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Debt Collectors Complain of Harassment

By [Randall Ryder](#)

Are you tired of being harassed by consumers? According to recent article in the New York Times, [debt collectors are tired of consumers mistreating them](#). You read that right.

The [Fair Debt Collection Practices Act](#) (FDCPA) protects consumers from abusive, unfair, and deceptive debt collectors, not vice-versa.

If the debt collectors have it their way, collectors may get their own bill of rights, against consumers.

Debt collectors feel harassed

According to at least one debt collector, consumers want debt collectors " . . . to feel as small and insignificant as possible." Interestingly enough, this same debt collector openly admitted to using an alias in her collection efforts—a name that she "pulled from the phonebook." I'm sure the person who actually has that name is thrilled that a debt collector is using her name.

This same debt collector, who is licensed to collect debts in Minnesota, has not registered her alias with Minnesota Department of Commerce. The Minnesota Department of Commerce regulates debt collectors and [fines them for abusive behavior ar](#) [Contact me!](#) [+](#) [FDCPA](#). In Minnesota, debt

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collectors are required to register for an individual license. If they use an alias, that should be part of their registered information.

But it's not just individual debt collectors that feel they are being mistreated. The incoming president of the debt collector's trade association also thinks that collectors should have rights against consumers.

Perhaps there is an easier solution than a bill of rights. Many times, when debt collectors harass consumers and consumers call them out on their behavior, the collector tells the consumer to "hang up if you feel you are being harassed." Debt collectors can also exercise that right at any time.

Debt collectors are ramping up lobbying efforts

ACA International, perhaps the largest debt collector organization, is increasingly their lobbying efforts and simultaneously trying to spiffy the image of debt collectors.

Among other changes, the ACA wants to be able to contact consumers via text message, cell phones, e-mail, and lawful use of autodialers. Can you imagine getting a text that says "OMG! Call me right now, totally important! TTYL!" only to find out it is a debt collector?

Congress provided consumers with rights against debt collectors

[The FDCPA provides consumers with rights against debt collectors.](#) Congress passed the FDCPA because it was concerned about abusive, unfair, and deceptive debt collection practices. There is no provision providing debt collectors with rights against consumers.

There is no provision in the FDCPA that requires a consumer to be pleasant to a debt collector that calls them ten times a day, calls them at work after they request them not to, or verbally abuses them over the phone.

There are, however, provisions under the FDCPA that allow you to sue a debt collector for doing any of those things, along with other nasty things that debt collectors do.

If you think your rights have been violated, [contact me for a free case evaluation.](#) If I can take your case, you pay me nothing unless I recover for you.

(photo: http://www.flickr.com/photos/james__clayton/5531866236)

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