Kentucky
DEBT COLLECTION FACT SHEET

Percentage of Kentuckians with Debt in Collections
- Any Debt: 40%
  - Medical: 27%
  - Student Loan: 3%
- Predominantly White Areas: 38%
  - Medical: 27%
  - Student Loan: 3%
- Predominantly Nonwhite Areas: 49%
  - Medical: 6%
  - Student Loan: 3%

Median Amount of Debt in Collections in Kentucky
- Any Debt: $1,315
  - Medical Debt: $654
  - Student Loans: $8,258

Debt Collection Complaints by Kentuckians
5,138

Debt Collection Law Violations Reported by Kentuckians
- Tells Someone Else About Consumer’s Debt: 31%
- Calls After Getting ‘Stop Calling’ Notice: 23%
- Makes False Representation about Debt: 28%
- Calls Repeatedly: 9%
- Other: 5%
- Fails to Identify Self as Debt Collector: 4%

Top Companies Reported by Kentuckians as Compiled by the Federal Trade Commission
1. I.C. Systems, Inc. 117
2. Enhanced Recovery Company, LLC 110
3. GLA Collection Company 98

General Regional Garnishment Rate in the South*
2.6%

*State specific data is unavailable