

HR 2183

CFPB Dual Mandate and Economic Analysis Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 18, 2025

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Mar 18, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/2183>

Sponsor

Name: Rep. Emmer, Tom [R-MN-6]

Party: Republican • **State:** MN • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 18, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

CFPB Dual Mandate and Economic Analysis Act

This bill establishes the Office of Economic Analysis in the Consumer Financial Protection Bureau (CFPB). The office must review all proposed guidance, orders, rules, and regulations with respect to their impact on consumer choice, price, and access to credit products. The office must also continue to periodically review these materials and evaluate how well they address the problems that they were intended to address.

The CFPB must consider the office's evaluations and identify in each proposed rulemaking the problem to be solved by the rule or regulation and the metrics the CFPB will use to measure the success of the rule or regulation. These metrics must include a measurement of changes regarding consumer access to, and the cost of, consumer financial products and services.

Additionally, the bill revises the purpose of the CFPB to include strengthening private sector participation in markets, without government interference or subsidies, in order to increase competition and enhance consumer choice.

Actions Timeline

- **Mar 18, 2025:** Introduced in House
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