Chief of the Month: Jessica Whitney, Iowa

Each month, the Center for Consumer Protection will provide an article about an Attorney General’s Office Consumer Protection Chief.

Thank you for the opportunity to be Consumer Protection Chief of the Month. Following the August CP Chief Jeff Hill is a difficult task, but then so is coming after all of the great CP Chiefs that have proceeded me. I am truly honored to be among them.

Before starting one of the best jobs in law, I grew up in Indianola, Iowa, a town south of Des Moines and separated by 12 miles of cornfields. For a decade my parents, brother, and I lived with my maternal grandparents, so that my mother could care for her mother who had broken her neck. I witnessed the vulnerabilities of the elderly first hand – scam calls, door-to-door sales, sweepstakes, medical expenses – and it inspired my dedication to public service. I attended Grinnell College where I majored in history. My eclectic college experience included serving as student body vice president, captain of the golf team, Renaissance dancing, and playing the clarinet in the college orchestra. I also spent a semester in London where I interned in Parliament for the Scottish National Party (SNP). My SNP internship occurred during devolution, the national referendum on reestablishing a Scottish Parliament. As part of my SNP work, I met Sean Connery, wandered the back passageways of Westminster, participated in a ceilidh, got called a “puritanical Yank” for declining a glass of good Scotch, and fell in love with Scotland. After college, I went to law school at the University of Michigan. My favorite law school class was Blood Feuds where we studied medieval Icelandic sagas. Sadly, Michigan lacked any consumer law classes. After law school I worked at a large law firm in Minneapolis for a couple of years as a litigation associate. In 2004, I returned to Iowa to work for Attorney General Miller in his consumer protection division as the Deputy Administrator of the Iowa Consumer Credit Code.

Working for AG Miller has been an honor and a pleasure. He has been Attorney General of Iowa since January 1979, except for a four-year term in the early nineties. He is running for a tenth term this fall, which will make him the longest serving attorney general in the United States. Throughout his career he has been dedicated to protecting consumers and has helped lead many of the largest multistate efforts to date including tobacco, Microsoft, national mortgage, and for-profit education. His leadership regularly includes taking a seat at the negotiating table alongside the line attorneys. Having an AG so closely involved has been a great benefit in these critical cases.
I cut my consumer teeth on the Ameriquest case and smaller Iowa credit-related cases. I also quickly found myself before the Iowa Legislature trying to pass mortgage-reform legislation in 2005. While it took several years and an economic recession before some of those reforms were implemented, the process showed me the importance of our work and how we can serve as an economic bellwether. As my career progressed, I worked on several large Iowa-specific cases including Bridgepoint Education and Aardvark Auto. I also did more multistate work, including co-leading the Chase debt collection case and the for-profit education multistate cases. I have been fortunate to benefit from great mentors both within the Iowa AG’s Office and the greater AG community. In addition to the case work, I have appreciated the chance to draft legislation, comment on policy, and educate the public. I have even managed to squeeze in arguing before both the Iowa Court of Appeals and the Iowa Supreme Court. The opportunity to engage in a variety of fascinating legal work while serving Iowa consumers is something for which I am incredibly grateful.

My tenure as CP Chief and Administrator of the Iowa Consumer Credit Code began three years ago, just two days before the birth of my third child. My daughter began her legal education very early, by listening in on legal discussions during my maternity leave on occasions when I was needed in the office. In addition to me, the Iowa Consumer Protection Division is composed of an exceptionally hard working and dedicated staff. We enforce the Iowa Consumer Fraud Act, the Iowa Consumer Credit Code, the Door-to-Door Sales Act, and a myriad of other consumer-related laws. We are a do-it-all division, or at least a do-as-much-as-possible division. We handle consumer complaints, investigate consumer fraud and bring resulting actions, participate in multistate cases, actively engage in the legislative process, comment on consumer matters where appropriate, submit amicus briefs, and educate consumers. Under our large consumer umbrella you will also find antitrust and charities regulation. In addition, we serve a regulatory role in the administration of the Iowa Consumer Credit Code, which covers consumer loans, leases, credit sales, rent-to-own, and debt collection.

Today, my husband Adam, a computer programmer, and I live in West Des Moines. We have three children, Connor (8), Miles (5), and Phoebe (3). We enjoy traveling as frequently as we can, biking, reading, and playing board games.

Thank you again for the opportunity to share some facts about myself and the Iowa Consumer Protection Division. I am extremely appreciative for the opportunity to work with so many excellent colleagues in the consumer protection community these past 14 years.