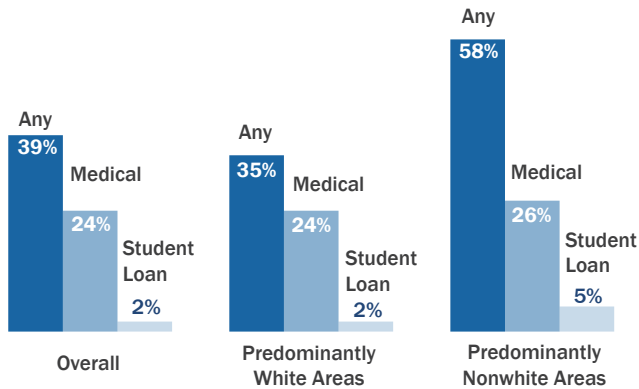


# Tennessee

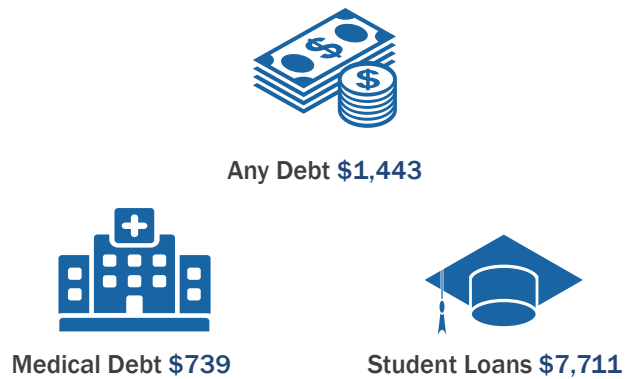
## DEBT COLLECTION FACT SHEET



### Percentage of Tennesseans with Debt in Collections



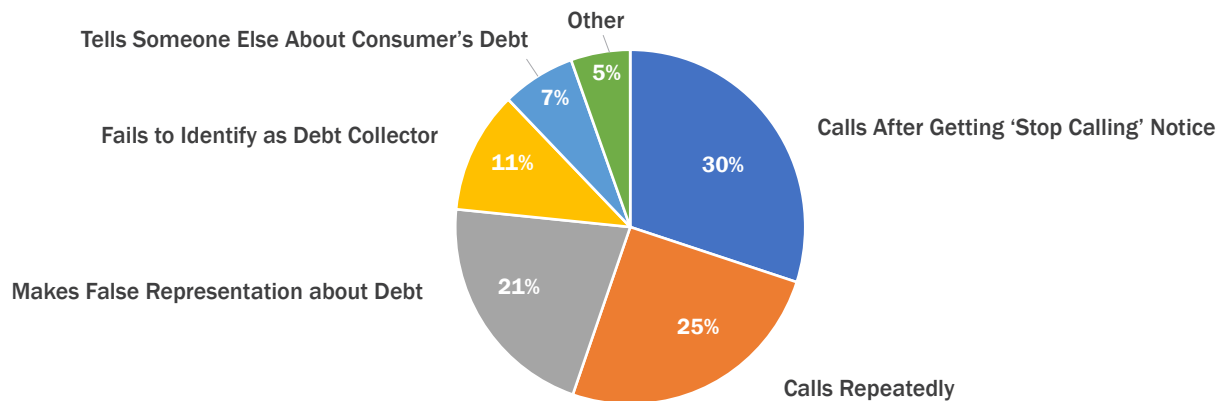
### Median Amount of Debt in Collections in Tennessee



### Debt Collection Complaints by Tennesseans

**13,813**

### Debt Collection Law Violations Reported by Tennesseans



### Top Companies Reported by Tennesseans as Compiled by the Federal Trade Commission

- |                                   |                    |                                  |
|-----------------------------------|--------------------|----------------------------------|
| 1. Enhanced Recovery Company, LLC | 2. Credit One Bank | 3. Portfolio Recovery Associates |
| <b>268</b>                        | <b>245</b>         | <b>234</b>                       |

### 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](https://www.adp.com/tools-and-resources/adp-research-institute/insights/~/_media/RI/pdf/Garnishment-whitepaper.ashx). Image credits: Tennessee by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from [www.flaticon.com](http://www.flaticon.com)