

NCLC Helps Establish Protections for Consumers Struggling with Debt Collectors

From its inception in the spring of 1969, NCLC has proposed the enactment of protections for struggling families dealing with deceptive, unfair, and abusive debt collection practices. NCLC's National Consumer Act (1969) and Model Consumer Credit Act (1972) included chapters detailing debt collection practices to be prohibited. NCLC borrowed from the best of existing state protections and developed new provisions based on staff experience working with legal services clients before coming to NCLC, as well as NCLC's work with allies including the Consumer Federation of America and its local affiliates, unions including AFL-CIO and United Auto

The Fair Debt Collection Practices Act (FDCPA) and state and federal statutes protect consumers from the harmful practices of debt collectors.

Workers, Jack Greenberg of NAACP Legal Defense Fund, Columbia University Professor David Caplovitz, legal services lawyers and others.

NCLC focused its initial efforts on supporting the adoption of a strong FDCPA on the Senate Banking Committee. NCLC's Robert Hobbs and Will Ogburn also worked closely with Lew Taffer, a former legal services lawyer and the Senate subcommittee's legal coun-

sel, to strengthen the final FDCPA bill, which was adopted by Congress and signed into law by President Jimmy Carter on Sept. 20, 1977.

