

[Employment Archive](#)

Employer Use of Credit Reports and Background Checks

Policy Analysis

Policy Briefs, Reports & Press Releases

- Report: [Rating State Government Payroll Cards](#), November 2015
- Report: [Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses](#), April 2012
- Press Release: [New FTC Study Points to Much-Needed Reforms for Credit Reporting Industry](#), February, 2013
- Press Release: [CFPB to Oversee Credit Reporting Agencies](#), July 16, 2012

Comments and Testimony

- Comments to the Massachusetts Trial Court Public Access to Court Records Committee re: [Criminal Cases and Internet Access to Docket Entries and Court Files](#), June 15, 2015
- Testimony before the U.S. House of Representative Committee on Financial Services regarding "[An Overview of the Credit Reporting System](#)", September 10, 2014
- Congress Should Ban the Use of Credit Histories in Employment with Limited Exceptions. From: "[Making Sense of Consumer Credit Reports](#)," Dec. 19, 2012
- Testimony: [Examining the Uses of Consumer Credit Data](#), Sept. 13, 2012 (Before the U.S. House Committee on Financial Services Subcommittee on Financial Institutions and Consumer Credit)
- Testimony: [Use of Credit Reports in Employment and Restoring Consumer Rights for Adverse Action Disclosures — Use of Credit Information beyond Lending: Issues and Reform Proposals](#), May 12, 2010 (Before the U.S. House Committee on Financial Services Subcommittee on Financial Institutions and Consumer Credit)

Litigation

- [Motion for Leave to file an Amicus Brief](#) and [Proposed] [Amicus brief](#) in the Middle District of North Carolina (*Brown v. Delhaize and Food Lion, Inc.*), August 11, 2014

Fair Debt Collection (Wage & Benefits Garnishment; Workplace Calls from Debt Collectors)

Policy Analysis

Comments, Letters & Testimony

- [Letter supporting H.R. 5664 \(Cummings\), Wage and Garnishment Equity Act](#), July 6, 2016
- Testimony of Robert J. Hobbs to the Nevada House of Representatives [in support of SB 373 Nevada Wage Protection Act to increase the amount of wages exempt from creditors from 75% to 90%](#), March 26, 2013; [Nevada Assembly testimony](#), May 3, 2013
- Comments re: [Opposing Debt Collectors Autodialing Personal Cell Phones and Calls to Employers](#) (to the Federal Communications Commission), 2006

Policy Briefs, Reports & Press Releases

- Report: [No Fresh Start: How States Let Debt Collectors Push Families into Poverty](#), October 2013
- Policy Brief: [New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors](#), March 9, 2011

Model Laws

- [Model Family Financial Protection Act](#), October 2013

Forced Arbitration

- NCLC to testify before the Chicago City Council on harms of forced arbitration by contractors in consumer and employment agreements, June 15, 2016. [Testimony](#) || [Press Release](#)

Payroll Cards

Policy Analysis

Policy Briefs, Reports & Press Releases

- Press Release: [Payroll Cards Make Sense for Unbanked with Proper Guidelines](#), August 7, 2013
- Press Release: [How to Create a Payroll Card that Works for the Unbanked and Business](#), July 31, 2013 (American Payroll Association & NCLC)
- Press Release: Joint [Payroll Card Principles](#), March 2011
- Policy Brief: NCLC, Consumer Union, NACHA, American Payroll Association and Association for Financial Professionals [Joint Core Principles for Payroll Cards](#) (February 2011); NCLC and CU [Supplemental Principles](#)

Other Resources

- Marketplace [Radio interview](#) (5:21 runtime) with NCLC attorney Lauren Saunders re: consumer rights and payroll debit cards, July 5, 2013

Unemployment & Other Federal Benefits Prepaid Cards

Policy Analysis

Comments & Letters

- Group Comments: [Direct Deposit of Federal Benefits and Wages to Prepaid and Stored Value Cards](#), July 2010 (To the U.S. Department of the Treasury Financial Management Service)
- Group [Letter Supporting Benefit Card Fairness Act](#), H.R. 4552, May 2010

Policy Briefs, Reports & Press Releases

- Report: [2013 Survey of Unemployment Compensation Prepaid Cards](#), Jan. 29, 2013
- Report: [Prepaid Cards for Unemployed Workers: Who Holds the Winning Hand? States Can Deal Workers a Winning Hand by Discarding Junk Fees \(NCLC Reviews 40 States' Unemployment Compensation Prepaid Cards\)](#), May 2011
- Policy Brief: [Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards](#), March 2009

Other Resources

- PowerPoint: [Public Benefits and Wages on Prepaid Cards](#), November 2010

Work Transportation

Policy Analysis

Comments & Testimony

- [Group comments](#) to the FTC on the Used Car rule, March 12, 2013
- Testimony re: [Consumer Protection in the Used and Subprime Car Market](#), March 2009 (Before the U.S. House Subcommittee on Commerce Trade and Consumer Protection of the Committee on Energy and Commerce)

Policy Briefs, Reports & Press Releases

- Report: [Fueling Fair Practices - A Roadmap to Improved Public Policy for Used Car Sales and Financing](#), 2009

Other Resources

- PowerPoint: [Understanding the Impact of Car Ownership Programs for Low-Income Consumers](#), January 2012