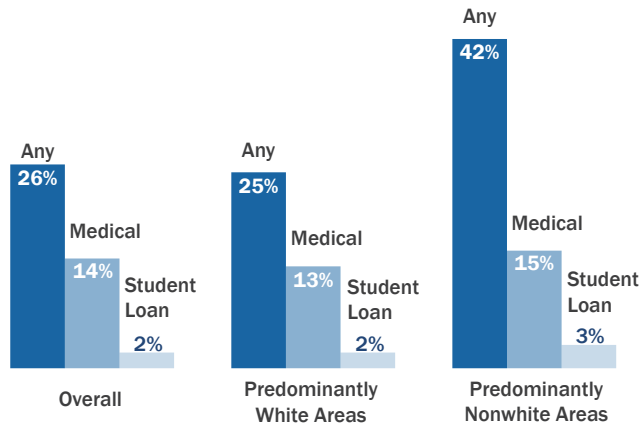


Oregon

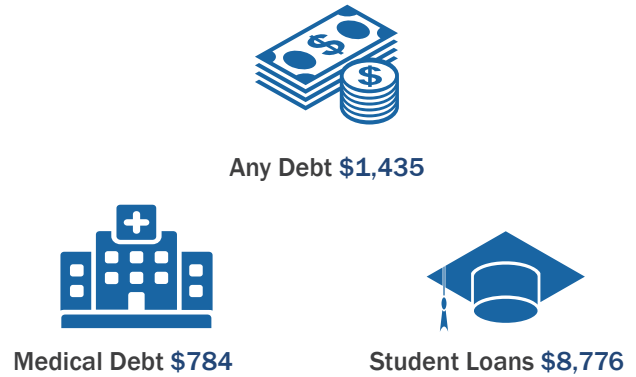
DEBT COLLECTION FACT SHEET



Percentage of Oregonians with Debt in Collections



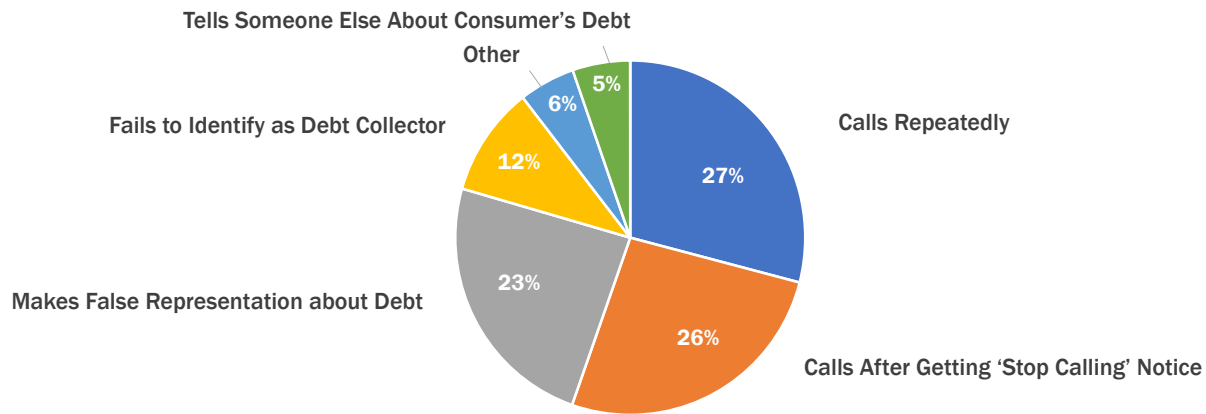
Median Amount of Debt in Collections in Oregon



Debt Collection Complaints by Oregonians

2,890

Debt Collection Law Violations Reported by Oregonians



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

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