



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' Economies

Economic Impact of Third-Party Debt Collection

| | US 2013 | US 2010 | TX 2013 | TX 2010 |
|--------------------------------|-----------|----------|-----------|-----------|
| <u>Returning Assets</u> | | | | |
| • Gross Revenue | \$55.2 B | \$55 B | \$5 B | \$5.3 B |
| <u>Providing Jobs</u> | | | | |
| • Direct Jobs | 136,110 | 148,272 | 12,583 | 18,873 |
| • Total Jobs | 231,241 | 302,000 | 21,261 | 41,755 |
| <u>Making Payroll</u> | | | | |
| • Direct Payroll | \$6.4 B | \$5 B | \$549 M | \$517 M |
| • Total Payroll | \$12.4 B | \$10.1 B | \$1.1 B | \$1.1 B |
| <u>Paying Taxes</u> | | | | |
| • Direct State / Local | \$687 M | \$509 M | \$51.7 M | \$46.3 M |
| • Total State / Local | \$1.3 B | \$1 B | \$97.6 M | \$99.4 M |
| • Direct Federal | \$724 M | \$495 M | \$62.5 M | \$50.5 M |
| • Total Federal | \$1.3 B | \$970 M | \$116.6 M | \$108.7 M |
| <u>Philanthropy</u> | | | | |
| • Ind. Volunteer Hours | 1.9 M | – | 172,300 | – |
| • Co. Volunteer Hours | 571,600 | 652,300 | 51,200 | 95,200 |
| • Giving | \$130.5 M | \$85.2 M | \$11.7 M | \$10.4 M |

Source: Ernst & Young, 2014 – www.acainternational.org/impact

Source: Ernst & Young, 2011