

# State of the Industry 2020



## Economic Impact of the Debt Collection Industry by State

The information provided in this chart is based on a 2020 study of data compiled and analyzed by the Kaulkin Ginsberg Company on behalf of ACA International. The study relies on various sources of information including a survey of accounts receivable management industry companies administered by Kaulkin Ginsberg between October and December 2019. Some of the statistics are based on the most recent data from 2018, or industry estimates collected from:

- » The United States Census Bureau's 2016 County Business Patterns Survey, Nonemployer Statistics, and Statistics on U.S. Businesses data series.
- » Ernst & Young's November 2017, July 2014, and January 2012 reports on debt collection commissioned by ACA, titled "The Impact of Third-Party Debt Collection on the US National and State Economies."

State	Total Debt Collected	Total Debt Returned	Total Employment	Federal Taxes Paid	State & Local Taxes Paid
Alabama	\$1,991,315,548	\$1,764,338,262	2,095	\$15,135,518	\$1,281,059
Alaska	\$110,806,921	\$94,268,139	140	\$1,350,612	\$70,162
Arizona	\$3,658,987,901	\$3,122,894,716	4,246	\$31,727,280	\$2,284,214
Arkansas	\$532,402,525	\$473,779,971	843	\$6,141,606	\$653,026
California	\$7,842,208,072	\$6,696,806,998	9,434	\$92,202,287	\$12,939,248
Colorado	\$2,732,954,525	\$2,331,893,515	5,240	\$29,729,928	\$2,942,680
Connecticut	\$376,355,032	\$328,710,151	459	\$4,663,676	\$637,501
Delaware	\$662,788,931	\$589,594,733	736	\$7,314,343	\$862,863
District of Columbia	\$5,835,542	\$4,968,013	19	\$163,695	\$13,723
Florida	\$5,144,419,696	\$4,568,753,608	7,006	\$53,662,192	\$1,614,932
Georgia	\$3,757,428,299	\$3,339,008,819	4,526	\$35,787,046	\$3,714,099
Hawaii	\$66,541,635	\$56,731,913	117	\$847,149	\$94,815
Idaho	\$204,371,791	\$174,680,741	269	\$2,177,471	\$219,066
Illinois	\$5,384,671,391	\$4,761,946,688	6,514	\$56,330,022	\$5,804,320
Indiana	\$1,698,172,891	\$1,500,905,865	2,058	\$17,841,113	\$1,626,285
Iowa	\$1,122,456,211	\$992,378,207	1,449	\$11,959,064	\$1,324,441
Kansas	\$2,231,812,101	\$1,971,691,775	2,353	\$18,444,476	\$1,893,702
Kentucky	\$1,563,463,707	\$1,388,796,037	1,736	\$15,674,940	\$1,693,311
Louisiana	\$1,282,524,352	\$1,138,667,104	1,393	\$12,529,780	\$958,468
Maine	\$137,231,103	\$120,140,235	177	\$1,359,417	\$170,992
Maryland	\$1,138,882,935	\$1,011,759,517	1,206	\$12,866,361	\$1,391,018

State	Total Debt Collected	Total Debt Returned	Total Employment	Federal Taxes Paid	State & Local Taxes Paid
Massachusetts	\$2,307,415,542	\$2,017,904,361	2,634	\$31,217,362	\$4,211,375
Michigan	\$1,198,915,182	\$1,060,387,382	1,511	\$13,195,305	\$1,230,227
Minnesota	\$3,251,319,179	\$2,876,681,747	3,671	\$36,553,963	\$5,199,300
Mississippi	\$434,537,875	\$386,005,211	555	\$4,351,857	\$379,786
Missouri	\$2,365,060,699	\$2,092,465,819	3,047	\$24,496,802	\$2,414,784
Montana	\$229,713,795	\$195,371,835	281	\$2,401,611	\$247,007
Nebraska	\$1,041,399,122	\$921,263,213	1,233	\$10,569,477	\$1,142,820
Nevada	\$953,697,018	\$813,566,354	1,151	\$9,801,867	\$331,406
New Hampshire	\$1,177,927,644	\$1,034,853,461	1,304	\$11,708,807	\$383,142
New Jersey	\$2,115,794,449	\$1,849,980,622	2,714	\$25,392,213	\$2,894,938
New Mexico	\$78,351,973	\$66,922,359	87	\$638,240	\$41,639
New York	\$9,834,983,495	\$8,608,838,102	11,827	\$105,314,583	\$18,232,489
North Carolina	\$1,567,109,443	\$1,391,044,310	1,889	\$16,334,008	\$1,993,844
North Dakota	\$219,938,145	\$194,493,512	295	\$2,111,556	\$179,452
Ohio	\$4,898,213,794	\$4,332,473,904	5,704	\$50,581,218	\$4,764,868
Oklahoma	\$1,107,241,461	\$984,029,435	1,401	\$11,006,579	\$929,360
Oregon	\$963,883,418	\$821,536,150	1,104	\$9,394,045	\$1,501,870
Pennsylvania	\$4,526,756,646	\$3,962,661,687	5,355	\$45,406,369	\$4,241,449
Rhode Island	\$34,755,806	\$30,419,466	40	\$347,207	\$12,442
South Carolina	\$1,920,880,888	\$1,702,748,542	1,989	\$21,009,895	\$1,931,556
South Dakota	\$248,422,963	\$220,350,286	319	\$2,911,033	\$0
Tennessee	\$3,573,271,217	\$3,174,371,473	4,932	\$47,020,432	\$1,434,090
Texas	\$9,546,151,390	\$8,478,502,158	12,974	\$98,556,267	\$2,995,980
Utah	\$598,532,329	\$510,753,617	757	\$5,734,950	\$627,221
Vermont	\$33,136,281	\$29,101,671	44	\$229,424	\$10,567
Virginia	\$2,627,755,958	\$2,331,828,140	3,114	\$34,867,055	\$3,943,412
Washington	\$2,246,362,898	\$1,912,747,579	2,664	\$23,866,216	\$774,258
West Virginia	\$580,454,910	\$516,075,097	656	\$4,201,463	\$517,857
Wisconsin	\$1,091,735,273	\$966,254,412	1,238	\$10,787,848	\$1,349,711
Wyoming	\$191,873,118	\$163,596,892	238	\$1,771,138	\$0
<b>Total</b>	<b>\$102,611,223,021</b>	<b>\$90,079,943,808</b>	<b>124,586</b>	<b>\$1,089,785,799</b>	<b>\$105,945,985</b>

# Charitable Giving 2020

## Economic Impact of the Debt Collection Industry by State

State	Charitable Contributions	Employee Volunteer Hours	Company Volunteer Hours
Alabama	\$2,171,764	11,685	4,598
Alaska	\$158,929	483	298
Arizona	\$5,145,215	17,187	9,390
Arkansas	\$627,659	1,987	1,434
California	\$10,889,419	39,129	18,634
Colorado	\$3,730,262	15,425	6,679
Connecticut	\$292,812	1,645	625
Delaware	\$741,615	3,208	1,530
District of Columbia	\$6,354	27	23
Florida	\$5,760,170	25,917	12,002
Georgia	\$4,248,328	17,961	8,686
Hawaii	\$90,181	319	200
Idaho	\$288,974	948	485
Illinois	\$4,760,449	28,622	11,806
Indiana	\$1,518,863	9,260	3,484
Iowa	\$1,009,309	6,249	2,438
Kansas	\$2,072,403	13,568	5,052
Kentucky	\$1,695,740	8,790	3,448
Louisiana	\$1,420,391	6,782	2,844
Maine	\$106,649	588	240
Maryland	\$1,296,014	5,347	2,281
Massachusetts	\$1,881,698	11,377	4,270
Michigan	\$1,023,999	5,676	2,442
Minnesota	\$2,806,133	16,189	6,762
Mississippi	\$498,648	1,941	950
Missouri	\$2,050,434	11,943	5,079
Montana	\$342,373	752	494

State	Charitable Contributions	Employee Volunteer Hours	Company Volunteer Hours
Nebraska	\$935,131	5,831	2,259
Nevada	\$1,357,379	4,221	2,227
New Hampshire	\$1,048,408	7,134	2,334
New Jersey	\$1,728,250	10,403	3,964
New Mexico	\$114,523	278	175
New York	\$8,120,647	50,082	18,552
North Carolina	\$1,744,870	8,138	3,608
North Dakota	\$197,805	1,193	458
Ohio	\$4,280,285	25,183	10,313
Oklahoma	\$1,279,094	4,771	2,444
Oregon	\$1,337,379	5,075	2,296
Pennsylvania	\$3,749,663	23,210	8,548
Rhode Island	\$25,087	132	39
South Carolina	\$2,050,890	11,900	4,711
South Dakota	\$195,675	916	486
Tennessee	\$4,003,575	17,862	9,160
Texas	\$10,701,448	47,744	25,136
Utah	\$844,231	2,762	1,433
Vermont	\$24,298	132	50
Virginia	\$2,850,814	15,118	6,136
Washington	\$3,180,741	10,981	5,500
West Virginia	\$656,617	2,759	1,040
Wisconsin	\$933,000	5,299	2,180
Wyoming	\$275,862	765	447
<b>Total</b>	<b>\$108,267,735</b>	<b>524,921</b>	<b>229,823</b>