



CFA News Update

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Food Safety and Corruption

As foodborne illness outbreaks have grabbed headlines, confidence in the federal government's stewardship of the food system has faltered. The Administration has sought to redirect public attention towards the nation's obesity epidemic, and its promise of getting us all to eat "real food." But progress on reducing the nation's chronic diet-related disease epidemic faces the same fundamental problem today in the United States as efforts to prevent acute



CFA's Kitchen Table AI Policy

A recent CFA blog explains how AI policy should focus less on hypothetical catastrophic risks and more on the concrete harms people already experience from AI systems. Key priorities for reform include stronger privacy protections, limits on surveillance and data collection, accountability for scams and synthetic media, fair pricing, responsible government and corporate use, and protections for children. The approach emphasizes treating AI as a

foodborne illness: rampant corruption. The Trump Administration's rhetoric about fighting "Big Food" is designed to distract from policies and relationships that favor corporate interests, weaken regulatory oversight, and reduce the threat of enforcement. Public health depends on elected officials honoring their commitments to ordinary voters and establishing processes to gather better data and validate whether policies are working.

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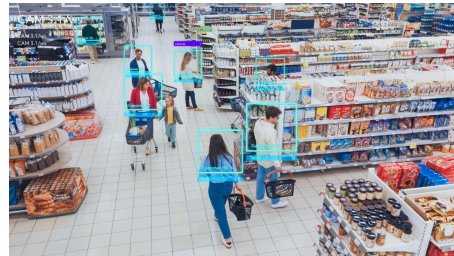


Why is Congress Leaving \$300 Million for Housing Funding on the Table?

Housing affordability is a major concern ahead of the midterm elections, and the recent ROAD to Housing Act aims to address the crisis, but lacks funding to implement its provisions. A proposed bill from Rep. Maxine Waters would provide an additional \$300 million annually for affordable housing by requiring the Federal Home

product whose developers should be accountable for its impacts rather than as an uncontrollable force. CFA calls for stronger action from consumer protection agencies and the preservation of the governments' authority to regulate AI in ways that prioritize people's autonomy, safety, fairness, and affordability.

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CFA Urges FTC to Prohibit Harmful Surveillance Pricing Practices

The Consumer Federation of America sent a letter to the Federal Trade Commission regarding its proposed enforcement policy statement on personalized pricing. The letter states that contrary to the assertions in the proposed policy, the Commission does have the authority to prohibit the discriminatory practice of surveillance pricing, and should use it. Discrimination is the

Loan Banks, a GSE that benefits from \$7 billion in public subsidies every year, to contribute more of their publicly subsidized resources. Importantly, this change would not require any additional taxpayer dollars. The measure would redirect more of the system's benefits toward housing, potentially funding thousands of affordable rental units, homebuyer assistance, and home repairs. The proposal failed to advance in committee after Republicans raised concerns about bureaucracy and inflexibility.

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most pernicious consequence of surveillance pricing. Data used to set prices can easily stand in for race, age, income, and other protected characteristics. This means that surveillance pricing hurts low-income and working families who cannot easily comparison shop the most. CFA urges the Commission to keep using its tools against discriminatory pricing, including the Equal Credit Opportunity Act, rather than retreating from them. In insurance and housing, prices should reflect actual risk, not willingness to pay.

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Editor: Katie McCann

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