

**Testimony of April Kuehnhoff, Staff Attorney at the  
National Consumer Law Center on behalf of its low-income clients**

**Before Joint Financial Services Committee  
In support of S.120/H.2811, An act relative to fairness in debt collection  
September 25, 2017**

The National Consumer Law Center<sup>1</sup> thanks Senator Eldridge for introducing S.120 and Representative Brodeur for introducing its companion H.2811 and offers the following testimony in support of S.120/H.2811.

I. Debt Collection in Massachusetts

Debt collection affects millions of Massachusetts residents. This section reviews several different studies to provide an overview of the pervasive nature of debt collection in Massachusetts.

In January 2017, the Consumer Financial Protection Bureau released data from a nationally representative survey about consumer experiences with debt collection.<sup>2</sup> Applying the federal numbers<sup>3</sup> to Massachusetts would mean that during the one year period covered by the survey, an estimated 1.5 million Massachusetts residents were contacted by a creditor or debt collector about a debt.<sup>4</sup>

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<sup>1</sup> The National Consumer Law Center is a nonprofit organization specializing in consumer issues on behalf of low-income and elderly people. We work with thousands of legal services, government and private attorneys, as well as community groups and organizations, from all states who represent low-income and elderly individuals on consumer issues. As a result of our daily contact with these advocates, we have seen many examples of the damages wrought by debt collection and wage garnishment from across the nation. This testimony is presented on behalf of our low-income clients.

<sup>2</sup> Consumer Financial Protection Bureau, Consumer Experiences with Debt Collection: Findings from the CFPB's Survey of Consumer Views on Debt (Jan. 2017), available at: [http://files.consumerfinance.gov/f/documents/201701\\_cfpb\\_Debt-Collection-Survey-Report.pdf](http://files.consumerfinance.gov/f/documents/201701_cfpb_Debt-Collection-Survey-Report.pdf)

<sup>3</sup> This analysis extrapolates national numbers and applies them to Massachusetts proportionally.

<sup>4</sup> The survey found that 70 million consumers were contacted nationally. This represents 22% of the entire U.S population of 323 million. There are 6.8 million people living in Massachusetts. Applying that 22% ratio to Massachusetts would mean 1.5 million Massachusetts residents. (The 2016 population data is from <https://www.census.gov/popclock/>.)

In 2014, the Urban Institute reported that nearly 1 in 4 Massachusetts residents with credit reports had a debt in collection due to non-payment of a bill and that the average amount of the debt was \$4,602.<sup>5</sup>

Between 2004 and 2013, 1.9 million lawsuits were filed in small claims and district courts across the Commonwealth.<sup>6</sup> Of these 1.9 million lawsuits, at least 1.2 million were filed by professional debt collectors.<sup>7</sup> These numbers are consistent with the Boston Globe’s previous report that professional debt collectors filed an estimated 575,000 lawsuits in these same courts between 2000 and 2005.<sup>8</sup> Moreover, these numbers indicate that reforms enacted since the Boston Globe’s groundbreaking reporting on debt collection in 2006 have not stemmed the tide of debt collection litigation in Massachusetts courts.

Data from four Massachusetts small claims sessions, reproduced below as Table 1, shows that the overwhelming majority of cases filed in these sessions in 2016 were cases to collect a consumer debt.

**Table 1: Number and Percentage of Small Claims Cases Filed in 2016 in Four Small Claims Court Sessions that Were Consumer Debt Cases<sup>9</sup>**

District Court	Total Number of Small Claims Filings in 2016	Number of Consumer Debt Cases	Percentage of Small Claims Filings that Are Consumer Debts
Cambridge	802	490	61.1%
Pittsfield	1231	965	78.4%
Plymouth	1587	1092	68.8%
Quincy	3031	2077	68.5%
<b>Total</b>	<b>6651</b>	<b>4624</b>	<b>69.5%</b>

## II. Debt Buyers in Massachusetts

In order to understand why debt collection affects the lives of so many Massachusetts residents, it is important to understand the role that debt buyers play in debt collection. An entire industry has emerged that feeds on defaulted consumer debts. “Debt buyers” purchase consumer

<sup>5</sup> Caroline Ratcliffe, et al. Urban Institute, *Delinquent Debt in America*, at 9 (July 30, 2014).

<sup>6</sup> Jessica Mendoza, et al., “Collection claims abuses move up to higher courts,” *Boston Globe* (Mar. 28, 2015), available at: <https://www.bostonglobe.com/metro/2015/03/28/new-restrictions-debt-collectors-district-court/sIMWIBGAjooNXc1QomaNpM/story.html>.

<sup>7</sup> Id.

<sup>8</sup> M. Resendez, F. Latour, “No Mercy for Consumers,” *Boston Globe* (July 30, 2006), available at: <https://www.bostonglobe.com/metro/2006/07/30/mercy-for-consumers/gTImLuYbDUIfyWg8X5m5pN/story.html>.

<sup>9</sup> Data collected by Erika Rickard, Associate Director of Field Research at Harvard Law School’s Access to Justice Lab, in September 2017 using the Massachusetts Trial Court Electronic Case Access at <http://www.masscourts.org/>. Cases were categorized broadly as “consumer debt” by (1) plaintiff name, including: debt buyers, banks, utilities, fuel, medical debt, and student debt and (2) defendant name, indicating that defendant is an individual and not a business or other entity. Court divisions below were randomly selected from the District Court location, and are not necessarily representative of the state as a whole.

debts that have been written off by the original lender.<sup>10</sup> Despite paying a deeply discounted rate for these debts – just pennies on the dollar<sup>11</sup> – debt buyers aggressively seek to collect the full amount of the debt, as well as adding interest, penalty fees, and attorney’s fees.

Debt buyers purchase accounts in bulk, typically obtaining only minimal information about the debts.<sup>12</sup> In addition to providing little information about the debt, many debt sellers will not even guarantee that they own the accounts they are selling or that the amounts listed as owed by account holders are correct.<sup>13</sup> Alternatively, debt sellers may render any representations and warranties worthless by qualifying them as being “to the best of the seller’s knowledge.”<sup>14</sup>

Debts are often resold again and again between debt buyers, with each owner potentially attempting to collect on the accounts.<sup>15</sup> Over the course of multiple sales and collection attempts, the debts continue to age while the documentation related to the debts is discarded, is corrupted, or becomes more difficult to access. Moreover, original creditors typically do not have an obligation to produce documentation of the debt to secondary buyers, who must instead make requests for documentation to the first debt buyer and rely on the previous debt buyer to relay these requests to the original creditor.<sup>16</sup> Some debt sellers provide that they will not supply contract records to the debt buyers after just six months,<sup>17</sup> while debt buyer collection activities may go on for years after the debt is bought.

Debt buyers are some of the most active litigants in Massachusetts courts. In 2015, nine debt buyers filed more than 64,000 cases.<sup>18</sup> Filings by these nine debt buyers represented 43 percent of all cases filed in civil, small claims, or supplementary process sessions in

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<sup>10</sup> Fed. Trade Comm’n, *The Structure and Practices of the Debt Buying Industry* (Jan. 2013), available at: <https://www.ftc.gov/sites/default/files/documents/reports/structure-and-practices-debt-buying-industry/debtbuyingreport.pdf>.

<sup>11</sup> Consumer Financial Protection Bureau, *Market Snapshot: Online Debt Sales 5* (Jan. 2017), available at: [https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201701\\_cfpb\\_Online-Debt-Sales-Report.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201701_cfpb_Online-Debt-Sales-Report.pdf) (debt listed for sale online at an average price of less than one cent on the dollar); Consumer Financial Protection Bureau, *The Consumer Credit Market 258* (Dec. 2015) (banks sold credit card debts to debt buyers for an average of 8 cents on the dollar in 2013 and 11 cents on the dollar in 2014), available at: [http://files.consumerfinance.gov/f/201512\\_cfpb\\_report-the-consumer-credit-card-market.pdf](http://files.consumerfinance.gov/f/201512_cfpb_report-the-consumer-credit-card-market.pdf); Fed. Trade Comm’n, *The Structure and Practices of the Debt Buying Industry ii* (Jan. 2013) (debt buyers paid an average of 4 cents on the dollar).

<sup>12</sup> Consumer Financial Protection Bureau, *Market Snapshot: Online Debt Sales 6* (Jan. 2017) (only “some” online debt portfolios available for purchase came with documentation); Consumer Financial Protection Bureau, *The Consumer Credit Market 261* (Dec. 2015) (many debt sellers were still not providing 12 monthly account statements to debt buyers in compliance with the OCC guidance; no mention of transfer of other key documents like the account agreement); Fed. Trade Comm’n, *The Structure and Practices of the Debt Buying Industry 20, 29, T-9* (Jan. 2013), (survey found that debt buyers did not typically receive the credit application, the account agreement, monthly statements, payment records, or any customer service records that would reflect customer disputes).

<sup>13</sup> Dalié Jiménez, *Dirty Debts Sold Dirt Cheap*, 52 *Harv. J. on Legis.* 41, 7 (2015).

<sup>14</sup> Consumer Financial Protection Bureau, *The Consumer Credit Market 260* (Dec. 2015).

<sup>15</sup> Consumer Financial Protection Bureau, *Market Snapshot: Online Debt Sales* (Jan. 2017); Jake Halpern, *Bad Paper: Chasing Debt from Wall Street to the Underworld* (2014).

<sup>16</sup> Fed. Trade Comm’n, *The Structure and Practices of the Debt Buying Industry*, at iii-iv (Jan. 2013).

<sup>17</sup> *Id.* at 26.

<sup>18</sup> Appx. A.

Massachusetts District Courts in 2015.<sup>19</sup> In 10 District Courts, more than half of the filings in civil, small claims, or supplementary process sessions were by these nine debt buyers.<sup>20</sup>

### III. How this Bill Would Help Consumers

S.120/H.2811 would respond to a number of problems faced by low-income and elderly consumers. The following section by section analysis highlights the proposed reforms and how they would benefit low-income consumers.

#### a. Section 2: Wage Garnishment

Applying G. L. c. 246, § 28, Massachusetts courts currently exempt 50 times the Massachusetts minimum wage<sup>21</sup> or 85 percent of the debtor’s gross wages for each week, whichever is greater.<sup>22</sup> These exemptions permit significant rates of garnishment for low income workers as illustrated in Table 2.

**Table 2: Amounts Subject to Garnishment under G. L. c. 246, § 28 (\$11 min. wage)**

Gross Annual Pay	Gross Weekly Wage	Weekly Amount Subject to Garnishment Order	Annual Amount Subject to Garnishment
\$26,000	\$500	\$0	\$0
\$31,200	\$600	\$50	\$2,600
\$36,400	\$700	\$105	\$5,460
\$41,600	\$800	\$120	\$6,240
\$46,800	\$900	\$135	\$7,020
\$52,000	\$1,000	\$150	\$7,800

To contextualize these amounts, it is helpful to think about them in terms of the cost of living in Massachusetts. According to the federal Department of Housing and Urban Development (HUD), the median family income in Massachusetts in 2017 is \$90,700.<sup>23</sup> HUD

<sup>19</sup> Appendix A (64,344 / 149,022 \* 100 = 43%).

<sup>20</sup> Holyoke District Court (59%), Orange District Court (57%), Uxbridge District Court (56%), Chicopee District Court (55%), East Hampshire District Court (54%), Attleboro District Court (54%), Gardner District Court (53%), Westfield District Court (53%), East Brookfield District Court (51%), and Taunton District Court (51%). Appendix B contains a list of all of the District Courts in Massachusetts and a composite number for the Boston Municipal Courts.

<sup>21</sup> The Massachusetts minimum wage is currently greater than the federal minimum wage.

<sup>22</sup> Currently federal law exempts 75 percent of disposable earnings. 15 U.S.C. § 1671.

<sup>23</sup> Department of Housing and Urban Development, FY 2017 Income Limits Summary: Statewide Income Limits for Massachusetts (accessed on Sept. 21, 2017), available at: [https://www.huduser.gov/portal/datasets/il/il2017/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2017/select_Geography.odn).

considers a family of four in Massachusetts making under \$68,000 per year to be low income, and very low-income if making \$45,350 or less.<sup>24</sup>

Under S.120/H.2811, earnings below 90 times the minimum wage (\$990 per week with an \$11 minimum wage) would be completely exempt. Above that threshold, 10 percent of earnings would be subject to garnishment. This would significantly increase protections for low-income debtors struggling to balance current bills for rent, insurance, daycare, and food against judgments for past debts that they may owe as a result of illness, a period of unemployment, divorce, or other financial hardship.

#### b. Section 3: Statutes of Limitations

Statutes of limitations are laws that limit the length of time available for bringing a lawsuit in court. They are designed to protect “defendants and the courts from having to deal with cases in which the search for truth may be seriously impaired by the loss of evidence, whether by death or disappearance of witnesses, fading memories, disappearance of documents, or otherwise.”<sup>25</sup>

Too often, however, these laws fail to help consumers because they are not easily understood by non-lawyers. Statutes of limitations generally only protect consumers if consumers know about the availability of this defense and assert it affirmatively. The determination of which limitations period applies to a particular action is often complicated, even for lawyers and judges. Furthermore, consumers rarely know that a partial payment, or even simply an admission, can extend the limitations period. As the Federal Trade Commission (FTC) noted, “most consumers do not know or understand their legal rights with respect to the collection of time-barred debts.”<sup>26</sup>

S.120/H.2811 would protect consumers by:

- Creating a single 4 year statute of limitations<sup>27</sup> for all consumer debts being collected in the state, decreasing the length of statute of limitations from 6 years to 4 years (Section 3(a));
- Prohibiting renewal or extension of the statute of limitations period because of partial payments or acknowledgments of the debt (Section 3(c)); and
- Establishing the rule that the debt is extinguished and prohibiting further collection activities after the 4 year statute of limitations has run (Section 3(f)); and

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<sup>24</sup> *Id.*

<sup>25</sup> United States v. Kubrick, 444 U.S. 111, 117 (1979) (citation omitted).

<sup>26</sup> Fed. Trade Comm’n, Repairing a Broken System: Protecting Consumers in Debt Collection Litigation and Arbitration, at 26 (July 2010).

<sup>27</sup> This bill’s choice of a four-year period is comfortably within the range of periods set by other states. Ten states provide a four-year statute of limitations and sixteen states provide a three-year period for either written contracts, oral contracts, or both. National Consumer Law Center, Collection Actions, § 3.6.4.2 (3d ed. 2014).

- Decreasing the period of time during which the creditor can collect on a court judgment from 20 years<sup>28</sup> to 5 years for all consumer debts (Section 3(h)).

c. Section 4: Arrest warrants

Currently, G. L. c. 224, § 18 provides for the issuance of “warrants for arrest and other processes to secure the attendance of debtors or creditors to answer for any contempt.” Unfortunately, as written this statute can be abused by creditors who use these *capias* warrants and the threat of arrest to force debtors to make payments. Under duress, debtors may make payments that they can ill afford or might not even be legally obligated to make due to wage exemptions. Table 3 shows that *capias* warrants were issued in more than a quarter of the consumer debt cases filed in four small claims sessions in 2016.

**Table 3: Number and Percentage of Consumer Debt Collection Cases Filed in 2016 in Four Small Claims Court Sessions Where a *Capias* Issued<sup>29</sup>**

District Court	Number of Small Claims Cases Filed to Collect Consumer Debts	Number of Cases Where <i>Capias</i> Issued	Percentage of Cases Where <i>Capias</i> Issued
Cambridge	490	147	30.0%
Pittsfield	965	297	30.8%
Plymouth	1092	73	6.7%
Quincy	2077	808	38.9%
<b>Total</b>	<b>4624</b>	<b>1325</b>	<b>28.7%</b>

S.120/H.2811 is designed to reduce the number of *capias* warrants that are issued and the potential for their abuse by allowing consumers to submit a financial affidavit in lieu of appearing in court for payment review if the consumer’s income and assets are exempt. This section would also clarify that no person can be jailed for failure to pay a consumer debt.

d. Section 5(a): Interest

Currently, Massachusetts provides for a 12 percent statutory rate of interest under G. L. c. 231, §6C (pre-judgment interest) and G. L. c. 235, §8 (post-judgment interest). This is a very high interest rate that causes an unpaid judgment to double every six years. Because a large portion of judgments in Massachusetts are taken against financially distressed households, this high rate is another hurdle keeping them from returning to financial viability and stability. Moreover, the high rate of interest means that consumers who are only able to make small payments on a judgment may end up with a non-amortizing judgment that can never be paid off.

<sup>28</sup> G. L. c. 260, § 20.

<sup>29</sup> Data collected by Erika Rickard, Associate Director of Field Research at Harvard Law School’s Access to Justice Lab, in September 2017 using the Massachusetts Trial Court Electronic Case Access at <http://www.masscourts.org/>. Cases were categorized broadly as “consumer debt” by (1) plaintiff name, including: debt buyers, banks, utilities, fuel, medical debt, and student debt and (2) defendant name, indicating that defendant is an individual and not a business or other entity. Court divisions below were randomly selected from the District Court location, and are not necessarily representative of the state as a whole.

S.120/H.2811 would establish a minimum interest rate of 2 per cent per annum and a maximum interest rate of 5 per cent per annum with the precise amount fluctuating according to an interest rate used by the United States Treasury.<sup>30</sup>

e. Sections 5(b) and 5(c): Attorney's Fees

Nationally, the vast majority of consumers defending against debt collection lawsuits are not represented by attorneys.<sup>31</sup> Table 4 shows that consumers were represented in less than 1% of consumer debt cases filed in four Massachusetts small claims sessions in 2016. In contrast, more than 90% of plaintiffs were represented in those same cases.

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<sup>30</sup> The interest rate on federal court judgments is currently tied to the same rate. United States Courts, "Post Judgment Interest Rate," available at: <http://www.uscourts.gov/services-forms/fees/post-judgement-interest-rate>.

<sup>31</sup> See, e.g., Paul Kiel, "So Sue Them: What We've Learned About the Debt Collection Lawsuit Machine," ProPublica (May 5, 2016), available at: <https://www.propublica.org/article/so-sue-them-what-weve-learned-about-the-debt-collection-lawsuit-machine> (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), available at: [http://www.stltoday.com/business/local/when-a-nonprofit-health-system-outsources-its-er-debt-collectors/article\\_826b26bf-0c85-5ae4-9af1-a1f9f9591539.html](http://www.stltoday.com/business/local/when-a-nonprofit-health-system-outsources-its-er-debt-collectors/article_826b26bf-0c85-5ae4-9af1-a1f9f9591539.html) (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), available at: <https://www.hrw.org/report/2016/01/20/rubber-stamp-justice/us-courts-debt-buying-corporations-and-poor> (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), available at: [http://digitalcommons.law.umaryland.edu/cgi/viewcontent.cgi?article=2443&context=fac\\_pubs](http://digitalcommons.law.umaryland.edu/cgi/viewcontent.cgi?article=2443&context=fac_pubs) (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), available at: <http://www.neweconomynyc.org/wp-content/uploads/2014/08/DebtCollectionRacketUpdated.pdf> (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), available at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1975121](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1975121).

**Table 4: Number and Percentage of Consumer Debt Collection Cases Filed in 2016 in Four Small Claims Court Sessions Where Parties Were Represented by an Attorney<sup>32</sup>**

District Court	Number of Small Claims Cases Filed to Collect Consumer Debts	Defendant Was Represented by an Attorney		Plaintiff Was Represented by an Attorney	
		Number of Cases	Percentage of Cases	Number of Cases	Percentage of Cases
Cambridge	490	7	1.4%	463	94.5%
Pittsfield	965	5	0.5%	827	85.7%
Plymouth	1092	3	0.3%	996	91.2%
Quincy	2077	12	0.6%	1972	94.9%
<b>Total</b>	<b>4624</b>	<b>27</b>	<b>0.6%</b>	<b>4258</b>	<b>92.1%</b>

Debt collectors that obtain judgments against consumers sometimes seek to recover attorney’s fees. Adding attorney’s fees to the amount of the judgment can greatly increase the total amount of the judgment, adding to the burden on consumers.

S.120/H.2811 would clearly limit the ability to recover attorney’s fees to cases where the contract creating the debt requires the consumer to pay such fees. Where authorized by the contract, attorney’s fees would be limited to a reasonable percentage of the amount owed by the consumer.

S.120/H.2811 would also give consumers who prevail in debt defense cases the right to collect reasonable attorney’s fees. This provision would make it more economically feasible for consumers to hire private attorneys to defend them in debt collection cases and would also discourage debt collectors from filing collection lawsuits without sufficient evidence.

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<sup>32</sup> Data collected by Erika Rickard, Associate Director of Field Research at Harvard Law School’s Access to Justice Lab, in September 2017 using the Massachusetts Trial Court Electronic Case Access at <http://www.masscourts.org/>. Cases were categorized broadly as “consumer debt” by (1) plaintiff name, including: debt buyers, banks, utilities, fuel, medical debt, and student debt and (2) defendant name, indicating that defendant is an individual and not a business or other entity. Court divisions below were randomly selected from the District Court location, and are not necessarily representative of the state as a whole.

**Appendix A: Cases Filed in Massachusetts District Courts and Boston Municipal Courts in 2015 (Civil, Small Claims, and Supplementary Process) by Nine Debt Buyers<sup>33</sup>**

<b>Debt Buyer</b>	<b>Number of Cases Filed in 2015</b>
<b>Midland Funding</b>	32,009
<b>Portfolio Recovery Associates, LLC</b>	9,410
<b>Cavalry SPV</b>	6,911
<b>LVNV Funding</b>	5,224
<b>Waterfront Capital</b>	3,934
<b>CACH</b>	2,993
<b>Unifund CCR, LLC</b>	1,391
<b>Jefferson Capital Systems, LLC</b>	1,335
<b>Atlantic Credit &amp; Finance</b>	1,137
<b>Total for 9 Debt Buyers</b>	64,344
<b>All Civil, Small Claims, and Supplementary Process Cases Filed in 2015</b>	149,022

<sup>33</sup> Data collected by the National Consumer Law Center in January and February 2016 using the Massachusetts Trial Court Electronic Case Access at <http://www.masscourts.org/>. More detailed methodology and additional data available upon request.

**Appendix B: Number of Case Filed by Nine Debt Buyers<sup>34</sup> in Massachusetts in 2015<sup>35</sup>**

<b>Courts</b>	<b>Number of Cases Filed by Nine Debt Buyers</b>	<b>All Civil, Small Claims and Supp. Process Cases</b>	<b>Percentage of Cases Filed by Nine Debt Buyers</b>
Attleboro Dist. Ct.	1,233	2,295	54
Ayer Dist. Ct.	605	1,577	38
Barnstable Dist. Ct.	964	2,513	38
Boston Municipal Ct. (All)	6,073	15,952	38
Brockton Dist. Ct.	2,685	5,394	50
Brookline Dist. Ct.	120	468	26
Cambridge Dist. Ct.	706	1,799	39
Chelsea Dist. Ct.	1,236	2,797	44
Chicopee Dist. Ct.	808	1,464	55
Clinton Dist. Ct.	431	907	48
Concord Dist. Ct.	352	1,222	29
Dedham Dist. Ct.	671	2,429	28
Dudley Dist. Ct.	1,076	2,599	41
E. Brookfield Dist. Ct.	656	1,286	51
E. Hampshire Dist. Ct.	633	1,176	54
Edgartown Dist. Ct.	78	340	23
Fall River Dist. Ct.	2,052	4,281	48
Falmouth Dist. Ct.	644	1,662	39
Fitchburg Dist. Ct.	607	1,240	49
Framingham Dist. Ct.	884	2,357	38
Gardner Dist. Ct.	377	705	53
Gloucester Dist. Ct.	429	853	50
Greenfield Dist. Ct.	407	906	45
Haverhill Dist. Ct.	1,026	2,201	47
Hingham Dist. Ct.	705	1,788	39
Holyoke Dist. Ct.	561	951	59
Ipswich Dist. Ct.	170	428	40
Lawrence Dist. Ct.	2,034	4,210	48
Leominster Dist. Ct.	647	2,435	27
Lowell Dist. Ct.	2,878	6,245	46
Lynn Dist. Ct.	1,827	4,358	42

<sup>34</sup> See list of the nine debt buyers in App. A, *supra*.

<sup>35</sup> Data collected by the National Consumer Law Center in January and February 2016 using the Massachusetts Trial Court Electronic Case Access at <http://www.masscourts.org/>. More detailed methodology and additional data available upon request.

Malden Dist. Ct.	1,683	4,071	41
Marlborough Dist. Ct.	563	1,437	39
Milford Dist. Ct.	552	1,361	41
Nantucket Dist. Ct.	74	200	37
Natick Dist. Ct.	199	513	39
New Bedford Dist. Ct.	2,240	5,131	44
Newburyport Dist. Ct.	555	1,295	43
Newton Dist. Ct.	281	891	32
Northampton Dist. Ct.	489	1,132	43
N. Berkshire Dist. Ct.	428	856	50
Orange Dist. Ct.	330	584	57
Orleans Dist. Ct.	480	1,009	48
Palmer Dist. Ct.	824	1,752	47
Peabody Dist. Ct.	716	1,479	48
Pittsfield Dist. Ct.	872	2,008	43
Plymouth Dist. Ct.	1,449	3,273	44
Quincy Dist. Ct.	2,765	6,092	45
Salem Dist. Ct.	1,085	3,018	36
Somerville Dist. Ct.	1,038	2,277	46
S. Berkshire Dist. Ct.	180	500	36
Springfield Dist. Ct.	3,064	6,577	47
Stoughton Dist. Ct.	663	1,575	42
Taunton Dist. Ct.	1,675	3,307	51
Uxbridge Dist. Ct.	617	1,105	56
Waltham Dist. Ct.	629	1,912	33
Wareham Dist. Ct.	933	2,165	43
Westborough Dist. Ct.	563	1,496	38
Westfield Dist. Ct.	895	1,703	53
Winchendon Dist. Ct.	292	582	50
Woburn Dist. Ct.	1,187	2,839	42
Worcester Dist. Ct.	2,630	6,143	43
Wrentham Dist. Ct.	824	1,901	43