Reports

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- [Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC](#), February 2019 National, State, and D.C. fact sheets, Press Release

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- [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


• **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

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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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• **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


• **Snapshots of Struggle Saving the Family Home after a Death or Divorce**, March 2016


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• **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

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- **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
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- **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
- **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

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- **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
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- **Restoring the Wisdom of the Common Law: Applying the Historical Rule Against Contractual Penalty Damages to Bank Overdraft Fees,** April 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
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- **At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP)**, January 2013

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- **State Inaction: Gaps in State Oversight of For-Profit Higher Education**, Dec. 2011
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- **2011 Refund Anticipation Loans (RALs) Report**, February 2011
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- **Desperate Homeowners: Loan Mod Scammers Step in When Servicers Refuse to Provide Relief**, July 2009
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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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- **One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced**, Feb. 2007