

ACA of Texas

Serving the Public, Private and Non-Profit Sectors

ACA of Texas 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 Texas's Economies

Economic Impact of Third-Party Debt Collection

	UNITED STATES		TEXAS	
	2016	2013	2016	2013
Returning Assets				
» Gross Revenue	\$78.5 B	\$55.2 B	\$7.3 B	\$5 B
» Net Debt Returned	\$67.6 B	\$44.9 B	\$6.3 B	\$4 B
Providing Jobs				
» Direct Jobs	129,262	136,127	11,981	12,583
» Total Jobs	218,324	231,270	20,072	21,261
Making Payroll				
» Direct Payroll	\$6.6 B	\$6.4 B	\$542 M	\$549 M
» Total Payroll	\$12.6 B	\$12.4 B	\$1.1 B	\$1.1 B
Paying Taxes				
» Direct State/Local	\$677 M	\$687 M	\$46.9 M	\$51.7 M
» Total State/Local	\$1.3 B	\$1.3 B	\$89.3 M	\$97.6 M
» Direct Federal	\$852 M	\$724 M	\$72.0 M	\$62.5 M
» Total Federal	\$1.6 B	\$1.3 B	\$134.5 M	\$116.6 M

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