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Goals of consumer protection laws

Mitigate risk of harm to consumers.

Limit the cost of that mitigation.
The creative process often draws from limited perspectives
A harm or potential harm is identified.
A mitigation solution is proposed.
Those with a direct and immediate interest participate.
Those not directly or immediately impacted may not engage.
Some who are directly or immediately impacted may not be heard.

Lack of diverse perspectives leads to underestimating costs
A solution may be deemed perfectly logical and virtuous from one perspective and deemed unreasonable and harmful from another.
When the voices of all who will be harmed by a potential solution are not heard, lawmakers and regulators underestimate the costs of the proposed solution.
How can we best address unintended costs

Create a forum to evaluate consumer protection solutions that engages stakeholders with diverse perspectives including those that may be underrepresented in the legislative or rule making process.

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