

# Mass. AG Emerges as Key Player in Consumer Protection

## WRITTEN BY

Ashley L. Taylor, Jr. | Warren F. Myers | Sydney Goldberg | Michael A. Lafleur

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**Massachusetts Attorney General** Andrea Campbell has emerged as a significant figure in the landscape of consumer protection and corporate accountability. Her actions and initiatives have positioned her as a thought leader among state attorneys general, particularly in the context of national efforts to safeguard consumer rights.

Amid a widespread increase in businesses' use of artificial intelligence and algorithmic decision-making systems, Campbell has taken multiple steps to address the implications of these technologies.

In 2024, she issued an advisory to provide guidance to developers, suppliers and users of AI, emphasizing their obligations under state consumer protection, anti-discrimination and data security laws. This advisory clarified that existing state laws apply to AI systems, ensuring that these technologies are used responsibly and transparently.

Campbell's efforts highlight her commitment to mitigating the risks associated with AI while fostering innovation and protecting consumers from potential harms such as bias and lack of transparency.

Building on her proactive stance on AI, Campbell has also been actively involved in broader consumer protection efforts.

On Feb. 25, Sen. Elizabeth Warren, D-Mass., held a Senate forum addressing efforts to weaken the [Consumer Financial Protection Bureau](#) under the Trump administration and the designated head of the Department of Government Efficiency, Elon Musk. Among those invited by Warren to participate in the forum was Campbell.

Less than a week before participating in the forum convened by Warren, Campbell joined a coalition of 23 state attorneys general in [filing](#) an amicus brief<sup>[1]</sup> in the [U.S. District Court for the District of Maryland](#) in *Mayor and City Council of Baltimore v. CFPB*, arguing that defunding the CFPB would significantly harm consumers and diminish enforcement of federal consumer protection laws.<sup>[2]</sup>

These recent events are just the latest examples of Campbell's commitment to consumer protection, as she continues to take on major enforcement actions in Massachusetts while also engaging in coordinated state attorney general efforts on a national scale.

## **Enforcement Actions and Regulatory Initiatives**

Since being sworn in just over two years ago, Campbell has made consumer protection a cornerstone of her tenure. She has taken several other steps to strengthen existing protections for Massachusetts residents.

### ***Consumer Protection Regulations***

On March 3, Campbell “announced the adoption of nation-leading consumer protection regulations to prohibit ‘junk fees’ and help consumers understand the total cost of a product or service upfront, avoid unnecessary charges, and easily cancel unwanted costs related to trial and subscription offers.”<sup>[3]</sup>

### ***Workers’ Rights***

Campbell has also used her position to focus on workers’ rights in labor and employment issues. On Nov. 21, 2023, Campbell announced a series of citations against Quick Temp Inc., a temporary worker company, for violation of multiple wage and leave laws, totaling \$1.3 million in restitution and civil fines.<sup>[4]</sup>

In October 2024, she “announced nearly \$1 million in citations against five employers across five different industries for their failure to comply with Massachusetts’ sick time laws and other worker protections.”<sup>[5]</sup>

### ***Environmental Protection***

Campbell has prioritized environmental issues, continuing the 2018 Environmental Protection Division’s goal of combating pollution through the enforcement of the Federal Clean Water Act along with other federal environmental laws in Massachusetts.

In January 2025, the attorney general’s office announced two separate settlements resolving allegations of the Federal Clean Water Act, each resulting in settlements of \$200,000, which will be used to fund projects to improve local water quality.<sup>[6]</sup>

Both cases — *Commonwealth of Massachusetts v. All Steel Fabricating Inc.* and *Commonwealth of Massachusetts v. Williams Scotsman Inc.* — and consent decrees were filed in the **U.S. District Court for the District of Massachusetts**.

### **Multistate Coalitions**

Campbell has seemingly prioritized joining forces with other states to amplify efforts to protect consumers and enforce laws on a national scale. In this regard, Campbell has been an active part of several coalitions advocating for significant change and consumer protection at a national level.

On July 18, 2023, Campbell partnered with the **Federal Trade Commission** and attorneys general from all 50 states to pilot a new initiative focused on illegal telemarketing targeting operations responsible for billions of calls to U.S. consumers.<sup>[7]</sup>

As part of this bipartisan coalition, in May 2023, Campbell brought suit against a telecommunications company in *State of Arizona v. Michael D. Lanks LLC, dba Avid Telecom, and Michael D. Lansky*, individually, in the [U.S. District Court for the District of Arizona](#), alleging, in part, violation of the Telephone Consumer Protection Act.<sup>[8]</sup>

In September 2024, Campbell led a coalition supporting a CFPB rule to regulate paycheck advance products.<sup>[9]</sup>

The coalition's proposed rule clarified that relevant federal laws apply to these financial products, protecting consumers from harmful practices associated with the industry.

The group submitted a comment letter to the CFPB, which clarified that earned wage access products are a form of credit or loan under the Truth in Lending Act.

Most recently, Campbell joined a coalition of 23 state attorneys general to warn against efforts by the Trump administration and Elon Musk to defund and disband the CFPB.<sup>[10]</sup>

Campbell was quoted during the forum held by Warren addressing this issue, saying that "the CFPB serves as a beacon for consumer protection and economic justice, working to lower costs, alleviate student debt, and more. They have been an important partner to my office as we pursue consumer protection cases on behalf of Massachusetts residents."

These multistate coalitions and advocacy efforts present as a strategic decision by Campbell's office to work with other national leaders and push back against the Trump administration and Musk's DOGE. Beyond these coalitions, she has taken additional action to stand up to the administration and advocate for the CFPB and consumer protections.

## **Response to DOGE and CFPB Changes**

On Feb. 7, partnering with 19 other attorneys general, Campbell filed a lawsuit, *State of New York v. Donald J. Trump*, in the [U.S. District Court for the Southern District of New York](#), alleging that the Trump administration illegally provided Musk and DOGE unauthorized access to the [U.S. Department of the Treasury](#)'s central payment system.<sup>[11]</sup>

Campbell commented in a public statement on Feb. 7 that "[t]his lawsuit is a fight to hold the President accountable to the rule of law while protecting the privacy of our residents and the flow of federal dollars to the Commonwealth."<sup>[12]</sup>

On Feb. 8, the coalition successfully obtained a temporary restraining order blocking the Trump administration from giving DOGE access to this information and ordering them to immediately destroy any copies they had already obtained.<sup>[13]</sup>

Subsequently, on Feb. 21, a judge [granted](#) the coalition's motion for a preliminary injunction, barring the government from allowing unauthorized government employees such as Musk and DOGE to access the Treasury's central payment system while the lawsuit proceeds.<sup>[14]</sup>

More recently, during the CFPB forum held by Warren on Feb. 25, Campbell was asked to describe the state tools and laws that Massachusetts has to protect consumers, and she said, “One is our ability to go to court to file complaints on behalf of consumers … we have the ability to file legislation. In Massachusetts, we’re actively reviewing proposed regulations related to junk fees … we have the ability to do consumer outreach and direct advocacy.”

Campbell has demonstrated her commitment to consumer protection and continues to provide reassurance that she is not backing down.

## **Conclusion**

Through her robust enforcement actions in Massachusetts and strategic collaborations with other state attorneys general, Campbell has established herself as a thought leader for consumer protection and corporate accountability.

The ongoing efforts to address significant issues at both state and national levels underscore her role as a key player in the national debate over fair markets and consumer safeguards.

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[1] <https://www.mass.gov/news/ag-campbell-joins-multistate-coalition-to-defend-consumer-financial-protection-bureau>.

[2] <https://www.mass.gov/doc/cfpb-amicus/download>.

[3] <https://www.mass.gov/doc/junk-fee-regulations-940-cmr-3800-0/download>.

[4] <https://www.mass.gov/news/ag-campbell-issues-over-13-million-in-citations-against-boston-based-quick-temp-and-owner-for-wage-sick-time-and-records-violations>.

[5] <https://www.mass.gov/news/ag-campbell-announces-nearly-1-million-in-citations-against-five-employers-for-sick-time-and-other-violations>.

[6] [https://www.mass.gov/news/attorney-generals-office-announces-settlements-with-facilities-in-north-grafton-west-bridgewater-and-salisbury-over-clean-water-act-violations?\\_gl=1\\*1hhop0h\\*\\_ga\\*MTMwMDI5NTExMy4xNzQwMjQ2NTQ4\\*\\_ga\\_MCLPEGW7WM\\*MTc0MDQwNTkyOC4zLjEuMTc0MDQwNjQ2OS4wLjAuMA](https://www.mass.gov/news/attorney-generals-office-announces-settlements-with-facilities-in-north-grafton-west-bridgewater-and-salisbury-over-clean-water-act-violations?_gl=1*1hhop0h*_ga*MTMwMDI5NTExMy4xNzQwMjQ2NTQ4*_ga_MCLPEGW7WM*MTc0MDQwNTkyOC4zLjEuMTc0MDQwNjQ2OS4wLjAuMA).

[7] <https://www.mass.gov/news/attorney-general-campbell-joins-federal-trade-commission-and-attorneys-general-across-the-country-to-announce-enforcement-sweep-of-illegal-telemarketing-calls>.

[8] <https://www.mass.gov/news/ag-campbell-sues-avid-telecom-for-illegal-robocalls>.

[9] [https://www.mass.gov/news/ag-campbell-leads-multistate-effort-to-protect-consumers-from-harmful-practices-of-predatory-paycheck-advance-services?\\_gl=1\\*ohumhn\\*\\_ga\\*MTk4MzkwMjI2NC4xNzQwMzY0MDUz\\*\\_ga\\_MCLPEGW7WM\\*MTc0MDYwNjY1My4zLjEuMTc0MDYwNjgzOS4wLjAuMA](https://www.mass.gov/news/ag-campbell-leads-multistate-effort-to-protect-consumers-from-harmful-practices-of-predatory-paycheck-advance-services?_gl=1*ohumhn*_ga*MTk4MzkwMjI2NC4xNzQwMzY0MDUz*_ga_MCLPEGW7WM*MTc0MDYwNjY1My4zLjEuMTc0MDYwNjgzOS4wLjAuMA).

[10] <https://www.mass.gov/news/ag-campbell-joins-multistate-coalition-to-defend-consumer-financial-protection-bureau>.

[11] <https://www.mass.gov/news/ag-campbell-challenges-doges-unauthorized-access-to-americans-private-data>.

[12] <https://www.mass.gov/news/ag-campbell-challenges-doges-unauthorized-access-to-americans-private-data>.

[13] <https://www.mass.gov/news/ag-campbell-and-coalition-secure-court-order-stopping-elon-musk-and-doge-from-accessing-sensitive-and-private-information>.

[14] <https://www.mass.gov/news/ag-campbell-and-coalition-secure-court-order-stopping-elon-musk-and-doge-from-accessing-sensitive-and-private-information>.

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