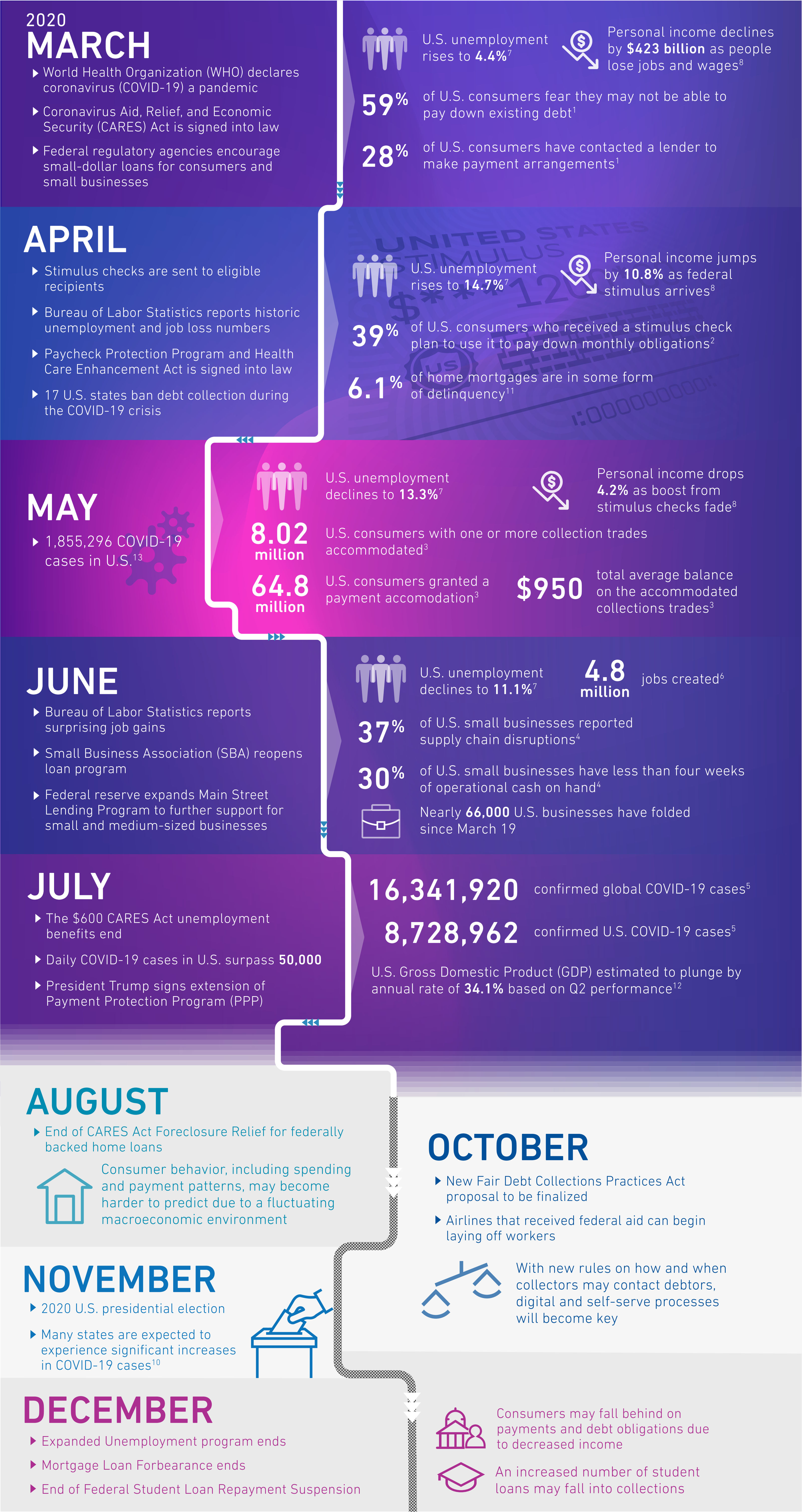


Factors impacting debt collectability

Dealing with challenges is just part of the collections process. But in today's economic environment, there are even more barriers to overcome. By leveraging data-driven insights to strengthen your operations and enhance your capabilities, you can increase the success rate of your debt collection efforts.



For more insights and trends, visit experian.com/debtcollection.

¹ Findings from Experian survey of over 1,400 consumers throughout the United States The survey was fielded March 27–April 3, 2020 and was among consumers age 25+, representative of census (on age, ethnicity, region, gender and household income).

² Experian conducted a consumer research study with 1,005 consumers to better understand how the coronavirus (COVID-19) pandemic is impacting spending, credit and financial well-being. The survey was conducted March 27–April 3, 2020, using a third-party online consumer panel.

³ Attributes were computed from Experian consumer credit data from May 2020.

⁴ U.S. Census (2020, June 18). [Small Business Pulse Survey](#).

⁵ World Health Organization (2020, July 28) [COVID-19 Dashboard](#).

⁶ Bureau of Labor Statistics (2020, July 2)

⁷ Federal Reserve Bank of St. Louis (2020) [Unemployment Rate Dashboard](#).

⁸ Federal Reserve Bank of St. Louis (2020) [Personal Income Dashboard](#).

⁹ The New York Times (2020) [Small Business Owners Are Giving Up](#).

¹⁰ CDC (2020) [Coronavirus Disease Forecast](#).

¹¹ Business Insider (2020). [Delinquent Mortgages Spike to Highest Level in 21 Years](#).

¹² Fox News (2020). U.S. [Growth Report](#) Shows Record Breaking Economic Plunge.

¹³ Worldometer (2020). [Daily U.S. COVID-19 Cases](#).