

# Debt Collection Communications: Protecting Consumers in the Digital Age

***NCLC Report Urges CFPB to Eliminate Abusive Collection Communications || June 30, 2015 (Contacts)***

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(BOSTON) When Congress passed the Fair Debt Collection Practices Act (FDCPA) in 1977, personal computers and cell phones were cutting-edge technology, and robocalling was non-existent. Now that these communication tools are the norm and traditional problems of abusive communications remain rampant, the Consumer Financial Protection Bureau (CFPB) should adopt regulations to better protect consumers.

“Today consumers are dealing with debt collection calls and text messages to mobile phones as well as communications via emails and social media,” says National Consumer Law Center attorney April Kuehnhoff and co-author of ***Debt Collection Communications: Protecting Consumers in the Digital Age***. “Consumers also continue to confront the harassing multiple phone calls that motivated Congress to pass the FDCPA nearly 40 years ago so the CFPB should use its authority to eliminate this type of ongoing abuse,” adds co-author Margot Saunders, also an attorney with the National Consumer Law Center.

## Key Recommendations

- CFPB should limit debt collection calls to **3 per week**; Tweet
- CFPB should require consumer consent before debt collectors call or text mobile phones, send emails, or send fax messages; and Tweet
- CFPB should require debt collectors to inform consumers that they have the right to stop all collection communications. Tweet

In contrast, the debt collection industry proposes that the CFPB should allow 6 debt collection calls to consumers per day, or up to 186 calls per month and 2190 calls per year. Unless limited, debt collectors can use auto-dialers to call and harass consumers multiple times a day.

According to the CFPB, 53 percent of complaints about the communication tactics used when collecting debts were due to “frequent or repeated calls.” And last year, the Urban Institute found that more than 1 in 3 adults with credit reports have debt in collections. Regulations that provide additional protections to consumers from abusive collection communications will benefit millions of Americans.

This report builds on NCLC’s extensive body of work related to fair debt collection. For more information, visit: <https://www.nclc.org/issues/debt-collection.html>.

## Related Links

CFPB Advance Notice of Proposed Rulemaking on Debt Collection, November 5, 2013

NCLC and group comments to the CFPB re: Advance Notice of Proposed Rulemaking on Debt Collection, Feb. 28, 2014

CFPB report: Fair Debt Collection Practices Act, March 2015

Urban Institute report: Delinquent Debt in America, July 29, 2014

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