

PUBLIC RELEASE SURVEY FINDINGS AND METHODOLOGY

Experiences with debt collection not uncommon. Nearly one in three Americans 18+ surveyed (32%) report that they have, at some point, had a debt go into collections.

Topline Findings

January 30, 2026 – A new C&R Software survey, with data collection by Ipsos, reveals many Americans familiar with debt collections, as nearly one in three (32%) have ever had a debt enter into collections. Credit card balances (52%) and medical bills (51%) are the most common types of debt entering collections. Those with debt in collections prefer to deal with human collectors compared to automated debt collection tools/systems (44% extremely concerned about this).

Detailed Findings

1. **Debt incidence and Types.** Nearly one in three (32%) Americans aged 18+ report having ever experienced a debt(s) going into collections.

- While two in three (68%) adult Americans claim to have never had a debt go into collections, one in three (32%) have.
- Among those who have ever had debt enter into collections, the most common types are *credit card balances* (52%) and *medical bills* (51%), followed by *student* and *personal loans* (23% and 21%, respectively).

2. **Causes of Debt Delinquency.**

- Among Americans who have ever had a debt enter into collections, leading reasons include *cash flow problems* (40%) and *job loss* (34%).
- Other reasons contributing to debt delinquency are *medical emergency expenses* (20%), *disability* (16%), *overspent budget* (15%), *divorce* (8%), and *waiting for customers to pay* (5%), while 31% indicate *no money to pay, no special reason*.

3. **Debt Resolution and Communication**

- Almost two-thirds (65%) of Americans who have ever had a debt go into collections report resolving their debt. The most prevalent method of debt resolution for these individuals is *pay overtime/payment plan* (40%), followed next most by *paid in full* (28%) and *pay a settled amount* (26%); 7% indicate that they used a debt relief/assistance program. Just over one in four (26%) Americans who resolved a debt that entered collections did so within three months.
- Among Americans with debt collection experience, email (36%) is the preferred communication method for collections, followed by US Mail/letter (20%), and telephone (14%); only 1% prefer communicating for collection purposes via Chat Bot.

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4. Stress and Experience with Debt Collection

- More than half (56%) claim their debt collections experience was *extremely or very stressful*.
- Reactions are mixed among those who have interacted with an automated system during the debt collection process, with nearly one-third (31%) evaluating the automated system as *about the same* compared to human collectors and 31% *much or somewhat better*; 38% evaluate the automated system as *much or somewhat worse* than human collectors.

5. Concerns with Automated Debt Collection Tools/Systems

- Americans who have ever had a debt go into collections note concerns with automated debt collection tools/systems, particularly *privacy/data security* (60% very/extremely concerned).
- Those with debt collections experience indicate a *preference for speaking with a human*, as nearly seven in ten (69%) express very or extreme concern with automated collection systems.

These are findings of a C&R Software survey, with data collection provided by Ipsos, conducted between December 4 – December 5, 2025. For this survey, a nationally representative sample of 1,005 U.S. adults aged 18 and older were surveyed online in English. The results of this research have a credibility interval of plus or minus 3.5 percentage points for all respondents.

For full results, please refer to the following annotated questionnaire:

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Full Annotated Questionnaire

The next questions have to do with healthcare and how one may go about making decisions.

1. Have you ever had your debt(s) go into collections?

	Total (n=1,005)
Yes	32%
No	68%

2. What type of debt entered collections? (Select all that apply)

(Asked if “yes” selected in Q1) [RANDOMIZE ANSWER LIST – MULTI-SELECT]	Total (n=378)
Credit Card Balances	52%
Medical Bills	51%
Student Loans	23%
Personal Loans	21%
Auto Loan/Lease	15%
Household Utilities (phones/gas/electric/lights/water)	14%
Mortgage/Rent	9%
Tax Debts	9%
None of the above [ANCHOR]	2%

3. What were your reasons for your delinquency? (Select all that apply)

(Asked if “yes” selected in Q1) [RANDOMIZE ANSWER LIST – MULTI-SELECT]	Total (n=378)
Cash flow problem	40%
Job loss	34%
No money to pay, no special reason	31%
Medical emergency expenses	20%
Disability	16%
Overspent budget	15%
Divorce	8%
Waiting for customers to pay you first	5%
Armed Services member	0%
None of the above [ANCHOR]	6%

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4. Please think of the most recent time you had debt go into collections. Did you resolve your debt on this occasion?

(Asked if “yes” selected in Q1) [SINGLE SELECT]	Total (n=378)
Yes	65%
No	35%

5. Which payment method did you use to resolve your debt?

(Asked if “yes” selected in Q1 and “yes” selected in Q4) [SINGLE SELECT]	Total (n=224)
Pay overtime / Payment plan	40%
Paid in full	28%
Pay a settled amount	26%
Debt Relief/Assistance Programs	7%

- 5a. What is the duration of your plan?

(Asked if “yes” selected in Q1 and “Pay overtime / Payment plan” selected in Q5)	Total (n=90)
[INSERT TEXT BOX]	

6. How long did it take for you to resolve your debt?

(Asked if “yes” selected in Q1 and “yes” selected in Q4) [SINGLE SELECT]	Total (n=224)
Immediate resolution	10%
1 to 3 months	16%
4 to 6 months	22%
7 to 12 months	16%
1 to 2 years	19%
3 to 4 years	9%
5 or more years	7%

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7. What is your preferred method of communication for collections purposes?

(Asked if “yes” selected in Q1 and “yes” selected in Q4) [RANDOMIZE – SINGLE SELECT]	Total (n=378)
Email	36%
US Mail (letter)	20%
Telephone (landline/cellular)	14%
Text/SMS	9%
Payment Portal	6%
Credit Issuer Customer Portal/Self Service	4%
Website/Chat	3%
Voicemail	2%
Chat Bot	1%
Other (specify) [INSERT TEXT BOX – ANCHOR]	4%

8. Please rate your experience with the Collections team. (If you have multiple experiences, please rate your most recent experience)

(Asked if “yes” selected in Q1) [SINGLE SELECT]	Total (n=378)
Very positive	13%
Somewhat positive	17%
Neutral	39%
Somewhat negative	12%
Very negative	19%

9. How stressful would you rate your collections experience? (If you have multiple experiences, please rate your most recent experience)

(Asked if “yes” selected in Q1) [SINGLE SELECT]	Total (n=378)
Extremely stressful	30%
Very stressful	26%
Somewhat stressful	27%
Not too stressful	16%
Not stressful at all	2%

10. Have you ever interacted with an automated system (e.g. chatbot, interactive voice assistant, or virtual agent) during the debt collection process?

(Asked if “yes” selected in Q1) [SINGLE SELECT]	Total (n=378)
Yes – via chatbot or website	12%
Yes – via automated voice/IVR	6%
Yes – both	33%
No, I interacted only with a human collector	39%
Don’t remember	11%

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11. How would you rate your experience of interacting with an automated system compared to a human collector?

(Asked if “yes” selected in Q1 and any “yes” in Q10) [SINGLE SELECT]	Total (n=182)
Much better	16%
Somewhat better	15%
About the same	31%
Somewhat worse	20%
Much worse	18%

12. With regards to automated debt collection tools like chatbots and voice bots, how concerned are you with the following... **[RANDOMIZE]**

A. Accuracy of information

(Asked if “yes” selected in Q1)	Total (n=378)
Extremely concerned	27%
Very concerned	29%
Somewhat concerned	30%
Not too concerned	8%
Not concerned at all	6%

B. Lack of empathy/personalization

(Asked if “yes” selected in Q1)	Total (n=378)
Extremely concerned	31%
Very concerned	26%
Somewhat concerned	23%
Not too concerned	10%
Not concerned at all	10%

C. Privacy/data security

(Asked if “yes” selected in Q1)	Total (n=378)
Extremely concerned	33%
Very concerned	27%
Somewhat concerned	23%
Not too concerned	12%
Not concerned at all	6%

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D. Regulatory or legal compliance

(Asked if “yes” selected in Q1)	Total (n=378)
Extremely concerned	25%
Very concerned	28%
Somewhat concerned	29%
Not too concerned	12%
Not concerned at all	6%

E. Preference to speak with a human

(Asked if “yes” selected in Q1)	Total (n=378)
Extremely concerned	44%
Very concerned	25%
Somewhat concerned	15%
Not too concerned	10%
Not concerned at all	6%

13. Knowing AI/predictive analytics may be used to tailor payment options or messaging, how comfortable would you be with that?

(Asked if “yes” selected in Q1) [SINGLE SELECT]	Total (n=378)
Extremely comfortable	7%
Very comfortable	14%
Somewhat comfortable	29%
Not too comfortable	29%
Not comfortable at all	22%

About the Study:

These are findings for research was conducted between December 4 and December 5, 2025, by Ipsos. For this survey, a nationally representative sample of 1,005 Americans aged 18 or older were interviewed online in English. Surveys were collected as part of a multi-client omnibus program, where questions on various topics are included in one interview and clients share demographic information collected.

The sample was randomly drawn from [Ipsos’ online panel](#), partner online panel sources, and “[river](#)” [sampling](#) and does not rely on a population frame in the traditional sense. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2023 American Community Survey data. The sample drawn for this study reflects fixed sample

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targets on age and gender. Post-hoc weights were made to the population characteristics on age, gender, region, and household income.

Statistical margins of error are not applicable to online non-probability surveys. Instead, the precision of Ipsos online polls is measured using a credibility interval. In this case, the survey has a credibility interval of plus or minus 3.5 percentage points for all respondents. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding.