Reports

2021

- Collecting Criminal Justice Debt Through the State Civil Justice System: a Primer for Advocates and Policymakers, May 2021
- Predatory Installment Lending in the States, May 2021
- Mismatched and Mistaken: How the Use of an Inaccurate Private Database Results In SSI Recipients Unjustly Losing Benefits, April 2021
- Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to Save Lives Now, February 2021
- COVID-Driven Utility Arrearages: Implications for Policy in Massachusetts and the Nation, February 2021
- 2021 Tax Season: Higher Costs for Vulnerable Taxpayers During the COVID Economic Crisis, February 2021
- How States Can Help Students Harmed by Higher Education Fraud, January 2021

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- Road to Relief: Supporting Federal Student Loan Borrowers During the COVID-19 Crisis and Beyond, November 2020
- No Fresh Start 2020: Will States Let Debt Collectors Push Families into Poverty in the Wake of a Pandemic?, October 2020
- Clearing the Path to a New Beginning: A Guide to Discharging Criminal Justice Debt in Bankruptcy, October 2020
- Voices of Despair: How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic, July 2020
- Commercialized (In)Justice Litigation Guide: Applying Consumer Laws to Commercial Bail, Prison Retail, and Private Debt Collection, June 2020
- Electric Service Discount and Arrearage Management Program Design Template, April 2020
- Predatory Installment Lending in the States: 2020, February 2020
- Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates, February 2020 [Note: To print, please select “Fit to Page” under Scale; for best online viewing, please open in Internet Explorer or Firefox]
  - Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery [Note: To print, please select “Fit to Page” under Scale.]
  - Appendix B: Short Summaries of Loss Mitigation Rules for Government-Backed Loans
  - Appendix C: Long Summaries of Loss Mitigation Rules for Government-Backed Loans
- 2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers, January 2020
- Smart Thermostats: Assessing Their Value in Low-Income Weatherization Programs, January 2020

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- Broken Records Redux: How Errors by Criminal Background Check Companies Continue to Harm Consumers Seeking Jobs and Housing, December 2019
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- Final Report of the ABI Commission on Consumer Bankruptcy. (NCLC attorneys’ John Rao and Tara Twomey were Commissioners), April 2019
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- Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges, March 2017
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- Updated Report: Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools, June 2014, Update to Step 2: Protecting Online Education Students, Dec. 2015
- Rating State Government Payroll Cards, November 2015
- Account Screening Consumer Reporting Agencies (Cities for Financial Empowerment Fund, NCLC and Bank On), Oct. 2015
- Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?, July 2015
- Payday Lender Prepaid Cards: Overdraft and Junk Fees Hit Cash-Strapped Families Coming and Going, July 2015
- Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
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- Automated Injustice: How a Mechanized Dispute System Frustrates Consumers Seeking to Fix Errors in Their Credit Reports, Jan. 2009

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