Oregon
DEBT COLLECTION FACT SHEET

Percentage of Oregonians 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>26%</td>
<td>25%</td>
<td>26%</td>
</tr>
<tr>
<td>Medical</td>
<td>14%</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>Medical Student Loan</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
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Median Amount of Debt in Collections in Oregon

- Any Debt: $1,435
- Medical Debt: $784
- Student Loans: $8,776

Debt Collection Complaints by Oregonians

2,890

Debt Collection Law Violations Reported by Oregonians

- Calls After Getting ‘Stop Calling’ Notice: 27%
- Calls Repeatedly: 23%
- Fails to Identify as Debt Collector: 12%
- Makes False Representation about Debt: 26%
- Tells Someone Else About Consumer’s Debt: 6%
- Other: 5%

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

1. Enhanced Recovery Company LLC
   72
2. Portfolio Recovery Associates
   47
3. Comenity Bank
   39

General Regional Garnishment Rate in the West*

3.2%

*State specific data is unavailable
