

Debt Collection Archive

Policy Analysis

Policy Briefs, Reports & Press Releases

- Press release: Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports, Sept. 7, 2017
- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- Press Release: New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses, Jan. 12, 2017
- Press Release: Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts, Sept. 29, 2016
- Press Release: Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed, July 28, 2016
- Report: Defusing Debt: A Survey of Debt-Related Civil Legal Aid Programs in the United States, June 2016
- Group Letter & Press Release Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Report and Press Release: Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
- Report and Press Release: Why the CFPB Should Ban Zombie Debt, January 2015
- Press Release: CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection, December 11, 2014
- Report: Strong Medicine Needed: What the CFPB Should Do to Protect Consumers from Unfair Collection and Reporting of Medical Debt, Sept. 10, 2014
- Debt Collection: Groups Applaud New Guidelines for Banks Selling Consumer Debt, Aug. 12, 2014
- Policy Brief: Recommendations to the CFPB re: Debt Collection Problems, April 2013
- NCLC Praises CFPB's Scrutiny of Debt Collectors, October 24, 2012
- New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors, March 9, 2011
- White paper: Time to Update the Credit Practices Rule; CFPB Should Modernize FTC Rule Addressing Abusive Creditor Collection Practices, Dec. 2010
- Press Release: FTC May Weaken Protections, Allow Debt Collectors to Target Families, Friends, Neighbors of Consumers Who Have Died, Nov. 2010 (NCLC Comments)
- The Debt Machine: How the Collection Industry Hounds Consumers and Overwhelms the Courts Press Release and Report, July 2010
- NCLC urges Federal Communications Commission to allow prerecorded debt collection calls to consumers only with consumers' express consent, May 2010
- Press Release: Debt Collection Horror Stories, 2007

Debt Collection Comments and Testimony

- Testimony of NCLC attorney April Kuehnhoff before Joint Financial Services Committee In support of S.120/H.2811, An act relative to fairness in debt collection, Sept. 25, 2017
- Testimony responding to the proposed amendments to the Massachusetts Rules of Civil Procedure regarding credit card debts, Feb. 28, 2017
- Testimony of NCLC, NACA, and MLRI to the Mass. Division of Banks and the Mass. Attorney General re: debt collection and regulation in Mass. (licensing of debt buyers and law firms),

Oct. 18, 2016

- Testimony of NCLC attorney April Kuehnhoff before the MA Joint Financial Services Committee re: pending legislation to support family financial protection (SB146/HB804, October 27, 2015)
- Testimony before the U.S. House of Representative Committee on Financial Services regarding “An Overview of the Credit Reporting System”, September 10, 2014
- Group Comments to the CFPB re: Advance Notice of Proposed Rulemaking re: Debt Collection, Feb. 28, 2014 and Press Release, March 3, 2014 and Shorter Coalition Comments
- Comments in response to the FCC’s request for comments on the Petition for Expedited Declaratory Ruling and/or Expedited Rulemaking filed by the Professional Association for Customer Engagement (PACE), December 18, 2013
- Testimony of Robert J. Hobbs to the Nevada House of Representatives in support of SB 373 Nevada Wage Protection Act to increase the amount of wages exempt from creditors from 75% to 90%, March 26, 2013; Nevada Assembly testimony, May 3, 2013
- Group comments to the IRS re: Notice 2012-65, March 14, 2013
- NCLC Comments to the Consumer Financial Protection Bureau re: Senior Financial Exploitation, Aug. 20, 2012
- Comments to the CFPB re: defining the “larger” debt collectors and consumer reporting agencies, April 17, 2012
- Testimony Opposing HR 3035, the Mobile Informational Call Act of 2011 by the National Association of Consumer Advocates and National Consumer Law Center Nov. 4, 2011
- Comments re: proposed debt collection regulations MA 940 CMR 7.00., June 17, 2011
- Comments to the FTC: Protecting Consumers in Debt Collection Litigation and Arbitration: A Roundtable Discussion, 2009
- Testimony regarding Protecting Social Security Benefits from Predatory Lending and Other Harmful Financial Institution Practices, 2008
- Comments to the Federal Regulators on the InterAgency Guidance on Exempt Benefits, November 27, 2007
- Comments to the FTC: Collecting Consumer Debts: The Challenges of Change, 2007
- NCLC Criticizes States Treating Checking Account Mistakes As Criminal, 2007
- NCLC’s Comments Opposing Debt Collectors Autodialing Personal Cell Phones, 2006
- Testimony: The Consumer Impact of Regulatory Relief Proposals Affecting Banks, Thrifts and Credit Unions, 2006

Letters

- Group letter opposing H.R. 1849 – Practice of Law Technical Clarification Act of 2017, May 5, 2017 || Issue Brief: U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits, Sept. 2017
- Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act, July 6, 2016
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- Letter to the FCC re: consumer group meetings with the FCC about the importance of protecting consumers from auto-dialed calls to cell phones without consumers’ consent, June 6, 2014
- Letter opposing Fair Debt Collection Practices Technical Clarification Act, May 12, 2014
- Group letter to FCC regarding notice of Ex Parte presentation, May 12, 2014
- Group letter to U.S. Senate opposing requirement that U.S. Treasury must use private debt collectors to collect taxes from taxpayers, April 28, 2014
- Group letter to U.S. House members re: opposition to Fair Debt Collection Practices Technical Clarification Act of 2013, U.S. HR 2892, April 15, 2014

- Group letter to the CFPB re: FHA violation of the Equal Credit Opportunity Act's Anti-Retaliation Provisions, March 30, 2012

Webinars

- "Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits", Sept. 12, 2017
- "Medical Debt Strategies for Older Adults" by Jenifer Bosco (NCLC), October 18, 2017
- "The Color of Debt: Racial Disparity in Debt Collection Lawsuits" by Paul Kiel (Pro Publica), April Kuehnhoff (NCLC), December 1, 2015
- "Debt Relief Services Aren't Just for Kids Anymore" by Andrew Pizer (NCLC), May 21, 2015
- "Medical Debt: Overview of New IRS Regulations and Industry Best Practices" by Jessica Curtis (Senior Advisor, Hospital Accountability Project, Community Catalyst); Mark Rukavina (Principal, Community Health Advisors, LLC); Chad Mulvany (Director of Healthcare Finance Policy, Strategy and Development, Healthcare Financial Management Association), March 4, 2015
- "Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson" by Karin Martin, Ph.D. (Assistant Professor at John Jay College of Criminal Justice at CUNY), Thomas Harvey (Executive Director, Arch City); Odette Williamson (Staff Attorney, National Consumer Law Center), January 29, 2015
- "Helping Older Americans Cope with Medical Debt" by Chi Chi Wu (NCLC), Cheryl Fish-Parcham (Families USA), March 14, 2012
- "Fair Debt Collection for Legal Hotline Advocates" by Bob Hobbs (NCLC), October 13, 2011
- "Introduction to Representing Consumers Abused by Debt Collectors" by Bob Hobbs (NCLC), Robert Murphy (Law Offices of Robert W. Murphy), Claudia Wilner (Neighborhood Economic Development Advocacy Project), July 22, 2011
- "Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases" by Kristin S. Verrill (Atlanta Legal Aid Society), Arielle Cohen (NCLC), February 11, 2011
- "Stopping Debt Collection Harassment and Responding to Debt Collection Suits" By Bob Hobbs (NCLC), Michelle Weinberg (Legal Assistance Foundation of Metropolitan Chicago), May 6, 2009