

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

- New Protections for Prepaid Cards and Accounts, Mar. 28, 2019
- New Protections for Payroll Cards, Mar. 28, 2019
- 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

Bankruptcy

- Guide to the HAVEN Act, November 2019

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
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- 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 CFPA 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 Credit Score Pandemic Paradox and Credit Invisibility, Feb. 2021
- Doing Special Purpose Credit Programs Right: Why Programs to Assist Black Communities Should Avoid Conventional Use of Traditional Credit Scores, Feb. 2021
- Salt in the Wound: How Eviction Records and Back Rent Haunt Tenant Screening Reports and Credit Scores, Aug. 2020
- 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

- Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits, July 2019 (updated June 2021)
- Coronavirus Emergency: Consumer Debt Collection Lawsuits - How States Can Help, March 2020
- Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, 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

Debt Relief & Debt Settlement

- Asking the Wrong Question: A Critique of the Debt Settlement Industry's Data Analysis, October 2020
- Need Help with Debts? Don't Get Burned by Scammers - Know the Facts About Debt Relief, March 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

- Early Wage Access: A Good Option for Workers or a Fintech Payday Loan?, March 2020
- 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

- Massachusetts Residential Utility Customers Still Owe Nearly \$100M More in Arrears than at the Start of the Pandemic, February 2022

- Air-Source Heat Pumps: Protecting the Financial-Wellbeing of Low-Income Families While Addressing Climate Change, July 2021
- Ohio's New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, Oct. 2019
- 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
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- The Low Income Home Energy Assistance Program (LIHEAP), March 2012

Forced Arbitration

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- Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court? September 2017
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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

- Using the Homeowner Assistance Fund to Prevent Reverse Mortgage Foreclosures: What Treasury and the States Can Do, April 2021
- A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- Contracts that Offer Cash for Home Equity Are Riskier than They Look, April 2020
- Recommendations to Improve Servicing and Reduce Foreclosures of Federal Reverse Mortgages, March 2020
- Recommendations to Improve FHA's Foreclosure Avoidance Program, March 2020
- The End of Libor: Risk and Solutions for Residential Mortgages, February 2020
- Property Assessed Clean Energy (PACE) Loans: State and Local Consumer Protection Recommendations, November 2019
- Ohio's New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, Oct. 2019
- 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

- [Early 'Wage Access: A Good Option for Workers or a Fintech Payday Loan?](#), March 2020
- [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
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- [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
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- [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
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Payday Loans

- [Early 'Wage Access: A Good Option for Workers or a Fintech Payday Loan?](#), March 2020
- [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
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Racial Justice and Equal Economic Opportunity

- [A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure](#), July 2020
- [The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers](#), May 2016
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- [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
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- Glaring Lack of Enforcement in Consumer Protection Proposals Could Make Matters Worse, Not Better, March 2010
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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

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- NCLC/CRL Brief: Almost Two in Three Navient Borrowers Making Payments During COVID-19 Federal Student Loan Payment Pause Are Underwater, July 2021
- Education Department's Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt, March 2021
- Congress Must Provide Relief to Defaulted Student Loan Borrowers; Recommendations for Higher Education Act Reauthorization, March 2020
- Three Tax Fixes to Improve the Federal Student Aid Program (NCLC and TICAS), March 2020
- 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

Taxes

- 2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers, Jan. 2020

Unfair & Deceptive Acts & Practices

- What is a Property Assessed Clean Energy (PACE) Loan? September 2016

Utilities

- The Credit Score Pandemic Paradox and Credit Invisibility, February 2021
- How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
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