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Remarks as Prepared: DCWP Commissioner Levine Delivers Remarks at Consumer Federation of America Philip Hart Public Service Awards

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Good evening. What an honor to be introduced by a person I consider a friend, a mentor, and the most effective consumer advocate of the last half-century. California consumers: I hope you know how lucky you are that Rohit Chopra has your back.

To Susan Weinstock and the Consumer Federation of America: thank you for this extraordinary honor. I'm deeply touched, and I'm grateful to accept this award from an organization that has long been on the front of lines of fighting for American consumers.

It's profoundly humbling to be mentioned in the same breath as Philip Hart. Armed with the conviction that government exists to protect ordinary people from the abuses of concentrated power, Senator Hart was a visionary consumer champion – one whose legacy still shapes the lives of millions of Americans.

Tonight, though, I find myself thinking less about Senator Hart's myriad victories and more about the obstacles he overcame in achieving them. He defied [entrenched corporate interests](#) and torrents of lobbying money throughout his time in public service, understanding well that every meaningful consumer protection would be met with resistance from those who benefited from a vacuum of accountability.

At the end of his first term in Congress – years before he would spearhead landmark laws like the Fair Packaging and Labeling Act, the Truth in Lending Act, and the Antitrust Improvements Act – Senator Hart decried the state of consumer protection in America. "*In Washington,*" he [lamented](#) in a 1963 speech, "*consumer legislation is still a dream.*"

More than sixty years later, his words feel all too current. Today, many of the guardrails Americans once relied upon have been hollowed out or actively torn asunder. The CFPB is effectively incapacitated, occasionally rearing its head to hand out pardons to corporate crooks. Over at the FTC, the Trump Administration has illegally fired its Democratic Commissioners, and turned the agency's attention to going after trans



kids and their families. And the damage isn't just in DC. For Americans who have been cheated, the courthouse doors are too often closed – replaced by arbitration proceedings where the deck is stacked against them from the start.

Yet this is not a moment for despair. Today we face some of the greatest challenges to economic fairness in our history – surveillance pricing that aims to charge each of us the most we're willing to pay; prediction markets that enrich corrupt officials while bankrupting working Americans; AI systems that are designed not to serve our needs but capture our attention, shape our decisions, and deepen our dependence; corporate oligarchs who exercise a stranglehold on progress from Congress.

But Americans are fighting back. Across the country, communities are saying no footing the bill for AI data centers. States red and blue are passing laws to protect kids from AI chatbots, and to call out illegal gambling masquerading as prediction markets. Surveillance pricing – a concept hardly heard of a year ago – is today one of the most active areas for legislation. And 20 states and counting have passed comprehensive privacy laws.

I am especially proud of what we are doing in New York City. This year we've launched enforcement crackdowns against car dealers, self-storage warehouses, immigration service providers, and other bad actors ripping off consumers. We implemented the strongest hotel junk fee ban in the country. We took action against Uber and other delivery apps for underpaying workers, and returned more than \$500,000 to immigrant-owned restaurants that had been overcharged. We proposed the first municipal click-to-cancel rule in America, and we implemented the strongest debt collection protections in America – protections that apply not only to collectors but also to debt buyers and original creditors.

Importantly, we are doing more than continuing the work the federal government has abandoned. We are taking on the next generation of challenges. Many have expressed concern about algorithmic wage-setting – especially in the gig sector. But in New York City, algorithms don't get to decide how much workers get paid – today our delivery drivers earn a minimum of more than \$22 an hour.

Much has been written about how algorithmic scheduling burdens workers and their families. In New York City, in two major industries, we guarantee a fair and predictable schedule – regardless of whether it's set by a boss, or set by bossware. Much has been written about workers – especially gig workers – losing their jobs because of the whims of an algorithm. In New York City, starting next month, we are prohibiting the deactivation of drivers and delivery workers without cause. Every worker deactivated will have a chance to appeal their termination first to the app, and then by appeal to our Department, where actual humans will evaluate whether workers were treated unfairly.



And let's be clear. We did not deliver these reforms because tech companies gave us permission. They fought us every step of the way – in the council, in the courts, and in the press. And guess what – we won. Not because these fights were easy, or because these companies were weak. But because democratic institutions still have the power to set rules of the road – they just need the will to use it.

And we're just getting started. Last month, Mayor Mamdani announced the largest investment in consumer and worker protection in the history of New York City – boosting our budget by 40% over three years. How great is it to have a chief executive who appreciates, even during a budget crisis, the immense value that aggressive enforcement delivers for ordinary people? Here in DC, budgets at the FTC and other key agencies have never fully recovered decades of disinvestment. New York City is showing another way – that consumer protection is not a luxury to be pursued only when times are good. It is core infrastructure for a fair economy.

And we are putting these resources to good use. I'm proud to announce that later this month, we will propose the first rule in America to prohibit chatbot doom loops – and give New Yorkers the option of, get this, speaking to an actual human. This rule isn't only about eliminating a common annoyance for consumers. It's about recognizing that whether a consumer can reach someone on the phone can mean the difference of whether they can modify a mortgage, rehabilitate a car loan, or avoid a wrongful utility shutoff. I want this rule to be a model for the nation, and I encourage all of you to file comments to make sure we get it right.

I am incredibly proud of what we are delivering for New Yorkers. Unlike agencies in this town, we are not capitulating to the idea that technology companies are too complicated to regulate. We are not repeating the FTC's now-infamous assumption that markets can self-correct. We are not leaving it to consumers to fend for themselves by reading endless disclosures.

Instead, we are drawing bright lines. We are rebuilding the capacity of public institutions to safeguard free and fair markets. And we are demonstrating that local government can be a laboratory for how ordinary people can reclaim control over the economic forces shaping our lives.

Tonight, I am honored to receive this award. But I am as clear-eyed as ever about the road ahead. I know, as you do, that it's going to take all of us.

So, in the spirit of Philip Hart, here's to waking up from the dream and getting back to work. Even in this dark moment, we have the ideas, the public support, and the tools to win – we simply need the will to use them.

Thank you.