

APPENDIX A
NUMBER OF DEBT COLLECTION COMPLAINTS IN 2017
BY JURISDICTION

JURISDICTION	COMPLAINTS*	COMPLAINTS PER 100,000 PEOPLE**	RANK: COMPLAINTS PER CAPITA	SHARE WITH DEBT IN COLLECTIONS***
Alabama	11,959	245	6	40%
Alaska	165	22	49	32%
Arizona	9,429	134	22	36%
Arkansas	2,896	96	31	39%
California	69,615	176	14	29%
Colorado	5,671	101	30	29%
Connecticut	4,112	115	27	27%
Delaware	1,893	197	11	36%
District of Columbia	2,837	409	2	33%
Florida	99,897	476	1	38%
Georgia	42,532	408	3	40%
Hawaii	425	30	45	23%
Idaho	1,217	71	36	27%
Illinois	14,239	111	28	31%
Indiana	8,348	125	25	34%
Iowa	813	26	47	24%
Kansas	2,660	91	33	30%
Kentucky	5,138	115	26	40%
Louisiana	9,324	199	10	46%
Maine	1,100	82	35	29%
Maryland	10,500	173	15	32%
Massachusetts	6,304	92	32	23%
Michigan	36,998	371	4	33%
Minnesota	3,362	60	41	17%
Mississippi	4,138	139	19	40%
Missouri	10,599	173	16	35%
Montana	351	33	42	25%
Nebraska	597	31	44	20%
Nevada	6,687	223	7	41%
New Hampshire	950	71	37	22%
New Jersey	12,051	134	23	28%
New Mexico	3,373	162	17	40%
New York	20,614	104	29	25%

APPENDIX A (Continued)

JURISDICTION	COMPLAINTS*	COMPLAINTS PER 100,000 PEOPLE**	RANK: COMPLAINTS PER CAPITA	SHARE WITH DEBT IN COLLECTIONS***
North Carolina	13,366	130	24	39%
North Dakota	163	22	50	19%
Ohio	21,070	181	13	33%
Oklahoma	5,291	135	21	40%
Oregon	2,890	70	39	26%
Pennsylvania	19,026	149	18	30%
Puerto Rico	165	5	52	n/a
Rhode Island	1,953	184	12	28%
South Carolina	10,392	207	8	43%
South Dakota	230	26	46	18%
Tennessee	13,813	206	9	39%
Texas	97,225	343	5	44%
Utah	1,969	63	40	25%
Vermont	100	16	51	22%
Virginia	11,535	136	20	29%
Washington	6,133	83	34	23%
West Virginia	457	25	48	42%
Wisconsin	4,046	70	38	24%
Wyoming	182	31	43	27%
United States	620,800	191	Not applicable	33%

Sources:

*Data about the number of Consumer Sentinel Network debt collection complaints reported in 2017 for all 50 states, Puerto Rico, and Washington D.C. was produced to NCLC by the FTC on May 29, 2018 in response to a FOIA request.

**Complaints per 100,000 people were calculated using 2017 population data from the U.S. Census Bureau and the number of debt collection complaints.

***[Urban Institute, Debt in America: An Interactive Map](#) (Dec. 6, 2017).

APPENDIX B
COMPANIES WITH THE MOST DEBT COLLECTION
COMPLAINTS IN 2017

RANK	COMPANY NAME	COMPLAINTS
1	Enhanced Recovery Corporation	13,354
2	Portfolio Recovery Associates	12,237
3	Credit One Bank	11,750
4	Diversified Consultants	7,618
5	Comenity Bank	7,086
6	I. C. System, Inc.	7,051
7	Receivables Performance Management	6,804
8	Transworld Systems Inc.	6,122
9	Allied Interstate, LLC	5,797
10	Midland Credit Management	4,814
11	Convergent Outsourcing, Inc.	4,282
12	Capital One Bank	3,939
13	Medicredit	3,641
14	Credit Collection Services	3,587
15	Navient Corporation	3,402
16	Chase Bank	3,335
17	Credit Acceptance	2,961
18	Citibank	2,780
19	Credit Management Services	2,646
20	ACE Cash Express	2,585
21	Fingerhut	2,565
22	Synchrony Bank	2,448
23	Quicken Loans	2,375
24	The CCS Companies	2,142
25	Wells Fargo Bank	2,080
26	Enhanced Resource Centers	1,977
27	EOS CCA	1,975
28	Afni Inc.	1,967
29	Southwest Credit Systems LP	1,843
30	Central Credit Services, LLC	1,832
31	EGS Financial Care, Inc.	1,788
32	National Credit Adjusters	1,718
33	Wal-Mart	1,592
34	Conns Home Plus	1,541
35	ERC	1,508

APPENDIX B (Continued)

RANK	COMPANY NAME	COMPLAINTS
36	Progressive Leasing	1,500
37	Hunter Warfield	1,484
38	Credence Resource Management, LLC	1,458
39	Aargon Agency, Inc.	1,375
40	Enterprise Recovery Systems, Inc.	1,303
41	PayPal Holdings, Inc.	1,289
42	CBE Group Inc.	1,273
43	Commonwealth Financial Systems, Inc.	1,266
44	Santander Bank	1,254
45	Rent-A-Center	1,220
46	Ad Astra Recovery Service Inc.	1,170
47	Contract Callers Inc.	1,153
48	American Medical Collection	1,150
49	CashNetUSA	1,075
50	MyRentToOwn	1,048

Source: Data produced to NCLC by the FTC on July 23, 2018 in response to a Freedom of Information Act request.