**Ohio DEBT COLLECTION FACT SHEET**

**Percentage of Ohioans with Debt in Collections**

- Overall: 33%
  - Medical: 19%
  - Student Loan: 3%
- Predominantly White Areas: 30%
  - Medical: 18%
  - Student Loan: 3%
- Predominantly Nonwhite Areas: 25%
  - Medical: 26%
  - Student Loan: 6%

**Median Amount of Debt in Collections in Ohio**

- Any Debt: $1,260
- Medical Debt: $462
- Student Loans: $8,526

**Debt Collection Complaints by Ohioans**

- Total: 21,070

**Debt Collection Law Violations Reported by Ohioans**

- Makes False Representation about Debt: 29%
- Calls Repeatedly: 27%
- Fails to Identify as Debt Collector: 24%
- Calls After Getting ‘Stop Calling’ Notice: 12%
- Tells Someone Else About Consumer’s Debt: 8%
- Other: 8%

**Top Companies Reported by Ohioans as Compiled by the Federal Trade Commission**

2. Portfolio Recovery Associates: 438
3. Capital One Bank: 382

**General Garnishment Rate in Ohio**

- 3.7%

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