

# 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

## 2020

- 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
- An Ounce of Prevention: A Review of Hospital Financial Assistance Policies in the United States, January 2020

## 2019

- Broken Records Redux: How Errors by Criminal Background Check Companies Continue to Harm Consumers Seeking Jobs and Housing, December 2019
- Don't Add Insult to Injury: Medical Debt & Credit Reports, November 2019
- No Fresh Start in 2019: How States Let Debt Collectors Still Push Families into Poverty,

November 2019

- Gainful Employment: A Civil Rights Perspective, October 2019
- Time to Stop Racing Cars: The Role of Race and Ethnicity in Buying and Using a Car, April 2019
- Inequitable Judgments Examining Race and Federal Student Loan Collection Lawsuits, April 2019
- Final Report of the ABI Commission on Consumer Bankruptcy. (NCLC attorneys' John Rao and Tara Twomey were Commissioners), April 2019
- 2019 Tax Season: The Return of the Interest-Bearing Refund Anticipation Loan and other Perils Faced by Consumers, April 2019
- Commercialized (In)Justice: Consumer Abuses in the Bail and Corrections Industry, March 2019
- Fintech and Consumer Protection: A Snapshot, March 2019
- Reversing Energy System Inequity: Urgency and Opportunity During the Clean Energy Transition, March 2019
- Automated Injustice Redux: Ten Years after a Key Report, Consumers Are Still Frustrated Trying to Fix Credit Reporting Errors, February 2019
- The Rent-to-Own Racket: Using Criminal Courts to Coerce Payments from Vulnerable Families, February 2019
- Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC, February 2019 National, State, and D.C. fact sheets, Press Release

## 2018

- Criminal Justice Debt in the South: A Primer for the Southern Partnership to Reduce Debt, Dec. 2018
- A Larger and Longer Debt Trap?: Analysis of States' APR Caps for a \$10,000 Five-Year Installment Loan, October 2018 Press Release
- The Future of Transportation Electrification: Utility, Industry and Consumer Perspectives, August 2018 by Philip B Jones (Alliance for Transportation Electrification), Jonathan Levy (EVgo/Vision Ridge), Jenifer Bosco (NCLC), John Howat (NCLC), John W Van Alst (NCLC), and Lisa C Schwartz, editor, Lawrence Berkely National Laboratory, August 2008
- Competing to Overcharge Customers: The Competitive Energy Supplier Market in Massachusetts, April 2018
- Tax-Time Products 2018: A New Generation of Tax-Time Loans Surges in Popularity, March 2018
- Voices of Despair: Student Borrowers Trapped in Poverty When Government Seizes Their Earned Income Tax Credit, March 2018
- Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws, March 2018

## 2017

- Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing, October 2017
- Predatory Installment Lending in 2017: States Battle to Restrain High-Cost Loans, Aug. 2017
- Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans, May 2017
- Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges, March 2017

## 2016

- Confronting Criminal Justice Debt: A Comprehensive Project for Reform, Sept. 2016
- Misaligned Incentives: Why High-Rate Installment Lenders Want Borrowers Who Will Default, July 2016
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016
- Recovery of Utility Fixed Costs: Utility, Consumer, Environmental and Economist Perspectives by John Howat (NCLC), Ralph Cavanagh (NRDC), Severin Borenstein (UC-Berkeley); editor: Lisa Schwartz, Lawrence Berkeley National Laboratory, June 2016
- Defusing Debt: A Survey of Debt-Related Civil Legal Aid Programs in the United States, June 2016
- Opportunity Denied: How HUD's Note Sale Program Deprives Homeowners of the Basic Benefits of Their Government-Insured Loans, May 2016
- Minefield of Risks: Taxpayers Face Perils from Unregulated Preparers, Lack of Fee Disclosure, and Tax-Time Financial Products, March 2016
- Snapshots of Struggle Saving the Family Home after a Death or Divorce, March 2016
- Paper Statements: An Important Consumer Protection, March 2016

## 2015

- Deceptive Bargain: The Hidden Trap of Deferred Interest Credit Cards, Dec. 2015
- 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
- Prepared in Error: Mystery Shoppers in Florida and North Carolina Uncover Serious Tax Preparer Problems, April 2015
- Taxpayer Beware: Unregulated Tax Preparers and Taxtime Financial Products Put Taxpayers at Risk, March 2015
- Why the CFPB Should Ban Zombie Debt, Jan. 2015

## 2014

- Lean and Green: The Massachusetts Low-Income Energy Affordability Network (LEAN), Nov. 2014
- Strong Medicine Needed: What the CFPB Should Do to Protect Consumers from Unfair Collection and Reporting of Medical Debt, Sept. 10, 2014
- Pounding Student Loan Borrowers: The Heavy Costs of the Government's Partnership with Debt Collection Agencies, Sept. 2014
- Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools, June 2014
- Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program, April 2014
- Going to School on Robo-signing: How to Help Borrowers and Stop the Abuses in Private Student Loan Collection Cases, April 2014

- Review and Recommendations for Implementing Water and Wastewater Affordability Programs in the United States, March 2014
- Big Data: A Big Disappointment for Scoring Consumer Credit Risk, March 2014
- No Lost Causes: Practical Ideas to Help Low-Income Students Succeed in College, March 2014
- Riddled Returns: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, Nov. 2013, updated March 2014
- It's a Wild World: Consumers at Risk from Tax-Time Financial Products and Unregulated Preparers, February 2014
- Fast Track Foreclosure Laws: Are They Headed in the Right Direction?, January 2014
- The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine, January 2014

## 2013

- Solving the Credit Conundrum: Helping Consumers' Credit Records Impaired by the Foreclosure Crisis and Great Recession, Dec. 2013
- Riddled Returns: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, Nov. 2013
- Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management Programs (AMP), September 2013
- Searching for Relief: Desperate Borrowers and the Growing Student Loan "Debt Relief" Industry, June 2013
- Borrowers on Hold: Student Loan Collection Agency Complaint Systems Need Massive Improvement, May 2012; 2013 Update
- Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap, April 2013
- Restoring the Wisdom of the Common Law: Applying the Historical Rule Against Contractual Penalty Damages to Bank Overdraft Fees, April 2013
- Partnering for Success: An Action Guide for Advancing Utility Energy Efficiency Funding for Multifamily Rental Housing, March 2013
- Something Old, Something New in Tax-Time Financial Products: Refund Anticipation Checks and the Next Wave of Quickie Tax Loans (NCLC/CFA), Feb. 2013
- 2013 Survey of Unemployment Compensation Prepaid Cards, January 2013
- At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP), January 2013

## 2012

- Low-Income Weatherization: Stimulus-Funded Program Shines but Storm Clouds Are on the Horizon, November 2012
- The Student Loan Default Trap: Why Borrowers Default and What Can Be Done, July 2012
- The Other Foreclosure Crisis: Property Tax Lien Sales, July 10, 2012
- Rethinking Prepaid Utility Service: Customers at Risk, June 2012
- Borrowers on Hold: Student Loan Collection Agency Complaint Systems Need Massive Improvement, May 2012
- Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- The Party's Over for Quickie Tax Loans: But Traps Remain for Unwary Taxpayers - The NCLC/CFA 2012 Refund Anticipation Loan Report, Feb. 2012
- Rebuilding America How States Can Save Millions of Homes Through Foreclosure Mediation, Feb. 2012
- Why Responsible Mortgage Lending Is a Fair Housing Issue, Feb. 2012

## 2011

- State Inaction: Gaps in State Oversight of For-Profit Higher Education, Dec. 2011
- Unemployment Compensation Prepaid Cards May 2011
- 2011 Refund Anticipation Loans (RALs) Report, February 2011
- Piling It On: The Growth of Proprietary School Loans and the Consequences for Students, January 2011

## 2010

- Up The Chimney: How HUD's Inaction Costs Taxpayers Millions and Drives Up Utility Bills for Low-Income Families, August 2010
- The Debt Machine: How the Collection Industry Hounds Consumers and Overwhelms the Courts: Debt Collection Abuses Widespread, July 2010
- Runaway Bandwagon: How the Government's Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans, July 2010
- Stopping the Payday Loan Trap: Alternatives That Work, Ones That Don't, June 2010
- Small Dollar Loan Products Scorecard - Update, May 2010
- Tax Preparers Out of Compliance: Mystery Shopper Testing Exposes Violations of Refund Anticipation Loan Laws in Arkansas, New York and North Carolina, April 2010
- Report on Forced Arbitration: A Biased System of Private Justice, April 2010
- Repo Madness: How Automobile Repossessions Endanger Owners, Agents and the Public, March 2010
- State and Local Foreclosure Mediation Programs: Updates and New Developments, Jan. 2010

## 2009

- Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior Report, Oct. 2009
- Subprime Revisited: How Reverse Mortgage Lenders Put Older Homeowners' Equity at Risk, Oct. 2009
- State and Local Foreclosure Mediation Programs: Can They Save Homes?, Sept 2009
- Desperate Homeowners: Loan Mod Scammers Step in When Servicers Refuse to Provide Relief, July 2009
- Fueling Fair Practices - A Roadmap to Improved Public Policy for Used Car Sales and Financing, March 2009
- 2009 Refund Anticipation Loan Report: Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers At Risk, Feb. 2009
- Foreclosing A Dream: State Laws Deprive Homeowners of Basic Protections Report and Summary of State Foreclosure Laws, Feb. 2009
- A 50-State Report on Unfair and Deceptive Acts and Practices Statutes, Feb. 2009
- Automated Injustice: How a Mechanized Dispute System Frustrates Consumers Seeking to Fix Errors in Their Credit Reports, Jan. 2009

## 2008

- Avoiding Home Repair Fraud: Lessons From Hurricane Katrina, Nov. 2008
- Small Dollar Loan Products Introduction to the Scorecard, August 2008
- Small Dollar Loan Products Scorecard: Statutory Backup, August 2008
- Tax Preparers Take a Bite out of Refunds: Mystery Shopper Test Exposes Refund Anticipation Loan Abuses in Durham and Philadelphia, April 2008
- Home Energy Costs: The New Threat to Independent Living for the Nation's Low-Income

## **2007**

- Fee-Harvesters: Low-Credit, High-Cost Cards Bleed Consumers, Nov. 2007
- Credit Scoring and Insurance: Costing Consumers Billions and Perpetuating the Economic Racial Divide, July 2007
- New Burdens but Few Benefits: An Examination of the Bankruptcy Counseling and Education Requirements in Massachusetts, June 2007
- Utilities and Payday Lenders: Convenient Payments, Killer Loans, June 2007
- One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced, Feb. 2007