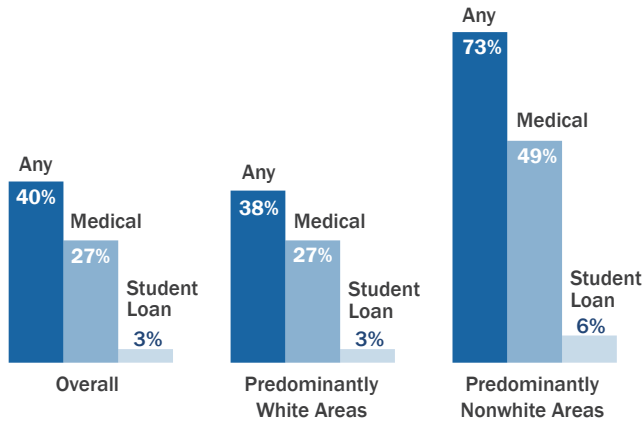


Kentucky

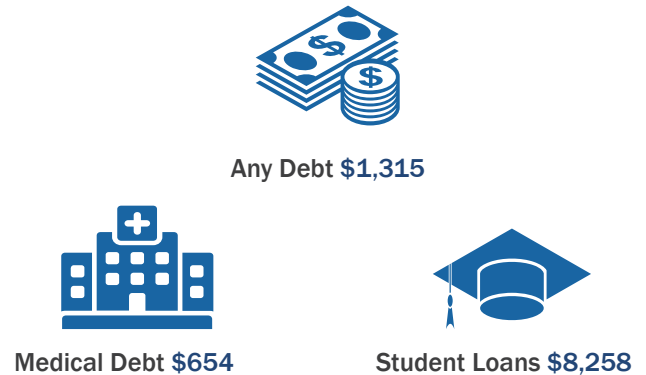
DEBT COLLECTION FACT SHEET



Percentage of Kentuckians with Debt in Collections



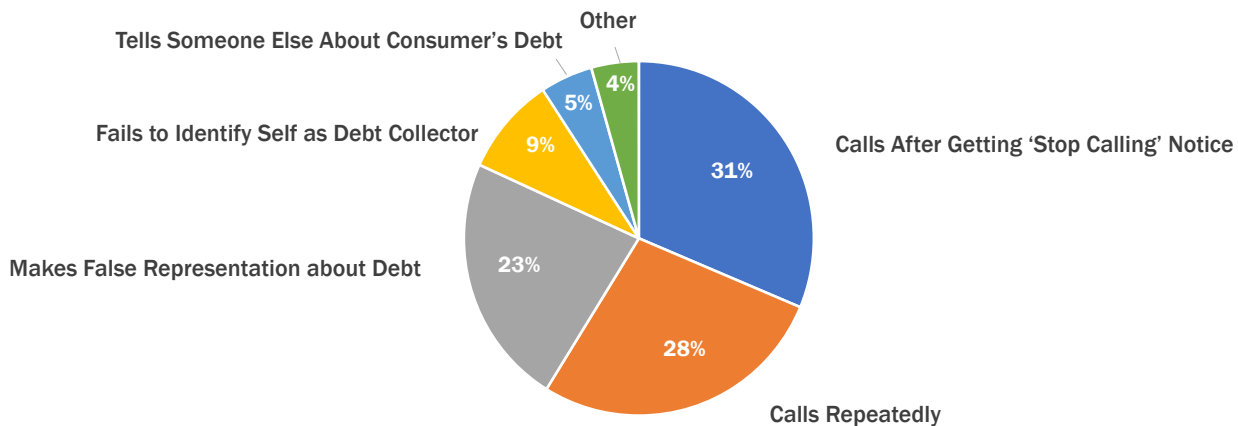
Median Amount of Debt in Collections in Kentucky



Debt Collection Complaints by Kentuckians

5,138

Debt Collection Law Violations Reported by Kentuckians



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

1. I.C. Systems, Inc.

117

2. Enhanced Recovery Company, LLC

110

3. GLA Collection Company

98

General Regional Garnishment Rate in the South*

2.6%

*State specific data is unavailable

Sources: Percentage with debt in collections and median amounts are 2016 figures from Caroline Ratcliffe et al., Debt in America: An Interactive Map, Urban Institute (May 16, 2018), available at <http://apps.urban.org/features/debt-interactive-map/>. Data about debt collection complaint totals, law violations breakdown, and companies reported are 2017 figures from the Consumer Sentinel Network Data Book 2017 (available at <http://www.ftc.gov/policy/reports/policy-reports/commission-staff-reports/consumer-sentinel-network-data-book-2017/main>) (data produced to the National Consumer Law Center by the Federal Trade Commission on May 29, 2018 in response to a Freedom of Information Act request). The general regional garnishment rate is aggregated 2013 payroll data that includes primarily student and consumer debt from the ADP Research Institute, Garnishment: The Untold Story (2014), available at <https://www.adp.com/tools-and-resources/adp-research-institute/insights/~media/RI/pdf/Garnishment-whitepaper.ashx>. Image credits: Kentucky by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com