

# Gulf States Collectors Association

## Serving the Public, Private and Non-Profit Sectors

The Gulf States Collectors Association promotes lawful consumer debt collection for creditors and government. We serve members by providing education and training; promoting ethical professional conduct; and acting as a voice in business, legal, regulatory and legislative matters. Our members provide services to the following industries:

- » Financial Services
- » Banks / Credit Unions
- » Colleges/Universities
- » Government
- » Healthcare / Medical
- » Hospitals
- » Telecommunications
- » Utilities
- » Professional Services
- » Retail
- » Non-Profit Organizations
- » Small Business



## Vital to America and Alabama's Economies

### Economic Impact of Third-Party Debt Collection

	UNITED STATES		ALABAMA	
	2016	2013	2016	2013
<b>Returning Assets</b>				
» Gross Revenue	\$78.5 B	\$55.2 B	\$1.5 B	1.4 B
» Net Debt Returned	\$67.6 B	\$44.9 B	\$1.3 B	1.1 B
<b>Providing Jobs</b>				
» Direct Jobs	129,262	136,127	2,194	2,723
» Total Jobs	218,324	231,270	3,584	4,383
<b>Making Payroll</b>				
» Direct Payroll	\$6.6 B	\$6.4 B	\$91 M	\$112 M
» Total Payroll	\$12.6 B	\$12.4 B	\$163 M	\$197 M
<b>Paying Taxes</b>				
» Direct State/Local	\$677 M	\$687 M	\$8.1 M	\$10.5 M
» Total State/Local	\$1.3 B	\$1.3 B	\$13.9 M	\$17.6 M
» Direct Federal	\$852 M	\$724 M	\$12.8 M	\$14.1 M
» Total Federal	\$1.6 B	\$1.3 B	\$21.6 M	\$22.6 M

Source: Ernst & Young, 2017, 2014 *The Impact of Third-Party Debt Collection on the U.S. Economies*