

**TITLE 15 - COMMERCE AND TRADE**  
**CHAPTER 41 - CONSUMER CREDIT PROTECTION**  
**SUBCHAPTER V - DEBT COLLECTION PRACTICES**

**§ 1692. Congressional findings and declaration of purpose**

**(a) Abusive practices**

There is abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors. Abusive debt collection practices contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy.

**(b) Inadequacy of laws**

Existing laws and procedures for redressing these injuries are inadequate to protect consumers.

**(c) Available non-abusive collection methods**

Means other than misrepresentation or other abusive debt collection practices are available for the effective collection of debts.

**(d) Interstate commerce**

Abusive debt collection practices are carried on to a substantial extent in interstate commerce and through means and instrumentalities of such commerce. Even where abusive debt collection practices are purely intrastate in character, they nevertheless directly affect interstate commerce.

**(e) Purposes**

It is the purpose of this subchapter to eliminate abusive debt collection practices by debt collectors, to insure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses.

(Pub. L. 90–321, title VIII, § 802, as added Pub. L. 95–109, Sept. 20, 1977, 91 Stat. 874.)

**Effective Date**

Pub. L. 90–321, title VIII, § 819, formerly § 818, as added Pub. L. 95–109, Sept. 20, 1977, 91 Stat. 883, § 818; renumbered § 819, Pub. L. 109–351, title VIII, § 801(a)(1), Oct. 13, 2006, 120 Stat. 2004, provided that: “This title [enacting this subchapter] takes effect upon the expiration of six months after the date of its enactment [Sept. 20, 1977], but section 809 [section 1692g of this title] shall apply only with respect to debts for which the initial attempt to collect occurs after such effective date.”

**Short Title**

This subchapter known as the “Fair Debt Collection Practices Act”, see Short Title note set out under section 1601 of this title.