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- Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC, February 2019 National, State, and D.C. fact sheets, Press Release
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
- **Competing to Overcharge Customers: The Competitive Energy Supplier Market in Massachusetts**, April 2018
- **Voices of Despair: Student Borrowers Trapped in Poverty When Government Seizes Their Earned Income Tax Credit**, March 2018

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

- **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
- **Snapshots of Struggle Saving the Family Home after a Death or Divorce**, 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
• **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
• **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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• **Solving the Credit Conundrum: Helping Consumers’ Credit Records Impaired by the Foreclosure Crisis and Great Recession**, Dec. 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
- 2013 Survey of Unemployment Compensation Prepaid Cards, January 2013
- At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP), January 2013

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- Low-Income Weatherization: Stimulus-Funded Program Shines but Storm Clouds Are on the Horizon, November 2012
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- 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
- Why Responsible Mortgage Lending Is a Fair Housing Issue, Feb. 2012

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- 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

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- 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
- Repo Madness: How Automobile Repossessions Endanger Owners, Agents and the Public, March 2010
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- **State and Local Foreclosure Mediation Programs: Updates and New Developments**, Jan. 2010
- **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
- **Automated Injustice: How a Mechanized Dispute System Frustrates Consumers Seeking to Fix Errors in Their Credit Reports**, Jan. 2009

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- **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

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- **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
- **One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced**, Feb. 2007