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Fair Debt Collection Practices Act CFPB Annual Report 2014 Consumer Financial Protection Bureau The Consumer Financial Protection Bureau ("CFPB" or "the Bureau") is pleased to submit to Congress its third annual report summarizing its activities to administer the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692 et seq. The Bureau shares overall FDCPA enforcement responsibility with the Federal Trade Commission ("FTC" or "Commission"). The FTC has provided the Bureau with a letter summarizing its debt collection activities during the past year. Information about the FTC's activities is incorporated into this report, and the FTC's letter is included as Attachment A. The Bureau is grateful to the FTC for assistance in preparing this report. As detailed in this report, the Bureau and FTC closely collaborate to promote efficient and effective coordination on debt collection matters. This report (1) provides background on the debt collection market; (2) summarizes the Bureau's consumer response function and the number and types of consumer complaints about debt collection that the Bureau and the FTC received in 2013; (3) describes the Bureau's debt collection supervision program; (4) presents developments in the Bureau's and FTC's law enforcement and advocacy programs; (5) discusses the Bureau's and FTC's education and outreach initiatives; and (6) discusses the Bureau's ANPR, as well as additional Bureau and FTC research and policy initiatives.

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