

NCL leading fight against widespread increase in scams preying on COVID pandemic

Since the start of the pandemic, all of us who fight fraud have seen a dismaying spike in scams. The unprecedented risks to Americans' health and economic security have been matched by a groundswell of new scams, emerging in a variety of forms. From fake websites selling in-demand cleaning products, to phony COVID contact tracers, America's consumers are being bombarded by scams and frauds.

The Federal Trade Commission (FTC) reported that losses to social media-based scams cost consumers a record total of \$117 million—just in the first half of 2020.

"Scammers follow the headlines," said NCL's John Breyault, vice president of public policy on telecommunications and fraud, and director of NCL's work on fraud. "During times of natural disasters and economic crisis, we can count on seeing scammers come out of the woodwork. This pandemic is posing never-before-seen challenges for consumers, and while it's not entirely unique, it is certainly on a vastly larger scale."

Sharp rises in fraudulent activity have inspired an increase in NCL's education

and advocacy efforts. Starting in the spring, NCL began hosting a series of virtual fireside chats with state Attorneys General and panels of local consumer protection experts from across the country. The virtual events have been open to the public and broadcast on NCL's YouTube channel, seeking to educate consumers in the states on the growing threat of scams linked to the COVID-19 pandemic and what their local governments are doing about it.

NCL's Breyault hosted chats with Attorneys General Aaron Ford of Nevada, Daniel Cameron of Kentucky, and North Carolina's Josh Stein. The AGs have shared what they are hearing from consumers, what tactics they are pursuing to reach the most vulnerable populations, and the importance of collaboration with organizations like NCL for getting key messages out to consumers. Featured guests from partner organizations such as AARP, the Better Business Bureau, and NAACP have joined the meetings to offer their perspectives on challenges and opportunities.

Like the FTC, NCL's Fraud.org project has seen an uptick in complaints about a variety of COVID-19 scams preying on vulnerable, financially strapped, and fearful consumers. NCL has devoted monthly Fraud Alerts to spotlight pandemic-era scams, giving consumers the tools needed to spot them and avoid falling victim. Monthly Fraud Alerts have focused on utility shut-offs, Facebook



NCL's Breyault (top left) hosts a virtual fireside chat with Nevada consumer advocates in November, the latest in a series of YouTube events educating consumers about how scammers are taking advantage of the pandemic to prey on targets.

Messenger and package delivery scams, and in frauds targeting back-to-school shoppers, those seeking unemployment benefits, and gig economy workers.

"Our work in fraud prevention and education has never been more relevant—and important to consumers," said NCL Executive Director Sally Greenberg. "I am proud of how our staff have risen to the occasion, identifying new ways to help consumers during this particularly difficult economic period."

In July, Greenberg testified at a House Consumer Protection Subcommittee—hosted virtually, of course—on the topic of "Consumers Beware: Increased Risks During the COVID-19 Pandemic." The invitation to testify was the result of the considerable work NCL has done to raise awareness about scams linked to the COVID-19 pandemic.

To learn more about the scams NCL is tracking, visit its newly redesigned Fraud.org.

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What. A. Year.

Dear Readers,

As we turn the page on 2020, it is with somber appreciation for our personal health and safety. And it is also with the utmost thanks—due to our hardworking staff and dedicated supporters—for the way NCL has weathered the storms posed by this historic year of pandemic, economic insecurity, social unrest, and divisive politics.

When the pandemic first hit in the spring, we had no way of anticipating what the months ahead had in store for NCL. As we witnessed the ways the coronavirus was threatening our health and economic security, we quickly realized that our work on behalf of consumers and workers was crucially important. The staff of the National Consumers League got to work like never before. We ramped up our advocacy efforts on a variety of issues—COVID testing and vaccines, fighting new forms of fraud, and protecting the most vulnerable workers.

We also mourned the loss of the great Justice Ruth Bader Ginsberg, and we steeled ourselves for a volatile political season. We joined 95 worker and consumer groups in opposition to the nomination of Amy Coney Barrett to replace RBG on the Court. We also opposed the nomination of Nancy Beck to serve as a chair of the Consumer Product Safety Commission, and we issued our support for the long overdue revival of the White House Office of Consumer Affairs.

On the consumer protection front, we've been busy monitoring the ways con artists capitalize on the pandemic with innovative scams and helping consumers avoid falling victim. We are grateful for our partnerships with Attorneys General from across the country and for the technology that makes our virtual series possible. (See cover story.)

At our first ever virtual broadcast of the Trumpeter Awards this fall, we were treated to video greetings by former honorees—including AFL-CIO President Richard Trumka and *Washington Post*



Sally Greenberg testifies before Congress about COVID scams at a virtual hearing of the House Consumer Protection Subcommittee.

personal finance columnist Michelle Singletary—who offered congratulations and encouragement. *See page 3 for more on this year's event, honorees, and ways we made the celebration special.*

This fall, we released new research about the state of recycling in America, where consumers produce an average of 4.5 pounds of waste each day—of which only about a third is recycled or composted. So many Americans are in the dark about which of the packaging they purchase is actually recyclable. (Read about our report on page 4.)

We are renewing efforts started back in 2003 to convince the Alcohol and Tobacco Tax and Trade Bureau to mandate an Alcohol Facts label. We are hopeful that this new push will gain traction, as consumers need better labeling now more than ever. During the coronavirus pandemic, reports indicate that Americans are increasing their alcohol consumption, still without sufficient information about what is in their drinks. It's time for change. (Learn more on page 5.)

A bright spot during this period: we recently had the chance to reconnect

with some of the hundreds of thousands of young adults who participated in our LifeSmarts program over its 27 years, and we were delighted to hear about the positive impact the program has had. I encourage you to read more about these young people, our other programs, and new NCL staff in this issue of *The Bulletin*.

As we face the significant challenges presented by this historic pandemic, NCL will continue to fight tirelessly for a fair marketplace and safe workplace for all Americans. We have found inspiration in our nation's progress towards developing a safe and effective vaccine and are hopeful for the future.

Together, we will welcome the advocacy challenges and opportunities that we anticipate lie ahead as we navigate the pandemic into 2021. We offer thanks and best wishes to you and your loved ones for a safe, healthy, and happy holiday season.

Sally Greenberg

Trumpeter Awards Program goes virtual to honor dedicated leaders

This fall, NCL hosted the first-ever virtual broadcast of the Trumpeter event, our annual awards presentation and celebration of consumer and worker advocacy. Due to the pandemic and restrictions on in-person gatherings, this year's event went digital, with the hour-long broadcast going live online on October 6.

"Who could have ever imagined, back in 1973 when NCL leaders presented Senator Ted Kennedy with the inaugural Trumpeter Award, that we would be celebrating in this format nearly a half-century later," said NCL Director of Development Karen Silberstein. She and colleagues spent months planning and executing the virtual broadcast—a first for the annual fundraising effort.

The broadcast included remarks by NCL Executive Director Sally Greenberg, awards presentations, and short films about the history of the award and NCL's advocacy work in response to issues created by the novel coronavirus for consumers and workers. The presentation also featured video greetings from former honorees, including AFL-CIO President Richard Trumka, journalist Herb Weisbaum, Sara Nelson, international president of the Association of Flight Attendants-CWA, and Nobel Laureate Kailash Satyarthi. CNN's Maria Cardona hosted a panel discussion with the honorees following the awards presentations.

Special guests presented Trumpeter Awards to NBC News Investigative and Consumer Correspondent Vicky Nguyen and Federal Communications Commission Commissioner Jessica Rosenworcel. NCL also honored Attorney General for the District of Columbia Karl Racine with the Florence Kelley Consumer Leadership Award.

"In the time of pandemic, these voices are more essential than ever, and each is doing their part to help consumers," said NCL Executive Director Sally Greenberg. "Commissioner Rosenworcel's dedication



Due to restrictions on in-person gatherings, for the first time in its 47-year history, the Trumpeter Awards presentation went virtual, with the broadcast taking place online on October 6.

to closing the homework gap has set her apart as a leader at the FCC. Vicky Nguyen's reporting has helped millions of Americans sort through crucial information and distracting misinformation during the coronavirus crisis. And General Racine's office has been busier than ever, helping protect the residents of the District of Columbia from scammers, fraudsters, and unscrupulous businesses. The National Consumers League is honored to pay tribute to these deserving individuals."

Each year, the Trumpeter Awards Dinner and Reception serves as a celebration of the careers of deserving advocates in consumer and worker protection, offers a look into the ongoing work of the National Consumers League, and raises general operating funds to support the organization's mission.

The replay of the broadcast is available for viewing at nclnet.org.



Trumpeter 2020 awardee, journalist Vicky Nguyen, shows off her award during the web broadcast.



Clockwise from top right: FCC Commissioner Jessica Rosenworcel, Vicky Nguyen, DC AG Karl Racine, and CNN's Maria Cardona.

New NCL research examines reality of recycling food and beverage packaging in United States

Fifty years ago, 20 million Americans joined to celebrate the first Earth Day, recognizing en masse the direct link between environmental degradation and deteriorating public health. Much of the focus at the time was on visible pollution, including the exponential growth of trash and litter in parks, beaches, and neighborhoods. Plastic had exploded in popularity as a packaging material after World War II, and communities were grappling with the surge in waste. Out of this moment, our modern recycling system was born.

In 1970, the Container Corporation of America sponsored a national drawing contest to design a packaging symbol for recyclable paper. The winner, a college student at the University of Southern California named Gary Anderson, created the now ubiquitous “Mobius Loop” triangle. This symbol is frequently displayed on paper, plastic, glass, and metal packaging alike.

Once a source of information, the symbol now unfortunately adds to consumer confusion, which is compounded by misleading marketing campaigns and a patchwork of recycling practices that vary by municipality and other factors. Advocates fear this contributes to a decline in sustainability; when consumers are unable to make informed decisions, or are misled in their efforts to be environmentally conscious, more waste ends up in the landfill, even as consumers are trying to do their best for the environment.

Today, Americans produce an average of 4.51 pounds of municipal solid waste every day, of which only about 35 percent is recycled or composted. To address this issue, this fall, NCL released new research on the widespread confusion among consumers about food and beverage packaging recyclability and called for changes by brands, retailers,



NCL is taking on the waste problem in the United States—where consumers produce an average of 4.51 lbs of trash a day—and Americans’ widespread confusion over recycling.

and policymakers. A new NCL report, “Examining Sustainability, Consumer Choice, and Confusion in Food and Beverage Packaging,” explores America’s recycling enterprise, marketing and labeling practices, and packaging options that contribute to sustainability.

“Our research found that most consumers are in the dark when it comes to the reality of the state of recycling in the United States. We have no idea what is recyclable and what isn’t,” said Sally Greenberg, executive director of NCL. “More effective and transparent labeling is necessary to advance sustainability goals for the benefit of consumers and the environment.”

NCL’s research uncovered that common symbols, especially the Mobius Loop triangle, mislead consumers about the recyclability of products. Consumers are especially confused when it comes to plastic—which is not, in fact, endlessly recyclable and usually ends up in a landfill or the natural environment.

“While some companies are leading the way on packaging sustainability, switching to endlessly recyclable glass bottles or metal cans, others are making short-term cost calculations without taking into account the long-term damage,” said Greenberg. “Companies

can, and should, employ packaging choices to promote sustainability. We hope our report will expose the industry for misleading consumers, push those companies to do better, help raise awareness about sustainability, and ensure that consumers have better information and a greater selection of sustainably-packaged food and drinks.”

Solutions proposed by NCL include a combined approach of improved labeling, consumer education, public policies to promote bottle and metal can returns, and an overall reduction in waste. The white paper puts the impetus on both brand manufacturers and retailers to offer sustainably packaged products where possible, to improve consumer choice, and to empower sustainable purchasing. Finally, the paper recommends that Congress pass legislation to establish standard labeling practices and minimum required information.

“Implementing a comprehensive packaging sustainability program is not an insignificant undertaking,” said Greenberg. “The magnitude of this challenge demands thoughtful analysis and informed policies and business models to advance progress. We hope our report is the first step towards putting a new recycling revolution in motion.”

Alcohol labeling: Why now?

Pandemic seeing increase in U.S. alcohol consumption; Advocates urging for overdue labels

Think about this: Americans have access to labeling information about the composition and nutrition of everything we eat, drink, or swallow with one notable exception: alcoholic beverages.

Why? Because the federal agency that regulates beer, wine and distilled spirits—the Alcohol and Tobacco Tax and Trade Bureau (TTB) within the Treasury Department—does not require standardized nutrient content labeling on alcoholic beverages.

Getting TTB to issue rules that mandate this labeling has long been a priority for the National Consumers League and other consumer, public health, medical, and nutrition organizations.

“Today, even the most basic information about alcohol beverages is not provided

on the labels of most alcohol beverage products,” said NCL Executive Director Sally Greenberg. “We are urging TTB to get it right by issuing a consumer friendly final regulation that will provide the same helpful and easily accessible labeling information on alcoholic beverages that is now required for conventional foods, dietary supplements, and nonprescription drugs.”

While Americans needed this information in 2003, the lack of alcohol labeling is even more important today.

According to recent statistics, an estimated 95,000 people—68,000 men and 27,000 women—die from alcohol-related causes each year, making alcohol the third-leading preventable case of death in the United States.

Over time, excessive alcohol use can lead to the development of chronic diseases and other serious problems including high blood pressure, heart disease, stroke, liver disease, digestive problems, certain cancers, and mental health problems.

Alcohol consumption is a significant source of calories that may contribute to body weight gain and the development of obesity. It’s estimated that excessive alcohol use costs our economy billions in losses in workplace productivity, healthcare expenses for treating problems caused by excessive drinking, law enforcement and other criminal justice expenses, and losses from motor vehicle crashes related to excessive alcohol use.

These facts are especially disturbing considering the impact of the COVID-19 pandemic on Americans’ alcohol intake. Going back to March 2020 when stay-

**ALCOHOL AWARENESS
SHOULD START WITH
A LABEL LIKE THIS:**

| BEER | |
|--|-------------|
| Serving Facts | |
| Serving Size 12 fl oz (355 mL) | |
| Servings per Container 1 | |
| Amount Per Serving | |
| Alcohol | 0.6 fl. oz* |
| % Alcohol by Volume | 5% |
| Calories | 150 |
| Fat | 0 g |
| Carbohydrate | 13.2 g |
| Protein | 1.1 g |
| *A standard drink contains 0.6 fl. oz of alcohol. | |
| U.S. Dietary Guidelines recommend: If you drink, no more than two drinks per day for men, one drink per day for women. | |
| INGREDIENTS: Water, Malt, Hops, Yeast | |

at-home orders began in some states, Nielsen reported a 54 percent increase in national sales of alcohol compared with one year before, including a 262 percent jump in online sales. More recently, a Rand Corporation study documented a 14 percent increase in alcohol use among adult Americans between April and June 2020 compared to the previous year.

Considering these trends, NCL is sounding the alarm and calling on TTB to quickly mandate standardized content labeling on all alcoholic beverages so adult Americans can make responsible drinking decisions during the coronavirus pandemic and beyond. TTB’s action would also make it possible for consumers to follow the new advice contained in the soon to be released 2020-2025 Dietary Guidelines for Americans Recommendations, which states adults should consume no more than one alcoholic drink per day.

“Those consumers who choose to drink absolutely need alcohol and calorie information per serving now more than ever,” said Greenberg. “Without it, Americans continue to be left in the dark.”



LifeSmarts Alumni: Where are they now?

Survey: A quarter century of giving teens tools to succeed generated stories of amazing impact

Their favorite LifeSmarts topic was health and safety, and personal finance has been the most useful since high school, according to responses by LifeSmarts alumni in a survey NCL conducted over the summer. Many of our alums are still in touch with LifeSmarts teammates, and we heard from participants from as far back as class of '02.

For 27 years, LifeSmarts has provided real-world consumer and personal finance education to youth across the country. Our alums told us in their own words how LifeSmarts helped set them on the path to success.

Many shared stories about avoiding financial pitfalls, recognizing frauds, and taking better care of their health thanks to the knowledge they gained in the program. They have used their LifeSmarts knowledge to benefit their families and their peers. Kelsey Becker said, "My classmates at MIT were selected as the smartest students in the world, but I was shocked how little they knew when it came to real world skills. A lot of my peers would refer to me as a 'real adult' when I'd give advice on personal finance, consumer rights, or health and safety. In reality, I just had four years of LifeSmarts knowledge banked up from high school."

Getting on a plane for the very first time to attend a National LifeSmarts Championship opened up some students' eyes to the possibility of travel and built up their self-assurance. Robert Stacy II,



Robert Stacy II (second from the left) standing with his team at the National LifeSmarts Championship in 2012

who attended Nationals in 2012 with his team from New Hampshire, said, "I think the biggest take away from my LifeSmarts experience was confidence. I ran across an online essay competition and knew my chances of winning were slim, but my experience in LifeSmarts reminded me that I am smart enough. A few months later, I found out that I was one of the winners and was flown in to a Happiness Hackathon event in New York City to develop an app!"

Alumni checked in from colleges across the country, including: Florida State University, Rochester Institute of Technology, Tulane University, Lehigh University, University of Texas at Austin, Barnard College, Berry College, American University, MIT, Vanderbilt Law School, the University of Minnesota, North Dakota State University, Pasadena City College, and more. They reported working in health care, technology, finance, accounting, engineering, nonprofits, and education. Read on to learn about the impact LifeSmarts had on the lives of these young adults.

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Leslie Ogu, Washington, DC
LifeSmarts Nationals 2012




I learned about good and bad debt, and how both can impact my future when it comes to purchasing a home, a car, and/or being approved for a loan. As soon as I got to college, I opened a credit line to start building good credit and it was one of the best decisions I ever made. It allowed me to purchase a car for my mom and get great rates for applying for a home.

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ShuNa Xiao, CA
LifeSmarts Nationals 2018



Lifesmarts taught me how to form connections and to interact more with people that are geographically located very far from me. It's given me a different perspective. Although we are in the same country, daily life from state-to-state can be so different from what I'm used to.


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Four-time Nationals competitor Kelsey Becker (second from right) poses with fellow teammates from North Dakota.

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Scott Bearchell, AZ
LifeSmarts Nationals 2011, 2012




I remember in Orlando memorizing the drug fact label, the one that is required to be on all Over-The-Counter drugs. I'm pretty sure I have avoided several drug interactions because LifeSmarts trained me to always look at the drug fact label, I've also stopped many friends from unwanted drug interactions because of this.

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Zach Schierl, AZ
LifeSmarts Nationals 2005–08



The personal finance and consumer rights topics have been so helpful. You just don't learn about finances and consumer protections anywhere else—at least I didn't! I can't begin to count the number of ways LifeSmarts has had a positive impact on my life. Buying a car, renting a place to live, standing up to bad businesses, knowing your employee rights—there are so many ways the education I gained from LifeSmarts has served me.

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LifeSmarts welcomes new State Coordinators in 2020

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|---|--|
| Colorado Jordan Sveen Educator | Nebraska Chelsey Greene Nebraska Department of Education |
| Connecticut Brenda Shuler Educator | New Mexico Gayle Murdock Retired Educator |
| Florida Geraldyn Sachs UF/IFAS Florida 4-H | Tennessee Jeremy “JC” Cheney Kroger |
| Indiana Alyson L. McIntyre-Reiger Indiana Department of Education | West Virginia Sonya Haught Educator |
| Maryland Alva Amaker Educator | Lisa Ingram 4-H Extension Agent in Marshall County and West Virginia University |
| Michigan Ora Times Smith High School Counselor | Wisconsin Kay Johnson Retired Educator |
| Missouri Linda Cumpton Retired Educator | |

LifeSmarts in your neighborhood

Our volunteer State Coordinators are the backbone—and the heart!—of the LifeSmarts program. We are fortunate to work with great people representing a variety of organizations and agencies. And this year we're growing in new states and working with new coordinators across the country. Welcome!



New Mexico State Coordinator Gayle Murdock was the 2014 National LifeSmarts Coach of the Year.

State Coordinators oversee their state programs, serving as the local contact for coaches, promoting the program to educators statewide, and planning and conducting the annual state LifeSmarts competition.



with the National Consumers League

Episode 11: Advice to get rid of that debt monkey on your back

NCL's Sally Greenberg and Lisa Hertzberg interview the financial literacy guru and award-winning *Washington Post* columnist, Michelle Singletary.

Singletary tells funny and powerful stories about her grandmother who raised five grandchildren on a modest salary. She also shares three money rules, how to talk to children about family finances, and provides advice for consumers who may be struggling with finances during the pandemic.

Find the episode on Apple Podcasts, Google Podcasts, and Stitcher.

MEET THE TEAM: Elena Robertson

LifeSmarts Development Associate



What is your background?

I began my fundraising career in college, calling alumni to update their information and ask for donations. Through the weekly scripts we were given, I started to learn more about non-profit fundraising and decided, in my senior year, to pursue a career in fundraising. In graduate school in London, I worked as the Development intern at a small theatre, and moved to DC where I've worked in Development for the Shakespeare Theatre Company, NPR, and a military charity.

What brought you to NCL?

I've spent so much of my 20's trying to educate myself on personal finance, tech, and the environment—knowing there is a program teaching these skills to students before they even leave high school blew my mind. I'm very jealous of these kids. When I saw that LifeSmarts was hiring a Development Associate, it felt like a once-in-a-lifetime chance to work on a program that really mattered to me.

What is your favorite project to work at so far?

I have really enjoyed being part of both the Development and LifeSmarts teams for the different types of projects I get to work on. It was fun to watch the virtual Trumpeter event come together, and it was such a beautiful presentation. I have enjoyed assisting the LifeSmarts team as they prepared for the new school year by signing up and pretending to be a student. Taking the LifeSmarts quizzes gave me a new appreciation for everything these kids are learning.

New report reveals deep dependence on child labor in cocoa industry

A new report out this fall revealed that the chocolate industry in West Africa is entrenched in child labor. Despite nearly two decades of interventions and promises to end the worst forms of child labor, the problem actually worsened. The prevalence of child labor in agricultural households in cocoa-producing areas in Ivory Coast and Ghana—the world’s primary sources of cocoa—increased from 31 percent to 45 percent in the last decade.

The report confirmed what advocates at NCL’s Child Labor Coalition (CLC), which consists of 38 groups, have been saying for years. According to the new \$3.5 million study, funded by U.S. Department of Labor (DOL), this work is hazardous. Children toiling in cocoa are using sharp tools like machetes, clearing land, carrying heavy loads, working long hours, conducting night work, and increasingly using pesticides and other agrochemicals—all major concerns.

“It’s unacceptable that there is basically no substantive progress in reducing child labor after two decades of pledges to end the problem,” said CLC co-chair Sally Greenberg. “Companies need to commit more resources and be held accountable because they are the entities profiting from it.”

Child labor in cocoa became well known to the public in 2001 following news reports of child slavery in West Africa. With consumers outraged, Congress attempted to mandate a child-labor-free product-labeling requirement, but the chocolate industry fought it. A multi-stakeholder initiative called the Harkin-Engel Protocol combined the efforts of the chocolate companies, West African governments, laborers, and nonprofits to combat the “worst forms of child labor” in the cocoa sector. But in the years since, chocolate companies have missed deadlines set to eliminate child labor in 2005, 2008, and 2010. Yet another goal—to reduce the “worst forms of child labor” by 70 percent by 2020—was also missed.



A young boy uses a machete to cut down cocoa pods at a farm Ivory Coast. According to a new report funded by the Department of Labor, decades of efforts to reverse the problem of child labor in cocoa production have failed. Photo by Daniel Rosenthal

“The report shows conclusively that ‘voluntary’ initiatives like the Harkin-Engel Protocol have not worked,” said Terry Collingsworth of IRAdvocates, a CLC member and nonprofit litigation firm that is suing chocolate companies alleging the use of forced child labor. “These serious human rights violations require mandatory rules with serious penalties, not empty promises from cocoa companies profiting from the exploitation of children.”

The research’s findings were not entirely negative: school enrollment continued to climb, and researchers found that child labor interventions showed evidence of reducing child labor, especially when there were multiple interventions or school-based initiatives.

“There is no turning away from the devastating news that hazardous child labor has actually increased in cocoa over the last decade, despite years of effort

and millions of dollars spent,” said CLC International Issues Committee Chair Judy Gearhart.

Recommendations

The CLC works to get cocoa farmers and workers a living wage; the CLC also supports federal “due diligence” legislation to require companies to remove child labor from their supply chains. The CLC demands that the DOL use methodologies to evaluate whether progress is occurring—and is seeking greater participation in the development and release of future cocoa surveys.

“Our inability to compare studies due to varying methodologies is very unfortunate,” said CLC Coordinator Reid Maki. “The study also did not attempt to assess farmer income—of vital importance in addressing child labor.”

To learn more about the CLC, its members, and activities, visit StopChildLabor.org.

NCL working to keep laundry care information required on labels

Laundry day is a regular chore for most Americans; the average American household washes 7.4 loads, or about 50 pounds of laundry per week. That is a lot of washing! Knowing how to properly care for all those clothes is a key question. Should a cashmere sweater go on the delicate cycle? Can it be washed in a machine at home, or must it be sent to the dry cleaners? Answering these fabric care questions incorrectly could cost a consumer hundreds of dollars in ruined clothing. The average American family spends more than \$1,800 annually in apparel and services.

Fortunately, because of consumer advocates’ work in the 1960s, tags sewn into most clothing must provide fabric care guidance. This was not always the case. Before 1971, clothing manufacturers were not required to inform consumers how to care for their garment, something we all now take for granted. Fortunately, in 1971 the Federal Trade Commission (FTC) created the Care Labeling Rule, which requires manufacturers and importers to attach care instructions to garments. These instructions are based on rigorous testing that manufacturers must conduct to ensure the optimal way to care for fabrics or garments.

Care labels also play an important role in the garment buying process for many consumers. Whether a particular garment is designated as “dry clean only” is often a deciding factor in whether a consumer will purchase it.

The Care Labeling Rule has offered clear benefits to consumers for 40 years. Inexplicably, however, the FTC is now considering scrapping the Rule. As part of the Trump Administration’s larger push to repeal regulations government-wide, the FTC has announced proposed rules that would get rid of this important consumer protection, leaving it up to manufacturers to decide whether to include the labels on garments at all.



The Commission argues that because consumers have grown used to the labels, the industry will simply include them voluntarily.

NCL opposes the proposed repeal of the Care Labeling Rule and is making its voice heard at the FTC. To the extent market incentives in the apparel industry exist, they tend to reward those manufacturers who can achieve the lowest production cost, not those who provide the best care information to buyers. From 1987-2017, the percentage of Americans’ discretionary spending allocated to clothing has declined from 5 percent to 2 percent. Compare this to rising spending levels for entertainment, dining out, alcohol, and furniture.

“Repealing the Care Labeling Rule, which has benefited consumers for decades, would shift the burden of figuring out how to properly care for garments onto consumers’ backs,” said NCL ED Sally Greenberg. “At a time when millions of Americans are struggling with how to make ends meet, there is no justification for focusing on this essential consumer garment care tool, which we all have come to rely on. That is why we organized a group of 12 consumer advocacy organizations to file comments this fall opposing the repeal of the Rule.”

What do you think? Have garment care labels helped you protect your clothing investment? We want to hear from you! Email info@nclnet.org to share your thoughts.

MEET THE TEAM: Adrienne Archer Executive Assistant



What is your background?

Before I came to NCL, I worked for the Transportation Research Board, a division of the National Academies of Sciences, Engineering and Medicine, for 23 years and served in various administrative roles where I was asked to either train, mentor incoming support staff, or ensure that the office ran smoothly. I have always enjoyed working in support positions because they have given me practice in analyzing problems and quickly finding solutions.

I am a native Washingtonian and have earned bachelor’s degrees from George Washington University and George Mason University. I try to serve my community through volunteering for activities through my memberships in Gamma Phi Beta Sorority and Sigma Gamma Rho Sorority, Inc.

What do you love about your job?

Working at NCL has allowed me to write blogs on safe hand sanitizers and mental health issues and help NCL’s departments with their special projects. It has also taught me the importance of ensuring that everyone has access to accurate and current information that can help them manage their lives.

What do you see for the future?

Since NCL’s founding in 1899, it has stood for promoting a fair marketplace for workers and consumers. I see NCL continuing to work toward this goal by seeking more input from labor unions on policies that NCL can support.

MEET THE TEAM: Jeanette 'Jet' Contreras Director of Health Policy



What is your background?

Growing up in a bilingual household and within a diverse community has certainly colored my world view. A career-high was leading Spanish-language outreach and education to implement the Affordable Care Act while at the Centers for Medicare and Medicaid Services. Throughout my career in public health, I have been fortunate to work with diverse stakeholders to contribute to improving population health in underserved communities all across the country.

What brought you to NCL?

As a daughter of a union steelworker, I know first-hand how our family benefited from the union, which included access to the best health insurance, job stability, and the safety measures that protected my dad. I feel privileged to be able to advocate through NCL's trusted voice and to be a part of its history in protecting consumer and worker rights.

What's been the most exciting part of your tenure so far?

Our work on COVID-19 response is both exciting and fulfilling. Seeing that this pandemic disproportionately impacts low-income and minority communities, we are bringing a clear focus on health disparities and how the social determinants of health are relevant in all aspects of health policy. My hope is that through this work, NCL continues to advocate for public health policies that improve health outcomes in underserved communities for generations to come.

NCL health advocacy rising to challenges presented by pandemic

The coronavirus pandemic has brought a variety of issues covered by NCL's health policy advocacy and education to the fore and kept staff quite busy in recent months.

Vaccine confidence

In September, the Food and Drug Administration hosted a one-on-one interview between NCL Executive Director Sally Greenberg and Dr. Stephen Hahn, FDA Commissioner, to discuss mounting consumer concerns about the anticipated release of a COVID-19 vaccine in the coming months. In his remarks, Commissioner Hahn emphasized FDA's commitment to patient safety and the integrity of the FDA approval process, including Emergency Use Authorizations (EUA). Commissioner Hahn also

addressed consumer fears about expedited approval measures, ensuring that the FDA will only approve a vaccine using a measured, evidence-based approach.

Twice in recent months, NCL staff welcomed the opportunity to testify before the Centers for Disease Control and Prevention (CDC) Advisory Committee of Immunization Practices (ACIP) in support of enhanced infrastructure for vaccine confidence, effective public health messaging, and strong vaccine recommendations. NCL's Associate Director of Health Policy Nissa Shaffi testified on behalf of NCL, noting NCL's longstanding support for vaccines and efforts to promote consumer awareness regarding vaccine safety.

Pandemic's impact on health risks: Opioids and counterfeit drugs

According to reports from the American Medical Association, more than 40 states have reported increases in opioid-related mortality. Numerous pandemic-related factors are contributing to a destabilizing effect on addicts and those trying to maintain their sobriety: unemployment levels and job loss, economic stress, fears of the virus, availability of medical services, and isolation due to community shutdowns. experts are seeing increasingly concerning trends with substance abuse, including alcohol use (*see page 5*) and opioids.

In October, NCL co-hosted a Facebook Live event with Verde Technologies, the creator of the Detera drug deactivation and disposal system, and a panel of experts to discuss the COVID-19 pandemic's impact on the opioid crisis. The panel featured experts from the frontlines of the opioid epidemic, including a Cherokee Nation Prevention Specialist.

"COVID-19 has made things worse for those struggling with substance use

disorders as unemployment rates rise, the feeling of isolation heightens, and prevention and treatment resources are more difficult to access—particularly in underserved communities," said Jason Sundby, Chairman and CEO of Verde Environmental Technologies, Inc. "Unfortunately, we're seeing a direct link between the rise of unemployment and other COVID-19 stressors with the number of opioid overdoses in America."

NCL also recently moderated a pair of events spotlighting the dangers of counterfeit drugs in the era of COVID-19. Panel discussions focused on the safety of the U.S. drug supply chain and the dangers to patients posed by counterfeit and substandard medications, and highlighted the newly relaunched Fraud.org, the home of NCL's FakeRx anti-counterfeit consumer-focused Action Center.

Watch the replay of these and other virtual health discussions hosted by NCL at nclnet.org.

NCL celebrating first year of CBD education, reform with Consumers for Safe CBD project

Via its Consumers for Safe CBD project, NCL has been raising concerns about untested, unregulated products CBD products and their potential dangers for unsuspecting consumers since it launched the effort in late 2019. NCL staff have remained on the lookout for dangerous claims by manufacturers and retailers falsely promoting medical benefits of CBD products—especially claims related to the novel coronavirus. A Portland, Oregon store was ordered by the state's attorney general to take down signs claiming that its products could boost immunity against COVID-19.

"The reality of CBD's effects on COVID patients could actually be the opposite of helpful," said NCL Director of Health Policy Jeanette Contreras (*read a new Q&A with Jeanette at left*). "Recent studies have actually found potential harmful side effects of cannabis products on coronavirus patients."

Aurelius Data cautions the public against the potential harmful side effects that can come from consuming cannabis products with Tetrahydrocannabinol (THC) if a patient is infected with COVID-19. And studies have shown that many unregulated CBD products have been found to contain

Protecting consumers against unsafe, untested CBD

CONSUMERS FOR
Safe CBD
4safecbd.org



A digital ad for Consumers for Safe CBD, which launched in November 2019 to educate the public about the retail CBD industry and call for better regulations.

THC, though the labels may not always disclose it.

In advance of Halloween celebrations, NCL issued a special warning parents about the dangers of children ingesting CBD products.

"With families across America trying to figure out how to preserve kid-favorite traditions during the pandemic, this year's Halloween presented special challenges," said Contreras. "Due to the aggressive growth of the CBD marketplace, we wanted to warn families about the possibility of CBD-infused candies showing up in kids' trick-or-treat bags."

Others raised the concern as well. County police departments in Kentucky encouraged parents to check all Halloween candy after local kids received gummies that contained CBD while trick-or-treating last year. A radio station in Florida reported on police and doctor warnings about CBD treats that look benign. "The scary part of these CBD candies is that even police have a hard time telling the difference between regular and CBD infused ones," reported the Fort Myers station.

Aside from the issue of keeping the products out of children's hands,

advocates continue to sound the drum for the need for reform in regulation of the entire retail CBD industry and increased consumer education. The American Medical Association recently published a summary analysis of research conducted at the University of California San Diego highlighting the need for evidence and education around the use of CBD.

Researchers reviewed a random sampling of 400 Reddit posts labeled "testimonials on CBD." More than 90 percent reported the use of CBD for medical conditions including mental and emotional problems, joint pain, sleep issues, neurological conditions, gastrointestinal disorders, and other illnesses.

The use of CBD to address any of these issues has not been approved by the FDA.

"In the present landscape in which consumers are bombarded with health claims related to CBD products, clear communication about possible risks is essential," the researchers explain. They conclude that the FDA has "an important role to play in combatting unsupported claims of medical benefit."

To learn more about NCL's efforts, visit 4SafeCBD.org.



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protect and promote social and economic justice
for consumers and workers in the United States
and abroad.

Let's advocate for a better, brighter, more equitable 2021

Throughout 2020, workers and consumers have faced unprecedented challenges resulting from the COVID-19 pandemic and its social and economic fallout. In this chaotic and difficult time, the National Consumers League remains committed to educating the public about scams and fraud, and protecting consumers' health and safety.

As we move forward to meet this moment, our nation is seeing increased rates of consumer fraud, a proliferation of misleading information regarding vaccines, workers without adequate wages and benefits, and industries that confuse consumers about recycling their products.

We continue to track and expose the latest scams and to provide trusted, accurate, and current financial and product safety information to keep you safe. The National Consumers League is there for you, and we need your help to make our efforts go even further!

We rely on consumers to help us keep our laptops humming. Please consider a gift to help NCL sustain our 120+ years of protecting and promoting economic justice for consumers and workers.