Reports

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- Mission Creep: a Primer on Use of Credit Reports & Scores for Non-Credit Purposes, August 2022
- Predatory Installment Lending In the States 2022, June 2022
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- Mismatched and Mistaken: How the Use of an Inaccurate Private Database Results In SSI Recipients Unjustly Losing Benefits, April 2021
- Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to Save Lives Now, February 2021
- COVID-Driven Utility Arrearages: Implications for Policy in Massachusetts and the Nation, February 2021
- 2021 Tax Season: Higher Costs for Vulnerable Taxpayers During the COVID Economic Crisis, February 2021
- How States Can Help Students Harmed by Higher Education Fraud, January 2021

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- Road to Relief: Supporting Federal Student Loan Borrowers During the COVID-19 Crisis and Beyond, November 2020
- No Fresh Start 2020: Will States Let Debt Collectors Push Families into Poverty in the Wake of a Pandemic?, October 2020
- Clearing the Path to a New Beginning: A Guide to Discharging Criminal Justice Debt in Bankruptcy, October 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 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
- 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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- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016
- Defusing Debt: A Survey of Debt-Related Civil Legal Aid Programs in the United States, June 2016
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- 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
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- Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?, July 2015
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• Automated Injustice: How a Mechanized Dispute System Frustrates Consumers Seeking to Fix Errors in Their Credit Reports, Jan. 2009

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