

Employment Archive

Employer Use of Credit Reports and Background Checks

Policy Analysis

Policy Briefs, Reports & Press Releases

- Report: Rating State Government Payroll Cards, November 2015
- Report: Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- Press Release: New FTC Study Points to Much-Needed Reforms for Credit Reporting Industry, February, 2013
- Press Release: CFPB to Oversee Credit Reporting Agencies, July 16, 2012

Comments and Testimony

- Comments to the Massachusetts Trial Court Public Access to Court Records Committee re: Criminal Cases and Internet Access to Docket Entries and Court Files, June 15, 2015
- Testimony before the U.S. House of Representative Committee on Financial Services regarding “An Overview of the Credit Reporting System”, September 10, 2014
- Congress Should Ban the Use of Credit Histories in Employment with Limited Exceptions. From: “Making Sense of Consumer Credit Reports,” Dec. 19, 2012
- Testimony: Examining the Uses of Consumer Credit Data, Sept. 13, 2012 (Before the U.S. House Committee on Financial Services Subcommittee on Financial Institutions and Consumer Credit)
- Testimony: Use of Credit Reports in Employment and Restoring Consumer Rights for Adverse Action Disclosures — Use of Credit Information beyond Lending: Issues and Reform Proposals, May 12, 2010 (Before the U.S. House Committee on Financial Services Subcommittee on Financial Institutions and Consumer Credit)

Litigation

- Motion for Leave to file an Amicus Brief and [Proposed] Amicus brief in the Middle District of North Carolina (*Brown v. Delhaize and Food Lion, Inc.*), August 11, 2014

Fair Debt Collection (Wage & Benefits Garnishment; Workplace Calls from Debt Collectors)

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Comments, Letters & Testimony

- Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act, July 6, 2016
- Testimony of Robert J. Hobbs to the Nevada House of Representatives in support of SB 373 Nevada Wage Protection Act to increase the amount of wages exempt from creditors from 75% to 90%, March 26, 2013; Nevada Assembly testimony, May 3, 2013
- Comments re: Opposing Debt Collectors Autodialing Personal Cell Phones and Calls to Employers (to the Federal Communications Commission), 2006

Policy Briefs, Reports & Press Releases

- Report: No Fresh Start: How States Let Debt Collectors Push Families into Poverty, October 2013
- Policy Brief: New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors, March 9, 2011

Model Laws

- Model Family Financial Protection Act, October 2013

Forced Arbitration

- NCLC to testify before the Chicago City Council on harms of forced arbitration by contractors in consumer and employment agreements, June 15, 2016. Testimony || Press Release

Payroll Cards

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Policy Briefs, Reports & Press Releases

- Press Release: Payroll Cards Make Sense for Unbanked with Proper Guidelines, August 7, 2013
- Press Release: How to Create a Payroll Card that Works for the Unbanked and Business, July 31, 2013 (American Payroll Association & NCLC)
- Press Release: Joint Payroll Card Principles, March 2011
- Policy Brief: NCLC, Consumer Union, NACHA, American Payroll Association and Association for Financial Professionals Joint Core Principles for Payroll Cards (February 2011); NCLC and CU Supplemental Principles

Other Resources

- Marketplace Radio interview (5:21 runtime) with NCLC attorney Lauren Saunders re: consumer rights and payroll debit cards, July 5, 2013

Unemployment & Other Federal Benefits Prepaid Cards

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Comments & Letters

- Group Comments: Direct Deposit of Federal Benefits and Wages to Prepaid and Stored Value Cards, July 2010 (To the U.S. Department of the Treasury Financial Management Service)
- Group Letter Supporting Benefit Card Fairness Act, H.R. 4552, May 2010

Policy Briefs, Reports & Press Releases

- Report: 2013 Survey of Unemployment Compensation Prepaid Cards, Jan. 29, 2013
- Report: Prepaid Cards for Unemployed Workers: Who Holds the Winning Hand? States Can Deal Workers a Winning Hand by Discarding Junk Fees (NCLC Reviews 40 States' Unemployment Compensation Prepaid Cards), May 2011
- Policy Brief: Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, March 2009

Other Resources

- PowerPoint: Public Benefits and Wages on Prepaid Cards, November 2010

Work Transportation

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Comments & Testimony

- Group comments to the FTC on the Used Car rule, March 12, 2013
- Testimony re: Consumer Protection in the Used and Subprime Car Market, March 2009
(Before the U.S. House Subcommittee on Commerce Trade and Consumer Protection of the Committee on Energy and Commerce)

Policy Briefs, Reports & Press Releases

- Report: Fueling Fair Practices – A Roadmap to Improved Public Policy for Used Car Sales and Financing, 2009

Other Resources

- PowerPoint: Understanding the Impact of Car Ownership Programs for Low-Income Consumers, January 2012