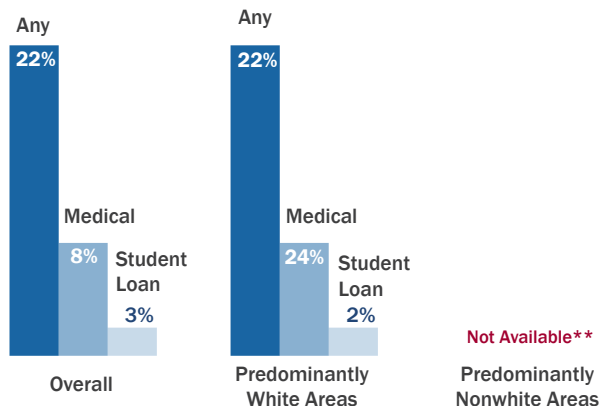


Vermont

DEBT COLLECTION FACT SHEET

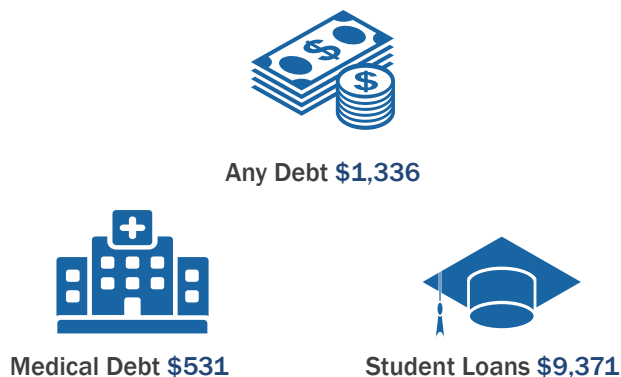


Percentage of Vermonters with Debt in Collections



*Data not available because no regions within the state are predominantly nonwhite.

Median Amount of Debt in Collections in Vermont



Debt Collection Complaints by Vermonters

100

Debt Collection Law Violations Reported by Vermonters

Law Violations	Complaints
Calls After Getting 'Stop Calling' Notice	12
Makes False Representation about Debt	12
Calls Repeatedly	11
Falsely Threatens Illegal or Unintended Act	5
Other	5
Fails to Identify as Debt Collector	4

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

1. Portfolio Recovery Associates	2. Apria Healthcare	2. Barclays Bank	2. Comenity Bank
5	2	2	2

General Regional Garnishment Rate in the Northeast*

2.0%

*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. Image credits: Vermont by Marvdrock, graduation hat by Rama, and dollar stacks by Farias from the Noun Project; Hospital made by Freepik from www.flaticon.com