

# Reports

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- [Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC](#), February 2019 [National, State, and D.C. fact sheets](#), [Press Release](#)

## 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](#)
- [Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates](#), October 2018 [**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
- [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
- [No Fresh Start: How States Allow Debt Collectors to Push Families into Poverty](#), October 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 Elderly](#), February 2008

## 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