Indiana
DEBT COLLECTION FACT SHEET

Percentage of Hoosiers 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>34%</td>
<td>31%</td>
<td>34%</td>
</tr>
<tr>
<td>Medical</td>
<td>22%</td>
<td>21%</td>
<td>22%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Indiana

- Any Debt: $1,509
- Medical Debt: $733
- Student Loans: $7,008

Debt Collection Complaints by Hoosiers

8,348

Debt Collection Law Violations Reported by Hoosiers

- Falsely Threatens Illegal or Unintended Act: 28%
- Calls After Getting ‘Stop Calling’ Notice: 10%
- Calls Repeatedly: 26%
- Makes False Representation about Debt: 24%
- Fails to Identify Self as Debt Collector: 5%
- Other: 5%

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

1. Portfolio Recovery Associates: 181
2. Enhanced Recovery Company, LLC: 126
3. Allied Interstate, Inc: 124

General Garnishment Rate in Indiana

5.6%