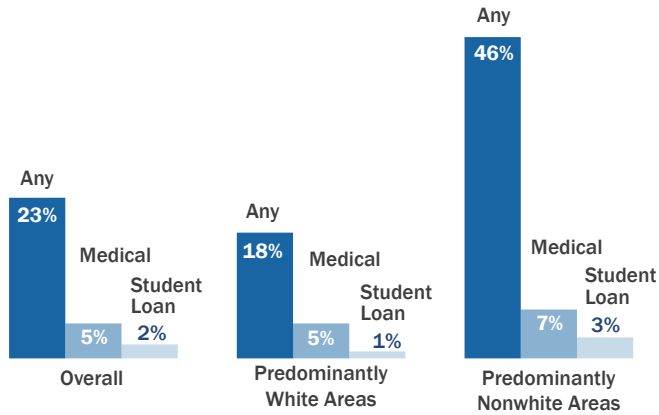


Massachusetts

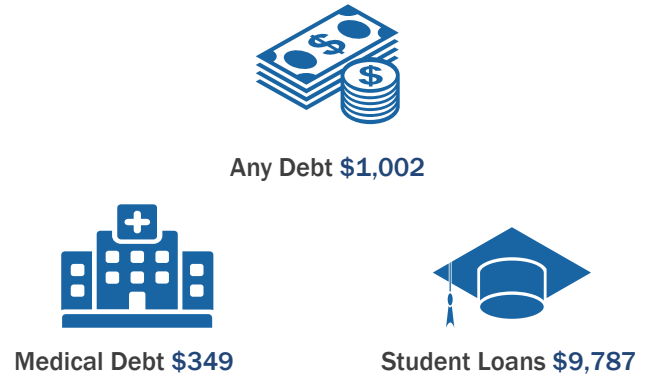
DEBT COLLECTION FACT SHEET



Percentage of Bay Staters with Debt in Collections



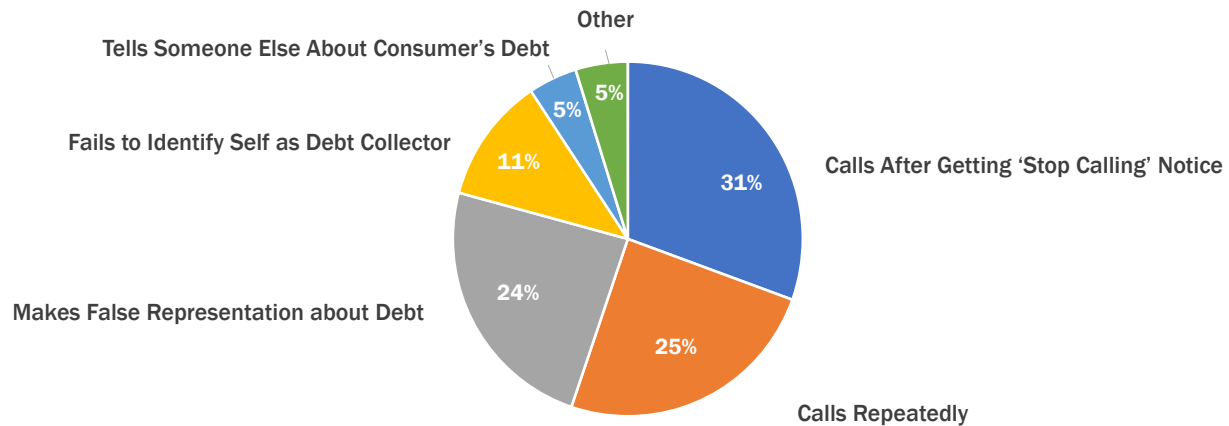
Median Amount of Debt in Collections in Massachusetts



Debt Collection Complaints by Bay Staters

6,304

Debt Collection Law Violations Reported by Bay Staters



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

1. Portfolio Recovery Associates

179

2. Action Collection Service

116

General Garnishment Rate in Massachusetts

0.6%

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: Massachusetts by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com