



Consumer Assembly

Rising Costs, Affordability, and a New
Economic Reality for Consumers

June 3 & 4, 2026
Capital Hilton Hotel
1001 16th St. NW
Washington, D.C.

@ConsumerFed
#ConsumerAssembly

PROGRAM

WEDNESDAY, JUNE 3

8:00 AM-8:50 AM

FEDERAL A/B
MEMBER ONLY BREAKFAST

9:00 AM-9:30 AM

FEDERAL A/B
WELCOME & INTRODUCTION
OPENING KEYNOTE ADDRESS



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

OPENING ADDRESS: CONGRESSMAN GREG CASAR



CONGRESSMAN GREG CASAR
TX-35
U.S. HOUSE OF REPRESENTATIVES
@REPCASAR.BSKY.SOCIAL
@USPROGRESSIVES.BSKY.SOCIAL

9:30 AM - 10:30 AM

FEDERAL A/B
WHY DOES EVERYTHING FEEL LIKE A RIPOFF?

From scams to dark patterns, consumer manipulation is causing everyday economic pain. Panelists will discuss the various ways consumers are being taken advantage of. Panelists will also discuss how consumer deception shapes the choices consumers make, what consumers pay, and the trust they lose. How can advocates and regulators push back against the "scam economy" that is eroding consumer wellbeing?

MODERATOR



HERB WEISBAUM
CONTRIBUTING EDITOR
CHECKBOOK.ORG
@THECONSUMERMAN

PANELISTS



COREY FRAYER
DIRECTOR OF INVESTOR PROTECTION
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED



COURTNEY GRIFFIN
DIRECTOR OF CONSUMER PRODUCT
SAFETY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED



THOMAS GREMLION
DIRECTOR OF FOOD POLICY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED



KARIM MARSHALL
DIRECTOR OF CLIMATE & ENERGY
POLICY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED



EMILY PETERSON-CASSIN
DIRECTOR OF COMPETITION &
MARKETPLACE FAIRNESS
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

10:30 AM - 10:45 AM

FEDERAL A/B FOYER
NETWORKING BREAK

10:45 AM - 11:45 AM

FEDERAL A/B
TOMATO, TOMAHTO: UNDERSTANDING
SURVEILLANCE PRICING AND DATA-DRIVEN
PRICING

People feel tracked, and people feel like they're being treated unfairly – unfortunately, both are true in the confusing world of data-driven pricing practices. Panelists will describe differences and similarities of the practices referred to as algorithmic pricing, surveillance pricing, personalized pricing, dynamic pricing, surge pricing, and why they all matter. Further, the panel will discuss how it's affecting the prices for goods and services all throughout the economy while things are as unaffordable as ever. Lastly, the panelists will discuss the myriad of regulatory and legislative approaches that have been taken to address the issue in 2025 and 2026.

MODERATOR



GRACE GEDYE
POLICY ANALYST
CONSUMER REPORTS
@GRACEGEDYE

PANELISTS



EMMA LURIE
POSTDOCTORAL RESEARCHER
UNIVERSITY OF PENNSYLVANIA
@EMMA_LURIE



RACHEL LYONS
LEGISLATIVE DIRECTOR
UNITED FOOD AND COMMERCIAL
WORKERS INTERNATIONAL UNION



THOMAS MCBRIAN
COUNSEL
ELECTRONIC PRIVACY INFORMATION
CENTER



MARCELINE WHITE
EXECUTIVE DIRECTOR
ECONOMIC ACTION MARYLAND
LINKEDIN.COM/IN/MARCELINE-WHITE-
688B804

11:45 AM-12:30 PM

FEDERAL A/B FOYER
LUNCHEON

12:30 PM-1:00 PM

FEDERAL A/B
LUNCHEON ADDRESS
COMPTROLLER BROOKE E. LIERMAN



COMPTROLLER BROOKE E. LIERMAN
COMPTROLLER - STATE OF MARYLAND
@MDCOMPTROLLER

1:00 PM-1:15 PM
FEDERAL A/B FOYER
NETWORKING BREAK

1:15 PM-2:15 PM
FEDERAL A/B
PROTECTING YOUNG CONSUMERS FROM PREDATORY FINTECH PRACTICES

With the high cost of homeownership and post-secondary education, many young people feel anxious about their ability to achieve financial stability. In this environment, fintech companies actively take advantage of young people's financial desperation to push risky products on them - even those who are younger are vulnerable to exploitation, such as minors who purchase virtual currency on gaming platforms. Attend this panel to hear a discussion of the emerging dynamic in which some fintechs exploit audiences at the early stages of their financial journey.

MODERATOR



ADAM RUST
DIRECTOR OF FINANCIAL SERVICES
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



LES BERNAL
NATIONAL DIRECTOR
STOP PREDATORY GAMBLING
@LESBERNAL



ELIZABETH BOND
VISITING TECH FELLOW
DUKE UNIVERSITY SANFORD SCHOOL OF
PUBLIC POLICY
LINKEDIN.COM/IN/ELIZBOND/



AARON STEPHENS
SENIOR LEGISLATIVE STRATEGIST
P STREET
@AARONSTEPHENS

2:15 PM- 3:15 PM
FEDERAL A/B
REDLINED: CONFRONTING PERSISTENT INEQUALITIES IN HOME INSURANCE PRICING IN COMMUNITIES OF COLOR

Scan here to receive updates about CFA's Redlined report



Insurance provides essential protection for American homeowners and is a critical tool for community resilience, especially as climate change threatens more severe weather-related disasters. Coverage is also required of every homeowner with a mortgage. Forthcoming research by the Consumer Federation of America reveals that homeowners are charged significantly higher insurance premiums in America's Hispanic and Black communities, even after controlling for risk differences. This means that our nation's home insurance crisis is disproportionately impacting communities of color, and placing further strain on families' ability to afford housing, to become homeowners, and build wealth. This panel will discuss the implications of the racial premium gap and consider public policy approaches to address the persistent redlining that continues to place barriers to sustainable home ownership in communities across the country.

MODERATOR



DOUGLAS HELLER
DIRECTOR OF INSURANCE
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

DATA PRESENTATION



ETHAN WEILAND
RESEARCH ASSOCIATE
CONSUMER FEDERATION OF AMERICA
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PANELISTS



DOROTHY L. ANDREWS
SENIOR BEHAVIORAL DATA SCIENTIST
AND ACTUARY
NATIONAL ASSOCIATION OF INSURANCE
COMMISSIONERS
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KEISHA BROSS
DIRECTOR - NAACP, OPPORTUNITY, RACE
AND JUSTICE
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AMY NELSON
EXECUTIVE DIRECTOR
FAIR HOUSING CENTER OF CENTRAL
INDIANA
LINKEDIN.COM/IN/AMY-NELSON-1670031B/

3:15 PM- 3:30 PM
FEDERAL A/B FOYER
NETWORKING BREAK

3:30 PM-4:30 PM
FEDERAL A/B
BETWEEN RENTING AND OWNING: COOPERATIVE AND SHARED-EQUITY HOUSING MODELS

As homeownership has grown increasingly out of reach for many families, new housing models are gaining attention that offer alternatives to either traditional renting or homeownership. These approaches - such as limited equity cooperatives, community land trusts, and shared equity homeownership - offer many of the benefits of owning a home, such as stability and resident control, while seeking to keep housing affordable for future generations too. This session will introduce these models in clear, accessible terms, with a focus on what makes them work for consumers. Panelists will explain how these approaches differ from both renting and homeownership, while also drawing distinctions from emerging for-profit investment products that are often marketed in similar terms, but carry few consumer protections and can be predatory. This panel will conclude by zooming in on key targets for federal and state-level consumer advocacy, including what advocates can do to better support these housing models in their own states.

MODERATOR



BRIAN STROMBERG
SHARED EQUITY HOMEOWNERSHIP
EXPERT
LINKEDIN.COM/IN/BRSTROMBERG/

PANELISTS



ALYS COHEN
DIRECTOR OF FEDERAL HOUSING
ADVOCACY
NATIONAL CONSUMER LAW CENTER
@NCLC4CONSUMERS
@NCLC4CONSUMERS.BSKY.SOCIAL



PETER DEAN
DIRECTOR, UHAB NATIONAL
URBAN HOMESTEADING ASSISTANCE
BOARD (UHAB)
LINKEDIN.COM/IN/PETER-L-DEAN



AALIYAH NEDD
DIRECTOR OF GOVERNMENT RELATIONS
NATIONAL COOPERATIVE BUSINESS
ASSOCIATION (NCBA CLUSA)

4:30 PM - 6:00 PM
NORTH GATE GRILL- 1ST FLOOR
RECEPTION

PROGRAM

THURSDAY, JUNE 4

8:00 AM - 8:50 AM

FEDERAL A/B

**BREAKFAST DIALOGUE:
AFFORDABILITY IN THE STATES**

MODERATOR



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

DATA PRESENTATION



ETHAN WEILAND
RESEARCH ASSOCIATE
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



TRACY D. REZVANI
ADMINISTRATOR
HOWARD COUNTY OFFICE OF
CONSUMER PROTECTION
@HOCOCONSUMER



MICHAEL TIGER
GENERAL COUNSEL
NEW YORK CITY DEPARTMENT OF
CONSUMER AND WORKER PROTECTION
(NYC DCWP)
LINKEDIN.COM/IN/MICHAEL-TIGER-NYC



KEVIN VERMILLION
DIRECTOR, OFFICE OF CONSUMER
PROTECTION
OFFICE OF THE ATTORNEY GENERAL
FOR THE DISTRICT OF COLUMBIA

9:00 AM

FEDERAL A/B

WELCOME & INTRODUCTION



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

FIRESIDE CHAT: CONGRESSWOMAN DEBORAH ROSS



CONGRESSWOMAN DEBORAH ROSS
NC-2
U.S. HOUSE OF REPRESENTATIVES
@ROSS.HOUSE.GOV
@REPDEBORAHROSS

MODERATOR



ADAM RUST
DIRECTOR OF FINANCIAL SERVICES
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

9:30 AM - 10:30 AM

FEDERAL A/B

**PREDICTION MARKETS - GAMBLING WITH
CONSUMER PROTECTION**

A panel of experts will discuss the rapidly growing business of prediction markets and the challenge they pose to federal and state regulators. The session will cover topics from preemption of state gaming laws and industry concentration; activities that already fall under the jurisdiction of the FTC, SEC and CFTC; as well as insider trading and ethics rules for senior government officials.

MODERATOR



LYDIA BEYOUND
REPORTER
BLOOMBERG NEWS
@ELLEBEYOUND

PANELISTS



KELLAN GRENIER
DIRECTOR OF STRATEGY
UNDERDOG



JOSHUA MILLER
DIRECTOR OF CONGRESS WATCH
PUBLIC CITIZEN



YEVGENY SHRAGO
SENIOR DIRECTOR FOR REGULATORY
POLICY
CONFERENCE OF STATE BANK
SUPERVISORS

10:30 AM - 11:30 AM

FEDERAL A/B

**POWERING FAIRNESS: PROTECTING
CONSUMERS IN THE AGE OF VOLATILE ENERGY
MARKETS**

As energy prices continue to fluctuate, driven by market deregulation, supply chain disruptions, extreme weather events, unprecedented demand from data centers, fossil fuel supply constraints, a slowdown in green energy deployment, and shifting federal policy, consumers across the income spectrum are facing mounting utility burdens with limited recourse. From natural gas shortages and greater capacity bottlenecks to stalled renewable energy projects and the uneven rollout of domestic energy production, supply side pressures are increasingly being passed down to households with little warning and even less protection as the promised cost benefits of the clean energy transition have been purposely delayed and disrupted questions of who bears the burden of energy production and who has shielded from it have become ever more urgent. This panel brings together voices from law, policy, advocacy, and industry to examine the state of consumer protection in the United States energy market and explore what stronger safeguards might look like.

MODERATOR



KARIM MARSHALL
DIRECTOR OF CLIMATE & ENERGY
POLICY
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



LORI MURPHY LEE
SR. MANAGER, REGULATORY AND
LEGISLATIVE AFFAIRS
PJM INTERCONNECTION



TED TRABUE JR.
COMMISSIONER
PUBLIC SERVICE COMMISSION OF THE
DISTRICT OF COLUMBIA (DCPSC)



JACKIE WONG
SENIOR VICE PRESIDENT, CLIMATE &
ENERGY
NATURAL RESOURCES DEFENSE
COUNCIL (NRDC)



EDWARD YIM
DIRECTOR OF CLEAN ENERGY
LAWYERS FOR GOOD GOVERNMENT
[LINKEDIN.COM/IN/EDWARD-P-YIM-71697629](https://www.linkedin.com/in/edward-p-yim-71697629)

11:30 AM- 12:15 PM

FEDERAL A/B

PERSPECTIVES ON PRIVATE CREDIT

A dialogue with a former regulator and industry representative on the state of the private credit markets. The session will explore how private credit markets grew, their risks and benefits, the current state of the market, and how retirement savers should evaluate potential investment decisions.

MODERATOR



COREY FRAYER
DIRECTOR OF INVESTOR PROTECTION
CONSUMER FEDERATION OF AMERICA
[@CONSUMERFED](https://twitter.com/CONSUMERFED)

PANELISTS



WILLIAM BIRDTHISTLE
PROFESSOR FROM PRACTICE
UNIVERSITY OF CHICAGO LAW SCHOOL



MICHAEL SPRATT
ASSOCIATE GENERAL COUNSEL
INVESTMENT COMPANY INSTITUTE

**12:15 PM
ADJOURN**