Reports

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

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
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- **Automated Injustice Redux: Ten Years after a Key Report, Consumers Are Still Frustrated Trying to Fix Credit Reporting Errors**, February 2019
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Tax-Time Products 2018: A New Generation of Tax-Time Loans Surges in Popularity, March 2018
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Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans, May 2017
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- 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

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