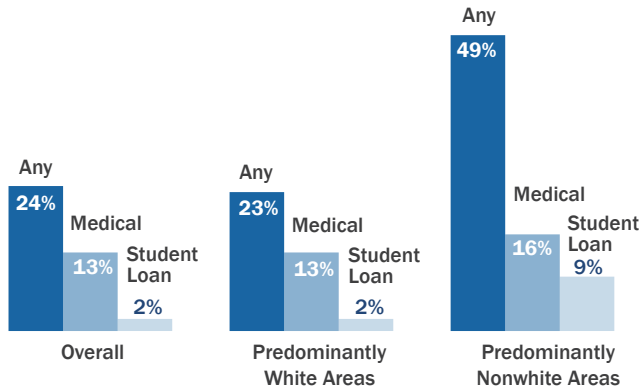


# Iowa

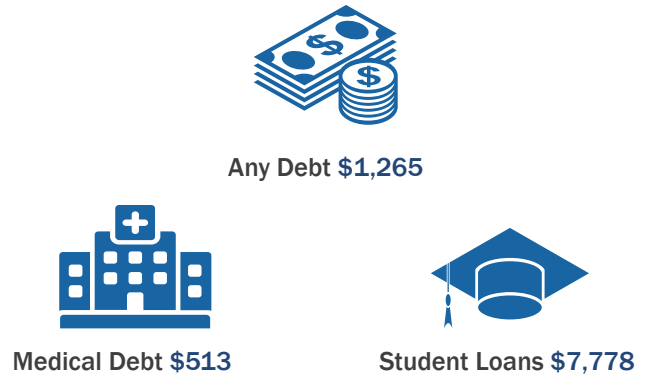
## DEBT COLLECTION FACT SHEET



### Percentage of Iowans with Debt in Collections



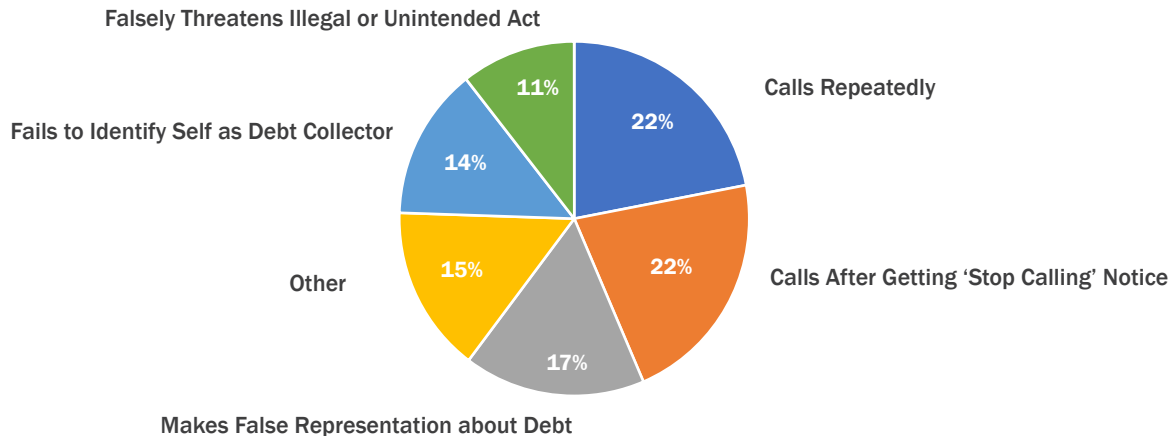
### Median Amount of Debt in Collections in Iowa



### Debt Collection Complaints by Iowans

**813**

### Debt Collection Law Violations Reported by Iowans



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

- Portfolio Recovery Associates **16**
- Capital One Bank **13**
- Convergent Outsourcing, Inc **8**
- Enhanced Recovery Company, LLC **8**

### General Regional Garnishment Rate in the Midwest\*

**4.1%**

\*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: Iowa 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)