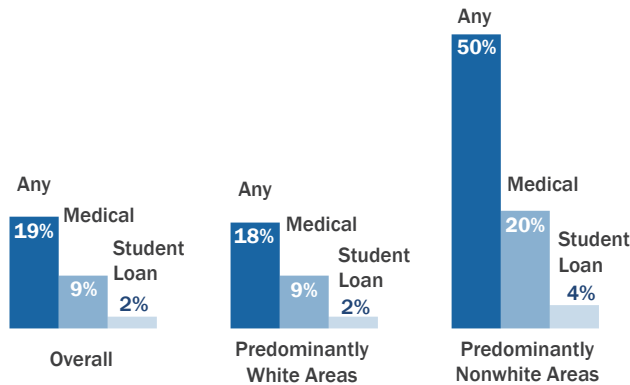


# North Dakota

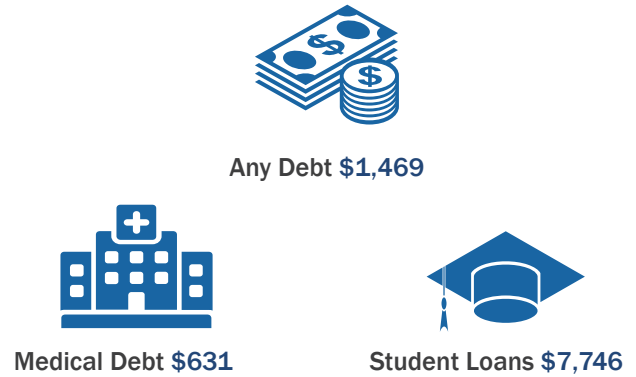
## DEBT COLLECTION FACT SHEET



### Percentage of North Dakotans with Debt in Collections



### Median Amount of Debt in Collections in North Dakota



### Debt Collection Complaints by North Dakotans

**163**

### Debt Collection Law Violations Reported by North Dakotans

Law Violations	Complaints
Calls After Getting 'Stop Calling' Notice	19
Calls Repeatedly	17
Makes False Representation about Debt	11
Fails to Identify as Debt Collector	8
Uses Deception or Misrepresentation	5
Other	5

### Top Companies Reported by North Dakotans as Compiled by the Federal Trade Commission

- |                     |                                 |                          |                                    |
|---------------------|---------------------------------|--------------------------|------------------------------------|
| 1. Capital One Bank | 1. Portolio Recovery Associates | 2. AAA Collections, Inc. | 2. Atlantic Credit & Finance, Inc. |
| <b>3</b>            | <b>3</b>                        | <b>2</b>                 | <b>2</b>                           |

### General Regional Garnishment Rate in the Midwest\*

**4.1%**

\*State specific data is unavailable

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 regional garnishment rate is aggregated 2013 payroll data that includes primarily student and consumer debt from the ADP Research Institute, Garnishment: The Untold Story (2014), available at [https://www.adp.com/tools-and-resources/adp-research-institute/insights/~/\\_media/RI/pdf/Garnishment-whitepaper.ashx](https://www.adp.com/tools-and-resources/adp-research-institute/insights/~/_media/RI/pdf/Garnishment-whitepaper.ashx). Image credits: North Dakota by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from [www.flaticon.com](http://www.flaticon.com)