Issue Briefs

Arbitration & Access to Justice

- 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

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- 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

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- 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

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- Juggling Basic Necessities and the Dire Consequences of Unaffordable Energy, May 2014

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- 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 CFPA Effectiveness, March 2010
- Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, November 2009

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- Myths & Realities About the CARD Act Independent Ability-To-Pay Provision, June 2012

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- 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

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- 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
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- Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, May 2016

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- Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019
- Top Consumer Concerns for Debt Collection Regulations, Sept. 2018
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- 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

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• 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

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• 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
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• 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

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• 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
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• Still No Relief for Massachusetts Consumers Tricked by Competitive Electric Supply Companies, October 2018
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• Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, September 2017
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- Why Cap Small Loans at 36%?, April 2013
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- How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
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- The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers, May 2016
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- Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet, August 2019

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- Education Department’s Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt, March 2021
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- Student Loan Relief after a Disaster: Your Guide to Temporary and Long-Term Relief Options, January 2018
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- Restore The Bankruptcy Fresh Start for Student Loan Borrowers
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- 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

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

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- 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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