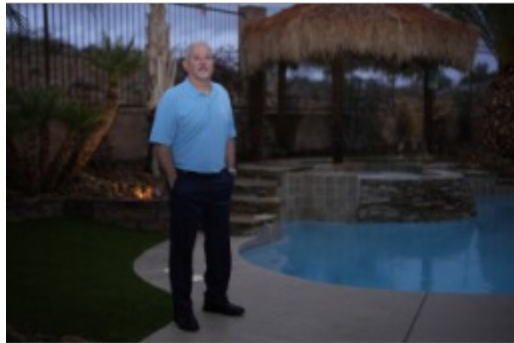




BUSINESS

Consumer watchdog agency called 'vicious' by Trump seen as a 'hero' to many it aided



Darren Cobb poses for a photo at his home Thursday, Feb. 13, 2025, in Las Vegas. (AP Photo/John Locher)



BY [MATT SEDENSKY](#)

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NEW YORK (AP) — To President Donald Trump, it's a hotbed of "waste, fraud and abuse" whose only purpose is to "destroy people" and whose staff amounts to a "vicious group."

To Jonathon Booth, it's simply the agency that helped him get \$17 back.

The Consumer Financial Protection Bureau is [in the crosshairs of a White House that has halted its work, closed its headquarters](#) and fired scores of its workers. But to many who have turned to the agency, it has been an effective problem-solver that fought abusive businesses when no one else would.

"This is the core of consumer protection — someone willing to help with stuff that's small enough that no one would sue over," says Booth, a 34-year-old professor from Boulder, Colorado, who filed a complaint with CFPB in October when his credit card company wouldn't remove an errant late fee. "If there's no one watching, if the risk of getting caught goes down, more companies will bend the law to make money."

A few weeks after Booth turned to CFPB, his case was closed and his account credited.

Even as Trump and his cost-cutting czar, the billionaire Elon Musk, have demonized and neutered the agency, its defenders tell success stories of its work. [Created under the 2010 Dodd–Frank Wall Street](#)

[Reform and Consumer Protection Act](#) and beginning its work in 2011, CFPB says it has fielded more than 7.7 million complaints and [returned nearly \\$20 billion to consumers in just over 13 years of existence](#).

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Nurit Baytch, a 47-year-old from Cambridge, Massachusetts, turned to CFPB last month after a dispute over a basement mold removal project. Baytch, who is disabled, said she discovered a worker knocked over a jug of hydrogen peroxide, soaking boxes of photos, books and electronics. When neither the contractor nor Venmo, the service she used to pay him, would help, she contacted CFPB.

She didn't expect to receive anything out of the filing, but less than two weeks later, she was refunded \$100 to cover the damage. Baytch now calls the agency an "unalloyed good."

"The only people it's bad for is big businesses that want to mistreat consumers," Baytch says, calling Trump's targeting of the agency "dishonest." "Any voter who understands what it does sees it's a positive thing."

CFPB, a response to the 2008 financial crisis and the ensuing Great Recession, was set up to protect Americans from credit card companies, mortgage providers and debt collectors, among others. It was a brainchild of Elizabeth Warren of Massachusetts prior to her election to the Senate and, from its birth, has been a source of ire for the finance industry and many Republican lawmakers.

[Conservatives have long branded](#) CFPB a power-hungry agency that goes beyond its authority, a viewpoint made clear in the sweeping far-right vision for the U.S. known as Project 2025, [which called the bureau a "shakedown mechanism" for "leftist nonprofits."](#)

Still, nothing has compared to what awaited CFPB since Trump returned to Washington. The White House [branded the agency "woke" and "weaponized"](#) and ordered it to stop nearly all its work.

A judge ruled Friday that plans for mass layoffs, deletion of data or removal of funding from the agency must be halted at least through March 3. But CFPB's future has never seemed more tenuous.

It's been troubling to watch for those like Barbara Seese, a 71-year-old retired teacher in Phoenix, who says CFPB is far from the villain Trump has portrayed it as.

"A hero," she says of the agency.

A decade ago, Seese was pestered by debt collectors who claimed her 95-year-old father had unpaid dentist bills. Even as the calls persisted and got increasingly ugly, the debt collectors refused to give basic information for Seese to check if there actually were bills that she let slip through the cracks.

She reached out to attorneys general in two states but it wasn't until she filed a claim with CFPB that anything changed. Within a day, the calls stopped, and a week later, the case was closed. The debt, it turned out, was for another man with the same name as her father.

"They were just so helpful, so informative, so professional. I just really felt like I was in safe hands, in good hands," says Seese.

Once a complaint is filed with CFPB, it is reviewed by staff and the clock begins ticking. In cases outside CFPB's oversight, the consumer is referred to another regulator or advised to contact a local authority like their state attorney general. But for cases within CFPB's purview — pertaining to large financial services companies — the complaint is routed to that company, which typically has 15 days to respond.

Sometimes, the simple involvement of CFPB and the clout of its name leads to an immediate resolution from a company eager to avoid a negative light in the agency complaint database. For others, it prompts additional investigation. And in some, the company digs in its heels, insisting it is in the right.

The agency's work has two essential tracks: the micro view of individual complaints and the macro view across all complaints that informs broader regulation and lawsuits. Whatever the outcome in the former could lead to action in the latter.

In 2023, some [40% of cases were closed with some sort of non-monetary relief](#). Just 1.5% resulted in a payment to the consumer.

"I would like to see more of these complaints resolved, but no agency is flawless," says Ruth Susswein, director of consumer protection at the nonprofit Consumer Action and a wholehearted supporter of CFPB. "Resolution is the goal but it's not the only benefit of this system, of this process."

As much of a target as CFPB has been for some, it had recently showed signs of staying power. Bills introduced to repeal the agency in the last Congress went nowhere and [a Supreme Court case aimed at dismantling the way CFPB is funded failed](#) last year by a 7-2 vote.

The bureau marshaled on, with recent work including capping bank [overdraft fees](#) and removing medical debt from [consumer credit reports](#). Now, all of it is in doubt.

Musk conceded the agency staff [did "above zero good things, but still need to go."](#) CFPB had about 1,700 employees late last year. Its budget last fiscal year was \$729 million.

Though many are quick to defend Trump's moves and agree Washington is a hotbed of waste, the attack on CFPB has caused even some of his supporters to pause.

Darren Cobb, a 61-year-old retired auto dealership manager from Las Vegas, spent two months wrestling with his mortgage company last year when it failed to pay local taxes that he was billed for.

Nine letters and countless calls yielded nothing.

But Cobb says as soon as he filed a CFPB complaint, the mortgage company's tenor changed. Within two weeks, the claim was settled. To avoid being in arrears with his county, he had paid the roughly \$800 tax bill a second time. The mortgage company finally refunded the money.

With CFPB's intervention, a check was overnighted to him.

"Sometimes you're up against a brick wall and you need an advocate," says Cobb. "If that program is disbanded, where is a consumer supposed to turn to? There is nobody."

Cobb voted for Trump and agrees there is government waste, but cautions the president to make sure he understands the work of the agency he's targeting.

"You just can't get scissors out and start cutting without understanding what you're cutting," he says.

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