

State Advocacy

**Arbitration || Autos || Consumer Protection || Credit Reports || Criminal Justice ||
Debt Collection || Employment || Housing || Installment Loans
Prepaid Debt Cards and Payroll Cards || Student Loans || Utilities**

The National Consumer Law Center offers its consumer law expertise to legal service attorneys, private attorneys, and advocacy organizations who share our goals of consumer justice. We assist states with one-off shorter-term advocacy projects as well as ongoing projects in Massachusetts. We also offer a wide range of free advocacy materials that state advocates can use.

- Massachusetts

Additional Resources

Model State Laws

Policy Analysis

Arbitration

- 50 State & D.C. Fact Sheets: How the CFPB's Arbitration Rule Protects Victims of Wells Fargo Bank Fraud, August 2017
- 50 State Fact Sheets: Forced Arbitration Harms Consumers, Servicemembers, and Veterans, August 2017

Autos

- Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing, October 2017
- Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program, April 2014

Consumer Protection

- Letter supporting California Governor Newsom's Proposal for a Dept. of Financial Protection and Innovation (DFPI) to protect consumers during the Covid-19 crisis and beyond, May 27, 2020
- Issue Brief: Stabilizing Consumer Finances During and After the Coronavirus Crisis in California, May 2020
- Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws, March 2018

Credit Reports

- Fact Sheet: An Act Relative to the Use of Credit Reporting in Housing, MA H. 1429/S. 894, the Fair Chance in Housing Act, Apr. 2021
- Fact Sheet: An Act Regulating the Use of Credit Reports by Employers MA H. 2019/S. 1154, the Fair Chance in Employment Act, Apr. 2021
- Testimony of NCLC Attorney Ariel Nelson Before the House Economic Matters Committee of the Maryland General Assembly in Support of MD HB 0642, a Bill Designed to Address

Criminal Justice

- Collecting Criminal Justice Debt Through the State Civil Justice System: a Primer for Advocates and Policymakers, May 2021
- Written Testimony of NCLC before the Commonwealth of Massachusetts Joint Committee on the Judiciary Supporting H.4652, An Act Regarding Decarceration and COVID-19, May 5, 2020
- Commercialized (In)Justice: Consumer Abuses in the Bail and Corrections Industry, March 2019
- The Rent-to-Own Racket: Using Criminal Courts to Coerce Payments from Vulnerable Families, February 2019

Debt Collection

- Group letter to the Massachusetts Senate re: MA H. 1168/S. 663, the Debt Collection Fairness Act, Nov. 5, 2021
- Fact Sheet: Support an Equitable Economic Recovery by Keeping More Money in the Pockets of Consumers Struggling to Make Ends Meet: An Act Relative to Fairness in Debt Collection in Massachusetts, April 2021
- Brief: Build a CA Seawall against Debt Collection Caused by Covid: Wage Garnishment, February 2021
- Report: No Fresh Start 2020: Will States Let Debt Collectors Push Families into Poverty in the Wake of a Pandemic?; Press Release, October 2020
- Group letter supporting the Massachusetts Debt Collection Fairness Act, July 31, 2020
- MA H. 4694/S. 2734, Debt Collection Fairness Act. House Support Letter. Senate Support Letter.
- NCLC written testimony supporting §§ 1, 2 and 3 of Connecticut H.B. 5427, An Act Concerning Issues Relating to Debt Collection, March 10, 2020
- 50 State & D.C. Fact Sheets, May 2019
- Debt Collection in the States and D.C.(consumer complaints and share of population with a debt in collection), May 2019
- What States Can Do to Help Consumers Debt Collection, May 2019
- What States Can Do to Help Consumers: Medical Debt, April 2019

Employment

- Fact Sheet: An Act Regulating the Use of Credit Reports by Employers MA H. 2019/S. 1154, the Fair Chance in Employment Act, Apr. 2021

Housing

- Fact Sheet: An Act Relative to the Use of Credit Reporting in Housing, H. 1429/S. 894, the Fair Chance in Housing Act, April 2021
- Building a California Seawall against the Tsunami of Debt Collection Caused by COVID-19: Mortgage Relief, November 2020
- Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, September 2017
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016
- What is a Property Assessed Clean Energy (PACE) Loan? September 2016
- The Other Foreclosure Crisis: Property Tax Lien Sales, July 10, 2012

Installment Loans

- Predatory Installment Lending in the States, May 2021
- Predatory Installment Lending in the States: 2020, February 2020
- Issue Brief: Stop Payday Lenders' Rent-a-Bank Schemes!, November 2019 (showing the states in which lenders are evading state interest rate caps)
- Issue Brief: Payday Lenders Plan to Evade California's New Interest Rate Cap Law through Rent-A-Bank Partnership, October 2019
- Fact sheets on APR rates in Southern States, May 2019
- Fact Sheet: State Annual Percentage Rate (APR) Caps for \$500, \$2,000, and \$10,000 Installment Loans, March 2019
- A Larger and Longer Debt Trap?: Analysis of States' APR Caps for a \$10,000 Five-Year Installment Loan, October 2018

Prepaid Debit Cards and Payroll Cards

- Updated Survey: Fees Dropping On State Prepaid Cards for Unemployed Workers, August, 2017
- Report: Rating State Government Payroll Cards, November 2015
- 2013 Survey of State Unemployment Compensation Prepaid Cards, January 2013

Student Loans

- What States Can Do to Protect Consumers: Student Loans, January 2020
- 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

Utilities

- Fact Sheet: Utility Help in Massachusetts, January 2022
- Brief: Implementing a Roadmap to Utility Service as a Human Right, April 2021
- Brief: Essential Utility Services During the Covid-19 Pandemic and Beyond: a Roadmap to Utility Service as a Human Right, March 2021
- Competing to Overcharge Customers: The Competitive Energy Supplier Market in Massachusetts, April 2018
- Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management Programs (AMP), September 2013