Virginia
DEBT COLLECTION FACT SHEET

Percentage of Virginians 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>Any</td>
<td>29%</td>
<td>25%</td>
<td>43%</td>
</tr>
<tr>
<td>Medical</td>
<td>18%</td>
<td>16%</td>
<td>24%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Median Amount of Debt in Collections in Virginia

- Any Debt: $1,399
- Medical Debt: $582
- Student Loans: $9,342

Debt Collection Complaints by Virginians

11,535

Debt Collection Law Violations Reported by Virginians

- Calls Repeatedly: 30%
- Calls After Getting 'Stop Calling' Notice: 27%
- Makes False Representation about Debt: 23%
- Fails to Identify as Debt Collector: 11%
- Tells Someone Else About Consumer’s Debt: 5%
- Other: 5%

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

1. Credit One Bank: 223
2. Portfolio Recovery Associates: 212
3. Receivables Performance Management: 175

General Garnishment Rate in Virginia

3.5%

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 e-mail from the ADP Research Institute (November 28, 2018). 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: Virginia by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com