Wisconsin
DEBT COLLECTION FACT SHEET

Percentage of Wisconsinites with Debt in Collections

<table>
<thead>
<tr>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any</td>
<td>Medical</td>
<td>Student Loan</td>
</tr>
<tr>
<td>24%</td>
<td>16%</td>
<td>2%</td>
</tr>
<tr>
<td>21%</td>
<td>Medical</td>
<td>Student Loan</td>
</tr>
<tr>
<td>14%</td>
<td>14%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Wisconsin

- Any Debt $1,582
- Medical Debt $886
- Student Loans $6,728

Debt Collection Complaints by Wisconsinites

4,046

Debt Collection Law Violations Reported by Wisconsinites

- Falsely Threatens Illegal or Unintended Act: 29%
- Calls After Getting 'Stop Calling' Notice: 26%
- Calls Repeatedly: 23%
- Fails to Identify as Debt Collector: 10%
- Makes False Representation about Debt: 6%
- Other: 5%

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

1. Diversified Consultants: 185
2. Enhanced Recovery Company, LLC: 71
3. State Collection Services: 69

General Regional Garnishment Rate in the Midwest*

4.1%

*State specific data is unavailable
