

# [Issue Briefs](#)

## **Arbitration & Access to Justice**

- [Servicemembers, Veterans, and Forced Arbitration: How the New Consumer Protection Financial Bureau Rule Enhances the Military Lending Act](#), September 2017
- [Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court?](#) September 2017
- [Forced Arbitration and Wells Fargo: The CFPB's Rule Protects Victims of Bank Fraud](#), July 2017
- [The Arbitration Fairness Act of 2013 Protect Consumers & Employees from Forced Arbitration](#), November 2013
- [Hold Wrongdoers Accountable To the Individuals They Harm](#), November 2009

## **Banking & Payment Systems**

- 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
- [Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting Bank Overdraft Fees to a "Reasonable and Proportional" Standard](#), April 2013
- [300% Bank Payday Loans Spreading](#), August 2011
- [Features of a Safe Basic Banking or Prepaid Card Account](#), December 2010
- [The CFPB's Prepaid Card Rule by State](#), April 2017
- [The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers](#), April 2017
- [What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account](#), September 2015
- [Introduction to Account Screening Consumer Reporting Agencies](#), October 2014

## **Car Sales & Financing**

- [Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification](#), October 2018
- [Racial Disparities in Auto Loan Markups State-by-State Data](#), June 2015
- [Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau](#), May 2010
- [New Ways to Understand the Impact of Auto Finance on Low-Income Families](#), May 2016

## **Climate Change Justice**

- [Juggling Basic Necessities and the Dire Consequences of Unaffordable Energy](#), May 2014

## **Consumer Protection Regulation and Preemption**

- [Recommendations to the CFPB Regarding Debt Collection Problems](#), April 2013
- [The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#), December 2010
- [OCC Ignores Dodd-Frank Act's Repeal of 2004 Preemption Regulations](#), May 2011
- [The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers' Use of Force-Placed Insurance](#), May 2012

- [Hurdle for Challengers to CFPB Recess Appointment Consumer Bureau Had Full Power With or Without a Director](#), February 2012
- [Consumer Protection and Nonbanks: A Snapshot](#), March 2010
- [Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC](#), March 2010
- [Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPB Effectiveness](#), March 2010
- [Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better](#), March 2010
- [Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm](#), November 2009

## **Credit Cards**

- [Myths & Realities About the CARD Act Independent Ability-To-Pay Provision](#), June 2012

## **Credit Discrimination**

- [Issue Brief: Credit Invisibility and Alternative Data: Promises and Perils](#), July 2019
- [Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination](#), May 2016
- [CFPB Should Reform Regulation B to Protect Consumers from Credit Discrimination in Today’s Marketplace](#), April 2012

## **Credit Reports**

- [The Wrong Tool for the Wrong Purpose: Why the Credit Scoring Provision in the Immigration Public Charge Proposal Is Illogical and Ill-Advised](#), Oct. 2018
- [Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination](#), May 2016

## **Debt Collection**

- [Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule](#), July 2019
- [Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits](#), July 2019
- [Top Consumer Concerns for Debt Collection Regulations](#), Sept. 2018
- [Recommendations to the CFPB Regarding Debt Collection Problems](#), April 2013
- [The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners](#), April 2017
- [U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits](#), March 2018
- [Consumer Debt Collection Facts](#), February 2018

## **Disaster Relief & Consumer Protection**

- [How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program](#), May 2019
- Consumer Tips: [Weathering the Financial Storm After a Natural Disaster](#), October 2018
- Consumer Tips: [Getting Your Homeowner’s Insurance Money After a Disaster](#), October 2018
- Consumer Tips: [Avoiding Home Improvement Fraud After a Natural Disaster](#), October 2018
- [One-Page Guide to Avoiding Home Improvement Fraud After a Natural Disaster](#), October 2018
- [Model Utility Consumer Protections When Natural Disasters Strike](#), August 2018
- [Helping Older Homeowners Recover from Natural Disasters](#), June 2018

- [How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster](#), March 2018
- [How the Low Income Home Energy Assistance Program \(LIHEAP\) Can Help Vulnerable Consumers After a Natural Disaster](#), March 2018
- [The Low Income Home Energy Assistance Program \(LIHEAP\): A Safety Net that Saves Lives](#), February 2018
- [Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected](#), June 2014

## **Domestic Violence Survivors**

- [Assisting Domestic Violence Survivors in Massachusetts Facing Threat of Foreclosure](#), June 2019
- [How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program](#), May 2019
- [Assisting Massachusetts Victims of Crime and Domestic Violence Survivors Who are Having Problems Establishing a New Account or Paying Utility Bills](#), May 2019

## **Employment**

- [The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners](#), April 2017
- [New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors](#), March 2011
- [Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards](#), March 2009
- [NCLC Survey Reveals Ongoing Problems with Mortgage Servicing](#), May 2015
- [The CFPB Should End Dual Track and Mandate Sensible Loan Modifications](#), May 2012
- [Servicers Continue to Wrongfully Initiate Foreclosures: All Types of Loans Affected](#), February 2012

## **Energy, Utilities & Telecommunications**

- [Still No Relief for Massachusetts Consumers Tricked by Competitive Electric Supply Companies](#), October 2018
- [How the Low Income Home Energy Assistance Program \(LIHEAP\) Can Help Vulnerable Consumers After a Natural Disaster](#), March 2018
- [The Low Income Home Energy Assistance Program \(LIHEAP\): A Safety Net that Saves Lives](#), February 2018
- [Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected](#), June 2014
- [The Low Income Home Energy Assistance Program \(LIHEAP\)](#), March 2012

## **Forced Arbitration**

- [Servicemembers, Veterans, and Forced Arbitration: How the New Consumer Protection Financial Bureau Rule Enhances the Military Lending Act](#), September 2017
- [Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court?](#) September 2017
- [Forced Arbitration and Wells Fargo: The CFPB's Rule Protects Victims of Bank Fraud](#), July 2017

## **General Predatory Lending Policy Analysis**

- [Residential Property Assessed Clean Energy \(PACE\) Loans: The Perils of Easy Money for Clean](#)

[Energy Improvements](#), September 2017

- [What is a Property Assessed Clean Energy \(PACE\) Loan?](#) September 2016

## **Housing**

- [Assisting Domestic Violence Survivors in Massachusetts Facing Threat of Foreclosure](#), June 2019
- [USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures](#), April 2019
- [How HUD is Failing to Protect Widows and Widowers of Reverse Mortgage Borrowers: Case Studies and Recommendations](#), November 2018
- [Residential Property Assessed Clean Energy \(PACE\) Loans: The Perils of Easy Money for Clean Energy Improvements](#), September 2017
- [What is a Property Assessed Clean Energy \(PACE\) Loan?](#) September 2016
- [The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016
- [The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers' Use of Force-Placed Insurance](#), May 2012

## **High Cost Small Loans**

- [After Payday Loans: How do Consumers Fare When States Restrict High-Cost Loans?](#) Oct. 2018
- [OCC's Short-Term, Small Dollar Lending Bulletin: Vague Guidelines Leave the Devil to the Details](#), July 2018
- [The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers](#), April 2017
- [The CFPB's Prepaid Card Rule by State](#), April 2017
- [Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting Bank Overdraft Fees to a "Reasonable and Proportional" Standard](#), April 2013
- [Why Cap Small Loans at 36%?](#), April 2013
- [300% Bank Payday Loans Spreading](#), August 2011
- [Features of a Safe Basic Banking or Prepaid Card Account](#), December 2010

## **LIHEAP & Fuel Assistance**

- [How the Low Income Home Energy Assistance Program \(LIHEAP\) Can Help Vulnerable Consumers After a Natural Disaster](#), March 2018
- [The Low Income Home Energy Assistance Program \(LIHEAP\): A Safety Net that Saves Lives](#), February 2018
- [Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected](#), June 2014
- [The Low Income Home Energy Assistance Program \(LIHEAP\)](#), March 2012

## **Loan Servicing and Modifications & Foreclosure Assistance Programs**

- [The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016
- [The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers' Use of Force-Placed Insurance](#), May 2012

## **Manufactured Housing**

- [Titling Homes as Real Property](#), October 2015
- [How Are the Federal SAFE Act, the Federal Truth in Lending Act, State Loan Originator Regulation, and Manufactured Housing Related?](#) December 2015
- [Promoting Resident Ownership of Communities](#), January 2009
- [Protecting Fundamental Freedoms in Communities](#), September 2008

## **Military Personnel**

- [Servicemembers, Veterans, and Forced Arbitration: How the New Consumer Protection Financial Bureau Rule Enhances the Military Lending Act](#), September 2017

## **Older Consumers**

- [Helping Older Homeowners Recover from Natural Disasters](#), June 2018
- [Priorities for Consumers with HECM Reverse Mortgages](#), September 2015

## **Overdraft Loans**

- [The CFPB's Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers](#), April 2017
- [Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting Bank Overdraft Fees to a "Reasonable and Proportional" Standard](#), April 2013
- [300% Bank Payday Loans Spreading](#), August 2011
- [Features of a Safe Basic Banking or Prepaid Card Account](#), December 2010

## **Payday Loans**

- [OCC's Short-Term, Small Dollar Lending Bulletin: Vague Guidelines Leave the Devil to the Details](#), July 2018
- [What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account](#), September 2015
- [Why Cap Small Loans at 36%?](#), April 2013

## **Payment Fraud**

- [What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account](#), September 2015

## **Preemption**

- [The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#), December 2010
- [OCC Ignores Dodd-Frank Act's Repeal of 2004 Preemption Regulations](#), May 2011

## **Racial Justice and Equal Economic Opportunity**

- [The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016
- [Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination](#), May 2016
- [Racial Disparities in Auto Loan Markups State-by-State Data](#), June 2015

## **Regulatory Reform and Consumer Financial Protection Bureau**

- [Racial Disparities in Auto Loan Markups State-by-State Data](#), June 2015
- [Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau](#), May 2010
- [Recommendations to the CFPB Regarding Debt Collection Problems](#), April 2013
- [The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010](#), December 2010
- [The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers' Use of Force-Placed Insurance](#), May 2012
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- [Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better](#), March 2010
- [Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm](#), November 2009

## **Robocalls and Telemarketing**

- [Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet](#), August 2019

## **Servicemembers, Veterans, and Forced Arbitration**

- [Servicemembers, Veterans, and Forced Arbitration: How the New Consumer Protection Financial Bureau Rule Enhances the Military Lending Act](#), September 2017

## **Student Loans**

- [The Dark Side of Payroll Withholding to Repay Student Loans](#), February, 2019
- [Student Loan Relief after a Disaster: Your Guide to Temporary and Long-Term Relief Options](#), January 2018
- [Defend the Department of Education's Borrower Defense Rule](#), January 2017
- [Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers](#), October 2016
- [Making Federal Student Loan Servicing Work for Borrowers](#), November 2014
- [Making Student Loan Servicing Work for Borrowers](#), June 2014
- [The Dangers of Parent PLUS Loans](#), January 2014
- [Ensuring that Student Loan Death and Disability Discharges Do Not Result in a Tax Penalty](#)
- [Restore The Bankruptcy Fresh Start for Student Loan Borrowers](#)
- [The Truth About Student Loans and the Undue Hardship Discharge](#), April 2013
- [Relief for Private Student Loan Borrowers](#), April 2013
- [Relief for Financially Distressed Government Student Loan Borrowers: Provide Full Rehabilitation Relief](#)
- [Create a Meaningful Default Measurement](#)
- [Stop Collectors from Gouging Student Loan Borrowers on the Taxpayer Dime](#)
- [Equity for Government Student Loan Borrowers: Restore a Fair and Reasonable Statute of Limitations](#)

## **Unfair & Deceptive Acts & Practices**

- [What is a Property Assessed Clean Energy \(PACE\) Loan?](#) September 2016

## **Utilities**

- [How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program](#), May 2019
- [Assisting Massachusetts Victims of Crime and Domestic Violence Survivors Who are Having Problems Establishing a New Account or Paying Utility Bills](#), May 2019
- [Model Utility Consumer Protections When Natural Disasters Strike](#), August 2018
- [How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster](#), March 2018