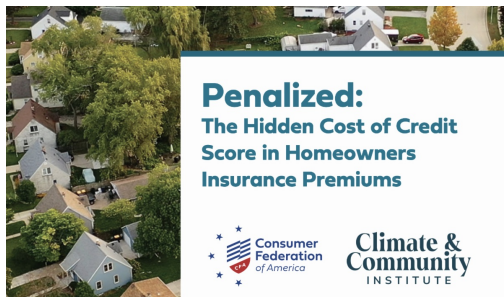




Topics in this issue:

- New Issue Brief on the Hidden Cost of Credit Score in Homeowners Insurance Premiums
- Review of the New MAHA Strategy Report
- Consumer Advocates Demand Investigation into Elon Musk's Grok AI Tool Facilitating Illegal Non-Consensual Intimate Imagery
- Trump Administration's Attack on the Bureau of Labor Statistics Will Harm Consumer Research



New Issue Brief on the Hidden Cost of Credit Score in Homeowners Insurance Premiums

This issue brief, which builds upon an academic paper on credit scores by Professor Nick Graetz of the University of Minnesota, examines how insurance companies use consumers' credit scores to price homeowners insurance and how this unfair practice penalizes certain consumers.



Review of the New MAHA Strategy Report

The [leaked MAHA Strategy report](#) has drawn criticism for its cautious tone and reliance on “waffle words” rather than meaningful regulatory action. While there are some promising steps—like formally defining ultra-processed foods, advancing generally recognized as safe (GRAS) reform for food additives, and acknowledging the harms of junk food

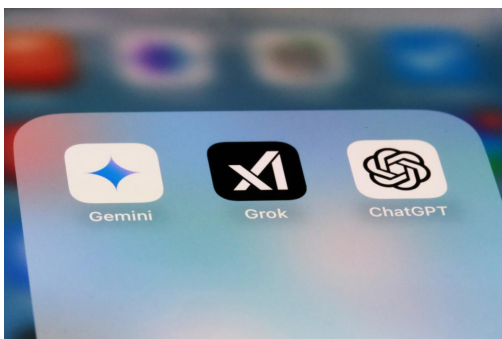
The brief shows that insurance companies charge the typical homeowner \$1,996 dollars (or 99 percent) more each year just for having a low credit score and it is often more expensive to have a low credit score than to live in an area with a high climate disaster risk.

Homeowners in Pennsylvania, Arizona, Oregon, and West Virginia face the largest penalty for having a low credit score, and consumers can review the interactive map on CFA's website to learn more about the credit score penalty in their county.

[Read More](#)

marketing to kids, the commitments remain vague and largely voluntary. The report's heavy emphasis on "more research" sidesteps urgent issues like the rising rates of uninsured children, gun violence, and the well-documented links between diet and poor health outcomes. Overall, advocates argue the strategy falls far short of effective food system reform, offering more evidence that food system reformers should not expect this Trump Administration to fix the food system any more than the first one did. More likely, its going to leave it a lot worse.

[Read More](#)



Consumer Advocates Demand Investigation into Elon Musk's Grok AI Tool Facilitating Illegal Non-Consensual Intimate Imagery

The Consumer Federation of America and 15 other consumer protection, privacy, and digital rights groups have



Trump Administration's Attack on the Bureau of Labor Statistics Will Harm Consumer Research

On August 1, President Trump fired Bureau of Labor Statistics (BLS) Commissioner Erika McEntarfer after the agency released data showing weak

filed a formal request for investigation into xAI's Grok Imagine platform. The groups argue that Grok's "spicy" feature, which allows users to generate non-consensual intimate imagery (NCII), facilitates harassment, blackmail, and exploitation of both celebrities and everyday people. **Ben Winters, CFA's Director of AI and Data Privacy**, warns that "this feature endangers everyone, with an acute and urgent risk for domestic violence survivors, kids, and more." The filing, sent to all state Attorneys General, U.S. Attorneys' Offices, and the FTC, calls for swift enforcement to hold xAI accountable and set clear boundaries on abusive uses of AI.

[Read More](#)

job growth and rising inflation. Instead of engaging with the data, Trump falsely accused McEntarfer of manipulating the numbers. President Trump then drew sharp criticism for undermining the nation's most trusted economic fact-finder. At the Consumer Federation of America, data from the BLS is crucial for consumer research and advocacy. The firing comes amid a broader pattern of attacks on independent research, with federal agencies facing hiring freezes, canceled grants, and political pressure. As confidence in official statistics is threatened, CFA stresses the critical importance of independent, reliable data for protecting consumers and guiding policy.

[Read More](#)

Apply
now!



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.



CFA News Update is a publication of the Consumer Federation of America

Editor: Katie McCann

Copyright © 2025. All Rights Reserved.

Consumer Federation of America | 1620 I Street NW #200 | Washington, DC 20006 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!