



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 Mississippi's Economies

Economic Impact of Third-Party Debt Collection

	<u>US 2013</u>	<u>US 2010</u>	<u>MS 2013</u>	<u>MS 2010</u>
<u>Returning Assets</u>				
• Gross Revenue	\$55.2 B	\$55 B	\$249 M	\$289 M
<u>Providing Jobs</u>				
• Direct Jobs	136,110	148,272	674	681
• Total Jobs	231,241	302,000	1,208	1,163
<u>Making Payroll</u>				
• Direct Payroll	\$6.4 B	\$5 B	\$25 M	\$20 M
• Total Payroll	\$12.4 B	\$10.1 B	\$56 M	\$33 M
<u>Paying Taxes</u>				
• Direct State / Local	\$687 M	\$509 M	\$2.6 M	\$1.9 M
• Total State / Local	\$1.3 B	\$1 B	\$5.6 M	\$3.2 M
• Direct Federal	\$724 M	\$495 M	\$3 M	\$2.1 M
• Total Federal	\$1.3 B	\$970 M	\$6 M	\$3.4 M
<u>Philanthropy</u>				
• Ind. Volunteer Hours	1.9 M	–	8,700	–
• Co. Volunteer Hours	571,600	652,300	2,600	3,400
• Giving	\$130.5 M	\$85.2 M	\$589,000	\$566,000

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

Source: Ernst & Young, 2011