

CONSUMER FEDERATION OF AMERICA'S

Fifty-Second  
Annual  
Awards Celebration

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June 6, 2024

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# 2024 Award Recipients

## **PHILIP HART PUBLIC SERVICE AWARD**

SECRETARY PETE BUTTIGIEG, U.S. DEPARTMENT OF TRANSPORTATION

Sworn into office in early 2021, Secretary Pete Buttigieg serves as the nation's 19th Secretary of Transportation. During his time at the U.S. Department of Transportation, Secretary Buttigieg's dedication to fighting for consumers has had a profound impact on public safety, economic equity, post-pandemic relief, and climate change measures. Secretary Buttigieg has taken the challenges of aviation consumer protection head on, including rulemakings to address junk fees, delayed refunds, and unfair treatment of passengers with disabilities; creating the Airline Customer Service Dashboard; forging a relationship with a bipartisan group of attorneys general to further protect consumers; obtaining historic enforcement relief against an airline; asking Congress to ban family seating fees, and publicly encouraging the Department of Justice to block a harmful airline merger.

Secretary Buttigieg's leadership in passing the Infrastructure Investment and Jobs Act and managing its implementation, and his dedication to safer roads and railways are all evidence of his powerful advocacy on pivotal consumer issues.

He is the first openly gay person confirmed to serve in a president's Cabinet, and previously served two terms as mayor of his hometown, South Bend, Indiana, where he worked across the aisle to transform the city. As mayor of South Bend, household income grew, poverty fell, and unemployment was cut in half. His work on transportation was nationally recognized, including an award for innovative streetscape design from the U.S. Department of Transportation where he now serves.

CFA is pleased to present the Philip Hart Public Service Award to Secretary Pete Buttigieg in recognition of his distinguished public service career and his commitment, leadership, and powerful advocacy on pivotal consumer issues. His dedication to making the government work for all Americans is emblematic of the values that this award represents.

## **ESTHER PETERSON CONSUMER SERVICE AWARD**

MARTIN EAKES, SELF-HELP CREDIT UNION/CRL

Martin Eakes co-founded Self-Help, a community development lender, in 1980 and helped to establish an affiliate of Self-Help, the Center for Responsible Lending (CRL), in 2002. During his career, Eakes has been a champion for racial and economic justice, and has worked tirelessly to ensure a fair and inclusive financial marketplace for all families and individuals.

Self-Help has provided financing to countless homebuyers, small businesses, and nonprofits, reaching people who are underserved by conventional lenders, and in particular, persons of color, immigrants, women, rural residents, and low-wealth families.

The Center for Responsible Lending has battled predatory mortgage and payday lenders across the country and has fought to protect homeownership and economic opportunity for working families. CRL is a national voice against abusive financial practices.

In the early 2000's, CRL was one of a handful of organizations that recognized the risk posed by subprime mortgage lending and in the wake of the financial crisis, CRL's research and policy recommendations helped to spur the passage of the Dodd-Frank Consumer Financial Protection Act in 2010 and subsequently the creation of the Consumer Financial Protection Bureau in 2011. Eakes has received numerous awards, including a MacArthur Foundation Fellow Award, but he considers it a special honor that a trade association for payday lenders designated Eakes and CRL as "our biggest enemy in the world."

The Esther Peterson Consumer Service Award recognizes Martin Eakes' commitment, leadership, and powerful advocacy on the many pivotal consumer financial protection issues that he has championed throughout his career. His commitment, leadership, and strong advocacy on critical consumer issues make him an exceptionally worthy recipient of the Esther Peterson Consumer Service Award, which CFA is honored to present to him.

# 2024 Award Recipients

## **LIFETIME ACHIEVEMENT AWARD**

**DEBBY GOLDBERG, NATIONAL FAIR HOUSING ALLIANCE**

Until her retirement early this year, Debby Goldberg spent her career working to increase equity in the country's housing and financial services systems and expand access to opportunity for people of color, low-and moderate-income people, and other underserved groups. Goldberg began her career at a Washington, D.C. community organization where her efforts included organizing a coalition of neighborhood groups that negotiated community reinvestment agreements with the first out-of-state banks in the early days of interstate banking. She worked on a major study of mortgage lending patterns in DC, which documented local banks' failure to serve communities of color. She also helped oversee the settlement of a landmark lawsuit against the federal banking regulators for their failure to enforce the Fair Housing Act. That suit led to the creation of the agencies' fair lending examination systems.

In 2005, Goldberg joined the National Fair Housing Alliance (NFHA) where she spearheaded much of NFHA's work on affirmatively furthering fair housing, including public policy, communications, and training & capacity building. Goldberg was also engaged in NFHA's public policy work on a variety of housing and housing finance issues, including foreclosure prevention, housing finance reform, access to mortgage credit and others.

Debby Goldberg was a leading voice in housing policy and the many issues which keep disadvantaged people from having safe, affordable housing throughout her career. She has been a tireless advocate for fair housing, language access, fair rules, data transparency, and even through the pandemic, she continued pressing these issues. Goldberg's leading voice on fair housing issues, advocating on behalf of the most disadvantaged tenants and homeowners, will be missed in the fair housing community.

CFA's Lifetime Achievement Awards are given to individuals who have dedicated their careers to protecting consumers and whose work has had a profound impact on public policy, consumer protection, and marketplace fairness. This award recognizes Debby Goldberg's commitment, leadership, and lifetime of effective advocacy on pivotal consumer housing issues.

## **CONSUMER CHAMPION AWARD**

**ANN BADDOUR, TEXAS APPLESEED**

Throughout her career, Ann Baddour has been a leading voice in consumer financial protections aimed at bringing low-income and immigrant consumers into the financial mainstream. Baddour has been actively involved in the reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. She has also advocated for consumer protections to address financial exploitation of vulnerable populations and improve protections against abusive debt collection practices.

Baddour's work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been presented at economic conferences in Benin, Africa; Mexico; and the European Union. She is a Fulbright Scholar with Master's degrees in Public Affairs and Middle Eastern Studies and serves as a Vice Chair on the CFA Board.

CFA's Consumer Champion Awards recognizes individuals who work for a CFA member organization who have had a profound positive impact on public policy and consumer protection and have shown a strong level of commitment, leadership, and effective advocacy on an array of consumer protection issues. This award recognizes Baddour's commitment, leadership, and effective advocacy on pivotal consumer financial protection issues.

# Betty Furness Consumer Media Honors

The Betty Furness Consumer Media Honors highlight CFA staff picks of the previous year's top consumer-focused stories aimed at improving the lives of all Americans. Pulling from a variety of media ranging from print, to online, to podcast or broadcast, CFA's advocates have selected the top consumer-focused stories worthy of this honor.

## **Death by Delay**

In this excellent series, Suzy Khimm and Elizabeth Chuck of NBC expose how regulatory hurdles and industry pushback delay important consumer product safety rules. That delay is a deadly threat to children. Suzy and Elizabeth's reporting gives voice to families who have experienced unimaginable tragedy and underscores the need for transparency in product safety.

- Courtney Griffin, Director of Consumer Product Safety

## **4 Ways a Settlement Could Change the Housing Industry**

This groundbreaking article by Debra Kamin of The New York Times, was the first to report on how the influential National Association of Realtors agreed to make several changes to its policies to settle class-action lawsuits brought by home sellers who say they were forced to pay inflated commissions to real estate agents. This story sparked widespread media attention, and helped educate consumers on how the real estate market and the home buying process would forever be changed.

- Nicholas Rubando, Communication & Membership Outreach Manager

## **How Florida let a Top Insurer Abandon Homeowners in Their Time of Greatest Need**

In this excellent article, Brianna Sacks of The Washington Post details how the insurance company United Property and Casualty exploited consumers before going insolvent. The insurer cut insurance adjusters' damage estimates, and underpaid and then ignored increasingly desperate homeowners. At the same time, the company paid top executives millions of dollars in dividends—while state regulators, despite warning signs, failed to take action and protect consumers.

- Michael DeLong, Research and Advocacy Associate

Scan here to read the stories:



# About CFA

CFA is an association of non-profit consumer organizations, established in 1968 to advance the consumer interest through research, advocacy and education. Today, almost 250 of these groups participate in the Federation, working to protect consumers on the national, state, and local level. CFA's broad range of activities include Banking & Credit, Communications, Competition & Regulation, Consumer Protection, Energy, Food & Agriculture, Housing, Insurance, Investor Protection, Privacy, Product Safety, and the America Saves program.

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WHAT THE HACK WITH ADAM LEVIN





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