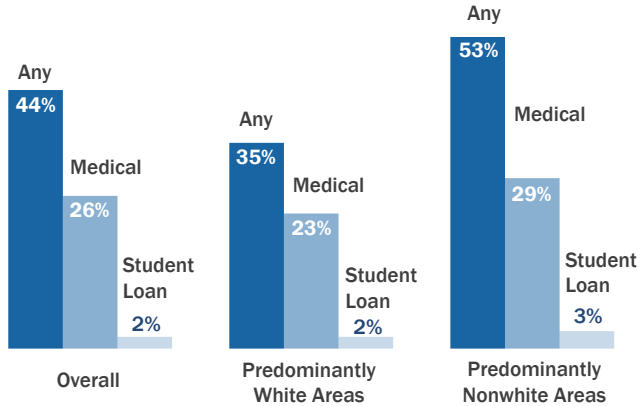


Texas

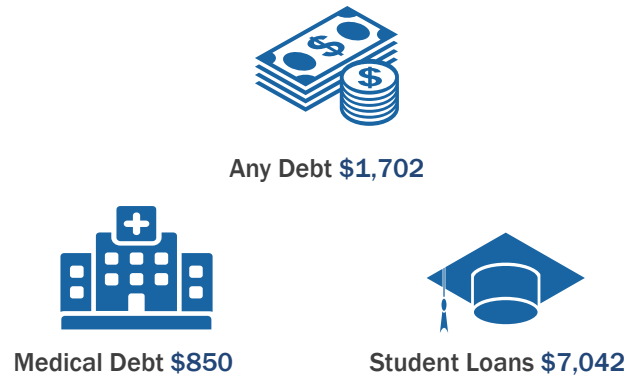
DEBT COLLECTION FACT SHEET



Percentage of Texans with Debt in Collections



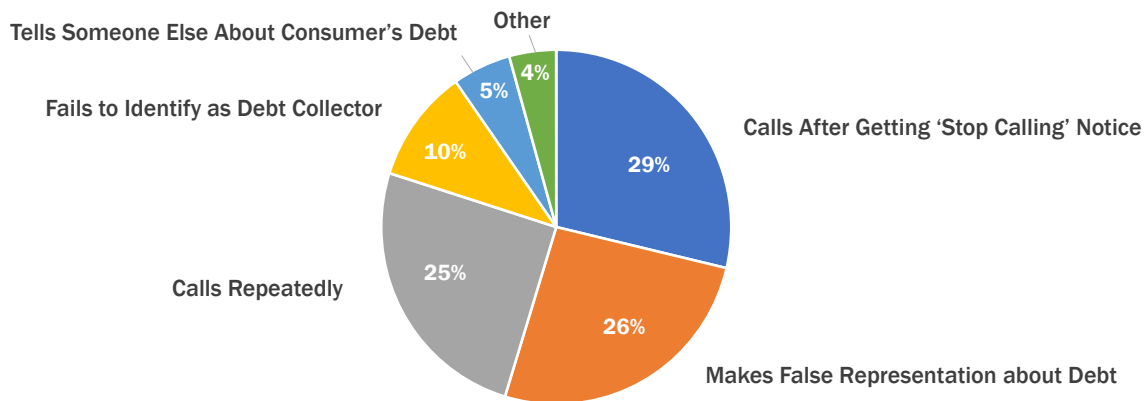
Median Amount of Debt in Collections in Texas



Debt Collection Complaints by Texans

97,225

Debt Collection Law Violations Reported by Texans



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

- | | | |
|----------------------------------|----------------------------------|---------------------|
| 1. Enhanced Recovery Company LLC | 2. Portfolio Recovery Associates | 3. Ace Cash Express |
| 1,918 | 1,592 | 1,442 |

General Garnishment Rate in Texas*

1.0%

*Texas law exempts all wages from garnishment for most debts. For more about garnishment laws in Texas, visit the website of the Texas Attorney General.

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 garnishment rate is aggregated 2016 payroll data that includes primarily student and consumer debt, data produced to the National Consumer Law Center by e-mail from the ADP Research Institute (November 28, 2018). Image credits: Texas by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com