Pennsylvania Debt Collection Fact Sheet

Percentage of Pennsylvanians with Debt in Collections

- Any: 60%
- Medical: 21%
- Student Loan: 6%
- Overall: 30%
- Predominantly White Areas: 26%
- Medical: 14%
- Student Loan: 2%
- Predominantly Nonwhite Areas: 4%
- Medical: 21%
- Student Loan: 6%
- Any: 30%

Median Amount of Debt in Collections in Pennsylvania

- Any Debt: $1,452
- Medical Debt: $522
- Student Loans: $8,359

Debt Collection Complaints by Pennsylvanians

19,026

Debt Collection Law Violations Reported by Pennsylvanians

- Calls After Getting ‘Stop Calling’ Notice: 31%
- Calls Repeatedly: 22%
- Makes False Representation about Debt: 28%
- Fails to Identify as Debt Collector: 10%
- Tells Someone Else About Consumer’s Debt: 5%
- Other: 4%

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

1. Credit One Bank: 464
2. Diversified Consultants: 459
3. Portfolio Recovery Associates: 423

General Garnishment Rate for Pennsylvania*

1.6%

*Pennsylvania law exempts all wages from garnishment for most consumer debts. For more about wage garnishment in Pennsylvania, visit the website of the Pennsylvania Department of Labor.
