

ConsumersUnion®

POLICY & ACTION FROM CONSUMER REPORTS

February 1, 2017

United States Senate
Washington, D.C. 20510

Dear Senator:

Consumers Union, the policy and mobilization arm of Consumer Reports, strongly urges you to oppose the use of the Congressional Review Act (CRA) to overturn important public protections. Consumers depend on federal safeguards to protect them against foodborne diseases, unsafe medications, dirty air and water, and predatory lending practices, among myriad other harms.

Regulations are carefully developed over a period of several years, in an open process informed by the views of those who stand to be affected, and supported by scientific and legal expertise both in and outside of an agency. In contrast, the CRA allows safeguards to be erased in a rushed, inherently politicized process and can be driven by narrow corporate interests seeking to avoid rules that benefit the public at large.

We are concerned, for example, about the Consumer Financial Protection Bureau rule requiring businesses that sell prepaid cards to provide basic consumer protections like those given credit cards, the Department of Education rule protecting students from being forced to repay loans to for-profit diploma factories that shut down after taking their money, the Federal Communications Commission rule requiring broadband providers to secure consumers' consent before selling sensitive personal information, and the Health and Human Services rule strengthening protections for vulnerable nursing home residents against abuse and neglect.

Under the CRA, once a rule is erased, an agency cannot move forward with any "substantially similar" rule unless Congress enacts new legislation specifically authorizing it. Among other impacts, this means a bare majority in the Senate can erase a rule, but then restoration of that rule is subject to full legislative process, including a filibuster.

The CRA process is demonstrably against the public interest. We urge you to respect the considered outcomes of agencies and to oppose use of the CRA to block important public protections.

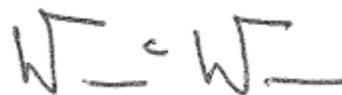
Sincerely,



Laura MacCleery
Vice President
Consumer Policy and Mobilization
Consumer Reports



George P. Slover
Senior Policy Counsel
Consumers Union



William C. Wallace
Policy Analyst
Consumers Union

ConsumersUnion®

POLICY & ACTION FROM CONSUMER REPORTS

February 1, 2017

U.S. House of Representatives
Washington, D.C. 20515

Dear Representative:

Consumers Union, the policy and mobilization arm of Consumer Reports, strongly urges you to oppose the use of the Congressional Review Act (CRA) to overturn important public protections. Consumers depend on federal safeguards to protect them against foodborne diseases, unsafe medications, dirty air and water, and predatory lending practices, among myriad other harms.

Regulations are carefully developed over a period of several years, in an open process informed by the views of those who stand to be affected, and supported by scientific and legal expertise both in and outside of an agency. In contrast, the CRA allows safeguards to be erased in a rushed, inherently politicized process and can be driven by narrow corporate interests seeking to avoid rules that benefit the public at large.

We are concerned, for example, about the Consumer Financial Protection Bureau rule requiring businesses that sell prepaid cards to provide basic consumer protections like those given credit cards, the Department of Education rule protecting students from being forced to repay loans to for-profit diploma factories that shut down after taking their money, the Federal Communications Commission rule requiring broadband providers to secure consumers' consent before selling sensitive personal information, and the Health and Human Services rule strengthening protections for vulnerable nursing home residents against abuse and neglect.

Under the CRA, once a rule is erased, an agency cannot move forward with any "substantially similar" rule unless Congress enacts new legislation specifically authorizing it. Among other impacts, this means a bare majority in the Senate can erase a rule, but then restoration of that rule is subject to full legislative process, including a filibuster.

The CRA process is demonstrably against the public interest. We urge you to respect the considered outcomes of agencies and to oppose use of the CRA to block important public protections.

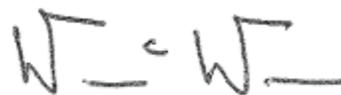
Sincerely,



Laura MacCleery
Vice President
Consumer Policy and Mobilization
Consumer Reports



George P. Slover
Senior Policy Counsel
Consumers Union



William C. Wallace
Policy Analyst
Consumers Union