

Faith & Credit Roundtable

September 9, 2019

The Honorable Kathleen Kraninger Director
Consumer Financial Protection Bureau 1700 G
Street, NW
Washington, DC 20552

Re: Debt Collection Proposed Rule, Docket No. CFPB-2019-0022, RIN 3170-AA41

Dear Director Kraninger:

As pastors and faith leaders, we witness, first-hand, the predatory financial practices that take advantage of the poor just because they are poor. While hard-working people are desperate to meet financial obligations, they are met with harassment from abusive debt collectors. Indeed, it is not a coincidence that debt collection complaints rise to the top of the abuses submitted to the Federal Trade Commission and your agency, the Consumer Financial Protection Bureau (CFPB). These abuses are harmful to all families, but carry a disproportionately higher burden in communities of color where systemic discrimination in housing, employment and financial services persists. We are gravely concerned about the mission, commitment, and legacy of the CFPB to protect consumers and families. The current CFPB debt collection proposal, at its core, widens and the door for debt collection abuses and disregards the health and wellness of families and consumers.

For families struggling with debt, the proposed rules support collectors' continued harassment of consumers by permitting collectors to call consumers up to seven times per debt per week, and send unlimited emails, texts and social media direct messages without the consent and permission of individual consumers. Sacred texts for Abrahamic faith traditions announce in Jeremiah 29:11 that God's vision for families and individuals is to give them "a future and a hope". There is no hope or future found in unlimited contact via text, email, and all forms of social media, which practically would interrupt parents' engagement with kids at soccer games, parent-teacher meetings, grocery store excursions, or even conversations at the dinner table after long days of work and school. Such disruptions tarnish the positive culture, health, and wellness of families, potentially leaving parents with increased feelings of despair and shame.

In addition, the proposed rule fails to ban the collection of old, “zombie” debts where the time to sue has expired. Sacred texts dictate a periodic forgiveness of debts so that families would not be chained to unmanageable debts that may not be realistically eliminated. However, by allowing collectors to revive old debts by permitting them to coerce partial payment to acknowledge the debt and restart the statute of limitations, the Bureau sanctions the practice of families continuing to be chained to unmanageable debts.

Furthermore, the proposed rule inadequately protects consumers with limited-English language proficiency (LEP) by failing to provide necessary information about the debt in a language they can comprehend. This neglect contributes to abusive financial practices that have long plagued and preyed upon those vulnerable communities that find themselves in the quicksand of poverty.

We insist that the CFPB address these flaws to its proposed rules which will put families and others in harm’s way of unscrupulous debt collectors. The CFPB must impose stricter limits on the methods and times debt collectors contact people. Specifically, we propose limiting calls to one conversation and three calls *per individual not per debt* each week. We also urge the Bureau ensure collectors are required to secure consumer consent before using any electronic communications. In addition, we insist there be a ban on collection of time-barred “zombie” debts, in or out of court, to free people from the burden that unsurmountable debt creates. And, we urge that debt collection attorneys be required to verify alleged debts before filing any lawsuit, so that collectors are not given a free pass to use state courts to sue individuals on wrong or incomplete information. We also insist that LEP consumers are provided information in languages they can understand. These changes to the proposed rule will ensure families are not subjected to unnecessary debt collection abuse and harassment that denies them basic dignities.

You and your CFPB are in a position to choose the welfare and health of individuals and families over exploitative financial practices of debt collection abuse. We pray that you will take the mission and commitment of the Consumer Financial Protection Bureau as outlined in the Dodd-Frank Act and protect American families and individuals. Moreover, we fervently pray that your self-disclosed faith will be that which helps guide your leadership towards upholding Catholic social teaching and its application thereof, lest the response of the Christian text of Matthew 25:31-46 apply:

When the Son of Man comes in his glory...the king will say to those on his right, ‘Come, you who are blessed by my Father....For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me.’...Then he will say to those on his left, ‘Depart from me, you accursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me no food, I was thirsty and you gave me no drink, a stranger and you gave me no welcome, naked and you gave me no clothing, ill and in prison, and you did not care for me.’.... **‘Amen, I say to you, what you did not do for one of these least ones, you did not do for me.’** And these will go off to eternal punishment, but the righteous to eternal life.

Sincerely,

National Faith Organizations

African Methodist Episcopal Church – Social Action Commission
Bend the Arc for Jewish Action
Cooperative Baptist Fellowship
Faith in Action
Missionary Oblates
National Baptist Convention USA, Inc.
Presbyterian Church USA
Samuel DeWitt Proctor Conference, Inc.

State/Regional Faith Organizations

Catholic Charities of Wisconsin
Florida Council of Churches
Missouri Faith Voices
Project GREEN, MI
Rhode Island State Council of Churches
South Carolina Black Methodists for Church Renewal
The Ohio Council of Churches

Houses of Worship

Spottswood African Methodist Episcopal Zion Church, Denver, CO
First Baptist Church of East Elmhurst, East Elmhurst, NY
Friendship-West Baptist Church, Dallas, TX
Quinn Chapel African Methodist Episcopal Church, Jefferson City, MO
Wesley Chapel United Methodist Church, Lake City, SC
Wesley Memorial United Methodist Church, Richmond, VA

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