



Protecting consumers amid COVID-19 crisis

We are still in the early stages of the COVID-19 pandemic, but are already seeing deep economic impacts as people are forced to stay home and businesses begin to close. During this crisis, Consumer Reports is focused on getting people high-quality, trusted information that they need, ensuring that consumers are valued and prioritized throughout the crisis, and helping all of us navigate the changes to our society that the virus is creating. In other words, ensuring fairness, safety, and transparency for consumers in the marketplace whether in good times or bad.

We urge federal, state, and local governments, as well as corporate leaders, to follow the same guideposts.

First and foremost, every government response must put people first by protecting public health and keeping Americans physically and financially safe. This is especially important when considering assistance for the corporate sector.

SPECIFICALLY:

Personal safety and security must be guaranteed for all consumers in this crisis.

- The government should be vigilant in protecting consumers from misinformation about the virus, including **fraudulent or deceptive products**, scams, price gouging, and predatory and abusive practices.
- **Utilities** -- including broadband providers -- should be prohibited from cutting off service or charging late fees until a period of time after the emergency ends.
- **Foreclosures and evictions** should be prohibited for the period of the emergency

Nobody should face unnecessary financial hardship due to this emergency. Individuals facing hardship should be provided with maximum flexibility to cover expenses and repay their loans.

- **Lenders** should be required to waive consumer debt payments during the emergency for those experiencing hardship, without any extra fees or interest, and with a clear, manageable path back to repayment
- **Credit reporting bureaus** -- and the companies that provide data to those bureaus -- should be prohibited from reporting negative information during the crisis so that consumers do not face a drop in their credit score due to the emergency.
- Protections for consumers must be put in place to **prevent surprise medical bills**, including for treatment of COVID-19. No one should be penalized for getting needed care outside their health insurance network.

Any support for industry should be accompanied by requirements that the support goes to workers and consumers first. We should embrace bottom-up solutions, not simply provide assistance to large companies. This means that, for example, if the airlines are given a bailout, their consumers should receive full refunds for any cancellations made due to the emergency. And over the longer term, these companies should be required to make changes to their practices to become more focused on protecting consumers and their workers.

**Consumer Reports has a resource page dedicated to COVID-19 information
Find it at [CR.org/coronavirus](https://www.consumerreports.org/coronavirus)**