Reports

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

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 (2-Page Overview)
- **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- **Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC**, February 2019 National, State, and D.C. fact sheets, Press Release
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