

# [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 Pizor (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