**South Carolina DEBT COLLECTION FACT SHEET**

**Percentage of South Carolinians with Debt in Collections**

- **Overall**:
  - Any: 43%
  - Medical: 28%
  - Student Loan: 2%

- **Predominantly White Areas**:
  - Any: 38%
  - Medical: 25%
  - Student Loan: 2%

- **Predominantly Nonwhite Areas**:
  - Any: 57%
  - Medical: 36%
  - Student Loan: 4%

**Median Amount of Debt in Collections in South Carolina**

- **Any Debt**: $1,705
- **Medical Debt**: $733
- **Student Loans**: $8,045

**Debt Collection Complaints by South Carolinians**

10,392

**Debt Collection Law Violations Reported by South Carolinians**

- Makes False Representation about Debt: 29%
- Calls Repeatedly: 27%
- Fails to Identify as Debt Collector: 26%
- Other: 4%
- Calls After Getting ‘Stop Calling’ Notice: 29%
- Tells Someone Else About Consumer’s Debt: 9%

**Top Companies Reported by South Carolinians as Compiled by the Federal Trade Commission**

1. Enhanced Recovery Company LLC  221
2. Portfolio Recovery Associates  187
3. Receivable Solutions, Inc  181

**General Regional Garnishment Rate in the South**

2.6%

*State specific data is unavailable. South Carolina law exempts all wages from garnishment for most consumer debts. For more about garnishments in South Carolina, visit the website of the South Carolina Department of Consumer Affairs.*