

## Insight: A Shift in Regulation From the CFPB to the States

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The consumer finance industry should not get too comfortable thinking that their regulators are in retreat. While the reach of the Consumer Financial Protection Bureau (CFPB) may have been curbed since Acting Director Mick Mulvaney took office late last year, state regulation is coming. Many states are preparing, both the Attorneys General and state regulators, to take over where the federal government is leaving off. The consumer finance industry is a headline-worthy target that attracts consumer complaints, and voter attention. This is especially important as multiple attorneys general prepare to run for governor this year. Here is what to expect, and which states to watch.

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