Georgia
DEBT COLLECTION FACT SHEET

Percentage of Georgians with Debt in Collections

<table>
<thead>
<tr>
<th>Type</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Debt</td>
<td>40%</td>
<td>53%</td>
<td>40%</td>
</tr>
<tr>
<td>Medical Debt</td>
<td>22%</td>
<td>33%</td>
<td>28%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>3%</td>
<td>20%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Georgia

- Any Debt: $1,580
- Medical Debt: $810
- Student Loans: $7,118

Debt Collection Complaints by Georgians
42,532

Debt Collection Law Violations Reported by Georgians

- Makes False Representation about Debt: 24%
- Calls After Getting ‘Stop Calling’ Notice: 28%
- Calls Repeatedly: 29%
- Fails to Identify Self as Debt Collector: 11%
- Tells Someone Else About Consumer’s Debt: 4%
- Other: 4%

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

1. Enhanced Recovery Company, LLC
   1,252

2. Diversified Consultants
   1,065

3. Credit One Bank
   925

General Garnishment Rate in Georgia
3.0%

Sources: Percentage with debt in collections and median amounts are 2016 figures from Caroline Ratcliffe et al., Debt in America: An Interactive Map, Urban Institute (May 16, 2018), available at http://apps.urban.org/features/debt-interactive-map/. Data about debt collection complaint totals, law violations breakdown, and companies reported are 2017 figures from the Consumer Sentinel Network Data Book 2017 (available at http://www.ftc.gov/policy/reports/policy-reports/commission-staff-reports/consumer-sentinel-network-data-book-2017/main) (data produced to the National Consumer Law Center by the Federal Trade Commission on May 29, 2018 in response to a Freedom of Information Act request). The general garnishment rate is aggregated 2016 payroll data that includes primarily student and consumer debt, data produced to the National Consumer Law Center by e-mail from the ADP Research Institute (November 28, 2018). Image credits: Georgia by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com