



# Gulf States Collectors Association

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

The Gulf States Collectors Association, representing Alabama and Mississippi, 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. ACA provides 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

	US 2013	US 2010	AL 2013	AL 2010
<b><u>Returning Assets</u></b>				
• Gross Revenue	\$55.2 B	\$55 B	\$1.4 B	\$753.8 M
<b><u>Providing Jobs</u></b>				
• Direct Jobs	136,110	148,272	2,723	1,997
• Total Jobs	231,241	302,000	4,383	3,735
<b><u>Making Payroll</u></b>				
• Direct Payroll	\$6.4 B	\$5 B	\$112 M	\$51 M
• Total Payroll	\$12.4 B	\$10.1 B	\$197 M	\$96 M
<b><u>Paying Taxes</u></b>				
• Direct State / Local	\$687 M	\$509 M	\$10.5 M	\$4.5 M
• Total State / Local	\$1.3 B	\$1 B	\$17.6 M	\$8.1 M
• Direct Federal	\$724 M	\$495 M	\$14.1 M	\$5.6 M
• Total Federal	\$1.3 B	\$970 M	\$22.6 M	\$9.7 M
<b><u>Philanthropy</u></b>				
• Ind. Volunteer Hours	1.9 M	–	48,800	–
• Co. Volunteer Hours	571,600	652,300	14,500	10,100
• Giving	\$130.5 M	\$85.2 M	\$3.3 M	\$1.5 M

Source: Ernst & Young, 2014 – [www.acainternational.org/impact](http://www.acainternational.org/impact)

Source: Ernst & Young, 2011