

# Consumer Federation of America

## Consumer Assembly

March 24-25, 2016

### Summary Report

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As a first time attendee to the Consumer Assembly, I had the first hand opportunity experience the ways in which a consumer advocacy organization (CFA) and a consumer research organization (ACCI) differ and complement each other. During the opening introductory remarks, I noted three themes that carried through the presentations and across the many speakers at the assembly:

- 1) These are difficult times to advocate for the consumer, in the face of the amount of money being poured into advocating for profit;
- 2) This is also a time of renewal and recommitment to the consumer movement
- 3) Someone has to look out for the consumer.

The first keynote speaker, former representative Henry Waxman stated that to be effective, consumer policy needs to be based on thorough collection of evidence and impact of circumstances/conditions that put the consumer at risk of loss - physical, mental, financial, and well-being. Once you have the evidence, then is the time to seek legislation/regulation.

He cited the gridlock in DC as a major stumbling block to policy formation, reiterating the need to work at the state level, to chip away at bad policy, while working to get the “right” people elected - specifically, people who work toward solutions.

This last point was reiterated by Scott Keeter (Pew Research Institute), who cited the erosion of trust among American consumers as an underlying symptom of current polarization. He note that in 1958, 72% of American adults surveyed reported that they trusted the federal government to do what is right and just “almost always /most of the time” compared to 20% of Americans surveyed in 2014. The majority of people surveyed, irrespective of party affiliation, reported that the American system of government was okay - the people who are in the system are the problem. He identified three categories of issues that needed to be addressed:

- 1) Privacy issues - which cut across party lines and may be a starting point for policy development
- 2) Education - there is widespread agreement on both sides that something needs to be done
- 3) Remaining issues are explosive: Health Care, Immigration, and the Economy - and this is where the gridlock is

A refreshing discussion between Rick Galen (Republican) and Mike McCurry (Democrat) described the way previous sessions of congress worked across the aisle to move joint legislation forward and the current polarization – both on the congressional floor, and in the public. Galen stated that he and McCurry are examples of a working system: political opponents who argue their point - but “when the game clock is off, it’s off” – they are not enemies and in fact, talk about tactics and strategies that were effective or ineffective in arguing their point.

The final keynote speaker, Elliott Kay, presented a summary of recent accomplishments of the Consumer Protection Safety Commission (e.g., Persistent Hazards Action, Off-highway vehicle safety, portable generators and higher civil penalties in Hold Accountability action)

The remaining panel and breakout sessions focused on specific consumer issues. The two I attended focused on the impact of technology on the consumer. The first was a presentation on an FCC initiative to provide improved / affordable broadband access for low income households (e.g., modernizing the Life Line program). The second was a panel discussion on the “Sharing Economy”, how technology empowers consumer decision-making – and puts the consumer at risk for security and identity breaches.