



John Czwartacki

CFPB Chief Communications Officer



[\[LinkedIn Profile for John Czwartacki\]](#), accessed 12/05/19]

Biography & Work Experience

Dates	Position	Employer	Notes	Source
April 2018 – Present	Chief Communications Officer	Consumer Financial Protection Bureau (CFPB)		LinkedIn Profile
Jan. 2019 – Approx. Oct. 2019	Senior Advisor to the Chief of Staff for Strategy and Stakeholder Engagement	Executive Office of the President	Temporary Detailee from CFPB to serve Acting Chief of Staff Mick Mulvaney	Politico Washington Post Reporter Tweet
Nov. 2017 to April 2018	Senior Advisor	Consumer Financial Protection Bureau (CFPB)		LinkedIn Profile
Jan. 2017 to April 2018	Director of Communications	Office of Management and Budget (OMB)		LinkedIn Profile

Nov. 2016 to Jan. 2017	Senior Advisor	Trump Transition Team		LinkedIn Profile
Dec. 2015 - ??	Vice President of Strategic Communications and Government Affairs	Delaware North	Global hospitality management company	Buffalo Business Journal
Jan. 2014 - ??	Principal	Blueprint Communications		Politico
2012-2013	Special Advisor	Campaign to Fix the Debt		OpenSecrets
Sept. 2012 to Nov. 2016	Founder and Principal	Next Level Strategies		LinkedIn Profile
Jan. 2003 to July 2012	Executive Director of External Communications	Verizon		LinkedIn Profile
Jan. 2002 to Dec. 2008	Adjunct Professor, School of Media and Public Affairs	George Washington University		LinkedIn Profile
Sept. 2001 to Dec. 2002	Director of Public Affairs	Federal Emergency Management Agency (FEMA)		LinkedIn Profile
Nov. 2000 to Sept. 2001	Partner	Greener and Hook		LinkedIn Profile
March 1998 to Nov. 2000	Press Secretary	Senate Majority Leader Trent Lott (R-MS)		LinkedIn Profile
Feb. 1997 to March 1998	Communications Director and National Spokesman	Chairman of House Leadership Rep. Bill Paxon (R-NY)		LinkedIn Profile
Sept. 1996 to Nov. 1996	Director of State Media	Dole-Kemp 1996 General Presidential Campaign		LinkedIn Profile
April 1992 to Aug. 1996	Press Secretary	Republican Conference		LinkedIn Profile
April 1989 to March 1992	Public Affairs Specialist	U.S. Department of Housing and Urban		LinkedIn Profile

		Development (HUD)		
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John Czwartacki Was The Mouthpiece For Senator Trent Lott, Who Espoused Homophobia And Would Not Disavow Ties To A White Supremacist Group

John Czwartacki Was Spokesman For Senate Majority Leader Trent Lott (R-MS) Who Once Argued "Homosexuality Is A Sin" On A Talk Show.

John Czwartacki Was Spokesman For Former Senate Majority Leader Trent Lott (R-MS), Who Claimed "Homosexuality Is A Sin," Comparing It To "Alcoholism, Kleptomania And 'Sex Addiction'" In A Talk Show Interview.

John Czwartacki Was Press Secretary For Then-Senate Majority Leader Trent Lott (R-MS) From 1998 To 2000. During This Period, Lott Said Homosexuality Was A Sin, Comparing It To Alcoholism, Kleptomania, And "Sex Addiction" In A Talk Show Interview. "In an interview about his personal beliefs, Senator Trent Lott, the majority leader, told a conservative talk show host [...] that homosexuality is a sin and then compared it to such personal problems as alcoholism, kleptomania and 'sex addiction.'" [Alison Mitchell, "[Lott Says Homosexuality Is a Sin and Compares It to Alcoholism](#)," The New York Times, 06/16/98]

- From March 1998 to November 2000, Czwartacki served as Press Secretary for Then-Senate Majority Leader Trent Lott (R-MS). [[LinkedIn Profile for John Czwartacki](#), accessed 07/30/18]

John Czwartacki Said Disavowing A White Supremacist Hate Group Would Be "Like Condemning The Million Man March For The Sins Of A Few People On The Dais."

After Sen. Lott Refused To Condemn A White Supremacist Hate Group He Reportedly Addressed On Multiple Occasions, John Czwartacki Said Disavowing The Group Would Be "Like Condemning The Million Man March For The Sins Of A Few People On The Dais."

In 1999, Sen. Lott Was At The Center Of A Controversy For Reportedly Appearing At Conventions Held By The Council Of Conservative Citizens, A "White Supremacist

Group.” “For nearly two months, Republican congressional leaders have played down calls for condemnation of the Council of Conservative Citizens, a white supremacist group that espouses anti-black views on its Internet Web site. But the issue, which gained attention partly because of news reports that Senate Majority Leader Trent Lott (R-Miss.) has spoken to the council at its conventions, has not disappeared.” [Sam Fulwood III and Judy Lin, “[2 in GOP Join in Fight Against Racist Group](#),” *Dow Jones* via Congressional Record, 05/11/99]

- **The Southern Poverty Law Center Has Designated The Council Of Conservative Citizens, Which Has “Referred To Black People As ‘A Retrograde Species Of Humanity,’” As A Hate Group.** [“[Council of Conservative Citizens](#),” *Southern Poverty Law Center*, accessed 12/05/19]

John Czwartacki Claimed Condemning The Council Would Be “Like Condemning The Million Man March For The Sins Of A Few People On The Dais.” “‘It’s like condemning the Million Man March for the sins of a few people on the dais,’ said Lott spokesman John Czwartacki, referring to march-organizer Nation of Islam, whose leaders have espoused anti-Semitic views.” [Mary Jacoby, “[Lawmaker Grabs Spotlight to Attack Racist Fringe](#),” *St. Petersburg Times* via Institute for the Study of Academic Racism, 03/19/99]

At The Time, It Was Reported That “Lott Will Not Condemn The Group Itself,” “In What Appears To Be A Bow To Constituents Who May View The Council As A Southern Pride Organization.” “Lott’s response to the controversy has been muddled. He has condemned the group’s views. But in what appears to be a bow to constituents who may view the council as a Southern pride organization, Lott will not condemn the group itself.” [Mary Jacoby, “[Lawmaker Grabs Spotlight to Attack Racist Fringe](#),” *St. Petersburg Times* via Institute for the Study of Academic Racism, 03/19/99]

John Czwartacki Claimed Lott Would Support Legislation “Opposed To All Forms Of Racism And Bigotry,” But Dismissed The Idea By Arguing, “When You Get Into Singling Out A Group For A Few Individuals, There Could Be A Problem.” “‘The controversy began late last year after reports about links between Lott and the group. John Czwartacki, a spokesman for Lott, said that the Mississippi Senator ‘would be inclined to support legislation opposed to all forms of racism and bigotry’ but has no plans to introduce any legislation on the issue. Czwartacki cautioned that, ‘when you get into singling out a group for a few individuals, there could be a problem.’” [Sam Fulwood III and Judy Lin, “[2 in GOP Join in Fight Against Racist Group](#),” *Dow Jones* via Congressional Record, 05/11/99]

John Czwartacki Claimed “Every Crime Is A Hate Crime” —After His Homophobic Boss Killed Federal Legislation To Protect The LGBTQ Community From Hate Crimes.

After Sen. Lott Decided To “Spike” Federal Hate Crime Legislation, John Czwartacki Told Press, “Every Crime Is A Hate Crime” And

Claimed That Advocates Were Merely Trying To “Gain Personal Electoral Advantage.”

John Czwartacki Said “Every Crime Is A Hate Crime” After His Boss Decided To “Spike” Federal Hate Crime Legislation. “A House-Senate conference committee on Monday killed a [sic] legislation that would have made violence against gays a federal hate crime. A spokesman for Senate Majority Leader Trent Lott, R-Miss., confirmed that the decision to spike the legislation, which was approved by the Senate in July on a voice vote, came at his request” [Kathy Kiely, “Congress panel kills bill targeting anti-gay violence,” *USA Today*, 10/19/99]

- “Our point is that every crime is a hate crime,’ said Lott’s press secretary, John Czwartacki. The Republican leader thinks it would be wrong for Congress to signal that ‘someone’s murder or abuse is more important than someone else’s,’ Czwartacki explained.” [Kathy Kiely, “Congress panel kills bill targeting anti-gay violence,” *USA Today*, 10/19/99]

John Czwartacki Claimed That Proponents Of The Federal Hate Crime Bill Were “Pitting One Group Against Another In Order To Gain Personal Electoral Advantage.” “Pitting one group against another in order to gain personal electoral advantage is bad even for President Clinton,’ Lott spokesman John Czwartacki said, adding that it ‘is certainly not our inclination’ to put the bill to a vote.” [Anne Gearan, “[Clinton: GOP Ducking Gay Rights Bill](#),” *Washington Post*, 09/27/99]

Prior To Joining The CFPB, John Czwartacki Spent His Career Serving Right-Wing Ideologues And Corporate Interests

In 1993, John Czwartacki Lambasted The U.S. Chamber Of Commerce For Not Being Conservative Enough And Giving “Vague Support” To Parts Of President Bill Clinton’s Economic Plan—He Even Continued To Criticize The Group Even After It Sided With Him And Announced Total Opposition To Clinton’s Proposals.

In 1993, John Czwartacki Attacked The U.S. Chamber Of Commerce, “One Of The Right’s Most Loyal Friends,” For Not Being Conservative Enough When It Gave “Vague Support” For Aspects Of President Bill Clinton’s Economic Plan, Claiming The Group Was “Sacrificing Basic Principles To Get A Seat At The Table.”

In April 1993, John Czwartacki, Then-Spokesman For Representative John Boehner (R-OH), Said The U.S. Chamber Of Commerce “Has Refused To Be What It Had Been In The Past, A Firebrand, Principled Organization. ... They’re Sacrificing Basic Principles To Get A Seat At The Table.” “John Czwartacki, a spokesman for Rep. John A. Boehner (R-Ohio), who is chairman of the Conservative Opportunity Society, said the chamber ‘has refused to be what it had been in the past, a firebrand, principled organization. ... They’re sacrificing basic principles to get a seat at the table.’” [John Mintz, “GOP Right, Chamber in Bitter Feud; Clinton Victories Part Old Allies,” *The Washington Post*, 04/02/93]

- **Conservative Republicans In Congress “Angrily Turned On Traditional Business Allies In The Chamber For Applauding Parts Of Clinton’s Economic And Health Care Programs.”** “Republican conservatives in Congress, embittered by President Clinton’s recent legislative victories and suspicious of those who compromise with him, have angrily turned on traditional business allies in the chamber for applauding parts of Clinton’s economic and health care programs. The conservatives, including Rep. Newt Gingrich (R-Ga.) and House Minority Leader Robert H. Michel (R-Ill.), have issued vague threats against the chamber unless it aggressively opposes Clinton. They have said that if the chamber doesn’t change course, they’ll denounce it, demand resignations of top officials and lead a dues strike of the 215,000-member group.” [John Mintz, “GOP Right, Chamber in Bitter Feud; Clinton Victories Part Old Allies,” *The Washington Post*, 04/02/93]
- “Both sides acknowledge the argument is especially heated because the traditionally anti-tax chamber has been one of the right’s most loyal friends in recent years.” [John Mintz, “GOP Right, Chamber in Bitter Feud; Clinton Victories Part Old Allies,” *The Washington Post*, 04/02/93]

The Chamber Had Not Even “Endorsed Clinton’s Program Wholesale, But Expresse[d] Vague Support For Some Of His Efforts To Cut The Deficit And Reorganize The U.S. Health Care System.” “Chamber officials say their adversaries distort its position. The chamber has not endorsed Clinton’s program wholesale, but expresses vague support for some of his efforts to cut the deficit and reorganize the U.S. health care system. But the chamber also strongly opposes other Clinton proposals, such as one to bar firms from replacing strikers.” [John Mintz, “GOP Right, Chamber in Bitter Feud; Clinton Victories Part Old Allies,” *The Washington Post*, 04/02/93]

Even After The Chamber Announced Complete Opposition To Clinton’s Plan, Czwartacki Continued To Criticize The Group, Arguing, “They’ve Pulled Their Punches Until The End Of Every Round. We Just Thought It Was Important To Point This Out About Our Friends And Former Allies.”

In July 1993, After The Chamber Announced That It Completely Opposed The Clinton Economic Plan, Czwartacki Said, “They’ve Pulled Their Punches Until The End Of Every Round. We Just Thought It Was Important To Point This Out About Our Friends And

Former Allies.” “Earlier this year, congressional Republicans were upset with the U.S. Chamber of Commerce because it had kind words for President Clinton's economic plan. Now, even after the chamber has announced that it is unalterably opposed to whatever version of the plan emerges from House-Senate negotiations, they're still mad. [...] ‘This is the kind of a fight you'd expect the chamber to be involved in from the opening bell,’ said John Czwartacki, a spokesman for Boehner. ‘Instead, they've pulled their punches until the end of every round. We just thought it was important to point this out about our friends and former allies,’ he said.” [Steven Pearlstein, “[Chamber’s Shift Hasn’t Ended Fight; Hill Republicans Shun Group Over Tax Tiff](#),” *The Washington Post*, 07/20/93]

In 1998, John Czwartacki Argued Money In Politics Is “An Important Component To Keeping And Maintaining The Republican Majority”—After His Boss Sen. Trent Lott Took Almost \$100,000 From Health Care Groups While The Senate Considered “New Rules” In Health Policy.

In 1998, After Sen. Trent Lott Took Nearly \$100,000 From Health Care Groups While Considering “New Rules” In Health Policy, John Czwartacki Claimed That Money In Politics Is “An Important Component To Keeping And Maintaining The Republican Majority.”

In August 1998, John Czwartacki Defended Sen. Trent Lott For Taking Nearly \$100,000 In Contributions From Healthcare Groups While Considering Healthcare Policy, Arguing, “Money In Politics Is Not Insignificant. It’s An Important Component To Keeping And Maintaining The Republican Majority.” “Senate Majority Leader Trent Lott isn't up for re-election until 2000, but he still raised almost \$ 100,000 in three months from health-related groups while senators considered whether to impose new rules on health maintenance organizations. [...] ‘It's self-evident in the name of the PAC,’ said Lott spokesman John Czwartacki. ‘Money in politics is not insignificant. It's an important component to keeping and maintaining the Republican majority.’” [Jonathan D. Salant, “Special interests help fuel congressional leaders’ personal PACs,” *The Associated Press*, 08/27/98]

- From March 1998 to November 2000, Czwartacki served as Press Secretary for then-Senate Majority Leader Trent Lott (R-MS). [[LinkedIn Profile for John Czwartacki](#), accessed 12/05/19]

From 2000 To 2001, John Czwartacki Was Partner At A Corporate Public Relations Firm That Boasted Big Business Clients Like Financial Trade Groups And Big Telecom Firms Like AT&T, Sprint, & Verizon.

While John Czwartacki Was A Partner At Public Affairs Firm Greener And Hook, It Boasted Big Business Clients Such As America's Community Bankers, The Credit Union National Association, Americans For Free And International Trade, As Well As Major Republican Political Clients.

From November 2000 To September 2001, John Czwartacki Was A Partner For Greener And Hook, A "Boutique Public Affairs Agency". [[LinkedIn Profile for John Czwartacki](#), accessed 08/08/18]

In June 2001, Greener And Hook Listed The Following Corporate Clients On Its Website:

- AdShel, Inc.
- America's Community Bankers
- Americans for Free and International Trade
- AT&T
- BellSouth
- Census Monitoring Board
- Coors Brewing Company
- Credit Union National Association
- Council for Republican Environmental Advocacy
- DataONE Direct
- Federation of American Health Systems
- Fisher Scientific International
- The Justice Project
- W.K. Kellogg Foundation
- League of United Latin American Citizens
- National Beer Wholesalers Association
- National Environmental Trust
- National Federation of Independent Business
- SBC Telecommunications
- Sprint
- Taco Bell
- Teligent, Inc.
- Verizon
- Vietnam Veterans of America Federation

[[Corporate Clients](#), Greener and Hook via Archive.org, archived 06/20/01]

In 2013, John Czwartacki Was "Special Advisor" To The Corporate-Backed "Campaign To Fix The Debt," Which Ran "Astroturf" Campaigns To Push An "Austerity Agenda."

In 2013, John Czwartacki Worked As A “Special Advisor” To The Corporate-Backed “Campaign To Fix The Debt,” Which Ran “Astroturf” Campaigns That Pushed An “Austerity Agenda” “To Cut Social Security, Medicare And Medicaid While Providing Tax Breaks For Corporations And The Wealthy.”

In January 2014, It Was Reported That John Czwartacki Had Been A “Special Advisor” For The “Campaign To Fix The Debt” In The Preceding Year. [Byron Tau, “[Czwartacki joins Blueprint — What K Street wants for SOTU — SOTU preview — Sussman hired by Hospira,](#)” *Politico*, 01/28/14]

The Campaign To Fix The Debt Was A “Billionaire-Funded Project” “To Get Congress And The White House To Cut Social Security, Medicare And Medicaid While Providing Tax Breaks For Corporations And The Wealthy.” “Meet the Campaign to Fix the Debt, the billionaire-funded project that uses Alan Simpson and Erskine Bowles as figureheads for a fearmongering campaign to convince Americans that the deficits the United States has run throughout its history have suddenly metastasized into ‘a cancer that will destroy this country from within.’ It is the latest incarnation of Wall Street mogul Pete Peterson’s long campaign to get Congress and the White House to cut Social Security, Medicare and Medicaid while providing tax breaks for corporations and the wealthy.” [The Editors, “[Stacking the Deck: The Phony ‘Fix the Debt’ Campaign,](#)” *The Nation*, 02/20/13]

The Campaign To Fix The Debt Had “A Stable Of CEOs” And “Was Responsible For Launching ‘Astroturf’ Campaigns To Create The Fantasy That Young People And Seniors Are Concerned Enough About Debts And Deficits To Support Peterson’s Austerity Agenda.” “With a stable of CEOs, Peterson timed the launch of this new \$60 million campaign to exploit the wrangling over the fiscal cliff, the debt ceiling and the sequester. Fix the Debt has signed up prominent Democrats and Republicans as spokespeople (many of whom have undisclosed financial ties to firms that lobby on deficit-related issues) and launched ‘astroturf’ campaigns to create the fantasy that young people and seniors are concerned enough about debts and deficits to support Peterson’s austerity agenda. Quite a few of those CEOs head firms that pay a negative tax rate, like Honeywell, GE, Boeing and Verizon.” [The Editors, “[Stacking the Deck: The Phony ‘Fix the Debt’ Campaign,](#)” *The Nation*, 02/20/13]

Executives From Goldman Sachs, JPMorgan Chase, Morgan Stanley, And Bank Of America Were On The Campaign To Fix The Debt’s “CEO Council.”

The Campaign To Fix The Debt Has A “CEO Council” That Includes The “Leaders Of Goldman Sachs, JPMorgan Chase, Morgan Stanley, Bank Of America.” “At its top levels, Fix the Debt has quickly morphed into a massive business kaffeeklatsch — a stateside Davos, with fewer panels on green energy and more talk of baselines and dynamic scoring. The organization’s ‘CEO Council’ now consists of roughly 150 executives, many of them recognizable names from Wall Street’s upper echelons. The leaders of Goldman Sachs, JPMorgan Chase, Morgan Stanley, Bank of America, and Citigroup are all in, as are a number of well-known investors like Bill Ackman and Bain Capital’s Josh Bekenstein.” [Kevin Roose,

[“The Fixers: How Fix the Debt Won Over Wall Street and Built a Fiscal Cliff Army,”](#) *New York Magazine*, 11/29/12]

In 2017, John Czwartacki Attacked The Nonpartisan Congressional Budget Office (CBO) For, As He Claimed, Allegedly Underestimating “The Economic Benefits Of MAGAnomics.”

John Czwartacki Attacked The Nonpartisan Congressional Budget Office (CBO) For Underestimating “The Economic Benefits Of MAGAnomics” After The CBO Found That Trump Administration’s Proposed Economic Plan Wouldn’t Add To Growth Or Shrink The Deficit.

In July 2017, After The Congressional Budget Office (CBO) Issued A Report Projecting That The Trump Administration’s Economic Plan “Would Not Add To Economic Growth Or Eliminate The Deficit In Coming Years,” John Czwartacki Said, “It’s Not Surprising That A Bureaucracy Which Underestimated By More Than 100 Percent Obamacare Participation Would Also Underestimate The Economic Benefits Of MAGAnomics.”

“President Trump’s budget would not add to economic growth or eliminate the deficit in coming years, the nonpartisan Congressional Budget Office said Thursday, casting doubt on a plan the White House has touted as central to achieving the president’s domestic agenda. [...] ‘It’s not surprising that a bureaucracy which underestimated by more than 100 percent Obamacare participation would also underestimate the economic benefits of MAGAnomics,’ Office of Management and Budget spokesman John Czwartacki said, using a new buzzword for the administration’s economic policy that stands for ‘Make America Great Again’-economics.”

[Damian Paletta, Ana Swanson, and Max Ehrenfreund, [“Forecast of weak economic growth raises big questions about Trump’s populist agenda,”](#) *The Washington Post*, 07/13/17]

John Czwartacki Has Been The Public Face Of The Trump Administration’s Efforts To Undermine The CFPB’s Ability To Protect Consumers, Minorities, And Student Borrowers

CFPB Chief Communications Officer John Czwartacki Was By Far “The Highest-Paid West Wing Staffer” After Being Detailed From The CFPB As A Senior Advisor For Acting Chief Of Staff Mick Mulvaney—

Despite Having “No Clear Plans To Return To The CFPB Or Take A Permanent Job In The White House.”

CFPB Chief Communications Officer John Czwartacki Was “The Highest-Paid West Wing Staffer” As A Senior Advisor To Acting Chief Of Staff Mick Mulvaney, Earning Tens Of Thousands Of Dollars More Than Mulvaney And “The Top Echelon Of White House Staff”...

In July 2019, *The Washington Post* Reported That John Czwartacki Was “The Highest-Paid West Wing Staffer,” Earning “\$36,000 More Than His Boss, [Mick] Mulvaney” And “Roughly \$56,000 More Than The Top Echelon Of White House Staff. “John Czwartacki, who goes by the nickname ‘CZ,’ earns \$239,595 annually. That’s roughly \$36,000 more than his boss, Mulvaney, and roughly \$56,000 more than the top echelon of White House staff whose pay is capped at \$183,000 per year, according to the latest release of White House staff salaries.” [Nancy Cook, “[Can you guess who the highest-paid West Wing staffer is?](#),” *Politico*, 07/03/19]

- **John Czwartacki, Chief Communications Officer At The CFPB, Served As A “Senior Adviser To The Chief Of Staff For Strategy And Stakeholder Engagement” While On Detail At The White House.** “Czwartacki, who makes \$239,595, was the chief communications officer at the Consumer Financial Protection Bureau. Like Mulvaney, he is now a ‘ detailee ’ for the White House as a ‘senior adviser to the chief of staff for strategy and stakeholder engagement.’ Detailees are typically employees of other agencies who are essentially loaned out to the White House for long periods of the year.” [Megan Vazquez, “[Acting chief of staff Mulvaney and his adviser out-earn White House staff,](#)” *CNN*, 04/02/19]
- **Czwartacki Was Acting Chief Of Staff Mick Mulvaney’s “De Facto Spokesman Inside The West Wing.”** “Instead it’s one of acting chief of staff Mick Mulvaney’s closest aides and his de facto spokesman inside the West Wing, whose official title is senior adviser to the chief of staff for strategy and stakeholder engagement.” [Nancy Cook, “[Can you guess who the highest-paid West Wing staffer is?](#),” *Politico*, 07/03/19]
- **John Czwartacki Was A Senior Advisor At The CFPB From November 2017 To April 2018 And Has Been The CFPB’s Chief Communications Officer Since April 2018.** [[Linkedin Profile for John Czwartacki](#), accessed 12/05/19]

...But Czwartacki Had “No Clear Plans To Return To The CFPB Or Take A Permanent Job In The White House.”

In January 2019, John Czwartacki Began Working At The White House On Detail From The CFPB And Had “No Clear Plans To Return To The CFPB Or Take A Permanent Job In The White House.” “Czwartacki earns so much more than other West Wing aides because he is on detail from the Consumer Financial Protection Bureau. [...] But Czwartacki, who has worked in the West Wing since January, has no clear plans to return to the CFPB or take a

permanent job in the White House that would come with a substantial cut in pay.” [Nancy Cook, [“Can you guess who the highest-paid West Wing staffer is?”](#), *Politico*, 07/03/19]

John Czwartacki Shielded CFPB Fair Lending Official Eric Blankenstein After Blankenstein’s Racist Blog Posts Were Exposed.

John Czwartacki Shielded Eric Blankenstein, The CFPB’s Politically-Appointed Fair Lending Official, After He Was Exposed For Authoring Racist Blog Posts.

In September 2018, *The Washington Post* Revealed That Eric Blankenstein, A Senior CFPB Political Appointee Responsible For Fair Lending Enforcement, Authored Blog Posts In Which He Claimed Hate Crimes Were Hoaxes And Disputed If Using The “N-Word” Was Racist. “A senior Trump appointee responsible for enforcing laws against financial discrimination once questioned in blog posts written under a pen name if using the n-word was inherently racist and claimed that the great majority of hate crimes were hoaxes. Eric Blankenstein, a policy director at the Consumer Financial Protection Bureau, expressed those and other controversial views more than a decade ago on a political blog he co-authored with two other anonymous contributors.” [Robert O’Harrow Jr., Shawn Boburg, and Renae Merle, [“Trump anti-discrimination official once called most hate crimes hoaxes,”](#) *The Washington Post*, 09/26/18]

After The Revelations About Blankenstein’s Writings, John Czwartacki “Declined To Answer Questions [...] Or Make Blankenstein Available For An Interview” As The CFPB Said It “Has No Plan To Make Any Personnel Or Policy Changes Related To The Issue.” “Bureau spokesman John Czwartacki declined to answer questions about the episode or make Blankenstein available for an interview. The bureau said that it ‘has no plan to make any personnel or policy changes related to this issue.’” [Robert O’Harrow Jr., Renae Merle, and Shawn Boburg, [“Trump anti-discrimination official faces rebellion at agency over racially tinged blog posts,”](#) *The Washington Post*, 09/28/18]

John Czwartacki Said It “Never Made Sense” To Have A Dedicated Fair Lending Enforcement Office After Then-Acting Director Mick Mulvaney Moved To “In Effect Dismantle” The CFPB’s Office of Fair Lending and Equal Opportunity.

John Czwartacki Said “It Never Made Sense” To Have A Separate Office Dedicated To Fair Lending And Equal Opportunity Enforcement In The CFPB As He Defended Then-Acting Director Mick Mulvaney’s Decision To Fold The Fair Lending Office Into The Director’s Office.

In February 2018, John Czwartacki Defended Mick Mulvaney’s Decision To Move The CFPB’s Office Of Fair Lending And Equal Opportunity Into The Director’s Office, Stating, “The Fact Is, It Never Made Sense To Have Two Separate And Duplicative Supervision And Enforcement Functions Within The Same Agency - One For All Cases Except Fair Lending, And The Other Only For Fair Lending Cases.” “John Czwartacki, senior adviser to Mulvaney, defended the move of the fair lending office. ‘The Bureau’s statutory mandate includes the supervision and enforcement of fair lending laws and regulations, and the Bureau will continue to perform those functions. The fact is, it never made sense to have two separate and duplicative supervision and enforcement functions within the same agency - one for all cases except fair lending, and the other only for fair lending cases.’” [“Consumer Groups Criticize Mulvaney’s Changes at CFPB,” *CQ News*, 02/01/18]

- “By announcing our intent to combine these efforts under one roof, we gain efficiency and consistency without sacrificing effectiveness,’ [Czwartacki] said. ‘And by elevating the Office of Fair Lending to the Director’s Office, we have enhanced its ability to focus on its other important responsibilities.’” [“Consumer Groups Criticize Mulvaney’s Changes at CFPB,” *CQ News*, 02/01/18]
- **In February 2018, “Progressive Groups Blasted Consumer Financial Protection Bureau Acting Director Mick Mulvaney For Moving The Agency’s Office Of Fair Lending And Equal Opportunity Into The Director’s Office.”** “Progressive groups blasted Consumer Financial Protection Bureau Acting Director Mick Mulvaney for moving the agency’s Office of Fair Lending and Equal Opportunity into the director’s office, a move they say will undermine enforcement of fair lending laws.” [“Consumer Groups Criticize Mulvaney’s Changes at CFPB,” *CQ News*, 02/01/18]

The Brookings Institution Argued Mick Mulvaney’s Move Would “In Effect Dismantle” The Office Of Fair Lending And Equal Opportunity, “Creating A Significant Step Backward For Those Whose Goal Is Eliminating Racial Discrimination In Lending.”

According To The Brookings Institution, “Converting The Office Of Fair Lending To One Of Internal Policy Advocacy Will In Effect Dismantle It, Creating A Significant Step Backward For Those Whose Goal Is Eliminating Racial Discrimination In Lending.” “It may not be immediately apparent, but the Acting Director of the Consumer Financial Protection Bureau Mick Mulvaney’s decision to re-brand the Office of Fair Lending and Equal Opportunity (OFLEO) will significantly reduce the Bureau’s ability to police discriminatory lending. Converting the Office of Fair Lending to one of internal policy advocacy will in effect dismantle it, creating a significant step backward for those whose goal is eliminating racial discrimination in lending.” [Makada Henry-Nickie, “[On fair lending, Mulvaney’s actions at CFPB speak louder than his words](#),” Brookings Institution, 04/12/18]

In Announcing The Move, Mick Mulvaney Said The Office Would “Continue To Focus On Advocacy,” But, As Law Firm Ballard Spahr Noted, The Re-Branded Office Would Have “No Enforcement Role.” “The second change is to transfer the Office of Fair Lending and Equal Opportunity (OFLEO) from the Supervision, Enforcement, and Fair Lending Division

(SEFL) to the Director's Office, where it will become part of the Office of Equal Opportunity and Fairness (OEOF). In his email, Mr. Mulvaney stated that OFLEO 'will continue to focus on advocacy, coordination, and education, while its current supervision and enforcement functions will remain in SEFL.' The OEOF oversees equal employment, diversity, and inclusion at the CFPB, and has no enforcement role." [Christopher J. Willis, "[Mulvaney reorganizes CFPB Office of Fair Lending](#)," Ballard Spahr LLP, 02/01/18]

John Czwartacki Called Mick Mulvaney's Decision To Fold The CFPB's Office Of Students And Young Consumers Into Another Office "A Very Modest Organizational Chart Change," But Staff Thought The Move Was Meant To Thwart The CFPB's Ability To Defend Student Loan Borrowers.

John Czwartacki Said It Was "A Very Modest Organizational Chart Change" To Fold The Office Of Students And Young Consumers Into The Office Of Financial Education...

In May 2018, John Czwartacki Defended Mulvaney's Decision To Fold The CFPB's The Office Of Students And Young Consumers Into Its Consumer Information Unit, The Office Of Financial Education, Calling It "A Very Modest Organizational Chart Change." "The CFPB's spokesman John Czwartacki told NPR: 'This is a very modest organizational chart change to keep the Bureau in line with the statute but the office is still operating within the same division. The work of the office continues, personnel are all on the job and working on the same material as they were before. The bottom line is there is no functional or even practical change.'" [Anya Kamenetz and Chris Arnold, "[Worries That A Federal Student Loan Watchdog Will Be Muzzled](#)," NPR, 05/09/18]

- **On May 9, 2018, Mick Mulvaney Announced The Office Of Students & Young Consumers Would Be Folded Into The Office Of Financial Education.** "It's a single line in an email: 'The office of 'Students & Young Consumers' ... will be folded into the office of 'Financial Education.'" Words sent Wednesday morning by the Consumer Financial Protection Bureau's acting director, Mick Mulvaney, announcing various staffing changes at the bureau." [Anya Kamenetz and Chris Arnold, "[Worries That A Federal Student Loan Watchdog Will Be Muzzled](#)," NPR, 05/09/18]

But CFPB Staffers Thought The Move Was Intended To Thwart Efforts To Protect Student Loan Borrowers.

"Current And Former" CFPB Staffers Thought The Move Was Intended To "Block The Student Loan Office From Continuing To Root Out Wrongdoers, Fix Problems, And Claw Back Money For Student Loan Borrowers Who've Been Treated Unfairly." "But current and former staffers worry that's not true. They think this is a move to block the student loan office from continuing to root out wrongdoers, fix problems, and claw back money for student

loan borrowers who've been treated unfairly." [Anya Kamenetz and Chris Arnold, "[Worries That A Federal Student Loan Watchdog Will Be Muzzled](#)," *NPR*, 05/09/18]

From 2012 To 2018, The CFPB's Student And Young Consumer Division Recovered "More Than \$750 Million On Behalf Defrauded Students" And Were "Instrumental In The Shutdown Of The For-Profit ITT Tech And Corinthian Colleges, Both Accused Of Predatory Practices." "Because student loans just crossed the \$1.5 trillion mark. They are the biggest category of borrowing after mortgages. And since 2012, when college students are mistreated or misled, the CFPB's Student and Young Consumer division has been there to help: [...] They've recovered more than \$750 million total on behalf of defrauded students. [...] They were instrumental in the shutdown of the for-profit ITT Tech and Corinthian Colleges, both accused of predatory practices." [Anya Kamenetz and Chris Arnold, "[Worries That A Federal Student Loan Watchdog Will Be Muzzled](#)," *NPR*, 05/09/18]

After A *Washington Post* Analysis Found That The CFPB's Publicly-Announced Enforcement Actions "Dropped About 75 Percent" During Mick Mulvaney's First Year As Acting Director, John Czwartacki Defended Mulvaney's Approach As "Appropriate."

John Czwartacki Called Mick Mulvaney's Approach "Appropriate" After A *Washington Post* Analysis Found That Publicly Announced Enforcement Actions "Dropped About 75 Percent" In Mick Mulvaney's First Year As Acting CFPB Director.

John Czwartacki "Defended Mick Mulvaney's Approach As Appropriate" After *The Washington Post* Found That "Publicly Announced Enforcement Actions [...] Dropped About 75 Percent From Average" In The Year Following Mulvaney's Appointment As Acting Director Of The CFPB. "Bureau spokesman John Czwartacki defended Mulvaney's approach as appropriate and consistent with founding legislation. He cautioned against drawing conclusions from the decline in the number of enforcement actions announced by the bureau, saying that at least eight new cases are underway and that such cases can take months or years to resolve. Czwartacki released a statement quoting Mulvaney's plan: 'We have committed to fulfill the Bureau's statutory responsibilities, but go no further.'" [Robert O'Harrow Jr., Shawn Boburg, and Renae Merle, "[How Trump appointees curbed a consumer protection agency loathed by the GOP](#)," *The Washington Post*, 12/04/18]

- **In December 2018, *The Washington Post* Reported That "Publicly Announced Enforcement Actions By The Bureau Have Dropped About 75 Percent From Average In Recent Years, While Consumer Complaints Have Risen To New Highs."** "One year after Mulvaney's arrival, he and his political aides have constrained the agency from within, achieving what conservatives on Capitol Hill had for years been unable to do, according to agency data and interviews with career officials. Publicly

announced enforcement actions by the bureau have dropped about 75 percent from average in recent years, while consumer complaints have risen to new highs, according to a Washington Post analysis of bureau data.” [Robert O’Harrow Jr., Shawn Boburg, and Renae Merle, “[How Trump appointees curbed a consumer protection agency loathed by the GOP](#),” *The Washington Post*, 12/04/18]

After Acting Director Mick Mulvaney Disbanded The CFPB’s Consumer Advisory Board, John Czwartacki Piled On, Saying Dissenting Board Members Were More Concerned About “Being Wined And Dined By The Bureau Than Protecting Consumers.”

After Mick Mulvaney Disbanded The CFPB’s Consumer Advisory Board (CAB), John Czwartacki Claimed That Dissenting Board Members Were More Concerned About “Being Wined And Dined By The Bureau Than Protecting Consumers” Despite Several Members Noting They’d Be Willing To Pay Their Own Way To CAB Meetings.

In June 2018, John Czwartacki Criticized Members Of The CFPB’s Consumer Advisory Board (CAB) After Mick Mulvaney Dismissed Them, Stating, “The Outspoken Members Of The Consumer Advisory Board Seem More Concerned About Protecting Their Taxpayer Funded Junkets To Washington, D.C., And Being Wined And Dined By The Bureau Than Protecting Consumers.” “In a statement, the agency’s spokesman, John Czwartacki, took a final swipe at the group. ‘The outspoken members of the Consumer Advisory Board seem more concerned about protecting their taxpayer funded junkets to Washington, D.C., and being wined and dined by the Bureau than protecting consumers,’ he said.” [Renae Merle, “[Mulvaney fires all 25 members of consumer watchdog’s advisory board](#),” *Chicago Tribune*, 06/07/18]

Czwartacki Made These Remarks Despite Several CAB Members Offering “To Pay Their Own Way To Attend The Meetings.” “During the call, Welcher said revamping the CAB would save the agency ‘multi-hundred-thousand dollars a year’ by not having its periodic meetings in Washington. But several board members objected, noting that they would be willing to pay their own way to attend the meetings. ‘The new bureau leadership has never met with any of us to determine, and even have a sense of, whether this is valuable advice that the bureau is receiving,’ said Josh Zinner, chief executive of the Interfaith Center on Corporate Responsibility.” [Renae Merle, “[Mulvaney fires all 25 members of consumer watchdog’s advisory board](#),” *Chicago Tribune*, 06/07/18]