

# Anti-Consumer Moves and Consumer Rights Rollbacks in 2025

## Consumer Financial Protection Bureau (CFPB) Rollbacks

- **Overdraft Fee Rule Repealed** - Congressional Republicans repealed through the Congressional Review Act the rule that would have saved consumers up to \$5 billion annually in overdraft fees, or \$225 per household [Better Markets](#)
- **Credit Card Late Fee Rule Vacated** - A federal court vacated the rule in April 2025 that would have reduced maximum credit card late fees from \$41 to \$8, eliminating an estimated \$9 billion in annual savings for consumers [New York City Comptroller](#) [Better Markets](#)
- **Buy-Now, Pay-Later Protections Withdrawn** - The CFPB dropped enforcement of rules requiring Buy-Now, Pay-Later providers to comply with Truth in Lending Act protections, including rights to dispute charges and demand refunds [Better Markets](#) [CNBC](#)
- **Medical Debt Rule Vacated** - A federal court vacated the rule in July 2025 that would have prohibited credit reporting agencies from listing medical debt on consumers' credit reports [Better Markets](#)
- **Digital Payment App Rule Repealed** - Congressional Republicans repealed oversight over major digital payment platforms, eliminating enhanced consumer protections, improved privacy safeguards, and fraud prevention measures [Better Markets](#)
- **Open Banking Rule Challenged** - The administration asked a court to vacate the rule that would have enabled consumers to switch banks more easily and could have generated \$600 million annually in higher interest earnings and at least \$77 million in overdraft fee savings [Better Markets](#)
- **Small Business Lending Rule Enforcement Suspended** - The CFPB announced it would not prioritize enforcement of the rule requiring collection of demographic data to facilitate enforcement of fair lending laws [Better Markets](#)
- **Agency Staff Cuts and Shutdowns** - The administration fired 200 CFPB employees, shut down its headquarters, and eliminated 90 percent of its staff, severely limiting the agency's ability to protect consumers from unfair and deceptive practices [NYCCenter for American Progress](#)

## Consumer Product Safety Commission (CPSC) Actions

- **Three Democratic Commissioners Fired** - President Trump dismissed three Democratic CPSC commissioners via email in May 2025, and the Supreme Court allowed the removals to proceed in a 6-3 decision on July 23, 2025 [Petrie-Flom Center](#) [Federal Trade Commission](#)
- **Budget Cuts and Agency Dismantlement Proposed** - The administration's FY 2026 budget proposes eliminating the CPSC's \$151 million budget and replacing it with \$135 million for a new HHS assistant secretary overseeing consumer product safety—a

\$15.97 million cut, while reducing staffing to 459 full-time employees from 569 in FY 2023 [Steptoe](#)

- **Staff Buyouts and DOGE Cost-Cutting** - 24 CPSC employees took buyouts as part of workforce reduction efforts, and Department of Government Efficiency staff arrived at CPSC in May 2025 to implement additional layoffs at an agency of only around 500 employees [Better Markets](#)
- **Loss of Quorum and Operational Capacity** - Without the three fired commissioners, the five-member commission lacks the necessary quorum to fulfill its obligation to protect consumers from defective products, potentially pausing operations after October 2025 [CNN Law360](#)
- **Proposed Transfer to HHS** - The administration proposed consolidating the CPSC under the Department of Health and Human Services' new Administration for a Healthy America, which would require Congressional approval and fundamentally alter the agency's independence [Consumer Financial Protection Bureau Law360](#)
- **Reduced Oversight Capacity** - Consumer Reports warned that if the CPSC is eliminated and product safety standards aren't enforced, consumers will be left to navigate a more dangerous marketplace with less oversight, particularly affecting parents who count on the CPSC to remove dangerous products like inclined sleepers and padded crib bumpers [PIRG](#)
- **International Outreach and Standards Development Cuts** - Budget constraints resulted in cuts to international outreach programs and restrictions on staff participation in voluntary standards activities, undermining efforts to stop dangerous products at the source before entering the U.S. marketplace [New York City Comptroller](#)

## Federal Trade Commission (FTC) Actions

- **Non-Compete Ban Rule Abandoned** - After a federal court vacated the rule banning most non-compete agreements in August 2024, the FTC voted 3-1 in September 2025 to dismiss its appeals and abandon the rule that would have freed an estimated 30 million workers—nearly one in five Americans—from restrictive non-compete clauses [Petrie-Flom Center CNBC](#)
- **"Click to Cancel" Subscription Rule Vacated** - The Eighth Circuit Court of Appeals vacated the FTC's Click to Cancel rule on July 8, 2025, which would have required businesses to make canceling subscriptions as easy as signing up and provided simple cancellation mechanisms across all media [US EPA Al Jazeera](#)
- **AI Enforcement Rollback - Rytr Order Vacated** - In December 2025, the FTC reopened and set aside a 2024 consent order against AI writing service Rytr LLC, concluding that the complaint failed to meet legal requirements and that restrictions unduly burdened AI innovation [Consumer Financial Protection Bureau Steptoe](#)
- **Meta Antitrust Case Lost** - In November 2025, a federal court dismissed the FTC's monopoly challenge against Meta's acquisitions of Instagram and WhatsApp after nearly

five years of litigation, finding the FTC failed to prove Meta held monopoly power in social networking [Law360](#)

- **Proposed Deregulatory Recommendations** - In September 2025, FTC Chairman Andrew Ferguson submitted recommendations for deleting or revising anticompetitive regulations across the federal government in response to President Trump's executive order, targeting regulations that supposedly exclude market entrants and protect incumbents [PIRG Federal Trade Commission](#)
- **Government Shutdown Impact** - The FTC closed on October 1, 2025, due to lapse in government funding, with website information not updated and all events postponed [Federal Trade Commission](#)

**Note on Junk Fees Rule:** The FTC's Rule on Unfair or Deceptive Fees, requiring upfront disclosure of all mandatory fees for live-event tickets and short-term lodging, took effect on May 12, 2025 with bipartisan support and remains in force under the Trump administration [NatLawReviewFood Safety News](#)

## Transportation Department Rollbacks

- **Flight Compensation Rule Withdrawn** - The administration killed a rule that would have provided passengers \$300-\$775 in compensation for certain flight delays or cancellations caused by airlines [Axios](#)
- **Airline Fee Disclosure Rule Dropped** - The Transportation Department indicated plans to drop a rule requiring airlines to disclose service fees with airfare prices to prevent surprise charges [Axios](#)

## Environmental Protection Agency (EPA) Actions

- **Vehicle Fuel Efficiency Standards Weakened** - The EPA proposed gutting greenhouse gas emission standards for vehicles, which will increase long-term fuel costs for drivers and is expected to cost US drivers up to \$185 billion more through 2050 [Al Jazeera](#) [NPR](#)
- **Greenhouse Gas Endangerment Finding Proposed for Rescission** - The EPA proposed rescinding the 2009 Endangerment Finding that underpins climate regulations, which could eliminate standards projected to provide \$2.1 trillion in net benefits over 30 years [US EPA](#)
- **Corporate Average Fuel Economy (CAFE) Penalties Eliminated** - Congress removed fines for automakers who fail to meet fuel efficiency standards, eliminating incentives for compliance and potentially saving automakers hundreds of millions while increasing consumer fuel costs [NPR](#)
- **Power Plant Emission Standards Proposed for Repeal** - The EPA proposed repealing standards for coal- and gas-fired power plants that would have provided \$390 billion in climate and health benefits—20 times the cost to industry [NRDC](#)

## Tax Credits and Deductions Eliminated

- **Electric Vehicle Tax Credits Eliminated** - The One Big Beautiful Bill Act terminated federal EV tax credits of up to \$7,500 for new electric vehicles and \$4,000 for used EVs after September 30, 2025, eliminating taxpayer savings and making electric vehicles less affordable [2024 Consumer Response Annual Report | Consumer Financial Protection Bureau +2](#)
- **Energy Efficient Home Improvement Credit Eliminated** - The Energy Efficient Home Improvement Credit, worth up to \$3,200 annually for qualifying improvements including heat pumps, windows, doors, insulation, and HVAC systems, was terminated for property placed in service after December 31, 2025—originally scheduled to run through 2032 [What the Trump Administration's Efforts to Roll Back Federal Regulations Means for Health Programs and Consumer Protections - Petrie-Flom Center +2](#)
- **Residential Clean Energy Credit Eliminated** - The 30% Residential Clean Energy Credit for solar panels, wind turbines, geothermal systems, and battery storage expired for expenditures made after December 31, 2025—nine years earlier than originally scheduled, with homeowners losing an average tax savings of over \$8,100 on solar panel installations [What the Trump Administration's Efforts to Roll Back Federal Regulations Means for Health Programs and Consumer Protections - Petrie-Flom Center +2](#)
- **EV Charger Tax Credit Shortened** - The Alternative Fuel Vehicle Refueling Property Tax Credit for home EV chargers, worth up to \$1,000, was shortened to expire after June 30, 2026, instead of continuing through 2032 [AxiosStinson LLP](#)
- **Commercial Building Energy Efficiency Deduction Shortened** - The Section 179D deduction for energy efficient commercial buildings, which was a permanent tax provision, will expire for properties beginning construction after June 30, 2026 [CNN](#)
- **New Energy Efficient Home Credit Shortened** - The Section 45L tax credit for builders of energy efficient single-family and multifamily homes will terminate for homes acquired after June 30, 2026 [CNN](#)

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