Fair Credit Reporting

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

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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

- 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


Model Laws

Model Consumer Amendments to Uniform Wage Garnishment Act, January 2017

Forced Arbitration

Payroll Cards and Payments Methods

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

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.