



Massachusetts

Serving the Public, Private and Non-Profit Sectors

The New England Collectors Association representing Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont 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 Massachusetts' Economies

Economic Impact of Third-Party Debt Collection

	<u>US 2013</u>	<u>US 2010</u>	<u>MA 2013</u>	<u>MA 2010</u>
<u>Returning Assets</u>				
• Gross Revenue	\$55.2 B	\$55 B	\$1.3 B	\$1.3 B
<u>Providing Jobs</u>				
• Direct Jobs	136,110	148,272	2,903	3,349
• Total Jobs	231,241	302,000	5,098	6,719
<u>Making Payroll</u>				
• Direct Payroll	\$6.4 B	\$5 B	\$182 M	\$147 M
• Total Payroll	\$12.4 B	\$10.1 B	\$347 M	\$295 M
<u>Paying Taxes</u>				
• Direct State / Local	\$687 M	\$509 M	\$18.6 M	\$13.9 M
• Total State / Local	\$1.3 B	\$1 B	\$35 M	\$28.1 M
• Direct Federal	\$724 M	\$495 M	\$19.6 M	\$13.9 M
• Total Federal	\$1.3 B	\$970 M	\$36.1 M	\$27.7 M
<u>Philanthropy</u>				
• Ind. Volunteer Hours	1.9 M	–	45,800	–
• Co. Volunteer Hours	571,600	652,300	13,600	7,900
• Giving	\$130.5 M	\$85.2 M	\$3.1 M	\$886,000

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

Source: Ernst & Young, 2011