Reports

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

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- 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
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- 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
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- 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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- **Predatory Installment Lending in 2017: States Battle to Restrain High-Cost Loans.** Aug. 2017
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- **Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges.** March 2017

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- **Snapshots of Struggle Saving the Family Home after a Death or Divorce.** March 2016
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- Account Screening Consumer Reporting Agencies (Cities for Financial Empowerment Fund, NCLC and Bank On), Oct. 2015
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