FURTHER READING ON CONSUMER LOBBY DAY 2019’S TOPICS

Consumer Financial Protection Bureau

- For more information on the overall decline in consumer protection at the CFPB: New York Times’s Mick Mulvaney’s Master Class in Destroying a Bureaucracy from Within
- For more information about priorities for CFPB’s upcoming debt collection rule: National Consumer Law Center’s Top Consumer Concerns for Debt Collection Regulations
- For more information on CFPB’s failure to enforce the law: Consumer Federation of America’s Dormant: The Consumer Financial Protection Bureau’s Law Enforcement Program in Decline
- For more information on CFPB and discrimination in consumer finance: Coalition Letter to CFPB on the Equal Opportunity Act (ECOA) and disparate impact

Predatory Lending

- For more information on the benefits of a national usury limit: National Consumer Law Center’s Why 36%? The History, Use and Purpose of the 36% Interest Rate Cap
- For more information on the impact of CFPB’s proposal to delay the original 2017 pro-consumer rule: National Coalition Letter on the Payday Rule Delay
- For more information on payday and auto title loans and their impact on communities of color: Testimony of Diane Standaert, Center for Responsible Lending, before the Consumer Protection and Financial Institutions Subcommittee, April 30, 2019
- For more information on how payday loans work as debt traps and alternatives to payday lending: Testimony of Christopher Peterson, Consumer Federation of America, before the Consumer Protection and Financial Institutions Subcommittee, April 30, 2019

Forced Arbitration

- For more information about harmful forced arbitration clauses: Coalition letter to Chairman Graham and Ranking Member Feinstein for the hearing, Arbitration in America
- For more information about support for the FAIR Act: South Carolina Appleseed’s Op-Ed on Forced Arbitration