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- New Report Finds Homeowners Insurance Premiums Increased by 24% Over the Past Three Years
- A Tax Time Report on the Deceptive Practices of Tax Companies
- Leaked Trump Administration Document Exposes Plans to Eliminate the Consumer Product Safety Commission
- How New Tariffs May Result in a Nearly \$16 Billion Food Tax for Consumers



### **Overburdened:**

The Dramatic Increase in Homeowners Insurance Premiums and its Impacts on American Homeowners

## **Overburdened: The Dramatic Increase in Homeowners Insurance Premiums and its Impacts on American Homeowners**

Over the past several years, soaring homeowners insurance premiums have harmed families and made coverage unaffordable across the nation. CFA's housing and insurance experts collaborated on this new report, demonstrating how escalating costs have forced



## **The Privacy Tax**

This report illustrates the deceptive practices by prominent tax preparation companies, the privacy violations they commit, and the growing threat of tax-time scams from fraudsters impersonating the IRS. CFA's **Director of AI and Data Privacy, Ben Winters**, argues that these practices are designed to confuse and squeeze

millions of consumers to take on more risk through higher deductibles and lower quality coverage. Using a proprietary industry dataset of test quotes for homeowners insurance coverage in nearly every ZIP code in the United States, CFA's experts found that from 2021 to 2024, annual insurance premiums for a typical homeowner increased by an average of \$648 across the country.

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taxpayers, and that comprehensive privacy laws are essential to protect consumers from behavior like this across our daily lives. Despite spending millions lobbying against simplified government tax prep and shelling out for Super Bowl ads, these companies still feel the need to collect massive amounts of data, trap you into their ecosystem of products, and fail to advertise directly or clearly.

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## **Leaked Trump Administration Document Exposes Plans to Eliminate the Consumer Product Safety Commission**

Consumer Federation of America strongly condemns plans to eliminate the Consumer Product Safety Commission (CPSC) as part of the drastic reorganization plans for the United States Department of Health and Human Services (HHS). The



## **A Nearly \$16 Billion Food Tax**

On April 2, the President imposed a 10% tariff on all U.S. imports under the International Emergency Economic Powers Act. The new tariff is projected to generate \$250 billion per year, tripling current customs revenue, but most of the financial burden will fall on U.S. consumers and businesses. Food prices are expected to rise significantly, as agricultural imports make up a growing

CPSC is responsible for protecting the public from unreasonable risks of injury and deaths associated with consumer products. **Courtney Griffin, CFA's Director of Product Safety**, warns that "Eliminating the CPSC would strip Americans of the only federal agency dedicated to protecting us from dangerous consumer products, leaving families, especially children, more vulnerable to death, injury, and exploitation." With the rapid growth of e-commerce and imported consumer products, especially from countries with less stringent safety regulations, CPSC plays a critical role to prevent unsafe and counterfeit goods from entering the U.S. market unchecked.

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share of total imports, and many of these—like coffee and bananas—cannot be easily substituted with domestic alternatives. If the \$250 billion tariff revenue were spread evenly over all commodities, and food imports held steady, the tariffs would apply a nearly \$16 billion annual tax on food. Critics argue the tariffs undermine public health goals and may reflect corruption, as past exemptions were reportedly granted arbitrarily. Calls are growing for Congress to reclaim its constitutional authority over tariffs to prevent potential abuse and reduce the economic strain on consumers.

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