**South Dakota**

**DEBT COLLECTION FACT SHEET**

---

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

- Any: 54%  
  - Overall: 18%  
  - Predominantly White Areas: 16%  
  - Predominantly Nonwhite Areas: 11%

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

- Any Debt: $1,880  
  - Medical Debt: $489  
  - Student Loans: $10,414

---

**Debt Collection Complaints by South Dakotans**

230

---

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

- Falsely Threatens Illegal or Unintended Act: 17%  
- Fails to Identify as Debt Collector: 17%  
- Calls Repeatedly: 17%  
- Calls After Getting ‘Stop Calling’ Notice: 25%  
- Other: 11%

**Makes False Representation about Debt**

---

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

1. Credit Collections Bureau: 13  
2. Accounts Management, Inc.: 8  
2. AAA Collections, Inc.: 5

---

**General Regional Garnishment Rate in the Midwest**

4.1%

---
