Michigan
DEBT COLLECTION FACT SHEET

Percentage of Michiganders with Debt in Collections
- Overall: Any (33%), Medical (20%), Student Loan (3%)
- Predominantly White Areas: Any (28%), Medical (18%), Student Loan (2%)
- Predominantly Nonwhite Areas: Any (63%), Medical (32%), Student Loan (7%)

Median Amount of Debt in Collections in Michigan
- Any Debt: $1,325
- Medical Debt: $537
- Student Loans: $6,642

Debt Collection Complaints by Michiganders
36,998

Debt Collection Law Violations Reported by Michiganders
- Calls After Getting ‘Stop Calling’ Notice: 28%
- Calls Repeatedly: 25%
- Makes False Representation about Debt: 28%
- Fails to Identify Self as Debt Collector: 10%
- Tells Someone Else About Consumer’s Debt: 4%
- Other: 4%

Top Companies Reported by Michiganders as Compiled by the Federal Trade Commission
1. Diversified Consultants: 1,169
2. Enhanced Recovery Company, LLC: 1,080
3. Credit One Bank: 989

General Garnishment Rate in Michigan
5.0%
