BLUEPRINT FOR A CONSUMER-FIRST 120TH CONGRESS

November 2026



Consumer Federation of America

The Consumer Federation of America (CFA) is an association of nonprofit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 250 of these groups participate in the federation and govern it through their representatives on the organization's Board of Directors.

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EXECUTIVE STATEMENT

The American people spoke loudly and clearly on Election Day - their number one issue is affordability. Families are struggling to cover the costs of housing, food, insurance, utilities, transportation, and basic financial services. They are constantly confronted with online scams, unsafe products, corporate consolidation, and an invasive surveillance economy that preys on our most vulnerable. Affordability and consumer issues are inextricably linked.

For more than half a century, the Consumer Federation of America (CFA) has worked to ensure that markets serve consumers, not just powerful corporations. Since our founding in 1968, CFA has worked to advance policies that protect economic security, promote fair competition, and improve the lives of everyday Americans.

Because consumers are facing a heightened affordability crisis, CFA developed this Blueprint for a Consumer-First Congress. This roadmap provides practical actions that Congress can take now to lower costs, increase accountability, improve competition, and strengthen consumer protections through oversight, legislation, appropriations, investigations, and structural reforms.

The recommendations in this blueprint reflect CFA's decades of expertise in consumer advocacy, research, and education. The results of this midterm election are clear: the American people demand lawmakers who advance a more fair, safe, and affordable marketplace for all. CFA's Blueprint offers a practical framework to accomplish that resounding mandate, creating a true Consumer-First 120th Congress.

AI & DATA PRIVACY

1) **People still have little to no power over how their data is collected, used, and abused. Meanwhile, abuse of sensitive commercial data by the US government is rising dangerously. Congress must**:

    a) Advance comprehensive privacy legislation that has data minimization requirements with a private right of action. Individualized harms need to have individualized opportunities for resolution.

    b) Investigate the use of sensitive commercial data including location, biometrics, transactions, and more, in violation of the Fourth Amendment, Unfair and Deceptive Practice laws, and more.

    c) Advance clear restrictions and procedures (i.e. Rep Trahan's Privacy Act Update, Sen Wyden's Fourth Amendment is Not For Sale Act) about how government agencies should be handling personal data.

2) **Online scams fueled by data brokers and unregulated generative AI are leading to more losses, market distrust, and emotional harms. Deepfakes, where individuals' appearances and voices are used to recreate content without consent, are being created for scams, extortion, and blackmail. Congress must:**

    a) Advance legislation that bans data brokers that collect data throughout the ecosystem, with a focus on restricting the collection, sale, and processing of sensitive data (health, location, religion, etc.).

    b) Hold an oversight hearing of industry influence over the Trump AI executive order and the FTC's overturning of the commonsense Rytr definition.

    c) Strengthen FTC authorities to clarify through legislation that entities that facilitate illegal behavior can be held responsible for doing so.

    d) Advance clear laws that clarify there is no Section 230 protection for paid ads on social media platforms (i.e., the SCAM Act from Reps. Gallego and Moreno) or for Generative AI platforms (i.e., the No Section 230 for Generative AI Act from Senators Hawley and Wyden).

    e) Create clearer, more consistent reporting mechanisms between government agencies to reduce the reporting burden and to make the reporting process clearer to the public and decisionmakers.

    f) Investigate and publish information about what chatbot providers do to protect users from financial, physical, and emotional endangerment.

    g) Investigate and publish information about authentication and other safety practices for voice and video cloning.

3) **Algorithmic or surveillance pricing is causing price uncertainty, discriminatory results, and unfair outcomes with different prices for different people for the same good or service. Congress must:**

   a) Publish a report about the scale of algorithmic pricing.

   b) Hold hearings to understand algorithmic, surveillance, and other data-driven pricing algorithms.

   c) Advance legislation that places clear restrictions on unfair pricing practices.

4) **Chatbots put all adults at risk through privacy violations, intensely targeted advertising, and dangerous/sycophantic outputs. Congress must:**

   a) Advance legislation that bans chatbot providers from allowing their products to represent themselves as licensed medical or legal providers.

   b) Advance legislation like the People-First Chatbot Act that centers privacy and accountability for all users of all chatbots.

   c) Hold additional hearings and publish findings about the way chatbots are built and the decisions that the companies make in order to put them out on the market as they currently are.

5) **Big Tech's coziness with the White House is dangerous, stops commonsense regulation, and thwarts consumer protection enforcement. Congress must:**

   a) Publish a report on the extent of Big Tech's monetary relationship with the White House.

   b) Call an oversight hearing regarding executive overreach into state legislative legislation, including David Sacks' inappropriate meddling in child safety legislation in Utah, Florida, and Louisiana, which is in direct conflict with stated policy plans to allow kids safety legislation in those states.

CLIMATE & ENERGY

1) **Consolidation of energy supply companies and ownership of energy utilities by investor-owned utilities has accelerated a dangerous combination of high prices and lack of choice for customers. Congress must:**

   a) Increase the allocation for LIHEAP and WAP and provide more flexibility to the states in implementing these vital assistance programs. Provide requirements and guidance to State Energy Agencies to encourage or require

utilities to forgive excessive arrearages as a condition for receipt of LIHEAP disbursement. LIHEAP literally saves the lives of low-income families that cannot afford their energy bills.

b) Investigate the price trends of the price per kWh for individual consumers in selected urban and rural markets over the last twenty years.

c) Pass legislation that assists consumer-owned utilities in reducing the borrowing costs to finance the development of generation and transmission assets.

d) Hold hearings under oversight authority provided through the Sherman, Clayton, and Federal Trade Commission Acts to build a legislative record to support future Executives acting to reduce the size and market power of investor-owned utilities.

e) Investigate and report on the price trends for power supply in consolidated markets in the 5, 10, and 15 years after an acquisition, consolidation, or merger, when compared with the projected savings to consumers as advanced in the acquisition/merger proposal versus the projected change in price over time when compared to inflation.

f) Hold investigative hearings on profits spread extracted resulting from rate reimbursement and how that profit has been applied to the cost of energy..

2) **The Administration has extralegally canceled Congressionally-authorized financing mechanisms, grant programs, and permit authorizations. These actions, paired with the active hostility to wind and solar project development from the Administration, reduced the availability of total energy on the grid and resulted in a significant waste of predevelopment dollars and increased the cost of electricity. To encourage the restart and maintenance of green energy project development and reduce consumer energy bills, Congress must:**

a) Reauthorize Section 25D (Residential Clean Energy Credit) and extend Section 48E (Commercial and Non-profit Solar).

b) Pass Legislation authorizing Balcony Solar.

c) Investigate and publicize the links between the owners of carbonized energy sources and the Administration's illegal acceptance of emoluments, leading to the Administration's decisions to harm the competitive position of decarbonized energy sources.

d) Hold investigative hearings to quantify the actual loss of productive energy capacity from specific canceled projects. These hearings should focus on the projects and the cost to consumers that would have benefited from these projects when operational.

e) Investigate the loss in generating capacity and the cost to consumers from that loss from canceled or stalled wind and solar projects that were delayed

after January 20, 2025 and the wasted cost in development/preapprovals and permitting.

3) **Climate change has increasingly caused extreme weather patterns and increased frequency of natural disasters. To counter the false narrative that climate change doesn't have an impact on the environment, Congress must:**

    a) Reestablish subcommittees on Climate Change (to the House Energy and Commerce Committee and Senate Committee on Environment and Public Works). These committees should focus on identifying proven technologies and comparing American performance to our geopolitical adversaries, highlighting the climate benefits and national security imperative to diversify our building and vehicle fuel sources.

    b) Investigate and publish a report on the increased cost of living from climate disasters by way of increases in the cost of supplies, food, transportation, construction materials, and insurance availability and cost.

4) **Products are deliberately engineered to be disposable. With the Administration's weakening respect for product efficiency standards, consumers lack clear, reliable efficiency standards and products that are not victims of planned obsolescence. Congress must:**

    a) Introduce and pass a Right-to-Repair Law that meaningfully protects intellectual property while allowing consumers the option of maintaining their property.

    b) Preserve energy efficiency product standards that continue to advance the individual consumer's ability to save energy and money through product choice.

CORPORATE POWER & MARKET FAIRNESS

1) **Out-of-control corporate concentration drives up prices, drives down quality, and reduces our choices. Powerful tools exist to address these challenges, but they have important weaknesses. Congress must:**

    a) Update existing legislative drafts of antitrust laws to reflect recent changes in the marketplace, particularly the rise of AI.

    b) Allocate adequate funding for antitrust enforcers across the government, including by ensuring full access to funds from merger fees for the Department of Justice's Antitrust Division and supporting the renewal of the Federal Trade Commission and the Consumer Financial Protection Bureau.

    c) Investigate the role of pay-to-play politics in bringing, settling, or investigating corporations for unfair or deceptive practices.

d) Support the creation of a new digital regulator that would bring innovative enforcement strategies to internet platforms and related businesses.

e) Advance legislation to end subscription traps.

DATA CENTERS

1) **Data Centers are being pushed in communities with tax breaks, operate with no oversight, and pose a significant environmental danger. Congress must:**

   a) Hold oversight hearings about the use of federal lands and the waiving of permitting reforms to superspeed industry data center investment when dangerous.

   b) Publish a report on the impacts throughout the country on utility rate increases, locations of data centers throughout the country, and consider a moratorium on building new data centers.

   c) Advance comprehensive plans to address increased utility rates.

   d) Advance legislation helping to compensate people for harmful financial and environmental impacts.

2) **Data Centers have spread and scaled more rapidly than consumers have been prepared to address at a community level. Energy and environmental burdens of these strategic assets disproportionally fall on marginalized communities. Congress must:**

   a) Introduce and pass legislation that requires data centers to either construct decarbonized energy supply that is sufficient to offset operations, or pay for the construction of decarbonized energy supply in sufficient volume.

   b) Introduce and pass legislation that requires the Federal Energy Regulatory Commission (FERC) to require Public Service Commissions to create a separate rate class for Data Centers.

   c) Introduce and pass legislation that requires any Data Center using evaporative cooling to seek a National Pollutant Discharge Elimination System (NPEDS) permit, be net-zero in its water use, regularly disclose the composition of its coolant mix, and treat any water used before release or discharge to a water treatment system.

   d) Hold investigations into the construction, transfer, and operation cycle of any data centers constructed after 2015.

   e) Investigate the compliance with air and water permitting for companies that have constructed data centers after 2015.

FINANCIAL SERVICES

1) **Financial scams that cost Americans over $100 billion per year. Congress must:**

    a) Address gaps in the Electronic Fund Transfer Act (EFTA).

        i) To create accountability for financial institutions (FIs) that fail to prevent criminal scammers from opening or taking over accounts to receive scam proceeds, Congress should pass legislation requiring non-compliant receiving FIs to provide relief to victims of impersonation scams and other deceptions that trick consumers into sending money under deceptive pretenses.

        ii) Articulate that electronic fund transfers ordered as a result of induced fraud ("scams") are errors as defined in Regulation E.

        iii) Legislation that allows FIs to hold funds or freeze accounts based on suspicion of fraud should also clarify that consumers have dispute resolution rights to contest holds or account freezes. Ensure legislation does not create loopholes that allow registries to assign fraud victims to high-risk lists that could undermine a consumer's ability to qualify for financial products.

        iv) Amend EFTA to cover wallets established for personal, family, or household purposes that hold stablecoins whose value is pegged to US dollars and expand the definition of financial institution to include stablecoin issuers.

    b) Hold platforms accountable for scams. Pass the Safeguarding Consumers from Advertising Misconduct (SCAM) Act to require "know-your-customer" verification for advertisers, insist that platforms expel advertisers who commit scams, and give users tools to report scams.

    c) Provide more resources for fraud victims and law enforcement. The Department of Justice's Bureau of Justice Assistance should provide grants for response hotlines and streamlined reporting systems to share a single complaint with all relevant state and federal agencies. Funding should also be allocated to build infrastructure to support law enforcement's ability to track funds tracing between banks and non-banks.

    d) Modernize fraud information sharing. Facilitate greater real-time sharing to prevent losses, while also ensuring consumers receive timely responses to requests to investigate held funds or closed accounts. Improve suspicious activity and currency transaction reports to support law enforcement investigations. When establishing these authorities, Congress should ensure shared data is used only for its intended purpose and not for other investigations of individuals.

e) Pass the Consumer Protection Remedies Act to restore the Federal Trade Commission's ability by restoring its decades-long authority under Section 13(b) of the FTC Act to obtain monetary relief to compensate victims of scams, fraud, and deceptive trade practices.

2) **Loopholes permit evasions by fintech lenders or abusive high-cost lending. Congress must:**

a) Codify that earned wage advances are loans, their fees are finance charges, and their providers are lenders. Place caps on monthly costs, of any kind, paid by account holders.

b) To protect depositors from negligent fintech-partner bank practices, update the Bank Service Company Act to bring independent banking-as-a-service providers under consolidated Fed supervision. Pass the Deposit Insurance Integrity and Consumer Protection Act to ensure consumer deposits are safely ledgered when depositories hold consumer funds in "for benefit of" accounts.

c) To address rent-a-bank loopholes, expand states' authority to set interest rate caps within their states. Protect the rights of states to exercise their rights in the Depository Institutions Deregulatory Monetary Control Act "DIDMCA" to prevent out-of-state state-chartered banks from overriding state interest rate caps.

d) Protect all consumers from high-cost loans. Pass the Predatory Lending Elimination Act to establish an all-in rate cap of 36 percent, consistent with the Military Annual Percentage Rate (MAPR) formula, for all consumers. Codify the longstanding understanding that national banks cannot originate loans bearing interest rates of greater than 36 percent.

e) Pass legislation to codify the CFPB's 2024 interpretive rule that treated buy now, pay later lenders (BNPL) as credit card lenders, place caps on BNPL late fees, and prohibit lenders from selling covered consumer data without consent.

f) Hold customer service chatbots and agentic payment services accountable to follow existing laws applicable to legacy systems. Prevent chatbots from automatically rejecting consumer requests to investigate unauthorized electronic fund transfers. Ensure consumers receive relief when agentic payment services execute orders counter to consumer intent.

3) **Consumers are struggling with soaring credit card debt and need to be protected from deceptive and harmful credit card debt traps. Congress must:**

a) Prohibit deferred-interest products and extend "fee-harvester" protections beyond the first year and ban pre-application fees.

b) Require issuers to receive consumer consent before increasing credit card line of credit limits when consumers have a record of carrying revolving debt.

c) Codify the 2024 CFPB credit card late fee rule limiting late fees to providers' costs, pass the Credit Card Fairness Act.

4) **CFPB supervision and enforcement need to be restored and Trump-era illegal deregulatory attacks on the CFPB's authority need to be rolled back. Congress must:**

   a) Hold hearings with CFPB leadership to investigate DOGE's unlawful seizures of confidential information, the gutting of supervision and enforcement, disregard for the Administrative Procedure Act, canceled enforcement actions, and conflicts of interest that led to corporate pardons for financial wrongdoers.

   b) Protect servicemembers from harmful financial practices. In the last two years, the CFPB has issued no new Military Lending Act (MLA) enforcement actions, terminated an existing consent order, and withdrew a 2021 interpretive rule asserting authority to supervise for MLA compliance. Congress should add the MLA to the CFPB's list of enumerated statutes, but retain rulemaking at the Department of Defense, and work to ensure the MLA's protections are available to servicemembers when they are targeted by fintech lenders.

   c) Reprioritize supervision of non-bank fintech lenders, payment companies, data brokers, mortgage companies, and high-cost installment lenders that pose risks to consumers. Codify the 2024 CFPB rule that would have established supervisory authority over large participants in digital wallets and payment apps markets.

   d) Codify the use of disparate impact analysis to guarantee the CFPB, prudential regulators, and state consumer protection agencies can investigate discriminatory financial policies.

   e) Codify a requirement for the CFPB to publish consumer complaint narratives and make them available to the public in a user-friendly format.

   f) Protect the CFPB's funding from being subject to appropriations. Pass legislation to automatically fund the CFPB at a minimum of 12 percent of the Federal Reserve's operating expenses, up to the level that is "reasonable and necessary" to allow the CFPB to fully execute on its Congressionally-mandated responsibilities.

FOOD

1) **Lack of access to affordable, healthy food is causing an epidemic of chronic diet-related disease. Congress must:**

   a) Pass a Farm Bill that builds food system resilience through support for local and regional agricultural producers and markets, and expands access to healthy foods through school meals and other institutional purchasing programs (e.g. Local Food Purchase Assistance Cooperative Agreement

grants) and through nutrition incentives in food assistance to individuals (e.g. Gus Schumacher Nutrition Incentive Program).

b) Conduct hearings to develop store display and marketing requirements for large food retailers accepting Supplemental Nutrition Assistance Benefits to boost sales of healthy, less processed foods.

c) Restore and expand nutrition research funding at the National Institutes of Health, including the development of in-patient research facilities to evaluate the health effects of common ultra-processed foods and chemical ingredients.

d) Direct USDA to track, building on tools like the USDA Branded Foods database, the proportion of ultra-processed foods sold at each major retailer, food manufacturers' reformulation of products to add (or eliminate) chemical additives, and other factors contributing to the increasing prevalence of ultra-processed food in diets.

e) Direct FDA to finalize rules requiring front-of-pack labeling for foods "high in" salt, sugar, and fat; to develop standards for a "non-ultra-processed food" certification; and to require warning labels on foods containing artificial dyes.

f) Pass legislation like the the Food Chemical Reassessment Act (H.R. 4306) to require FDA premarket approval of novel food ingredients, eliminate the GRAS loophole, and conduct post-market evaluations of priority food chemicals.

2) **Highly consolidated food companies are using monopoly power to push diets high in ultra-processed food products and override consumers' preferences for healthier foods with fewer chemical additives. Congress must:**

a) Pass legislation (e.g. S. 4245) to place an immediate and indefinite moratorium on acquisitions and mergers in the food and agriculture sector.

b) Direct USDA to follow through on rulemaking under the Packers and Stockyards Act and pass new legislation to strengthen protections for growers and ranchers and meatpacking workers.

c) Direct FTC and DOJ to enforce antitrust laws, including the Robinson Patman Act's prohibition on exclusionary pricing, applicable to food retailers, and to promulgate rules and guidance to limit abusive slotting fees and other anti-competitive practices.

d) Levy a national soda tax and eliminate the deductibility of food advertising expenses for large companies.

e) Restore mandatory country-of-origin labeling for pork and beef.

3) **The erosion of public health infrastructure responsible for foodborne illness surveillance and food inspection has increased risk for consumers. Congress must:**

a) Direct the U.S. Centers for Disease Control and Prevention to restore and expand the FoodNet system to monitor microbiological foodborne illness with appropriate funding.

b) Pass the Expanded Food Safety Investigation Act to allow FDA to better investigate the origins of foodborne illness and remove the appropriations rider that forbids FDA from enforcing its final rule on food traceability records.

c) Hold hearings and publish a report on the impacts of the so-called "Department of Government Efficiency" (DOGE) cuts on food inspection and disease surveillance.

d) Give USDA's Food Safety and Inspection Service authority to require mandatory recalls of adulterated foods and direct the agency to establish Salmonella product standards for all poultry and to enforce existing standards for raw frozen chicken products by a date certain.

e) Modernize infant formula inspection by passing legislation (e.g. H.R. 7867) that expands required pathogen testing and gives FDA appropriate authority to respond quickly to emerging hazards.

4) **Food insecurity is rising as a result of cuts to federal food assistance and other safety net programs and continued food inflation. Congress must:**

a) Restore food assistance funding and eligibility cut by the OBBBA and provide new funding for healthy food incentives in SNAP and in support of higher school meals standards.

b) Direct USDA to reinstate the Household Food Security Report to accurately measure the impact of recent policy changes on hunger.

c) Publish a report on strategies to eliminate food deserts, including bans on restrictive covenants by grocery chains, support for cooperative grocers, and expansion of the Defense Commissary Agency.

5) **Bias and conflicts of interest have undermined confidence in the Dietary Guidelines for Americans. Congress must:**

a) Hold hearings on how contributing authors of the guidelines were selected and the process to determine the content of the guidelines.

b) Amend the Alcoholic Beverage Labeling Act to provide for an updated health warning statement on alcoholic beverages, consistent with the Surgeon General's recommendations.

HOUSING

1) **The United States is facing a historic housing crisis, with a shortage of an estimated 4 million homes. Even middle-income renters increasingly struggle to find adequate and affordable housing. Congress must:**

a) Make historical investments in federal housing programs that support the nation's most vulnerable renters. This includes significantly expanding funding

for the oversubscribed and underfunded Section 8 Housing Choice Voucher program, which helps renters find affordable housing in the private market, as well as homelessness prevention service and housing counseling.

b) Expand funding and permanently authorize proven federal grant programs that help states and localities build more affordable and resilient housing, including the Community Development Block Grant (CDBG) and HOME Investment Partnership programs.

2) **Too much of the nation's affordable housing stock remains out of reach for homebuyers. America's housing crisis is not only a supply crisis, but also a demand crisis based on significant gaps in mortgage finance access. Congress must:**

a) Hold oversight hearings in the House Financial Services and Senate Banking Committees to hold Federal Housing Finance Agency (FHFA) Director William H. Pulte accountable for the weakening of the agency and harmful changes at Fannie Mae and Freddie Mac, including rollbacks of mission-focused lending.

b) Direct FHFA to expand mortgage credit access for underserved communities and housing types. Fannie Mae and Freddie Mac should use their significant secondary market powers to expand mortgage credit access for manufactured housing, small-dollar mortgages (under $150,000), and renovation mortgages.

c) Increase operational funding for the Federal Housing Administration (FHA) within the U.S. Department of Housing and Urban Development (HUD), so that the agency can modernize its mortgage products and systems and keep pace with private market innovation.

3) **The United States' mortgage markets have significantly changed over the last few decades, but our federal housing finance system has not kept pace. Congress must:**

a) Pass comprehensive legislation to modernize the trillion-dollar Federal Home Loan Bank (FHLBank) System for the 21st century. This legislation should:

i) Increase mandatory affordable housing contributions from 10 percent of FHLBank net income to at least 30 percent annually. This would unlock an estimated additional $1.2 billion for housing every year, without costing taxpayers additional money.

ii) End FHLBank membership eligibility for insurance companies, in particular for private equity-owned insurers. Insurance companies have not originated mortgages for decades, and therefore, Congress should update this outdated membership eligibility.

iii) Require every FHLBank to expand its Community Investment Program (CIP) and Community Investment Cash Advances (CICA) programs to direct more subsidized loans to affordable housing construction and community development.

4) **The future of Fannie Mae and Freddie Mac is unclear. Congress must:**

   a) Take the lead on developing a long-term framework for the Enterprises that protects the public interest and preserves broad and affordable access to mortgage credit. Any legislation should:

      i) Ensure adequate regulatory oversight through an independent, well-staffed FHFA capable of overseeing Fannie Mae and Freddie Mac post-conservatorship, while being focused on its dual mandate of regulating both safety and soundness and the mission focus of the GSEs.

      ii) Protect consumers from higher mortgage costs, by ensuring that any future changes do not undermine investors' confidence, for example if there remains uncertainty around the "implicit" guarantee of the Enterprises.

INSURANCE

1) **Rising homeowners' insurance costs have put immense strain on family budgets and pushed the goal of homeownership further out of reach for millions more. Congress must:**

   a) Require the Federal Insurance Office (FIO) to collect and make public comprehensive information on homeowners' insurance underwriting, premiums, coverage, and claims.Congress should model the data collection on the transaction-level data collection and publication required of lenders under the Home Mortgage Disclosure Act.

   b) Build out a public insurance mechanism that incorporates coverage for all catastrophes – including flood and earthquake as well as severe storms, hurricanes, and wildfire – such that every home in America can be insured against the growing risk associated with climate change.

   c) Create a reinsurance backstop for American property insurance, including commercial coverage for multi-family housing – that is tethered to a requirement that insurers provide property insurance that covers all catastrophic risk, including floods, and reform underwriting rules to prevent the rampant non-renewals and market withdrawals of recent years. Such a public reinsurance program could work in combination with or independent of the public insurance mechanism described above.

2) **Insurance companies use credit history, in the form of credit-based insurance scores, to unfairly charge consumers higher auto and homeowners insurance premiums. This makes coverage expensive or even unaffordable for many consumers. Congress must:**

   a) Prohibit insurers from using credit-based consumer reports for any purpose related to insurance underwriting, rating, or claims handling.

INVESTOR PROTECTION & CRYPTO MARKETS

1) **Opaque private markets are rapidly growing, the SEC and CFTC have had their resources and staff cut and both agencies have been on a deregulatory spree while the Department of Labor is letting fiduciaries opt out of their duties to investors. Public companies are attacking shareholder rights. Elected officials and senior political appointees are using their access to nonpublic information to make investments, eroding Americans' trust in financial markets. This onslaught has not only hurt retail investors and retirement but threatens financial stability. Congress must:**

    a) Pass legislation and fight for funding that protects and expands market regulator's authorities and resources to address expanded and emerging threats to investors and the broader markets. This includes clarifying securities laws apply to crypto assets under SEC jurisdiction, providing market regulators authority to police spot markets for crypto assets that are not securities, and mandating the SEC and CFTC expand their staffing and capacity with the additional budget Congress provides.

    b) Investigate the President's undue influence on independent agencies that enrich him, his family and his friends; insider trading by elected and senior government officials; and White House interference in independent agency rulemakings and enforcement actions.

    c) Pass legislation prohibiting elected officials and senior officers from making any trades or instructing that a family member or trust manager do so on their behalf.

    d) Introduce legislation or use the leverage of the appropriations process to force the SEC to restore shareholder rights including a ban on mandatory arbitration, provide an affirmative guarantee that shareholders can introduce initiatives and take action to hold management accountable, force the DOL to rescind its rule weakening fiduciary duties, and affirmatively protect states' rights to regulate prediction markets by rulemaking and dropping legal actions against state regulators.

PRODUCT SAFETY

1) **Political interference and chronic underfunding of the Consumer Product Safety Commission (CPSC) threatens public health and safety. Congress must:**

    a) Increase CPSC's base appropriations, reject limitation riders, and create and fund a Consumer Safety Advocate, as envisioned in the National Commission on Product Safety's Final Report (1970).

b) Legislate that CPSC rules are exempt from pre-publication review by Office of Information and Regulatory Affairs or any other Office of Management and Budget office.

c) Address CPSC's vulnerability to persistent Commission leadership vacancies, such as by requiring the President to nominate new Commissioners within 180 days of a vacancy or provide the Senate with an explanation for its failure.

d) Modernize Consumer Product Safety Act (CPSA) rulemaking to remove outdated procedural barriers and enable the agency to respond quickly and effectively to emerging consumer product hazards.

2) **CPSC civil penalty and enforcement tools are insufficient to protect the public and deter bad actors because the tools are not keeping pace with marketplace changes. Congress must:**

a) Remove outdated caps on civil penalties so that fines are actually large enough to deter large businesses from violating product safety obligations, such as envisioned in the Consumer Advocacy and Protection (CAP Act) H.R. 7096/S. 3667.

b) Expand state attorneys general authority under Section 24 of the CPSA (15 U.S.C. § 2073) to make it easier for state attorneys general to bring claims by authorizing them to seek civil penalties, restitution, or attorneys fees.

3) **Digital services, including online marketplaces and other platforms, are exposing consumers to unsafe products at an alarming rate. Congress must:**

a) Provide CPSC sufficient and explicit authority to hold digital services that facilitate, recommend, advertise, or complete consumer product sales accountable when unsafe products are offered to U.S. consumers.

b) Establish affirmative safety obligations for online marketplaces, such as vetting selling partners, ensuring listed products comply with US standards, cooperating in recalls and corrective actions, and preventing the relisting of dangerous products.

c) Ensure that CPSC can enforce affirmative safety obligations by providing CPSC with adequate, durable funding.

4) **U.S. international policy undermines product safety. Congress must:**

a) Reauthorize and specifically fund a CPSC Office of International Programs. The Office of International Programs should be focused on imported product safety, coordination with manufacturers, labs, and factories, and collaboration with foreign governments and international organizations.

b) Codify global product safety principles directly into the CPSA, including the clear primary duty on businesses to ensure safety across the full product life cycle and an explicit duty to provide adequate remedies when products are unsafe.

TRANSPORTATION

1) **Modern life requires car and plane travel, but too often those expensive necessities are unsafe or loaded with anti-consumer policies. Congress must:**

    a) Advocate for policies in the next Federal Aviation Act reauthorization that would minimize flight cancellations and delays; reform fees, seating, and rewards practices; enable stronger, more consistent enforcement of passenger protections; and prioritize the consumer experience.

    b) Fight for appropriate penalties when airlines break the rules.

    c) Support adequate funding for the National Highway Traffic Safety Administration and restore jobs and functionality.

    d) Oppose attempts by auto manufacturers and the tech industry to deploy semi- and fully autonomous vehicles without adequate safeguards and oppose attempts by Congress to preempt state action that would protect citizens from those cars when they are unsafe, defective, and hazardous.

    e) Support efforts to minimize the data collected from in-car systems, and fight the ability of data brokers to purchase and use that information.