Dear Honorable Conference Committee Members,

The undersigned Massachusetts advocacy groups write to urge you to keep S2734/H4694, An Act relative to fairness in debt collection (or the Debt Collection Fairness Act (DCFA)), within the text of S.2842/H.4887, An Act enabling partnerships for growth as you conference the Senate and House versions of the bill.

Amendment #129 sponsored by Senator Jamie Eldridge was included within S.2842 and we respectfully request that language be included in the final version of An Act enabling partnerships for growth.

The DCFA was reported favorably by the Joint Committee on Financial Services and enjoys broad support from the Massachusetts advocacy community as evidenced by recent letters (House letter, Senate letter) from 43 groups ranging from the Massachusetts AFL-CIO, to the United Way of Massachusetts Bay and Merrimack Valley to the Massachusetts Association for Community Action (MASSCAP).

Even before the pandemic and current economic crisis, 20% of Bay Staters had a debt in collections--rising to 39% in communities of color--and debt buyers and other creditors have filed over 9500 collection lawsuits against vulnerable Massachusetts residents in state courts since March 1st.

With the Commonwealth’s unemployment rate the highest in the nation, a tsunami of collection lawsuits on defaulted debt is on its way.

The DCFA will soften the blow faced by low income people and communities of color, as well as the Commonwealth’s economy, by, among other things:

1. **Protecting more wages from seizure by creditors**--protecting adequate wages keeps families from falling into poverty.

2. **Reducing the interest rate on judgments on consumer debt**--rates are currently the highest in the nation at 12%, making it impossible for many to ever pay off debts.
The DCFA also makes clear that **no one in the Commonwealth shall be imprisoned for failure to pay a consumer debt**—in 2016 four Massachusetts small-claims courts issued 1,325 civil arrest warrants.

The inclusion of the DCFA in *An Act enabling partnerships for growth* will strengthen the bill. Consumer protections like those in the DCFA are powerful and necessary economic development and recovery tools that will help keep consumers in their homes, in their cars, able to return to work, and able to invest their wages in their local businesses and communities.

If you have any questions, please email Michael Best at the National Consumer Law Center ([mbest@nclc.org](mailto:mbest@nclc.org)).

Respectfully,

ACLU of Massachusetts  
Action for Equity  
Boston Builds Credit  
Boston Tax Help Coalition  
Boston Tenant Coalition  
Boston Ujima Project  
Center for Social Justice, WNE School of Law  
Charles Hamilton Houston Institute for Race and Justice  
Chelsea Collaborative  
Children’s HealthWatch  
Economic Mobility Pathways (EMPath)  
Ecumenical Social Action Committee, Inc.  
Greater Boston Legal Services, on behalf of its low-income clients  
Heading Home Inc.  
Jewish Alliance for Law and Social Action  
Jewish Community Relations Council  
Legal services Center of Harvard Law School  
LISC Boston  
MA Association of Community Development Corporations  
Main South CDC  
Massachusetts AFL-CIO  
Metro Housing|Boston  
National Consumer Law Center, on behalf of its low-income clients  
Strong Women In Action SWIA  
Union of Minority Neighborhoods Citizens Congress on Poverty’s Unemployment Project  
United Way of Massachusetts Bay and Merrimack Valley  
Urban Edge  
Worcester Community Action Council