



Consumers Subject To Collection Abuse Need To Know Their Rights

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When consumers have bill problems and are thrown into collection, the law stands on their side.

But the problem is that all too often, consumers do nothing to protect their rights.

Last week, the Federal Trade Commission issued a report saying that the debt-collection legal system must be reformed and modernized "to reflect changes in consumer debt, the debt collection industry and technology."

The goal is to put more bite into the [Fair Debt Collection Practices Act](#). But let's look at the numbers.

The [FTC](#) took in roughly 105,000 complaints about third-party and creditor debt collection in 2008, according to numbers released last week. That makes it the subject generating the second most complaints – identity theft is No. 1 – about one in every 11 that the agency receives.

The Fair Debt Collection Practices Act protects the public from abusive, unfair and deceptive practices by debt collectors. The rules come down to this: debt collectors are allowed to do their job, but not by badgering, pestering, brow-beating and intimidating the consumer.

FTC officials realize that few people who have any problem go to the trouble of filing a complaint. But that's OK because Congress set up the law to permit civil lawsuits to enforce the law.

While civil suits have resulted in some victories for consumers, the truth is that collectors don't seem to care. The abuse continues unabated.

Why?

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Because most consumers don't know how to find a lawyer to help them. And even if they do understand their rights, there aren't that many lawyers nationwide who have the knowledge and experience to help.

So if you're the target of collection abuse - or if you think you're being abused but aren't sure - you owe it to yourself to find an [experienced consumer protection lawyer](#). Check out the [National Association of Consumer Advocates](#) to find someone locally.

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