An Overview of Selected Legislation in the 113th Congress Related to the Consumer Financial Protection Bureau (Cfpb)

By Congressional Research Service

Createspace, United States, 2014. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.The Consumer Financial Protection Bureau (CFPB) has been a controversial product of the Dodd-Frank Wall Street Reform and Consumer Protection Act (P.L. 111-203; the Dodd-Frank Act). Some in Congress view the CFPB as an important protector of consumers and families against predatory financial actors. Others believe the CFPB is an institution not subject to sufficient accountability that imposes undue regulatory burdens on providers of financial services and limits credit available to households. This policy disagreement among Members of Congress has been on display during the controversy surrounding the confirmation of the CFPB s director, in oversight hearings, and in legislation that has been introduced. This report focuses on selected legislation related to the CFPB that has seen committee or floor action during the 113th Congress. Most of these proposals address one of two main policy topics, the structure of the CFPB and the substance of the CFPB s rulemaking. On the first policy question, many acknowledge that the structure of a government agency may affect the policies an agency creates. Financial regulators generally are structured in statute to...

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