



CFA'S 56TH ANNUAL

CONSUMER ASSEMBLY

**WEDNESDAY, JUNE 15
2022**

**Courtyard by Marriott Downtown
901 L St NW**

**@ConsumerFed
#ConsumerAssembly**

7:30 AM

Registration Open (Logan Pre-Function West)

8:00 AM - 8:45 AM

Breakfast Dialogue: How Systemic Racism Impacts Consumer Protection Advocacy (Shaw Ballroom)

Systemic racism and inequity impact how we advocate for core consumer protection issues, given that consumers of color have been treated differently, targeted by predatory practices, and systemically excluded from growth opportunities across marketplaces. CFA members have led campaigns and advocacy efforts to address an equitable recovery from the COVID-19 pandemic, advocate for fair lending, and combat housing discrimination. We will discuss these efforts, the elements of each strategy, and how we can work as organizations individually and collectively to tackle these serious problems.



Beverly Brown Ruggia *moderator*
Financial Justice Program Director
New Jersey Citizen Action
@NJCitizenAction & @CRAbbrNJCA



Brent Adams
Senior Vice President of Policy and
Communication
Woodstock Institute
@brenteadamsl @WoodstockInst



Melvin Henley
Coalition Manager
Community Economic Development
Association of Michigan (CEDAM)
@CEDAMinfo



Will Stephens
Assistant Deputy Attorney General
Public Advocacy Division, Office of Attorney
General for the District of Columbia
@AGKarlRacine

@ConsumerFed #ConsumerAssembly

8:45 AM - 8:50 AM

Welcome & Introduction



Susan K. Weinstock
CEO
Consumer Federation of America
@ConsumerFed

8:50 AM - 9:10 AM

Keynote Address: The Dual Threat of Monopolies and Privatization



Representative Pramila Jayapal WA-7
U.S. House of Representatives
Chair, Congressional Progressive Caucus
@RepJayapal

9:10 AM - 9:30 AM

Keynote Address: Protecting the Next Generation



Attorney General Josh Stein
State of North Carolina
@NCAGO

Introduction



Dylan Bruce
Financial Services Counsel
Consumer Federation of America
@ConsumerFed @d_the_bruce

@ConsumerFed #ConsumerAssembly

9:30 AM - 10:30 AM

Danger Zone: Protecting Young People from Targeted Ads, Harmful Content, and Discrimination Online

Children's advocates, and now the Biden Administration, are sounding the alarm about how young people are being surveilled online for targeted advertising, lured into addictive content that harms their physical and mental health, and subjected to discriminatory algorithmic decision-making that limits what they see when they search for jobs and other opportunities. Law enforcement agencies have also noticed and are starting to take action. What more needs to be done to protect young people from these and other online hazards?



Susan Grant *moderator*
Senior Fellow
Consumer Federation of America
@ConsumerFed



Haley Hinkle
Policy Counsel
Fairplay
@fairplayforkids



Katharina Kopp
Deputy Director and Director for Policy
Center for Digital Democracy
@DigitalDemoc



Roxana Marachi, PhD
Professor of Education
San José State University
@ConnectEdProf



Jennifer Rimm
Assistant Attorney General, Office of
Consumer Protection
DC Office of the Attorney General

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10:30 AM - 10:45 AM

Break

10:45 AM - 11:15 AM

Keynote Address: Forgotten No More: Shining a Light on the Struggles of Overlooked Consumers and Communities



Zixta Martinez
Deputy Director
Consumer Financial Protection Bureau
@CFPB

Introduction



Ann Baddour
Director, Fair Financial Services Project
Texas Appleseed
@TexasAppleseed

11:15 AM - 12:15 PM

Climate Change Policy and Consumer Protection

This cross-cutting panel will identify consumer protection concerns that need to be incorporated into the development of climate change policy. Moderated by climate and energy reporter and research analyst Amena Saiyid, consumer advocates will explore the intersection of climate policy and topics such as financial services, housing, and energy. Broadly, the panelists will discuss what's at stake for consumers and the role consumer advocates must play to ensure that consumers do not shoulder a disproportionate share of the costs, compared with industry, of transitioning toward a carbon neutral economy.



Amena Saiyid *moderator*
Senior Climate and Energy Journalist
Net-Zero Business Daily by S&P Global
Commodity Insights
@amenasaiyid

@ConsumerFed #ConsumerAssembly

Climate Change Policy and Consumer Protection cont'd



M. Isabelle Chaudry
Senior Policy Analyst
The Center for Progressive Reform
@CPRBlog



Mel Hall-Crawford
Senior Advisor and former Director of
Energy Programs
Consumer Federation of America
@ConsumerFed



Mike Litt
Consumer Campaign Director
U.S. PIRG
@uspirg @MikeLittUSA



Alex Martin
Senior Policy Analyst for Climate and
Finance
Americans for Financial Reform
@RealBankReform, @AlexMartin_6

12:15 PM - 1:00 PM

Lunch Break

1:00 PM - 1:45 PM

Moderated Conversation: Inflation, Competition, and Consumer Impacts

Inflation has been on the rise, which means the prices for consumer goods and services have been increasing. Evidence suggests, however, that some companies are increasing prices for goods and services at rates that are outpacing the rate of inflation. This moderated discussion will focus on the impacts of inflation on consumers, how companies' pricing practices in the current market environment may be exacerbating the impacts of inflation on consumers, why competitive dynamics may be contributing to such pricing practices, and potential policy responses to address these concerns.



Micah Hauptman *moderator*
Director of Investor Protection
Consumer Federation of America
@ConsumerFed



Lindsay Owens
Executive Director
The Groundwork Collaborative
@owenslindsay1



Bharat Ramamurti
Deputy Director
White House National Economic Council
@BRamamurti46

1:45 PM - 2:00 PM

Break

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2:00 PM - 3:00 PM

When Wall Street Buys Up Main Street: How Private Equity's Spending Spree on Single-Family Homes is Altering the Housing Market for Consumers

In 2021, one out of every five lower-priced homes that sold in the U.S., roughly 20.8%, was purchased by a private investor, along with 12.5% of high-priced homes, and 11.3% of mid-priced homes. Private equity's increased appetite represents a steep rise in activity in the single-home purchase market. Between 2020-2021 alone, investment firms like J.P.Morgan, BlackRock, and Allianz earmarked at least \$30 billion for purchasing single-family homes with the intention of renting them out. In this panel, we will examine how Wall Street's increased interest in the single-family home market is creating serious consequences for consumers looking to both buy and rent. In particular, we will examine how private-equity's ability to make cash-only offers in a decreased housing supply market impacts affordability for prospective buyers and the challenges that renters of private-equity owned homes have faced in their landlord-tenant relationships.



David Sanchez *moderator*
Director of Research and Development
National Community Stabilization Trust
@_NCST



Debby Goldberg
Vice President of Housing Policy and Special
Projects
National Fair Housing Alliance
@DebbyGoldberg1



Sofia Lopez
Deputy Campaign Director - Housing
Action Center on Race & the Economy (ACRE)
@ACREcampaigns



Oscar Valdés Viera
Research Manager
Americans For Financial Reform
@RealBankReform

@ConsumerFed #ConsumerAssembly

3:00 PM - 4:00 PM

Online Purchasing: Trading Consumer Protections for Convenience?

As more and more people are purchasing products online, are they making an unwitting choice between safety, fair pricing, payment options and convenience? Are online marketplaces outside of the legal frameworks designed to protect consumers? Or is lack of compliance and an effort to evade protections at play? We will discuss critical consumer protections impacted by online marketplaces, identifying problems and potential solutions.



Christine Hines *moderator*
Legislative Director
National Association of Consumer
Advocates
@NACAdvocate



Dev Gowda
Assistant Director
Kids In Danger
@kidsindanger



Alex Harman
Director of Government Affairs,
Antimonopoly and Competition Policy
Economic Security Project
@EconomicSecProj



Laurel Lehman
Policy Analyst
Consumer Reports
@CRAadvocacy



Lauren Saunders
Associate Director
National Consumer Law Center
@NCLC4consumers

@ConsumerFed #ConsumerAssembly

4:00 PM - 4:30 PM

Keynote Address: CPSC at 50: Reflecting on Our Past and Looking Forward



Alex Hoehn-Saric
Chair
U.S. Consumer Product Safety Commission
@HoehnSaricCPSC

Introduction



Rachel Weintraub
Legislative Director and General Counsel
Consumer Federation of America
@ConsumerFed @RWeintraubCFA

4:30 PM

Wrap Up & Adjourn



Susan K. Weinstock
CEO
Consumer Federation of America
@ConsumerFed

5:00 PM - 7:00 PM

Reception



Jack Gillis
Former CEO
Consumer Federation of America
@ConsumerJackG

Jack Gillis served as CEO of the Consumer Federation of America for four years. He had previously served as Director of Public Affairs for CFA since 1983. In addition to being CFA's CEO, Gillis served as an advocate on issues relating to auto safety, auto buying, fuel efficiency and consumer protection. In the early 1980's Jack was cited by *The New York Times* as a leader in the next generation of consumer advocates. He is the author, co-author or editor of 75 books. Gillis served for ten years as a contributing consumer correspondent for *The Today Show*. He is a former contributing editor and columnist for both *Good Housekeeping* and *Child Magazine*. He was cited by the National Press Club as one of the best in consumer journalism. He has testified before both the Senate and the House and is a former adjunct professor at The George Washington University, where he taught in the Graduate School of Government and Business Administration. He is Chair of the Board of the Center for Auto Safety and former board co-chair of the Advocates for Highway and Auto Safety where he continues to serve as a director. He is also the former Executive Director of the Certified Automotive Parts Association. For 35 years, Gillis was President of Gillis & Associates, which assisted consumer groups with media relations and packaged information for consumers. Prior to joining CFA, Gillis served under the Carter administration at the NHTSA where he was responsible for a variety of consumer information programs related to crash testing, tires, safety belt usage and purchase behavior. He also worked with former FTC Commissioner Mary Gardiner Jones as assistant to the VP of Consumer Affairs for Western Union. He received his MBA from The George Washington University as a Teaching Fellow and his BA from the University of Notre Dame.

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SPEAKER & PANELIST BIOGRAPHIES

Brent Adams has been a licensed attorney since 1997 and has experience as a litigator, lobbyist, political organizer, teacher, and policy advocate. He began his career as a litigator for one of Chicago's largest law firms. In 2002, he pursued his passion for nonprofit advocacy and became a policy associate for the AIDS Foundation of Chicago, and later, became the Policy Director for Citizen Action/Illinois. At Citizen Action, he authored the Payday Loan Reform Act of 2005. In 2009, Illinois Governor Pat Quinn appointed Brent the Secretary of Financial and Professional Regulation. In that capacity, Brent served as the State's top regulator, overseeing most of the state's professions. In 2016, he joined Woodstock Institute and is currently its Senior Vice President of Policy & Communication. Brent is one of the State's top advocates and experts in consumer financial reform. He is one of the leading architects of the Predatory Loan Prevention Act, which set a 36% cap on consumer loans in Illinois, and the state Community Reinvestment Act, which requires state banks, credit unions, and nonbank mortgage companies to invest in, serve, and lend to lower income communities. In 2021, he received a proclamation from the Illinois State Senate for "his exceptional career fighting on behalf of Illinoisans." Brent received his B.S. and M.A. in Rhetoric from Northwestern University and his J.D. from New York University School of Law.

Ann Baddour is the State Director of Texas Appleseed projects aimed at bringing low-income and immigrant consumers into the financial mainstream. She is actively involved in reform of regulations governing payday and auto title lending in Texas to build greater consumer protection into these transactions. She also advocates for consumer protections to address financial exploitation of vulnerable populations and improve protections against abusive debt collection practices. Her work in the areas of immigrant financial education and improving consumer disclosure and protection in remittance transactions has been presented at economic conferences in Benin, Africa; Mexico; and the European Union. She was a member of the Consumer Financial Protection Bureau's Consumer Advisory Board, serving a four-year term ending in 2018. Ann is a Fulbright Scholar with a Master of Public Affairs Degree from the LBJ School of Public Affairs and a Master's Degree in Middle Eastern Studies from The University of Texas at Austin.

Dylan Bruce serves as Financial Services Counsel for the Consumer Federation of America, having joined the organization in 2021. His work centers on investor protection and the regulation of financial professionals, with particular focus on regulated corporate disclosures, ESG investing, and securities market regulation. Prior to joining CFA, Dylan was a principal legal analyst covering corporate sustainability and ESG for Bloomberg Industry Group. Dylan received his BA from the University of North Carolina - Asheville and his JD from the University of Florida's Levin College of Law.

M. Isabelle Chaudry is a Senior Policy Analyst with the Center for Progressive Reform. Over the course of her career, Ms. Chaudry has held clerkships with government, labor unions, and nonprofit organizations including the AFL-CIO, National Education Association, National Lawyers Employment Association (as a Peggy Browning Fellow), and Congress. Prior to joining CPR, Ms. Chaudry served as a Senior Policy Manager with the National Women's Health Network, where she developed and led their consumer safety policy efforts, with a particular focus on toxic chemicals in cosmetics and their impact on historically marginalized communities. She also served as a law clerk for the Senate Health, Education, Labor, and Pensions Committee, and as an Associate Staff Counsel at the Pennsylvania State Education Association. Ms. Chaudry earned a J.D., with distinction in Alternative Dispute Resolution from Howard University School of Law and a Bachelor of Science degree from Howard University. She is admitted to practice in the District of Columbia.

Debby Goldberg is the Vice President for Housing Policy and Special Projects at the National Fair Housing Alliance. In that role, she spearheads much of NFHA's work on affirmatively furthering fair housing (AFFH), including public policy, communications and training/capacity building.

Debby is also engaged in NFHA's public policy work on a variety of housing and housing finance issues, including foreclosure prevention, housing finance reform, access to mortgage credit and others. Debby has over 30 years of experience working on public policies to promote fair housing, fair lending, access to insurance and community reinvestment in communities of color and low-income neighborhoods.

Dev Gowda, J.D. is the Assistant Director of Kids In Danger (KID), a nonprofit dedicated to protecting children by fighting for product safety. Dev works on advocacy, research, education and outreach for KID's program areas such as safe infant sleep, furniture tip-over protection, and ingestion and choking hazards. Prior to joining KID, Dev worked on advocacy campaigns at state and national levels for public interest issues such as democracy and voting rights, public health, and consumer protection.

Susan Grant is a Senior Fellow at the Consumer Federation of America, with a specific focus on privacy. Her work includes conducting research, advocating for privacy legislation, regulation and enforcement, promoting corporate data practices that are centered on respect for privacy and civil rights, and educating the public. From 2008 to 2021, she served as CFA's Director of Consumer Protection and Privacy. Ms. Grant began her career in 1976 in the Consumer Protection Division of the Northwestern Massachusetts District Attorney's Office and subsequently held positions at the National Association of Consumer Agency Administrators and the National Consumers League before moving to CFA.

Mel Hall-Crawford is responsible for CFA's energy efficiency work advocating for stronger standards that benefit consumers. She oversees CFA's campaign to increase motor vehicle fuel efficiency and decrease dependence on oil. She also advocates for more stringent home appliance and electronics efficiency standards and serves on the Appliance Standards Awareness Project steering committee. For a number of years, Ms. Hall-Crawford managed CFA's energy efficiency public awareness campaign to promote increased consumer awareness of the economic, environmental and health benefits of energy efficient products and practices. She also served on the Department of Energy's Advisory Committee on Appliance Energy Efficiency Standards and chaired the Consumer Issues Subcommittee. She also serves as CFA's membership coordinator and staffs CFA's co-op/public power working group.

Alex Harman is the Director of Government Affairs, Antimonopoly and Competition Policy for Economic Security Project, where he works to address concentration and market power in key sectors of our economy, including in online commerce and communications in order to provide stronger antitrust protections for consumers and workers. Prior to coming to Economic Security Project, Alex advocated for stronger antitrust laws at Public Citizen, served as chief counsel to Senator Mazie Hirono on the Senate Judiciary Committee, as well as other senior political and policy roles in the U.S. Senate and House of Representatives and in the Obama administration. Alex received his J.D. from George Washington University Law School and holds both a master's degree in legislative affairs from George Washington University and a business degree from the University of Nevada, Las Vegas.

Micah Hauptman is the Director of Investor Protection at the Consumer Federation of America (CFA). Hauptman leads CFA's investor protection work through conducting research and engaging in advocacy on investor protection issues, focusing primarily on the regulation of investment advisers, investment companies, and broker-dealers, particularly as they relate to the provision of retail investment products and services. He is also focused on restoring an appropriate balance between public and private securities markets in order to promote investor protection, market integrity, and efficiency.

SPEAKER & PANELIST BIOGRAPHIES

Prior to re-joining CFA, Hauptman served as counsel to Securities and Exchange Commission (SEC) Commissioner Caroline A. Crenshaw, where he focused on investment management issues, examinations of investment advisers, investment companies, broker-dealers, and regulatory implementation of Regulation Best Interest. Previously, Hauptman served as CFA's Financial Services Counsel for nearly seven years. Hauptman also worked at Public Citizen on a broad range of banking and tax issues and started his career as a prosecutor for the Los Angeles City Attorney's office. Micah graduated from the University of California at Los Angeles in 2005, magna cum laude, and graduated from the University of the Pacific McGeorge School of Law in 2009, with distinction.

Melvin Henley has a passion for communities and the inspiration they provide to residents and businesses. He is a vocal champion of truly inclusive economic development. This passion has led him to supporting the nonprofit sector and its leadership in various capacity-building efforts for the past 9 years. Currently, Henley is the Coalition Manager with the Community Economic Development Association of Michigan (CEDAM) where he manages a number of statewide coalitions and works on the policy team advocating for state and federal policy issues in the areas of affordable housing, community economic development, and economic inclusion. Other notable work includes being an organizational development consultant in southeastern MI, successfully launching and securing multi-year funding for a leadership development program for individuals of color, and managing the visioning and engagement process for a UNESCO City of Design designation for the city of Detroit. Henley has attended and presented at various conferences and gatherings across the US and abroad focused on leadership, the creative economy, and strategic collaborations. Henley is also a strong advocate, supporter, and patron of the creative industries in all forms. His commitment to the creative industries has led him to be a grant reviewer for several cities and state art agencies, along with the National Endowment for the Arts (NEA). Hailing from Chicago, he holds a bachelor's degree in public relations from Drake University (Des Moines, IA) and a master's degree in arts and cultural management from Queen Margaret University (Edinburgh, UK). In his free time, he enjoys biking, traveling, and telling bad jokes.

Christine Hines is Legislative Director at the National Association of Consumer Advocates where she advocates on consumer protection issues, including financial services, auto fraud, and access to justice, which covers the ongoing fight to end forced arbitration in consumer and worker contracts. Before joining NACA, she was Consumer and Civil Justice Counsel at Public Citizen. Christine received her law degree at University of Virginia and a B.A. in political science at American University.

Haley Hinkle As Policy Counsel for Fairplay, Haley is focused on the organization's work advocating for laws and regulations that protect children and teens' autonomy and safety online. Before joining Fairplay, Haley clerked for the Hon. Robert L. Miller, Jr. in the U.S. District Court for the Northern District of Indiana.

Alexander Hoehn-Saric is Chair of the U.S. Consumer Product Safety Commission. He was nominated by President Biden on July 13, 2021. He was confirmed by the U.S. Senate on October 7, 2021 for a term that expires on October 27, 2027. Prior to joining the CPSC, Mr. Hoehn-Saric was Chief Counsel for Communications and Consumer Protection with the U.S. House of Representatives Committee on Energy & Commerce. There, he served as the chief legal advisor to Chair Pallone on the Committee on consumer product safety, auto safety, consumer protection, privacy, broadband, and other communications issues. Mr. Hoehn-Saric was instrumental in oversight of consumer product safety matters and drafting legislation to increase the authority and resources for the CPSC. Previously, Mr. Hoehn-Saric was SVP, Government Affairs, for Charter Communications. He also served as Policy Director for Commissioner Jessica Rosenworcel at the FCC and worked at the Department of Commerce as the Deputy General Counsel for Strategic Initiatives.

Mr. Hoehn-Saric also worked on the U.S. Senate Commerce, Science and Transportation Committee for Chairmen Rockefeller and Inouye. While there, Mr. Hoehn-Saric worked on the subcommittees responsible for oversight of the CPSC and was integral in the drafting of the Consumer Product Safety Improvement Act and the Virginia Graeme Baker Pool and Spa Safety Act. He also worked for Senator Boxer as her Policy Counsel. Prior to joining government service, Mr. Hoehn-Saric worked for Latham & Watkins as a regulatory attorney and Sullivan & Cromwell as a litigation attorney. He also clerked for the Honorable Benson E. Legg, U.S. District Court for the District of Maryland. Mr. Hoehn-Saric received an A.B. from the University of Chicago and a juris doctor degree from UCLA Law School.

Representative Pramila Jayapal (WA-7) A former Washington State Senator and a lifelong organizer for immigrant, civil, and human rights, Representative Pramila Jayapal was recently re-elected to Congress for a third term with more votes than any Member of the House of Representatives. In 2016, she became the first South Asian American woman ever elected to the House. She came to the United States alone at the age of 16, and went on to start the largest immigrant rights organization in Washington state before becoming one of only 14 immigrants serving in Congress today. As the Chair of the Congressional Progressive Caucus, Representative Jayapal is the lead sponsor of the Medicare for All Act, the College for All Act, the Housing is a Human Right Act, the Ultra-Millionaire Tax Act, and the Roadmap to Freedom immigration resolution. She currently serves on the Judiciary, Budget, and Education and Labor committees. Congresswoman Jayapal lives in West Seattle with her husband Steve.

Katharina Kopp, Deputy Director of the Center for Digital Democracy and Director for Policy, has extensive experience as an advocate, scholar, policy analyst, privacy expert, coalition builder, communicator, convener, strategist, and corporate leader. At CDD she leads on various initiatives to explore how corporate data practices and technologies adversely impact privacy and data justice, not just for individuals, but for marginalized and racialized groups and society as a whole. The impact of these practices on equity, autonomy and agency, and the erosion of fairness and justice are of main concern to her. She is focused on how public policy solutions and constituency building can be deployed to prevent and mitigate those risks. Central to her work is the goal to shape the public's understanding of these impacts and to frame the remedies in terms of addressing underlying root causes and systemic dynamics, where individual-level solutions alone can do very little. Dr. Kopp worked with the Center for Media Education during the 1990's and served as a key policy advocate during the passage and implementation of the Children's Online Privacy Protection Act (COPPA). In addition to her work with the Aspen Institute, the Benton Foundation, and the Health Privacy Project, Dr. Kopp served as VP at AMEX, leading its global privacy risk management program. Most recently she was the director of the Privacy and Data Project at the Center for Democracy and Technology. Dr. Kopp completed her Ph.D. and M.A. in communications and public policy at the University of Pennsylvania, and graduated from the University of London. She lives in Washington, DC and is a first generation American with native fluency in German, who has lived in Germany, France, and the UK.

Laurel Lehman is a Policy Analyst in Consumer Reports' Washington D.C. office, where she focuses on platform accountability issues, including online misinformation, Section 230 reform, and competition policy. Previously, she was a copyright operations specialist in the technology sector in Silicon Valley and later, Dublin, Ireland. She grew up in Western New York and received a B.A. in History from Yale University.

Mike Litt As U.S. PIRG's Consumer Campaign Director, Mike is a leading expert voice on numerous consumer issues, including financial protection, ID theft prevention, and climate change's risks to consumers. He led PIRG's campaign to hold Volkswagen accountable after its diesel emissions scandal, helping build public pressure for a historic settlement to make consumers and the environment whole.

SPEAKER & PANELIST BIOGRAPHIES

Sofia Lopez is a Deputy Campaign Director at ACRE, where she supports housing and racial justice campaigns across the country. Sofia works to expose how the financial and real estate sectors extract maximum profit from communities of color through housing and use their wealth to wield immense political power at the local and national level. Prior to her role at ACRE, Sofia worked at a community development intermediary, city government, and as a community organizer. Sofia is based in San Antonio.

Dr. Roxana Marachi is a Professor of Education at San José State University where she teaches courses in the Department of Teacher Education and the Doctoral Program in Educational Leadership. Dr. Marachi's research publications have focused on evaluations of policies and programs related to school violence prevention, high-stakes testing, privatization, and the technologization of teaching and learning. Her current interests are focused on strategies for the prevention of data harms and on bridging research-to-practice gaps in the integration of emerging technologies in education. Marachi is a fellow of the National Education Policy Center, served as education chair of the CA/HI State NAACP from 2019 to 2021, and has been active in local, state, and national efforts to strengthen and protect public education.

Alex Martin is a Sr. Policy Analyst for Climate and Finance at Americans for Financial Reform/AFREF. He leads the organization's growing engagement and policy portfolio at the intersection of climate change, financial regulation, and environmental justice. Before joining the organization, Alex served as a legislative fellow on the climate team for Sen. Schatz (D-HI) and as informal committee staff for the Senate Democrats' Special Committee on the Climate Crisis, focusing on climate-related systemic financial risk, carbon storage tax incentives, economy-wide decarbonization, and environmental justice. Prior to that, Alex worked at the National Academies of Sciences, Engineering, and Medicine on projects related to clean energy, low-carbon vehicles, and deep decarbonization pathways. His research experience spans atmospheric chemistry, materials science, and optics.

Zixta Q. Martinez serves as Consumer Financial Protection Bureau Deputy Director. Previously, she served as Senior Adviser to the Assoc. Dir. for the CFPB's Div. of Supervision, Enforcement, and Fair Lending, Assoc. Dir. of the CFPB's Division of External Affairs and the CFPB's Assist. Dir. for the Office of Community Affairs. She joined the CFPB in October 2010 as part of the Implementation Team at the Treasury. Prior to her civil service, she was Senior Director for Industry and State Relations at Freddie Mac. Before that, she was Director at the Natl. Fair Housing Alliance, Leg. Staff Attorney at the Mexican American Legal Defense and Education Fund, Inc., Housing Policy Analyst for the Natl. Council of La Raza, and Assoc. Staffer at the Housing & Community Development Subcommittee of the Banking Finance and Urban Affairs Committee in the U.S. House of Representatives. She is a graduate of Yale College, the Lyndon B. Johnson School of Public Affairs at the University of Texas at Austin, and the University of Miami School of Law.

Lindsay Owens is the Executive Director of the Groundwork Collaborative. Under Lindsay's leadership, Groundwork has become the nation's leading organization for creative, effective, and strategic communications on the economy. Over the last 16 months, Groundwork has led a groundbreaking narrative campaign to change how elite audiences and the general public understand inflation, leading the charge to expose-and articulate-the role of corporate profiteering in price increases. Hailed by Jon Stewart as "music to my ears," this body of work has measurably shifted elite and public opinion and put Groundwork on the map with the major television networks, opinion desks, and top economy and business reporters. Prior to joining Groundwork, she served as a senior economic policy adviser to Sen. Elizabeth Warren and as deputy chief of staff and legislative director to Reps. Keith Ellison and Progressive Caucus Chair Pramila Jayapal. Lindsay holds Ph.D. and Master's degrees in sociology from Stanford University and a Bachelor's degree from the University of Pennsylvania.

Bharat Ramamurti is a Deputy Director of the National Economic Council. He previously served as a Member of the Congressional Oversight Commission for the CARES Act, and as the Managing Director of the Corporate Power program at the Roosevelt Institute. He was the top economic adviser on Sen. Elizabeth Warren's 2020 presidential campaign, and served as senior counsel for banking and economic policy in her Senate office. He is a graduate of Harvard College and Yale Law School.

Jennifer Rimm is an Assistant Attorney General of the Office of Consumer Protection at the Office of the Attorney General for the District of Columbia. Rimm previously worked as an Associate at Shearman and Sterling and as a Counsel at WilmerHale.

Beverly Brown Ruggia is the Financial Justice Program Director for New Jersey Citizen Action (NJCA), a statewide grassroots non-profit organization dedicated to social, economic and racial justice. Since 2011, Beverly has been NJCA's advocate and organizer working to enforce and strengthen the Community Reinvestment Act. She leads NJCA's advocacy for state and federal consumer finance protections, regulatory reforms and policies that create financial inclusion and that prevent unfair, deceptive, and abusive practices in banking, and in all forms of lending and debt collection. Beverly staffs NJCA's campaign to establish a public bank in New Jersey. Beverly represents NJCA in the multi-state anti-payday lending coalition, known as "Paydayfreelandia." She oversaw a 2016 campaign to divest \$86 million of New Jersey's state pension dollars from an equity firm that owned a payday company fined for illegal debt collection practices. Beverly leads a state financial justice table, which works to combat predatory lending and predatory debt collection. In 2019, the table successfully campaigned to enact among the nation's strongest student loan servicing oversight bills, including the establishment of an office for a Student Loan Ombudsman and the elimination in state aid for schools requiring students to enter into forced arbitration agreements in New Jersey. Beverly was a lead advocate in the fight to enact renter and homeowner protections during the COVID 19 pandemic in New Jersey. She is a frequent speaker at national conferences and in the media. Beverly is a lead organizer of the UC Berkeley based Economic Justice Policy Advocacy Conference and oversees NJCA's annual Financial Justice Summit. Beverly is member of the Consumer Federation of America's (CFA) Board of Directors and is member of the Student Borrower Protection Center's Advisory Board. She received the Esther Peterson Consumer Service Award from CFA in 2019 and currently sits on the Consumer Advisory Board for the CFPB.

Amena H. Saiyid analyzes climate and clean tech policies including finance for global power, renewables, and natural gas sectors for Net-Zero Business Daily by S&P Global Commodity Insights, which was launched in January 2021. She has been reporting on energy and environment news since 2003. During her 20-year tenure as a journalist, Ms. Saiyid has developed an expertise in analyzing the regulatory, legal and legislative impacts on the US energy, chemicals and manufacturing sectors. Prior to joining Bloomberg Industry Group where she reported on U.S. water, air and climate change laws, regulations and litigation, she was an associate editor with S&P Platts, analyzing coal, uranium and emissions markets. She has also served as a congressional fellow at the American Political Science Association and was an editor with Argus Media, covering climate change, air quality and emissions markets. She holds an MA in journalism from the University of Missouri-Columbia and a Bachelor of Science in chemistry from the College of William & Mary.

David Sanchez is the Director of Research and Development at the National Community Stabilization Trust, where he supports NCST's policy advocacy and initiatives to support neighborhood stabilization and the rehabilitation of distressed properties. At NCST, he coordinates the Middle Neighborhoods initiative, which marshals support and attention to reverse the decline of middle- and working-class neighborhoods across the country. He also leads NCST's research projects, which utilize NCST's proprietary database on distressed property renovations and sales.

SPEAKER & PANELIST BIOGRAPHIES

Previously, David was a senior policy analyst at the Federal Housing Finance Agency in the Division of Housing Mission of Goals and the Office of Director Mel Watt (D-NC). At FHFA, he focused on affordable housing (Duty to Serve), mortgage servicing, and issues related to borrowers with Limited English Proficiency. David began his career in housing and consumer finance policy at the Center for American Progress. He holds a master's degree in Sociology from Cambridge University and a bachelor's degree from Haverford College.

Lauren Saunders is Associate Director of the National Consumer Law Center, a nonprofit organization that works for economic justice for low-income and other disadvantaged people through policy analysis, advocacy, publications, litigation, and training. Lauren manages NCLC's Washington, DC office and directs its federal legislative and regulatory work. Lauren is a recognized expert in consumer protection areas including small dollar loans, banking, fintech and payment systems. She is an author of NCLC's treatise Consumer Banking and Payments Law and contributes to Consumer Credit Regulation, among other publications.

Josh Stein was sworn in for his first term as North Carolina's 50th Attorney General in 2017 and his second term in 2021. As Attorney General, he is focused on protecting North Carolina families from crime and consumer fraud. Stein works to protect taxpayers, seniors, students, and military families from fraud. His Department of Justice won awards or settlements of more than \$1.5 billion from scam artists. He is working to improve data security and is leading a national effort to combat robocalls. Stein is also working to make North Carolina's law enforcement and criminal justice systems fairer, combating the opioid crisis and get treatment and recovery resources for North Carolinians struggling with addiction, protecting clean air and water, and fighting the teen vaping epidemic. Stein previously served as a state Senator and as Senior Deputy Attorney General in the North Carolina Department of Justice. In those roles, he successfully led efforts to put more violent criminals behind bars by expanding the state's DNA database, wrote the School Safety Act and the Identity Theft Protection Act, worked to protect kids from online sexual predators, and helped run payday lenders charging loan shark interest rates out of the state. Stein grew up in Chapel Hill, North Carolina. He is a graduate of Dartmouth College, and earned law and public policy degrees from Harvard University.

Will Stephens is one of two Assistant Deputies in the Public Advocacy Division (PAD) for the D.C. Office of the Attorney General (OAG), the District of Columbia's elected attorney general's office, where he helps oversee all of OAG's affirmative public interest litigation--including civil rights, consumer protection, elder justice, workers rights, housing advocacy, nonprofit enforcement, and antitrust. Previously, Will worked for 15 years as an attorney for tribal governments. Will is originally from Michigan and graduated from Indiana University (1999) and Harvard Law School (2004).

Oscar Valdés Viera is a Research Manager at Americans for Financial Reform. He conducts research on a range of issues related to improving the fairness and resilience of the U.S. financial system and economy. Oscar received both his BA and MS in Economy Theory and Policy from Bard College, and also studied Economics at the University of Havana in his home country of Cuba.

Susan Weinstock is CEO of the Consumer Federation of America. Previously, she was Vice President of Financial Resilience Programming at AARP, responsible for the overall strategic direction of AARP programs and education competencies to improve the financial security of persons age 50 and older. Prior to AARP, Susan worked at the U.S. Department of the Treasury. As the Director of the Office of Consumer Policy, she focused on emerging trends and the growing use of technology and data in the provision of consumer financial products and services. Previously, she directed The Pew Charitable Trusts' Consumer Banking Project, which advocates for policies that protect American consumers and their money.

As the lead on Pew's efforts to improve the safety and transparency of consumer banking products, she directed a team of researchers who identified current practices and consumer needs to inform and promote policy solutions. Prior to Pew, Susan was the Financial Reform Campaign Director at the Consumer Federation of America, leading media, coalition, public education, and grassroots efforts to promote consumer financial protection in the Dodd-Frank Act. She has more than 20 years of advocacy, communications, research, grassroots and legislative experience working to protect consumers.

Rachel Weintraub is the Legislative Director and General Counsel for Consumer Federation of America (CFA). Previously, she was the Director of Product Safety. Ms. Weintraub has worked with Consumer Federation of America since 2002. Her primary focus is advocacy on product safety issues. Ms. Weintraub represents CFA on behalf of consumers before the Consumer Product Safety Commission, Congress, state legislatures, and within voluntary standard setting organizations. Additionally for CFA, she works on civil justice, regulatory reform and financial services issues as well as with a wide range of internal legal issues. Ms. Weintraub testifies on behalf of consumers before Congress and before the Consumer Product Safety Commission concerning numerous product safety issues. Ms. Weintraub frequently talks to the media about product safety and other consumer issues and has spoken about product safety issues at numerous national conferences. Rachel serves on the Board of ANSI and on the F 15 Executive Committee of ASTM. Rachel is a past President of the International Consumer Product Health and Safety Organization. Prior to her work for CFA, Ms. Weintraub was a consumer advocate with the U.S. Public Interest Research Group, the national lobbying office for the state PIRGs, from September 1999 until December 2001. While at U.S. PIRG, she represented consumers on product safety and health care issues. In 1999, Ms. Weintraub graduated from the Boston University School of Law (JD). She spent her last year of law school at the Georgetown University Law Center where she also worked as a research assistant for the Federal Legislation Clinic. In 1996, Ms. Weintraub graduated Phi Beta Kappa and magna cum laude from Binghamton University (BA).



CONSUMER FEDERATION OF AMERICA

The Consumer Federation of America is an association of non-profit consumer organizations established in 1968 to advance the consumer interest through research, advocacy, and education. Today, more than 250 of these groups participate in the Federation working to protect consumers on the national, state, and local levels.

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