

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

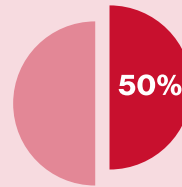
Racial profiling by immigration officials means Black and Latino communities are particularly harmed.

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.

Ensure Immigrants Can Access Courts and Counsel

CONSUMER PROBLEMS

Some immigrants are detained in state prisons or local jails. Costly phone calls impede their access to counsel before they may be transferred or deported.

STATE SOLUTIONS

Provide access to free communications to people — including immigrants — detained in state and local correctional facilities.

Prevent Needless Interaction with the Criminal Legal System

CONSUMER PROBLEMS

STATE SOLUTIONS

Immigrants may be arrested for crimes of poverty — e.g., outstanding fines and fees, or driving on a license suspended due to such debt — and then deported.

Eliminate fees from the criminal legal system, stop suspending driver's licenses for outstanding debt, and decriminalize poverty-related offenses. Prohibit law enforcement from collecting immigration status data and from affirmatively contacting ICE, unless required by federal law (e.g., [MA's H.5316](#), [Washtenaw County MI Prosecutor's Policy](#)).

People who miss a court appearance after a money judgment is entered against them may have a civil warrant issued for their arrest.

Eliminate civil arrest warrants for non-payment of money judgments (e.g., [CO HB 16-1311](#); [Cook County, IL program](#); [TX SB 1913](#)).

Require Language Access for Public Agencies and Financial Transactions

CONSUMER PROBLEMS

STATE SOLUTIONS

Immigrants receiving notice from state or local government agencies or the courts may not be aware of their rights described in the notice.

Require agencies to provide documents to all recipients in the top two languages used in the jurisdiction, provide them in other top languages upon request, and broadly offer oral interpretation. ([NCLC report](#))

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.

Prevent Fraud that Targets Immigrants

CONSUMER PROBLEMS

Fraudsters contact people in immigrant communities and threaten them with arrest or deportation if they don't pay nonexistent debts.

STATE SOLUTIONS

Bring enforcement actions against fraudsters and abusive debt collectors. Create multi-lingual campaigns to inform consumers about illegal debt collection and tiplines for reporting abuse.

To speak to an expert about any of these problems or solutions, please contact Ariel Nelson, anelson@nclc.org.

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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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