

# The Economic Impact of the Debt Collection Industry

## National and state economies benefit from the recovery of rightfully owed debts

The data presented in this infographic was compiled and analyzed by the Kaulkin Ginsberg Company in 2020 on behalf of ACA International. The information is derived from several sources including a survey and the most recently available data from 2018.

In 2018, the Third-Party Debt Collection Industry Returned **\$90.1 Billion** to U.S. Creditors



**CONSUMERS**

**JOB** 124,000+  
**\$5.0 billion**  
Number of jobs and amount of payroll created.

**SAVINGS \$706**  
Average household savings due to lower costs of goods and services.

**CHARITY \$108.3 million**  
**524,000 hours**  
Contributed to charitable community causes.

**BUSINESSES**

**PRODUCTIVITY**  
31%  
Increase in the amount of debt collected since 2016.

**TYPES OF DEBT COLLECTED**

- Health Care
- Property Management
- Student Loan
- Government
- Other (Retail, personal services...)
- Telecom & Utility
- Financial Services

**GOVERNMENT**

**TAXES**  
Paid by third-party collection agencies and their employees:  
**\$1.1 billion** Federal  
**\$106 million** State and Local

**TYPES OF LOCAL GOVERNMENT DEBT COLLECTED**

- Utility
- Court Fees
- Taxes
- Healthcare
- Fines/Tickets
- Tolls
- Student Loans