Defusing Debt:
A Survey of Debt-Related Civil Legal Aid Programs in the United States

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By
April Kuehnhoff and Cherie Ching
National Consumer Law Center®
ABOUT THE AUTHORS

April Kuehnhoff is a staff attorney at the National Consumer Law Center whose focus includes fair debt collection. Before joining NCLC, Kuehnhoff was a Skirnick Public Interest Fellow at the Cambridge and Somerville Legal Services office of Greater Boston Legal Services, clerked for the Honorable Justice Gary Katzmann at the Massachusetts Appeals Court, and worked as an associate at Shapiro Haber & Urym LLP.

Cherie Ching is a graduate of Suffolk University Law School (SULS) and was an intern at the National Consumer Law Center as a recipient of the Suffolk Consumer Law Fellowship. Ching was a Supreme Judicial Court 3:03 certified student-attorney at SULS and assisted indigent clients with matters involving housing discrimination and consumer protection in the Accelerator Practice clinic. Ching was the President of the Asian Pacific American Law Students Association and received the Suffolk Dean’s Public Citizenship Award and National Jurist Student of the Year Award.

ACKNOWLEDGEMENTS

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ABOUT THE NATIONAL CONSUMER LAW CENTER

Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the United States. NCLC’s expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, and federal and state government and courts across the nation to stop exploitive practices, help financially stressed families build and retain wealth, and advance economic fairness. www.nclc.org
EXECUTIVE SUMMARY

Civil legal aid organizations provide critical front-line services for low-income and elderly people across the country facing debt collection activity. Debt collection is a pervasive part of life in the United States. In 2014, 12 million adults had non-mortgage debts reported as past due on their credit reports and 77 million consumers had non-mortgage debts in collections.\(^1\) Encore Capital Group, Inc., one of the nation’s largest debt buyers, claims that 20% of US consumers either owe it money currently or have owed it money in the past.\(^2\)

Debt collectors contact American consumers more than a billion times a year\(^3\) and millions of individuals are sued on consumer debts every year.\(^4\) The overwhelming majority of debt collection lawsuits result in default judgments against consumers\(^5\) despite the fact that they may have legitimate defenses.

Studies show that being represented by counsel in debt collection lawsuits dramatically improves outcomes for consumers,\(^6\) including increasing the likelihood that the case will simply be dismissed.\(^7\) Having access to legal advice can also play a critical role in alerting consumers to their rights even if they are not being sued on the debt. Moreover, consumers without access to affordable legal services may turn to predatory debt relief scams for assistance,\(^8\) often with disastrous financial results.

Only very rarely, however, do consumers have access to legal help when responding to debt collectors. Studies show that between 91 and 99% of consumers are unrepresented by an attorney when they are sued on a debt.\(^9\) This is hardly surprising, since inflation-adjusted federal funding for legal aid for low-income families peaked in 1980 and has declined drastically ever since.\(^10\) Nationally, because of lack of resources, legal aid programs must turn away more than half of the eligible people who seek their assistance.\(^11\)

With such limited resources to address the massive volume of debt collection activity, civil legal aid programs are challenged to step up their debt defense services for low-income and elderly clients, and to do so in ever more efficient and innovative ways. In order to better understand the work that these organizations are doing to serve some of the nation’s most vulnerable consumers, the National Consumer Law Center (NCLC) developed this survey to gather data about what kind of representation organizations...
provided to clients who are being contacted or sued by debt collectors, debt buyers, or creditors.

Significantly, this survey found that 94% of organizations listed the lack of funding or staff as a challenge in their debt defense work.

Sixty-four organizations completed our comprehensive survey based on data from 2015. Survey results indicate that:

- On average, organizations handled 382 non-mortgage cases, 158 mortgage cases, and 138 bankruptcy cases in 2015;

- 62% of organizations said that credit card debt was the most common type of debt;

- 91% of organizations provided pre-litigation services, 98% provided litigation services, 100% provided post-judgment services, and 69% provided bankruptcy services;

- 84% of organizations file affirmative claims against debt collectors, debt buyers, or creditors;

- 79% of organizations brought claims under the Fair Debt Collection Practices Act (FDCPA) and 75% brought claims under state consumer protection statutes;

- 50% of organizations engaged in legislative, regulatory, or court rule reform efforts;

- 34% percent of organizations partially self-funded their debt defense work through fee-shifting statutes or client payments; and

This report highlights the important work that these 64 organizations are doing as a way to assist other organizations around the country in evaluating whether and how to offer and improve debt defense services. For organizations looking to start providing debt defenses services or expand their existing debt-related work, this report spotlights innovative approaches and includes a list of selected resources in Appendix B and a list of organizations that completed the survey in Appendix C.
SURVEY RESULTS

64 civil legal aid organizations completed the survey. The map below depicts the geographic distribution of responding organizations. The 170 organizations contacted for this survey included at least one organization in each state, but 20 states were unrepresented in the survey responses.

Image 1: Geographic Distribution of 64 Survey Respondents

Number of Staff Attorneys, Volunteer Attorneys, and Law Students

72% of organizations had five or fewer staff attorneys engaged in debt defense work in 2015 while 7% of organizations had 25 or more attorneys spending a portion of their time working on debt defense cases.
58% of respondents had at least one volunteer attorney assisting with debt defense services in 2015, 27% of respondents had one to five volunteer attorneys, 7% had more than 30 volunteer attorneys, and one organization reported working with 200 volunteer attorneys in 2015. Another organization reported that in its rural area, it was challenging to recruit pro bono attorneys for debt defense work because private attorneys frequently have conflicts of interest due to their representation of creditors.
79% of respondents reported assistance from law school students. Responses ranged from 43% of organizations with one to five law students in 2015 to one organization with 75 law students. Organizations identified frequent turnover by law students as a challenge to working with student volunteers.
Number of Debt Defense Cases

Organizations specified the number of debt defense cases they work on in 2015, indicating the number of mortgage/foreclosure cases, non-mortgage consumer debt cases, and bankruptcy cases. Non-mortgage consumer debts include credit card debt, medical debt, student loans, cell phone debt, automobile debt, etc.

The range of responses is captured in Charts 4 - 6. The large variation in the number of debt defense cases handled is likely due to a number of different factors, including:

- differences in the types of debt defense services provided (e.g. organizations providing limited advice or representation can help a greater volume of clients than organizations providing primarily full service representation),

- differences in the amount of resources required for different types of litigation (e.g. class actions compared to individual litigation); and

- the resources that an organization allocates to debt defense work (e.g. staff attorneys, support staff, time, money to attend trainings, etc.).

34% of organizations handled 1-50 non-mortgage consumer debt cases in 2015. 19% handled more than 500 non-mortgage cases. No organizations reported handling zero non-mortgage debt cases, but this may reflect selection bias in survey participation. Organizations doing mortgage or bankruptcy work but not active in other areas of debt defense may have been less likely to complete a survey about debt defense.
41% of organizations handled 1 to 50 mortgage cases in 2015, 21% of respondents handled no mortgage cases in 2015, and 14% handled more than 500.

35% of organizations handled no bankruptcy cases in 2015, 24% handled 1 to 50 bankruptcy cases, and 6% handled more than 500.
At the high end, one organization with a practice focused on limited representation, advice, pro se materials, and referrals, reported handling 5,257 non-mortgage cases and 1,080 mortgage cases. Another organization providing a mixture of full representation, group workshops, pro se materials, and referrals worked on 2,049 bankruptcy cases in 2015. For each category, the mean and median are reported in Table 1.

Table 1: Mean and Median Number of Non-Mortgage, Mortgage, and Bankruptcy Debt Defense Cases Handled by Organizations in 2015

<table>
<thead>
<tr>
<th></th>
<th>Non-Mortgage Cases</th>
<th>Mortgage Cases</th>
<th>Bankruptcy Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mean</strong></td>
<td>382</td>
<td>158</td>
<td>138</td>
</tr>
<tr>
<td><strong>Median</strong></td>
<td>150</td>
<td>24</td>
<td>21</td>
</tr>
</tbody>
</table>

Types of Debt

The survey asked respondents about the types of debts their programs addressed. Each type of debt featured in the survey was handled by more than 75% of the organizations, suggesting that most organizations handled a variety of types of debts. However, a few organizations specialize in certain types of debt defense work. For example, one respondent specializes in medical debt defense work while another focuses exclusively on utility and student loan debt defense.
94% of organizations handled credit card issues in 2015, 90% handled medical debt, 89% handled debts arising from consumer loans, 87% handled student loans, 87% handled vehicle loans or leases, and 83% handled mortgage debts. Slightly lower percentages handled home utility debts, telecommunications debts, and personal debts such as cable service and gym memberships.

Table 2: Types of Debt Defense Cases Handled by Organizations

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Number of Organizations</th>
<th>Percent (of 63 Responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit card</td>
<td>59</td>
<td>94%</td>
</tr>
<tr>
<td>Medical</td>
<td>57</td>
<td>90%</td>
</tr>
<tr>
<td>Consumer loan (payday, installment, title, or pawn)</td>
<td>56</td>
<td>89%</td>
</tr>
<tr>
<td>Student loan</td>
<td>55</td>
<td>87%</td>
</tr>
<tr>
<td>Vehicle loan or lease</td>
<td>55</td>
<td>87%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>52</td>
<td>83%</td>
</tr>
<tr>
<td>Home utilities (gas, electric, water, sewage, etc.)</td>
<td>51</td>
<td>81%</td>
</tr>
<tr>
<td>Telecom utilities (cell or home phone, internet, etc.)</td>
<td>48</td>
<td>76%</td>
</tr>
<tr>
<td>Personal (cable, gym membership, etc.)</td>
<td>48</td>
<td>76%</td>
</tr>
</tbody>
</table>

In addition to the categories provided in the survey, organizations listed the following types of debts that they handled in 2015: rental arrears, court debt, state agency benefit overpayment, mortgage guarantee reimbursement, non-loan school collections, personal loans, manufactured homes, home improvement, storage units, uninsured motorist claims, vacuum cleaner sales, and alarm contracts.

Organizations also ranked the types of consumer debt cases they handle from most to least common. These rankings showed that credit card debt was the most common type of debt handled by survey respondents, with 62% of organizations ranking it first and 89% ranking it in the top three most common debt cases handled by their office. Mortgage debt was ranked first by 17% of organizations, with 38% ranking it in the top
three. 41% of respondents ranked medical debt in their top three, compared to 38% for vehicle loan or lease, and 35% for consumer loans.

In addition to the categories provided in the survey, two organizations ranked rental arrears cases among their top three most common types of consumer debt cases.

Table 3: Most Common Types of Debt Defense Cases Handled as Ranked 1-3

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Credit card</td>
<td>39</td>
</tr>
<tr>
<td>Mortgage</td>
<td>11</td>
</tr>
<tr>
<td>Medical</td>
<td>2</td>
</tr>
<tr>
<td>Vehicle loan or lease</td>
<td>2</td>
</tr>
<tr>
<td>Consumer loan (payday, installment, title, or pawn)</td>
<td>2</td>
</tr>
<tr>
<td>Student loan</td>
<td>2</td>
</tr>
<tr>
<td>Home utilities (gas, electric, water, sewage, etc.)</td>
<td>1</td>
</tr>
<tr>
<td>Telecom utilities (cell or home phone, internet, etc.)</td>
<td>0</td>
</tr>
<tr>
<td>Personal (cable, gym membership, etc.)</td>
<td>0</td>
</tr>
</tbody>
</table>

Pre-litigation Services

Ninety-one percent of organizations provide legal services to clients with consumer debt in collections prior to the filing of any lawsuits on those debts. The most commonly provided pre-litigation services were preparing cease communication letters, providing information about exempt income or assets, and assisting with disputing debts. In addition to the different types of pre-litigation services listed in Table 4, one organization noted that it provides clients with tax advice about cancelled debt.
Table 4: Type of Pre-litigation Services Provided by Number and Percent of Organizations Providing Each Service

<table>
<thead>
<tr>
<th>Type of Pre-litigation Services</th>
<th>Number of Organizations Providing This Service</th>
<th>Percent (of 64 Responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparing cease communication letters</td>
<td>50</td>
<td>78%</td>
</tr>
<tr>
<td>Information about exempt property/income</td>
<td>50</td>
<td>78%</td>
</tr>
<tr>
<td>Assistance disputing debts</td>
<td>47</td>
<td>73%</td>
</tr>
<tr>
<td>Contacting credit reporting agencies to remove/correct information</td>
<td>38</td>
<td>59%</td>
</tr>
<tr>
<td>Negotiating with creditors</td>
<td>33</td>
<td>52%</td>
</tr>
<tr>
<td>Foreclosure prevention</td>
<td>33</td>
<td>52%</td>
</tr>
<tr>
<td>Consumer credit counseling</td>
<td>16</td>
<td>25%</td>
</tr>
</tbody>
</table>

**Spotlight:** The private law firm **Ropes & Gray** runs a pro bono clinic for homeless women at Rosie’s Place in Boston, Massachusetts. This clinic focuses on providing assistance to clients with debt issues pre-litigation.

**Spotlight:** Through funding from a cy pres award and the state attorney general’s office, **Indiana Legal Services, Inc.** partners with financial coaches located at neighborhood centers in Indianapolis to proactively identify which of the financial coach’s clients could benefit from legal services and then collaborate to ensure that the financial coaching and legal services are coordinated. In addition to providing individual services, financial coaches and attorneys team up to provide regular educational events for the general public.

**Spotlight:** The **Legal Aid Society of the District of Columbia** works with a certified financial coach that was placed in its office through the Consumer Financial Protection Bureau’s Financial Coaching Initiative. Staff attorneys can refer clients to this in-house resource for help pulling credit reports, budgeting, managing debt, or assistance addressing other financial needs or goals.
Litigation Services

In 2015, 98% of organizations provided litigation services to clients who were sued on a debt. 92% of organizations provided full representation and 67% provided either limited representation in court (e.g. assistance from a lawyer at a single court hearing whose representation starts and ends on that day without any ongoing commitment to represent the client) or out of court (e.g. one-on-one meeting with an attorney to draft pleadings or discovery without any ongoing commitment to represent the client).

Table 5: Type of Litigation Services Provided by Number and Percent of Organizations Providing Each Service

<table>
<thead>
<tr>
<th>Type of Litigation Services</th>
<th>Number of Organizations Providing this Service</th>
<th>Percent (of 64 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full representation</td>
<td>59</td>
<td>92%</td>
</tr>
<tr>
<td>Pro se advice or consultation</td>
<td>53</td>
<td>83%</td>
</tr>
<tr>
<td>Provided written educational materials</td>
<td>45</td>
<td>70%</td>
</tr>
<tr>
<td>Either in-court or out-of-court limited representation</td>
<td>43</td>
<td>67%</td>
</tr>
<tr>
<td>In-court limited representation</td>
<td>30</td>
<td>47%</td>
</tr>
<tr>
<td>Out-of-court limited representation</td>
<td>38</td>
<td>59%</td>
</tr>
<tr>
<td>Pro se materials</td>
<td>37</td>
<td>58%</td>
</tr>
<tr>
<td>Screening and referral services</td>
<td>35</td>
<td>55%</td>
</tr>
<tr>
<td>Group workshops</td>
<td>18</td>
<td>28%</td>
</tr>
</tbody>
</table>

**Spotlight:** The Brooklyn Bar Association Volunteer Lawyers Project assists clients with drafting pleadings and represents clients in court using a limited representation lawyer for the day model where an attorney will enter an appearance just for that day without any ongoing obligation to represent the client in the case. Form pleadings and memos developed and shared between legal services programs and pro se forms provided by the court system greatly increase the number of clients that can be served.
Affirmative Claims

In addition to defending clients in litigation, 84% of organizations file affirmative claims against debt collectors, debt buyers, or creditors, with 76% of organizations bringing counterclaims when their clients are sued on a debt and 54% filing separate litigation in state or federal court. One organization that did not file affirmative claims refers these cases out to a special panel of private attorneys. Another organization indicated that it only brought affirmative claims with co-counsel.

Table 6: How and Where Affirmative Claims Are Filed, by Number and Percent of Organizations

<table>
<thead>
<tr>
<th>How Affirmative Claims are Filed</th>
<th>Number of Organizations</th>
<th>Percent (of 63 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>File either counterclaims when clients are sued on a debt or file separate affirmative cases</td>
<td>53</td>
<td>84%</td>
</tr>
<tr>
<td>in either state or federal court</td>
<td></td>
<td></td>
</tr>
<tr>
<td>File counterclaims when clients are sued on a debt</td>
<td>48</td>
<td>76%</td>
</tr>
<tr>
<td>File separate affirmative cases in either state or federal court</td>
<td>34</td>
<td>54%</td>
</tr>
<tr>
<td>File separate affirmative cases in both state and federal court</td>
<td>21</td>
<td>33%</td>
</tr>
<tr>
<td>File separate affirmative cases in state court</td>
<td>26</td>
<td>41%</td>
</tr>
<tr>
<td>File separate affirmative cases in federal court</td>
<td>29</td>
<td>46%</td>
</tr>
</tbody>
</table>

The data does not indicate the frequency with which organizations pursue affirmative claims related to debt defense cases. However, five organizations stated that affirmative claims are rare. Two organizations stated that they hoped to file more affirmative claims in 2016.

78% of organizations indicated that they brought affirmative claims under the Fair Debt Collection Practices Act, and 73% of respondents said that they brought claims under state consumer protection statutes. In addition to the claims listed in the survey, organizations also stated that they brought the following additional affirmative claims:
Electronic Fund Transfer Act, Federal False Claims Act, Real Estate Settlement Procedures Act, contract claims, and constitutional claims.

**Table 7: Type of Affirmative Claims Filed by Number and Percent of Organizations**

<table>
<thead>
<tr>
<th>Type of Affirmative Claims</th>
<th>Number of Organizations</th>
<th>Percent (of 63 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Debt Collection Practices Act</td>
<td>49</td>
<td>78%</td>
</tr>
<tr>
<td>State consumer protection statutes</td>
<td>46</td>
<td>73%</td>
</tr>
<tr>
<td>State debt collection statutes</td>
<td>36</td>
<td>57%</td>
</tr>
<tr>
<td>Truth in Lending Act</td>
<td>26</td>
<td>41%</td>
</tr>
<tr>
<td>Fair Credit Reporting Act</td>
<td>22</td>
<td>35%</td>
</tr>
<tr>
<td>Tort claims</td>
<td>16</td>
<td>25%</td>
</tr>
<tr>
<td>Telephone Consumer Protection Act</td>
<td>5</td>
<td>8%</td>
</tr>
</tbody>
</table>

**Post-judgment Services**

In 2015, 100% of organizations provided post-judgment services. Of these, 91% assisted in defending against wage or bank account garnishment, repossession, levies, or other collection methods, 83% assisted debtors in asserting exemptions, 80% represented debtors post-default, and 69% represented debtors at post-judgment legal proceedings. 56% provided all four of these types of post-judgment services.
Table 8: Type of Post-judgment Services Provided by Number and Percent of Organizations Providing Each Service

<table>
<thead>
<tr>
<th>Type of Post-judgment Services</th>
<th>Number of Organizations Providing this Service</th>
<th>Percent (of 64 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defending against wage/bank account garnishment, repossession, levies, or other collection methods</td>
<td>58</td>
<td>91%</td>
</tr>
<tr>
<td>Assistance with asserting exemptions</td>
<td>53</td>
<td>83%</td>
</tr>
<tr>
<td>Representation post-default (e.g. setting aside judgment)</td>
<td>51</td>
<td>80%</td>
</tr>
<tr>
<td>Representation at post-judgment legal proceedings</td>
<td>44</td>
<td>69%</td>
</tr>
</tbody>
</table>

**Spotlight:** CARPLS in Cook County, Illinois runs a Collection Advice Desk located inside the courtroom to provide advice and referrals to pro se consumers and creditors who appear on the daily post-judgment collection call. Self-help services include a variety of standard collection defenses that clients present orally in court during their hearing. The defenses are written on color-coded cards that clients read from while presenting their defense to the court (the color of the card also signals to the judge what defense the client is presenting). CARPLS attorneys also assist with written motions. The Desk assists with about 2,400 cases per year and refers out approximately 60 more complex cases for direct representation by partner organizations. CARPLS attorneys also screen cases for FDCPA claims, which are referred to a private attorney panel for representation.

**Bankruptcy Services**

For clients with numerous debts, bankruptcy may represent the most effective debt defense strategy. 69% of organizations indicated that they provided some type of bankruptcy services, with 59% providing full representation in Chapter 7 bankruptcies and 33% providing full representation in Chapter 13 bankruptcies. Six organizations that did not provide full representation in Chapter 7, Chapter 13, or student loan hardship discharges provided some other type of bankruptcy-related service to clients.
Table 9: Type of Bankruptcy Services Provided by Number and Percent of Organizations Providing Each Service

<table>
<thead>
<tr>
<th>Type of Bankruptcy Services</th>
<th>Number of Organizations Providing this Service</th>
<th>Percent (Out of 64)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Representation- Chapter 7</td>
<td>38</td>
<td>59%</td>
</tr>
<tr>
<td>Screening and referral services</td>
<td>30</td>
<td>47%</td>
</tr>
<tr>
<td>Providing written educational materials</td>
<td>27</td>
<td>42%</td>
</tr>
<tr>
<td>Pro se advice or consultation</td>
<td>27</td>
<td>42%</td>
</tr>
<tr>
<td>Full Representation- Chapter 13</td>
<td>21</td>
<td>33%</td>
</tr>
<tr>
<td>Limited Representation (In-Court or Out-of-Court)</td>
<td>14</td>
<td>22%</td>
</tr>
<tr>
<td>Pro se materials</td>
<td>14</td>
<td>22%</td>
</tr>
<tr>
<td>Full Representation in student loan hardship discharge adversary proceeding</td>
<td>12</td>
<td>19%</td>
</tr>
<tr>
<td>Group workshop or pro se clinic</td>
<td>9</td>
<td>14%</td>
</tr>
</tbody>
</table>

**Spotlight:** The Legal Aid Society of Cleveland has a multi-faceted bankruptcy program that includes: direct representation by staff attorneys, focused on clients at or below 140% of federal poverty guidelines; representation by pro bono attorneys who are trained and mentored by staff attorneys for clients between 140 and 200% of federal poverty guidelines; and a “bankruptcy by-pass project” for judgment proof clients who need assistance stopping harassment from creditors and debt collectors.

**Spotlight:** The Volunteer Lawyers Project (VLP) in Boston, Massachusetts screens clients at lawyer-for-the-day clinics in local small claims and district court sessions to determine if they need bankruptcy services. Recognizing that clients often have difficulty compiling the documents needed to apply for its bankruptcy assistance program, VLP holds Bankruptcy Clinics at its office and in community centers to help clients obtain all the documents they need in order to file for bankruptcy. Once files are complete, clients that qualify for assistance are referred to pro bono counsel who represent them in Chapter 7 and Chapter 13 filings.
**Spotlight:** The Western District of New York Bankruptcy Court routinely encourages pro se Chapter 7 and 13 bankruptcy filers to seek the assistance of The Legal Aid Society of Rochester, New York, to amend schedules or assist with conversions when required.

**Other Legal Services**

In addition to the types of services previously discussed, 73% of organizations provided at least one of the “other” types of legal services listed in Table 10. 50% of respondents engage in legislative, regulatory, or court reform efforts, 48% handle appellate work, 30% represent clients in mediations or arbitrations, and 16% file class action lawsuits. One reason that fewer organizations engaged in legal reform and class action work is that organizations that receive Legal Services Corporation (LSC) funding are limited in the types of lobbying work they can engage in and prohibited from engaging in class action representation.

<table>
<thead>
<tr>
<th>Other Types of Legal Services</th>
<th>Number of Organizations Providing this Service</th>
<th>Percent (of 64 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legislative, regulatory and/or court reform efforts</td>
<td>32</td>
<td>50%</td>
</tr>
<tr>
<td>(e.g. court rules, notices, forms, etc.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appellate representation</td>
<td>31</td>
<td>48%</td>
</tr>
<tr>
<td>Representation in mediation or arbitration proceedings</td>
<td>19</td>
<td>30%</td>
</tr>
<tr>
<td>Class action representation</td>
<td>10</td>
<td>16%</td>
</tr>
</tbody>
</table>

**Spotlight:** Texas RioGrande Legal Aid, Inc. has a project to assist domestic violence survivors with economic advocacy as a result of damaged credit and coerced debt. Abusers will often damage the survivor's credit without the survivor's knowledge or by fraud or duress. This project includes a range of activities, such as providing education
programs for domestic violence survivors and social workers, disputing debts, and representing clients in litigation.

**Spotlight:** MFY Legal Services, Inc. in New York City engages in class action representation in addition to other types of debt-related affirmative litigation. Class actions, such as the landmark settlement in the *Sykes v. Mel Harris and Associates*, can provide relief to hundreds of thousands of consumers harmed by abusive debt collection practices.

**Spotlight:** The Public Law Center in Santa Ana, California uses targeted appeals to try to develop the law on chain of title and evidentiary issues related to the use of declarations in lieu of presenting evidence owned by the original creditor. Favorable appellate decisions on these issues would benefit numerous debt defense cases in their jurisdiction that present the same issues.

**Funding**

Organizations indicated the funding source or sources available to them for their debt defense programs. 68% of organizations listed foundation grants or individual gifts as a source of funding for debt defense work while 69% listed some form of government funding. 34% percent of organizations partially self-fund their debt defense work through fee-shifting statutes or client payments.

Organizations also listed Interest on Lawyers Trust Accounts (IOLTA) and awards from Department of Justice or Attorney General consent orders as other sources of funding.
Table 11: Types of Funding Used for Debt Defense Work by Number and Percent of Organizations Using Each Type of Funding

<table>
<thead>
<tr>
<th>Type of Funding</th>
<th>Number of Organizations</th>
<th>Percent (of 62 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundation grants or individual gifts</td>
<td>42</td>
<td>68%</td>
</tr>
<tr>
<td>State funding</td>
<td>35</td>
<td>56%</td>
</tr>
<tr>
<td>Federal funding</td>
<td>34</td>
<td>55%</td>
</tr>
<tr>
<td>City/County funding</td>
<td>20</td>
<td>32%</td>
</tr>
<tr>
<td>Cy pres awards</td>
<td>18</td>
<td>29%</td>
</tr>
<tr>
<td>Self-funded through fee-shifting statutes</td>
<td>17</td>
<td>27%</td>
</tr>
<tr>
<td>Law school/university funding</td>
<td>14</td>
<td>23%</td>
</tr>
<tr>
<td>Self-funded through client payments</td>
<td>4</td>
<td>6%</td>
</tr>
</tbody>
</table>

**Spotlight:** The Legal Aid Society of San Diego has generated attorney fees through its Debt Collection Lawsuit Clinics. Located at the courthouse, the clinic operates by asking clients to return at each stage of litigation. At each meeting, staff attorneys or volunteers draft the appropriate pleadings, with a focus on pinning down the facts through aggressive discovery. When cases do proceed to trial, staff attorneys or volunteers file limited appearances to assert the defenses in court. This work can identify strong cases that creditors continue to litigate in face of clear exculpatory evidence, at times allowing for attorney fees recovery for the organization.

**Challenges**

The most widely shared challenge facing organizations assisting families struggling with debt-related cases was “lack of funding or staffing,” which was reported by 94% of organizations. Insufficient funding was followed closely by “laws, regulations, or court rules and procedures” and “illegal or unethical debt collection practices by opposing counsel or client,” which were each listed as challenges by 92% of respondents.
Table 12: Type of Challenges Encountered in Debt Defense Work by Number and Percent of Organizations that Confront Each Challenge

<table>
<thead>
<tr>
<th>Type of Challenge</th>
<th>Number of Organizations</th>
<th>Percent (of 62 responses)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of funding or staffing</td>
<td>58</td>
<td>94%</td>
</tr>
<tr>
<td>Laws, regulations, or court rules and procedures</td>
<td>57</td>
<td>92%</td>
</tr>
<tr>
<td>Illegal or unethical debt collection practices by opposing counsel or client</td>
<td>57</td>
<td>92%</td>
</tr>
<tr>
<td>Anti-debtor bias from judge, magistrates, or court personnel</td>
<td>51</td>
<td>82%</td>
</tr>
<tr>
<td>Favoritism to debt collector</td>
<td>48</td>
<td>77%</td>
</tr>
</tbody>
</table>

Organizations also ranked the types of challenges from most to least common. 60% of organizations listed the lack of funding or staff as the greatest challenge in their debt defense work and 81% of organizations ranked this as one of their top three challenges. Laws, regulations, or court rules and procedures that do not adequately protect consumer debtors was the second most common challenge identified, and anti-debtor bias from judges, magistrates, or other court personnel was third.

Table 13: Most Common Types of Challenge as Ranked 1-3 by Organizations

<table>
<thead>
<tr>
<th>Type of Challenge</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Lack of funding or staffing</td>
<td>37</td>
</tr>
<tr>
<td>Laws, regulations, or court rules and procedures</td>
<td>9</td>
</tr>
<tr>
<td>Anti-debtor bias from judge, magistrates, or court personnel</td>
<td>7</td>
</tr>
<tr>
<td>Illegal or unethical debt collection practices by opposing counsel or client</td>
<td>5</td>
</tr>
<tr>
<td>Favoritism to debt collector</td>
<td>4</td>
</tr>
</tbody>
</table>
In addition to the types of challenges listed in the survey, organizations raised a number of additional challenges, including:

- clients are unfamiliar with their rights;
- magistrates are not attorneys and do not understand defenses;
- clients lack documents and other evidence to support defenses;
- too few private attorneys in the area represent clients in debt defense cases;
- lack of training or experience by staff attorneys;
- debt collection attorneys who are not familiar with state law; and
- overwhelming workload of judges/magistrates assigned to hear debt defense cases.
APPENDIX A
SURVEY METHODOLOGY

To learn more about legal services programs, nonprofits, and law school clinics representing clients in matters involving consumer debts, NCLC first compiled a list of organizations in the United States that Harvard Law School’s HELIOS database reported to be working in either “bankruptcy/debt” or “consumer” law. After conducting additional research, NCLC determined that 170 of these organizations appeared to be doing some form of debt defense work.

NCLC developed a survey to ask about debt defense services in 2015 and directly emailed it to contacts at each of the 170 organizations. Information about the survey was also posted on a listserv for attorneys doing debt defense work and another for legal services attorneys.
APPENDIX B
SELECTED RESOURCES FOR NONPROFIT
DEBT DEFENSE PROGRAMS

Program Design

- Claudia Wilner at the National Center for Law and Economic Justice is available for collaboration, including advice and consultation with organizations looking to start providing debt defenses services or expand their existing debt-related work. Contact: wilner@nclej.org.

Training Materials

- Pro Bono Bankruptcy Training Program Material: The National Consumer Law Center provides free materials to help pro bono programs, legal services programs, local bar associations, and other organizations offer high-quality trainings for volunteer attorneys on representing consumers in bankruptcy cases. (http://www.nclc.org/issues/pro-bono-bankruptcy-training-program-material.html)

Listservs

- The National Association of Consumer Advocates hosts a variety of listservs for consumer attorneys, including state specific and subject area specific listservs. (Membership is required to participate.) (http://www.consumeradvocates.org)

- The National Association of Consumer Bankruptcy Attorneys hosts a listserv for consumer bankruptcy attorneys. (Membership is required to participate.) (http://www.nacba.org/)

- The National Consumer Law Center hosts listservs on debt policy, debt settlement, bankruptcy, student loans, and other topics. (http://lists.nclc.org/)

- Law school consumer law clinical programs have a listserv. Contact Mary Spector at the SMU Dedman School of Law at mspектор@mail.smu.edu.
Legal Manuals

Consumer law publications from the National Consumer Law Center are available online at: [www.nclc.org/bookstore](http://www.nclc.org/bookstore). Civil legal aid organizations are entitled to a discount when purchasing the full set of publications. For details, email [publications@nclc.org](mailto:publications@nclc.org). Relevant manuals for debt defense practices include:

**Litigating Debt Defense Cases**

- Collection Actions

**Bankruptcy**

- Bankruptcy Basics
- Consumer Bankruptcy Law and Practice

**Specific Types of Debts**

- Access to Utility Service
- Foreclosures and Mortgage Servicing
- Repossessions
- Student Loan Law

**Affirmative Claims Arising from Debt Collection**

- Fair Debt Collection

**Resource for Non-Attorneys**

- Guide to Surviving Debt
APPENDIX C
DIRECTORY OF RESPONDING ORGANIZATIONS*

This Directory is provided as a tool for organizations wishing to connect with other debt defense programs in their state or around the country.

*2 of the 64 organizations that responded to this survey asked to be excluded from this directory.

**ALABAMA**
University of Alabama School of Law-
Civil Law Clinic
Box 870392
Tuscaloosa, AL 35487
(205) 348-4960
http://www.law.ua.edu/academics/law-clinics/civil-law-clinic/

**ARIZONA**
Community Legal Services, Arizona
305 S. 2nd Avenue
Phoenix, AZ 85003
(602) 258-3434
http://clsaz.org/

Southern Arizona Legal Aid, Inc.
2343 E Broadway Blvd., Suite 200
Tucson, AZ 85719
(800) 640-9465
http://www.sazlegalaid.org/

**ARKANSAS**
University of Arkansas at Little Rock,
William H. Bowen School of Law
1201 McMath Avenue
Legal Clinic, Room 105
Little Rock, AR 72205
(501) 324-9441
http://ualr.edu/law/

**CALIFORNIA**
East Bay Community Law Center
2921 Adeline Street
Berkeley, CA 94703
(510) 548-4040
http://ebclc.org/

Justice & Diversity Center of The Bar
Association of San Francisco
301 Battery Street, Third Floor
San Francisco, CA 94111
(415) 989-1616
http://www.sfbar.org/jdc/index.aspx

Legal Aid Society of San Diego
110 South Euclid Avenue
San Diego, CA 92114
(877) 534-2524
http://www.lassd.org

Public Law Center
601 Civic Center Drive West
Santa Ana, CA 92701
(714) 541-1010
http://www.publiclawcenter.org/
COLORADO
Uncompahgre Volunteer Legal Aid
300 N. Cascade Avenue, Suite U-2
Montrose, CO 81401
(970) 249-7202
http://uvlamontrose.org/

CONNECTICUT
Connecticut Legal Services, Inc.
872 Main Street
Willimantic, CT 06226
(860) 456-1761
http://www.connlegalservices.org/

ILLINOIS
CARPLS
17 N. State Street, Suite 1850
Chicago, IL 60602
(312) 738-9200
https://www.carpls.org/

Collection Defense Legal Aid Bureau
73 W. Monroe Street, Suite 511
Chicago, IL 60603
(312) 561-6311
http://cdlab.org/
(See Texas Office)

Legal Assistance Foundation at Metropolitan Chicago
120 S. LaSalle Street, Suite 900
Chicago, IL 60603
(312) 341-1070
https://www.lafchicago.org/contact-us

FLORIDA
Community Legal Services of Mid-Florida
122 East Colonial Drive #200
Orlando, FL 32801
(407) 841-7777
http://clsmf.org/

Jacksonville Area Legal Aid
126 West Adams Street
Jacksonville, FL 32202
(904) 356-8371
https://www.jaxlegalaid.org/

Legal Aid Society of the Orange County Bar Association, Inc.
100 E. Robinson Street
Orlando, FL 32801
(407) 841-8310
http://www.legalaidocba.org/

Legal Services of Greater Miami, Inc.
3000 Biscayne Blvd. Suite 500
Miami, FL 33137
(305) 576-0080
http://legalservicesmiami.org/

INDIANA
Indiana Legal Services, Inc.
151 N. Delaware Street #1800
Indianapolis, IN 46204
(317) 631-9410
http://www.indianalegalservices.org/topics/106
Notre Dame Clinical Law Center
725 Howard Street
South Bend, IN 46617
(574) 631-7795

Valparaiso University School of Law
Clinical Program
510 Freeman Street
Valparaiso, IN 46383
(219) 465-7903
http://www.valpo.edu/law/current-students/law-clinic

IOWA
Iowa Legal Aid
1111 9th Street # 230
Des Moines, IA 50312
(515) 243-1193
http://www.iowalegalaid.org/

KENTUCKY
Legal Aid Society of Louisville
416 W. Muhammad Ali Blvd., Suite 300
Louisville, KY 40202
(502) 584-1254
http://www.laslou.org/

MARYLAND
Pro Bono Resource Center of Maryland
520 W. Fayette Street #300
Baltimore, MD 21201
(443) 961-6418
http://probonomd.org/

University of Baltimore School of Law - Civil Advocacy Clinic
1420 N. Charles Street (mailing)
1201 N. Charles Street (office)
Baltimore, MD 21201
(410) 837-5706
http://law.ubalt.edu/clinics/civiladvocacy.cfm

MASSACHUSETTS
Health Law Advocates
One Federal Street
Boston, MA 02110
(617) 338-5241
http://www.healthlawadvocates.org/

National Consumer Law Center
7 Winthrop Square
Boston, MA 02110
(617) 542-8010
http://www.nclc.org/

Northeast Legal Aid and Northeast Justice Center
50 Island Street, #203B
Lawrence, MA 01840
(781) 599-7730
http://www.northeastlegalaid.org/

Volunteer Lawyers Project of the Boston Bar Association
99 Chauncy Street Suite 400
Boston, MA 02111
(617) 423-0648
http://www.vlpnet.org/
MINNESOTA
Mid-Minnesota Legal Aid
430 First Avenue N., Suite 300
Minneapolis, MN 55406
(612) 334-5970
http://mylegalaid.org/

MISSOURI
Legal Aid of Western Missouri
706 Felix Street
St. Joseph, MO 64501
(816) 364-2325
http://www.lawmo.org/

NEW HAMPSHIRE
Consumer and Commercial Law Clinic at
University of New Hampshire School of Law
2 White Street
Concord, NH 03301
(603) 228-1541
https://law.unh.edu/academics/experiential-education/clinics

NEW JERSEY
Central Jersey Legal Services, Inc.
317 George Street, Suite 201
New Brunswick, NJ 08901
(732) 249-7600
https://www.lsnj.org/cjls/

NEW YORK
Brooklyn Bar Association Volunteer Lawyers Project
44 Court Street, Suite 1206
Brooklyn, NY 11201
(718) 625-3894
http://brooklynvlp.org/

Fordham University School of Law - Civil Rights Clinic of Lincoln Square Legal Services, Inc.
150 West 62nd Street
New York, NY 10007
(212) 636-6934
http://www.fordham.edu/info/23615/clinical_legal_education

The Legal Aid Society of Rochester, New York
1 West Main Street, Suite 800
Rochester, NY 14614
(585) 232-4090
http://www.lasroc.org/

MFY Legal Services, Inc.
299 Broadway, 4th Fl.
New York, NY 10007
(212) 417-3700
http://www.mfy.org/

Securities Arbitration & Consumer Clinic-
Syracuse University College of Law
950 Irving Avenue
Syracuse, NY 13244
(315) 443-4582
Urban Justice Center Community Development Project  
123 William Street, 16th Floor  
New York, NY 10038  
(646) 459-3013  
https://cdp.urbanjustice.org/

Western New York Law Center  
237 Main Street, Suite 1130  
Buffalo, NY 14203  
(716) 855-0203  
http://wnylc.com/

**NORTH CAROLINA**  
Legal Services of Southern Piedmont  
1431 Elizabeth Avenue  
Charlotte, NC 28204  
(704) 376-1600  
http://www.lssp.org/

**NORTH DAKOTA**  
Legal Services of North Dakota  
418 East Broadway #7  
Bismarck, ND 58501  
(701) 258-4270  
http://www.legalassist.org/

**OHIO**  
The Legal Aid Society of Cleveland  
1223 West Sixth Street  
Cleveland, OH 44113  
(216) 861-5500  
https://lasclev.org/

The Legal Aid Society of Columbus  
1108 City Park Avenue  
Columbus, OH 43206  
(614)224-8374  
https://www.columbuslegalaid.org/

**OKLAHOMA**  
Legal Aid Services of Oklahoma, McAlester  
321 S. 3rd Street, Suite 6  
McAlester, OK 74501  
(918) 423-2036  
http://www.legalaidok.org/

Legal Aid Services of Oklahoma, Muskogee  
624 West Broadway Street  
Muskogee, OK 74401  
(918) 683-5681  
http://www.legalaidok.org/

**PENNSYLVANIA**  
Consumer Bankruptcy Assistance Project  
718 Arch Street, Suite 200N  
Philadelphia, PA 19106  
(215) 523-9511  

Legal Aid of Southeastern Pennsylvania  
625 Swede Street  
Norristown, PA 19401  
(610) 275-5406  
http://lasp.org/

North Penn Legal Services  
559 Main Street, Suite 200  
Bethlehem, PA 18018  
(610) 317-8757  
http://www.northpennlegal.org/
TENNESSEE
Legal Aid of East Tennessee
502 S. Gay Street, Suite 404
Knoxville, TN 37902
(865) 637-0484
http://www.laet.org/

TEXAS
Collection Defense Legal Aid Bureau
University Park
3300 N Interstate Hwy 35, Suite 7018
Austin, TX 78722
(512) 851-8148
http://cdlab.org/
(See Illinois Office)

Legal Aid Society of Texas
509 Sharp Drive
DeSoto, TX 75115
(214) 952-7388
https://lawyers.law.cornell.edu/lawyer/stewart-ransom-miller-209011

Texas RioGrande Legal Aid, Inc.
4920 N. I-35
Austin, TX 78751
(512) 374-2700
http://www.trla.org/

UTAH
Utah Legal Services
205 North 400 West
Salt Lake City, UT 84103
(801) 328-8891
http://www.utahlegalservices.org/

VIRGINIA
Blue Ridge Legal Services, Inc.
P.O. Box 551
204 N. High Street
Harrisonburg, VA 22803
(540) 433-1830
http://www.brls.org/harrisonburg-office

Central Virginia Legal Aid Society
101 W. Broad Street, Suite 101
Richmond, VA 23220
(804) 648-1012
http://cvlas.org/

Legal Aid Society of Eastern Virginia
125 St. Paul's Blvd., Suite 400
Norfolk, VA 23510
(757) 627-5423
http://sites.lawhelp.org/Program/1647/

Rappahannock Legal Services, Inc.
500 Lafayette Blvd, Suite 100
Fredericksburg, VA 22401
(540) 371-1105
http://www.rapplegal.com/

Virginia Legal Aid Society
513 Church Street
Lynchburg, VA 24504
(434) 846-1326
http://vlas.org/

WASHINGTON
Northwest Justice Project
401 Second Avenue, Suite 407
Seattle, WA 98104
Statewide Hotline: 1 (888) 201-1014
www.nwjustice.org
WASHINGTON DC
Legal Aid Society of the District of Columbia
1331 H. Street, NW Suite 350
Washington, DC 20005
(202) 628-1161
http://www.legalaiddc.org/

WEST VIRGINIA
Mountain State Justice
1031 Quarrier Street, Suite 200
Charleston, WV 25301
(304) 344-3144
http://mountainstatejustice.org/

WISCONSIN
Legal Action of Wisconsin, Inc.
31 S. Mills Street
Madison, WI 53715
(608) 256-3304
www.legalaction.org

University of Wisconsin Law School-
Consumer Law Litigation Clinic
975 Bascom Mall
Madison, WI 53706
(608) 263-6283
https://law.wisc.edu/eji/clc/
ENDNOTES

1 Caroline Ratcliffe, Urban Institute, Delinquent Debt in America (July 2014) (in the study, debts were considered “past due” if they were between 30 and 180 days late on a payment while debts that were more than 180 days past due were categorized as “in collections.”).


indicating that the rate in their jurisdictions was close to ninety percent”) and 7 n.18 (collecting studies on default rates).

6 Chris Albin-Lackey, Human Rights Watch, Rubber Stamp Justice: US Courts, Debt Buying Corporations, and the Poor (Jan. 2016) ("Legal aid and consumer rights attorneys across several states told Human Rights Watch that they win the overwhelming majority of the cases they defend against debt buyers."); Peter Holland, “Junk Justice: A Statistical Analysis of 4400 Lawsuits Filed by Debt Buyers,” 26 Loy. Consumer L. Rev. 179, 2011 (2014) ("Of the 13% of defendants who proceeded pro se . . . debt buyers obtained judgment by affidavit, consent, default, or trial 47% of the time, and recovered 62% of the amount sought in the complaints . . . Of the 2% of defendants who had a lawyer enter an appearance in the case, debt buyers obtained an affidavit, consent, default judgment or trial 15% of the time, and recovered only 21% of the principal amount sought in the complaints."); Mary Spector, “Debts, Defaults, and Details: Exploring the Impact of Debt Collection Litigation on Consumers and Courts,” 6 Va. L. & Bus. Rev. 257, 297 (2011) (11% of cases ended with affirmative recovery for defendant, default judgment, or agreed judgment when the consumer was represented by counsel as compared to 40% of cases that ended with affirmative recovery for defendant, default judgment when the consumer appeared pro se).

7 Chris Albin-Lackey, Human Rights Watch, Rubber Stamp Justice: US Courts, Debt Buying Corporations, and the Poor (Jan. 2016) ("Some attorneys reported that if they advanced a vigorous defense, debt buyers often simply dropped the case."); Consumer Fin. Prot. Bureau v. Frederick J. Hanna & Associates, P.C., 114 F. Supp. 3d 1342, 1350 (N.D. Ga. 2015) (noting that “consumers who retained attorneys were almost four times more likely to have their cases dismissed” by Frederick J. Hanna & Associates, P.C.); Mary Spector, “Debts, Defaults, and Details: Exploring the Impact of Debt Collection Litigation on Consumers and Courts,” 6 Va. L. & Bus. Rev. 257, 297 (2011) (82% of cases were dismissed when the consumer was represented by counsel as compared to 53% of cases that were dismissed when the consumer appeared pro se); Robert Hobbs, National Consumer Law Center, 2009/2010 IOLTA Grants Program Final Report Narrative (Sept. 17, 2010) (debt collectors dismissed 60 of 60 collection actions in Massachusetts Small Claims courts in 2009-2010 when faced with clinical law students’ mere appearance in court) (report on file with author).

See Paul Kiel, *ProPublica*, “So Sue Them: What We’ve Learned About the Debt Collection Lawsuit Machine” (May 5, 2016) (99% of defendants sued by New Jersey collection law firm Pressler & Pressler did not have attorneys; 97% of defendants in debt collection cases filed in New Jersey’s lower level court in 2013 did not have attorneys; 91% of defendants in Missouri debt collection cases in 2013 did not have attorneys); Samantha Liss, “When a nonprofit health system outsources its ER, debt collectors follow,” *St. Louis Post-Dispatch* (Apr. 17, 2016) (reporting that in 1,078 lawsuits filed by CP Medical in St. Louis, St. Louis County and St. Charles County between December 2, 2014 and March 10, 2016, only 17 defendants had an attorney); Chris Albin-Lackey, Human Rights Watch, *Rubber Stamp Justice: US Courts, Debt Buying Corporations, and the Poor* (Jan. 2016) (consumers had legal representation in 3 out of 247 cases in a randomized sample of lawsuits filed in New York by debt buyers in 2013 that resulted in judgments); Peter Holland, “Junk Justice: A Statistical Analysis of 4400 Lawsuits Filed by Debt Buyers,” 26 Loy. Consumer L. Rev. 179 (2014) (consumers were represented by an attorney in only 2% of debt collection lawsuits in Maryland); Susan Shin and Claudia Wilner, New Economy Project, *The Debt Collection Racket in New York* (June 2013) (attorneys represented consumers in only 2% of debt collection cases filed in New York City); Mary Spector, “Debts, Defaults, and Details: Exploring the Impact of Debt Collection Litigation on Consumers and Courts,” 6 Va. L. & Bus. Rev. 257, 288 (2011) (fewer than 10% of defendants served in debt collection lawsuits were represented by an attorney in Dallas County, Texas); Claudia Wilner and Nasoan Sheftel-Gomes, Neighborhood Economic Development Advocacy Project, *Debt Deception: How Debt Buyers Abuse the Legal System to Prey on Low Income New Yorkers* 1 (2010) (only 1% of people sued by debt buyers in New York City are represented by counsel).

10 Legal Services Corporation, Budget Request Fiscal Year 2014 (reporting $350.1 million in Legal Services Corporation appropriation in 2013 and noting that appropriations would have needed to be $838.4 million that year to match the level of funding from 1980, as adjusted for inflation).


12 Because some questions were answered by fewer than 64 organizations, percentages in this report are based on the number of respondents who answered each individual question. All percentages are rounded to the nearest whole number.

13 The following states were not represented among the survey responses: Alaska, Delaware, Georgia, Hawaii, Idaho, Kansas, Louisiana, Maine, Michigan, Mississippi, Montana, Nebraska, New Mexico, Nevada, Oregon, Rhode Island, South Carolina, South Dakota, Vermont, and Wyoming.

14 This clinic is not represented in survey results.
Information about settlement is available online at: https://www.sykesclassaction.com/en. The final settlement hearing was held on May 11, 2016.

https://helios.law.harvard.edu/PublicService (password required).