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LWVSC Testimony, S.325, Consumer Affairs

The League of Women Voters of South Carolina opposes this bill. We have been involved for many years in regulatory issues that entail balancing the interests of businesses and those of consumers. Through this work have become aware of the important role of the Commission on Consumer Affairs in protecting the interests of the people of South Carolina. The role of independently assessing consumer interests requires some insulation from political influences. Like some other agencies that require that degree of insulation, Consumer Affairs relies on a commission to oversee its work. This is working well at present and should be allowed to continue to do so into the future.

We are most familiar with the role of Consumer Affairs in utility rate cases, where they have intervened to ensure that there is a voice for the consumer in these important regulatory processes. The agency serves a similar function in insurance regulation. The businesses involved usually can and do deploy staffs of attorneys and specialists to argue their positions. Residential and small business users must rely on Consumer Affairs to counter the firepower that big businesses bring to the regulatory table. The agency has saved the people of South Carolina tens of millions of dollars in rate setting cases in recent years.

Consumer Affairs is also very important in regulating the credit industry, an area that historically has been the source of terrible abuses. The agency has helped to ensure that lenders play by the rules that the General Assembly has established to ensure a fair marketplace for all involved.

In addition, this agency deals with thousands of consumer complaints a year, assisting individuals and groups through mediation that serves both businesses and consumers well by resolving disputes without costly litigation.

Regulatory processes balance competing interests, often with encouragement to lean toward a "business friendly" environment and economic development. However, to ensure a fair marketplace that all can trust there must be an uncompromised statement of the best interests of each party, including consumers. Consumer Affairs provides that voice.

This bill proposes to move Consumer Affairs to the Governor's cabinet. The role of the Governor's Office inevitably includes sensitivity to political concerns and interests. That is not a criticism, it is simply a description of the place of that office in our government. However, that makes it the wrong home for Consumer Affairs. All sides in an issue deserve a fair hearing but making that happen depends on a Consumer Affairs office that is free to present the case for consumers independently of the pressures that corporate resources can bring to bear.

We ask that you do not forward this bill with a favorable recommendation and that you allow the Commission for Consumer Affairs to continue its important work for the people of South Carolina.

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