

Employment

Employer Use of Credit Reports and Background Checks || Fair Debt Collection || Forced Arbitration

Payroll Cards || Unemployment & Other Federal Benefits Prepaid Cards || Work Transportation

Fair Credit Reporting



Covers credit reporting, with new changes required by Dodd-Frank, new CFPB rules, FTC staff interpretations, and recent case law.

Subscribe Now!

The intersection of technology, financial services, and employment practices can put breadwinners at risk — especially low-wage and low-income workers who need every penny earned to survive and support their families.

The National Consumer Law Center's expertise focuses on worker protections, including accurate credit reports and employment background checks, effective prepaid benefits and payroll cards, protection of wages from debt collection, and fair car sales and lending.

Employer Use of Credit Reports and Background Checks

Policy Analysis

Policy Briefs, Reports & Press Releases

- Fact Sheet: An Act Regulating the Use of Credit Reports by Employers, MA H. 2019/S. 1154, the Fair Chance in Employment Act, April 2021
- Blog: Gorsuch Opinion in *Epic Systems* Expresses Openness to Re-examination of *Chevron*, May 2018
- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017

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

Policy Analysis

Comments, Letters & Testimony

- Coalition letters to House and Senate supporting regulations implementing the Fair Pay and Safe Workplaces Executive Order and its ban on forced arbitration, Jan. 31, 2017

Policy Briefs, Reports & Press Releases

- Issue Brief: Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019

Model Laws

- Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017

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Forced Arbitration

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Payroll Cards and Payments Methods

Policy Analysis

Policy Briefs, Reports & Press Releases

- Policy brief: Early Wage Access: A Good Option for Workers or a Fintech Payday Loan?, March 2020
- Press Release: No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1, Mar. 28, 2019
- Issue Brief: New Protections for Prepaid Cards and Accounts, Mar. 28, 2019
- Issue Brief: New Protections for Payroll Cards, Mar. 28, 2019
- Issue Brief: New Protections for Government Benefit Prepaid Cards, Mar. 28, 2019

Model Law

- Consumers Union and NCLC Model State Payroll Card Law

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Unemployment & Other Federal Benefits Prepaid Cards

Policy Analysis Archive

Work Transportation

Programs

Working Cars for Working Families:



A safe and reliable car is essential to the success of most working families. This NCLC project contains information on policies and programs (including car ownership programs for low-income families) to secure a fair deal when buying and financing a car.

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