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# Musk's DOGE descends on CFPB with intention to shut it down



The Consumer Financial Protection Bureau is in the crosshairs of the Republican group that is widely attempting to dismantle government agencies.

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By Bloomberg



Elon Musk's Department of Government Efficiency has embedded itself inside the Consumer Financial Protection Bureau, the first step toward dismantling the agency.

Three DOGE team members—Christopher Young, Nikhil Rajpal, and Gavin Kliger—arrived at the CFPB's Washington office, the CFPB employees union NTEU 335 said in a Friday statement.

The move comes months after Musk *posted* "Delete CFPB" on his X social media platform, and as he *develops* X into a financial services platform in partnership with Visa Inc. Musk's DOGE, established by President Donald Trump to slash federal spending, has also moved to shut down most operations at the US Agency for International Development and several other agencies.

The three DOGE emissaries arrived at CFPB headquarters on Friday morning for a meeting with senior agency staff, according to a source with knowledge of the situation who was granted anonymity to protect against retaliation.

The DOGE members "are authorized to gain access as though they are a detailee assigned to us or one of our own employees," CFPB Chief Operating Officer Adam Martinez said in a late Thursday email to senior agency staff obtained by Bloomberg Law.

The CFPB, the Office of Personnel Management, and the US Digital Service didn't respond to requests for comment. Treasury Secretary Scott Bessent, the CFPB's acting director since last week after President Donald Trump fired former Director Rohit Chopra, barred the CFPB from conducting any external communications and paused other key operations.

Young and Rajpal have CFPB email addresses, but didn't respond to requests for comment.

Rajpal is also *reportedly* detailed to the National Oceanic and Atmospheric Administration, while Kliger has been a major *player* in DOGE's moves to eviscerate USAID.

#### **More Vulnerable**

DOGE's appearance at the CFPB comes after Musk's team cut off funding for projects at USAID and furloughed the vast majority of the agency's staff with the expectation that they will be fired.

Congressional Democrats have protested DOGE's actions at USAID and unions *sued* to block them, *arguing* "Congress is the only entity that may lawfully dismantle the agency."

Musk and his team are insulated from legal pushback over slashing the CFPB's funding and eliminating its staff because of the agency's unique leadership and funding structure.

The 2010 Dodd-Frank Act created the CFPB and gave its single director wide latitude to shape the agency. Only a handful of positions beyond the director, such as the CFPB's deputy director, are mandated under the law.

The CFPB is funded independently through the Federal Reserve, but the CFPB director has the power to determine how much money the agency needs. That means a CFPB director could zero out the agency's budget entirely.

Young, Rajpal, and Kliger arrived at the CFPB at 7 p.m. on Thursday, according to multiple sources who were granted anonymity to protect against retaliation.

Young and Rajpal are listed as senior advisers to the CFPB director's front office in the agency's internal email system, sources said. They report to CFPB Chief Information Officer Chris Chilbert, who's been with the agency since November 2020, the sources said.

#### **CFPB Data**

The DOGE team asked for read-only access to CFPB procurement, human resources, and finance data, which they are expected to receive Friday, the people familiar with the matter said.

The data can include sensitive information about CFPB employees, their families, and potentially contractors.

So far, the DOGE team hasn't asked for access to the CFPB's confidential information from its examinations of financial companies, according to Martinez's email.

The CFPB collects reams of data from large banks and credit unions, fintechs, debt collectors, consumer credit reporting companies, and other firms the agency supervises. The data, which the CFPB anonymizes for research purposes, can contain customer information such as bank accounts and Social Security numbers, as well as proprietary information about companies' product offerings.

A coalition of unions and a worker advocacy organization this week sued to block DOGE from gaining access to computer systems at the Department of Labor, citing privacy and other violations. Musk and his team have also drawn *pushback* for gaining access to governmentwide payment data.

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