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New Jersey's Big Bet on Disparate Impact: What the AG's New Rules Mean for Lenders and AI

SPEAKERS

Chris Willis | Lori Sommerfield | Matthew J. Berns

In this special crossover episode of *Regulatory Oversight* and *The Consumer Finance Podcast*, Chris Willis is joined by colleagues Lori Sommerfield and Matthew Berns to discuss New Jersey's sweeping new disparate impact regulations under the Law Against Discrimination. They break down one of the most comprehensive state-level disparate impact rules in the U.S., the contrasts with traditional federal standards, and implications for enforcement in financial services. The discussion dives into credit scores, underwriting models, AI and automated decision-making tools, and the difference between New Jersey's approach and the Trump administration's effort to scale back disparate impact at the federal level, offering practical takeaways for lenders and other covered entities navigating this shifting landscape.

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