Arizona

DEBT COLLECTION FACT SHEET

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Percentage of Arizonans with Debt in Collections

- **Overall**
  - Any: 36%
  - Medical: 20%
  - Student Loan: 3%
  - Predominantly White Areas: 27%
  - Medical: 16%
  - Student Loan: 2%
  - Predominantly Nonwhite Areas: 53%
    - Medical: 26%
    - Student Loan: 3%

Median Amount of Debt in Collections in Arizona

- **Any Debt**: $1,787
- **Medical Debt**: $864
- **Student Loans**: $7,076

Debt Collection Complaints by Arizonans

- **9,429**

Debt Collection Law Violations Reported by Arizonans

- **Makes False Representation about Debt**: 33%
- **Calls Repeatedly**: 22%
- **Fails to Identify as Debt Collector**: 9%
- **Calls After Getting ‘Stop Calling’ Notice**: 4%
- **Tells Someone Else About Consumer’s Debt**: 4%
- **Other**: 4%

Top Companies Reported by Arizonans as Compiled by the Federal Trade Commission

1. Portfolio Recovery Associates: 173
2. Great Lakes Education: 135
3. Enhanced Recovery Company, LLC: 120

General Regional Garnishment Rate in the West*

- **3.2%**

*State specific data is unavailable
