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
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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

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- 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
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- Recommendations to the CFPB Regarding Debt Collection Problems, April 2013
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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
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• Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, November 2009

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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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• Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019
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- Consumer Tips: Weathering the Financial Storm After a Natural Disaster, October 2018
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- How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster, March 2018
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**Housing**

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- A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
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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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Military Personnel


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Payday Loans

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- 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
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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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- Equity for Government Student Loan Borrowers: Restore a Fair and Reasonable Statute of Limitations

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- The Credit Score Pandemic Paradox and Credit Invisibility, February 2021
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