



We are thrilled to announce that registration is now open for CFA's **37th Annual Financial Services Conference** on **December 11th and 12th!** Hear from top regulators, industry leaders, consumer advocates, and policymakers on the latest in a range of financial services topics and their impacts on consumers.

[Register Now!](#)

### Topics in this issue:

- D.C. Department of Insurance Finds Racial Premium Gap in Auto Insurance Pricing
- Holiday Toy Shopping: Tips for Purchasing Safe Products
- Will the "Make America Healthy Again" Agenda Lead to Real Food Policy Reform?
- Record-Breaking Participation for Veteran Saves Week



### **Black Drivers in D.C. Pay Almost 50% More Than White Drivers, a \$326 Average Difference**

In their new report on unintentional bias, the District of Columbia Department of Insurance, Securities, and Banking found alarmingly higher premiums charged to



### **Consumer Product Safety Commission Warns About Dangerous Toys and Online Shopping**

By Courtney Griffin, Director of Consumer Product Safety

As shoppers head into the holiday season, it's crucial to remain vigilant about the safety

Black and Hispanic drivers. The study found that, on average, Black drivers pay 46% more than white drivers and Hispanic drivers pay 20% more. According to CFA, one of the likeliest drivers of the price disparities stems from auto insurance companies' use of consumer credit history for premium setting. "The price setting algorithms of insurance companies are broken, and people of color are paying the price," said Michael DeLong, CFA's Research and Advocacy Associate.

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## What "Make America Healthy Again" Could Mean for America's Food Policy

By Thomas Gremillion, Director of Food Policy

President-elect Trump's adoption of Robert F. Kennedy Jr.'s "Make America Healthy Again" (MAHA) movement introduces a focus on food policy reform, including reducing chemical food additives and combatting diet-related disease. However, the MAHA agenda contrasts with

of products purchased both in stores and online. The CPSC announced in its Toy-Related Deaths and Injuries report that nearly 1.6 million dangerous or illegal toys were seized in fiscal year 2024 alone, over 100,000 of which contained dangerous levels of lead. Online shopping has created a more complex marketplace where platforms may not always adhere to the same stringent safety standards as brick-and-mortar retailers. Read our latest blog for tips on how to protect your family from unsafe toys.

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## Veteran Saves Week Draws Record-Breaking Number of Participating Organizations

Alongside 887 participating organizations, Veteran Saves Week, launched November 12-15, 2024, was a national call-to-action encouraging transitioning service members, Veterans, caregivers, and their families to take control of their financial future. Each day touched on a theme that supported four important areas

policies from Trump's first administration, which emphasized food affordability and deregulation. Despite these differences, there is potential for the MAHA agenda to influence Trump's second term, especially given growing public interest in food policy reform. Achieving substantial change will likely require navigating challenges related to regulatory practices and industry opposition.

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of financial readiness- Choosing the Right Financial Institution, Saving for Competing Priorities, Housing, and the Financial Transition from Military to Civilian Life. The leadership and hard work from our participating organizations were evident from all of the social posts, in-person events, and pledges that poured in over the four-day event!

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### Interested in becoming a CFA Member?

When you join the Consumer Federation of America, you become part of one of the most influential consumer organizations in the nation. CFA provides the vehicle for its over 200 members to enhance the effectiveness of their advocacy work, gain access to CFA staff's expertise, and contribute to the larger cause.



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