



Mid-Atlantic Collectors Association *Pennsylvania*

Serving the Public, Private and Non-Profit Sectors

The Mid-Atlantic Collectors Association representing Delaware, Maryland and Pennsylvania 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 Pennsylvania's Economies

Economic Impact of Third-Party Debt Collection

	<u>US 2013</u>	<u>US 2010</u>	<u>PA 2013</u>	<u>PA 2010</u>
<u>Returning Assets</u>				
• Gross Revenue	\$55.2 B	\$55 B	\$2.5 B	\$2.4 B
<u>Providing Jobs</u>				
• Direct Jobs	136,110	148,272	5,740	6,396
• Total Jobs	231,241	302,000	9,752	13,494
<u>Making Payroll</u>				
• Direct Payroll	\$6.4 B	\$5 B	\$263 M	\$208 M
• Total Payroll	\$12.4 B	\$10.1 B	\$505 M	\$439 M
<u>Paying Taxes</u>				
• Direct State / Local	\$687 M	\$509 M	\$27.8 M	\$21.6 M
• Total State / Local	\$1.3 B	\$1 B	\$51.9 M	\$45 M
• Direct Federal	\$724 M	\$495 M	\$30.4 M	\$21 M
• Total Federal	\$1.3 B	\$970 M	\$54.6 M	\$45.2 M
<u>Philanthropy</u>				
• Ind. Volunteer Hours	1.9 M	–	87,200	–
• Co. Volunteer Hours	571,600	652,300	25,900	15,200
• Giving	\$130.5 M	\$85.2 M	\$6 M	\$1.6 M

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

Source: Ernst & Young, 2011