DEBT COLLECTION IN THE U.S.

Percentage of People with Debt in Collections

- Overall: Any 33%
  - Medical 16%
  - Student Loan 2%
- Predominantly White Areas: Any 27%
  - Medical 16%
  - Student Loan 2%
- Predominantly Nonwhite Areas: Any 45%
  - Medical 21%
  - Student Loan 3%

Median Amount of Debt in Collections Nationally

- Any Debt $1,450
  - Medical Debt $681
  - Student Loans $8,060

Total Debt Collection Complaints Reported Nationally

620,800

Debt Collection Law Violations Reported Nationally

- Calls After Getting ‘Stop Calling’ Notice: 29%
- Makes False Representation about Debt: 27%
- Fails to Identify Self as Debt Collector: 24%
- Tells Someone Else About Consumer’s Debt: 11%
- Other: 5%

Top Companies Reported Nationally as Compiled by the Federal Trade Commission

2. Portfolio Recovery Associates: 12,237
3. Credit One Bank: 11,750

National General Garnishment Rate

2.9%