Racial Disparities in Consumer Debt Collection

- **Rate of Debts in Collections Higher in Non-White Communities**
  - Overall: 33%
  - Predominantly Non-White: 45%
  - Predominantly White: 27%

- **Consumers of Color are More Likely to be Contacted by Debt Collectors**
  - 44% of non-White survey respondents reported being contacted about a debt compared to 29% of White respondents.

- **Collection Judgments More Common in Majority Black Communities**
  - In Chicago, Newark, and St. Louis, the risk of judgment was twice as high in majority black census tracts as it was in majority white census tracts.

- **Majority Black Communities File More Collection Complaints**
  - Areas with a 75% to 100% black population have a 69% higher rate of debt collection complaints compared to areas in with less than 5% black population.