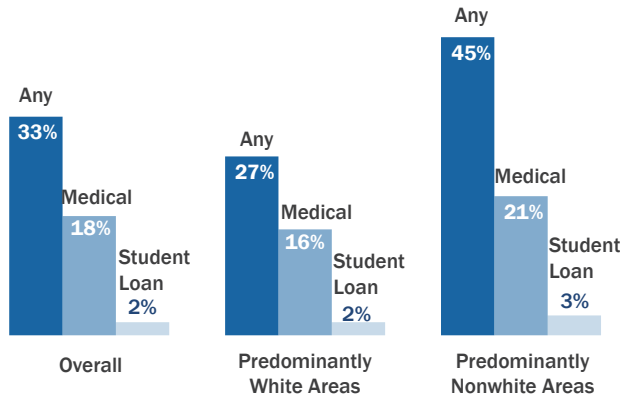
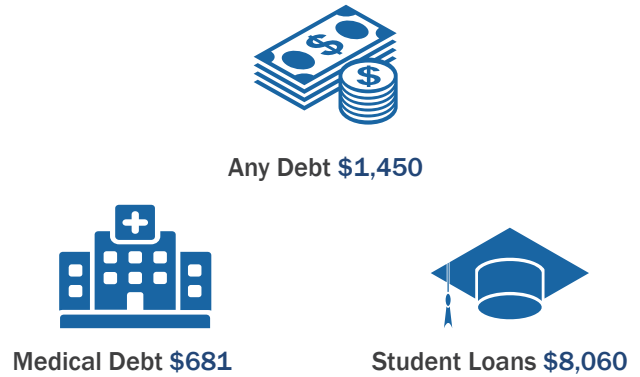


# DEBT COLLECTION IN THE U.S.

## Percentage of People with Debt in Collections

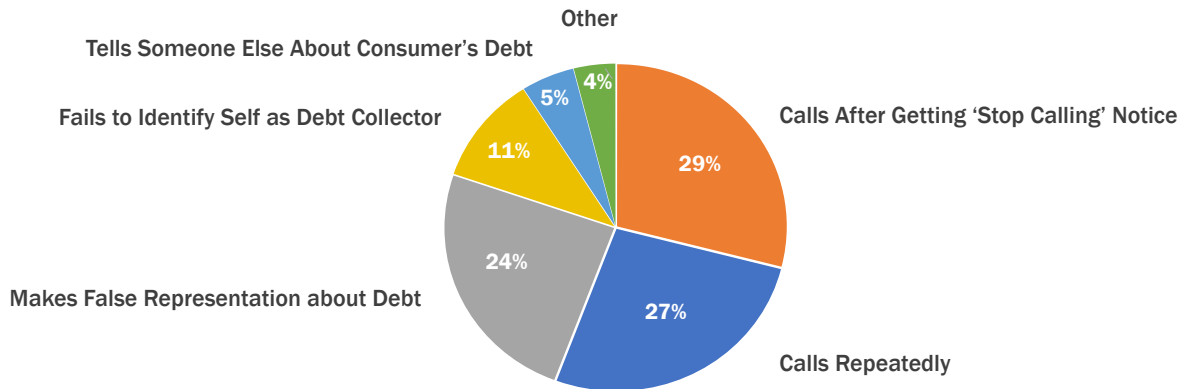


## Median Amount of Debt in Collections Nationally



Total Debt Collection Complaints Reported Nationally  
**620,800**

## Debt Collection Law Violations Reported Nationally



## Top Companies Reported Nationally as Compiled by the Federal Trade Commission

- |                                  |                                  |                    |
|----------------------------------|----------------------------------|--------------------|
| 1. Enhanced Recovery Corporation | 2. Portfolio Recovery Associates | 3. Credit One Bank |
| <b>13,354</b>                    | <b>12,237</b>                    | <b>11,750</b>      |

National General Garnishment Rate  
**2.9%**

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 from the ADP Research Institute, The U.S. Wage Garnishment Landscape: Through the Lens of the Employer (2017), available at [https://www.adp.com/tools-and-resources/adp-research-institute/research-and-trends/-/media/RI/pdf/WageGarnishment\\_WhitePaper.ashx](https://www.adp.com/tools-and-resources/adp-research-institute/research-and-trends/-/media/RI/pdf/WageGarnishment_WhitePaper.ashx). Image credits: Graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from [www.flaticon.com](http://www.flaticon.com)