

Current aggressive federal immigration enforcement has created massive disruption throughout the U.S. and significant financial hardship in impacted communities.

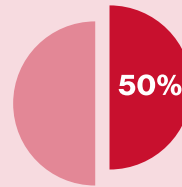
**Racial profiling by immigration officials** means Black and Latino communities are particularly harmed.

People in impacted communities are reasonably concerned that any information they provide in connection with accessing financial services or in interactions with federal, state, or local government could be used to target them for detention and deportation, regardless of immigration status. Immigration officials' access to and use of an unprecedented array of information drives many immigrants out of the formal banking sector and leaves immigrant families exposed to abuse and predation by fringe financial service providers. Mainstream financial service providers may also be emboldened to discriminate against immigrants by the federal government's refusal to enforce fair lending and fair housing statutes. In addition, fear of being in public spaces can lead immigrants to miss court hearings and not assert their rights in debt collection, evictions, and other legal proceedings. Below are ways that states, counties, and local governments can help protect immigrants, their families, and communities from financial exploitation and other consumer abuses.

The more comprehensive **[What States & Local Governments Can Do to Support Immigrants' Financial Stability](#)** issue brief contains NCLC's full list of recommendations. This document highlights the recommendations related to access to justice, including access to courts, counsel, and legal process.

**600%**

The Trump Administration has increased the use of **"at-large" arrests in U.S. communities by 600%**, putting families at financial risk when wage earners are arrested.



According to **a Nov. 2025 report**, 50% of immigrants report difficulty paying for essentials — up from 30% in 2023 — and 50% say that it's increasingly difficult for them to earn a living.

## Bolster Anti-Discrimination Protections for Immigrants

### CONSUMER PROBLEMS

Immigrants are subject to a wide variety of discriminatory housing and credit-related policies and practices.

### STATE SOLUTIONS

Increase protections for immigrants in civil rights, human rights, and fair lending laws. Include explicit disparate impact liability and strong anti-retaliation provisions.

## Protect Immigrant Consumer Data

### CONSUMER PROBLEMS

Consumer data — including data shared with financial services companies, landlords, social services, colleges and universities, and utility companies — can be used to target people for immigration enforcement.

### STATE SOLUTIONS

Where possible, prohibit collecting information about a person's immigration status. Prohibit sharing personally identifiable data that includes or can be linked to immigration status information.

## Prevent Fraud that Targets Immigrants

### CONSUMER PROBLEMS

Fraudsters and predatory lenders prey on immigrants reluctant to interact with financial institutions because of fears of data sharing.

### STATE SOLUTIONS

Bring enforcement actions against fraudsters and predatory lenders. Create multi-lingual campaigns to inform consumers about illegal financial services and tiplines for reporting abuse.

## Ensure Immigrant Access to Financial Assistance and Social Services

### CONSUMER PROBLEMS

Loss of income — because wage earners are detained or because families fear leaving their homes — leads households to struggle to pay mortgages, property taxes, auto loans, and other obligations, and harms credit records.

### STATE SOLUTIONS

Require lenders and servicers to offer forbearances or payment relief and in such cases to refrain from negative credit reporting per industry standards.

Restrict warrantless access to non-public work areas by immigration officers (e.g., CA AB 450).

## Protect the Cash Economy

### CONSUMER PROBLEMS

Immigrants fear using the banking system because it may require providing information about their immigration status, which leads many to rely on cash.

### STATE SOLUTIONS

Enact legislation to protect consumers who pay in cash at retailers offering goods and services. (e.g., MA Gen. L. ch. 255D sec. 10A)

## Require Language Access for Public Agencies and Financial Transactions

### CONSUMER PROBLEMS

### STATE SOLUTIONS

Immigrants seeking loans or facing debt collection may require in-language information to understand the transaction or vindicate their rights.

Require lenders and debt collectors to provide bilingual Spanish-English key notices to all, provide them in other top languages upon request, and broadly offer oral interpretation.

Lending products are pitched to immigrants in their primary language, but federally required Truth-in-Lending disclosures and monthly statements are available only in English.

Require lenders and servicers to provide key disclosures and statements in English and Spanish, provide them in other top languages upon request, and broadly offer oral interpretation.

**To speak to an expert about any of these problems or solutions**, please contact John Van Alst, [jvanalst@nclc.org](mailto:jvanalst@nclc.org).

**JULY 2026**

The nonprofit National Consumer Law Center® (NCLC®) works for economic justice for low-income and other disadvantaged people in the U.S. through policy analysis and advocacy, publications, litigation, and training.

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