Massachusetts
DEBT COLLECTION FACT SHEET

Percentage of Bay Staters with Debt in Collections

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Overall</th>
<th>Predominantly White Areas</th>
<th>Predominantly Nonwhite Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Student Loan</td>
<td>5%</td>
<td>2%</td>
<td>1%</td>
</tr>
<tr>
<td>Medical Debt</td>
<td>18%</td>
<td>5%</td>
<td>7%</td>
</tr>
<tr>
<td>Any Debt</td>
<td>23%</td>
<td>5%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Massachusetts

- Any Debt $1,002
- Medical Debt $349
- Student Loans $9,787

Debt Collection Complaints by Bay Staters

6,304

Debt Collection Law Violations Reported by Bay Staters

- Makes False Representation about Debt: 24%
- Fails to Identify Self as Debt Collector: 11%
- Tells Someone Else About Consumer’s Debt: 5%
- Calls Repeatedly: 25%
- Calls After Getting ‘Stop Calling’ Notice: 31%
- Other: 5%

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%
