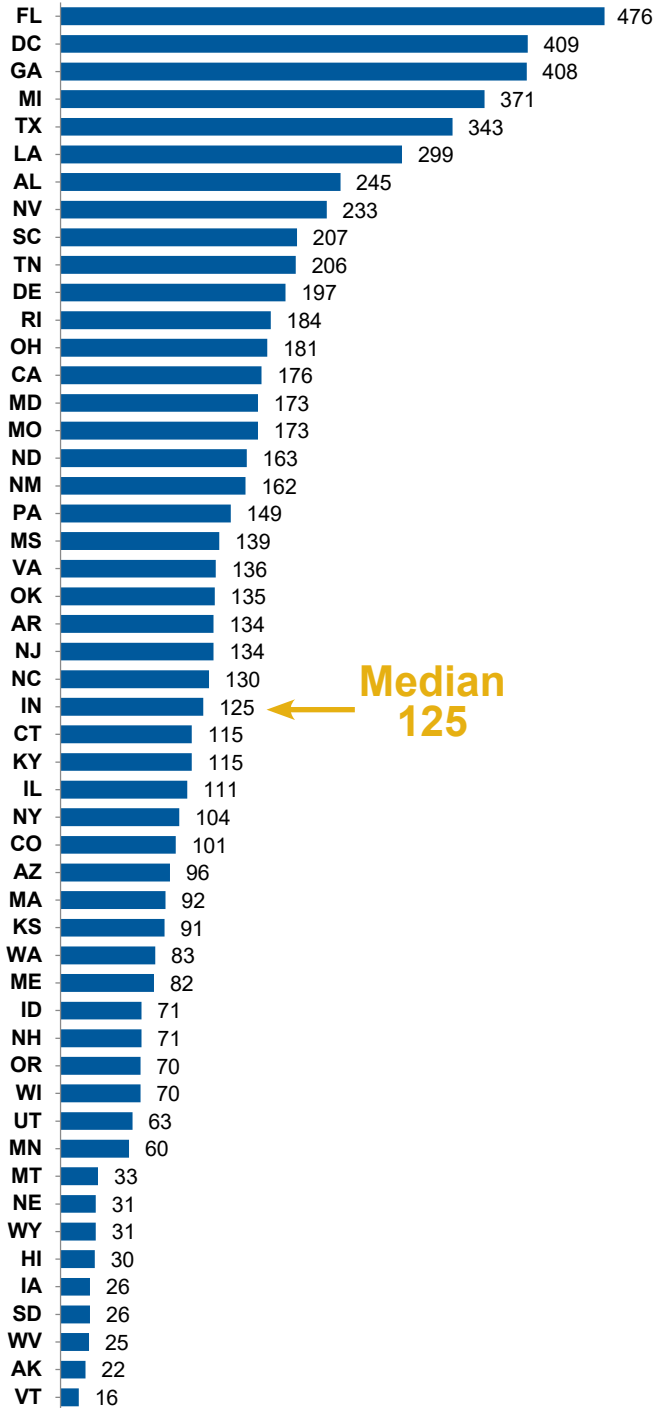


Debt Collection in the States

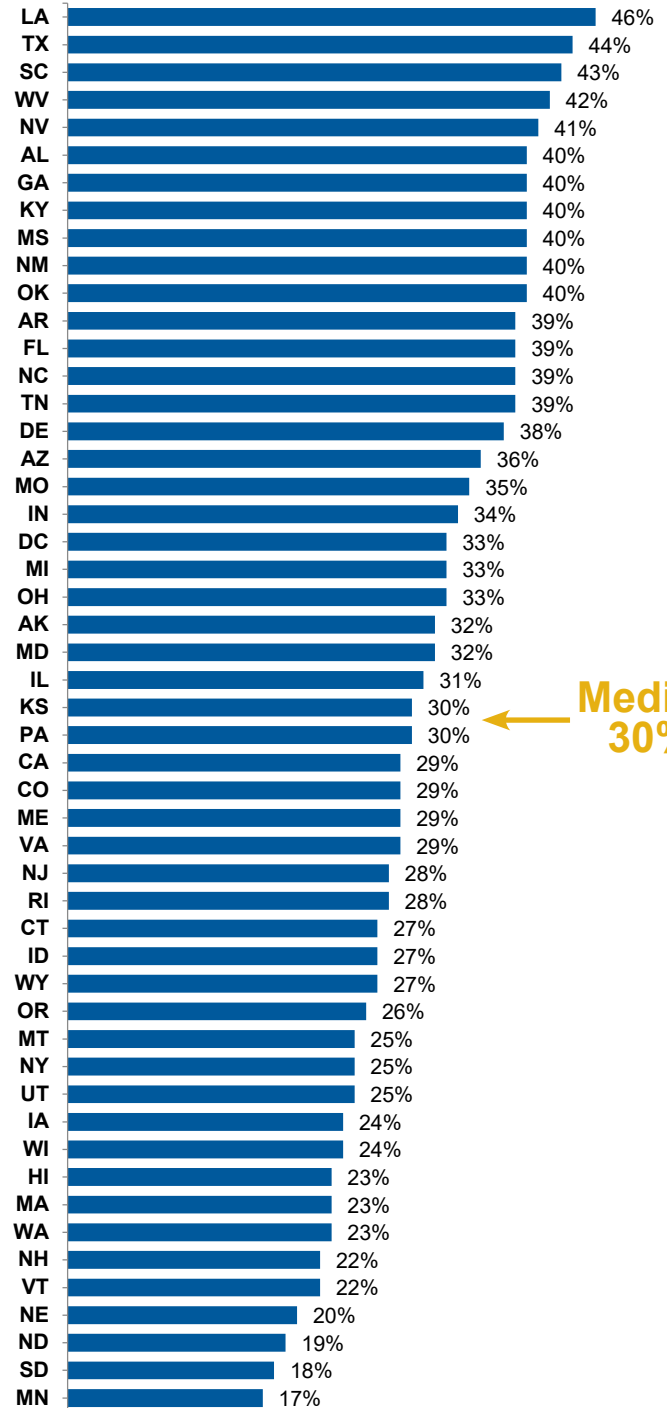
Nearly 1 in 3 adults with a credit report, according to the Urban Institute, have one or more debts in collection on their credit report. A debt in collection can wreak havoc on consumers, subjecting them to harassing debt collection calls and potential lawsuits. In 2018, debt collection was the second leading source of consumer complaints collected by the Federal Trade Commission and by the Consumer Financial Protection Bureau, with many consumers stating they didn't owe the debt or the amount was incorrect. The impact of debt collection is especially stark in some states.

**Debt Collection Complaints
 Per 100,000 People***
 (50 States and D.C.)



**Median
125**

**Share of Population with
 Debt in Collections****
 (50 States and D.C.)



**Median
30%**

* 2017 data compiled by FTC and produced to NCLC in March 2018 via FOIA request. See [National Consumer Law Center, 2019.](#)

** Data based on 2016 credit bureau records. [Urban Institute, 2017.](#)