

Credit & Economic Opportunity

Policy Analysis

Policy Briefs, Fact Sheets, Reports & Press Releases

- Fact Sheet: Racial Disparities in Consumer Debt Collection and (Infographic), August 4, 2020
- Press Release: Advocates Praise FTC Action on Discrimination and Abuse at Car Dealer and Urge Further Efforts, May 28, 2020
- Report: Broken Records Redux: How Errors by Criminal Background Check Companies Continue to Harm Consumers Seeking Jobs and Housing, Dec. 2019
- Press release: Statement Regarding Credit Report/Score Requirement in DHS Public Charge Regulation, Aug. 12, 2019
- Press release: National Consumer Law Center Chi Chi Wu to Testify on July 25 before U.S. House on Use of Alternative Credit Data to Expand Access to Credit, July 24, 2019
- Issue Brief: Credit Invisibility and Alternative Data: Promises and Perils, July 2019
- Report: Time to Stop Racing Cars: The Role of Race and Ethnicity in Buying and Using a Car, April 2019 Press Release
- Issue brief: 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
- Press Release: Congress Votes to Roll Back CFPB Guidance to Help Auto Lenders Avoid Discrimination, May 8, 2018

More Policy Briefs, Reports & Press Releases >>>

Comments, Letters, & Testimony

- NCLC letter to the Office of the Comptroller of the Currency opposing proposed changes that will weaken the Community Reinvestment Act, Jan. 28, 2020
- Testimony of NCLC attorney John Van Alst before the U.S. House Financial Services Subcommittee on Oversight and Investigations hearing "Examining Discrimination in the Automobile Loan and Insurance Industries, May 1, 2019
- Letter to the National Association of Forensic Economics (NAFE) expressing concern about the unfair consideration of race, ethnicity, and gender by forensic economists in future earnings modeling, April 29, 2019.
- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019
- Consumer, Civil Rights, and Privacy Advocates comments to the Department of Homeland Security opposing Notice of Proposed Rulemaking on Public Charge Determinations, Dec. 10, 2018
- Group letter to CFPB's Acting Director Mulvaney seeking to remove Mr. Eric Blankenstein from having any involvement in the Bureau's oversight and enforcement of antidiscrimination laws, Oct. 5, 2018
- [Comments in response to the Consumer Financial Protection Bureau's \(CFPB\) RFI on the importance of maintaining Regulation B \(Reg B\) and the use of the long-established disparate impact doctrine in enforcement actions, examinations, and complaint investigations that have Equal Credit Opportunity Act \(ECOA\) implications, June 25, 2018](#)

More Comments, Letters, & Testimony >>>

Litigation & Amicus Briefs

- American Insurance Association v. U. S. Department of Housing and Urban Development, Case No. 1:13-cv-00966-RJL (D.D.C.) NCLC joined an amicus brief drafted by the NAACP Legal Defense and Educational Fund and the American Civil Liberties Union, also joined by the National Community Reinvestment Coalition, in support of the defendant's motion to dismiss or, in the alternative, for summary judgment in this case challenging HUD's Discriminatory Effects Rule under the Fair Housing Act. (2/20/2014)

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