



CFA'S 58TH ANNUAL

CONSUMER ASSEMBLY

**WEDNESDAY, JUNE 5
THURSDAY, JUNE 6
2024**

Capital Hilton Hotel
1001 16th St NW

Wifi Network - Hilton Honors Meeting
Wifi Passcode - CFA2024

@ConsumerFed
#ConsumerAssembly
#CFACA

AGENDA AT-A-GLANCE

Wednesday, June 5

8:40 am	Congressional Room	Welcome & Keynote Introduction
8:45 am	Congressional Room	Keynote Address
9:05 am	Congressional Room	Protecting the Privacy of our Servicemembers
10:05 am	Congressional Room	Navigating Product Safety Online
11:05am	Congressional Foyer	Networking Break
11:15 am	Congressional Room	Revising Antitrust to Rein In Big Tech Platforms: What Role Should Antitrust Play Regarding Big Tech?
12:15pm	Congressional Room	Luncheon
1:15 pm	Congressional Room	A Fireside Chat with Stephen Brobeck: Unraveling the Real Estate Broker Fee Debate
2:15pm	Congressional Room	Building a Better Foundation for Homeowners of Manufactured Housing: Ongoing Challenges and Policy Solutions
3:30pm	Congressional Room	Protecting Kids from Online Pushers
4:30pm	Congressional Room	Adjourn
5:00pm	South American Room	CFPB Victory Celebration Reception

Thursday, June 6

8:00 am	Congressional Room	Breakfast Dialogue: How State and Local Consumer Agencies Help Consumers
9:00 am	Congressional Room	Welcome & Keynote Introduction
9:05 am	Congressional Room	Keynote Address
9:20 am	Congressional Foyer	Networking Break
9:30 am	Congressional Room	Homeowners Insurance and Fair Housing: Learning from Housing to Improve Oversight of the Insurance Market
10:30am	Congressional Room	Keynote Address
11:00 am	Congressional Room	The Good, the Bad and the Ugly: AI's Impact across Consumer Products and Services
12:00pm	Congressional Room	Adjourn

PROGRAM

WEDNESDAY, JUNE 5

8:00 AM - CONGRESSIONAL FOYER

REGISTRATION

8:40 AM-8:45 AM - CONGRESSIONAL ROOM

WELCOME & KEYNOTE INTRODUCTION



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

8:45 AM-9:00 AM - CONGRESSIONAL ROOM

KEYNOTE ADDRESS



SENATOR CATHERINE CORTEZ MASTO
UNITED STATES SENATE
@SENCORTEZMASTO

9:05 AM-10:05 AM - CONGRESSIONAL ROOM

PROTECTING THE PRIVACY OF OUR SERVICEMEMBERS

The military community is often a target for fraud and identity theft due to the fact that military families frequently relocate. These issues have a cascading effect, causing issues with credit reporting errors and jeopardizing the morale of our troops and their financial readiness. A recent study from Duke University also demonstrated the alarmingly lax treatment of servicemembers' personal information by data brokers, which can be purchased for as little as \$0.12 per record, creating issues of national security. Hear from panelists about the myriad of concerns presented by these problems and discuss policy recommendations.

MODERATOR



R.J. CROSS
CONSUMER PRIVACY PROGRAM DIRECTOR
U.S. PUBLIC INTEREST RESEARCH GROUP
(PIRG)
@USPIRG @FRONTIERRJ

PANELISTS



BHAVNA CHAGRANI
ATTORNEY
FEDERAL TRADE COMMISSION, DIVISION
OF PRIVACY AND IDENTITY PROTECTION
@FTC



KIREN GOPAL
SENIOR COUNSEL, POLICY PLANNING &
STRATEGY
CONSUMER FINANCIAL PROTECTION
BUREAU
@CFPB



JUSTIN SHERMAN
ADJUNCT PROFESSOR, DUKE UNIVERSITY
SANFORD SCHOOL OF PUBLIC POLICY
FOUNDER AND CEO, GLOBAL CYBER
STRATEGIES
@DUKESANFORD

10:05 AM-11:05 AM - CONGRESSIONAL ROOM

NAVIGATING PRODUCT SAFETY ONLINE

Consumers expect to purchase safe products, but what are the safety and health implications as shoppers increasingly turn to online platforms? This panel will explore efforts to remove recalled or otherwise violative products sold on or through online marketplaces. It also will discuss the challenges with holding third-party sellers accountable and what can be done to empower consumers with safety information.

MODERATOR



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

PANELISTS



MARTHA PEREZ-PEDEMONTI
CIVIL JUSTICE & CONSUMER RIGHTS
COUNSEL
PUBLIC CITIZEN
@PUBLIC_CITIZEN



ORIE NE SHIN
POLICY COUNSEL, PRODUCT SAFETY
CONSUMER REPORTS
@CONSUMERREPORTS



MICHELE VITERISE
SENIOR POLICY COUNSEL
OFFICE OF THE CHAIR
U.S. CONSUMER PRODUCT SAFETY
COMMISSION
@USCPSC

11:05 AM-11:15AM - CONGRESSIONAL FOYER

NETWORKING BREAK

11:15 AM-12:15 PM - CONGRESSIONAL ROOM

REVISING ANTITRUST TO REIN IN BIG TECH PLATFORMS: WHAT ROLE SHOULD ANTITRUST PLAY REGARDING BIG TECH?

A bad thing happened on the internet: it has become dominated by a handful of big tech platforms. They have bought up their rivals, worked to stifle competition, and formed oligopolies over large swaths of economic life. Large players use their size to offer free or low-cost services with the dual aims of starving smaller rivals and capturing market share, knowing they can recoup their losses once they have achieved dominance in their market segment. With so much market power, they capture and monetize our personal data on their terms and in ways that consumers feel powerless to prevent. Their size and power harm small businesses as well. Because many consumers rely on search engines and social media to find a service or a product, Big Tech companies have effectively become toll booths to commerce. Unfortunately, the antitrust framework has traditionally measured consumer welfare through pricing. This panel will discuss potential solutions to revise antitrust law to restore the balance of power between consumers and Big Tech.

MODERATOR



SARA MORRISON
CORRESPONDENT
THE CAPITOL FORUM
@CAPITOL_FORUM

PANELISTS



NIDHI HEGDE
INTERIM EXECUTIVE DIRECTOR
AMERICAN ECONOMIC LIBERTIES PROJECT
@ECONLIBERTIES



RANDY STUTZ
PRESIDENT
AMERICAN ANTITRUST
INSTITUTE
@ANTITRUSTINST



SANDEEP VAHEESAN
LEGAL DIRECTOR
OPEN MARKETS INSTITUTE
@OPENMARKETS



BRYN WILLIAMS
FIRST ASSISTANT ATTORNEY GENERAL,
ANTITRUST UNIT
COLORADO DEPARTMENT OF LAW
@COATTNYGENERAL

**12:15 PM-1:15 PM - CONGRESSIONAL ROOM
LUNCHEON**

1:15 PM-2:00 PM - CONGRESSIONAL ROOM

**A FIRESIDE CHAT WITH STEPHEN BROBECK: UNRAVELING
THE REAL ESTATE BROKER FEE DEBATE**

Amidst a historical housing crisis in the United States, many homebuyers struggle to afford a home. Excessive fees in closing costs, including real estate agent commissions, exacerbate this problem. In recent years, the outsized costs of broker fees and their lack of price variation have come under scrutiny. In *Burnett et al. v. National Association of Realtors (NAR)*, the jury found the trade association liable for conspiring to artificially inflate commissions, ordering the defendants to pay \$1.78 billion in damages to Missouri home sellers. This lawsuit and similar ones filed since are upending the ways real estate agents charge commissions. In this fireside chat, CFA's Director of Housing Sharon Cornelissen interviews Stephen Brobeck to explore the evolving landscape of real estate agent broker fees and its consumer implications. We will delve into the national significance of this issue, dissect how price-fixing occurs, and propose potential solutions. We will also touch upon the benefits of reform for all consumers, including first-time homebuyers. Stephen Brobeck, Senior Fellow at the Consumer Federation of America and its former Executive Director, has been the leading consumer voice on broker fee reform for over three decades.

MODERATOR



SHARON CORNELISSEN
DIRECTOR OF HOUSING
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELIST



STEPHEN BROBECK
SENIOR FELLOW
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

**2:15 PM-3:30 PM - CONGRESSIONAL ROOM
BUILDING A BETTER FOUNDATION FOR HOMEOWNERS OF
MANUFACTURED HOUSING: ONGOING CHALLENGES AND POLICY
SOLUTIONS**

Manufactured housing plays a critical role in providing affordable housing options, but the bargain may come with costs, including weaker consumer protections and more vulnerability to risks. Its homeowners often encounter hurdles in obtaining adequate financing and insurance, which hinders their ability to build home equity and stay in place. Moreover, a significant share of manufactured homes are located in parks where residents rarely own the land, and sometimes rent homes, leaving them uniquely vulnerable to eviction, park closures, and the outfalls of disasters. Our expert panelists will provide an overview of key challenges and policy solutions for homeowners of manufactured homes today. They will discuss the unique vulnerabilities and downsides of chattel loans, the disparities in homeowners' insurance access, affordability, and quality highlight policy ideas that may improve the financial stability of residents. Overall, we will discuss how manufactured housing and its policy innovations could help promote more equitable and affordable housing opportunities for all.

MODERATOR



LISA L. GILL
HEALTH & MEDICINE INVESTIGATIVE
REPORTER
CONSUMER REPORTS
@LISA_L_GILL

PANELISTS



DAVE ANDERSON
EXECUTIVE DIRECTOR
NATIONAL MANUFACTURED HOME
OWNERS ASSOCIATION (NMHOA)
FACEBOOK.COM/NATIONALMANUFACTURE
DHOMEOWNERSASSOCIATION/



RACHEL SIEGEL
SENIOR OFFICER, RESEARCH
THE PEW CHARITABLE TRUSTS
@PEWTRUSTS



ARICA YOUNG
ASSOCIATE DIRECTOR, UNDERSERVED
MORTGAGE MARKETS COALITION
LINCOLN INSTITUTE
@LANDPOLICY

3:30PM-4:30 PM - CONGRESSIONAL ROOM

PROGRESS TOWARDS PROTECTING KIDS ON THE INTERNET

Young people continue to face a gauntlet of targeted ads, harmful and addictive content, intrusions on privacy, and poorly regulated markets for "adult" products when using the Internet. In response, many policymakers are prioritizing reforms to protect children online. From the Federal Trade Commission's new rules and enforcement actions under the Children's Online Privacy Protection Act, to state laws targeting minors' use of social media, what are the most promising public policies for reducing harms to children online? What more needs to be done?

MODERATOR



REBECCA KERN
TECH POLICY REPORTER
POLITICO
@REBECCAMKERN

PANELISTS



HALEY HINKLE
POLICY COUNSEL
FAIRPLAY
@FAIRPLAYFORKIDS



JOHN MORRIS
PRINCIPAL, U.S. INTERNET POLICY
AND ADVOCACY
INTERNET SOCIETY
@INTERNETSOCIETY



EMILY PETERSON-CASSIN
CORPORATE POWER DIRECTOR
DEMAND PROGRESS
@DEMANDPROGRESS



BENJAMIN WISEMAN
ASSOCIATE DIRECTOR, DIVISION OF
PRIVACY AND IDENTITY PROTECTION
FEDERAL TRADE COMMISSION
@FTC

4:30 PM - CONGRESSIONAL ROOM

ADJOURN

5:00 PM - SOUTH AMERICAN ROOM

CFPB VICTORY CELEBRATION RECEPTION

PROGRAM THURSDAY, JUNE 6

8:00 AM - CONGRESSIONAL ROOM

BREAKFAST DIALOGUE: HOW STATE AND LOCAL CONSUMER AGENCIES HELP CONSUMERS

State and local consumer agencies handle hundreds of thousands of complaints about a wide variety of issues that impact consumers in their daily lives. Hear from CFA's consumer agency members in various parts of the country about the way their agencies are structured within their states and localities, how they route and resolve complaints, their outreach efforts, and recent trends in complaints.

MODERATOR



ERIN WITTE
DIRECTOR OF CONSUMER PROTECTION
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

PANELISTS



CHRISTINA A. D'ALOIA
ASSISTANT COUNTY COUNSEL, DIRECTOR OF
CONSUMER AFFAIRS, COUNTIES OF BERGEN
AND PASSAIC, ACTING SUPERINTENDENT OF
WEIGHTS AND MEASURES, COUNTY OF
BERGEN, PRESIDENT OF COUNTY &
MUNICIPAL CONSUMER AFFAIRS AGENCIES
BERGENPASSAICCONSUMERAFFAIRS.COM



DEMETRICE A. DAVIS
UNIT MANAGER, CIRU AND DRU
VIRGINIA OFFICE OF THE ATTORNEY
GENERAL
WWW.OAG.STATE.VA.US



MICHELLE REINEN
ADMINISTRATOR, DIVISION OF TRADE AND
CONSUMER PROTECTION
WISCONSIN DEPARTMENT OF AGRICULTURE,
TRADE AND CONSUMER PROTECTION
@WIDATCP



RIGO REYES
EXECUTIVE DIRECTOR
OFFICE OF IMMIGRANT AFFAIRS
DEPARTMENT OF CONSUMER & BUSINESS
AFFAIRS
@LACOUNTYDCBA

9:00 AM-9:05 AM - CONGRESSIONAL ROOM

WELCOME & KEYNOTE INTRODUCTION



SUSAN WEINSTOCK
CEO
CONSUMER FEDERATION OF AMERICA
@CONSUMERFED

9:05 AM-9:20 AM CONGRESSIONAL ROOM

KEYNOTE ADDRESS



**REPRESENTATIVE MAXWELL
ALEJANDRO FROST**
UNITED STATES HOUSE OF
REPRESENTATIVES
@REPMAXWELLFROST

9:20 AM-9:30 AM - CONGRESSIONAL FOYER

NETWORKING BREAK

9:30 AM-10:30 AM - CONGRESSIONAL ROOM

HOMEOWNERS INSURANCE AND FAIR HOUSING: LEARNING FROM HOUSING TO IMPROVE OVERSIGHT OF THE INSURANCE MARKET

Since the Civil Rights movement, Congress has passed a range of laws to help protect American consumers against discrimination in buying or renting a home. The Fair Housing Act prohibits any housing discrimination on the basis of protected classes, which include race, color, national origin, religion, and sex. The Home Mortgage Disclosure Act (HMDA) requires lenders to publicly disclose data on all loan applications they receive, including the race of applicants. And the Community Reinvestment Act ensures that large banks lend and invest in all communities where they have customers. But even as the availability and affordability of homeowners' insurance increasingly shape who can afford a home, the insurance industry remains largely untouched by Fair Housing standards and requirements. This panel brings together experts on fair housing and insurance to discuss what we can learn from anti-discrimination legislation in housing to better assess and regulate the insurance market. We will discuss the ways that fair housing enforcement may be applied to insurance providers. We will also consider the data disclosure standards and community investment expectations that are common to home lending. Overall, by considering lessons from housing policy, we assess how we can reduce unfair discrimination in insurance markets, improve home safety and community resilience, and lower costs, especially in communities of color most impacted by legacies of redlining and growing climate risk.

MODERATOR



NICHOLE NELSON
SENIOR POLICY ADVISOR
NATIONAL COMMUNITY REINVESTMENT
COALITION
@NCRC

PANELISTS



LAURA DOBBS
DIRECTOR OF POLICY
HOUSING OPPORTUNITIES MADE EQUAL
OF VIRGINIA
@HOME OF VA



GREGORY D. SQUIRES
RESEARCH PROFESSOR AND PROFESSOR
EMERITUS
DEPARTMENT OF SOCIOLOGY
GEORGE WASHINGTON UNIVERSITY
@SOCIOLOGYGWU



MORGAN WILLIAMS
GENERAL COUNSEL
NATIONAL FAIR HOUSING ALLIANCE
@NATFAIRHOUSE

10:30 AM-11:00 AM - CONGRESSIONAL ROOM

KEYNOTE ADDRESS



MONICA ANDERSON
DIRECTOR, INTERNET AND TECHNOLOGY
RESEARCH
PEW RESEARCH CENTER
@PEWRESEARCH

11:00 AM-12:00 PM - CONGRESSIONAL ROOM

THE GOOD, THE BAD AND THE UGLY: AI'S IMPACT ACROSS CONSUMER PRODUCTS AND SERVICES

The ubiquity of AI is staggering. Promoters of this technology often refer to the benefits that will be offered to consumers from its usage, like providing greater ability to analyze and make use of vast amounts of information. But detractors have raised concerns about issues such as privacy, and potential bias and inaccuracies within the vast amounts of data that are collected. This panel will explore the pros and cons of AI's deployment and usage across a variety of consumer products and services.

MODERATOR



DOROTHY SIEMON
SVP OF POLICY DEVELOPMENT AND
INTEGRATION
AARP
@AARP

PANELISTS



STACEY GRAY
SENIOR COUNSEL
FUTURE OF PRIVACY FORUM
@FUTUREOFPRIVACY



SAMIR JAIN
VICE PRESIDENT OF POLICY
CENTER FOR DEMOCRACY AND
TECHNOLOGY
[LINKEDIN.COM/IN/SAMIRCJAIN](https://www.linkedin.com/in/samircjain)



LAURA MACCLEERY
SENIOR DIRECTOR, PUBLIC POLICY
UNIDOSUS
@WEAREUNIDOSUS

12:00 PM - CONGRESSIONAL ROOM

ADJOURN

SPEAKER BIOGRAPHIES

Dave Anderson is executive director of the National Manufactured Home Owners Association (NMHOA), which represents the interests of 22 million people living in manufactured homes throughout the United States. He has represented the organization on the U.S. Department of Housing and Urban Development's Manufactured Housing Consensus Committee, the U.S. Department of Energy's Manufactured Housing Working Group, and the Innovations in Manufactured Homes (I'M HOME) Network Advisory Group. Dave previously directed Minnesota-based nonprofit advocacy organizations, such as All Parks Alliance for Change (APAC), Minnesota Public Interest Research Group (MPIRG), and Students United. Dave has a Master of Public Affairs from the University of Minnesota's Humphrey School of Public Affairs, a Doctor of Education in Leadership from the University of St. Thomas, and was selected as a Bush Fellow in 2020.

Monica Anderson is director of internet and technology research at Pew Research Center where she leads the Center's efforts to better understand the personal and societal impact of technology in people's lives. Her work covers topics such as the digital divide, privacy and surveillance, online activism, youth and social media, and emerging issues in artificial intelligence. She has authored or co-authored a number of publications focused on public attitudes about AI, teenagers experiences on social media, and political discourse in the digital age. Anderson has broad expertise in public opinion, content analysis and social media research and has specialized in public understanding of technology topics for over 15 years. She has a master's degree in media studies from Georgetown University, where her work focused on the intersection of race, politics and media.

Stephen Brobeck served as executive director of CFA from 1980 to mid-2018. He now holds the position of senior fellow, where he continues research and advocacy on issues including personal savings, auto insurance, burial services, and residential real estate brokerage. From 1976 to 1979, Brobeck was a CFA board member and vice president. He has served on many advisory committees and boards, including from 1990 to 1996, the Board of Directors of the Federal Reserve Bank of Richmond. During the 1970s, Brobeck was a faculty member at Case Western Reserve University. Since then he has held adjunct or visiting professorships at the University of Maryland, Cornell University, and the University of Utah. He has also published research on social change, including the first annotated bibliography of the consumer movement, *The Modern Consumer Movement: References and Resources*, and has edited two encyclopedias of the consumer movement, *Encyclopedia of the Consumer Movement* and *Watchdogs and Whistleblowers: A Reference Guide to Consumer Activism*. Brobeck graduated from Wheaton College (IL) with high honors and earned a Ph.D. in American Studies from the University of Pennsylvania.

Bhavna Changrani is an Attorney in the Division of Privacy and Identity Protection at the FTC, where she focuses on consumer privacy and data security issues. Prior to joining the FTC, Bhavna served as in-house counsel to a leading management consulting firm, as a Trial Attorney with the United States Department of Justice, and as an Associate at Lewis Brisbois Bisgaard & Smith, LLP.

Sharon Cornelissen is the Director of Housing for the Consumer Federation of America, where she advocates on behalf of American consumers for fair, affordable housing and equitable mortgage lending. She brings over a decade of experience as a housing researcher, who is passionate about promoting affordability and racial equity in homeownership. Prior to CFA, she worked as a Postdoctoral Fellow at the Harvard Joint Center for Housing Studies, where she published research briefs and advocated to address contemporary housing discrimination in Massachusetts. During her Ph.D. in Sociology from Princeton University, she lived in Detroit and first-hand observed the challenges of homeowners amidst neighborhood decline. She also gained expertise as a tax foreclosure prevention activist in Detroit and interned at the Detroit Land Bank Authority. Her work has been featured in local and national media and is published in academic journals. Drawing on three years while she lived and became a homeowner in one of Detroit's most disinvested neighborhoods, she has a book forthcoming about everyday life in depopulated cities.

Senator Catherine Cortez Masto is the first woman from Nevada and the first Latina ever elected to the U.S. Senate. Born and raised in Las Vegas, she has spent her career fighting for Nevada families. As Nevada's Attorney General, she cracked down on scammers who took advantage of seniors, veterans, and working families. A member of the Banking, Housing, and Urban Affairs Committee and the Finance Committee in the Senate, she's worked to safeguard consumers' personal data, protect Americans who sue corporations for fraud, and to support whistleblowers who report consumer abuse. Expanding the supply of affordable homes has long been a priority for the Senator. She's led legislation to ensure that manufactured home owners and manufactured home communities have access to funding. She's introduced a number of housing bills to help homeowners afford a mortgage and improve the functioning of the nation's largest affordable housing grant program, HOME. When she learned that the Federal Home Loan Banks were not adequately investing in housing and community development, she requested a comprehensive review of the program, introduced legislation to reform the system and secured the first-in-the-nation targeted fund for Nevada.

R.J. Cross has spent nearly a decade researching and advocating for the public interest. She directs PIRG's consumer privacy work and Don't Sell My Data campaign at both the national level and in the states with the state PIRGs to pass strong state legislation. She's the author of investigative reports on subjects including abusive corporate data practices, virtual reality, and consumer debt. She's testified before Congress on predatory lending and is determined to make privacy understandable for her dad and everyone else who uses the internet. She's still on Twitter, find her @FrontierRJ.

Christina D'Aloia, Esq. joined the County of Bergen Department of Law in 2010. For the past fourteen (14) years, Christina has served as Assistant County Counsel and Open Public Records Act (OPRA) Custodian. She is currently serving as Director of Consumer Affairs for the Counties of Bergen and Passaic, and Acting Superintendent of Weights and Measures for the County of Bergen. She has represented the County in a wide variety of litigation matters including personal injury, employment, Open Public Records Act, habeas corpus, indigent requests for transcripts at the public expense, civil rights and first amendment violations, and Consumer Fraud Act issues. Christina is a graduate of Rutgers University with a B.A. in Political Science and obtained her J.D. from Seton Hall Law School.

Demetrice A. Davis is currently with the Virginia Attorney General's Office in the Consumer Protection Section of the Civil Litigation Division. She manages the two units that handle consumer complaints: Counseling, Intake and Referral (CIRU), and the Dispute Resolution Units (DRU). Demetrice started in DRU as a dispute resolution specialist in December 2012, and then became the Unit Manager in September 2016. In August 2018, Demetrice became the Unit Manager of CIRU as well. Demetrice also serves as Treasurer/Director of the International Association of Lemon Law Administrators (IALLA) since October 2019, and was a former board member of the Virginia Mediation Network (October 2020 – September 2022). Demetrice has twenty-five years of experience in various roles of the private and public sector providing alternative dispute resolution services. Demetrice has been certified by the Supreme Court of Virginia to provide general mediation services for general district court disputes, and was a registered mediator with the Virginia Department of Human Resources Management's Office of Employee Dispute Resolution. Recently, Demetrice began assisting the Office of Civil Rights (within the Attorney General's Office) with their settlement mediations.

Laura Dobbs advocates for state and local policies to dismantle housing discrimination and expand housing choice As HOME's Director of Policy. Prior to joining HOME, Laura was the Deputy Director of the Center for Housing Advocacy at the Virginia Poverty Law Center. There, she advocated for systemic change for low-income renters through policy advocacy and litigation. Laura started her career as a voting rights attorney in Durham, North Carolina where she connected with voting advocates and communities across the south to preserve and advance equal access to the ballot and fair maps. She earned her J.D. from William & Mary Law School and B.A. in Industrial Design from North Carolina State University College of Design.

Representative Maxwell Alejandro Frost is the first member of Generation Z to be elected to Congress, and is proud to represent the people of Central Florida (FL-10) in the United States House of Representatives. As a young Member of Congress and Afro-Latino, Congressman Frost brings a fresh, progressive perspective to an institution formerly out of reach for young, working Black and Latino Americans. Frost was adopted at birth and raised in the very community he now represents. His mother, a Cuban-American, came to the U.S. during the freedom flights in the late 1960s and became a special needs teacher in Central Florida, inspiring his advocacy for supporting future generations through education. And his father, a full-time musician, taught Congressman Frost his love for music, gifting him his first drum set and igniting his passion for the arts. As a former organizer, musician, and community activist, Frost was inspired to get to work at 15 years old after the tragic mass shooting at Sandy Hook Elementary claimed the lives of 26 innocent people. From that moment on, Frost dedicated his life to fighting against gun violence and empowering communities across Florida and the U.S. to get behind gun reform, including joining forces with those affected by the Parkland and Pulse shootings to shed light on this epidemic. In 2016, after years of organizing and advocacy work, Frost himself became a survivor of gun violence after witnessing a shooting in downtown Orlando. The experience only further committed Frost to fight for commonsense solutions to this senseless loss of life through leadership roles at ACLU and eventually March for Our Lives, where he served as National Organizing Director. Now, as a freshman member, Frost has been appointed to the powerful Committee on Oversight and Accountability, where he will deliver on his mission of ushering justice and transparency to Floridians. Frost will additionally use his post on the Committee on Science, Space, and Technology, Congressman Frost, to support Central Florida's burgeoning status as a simulation tech hub, which employs a strong workforce across major industries in Orlando, such as aerospace, defense, healthcare, and aviation. Congressman Frost will also use his committee post to reaffirm Florida's status as a central hub for NASA and space exploration. In Congress, Frost is committed to representing the people of his hometown in Orlando and Central Florida and being their voice in Washington, D.C. Frost is laser-focused on working to deliver change and results on issues of housing affordability, healthcare, abortion rights, LGBTQ+ rights, voting rights, transportation, justice reform, climate change and more.

Lisa L. Gill has focused on healthcare concerns, particularly the cost of and access to medications, using comparative effectiveness, survey, and secret shopper data for more than a decade. The results inform hundreds of articles and videos across Consumer Reports' media platforms, including Consumer Reports magazine, CR.org, "Consumer 101" (CR's television show), web videos, and social media. Lisa is also a Consumer Reports spokesperson on key health and wellness topics, with media appearances on the BBC, NPR's "Marketplace," "NBC Nightly News," NBC's "Today," "CBS This Morning," ABC's "Good Morning America," "The Dr. Oz Show," MSNBC, CNBC, Bloomberg News, PBS "Weekend Edition," FOX News, CNN, and others, and was twice a featured speaker at the Aspen Ideas festival. Quoted as Consumer Reports' drug expert in publications including The New York Times, The Wall Street Journal, The Washington Post, and other major metro newspapers, Lisa has also recently testified before the U.S. Senate Special Committee on Aging on the topic of drug costs, as well as twice appeared before the Food and Drug Administration on the topics of CBD and drug advertising. Prior to joining Consumer Reports, Lisa's freelance articles appeared in the Los Angeles Times, USA Today, and other consumer publications on healthcare topics, and she was editor of Retail Pharmacy Management magazine. Lisa was also a ghost writer for continuing medical education materials, editor of Cybergrl.com, and manager of numerous online communities, including Jane magazine and NYTimes.com. Lisa is a two-time graduate of Indiana University, in her hometown of Bloomington, Ind., with degrees in journalism, history, gender studies, and art history. A reporter by training, Lisa is passionate about consumer safety and consumer protections. She regularly works with other journalists, consumer advocates, medical professionals, and others to encourage consumers to learn their health choices and make informed decisions.

Kiren Gopal is a Senior Counsel in the Director's Front Office (Policy Planning & Strategy) of the Consumer Financial Protection Bureau. His work includes managing rules and guidance projects on a number of federal consumer financial protection laws. Prior to joining the CFPB, he served as Counsel in the New York City Mayor's Office under Bill de Blasio and as Counsel on the Oversight and Investigations Subcommittee of the House Energy & Commerce Committee under Ranking Member Henry Waxman. He holds a B.A. in Political Science from the University of California at Berkeley and a J.D. from the UCLA School of Law.

Stacey Gray, CIPP/US, is a Senior Counsel at the Future of Privacy Forum (FPF) and leads FPF's engagement on federal and state privacy legislation. This team supports policymaker education around emerging technologies and data-driven business models, and building consensus towards a comprehensive consumer privacy law in the United States. Prior to leading FPF's legislative engagement, she spent several years focusing on the privacy implications of data collection in online and mobile advertising, platform regulation, cross-device tracking, Smart Homes, and the Internet of Things. At FPF, she has authored FCC and FTC public filings, and published extensive work related to the intersection of emerging technologies and federal privacy regulation and enforcement. Stacey graduated from the University of Florida in 2010 with a B.S. in Biology and a specialization in biotechnology, and cum laude from Georgetown University Law Center in 2015, during which she worked in privacy-related civil rights litigation as a law clerk for Victor M. Glasberg & Associates, and as a member of the civil rights division of the Institute for Public Representation.

Courtney Griffin is the Director of Consumer Product Safety for the Consumer Federation of America. She advocates for consumer product safety in Congress and at regulatory agencies, communicates policy positions to the public and press, provides educational tools for consumers, and works with other advocates and key stakeholders on consumer product safety. Courtney has a decade of experience litigating difficult cases. Prior to joining the CFA, Courtney worked in private practice at Chaffin Luhana LLP, a plaintiffs-only law firm with a national practice. She represented injured victims in complex product liability, pharmaceutical, and medical device litigation. Courtney also has a long history of volunteer service. She worked with Big Brothers Big Sisters of Central California for many years and now volunteers with an organization that sends reading and educational materials to incarcerated people. Courtney is a member of the California and Pennsylvania bars. She is a graduate of the University of San Diego School of Law, and she received her B.A. from the George Washington University.

Nidhi Hegde is Interim Executive Director at the American Economic Liberties Project. Prior to joining Economic Liberties, she was the COO/Senior Advisor at the Open Markets Institute where she led organizational strategy and operations. While at Open Markets she helped develop and launch Economic Liberties as an independent organization. Nidhi is a seasoned international development professional with over twelve years of experience across the United States, South Asia, and Africa. As a strategy consultant, she was part of the foundational teams at Monitor's Inclusive Markets unit and FSG India where she managed complex multi-stakeholder projects supported by major philanthropic foundations and aid agencies. While there, she helped to develop and scale social business models in a range of issue areas. Most recently before Open Markets, she was a member of the Omidyar Network's strategy and learning team exploring issues related to tech platforms and society, including regulatory actions. Nidhi has authored major reports on social entrepreneurship and impact investing. In addition to strategy consulting, she has experience in recruitment and career path development for entrepreneurial teams. She has a Master's in Public Affairs from the Goldman School of Public Policy at UC Berkeley and a Bachelor's degree in business from the University of Virginia.

Hailey Hinkle is the policy counsel focused on Fairplay's work advocating for laws and regulations that protect children and teens' autonomy and safety online. Before joining Fairplay, Hailey clerked for the Hon. Robert L. Miller, Jr. in the U.S. District Court for the Northern District of Indiana. During law school, Hailey worked on issues at the intersection of government surveillance technology and civil liberties. Hailey studied law at Indiana University – Bloomington and journalism and political science at Northwestern University. She lives in Washington, DC, with her partner, Isaac, and their very spoiled cat, Cammie.

Samir Jain is the Vice President of Policy at the Center for Democracy & Technology (CDT). He leads CDT's policy advocacy and manages CDT's core policy teams in conjunction with its CEO. His work includes shaping and overseeing execution of CDT's policy agenda and strategy, and representing the organization before policymakers, regulatory agencies, civil society, industry, and the media. Samir has 25 years of experience in senior roles in government and private practice working at the forefront of technology law, policy, and regulation. He served in the Obama Administration as Associate Deputy Attorney General at the Department of Justice and as Senior Director for Cybersecurity Policy for the National Security Council. In those positions, he advised leadership at the White House and DOJ on cybersecurity and technology policy; coordinated development of cybercrime and privacy legislation and policy in areas such as encryption and defense of critical infrastructure; managed responses to significant cyber incidents; and led the team responsible for international engagements on issues such as law enforcement cooperation, cyber norms, and cyber-enabled intellectual property theft. He was a primary architect of the Presidential Policy Directive on United States Cyber Incident Coordination and played a key role in developing the Executive Order authorizing sanctions for malicious cyber-enabled activities. Samir also was a partner at the law firms of WilmerHale and Jones Day. He started his career as a communications lawyer and worked on regulatory and litigation matters ranging from net neutrality to electronic surveillance. As the Internet emerged, he played a lead role litigating landmark cases such as *Zeran v. America Online*, establishing that Section 230 of the Communications Decency Act generally immunizes social media and other online services from liability for third-party content. Over time, his practice spanned advising on cyber risk mitigation; leading data breach and cyber incident responses; counseling clients on global privacy compliance, and handling investigations by the FTC and state Attorneys General; advising on law enforcement and national security issues; and counseling on issues affecting emerging technologies, including artificial intelligence (AI) and the Internet of Things. Samir has served on the Education Advisory Board for the International Association of Privacy Professionals (IAPP), as an Affiliate with the Technology Policy Program at the Center for Strategic and International Studies (CSIS), and as an adjunct professor at George Washington University Law School. He holds a B.S. from Stanford University and a J.D. from Harvard Law School.

Rebecca Kern is a tech policy reporter for POLITICO. She covers the battles over online speech, misinformation and content moderation along with more general technology policy on Capitol Hill. Rebecca came to POLITICO from Bloomberg Government, where she covered privacy, tech firms' liability shield, cybersecurity and telecommunications. She also helped launch Bloomberg Government's Tech and Cyber Briefing newsletter. She previously covered energy policy for Bloomberg Industry Group — tracking the policy and personality shifts between energy secretaries Ernest Moniz and Rick Pery — and reported on the Federal Energy Regulatory Commission during the Obama and Trump administrations. Her reporting also took her to Puerto Rico to cover the recovery of the electric grid and the potential for renewables after Hurricane Maria — where she unexpectedly met Ricky Martin. Throughout her reporting career, Rebecca also covered consumer product safety, highway safety, health care and education with work published in outlets including U.S. News and World Report, USA Today and The Washington Post. She graduated from American University with a journalism degree. A Southerner at heart, Rebecca hails from a long line of Tennesseans. While she may have lost her Southern twang over the years she's lived in D.C., she dares anyone to test her Dolly Parton knowledge.

Laura MacCleery is Senior Director for Policy and Advocacy at UnidosUS, the nation's largest Hispanic civil rights and advocacy organization. Laura has deep expertise in regulatory design guided by public interest principles and has advocated for more than 20 years for changes that benefit human lives at scale in areas from food labeling and nutrition standards to cars and campaign finance reform. She brings this experience to bear in thinking about standards and approaches needed for AI governance. As AI proliferates, marginalized groups face exclusion from its benefits while being subjected to privacy incursions, bias, discrimination, and other harms. Laura is a leading voice in breaking down the technology to make the critical questions it poses more widely accessible to the public, and to communicate clearly about the serious challenges and limitations we face. She aims to equip everyone to interrogate the uses of technology and its impacts, and to empower impacted communities to have a strong voice in how decisions are made. Policymakers should limit technology's uses where bias and inaccuracies cannot be adequately addressed, and integrate constitutional guardrails, community participation requirements, and capacity investments that support appropriate and fair uses of technologies with a full grasp of how to address power imbalances and ensure equitable implementation. For this reason, UnidosUS promotes an inclusive approach to governing AI that upholds democratic principles, engages impacted communities, and invests in shared capacity. Some helpful articulations of the approach include statements during for the first AI Insight Forum in the U.S. Senate, an [op-ed](#), testimony and a press statement on the AI Executive Order, as well as testimony before the U.S. Commission on Civil Rights on facial recognition technology.

John Morris joined the Internet Society with the title of Principal, U.S. Internet Policy and Advocacy after 30+ years focused on cutting-edge public policy issues impacting the Internet, communications, and emerging technology. John contributes to the Internet Society's U.S. and global efforts to defend and promote Internet policies, standards, and protocols to address the broad range of challenges on the Internet today, and to continue to make the Internet a place for robust communications, community engagement, and economic growth. John has been a tech geek since the 1970s, an Internet user since the 1980s, and an advocate for an open and vibrant Internet since the 1990s, when he was a law firm partner focused on free expression and the U.S. First Amendment. In the 2000s John worked at the Center for Democracy & Technology where he addressed (among other areas) the policy impacts of technical standards setting bodies such as the Internet Engineering Task Force. In 2011, John entered government service, heading the policy office of the National Telecommunications and Information Administration within the U.S. Department of Commerce, where he handled broad range of issues including platform accountability, privacy, cybersecurity, national security, surveillance and law enforcement issues, network neutrality, and intellectual property. After a three-year stint at the Brookings Institution working on privacy issues, John joined the Internet Society in July 2022.

Sara Morrison covers antitrust and tech for The Capitol Forum. She previously spent four years covering antitrust, policy, and data privacy as senior technology reporter at Recode and Vox. Her work has also appeared in Fast Company, The Atlantic, The Guardian, Nieman Reports, and the Columbia Journalism Review, among others. She has an M.S. from the Columbia School of Journalism and is based in New York.

Nichole Nelson (she/her/hers) is a Senior Policy Advisor at the National Community Reinvestment Coalition (NCRC). Her work focuses on eliminating bias in home appraisals, fair housing, and equitable access to affordable housing. Prior to working at NCRC, Nichole was a Mellon/ACLS Public Fellow and Policy Analyst in the Economic Justice Program of the New Jersey Institute for Social Justice. At the Institute, she authored the Institute's report "Black Homeownership Matters: Expanding Access to Housing Wealth for Black New Jerseyans." She also wrote amendments to and advocated for New Jersey's Fair Appraisals Act (S777/A1519). Nichole is a 2020 graduate of Yale University, where she earned her Ph.D. in American History.

Emily Peterson-Cassin has been an advocate for the public good over corporate greed for over ten years. As the director of corporate power at Demand Progress, she specializes in antitrust and digital rights, including safety and privacy on the internet. Her work has been covered by the New York Times, Politico, Fast Company, and other outlets. She once made a life-sized golden calf for a protest.

Martha Perez-Pedemonti is a Civil Justice & Consumer Rights Counsel with Public Citizen where she advocates for consumer rights over corporate interests. Her work centers the challenges faced by marginalized communities and their ability to access to courts. Martha's advocacy is informed by a decade of experience as a litigator.

Michelle Reinen is the Administrator of the Division of Trade and Consumer Protection at the Department of Agriculture, Trade and Consumer Protection. She has nearly three decades of experience working within the Division serving in a variety of roles. Some of her responsibilities have included identifying and working on new initiatives, building stakeholder relations and outreach to communities and various groups, as well as being responsible for the oversight and enforcement of WI laws that protect consumers and honest businesses against unfair, deceptive, and fraudulent practices; and unsafe consumer products in the marketplace. Michelle is on the Board of Directors for the Wisconsin Coalition of Student Debt and is Vice-Chair of the Wisconsin Public Service Commission's Universal Service Fund Council, has served as the U.S. Consumer Product Safety Commission's Wisconsin State Designee since 2000 and is a past president of ICPHSO. She is a graduate of the University of Wisconsin- Madison, School of Human Ecology from which she earned her bachelor's degree in Consumer Science; emphasis on Consumer Affairs in Business and holds a Business Analysis Certificate from the Wisconsin School of Business Center for Professional & Executive Development.

Rigo Reyes has dedicated his career to empowering marginalized immigrants and consumers by advancing equity and inclusion through the development and implementation of impactful programs, policies, and partnerships that have created equitable and sustainable change. Rigo's career spans nearly 30 years at the County of Los Angeles Department of Consumer and Business Affairs, where he has served as Acting Director, Chief of Consumer Protection, and Supervising Investigator. In these capacities, Rigo created and implemented many programs to protect vulnerable consumers, immigrants, seniors, and kids in foster care. In 2017, Rigo was appointed to lead the new Office of Immigrant Affairs for the County of Los Angeles to give voice and agency to the 3.5 million immigrants who have made LA County their home. Rigo ensures that immigrants have equitable access to the vast network of support services the LA County provides its residents through its 40 departments and \$44 billion annual budget. In collaboration with public and private partners, he develops and implements policies and initiatives that support immigrants in realizing their dreams, including legal representation, language access, and capacity building for community-based organizations that serve them. Rigo serves as an appointee of the California State Senate to the Board of Directors of the Consumer Motor Vehicle Recovery Corporation. He, along

with four other board members, approves hundreds of thousands of dollars each year for consumers who are harmed by car dealers during the purchase or lease of a vehicle. Rigo advocates for immigrant car buyers to have equitable access to this valuable resource. Rigo also serves on the board of Neighborhood Housing Services, a non-profit organization that builds communities by developing and maintaining affordable housing and promoting homeownership and financial education. Rigo was born in a small village in northern Mexico that to this date lacks indoor plumbing and electricity. He made the journey alone to the United States when he was 17 years old with only a sixth-grade education, the clothes on his back, and big dreams. He credits his drive to overcome adversity and shape his journey to the strong support he received from his family, colleagues, mentors, and his humble roots. He is very proud of his hometown, where he established a small library and a scholarship to encourage parents and kids to love and value education, something he did not have while growing up. Rigo earned a bachelor's degree in political science from the University of Southern California.

Justin Sherman is an adjunct professor at Duke University's Sanford School of Public Policy, where he teaches on cybersecurity, data privacy, and technology policy — and founded and runs its research program on data brokerage and runs its research program on technology supply chain risk. Justin is the founder and CEO of Global Cyber Strategies, a Washington, DC-based research and advisory firm focused on technology, policy, and geopolitics. They provide research, risk, advisory, training and simulation-building, and expert witness services on cybersecurity, data privacy, tech policy, supply chain, and geopolitical risk to a wide range of nonprofit, startup, Fortune 500, law firm, and other clients. He is also a nonresident fellow at the Atlantic Council's Cyber Statecraft Initiative, a fellow at the Starling Lab for Data Integrity at Stanford University, a contributing editor at Lawfare, and an op-ed columnist at Slate. Justin has consulted and advised everyone from CEOs to investors, attorneys, product managers, communications strategists, and threat intelligence teams, including in volatile, complex, and high-risk scenarios. He provides expert witness services on litigation matters related to cybersecurity and data privacy. Justin has testified to both houses of Congress; spoken at the White House, the United Nations, and NATO; and briefed White House officials, members of European Parliament, and many other policymakers around the world. He has published hundreds of articles and numerous papers; appeared on BBC, CNBC, CNN, Deutsche Welle, Marketplace, NPR, PBS Newshour, and Showtime's "VICE"; and had his work featured on HBO's Last Week Tonight with John Oliver. His scholarship and research includes work on cybersecurity policy, data brokerage, data privacy, internet infrastructure and geopolitics, digital supply chain risk, national security reviews of technology, US-China tech policy, and Russian cyber, information, and technology strategy, policy, and operations. He earned his M.A. in Security Studies from Georgetown University and his B.S. in Computer Science and his B.A. in Political Science from Duke University.

Oriene Shin is a policy counsel in Consumer Reports' Washington, DC office. Her work focuses on public policy and advocacy issues related to household products, including product safety, and motor vehicle safety and automated vehicles. Prior to joining CR, Oriene served as Director of Programs & Communications and as Policy Counsel for the National Asian Pacific American Bar Association, and focused on advancing the interests of the Asian Pacific American communities. She has worked on a number of issues, including issues related to human trafficking, immigration, and education. Oriene attended Bowdoin College and earned her law degree from the University of Utah's S.J. Quinney College of Law.

Rachel Siegel is a senior officer with Pew's housing policy initiative, conducting original research and analysis on the availability, safety, and affordability of mortgages and on alternative financial arrangements for purchasing manufactured homes and other low-cost forms of housing. She also represented Pew on the Federal Reserve's Faster Payments Task Force. Before coming to Pew, Siegel worked for Santander Bank and Century Bank, and interned at the Consumer Financial Protection Bureau. She holds a bachelor's degree in economics from the University of Vermont and a master's in economics from Boston University.

Dorothy Siemon is responsible for the development and oversight of AARP public policies that address major issues facing older Americans. Dorothy is a member of the National Academy of Social Insurance. She also served as a Commissioner for the American Bar Association's Commission on Law and Aging. Ms. Siemon served as Director of Health and Long Term Services and Supports (LTSS) from 2007 through 2013 and then served as Vice President of the Office of Policy Development and Integration through 2017. Prior to joining the OPDI, Ms. Siemon was a senior litigation attorney for over ten years for the AARP Foundation, writing amicus briefs in federal and state courts, including the U.S. Supreme Court. In addition, she served as counsel in numerous class action cases involving Medicare, Medicaid, and long-term care facilities. Ms. Siemon graduated from the Georgetown University Law Center.

Gregory D. Squires is a Research Professor and Professor Emeritus in the Department of Sociology at George Washington University. Currently he is a member of the Fair Housing Task Force of the Leadership Conference on Civil and Human Rights and the Social Science Advisory Board of the Poverty & Race Research Action Council in Washington, D.C. He has served as a consultant for civil rights organizations around the country and as a member of the Federal Reserve Board's Consumer Advisory Council. Previous employment includes positions with the U.S. Commission on Civil Rights, HUD's Office for Fair Housing and Equal Opportunity, and the University of Wisconsin-Milwaukee. He has published 17 books, 76 peer-reviewed journal articles, 32 book chapters and over 100 newspaper op-eds and magazine

articles. His work has appeared in several academic journals and general interest publications including *Housing Policy Debate*, *Urban Studies*, *Social Science Quarterly*, *Social Problems*, *New York Times*, *Washington Post*, *The Nation*, *The American Prospect*, *The American Banker* and many other national, local, and industry outlets. His recent books include, *Meltdown: The Financial Crisis, Consumer Protection, and the Road Forward* (with Larry Kirsch – Praeger, 2017) and his edited book *The Fight for Fair Housing Causes, Consequences and Future Implications of the 1968 Federal Fair Housing Act* (Routledge, 2018). He has received career achievement awards from several professional associations including the Community and Urban Sociology Section of the American Sociological Association, the Society for the Study of Social Problems, the Urban Affairs Association, the Association for Applied and Clinical Sociology, and the District of Columbia Sociological Society. His current research examines the impact of inclusionary zoning and related housing policies on community health, racial bias in home appraisals, and the adverse consequences of environmental degradation. He was recently appointed to serve as a regular columnist for the quarterly magazine *Social Policy*.

Randy Stutz has been a leading antitrust lawyer and competition policy expert for two decades. He has been an advisor to the Federal Trade Commission, testified in Congress, and his work has been cited by the U.S. Supreme Court. He speaks and writes widely on a range of topics involving antitrust enforcement and competition policy, and he has been quoted in the *New York Times*, *Boston Globe*, *Newsweek*, *Forbes*, *Bloomberg*, and many other media outlets. He previously served as Director of Special Projects and Vice President of AAI before becoming President in 2024. Stutz joined AAI in 2009 after several years in private practice at an international law firm. During 13 years of service from 2009-2022, he helped create AAI's judicial education program and lead AAI's legal advocacy program, including its prestigious amicus program. From 2023-24, he left to serve as an advisor to the Federal Trade Commission in the Office of Policy Planning. Stutz speaks and writes on a variety of subjects, including labor-market competition, network markets and platform ecosystems, international competition policy, and procedural and institutional issues affecting public and private antitrust enforcement. He has been invited to address numerous audiences, including Congress, the Department of Justice, the Federal Trade Commission, the Antitrust Section of the American Bar Association, the Korea Fair Trade Commission, and several foreign delegations visiting the United States. Stutz's antitrust and competition policy work has spanned a variety of industries and sectors, including airlines, energy, food and agriculture, healthcare and pharmaceuticals, labor, retail and distribution, and telecommunications. He also focuses attention on issues at the intersection of antitrust and regulation, antitrust and intellectual property law, antitrust and consumer protection, antitrust and fair competition law, and antitrust and civil and administrative procedure. Stutz has authored dozens of amicus briefs filed in federal appellate courts and the Supreme Court, and he has written an array of journal articles, white papers, commentaries, and regulatory and congressional submissions. He is associate editor of the *International Handbook on Private Enforcement of Competition Law* (Edward Elgar, 2010) and co-editor of *Private Enforcement of Antitrust Law in the United States* (Edward Elgar, 2012).

Sandeep Vaheesan is the legal director at the Open Markets Institute. He leads Open Markets' legal advocacy and research work, including its amicus program. Vaheesan works on a range of anti-monopoly topics, including antitrust law's role in structuring labor markets and promoting fair competition. From 2015 to 2018, he served as a regulations counsel at the Consumer Financial Protection Bureau, where he helped develop rules on payday and title lending and debt collection practices. Before that, he worked at the American Antitrust Institute. Vaheesan's writing has appeared in *The Atlantic*, *Harvard Law & Policy Review*, *The New York Times*, *The Washington Post*, and *Yale Law Journal Forum*. He has a forthcoming book titled *Democracy in Power* with the University of Chicago Press on the history of public and cooperative power in the United States and the lessons it offers for building a clean, publicly accountable electric industry today.

Michele Viterise is Senior Policy Counsel to Chair Alex Hoehn-Saric at the U.S. Consumer Product Safety Commission. She covers a range of issues including e-commerce, legislative reform, and clothing storage unit safety. Before joining CPSC, Michele worked at the U.S. House of Representatives for eight years. She's held positions as Legislative Counsel and Legislative Director to several Members of Congress and finished her career on the hill with the Energy and Commerce Committee handling consumer product safety issues. Michele graduated from Syracuse University College of Law.

Susan Weinstock is the CEO of the Consumer Federation of America. Previously, she was vice president of financial resilience programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the director of the office of consumer policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money. As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the financial reform campaign director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial

protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Bryn Williams is the First Assistant Attorney General in the Antitrust Unit of the Colorado Department of Law. In that role he manages a team of attorneys as they investigate and litigate violations of state and federal antitrust law. Previously, Bryn served as a Trial Attorney in the Antitrust Division of the U.S. Department of Justice.

Morgan Williams is General Counsel at the National Fair Housing Alliance, responsible for leading the office's strategic and tactical legal initiatives and affairs. Morgan directs NFHA's efforts to pursue pioneering litigation under the federal Fair Housing Act, often utilizing testing-based evidence and working in partnership with its network of local fair housing centers. Morgan coordinates NFHA's actions to file amicus briefs and provides technical support to local fair housing centers across the country on investigation and enforcement strategies, across a range of complicated and emerging topics. Morgan also assists with NFHA's federal public policy advocacy with legislative offices and federal agencies and assists local advocates regarding state and local legislative matters. Previously, Morgan was General Counsel of the Greater New Orleans Fair Housing Action Center, managing fair housing enforcement in post-Katrina New Orleans and throughout Louisiana and southern Mississippi. Morgan graduated with a B.A. at Oberlin College and a J.D. magna cum laude from Tulane Law School. He has served on the adjunct faculty at American Law School and Loyola Law School of New Orleans. Morgan received the Equal Justice Works Fellowship, the Effective Leadership Fellowship from the Terry Sanford Institute, and the Rockefeller Foundation Redevelopment Fellowship.

Ben Wiseman is the Associate Director of the FTC's Division of Privacy and Identity Protection (DPIP), where he oversees a team of more than 45 lawyers responsible for enforcement of the nation's privacy and security laws, as well as related work in emerging areas such as artificial intelligence, AdTech, biometrics, health privacy, and children's privacy. Prior to joining DPIP, Ben was a Deputy Director in the FTC's Bureau of Consumer Protection where he oversaw work relating to advertising and financial practices. Before joining the FTC in 2022, Ben served as Director of the Office of Consumer Protection in the Office of the Attorney General for the District of Columbia.

Erin Witte is the Director of Consumer Protection for the Consumer Federation of America. Erin leads CFA's advocacy efforts in consumer protection, including advocating for consumer protections in Congress and at regulatory agencies, communicating policy positions to the press and the public, organizing meetings with stakeholders on consumer protection issues, and providing educational tools for consumers to help them navigate marketplace challenges. Erin has over a decade of experience fighting for consumers as a consumer protection attorney. Prior to joining the CFA, Erin was an Assistant Attorney General for the Commonwealth of Virginia, where she litigated consumer protection cases in Virginia state and federal courts. Erin handled matters involving various abusive, predatory and fraudulent business practices, and was able to provide relief to tens of thousands of consumers. Erin also worked in private practice at Surovell Isaacs & Levy in Fairfax, VA (formerly Surovell Isaacs Petersen & Levy), where she represented individual consumer clients against used car dealers, abusive debt collectors, insurance companies, predatory lenders, subprime auto lenders, and medical providers. Erin also has a public service history of volunteer work with various legal aid organizations, the Fairfax County Office of the Public Defender, and the Mid-Atlantic Innocence Project. She also has presented at various continuing legal education conferences, providing training and instruction to other attorneys about consumer protection laws. Erin is a graduate of the George Mason University School of Law in Arlington, VA.

Arica Young is an associate director focused on the Underserved Mortgage Markets Coalition (UMMC) and the Innovations in Manufactured Homes (I'm HOME) Network. She leads efforts to build, facilitate, and support these two national coalitions focused on expanding homeownership opportunities for households. She is a seasoned policy, research, and program development professional with expertise that spans economic community development and resilience, zoning and land use, global trends in low-income and entry-level housing, and alternative community forms. Prior to joining the Lincoln Institute, Arica served as assistant director for the Terwilliger Center for Housing Policy at the Bipartisan Policy Center, where she worked to advance policy change in zoning and land-use, construction innovation, labor, alternative community design, and rural housing. Arica also served in multiple roles for the U.S. Department of Commerce International Trade Administration, including as senior trade policy analyst and special adviser to the Deputy Assistant Secretary for the Middle East and Africa. She is a U.S. Green Building Council LEED Accredited Professional in Building Design and Construction and holds a PhD in planning, governance, and globalization from Virginia Tech, an MA in German/European Studies from the Georgetown University School of Foreign Service, and a BA in German from LaSalle University.

ATTENDEE LIST

Brent Adams
badams@woodstockinst.org
Woodstock Institute

Dave Anderson
dave.anderson@nmhoa.org
National Manufactured Home Owners
Association

Ann Baddour
abaddour@texasappleseed.org
Texas Appleseed

Michael Best
mbest@nclc.org
National Consumer Law Center

Brad Blower
Brad@inclusive-partners.com
Inclusive-Partners LLC

Claudia Bonilla
cbonilla@aarp.org
AARP

Isaac Bowers
ibowers@pirg.org
US PIRG

Steve Brobeck
sbrobeck@consumerfed.org
CFA

Desmond Brown
Desmond.Brown@cfpb.gov
Consumer Financial Protection
Bureau (CFPB)

Christopher Cercone
christopher.cercone@mass.gov
Massachusetts Office of the Attorney
General

Nadine Chabrier
nadine.chabrier@responsiblelending.
org
Center for Responsible Lending

Francoise Cleveland
fcleveland@aarp.org
AARP

Amy Conrad
AMarty@nefe.org
National Endowment for Financial
Education

Sharon Cornelissen
scornelissen@consumerfed.org
Consumer Federation of America

Chris Coughlin
ccoughlin@ocj.org
Oregon Consumer Justice

R.J. Cross
rj@pirg.org
U.S. PIRG

Christina D'Aloia
cdaloia@co.bergen.nj.us
County of Bergen Division of
Consumer Affairs

Demetrice Davis
DADavis@oag.state.va.us
Office of the Attorney General of VA

Michael DeLong
mdelong@consumerfed.org
Consumer Federation of America

Laura Dobbs
ldobbs@homeofva.org
Housing Opportunities Made Equal

Janet Domenitz
janet.domenitz@masspirg.org
MASSPIRG

Kimberly Fountain
kimberly@ourfinancialsecurity.org
Americans for Financial Reform
Education Fund

Amanda Gago Silcox
amanda@vplc.org
Virginia Poverty Law Center

Zoe Gallagher
zoe@econaction.org
Economic Action Maryland

Tamara Gifford
tamara.gifford@ocwen.com
Ocwen Financial Corporation

Lisa Gill
lisa.gill@consumer.org
Consumer Reports

Sally Greenberg
sallyg@nclnet.org
National Consumers League

Micah Hauptman
mhauptman@consumerfed.org
Consumer Federation of America

Mark Hays
markhays@ourfinancialsecurity.org
Americans for Financial Reform/Demand
Progress

Nidhi Hegde
nhedgde@economicliberties.us
American Economic Liberties Project

Robert Herrell
herrell@consumercal.org
Consumer Federation of California

Cliff Hight
chight@ksu.edu
Consumer Movement Archives

Haley Hinkle
haley@fairplayforkids.org
Fairplay

Samir Jain
sjain@cdt.org
Center for Democracy & Technology

Susan Jones
susan.jones@fairfaxcounty.gov
Fairfax County Consumer Affairs

Karen Kali
kkali@aarp.org
AARP

Danielle Klee
danielle.klee@mass.gov
Massachusetts Office of the Attorney General

Matthew Kravitz
matthew.kravitz@responsiblelending.org
Center for Responsible Lending

Anneliese Lederer
Anneliese.lederer@responsiblelending.org
CRL

Jamie Lettis
jlettis@checkbook.org
Consumers' Checkbook

Mike Litt
mlitt@pirg.org
U.S. PIRG

Anna Marie Lowery
alowery@consumerfed.org
Consumer Federation of America

Martin Lowery
Martinlowery78@gmail.com
NRECA (retired)

Michelle Luedtke
mluedtke@ocj.org
Oregon Consumer Justice

Laura MacCleery
Lmaccleery@unidosus.org
Unidosus.org

Katie McCann
kmccann@consumerfed.org
Consumer Federation of America

Emmerson McClintock
emcclintock@ncst.org
NCST

Patrick McNichol
patrick_mcnichol@navyfederal.org
Navy Federal Credit Union

Sean Mickens
sean_mickens@comcast.com
Comcast NBCUniversal

Myanno Miller
mmiller@woodstockinst.org
Woodstock Institute

Alexander Monterrubio
alexander_monterrubio@intuit.com
Intuit

Devan Morey
dm9463@princeton.edu
Consumer Federation of America

John Morris
jmorris@isoc.org
Internet Society

Aditya Mukundan
adityamukundan@hks.harvard.edu
Consumer Federation of America

Jonathan Norman
Jnorman@lacs.n.org
Nevada Coalition of Legal Service
Providers

Zach Passmore
zpassmore@scconsumer.gov
SC Department of Consumer Affairs

Martha Perez-Pedemonti
martha.perez07@gmail.com
Public Citizen

Megan Quintrell
mquintrell@ocj.org
Oregon Consumer Justice

Rob Randhava
randhava@civilrights.org
The Leadership Conference on Civil
and Human Rights

Christine Reedy
Christine.Reedy@fairfaxcounty.gov
Fairfax County Government -
Consumer Affairs

Rigo Reyes
rreyes@dcba.lacounty.gov
Office of Immigrant Affairs - County of
Los Angeles

Jason Richardson
jrichardson@ncrc.org
NCRC

Kim Richman
krichman@richmanlawpolicy.com
Richman Law & Policy

Stephen Rouzer
srouzer@nclc.org
National Consumer Law Center

Nicholas Rubando
nrubando@consumerfed.org
Consumer Federation of America

Adam Rust
arust@consumerfed.org
Consumer Federation of America

Dwight Sanders SE
us47700868309@gmail.com
Federal Reserve Board

Lauren Saunders
lsaunders@nclc.org
National Consumer Law Center

Franz Schneiderman
franz@consumerauto.org
Consumer Auto MD

Rachel Siegel
rsiegel@pewtrusts.org
The Pew Charitable Trusts

Dorothy Siemon
dsiemon@aarp.org
AARP

Nicole Smith
nicsmiti@amazon.com
Amazon

Linda Smith
drlindaonline@gmail.com
CA Alliance for Consumer Education
(CACE)

John Paul Soto
jpsoto@lssnorcal.org
LSS of NORTHERN CALIFORNIA

Gregory D. Squires
squires@gwu.edu
George Washington University

Randy Stutz
rstutz@antitrustinstitute.org
American Antitrust Institute

Dennis Su
DSu@pewtrusts.org
The Pew Charitable Trusts

Ruth Susswein
ruth.susswein@consumer-action.org
Consumer Action

Sandeep Vaheesan
vaheesan@openmarketsinstitute.org
Open Markets Institute

Susan Weinstock
sweinstock@consumerfed.org
CFA

Marceline White
marceline@econaction.org
Economic Action Maryland

Bryn Williams
bryn.williams@coag.gov
Colorado Department of Law

Erin Witte
ewitte@consumerfed.org
Consumer Federation of America

Arica Young
ayoung@lincolnst.edu
Lincoln Institute of Land Policy



CONSUMER FEDERATION OF AMERICA

The Consumer Federation of America is an association of non-profit consumer organizations established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 250 of these groups participate in the Federation working to protect consumers on the national, state, and local levels.

Thank you for joining us for the 58th gathering of
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Thank you to AARP, The Law Offices of David A. Balto,
Ocwen Financial Corporation, and Zillow for their
generous support of this conference.

1620 I Street, NW Suite 200
Washington, DC 20006
202-387-6121
consumerfed.org