



Topics in this issue:

- New Report on Small Dollar Mortgages
- CFA Applauds Biden-Harris Administration's Actions to Protect American Consumers in Trade
- Tips for How to Save Money on Rising Auto Insurance Premiums
- Over 40 Organizations Call for an End to Forced Arbitration with the FAIR Act



Learning from Baltimore and Eastern Kentucky about Small Mortgages and National Solutions

By Aditya Mukundan, Devan Morey, and Sharon Cornelissen

Rising housing costs are locking American households out of homeownership. But lower- and moderate-income households struggle to acquire small dollar mortgages. Usually found in rural areas or distressed urban markets, these mortgages have higher denial rates than larger loans and their



Biden-Harris Administration Protects Consumers by Addressing De Minimis Exception

By Courtney Griffin, Director of Consumer Product Safety

CFA applauds the administration's plans to address the increased abuse of the de minimis exception, which allows purchases under \$800 to be imported into the US with little oversight. However, there are still important steps lawmakers can take to prioritize consumer safety, including ensuring

applicants face serious obstacles. CFA's newest report explores the reasons for the market's lack of small dollar mortgages and proposes policy solutions for increasing access to homeownership.

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How to Save Money on Rising Auto Insurance Premiums

By Michael DeLong, Douglas Heller, and Amelia Simons

Auto insurance premiums increased by a staggering 18.6% over the last year. CFA provides tips for consumers on how to save on insurance coverage, including checking your credit score, taking a defensive driving course, and looking for discounts. The sharp rise in the cost of premiums underscores the need for systemic reform to make insurance more affordable.

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online platforms are held accountable for their sellers and providing adequate funding for the Consumer Product Safety Commission.

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CFA Joins Public Interest Organizations Calling on Congress to Pass FAIR Act

CFA joined 40 other public interest groups calling for the U.S. House and Senate Judiciary Committees to take steps to pass the *Forced Arbitration Injustice Repeal Act*. This move comes after the Walt Disney Company's attempted use of its terms and conditions to deny the legal rights of its patrons harmed at a restaurant on its premises last month. Many large corporations use forced arbitration clauses to suppress consumers' legal protections. The FAIR Act aims to protect consumers' ability to enforce their rights when harmed in the marketplace.

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