Reports

2020

- **Voices of Despair: How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic**, July 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
- **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
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• **A Larger and Longer Debt Trap?: Analysis of States’ APR Caps for a $10,000 Five-Year Installment Loan**, October 2018 [Press Release]
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• **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

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• **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

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• **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
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