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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- 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
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• Asking the Wrong Question: A Critique of the Debt Settlement Industry’s Data Analysis, October 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
• 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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• 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
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- Still No Relief for Massachusetts Consumers Tricked by Competitive Electric Supply Companies, October 2018
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- OCC’s Short-Term, Small Dollar Lending Bulletin: Vague Guidelines Leave the Devil to the Details, July 2018
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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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- Create a Meaningful Default Measurement
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