# Debt Collection Services Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** Capital Markets, Securities & Trading (Financial Services & Investment Intelligence)
> **Source:** [https://www.mordorintelligence.com/industry-reports/debt-collection-services-market](https://www.mordorintelligence.com/industry-reports/debt-collection-services-market)
> **Scraped Date:** 2026-09-17

## Executive Market Summary

| Market Metric | Details |
| :--- | :--- |
| **Base Market Size** | USD 30.93 billion |
| **Projected Forecast (2031)** | USD 30.93 billion |
| **Growth Rate (CAGR)** | 4.06 % |
| **Largest Market Region** | N/A |
| **Fastest-Growing Region** | N/A |

## Market Visualizations & Infographics

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![Major players in Debt Collection Services industry](images/chart_2.png)

![Debt Collection Services Market Size](images/chart_3.png)

![Debt Collection Services Market Share by Service Model, 2025](images/chart_4.png)

![Debt Collection Services Market Share by Commercial model, 2025](images/chart_5.png)

![Debt Collection Services Market Growth Rate by Region](images/chart_6.png)

![Debt Collection Services Market Concentration](images/chart_7.png)

![Icon](images/chart_8.png)

![footer background image](images/chart_10.png)

![Mordor Intelligence on Facebook](images/chart_12.svg)

![Mordor Intelligence on Pinterest](images/chart_14.svg)

![Mordor Intelligence on Instagram](images/chart_15.svg)

![ESOMAR](images/chart_17.png)

![GPTW](images/chart_19.png)
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## Comprehensive Research Analysis

### Overview Points List Flex 49 Share Feature End

Market Overview

Study Period | 2020 - 2031 |
Market Size (2026) | USD 30.93 Billion |
Market Size (2031) | USD 37.74 Billion |
Growth Rate (2026 - 2031) | 4.06 % |
Fastest Growing Market | Asia-Pacific |

| | |
|---|---|
| Largest Market | North America |
| Market Concentration | Low |
| Major Players*Disclaimer: Major Players sorted in no particular order<br><br>Image © Mordor Intelligence. Reuse requires attribution under CC BY 4.0. | |

### Market Overview

Debt Collection Services Market Analysis by Mordor IntelligenceThe Debt Collection Services Market size is expected to increase from USD 29.81 billion in 2025 to USD 30.93 billion in 2026 and reach USD 37.74 billion by 2031, growing at a CAGR of 4.06% over 2026-2031.

Higher delinquency volumes are supporting placement activity across consumer credit products, particularly credit cards and personal lending. The Federal Reserve Bank of New York reported that 4.7% of outstanding United States household debt was in some stage of delinquency in Q2 2026, which supports a continuing need for structured recovery services. Creditors are increasingly seeking agencies that can identify repayment capacity and tailor the timing and method of contact. Compliance capabilities are also becoming more important as collection rules, artificial intelligence governance, and data-handling requirements become stricter. These conditions favor larger providers that can combine operational scale, technology investment, and documented control processes.

Key Report Takeaways

* By service model, third-party collection services captured 57.89% of the debt collection services market share in 2025, while credit and special servicing are projected to grow at a 6.31% CAGR through 2031.
* By debt type, consumer debt accounted for 68.12% of the debt collection services market share in 2025, while public-law and statutory debt is projected to grow at a 5.68% CAGR through 2031.
* By collection stage, late-stage, post-charge-off, and non-performing loan collection accounted for 47.66% of the debt collection services market share in 2025, while pre-delinquency and early-stage collection are projected to grow at a 5.89% CAGR through 2031.
* By commercial model, contingency or commission-based pricing accounted for 52.23% of the debt collection services market share in 2025, while servicing fees on assets under management or gross book value are projected to grow at a 6.07% CAGR through 2031.
* By creditor industry, banking and consumer financial services accounted for 37.87% of the debt collection services market share in 2025, while healthcare and medical are projected to grow at a 5.24% CAGR through 2031.
* By geography, North America captured 56.52% of the debt collection services market share in 2025, while Asia-Pacific is projected to grow at a 6.77% CAGR through 2031.

### Key Market Trends

Global Debt Collection Services Market Trends and InsightsDrivers Impact Analysis*

| Driver | (~) % Impact on CAGR Forecast | Geographic Relevance | Impact Timeline |
|---|---|---|---|
| Rising Consumer and Commercial Debt Delinquencies | +1.2% | North America, Europe, Asia-Pacific | Short term (≤ 2 years) |
| Increasing Outsourcing of Debt Collection Activities | +0.9% | Global | Medium term (2-4 years) |
| Expansion of Digital Lending, Buy Now, Pay Later, and Fintech Credit | +0.7% | Asia-Pacific, with spillover to North America and Europe | Medium term (2-4 years |

) |
Growing Healthcare and Medical-Billing Delinquencies | +0.6% | North America | Short term (≤ 2 years) |
Adoption of Digital and Omnichannel Collection Services | +0.8% | North America and Europe, with Asia-Pacific catch-up | Medium term (2-4 years) |
Demand for Data-Driven Debtor Segmentation and Contactability | +0.5% | Global | Long term (≥ 4 years) |
Source: Mordor Intelligence |

### Competitive Landscape

Competitive Landscape

The debt collection services market is fragmented. Five to seven scaled international providers control meaningful non-performing loan purchasing and credit-servicing volumes, while many regional and specialist agencies manage first-party and contingency work. Encore Capital raised its full-year 2026 global collections guidance to USD 2.80 billion to USD 2.85 billion after reporting Q2 2026 portfolio purchases of USD 444 million and collections of USD 737 million. Larger operators are improving scale through portfolio purchases, servicing mandates, and systems that support regulated operations. Their advantage rests on access to capital, established compliance functions, and data-supported recovery processes.

Intrum's July 2026 sale of its remaining 35% portfolio stake in a joint venture to Brocc Finance was completed above the EUR 182 million (USD 214 million) book value, while the company retained the servicing relationship. The move reflects a focus on capital-light, fee-based servicing rather than portfolio ownership. KRUK reported PLN 864 million (USD 233 million) in H1 2026 portfolio investments, with Italy and Poland receiving most of that investment. TrueAccord expanded into branded first-party collection services through Sentry Credit in February 2026. Its Heartbeat system uses consumer engagement data to adjust digital communications. These actions show how providers are broadening lifecycle coverage and prioritizing recurring servicing income.

Smaller agencies remain important for local collections, specialized creditor categories, and country-specific requirements. However, higher licensing, data-security, audit, and artificial intelligence governance costs are increasing the advantages of better-resourced firms. Compliance-embedded digital collection services for small and mid-sized creditors remain an area of opportunity. Multilingual cross-border recovery also remains relevant for international buy now, pay later and fintech portfolios. The debt collection services industry requires agencies to balance collection performance with consumer-protection obligations.

Debt Collection Services Industry Leaders* Encore Capital Group, Inc.

* PRA Group, Inc.

* Intrum AB

* EOS Group

* Transworld Systems Inc.

* *Disclaimer: Major Players sorted in no particular order


### Component Component 3 Scope Of The Report Bottom

Global Debt Collection Services Market Report ScopeBy Service ModelFirst-Party Collection Services |
Third-Party Collection Services |
Credit and Special Servicing |

### Segmentation Accordion Item

By GeographyNorth America | United States |
| Canada |
| Mexico |
South America | Brazil |
| Argentina |
| Rest of South America |
Europe | United Kingdom |
| Germany |
| France |
| Italy |
| Spain |
| Rest of Europe |
Asia-Pacific | China |
| Japan |
| India |
| South Korea |
| Australia |
| Indonesia |
| Thailand |
| Malaysia |
| Singapore |
| Vietnam |
| Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
| United Arab Emirates |
| Turkey |
| South Africa |
| Egypt |
| Rest of Middle East and Africa |

## Frequently Asked Questions

#### What is the projected value of debt collection services by 2031?

The sector is forecast to reach USD 37.74 billion by 2031, from USD 30.93 billion in 2026, at a 4.1% CAGR.

#### Which service model has the largest revenue position?

Third-party collection services led service-model revenue with a 57.89% share in 2025.

#### Why is early-stage debt recovery growing faster?

Pre-delinquency and early-stage collection is forecast to grow at a 5.89% CAGR as creditors use earlier engagement to reduce charge-offs and preserve customer relationships.

#### Which creditor category is growing fastest for collection agencies?

Healthcare and medical is forecast to grow at a 5.24% CAGR through 2031, supported by patient cost sharing and medical debt balances.

#### Which region is growing fastest for debt collection providers?

Asia-Pacific is forecast to grow at a 6.77% CAGR through 2031, supported by digital lending and buy now, pay later credit expansion.

#### How are digital tools changing debt recovery operations?

Digital platforms use payment propensity, contact preferences, and self-service channels to tailor engagement and reduce recovery costs.