Debt Collection Fact Sheet

Percentage of Californians with Debt in Collections

- **Overall**: 29%
  - Medical: 13%
  - Student Loan: 2%
  - Any: 35%
- **Predominantly White Areas**: 21%
  - Medical: 11%
  - Student Loan: 1%
  - Any: 15%
- **Predominantly Nonwhite Areas**: 11%
  - Medical: 5%
  - Student Loan: 2%

Median Amount of Debt in Collections in California

- **Any Debt**: $1,400
- **Medical Debt**: $795
- **Student Loans**: $9,526

Debt Collection Complaints by Californians

- Total complaints: 69,615

Debt Collection Law Violations Reported by Californians

- Calls Repeatedly
- Makes False Representation about Debt
- Tells Someone Else About Consumer’s Debt
- Fails to Identify Self as Debt Collector
- Other

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

1. Enhanced Recovery Company, LLC: 1,730
2. Portfolio Recovery Associates: 1,597
3. Credit One Bank: 1,445

General Garnishment Rate in California

- 2.4%