



Registration is open for CFA's **38th Annual Financial Services Conference** on **December 10th and 11th!** Hear from top industry leaders, consumer advocates, and policymakers on the latest in a range of financial services topics.

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Topics in this issue:

- New Report Warns Black Friday Shoppers of Unsafe Products on Online Marketplaces
- The Insurance Market Over the Past Five Years: What Consumers Should Know
- What to Make of “MAHA-Con”?
- CFA Challenges Trump's Attempted Firing of FTC Commissioner Rebecca Kelly Slaughter



New Report Warns Black Friday Shoppers of Unsafe Products on Online Marketplaces

By Courtney Griffin, Director of Product Safety

As the holiday season approaches, millions of



The Insurance Market Over the Past Five Years: What Consumers Should Know

By Michael DeLong, Research and Advocacy Associate

A new CFA blog looks back at five years of auto and homeowners insurance trends,

Americans will turn to online marketplaces for gifts and seasonal purchases. Online shopping has become a major force in retail, with \$1.34 trillion spent in 2024 and projections topping \$2.5 trillion by 2030. A new report by the Consumer Federation of America details how investigations by consumer groups and regulators have uncovered serious safety problems with products sold by third-party sellers. These products include toys with choking hazards, unsafe electronics, and counterfeit safety gear like smoke alarms and helmets. These product safety issues are particularly concerning when combined with the tactics online marketplaces use to encourage people to purchase more products, more quickly.

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What to Make of “MAHA-Con”?

By Thomas Gremillion, Director of Food Policy

The recent Make America

highlighting steep premium hikes, unfair pricing, and insurers pulling back from communities. While most state governments require consumers to purchase insurance, state regulators fail to keep auto insurance affordable, allowing companies to use socioeconomic factors like credit scores and ZIP codes to charge consumers unfair rates. Homeowners are also seeing soaring premiums, sometimes even doubling for those with poor credit, while costly mitigation measures are often not translated into premium discounts. With climate change driving higher risks and insurers investing in fossil fuels, CFA urges stronger reforms to protect consumers and ensure fair, affordable coverage.

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CFA Challenges Trump's Attempted Firing of FTC Commissioner Rebecca Kelly Slaughter

By Erin Witte, Director of Consumer

Healthy Again (MAHA) Summit featured top Trump Administration officials, but offered little policy substance, instead highlighting a heavy presence of private industry and the absence of academic, nonprofit, or independent public health voices. While food lies at the heart of the MAHA movement's appeal, the broader MAHA agenda is dominated by vaccine-skeptic "medical freedom" bills with an inconsistent mix of nutrition and agriculture proposals. Although MAHA taps into real concerns about ultra-processed foods and chemical additive safety, it offers few concrete solutions and avoids the robust policies experts say are needed to improve diets and public health. Overall, the movement's priorities point toward a future centered more on fringe issues and industry influence than on effective consumer-focused food policy.

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Protection

CFA joined an amicus brief urging the Supreme Court to block President Trump's attempt to fire Federal Trade Commission (FTC) Commissioner Rebecca Slaughter without cause, a move that would upend nearly a century of legal precedent protecting the independence of expert regulators. At stake is whether presidents will gain sweeping authority to remove leaders of agencies like the FTC at will, exposing them to political pressure and corporate influence. CFA warns that weakening these protections would jeopardize Americans' finances and safety by allowing special interests to capture agencies tasked with policing fraud, monopoly power, data abuses, and other consumer harms. The brief, filed with several public-interest partners, underscores that independent oversight is essential to preventing corruption and ensuring regulators act in the public's best interest.

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