



U.S. HOUSE COMMITTEE ON
**FINANCIAL
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DEMOCRATS

Press Releases

DAY 36 OF THE TRUMP-REPUBLICAN SHUTDOWN: THE LONGEST SHUTDOWN IN HISTORY. How Is Trump Further Compromising Consumers and their Sensitive Data?

Washington, DC, November 5, 2025

Tags: [CFPB](#) , [Budget](#)

Today, **Congresswoman Maxine Waters (D-CA)**, the top Democrat on the House Financial Services Committee, released information on day 36 of the Trump-Republican shutdown — which Trump and Republicans initiated because of their refusal to negotiate with Democrats to protect health care for millions of Americans. **At 36 days, the Trump-Republican shutdown has now become the longest government shutdown in history, surpassing the 35-day shutdown that occurred during Trump’s disastrous first term.**

Today’s release highlights how the Administration’s unlawful attempts to dismantle the Consumer Financial Protection Bureau (CFPB) have severely downgraded data security and left the agency’s information databases more vulnerable than ever before. Throughout the shutdown, the Administration has devoted more energy to further undermining the agency and harming consumers than to reopening the government and providing relief to millions of American families.

[What’s happening?](#)

On Monday, the CFPB's very own watchdog released a report downgrading the agency's information security program to a Level-2 maturity. **This is the CFPB's lowest overall rating since the watchdog adopted this rating model in 2017.** The information security program at the agency **maintains sensitive and confidential data** from investigations, the oversight of thousands of financial companies, and complaints received from millions of consumers. A Level 2 rating on this 1 to 5 rating scale, where 1 is the worst and five is the best, means that the agency is now failing to adequately safeguard Americans' sensitive data. The CFPB's weakened cyber defenses could allow hackers from Russia, China, or other bad actors to get a treasure trove of sensitive information about our financial businesses and consumers through the back door.

How did we get here?

If this sounds familiar, it's because it is. The last time the CFPB was rated poorly on information security was during Trump's first term, when they first sought to undermine the agency in a variety of ways. This latest Inspector General report makes clear that the firing of CFPB staff and contractors has further compromised consumer safety.

But that's not all. Over the past year, we have witnessed an unprecedented assault on the CFPB by the Trump Administration, which has systematically weakened the agency's abilities to protect American consumers and paved the way for the alarming findings in the report.

Here are just a few examples:

- **Mass firing of staff.** The Administration has driven out a number of career staff and cancelled important contracts in the midst of attempting large-scale firings that would result in the termination of 90% of CFPB's employees. **These efforts are severely hampering the agency's capacity to carry out its mission and protect consumers.**

The report noted: *"This issue has been compounded by the loss of contractor resources supporting information security continuous monitoring and testing activities and the departure of agency personnel."* This left the CFPB *"unable to maintain an effective level of awareness"* of its vulnerabilities, **it said.**

- **Massive funding cuts.** The Trump-Republican Big Ugly Bill that was signed into law earlier this summer not only cut health care funding to give massive tax breaks to the rich, but it also cut in half the CFPB's funding. This has resulted in a significant reduction in funds for the CFPB to do its job.
- **Stop-work orders and dropped pro-consumer enforcement actions.** Acting Director Russell Vought has taken action to halt virtually all CFPB activities, including supervision, investigations, rulemaking, and more. At the same time, the agency has also dropped numerous pending enforcement lawsuits and investigations against major financial institutions that were alleged to have defrauded consumers by billions of dollars that they may never get back.
- **Rescinding rules and guidance.** The CFPB has also withdrawn dozens of guidance and rules on issues like those curbing excessive overdraft fees or credit card late fees, or ensuring medical debt doesn't unfairly prevent consumers from getting the financing they need to buy a home or start a small business.

Taken together, these actions have collectively gutted the CFPB's ability to function as an effective consumer watchdog, enforce laws to protect American consumers, and protect critical information security.

The Administration's complete and total disregard for protecting Americans' hard-earned money or sensitive data isn't new. Earlier this year, Ranking Member Waters and Committee Democrats sounded the alarm on Elon Musk's so-called Department of Government Efficiency gaining unfettered access to the CFPB's

database. The DOGE team had poor safeguards, leading to their own website being subject to a [hack](#).

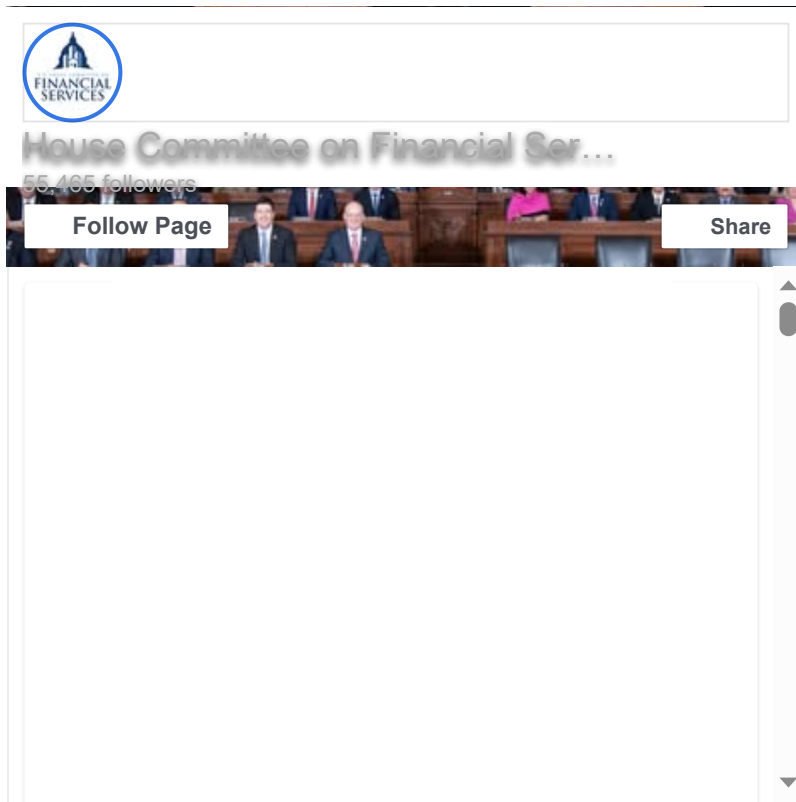
What happens next?

Just as President Trump has been unable to keep the government open by simply refusing to address rising health care costs, his Administration also cannot seem to protect sensitive consumer data.

As has been the pattern throughout this Administration, its actions have led to less consumer protections and diminished security for hard-working American families. We can expect things to get even worse. Last month, while millions of Americans were missing their paychecks, Russell Vought [appeared](#) on a podcast outlining additional steps the Administration is taking to dismantle the agency, including firing the remaining staff – even those required by law – and illegally shuttering the agency completely within the next few months. And there are [renewed concerns](#) that Acting Director Vought has not requested available funding to continue the CFPB's operations.

To put it bluntly: consumers and their data are more at risk than ever and more vulnerable to bad actors due to the Trump Administration's harmful actions. The continued dismantling of the CFPB will only worsen this crisis. However, as we've done over the past year, Committee Democrats will continue to use every available tool to hold the Trump Administration accountable and work to reverse this unlawful shutdown of the CFPB that threatens consumers at a time when they can least afford it. Stay tuned.

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