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

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
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

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)
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
• 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**

• 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**

• 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
- 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**
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

- 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
- OCC Ignores Dodd-Frank Act’s Repeal of 2004 Preemption Regulations, May 2011

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
- 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
- **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

### Robocalls and Telemarketing

- **Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet**, August 2019

### Servicemembers, Veterans, and Forced Arbitration


### Student Loans

- **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
- 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