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CFA Publishes Annual Consumer Agency Survey Report

CFA's 2025 Consumer Agency Survey Report analyzes complaint data from state and local consumer agencies across the country to identify emerging consumer issues and marketplace trends. The report highlights the vital role these agencies play in resolving disputes, securing relief for consumers, and providing frontline insights that inform CFA's advocacy efforts. At a time when federal consumer protections have weakened, state and local agencies



CFA Creates Blueprint for a Consumer-First Congress

This "Blueprint for a Consumer-First Congress" outlines practical actions within congressional control that address these failures through oversight, legislation, appropriations, investigations, and structural reforms. It does not attempt to capture every policy change that should occur across government, nor every consumer issue facing the country. Rather, it focuses on meaningful steps Congress can take now to lower costs, increase accountability,

continue to serve as critical watchdogs, using their authority and relationships with businesses to hold bad actors accountable. Their work delivers meaningful financial and non-financial relief to consumers while helping strengthen protections in communities nationwide.

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Crypto's Next Gamble is On Your Mortgage

A new mortgage product backed by Fannie Mae would allow borrowers to use crypto-assets as collateral for a down payment loan, raising concerns about risks to homeowners and taxpayers. Experts from CFA and the National Consumer Law Center warn that the combination of volatile crypto markets, complex loan structures, and limited regulatory oversight could increase the likelihood of borrower confusion, default, and loss of home equity. The new policy extends federal support to a largely unregulated industry without public input or

improve competition, and strengthen consumer protections. The recommendations in this blueprint reflect CFA's decades of expertise in consumer advocacy, research, and education.

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Like a Bad Neighbor: State Farm's Treatment of California Consumers After The Los Angeles Wildfires

A recent investigation by the California Department of Insurance found widespread violations of state law by State Farm in its handling of claims related to the 2025 Los Angeles wildfires. Regulators identified hundreds of violations, including delays in processing claims, inadequate communication with policyholders, improper denials, and unreasonably low settlement offers that left many homeowners without sufficient funds to rebuild. California has initiated legal action against

clear consumer protections. These crypto-backed mortgages echo risky lending practices that contributed to the 2008 financial crisis and could expose the broader housing market to unnecessary instability.

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State Farm, though consumer advocates argue that the proposed penalties are too small to meaningfully deter future misconduct. The case highlights ongoing concerns about insurer accountability and the treatment of consumers following natural disasters.

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