Idaho
DEBT COLLECTION FACT SHEET

Percentage of Idahoans with Debt in Collections

<table>
<thead>
<tr>
<th>Type</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any</td>
<td>27%</td>
<td>26%</td>
<td>50%</td>
</tr>
<tr>
<td>Medical</td>
<td>16%</td>
<td>15%</td>
<td>38%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>Any with Medical Debt</td>
<td>50%</td>
<td>48%</td>
<td>50%</td>
</tr>
<tr>
<td>Any with Student Loan Debt</td>
<td>38%</td>
<td>35%</td>
<td>40%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Idaho

<table>
<thead>
<tr>
<th>Type</th>
<th>Median Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Debt</td>
<td>$1,662</td>
</tr>
<tr>
<td>Medical Debt</td>
<td>$807</td>
</tr>
<tr>
<td>Student Loans</td>
<td>$7,473</td>
</tr>
</tbody>
</table>

Debt Collection Complaints by Idahoans

1,217

Debt Collection Law Violations Reported by Idahoans

- Calls After Getting ‘Stop Calling’ Notice: 29%
- Calls Repeatedly: 13%
- Makes False Representation about Debt: 19%
- Fails to Identify Self as Debt Collector: 13%
- Tells Someone Else About Consumer’s Debt: 7%
- Other: 7%
- Any Debt: 27%
- Medical: 16%
- Medical Debt: 50%
- Student Loan: 2%
- Student Loans: 38%
- Any with Medical Debt: 50%
- Any with Student Loan Debt: 38%

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

1. West Asset Management: 44
2. Portfolio Recovery Associates: 18

General Regional Garnishment Rate in the West*

3.2%

*State specific data is unavailable
