



# North Dakota Collectors Association

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

The North Dakota Collectors Association 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 North Dakota's Economies

### Economic Impact of Third-Party Debt Collection

	<u>US 2013</u>	<u>US 2010</u>	<u>ND 2013</u>	<u>ND 2010</u>
<b><u>Returning Assets</u></b>				
• Gross Revenue	\$55.2 B	\$55 B	\$167.3 M	\$106.6 M
<b><u>Providing Jobs</u></b>				
• Direct Jobs	136,110	148,272	456	295
• Total Jobs	231,241	302,000	735	445
<b><u>Making Payroll</u></b>				
• Direct Payroll	\$6.4 B	\$5 B	\$15 M	\$9 M
• Total Payroll	\$12.4 B	\$10.1 B	\$32 M	\$13 M
<b><u>Paying Taxes</u></b>				
• Direct State / Local	\$687 M	\$509 M	\$2.8 M	\$1.1 M
• Total State / Local	\$1.3 B	\$1 B	\$5.6 M	\$1.6 M
• Direct Federal	\$724 M	\$495 M	\$1.9 M	\$900,000
• Total Federal	\$1.3 B	\$970 M	\$3.5 M	\$1.3 M
<b><u>Philanthropy</u></b>				
• Ind. Volunteer Hours	1.9 M	–	5,800	–
• Co. Volunteer Hours	571,600	652,300	1,700	1,100
• Giving	\$130.5 M	\$85.2 M	\$396,000	\$88,000

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

Source: Ernst & Young, 2011