289

Note: Does not include unknown states where the provided zip code did not match a state

**Appendix B**  
**Economic Impact of Debt Resolution Firms**

**America's Debt Resolution Industry**  
**Economic Impact Study 2023: United States**

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	7,013	\$683,428,100	\$2,324,645,400
<b>Total</b>	<b>7,013</b>	<b>\$683,428,100</b>	<b>\$2,324,645,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$696,400	\$1,832,100
Business and Personal Services	3,329	\$260,595,500	\$501,759,300
Mining	3	\$1,191,700	\$5,747,300
Construction	30	\$2,055,900	\$7,282,200
Finance Insurance and Real Estate	718	\$47,543,200	\$211,046,400
Manufacturing General	281	\$27,371,100	\$129,471,000
Retail	38	\$1,985,400	\$5,422,100
Transportation & Communication	640	\$79,470,700	\$321,772,000
Travel and Entertainment	582	\$22,396,200	\$53,268,400
Wholesale	145	\$16,858,000	\$61,610,600
Government	71	\$7,489,100	\$14,992,800
Other	0	\$0	\$0
<b>Total</b>	<b>5,841</b>	<b>\$467,653,200</b>	<b>\$1,314,204,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	140	\$6,341,700	\$22,471,200
Business and Personal Services	3,222	\$227,370,500	\$411,754,200
Mining	6	\$1,931,500	\$9,214,100
Construction	52	\$3,686,300	\$13,349,300
Finance Insurance and Real Estate	936	\$74,476,700	\$424,731,500
Manufacturing General	346	\$28,865,100	\$189,309,400
Retail	1,010	\$44,316,600	\$121,144,500
Transportation & Communication	562	\$54,185,400	\$197,014,400
Travel and Entertainment	1,095	\$38,126,400	\$105,522,000
Wholesale	227	\$24,604,400	\$91,206,700
Government	87	\$8,995,200	\$23,538,100
Other	215	\$10,138,400	\$15,395,100
<b>Total</b>	<b>7,898</b>	<b>\$523,038,200</b>	<b>\$1,624,650,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>20,752</b>	<b>\$1,674,119,500</b>	<b>\$5,263,500,100</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$399,475,800	\$134,954,500	\$534,430,300

## America's Debt Resolution Industry Economic Impact Study 2020: Alabama

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,500	\$29,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$9,500	\$51,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$76,100	\$400,900
Manufacturing General	4	\$390,000	\$2,323,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$488,100</b>	<b>\$2,805,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$46,400	\$293,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$12,700	\$74,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$238,900	\$1,560,100
Manufacturing General	6	\$430,300	\$2,989,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>13</b>	<b>\$728,300</b>	<b>\$4,917,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>18</b>	<b>\$1,216,400</b>	<b>\$7,723,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Alaska

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,600	\$6,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$12,200	\$84,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$10,400	\$53,000
Manufacturing General	0	\$7,400	\$68,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$32,600</b>	<b>\$212,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,800	\$46,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$18,900	\$128,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$30,300	\$234,100
Manufacturing General	1	\$39,600	\$296,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$100,600</b>	<b>\$705,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>2</b>	<b>\$133,200</b>	<b>\$917,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Arizona

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2,344	\$143,003,300	\$577,145,500
<b>Total</b>	<b>2,344</b>	<b>\$143,003,300</b>	<b>\$577,145,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$27,600	\$54,500
Business and Personal Services	1,211	\$76,270,400	\$159,093,200
Mining	1	\$50,500	\$360,900
Construction	11	\$652,700	\$2,551,600
Finance Insurance and Real Estate	253	\$14,139,900	\$65,022,500
Manufacturing General	16	\$1,218,200	\$5,287,600
Retail	14	\$630,700	\$1,802,600
Transportation & Communication	232	\$18,921,100	\$89,984,600
Travel and Entertainment	201	\$6,298,700	\$15,652,100
Wholesale	52	\$5,260,900	\$19,676,100
Government	25	\$2,148,700	\$5,775,600
Other	0	\$0	\$0
<b>Total</b>	<b>2,016</b>	<b>\$125,619,400</b>	<b>\$365,261,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$433,500	\$948,100
Business and Personal Services	995	\$55,648,500	\$109,398,300
Mining	1	\$33,600	\$306,300
Construction	18	\$978,600	\$3,985,600
Finance Insurance and Real Estate	179	\$11,522,800	\$78,353,400
Manufacturing General	14	\$993,900	\$5,880,600
Retail	328	\$11,923,200	\$34,902,500
Transportation & Communication	185	\$12,649,400	\$52,385,700
Travel and Entertainment	357	\$9,852,500	\$29,261,700
Wholesale	74	\$6,183,500	\$24,550,000
Government	30	\$2,459,800	\$8,435,100
Other	68	\$2,468,700	\$4,077,300
<b>Total</b>	<b>2,256</b>	<b>\$115,148,000</b>	<b>\$352,484,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>6,616</b>	<b>\$383,770,700</b>	<b>\$1,294,891,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$98,717,900	\$26,309,300	\$125,027,200

## America's Debt Resolution Industry Economic Impact Study 2020: Arkansas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$14,700	\$40,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,400	\$34,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$37,700	\$227,300
Manufacturing General	2	\$197,100	\$1,156,600
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$250,900</b>	<b>\$1,458,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$85,300	\$456,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,000	\$59,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$117,100	\$895,300
Manufacturing General	5	\$294,500	\$2,049,400
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>10</b>	<b>\$498,900</b>	<b>\$3,461,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>13</b>	<b>\$749,800</b>	<b>\$4,919,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0



## America's Debt Resolution Industry Economic Impact Study 2020: California

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	1,281	\$160,239,900	\$618,756,400
<b>Total</b>	<b>1,281</b>	<b>\$160,239,900</b>	<b>\$618,756,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$104,200	\$180,700
Business and Personal Services	600	\$54,786,700	\$106,573,600
Mining	0	\$30,500	\$288,100
Construction	5	\$396,300	\$1,368,200
Finance Insurance and Real Estate	109	\$9,428,900	\$34,284,800
Manufacturing General	37	\$4,599,100	\$19,427,500
Retail	7	\$407,400	\$1,148,100
Transportation & Communication	115	\$21,273,200	\$81,841,800
Travel and Entertainment	105	\$4,973,300	\$11,928,800
Wholesale	27	\$3,507,100	\$13,496,700
Government	13	\$1,640,300	\$3,198,400
Other	0	\$0	\$0
<b>Total</b>	<b>1,020</b>	<b>\$101,147,000</b>	<b>\$273,736,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	20	\$1,440,700	\$3,300,700
Business and Personal Services	627	\$50,767,500	\$96,612,800
Mining	1	\$50,300	\$501,100
Construction	10	\$853,500	\$3,139,200
Finance Insurance and Real Estate	148	\$14,110,600	\$75,188,000
Manufacturing General	50	\$4,726,400	\$30,087,900
Retail	194	\$10,158,300	\$28,431,800
Transportation & Communication	112	\$13,862,800	\$50,549,500
Travel and Entertainment	225	\$9,531,500	\$26,513,700
Wholesale	46	\$5,688,400	\$23,070,500
Government	18	\$2,271,000	\$5,958,700
Other	44	\$2,348,700	\$3,677,200
<b>Total</b>	<b>1,495</b>	<b>\$115,809,700</b>	<b>\$347,031,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3,796</b>	<b>\$377,196,600</b>	<b>\$1,239,524,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$98,694,200	\$42,140,200	\$140,834,400

## America's Debt Resolution Industry Economic Impact Study 2020: Colorado

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,300	\$20,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$92,700	\$214,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$158,400	\$714,400
Manufacturing General	2	\$209,000	\$951,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$466,400</b>	<b>\$1,900,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$85,200	\$361,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$162,100	\$366,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	9	\$550,500	\$3,060,600
Manufacturing General	4	\$290,500	\$1,852,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>15</b>	<b>\$1,088,300</b>	<b>\$5,641,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>19</b>	<b>\$1,554,700</b>	<b>\$7,541,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Connecticut

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,500	\$3,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$300	\$5,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$189,200	\$627,500
Manufacturing General	3	\$295,300	\$1,171,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$486,300</b>	<b>\$1,808,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,200	\$29,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$9,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$799,400	\$2,994,600
Manufacturing General	2	\$269,600	\$1,109,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$1,079,600</b>	<b>\$4,143,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>12</b>	<b>\$1,565,900</b>	<b>\$5,951,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Delaware

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,300	\$3,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$700	\$2,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$74,900	\$319,500
Manufacturing General	0	\$27,400	\$184,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$105,300</b>	<b>\$508,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$24,800	\$66,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,200	\$3,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$200,300	\$1,013,400
Manufacturing General	1	\$63,800	\$471,300
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
<b>Total</b>	<b>3</b>	<b>\$290,100</b>	<b>\$1,554,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$395,400</b>	<b>\$2,063,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: District Of Columbia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	9	\$1,448,100	\$3,235,900
<b>Total</b>	<b>9</b>	<b>\$1,448,100</b>	<b>\$3,235,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$100	\$100
Business and Personal Services	3	\$424,100	\$630,500
Mining	0	\$100	\$1,300
Construction	0	\$2,000	\$5,000
Finance Insurance and Real Estate	1	\$67,600	\$283,300
Manufacturing General	0	\$4,400	\$17,100
Retail	0	\$1,700	\$3,500
Transportation & Communication	1	\$125,100	\$439,800
Travel and Entertainment	1	\$35,500	\$67,300
Wholesale	0	\$17,000	\$42,600
Government	0	\$14,700	\$15,500
Other	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$692,300</b>	<b>\$1,506,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$0	\$100
Business and Personal Services	3	\$294,300	\$396,700
Mining	0	\$200	\$2,200
Construction	0	\$4,000	\$9,800
Finance Insurance and Real Estate	1	\$137,900	\$667,800
Manufacturing General	0	\$6,800	\$36,900
Retail	1	\$44,400	\$87,300
Transportation & Communication	0	\$70,400	\$187,600
Travel and Entertainment	1	\$48,500	\$100,200
Wholesale	0	\$30,200	\$75,400
Government	0	\$12,600	\$18,000
Other	0	\$19,600	\$17,400
<b>Total</b>	<b>6</b>	<b>\$668,900</b>	<b>\$1,599,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>21</b>	<b>\$2,809,300</b>	<b>\$6,341,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$429,500	\$109,700	\$539,200

## America's Debt Resolution Industry Economic Impact Study 2020: Florida

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	384	\$32,388,700	\$116,668,500
<b>Total</b>	<b>384</b>	<b>\$32,388,700</b>	<b>\$116,668,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$29,400	\$56,700
Business and Personal Services	218	\$14,491,100	\$29,755,700
Mining	0	\$3,600	\$90,400
Construction	2	\$115,000	\$463,600
Finance Insurance and Real Estate	50	\$2,442,500	\$12,250,300
Manufacturing General	9	\$685,500	\$3,157,200
Retail	2	\$111,800	\$310,000
Transportation & Communication	39	\$3,310,500	\$15,167,900
Travel and Entertainment	34	\$1,150,900	\$2,924,700
Wholesale	9	\$944,200	\$3,551,800
Government	4	\$396,600	\$864,300
Other	0	\$0	\$0
<b>Total</b>	<b>368</b>	<b>\$23,681,100</b>	<b>\$68,592,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	6	\$276,300	\$604,700
Business and Personal Services	183	\$11,299,800	\$21,481,800
Mining	0	\$4,400	\$137,800
Construction	3	\$188,900	\$769,500
Finance Insurance and Real Estate	68	\$3,991,000	\$26,868,200
Manufacturing General	12	\$828,900	\$5,029,200
Retail	60	\$2,343,700	\$6,716,200
Transportation & Communication	34	\$2,590,200	\$10,328,600
Travel and Entertainment	63	\$1,931,300	\$5,672,000
Wholesale	13	\$1,326,100	\$5,134,400
Government	5	\$418,100	\$1,234,700
Other	10	\$385,600	\$619,100
<b>Total</b>	<b>457</b>	<b>\$25,584,300</b>	<b>\$84,596,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,209</b>	<b>\$81,654,100</b>	<b>\$269,857,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$21,582,400	\$4,199,700	\$25,782,100

## America's Debt Resolution Industry Economic Impact Study 2020: Georgia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,100	\$46,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,100	\$32,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$310,800	\$1,467,300
Manufacturing General	7	\$612,100	\$3,138,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>10</b>	<b>\$952,100</b>	<b>\$4,685,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$97,500	\$456,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$6,500	\$38,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	12	\$872,600	\$4,906,800
Manufacturing General	10	\$744,800	\$4,657,400
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>24</b>	<b>\$1,721,400</b>	<b>\$10,058,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>34</b>	<b>\$2,673,500</b>	<b>\$14,743,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Hawaii

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$134,200	\$484,600
<b>Total</b>	<b>2</b>	<b>\$134,200</b>	<b>\$484,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,300	\$2,600
Business and Personal Services	1	\$49,400	\$102,200
Mining	0	\$200	\$2,400
Construction	0	\$600	\$1,800
Finance Insurance and Real Estate	1	\$38,700	\$191,400
Manufacturing General	0	\$7,900	\$68,400
Retail	0	\$400	\$1,200
Transportation & Communication	0	\$12,500	\$54,500
Travel and Entertainment	0	\$4,800	\$13,500
Wholesale	0	\$2,500	\$9,900
Government	0	\$1,900	\$3,300
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$120,200</b>	<b>\$451,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$13,800	\$31,700
Business and Personal Services	1	\$42,200	\$77,600
Mining	0	\$300	\$4,000
Construction	0	\$800	\$2,800
Finance Insurance and Real Estate	2	\$91,300	\$686,600
Manufacturing General	1	\$30,700	\$247,600
Retail	0	\$8,100	\$23,600
Transportation & Communication	0	\$8,300	\$32,900
Travel and Entertainment	0	\$7,800	\$22,600
Wholesale	0	\$4,200	\$16,500
Government	0	\$1,500	\$3,900
Other	0	\$2,000	\$2,900
<b>Total</b>	<b>5</b>	<b>\$211,000</b>	<b>\$1,152,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>9</b>	<b>\$465,400</b>	<b>\$2,088,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$68,300	\$29,900	\$98,200



## America's Debt Resolution Industry Economic Impact Study 2020: Idaho

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	137	\$9,176,400	\$40,446,300
<b>Total</b>	<b>137</b>	<b>\$9,176,400</b>	<b>\$40,446,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$14,100	\$33,900
Business and Personal Services	58	\$3,275,700	\$7,636,100
Mining	0	\$2,800	\$19,800
Construction	1	\$34,300	\$140,300
Finance Insurance and Real Estate	13	\$552,100	\$3,000,400
Manufacturing General	2	\$169,700	\$729,500
Retail	1	\$39,000	\$104,600
Transportation & Communication	10	\$803,000	\$4,241,800
Travel and Entertainment	13	\$314,700	\$960,600
Wholesale	3	\$253,800	\$1,037,000
Government	1	\$101,500	\$246,600
Other	0	\$0	\$0
<b>Total</b>	<b>102</b>	<b>\$5,560,700</b>	<b>\$18,150,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$145,800	\$484,100
Business and Personal Services	50	\$2,626,700	\$5,652,200
Mining	0	\$3,600	\$26,400
Construction	1	\$47,400	\$204,400
Finance Insurance and Real Estate	9	\$431,000	\$3,737,500
Manufacturing General	3	\$192,600	\$1,247,800
Retail	17	\$648,700	\$1,858,500
Transportation & Communication	8	\$551,600	\$2,563,000
Travel and Entertainment	19	\$448,900	\$1,551,500
Wholesale	4	\$290,500	\$1,295,100
Government	1	\$99,100	\$321,400
Other	3	\$104,300	\$206,600
<b>Total</b>	<b>117</b>	<b>\$5,590,200</b>	<b>\$19,148,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>356</b>	<b>\$20,327,300</b>	<b>\$77,745,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,124,500	\$1,470,400	\$6,594,900

## America's Debt Resolution Industry Economic Impact Study 2020: Illinois

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	47	\$6,021,400	\$15,144,600
<b>Total</b>	<b>47</b>	<b>\$6,021,400</b>	<b>\$15,144,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$18,700	\$101,000
Business and Personal Services	24	\$2,089,700	\$3,589,800
Mining	0	\$9,500	\$78,300
Construction	0	\$13,100	\$41,100
Finance Insurance and Real Estate	8	\$776,100	\$2,991,200
Manufacturing General	13	\$1,372,800	\$5,611,100
Retail	0	\$13,400	\$35,300
Transportation & Communication	5	\$592,700	\$2,244,600
Travel and Entertainment	4	\$164,000	\$357,400
Wholesale	1	\$121,300	\$413,600
Government	0	\$49,300	\$60,200
Other	0	\$0	\$0
<b>Total</b>	<b>55</b>	<b>\$5,220,600</b>	<b>\$15,523,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$164,300	\$945,400
Business and Personal Services	26	\$2,036,000	\$3,361,200
Mining	0	\$14,400	\$128,900
Construction	0	\$28,400	\$90,100
Finance Insurance and Real Estate	22	\$1,984,800	\$9,548,100
Manufacturing General	14	\$1,377,700	\$8,654,500
Retail	8	\$361,100	\$929,700
Transportation & Communication	5	\$477,200	\$1,535,100
Travel and Entertainment	8	\$316,400	\$815,100
Wholesale	2	\$220,300	\$702,700
Government	1	\$59,900	\$97,100
Other	2	\$101,500	\$135,400
<b>Total</b>	<b>91</b>	<b>\$7,142,000</b>	<b>\$26,943,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>193</b>	<b>\$18,384,000</b>	<b>\$57,611,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,133,400	\$1,030,500	\$4,163,900

## America's Debt Resolution Industry Economic Impact Study 2020: Indiana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$14,400	\$58,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,600	\$40,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$151,600	\$584,700
Manufacturing General	9	\$754,500	\$4,326,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>11</b>	<b>\$925,100</b>	<b>\$5,009,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$113,000	\$614,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$6,200	\$60,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	6	\$483,500	\$2,441,300
Manufacturing General	12	\$1,070,600	\$7,251,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>21</b>	<b>\$1,673,300</b>	<b>\$10,366,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>32</b>	<b>\$2,598,400</b>	<b>\$15,376,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Iowa

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$141,000	\$539,500
<b>Total</b>	<b>2</b>	<b>\$141,000</b>	<b>\$539,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$35,500	\$112,900
Business and Personal Services	1	\$46,600	\$98,100
Mining	0	\$900	\$9,400
Construction	0	\$400	\$1,500
Finance Insurance and Real Estate	1	\$80,300	\$449,300
Manufacturing General	3	\$227,500	\$1,138,100
Retail	0	\$500	\$1,300
Transportation & Communication	0	\$12,300	\$62,200
Travel and Entertainment	0	\$4,300	\$12,400
Wholesale	0	\$3,000	\$12,300
Government	0	\$1,400	\$2,700
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$412,700</b>	<b>\$1,900,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$453,800	\$1,501,500
Business and Personal Services	1	\$37,600	\$75,400
Mining	0	\$1,400	\$15,400
Construction	0	\$700	\$2,600
Finance Insurance and Real Estate	5	\$311,400	\$1,921,700
Manufacturing General	5	\$437,600	\$3,099,200
Retail	0	\$8,100	\$24,500
Transportation & Communication	0	\$8,700	\$37,000
Travel and Entertainment	0	\$6,100	\$20,300
Wholesale	0	\$4,200	\$16,900
Government	0	\$1,300	\$3,500
Other	0	\$2,000	\$4,000
<b>Total</b>	<b>15</b>	<b>\$1,272,900</b>	<b>\$6,722,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>22</b>	<b>\$1,826,600</b>	<b>\$9,161,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$67,200	\$23,600	\$90,800

## America's Debt Resolution Industry Economic Impact Study 2020: Kansas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$21,100	\$61,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$8,000	\$121,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$101,100	\$439,200
Manufacturing General	2	\$145,800	\$865,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$276,000</b>	<b>\$1,487,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$258,200	\$881,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$13,900	\$216,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	4	\$256,600	\$1,374,900
Manufacturing General	4	\$267,000	\$2,279,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>11</b>	<b>\$795,700</b>	<b>\$4,752,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>14</b>	<b>\$1,071,700</b>	<b>\$6,239,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Kentucky

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,600	\$27,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$6,600	\$63,200
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$77,800	\$371,100
Manufacturing General	4	\$324,300	\$1,797,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$420,300</b>	<b>\$2,259,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$85,100	\$295,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$9,000	\$95,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	4	\$246,200	\$1,509,500
Manufacturing General	6	\$482,600	\$3,522,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>13</b>	<b>\$822,900</b>	<b>\$5,423,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>18</b>	<b>\$1,243,200</b>	<b>\$7,682,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Louisiana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,800	\$25,800
Business and Personal Services	0	\$0	\$0
Mining	0	\$35,400	\$151,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$86,200	\$457,100
Manufacturing General	2	\$251,700	\$2,790,300
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
<b>Total</b>	<b>3</b>	<b>\$384,100</b>	<b>\$3,424,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$47,300	\$199,800
Business and Personal Services	0	\$0	\$0
Mining	0	\$62,000	\$265,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$217,600	\$1,603,800
Manufacturing General	3	\$277,500	\$3,983,300
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
<b>Total</b>	<b>10</b>	<b>\$604,400</b>	<b>\$6,052,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>13</b>	<b>\$988,500</b>	<b>\$9,477,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Maine

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,200	\$11,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$100	\$1,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$21,700	\$120,300
Manufacturing General	1	\$62,300	\$309,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$90,300</b>	<b>\$442,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$24,600	\$58,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$200	\$2,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$83,400	\$540,700
Manufacturing General	1	\$102,300	\$587,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$210,500</b>	<b>\$1,188,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>4</b>	<b>\$300,800</b>	<b>\$1,631,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0



## America's Debt Resolution Industry Economic Impact Study 2020: Maryland

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	442	\$43,807,600	\$169,723,400
<b>Total</b>	<b>442</b>	<b>\$43,807,600</b>	<b>\$169,723,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,700	\$14,300
Business and Personal Services	196	\$15,302,900	\$30,976,900
Mining	0	\$1,600	\$18,600
Construction	2	\$111,400	\$432,900
Finance Insurance and Real Estate	34	\$2,286,200	\$9,823,700
Manufacturing General	4	\$459,200	\$1,644,400
Retail	2	\$111,500	\$319,600
Transportation & Communication	37	\$3,997,100	\$17,552,600
Travel and Entertainment	35	\$1,298,400	\$3,264,800
Wholesale	8	\$913,700	\$3,529,200
Government	4	\$373,400	\$507,100
Other	0	\$0	\$0
<b>Total</b>	<b>322</b>	<b>\$24,861,100</b>	<b>\$68,084,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$50,000	\$175,700
Business and Personal Services	184	\$12,769,000	\$24,967,200
Mining	0	\$2,000	\$27,000
Construction	3	\$202,700	\$821,100
Finance Insurance and Real Estate	31	\$2,541,900	\$16,274,000
Manufacturing General	4	\$334,600	\$1,997,200
Retail	56	\$2,294,600	\$6,826,300
Transportation & Communication	32	\$2,960,800	\$11,958,500
Travel and Entertainment	62	\$2,047,500	\$6,338,100
Wholesale	12	\$1,326,000	\$5,325,800
Government	4	\$373,900	\$842,900
Other	14	\$688,800	\$1,127,700
<b>Total</b>	<b>403</b>	<b>\$25,591,800</b>	<b>\$76,681,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,167</b>	<b>\$94,260,500</b>	<b>\$314,489,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$23,424,000	\$7,652,500	\$31,076,500

## America's Debt Resolution Industry Economic Impact Study 2020: Massachusetts

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	109	\$14,406,400	\$58,945,800
<b>Total</b>	<b>109</b>	<b>\$14,406,400</b>	<b>\$58,945,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,600	\$9,000
Business and Personal Services	44	\$4,500,800	\$8,843,000
Mining	0	\$900	\$8,500
Construction	0	\$39,300	\$123,200
Finance Insurance and Real Estate	11	\$967,500	\$3,648,500
Manufacturing General	5	\$613,400	\$2,268,500
Retail	1	\$34,000	\$91,400
Transportation & Communication	10	\$1,414,400	\$6,526,000
Travel and Entertainment	9	\$403,500	\$1,025,900
Wholesale	2	\$324,700	\$1,146,600
Government	1	\$103,000	\$168,200
Other	0	\$0	\$0
<b>Total</b>	<b>83</b>	<b>\$8,407,100</b>	<b>\$23,858,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$27,000	\$62,600
Business and Personal Services	57	\$4,860,500	\$9,318,200
Mining	0	\$1,500	\$14,500
Construction	1	\$76,200	\$265,000
Finance Insurance and Real Estate	19	\$2,164,300	\$9,638,800
Manufacturing General	6	\$582,200	\$2,720,400
Retail	16	\$837,700	\$2,294,900
Transportation & Communication	9	\$1,053,100	\$4,373,700
Travel and Entertainment	17	\$724,100	\$2,120,200
Wholesale	4	\$505,000	\$1,933,900
Government	1	\$124,500	\$300,400
Other	4	\$192,800	\$327,200
<b>Total</b>	<b>135</b>	<b>\$11,148,900</b>	<b>\$33,369,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>327</b>	<b>\$33,962,400</b>	<b>\$116,174,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$8,598,400	\$2,673,500	\$11,271,900

## America's Debt Resolution Industry Economic Impact Study 2020: Michigan

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	8	\$628,200	\$1,956,800
<b>Total</b>	<b>8</b>	<b>\$628,200</b>	<b>\$1,956,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,100	\$39,700
Business and Personal Services	4	\$277,800	\$541,200
Mining	0	\$5,500	\$55,700
Construction	0	\$2,200	\$7,600
Finance Insurance and Real Estate	4	\$224,400	\$1,080,500
Manufacturing General	12	\$1,064,200	\$4,901,000
Retail	0	\$2,100	\$5,600
Transportation & Communication	1	\$60,700	\$253,700
Travel and Entertainment	1	\$20,700	\$50,800
Wholesale	0	\$16,000	\$57,400
Government	0	\$6,600	\$11,900
Other	0	\$0	\$0
<b>Total</b>	<b>22</b>	<b>\$1,691,300</b>	<b>\$7,005,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$75,900	\$413,500
Business and Personal Services	4	\$221,600	\$402,200
Mining	0	\$6,300	\$77,900
Construction	0	\$3,400	\$11,900
Finance Insurance and Real Estate	11	\$655,600	\$3,988,900
Manufacturing General	12	\$1,053,900	\$6,269,200
Retail	1	\$41,200	\$113,100
Transportation & Communication	1	\$45,100	\$163,300
Travel and Entertainment	1	\$31,800	\$90,500
Wholesale	0	\$22,700	\$80,300
Government	0	\$6,400	\$15,800
Other	0	\$10,800	\$17,300
<b>Total</b>	<b>33</b>	<b>\$2,174,700</b>	<b>\$11,643,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>63</b>	<b>\$4,494,200</b>	<b>\$20,605,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$358,600	\$108,800	\$467,400

## America's Debt Resolution Industry Economic Impact Study 2020: Minnesota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$19,100	\$80,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$11,000	\$65,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$190,900	\$756,300
Manufacturing General	6	\$576,700	\$2,275,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$797,700</b>	<b>\$3,177,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$201,300	\$970,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$10,000	\$62,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	8	\$641,500	\$3,059,300
Manufacturing General	7	\$620,300	\$3,498,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>19</b>	<b>\$1,473,100</b>	<b>\$7,591,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>27</b>	<b>\$2,270,800</b>	<b>\$10,769,300</b>

### **Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Mississippi

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,400	\$32,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$3,000	\$38,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$27,300	\$188,600
Manufacturing General	1	\$108,500	\$868,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$155,200</b>	<b>\$1,128,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$71,100	\$264,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$4,600	\$62,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$87,100	\$792,500
Manufacturing General	4	\$220,500	\$1,849,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$383,300</b>	<b>\$2,969,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>10</b>	<b>\$538,500</b>	<b>\$4,097,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Missouri

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	3	\$248,300	\$786,000
<b>Total</b>	<b>3</b>	<b>\$248,300</b>	<b>\$786,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,800	\$48,100
Business and Personal Services	1	\$94,000	\$184,700
Mining	0	\$3,700	\$32,200
Construction	0	\$800	\$2,900
Finance Insurance and Real Estate	2	\$159,300	\$759,200
Manufacturing General	5	\$420,000	\$1,982,200
Retail	0	\$800	\$2,200
Transportation & Communication	0	\$21,200	\$94,000
Travel and Entertainment	0	\$8,000	\$19,800
Wholesale	0	\$5,900	\$22,200
Government	0	\$2,800	\$5,600
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$729,300</b>	<b>\$3,153,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$93,700	\$529,800
Business and Personal Services	1	\$80,500	\$147,500
Mining	0	\$3,500	\$39,500
Construction	0	\$1,300	\$4,700
Finance Insurance and Real Estate	8	\$489,000	\$2,776,800
Manufacturing General	7	\$543,600	\$3,575,700
Retail	0	\$15,200	\$43,000
Transportation & Communication	0	\$16,600	\$64,500
Travel and Entertainment	0	\$13,100	\$37,900
Wholesale	0	\$8,600	\$31,400
Government	0	\$2,900	\$7,500
Other	0	\$3,700	\$6,300
<b>Total</b>	<b>20</b>	<b>\$1,271,700</b>	<b>\$7,264,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>31</b>	<b>\$2,249,300</b>	<b>\$11,203,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$125,900	\$32,800	\$158,700

## America's Debt Resolution Industry Economic Impact Study 2020: Montana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,300	\$18,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$9,400	\$51,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$20,100	\$110,200
Manufacturing General	0	\$21,300	\$222,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$57,100</b>	<b>\$402,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$50,800	\$206,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$11,400	\$64,900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$57,900	\$399,800
Manufacturing General	1	\$36,600	\$476,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$156,700</b>	<b>\$1,147,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$213,800</b>	<b>\$1,549,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Nebraska

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,400	\$80,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$7,200
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$54,600	\$273,600
Manufacturing General	1	\$88,100	\$464,300
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
<b>Total</b>	<b>2</b>	<b>\$159,500</b>	<b>\$825,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$194,200	\$1,108,900
Business and Personal Services	0	\$0	\$0
Mining	0	\$600	\$12,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	3	\$186,800	\$1,172,800
Manufacturing General	3	\$204,800	\$1,645,600
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$586,400</b>	<b>\$3,939,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>11</b>	<b>\$745,900</b>	<b>\$4,765,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0



## America's Debt Resolution Industry Economic Impact Study 2020: Nevada

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	162	\$9,097,200	\$38,315,000
<b>Total</b>	<b>162</b>	<b>\$9,097,200</b>	<b>\$38,315,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,200	\$3,300
Business and Personal Services	72	\$4,371,500	\$9,503,300
Mining	0	\$15,400	\$104,400
Construction	1	\$37,600	\$159,200
Finance Insurance and Real Estate	15	\$657,900	\$4,074,000
Manufacturing General	2	\$121,400	\$483,700
Retail	1	\$39,000	\$113,600
Transportation & Communication	15	\$1,402,600	\$5,956,900
Travel and Entertainment	12	\$397,300	\$1,152,800
Wholesale	3	\$299,100	\$1,189,800
Government	1	\$118,500	\$264,700
Other	0	\$0	\$0
<b>Total</b>	<b>122</b>	<b>\$7,461,500</b>	<b>\$23,005,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,100	\$47,100
Business and Personal Services	55	\$2,861,600	\$5,790,400
Mining	0	\$14,100	\$102,300
Construction	1	\$47,500	\$208,700
Finance Insurance and Real Estate	12	\$535,100	\$4,907,700
Manufacturing General	2	\$134,700	\$729,300
Retail	19	\$647,700	\$1,981,300
Transportation & Communication	10	\$685,800	\$2,800,300
Travel and Entertainment	19	\$507,800	\$1,646,800
Wholesale	4	\$313,700	\$1,308,200
Government	1	\$103,600	\$317,200
Other	4	\$116,900	\$210,300
<b>Total</b>	<b>127</b>	<b>\$5,980,600</b>	<b>\$20,049,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>411</b>	<b>\$22,539,300</b>	<b>\$81,370,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,002,100	\$1,488,900	\$7,491,000

## America's Debt Resolution Industry Economic Impact Study 2020: New Hampshire

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,400	\$3,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$300	\$2,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$42,700	\$161,400
Manufacturing General	2	\$249,500	\$989,300
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
<b>Total</b>	<b>2</b>	<b>\$293,900</b>	<b>\$1,156,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,900	\$14,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$300	\$3,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$135,600	\$719,100
Manufacturing General	1	\$105,700	\$483,400
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$245,500</b>	<b>\$1,220,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>5</b>	<b>\$539,400</b>	<b>\$2,377,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	5	\$655,800	\$2,022,300
<b>Total</b>	<b>5</b>	<b>\$655,800</b>	<b>\$2,022,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,900	\$9,300
Business and Personal Services	2	\$222,000	\$398,200
Mining	0	\$6,300	\$8,600
Construction	0	\$1,700	\$4,900
Finance Insurance and Real Estate	4	\$371,200	\$1,314,100
Manufacturing General	5	\$546,600	\$2,148,800
Retail	0	\$1,500	\$3,800
Transportation & Communication	0	\$60,800	\$226,500
Travel and Entertainment	0	\$17,600	\$39,100
Wholesale	0	\$14,000	\$48,700
Government	0	\$5,900	\$8,700
Other	0	\$0	\$0
<b>Total</b>	<b>11</b>	<b>\$1,252,500</b>	<b>\$4,210,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$26,600	\$68,000
Business and Personal Services	2	\$205,700	\$350,600
Mining	0	\$10,500	\$14,500
Construction	0	\$3,100	\$9,600
Finance Insurance and Real Estate	14	\$1,115,400	\$5,290,900
Manufacturing General	7	\$970,300	\$4,320,900
Retail	1	\$38,900	\$97,500
Transportation & Communication	0	\$47,100	\$157,300
Travel and Entertainment	1	\$29,700	\$77,400
Wholesale	0	\$23,200	\$80,000
Government	0	\$7,100	\$14,600
Other	0	\$9,100	\$13,800
<b>Total</b>	<b>26</b>	<b>\$2,486,700</b>	<b>\$10,495,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>42</b>	<b>\$4,395,000</b>	<b>\$16,728,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$365,900	\$164,900	\$530,800

## America's Debt Resolution Industry Economic Impact Study 2020: New Mexico

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,000	\$7,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$11,300	\$133,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$25,200	\$142,100
Manufacturing General	1	\$44,500	\$315,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$84,000</b>	<b>\$598,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$50,800	\$138,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$17,300	\$216,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$75,000	\$613,200
Manufacturing General	1	\$53,300	\$605,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$196,400</b>	<b>\$1,573,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>5</b>	<b>\$280,400</b>	<b>\$2,171,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	1,126	\$166,038,700	\$391,428,600
<b>Total</b>	<b>1,126</b>	<b>\$166,038,700</b>	<b>\$391,428,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$17,500	\$40,300
Business and Personal Services	453	\$49,747,800	\$79,434,300
Mining	0	\$33,500	\$62,200
Construction	4	\$364,300	\$1,071,700
Finance Insurance and Real Estate	84	\$6,687,900	\$31,629,700
Manufacturing General	13	\$1,246,000	\$5,166,300
Retail	5	\$322,900	\$769,000
Transportation & Communication	93	\$17,441,300	\$58,898,300
Travel and Entertainment	85	\$4,393,400	\$8,966,000
Wholesale	22	\$3,050,200	\$9,590,300
Government	12	\$1,500,300	\$1,963,700
Other	0	\$0	\$0
<b>Total</b>	<b>771</b>	<b>\$84,805,100</b>	<b>\$197,591,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$190,600	\$547,400
Business and Personal Services	564	\$50,636,700	\$76,703,300
Mining	0	\$57,700	\$92,200
Construction	8	\$715,500	\$2,076,700
Finance Insurance and Real Estate	118	\$14,991,600	\$70,350,700
Manufacturing General	17	\$1,398,100	\$7,846,400
Retail	160	\$8,794,400	\$20,358,800
Transportation & Communication	89	\$11,581,600	\$33,611,500
Travel and Entertainment	167	\$7,644,200	\$17,543,800
Wholesale	37	\$5,263,500	\$15,580,100
Government	14	\$1,862,000	\$3,011,900
Other	34	\$2,220,300	\$2,640,100
<b>Total</b>	<b>1,213</b>	<b>\$105,356,200</b>	<b>\$250,362,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3,110</b>	<b>\$356,200,000</b>	<b>\$839,383,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$81,457,500	\$32,791,700	\$114,249,200

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	6	\$542,500	\$2,104,200
<b>Total</b>	<b>6</b>	<b>\$542,500</b>	<b>\$2,104,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$14,700	\$42,000
Business and Personal Services	3	\$212,500	\$439,700
Mining	0	\$1,700	\$22,100
Construction	0	\$1,700	\$6,500
Finance Insurance and Real Estate	4	\$300,100	\$1,428,200
Manufacturing General	10	\$937,600	\$4,622,000
Retail	0	\$1,700	\$4,800
Transportation & Communication	1	\$50,100	\$239,900
Travel and Entertainment	1	\$17,800	\$45,200
Wholesale	0	\$13,800	\$51,800
Government	0	\$4,900	\$9,300
Other	0	\$0	\$0
<b>Total</b>	<b>19</b>	<b>\$1,556,600</b>	<b>\$6,911,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$144,200	\$629,900
Business and Personal Services	3	\$165,300	\$327,000
Mining	0	\$1,900	\$33,100
Construction	0	\$2,800	\$11,200
Finance Insurance and Real Estate	12	\$863,500	\$4,704,600
Manufacturing General	12	\$885,400	\$6,531,400
Retail	1	\$36,400	\$107,300
Transportation & Communication	0	\$40,900	\$170,800
Travel and Entertainment	1	\$29,900	\$91,900
Wholesale	0	\$20,500	\$81,000
Government	0	\$5,200	\$14,300
Other	0	\$5,400	\$10,100
<b>Total</b>	<b>32</b>	<b>\$2,201,400</b>	<b>\$12,712,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>57</b>	<b>\$4,300,500</b>	<b>\$21,728,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$314,900	\$120,800	\$435,700

## America's Debt Resolution Industry Economic Impact Study 2020: North Dakota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,900	\$34,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$7,300	\$102,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$24,700	\$103,700
Manufacturing General	0	\$24,400	\$177,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$64,300</b>	<b>\$418,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$75,700	\$352,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$11,500	\$175,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$61,400	\$356,200
Manufacturing General	1	\$43,300	\$396,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$191,900</b>	<b>\$1,281,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$256,200</b>	<b>\$1,699,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Ohio

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	6	\$490,600	\$1,622,900
<b>Total</b>	<b>6</b>	<b>\$490,600</b>	<b>\$1,622,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$17,400	\$56,100
Business and Personal Services	3	\$195,300	\$391,100
Mining	0	\$8,200	\$109,000
Construction	0	\$1,600	\$5,400
Finance Insurance and Real Estate	4	\$263,600	\$1,569,200
Manufacturing General	14	\$1,332,400	\$6,336,400
Retail	0	\$1,600	\$4,600
Transportation & Communication	1	\$48,200	\$218,000
Travel and Entertainment	1	\$15,700	\$39,100
Wholesale	0	\$12,500	\$46,900
Government	0	\$5,800	\$9,900
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,902,300</b>	<b>\$8,785,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$71,600	\$502,800
Business and Personal Services	3	\$171,300	\$320,600
Mining	0	\$12,000	\$188,400
Construction	0	\$2,700	\$9,500
Finance Insurance and Real Estate	13	\$850,100	\$5,710,400
Manufacturing General	15	\$1,211,400	\$8,063,500
Retail	1	\$31,800	\$93,400
Transportation & Communication	0	\$36,000	\$133,700
Travel and Entertainment	1	\$26,500	\$77,700
Wholesale	0	\$18,600	\$68,600
Government	0	\$5,700	\$13,900
Other	0	\$8,400	\$14,800
<b>Total</b>	<b>37</b>	<b>\$2,446,100</b>	<b>\$15,197,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>66</b>	<b>\$4,839,000</b>	<b>\$25,605,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$260,200	\$76,100	\$336,300



## America's Debt Resolution Industry Economic Impact Study 2020: Oklahoma

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$140,600	\$470,900
<b>Total</b>	<b>2</b>	<b>\$140,600</b>	<b>\$470,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,700	\$18,100
Business and Personal Services	1	\$55,700	\$117,000
Mining	0	\$46,200	\$421,100
Construction	0	\$400	\$1,400
Finance Insurance and Real Estate	1	\$61,500	\$354,900
Manufacturing General	2	\$140,800	\$862,400
Retail	0	\$500	\$1,300
Transportation & Communication	0	\$13,100	\$61,600
Travel and Entertainment	0	\$4,500	\$12,700
Wholesale	0	\$3,000	\$11,900
Government	0	\$2,200	\$6,200
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$333,600</b>	<b>\$1,868,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$87,400	\$337,500
Business and Personal Services	1	\$40,400	\$75,700
Mining	1	\$79,500	\$751,600
Construction	0	\$600	\$2,400
Finance Insurance and Real Estate	4	\$172,700	\$1,295,900
Manufacturing General	3	\$204,500	\$1,566,200
Retail	0	\$8,300	\$24,100
Transportation & Communication	0	\$9,400	\$37,200
Travel and Entertainment	0	\$6,900	\$21,400
Wholesale	0	\$4,300	\$16,700
Government	0	\$1,900	\$6,400
Other	0	\$1,600	\$2,800
<b>Total</b>	<b>12</b>	<b>\$617,500</b>	<b>\$4,137,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>18</b>	<b>\$1,091,700</b>	<b>\$6,477,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$66,100	\$18,400	\$84,500

## America's Debt Resolution Industry Economic Impact Study 2020: Oregon

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$158,100	\$542,300
<b>Total</b>	<b>2</b>	<b>\$158,100</b>	<b>\$542,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$27,700	\$49,900
Business and Personal Services	1	\$66,000	\$129,900
Mining	0	\$900	\$10,800
Construction	0	\$600	\$2,000
Finance Insurance and Real Estate	1	\$105,800	\$445,900
Manufacturing General	4	\$460,100	\$2,119,900
Retail	0	\$600	\$1,400
Transportation & Communication	0	\$15,600	\$70,400
Travel and Entertainment	0	\$5,800	\$14,600
Wholesale	0	\$4,200	\$14,900
Government	0	\$2,300	\$5,100
Other	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$689,600</b>	<b>\$2,864,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$98,500	\$301,100
Business and Personal Services	1	\$52,800	\$96,700
Mining	0	\$1,000	\$16,100
Construction	0	\$1,000	\$3,300
Finance Insurance and Real Estate	4	\$286,400	\$1,736,500
Manufacturing General	5	\$360,900	\$2,072,700
Retail	0	\$11,200	\$28,300
Transportation & Communication	0	\$11,400	\$41,800
Travel and Entertainment	0	\$8,800	\$25,200
Wholesale	0	\$5,800	\$20,800
Government	0	\$2,300	\$6,700
Other	0	\$2,700	\$4,300
<b>Total</b>	<b>13</b>	<b>\$842,800</b>	<b>\$4,353,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>21</b>	<b>\$1,690,500</b>	<b>\$7,760,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$90,200	\$29,300	\$119,500

## America's Debt Resolution Industry Economic Impact Study 2020: Pennsylvania

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	506	\$57,195,800	\$157,451,300
<b>Total</b>	<b>506</b>	<b>\$57,195,800</b>	<b>\$157,451,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$24,700	\$52,500
Business and Personal Services	215	\$18,113,600	\$32,386,000
Mining	0	\$21,200	\$252,900
Construction	2	\$150,600	\$448,800
Finance Insurance and Real Estate	41	\$2,353,600	\$11,203,000
Manufacturing General	17	\$1,545,800	\$7,079,100
Retail	3	\$142,900	\$364,500
Transportation & Communication	41	\$6,047,900	\$20,031,900
Travel and Entertainment	42	\$1,598,700	\$3,616,000
Wholesale	9	\$1,045,800	\$3,723,700
Government	6	\$616,600	\$969,200
Other	0	\$0	\$0
<b>Total</b>	<b>376</b>	<b>\$31,661,400</b>	<b>\$80,127,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$151,200	\$548,800
Business and Personal Services	269	\$20,099,500	\$33,422,700
Mining	0	\$33,000	\$433,000
Construction	4	\$302,900	\$928,600
Finance Insurance and Real Estate	57	\$3,853,000	\$25,299,900
Manufacturing General	17	\$1,464,100	\$8,732,600
Retail	81	\$3,457,700	\$8,869,800
Transportation & Communication	41	\$4,462,100	\$14,099,900
Travel and Entertainment	80	\$2,742,100	\$7,166,100
Wholesale	16	\$1,827,600	\$6,114,300
Government	7	\$715,500	\$1,534,000
Other	18	\$893,700	\$1,357,000
<b>Total</b>	<b>595</b>	<b>\$40,002,400</b>	<b>\$108,506,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,477</b>	<b>\$128,859,600</b>	<b>\$346,085,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$28,997,400	\$9,451,100	\$38,448,500

## America's Debt Resolution Industry Economic Impact Study 2020: Rhode Island

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$400	\$900
Business and Personal Services	0	\$0	\$0
Mining	0	\$100	\$900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$34,100	\$140,600
Manufacturing General	1	\$67,500	\$286,200
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$102,100</b>	<b>\$428,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,700	\$6,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$200	\$1,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$105,000	\$569,100
Manufacturing General	1	\$69,900	\$354,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$177,800</b>	<b>\$931,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$279,900</b>	<b>\$1,359,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,700	\$18,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$900	\$14,500
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$82,400	\$429,900
Manufacturing General	8	\$824,000	\$3,875,100
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$915,000</b>	<b>\$4,338,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$17,100	\$136,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,200	\$22,900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$262,700	\$1,749,300
Manufacturing General	6	\$461,300	\$2,873,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$742,300</b>	<b>\$4,782,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>21</b>	<b>\$1,657,300</b>	<b>\$9,120,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: South Dakota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,900	\$41,500
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,000	\$6,700
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$29,100	\$161,100
Manufacturing General	1	\$39,200	\$202,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$79,200</b>	<b>\$412,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$103,600	\$507,700
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,000	\$9,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$98,300	\$548,400
Manufacturing General	1	\$70,200	\$514,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$273,100</b>	<b>\$1,580,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>4</b>	<b>\$352,300</b>	<b>\$1,992,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Tennessee

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$164,800	\$537,000
<b>Total</b>	<b>2</b>	<b>\$164,800</b>	<b>\$537,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,500	\$24,600
Business and Personal Services	1	\$68,900	\$134,100
Mining	0	\$2,900	\$31,200
Construction	0	\$600	\$2,000
Finance Insurance and Real Estate	2	\$158,300	\$687,700
Manufacturing General	6	\$517,600	\$2,623,500
Retail	0	\$500	\$1,500
Transportation & Communication	0	\$15,600	\$65,700
Travel and Entertainment	0	\$5,800	\$14,400
Wholesale	0	\$3,900	\$14,900
Government	0	\$2,200	\$6,100
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$783,800</b>	<b>\$3,605,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$8,900	\$184,700
Business and Personal Services	1	\$55,800	\$98,400
Mining	0	\$2,800	\$38,900
Construction	0	\$1,000	\$3,300
Finance Insurance and Real Estate	7	\$502,800	\$2,740,000
Manufacturing General	8	\$691,100	\$4,608,200
Retail	0	\$11,300	\$31,100
Transportation & Communication	0	\$11,400	\$40,500
Travel and Entertainment	0	\$9,400	\$26,900
Wholesale	0	\$5,800	\$21,600
Government	0	\$2,400	\$8,000
Other	0	\$2,200	\$3,500
<b>Total</b>	<b>19</b>	<b>\$1,304,900</b>	<b>\$7,805,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>30</b>	<b>\$2,253,500</b>	<b>\$11,947,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$90,500	\$28,300	\$118,800

## America's Debt Resolution Industry Economic Impact Study 2020: Texas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	418	\$36,407,900	\$123,177,800
<b>Total</b>	<b>418</b>	<b>\$36,407,900</b>	<b>\$123,177,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$27,000	\$82,800
Business and Personal Services	214	\$15,672,600	\$30,278,200
Mining	2	\$656,400	\$2,053,200
Construction	2	\$126,600	\$432,100
Finance Insurance and Real Estate	48	\$2,966,300	\$13,249,600
Manufacturing General	21	\$2,266,000	\$12,874,100
Retail	2	\$118,500	\$325,100
Transportation & Communication	39	\$3,760,600	\$17,210,800
Travel and Entertainment	37	\$1,238,800	\$3,021,800
Wholesale	9	\$1,027,000	\$3,864,300
Government	4	\$380,300	\$869,000
Other	0	\$0	\$0
<b>Total</b>	<b>379</b>	<b>\$28,240,100</b>	<b>\$84,261,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	14	\$265,900	\$1,245,400
Business and Personal Services	188	\$12,189,200	\$22,282,800
Mining	3	\$1,155,200	\$3,622,700
Construction	3	\$219,500	\$774,500
Finance Insurance and Real Estate	76	\$5,037,500	\$28,412,500
Manufacturing General	24	\$2,121,100	\$17,583,600
Retail	65	\$2,551,100	\$7,169,500
Transportation & Communication	36	\$2,954,000	\$11,537,600
Travel and Entertainment	72	\$2,123,600	\$6,183,200
Wholesale	15	\$1,489,100	\$5,594,300
Government	5	\$449,100	\$1,345,300
Other	14	\$538,800	\$902,000
<b>Total</b>	<b>515</b>	<b>\$31,094,100</b>	<b>\$106,653,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,312</b>	<b>\$95,742,100</b>	<b>\$314,092,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$21,084,900	\$4,928,000	\$26,012,900



## America's Debt Resolution Industry Economic Impact Study 2020: Utah

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,200	\$6,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$8,700	\$83,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$94,100	\$477,800
Manufacturing General	6	\$557,000	\$2,431,000
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>7</b>	<b>\$662,000</b>	<b>\$2,998,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$29,700	\$100,200
Business and Personal Services	0	\$0	\$0
Mining	0	\$9,200	\$91,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	5	\$281,700	\$1,697,200
Manufacturing General	3	\$237,400	\$1,835,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$558,000</b>	<b>\$3,724,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>16</b>	<b>\$1,220,000</b>	<b>\$6,723,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Vermont

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,900	\$4,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$3,100
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$9,700	\$50,100
Manufacturing General	1	\$67,300	\$330,800
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$79,300</b>	<b>\$388,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,500	\$36,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$400	\$4,200
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$34,900	\$240,900
Manufacturing General	1	\$54,700	\$369,400
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$101,500</b>	<b>\$650,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$180,800</b>	<b>\$1,039,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Virginia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	3	\$326,700	\$1,154,500
<b>Total</b>	<b>3</b>	<b>\$326,700</b>	<b>\$1,154,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,600	\$22,900
Business and Personal Services	1	\$117,600	\$224,900
Mining	0	\$5,100	\$46,100
Construction	0	\$800	\$3,200
Finance Insurance and Real Estate	3	\$194,500	\$904,300
Manufacturing General	4	\$341,800	\$1,802,700
Retail	0	\$800	\$2,300
Transportation & Communication	0	\$27,200	\$127,100
Travel and Entertainment	0	\$8,400	\$22,200
Wholesale	0	\$6,100	\$22,600
Government	0	\$3,900	\$7,800
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$715,800</b>	<b>\$3,186,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$30,200	\$194,800
Business and Personal Services	1	\$92,200	\$172,900
Mining	0	\$7,100	\$68,400
Construction	0	\$1,600	\$6,100
Finance Insurance and Real Estate	9	\$648,600	\$3,877,200
Manufacturing General	6	\$400,200	\$2,987,600
Retail	0	\$17,500	\$53,200
Transportation & Communication	0	\$21,000	\$85,800
Travel and Entertainment	0	\$15,200	\$46,200
Wholesale	0	\$9,800	\$37,500
Government	0	\$4,200	\$11,800
Other	0	\$4,800	\$7,600
<b>Total</b>	<b>18</b>	<b>\$1,252,400</b>	<b>\$7,549,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>29</b>	<b>\$2,294,900</b>	<b>\$11,889,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$173,100	\$50,400	\$223,500

## America's Debt Resolution Industry Economic Impact Study 2020: Washington

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$30,500	\$52,400
Business and Personal Services	0	\$0	\$0
Mining	0	\$3,200	\$18,800
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$157,500	\$733,700
Manufacturing General	3	\$287,200	\$1,599,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$478,400</b>	<b>\$2,404,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$218,500	\$550,300
Business and Personal Services	0	\$0	\$0
Mining	0	\$3,600	\$28,600
Construction	0	\$0	\$0
Finance Insurance and Real Estate	8	\$527,700	\$3,257,400
Manufacturing General	5	\$419,400	\$2,820,700
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>17</b>	<b>\$1,169,200</b>	<b>\$6,657,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>22</b>	<b>\$1,647,600</b>	<b>\$9,061,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: West Virginia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,700	\$7,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$23,100	\$197,000
Construction	0	\$0	\$0
Finance Insurance and Real Estate	0	\$19,000	\$102,400
Manufacturing General	1	\$86,100	\$475,300
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
<b>Total</b>	<b>1</b>	<b>\$131,900</b>	<b>\$781,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$1,600	\$39,600
Business and Personal Services	0	\$0	\$0
Mining	0	\$32,900	\$293,400
Construction	0	\$0	\$0
Finance Insurance and Real Estate	1	\$54,500	\$435,700
Manufacturing General	1	\$89,800	\$656,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$178,800</b>	<b>\$1,425,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>4</b>	<b>\$310,700</b>	<b>\$2,207,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Wisconsin

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$17,300	\$49,100
Business and Personal Services	0	\$0	\$0
Mining	0	\$1,600	\$10,900
Construction	0	\$0	\$0
Finance Insurance and Real Estate	2	\$119,600	\$591,200
Manufacturing General	9	\$733,100	\$3,290,500
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>11</b>	<b>\$871,600</b>	<b>\$3,941,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$142,500	\$598,000
Business and Personal Services	0	\$0	\$0
Mining	0	\$2,200	\$17,300
Construction	0	\$0	\$0
Finance Insurance and Real Estate	7	\$444,400	\$2,646,200
Manufacturing General	11	\$875,100	\$5,628,900
Retail	0	\$0	\$0
Transportation & Communication	0	\$0	\$0
Travel and Entertainment	0	\$0	\$0
Wholesale	0	\$0	\$0
Government	0	\$0	\$0
Other	0	\$0	\$0
<b>Total</b>	<b>22</b>	<b>\$1,464,200</b>	<b>\$8,890,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>33</b>	<b>\$2,335,800</b>	<b>\$12,832,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Wyoming

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	7	\$565,900	\$1,985,300
<b>Total</b>	<b>7</b>	<b>\$565,900</b>	<b>\$1,985,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,200	\$5,000
Business and Personal Services	2	\$142,800	\$297,600
Mining	0	\$23,800	\$120,700
Construction	0	\$1,300	\$5,300
Finance Insurance and Real Estate	1	\$32,100	\$195,700
Manufacturing General	0	\$21,800	\$232,300
Retail	0	\$1,600	\$4,800
Transportation & Communication	0	\$43,900	\$201,400
Travel and Entertainment	1	\$15,600	\$46,400
Wholesale	0	\$8,300	\$35,400
Government	0	\$6,000	\$13,700
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$299,400</b>	<b>\$1,158,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$15,300	\$76,100
Business and Personal Services	2	\$115,800	\$222,000
Mining	0	\$33,700	\$182,400
Construction	0	\$2,200	\$8,700
Finance Insurance and Real Estate	1	\$37,500	\$363,200
Manufacturing General	0	\$19,000	\$360,700
Retail	1	\$26,000	\$78,800
Transportation & Communication	0	\$30,500	\$118,600
Travel and Entertainment	1	\$22,800	\$71,600
Wholesale	0	\$12,800	\$50,700
Government	0	\$5,200	\$15,000
Other	0	\$6,000	\$10,400
<b>Total</b>	<b>6</b>	<b>\$326,800</b>	<b>\$1,558,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>17</b>	<b>\$1,192,100</b>	<b>\$4,701,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$248,700	\$25,700	\$274,400

**Appendix C**  
**Economic Impact of Lender Recoveries**

**America's Debt Resolution Industry**  
**Economic Benefits to Creditors 2023: United States**

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Creditors	2,955	\$328,652,100	\$1,279,030,100
<b>Total</b>	<b>2,955</b>	<b>\$328,652,100</b>	<b>\$1,279,030,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$209,700	\$634,100
Business and Personal Services	955	\$80,825,500	\$148,097,000
Mining	1	\$737,400	\$3,510,400
Construction	23	\$1,915,400	\$6,781,500
Finance Insurance and Real Estate	519	\$42,554,900	\$143,753,700
Manufacturing General	42	\$3,818,400	\$25,104,600
Retail	7	\$633,100	\$1,819,900
Transportation & Communication	184	\$18,316,800	\$75,029,800
Travel and Entertainment	243	\$8,830,800	\$24,104,200
Wholesale	16	\$2,439,900	\$9,833,300
Government	27	\$2,909,400	\$5,988,300
Other	0	\$0	\$0
<b>Total</b>	<b>2,018</b>	<b>\$163,191,300</b>	<b>\$444,656,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	61	\$2,703,700	\$9,570,500
Business and Personal Services	1,411	\$98,752,400	\$178,890,000
Mining	1	\$781,100	\$3,733,200
Construction	18	\$1,598,100	\$5,786,500
Finance Insurance and Real Estate	402	\$32,157,100	\$183,782,100
Manufacturing General	150	\$12,501,100	\$81,697,300
Retail	444	\$19,218,700	\$52,554,900
Transportation & Communication	247	\$23,582,700	\$85,580,100
Travel and Entertainment	479	\$16,509,100	\$45,714,600
Wholesale	99	\$10,751,900	\$39,858,500
Government	36	\$3,906,300	\$10,200,100
Other	93	\$4,378,900	\$6,649,500
<b>Total</b>	<b>3,441</b>	<b>\$226,841,100</b>	<b>\$704,017,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>8,414</b>	<b>\$718,684,500</b>	<b>\$2,427,704,200</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,415,300	-\$123,100	\$1,292,200



## America's Debt Resolution Industry Economic Impact Study 2020: Alabama

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	30	\$2,959,400	\$12,213,600
<b>Total</b>	<b>30</b>	<b>\$2,959,400</b>	<b>\$12,213,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,000	\$9,500
Business and Personal Services	9	\$567,300	\$1,140,300
Mining	0	\$3,600	\$25,600
Construction	0	\$16,200	\$62,100
Finance Insurance and Real Estate	5	\$283,200	\$1,301,500
Manufacturing General	1	\$62,000	\$422,200
Retail	0	\$5,600	\$16,700
Transportation & Communication	1	\$115,800	\$559,100
Travel and Entertainment	2	\$67,000	\$202,600
Wholesale	0	\$17,400	\$77,700
Government	0	\$30,600	\$84,200
Other	0	\$0	\$0
<b>Total</b>	<b>18</b>	<b>\$1,171,700</b>	<b>\$3,901,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$21,100	\$124,700
Business and Personal Services	11	\$699,400	\$1,328,400
Mining	0	\$5,600	\$33,500
Construction	0	\$12,600	\$49,100
Finance Insurance and Real Estate	3	\$180,700	\$1,369,100
Manufacturing General	3	\$186,800	\$1,294,100
Retail	4	\$153,500	\$443,500
Transportation & Communication	2	\$164,400	\$646,700
Travel and Entertainment	4	\$120,000	\$368,200
Wholesale	1	\$72,100	\$282,400
Government	0	\$35,200	\$114,300
Other	1	\$30,300	\$53,600
<b>Total</b>	<b>30</b>	<b>\$1,681,700</b>	<b>\$6,107,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>78</b>	<b>\$5,812,800</b>	<b>\$22,222,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,400	-\$300	\$5,100

## America's Debt Resolution Industry Economic Impact Study 2020: Alaska

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	2	\$166,800	\$720,500
<b>Total</b>	<b>2</b>	<b>\$166,800</b>	<b>\$720,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,200	\$3,300
Business and Personal Services	0	\$25,900	\$49,200
Mining	0	\$5,400	\$38,100
Construction	0	\$1,200	\$3,800
Finance Insurance and Real Estate	0	\$12,800	\$63,500
Manufacturing General	0	\$2,900	\$36,800
Retail	0	\$300	\$1,000
Transportation & Communication	0	\$7,900	\$32,800
Travel and Entertainment	0	\$4,100	\$11,300
Wholesale	0	\$700	\$3,900
Government	0	\$1,100	\$2,000
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$63,500</b>	<b>\$245,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,000	\$17,200
Business and Personal Services	1	\$45,300	\$84,000
Mining	0	\$6,700	\$47,500
Construction	0	\$700	\$2,500
Finance Insurance and Real Estate	0	\$14,400	\$101,700
Manufacturing General	0	\$16,200	\$116,200
Retail	0	\$8,300	\$22,900
Transportation & Communication	0	\$9,200	\$36,400
Travel and Entertainment	0	\$7,400	\$20,800
Wholesale	0	\$3,100	\$12,900
Government	0	\$1,300	\$2,600
Other	0	\$2,000	\$2,900
<b>Total</b>	<b>1</b>	<b>\$119,600</b>	<b>\$467,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$349,900</b>	<b>\$1,433,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$100,700	-\$8,300	\$92,400

## America's Debt Resolution Industry Economic Impact Study 2020: Arizona

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	152	\$15,759,900	\$59,830,400
<b>Total</b>	<b>152</b>	<b>\$15,759,900</b>	<b>\$59,830,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,600	\$7,600
Business and Personal Services	54	\$4,058,900	\$7,776,500
Mining	0	\$7,500	\$59,300
Construction	1	\$97,000	\$375,100
Finance Insurance and Real Estate	36	\$2,366,500	\$8,583,600
Manufacturing General	1	\$80,700	\$353,400
Retail	1	\$36,000	\$101,900
Transportation & Communication	12	\$997,000	\$4,216,700
Travel and Entertainment	12	\$473,000	\$1,206,900
Wholesale	1	\$129,400	\$485,000
Government	2	\$142,500	\$408,900
Other	0	\$0	\$0
<b>Total</b>	<b>120</b>	<b>\$8,392,100</b>	<b>\$23,574,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$70,300	\$153,900
Business and Personal Services	80	\$5,352,800	\$9,711,000
Mining	0	\$10,500	\$75,300
Construction	1	\$92,200	\$354,600
Finance Insurance and Real Estate	21	\$1,395,200	\$9,077,500
Manufacturing General	3	\$194,000	\$1,120,000
Retail	26	\$1,120,300	\$3,063,200
Transportation & Communication	15	\$1,256,700	\$4,613,000
Travel and Entertainment	28	\$957,600	\$2,553,100
Wholesale	6	\$587,400	\$2,125,100
Government	3	\$252,900	\$812,600
Other	5	\$237,700	\$340,500
<b>Total</b>	<b>189</b>	<b>\$11,527,600</b>	<b>\$33,999,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>461</b>	<b>\$35,679,600</b>	<b>\$117,405,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$24,900	-\$2,000	\$22,900

## America's Debt Resolution Industry Economic Impact Study 2020: Arkansas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	12	\$956,000	\$4,739,000
<b>Total</b>	<b>12</b>	<b>\$956,000</b>	<b>\$4,739,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,600	\$12,400
Business and Personal Services	4	\$223,600	\$475,200
Mining	0	\$700	\$19,700
Construction	0	\$5,800	\$23,700
Finance Insurance and Real Estate	2	\$89,500	\$461,700
Manufacturing General	0	\$27,600	\$203,700
Retail	0	\$2,000	\$6,800
Transportation & Communication	0	\$44,600	\$233,900
Travel and Entertainment	1	\$25,400	\$81,200
Wholesale	0	\$6,900	\$35,600
Government	0	\$13,900	\$29,600
Other	0	\$0	\$0
<b>Total</b>	<b>7</b>	<b>\$443,600</b>	<b>\$1,583,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$35,300	\$183,700
Business and Personal Services	4	\$240,900	\$498,900
Mining	0	\$800	\$21,800
Construction	0	\$3,700	\$16,200
Finance Insurance and Real Estate	1	\$68,700	\$540,700
Manufacturing General	2	\$120,900	\$844,500
Retail	1	\$45,900	\$148,500
Transportation & Communication	1	\$51,800	\$231,900
Travel and Entertainment	1	\$38,200	\$127,800
Wholesale	0	\$25,700	\$115,600
Government	0	\$10,600	\$33,800
Other	0	\$11,200	\$22,000
<b>Total</b>	<b>11</b>	<b>\$653,700</b>	<b>\$2,785,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>30</b>	<b>\$2,053,300</b>	<b>\$9,107,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$11,300	-\$1,200	\$10,100

## America's Debt Resolution Industry Economic Impact Study 2020: California

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	272	\$36,842,400	\$152,677,900
<b>Total</b>	<b>272</b>	<b>\$36,842,400</b>	<b>\$152,677,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$31,000	\$60,900
Business and Personal Services	80	\$8,334,500	\$14,525,100
Mining	0	\$14,500	\$155,700
Construction	2	\$171,500	\$547,900
Finance Insurance and Real Estate	38	\$4,822,700	\$13,634,900
Manufacturing General	4	\$457,600	\$3,220,200
Retail	1	\$59,900	\$165,300
Transportation & Communication	16	\$2,548,900	\$8,936,000
Travel and Entertainment	21	\$1,001,400	\$2,529,400
Wholesale	2	\$235,200	\$1,038,200
Government	3	\$315,500	\$622,900
Other	0	\$0	\$0
<b>Total</b>	<b>167</b>	<b>\$17,992,700</b>	<b>\$45,436,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$555,100	\$1,202,200
Business and Personal Services	135	\$10,878,800	\$19,513,900
Mining	0	\$15,300	\$149,900
Construction	2	\$176,700	\$614,000
Finance Insurance and Real Estate	39	\$4,054,700	\$19,618,600
Manufacturing General	18	\$1,724,300	\$10,591,700
Retail	39	\$2,122,600	\$5,521,600
Transportation & Communication	25	\$3,117,600	\$10,356,200
Travel and Entertainment	47	\$2,094,000	\$5,286,400
Wholesale	10	\$1,185,500	\$4,597,600
Government	4	\$530,000	\$1,277,800
Other	9	\$504,400	\$692,800
<b>Total</b>	<b>336</b>	<b>\$26,959,000</b>	<b>\$79,422,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>775</b>	<b>\$81,794,100</b>	<b>\$277,537,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$81,000	-\$6,800	\$74,200

## America's Debt Resolution Industry Economic Impact Study 2020: Colorado

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	76	\$7,867,900	\$32,726,500
<b>Total</b>	<b>76</b>	<b>\$7,867,900</b>	<b>\$32,726,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,200	\$11,000
Business and Personal Services	25	\$2,326,200	\$4,104,800
Mining	0	\$81,300	\$182,400
Construction	1	\$56,200	\$190,500
Finance Insurance and Real Estate	15	\$1,103,200	\$3,840,000
Manufacturing General	1	\$53,500	\$390,100
Retail	0	\$15,700	\$46,200
Transportation & Communication	6	\$477,600	\$2,207,100
Travel and Entertainment	6	\$239,800	\$648,800
Wholesale	1	\$74,400	\$261,300
Government	1	\$65,900	\$109,100
Other	0	\$0	\$0
<b>Total</b>	<b>56</b>	<b>\$4,497,000</b>	<b>\$11,991,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$53,300	\$204,100
Business and Personal Services	35	\$2,457,600	\$4,446,800
Mining	0	\$75,400	\$175,200
Construction	1	\$46,100	\$165,300
Finance Insurance and Real Estate	11	\$777,200	\$4,786,100
Manufacturing General	2	\$175,300	\$1,137,800
Retail	11	\$480,600	\$1,346,800
Transportation & Communication	7	\$619,100	\$2,398,200
Travel and Entertainment	13	\$463,100	\$1,322,300
Wholesale	3	\$300,400	\$1,058,800
Government	1	\$89,500	\$209,900
Other	3	\$122,700	\$182,400
<b>Total</b>	<b>88</b>	<b>\$5,660,300</b>	<b>\$17,433,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>220</b>	<b>\$18,025,200</b>	<b>\$62,151,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$17,700	-\$1,400	\$16,300

## America's Debt Resolution Industry Economic Impact Study 2020: Connecticut

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	16	\$2,208,000	\$8,604,100
<b>Total</b>	<b>16</b>	<b>\$2,208,000</b>	<b>\$8,604,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$500	\$1,200
Business and Personal Services	4	\$466,000	\$770,800
Mining	0	\$0	\$3,800
Construction	0	\$11,400	\$30,600
Finance Insurance and Real Estate	2	\$390,400	\$893,700
Manufacturing General	0	\$40,200	\$150,300
Retail	0	\$3,600	\$9,300
Transportation & Communication	1	\$100,100	\$407,800
Travel and Entertainment	1	\$51,500	\$140,000
Wholesale	0	\$12,900	\$47,500
Government	0	\$13,700	\$26,900
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$1,090,300</b>	<b>\$2,481,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,900	\$13,200
Business and Personal Services	8	\$661,500	\$1,143,200
Mining	0	\$100	\$4,100
Construction	0	\$9,900	\$30,100
Finance Insurance and Real Estate	3	\$464,400	\$1,697,000
Manufacturing General	1	\$118,200	\$490,100
Retail	2	\$116,100	\$286,800
Transportation & Communication	1	\$140,800	\$500,800
Travel and Entertainment	2	\$91,600	\$239,500
Wholesale	1	\$65,800	\$232,800
Government	0	\$22,800	\$55,900
Other	0	\$25,000	\$36,100
<b>Total</b>	<b>18</b>	<b>\$1,721,100</b>	<b>\$4,729,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>42</b>	<b>\$5,019,400</b>	<b>\$15,815,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Delaware

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	18	\$2,268,300	\$24,999,800
<b>Total</b>	<b>18</b>	<b>\$2,268,300</b>	<b>\$24,999,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$700	\$1,500
Business and Personal Services	4	\$360,600	\$753,200
Mining	0	\$600	\$1,500
Construction	0	\$11,600	\$32,200
Finance Insurance and Real Estate	3	\$204,500	\$1,009,700
Manufacturing General	0	\$6,800	\$88,900
Retail	0	\$3,700	\$10,900
Transportation & Communication	1	\$75,200	\$478,900
Travel and Entertainment	1	\$47,600	\$203,100
Wholesale	0	\$9,600	\$66,100
Government	0	\$12,300	\$25,500
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$733,200</b>	<b>\$2,671,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,600	\$30,300
Business and Personal Services	8	\$561,600	\$1,667,900
Mining	0	\$500	\$1,500
Construction	0	\$8,700	\$49,500
Finance Insurance and Real Estate	2	\$140,100	\$1,039,800
Manufacturing General	0	\$27,900	\$213,000
Retail	2	\$105,800	\$365,800
Transportation & Communication	1	\$114,400	\$857,100
Travel and Entertainment	3	\$90,100	\$406,600
Wholesale	0	\$51,300	\$369,000
Government	0	\$15,400	\$69,200
Other	1	\$27,200	\$76,300
<b>Total</b>	<b>17</b>	<b>\$1,154,600</b>	<b>\$5,146,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>44</b>	<b>\$4,156,100</b>	<b>\$32,817,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$4,600	-\$600	\$4,000



## America's Debt Resolution Industry Economic Impact Study 2020: District Of Columbia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	7	\$1,190,800	\$5,238,800
<b>Total</b>	<b>7</b>	<b>\$1,190,800</b>	<b>\$5,238,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$0	\$0
Business and Personal Services	2	\$242,100	\$356,500
Mining	0	\$0	\$700
Construction	0	\$2,200	\$5,800
Finance Insurance and Real Estate	1	\$123,800	\$363,600
Manufacturing General	0	\$600	\$4,200
Retail	0	\$700	\$1,700
Transportation & Communication	0	\$45,400	\$185,000
Travel and Entertainment	0	\$25,600	\$65,000
Wholesale	0	\$3,600	\$12,400
Government	0	\$14,400	\$16,500
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$458,400</b>	<b>\$1,011,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$0	\$0
Business and Personal Services	2	\$180,200	\$330,700
Mining	0	\$100	\$800
Construction	0	\$2,100	\$7,800
Finance Insurance and Real Estate	0	\$59,000	\$249,200
Manufacturing General	0	\$2,800	\$15,100
Retail	0	\$21,900	\$56,100
Transportation & Communication	0	\$47,300	\$183,000
Travel and Entertainment	1	\$30,100	\$81,300
Wholesale	0	\$17,600	\$67,700
Government	0	\$8,900	\$16,700
Other	0	\$13,100	\$14,900
<b>Total</b>	<b>3</b>	<b>\$383,100</b>	<b>\$1,023,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>13</b>	<b>\$2,032,300</b>	<b>\$7,273,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,600	\$0	\$1,600

## America's Debt Resolution Industry Economic Impact Study 2020: Florida

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	349	\$37,981,300	\$92,233,400
<b>Total</b>	<b>349</b>	<b>\$37,981,300</b>	<b>\$92,233,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,700	\$27,100
Business and Personal Services	142	\$10,606,100	\$20,243,700
Mining	0	\$3,100	\$79,100
Construction	4	\$222,300	\$945,800
Finance Insurance and Real Estate	73	\$4,679,300	\$16,143,200
Manufacturing General	3	\$191,700	\$915,500
Retail	2	\$82,900	\$234,800
Transportation & Communication	29	\$2,193,000	\$8,910,200
Travel and Entertainment	31	\$1,152,800	\$2,797,400
Wholesale	3	\$332,000	\$1,249,600
Government	4	\$365,600	\$761,100
Other	0	\$0	\$0
<b>Total</b>	<b>291</b>	<b>\$19,841,500</b>	<b>\$52,307,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$176,900	\$387,600
Business and Personal Services	186	\$12,267,400	\$20,350,400
Mining	0	\$3,000	\$74,400
Construction	3	\$198,500	\$739,000
Finance Insurance and Real Estate	56	\$3,523,500	\$23,933,800
Manufacturing General	8	\$501,400	\$3,029,300
Retail	59	\$2,493,700	\$6,548,800
Transportation & Communication	35	\$2,867,800	\$9,220,500
Travel and Entertainment	61	\$2,108,600	\$5,262,800
Wholesale	13	\$1,422,600	\$4,729,400
Government	5	\$478,500	\$1,203,800
Other	9	\$394,300	\$452,100
<b>Total</b>	<b>439</b>	<b>\$26,436,200</b>	<b>\$75,931,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,079</b>	<b>\$84,259,000</b>	<b>\$220,472,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,500	-\$1,000	\$4,500

## America's Debt Resolution Industry Economic Impact Study 2020: Georgia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	53	\$6,581,400	\$42,724,300
<b>Total</b>	<b>53</b>	<b>\$6,581,400</b>	<b>\$42,724,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,700	\$15,300
Business and Personal Services	20	\$1,561,900	\$2,977,100
Mining	0	\$2,100	\$16,000
Construction	0	\$30,700	\$120,200
Finance Insurance and Real Estate	8	\$690,600	\$3,054,600
Manufacturing General	1	\$100,600	\$542,200
Retail	0	\$11,300	\$35,200
Transportation & Communication	4	\$431,000	\$1,857,100
Travel and Entertainment	5	\$157,300	\$527,900
Wholesale	0	\$43,800	\$220,500
Government	0	\$38,900	\$81,500
Other	0	\$0	\$0
<b>Total</b>	<b>38</b>	<b>\$3,073,900</b>	<b>\$9,447,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$49,000	\$215,000
Business and Personal Services	29	\$1,973,100	\$4,313,800
Mining	0	\$2,900	\$18,800
Construction	0	\$27,200	\$129,300
Finance Insurance and Real Estate	9	\$665,100	\$4,142,100
Manufacturing General	5	\$350,200	\$2,182,100
Retail	10	\$393,900	\$1,214,800
Transportation & Communication	6	\$551,800	\$2,439,800
Travel and Entertainment	10	\$321,400	\$1,122,700
Wholesale	2	\$215,600	\$1,028,400
Government	1	\$54,700	\$153,800
Other	2	\$67,400	\$143,600
<b>Total</b>	<b>75</b>	<b>\$4,672,300</b>	<b>\$17,104,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>166</b>	<b>\$14,327,600</b>	<b>\$69,276,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$87,800	-\$7,700	\$80,100

## America's Debt Resolution Industry Economic Impact Study 2020: Hawaii

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	6	\$562,900	\$2,138,100
<b>Total</b>	<b>6</b>	<b>\$562,900</b>	<b>\$2,138,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$500	\$1,000
Business and Personal Services	1	\$108,000	\$204,600
Mining	0	\$100	\$1,600
Construction	0	\$4,400	\$13,500
Finance Insurance and Real Estate	1	\$57,300	\$226,300
Manufacturing General	0	\$2,800	\$43,200
Retail	0	\$1,000	\$2,900
Transportation & Communication	0	\$26,000	\$104,700
Travel and Entertainment	0	\$16,700	\$46,000
Wholesale	0	\$3,300	\$14,700
Government	0	\$5,900	\$10,400
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$226,000</b>	<b>\$668,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,100	\$15,700
Business and Personal Services	2	\$158,700	\$276,400
Mining	0	\$100	\$1,600
Construction	0	\$3,000	\$9,900
Finance Insurance and Real Estate	1	\$51,700	\$381,700
Manufacturing General	0	\$14,700	\$114,200
Retail	1	\$29,200	\$81,400
Transportation & Communication	0	\$31,100	\$112,000
Travel and Entertainment	1	\$29,800	\$80,700
Wholesale	0	\$14,700	\$56,000
Government	0	\$6,200	\$13,900
Other	0	\$7,400	\$9,400
<b>Total</b>	<b>5</b>	<b>\$353,700</b>	<b>\$1,152,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>13</b>	<b>\$1,142,600</b>	<b>\$3,959,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$668,200	-\$62,400	\$605,800

## America's Debt Resolution Industry Economic Impact Study 2020: Idaho

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	13	\$1,051,100	\$4,382,600
<b>Total</b>	<b>13</b>	<b>\$1,051,100</b>	<b>\$4,382,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,900	\$11,700
Business and Personal Services	4	\$238,300	\$500,500
Mining	0	\$500	\$5,400
Construction	0	\$7,600	\$30,100
Finance Insurance and Real Estate	2	\$126,000	\$539,300
Manufacturing General	0	\$19,800	\$94,500
Retail	0	\$3,200	\$8,400
Transportation & Communication	1	\$49,700	\$240,700
Travel and Entertainment	1	\$31,100	\$97,100
Wholesale	0	\$8,100	\$35,300
Government	0	\$9,400	\$21,600
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$497,600</b>	<b>\$1,584,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$54,300	\$184,300
Business and Personal Services	5	\$272,900	\$523,800
Mining	0	\$1,400	\$8,600
Construction	0	\$4,800	\$19,100
Finance Insurance and Real Estate	1	\$73,400	\$569,600
Manufacturing General	1	\$70,600	\$455,300
Retail	2	\$69,100	\$175,400
Transportation & Communication	1	\$57,000	\$222,700
Travel and Entertainment	2	\$46,900	\$141,900
Wholesale	0	\$29,100	\$114,800
Government	0	\$11,000	\$31,100
Other	0	\$10,500	\$17,000
<b>Total</b>	<b>13</b>	<b>\$701,000</b>	<b>\$2,463,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>34</b>	<b>\$2,249,700</b>	<b>\$8,430,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,700	-\$900	\$9,800

## America's Debt Resolution Industry Economic Impact Study 2020: Illinois

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	99	\$12,125,500	\$48,691,200
<b>Total</b>	<b>99</b>	<b>\$12,125,500</b>	<b>\$48,691,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,700	\$29,700
Business and Personal Services	32	\$3,240,200	\$5,489,700
Mining	0	\$5,900	\$51,000
Construction	1	\$61,000	\$212,800
Finance Insurance and Real Estate	16	\$1,940,100	\$5,568,400
Manufacturing General	2	\$186,200	\$1,161,800
Retail	0	\$19,700	\$60,000
Transportation & Communication	7	\$708,900	\$2,828,200
Travel and Entertainment	8	\$306,800	\$848,800
Wholesale	1	\$86,900	\$348,000
Government	1	\$90,100	\$107,500
Other	0	\$0	\$0
<b>Total</b>	<b>68</b>	<b>\$6,651,500</b>	<b>\$16,705,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$76,000	\$411,600
Business and Personal Services	54	\$4,045,800	\$7,421,500
Mining	0	\$6,700	\$56,000
Construction	1	\$51,600	\$188,300
Finance Insurance and Real Estate	15	\$1,551,300	\$7,330,500
Manufacturing General	7	\$647,200	\$4,037,000
Retail	15	\$683,700	\$1,915,500
Transportation & Communication	10	\$956,100	\$3,480,300
Travel and Entertainment	17	\$617,600	\$1,750,200
Wholesale	4	\$421,100	\$1,540,800
Government	1	\$119,500	\$205,800
Other	4	\$204,300	\$294,100
<b>Total</b>	<b>129</b>	<b>\$9,380,900</b>	<b>\$28,631,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>296</b>	<b>\$28,157,900</b>	<b>\$94,028,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,000	-\$200	\$800

## America's Debt Resolution Industry Economic Impact Study 2020: Indiana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	63	\$5,154,200	\$18,440,000
<b>Total</b>	<b>63</b>	<b>\$5,154,200</b>	<b>\$18,440,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,400	\$19,100
Business and Personal Services	19	\$1,320,100	\$2,580,800
Mining	0	\$2,200	\$22,400
Construction	1	\$37,100	\$137,100
Finance Insurance and Real Estate	9	\$792,400	\$2,257,900
Manufacturing General	1	\$117,300	\$779,400
Retail	0	\$12,100	\$36,400
Transportation & Communication	3	\$243,700	\$1,139,000
Travel and Entertainment	5	\$149,600	\$437,200
Wholesale	0	\$38,800	\$159,200
Government	1	\$49,100	\$91,200
Other	0	\$0	\$0
<b>Total</b>	<b>39</b>	<b>\$2,766,800</b>	<b>\$7,659,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$53,100	\$271,800
Business and Personal Services	25	\$1,581,200	\$2,870,300
Mining	0	\$2,900	\$26,500
Construction	0	\$22,700	\$82,400
Finance Insurance and Real Estate	5	\$447,700	\$2,411,000
Manufacturing General	5	\$471,700	\$3,200,600
Retail	8	\$285,000	\$821,300
Transportation & Communication	4	\$307,400	\$1,112,700
Travel and Entertainment	9	\$235,300	\$695,400
Wholesale	2	\$147,400	\$531,300
Government	1	\$48,000	\$113,500
Other	2	\$82,700	\$130,300
<b>Total</b>	<b>62</b>	<b>\$3,685,100</b>	<b>\$12,267,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>164</b>	<b>\$11,606,100</b>	<b>\$38,366,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$28,200	-\$2,700	\$25,500

## America's Debt Resolution Industry Economic Impact Study 2020: Iowa

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	35	\$3,330,200	\$13,455,200
<b>Total</b>	<b>35</b>	<b>\$3,330,200</b>	<b>\$13,455,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,600	\$38,600
Business and Personal Services	8	\$579,000	\$1,134,100
Mining	0	\$600	\$7,400
Construction	0	\$20,400	\$74,400
Finance Insurance and Real Estate	6	\$358,700	\$1,545,000
Manufacturing General	1	\$44,400	\$234,900
Retail	0	\$6,700	\$19,800
Transportation & Communication	2	\$142,300	\$679,500
Travel and Entertainment	3	\$76,800	\$239,800
Wholesale	0	\$20,000	\$86,700
Government	0	\$24,600	\$41,200
Other	0	\$0	\$0
<b>Total</b>	<b>20</b>	<b>\$1,285,100</b>	<b>\$4,101,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$185,500	\$617,800
Business and Personal Services	13	\$783,400	\$1,480,600
Mining	0	\$600	\$7,500
Construction	0	\$13,200	\$49,300
Finance Insurance and Real Estate	3	\$217,800	\$1,584,400
Manufacturing General	2	\$190,500	\$1,342,300
Retail	5	\$165,800	\$476,700
Transportation & Communication	2	\$184,800	\$723,000
Travel and Entertainment	4	\$126,300	\$390,500
Wholesale	1	\$83,900	\$319,400
Government	0	\$28,100	\$67,600
Other	1	\$44,300	\$81,400
<b>Total</b>	<b>33</b>	<b>\$2,024,200</b>	<b>\$7,140,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>88</b>	<b>\$6,639,500</b>	<b>\$24,697,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,000	-\$1,000	\$9,000



## America's Debt Resolution Industry Economic Impact Study 2020: Kansas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	33	\$2,655,400	\$9,048,400
<b>Total</b>	<b>33</b>	<b>\$2,655,400</b>	<b>\$9,048,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,000	\$22,500
Business and Personal Services	9	\$694,200	\$1,373,300
Mining	0	\$5,900	\$89,700
Construction	0	\$15,900	\$59,700
Finance Insurance and Real Estate	6	\$411,500	\$1,388,000
Manufacturing General	0	\$35,100	\$325,100
Retail	0	\$5,400	\$18,500
Transportation & Communication	2	\$131,800	\$618,700
Travel and Entertainment	3	\$71,400	\$215,000
Wholesale	0	\$21,400	\$83,800
Government	0	\$22,200	\$48,400
Other	0	\$0	\$0
<b>Total</b>	<b>20</b>	<b>\$1,421,800</b>	<b>\$4,242,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$109,100	\$371,000
Business and Personal Services	12	\$695,100	\$1,249,600
Mining	0	\$5,500	\$85,900
Construction	0	\$10,500	\$38,200
Finance Insurance and Real Estate	3	\$218,500	\$1,303,600
Manufacturing General	2	\$118,200	\$1,005,000
Retail	4	\$127,300	\$384,000
Transportation & Communication	2	\$154,700	\$577,700
Travel and Entertainment	4	\$106,900	\$313,200
Wholesale	1	\$73,300	\$253,400
Government	0	\$26,000	\$72,700
Other	1	\$32,300	\$50,400
<b>Total</b>	<b>30</b>	<b>\$1,677,400</b>	<b>\$5,704,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>83</b>	<b>\$5,754,600</b>	<b>\$18,995,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,900	-\$700	\$5,200

## America's Debt Resolution Industry Economic Impact Study 2020: Kentucky

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	35	\$2,937,200	\$11,593,000
<b>Total</b>	<b>35</b>	<b>\$2,937,200</b>	<b>\$11,593,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,300	\$8,900
Business and Personal Services	11	\$700,800	\$1,394,400
Mining	0	\$2,800	\$31,900
Construction	0	\$18,900	\$69,400
Finance Insurance and Real Estate	6	\$366,600	\$1,401,500
Manufacturing General	1	\$54,200	\$363,700
Retail	0	\$6,500	\$19,400
Transportation & Communication	2	\$144,700	\$681,200
Travel and Entertainment	3	\$81,400	\$228,700
Wholesale	0	\$19,400	\$94,600
Government	0	\$41,900	\$85,200
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,440,500</b>	<b>\$4,378,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$38,400	\$128,900
Business and Personal Services	13	\$798,000	\$1,497,800
Mining	0	\$4,000	\$40,100
Construction	0	\$12,400	\$46,100
Finance Insurance and Real Estate	3	\$198,600	\$1,345,600
Manufacturing General	3	\$210,300	\$1,522,700
Retail	4	\$151,000	\$432,200
Transportation & Communication	2	\$169,400	\$638,300
Travel and Entertainment	4	\$125,700	\$367,500
Wholesale	1	\$79,200	\$320,600
Government	0	\$37,200	\$106,300
Other	1	\$39,700	\$67,700
<b>Total</b>	<b>33</b>	<b>\$1,863,900</b>	<b>\$6,513,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>91</b>	<b>\$6,241,600</b>	<b>\$22,485,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$4,900	-\$500	\$4,400

## America's Debt Resolution Industry Economic Impact Study 2020: Louisiana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	32	\$2,945,500	\$11,697,000
<b>Total</b>	<b>32</b>	<b>\$2,945,500</b>	<b>\$11,697,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,000	\$8,000
Business and Personal Services	9	\$595,200	\$1,187,000
Mining	0	\$20,200	\$89,500
Construction	0	\$14,800	\$57,100
Finance Insurance and Real Estate	5	\$250,300	\$1,160,600
Manufacturing General	1	\$53,900	\$948,200
Retail	0	\$5,200	\$16,400
Transportation & Communication	2	\$123,400	\$596,500
Travel and Entertainment	3	\$81,300	\$238,800
Wholesale	0	\$20,000	\$78,300
Government	0	\$26,400	\$53,100
Other	0	\$0	\$0
<b>Total</b>	<b>20</b>	<b>\$1,193,700</b>	<b>\$4,433,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$22,200	\$87,500
Business and Personal Services	13	\$798,000	\$1,485,500
Mining	0	\$21,800	\$97,200
Construction	0	\$12,000	\$46,400
Finance Insurance and Real Estate	3	\$158,300	\$1,339,900
Manufacturing General	1	\$118,700	\$1,568,700
Retail	4	\$147,300	\$430,000
Transportation & Communication	2	\$150,900	\$594,300
Travel and Entertainment	5	\$135,000	\$408,100
Wholesale	1	\$80,500	\$297,800
Government	0	\$28,500	\$77,600
Other	1	\$34,600	\$58,300
<b>Total</b>	<b>31</b>	<b>\$1,707,800</b>	<b>\$6,491,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>83</b>	<b>\$5,847,000</b>	<b>\$22,621,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,400	-\$300	\$5,100

## America's Debt Resolution Industry Economic Impact Study 2020: Maine

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	12	\$1,048,100	\$4,806,200
<b>Total</b>	<b>12</b>	<b>\$1,048,100</b>	<b>\$4,806,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,100	\$3,500
Business and Personal Services	3	\$240,700	\$468,900
Mining	0	\$100	\$1,300
Construction	0	\$7,800	\$28,500
Finance Insurance and Real Estate	2	\$124,400	\$547,900
Manufacturing General	0	\$10,900	\$55,000
Retail	0	\$2,700	\$7,900
Transportation & Communication	0	\$42,400	\$195,400
Travel and Entertainment	1	\$31,300	\$95,900
Wholesale	0	\$6,700	\$32,000
Government	0	\$10,000	\$20,300
Other	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$479,100</b>	<b>\$1,456,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,600	\$28,800
Business and Personal Services	6	\$351,900	\$689,300
Mining	0	\$100	\$1,300
Construction	0	\$5,600	\$21,600
Finance Insurance and Real Estate	1	\$76,500	\$592,500
Manufacturing General	1	\$45,500	\$260,300
Retail	2	\$64,500	\$190,400
Transportation & Communication	1	\$59,000	\$244,800
Travel and Entertainment	2	\$53,200	\$156,900
Wholesale	0	\$31,800	\$132,600
Government	0	\$12,700	\$33,900
Other	0	\$13,200	\$21,400
<b>Total</b>	<b>13</b>	<b>\$726,600</b>	<b>\$2,373,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>31</b>	<b>\$2,253,800</b>	<b>\$8,636,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,000	-\$400	\$4,600

## America's Debt Resolution Industry Economic Impact Study 2020: Maryland

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	67	\$6,687,400	\$24,928,100
<b>Total</b>	<b>67</b>	<b>\$6,687,400</b>	<b>\$24,928,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,400	\$3,900
Business and Personal Services	20	\$1,776,300	\$3,205,600
Mining	0	\$600	\$8,200
Construction	1	\$39,500	\$154,900
Finance Insurance and Real Estate	10	\$935,000	\$2,914,700
Manufacturing General	0	\$37,100	\$197,200
Retail	0	\$12,000	\$34,700
Transportation & Communication	4	\$394,000	\$1,548,700
Travel and Entertainment	5	\$177,800	\$471,400
Wholesale	0	\$44,400	\$180,600
Government	1	\$55,600	\$68,800
Other	0	\$0	\$0
<b>Total</b>	<b>41</b>	<b>\$3,473,700</b>	<b>\$8,788,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,600	\$56,100
Business and Personal Services	27	\$1,837,700	\$3,275,500
Mining	0	\$600	\$7,800
Construction	0	\$27,500	\$104,700
Finance Insurance and Real Estate	6	\$559,700	\$3,162,600
Manufacturing General	1	\$120,400	\$701,700
Retail	7	\$312,200	\$848,700
Transportation & Communication	5	\$431,100	\$1,508,400
Travel and Entertainment	8	\$291,300	\$795,200
Wholesale	2	\$179,300	\$645,800
Government	1	\$54,100	\$88,200
Other	2	\$102,700	\$145,400
<b>Total</b>	<b>59</b>	<b>\$3,933,200</b>	<b>\$11,340,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>167</b>	<b>\$14,094,300</b>	<b>\$45,056,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,200	-\$300	\$1,900

## America's Debt Resolution Industry Economic Impact Study 2020: Massachusetts

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	25	\$3,582,000	\$13,832,300
<b>Total</b>	<b>25</b>	<b>\$3,582,000</b>	<b>\$13,832,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,000	\$3,100
Business and Personal Services	6	\$780,000	\$1,312,100
Mining	0	\$400	\$4,000
Construction	0	\$21,100	\$56,800
Finance Insurance and Real Estate	3	\$686,000	\$1,563,600
Manufacturing General	1	\$68,500	\$248,600
Retail	0	\$5,800	\$13,600
Transportation & Communication	2	\$183,600	\$726,800
Travel and Entertainment	2	\$85,800	\$214,300
Wholesale	0	\$23,100	\$79,800
Government	0	\$18,200	\$26,200
Other	0	\$0	\$0
<b>Total</b>	<b>14</b>	<b>\$1,874,500</b>	<b>\$4,248,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,600	\$22,500
Business and Personal Services	14	\$1,171,500	\$2,018,400
Mining	0	\$500	\$4,800
Construction	0	\$17,500	\$52,500
Finance Insurance and Real Estate	5	\$751,600	\$2,771,900
Manufacturing General	2	\$235,900	\$1,107,800
Retail	4	\$190,300	\$451,800
Transportation & Communication	2	\$252,900	\$904,200
Travel and Entertainment	4	\$169,800	\$419,600
Wholesale	1	\$115,900	\$384,900
Government	0	\$29,200	\$51,300
Other	1	\$44,900	\$62,400
<b>Total</b>	<b>33</b>	<b>\$2,990,600</b>	<b>\$8,252,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>72</b>	<b>\$8,447,100</b>	<b>\$26,333,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$13,100	-\$1,500	\$11,600

## America's Debt Resolution Industry Economic Impact Study 2020: Michigan

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	141	\$13,274,100	\$44,176,500
<b>Total</b>	<b>141</b>	<b>\$13,274,100</b>	<b>\$44,176,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,600	\$17,400
Business and Personal Services	46	\$3,644,100	\$6,844,300
Mining	0	\$5,100	\$55,900
Construction	1	\$97,500	\$336,900
Finance Insurance and Real Estate	27	\$1,654,500	\$6,114,500
Manufacturing General	2	\$177,400	\$896,700
Retail	1	\$30,300	\$87,700
Transportation & Communication	8	\$708,500	\$2,876,600
Travel and Entertainment	12	\$360,000	\$990,900
Wholesale	1	\$104,800	\$413,900
Government	1	\$109,500	\$183,100
Other	0	\$0	\$0
<b>Total</b>	<b>99</b>	<b>\$6,896,300</b>	<b>\$18,817,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$56,500	\$255,300
Business and Personal Services	67	\$4,364,300	\$7,812,600
Mining	0	\$4,700	\$50,900
Construction	1	\$64,600	\$220,700
Finance Insurance and Real Estate	16	\$1,018,500	\$7,016,000
Manufacturing General	6	\$530,900	\$3,187,200
Retail	19	\$776,000	\$2,104,800
Transportation & Communication	10	\$885,500	\$3,032,600
Travel and Entertainment	20	\$607,000	\$1,657,300
Wholesale	4	\$429,500	\$1,480,500
Government	1	\$128,000	\$290,800
Other	5	\$216,000	\$329,500
<b>Total</b>	<b>151</b>	<b>\$9,081,500</b>	<b>\$27,438,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>391</b>	<b>\$29,251,900</b>	<b>\$90,432,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$7,500	-\$900	\$6,600

## America's Debt Resolution Industry Economic Impact Study 2020: Minnesota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	37	\$4,696,500	\$15,067,600
<b>Total</b>	<b>37</b>	<b>\$4,696,500</b>	<b>\$15,067,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,100	\$27,500
Business and Personal Services	11	\$1,074,400	\$1,889,100
Mining	0	\$3,000	\$19,400
Construction	0	\$26,900	\$88,000
Finance Insurance and Real Estate	6	\$607,600	\$1,983,100
Manufacturing General	1	\$97,300	\$540,800
Retail	0	\$8,300	\$23,800
Transportation & Communication	2	\$235,000	\$862,400
Travel and Entertainment	3	\$108,400	\$294,000
Wholesale	0	\$35,100	\$121,600
Government	0	\$34,600	\$61,100
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$2,236,700</b>	<b>\$5,910,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$89,300	\$426,700
Business and Personal Services	21	\$1,573,100	\$2,717,800
Mining	0	\$4,600	\$28,600
Construction	0	\$25,500	\$83,500
Finance Insurance and Real Estate	6	\$558,800	\$2,958,500
Manufacturing General	3	\$293,400	\$1,671,000
Retail	6	\$265,700	\$722,700
Transportation & Communication	3	\$328,400	\$1,096,500
Travel and Entertainment	6	\$206,000	\$561,700
Wholesale	1	\$175,200	\$538,300
Government	1	\$51,400	\$121,400
Other	2	\$80,900	\$119,600
<b>Total</b>	<b>51</b>	<b>\$3,652,300</b>	<b>\$11,046,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>111</b>	<b>\$10,585,500</b>	<b>\$32,024,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$27,400	-\$2,700	\$24,700



## America's Debt Resolution Industry Economic Impact Study 2020: Mississippi

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	19	\$1,417,500	\$7,004,100
<b>Total</b>	<b>19</b>	<b>\$1,417,500</b>	<b>\$7,004,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,900	\$9,400
Business and Personal Services	5	\$249,000	\$569,100
Mining	0	\$1,500	\$21,400
Construction	0	\$7,300	\$29,300
Finance Insurance and Real Estate	3	\$120,100	\$696,500
Manufacturing General	0	\$21,900	\$271,600
Retail	0	\$2,900	\$9,700
Transportation & Communication	1	\$56,300	\$322,800
Travel and Entertainment	1	\$35,100	\$122,500
Wholesale	0	\$7,800	\$40,000
Government	0	\$13,700	\$31,800
Other	0	\$0	\$0
<b>Total</b>	<b>10</b>	<b>\$519,500</b>	<b>\$2,124,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$31,000	\$112,000
Business and Personal Services	6	\$307,300	\$643,100
Mining	0	\$1,700	\$23,700
Construction	0	\$5,000	\$21,600
Finance Insurance and Real Estate	1	\$58,300	\$586,700
Manufacturing General	2	\$93,200	\$767,400
Retail	2	\$66,000	\$210,700
Transportation & Communication	1	\$73,000	\$331,900
Travel and Entertainment	2	\$55,500	\$192,200
Wholesale	0	\$32,000	\$143,700
Government	0	\$12,800	\$40,100
Other	0	\$15,000	\$29,600
<b>Total</b>	<b>15</b>	<b>\$750,800</b>	<b>\$3,102,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>44</b>	<b>\$2,687,800</b>	<b>\$12,230,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$72,800	\$0	\$72,800

## America's Debt Resolution Industry Economic Impact Study 2020: Missouri

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	56	\$5,301,500	\$22,791,300
<b>Total</b>	<b>56</b>	<b>\$5,301,500</b>	<b>\$22,791,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,800	\$15,800
Business and Personal Services	16	\$1,330,300	\$2,514,200
Mining	0	\$1,500	\$16,700
Construction	1	\$36,700	\$131,100
Finance Insurance and Real Estate	10	\$743,800	\$2,812,000
Manufacturing General	1	\$64,400	\$333,000
Retail	0	\$11,900	\$35,900
Transportation & Communication	3	\$272,500	\$1,285,000
Travel and Entertainment	5	\$151,700	\$441,100
Wholesale	0	\$41,700	\$172,500
Government	1	\$55,600	\$98,000
Other	0	\$0	\$0
<b>Total</b>	<b>37</b>	<b>\$2,713,900</b>	<b>\$7,855,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$43,600	\$232,700
Business and Personal Services	25	\$1,620,500	\$3,116,600
Mining	0	\$1,700	\$19,000
Construction	0	\$25,500	\$96,300
Finance Insurance and Real Estate	7	\$477,000	\$2,939,700
Manufacturing General	3	\$246,300	\$1,629,400
Retail	8	\$293,300	\$855,700
Transportation & Communication	4	\$329,500	\$1,372,500
Travel and Entertainment	9	\$261,600	\$781,100
Wholesale	2	\$166,900	\$651,700
Government	1	\$61,100	\$161,600
Other	2	\$74,600	\$131,900
<b>Total</b>	<b>63</b>	<b>\$3,601,600</b>	<b>\$11,988,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>156</b>	<b>\$11,617,000</b>	<b>\$42,634,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$9,400	-\$800	\$8,600

## America's Debt Resolution Industry Economic Impact Study 2020: Montana

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	5	\$440,800	\$1,985,000
<b>Total</b>	<b>5</b>	<b>\$440,800</b>	<b>\$1,985,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,800	\$5,800
Business and Personal Services	1	\$92,600	\$182,000
Mining	0	\$3,100	\$18,700
Construction	0	\$2,900	\$10,800
Finance Insurance and Real Estate	1	\$56,800	\$246,000
Manufacturing General	0	\$5,500	\$103,200
Retail	0	\$1,300	\$3,300
Transportation & Communication	0	\$20,200	\$96,200
Travel and Entertainment	1	\$13,600	\$42,900
Wholesale	0	\$3,300	\$14,400
Government	0	\$5,700	\$9,800
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$206,800</b>	<b>\$733,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$22,000	\$85,000
Business and Personal Services	2	\$128,300	\$253,800
Mining	0	\$4,600	\$26,000
Construction	0	\$2,100	\$8,100
Finance Insurance and Real Estate	1	\$36,000	\$264,100
Manufacturing General	0	\$15,500	\$187,800
Retail	1	\$27,700	\$71,400
Transportation & Communication	0	\$24,800	\$102,700
Travel and Entertainment	1	\$22,100	\$66,900
Wholesale	0	\$12,500	\$50,100
Government	0	\$4,700	\$12,700
Other	0	\$5,400	\$9,300
<b>Total</b>	<b>6</b>	<b>\$305,700</b>	<b>\$1,137,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>14</b>	<b>\$953,300</b>	<b>\$3,856,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,300	-\$600	\$9,700

## America's Debt Resolution Industry Economic Impact Study 2020: Nebraska

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	37	\$3,518,600	\$11,945,200
<b>Total</b>	<b>37</b>	<b>\$3,518,600</b>	<b>\$11,945,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,500	\$28,700
Business and Personal Services	10	\$740,900	\$1,451,000
Mining	0	\$400	\$7,400
Construction	0	\$18,500	\$78,000
Finance Insurance and Real Estate	6	\$408,100	\$1,424,000
Manufacturing General	0	\$21,100	\$108,700
Retail	0	\$6,700	\$21,000
Transportation & Communication	2	\$164,200	\$752,300
Travel and Entertainment	3	\$83,300	\$245,200
Wholesale	0	\$24,000	\$93,700
Government	0	\$36,700	\$95,900
Other	0	\$0	\$0
<b>Total</b>	<b>21</b>	<b>\$1,509,400</b>	<b>\$4,305,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$84,300	\$470,700
Business and Personal Services	15	\$982,300	\$1,766,600
Mining	0	\$300	\$7,500
Construction	0	\$13,200	\$50,700
Finance Insurance and Real Estate	4	\$223,500	\$1,543,400
Manufacturing General	1	\$94,900	\$748,400
Retail	5	\$178,600	\$526,600
Transportation & Communication	2	\$210,100	\$724,500
Travel and Entertainment	5	\$142,100	\$410,200
Wholesale	1	\$100,200	\$351,700
Government	0	\$44,600	\$132,500
Other	1	\$53,400	\$81,000
<b>Total</b>	<b>35</b>	<b>\$2,127,500</b>	<b>\$6,813,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>93</b>	<b>\$7,155,500</b>	<b>\$23,064,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,600	-\$300	\$2,300

## America's Debt Resolution Industry Economic Impact Study 2020: Nevada

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	30	\$2,922,900	\$18,231,800
<b>Total</b>	<b>30</b>	<b>\$2,922,900</b>	<b>\$18,231,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$400	\$1,200
Business and Personal Services	8	\$640,700	\$1,264,300
Mining	0	\$2,800	\$23,900
Construction	0	\$16,900	\$69,000
Finance Insurance and Real Estate	5	\$248,300	\$1,305,500
Manufacturing General	0	\$20,200	\$95,700
Retail	0	\$5,500	\$17,200
Transportation & Communication	2	\$189,500	\$773,000
Travel and Entertainment	2	\$89,600	\$291,800
Wholesale	0	\$19,800	\$91,000
Government	0	\$21,100	\$51,400
Other	0	\$0	\$0
<b>Total</b>	<b>17</b>	<b>\$1,254,800</b>	<b>\$3,984,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,800	\$18,400
Business and Personal Services	11	\$765,200	\$1,652,500
Mining	0	\$6,000	\$41,500
Construction	0	\$12,200	\$58,100
Finance Insurance and Real Estate	3	\$168,400	\$1,461,800
Manufacturing General	1	\$53,800	\$288,000
Retail	4	\$169,500	\$519,700
Transportation & Communication	2	\$192,700	\$858,800
Travel and Entertainment	4	\$137,900	\$462,300
Wholesale	1	\$82,400	\$378,200
Government	0	\$29,600	\$95,100
Other	1	\$31,100	\$59,300
<b>Total</b>	<b>27</b>	<b>\$1,653,600</b>	<b>\$5,893,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>74</b>	<b>\$5,831,300</b>	<b>\$28,109,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,700	-\$1,400	\$9,300

## America's Debt Resolution Industry Economic Impact Study 2020: New Hampshire

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	9	\$894,900	\$3,304,700
<b>Total</b>	<b>9</b>	<b>\$894,900</b>	<b>\$3,304,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$300	\$900
Business and Personal Services	2	\$260,200	\$433,600
Mining	0	\$100	\$1,400
Construction	0	\$7,800	\$21,800
Finance Insurance and Real Estate	1	\$147,000	\$402,400
Manufacturing General	0	\$18,300	\$70,500
Retail	0	\$2,500	\$5,600
Transportation & Communication	0	\$44,400	\$161,500
Travel and Entertainment	1	\$26,400	\$71,500
Wholesale	0	\$7,400	\$25,100
Government	0	\$6,400	\$12,400
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$520,800</b>	<b>\$1,206,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,000	\$6,700
Business and Personal Services	4	\$274,400	\$471,000
Mining	0	\$100	\$1,600
Construction	0	\$4,800	\$14,500
Finance Insurance and Real Estate	1	\$108,400	\$548,000
Manufacturing General	1	\$46,500	\$212,200
Retail	1	\$58,100	\$134,600
Transportation & Communication	1	\$52,900	\$185,300
Travel and Entertainment	1	\$43,600	\$114,800
Wholesale	0	\$29,700	\$96,600
Government	0	\$7,800	\$17,500
Other	0	\$9,300	\$13,500
<b>Total</b>	<b>9</b>	<b>\$637,600</b>	<b>\$1,816,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>22</b>	<b>\$2,053,300</b>	<b>\$6,327,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$900	-\$100	\$800

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	88	\$13,564,900	\$29,616,100
<b>Total</b>	<b>88</b>	<b>\$13,564,900</b>	<b>\$29,616,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,800	\$3,700
Business and Personal Services	27	\$2,857,600	\$4,800,500
Mining	0	\$11,800	\$9,200
Construction	1	\$65,000	\$185,900
Finance Insurance and Real Estate	16	\$1,618,000	\$4,285,200
Manufacturing General	1	\$94,800	\$574,000
Retail	0	\$19,200	\$48,400
Transportation & Communication	5	\$669,400	\$2,025,900
Travel and Entertainment	6	\$289,500	\$616,900
Wholesale	1	\$82,100	\$295,800
Government	1	\$97,400	\$126,100
Other	0	\$0	\$0
<b>Total</b>	<b>58</b>	<b>\$5,806,600</b>	<b>\$12,971,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,800	\$40,100
Business and Personal Services	46	\$3,954,000	\$5,955,300
Mining	0	\$9,500	\$8,300
Construction	1	\$56,300	\$146,600
Finance Insurance and Real Estate	14	\$1,219,200	\$6,149,300
Manufacturing General	4	\$468,200	\$2,128,400
Retail	13	\$717,400	\$1,635,200
Transportation & Communication	8	\$918,600	\$2,420,500
Travel and Entertainment	13	\$551,200	\$1,179,100
Wholesale	3	\$433,900	\$1,292,400
Government	1	\$142,700	\$222,100
Other	3	\$173,300	\$214,200
<b>Total</b>	<b>106</b>	<b>\$8,661,100</b>	<b>\$21,391,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>252</b>	<b>\$28,032,600</b>	<b>\$63,979,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: New Mexico

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	13	\$938,000	\$4,121,400
<b>Total</b>	<b>13</b>	<b>\$938,000</b>	<b>\$4,121,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,400	\$3,700
Business and Personal Services	2	\$168,400	\$357,800
Mining	0	\$5,400	\$74,000
Construction	0	\$4,700	\$19,000
Finance Insurance and Real Estate	2	\$89,500	\$395,200
Manufacturing General	0	\$7,300	\$109,500
Retail	0	\$1,900	\$5,800
Transportation & Communication	0	\$38,100	\$196,300
Travel and Entertainment	1	\$30,000	\$92,900
Wholesale	0	\$4,900	\$26,200
Government	0	\$11,900	\$32,300
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$363,500</b>	<b>\$1,312,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$23,500	\$61,100
Business and Personal Services	4	\$217,600	\$434,500
Mining	0	\$6,600	\$82,100
Construction	0	\$3,500	\$14,200
Finance Insurance and Real Estate	1	\$50,000	\$438,400
Manufacturing General	0	\$23,300	\$254,800
Retail	1	\$45,100	\$128,100
Transportation & Communication	1	\$45,300	\$190,400
Travel and Entertainment	1	\$41,000	\$123,900
Wholesale	0	\$19,200	\$82,400
Government	0	\$10,100	\$32,300
Other	0	\$12,400	\$22,300
<b>Total</b>	<b>8</b>	<b>\$497,600</b>	<b>\$1,864,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>26</b>	<b>\$1,799,100</b>	<b>\$7,298,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$400	-\$100	\$300



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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	35	\$7,171,600	\$59,584,700
<b>Total</b>	<b>35</b>	<b>\$7,171,600</b>	<b>\$59,584,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,300	\$9,500
Business and Personal Services	8	\$1,042,000	\$1,731,000
Mining	0	\$10,600	\$14,100
Construction	0	\$20,400	\$52,500
Finance Insurance and Real Estate	-1	\$1,985,200	\$3,752,200
Manufacturing General	1	\$100,600	\$429,900
Retail	0	\$6,700	\$21,200
Transportation & Communication	2	\$315,400	\$1,447,500
Travel and Entertainment	2	\$132,000	\$493,300
Wholesale	0	\$30,300	\$166,500
Government	0	\$39,200	\$66,600
Other	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$3,685,700</b>	<b>\$8,184,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$40,200	\$127,000
Business and Personal Services	21	\$1,954,300	\$4,615,400
Mining	0	\$12,500	\$17,800
Construction	0	\$25,300	\$124,500
Finance Insurance and Real Estate	13	\$2,527,400	\$8,081,600
Manufacturing General	5	\$401,000	\$2,287,400
Retail	5	\$315,900	\$1,006,900
Transportation & Communication	3	\$457,800	\$2,459,800
Travel and Entertainment	6	\$288,900	\$1,066,500
Wholesale	1	\$194,200	\$1,037,900
Government	1	\$76,700	\$213,900
Other	1	\$85,200	\$175,400
<b>Total</b>	<b>57</b>	<b>\$6,379,400</b>	<b>\$21,214,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>104</b>	<b>\$17,236,700</b>	<b>\$88,983,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,200	-\$600	\$5,600

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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	41	\$5,855,500	\$26,181,600
<b>Total</b>	<b>41</b>	<b>\$5,855,500</b>	<b>\$26,181,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,800	\$16,300
Business and Personal Services	14	\$1,126,100	\$2,144,400
Mining	0	\$600	\$13,400
Construction	0	\$25,900	\$97,700
Finance Insurance and Real Estate	6	\$616,100	\$2,495,300
Manufacturing General	1	\$98,600	\$512,100
Retail	0	\$9,800	\$27,800
Transportation & Communication	2	\$240,600	\$1,097,000
Travel and Entertainment	3	\$131,900	\$373,500
Wholesale	0	\$37,500	\$151,700
Government	0	\$32,100	\$64,100
Other	0	\$0	\$0
<b>Total</b>	<b>26</b>	<b>\$2,324,000</b>	<b>\$6,993,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$66,800	\$282,800
Business and Personal Services	22	\$1,562,400	\$3,007,200
Mining	0	\$900	\$15,800
Construction	0	\$25,300	\$100,500
Finance Insurance and Real Estate	8	\$598,500	\$3,570,200
Manufacturing General	6	\$398,400	\$2,887,700
Retail	8	\$339,000	\$960,000
Transportation & Communication	4	\$405,300	\$1,625,000
Travel and Entertainment	8	\$288,100	\$837,800
Wholesale	2	\$194,300	\$748,500
Government	0	\$51,600	\$129,700
Other	1	\$47,200	\$82,600
<b>Total</b>	<b>60</b>	<b>\$3,977,800</b>	<b>\$14,247,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>127</b>	<b>\$12,157,300</b>	<b>\$47,422,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,700	-\$600	\$6,100

## America's Debt Resolution Industry Economic Impact Study 2020: North Dakota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	7	\$675,100	\$2,895,200
<b>Total</b>	<b>7</b>	<b>\$675,100</b>	<b>\$2,895,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,300	\$9,900
Business and Personal Services	1	\$92,400	\$180,400
Mining	0	\$3,600	\$60,300
Construction	0	\$3,100	\$11,800
Finance Insurance and Real Estate	1	\$69,200	\$293,600
Manufacturing General	0	\$5,900	\$73,200
Retail	0	\$1,300	\$3,700
Transportation & Communication	0	\$29,500	\$117,800
Travel and Entertainment	1	\$15,700	\$47,700
Wholesale	0	\$4,600	\$20,000
Government	0	\$5,500	\$12,700
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$233,100</b>	<b>\$831,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$32,000	\$145,200
Business and Personal Services	3	\$166,300	\$318,300
Mining	0	\$4,400	\$65,600
Construction	0	\$2,400	\$9,200
Finance Insurance and Real Estate	1	\$41,700	\$272,700
Manufacturing General	0	\$18,400	\$164,900
Retail	1	\$31,200	\$86,500
Transportation & Communication	0	\$37,600	\$142,200
Travel and Entertainment	1	\$24,400	\$73,500
Wholesale	0	\$16,700	\$63,500
Government	0	\$6,400	\$18,700
Other	0	\$8,200	\$14,600
<b>Total</b>	<b>7</b>	<b>\$389,700</b>	<b>\$1,374,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>17</b>	<b>\$1,297,900</b>	<b>\$5,101,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$23,900	-\$1,500	\$22,400

## America's Debt Resolution Industry Economic Impact Study 2020: Ohio

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	46	\$4,562,100	\$43,702,300
<b>Total</b>	<b>46</b>	<b>\$4,562,100</b>	<b>\$43,702,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,300	\$17,000
Business and Personal Services	14	\$1,061,000	\$2,085,500
Mining	0	\$3,300	\$75,200
Construction	0	\$30,400	\$91,700
Finance Insurance and Real Estate	6	\$452,600	\$2,532,100
Manufacturing General	2	\$165,100	\$1,016,200
Retail	0	\$9,400	\$31,700
Transportation & Communication	3	\$237,800	\$1,289,300
Travel and Entertainment	4	\$120,800	\$459,100
Wholesale	0	\$34,900	\$184,400
Government	0	\$41,200	\$75,400
Other	0	\$0	\$0
<b>Total</b>	<b>29</b>	<b>\$2,160,800</b>	<b>\$7,857,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$34,700	\$224,100
Business and Personal Services	22	\$1,470,400	\$3,783,600
Mining	0	\$4,700	\$78,600
Construction	0	\$22,400	\$109,500
Finance Insurance and Real Estate	7	\$476,900	\$3,365,100
Manufacturing General	7	\$532,400	\$3,533,000
Retail	7	\$261,100	\$932,900
Transportation & Communication	3	\$310,500	\$1,870,100
Travel and Entertainment	7	\$224,500	\$908,400
Wholesale	2	\$154,800	\$863,800
Government	1	\$51,400	\$181,800
Other	2	\$73,300	\$177,600
<b>Total</b>	<b>60</b>	<b>\$3,617,100</b>	<b>\$16,028,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>135</b>	<b>\$10,340,000</b>	<b>\$67,588,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,800	-\$200	\$1,600

## America's Debt Resolution Industry Economic Impact Study 2020: Oklahoma

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	32	\$2,507,500	\$9,762,400
<b>Total</b>	<b>32</b>	<b>\$2,507,500</b>	<b>\$9,762,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,300	\$8,000
Business and Personal Services	10	\$648,800	\$1,325,900
Mining	0	\$31,300	\$270,900
Construction	0	\$11,500	\$44,600
Finance Insurance and Real Estate	5	\$260,800	\$1,262,700
Manufacturing General	0	\$34,700	\$303,900
Retail	0	\$5,500	\$16,700
Transportation & Communication	2	\$139,800	\$668,600
Travel and Entertainment	3	\$74,800	\$240,000
Wholesale	0	\$19,700	\$88,000
Government	0	\$37,400	\$110,200
Other	0	\$0	\$0
<b>Total</b>	<b>20</b>	<b>\$1,266,600</b>	<b>\$4,339,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$38,200	\$143,500
Business and Personal Services	11	\$656,100	\$1,226,000
Mining	0	\$31,700	\$284,600
Construction	0	\$10,000	\$38,300
Finance Insurance and Real Estate	3	\$140,300	\$1,158,800
Manufacturing General	1	\$91,100	\$705,400
Retail	4	\$131,200	\$381,600
Transportation & Communication	2	\$155,100	\$607,000
Travel and Entertainment	4	\$113,600	\$344,500
Wholesale	1	\$67,200	\$261,300
Government	0	\$33,900	\$115,800
Other	1	\$25,500	\$42,900
<b>Total</b>	<b>28</b>	<b>\$1,493,900</b>	<b>\$5,309,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>80</b>	<b>\$5,268,000</b>	<b>\$19,411,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$27,200	-\$2,500	\$24,700

## America's Debt Resolution Industry Economic Impact Study 2020: Oregon

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	30	\$2,963,200	\$10,554,300
<b>Total</b>	<b>30</b>	<b>\$2,963,200</b>	<b>\$10,554,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,900	\$13,600
Business and Personal Services	9	\$759,300	\$1,396,200
Mining	0	\$400	\$6,900
Construction	0	\$22,700	\$70,300
Finance Insurance and Real Estate	5	\$344,900	\$1,244,000
Manufacturing General	1	\$64,000	\$297,800
Retail	0	\$6,800	\$16,600
Transportation & Communication	2	\$146,800	\$599,200
Travel and Entertainment	2	\$90,000	\$244,600
Wholesale	0	\$22,900	\$85,300
Government	0	\$34,500	\$72,300
Other	0	\$0	\$0
<b>Total</b>	<b>19</b>	<b>\$1,499,200</b>	<b>\$4,046,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$49,400	\$138,900
Business and Personal Services	13	\$901,100	\$1,580,800
Mining	0	\$500	\$7,500
Construction	0	\$16,700	\$53,700
Finance Insurance and Real Estate	3	\$239,800	\$1,554,100
Manufacturing General	2	\$167,300	\$954,400
Retail	4	\$187,000	\$446,100
Transportation & Communication	2	\$196,800	\$660,100
Travel and Entertainment	4	\$151,100	\$401,100
Wholesale	1	\$95,400	\$327,600
Government	0	\$41,800	\$117,800
Other	1	\$46,100	\$69,200
<b>Total</b>	<b>31</b>	<b>\$2,093,000</b>	<b>\$6,311,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>80</b>	<b>\$6,555,400</b>	<b>\$20,912,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$16,800	-\$1,500	\$15,300

## America's Debt Resolution Industry Economic Impact Study 2020: Pennsylvania

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	76	\$7,647,600	\$26,733,400
<b>Total</b>	<b>76</b>	<b>\$7,647,600</b>	<b>\$26,733,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,600	\$14,300
Business and Personal Services	21	\$2,004,300	\$3,453,100
Mining	0	\$8,400	\$114,300
Construction	1	\$52,700	\$161,700
Finance Insurance and Real Estate	11	\$900,000	\$3,331,800
Manufacturing General	2	\$147,500	\$828,300
Retail	0	\$15,700	\$43,100
Transportation & Communication	4	\$579,300	\$1,807,600
Travel and Entertainment	6	\$211,000	\$572,500
Wholesale	0	\$51,200	\$212,800
Government	1	\$91,000	\$134,200
Other	0	\$0	\$0
<b>Total</b>	<b>46</b>	<b>\$4,066,700</b>	<b>\$10,673,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$48,600	\$177,400
Business and Personal Services	38	\$2,704,000	\$4,655,200
Mining	0	\$10,300	\$127,600
Construction	1	\$38,400	\$121,900
Finance Insurance and Real Estate	11	\$802,600	\$4,743,900
Manufacturing General	6	\$534,400	\$3,115,000
Retail	11	\$440,800	\$1,163,400
Transportation & Communication	6	\$596,700	\$1,922,500
Travel and Entertainment	10	\$350,200	\$935,100
Wholesale	2	\$224,100	\$799,400
Government	1	\$99,900	\$212,100
Other	3	\$118,900	\$183,800
<b>Total</b>	<b>90</b>	<b>\$5,968,900</b>	<b>\$18,157,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>212</b>	<b>\$17,683,200</b>	<b>\$55,564,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$11,800	-\$900	\$10,900

## America's Debt Resolution Industry Economic Impact Study 2020: Rhode Island

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	6	\$653,600	\$2,594,300
<b>Total</b>	<b>6</b>	<b>\$653,600</b>	<b>\$2,594,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$200	\$400
Business and Personal Services	2	\$152,300	\$278,500
Mining	0	\$0	\$800
Construction	0	\$4,800	\$14,600
Finance Insurance and Real Estate	1	\$113,700	\$373,600
Manufacturing General	0	\$7,200	\$33,000
Retail	0	\$1,400	\$3,700
Transportation & Communication	0	\$27,300	\$120,700
Travel and Entertainment	1	\$17,900	\$49,700
Wholesale	0	\$4,300	\$18,700
Government	0	\$5,400	\$8,900
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$334,500</b>	<b>\$902,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,300	\$2,700
Business and Personal Services	3	\$187,700	\$344,900
Mining	0	\$100	\$800
Construction	0	\$2,800	\$9,200
Finance Insurance and Real Estate	1	\$69,300	\$385,300
Manufacturing General	0	\$29,300	\$149,000
Retail	1	\$33,300	\$84,600
Transportation & Communication	0	\$34,000	\$131,300
Travel and Entertainment	1	\$30,000	\$82,000
Wholesale	0	\$17,800	\$66,000
Government	0	\$6,100	\$12,800
Other	0	\$6,800	\$10,000
<b>Total</b>	<b>6</b>	<b>\$418,500</b>	<b>\$1,278,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>16</b>	<b>\$1,406,600</b>	<b>\$4,775,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,200	-\$100	\$1,100



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

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	69	\$9,116,800	\$19,717,500
<b>Total</b>	<b>69</b>	<b>\$9,116,800</b>	<b>\$19,717,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,000	\$6,300
Business and Personal Services	25	\$1,671,500	\$3,213,400
Mining	0	\$700	\$12,900
Construction	1	\$41,500	\$172,100
Finance Insurance and Real Estate	12	\$792,000	\$2,684,300
Manufacturing General	1	\$76,400	\$398,900
Retail	0	\$14,400	\$41,300
Transportation & Communication	4	\$392,200	\$1,295,000
Travel and Entertainment	6	\$197,600	\$513,900
Wholesale	0	\$46,900	\$185,100
Government	1	\$59,700	\$134,200
Other	0	\$0	\$0
<b>Total</b>	<b>50</b>	<b>\$3,294,900</b>	<b>\$8,657,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$12,800	\$85,900
Business and Personal Services	32	\$2,089,100	\$3,296,900
Mining	0	\$800	\$14,100
Construction	1	\$40,100	\$139,100
Finance Insurance and Real Estate	8	\$495,100	\$3,740,000
Manufacturing General	3	\$226,600	\$1,413,500
Retail	13	\$489,300	\$1,303,400
Transportation & Communication	5	\$541,800	\$1,487,000
Travel and Entertainment	14	\$430,300	\$1,116,500
Wholesale	2	\$230,500	\$725,400
Government	1	\$92,100	\$224,000
Other	2	\$99,600	\$137,300
<b>Total</b>	<b>82</b>	<b>\$4,748,100</b>	<b>\$13,683,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>201</b>	<b>\$17,159,800</b>	<b>\$42,058,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$9,400	-\$1,100	\$8,300

## America's Debt Resolution Industry Economic Impact Study 2020: South Dakota

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	8	\$1,674,600	\$8,685,800
<b>Total</b>	<b>8</b>	<b>\$1,674,600</b>	<b>\$8,685,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,000	\$13,500
Business and Personal Services	2	\$124,600	\$237,900
Mining	0	\$300	\$3,500
Construction	0	\$4,100	\$12,500
Finance Insurance and Real Estate	1	\$77,700	\$404,300
Manufacturing General	0	\$8,500	\$42,300
Retail	0	\$1,700	\$5,200
Transportation & Communication	0	\$47,600	\$198,800
Travel and Entertainment	1	\$22,700	\$76,800
Wholesale	0	\$6,700	\$30,800
Government	0	\$6,600	\$16,100
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$303,500</b>	<b>\$1,041,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$44,400	\$212,600
Business and Personal Services	5	\$425,900	\$888,400
Mining	0	\$500	\$4,700
Construction	0	\$6,700	\$25,700
Finance Insurance and Real Estate	1	\$92,100	\$645,900
Manufacturing General	0	\$32,000	\$229,600
Retail	2	\$72,500	\$222,100
Transportation & Communication	1	\$83,100	\$371,500
Travel and Entertainment	2	\$63,500	\$208,300
Wholesale	0	\$40,000	\$173,900
Government	0	\$15,600	\$52,900
Other	0	\$20,100	\$40,200
<b>Total</b>	<b>12</b>	<b>\$896,400</b>	<b>\$3,075,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>24</b>	<b>\$2,874,500</b>	<b>\$12,803,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$700	-\$100	\$600

## America's Debt Resolution Industry Economic Impact Study 2020: Tennessee

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	74	\$7,588,000	\$29,610,900
<b>Total</b>	<b>74</b>	<b>\$7,588,000</b>	<b>\$29,610,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,800	\$7,900
Business and Personal Services	25	\$1,960,900	\$3,607,000
Mining	0	\$1,500	\$21,200
Construction	1	\$59,800	\$174,800
Finance Insurance and Real Estate	13	\$968,800	\$3,311,400
Manufacturing General	1	\$91,800	\$555,800
Retail	0	\$16,800	\$47,800
Transportation & Communication	4	\$371,000	\$1,583,500
Travel and Entertainment	6	\$227,500	\$640,700
Wholesale	1	\$53,900	\$230,400
Government	1	\$77,300	\$224,400
Other	0	\$0	\$0
<b>Total</b>	<b>52</b>	<b>\$3,831,100</b>	<b>\$10,404,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$6,800	\$94,000
Business and Personal Services	33	\$2,373,700	\$4,183,500
Mining	0	\$1,600	\$21,200
Construction	1	\$43,200	\$137,200
Finance Insurance and Real Estate	8	\$590,300	\$3,629,000
Manufacturing General	4	\$325,300	\$2,171,900
Retail	11	\$471,400	\$1,283,200
Transportation & Communication	5	\$483,600	\$1,683,900
Travel and Entertainment	12	\$403,100	\$1,127,100
Wholesale	2	\$235,500	\$896,800
Government	1	\$109,800	\$363,200
Other	2	\$88,800	\$141,400
<b>Total</b>	<b>81</b>	<b>\$5,133,100</b>	<b>\$15,732,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>207</b>	<b>\$16,552,200</b>	<b>\$55,748,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$11,700	-\$900	\$10,800

## America's Debt Resolution Industry Economic Impact Study 2020: Texas

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	450	\$50,646,500	\$156,413,100
<b>Total</b>	<b>450</b>	<b>\$50,646,500</b>	<b>\$156,413,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$11,700	\$47,400
Business and Personal Services	161	\$13,868,500	\$24,701,900
Mining	1	\$459,100	\$1,559,700
Construction	5	\$326,600	\$1,122,800
Finance Insurance and Real Estate	93	\$6,713,700	\$22,716,800
Manufacturing General	5	\$516,200	\$4,640,500
Retail	2	\$101,800	\$289,900
Transportation & Communication	30	\$2,864,200	\$11,867,300
Travel and Entertainment	40	\$1,418,000	\$3,665,100
Wholesale	4	\$470,300	\$1,731,700
Government	5	\$421,900	\$1,003,900
Other	0	\$0	\$0
<b>Total</b>	<b>347</b>	<b>\$27,172,000</b>	<b>\$73,347,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$159,600	\$747,500
Business and Personal Services	227	\$15,721,300	\$26,769,000
Mining	1	\$470,500	\$1,580,500
Construction	4	\$278,400	\$926,300
Finance Insurance and Real Estate	68	\$4,713,700	\$27,145,400
Manufacturing General	15	\$1,236,800	\$9,840,000
Retail	76	\$3,234,400	\$8,683,700
Transportation & Communication	43	\$3,918,800	\$13,809,900
Travel and Entertainment	85	\$2,764,600	\$7,382,600
Wholesale	18	\$1,912,100	\$6,712,400
Government	6	\$611,100	\$1,690,800
Other	17	\$691,400	\$1,033,100
<b>Total</b>	<b>568</b>	<b>\$35,712,700</b>	<b>\$106,321,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,365</b>	<b>\$113,531,200</b>	<b>\$336,081,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$4,600	-\$500	\$4,100

## America's Debt Resolution Industry Economic Impact Study 2020: Utah

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	47	\$4,071,900	\$33,900,300
<b>Total</b>	<b>47</b>	<b>\$4,071,900</b>	<b>\$33,900,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,400	\$4,000
Business and Personal Services	16	\$1,110,300	\$2,251,800
Mining	0	\$3,400	\$38,900
Construction	0	\$31,900	\$119,800
Finance Insurance and Real Estate	10	\$527,500	\$2,707,500
Manufacturing General	1	\$45,300	\$434,100
Retail	0	\$10,900	\$31,200
Transportation & Communication	3	\$270,900	\$1,441,200
Travel and Entertainment	4	\$116,200	\$420,500
Wholesale	0	\$35,400	\$165,400
Government	1	\$52,600	\$108,100
Other	0	\$0	\$0
<b>Total</b>	<b>35</b>	<b>\$2,205,800</b>	<b>\$7,722,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$19,400	\$58,100
Business and Personal Services	19	\$1,146,800	\$2,862,500
Mining	0	\$4,400	\$46,000
Construction	0	\$21,000	\$103,500
Finance Insurance and Real Estate	6	\$320,500	\$2,416,400
Manufacturing General	2	\$129,800	\$1,010,900
Retail	7	\$297,600	\$898,900
Transportation & Communication	4	\$343,400	\$1,745,200
Travel and Entertainment	7	\$192,300	\$754,400
Wholesale	2	\$140,500	\$718,800
Government	1	\$50,600	\$173,400
Other	1	\$55,500	\$116,500
<b>Total</b>	<b>50</b>	<b>\$2,721,800</b>	<b>\$10,904,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>132</b>	<b>\$8,999,500</b>	<b>\$52,527,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,400	-\$600	\$5,800

## America's Debt Resolution Industry Economic Impact Study 2020: Vermont

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	3	\$236,700	\$805,500
<b>Total</b>	<b>3</b>	<b>\$236,700</b>	<b>\$805,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,500
Business and Personal Services	1	\$53,700	\$102,300
Mining	0	\$100	\$1,300
Construction	0	\$1,700	\$6,000
Finance Insurance and Real Estate	0	\$28,300	\$106,300
Manufacturing General	0	\$6,400	\$34,800
Retail	0	\$600	\$1,600
Transportation & Communication	0	\$10,900	\$46,600
Travel and Entertainment	0	\$6,800	\$20,400
Wholesale	0	\$1,300	\$6,300
Government	0	\$1,900	\$3,000
Other	0	\$0	\$0
<b>Total</b>	<b>1</b>	<b>\$112,300</b>	<b>\$330,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,400	\$16,500
Business and Personal Services	1	\$71,400	\$127,500
Mining	0	\$200	\$1,700
Construction	0	\$1,100	\$3,800
Finance Insurance and Real Estate	0	\$20,700	\$147,300
Manufacturing General	0	\$23,500	\$157,400
Retail	0	\$12,500	\$33,400
Transportation & Communication	0	\$12,900	\$44,900
Travel and Entertainment	0	\$10,400	\$29,300
Wholesale	0	\$6,000	\$22,800
Government	0	\$2,200	\$4,300
Other	0	\$2,700	\$3,800
<b>Total</b>	<b>1</b>	<b>\$169,000</b>	<b>\$592,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>5</b>	<b>\$518,000</b>	<b>\$1,728,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$0	\$0	\$0

## America's Debt Resolution Industry Economic Impact Study 2020: Virginia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	108	\$11,147,500	\$58,121,000
<b>Total</b>	<b>108</b>	<b>\$11,147,500</b>	<b>\$58,121,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,100	\$9,300
Business and Personal Services	31	\$3,184,700	\$5,634,700
Mining	0	\$3,100	\$28,400
Construction	1	\$63,200	\$244,700
Finance Insurance and Real Estate	18	\$1,265,200	\$4,964,200
Manufacturing General	1	\$72,900	\$379,500
Retail	0	\$19,600	\$63,400
Transportation & Communication	6	\$542,900	\$2,743,300
Travel and Entertainment	9	\$291,900	\$910,000
Wholesale	1	\$72,800	\$326,900
Government	2	\$152,700	\$310,200
Other	0	\$0	\$0
<b>Total</b>	<b>69</b>	<b>\$5,672,100</b>	<b>\$15,614,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$19,300	\$105,600
Business and Personal Services	43	\$2,959,600	\$5,939,600
Mining	0	\$3,600	\$32,600
Construction	1	\$48,700	\$207,900
Finance Insurance and Real Estate	10	\$723,400	\$4,980,100
Manufacturing General	3	\$199,400	\$1,459,700
Retail	14	\$539,900	\$1,707,600
Transportation & Communication	8	\$675,500	\$3,064,000
Travel and Entertainment	15	\$485,500	\$1,548,000
Wholesale	3	\$294,600	\$1,263,700
Government	2	\$148,900	\$436,300
Other	3	\$159,900	\$260,000
<b>Total</b>	<b>103</b>	<b>\$6,258,300</b>	<b>\$21,005,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>280</b>	<b>\$23,077,900</b>	<b>\$94,740,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$15,500	-\$2,200	\$13,300

## America's Debt Resolution Industry Economic Impact Study 2020: Washington

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	38	\$4,536,400	\$17,403,900
<b>Total</b>	<b>38</b>	<b>\$4,536,400</b>	<b>\$17,403,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,900	\$18,000
Business and Personal Services	10	\$996,300	\$1,777,700
Mining	0	\$1,100	\$11,900
Construction	0	\$27,700	\$86,200
Finance Insurance and Real Estate	5	\$471,000	\$1,654,900
Manufacturing General	1	\$57,900	\$501,900
Retail	0	\$9,300	\$22,600
Transportation & Communication	2	\$291,200	\$1,146,300
Travel and Entertainment	3	\$108,400	\$306,500
Wholesale	0	\$30,700	\$131,300
Government	0	\$54,200	\$129,100
Other	0	\$0	\$0
<b>Total</b>	<b>21</b>	<b>\$2,057,700</b>	<b>\$5,786,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$108,500	\$252,700
Business and Personal Services	16	\$1,223,800	\$2,175,000
Mining	0	\$1,600	\$12,700
Construction	0	\$25,000	\$81,000
Finance Insurance and Real Estate	5	\$390,200	\$2,406,500
Manufacturing General	3	\$198,800	\$1,324,600
Retail	5	\$271,600	\$637,900
Transportation & Communication	3	\$341,500	\$1,195,900
Travel and Entertainment	5	\$195,900	\$551,500
Wholesale	1	\$133,700	\$491,600
Government	1	\$74,800	\$207,100
Other	1	\$66,700	\$96,600
<b>Total</b>	<b>42</b>	<b>\$3,032,100</b>	<b>\$9,433,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>101</b>	<b>\$9,626,200</b>	<b>\$32,623,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$15,700	-\$1,200	\$14,500



## America's Debt Resolution Industry Economic Impact Study 2020: West Virginia

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	5	\$388,200	\$1,585,000
<b>Total</b>	<b>5</b>	<b>\$388,200</b>	<b>\$1,585,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$700	\$1,700
Business and Personal Services	1	\$92,600	\$162,800
Mining	0	\$8,500	\$79,700
Construction	0	\$2,500	\$9,600
Finance Insurance and Real Estate	1	\$36,600	\$166,700
Manufacturing General	0	\$10,600	\$77,600
Retail	0	\$800	\$2,500
Transportation & Communication	0	\$17,100	\$82,400
Travel and Entertainment	0	\$10,400	\$32,000
Wholesale	0	\$2,400	\$11,600
Government	0	\$5,500	\$12,600
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$187,700</b>	<b>\$639,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$700	\$16,200
Business and Personal Services	2	\$104,600	\$198,400
Mining	0	\$13,200	\$114,400
Construction	0	\$1,400	\$5,500
Finance Insurance and Real Estate	0	\$26,100	\$209,700
Manufacturing General	0	\$37,700	\$276,100
Retail	0	\$16,600	\$49,900
Transportation & Communication	0	\$19,200	\$74,700
Travel and Entertainment	1	\$14,600	\$44,700
Wholesale	0	\$8,400	\$33,600
Government	0	\$3,700	\$10,800
Other	0	\$4,600	\$8,200
<b>Total</b>	<b>3</b>	<b>\$250,800</b>	<b>\$1,042,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>10</b>	<b>\$826,700</b>	<b>\$3,266,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,700	\$0	\$2,700

## America's Debt Resolution Industry Economic Impact Study 2020: Wisconsin

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	36	\$3,167,600	\$12,011,400
<b>Total</b>	<b>36</b>	<b>\$3,167,600</b>	<b>\$12,011,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,500	\$19,800
Business and Personal Services	10	\$739,400	\$1,421,100
Mining	0	\$900	\$7,400
Construction	0	\$25,300	\$82,900
Finance Insurance and Real Estate	6	\$408,200	\$1,538,800
Manufacturing General	2	\$123,100	\$579,200
Retail	0	\$7,700	\$22,600
Transportation & Communication	2	\$159,100	\$707,000
Travel and Entertainment	3	\$89,200	\$265,900
Wholesale	0	\$24,300	\$97,300
Government	0	\$28,600	\$54,600
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,611,300</b>	<b>\$4,796,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$67,400	\$272,600
Business and Personal Services	15	\$998,700	\$1,851,600
Mining	0	\$1,000	\$7,900
Construction	0	\$16,600	\$56,800
Finance Insurance and Real Estate	4	\$309,400	\$1,959,600
Manufacturing General	5	\$383,900	\$2,465,700
Retail	5	\$180,000	\$513,400
Transportation & Communication	2	\$203,100	\$731,700
Travel and Entertainment	5	\$142,800	\$421,100
Wholesale	1	\$97,600	\$354,700
Government	0	\$34,800	\$91,400
Other	1	\$53,200	\$88,100
<b>Total</b>	<b>40</b>	<b>\$2,488,500</b>	<b>\$8,814,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>99</b>	<b>\$7,267,400</b>	<b>\$25,622,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$15,500	-\$1,500	\$14,000

## America's Debt Resolution Industry Economic Impact Study 2020: Wyoming

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Lenders	2	\$210,300	\$803,400
<b>Total</b>	<b>2</b>	<b>\$210,300</b>	<b>\$803,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,800
Business and Personal Services	0	\$32,700	\$62,100
Mining	0	\$7,700	\$47,300
Construction	0	\$800	\$3,400
Finance Insurance and Real Estate	0	\$14,900	\$85,600
Manufacturing General	0	\$3,100	\$82,800
Retail	0	\$400	\$1,100
Transportation & Communication	0	\$8,100	\$34,700
Travel and Entertainment	0	\$4,900	\$15,700
Wholesale	0	\$900	\$4,100
Government	0	\$1,700	\$3,700
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$75,800</b>	<b>\$342,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,400	\$30,600
Business and Personal Services	1	\$35,400	\$64,700
Mining	0	\$13,700	\$69,800
Construction	0	\$700	\$2,700
Finance Insurance and Real Estate	0	\$12,900	\$115,700
Manufacturing General	0	\$7,300	\$127,000
Retail	0	\$8,000	\$23,700
Transportation & Communication	0	\$9,900	\$35,700
Travel and Entertainment	0	\$7,400	\$22,000
Wholesale	0	\$3,700	\$14,100
Government	0	\$1,800	\$4,900
Other	0	\$1,900	\$3,000
<b>Total</b>	<b>1</b>	<b>\$109,100</b>	<b>\$513,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3</b>	<b>\$395,200</b>	<b>\$1,659,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$400	\$0	\$400

**Appendix D**  
**Economic Impact of Consumer Savings**

**America's Debt Resolution Industry**  
**Economic Benefits to Debtors 2023: United States**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	59	\$2,769,900	\$9,890,600
Business and Personal Services	1,225	\$88,830,800	\$160,608,600
Mining	1	\$783,700	\$3,746,500
Construction	14	\$1,486,700	\$5,382,000
Finance Insurance and Real Estate	368	\$29,051,900	\$169,812,800
Manufacturing General	137	\$12,112,800	\$80,424,000
Retail	417	\$18,236,900	\$49,800,300
Transportation & Communication	229	\$22,163,300	\$81,010,000
Travel and Entertainment	416	\$14,937,200	\$42,052,700
Wholesale	100	\$10,429,500	\$38,713,400
Government	31	\$3,903,800	\$10,325,700
Other	78	\$3,519,400	\$5,338,500
<b>Total</b>	<b>3,075</b>	<b>\$208,225,900</b>	<b>\$657,105,100</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$28,618,500	-\$3,931,700	\$24,686,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Alabama

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$24,200	\$143,100
Business and Personal Services	22	\$1,430,800	\$2,669,900
Mining	0	\$6,400	\$40,500
Construction	0	\$27,500	\$105,600
Finance Insurance and Real Estate	6	\$307,600	\$2,444,300
Manufacturing General	3	\$193,500	\$1,367,000
Retail	9	\$343,700	\$982,500
Transportation & Communication	4	\$360,200	\$1,396,200
Travel and Entertainment	8	\$252,000	\$772,300
Wholesale	2	\$165,100	\$629,400
Government	1	\$80,300	\$266,400
Other	1	\$55,700	\$95,600
<b>Total</b>	<b>57</b>	<b>\$3,247,000</b>	<b>\$10,912,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$401,600	-\$65,700	\$335,900

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Alaska

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,300	\$18,300
Business and Personal Services	8	\$652,200	\$1,177,700
Mining	0	\$7,500	\$52,300
Construction	0	\$11,600	\$40,600
Finance Insurance and Real Estate	1	\$32,400	\$260,600
Manufacturing General	0	\$16,900	\$126,600
Retail	2	\$106,600	\$285,400
Transportation & Communication	2	\$227,100	\$801,300
Travel and Entertainment	3	\$121,900	\$325,900
Wholesale	1	\$90,200	\$328,900
Government	0	\$30,500	\$71,900
Other	1	\$29,700	\$45,800
<b>Total</b>	<b>18</b>	<b>\$1,331,900</b>	<b>\$3,535,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$45,200	-\$2,600	\$42,600

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Arizona

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$53,300	\$118,600
Business and Personal Services	34	\$2,382,300	\$4,357,100
Mining	0	\$9,500	\$65,600
Construction	1	\$42,900	\$167,200
Finance Insurance and Real Estate	11	\$778,700	\$4,842,200
Manufacturing General	2	\$151,500	\$877,300
Retail	12	\$541,700	\$1,488,700
Transportation & Communication	7	\$562,900	\$2,123,200
Travel and Entertainment	12	\$432,400	\$1,184,900
Wholesale	3	\$281,100	\$1,028,600
Government	1	\$124,400	\$416,700
Other	2	\$94,900	\$135,900
<b>Total</b>	<b>86</b>	<b>\$5,455,600</b>	<b>\$16,806,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$894,200	-\$116,000	\$778,200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Arkansas

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$38,900	\$209,900
Business and Personal Services	20	\$1,285,900	\$2,442,900
Mining	0	\$1,300	\$28,300
Construction	0	\$21,600	\$86,100
Finance Insurance and Real Estate	4	\$213,300	\$1,791,200
Manufacturing General	2	\$134,000	\$955,200
Retail	7	\$263,000	\$801,100
Transportation & Communication	3	\$316,900	\$1,235,400
Travel and Entertainment	7	\$214,400	\$658,400
Wholesale	2	\$158,500	\$633,800
Government	1	\$63,000	\$189,600
Other	1	\$54,600	\$96,800
<b>Total</b>	<b>48</b>	<b>\$2,765,400</b>	<b>\$9,128,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$326,200	-\$54,600	\$271,600



## America's Debt Resolution Industry Economic Benefits to Debtors 2023: California

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$583,400	\$1,282,400
Business and Personal Services	106	\$8,246,200	\$14,398,900
Mining	0	\$16,300	\$159,000
Construction	2	\$136,200	\$465,500
Finance Insurance and Real Estate	39	\$3,987,600	\$20,366,200
Manufacturing General	17	\$1,703,900	\$10,808,500
Retail	35	\$1,888,000	\$4,852,200
Transportation & Communication	19	\$2,162,600	\$6,866,500
Travel and Entertainment	37	\$1,599,600	\$4,017,900
Wholesale	8	\$870,100	\$3,388,700
Government	3	\$444,200	\$1,079,900
Other	6	\$318,100	\$391,900
<b>Total</b>	<b>280</b>	<b>\$21,956,200</b>	<b>\$68,077,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$4,020,600	-\$480,700	\$3,539,900

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Colorado

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$46,000	\$183,900
Business and Personal Services	17	\$1,303,400	\$2,324,900
Mining	0	\$67,700	\$154,800
Construction	0	\$25,000	\$88,600
Finance Insurance and Real Estate	6	\$446,600	\$2,639,200
Manufacturing General	2	\$144,700	\$936,400
Retail	6	\$258,400	\$713,700
Transportation & Communication	4	\$370,000	\$1,384,000
Travel and Entertainment	7	\$249,600	\$705,600
Wholesale	2	\$179,900	\$627,400
Government	0	\$54,400	\$130,200
Other	1	\$59,100	\$87,300
<b>Total</b>	<b>46</b>	<b>\$3,204,800</b>	<b>\$9,976,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$390,800	-\$50,800	\$340,000

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Connecticut

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,200	\$11,400
Business and Personal Services	7	\$548,700	\$991,300
Mining	0	\$100	\$3,400
Construction	0	\$9,900	\$34,700
Finance Insurance and Real Estate	2	\$290,700	\$941,900
Manufacturing General	1	\$111,000	\$457,200
Retail	2	\$82,900	\$220,000
Transportation & Communication	2	\$214,200	\$744,900
Travel and Entertainment	3	\$105,100	\$277,100
Wholesale	1	\$87,500	\$314,400
Government	0	\$28,800	\$70,100
Other	1	\$25,800	\$41,000
<b>Total</b>	<b>19</b>	<b>\$1,508,900</b>	<b>\$4,107,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,000	-\$1,600	\$8,400

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Delaware

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,700	\$30,300
Business and Personal Services	10	\$787,800	\$1,433,900
Mining	0	\$500	\$1,400
Construction	0	\$13,400	\$47,100
Finance Insurance and Real Estate	1	\$122,500	\$849,800
Manufacturing General	0	\$27,400	\$209,100
Retail	3	\$139,200	\$358,100
Transportation & Communication	2	\$240,800	\$839,600
Travel and Entertainment	4	\$140,600	\$377,900
Wholesale	1	\$103,400	\$375,900
Government	0	\$32,400	\$73,800
Other	1	\$35,900	\$58,000
<b>Total</b>	<b>22</b>	<b>\$1,655,600</b>	<b>\$4,654,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$99,200	-\$10,500	\$88,700

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: The District Of Columbia**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$0	\$0
Business and Personal Services	7	\$604,300	\$1,077,200
Mining	0	\$100	\$800
Construction	0	\$10,100	\$35,300
Finance Insurance and Real Estate	0	\$57,400	\$274,300
Manufacturing General	0	\$2,900	\$15,800
Retail	2	\$89,900	\$233,600
Transportation & Communication	2	\$220,100	\$769,000
Travel and Entertainment	3	\$114,400	\$299,800
Wholesale	1	\$89,200	\$318,300
Government	0	\$32,500	\$72,500
Other	1	\$31,900	\$44,300
<b>Total</b>	<b>16</b>	<b>\$1,252,800</b>	<b>\$3,140,900</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$21,800	-\$4,000	\$17,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Florida

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$161,000	\$352,300
Business and Personal Services	108	\$7,022,900	\$12,997,100
Mining	0	\$2,600	\$68,200
Construction	2	\$115,700	\$488,700
Finance Insurance and Real Estate	43	\$2,697,800	\$18,436,600
Manufacturing General	7	\$440,400	\$2,742,300
Retail	40	\$1,664,900	\$4,641,600
Transportation & Communication	20	\$1,411,200	\$5,660,800
Travel and Entertainment	35	\$1,188,500	\$3,421,100
Wholesale	8	\$825,300	\$3,158,100
Government	3	\$279,200	\$857,000
Other	4	\$166,400	\$219,700
<b>Total</b>	<b>273</b>	<b>\$15,975,900</b>	<b>\$53,043,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,413,000	-\$478,500	\$2,934,500

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Georgia

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$44,000	\$194,500
Business and Personal Services	11	\$824,200	\$1,508,900
Mining	0	\$2,600	\$15,500
Construction	0	\$13,400	\$50,300
Finance Insurance and Real Estate	5	\$379,300	\$2,102,900
Manufacturing General	4	\$309,400	\$1,942,500
Retail	3	\$151,500	\$416,700
Transportation & Communication	3	\$285,200	\$1,003,700
Travel and Entertainment	4	\$148,800	\$418,600
Wholesale	1	\$116,600	\$433,900
Government	0	\$34,200	\$79,300
Other	1	\$32,300	\$51,900
<b>Total</b>	<b>33</b>	<b>\$2,341,500</b>	<b>\$8,218,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$135,600	-\$15,900	\$119,700

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Hawaii

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,200	\$18,500
Business and Personal Services	9	\$689,300	\$1,234,700
Mining	0	\$100	\$1,800
Construction	0	\$12,900	\$44,500
Finance Insurance and Real Estate	1	\$67,600	\$523,200
Manufacturing General	0	\$16,500	\$129,700
Retail	2	\$114,000	\$310,200
Transportation & Communication	2	\$229,900	\$809,400
Travel and Entertainment	3	\$133,300	\$357,600
Wholesale	1	\$97,900	\$357,700
Government	0	\$34,100	\$82,100
Other	1	\$31,500	\$47,100
<b>Total</b>	<b>19</b>	<b>\$1,435,300</b>	<b>\$3,916,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$66,800	-\$12,600	\$54,200



## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Idaho

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$59,900	\$200,700
Business and Personal Services	12	\$823,700	\$1,522,200
Mining	0	\$1,400	\$9,300
Construction	0	\$15,100	\$56,200
Finance Insurance and Real Estate	2	\$103,700	\$843,800
Manufacturing General	1	\$72,200	\$473,000
Retail	4	\$177,000	\$455,100
Transportation & Communication	2	\$249,000	\$897,500
Travel and Entertainment	4	\$151,800	\$429,300
Wholesale	1	\$113,800	\$421,600
Government	0	\$39,800	\$105,300
Other	1	\$33,500	\$52,900
<b>Total</b>	<b>28</b>	<b>\$1,840,900</b>	<b>\$5,466,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$137,300	-\$20,100	\$117,200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Illinois

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$68,400	\$392,900
Business and Personal Services	9	\$675,900	\$1,226,400
Mining	0	\$5,400	\$46,800
Construction	0	\$11,300	\$40,200
Finance Insurance and Real Estate	5	\$593,300	\$2,491,000
Manufacturing General	5	\$564,500	\$3,503,600
Retail	2	\$107,400	\$290,900
Transportation & Communication	2	\$239,700	\$840,900
Travel and Entertainment	3	\$123,700	\$333,400
Wholesale	1	\$100,100	\$360,500
Government	0	\$31,700	\$73,000
Other	1	\$31,900	\$49,200
<b>Total</b>	<b>29</b>	<b>\$2,553,300</b>	<b>\$9,648,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$66,700	-\$10,500	\$56,200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Indiana

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$58,900	\$297,500
Business and Personal Services	31	\$2,158,000	\$4,011,400
Mining	0	\$3,200	\$29,500
Construction	0	\$31,800	\$119,600
Finance Insurance and Real Estate	7	\$600,900	\$3,260,500
Manufacturing General	5	\$461,300	\$3,225,900
Retail	11	\$425,400	\$1,243,500
Transportation & Communication	5	\$420,100	\$1,624,000
Travel and Entertainment	11	\$323,700	\$1,006,300
Wholesale	2	\$214,400	\$803,200
Government	1	\$68,400	\$176,100
Other	2	\$102,300	\$164,900
<b>Total</b>	<b>76</b>	<b>\$4,868,400</b>	<b>\$15,962,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$652,700	-\$87,100	\$565,600

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Iowa

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$194,000	\$641,000
Business and Personal Services	11	\$806,000	\$1,483,300
Mining	0	\$600	\$6,800
Construction	0	\$14,300	\$51,800
Finance Insurance and Real Estate	2	\$169,500	\$1,152,000
Manufacturing General	2	\$185,900	\$1,325,000
Retail	4	\$153,500	\$427,800
Transportation & Communication	2	\$254,900	\$930,500
Travel and Entertainment	4	\$143,100	\$410,700
Wholesale	1	\$110,900	\$406,300
Government	0	\$36,300	\$89,300
Other	1	\$39,600	\$68,000
<b>Total</b>	<b>29</b>	<b>\$2,108,600</b>	<b>\$6,992,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$119,400	-\$22,400	\$97,000

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: Kansas**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$112,800	\$381,400
Business and Personal Services	8	\$582,600	\$1,060,200
Mining	0	\$5,000	\$78,300
Construction	0	\$10,400	\$37,000
Finance Insurance and Real Estate	1	\$104,200	\$527,800
Manufacturing General	1	\$110,500	\$938,500
Retail	2	\$90,900	\$248,700
Transportation & Communication	2	\$219,400	\$772,900
Travel and Entertainment	3	\$110,200	\$296,600
Wholesale	1	\$90,800	\$327,000
Government	0	\$30,000	\$75,100
Other	1	\$27,400	\$43,700
<b>Total</b>	<b>20</b>	<b>\$1,494,200</b>	<b>\$4,787,200</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$23,400	-\$4,100	\$19,300

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Kentucky

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$43,400	\$145,200
Business and Personal Services	21	\$1,455,900	\$2,717,800
Mining	0	\$4,400	\$45,100
Construction	0	\$24,200	\$89,900
Finance Insurance and Real Estate	5	\$297,100	\$2,108,700
Manufacturing General	3	\$213,400	\$1,571,200
Retail	8	\$297,400	\$846,300
Transportation & Communication	4	\$344,900	\$1,298,300
Travel and Entertainment	7	\$238,800	\$702,600
Wholesale	2	\$165,600	\$660,400
Government	1	\$75,500	\$220,600
Other	1	\$65,800	\$111,000
<b>Total</b>	<b>54</b>	<b>\$3,226,400</b>	<b>\$10,517,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$370,900	-\$40,100	\$330,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Louisiana

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$24,700	\$97,900
Business and Personal Services	20	\$1,364,400	\$2,526,500
Mining	0	\$24,300	\$104,900
Construction	0	\$22,300	\$85,000
Finance Insurance and Real Estate	5	\$222,700	\$1,943,200
Manufacturing General	1	\$125,700	\$1,676,100
Retail	7	\$272,400	\$786,500
Transportation & Communication	3	\$302,400	\$1,172,600
Travel and Entertainment	7	\$240,500	\$727,400
Wholesale	1	\$160,900	\$589,900
Government	1	\$55,700	\$154,400
Other	1	\$54,300	\$90,300
<b>Total</b>	<b>47</b>	<b>\$2,870,300</b>	<b>\$9,954,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$317,600	-\$50,300	\$267,300

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Maine

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,300	\$23,600
Business and Personal Services	7	\$529,800	\$959,600
Mining	0	\$100	\$800
Construction	0	\$9,600	\$33,900
Finance Insurance and Real Estate	0	\$28,500	\$164,300
Manufacturing General	1	\$41,300	\$236,400
Retail	2	\$79,100	\$210,900
Transportation & Communication	2	\$211,100	\$733,800
Travel and Entertainment	2	\$102,900	\$271,300
Wholesale	1	\$85,800	\$308,700
Government	0	\$28,200	\$68,600
Other	0	\$25,300	\$40,300
<b>Total</b>	<b>15</b>	<b>\$1,152,000</b>	<b>\$3,052,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,100	-\$200	\$900



## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Maryland

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$17,600	\$59,700
Business and Personal Services	26	\$1,881,700	\$3,408,100
Mining	0	\$600	\$8,300
Construction	0	\$28,900	\$112,300
Finance Insurance and Real Estate	7	\$580,600	\$3,433,700
Manufacturing General	1	\$123,600	\$729,400
Retail	8	\$348,100	\$957,400
Transportation & Communication	5	\$446,100	\$1,624,700
Travel and Entertainment	8	\$300,400	\$855,200
Wholesale	2	\$196,300	\$723,300
Government	1	\$57,100	\$97,600
Other	2	\$93,000	\$132,800
<b>Total</b>	<b>60</b>	<b>\$4,074,000</b>	<b>\$12,142,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$577,900	-\$87,600	\$490,300

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: Massachusetts**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,100	\$27,300
Business and Personal Services	27	\$2,199,700	\$3,797,000
Mining	0	\$600	\$6,000
Construction	0	\$33,600	\$102,500
Finance Insurance and Real Estate	8	\$955,800	\$4,243,900
Manufacturing General	2	\$250,500	\$1,191,100
Retail	8	\$387,000	\$927,700
Transportation & Communication	5	\$483,900	\$1,761,500
Travel and Entertainment	8	\$318,500	\$807,900
Wholesale	2	\$234,400	\$782,600
Government	0	\$57,200	\$103,700
Other	1	\$73,100	\$101,200
<b>Total</b>	<b>61</b>	<b>\$5,006,400</b>	<b>\$13,852,400</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$746,700	-\$77,000	\$669,700

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Michigan

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$52,200	\$245,300
Business and Personal Services	41	\$2,854,200	\$5,315,600
Mining	0	\$4,200	\$46,800
Construction	1	\$43,200	\$154,900
Finance Insurance and Real Estate	13	\$819,700	\$5,491,300
Manufacturing General	5	\$488,600	\$2,936,200
Retail	14	\$561,400	\$1,563,700
Transportation & Communication	6	\$552,100	\$2,081,700
Travel and Entertainment	12	\$389,800	\$1,151,400
Wholesale	3	\$291,700	\$1,067,400
Government	1	\$83,900	\$214,300
Other	3	\$127,100	\$202,100
<b>Total</b>	<b>101</b>	<b>\$6,268,100</b>	<b>\$20,470,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$998,700	-\$135,400	\$863,300

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: Minnesota**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$94,100	\$450,900
Business and Personal Services	24	\$1,762,100	\$3,192,500
Mining	0	\$4,700	\$28,800
Construction	0	\$29,500	\$102,100
Finance Insurance and Real Estate	7	\$582,900	\$3,149,000
Manufacturing General	3	\$292,800	\$1,693,600
Retail	7	\$314,200	\$877,300
Transportation & Communication	4	\$399,600	\$1,459,800
Travel and Entertainment	7	\$240,600	\$701,400
Wholesale	2	\$216,200	\$717,200
Government	1	\$63,700	\$165,800
Other	2	\$81,700	\$127,000
<b>Total</b>	<b>59</b>	<b>\$4,082,100</b>	<b>\$12,665,400</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$533,500	-\$73,700	\$459,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Mississippi

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$34,500	\$127,900
Business and Personal Services	14	\$926,800	\$1,741,900
Mining	0	\$2,000	\$26,900
Construction	0	\$16,400	\$62,900
Finance Insurance and Real Estate	3	\$103,200	\$1,083,600
Manufacturing General	2	\$95,300	\$820,200
Retail	5	\$197,600	\$585,800
Transportation & Communication	3	\$274,000	\$1,047,800
Travel and Entertainment	6	\$174,800	\$536,300
Wholesale	1	\$120,500	\$462,300
Government	0	\$44,600	\$125,100
Other	1	\$41,700	\$71,800
<b>Total</b>	<b>36</b>	<b>\$2,031,400</b>	<b>\$6,692,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$170,100	-\$35,500	\$134,600

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Missouri

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$48,000	\$255,000
Business and Personal Services	32	\$2,197,400	\$4,122,100
Mining	0	\$1,900	\$21,800
Construction	1	\$36,100	\$133,800
Finance Insurance and Real Estate	10	\$619,400	\$3,984,400
Manufacturing General	3	\$257,400	\$1,719,300
Retail	11	\$434,900	\$1,251,600
Transportation & Communication	5	\$445,100	\$1,824,200
Travel and Entertainment	11	\$357,400	\$1,065,500
Wholesale	2	\$241,400	\$912,600
Government	1	\$88,100	\$236,600
Other	2	\$90,500	\$155,400
<b>Total</b>	<b>80</b>	<b>\$4,817,600</b>	<b>\$15,682,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$703,600	-\$86,400	\$617,200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Montana

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$24,800	\$93,200
Business and Personal Services	10	\$741,400	\$1,367,900
Mining	0	\$5,000	\$28,200
Construction	0	\$13,100	\$47,300
Finance Insurance and Real Estate	1	\$62,800	\$502,200
Manufacturing General	0	\$16,900	\$213,100
Retail	3	\$136,000	\$352,900
Transportation & Communication	2	\$236,700	\$847,900
Travel and Entertainment	4	\$138,500	\$382,800
Wholesale	1	\$103,700	\$378,600
Government	0	\$35,400	\$89,000
Other	1	\$32,500	\$52,200
<b>Total</b>	<b>23</b>	<b>\$1,546,800</b>	<b>\$4,355,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$93,200	-\$9,200	\$84,000

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Nebraska

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$87,300	\$491,900
Business and Personal Services	14	\$991,200	\$1,834,300
Mining	0	\$300	\$6,900
Construction	0	\$15,200	\$58,300
Finance Insurance and Real Estate	3	\$174,900	\$1,183,600
Manufacturing General	1	\$93,400	\$744,900
Retail	5	\$178,800	\$520,300
Transportation & Communication	3	\$277,500	\$1,000,900
Travel and Entertainment	5	\$161,100	\$467,600
Wholesale	1	\$126,700	\$464,300
Government	0	\$50,200	\$146,700
Other	1	\$48,100	\$76,100
<b>Total</b>	<b>34</b>	<b>\$2,204,700</b>	<b>\$6,995,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$186,600	-\$28,400	\$158,200



## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Nevada

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,400	\$20,500
Business and Personal Services	17	\$1,210,200	\$2,188,400
Mining	0	\$6,100	\$42,800
Construction	0	\$20,800	\$83,000
Finance Insurance and Real Estate	4	\$216,800	\$1,914,900
Manufacturing General	1	\$55,200	\$302,500
Retail	6	\$273,700	\$764,900
Transportation & Communication	3	\$343,900	\$1,201,000
Travel and Entertainment	6	\$226,200	\$647,400
Wholesale	1	\$152,600	\$558,500
Government	0	\$53,300	\$142,700
Other	1	\$46,400	\$69,400
<b>Total</b>	<b>39</b>	<b>\$2,610,600</b>	<b>\$7,936,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$337,400	-\$59,400	\$278,000

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: New Hampshire

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,800	\$6,300
Business and Personal Services	8	\$616,200	\$1,107,600
Mining	0	\$100	\$1,500
Construction	0	\$11,200	\$38,400
Finance Insurance and Real Estate	1	\$72,200	\$367,300
Manufacturing General	1	\$44,200	\$203,600
Retail	2	\$101,100	\$260,900
Transportation & Communication	2	\$221,800	\$775,100
Travel and Entertainment	3	\$115,600	\$306,800
Wholesale	1	\$94,600	\$336,100
Government	0	\$30,000	\$72,900
Other	1	\$27,300	\$43,000
<b>Total</b>	<b>19</b>	<b>\$1,336,100</b>	<b>\$3,519,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$39,100	-\$5,000	\$34,100

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: New Jersey

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,300	\$29,600
Business and Personal Services	13	\$1,092,800	\$1,922,900
Mining	0	\$5,000	\$5,900
Construction	0	\$17,300	\$56,400
Finance Insurance and Real Estate	6	\$546,600	\$2,481,000
Manufacturing General	3	\$433,900	\$1,912,000
Retail	4	\$199,900	\$507,600
Transportation & Communication	3	\$310,700	\$1,065,900
Travel and Entertainment	4	\$170,500	\$449,900
Wholesale	1	\$143,600	\$514,900
Government	0	\$47,200	\$102,200
Other	1	\$44,800	\$68,400
<b>Total</b>	<b>35</b>	<b>\$3,024,600</b>	<b>\$9,116,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$259,000	-\$38,400	\$220,600

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: New Mexico**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$28,000	\$70,300
Business and Personal Services	14	\$937,000	\$1,764,500
Mining	0	\$7,800	\$97,400
Construction	0	\$16,400	\$62,600
Finance Insurance and Real Estate	2	\$109,600	\$1,078,100
Manufacturing General	0	\$26,900	\$306,100
Retail	5	\$193,800	\$533,800
Transportation & Communication	3	\$259,300	\$974,300
Travel and Entertainment	5	\$182,600	\$522,400
Wholesale	1	\$111,500	\$428,500
Government	1	\$49,000	\$145,500
Other	1	\$47,500	\$80,100
<b>Total</b>	<b>33</b>	<b>\$1,969,400</b>	<b>\$6,063,600</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$177,500	-\$35,200	\$142,300

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: New York

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$60,000	\$179,600
Business and Personal Services	74	\$6,120,000	\$10,371,700
Mining	0	\$17,200	\$26,500
Construction	1	\$78,200	\$268,900
Finance Insurance and Real Estate	28	\$3,644,700	\$16,400,500
Manufacturing General	6	\$481,900	\$2,782,100
Retail	22	\$1,153,100	\$2,933,700
Transportation & Communication	11	\$1,209,000	\$4,131,800
Travel and Entertainment	19	\$830,500	\$2,196,300
Wholesale	5	\$570,000	\$2,005,100
Government	2	\$245,700	\$382,400
Other	4	\$216,500	\$262,100
<b>Total</b>	<b>173</b>	<b>\$14,626,800</b>	<b>\$41,940,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,503,600	-\$381,900	\$2,121,700

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: North Carolina

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$80,200	\$342,500
Business and Personal Services	39	\$2,603,900	\$4,816,700
Mining	0	\$1,100	\$21,100
Construction	1	\$43,300	\$168,400
Finance Insurance and Real Estate	12	\$914,900	\$5,902,300
Manufacturing General	6	\$435,000	\$3,267,400
Retail	17	\$648,700	\$1,805,500
Transportation & Communication	7	\$642,800	\$2,528,700
Travel and Entertainment	14	\$484,200	\$1,396,500
Wholesale	3	\$342,800	\$1,262,900
Government	1	\$84,700	\$208,700
Other	2	\$60,000	\$96,600
<b>Total</b>	<b>104</b>	<b>\$6,341,600</b>	<b>\$21,817,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,007,100	-\$106,300	\$900,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: North Dakota

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$32,700	\$150,300
Business and Personal Services	7	\$532,000	\$963,800
Mining	0	\$4,400	\$64,100
Construction	0	\$9,700	\$34,000
Finance Insurance and Real Estate	0	\$21,900	\$116,800
Manufacturing General	0	\$17,600	\$156,100
Retail	2	\$79,700	\$212,400
Transportation & Communication	2	\$211,600	\$735,500
Travel and Entertainment	2	\$103,200	\$272,200
Wholesale	1	\$86,000	\$309,300
Government	0	\$28,300	\$69,000
Other	0	\$25,500	\$40,600
<b>Total</b>	<b>14</b>	<b>\$1,152,600</b>	<b>\$3,124,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,000	-\$200	\$1,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Ohio

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$34,600	\$229,600
Business and Personal Services	19	\$1,363,200	\$2,544,200
Mining	0	\$4,800	\$79,000
Construction	0	\$22,300	\$78,600
Finance Insurance and Real Estate	7	\$442,700	\$3,127,900
Manufacturing General	6	\$515,100	\$3,449,700
Retail	6	\$252,400	\$731,900
Transportation & Communication	3	\$342,100	\$1,242,600
Travel and Entertainment	6	\$220,900	\$633,600
Wholesale	2	\$167,600	\$619,400
Government	1	\$55,100	\$131,900
Other	1	\$62,200	\$106,300
<b>Total</b>	<b>53</b>	<b>\$3,483,000</b>	<b>\$12,974,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$340,000	-\$48,600	\$291,400



**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: Oklahoma**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$42,600	\$160,500
Business and Personal Services	19	\$1,315,300	\$2,453,900
Mining	0	\$38,900	\$322,700
Construction	0	\$21,600	\$82,500
Finance Insurance and Real Estate	5	\$217,700	\$1,877,000
Manufacturing General	1	\$101,200	\$813,100
Retail	7	\$277,800	\$802,000
Transportation & Communication	4	\$351,400	\$1,366,900
Travel and Entertainment	7	\$235,300	\$713,900
Wholesale	2	\$156,300	\$601,400
Government	1	\$74,700	\$255,700
Other	1	\$47,800	\$79,600
<b>Total</b>	<b>48</b>	<b>\$2,880,600</b>	<b>\$9,529,200</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$324,700	-\$48,100	\$276,600

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Oregon

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$42,000	\$124,500
Business and Personal Services	7	\$545,800	\$988,100
Mining	0	\$400	\$5,900
Construction	0	\$10,000	\$35,000
Finance Insurance and Real Estate	1	\$99,700	\$518,300
Manufacturing General	2	\$142,300	\$821,900
Retail	2	\$83,200	\$220,400
Transportation & Communication	2	\$213,800	\$743,100
Travel and Entertainment	3	\$105,500	\$278,700
Wholesale	1	\$87,400	\$314,200
Government	0	\$29,000	\$71,400
Other	1	\$26,100	\$41,500
<b>Total</b>	<b>20</b>	<b>\$1,385,200</b>	<b>\$4,163,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$8,600	-\$800	\$7,800

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Pennsylvania

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$61,100	\$220,900
Business and Personal Services	65	\$4,812,700	\$8,463,400
Mining	0	\$12,600	\$159,300
Construction	1	\$68,200	\$222,400
Finance Insurance and Real Estate	19	\$1,315,700	\$8,353,200
Manufacturing General	6	\$600,500	\$3,574,900
Retail	21	\$867,700	\$2,338,100
Transportation & Communication	9	\$963,300	\$3,282,800
Travel and Entertainment	17	\$581,900	\$1,670,300
Wholesale	3	\$377,700	\$1,424,600
Government	2	\$182,500	\$407,400
Other	4	\$183,200	\$291,900
<b>Total</b>	<b>149</b>	<b>\$10,027,100</b>	<b>\$30,409,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,716,000	-\$215,000	\$1,501,000

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Rhode Island

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,100	\$2,500
Business and Personal Services	7	\$544,000	\$985,700
Mining	0	\$100	\$600
Construction	0	\$9,800	\$34,500
Finance Insurance and Real Estate	0	\$40,600	\$199,900
Manufacturing General	0	\$27,700	\$143,200
Retail	2	\$82,100	\$218,100
Transportation & Communication	2	\$212,600	\$740,400
Travel and Entertainment	3	\$105,000	\$277,300
Wholesale	1	\$87,000	\$312,900
Government	0	\$28,600	\$69,300
Other	1	\$25,700	\$40,700
<b>Total</b>	<b>16</b>	<b>\$1,164,300</b>	<b>\$3,025,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$7,100	-\$1,200	\$5,900

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: South Carolina

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,500	\$57,400
Business and Personal Services	8	\$601,200	\$1,097,300
Mining	0	\$500	\$8,800
Construction	0	\$11,200	\$40,300
Finance Insurance and Real Estate	2	\$112,900	\$700,100
Manufacturing General	2	\$185,300	\$1,157,800
Retail	2	\$102,100	\$278,200
Transportation & Communication	2	\$225,300	\$788,400
Travel and Entertainment	3	\$118,700	\$322,500
Wholesale	1	\$92,900	\$338,600
Government	0	\$31,500	\$79,600
Other	1	\$28,100	\$45,200
<b>Total</b>	<b>21</b>	<b>\$1,517,200</b>	<b>\$4,914,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$37,500	-\$5,200	\$32,300

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: South Dakota**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$46,000	\$221,800
Business and Personal Services	10	\$729,700	\$1,341,100
Mining	0	\$500	\$4,600
Construction	0	\$12,800	\$44,900
Finance Insurance and Real Estate	1	\$78,400	\$517,700
Manufacturing General	0	\$31,100	\$226,600
Retail	3	\$119,900	\$331,100
Transportation & Communication	2	\$232,200	\$826,600
Travel and Entertainment	4	\$129,000	\$356,500
Wholesale	1	\$100,400	\$366,100
Government	0	\$34,700	\$93,500
Other	1	\$33,200	\$55,300
<b>Total</b>	<b>23</b>	<b>\$1,547,900</b>	<b>\$4,385,800</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$75,300	-\$13,400	\$61,900

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Tennessee

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$7,100	\$100,300
Business and Personal Services	30	\$2,276,400	\$4,015,700
Mining	0	\$1,700	\$22,300
Construction	1	\$43,800	\$139,500
Finance Insurance and Real Estate	8	\$613,000	\$3,806,400
Manufacturing General	4	\$321,100	\$2,173,400
Retail	11	\$500,900	\$1,367,000
Transportation & Communication	5	\$462,400	\$1,627,700
Travel and Entertainment	11	\$393,100	\$1,124,600
Wholesale	2	\$242,400	\$928,400
Government	1	\$118,400	\$414,900
Other	2	\$75,200	\$119,100
<b>Total</b>	<b>77</b>	<b>\$5,055,500</b>	<b>\$15,839,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$741,100	-\$101,200	\$639,900

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Texas

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$146,500	\$689,200
Business and Personal Services	118	\$8,136,600	\$14,709,900
Mining	1	\$465,600	\$1,508,200
Construction	2	\$153,700	\$542,700
Finance Insurance and Real Estate	50	\$3,507,600	\$20,017,100
Manufacturing General	12	\$1,081,400	\$8,743,100
Retail	47	\$1,981,100	\$5,519,200
Transportation & Communication	22	\$1,799,000	\$7,362,400
Travel and Entertainment	46	\$1,421,800	\$4,208,700
Wholesale	9	\$1,013,800	\$3,867,000
Government	3	\$319,200	\$1,047,800
Other	8	\$300,800	\$486,000
<b>Total</b>	<b>325</b>	<b>\$20,327,100</b>	<b>\$68,701,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,668,100	-\$526,700	\$3,141,400



## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Utah

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,500	\$51,500
Business and Personal Services	13	\$902,300	\$1,671,600
Mining	0	\$4,100	\$42,100
Construction	0	\$16,900	\$63,500
Finance Insurance and Real Estate	4	\$206,700	\$1,443,800
Manufacturing General	2	\$113,700	\$887,800
Retail	4	\$202,600	\$536,600
Transportation & Communication	3	\$310,700	\$1,104,400
Travel and Entertainment	5	\$163,200	\$465,500
Wholesale	1	\$130,900	\$477,800
Government	0	\$45,100	\$114,600
Other	1	\$41,100	\$62,300
<b>Total</b>	<b>33</b>	<b>\$2,153,800</b>	<b>\$6,921,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$187,100	-\$25,000	\$162,100

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Vermont

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,200	\$16,100
Business and Personal Services	7	\$527,300	\$955,000
Mining	0	\$100	\$1,600
Construction	0	\$9,600	\$33,800
Finance Insurance and Real Estate	0	\$11,800	\$69,500
Manufacturing General	0	\$22,400	\$152,600
Retail	2	\$78,600	\$209,400
Transportation & Communication	2	\$210,900	\$732,700
Travel and Entertainment	2	\$102,600	\$270,300
Wholesale	1	\$85,600	\$307,900
Government	0	\$28,100	\$68,400
Other	0	\$25,300	\$40,200
<b>Total</b>	<b>14</b>	<b>\$1,107,500</b>	<b>\$2,857,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$200	\$0	\$200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Virginia

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$18,200	\$103,500
Business and Personal Services	28	\$2,024,200	\$3,673,000
Mining	0	\$3,600	\$32,500
Construction	1	\$34,600	\$137,100
Finance Insurance and Real Estate	8	\$605,800	\$4,122,900
Manufacturing General	3	\$191,300	\$1,472,000
Retail	10	\$408,100	\$1,224,900
Transportation & Communication	5	\$450,600	\$1,830,200
Travel and Entertainment	10	\$331,400	\$985,700
Wholesale	2	\$211,600	\$796,100
Government	1	\$111,700	\$313,000
Other	2	\$96,100	\$137,700
<b>Total</b>	<b>71</b>	<b>\$4,487,200</b>	<b>\$14,828,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$671,300	-\$102,000	\$569,300

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Washington

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$117,000	\$274,400
Business and Personal Services	20	\$1,556,600	\$2,784,600
Mining	0	\$1,700	\$13,800
Construction	0	\$33,100	\$109,200
Finance Insurance and Real Estate	6	\$453,800	\$2,926,000
Manufacturing General	3	\$203,200	\$1,389,400
Retail	6	\$364,100	\$868,500
Transportation & Communication	4	\$448,600	\$1,602,700
Travel and Entertainment	7	\$255,400	\$736,700
Wholesale	2	\$188,000	\$695,800
Government	1	\$104,800	\$297,700
Other	1	\$75,200	\$109,600
<b>Total</b>	<b>52</b>	<b>\$3,801,500</b>	<b>\$11,808,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$536,300	-\$94,300	\$442,000

**America's Debt Resolution Industry  
Economic Benefits to Debtors 2023: West Virginia**

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$16,200
Business and Personal Services	7	\$535,700	\$970,800
Mining	0	\$13,600	\$117,800
Construction	0	\$9,700	\$34,200
Finance Insurance and Real Estate	0	\$19,400	\$137,800
Manufacturing General	0	\$37,500	\$275,900
Retail	2	\$80,200	\$214,300
Transportation & Communication	2	\$211,700	\$736,500
Travel and Entertainment	2	\$103,600	\$273,700
Wholesale	1	\$86,100	\$309,900
Government	0	\$28,400	\$69,300
Other	0	\$25,600	\$40,800
<b>Total</b>	<b>14</b>	<b>\$1,152,100</b>	<b>\$3,197,200</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,100	-\$400	\$2,700

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Wisconsin

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$73,700	\$296,000
Business and Personal Services	22	\$1,590,000	\$2,959,400
Mining	0	\$1,200	\$9,200
Construction	0	\$27,700	\$96,200
Finance Insurance and Real Estate	6	\$389,200	\$2,621,200
Manufacturing General	5	\$391,600	\$2,519,400
Retail	8	\$302,000	\$860,300
Transportation & Communication	4	\$360,800	\$1,323,200
Travel and Entertainment	7	\$237,600	\$708,700
Wholesale	2	\$176,900	\$648,600
Government	1	\$61,800	\$168,400
Other	2	\$76,800	\$127,600
<b>Total</b>	<b>59</b>	<b>\$3,689,300</b>	<b>\$12,338,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$450,900	-\$61,700	\$389,200

## America's Debt Resolution Industry Economic Benefits to Debtors 2023: Wyoming

<b>Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,600	\$32,500
Business and Personal Services	7	\$528,900	\$958,000
Mining	0	\$14,200	\$72,000
Construction	0	\$9,600	\$34,000
Finance Insurance and Real Estate	0	\$9,500	\$77,700
Manufacturing General	0	\$7,300	\$128,300
Retail	2	\$79,200	\$211,300
Transportation & Communication	2	\$211,200	\$734,100
Travel and Entertainment	2	\$103,000	\$271,700
Wholesale	1	\$85,800	\$308,400
Government	0	\$28,200	\$68,700
Other	0	\$25,300	\$40,300
<b>Total</b>	<b>14</b>	<b>\$1,108,800</b>	<b>\$2,937,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,100	-\$200	\$900

**Appendix E**  
**Full Impact of Debt Resolutions and Debt Resolution Industry by State**

**America's Debt Resolution Industry**  
**Economic Impact Study 2023: United States All Segments**

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2,955	\$328,652,100	\$1,279,030,100
Creditor Institutions	7,013	\$683,428,100	\$2,324,645,400
<b>Total</b>	<b>9,968</b>	<b>\$1,012,080,200</b>	<b>\$3,603,675,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$906,100	\$2,466,200
Business and Personal Services	4,284	\$341,421,000	\$649,856,300
Mining	4	\$1,929,100	\$9,257,700
Construction	53	\$3,971,300	\$14,063,700
Finance Insurance and Real Estate	1,237	\$90,098,100	\$354,800,100
Manufacturing General	323	\$31,189,500	\$154,575,600
Retail	45	\$2,618,500	\$7,242,000
Transportation & Communication	824	\$97,787,500	\$396,801,800
Travel and Entertainment	825	\$31,227,000	\$77,372,600
Wholesale	161	\$19,297,900	\$71,443,900
Government	98	\$10,398,500	\$20,981,100
Other	0	\$0	\$0
<b>Total</b>	<b>7,859</b>	<b>\$630,844,500</b>	<b>\$1,758,861,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	260	\$11,815,300	\$41,932,300
Business and Personal Services	5,858	\$414,953,700	\$751,252,800
Mining	8	\$3,496,300	\$16,693,800
Construction	84	\$6,771,100	\$24,517,800
Finance Insurance and Real Estate	1,706	\$135,685,700	\$778,326,400
Manufacturing General	633	\$53,479,000	\$351,430,700
Retail	1,871	\$81,772,200	\$223,499,700
Transportation & Communication	1,038	\$99,931,400	\$363,604,500
Travel and Entertainment	1,990	\$69,572,700	\$193,289,300
Wholesale	426	\$45,785,800	\$169,778,600
Government	154	\$16,805,300	\$44,063,900
Other	386	\$18,036,700	\$27,383,100
<b>Total</b>	<b>14,414</b>	<b>\$958,105,200</b>	<b>\$2,985,772,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>32,241</b>	<b>\$2,601,029,900</b>	<b>\$8,348,309,400</b>

**Taxes Generated: Business and Personal**

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$429,509,600	\$130,899,700	\$560,409,300



## America's Debt Resolution Industry Economic Impact Study 2023: Alabama All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	30	\$2,959,400	\$12,213,600
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>30</b>	<b>\$2,959,400</b>	<b>\$12,213,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$15,500	\$39,100
Business and Personal Services	9	\$567,300	\$1,140,300
Mining	0	\$13,100	\$77,400
Construction	0	\$16,200	\$62,100
Finance Insurance and Real Estate	6	\$359,300	\$1,702,400
Manufacturing General	5	\$452,000	\$2,745,300
Retail	0	\$5,600	\$16,700
Transportation & Communication	1	\$115,800	\$559,100
Travel and Entertainment	2	\$67,000	\$202,600
Wholesale	0	\$17,400	\$77,700
Government	0	\$30,600	\$84,200
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,659,800</b>	<b>\$6,706,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$91,700	\$561,000
Business and Personal Services	33	\$2,130,200	\$3,998,300
Mining	0	\$24,700	\$148,700
Construction	0	\$40,100	\$154,700
Finance Insurance and Real Estate	14	\$727,200	\$5,373,500
Manufacturing General	12	\$810,600	\$5,650,800
Retail	13	\$497,200	\$1,426,000
Transportation & Communication	6	\$524,600	\$2,042,900
Travel and Entertainment	12	\$372,000	\$1,140,500
Wholesale	3	\$237,200	\$911,800
Government	1	\$115,500	\$380,700
Other	2	\$86,000	\$149,200
<b>Total</b>	<b>100</b>	<b>\$5,657,000</b>	<b>\$21,938,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>153</b>	<b>\$10,276,200</b>	<b>\$40,858,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$407,000	-\$66,000	\$341,000

## America's Debt Resolution Industry Economic Impact Study 2023: Alaska All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$166,800	\$720,500
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$166,800</b>	<b>\$720,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,800	\$9,800
Business and Personal Services	0	\$25,900	\$49,200
Mining	0	\$17,600	\$122,500
Construction	0	\$1,200	\$3,800
Finance Insurance and Real Estate	0	\$23,200	\$116,500
Manufacturing General	0	\$10,300	\$105,700
Retail	0	\$300	\$1,000
Transportation & Communication	0	\$7,900	\$32,800
Travel and Entertainment	0	\$4,100	\$11,300
Wholesale	0	\$700	\$3,900
Government	0	\$1,100	\$2,000
Other	0	\$0	\$0
<b>Total</b>	<b>0</b>	<b>\$96,100</b>	<b>\$458,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,100	\$82,100
Business and Personal Services	9	\$697,500	\$1,261,700
Mining	0	\$33,100	\$228,100
Construction	0	\$12,300	\$43,100
Finance Insurance and Real Estate	2	\$77,100	\$596,400
Manufacturing General	1	\$72,700	\$538,800
Retail	2	\$114,900	\$308,300
Transportation & Communication	2	\$236,300	\$837,700
Travel and Entertainment	3	\$129,300	\$346,700
Wholesale	1	\$93,300	\$341,800
Government	0	\$31,800	\$74,500
Other	1	\$31,700	\$48,700
<b>Total</b>	<b>21</b>	<b>\$1,552,100</b>	<b>\$4,707,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>23</b>	<b>\$1,815,000</b>	<b>\$5,886,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$145,900	-\$10,900	\$135,000

## America's Debt Resolution Industry Economic Impact Study 2023: Arizona All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	152	\$15,759,900	\$59,830,400
Creditor Institutions	2,344	\$143,003,300	\$577,145,500
<b>Total</b>	<b>2,496</b>	<b>\$158,763,200</b>	<b>\$636,975,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$31,200	\$62,100
Business and Personal Services	1,265	\$80,329,300	\$166,869,700
Mining	1	\$58,000	\$420,200
Construction	12	\$749,700	\$2,926,700
Finance Insurance and Real Estate	289	\$16,506,400	\$73,606,100
Manufacturing General	17	\$1,298,900	\$5,641,000
Retail	15	\$666,700	\$1,904,500
Transportation & Communication	244	\$19,918,100	\$94,201,300
Travel and Entertainment	213	\$6,771,700	\$16,859,000
Wholesale	53	\$5,390,300	\$20,161,100
Government	27	\$2,291,200	\$6,184,500
Other	0	\$0	\$0
<b>Total</b>	<b>2,136</b>	<b>\$134,011,500</b>	<b>\$388,836,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	9	\$557,100	\$1,220,600
Business and Personal Services	1,109	\$63,383,600	\$123,466,400
Mining	1	\$53,600	\$447,200
Construction	20	\$1,113,700	\$4,507,400
Finance Insurance and Real Estate	211	\$13,696,700	\$92,273,100
Manufacturing General	19	\$1,339,400	\$7,877,900
Retail	366	\$13,585,200	\$39,454,400
Transportation & Communication	207	\$14,469,000	\$59,121,900
Travel and Entertainment	397	\$11,242,500	\$32,999,700
Wholesale	83	\$7,052,000	\$27,703,700
Government	34	\$2,837,100	\$9,664,400
Other	75	\$2,801,300	\$4,553,700
<b>Total</b>	<b>2,531</b>	<b>\$132,131,200</b>	<b>\$403,290,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>7,163</b>	<b>\$424,905,900</b>	<b>\$1,429,102,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$99,637,000	\$26,191,300	\$125,828,300

## America's Debt Resolution Industry Economic Impact Study 2023: Arkansas All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	12	\$956,000	\$4,739,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$956,000</b>	<b>\$4,739,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$18,300	\$52,700
Business and Personal Services	4	\$223,600	\$475,200
Mining	0	\$2,100	\$54,400
Construction	0	\$5,800	\$23,700
Finance Insurance and Real Estate	3	\$127,200	\$689,000
Manufacturing General	2	\$224,700	\$1,360,300
Retail	0	\$2,000	\$6,800
Transportation & Communication	0	\$44,600	\$233,900
Travel and Entertainment	1	\$25,400	\$81,200
Wholesale	0	\$6,900	\$35,600
Government	0	\$13,900	\$29,600
Other	0	\$0	\$0
<b>Total</b>	<b>10</b>	<b>\$694,500</b>	<b>\$3,042,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$159,500	\$850,200
Business and Personal Services	24	\$1,526,800	\$2,941,800
Mining	0	\$4,100	\$109,800
Construction	0	\$25,300	\$102,300
Finance Insurance and Real Estate	8	\$399,100	\$3,227,200
Manufacturing General	9	\$549,400	\$3,849,100
Retail	8	\$308,900	\$949,600
Transportation & Communication	4	\$368,700	\$1,467,300
Travel and Entertainment	8	\$252,600	\$786,200
Wholesale	2	\$184,200	\$749,400
Government	1	\$73,600	\$223,400
Other	1	\$65,800	\$118,800
<b>Total</b>	<b>69</b>	<b>\$3,918,000</b>	<b>\$15,375,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>91</b>	<b>\$5,568,500</b>	<b>\$23,156,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$337,500	-\$55,800	\$281,700

## America's Debt Resolution Industry Economic Impact Study 2023: California All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	272	\$36,842,400	\$152,677,900
Creditor Institutions	1,281	\$160,239,900	\$618,756,400
<b>Total</b>	<b>1,553</b>	<b>\$197,082,300</b>	<b>\$771,434,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$135,200	\$241,600
Business and Personal Services	680	\$63,121,200	\$121,098,700
Mining	0	\$45,000	\$443,800
Construction	7	\$567,800	\$1,916,100
Finance Insurance and Real Estate	147	\$14,251,600	\$47,919,700
Manufacturing General	41	\$5,056,700	\$22,647,700
Retail	8	\$467,300	\$1,313,400
Transportation & Communication	131	\$23,822,100	\$90,777,800
Travel and Entertainment	126	\$5,974,700	\$14,458,200
Wholesale	29	\$3,742,300	\$14,534,900
Government	16	\$1,955,800	\$3,821,300
Other	0	\$0	\$0
<b>Total</b>	<b>1,187</b>	<b>\$119,139,700</b>	<b>\$319,173,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	36	\$2,579,200	\$5,785,300
Business and Personal Services	868	\$69,892,500	\$130,525,600
Mining	1	\$81,900	\$810,000
Construction	14	\$1,166,400	\$4,218,700
Finance Insurance and Real Estate	226	\$22,152,900	\$115,172,800
Manufacturing General	85	\$8,154,600	\$51,488,100
Retail	268	\$14,168,900	\$38,805,600
Transportation & Communication	156	\$19,143,000	\$67,772,200
Travel and Entertainment	309	\$13,225,100	\$35,818,000
Wholesale	64	\$7,744,000	\$31,056,800
Government	25	\$3,245,200	\$8,316,400
Other	59	\$3,171,200	\$4,761,900
<b>Total</b>	<b>2,111</b>	<b>\$164,724,900</b>	<b>\$494,531,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>4,851</b>	<b>\$480,946,900</b>	<b>\$1,585,138,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$102,795,800	\$41,652,700	\$144,448,500

## America's Debt Resolution Industry Economic Impact Study 2023: Colorado All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	76	\$7,867,900	\$32,726,500
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>76</b>	<b>\$7,867,900</b>	<b>\$32,726,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,500	\$31,000
Business and Personal Services	25	\$2,326,200	\$4,104,800
Mining	0	\$174,000	\$396,800
Construction	1	\$56,200	\$190,500
Finance Insurance and Real Estate	17	\$1,261,600	\$4,554,400
Manufacturing General	3	\$262,500	\$1,341,800
Retail	0	\$15,700	\$46,200
Transportation & Communication	6	\$477,600	\$2,207,100
Travel and Entertainment	6	\$239,800	\$648,800
Wholesale	1	\$74,400	\$261,300
Government	1	\$65,900	\$109,100
Other	0	\$0	\$0
<b>Total</b>	<b>60</b>	<b>\$4,963,400</b>	<b>\$13,891,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$184,500	\$749,900
Business and Personal Services	52	\$3,761,000	\$6,771,700
Mining	0	\$305,200	\$696,500
Construction	1	\$71,100	\$253,900
Finance Insurance and Real Estate	26	\$1,774,300	\$10,485,900
Manufacturing General	8	\$610,500	\$3,926,200
Retail	17	\$739,000	\$2,060,500
Transportation & Communication	11	\$989,100	\$3,782,200
Travel and Entertainment	20	\$712,700	\$2,027,900
Wholesale	5	\$480,300	\$1,686,200
Government	1	\$143,900	\$340,100
Other	4	\$181,800	\$269,700
<b>Total</b>	<b>149</b>	<b>\$9,953,400</b>	<b>\$33,050,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>285</b>	<b>\$22,784,700</b>	<b>\$79,669,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$408,500	-\$52,200	\$356,300

## America's Debt Resolution Industry Economic Impact Study 2023: Connecticut All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	16	\$2,208,000	\$8,604,100
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>16</b>	<b>\$2,208,000</b>	<b>\$8,604,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,000	\$4,900
Business and Personal Services	4	\$466,000	\$770,800
Mining	0	\$300	\$9,400
Construction	0	\$11,400	\$30,600
Finance Insurance and Real Estate	3	\$579,600	\$1,521,200
Manufacturing General	3	\$335,500	\$1,321,800
Retail	0	\$3,600	\$9,300
Transportation & Communication	1	\$100,100	\$407,800
Travel and Entertainment	1	\$51,500	\$140,000
Wholesale	0	\$12,900	\$47,500
Government	0	\$13,700	\$26,900
Other	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$1,576,600</b>	<b>\$4,290,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$19,300	\$53,800
Business and Personal Services	15	\$1,210,200	\$2,134,500
Mining	0	\$600	\$16,900
Construction	0	\$19,800	\$64,800
Finance Insurance and Real Estate	11	\$1,554,500	\$5,633,500
Manufacturing General	4	\$498,800	\$2,057,200
Retail	4	\$199,000	\$506,800
Transportation & Communication	3	\$355,000	\$1,245,700
Travel and Entertainment	5	\$196,700	\$516,600
Wholesale	2	\$153,300	\$547,200
Government	0	\$51,600	\$126,000
Other	1	\$50,800	\$77,100
<b>Total</b>	<b>45</b>	<b>\$4,309,600</b>	<b>\$12,980,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>73</b>	<b>\$8,094,200</b>	<b>\$25,874,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,000	-\$1,600	\$8,400

## America's Debt Resolution Industry Economic Impact Study 2023: Delaware All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	18	\$2,268,300	\$24,999,800
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>18</b>	<b>\$2,268,300</b>	<b>\$24,999,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,000	\$4,800
Business and Personal Services	4	\$360,600	\$753,200
Mining	0	\$1,300	\$3,500
Construction	0	\$11,600	\$32,200
Finance Insurance and Real Estate	3	\$279,400	\$1,329,200
Manufacturing General	0	\$34,200	\$273,000
Retail	0	\$3,700	\$10,900
Transportation & Communication	1	\$75,200	\$478,900
Travel and Entertainment	1	\$47,600	\$203,100
Wholesale	0	\$9,600	\$66,100
Government	0	\$12,300	\$25,500
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$838,500</b>	<b>\$3,180,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$48,100	\$126,700
Business and Personal Services	18	\$1,349,400	\$3,101,800
Mining	0	\$2,200	\$6,400
Construction	0	\$22,100	\$96,600
Finance Insurance and Real Estate	5	\$462,900	\$2,903,000
Manufacturing General	1	\$119,100	\$893,400
Retail	5	\$245,000	\$723,900
Transportation & Communication	3	\$355,200	\$1,696,700
Travel and Entertainment	7	\$230,700	\$784,500
Wholesale	1	\$154,700	\$744,900
Government	0	\$47,800	\$143,000
Other	2	\$63,100	\$134,300
<b>Total</b>	<b>42</b>	<b>\$3,100,300</b>	<b>\$11,355,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>69</b>	<b>\$6,207,100</b>	<b>\$39,535,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$103,800	-\$11,100	\$92,700



## America's Debt Resolution Industry Economic Impact Study 2023: District of Columbia All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	7	\$1,190,800	\$5,238,800
Creditor Institutions	9	\$1,448,100	\$3,235,900
<b>Total</b>	<b>16</b>	<b>\$2,638,900</b>	<b>\$8,474,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$100	\$100
Business and Personal Services	5	\$666,200	\$987,000
Mining	0	\$100	\$2,000
Construction	0	\$4,200	\$10,800
Finance Insurance and Real Estate	2	\$191,400	\$646,900
Manufacturing General	0	\$5,000	\$21,300
Retail	0	\$2,400	\$5,200
Transportation & Communication	1	\$170,500	\$624,800
Travel and Entertainment	1	\$61,100	\$132,300
Wholesale	0	\$20,600	\$55,000
Government	0	\$29,100	\$32,000
Other	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$1,150,700</b>	<b>\$2,517,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$0	\$100
Business and Personal Services	12	\$1,078,800	\$1,804,600
Mining	0	\$400	\$3,800
Construction	0	\$16,200	\$52,900
Finance Insurance and Real Estate	1	\$254,300	\$1,191,300
Manufacturing General	0	\$12,500	\$67,800
Retail	3	\$156,200	\$377,000
Transportation & Communication	2	\$337,800	\$1,139,600
Travel and Entertainment	5	\$193,000	\$481,300
Wholesale	1	\$137,000	\$461,400
Government	0	\$54,000	\$107,200
Other	1	\$64,600	\$76,600
<b>Total</b>	<b>25</b>	<b>\$2,304,800</b>	<b>\$5,763,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>50</b>	<b>\$6,094,400</b>	<b>\$16,755,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$452,900	\$105,700	\$558,600

## America's Debt Resolution Industry Economic Impact Study 2023: Florida All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	349	\$37,981,300	\$92,233,400
Creditor Institutions	384	\$32,388,700	\$116,668,500
<b>Total</b>	<b>733</b>	<b>\$70,370,000</b>	<b>\$208,901,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$42,100	\$83,800
Business and Personal Services	360	\$25,097,200	\$49,999,400
Mining	0	\$6,700	\$169,500
Construction	6	\$337,300	\$1,409,400
Finance Insurance and Real Estate	123	\$7,121,800	\$28,393,500
Manufacturing General	12	\$877,200	\$4,072,700
Retail	4	\$194,700	\$544,800
Transportation & Communication	68	\$5,503,500	\$24,078,100
Travel and Entertainment	65	\$2,303,700	\$5,722,100
Wholesale	12	\$1,276,200	\$4,801,400
Government	8	\$762,200	\$1,625,400
Other	0	\$0	\$0
<b>Total</b>	<b>659</b>	<b>\$43,522,600</b>	<b>\$120,900,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	13	\$614,200	\$1,344,600
Business and Personal Services	477	\$30,590,100	\$54,829,300
Mining	0	\$10,000	\$280,400
Construction	8	\$503,100	\$1,997,200
Finance Insurance and Real Estate	167	\$10,212,300	\$69,238,600
Manufacturing General	27	\$1,770,700	\$10,800,800
Retail	159	\$6,502,300	\$17,906,600
Transportation & Communication	89	\$6,869,200	\$25,209,900
Travel and Entertainment	159	\$5,228,400	\$14,355,900
Wholesale	34	\$3,574,000	\$13,021,900
Government	13	\$1,175,800	\$3,295,500
Other	23	\$946,300	\$1,290,900
<b>Total</b>	<b>1,169</b>	<b>\$67,996,400</b>	<b>\$213,571,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>2,561</b>	<b>\$181,889,000</b>	<b>\$543,373,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$25,000,900	\$3,720,200	\$28,721,100

## America's Debt Resolution Industry Economic Impact Study 2023: Georgia All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	53	\$6,581,400	\$42,724,300
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>53</b>	<b>\$6,581,400</b>	<b>\$42,724,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$27,800	\$61,400
Business and Personal Services	20	\$1,561,900	\$2,977,100
Mining	0	\$9,200	\$48,800
Construction	0	\$30,700	\$120,200
Finance Insurance and Real Estate	11	\$1,001,400	\$4,521,900
Manufacturing General	8	\$712,700	\$3,681,000
Retail	0	\$11,300	\$35,200
Transportation & Communication	4	\$431,000	\$1,857,100
Travel and Entertainment	5	\$157,300	\$527,900
Wholesale	0	\$43,800	\$220,500
Government	0	\$38,900	\$81,500
Other	0	\$0	\$0
<b>Total</b>	<b>48</b>	<b>\$4,026,000</b>	<b>\$14,132,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$190,500	\$865,600
Business and Personal Services	40	\$2,797,300	\$5,822,700
Mining	0	\$12,000	\$72,900
Construction	0	\$40,600	\$179,600
Finance Insurance and Real Estate	26	\$1,917,000	\$11,151,800
Manufacturing General	19	\$1,404,400	\$8,782,000
Retail	13	\$545,400	\$1,631,500
Transportation & Communication	9	\$837,000	\$3,443,500
Travel and Entertainment	14	\$470,200	\$1,541,300
Wholesale	3	\$332,200	\$1,462,300
Government	1	\$88,900	\$233,100
Other	3	\$99,700	\$195,500
<b>Total</b>	<b>132</b>	<b>\$8,735,200</b>	<b>\$35,381,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>233</b>	<b>\$19,342,600</b>	<b>\$92,238,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$223,400	-\$23,600	\$199,800

## America's Debt Resolution Industry Economic Impact Study 2023: Hawaii All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	6	\$562,900	\$2,138,100
Creditor Institutions	2	\$134,200	\$484,600
<b>Total</b>	<b>8</b>	<b>\$697,100</b>	<b>\$2,622,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,800	\$3,600
Business and Personal Services	2	\$157,400	\$306,800
Mining	0	\$300	\$4,000
Construction	0	\$5,000	\$15,300
Finance Insurance and Real Estate	2	\$96,000	\$417,700
Manufacturing General	0	\$10,700	\$111,600
Retail	0	\$1,400	\$4,100
Transportation & Communication	0	\$38,500	\$159,200
Travel and Entertainment	0	\$21,500	\$59,500
Wholesale	0	\$5,800	\$24,600
Government	0	\$7,800	\$13,700
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$346,200</b>	<b>\$1,120,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$29,100	\$65,900
Business and Personal Services	12	\$890,200	\$1,588,700
Mining	0	\$500	\$7,400
Construction	0	\$16,700	\$57,200
Finance Insurance and Real Estate	4	\$210,600	\$1,591,500
Manufacturing General	1	\$61,900	\$491,500
Retail	3	\$151,300	\$415,200
Transportation & Communication	2	\$269,300	\$954,300
Travel and Entertainment	4	\$170,900	\$460,900
Wholesale	1	\$116,800	\$430,200
Government	0	\$41,800	\$99,900
Other	1	\$40,900	\$59,400
<b>Total</b>	<b>29</b>	<b>\$2,000,000</b>	<b>\$6,222,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>41</b>	<b>\$3,043,300</b>	<b>\$9,964,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$803,300	-\$45,100	\$758,200

## America's Debt Resolution Industry Economic Impact Study 2023: Idaho All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	13	\$1,051,100	\$4,382,600
Creditor Institutions	137	\$9,176,400	\$40,446,300
<b>Total</b>	<b>150</b>	<b>\$10,227,500</b>	<b>\$44,828,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$18,000	\$45,600
Business and Personal Services	62	\$3,514,000	\$8,136,600
Mining	0	\$3,300	\$25,200
Construction	1	\$41,900	\$170,400
Finance Insurance and Real Estate	15	\$678,100	\$3,539,700
Manufacturing General	2	\$189,500	\$824,000
Retail	1	\$42,200	\$113,000
Transportation & Communication	11	\$852,700	\$4,482,500
Travel and Entertainment	14	\$345,800	\$1,057,700
Wholesale	3	\$261,900	\$1,072,300
Government	1	\$110,900	\$268,200
Other	0	\$0	\$0
<b>Total</b>	<b>110</b>	<b>\$6,058,300</b>	<b>\$19,735,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$260,000	\$869,100
Business and Personal Services	67	\$3,723,300	\$7,698,200
Mining	0	\$6,400	\$44,300
Construction	1	\$67,300	\$279,700
Finance Insurance and Real Estate	12	\$608,100	\$5,150,900
Manufacturing General	5	\$335,400	\$2,176,100
Retail	23	\$894,800	\$2,489,000
Transportation & Communication	11	\$857,600	\$3,683,200
Travel and Entertainment	25	\$647,600	\$2,122,700
Wholesale	5	\$433,400	\$1,831,500
Government	1	\$149,900	\$457,800
Other	4	\$148,300	\$276,500
<b>Total</b>	<b>158</b>	<b>\$8,132,100</b>	<b>\$27,079,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>418</b>	<b>\$24,417,900</b>	<b>\$91,643,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,272,500	\$1,449,400	\$6,721,900

## America's Debt Resolution Industry Economic Impact Study 2023: Illinois All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	99	\$12,125,500	\$48,691,200
Creditor Institutions	47	\$6,021,400	\$15,144,600
<b>Total</b>	<b>146</b>	<b>\$18,146,900</b>	<b>\$63,835,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$24,400	\$130,700
Business and Personal Services	56	\$5,329,900	\$9,079,500
Mining	0	\$15,400	\$129,300
Construction	1	\$74,100	\$253,900
Finance Insurance and Real Estate	24	\$2,716,200	\$8,559,600
Manufacturing General	15	\$1,559,000	\$6,772,900
Retail	0	\$33,100	\$95,300
Transportation & Communication	12	\$1,301,600	\$5,072,800
Travel and Entertainment	12	\$470,800	\$1,206,200
Wholesale	2	\$208,200	\$761,600
Government	1	\$139,400	\$167,700
Other	0	\$0	\$0
<b>Total</b>	<b>123</b>	<b>\$11,872,100</b>	<b>\$32,229,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$308,700	\$1,749,900
Business and Personal Services	89	\$6,757,700	\$12,009,100
Mining	0	\$26,500	\$231,700
Construction	1	\$91,300	\$318,600
Finance Insurance and Real Estate	42	\$4,129,400	\$19,369,600
Manufacturing General	26	\$2,589,400	\$16,195,100
Retail	25	\$1,152,200	\$3,136,100
Transportation & Communication	17	\$1,673,000	\$5,856,300
Travel and Entertainment	28	\$1,057,700	\$2,898,700
Wholesale	7	\$741,500	\$2,604,000
Government	2	\$211,100	\$375,900
Other	7	\$337,700	\$478,700
<b>Total</b>	<b>249</b>	<b>\$19,076,200</b>	<b>\$65,223,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>518</b>	<b>\$49,095,200</b>	<b>\$161,289,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,201,100	\$1,019,800	\$4,220,900

## America's Debt Resolution Industry Economic Impact Study 2023: Indiana All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	63	\$5,154,200	\$18,440,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>63</b>	<b>\$5,154,200</b>	<b>\$18,440,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$18,800	\$77,500
Business and Personal Services	19	\$1,320,100	\$2,580,800
Mining	0	\$6,800	\$62,500
Construction	1	\$37,100	\$137,100
Finance Insurance and Real Estate	11	\$944,000	\$2,842,600
Manufacturing General	10	\$871,800	\$5,105,900
Retail	0	\$12,100	\$36,400
Transportation & Communication	3	\$243,700	\$1,139,000
Travel and Entertainment	5	\$149,600	\$437,200
Wholesale	0	\$38,800	\$159,200
Government	1	\$49,100	\$91,200
Other	0	\$0	\$0
<b>Total</b>	<b>50</b>	<b>\$3,691,900</b>	<b>\$12,669,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$225,000	\$1,183,500
Business and Personal Services	56	\$3,739,200	\$6,881,700
Mining	0	\$12,300	\$116,300
Construction	0	\$54,500	\$202,000
Finance Insurance and Real Estate	18	\$1,532,100	\$8,112,800
Manufacturing General	22	\$2,003,600	\$13,677,500
Retail	19	\$710,400	\$2,064,800
Transportation & Communication	9	\$727,500	\$2,736,700
Travel and Entertainment	20	\$559,000	\$1,701,700
Wholesale	4	\$361,800	\$1,334,500
Government	2	\$116,400	\$289,600
Other	4	\$185,000	\$295,200
<b>Total</b>	<b>159</b>	<b>\$10,226,800</b>	<b>\$38,596,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>272</b>	<b>\$19,072,900</b>	<b>\$69,705,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$680,900	-\$89,800	\$591,100

## America's Debt Resolution Industry Economic Impact Study 2023: Iowa All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	35	\$3,330,200	\$13,455,200
Creditor Institutions	2	\$141,000	\$539,500
<b>Total</b>	<b>37</b>	<b>\$3,471,200</b>	<b>\$13,994,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$47,100	\$151,500
Business and Personal Services	9	\$625,600	\$1,232,200
Mining	0	\$1,500	\$16,800
Construction	0	\$20,800	\$75,900
Finance Insurance and Real Estate	7	\$439,000	\$1,994,300
Manufacturing General	4	\$271,900	\$1,373,000
Retail	0	\$7,200	\$21,100
Transportation & Communication	2	\$154,600	\$741,700
Travel and Entertainment	3	\$81,100	\$252,200
Wholesale	0	\$23,000	\$99,000
Government	0	\$26,000	\$43,900
Other	0	\$0	\$0
<b>Total</b>	<b>25</b>	<b>\$1,697,800</b>	<b>\$6,001,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$833,300	\$2,760,300
Business and Personal Services	25	\$1,627,000	\$3,039,300
Mining	0	\$2,600	\$29,700
Construction	0	\$28,200	\$103,700
Finance Insurance and Real Estate	10	\$698,700	\$4,658,100
Manufacturing General	9	\$814,000	\$5,766,500
Retail	9	\$327,400	\$929,000
Transportation & Communication	4	\$448,400	\$1,690,500
Travel and Entertainment	8	\$275,500	\$821,500
Wholesale	2	\$199,000	\$742,600
Government	0	\$65,700	\$160,400
Other	2	\$85,900	\$153,400
<b>Total</b>	<b>77</b>	<b>\$5,405,700</b>	<b>\$20,855,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>139</b>	<b>\$10,574,700</b>	<b>\$40,851,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$196,600	\$200	\$196,800



## America's Debt Resolution Industry Economic Impact Study 2023: Kansas All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	33	\$2,655,400	\$9,048,400
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>33</b>	<b>\$2,655,400</b>	<b>\$9,048,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$28,100	\$83,900
Business and Personal Services	9	\$694,200	\$1,373,300
Mining	0	\$13,900	\$211,100
Construction	0	\$15,900	\$59,700
Finance Insurance and Real Estate	7	\$512,600	\$1,827,200
Manufacturing General	2	\$180,900	\$1,190,300
Retail	0	\$5,400	\$18,500
Transportation & Communication	2	\$131,800	\$618,700
Travel and Entertainment	3	\$71,400	\$215,000
Wholesale	0	\$21,400	\$83,800
Government	0	\$22,200	\$48,400
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,697,800</b>	<b>\$5,729,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$480,100	\$1,634,300
Business and Personal Services	20	\$1,277,700	\$2,309,800
Mining	0	\$24,400	\$381,000
Construction	0	\$20,900	\$75,200
Finance Insurance and Real Estate	8	\$579,300	\$3,206,300
Manufacturing General	7	\$495,700	\$4,222,500
Retail	6	\$218,200	\$632,700
Transportation & Communication	4	\$374,100	\$1,350,600
Travel and Entertainment	7	\$217,100	\$609,800
Wholesale	2	\$164,100	\$580,400
Government	0	\$56,000	\$147,800
Other	2	\$59,700	\$94,100
<b>Total</b>	<b>61</b>	<b>\$3,967,300</b>	<b>\$15,244,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>117</b>	<b>\$8,320,500</b>	<b>\$30,022,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$29,300	-\$4,800	\$24,500

## America's Debt Resolution Industry Economic Impact Study 2023: Kentucky All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	35	\$2,937,200	\$11,593,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>35</b>	<b>\$2,937,200</b>	<b>\$11,593,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$14,900	\$36,300
Business and Personal Services	11	\$700,800	\$1,394,400
Mining	0	\$9,400	\$95,100
Construction	0	\$18,900	\$69,400
Finance Insurance and Real Estate	7	\$444,400	\$1,772,600
Manufacturing General	5	\$378,500	\$2,161,600
Retail	0	\$6,500	\$19,400
Transportation & Communication	2	\$144,700	\$681,200
Travel and Entertainment	3	\$81,400	\$228,700
Wholesale	0	\$19,400	\$94,600
Government	0	\$41,900	\$85,200
Other	0	\$0	\$0
<b>Total</b>	<b>28</b>	<b>\$1,860,800</b>	<b>\$6,638,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$166,900	\$569,600
Business and Personal Services	34	\$2,253,900	\$4,215,600
Mining	0	\$17,400	\$180,600
Construction	0	\$36,600	\$136,000
Finance Insurance and Real Estate	12	\$741,900	\$4,963,800
Manufacturing General	12	\$906,300	\$6,616,700
Retail	12	\$448,400	\$1,278,500
Transportation & Communication	6	\$514,300	\$1,936,600
Travel and Entertainment	11	\$364,500	\$1,070,100
Wholesale	3	\$244,800	\$981,000
Government	1	\$112,700	\$326,900
Other	2	\$105,500	\$178,700
<b>Total</b>	<b>100</b>	<b>\$5,913,200</b>	<b>\$22,454,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>163</b>	<b>\$10,711,200</b>	<b>\$40,685,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$375,800	-\$40,600	\$335,200

## America's Debt Resolution Industry Economic Impact Study 2023: Louisiana All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	32	\$2,945,500	\$11,697,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>32</b>	<b>\$2,945,500</b>	<b>\$11,697,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$13,800	\$33,800
Business and Personal Services	9	\$595,200	\$1,187,000
Mining	0	\$55,600	\$241,000
Construction	0	\$14,800	\$57,100
Finance Insurance and Real Estate	6	\$336,500	\$1,617,700
Manufacturing General	3	\$305,600	\$3,738,500
Retail	0	\$5,200	\$16,400
Transportation & Communication	2	\$123,400	\$596,500
Travel and Entertainment	3	\$81,300	\$238,800
Wholesale	0	\$20,000	\$78,300
Government	0	\$26,400	\$53,100
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,577,800</b>	<b>\$7,858,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$94,200	\$385,200
Business and Personal Services	33	\$2,162,400	\$4,012,000
Mining	0	\$108,100	\$467,800
Construction	0	\$34,300	\$131,400
Finance Insurance and Real Estate	13	\$598,600	\$4,886,900
Manufacturing General	5	\$521,900	\$7,228,100
Retail	11	\$419,700	\$1,216,500
Transportation & Communication	5	\$453,300	\$1,766,900
Travel and Entertainment	12	\$375,500	\$1,135,500
Wholesale	2	\$241,400	\$887,700
Government	1	\$84,200	\$232,000
Other	2	\$88,900	\$148,600
<b>Total</b>	<b>88</b>	<b>\$5,182,500</b>	<b>\$22,498,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>143</b>	<b>\$9,705,800</b>	<b>\$42,053,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$323,000	-\$50,600	\$272,400

## America's Debt Resolution Industry Economic Impact Study 2023: Maine All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	12	\$1,048,100	\$4,806,200
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$1,048,100</b>	<b>\$4,806,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,300	\$14,800
Business and Personal Services	3	\$240,700	\$468,900
Mining	0	\$200	\$2,900
Construction	0	\$7,800	\$28,500
Finance Insurance and Real Estate	2	\$146,100	\$668,200
Manufacturing General	1	\$73,200	\$364,000
Retail	0	\$2,700	\$7,900
Transportation & Communication	0	\$42,400	\$195,400
Travel and Entertainment	1	\$31,300	\$95,900
Wholesale	0	\$6,700	\$32,000
Government	0	\$10,000	\$20,300
Other	0	\$0	\$0
<b>Total</b>	<b>7</b>	<b>\$569,400</b>	<b>\$1,898,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$47,500	\$110,400
Business and Personal Services	13	\$881,700	\$1,648,900
Mining	0	\$400	\$4,400
Construction	0	\$15,200	\$55,500
Finance Insurance and Real Estate	2	\$188,400	\$1,297,500
Manufacturing General	3	\$189,100	\$1,084,500
Retail	4	\$143,600	\$401,300
Transportation & Communication	3	\$270,100	\$978,600
Travel and Entertainment	4	\$156,100	\$428,200
Wholesale	1	\$117,600	\$441,300
Government	0	\$40,900	\$102,500
Other	0	\$38,500	\$61,700
<b>Total</b>	<b>31</b>	<b>\$2,089,100</b>	<b>\$6,614,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>50</b>	<b>\$3,706,600</b>	<b>\$13,319,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,100	-\$600	\$5,500

## America's Debt Resolution Industry Economic Impact Study 2023: Maryland All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	67	\$6,687,400	\$24,928,100
Creditor Institutions	442	\$43,807,600	\$169,723,400
<b>Total</b>	<b>509</b>	<b>\$50,495,000</b>	<b>\$194,651,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,100	\$18,200
Business and Personal Services	216	\$17,079,200	\$34,182,500
Mining	0	\$2,200	\$26,800
Construction	3	\$150,900	\$587,800
Finance Insurance and Real Estate	44	\$3,221,200	\$12,738,400
Manufacturing General	4	\$496,300	\$1,841,600
Retail	2	\$123,500	\$354,300
Transportation & Communication	41	\$4,391,100	\$19,101,300
Travel and Entertainment	40	\$1,476,200	\$3,736,200
Wholesale	8	\$958,100	\$3,709,800
Government	5	\$429,000	\$575,900
Other	0	\$0	\$0
<b>Total</b>	<b>363</b>	<b>\$28,334,800</b>	<b>\$76,872,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$84,200	\$291,500
Business and Personal Services	237	\$16,488,400	\$31,650,800
Mining	0	\$3,200	\$43,100
Construction	3	\$259,100	\$1,038,100
Finance Insurance and Real Estate	44	\$3,682,200	\$22,870,300
Manufacturing General	6	\$578,600	\$3,428,300
Retail	71	\$2,954,900	\$8,632,400
Transportation & Communication	42	\$3,838,000	\$15,091,600
Travel and Entertainment	78	\$2,639,200	\$7,988,500
Wholesale	16	\$1,701,600	\$6,694,900
Government	6	\$485,100	\$1,028,700
Other	18	\$884,500	\$1,405,900
<b>Total</b>	<b>522</b>	<b>\$33,599,000</b>	<b>\$100,164,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,394</b>	<b>\$112,428,800</b>	<b>\$371,688,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$24,004,100	\$7,564,600	\$31,568,700

## America's Debt Resolution Industry Economic Impact Study 2023: Massachusetts All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	25	\$3,582,000	\$13,832,300
Creditor Institutions	109	\$14,406,400	\$58,945,800
<b>Total</b>	<b>134</b>	<b>\$17,988,400</b>	<b>\$72,778,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,600	\$12,100
Business and Personal Services	50	\$5,280,800	\$10,155,100
Mining	0	\$1,300	\$12,500
Construction	0	\$60,400	\$180,000
Finance Insurance and Real Estate	14	\$1,653,500	\$5,212,100
Manufacturing General	6	\$681,900	\$2,517,100
Retail	1	\$39,800	\$105,000
Transportation & Communication	12	\$1,598,000	\$7,252,800
Travel and Entertainment	11	\$489,300	\$1,240,200
Wholesale	2	\$347,800	\$1,226,400
Government	1	\$121,200	\$194,400
Other	0	\$0	\$0
<b>Total</b>	<b>97</b>	<b>\$10,281,600</b>	<b>\$28,107,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$49,700	\$112,400
Business and Personal Services	98	\$8,231,700	\$15,133,600
Mining	0	\$2,600	\$25,300
Construction	1	\$127,300	\$420,000
Finance Insurance and Real Estate	32	\$3,871,700	\$16,654,600
Manufacturing General	10	\$1,068,600	\$5,019,300
Retail	28	\$1,415,000	\$3,674,400
Transportation & Communication	16	\$1,789,900	\$7,039,400
Travel and Entertainment	29	\$1,212,400	\$3,347,700
Wholesale	7	\$855,300	\$3,101,400
Government	1	\$210,900	\$455,400
Other	6	\$310,800	\$490,800
<b>Total</b>	<b>229</b>	<b>\$19,145,900</b>	<b>\$55,474,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>460</b>	<b>\$47,415,900</b>	<b>\$156,360,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$9,358,200	\$2,595,000	\$11,953,200

## America's Debt Resolution Industry Economic Impact Study 2023: Michigan All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	141	\$13,274,100	\$44,176,500
Creditor Institutions	8	\$628,200	\$1,956,800
<b>Total</b>	<b>149</b>	<b>\$13,902,300</b>	<b>\$46,133,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$15,700	\$57,100
Business and Personal Services	50	\$3,921,900	\$7,385,500
Mining	0	\$10,600	\$111,600
Construction	1	\$99,700	\$344,500
Finance Insurance and Real Estate	31	\$1,878,900	\$7,195,000
Manufacturing General	14	\$1,241,600	\$5,797,700
Retail	1	\$32,400	\$93,300
Transportation & Communication	9	\$769,200	\$3,130,300
Travel and Entertainment	13	\$380,700	\$1,041,700
Wholesale	1	\$120,800	\$471,300
Government	1	\$116,100	\$195,000
Other	0	\$0	\$0
<b>Total</b>	<b>121</b>	<b>\$8,587,600</b>	<b>\$25,823,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$184,600	\$914,100
Business and Personal Services	112	\$7,440,100	\$13,530,400
Mining	0	\$15,200	\$175,600
Construction	2	\$111,200	\$387,500
Finance Insurance and Real Estate	40	\$2,493,800	\$16,496,200
Manufacturing General	23	\$2,073,400	\$12,392,600
Retail	34	\$1,378,600	\$3,781,600
Transportation & Communication	17	\$1,482,700	\$5,277,600
Travel and Entertainment	33	\$1,028,600	\$2,899,200
Wholesale	7	\$743,900	\$2,628,200
Government	2	\$218,300	\$520,900
Other	8	\$353,900	\$548,900
<b>Total</b>	<b>285</b>	<b>\$17,524,300</b>	<b>\$59,552,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>555</b>	<b>\$40,014,200</b>	<b>\$131,509,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,364,800	-\$27,500	\$1,337,300

## America's Debt Resolution Industry Economic Impact Study 2023: Minnesota All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	37	\$4,696,500	\$15,067,600
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>37</b>	<b>\$4,696,500</b>	<b>\$15,067,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$25,200	\$108,000
Business and Personal Services	11	\$1,074,400	\$1,889,100
Mining	0	\$14,000	\$84,400
Construction	0	\$26,900	\$88,000
Finance Insurance and Real Estate	8	\$798,500	\$2,739,400
Manufacturing General	7	\$674,000	\$2,816,500
Retail	0	\$8,300	\$23,800
Transportation & Communication	2	\$235,000	\$862,400
Travel and Entertainment	3	\$108,400	\$294,000
Wholesale	0	\$35,100	\$121,600
Government	0	\$34,600	\$61,100
Other	0	\$0	\$0
<b>Total</b>	<b>31</b>	<b>\$3,034,400</b>	<b>\$9,088,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$384,700	\$1,848,500
Business and Personal Services	45	\$3,335,200	\$5,910,300
Mining	0	\$19,300	\$120,100
Construction	0	\$55,000	\$185,600
Finance Insurance and Real Estate	21	\$1,783,200	\$9,166,800
Manufacturing General	13	\$1,206,500	\$6,863,500
Retail	13	\$579,900	\$1,600,000
Transportation & Communication	7	\$728,000	\$2,556,300
Travel and Entertainment	13	\$446,600	\$1,263,100
Wholesale	3	\$391,400	\$1,255,500
Government	2	\$115,100	\$287,200
Other	4	\$162,600	\$246,600
<b>Total</b>	<b>129</b>	<b>\$9,207,500</b>	<b>\$31,303,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>197</b>	<b>\$16,938,400</b>	<b>\$55,459,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$560,900	-\$76,400	\$484,500



## America's Debt Resolution Industry Economic Impact Study 2023: Mississippi All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	19	\$1,417,500	\$7,004,100
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>19</b>	<b>\$1,417,500</b>	<b>\$7,004,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$20,300	\$42,100
Business and Personal Services	5	\$249,000	\$569,100
Mining	0	\$4,500	\$60,100
Construction	0	\$7,300	\$29,300
Finance Insurance and Real Estate	4	\$147,400	\$885,100
Manufacturing General	1	\$130,400	\$1,139,700
Retail	0	\$2,900	\$9,700
Transportation & Communication	1	\$56,300	\$322,800
Travel and Entertainment	1	\$35,100	\$122,500
Wholesale	0	\$7,800	\$40,000
Government	0	\$13,700	\$31,800
Other	0	\$0	\$0
<b>Total</b>	<b>12</b>	<b>\$674,700</b>	<b>\$3,252,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$136,600	\$504,000
Business and Personal Services	20	\$1,234,100	\$2,385,000
Mining	0	\$8,300	\$113,400
Construction	0	\$21,400	\$84,500
Finance Insurance and Real Estate	6	\$248,600	\$2,462,800
Manufacturing General	8	\$409,000	\$3,437,400
Retail	7	\$263,600	\$796,500
Transportation & Communication	4	\$347,000	\$1,379,700
Travel and Entertainment	8	\$230,300	\$728,500
Wholesale	1	\$152,500	\$606,000
Government	0	\$57,400	\$165,200
Other	1	\$56,700	\$101,400
<b>Total</b>	<b>59</b>	<b>\$3,165,500</b>	<b>\$12,764,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>90</b>	<b>\$5,257,700</b>	<b>\$23,020,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$242,900	-\$35,500	\$207,400

## America's Debt Resolution Industry Economic Impact Study 2023: Missouri All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	56	\$5,301,500	\$22,791,300
Creditor Institutions	3	\$248,300	\$786,000
<b>Total</b>	<b>59</b>	<b>\$5,549,800</b>	<b>\$23,577,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$16,600	\$63,900
Business and Personal Services	17	\$1,424,300	\$2,698,900
Mining	0	\$5,200	\$48,900
Construction	1	\$37,500	\$134,000
Finance Insurance and Real Estate	12	\$903,100	\$3,571,200
Manufacturing General	6	\$484,400	\$2,315,200
Retail	0	\$12,700	\$38,100
Transportation & Communication	3	\$293,700	\$1,379,000
Travel and Entertainment	5	\$159,700	\$460,900
Wholesale	0	\$47,600	\$194,700
Government	1	\$58,400	\$103,600
Other	0	\$0	\$0
<b>Total</b>	<b>45</b>	<b>\$3,443,200</b>	<b>\$11,008,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$185,300	\$1,017,500
Business and Personal Services	58	\$3,898,400	\$7,386,200
Mining	0	\$7,100	\$80,300
Construction	1	\$62,900	\$234,800
Finance Insurance and Real Estate	25	\$1,585,400	\$9,700,900
Manufacturing General	13	\$1,047,300	\$6,924,400
Retail	19	\$743,400	\$2,150,300
Transportation & Communication	9	\$791,200	\$3,261,200
Travel and Entertainment	20	\$632,100	\$1,884,500
Wholesale	4	\$416,900	\$1,595,700
Government	2	\$152,100	\$405,700
Other	4	\$168,800	\$293,600
<b>Total</b>	<b>163</b>	<b>\$9,690,900</b>	<b>\$34,935,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>267</b>	<b>\$18,683,900</b>	<b>\$69,520,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$838,900	-\$54,400	\$784,500

## America's Debt Resolution Industry Economic Impact Study 2023: Montana All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	5	\$440,800	\$1,985,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$440,800</b>	<b>\$1,985,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,100	\$24,700
Business and Personal Services	1	\$92,600	\$182,000
Mining	0	\$12,500	\$69,700
Construction	0	\$2,900	\$10,800
Finance Insurance and Real Estate	1	\$76,900	\$356,200
Manufacturing General	0	\$26,800	\$325,400
Retail	0	\$1,300	\$3,300
Transportation & Communication	0	\$20,200	\$96,200
Travel and Entertainment	1	\$13,600	\$42,900
Wholesale	0	\$3,300	\$14,400
Government	0	\$5,700	\$9,800
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$263,900</b>	<b>\$1,135,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$97,600	\$385,100
Business and Personal Services	12	\$869,700	\$1,621,700
Mining	0	\$21,000	\$119,100
Construction	0	\$15,200	\$55,400
Finance Insurance and Real Estate	3	\$156,700	\$1,166,100
Manufacturing General	1	\$69,000	\$876,900
Retail	4	\$163,700	\$424,300
Transportation & Communication	2	\$261,500	\$950,600
Travel and Entertainment	5	\$160,600	\$449,700
Wholesale	1	\$116,200	\$428,700
Government	0	\$40,100	\$101,700
Other	1	\$37,900	\$61,500
<b>Total</b>	<b>32</b>	<b>\$2,009,200</b>	<b>\$6,640,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>40</b>	<b>\$2,713,900</b>	<b>\$9,761,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$103,500	-\$9,800	\$93,700

## America's Debt Resolution Industry Economic Impact Study 2023: Nebraska All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	37	\$3,518,600	\$11,945,200
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>37</b>	<b>\$3,518,600</b>	<b>\$11,945,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$21,900	\$109,100
Business and Personal Services	10	\$740,900	\$1,451,000
Mining	0	\$800	\$14,600
Construction	0	\$18,500	\$78,000
Finance Insurance and Real Estate	7	\$462,700	\$1,697,600
Manufacturing General	1	\$109,200	\$573,000
Retail	0	\$6,700	\$21,000
Transportation & Communication	2	\$164,200	\$752,300
Travel and Entertainment	3	\$83,300	\$245,200
Wholesale	0	\$24,000	\$93,700
Government	0	\$36,700	\$95,900
Other	0	\$0	\$0
<b>Total</b>	<b>23</b>	<b>\$1,668,900</b>	<b>\$5,131,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$365,800	\$2,071,500
Business and Personal Services	29	\$1,973,500	\$3,600,900
Mining	0	\$1,200	\$26,800
Construction	0	\$28,400	\$109,000
Finance Insurance and Real Estate	10	\$585,200	\$3,899,800
Manufacturing General	5	\$393,100	\$3,138,900
Retail	10	\$357,400	\$1,046,900
Transportation & Communication	5	\$487,600	\$1,725,400
Travel and Entertainment	10	\$303,200	\$877,800
Wholesale	2	\$226,900	\$816,000
Government	0	\$94,800	\$279,200
Other	2	\$101,500	\$157,100
<b>Total</b>	<b>78</b>	<b>\$4,918,600</b>	<b>\$17,749,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>138</b>	<b>\$10,106,100</b>	<b>\$34,825,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$189,200	-\$28,700	\$160,500

## America's Debt Resolution Industry Economic Impact Study 2023: Nevada All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	30	\$2,922,900	\$18,231,800
Creditor Institutions	162	\$9,097,200	\$38,315,000
<b>Total</b>	<b>192</b>	<b>\$12,020,100</b>	<b>\$56,546,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,600	\$4,500
Business and Personal Services	80	\$5,012,200	\$10,767,600
Mining	0	\$18,200	\$128,300
Construction	1	\$54,500	\$228,200
Finance Insurance and Real Estate	20	\$906,200	\$5,379,500
Manufacturing General	2	\$141,600	\$579,400
Retail	1	\$44,500	\$130,800
Transportation & Communication	17	\$1,592,100	\$6,729,900
Travel and Entertainment	14	\$486,900	\$1,444,600
Wholesale	3	\$318,900	\$1,280,800
Government	1	\$139,600	\$316,100
Other	0	\$0	\$0
<b>Total</b>	<b>139</b>	<b>\$8,716,300</b>	<b>\$26,989,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,300	\$86,000
Business and Personal Services	83	\$4,837,000	\$9,631,300
Mining	0	\$26,200	\$186,600
Construction	1	\$80,500	\$349,800
Finance Insurance and Real Estate	19	\$920,300	\$8,284,400
Manufacturing General	4	\$243,700	\$1,319,800
Retail	29	\$1,090,900	\$3,265,900
Transportation & Communication	15	\$1,222,400	\$4,860,100
Travel and Entertainment	29	\$871,900	\$2,756,500
Wholesale	6	\$548,700	\$2,244,900
Government	1	\$186,500	\$555,000
Other	6	\$194,400	\$339,000
<b>Total</b>	<b>193</b>	<b>\$10,244,800</b>	<b>\$33,879,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>524</b>	<b>\$30,981,200</b>	<b>\$117,415,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$6,350,200	\$1,428,100	\$7,778,300

## America's Debt Resolution Industry Economic Impact Study 2023: New Hampshire All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	9	\$894,900	\$3,304,700
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>9</b>	<b>\$894,900</b>	<b>\$3,304,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,700	\$4,300
Business and Personal Services	2	\$260,200	\$433,600
Mining	0	\$400	\$4,000
Construction	0	\$7,800	\$21,800
Finance Insurance and Real Estate	1	\$189,700	\$563,800
Manufacturing General	2	\$267,800	\$1,059,800
Retail	0	\$2,500	\$5,600
Transportation & Communication	0	\$44,400	\$161,500
Travel and Entertainment	1	\$26,400	\$71,500
Wholesale	0	\$7,400	\$25,100
Government	0	\$6,400	\$12,400
Other	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$814,700</b>	<b>\$2,363,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,700	\$27,300
Business and Personal Services	12	\$890,600	\$1,578,600
Mining	0	\$500	\$6,800
Construction	0	\$16,000	\$52,900
Finance Insurance and Real Estate	4	\$316,200	\$1,634,400
Manufacturing General	3	\$196,400	\$899,200
Retail	3	\$159,200	\$395,500
Transportation & Communication	3	\$274,700	\$960,400
Travel and Entertainment	4	\$159,200	\$421,600
Wholesale	1	\$124,300	\$432,700
Government	0	\$37,800	\$90,400
Other	1	\$36,600	\$56,500
<b>Total</b>	<b>31</b>	<b>\$2,219,200</b>	<b>\$6,556,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>46</b>	<b>\$3,928,800</b>	<b>\$12,224,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$40,000	-\$5,100	\$34,900

## America's Debt Resolution Industry Economic Impact Study 2023: New Jersey All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	88	\$13,564,900	\$29,616,100
Creditor Institutions	5	\$655,800	\$2,022,300
<b>Total</b>	<b>93</b>	<b>\$14,220,700</b>	<b>\$31,638,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,700	\$13,000
Business and Personal Services	29	\$3,079,600	\$5,198,700
Mining	0	\$18,100	\$17,800
Construction	1	\$66,700	\$190,800
Finance Insurance and Real Estate	20	\$1,989,200	\$5,599,300
Manufacturing General	6	\$641,400	\$2,722,800
Retail	0	\$20,700	\$52,200
Transportation & Communication	5	\$730,200	\$2,252,400
Travel and Entertainment	6	\$307,100	\$656,000
Wholesale	1	\$96,100	\$344,500
Government	1	\$103,300	\$134,800
Other	0	\$0	\$0
<b>Total</b>	<b>69</b>	<b>\$7,059,100</b>	<b>\$17,182,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$55,700	\$137,700
Business and Personal Services	61	\$5,252,500	\$8,228,800
Mining	0	\$25,000	\$28,700
Construction	1	\$76,700	\$212,600
Finance Insurance and Real Estate	34	\$2,881,200	\$13,921,200
Manufacturing General	14	\$1,872,400	\$8,361,300
Retail	18	\$956,200	\$2,240,300
Transportation & Communication	11	\$1,276,400	\$3,643,700
Travel and Entertainment	18	\$751,400	\$1,706,400
Wholesale	4	\$600,700	\$1,887,300
Government	1	\$197,000	\$338,900
Other	4	\$227,200	\$296,400
<b>Total</b>	<b>167</b>	<b>\$14,172,400</b>	<b>\$41,003,300</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>329</b>	<b>\$35,452,200</b>	<b>\$89,824,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$624,900	\$126,500	\$751,400

## America's Debt Resolution Industry Economic Impact Study 2023: New Mexico All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	13	\$938,000	\$4,121,400
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>13</b>	<b>\$938,000</b>	<b>\$4,121,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,400	\$10,900
Business and Personal Services	2	\$168,400	\$357,800
Mining	0	\$16,700	\$207,100
Construction	0	\$4,700	\$19,000
Finance Insurance and Real Estate	2	\$114,700	\$537,300
Manufacturing General	1	\$51,800	\$425,200
Retail	0	\$1,900	\$5,800
Transportation & Communication	0	\$38,100	\$196,300
Travel and Entertainment	1	\$30,000	\$92,900
Wholesale	0	\$4,900	\$26,200
Government	0	\$11,900	\$32,300
Other	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$447,500</b>	<b>\$1,910,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$102,300	\$269,400
Business and Personal Services	18	\$1,154,600	\$2,199,000
Mining	0	\$31,700	\$396,100
Construction	0	\$19,900	\$76,800
Finance Insurance and Real Estate	5	\$234,600	\$2,129,700
Manufacturing General	1	\$103,500	\$1,166,800
Retail	6	\$238,900	\$661,900
Transportation & Communication	4	\$304,600	\$1,164,700
Travel and Entertainment	6	\$223,600	\$646,300
Wholesale	1	\$130,700	\$510,900
Government	1	\$59,100	\$177,800
Other	1	\$59,900	\$102,400
<b>Total</b>	<b>45</b>	<b>\$2,663,400</b>	<b>\$9,501,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>64</b>	<b>\$4,048,900</b>	<b>\$15,534,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$177,900	-\$35,300	\$142,600



## America's Debt Resolution Industry Economic Impact Study 2023: New York All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	35	\$7,171,600	\$59,584,700
Creditor Institutions	1,126	\$166,038,700	\$391,428,600
<b>Total</b>	<b>1,161</b>	<b>\$173,210,300</b>	<b>\$451,013,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$20,800	\$49,800
Business and Personal Services	461	\$50,789,800	\$81,165,300
Mining	0	\$44,100	\$76,300
Construction	4	\$384,700	\$1,124,200
Finance Insurance and Real Estate	83	\$8,673,100	\$35,381,900
Manufacturing General	14	\$1,346,600	\$5,596,200
Retail	5	\$329,600	\$790,200
Transportation & Communication	95	\$17,756,700	\$60,345,800
Travel and Entertainment	87	\$4,525,400	\$9,459,300
Wholesale	22	\$3,080,500	\$9,756,800
Government	12	\$1,539,500	\$2,030,300
Other	0	\$0	\$0
<b>Total</b>	<b>783</b>	<b>\$88,490,800</b>	<b>\$205,776,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$290,800	\$854,000
Business and Personal Services	659	\$58,711,000	\$91,690,400
Mining	0	\$87,400	\$136,500
Construction	9	\$819,000	\$2,470,100
Finance Insurance and Real Estate	159	\$21,163,700	\$94,832,800
Manufacturing General	28	\$2,281,000	\$12,915,900
Retail	187	\$10,263,400	\$24,299,400
Transportation & Communication	103	\$13,248,400	\$40,203,100
Travel and Entertainment	192	\$8,763,600	\$20,806,600
Wholesale	43	\$6,027,700	\$18,623,100
Government	17	\$2,184,400	\$3,608,200
Other	39	\$2,522,000	\$3,077,600
<b>Total</b>	<b>1,443</b>	<b>\$126,362,400</b>	<b>\$313,517,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3,387</b>	<b>\$388,063,500</b>	<b>\$970,307,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$83,967,300	\$32,409,200	\$116,376,500

## America's Debt Resolution Industry Economic Impact Study 2023: North Carolina All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	41	\$5,855,500	\$26,181,600
Creditor Institutions	6	\$542,500	\$2,104,200
<b>Total</b>	<b>47</b>	<b>\$6,398,000</b>	<b>\$28,285,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$19,500	\$58,300
Business and Personal Services	17	\$1,338,600	\$2,584,100
Mining	0	\$2,300	\$35,500
Construction	0	\$27,600	\$104,200
Finance Insurance and Real Estate	10	\$916,200	\$3,923,500
Manufacturing General	11	\$1,036,200	\$5,134,100
Retail	0	\$11,500	\$32,600
Transportation & Communication	3	\$290,700	\$1,336,900
Travel and Entertainment	4	\$149,700	\$418,700
Wholesale	0	\$51,300	\$203,500
Government	0	\$37,000	\$73,400
Other	0	\$0	\$0
<b>Total</b>	<b>45</b>	<b>\$3,880,600</b>	<b>\$13,904,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	6	\$291,200	\$1,255,200
Business and Personal Services	64	\$4,331,600	\$8,150,900
Mining	0	\$3,900	\$70,000
Construction	1	\$71,400	\$280,100
Finance Insurance and Real Estate	32	\$2,376,900	\$14,177,100
Manufacturing General	24	\$1,718,800	\$12,686,500
Retail	26	\$1,024,100	\$2,872,800
Transportation & Communication	11	\$1,089,000	\$4,324,500
Travel and Entertainment	23	\$802,200	\$2,326,200
Wholesale	5	\$557,600	\$2,092,400
Government	1	\$141,500	\$352,700
Other	3	\$112,600	\$189,300
<b>Total</b>	<b>196</b>	<b>\$12,520,800</b>	<b>\$48,777,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>288</b>	<b>\$22,799,400</b>	<b>\$90,968,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,328,700	\$13,900	\$1,342,600

## America's Debt Resolution Industry Economic Impact Study 2023: North Dakota All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	7	\$675,100	\$2,895,200
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>7</b>	<b>\$675,100</b>	<b>\$2,895,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,200	\$44,600
Business and Personal Services	1	\$92,400	\$180,400
Mining	0	\$10,900	\$162,900
Construction	0	\$3,100	\$11,800
Finance Insurance and Real Estate	1	\$93,900	\$397,300
Manufacturing General	0	\$30,300	\$250,300
Retail	0	\$1,300	\$3,700
Transportation & Communication	0	\$29,500	\$117,800
Travel and Entertainment	1	\$15,700	\$47,700
Wholesale	0	\$4,600	\$20,000
Government	0	\$5,500	\$12,700
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$297,400</b>	<b>\$1,249,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$140,400	\$648,100
Business and Personal Services	10	\$698,300	\$1,282,100
Mining	0	\$20,300	\$305,400
Construction	0	\$12,100	\$43,200
Finance Insurance and Real Estate	2	\$125,000	\$745,700
Manufacturing General	1	\$79,300	\$717,700
Retail	3	\$110,900	\$298,900
Transportation & Communication	2	\$249,200	\$877,700
Travel and Entertainment	3	\$127,600	\$345,700
Wholesale	1	\$102,700	\$372,800
Government	0	\$34,700	\$87,700
Other	0	\$33,700	\$55,200
<b>Total</b>	<b>24</b>	<b>\$1,734,200</b>	<b>\$5,780,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>34</b>	<b>\$2,706,700</b>	<b>\$9,924,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$25,900	-\$1,700	\$24,200

## America's Debt Resolution Industry Economic Impact Study 2023: Ohio All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	46	\$4,562,100	\$43,702,300
Creditor Institutions	6	\$490,600	\$1,622,900
<b>Total</b>	<b>52</b>	<b>\$5,052,700</b>	<b>\$45,325,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$21,700	\$73,100
Business and Personal Services	17	\$1,256,300	\$2,476,600
Mining	0	\$11,500	\$184,200
Construction	0	\$32,000	\$97,100
Finance Insurance and Real Estate	10	\$716,200	\$4,101,300
Manufacturing General	16	\$1,497,500	\$7,352,600
Retail	0	\$11,000	\$36,300
Transportation & Communication	4	\$286,000	\$1,507,300
Travel and Entertainment	5	\$136,500	\$498,200
Wholesale	0	\$47,400	\$231,300
Government	0	\$47,000	\$85,300
Other	0	\$0	\$0
<b>Total</b>	<b>52</b>	<b>\$4,063,100</b>	<b>\$16,643,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$140,900	\$956,500
Business and Personal Services	44	\$3,004,900	\$6,648,400
Mining	0	\$21,500	\$346,000
Construction	0	\$47,400	\$197,600
Finance Insurance and Real Estate	27	\$1,769,700	\$12,203,400
Manufacturing General	28	\$2,258,900	\$15,046,200
Retail	14	\$545,300	\$1,758,200
Transportation & Communication	6	\$688,600	\$3,246,400
Travel and Entertainment	14	\$471,900	\$1,619,700
Wholesale	4	\$341,000	\$1,551,800
Government	2	\$112,200	\$327,600
Other	3	\$143,900	\$298,700
<b>Total</b>	<b>150</b>	<b>\$9,546,200</b>	<b>\$44,200,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>254</b>	<b>\$18,662,000</b>	<b>\$106,169,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$602,000	\$27,300	\$629,300

## America's Debt Resolution Industry Economic Impact Study 2023: Oklahoma All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	32	\$2,507,500	\$9,762,400
Creditor Institutions	2	\$140,600	\$470,900
<b>Total</b>	<b>34</b>	<b>\$2,648,100</b>	<b>\$10,233,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,000	\$26,100
Business and Personal Services	11	\$704,500	\$1,442,900
Mining	0	\$77,500	\$692,000
Construction	0	\$11,900	\$46,000
Finance Insurance and Real Estate	6	\$322,300	\$1,617,600
Manufacturing General	2	\$175,500	\$1,166,300
Retail	0	\$6,000	\$18,000
Transportation & Communication	2	\$152,900	\$730,200
Travel and Entertainment	3	\$79,300	\$252,700
Wholesale	0	\$22,700	\$99,900
Government	0	\$39,600	\$116,400
Other	0	\$0	\$0
<b>Total</b>	<b>24</b>	<b>\$1,600,200</b>	<b>\$6,208,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$168,200	\$641,500
Business and Personal Services	31	\$2,011,800	\$3,755,600
Mining	1	\$150,100	\$1,358,900
Construction	0	\$32,200	\$123,200
Finance Insurance and Real Estate	12	\$530,700	\$4,331,700
Manufacturing General	5	\$396,800	\$3,084,700
Retail	11	\$417,300	\$1,207,700
Transportation & Communication	6	\$515,900	\$2,011,100
Travel and Entertainment	11	\$355,800	\$1,079,800
Wholesale	3	\$227,800	\$879,400
Government	1	\$110,500	\$377,900
Other	2	\$74,900	\$125,300
<b>Total</b>	<b>88</b>	<b>\$4,992,000</b>	<b>\$18,976,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>146</b>	<b>\$9,240,300</b>	<b>\$35,418,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$418,000	-\$32,200	\$385,800

## America's Debt Resolution Industry Economic Impact Study 2023: Oregon All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	30	\$2,963,200	\$10,554,300
Creditor Institutions	2	\$158,100	\$542,300
<b>Total</b>	<b>32</b>	<b>\$3,121,300</b>	<b>\$11,096,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$34,600	\$63,500
Business and Personal Services	10	\$825,300	\$1,526,100
Mining	0	\$1,300	\$17,700
Construction	0	\$23,300	\$72,300
Finance Insurance and Real Estate	6	\$450,700	\$1,689,900
Manufacturing General	5	\$524,100	\$2,417,700
Retail	0	\$7,400	\$18,000
Transportation & Communication	2	\$162,400	\$669,600
Travel and Entertainment	2	\$95,800	\$259,200
Wholesale	0	\$27,100	\$100,200
Government	0	\$36,800	\$77,400
Other	0	\$0	\$0
<b>Total</b>	<b>25</b>	<b>\$2,188,800</b>	<b>\$6,911,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	5	\$189,900	\$564,500
Business and Personal Services	21	\$1,499,700	\$2,665,600
Mining	0	\$1,900	\$29,500
Construction	0	\$27,700	\$92,000
Finance Insurance and Real Estate	8	\$625,900	\$3,808,900
Manufacturing General	9	\$670,500	\$3,849,000
Retail	6	\$281,400	\$694,800
Transportation & Communication	4	\$422,000	\$1,445,000
Travel and Entertainment	7	\$265,400	\$705,000
Wholesale	2	\$188,600	\$662,600
Government	0	\$73,100	\$195,900
Other	2	\$74,900	\$115,000
<b>Total</b>	<b>64</b>	<b>\$4,321,000</b>	<b>\$14,827,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>121</b>	<b>\$9,631,100</b>	<b>\$32,836,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$115,600	\$27,000	\$142,600

## America's Debt Resolution Industry Economic Impact Study 2023: Pennsylvania All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	76	\$7,647,600	\$26,733,400
Creditor Institutions	506	\$57,195,800	\$157,451,300
<b>Total</b>	<b>582</b>	<b>\$64,843,400</b>	<b>\$184,184,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$30,300	\$66,800
Business and Personal Services	236	\$20,117,900	\$35,839,100
Mining	0	\$29,600	\$367,200
Construction	3	\$203,300	\$610,500
Finance Insurance and Real Estate	52	\$3,253,600	\$14,534,800
Manufacturing General	19	\$1,693,300	\$7,907,400
Retail	3	\$158,600	\$407,600
Transportation & Communication	45	\$6,627,200	\$21,839,500
Travel and Entertainment	48	\$1,809,700	\$4,188,500
Wholesale	9	\$1,097,000	\$3,936,500
Government	7	\$707,600	\$1,103,400
Other	0	\$0	\$0
<b>Total</b>	<b>422</b>	<b>\$35,728,100</b>	<b>\$90,801,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$260,900	\$947,100
Business and Personal Services	372	\$27,616,200	\$46,541,300
Mining	0	\$55,900	\$719,900
Construction	6	\$409,500	\$1,272,900
Finance Insurance and Real Estate	87	\$5,971,300	\$38,397,000
Manufacturing General	29	\$2,599,000	\$15,422,500
Retail	113	\$4,766,200	\$12,371,300
Transportation & Communication	56	\$6,022,100	\$19,305,200
Travel and Entertainment	107	\$3,674,200	\$9,771,500
Wholesale	21	\$2,429,400	\$8,338,300
Government	10	\$997,900	\$2,153,500
Other	25	\$1,195,800	\$1,832,700
<b>Total</b>	<b>834</b>	<b>\$55,998,400</b>	<b>\$157,073,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>1,838</b>	<b>\$156,569,900</b>	<b>\$432,059,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$30,725,200	\$9,235,200	\$39,960,400

## America's Debt Resolution Industry Economic Impact Study 2023: Rhode Island All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	6	\$653,600	\$2,594,300
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>6</b>	<b>\$653,600</b>	<b>\$2,594,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,300
Business and Personal Services	2	\$152,300	\$278,500
Mining	0	\$100	\$1,700
Construction	0	\$4,800	\$14,600
Finance Insurance and Real Estate	1	\$147,800	\$514,200
Manufacturing General	1	\$74,700	\$319,200
Retail	0	\$1,400	\$3,700
Transportation & Communication	0	\$27,300	\$120,700
Travel and Entertainment	1	\$17,900	\$49,700
Wholesale	0	\$4,300	\$18,700
Government	0	\$5,400	\$8,900
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$436,600</b>	<b>\$1,331,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$5,100	\$11,700
Business and Personal Services	10	\$731,700	\$1,330,600
Mining	0	\$400	\$2,900
Construction	0	\$12,600	\$43,700
Finance Insurance and Real Estate	2	\$214,900	\$1,154,300
Manufacturing General	1	\$126,900	\$646,300
Retail	3	\$115,400	\$302,700
Transportation & Communication	2	\$246,600	\$871,700
Travel and Entertainment	4	\$135,000	\$359,300
Wholesale	1	\$104,800	\$378,900
Government	0	\$34,700	\$82,100
Other	1	\$32,500	\$50,700
<b>Total</b>	<b>24</b>	<b>\$1,760,600</b>	<b>\$5,234,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>35</b>	<b>\$2,850,800</b>	<b>\$9,160,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$8,300	-\$1,300	\$7,000



## America's Debt Resolution Industry Economic Impact Study 2023: South Carolina All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	69	\$9,116,800	\$19,717,500
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>69</b>	<b>\$9,116,800</b>	<b>\$19,717,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,700	\$24,900
Business and Personal Services	25	\$1,671,500	\$3,213,400
Mining	0	\$1,600	\$27,400
Construction	1	\$41,500	\$172,100
Finance Insurance and Real Estate	13	\$874,400	\$3,114,200
Manufacturing General	9	\$900,400	\$4,274,000
Retail	0	\$14,400	\$41,300
Transportation & Communication	4	\$392,200	\$1,295,000
Travel and Entertainment	6	\$197,600	\$513,900
Wholesale	0	\$46,900	\$185,100
Government	1	\$59,700	\$134,200
Other	0	\$0	\$0
<b>Total</b>	<b>59</b>	<b>\$4,209,900</b>	<b>\$12,995,500</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$37,400	\$279,500
Business and Personal Services	40	\$2,690,300	\$4,394,200
Mining	0	\$2,500	\$45,800
Construction	1	\$51,300	\$179,400
Finance Insurance and Real Estate	15	\$870,700	\$6,189,400
Manufacturing General	11	\$873,200	\$5,445,100
Retail	15	\$591,400	\$1,581,600
Transportation & Communication	7	\$767,100	\$2,275,400
Travel and Entertainment	17	\$549,000	\$1,439,000
Wholesale	3	\$323,400	\$1,064,000
Government	1	\$123,600	\$303,600
Other	3	\$127,700	\$182,500
<b>Total</b>	<b>115</b>	<b>\$7,007,600</b>	<b>\$23,379,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>243</b>	<b>\$20,334,300</b>	<b>\$56,092,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$46,900	-\$6,300	\$40,600

## America's Debt Resolution Industry Economic Impact Study 2023: South Dakota All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	8	\$1,674,600	\$8,685,800
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$1,674,600</b>	<b>\$8,685,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,900	\$55,000
Business and Personal Services	2	\$124,600	\$237,900
Mining	0	\$1,300	\$10,200
Construction	0	\$4,100	\$12,500
Finance Insurance and Real Estate	1	\$106,800	\$565,400
Manufacturing General	1	\$47,700	\$245,100
Retail	0	\$1,700	\$5,200
Transportation & Communication	0	\$47,600	\$198,800
Travel and Entertainment	1	\$22,700	\$76,800
Wholesale	0	\$6,700	\$30,800
Government	0	\$6,600	\$16,100
Other	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$382,700</b>	<b>\$1,453,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$194,000	\$942,100
Business and Personal Services	15	\$1,155,600	\$2,229,500
Mining	0	\$2,000	\$19,100
Construction	0	\$19,500	\$70,600
Finance Insurance and Real Estate	3	\$268,800	\$1,712,000
Manufacturing General	1	\$133,300	\$971,100
Retail	5	\$192,400	\$553,200
Transportation & Communication	3	\$315,300	\$1,198,100
Travel and Entertainment	6	\$192,500	\$564,800
Wholesale	1	\$140,400	\$540,000
Government	0	\$50,300	\$146,400
Other	1	\$53,300	\$95,500
<b>Total</b>	<b>38</b>	<b>\$2,717,400</b>	<b>\$9,042,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>51</b>	<b>\$4,774,700</b>	<b>\$19,182,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$76,000	-\$13,500	\$62,500

## America's Debt Resolution Industry Economic Impact Study 2023: Tennessee All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	74	\$7,588,000	\$29,610,900
Creditor Institutions	2	\$164,800	\$537,000
<b>Total</b>	<b>76</b>	<b>\$7,752,800</b>	<b>\$30,147,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$9,300	\$32,500
Business and Personal Services	26	\$2,029,800	\$3,741,100
Mining	0	\$4,400	\$52,400
Construction	1	\$60,400	\$176,800
Finance Insurance and Real Estate	15	\$1,127,100	\$3,999,100
Manufacturing General	7	\$609,400	\$3,179,300
Retail	0	\$17,300	\$49,300
Transportation & Communication	4	\$386,600	\$1,649,200
Travel and Entertainment	6	\$233,300	\$655,100
Wholesale	1	\$57,800	\$245,300
Government	1	\$79,500	\$230,500
Other	0	\$0	\$0
<b>Total</b>	<b>61</b>	<b>\$4,614,900</b>	<b>\$14,010,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	7	\$22,800	\$379,000
Business and Personal Services	64	\$4,705,900	\$8,297,600
Mining	0	\$6,100	\$82,400
Construction	2	\$88,000	\$280,000
Finance Insurance and Real Estate	23	\$1,706,100	\$10,175,400
Manufacturing General	16	\$1,337,500	\$8,953,500
Retail	22	\$983,600	\$2,681,300
Transportation & Communication	10	\$957,400	\$3,352,100
Travel and Entertainment	23	\$805,600	\$2,278,600
Wholesale	4	\$483,700	\$1,846,800
Government	2	\$230,600	\$786,100
Other	4	\$166,200	\$264,000
<b>Total</b>	<b>177</b>	<b>\$11,493,500</b>	<b>\$39,376,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>314</b>	<b>\$23,861,200</b>	<b>\$83,535,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$843,300	-\$73,800	\$769,500

## America's Debt Resolution Industry Economic Impact Study 2023: Texas All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	450	\$50,646,500	\$156,413,100
Creditor Institutions	418	\$36,407,900	\$123,177,800
<b>Total</b>	<b>868</b>	<b>\$87,054,400</b>	<b>\$279,590,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$38,700	\$130,200
Business and Personal Services	375	\$29,541,100	\$54,980,100
Mining	3	\$1,115,500	\$3,612,900
Construction	7	\$453,200	\$1,554,900
Finance Insurance and Real Estate	141	\$9,680,000	\$35,966,400
Manufacturing General	26	\$2,782,200	\$17,514,600
Retail	4	\$220,300	\$615,000
Transportation & Communication	69	\$6,624,800	\$29,078,100
Travel and Entertainment	77	\$2,656,800	\$6,686,900
Wholesale	13	\$1,497,300	\$5,596,000
Government	9	\$802,200	\$1,872,900
Other	0	\$0	\$0
<b>Total</b>	<b>726</b>	<b>\$55,412,100</b>	<b>\$157,608,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	29	\$572,000	\$2,682,100
Business and Personal Services	533	\$36,047,100	\$63,761,700
Mining	5	\$2,091,300	\$6,711,400
Construction	9	\$651,600	\$2,243,500
Finance Insurance and Real Estate	194	\$13,258,800	\$75,575,000
Manufacturing General	51	\$4,439,300	\$36,166,700
Retail	188	\$7,766,600	\$21,372,400
Transportation & Communication	101	\$8,671,800	\$32,709,900
Travel and Entertainment	203	\$6,310,000	\$17,774,500
Wholesale	42	\$4,415,000	\$16,173,700
Government	14	\$1,379,400	\$4,083,900
Other	39	\$1,531,000	\$2,421,100
<b>Total</b>	<b>1,408</b>	<b>\$87,133,900</b>	<b>\$281,675,900</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>3,002</b>	<b>\$229,600,400</b>	<b>\$718,874,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$24,757,600	\$4,400,800	\$29,158,400

## America's Debt Resolution Industry Economic Impact Study 2023: Utah All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	47	\$4,071,900	\$33,900,300
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>47</b>	<b>\$4,071,900</b>	<b>\$33,900,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,600	\$10,100
Business and Personal Services	16	\$1,110,300	\$2,251,800
Mining	0	\$12,100	\$122,700
Construction	0	\$31,900	\$119,800
Finance Insurance and Real Estate	11	\$621,600	\$3,185,300
Manufacturing General	7	\$602,300	\$2,865,100
Retail	0	\$10,900	\$31,200
Transportation & Communication	3	\$270,900	\$1,441,200
Travel and Entertainment	4	\$116,200	\$420,500
Wholesale	0	\$35,400	\$165,400
Government	1	\$52,600	\$108,100
Other	0	\$0	\$0
<b>Total</b>	<b>42</b>	<b>\$2,867,800</b>	<b>\$10,721,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$65,600	\$209,800
Business and Personal Services	32	\$2,049,100	\$4,534,100
Mining	0	\$17,700	\$179,900
Construction	0	\$37,900	\$167,000
Finance Insurance and Real Estate	15	\$808,900	\$5,557,400
Manufacturing General	7	\$480,900	\$3,734,200
Retail	11	\$500,200	\$1,435,500
Transportation & Communication	7	\$654,100	\$2,849,600
Travel and Entertainment	12	\$355,500	\$1,219,900
Wholesale	3	\$271,400	\$1,196,600
Government	1	\$95,700	\$288,000
Other	2	\$96,600	\$178,800
<b>Total</b>	<b>92</b>	<b>\$5,433,600</b>	<b>\$21,550,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>181</b>	<b>\$12,373,300</b>	<b>\$66,172,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$193,500	-\$25,600	\$167,900

## America's Debt Resolution Industry Economic Impact Study 2023: Vermont All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	3	\$236,700	\$805,500
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$236,700</b>	<b>\$805,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,500	\$6,100
Business and Personal Services	1	\$53,700	\$102,300
Mining	0	\$500	\$4,400
Construction	0	\$1,700	\$6,000
Finance Insurance and Real Estate	0	\$38,000	\$156,400
Manufacturing General	1	\$73,700	\$365,600
Retail	0	\$600	\$1,600
Transportation & Communication	0	\$10,900	\$46,600
Travel and Entertainment	0	\$6,800	\$20,400
Wholesale	0	\$1,300	\$6,300
Government	0	\$1,900	\$3,000
Other	0	\$0	\$0
<b>Total</b>	<b>2</b>	<b>\$191,600</b>	<b>\$718,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,100	\$69,000
Business and Personal Services	8	\$598,700	\$1,082,500
Mining	0	\$700	\$7,500
Construction	0	\$10,700	\$37,600
Finance Insurance and Real Estate	1	\$67,400	\$457,700
Manufacturing General	1	\$100,600	\$679,400
Retail	2	\$91,100	\$242,800
Transportation & Communication	2	\$223,800	\$777,600
Travel and Entertainment	2	\$113,000	\$299,600
Wholesale	1	\$91,600	\$330,700
Government	0	\$30,300	\$72,700
Other	0	\$28,000	\$44,000
<b>Total</b>	<b>17</b>	<b>\$1,378,000</b>	<b>\$4,101,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>22</b>	<b>\$1,806,300</b>	<b>\$5,625,300</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$200	\$0	\$200

## America's Debt Resolution Industry Economic Impact Study 2023: Virginia All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	108	\$11,147,500	\$58,121,000
Creditor Institutions	3	\$326,700	\$1,154,500
<b>Total</b>	<b>111</b>	<b>\$11,474,200</b>	<b>\$59,275,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,700	\$32,200
Business and Personal Services	32	\$3,302,300	\$5,859,600
Mining	0	\$8,200	\$74,500
Construction	1	\$64,000	\$247,900
Finance Insurance and Real Estate	21	\$1,459,700	\$5,868,500
Manufacturing General	5	\$414,700	\$2,182,200
Retail	0	\$20,400	\$65,700
Transportation & Communication	6	\$570,100	\$2,870,400
Travel and Entertainment	9	\$300,300	\$932,200
Wholesale	1	\$78,900	\$349,500
Government	2	\$156,600	\$318,000
Other	0	\$0	\$0
<b>Total</b>	<b>77</b>	<b>\$6,387,900</b>	<b>\$18,800,700</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$67,700	\$403,900
Business and Personal Services	72	\$5,076,000	\$9,785,500
Mining	0	\$14,300	\$133,500
Construction	2	\$84,900	\$351,100
Finance Insurance and Real Estate	27	\$1,977,800	\$12,980,200
Manufacturing General	12	\$790,900	\$5,919,300
Retail	24	\$965,500	\$2,985,700
Transportation & Communication	13	\$1,147,100	\$4,980,000
Travel and Entertainment	25	\$832,100	\$2,579,900
Wholesale	5	\$516,000	\$2,097,300
Government	3	\$264,800	\$761,100
Other	5	\$260,800	\$405,300
<b>Total</b>	<b>192</b>	<b>\$11,997,900</b>	<b>\$43,382,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>380</b>	<b>\$29,860,000</b>	<b>\$121,459,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$859,900	-\$53,800	\$806,100

## America's Debt Resolution Industry Economic Impact Study 2023: Washington All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	38	\$4,536,400	\$17,403,900
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>38</b>	<b>\$4,536,400</b>	<b>\$17,403,900</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$40,400	\$70,400
Business and Personal Services	10	\$996,300	\$1,777,700
Mining	0	\$4,300	\$30,700
Construction	0	\$27,700	\$86,200
Finance Insurance and Real Estate	7	\$628,500	\$2,388,600
Manufacturing General	4	\$345,100	\$2,101,400
Retail	0	\$9,300	\$22,600
Transportation & Communication	2	\$291,200	\$1,146,300
Travel and Entertainment	3	\$108,400	\$306,500
Wholesale	0	\$30,700	\$131,300
Government	0	\$54,200	\$129,100
Other	0	\$0	\$0
<b>Total</b>	<b>26</b>	<b>\$2,536,100</b>	<b>\$8,190,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$444,000	\$1,077,400
Business and Personal Services	36	\$2,780,400	\$4,959,600
Mining	0	\$6,900	\$55,100
Construction	0	\$58,100	\$190,200
Finance Insurance and Real Estate	19	\$1,371,700	\$8,589,900
Manufacturing General	11	\$821,400	\$5,534,700
Retail	11	\$635,700	\$1,506,400
Transportation & Communication	7	\$790,100	\$2,798,600
Travel and Entertainment	12	\$451,300	\$1,288,200
Wholesale	3	\$321,700	\$1,187,400
Government	2	\$179,600	\$504,800
Other	2	\$141,900	\$206,200
<b>Total</b>	<b>111</b>	<b>\$8,002,800</b>	<b>\$27,898,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>175</b>	<b>\$15,075,300</b>	<b>\$53,493,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$552,000	-\$95,500	\$456,500



## America's Debt Resolution Industry Economic Impact Study 2023: West Virginia All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	5	\$388,200	\$1,585,000
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>5</b>	<b>\$388,200</b>	<b>\$1,585,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$4,400	\$8,700
Business and Personal Services	1	\$92,600	\$162,800
Mining	0	\$31,600	\$276,700
Construction	0	\$2,500	\$9,600
Finance Insurance and Real Estate	1	\$55,600	\$269,100
Manufacturing General	1	\$96,700	\$552,900
Retail	0	\$800	\$2,500
Transportation & Communication	0	\$17,100	\$82,400
Travel and Entertainment	0	\$10,400	\$32,000
Wholesale	0	\$2,400	\$11,600
Government	0	\$5,500	\$12,600
Other	0	\$0	\$0
<b>Total</b>	<b>3</b>	<b>\$319,600</b>	<b>\$1,420,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$2,900	\$72,000
Business and Personal Services	9	\$640,300	\$1,169,200
Mining	0	\$59,700	\$525,600
Construction	0	\$11,100	\$39,700
Finance Insurance and Real Estate	1	\$100,000	\$783,200
Manufacturing General	1	\$165,000	\$1,208,900
Retail	2	\$96,800	\$264,200
Transportation & Communication	2	\$230,900	\$811,200
Travel and Entertainment	3	\$118,200	\$318,400
Wholesale	1	\$94,500	\$343,500
Government	0	\$32,100	\$80,100
Other	0	\$30,200	\$49,000
<b>Total</b>	<b>20</b>	<b>\$1,581,700</b>	<b>\$5,665,000</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>28</b>	<b>\$2,289,500</b>	<b>\$8,670,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,800	-\$400	\$5,400

## America's Debt Resolution Industry Economic Impact Study 2023: Wisconsin All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	36	\$3,167,600	\$12,011,400
Creditor Institutions	0	\$0	\$0
<b>Total</b>	<b>36</b>	<b>\$3,167,600</b>	<b>\$12,011,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,800	\$68,900
Business and Personal Services	10	\$739,400	\$1,421,100
Mining	0	\$2,500	\$18,300
Construction	0	\$25,300	\$82,900
Finance Insurance and Real Estate	8	\$527,800	\$2,130,000
Manufacturing General	11	\$856,200	\$3,869,700
Retail	0	\$7,700	\$22,600
Transportation & Communication	2	\$159,100	\$707,000
Travel and Entertainment	3	\$89,200	\$265,900
Wholesale	0	\$24,300	\$97,300
Government	0	\$28,600	\$54,600
Other	0	\$0	\$0
<b>Total</b>	<b>34</b>	<b>\$2,482,900</b>	<b>\$8,738,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	8	\$283,600	\$1,166,600
Business and Personal Services	37	\$2,588,700	\$4,811,000
Mining	0	\$4,400	\$34,400
Construction	0	\$44,300	\$153,000
Finance Insurance and Real Estate	17	\$1,143,000	\$7,227,000
Manufacturing General	21	\$1,650,600	\$10,614,000
Retail	13	\$482,000	\$1,373,700
Transportation & Communication	6	\$563,900	\$2,054,900
Travel and Entertainment	12	\$380,400	\$1,129,800
Wholesale	3	\$274,500	\$1,003,300
Government	1	\$96,600	\$259,800
Other	3	\$130,000	\$215,700
<b>Total</b>	<b>121</b>	<b>\$7,642,000</b>	<b>\$30,043,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>191</b>	<b>\$13,292,500</b>	<b>\$50,792,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$466,400	-\$63,200	\$403,200

## America's Debt Resolution Industry Economic Impact Study 2023: Wyoming All Segments

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	2	\$210,300	\$803,400
Creditor Institutions	7	\$565,900	\$1,985,300
<b>Total</b>	<b>9</b>	<b>\$776,200</b>	<b>\$2,788,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,800	\$6,800
Business and Personal Services	2	\$175,500	\$359,700
Mining	0	\$31,500	\$168,000
Construction	0	\$2,100	\$8,700
Finance Insurance and Real Estate	1	\$47,000	\$281,300
Manufacturing General	0	\$24,900	\$315,100
Retail	0	\$2,000	\$5,900
Transportation & Communication	0	\$52,000	\$236,100
Travel and Entertainment	1	\$20,500	\$62,100
Wholesale	0	\$9,200	\$39,500
Government	0	\$7,700	\$17,400
Other	0	\$0	\$0
<b>Total</b>	<b>4</b>	<b>\$375,200</b>	<b>\$1,500,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$28,300	\$139,200
Business and Personal Services	10	\$680,100	\$1,244,700
Mining	0	\$61,600	\$324,200
Construction	0	\$12,500	\$45,400
Finance Insurance and Real Estate	1	\$59,900	\$556,600
Manufacturing General	0	\$33,600	\$616,000
Retail	3	\$113,200	\$313,800
Transportation & Communication	2	\$251,600	\$888,400
Travel and Entertainment	3	\$133,200	\$365,300
Wholesale	1	\$102,300	\$373,200
Government	0	\$35,200	\$88,600
Other	0	\$33,200	\$53,700
<b>Total</b>	<b>21</b>	<b>\$1,544,700</b>	<b>\$5,009,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>34</b>	<b>\$2,696,100</b>	<b>\$9,298,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$250,200	\$25,500	\$275,700

## Appendix F

### Economic Impact of Debt Settlement Industry if Debt Settlement Were Widely Available

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#### Current Total Impact

(\$ Millions)	Jobs	Wages	Output
Direct	9,968	\$ 1,012.08	\$ 3,603.68
Supplier	7,859	\$ 630.84	\$ 1,758.86
Induced	14,414	\$ 958.11	\$ 2,065.14
<b>Total</b>	<b>32,241</b>	<b>\$ 2,601.03</b>	<b>\$ 7,427.68</b>

	Federal	State/Local	Total
Taxes	\$ 429.51	\$ 126.84	\$ 556.35

#### Marginal Impact

(\$ Millions)	Jobs	Wages	Output
Direct	2,371	\$ 253.37	\$ 920.64
Supplier	1,791	\$ 148.81	\$ 413.18
Induced	3,577	\$ 247.35	\$ 770.48
<b>Total</b>	<b>7,739</b>	<b>\$ 649.53</b>	<b>\$ 2,104.31</b>

	Federal	State/Local	Total
Taxes	\$ 119.2	\$ (7.5)	\$ 111.70

#### Total Impact if Debt Resolution were Generally Available in All States

(\$ Millions)	Jobs	Wages	Output
Direct	12,339	\$ 1,265.45	\$ 4,524.32
Supplier	9,650	\$ 779.66	\$ 2,172.04
Induced	17,991	\$ 1,205.46	\$ 2,835.62
<b>Total</b>	<b>39,980</b>	<b>\$ 3,250.56</b>	<b>\$ 9,531.98</b>

	Federal	State/Local	Total
Taxes	\$ 548.8	\$ 119.3	\$ 668.06

## Appendix F

### Economic Impact of Debt Resolution Industry in States Were They to Make It Widely Available

## America's Debt Resolution Industry Economic Impact Study 2023: Connecticut Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	25	\$3,522,700	\$10,183,000
Creditor Institutions	6	\$798,600	\$3,098,600
<b>Total</b>	<b>31</b>	<b>\$4,321,300</b>	<b>\$13,281,600</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,500
Business and Personal Services	13	\$1,305,600	\$2,209,900
Mining	0	\$0	\$3,200
Construction	0	\$13,800	\$39,700
Finance Insurance and Real Estate	3	\$312,000	\$1,088,600
Manufacturing General	1	\$81,700	\$320,100
Retail	0	\$9,500	\$23,500
Transportation & Communication	2	\$393,200	\$1,492,400
Travel and Entertainment	2	\$123,800	\$275,000
Wholesale	1	\$80,200	\$266,500
Government	0	\$36,500	\$72,400
Other	0	\$0	\$0
<b>Total</b>	<b>22</b>	<b>\$2,356,900</b>	<b>\$5,792,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,400	\$22,200
Business and Personal Services	29	\$2,390,100	\$3,989,600
Mining	0	\$0	\$7,400
Construction	0	\$37,100	\$112,600
Finance Insurance and Real Estate	7	\$909,000	\$4,155,300
Manufacturing General	1	\$149,600	\$647,200
Retail	9	\$445,000	\$1,084,400
Transportation & Communication	4	\$504,900	\$1,734,500
Travel and Entertainment	8	\$348,400	\$875,100
Wholesale	2	\$244,900	\$835,900
Government	0	\$89,200	\$227,800
Other	2	\$82,000	\$109,400
<b>Total</b>	<b>62</b>	<b>\$5,208,600</b>	<b>\$13,801,400</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>115</b>	<b>\$11,886,800</b>	<b>\$32,875,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,139,100	-\$138,300	\$2,000,800

## America's Debt Resolution Industry Economic Impact Study 2023: Georgia Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	130	\$11,736,700	\$39,693,600
Creditor Institutions	19	\$2,380,300	\$15,386,200
<b>Total</b>	<b>149</b>	<b>\$14,117,000</b>	<b>\$55,079,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,300	\$19,400
Business and Personal Services	82	\$5,872,400	\$11,537,500
Mining	0	\$2,700	\$18,000
Construction	1	\$46,400	\$186,600
Finance Insurance and Real Estate	15	\$926,900	\$4,780,200
Manufacturing General	2	\$238,700	\$1,185,100
Retail	1	\$40,800	\$115,000
Transportation & Communication	16	\$1,863,400	\$7,452,600
Travel and Entertainment	13	\$472,400	\$1,188,200
Wholesale	3	\$340,200	\$1,324,700
Government	1	\$126,200	\$223,500
Other	0	\$0	\$0
<b>Total</b>	<b>134</b>	<b>\$9,938,400</b>	<b>\$28,030,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$83,500	\$369,500
Business and Personal Services	114	\$7,509,700	\$14,070,000
Mining	0	\$4,400	\$36,200
Construction	2	\$106,200	\$441,500
Finance Insurance and Real Estate	26	\$1,843,600	\$12,789,600
Manufacturing General	8	\$536,000	\$3,333,500
Retail	40	\$1,614,200	\$4,590,600
Transportation & Communication	22	\$2,022,000	\$7,439,900
Travel and Entertainment	42	\$1,266,900	\$3,830,400
Wholesale	9	\$828,600	\$3,316,800
Government	2	\$215,900	\$505,500
Other	7	\$232,300	\$381,000
<b>Total</b>	<b>274</b>	<b>\$16,263,300</b>	<b>\$51,104,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>557</b>	<b>\$40,318,700</b>	<b>\$134,215,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$7,281,000	-\$272,900	\$7,008,100

## America's Debt Resolution Industry Economic Impact Study 2023: Hawaii Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	11	\$793,100	\$2,947,000
Creditor Institutions	2	\$203,600	\$770,000
<b>Total</b>	<b>13</b>	<b>\$996,700</b>	<b>\$3,717,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,100
Business and Personal Services	5	\$336,000	\$686,600
Mining	0	\$100	\$1,400
Construction	0	\$4,900	\$16,000
Finance Insurance and Real Estate	1	\$81,600	\$348,200
Manufacturing General	0	\$4,100	\$42,900
Retail	0	\$2,700	\$8,000
Transportation & Communication	1	\$95,500	\$396,100
Travel and Entertainment	1	\$36,200	\$97,500
Wholesale	0	\$17,800	\$69,700
Government	0	\$13,500	\$25,500
Other	0	\$0	\$0
<b>Total</b>	<b>8</b>	<b>\$593,000</b>	<b>\$1,693,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$12,100	\$27,300
Business and Personal Services	10	\$674,700	\$1,201,600
Mining	0	\$200	\$2,500
Construction	0	\$13,000	\$45,700
Finance Insurance and Real Estate	2	\$125,700	\$1,035,600
Manufacturing General	0	\$23,800	\$187,500
Retail	2	\$125,300	\$355,200
Transportation & Communication	2	\$153,500	\$576,000
Travel and Entertainment	3	\$132,300	\$360,800
Wholesale	0	\$72,300	\$279,300
Government	0	\$30,600	\$81,000
Other	0	\$28,600	\$37,600
<b>Total</b>	<b>19</b>	<b>\$1,392,100</b>	<b>\$4,190,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>40</b>	<b>\$2,981,800</b>	<b>\$9,600,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$447,200	-\$42,600	\$404,600

## America's Debt Resolution Industry Economic Impact Study 2023: Illinois Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	106	\$14,888,400	\$38,550,700
Creditor Institutions	35	\$4,385,500	\$17,535,100
<b>Total</b>	<b>141</b>	<b>\$19,273,900</b>	<b>\$56,085,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,600	\$33,200
Business and Personal Services	66	\$6,468,900	\$10,932,100
Mining	0	\$4,900	\$39,700
Construction	0	\$55,200	\$186,200
Finance Insurance and Real Estate	16	\$1,537,800	\$5,142,300
Manufacturing General	4	\$415,500	\$1,858,700
Retail	1	\$39,300	\$106,200
Transportation & Communication	13	\$1,941,400	\$6,948,500
Travel and Entertainment	12	\$556,300	\$1,219,000
Wholesale	2	\$362,300	\$1,216,000
Government	1	\$163,700	\$220,000
Other	0	\$0	\$0
<b>Total</b>	<b>115</b>	<b>\$11,551,900</b>	<b>\$27,901,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$103,400	\$530,900
Business and Personal Services	126	\$10,035,100	\$17,291,600
Mining	0	\$10,400	\$85,000
Construction	2	\$131,900	\$454,400
Finance Insurance and Real Estate	33	\$3,169,900	\$15,979,500
Manufacturing General	9	\$874,700	\$5,562,100
Retail	38	\$1,806,500	\$4,822,100
Transportation & Communication	22	\$2,304,100	\$7,813,400
Travel and Entertainment	40	\$1,590,500	\$4,224,600
Wholesale	8	\$1,058,100	\$3,601,700
Government	2	\$312,000	\$527,200
Other	8	\$469,800	\$620,700
<b>Total</b>	<b>291</b>	<b>\$21,866,400</b>	<b>\$61,513,200</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>547</b>	<b>\$52,692,200</b>	<b>\$145,500,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$9,214,000	-\$627,300	\$8,586,700



## America's Debt Resolution Industry Economic Impact Study 2023: Iowa Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	53	\$4,093,900	\$16,122,100
Creditor Institutions	12	\$1,204,500	\$4,845,600
<b>Total</b>	<b>65</b>	<b>\$5,298,400</b>	<b>\$20,967,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,400	\$38,700
Business and Personal Services	24	\$1,600,400	\$3,336,200
Mining	0	\$500	\$6,200
Construction	0	\$19,200	\$73,300
Finance Insurance and Real Estate	6	\$313,800	\$1,561,500
Manufacturing General	1	\$76,800	\$380,300
Retail	0	\$15,200	\$44,200
Transportation & Communication	5	\$471,900	\$2,248,200
Travel and Entertainment	5	\$163,800	\$458,500
Wholesale	1	\$103,400	\$419,300
Government	1	\$52,300	\$106,800
Other	0	\$0	\$0
<b>Total</b>	<b>43</b>	<b>\$2,828,700</b>	<b>\$8,673,200</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$220,000	\$744,000
Business and Personal Services	34	\$1,970,500	\$3,827,300
Mining	0	\$800	\$11,500
Construction	0	\$34,100	\$135,000
Finance Insurance and Real Estate	6	\$403,400	\$3,068,600
Manufacturing General	3	\$233,100	\$1,639,000
Retail	12	\$424,000	\$1,255,600
Transportation & Communication	6	\$471,000	\$1,936,000
Travel and Entertainment	12	\$338,200	\$1,060,400
Wholesale	2	\$219,200	\$871,500
Government	1	\$77,700	\$219,300
Other	3	\$100,700	\$183,400
<b>Total</b>	<b>82</b>	<b>\$4,492,700</b>	<b>\$14,951,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>190</b>	<b>\$12,619,800</b>	<b>\$44,592,500</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$2,051,100	-\$148,700	\$1,902,400

## America's Debt Resolution Industry Economic Impact Study 2023: Kansas Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	30	\$2,204,500	\$9,565,200
Creditor Institutions	12	\$960,400	\$3,258,600
<b>Total</b>	<b>42</b>	<b>\$3,164,900</b>	<b>\$12,823,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$6,900	\$21,500
Business and Personal Services	16	\$1,120,700	\$2,423,500
Mining	0	\$4,200	\$62,900
Construction	0	\$12,100	\$47,700
Finance Insurance and Real Estate	4	\$310,600	\$1,201,300
Manufacturing General	0	\$51,800	\$347,500
Retail	0	\$8,500	\$28,600
Transportation & Communication	3	\$281,100	\$1,394,200
Travel and Entertainment	3	\$99,900	\$286,900
Wholesale	1	\$65,100	\$260,700
Government	0	\$32,400	\$81,600
Other	0	\$0	\$0
<b>Total</b>	<b>27</b>	<b>\$1,993,300</b>	<b>\$6,156,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	1	\$131,800	\$455,600
Business and Personal Services	24	\$1,541,700	\$3,012,900
Mining	0	\$8,100	\$121,400
Construction	0	\$24,400	\$99,100
Finance Insurance and Real Estate	5	\$396,100	\$2,500,100
Manufacturing General	3	\$148,600	\$1,295,600
Retail	8	\$296,800	\$945,500
Transportation & Communication	5	\$347,100	\$1,482,400
Travel and Entertainment	8	\$250,800	\$798,100
Wholesale	2	\$169,200	\$661,000
Government	0	\$62,900	\$207,300
Other	2	\$65,500	\$109,800
<b>Total</b>	<b>58</b>	<b>\$3,443,000</b>	<b>\$11,688,800</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>127</b>	<b>\$8,601,200</b>	<b>\$30,669,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,439,900	-\$95,600	\$1,344,300

## America's Debt Resolution Industry Economic Impact Study 2023: Maine Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	50	\$3,976,900	\$17,273,500
Creditor Institutions	4	\$379,100	\$1,730,900
<b>Total</b>	<b>54</b>	<b>\$4,356,000</b>	<b>\$19,004,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,400	\$4,500
Business and Personal Services	23	\$1,576,100	\$3,427,700
Mining	0	\$100	\$2,200
Construction	0	\$17,400	\$69,100
Finance Insurance and Real Estate	5	\$237,900	\$1,277,500
Manufacturing General	0	\$27,100	\$125,100
Retail	0	\$14,200	\$42,900
Transportation & Communication	4	\$393,000	\$1,884,200
Travel and Entertainment	4	\$161,700	\$444,500
Wholesale	1	\$97,000	\$399,500
Government	1	\$53,100	\$124,900
Other	0	\$0	\$0
<b>Total</b>	<b>38</b>	<b>\$2,580,000</b>	<b>\$7,802,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$22,400	\$56,900
Business and Personal Services	31	\$1,951,000	\$3,930,600
Mining	0	\$100	\$3,200
Construction	0	\$32,200	\$132,800
Finance Insurance and Real Estate	4	\$255,800	\$2,187,800
Manufacturing General	0	\$64,300	\$371,700
Retail	10	\$363,200	\$1,117,200
Transportation & Communication	5	\$381,300	\$1,639,800
Travel and Entertainment	10	\$323,700	\$982,000
Wholesale	2	\$196,000	\$840,000
Government	1	\$79,300	\$240,700
Other	1	\$72,000	\$117,900
<b>Total</b>	<b>64</b>	<b>\$3,741,300</b>	<b>\$11,620,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>156</b>	<b>\$10,677,300</b>	<b>\$38,427,100</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,848,100	-\$105,100	\$1,743,000

## America's Debt Resolution Industry Economic Impact Study 2023: New Hampshire Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	21	\$2,524,300	\$10,319,300
Creditor Institutions	3	\$323,700	\$1,190,100
<b>Total</b>	<b>24</b>	<b>\$2,848,000</b>	<b>\$11,509,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$400	\$1,100
Business and Personal Services	10	\$1,002,400	\$1,882,100
Mining	0	\$100	\$1,600
Construction	0	\$10,700	\$34,500
Finance Insurance and Real Estate	2	\$168,000	\$643,000
Manufacturing General	1	\$61,900	\$241,500
Retail	0	\$8,300	\$20,500
Transportation & Communication	2	\$259,900	\$1,111,200
Travel and Entertainment	2	\$87,400	\$225,500
Wholesale	0	\$66,300	\$234,300
Government	0	\$23,700	\$51,700
Other	0	\$0	\$0
<b>Total</b>	<b>17</b>	<b>\$1,689,100</b>	<b>\$4,447,000</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$3,700	\$11,800
Business and Personal Services	17	\$1,394,900	\$2,572,800
Mining	0	\$300	\$3,000
Construction	0	\$24,800	\$85,900
Finance Insurance and Real Estate	3	\$304,200	\$1,781,200
Manufacturing General	0	\$59,000	\$272,700
Retail	5	\$293,300	\$746,100
Transportation & Communication	3	\$296,900	\$1,171,400
Travel and Entertainment	5	\$238,300	\$674,700
Wholesale	1	\$160,700	\$584,600
Government	0	\$48,100	\$137,400
Other	1	\$46,100	\$72,000
<b>Total</b>	<b>35</b>	<b>\$2,870,300</b>	<b>\$8,113,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>76</b>	<b>\$7,407,400</b>	<b>\$24,070,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,318,600	-\$58,600	\$1,260,000

## America's Debt Resolution Industry Economic Impact Study 2023: New Jersey Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	165	\$23,601,000	\$74,927,400
Creditor Institutions	31	\$4,906,100	\$10,665,600
<b>Total</b>	<b>196</b>	<b>\$28,507,100</b>	<b>\$85,593,000</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,500	\$5,200
Business and Personal Services	88	\$9,226,800	\$16,376,600
Mining	0	\$10,800	\$8,400
Construction	1	\$85,300	\$259,200
Finance Insurance and Real Estate	22	\$1,708,100	\$5,807,900
Manufacturing General	2	\$221,500	\$983,000
Retail	1	\$59,300	\$152,100
Transportation & Communication	18	\$2,784,400	\$9,815,500
Travel and Entertainment	15	\$800,300	\$1,687,900
Wholesale	4	\$579,800	\$1,999,500
Government	2	\$260,000	\$419,300
Other	0	\$0	\$0
<b>Total</b>	<b>153</b>	<b>\$15,738,800</b>	<b>\$37,514,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$29,400	\$71,700
Business and Personal Services	126	\$11,376,400	\$19,052,700
Mining	0	\$20,900	\$15,300
Construction	1	\$169,000	\$526,700
Finance Insurance and Real Estate	33	\$2,712,400	\$14,657,700
Manufacturing General	4	\$633,700	\$3,034,600
Retail	39	\$2,166,100	\$5,354,700
Transportation & Communication	23	\$2,616,200	\$8,464,800
Travel and Entertainment	38	\$1,706,900	\$4,227,600
Wholesale	9	\$1,270,000	\$4,369,800
Government	3	\$438,100	\$919,900
Other	8	\$466,200	\$648,100
<b>Total</b>	<b>284</b>	<b>\$23,605,300</b>	<b>\$61,343,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>633</b>	<b>\$67,851,200</b>	<b>\$184,451,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$12,328,000	-\$817,600	\$11,510,400

## America's Debt Resolution Industry Economic Impact Study 2023: North Dakota Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	29	\$2,093,900	\$8,225,600
Creditor Institutions	2	\$244,200	\$1,042,700
<b>Total</b>	<b>31</b>	<b>\$2,338,100</b>	<b>\$9,268,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,800	\$11,400
Business and Personal Services	9	\$627,700	\$1,331,500
Mining	0	\$3,500	\$52,300
Construction	0	\$6,800	\$27,200
Finance Insurance and Real Estate	2	\$130,200	\$621,600
Manufacturing General	0	\$10,500	\$90,600
Retail	0	\$7,200	\$20,400
Transportation & Communication	2	\$219,900	\$913,600
Travel and Entertainment	2	\$77,500	\$209,700
Wholesale	1	\$56,800	\$225,000
Government	0	\$25,700	\$67,300
Other	0	\$0	\$0
<b>Total</b>	<b>16</b>	<b>\$1,168,600</b>	<b>\$3,570,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$39,900	\$177,200
Business and Personal Services	15	\$947,100	\$1,822,300
Mining	0	\$6,400	\$96,200
Construction	0	\$14,900	\$60,200
Finance Insurance and Real Estate	2	\$120,800	\$867,700
Manufacturing General	0	\$24,800	\$236,600
Retail	4	\$178,000	\$511,200
Transportation & Communication	3	\$239,200	\$926,700
Travel and Entertainment	5	\$158,100	\$467,300
Wholesale	1	\$106,600	\$414,700
Government	0	\$42,000	\$132,700
Other	1	\$42,400	\$72,700
<b>Total</b>	<b>31</b>	<b>\$1,920,200</b>	<b>\$5,785,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>78</b>	<b>\$5,426,900</b>	<b>\$18,624,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$839,400	-\$16,500	\$822,900

## America's Debt Resolution Industry Economic Impact Study 2023: Ohio Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	226	\$20,299,600	\$69,131,900
Creditor Institutions	16	\$1,650,000	\$15,738,400
<b>Total</b>	<b>242</b>	<b>\$21,949,600</b>	<b>\$84,870,300</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$7,300	\$23,900
Business and Personal Services	120	\$8,544,300	\$16,989,800
Mining	0	\$3,500	\$81,900
Construction	1	\$76,700	\$264,600
Finance Insurance and Real Estate	20	\$994,500	\$6,281,500
Manufacturing General	6	\$492,900	\$2,416,900
Retail	1	\$65,700	\$193,200
Transportation & Communication	23	\$2,379,300	\$10,226,600
Travel and Entertainment	20	\$740,800	\$1,818,400
Wholesale	5	\$565,900	\$2,116,500
Government	2	\$261,900	\$488,300
Other	0	\$0	\$0
<b>Total</b>	<b>198</b>	<b>\$14,132,800</b>	<b>\$40,901,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	4	\$77,100	\$412,200
Business and Personal Services	166	\$11,099,500	\$21,130,800
Mining	0	\$6,900	\$187,200
Construction	3	\$174,200	\$639,100
Finance Insurance and Real Estate	32	\$1,902,200	\$15,567,400
Manufacturing General	10	\$830,400	\$5,728,600
Retail	54	\$2,104,500	\$6,247,800
Transportation & Communication	26	\$2,287,400	\$8,749,600
Travel and Entertainment	56	\$1,776,700	\$5,205,400
Wholesale	12	\$1,184,300	\$4,542,600
Government	4	\$409,000	\$1,049,300
Other	12	\$512,500	\$888,700
<b>Total</b>	<b>379</b>	<b>\$22,364,700</b>	<b>\$70,348,700</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>819</b>	<b>\$58,447,100</b>	<b>\$196,120,600</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$10,010,200	-\$534,100	\$9,476,100

## America's Debt Resolution Industry Economic Impact Study 2023: Oregon Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	123	\$10,567,900	\$37,324,800
Creditor Institutions	11	\$1,071,700	\$3,800,900
<b>Total</b>	<b>134</b>	<b>\$11,639,600</b>	<b>\$41,125,700</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$10,300	\$19,500
Business and Personal Services	61	\$4,716,700	\$9,232,200
Mining	0	\$800	\$9,900
Construction	1	\$49,300	\$162,700
Finance Insurance and Real Estate	12	\$772,000	\$3,288,800
Manufacturing General	1	\$168,600	\$757,000
Retail	1	\$38,300	\$93,800
Transportation & Communication	12	\$1,253,600	\$5,337,300
Travel and Entertainment	12	\$444,400	\$1,078,700
Wholesale	3	\$309,300	\$1,088,600
Government	1	\$166,200	\$389,900
Other	0	\$0	\$0
<b>Total</b>	<b>104</b>	<b>\$7,929,500</b>	<b>\$21,458,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	2	\$89,200	\$241,300
Business and Personal Services	69	\$4,759,200	\$8,634,900
Mining	0	\$1,100	\$15,800
Construction	1	\$88,900	\$307,100
Finance Insurance and Real Estate	12	\$801,900	\$5,772,800
Manufacturing General	4	\$249,100	\$1,432,500
Retail	24	\$1,001,300	\$2,522,000
Transportation & Communication	12	\$1,061,900	\$3,847,600
Travel and Entertainment	25	\$844,200	\$2,319,600
Wholesale	5	\$521,700	\$1,898,900
Government	2	\$229,900	\$696,700
Other	5	\$225,600	\$343,400
<b>Total</b>	<b>161</b>	<b>\$9,874,000</b>	<b>\$28,032,600</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>399</b>	<b>\$29,443,100</b>	<b>\$90,616,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,096,400	-\$189,000	\$4,907,400



## America's Debt Resolution Industry Economic Impact Study 2023: Rhode Island Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	30	\$2,705,700	\$9,642,500
Creditor Institutions	2	\$236,400	\$934,300
<b>Total</b>	<b>32</b>	<b>\$2,942,100</b>	<b>\$10,576,800</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$300	\$500
Business and Personal Services	15	\$1,100,500	\$2,149,300
Mining	0	\$0	\$1,200
Construction	0	\$11,300	\$37,100
Finance Insurance and Real Estate	3	\$203,600	\$892,900
Manufacturing General	0	\$22,000	\$91,900
Retail	0	\$8,500	\$22,500
Transportation & Communication	2	\$269,300	\$1,137,700
Travel and Entertainment	3	\$101,900	\$252,000
Wholesale	1	\$68,400	\$257,000
Government	0	\$31,000	\$57,000
Other	0	\$0	\$0
<b>Total</b>	<b>24</b>	<b>\$1,816,800</b>	<b>\$4,899,100</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,200	\$4,800
Business and Personal Services	19	\$1,323,300	\$2,436,200
Mining	0	\$0	\$2,200
Construction	0	\$20,900	\$74,000
Finance Insurance and Real Estate	3	\$232,100	\$1,524,800
Manufacturing General	0	\$39,400	\$199,300
Retail	5	\$241,600	\$637,000
Transportation & Communication	3	\$275,500	\$1,069,300
Travel and Entertainment	6	\$228,900	\$626,100
Wholesale	1	\$139,100	\$522,700
Government	0	\$50,700	\$129,000
Other	1	\$46,900	\$67,700
<b>Total</b>	<b>38</b>	<b>\$2,600,600</b>	<b>\$7,293,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>94</b>	<b>\$7,359,500</b>	<b>\$22,769,000</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,231,100	-\$69,900	\$1,161,200

## America's Debt Resolution Industry Economic Impact Study 2023: South Carolina Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	63	\$5,339,000	\$18,534,300
Creditor Institutions	25	\$3,297,300	\$7,100,800
<b>Total</b>	<b>88</b>	<b>\$8,636,300</b>	<b>\$25,635,100</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$2,600	\$7,300
Business and Personal Services	43	\$2,704,600	\$5,541,600
Mining	0	\$700	\$10,700
Construction	0	\$33,000	\$134,600
Finance Insurance and Real Estate	10	\$587,500	\$2,461,000
Manufacturing General	2	\$219,700	\$1,048,700
Retail	0	\$21,300	\$60,500
Transportation & Communication	6	\$741,100	\$2,802,900
Travel and Entertainment	8	\$260,000	\$665,200
Wholesale	1	\$135,800	\$527,300
Government	1	\$83,000	\$191,800
Other	0	\$0	\$0
<b>Total</b>	<b>71</b>	<b>\$4,789,300</b>	<b>\$13,451,600</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$18,400	\$123,500
Business and Personal Services	55	\$3,444,900	\$6,259,700
Mining	0	\$1,100	\$20,800
Construction	0	\$67,500	\$264,900
Finance Insurance and Real Estate	14	\$813,600	\$6,190,300
Manufacturing General	3	\$279,000	\$1,748,700
Retail	23	\$863,900	\$2,460,400
Transportation & Communication	10	\$849,500	\$2,965,100
Travel and Entertainment	24	\$729,800	\$2,133,600
Wholesale	4	\$381,800	\$1,451,400
Government	2	\$159,400	\$475,300
Other	4	\$149,000	\$236,400
<b>Total</b>	<b>139</b>	<b>\$7,757,900</b>	<b>\$24,330,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>298</b>	<b>\$21,183,500</b>	<b>\$63,416,800</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$3,680,500	-\$197,900	\$3,482,600

## America's Debt Resolution Industry Economic Impact Study 2023: Vermont Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	35	\$4,287,500	\$15,003,300
Creditor Institutions	1	\$85,600	\$290,100
<b>Total</b>	<b>36</b>	<b>\$4,373,100</b>	<b>\$15,293,400</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$900	\$2,200
Business and Personal Services	14	\$1,170,700	\$2,373,200
Mining	0	\$200	\$2,300
Construction	0	\$11,200	\$42,000
Finance Insurance and Real Estate	3	\$137,300	\$707,100
Manufacturing General	0	\$22,800	\$104,000
Retail	0	\$10,800	\$29,600
Transportation & Communication	3	\$390,200	\$1,667,300
Travel and Entertainment	3	\$124,100	\$323,500
Wholesale	1	\$77,400	\$299,600
Government	0	\$37,600	\$72,500
Other	0	\$0	\$0
<b>Total</b>	<b>24</b>	<b>\$1,983,200</b>	<b>\$5,623,300</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$13,000	\$34,300
Business and Personal Services	22	\$1,643,600	\$3,037,400
Mining	0	\$400	\$4,300
Construction	0	\$26,600	\$100,900
Finance Insurance and Real Estate	2	\$162,000	\$1,483,300
Manufacturing General	0	\$35,500	\$234,200
Retail	6	\$293,400	\$815,700
Transportation & Communication	4	\$359,700	\$1,356,900
Travel and Entertainment	7	\$273,400	\$776,800
Wholesale	1	\$164,200	\$647,700
Government	0	\$62,300	\$161,800
Other	1	\$62,900	\$91,200
<b>Total</b>	<b>43</b>	<b>\$3,097,000</b>	<b>\$8,744,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>103</b>	<b>\$9,453,300</b>	<b>\$29,661,200</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,528,400	-\$71,000	\$1,457,400

## America's Debt Resolution Industry Economic Impact Study 2023: Washington Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	73	\$8,335,300	\$35,482,900
Creditor Institutions	14	\$1,640,700	\$6,267,600
<b>Total</b>	<b>87</b>	<b>\$9,976,000</b>	<b>\$41,750,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$11,400	\$19,700
Business and Personal Services	32	\$3,128,400	\$6,332,300
Mining	0	\$1,400	\$11,600
Construction	0	\$35,400	\$124,400
Finance Insurance and Real Estate	8	\$573,500	\$2,362,100
Manufacturing General	1	\$114,800	\$716,600
Retail	0	\$27,800	\$74,000
Transportation & Communication	8	\$1,269,600	\$5,478,800
Travel and Entertainment	7	\$296,200	\$793,900
Wholesale	1	\$218,600	\$855,700
Government	1	\$132,100	\$335,700
Other	0	\$0	\$0
<b>Total</b>	<b>58</b>	<b>\$5,809,200</b>	<b>\$17,104,800</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	3	\$171,000	\$385,600
Business and Personal Services	57	\$4,553,700	\$8,684,200
Mining	0	\$2,400	\$22,400
Construction	1	\$94,500	\$337,300
Finance Insurance and Real Estate	14	\$1,035,100	\$7,071,600
Manufacturing General	4	\$301,400	\$2,114,600
Retail	19	\$1,060,100	\$2,698,100
Transportation & Communication	10	\$1,211,100	\$4,712,600
Travel and Entertainment	19	\$760,200	\$2,325,300
Wholesale	3	\$502,600	\$2,026,700
Government	2	\$290,700	\$891,200
Other	3	\$225,800	\$342,500
<b>Total</b>	<b>135</b>	<b>\$10,208,600</b>	<b>\$31,612,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>280</b>	<b>\$25,993,800</b>	<b>\$90,467,400</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$5,171,700	-\$411,600	\$4,760,100

## America's Debt Resolution Industry Economic Impact Study 2023: West Virginia Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	49	\$4,553,200	\$13,035,400
Creditor Institutions	2	\$140,400	\$570,800
<b>Total</b>	<b>51</b>	<b>\$4,693,600</b>	<b>\$13,606,200</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,000	\$2,300
Business and Personal Services	20	\$1,418,600	\$2,574,200
Mining	0	\$8,600	\$77,600
Construction	0	\$11,200	\$41,300
Finance Insurance and Real Estate	3	\$143,500	\$791,300
Manufacturing General	0	\$25,900	\$158,600
Retail	0	\$10,900	\$30,300
Transportation & Communication	3	\$403,100	\$1,474,900
Travel and Entertainment	4	\$127,100	\$299,300
Wholesale	1	\$79,700	\$288,200
Government	1	\$54,300	\$123,400
Other	0	\$0	\$0
<b>Total</b>	<b>32</b>	<b>\$2,283,900</b>	<b>\$5,861,400</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$1,700	\$28,900
Business and Personal Services	28	\$1,832,100	\$3,188,400
Mining	0	\$17,800	\$158,700
Construction	0	\$27,000	\$98,800
Finance Insurance and Real Estate	3	\$150,900	\$1,574,100
Manufacturing General	0	\$49,100	\$386,100
Retail	8	\$313,600	\$871,600
Transportation & Communication	4	\$382,600	\$1,322,100
Travel and Entertainment	9	\$291,400	\$785,700
Wholesale	1	\$170,300	\$605,400
Government	1	\$73,600	\$208,800
Other	1	\$76,400	\$118,500
<b>Total</b>	<b>55</b>	<b>\$3,386,500</b>	<b>\$9,347,100</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>138</b>	<b>\$10,364,000</b>	<b>\$28,814,700</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$1,421,700	-\$63,800	\$1,357,900

## America's Debt Resolution Industry Economic Impact Study 2023: Wyoming Fully Available

<b>Direct Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Debt Resolution Firms	11	\$907,400	\$3,277,200
Creditor Institutions	1	\$76,100	\$289,300
<b>Total</b>	<b>12</b>	<b>\$983,500</b>	<b>\$3,566,500</b>

<b>Supplier Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$600	\$1,700
Business and Personal Services	4	\$253,900	\$523,000
Mining	0	\$7,800	\$42,900
Construction	0	\$2,500	\$10,200
Finance Insurance and Real Estate	1	\$41,600	\$244,400
Manufacturing General	0	\$6,000	\$82,400
Retail	0	\$2,600	\$7,800
Transportation & Communication	1	\$87,900	\$378,800
Travel and Entertainment	1	\$28,900	\$81,900
Wholesale	0	\$15,600	\$65,300
Government	0	\$10,600	\$25,500
Other	0	\$0	\$0
<b>Total</b>	<b>7</b>	<b>\$458,000</b>	<b>\$1,463,900</b>

<b>Induced Economic Impact</b>			
	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
Agriculture	0	\$8,400	\$38,700
Business and Personal Services	6	\$424,200	\$782,600
Mining	0	\$16,700	\$88,500
Construction	0	\$8,100	\$32,600
Finance Insurance and Real Estate	1	\$43,300	\$438,700
Manufacturing General	0	\$9,500	\$176,700
Retail	2	\$85,900	\$252,200
Transportation & Communication	2	\$132,400	\$491,200
Travel and Entertainment	2	\$89,800	\$254,100
Wholesale	0	\$53,300	\$204,300
Government	0	\$24,100	\$71,700
Other	0	\$19,500	\$30,200
<b>Total</b>	<b>13</b>	<b>\$915,200</b>	<b>\$2,861,500</b>

	<b>Jobs</b>	<b>Wages</b>	<b>Output</b>
<b>Total</b>	<b>32</b>	<b>\$2,356,700</b>	<b>\$7,891,900</b>

### Taxes Generated: Business and Personal

	<b>Federal</b>	<b>State and Local</b>	<b>Total</b>
Taxes	\$344,500	-\$9,100	\$335,400