

ACA International Fact Sheet

January 2019



ACA International, the largest trade group for the debt collection industry, represents approximately 2,500 members, including credit grantors, third-party collection agencies, asset buyers, attorneys, and vendor affiliates, who employ more than 129,000 employees worldwide. ACA members include the smallest of businesses that operate within a limited geographic range of a single state, and the largest of publicly held, multinational corporations that operate in every state. The majority of ACA-member debt collection companies, however, are small businesses with nearly 85 percent maintaining fewer than 49 employees.

ACA partners with 36 independent units representing all 50 United States and has international members in more than 40 countries.

ACA Member Organization Demographics

44% of ACA member organizations (831 companies) have fewer than nine employees. Additionally, 85% of members (1,624 companies) have 49 or fewer employees and 93% of members (1,784 companies) have 99 or fewer employees.

- » The Small Business Administration has set the size standard at \$15 million in average annual receipts for debt collection agencies to qualify as small businesses. Based on this standard, 87% of ACA members qualify as small businesses.
- » 45% of ACA members indicated that between 50%-100% of their customers are also small business clients.
- » 32% of responding ACA members indicated that they were woman-owned businesses.
- » 6% reported that they were minority-owned businesses.
- » 5% indicated that they were both woman- and minority-owned.
- » The overwhelming majority of these organizations also qualify as small businesses.
- » While women constitute roughly 47% of the overall US workforce, the debt collection industry is overwhelmingly female, with women making-up 70% of the total workforce.
- » US debt collection agencies support the indirect and induced employment of more than 89,000 individuals in industries that sell goods and services to debt collection agencies and their employees.

Economic Impact of ACA Organizations

In 2016, third-party collection agencies recovered approximately \$78.5 billion in total debt and returned \$67.6 billion to creditors. This return to creditors represents an average savings of \$579 per household, as businesses were not compelled to compensate for lost capital through increased prices.

US debt collection agencies and their employees were estimated to directly contribute more than \$1.5 billion in taxes. This includes:

- » \$852 million of federal tax.
- » \$391 million of state tax.
- » \$286 million of local tax.

The third-party debt collection industry supports an average annual payroll of \$4.9 billion.

Types of debt collected by industry and market share in 2016:

» Health care	46.8%
» Student loan	21.2%
» Government	16.4%
» Telecom and utility	8.9%
» Financial services	2.8%
» Other	2.4%
» Retail	1.2%
» Mortgage	0.1%

In 2016, US debt collection agencies made an estimated \$17.7 million in charitable contributions.

- » Industry employees additionally spent more than 521,700 hours in volunteer activities.

Sources for further information:

[The Impact of Third-Party Debt Collection on the US National and State Economies in 2016](#)

[Small Businesses in the Collection Industry in 2018](#)

[Diversity in the Collections Industry: An Overview of the Collections Workforce](#)