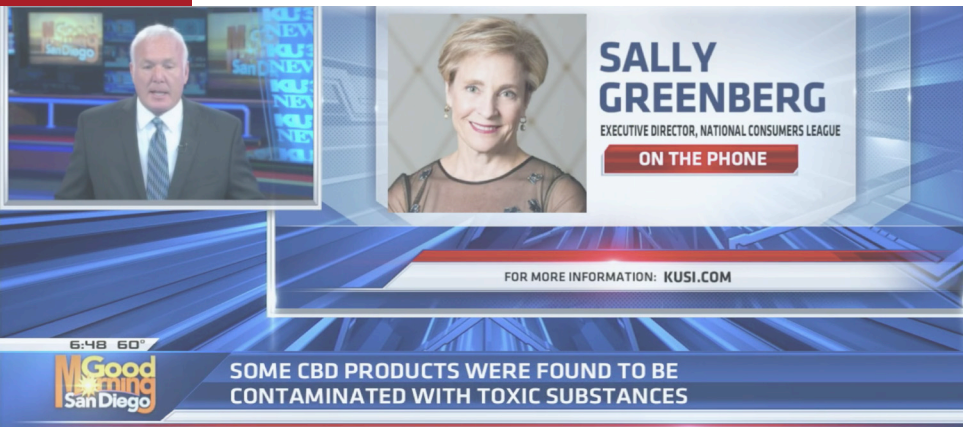


2020 ANNUAL REPORT



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Get to know NCL



For confidence and safety in the marketplace since 1899.

Who we are

Founded in 1899, the National Consumers League (NCL) is the nation's oldest consumer advocacy organization. Our mission is to promote social and economic justice for consumers and workers.

Our flagship programs—Fraud.org, the Child Labor Coalition, LifeSmarts, *Script Your Future*, and Consumers for Safe CBD—are vital to accomplishing our mission. NCL collaborates with regulatory agencies, members of Congress, companies, and partners with like-minded advocacy groups and non-governmental organizations to advance our programs.

FRAUD!ORG

LifeSmarts
Learn it. Live it.



CONSUMERS FOR
Safe CBD



Get involved

Join our community of allies. We welcome partners across all sectors and industries in our pursuit of a fair and safe marketplace.

Become a partner

NCL is grateful to our many allies whose support enables us to tackle some of the most challenging issues facing consumers and workers. Partnership and membership opportunities include:

- Alliance Against Fraud (fraud.org/alliance)
- Child Labor Coalition (stopchildlabor.org)
- Health Advisory Council (nclnet.org/hac)
- Trumpeter Awards annual dinner (nclnet.org/Trumpeter)
- Food Issues Forum (nclnet.org/foodforum)

Join our communities

- Subscribe to newsletters at nclnet.org
- Follow us! We're on Twitter, Facebook, Instagram, LinkedIn, and YouTube
- Subscribe to our *We Can Do This!* podcast
- Make a secure donation online. Every bit helps us carry out our mission

WELCOME LETTER

Surviving and thriving in 2020

Dear Readers,

There's little question about what themes defined 2020: public health concerns, political divides, social unrest, and historic economic vulnerability and uncertainty.

Thanks to our supporters, the National Consumers League was able to pursue our fight for access to health care, for justice for workers, and for a marketplace that helps build confidence and fight those who prey on consumers.

As our nation began to emerge from the pandemic and its impact, we redoubled our efforts in consumer education, fraud prevention, fair wages and workplaces, honest product labeling, food safety and nutrition, and quality health care. Today's marketplace is more complicated than ever, and consumers need better protections, quality information, and allies like NCL to have their back.

We work hard to protect consumers and workers, and we can't do it without your help. Your support is crucial—and greatly appreciated.



Sally Greenberg
NCL Executive Director



Dominique Warren
NCL Board Chair

NCL BOARD OF DIRECTORS

CHAIR | Dominique Warren, Service Employees International Union

VICE CHAIR | Norma Flores López, Justice for Migrant Women

VICE CHAIR | Gregory Jefferson, Sr., AFL-CIO

TREASURER | Cleo Manuel Stamatos, Consumer Mom LLC

SECRETARY | Rod Markham, Justice for Migrant Women

Levi Allen, United Mine Workers of America

Jenny Backus, Backus Consulting, LLC
Debra Berlyn, Consumer Policy Solutions

Joan Bray, Consumers Council of Missouri

Sandra Engle, United Auto Workers

Richard Fiesta, Alliance for Retired Americans

Ashley Harrington, Center for Responsible Lending

Pastor Herrera, Jr., California State University-Northridge

Bridget Martin, Bank of Labor

Susanna Montezemolo, AARP

Robyn Robbins, United Food & Commercial Workers International Union

Bob Russo, Consumers League of New Jersey

Sarah Sattelmeyer, The Pew Charitable Trusts

Aaron Shier, National Farmers Union

Brian Thorn, Communications Workers of America

Consumer Protection



zoom



47 billion+
potential media
impressions about NCL
& its programs in 2020



25
meetings held with
Congressional offices by
NCL staff

Standing up for consumers

The year of unprecedented challenges included major recession and staggering unemployment. NCL worked to ensure that consumers were treated fairly and that businesses could not take advantage of vulnerable Americans just trying to make ends meet.

Our advocacy at work

NCL brings decades of experience standing up for consumers to the halls of Congress and state legislatures, the boardrooms of major corporations, and the living rooms of millions of Americans. We fight for common-sense consumer protection regulations, ethical business policies, and an empowered and informed citizenry. Our message to consumers: We've got your back!

COALITION WORK

AT&T Consumer Advisory Panel
Broadband Equity for All Coalition Against Insurance Fraud
Curb Automobile Rental Taxes (CART)
Fan Freedom
FCC Consumer Advisory Committee

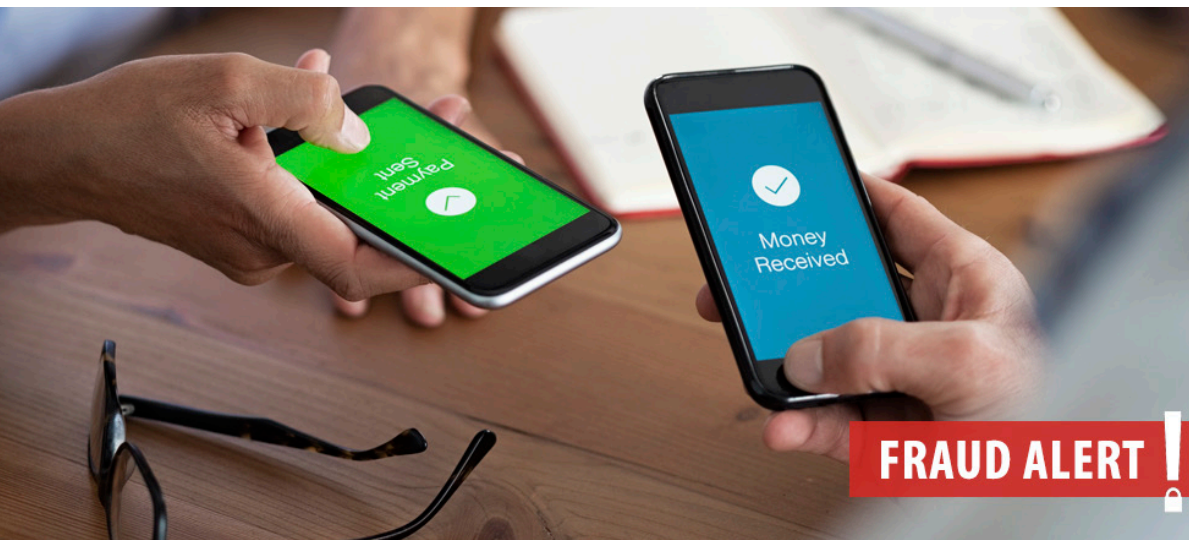
Future of Privacy Forum Advisory Board
Jump\$tart
National Identity Theft Victims Assistance Network (NITVAN) Advisory Committee
Verizon Consumer Advisory Board
We DO Count Coalition

This year's successes



- + In testimony before the House Commerce Committee, NCL staff called on Congress to stop price gouging, force airlines and live event ticketing companies to issue refunds for cancelled flights and events, and fight unemployment insurance fraud.
- + After years of pressure from NCL, major airlines announced that they would end the practice of charging change and cancellation fees on domestic flights, and we advocated that this becomes a permanent protection for consumers.
- + Thanks in part to NCL's advocacy, the state of Michigan enacted SB 385, landmark live event ticketing legislation that outlawed ticket-buying "bots," prohibited the use of deceptive "white label" resale, and restricted the resale of so-called "speculative" tickets.
- + NCL led a coalition of consumer advocacy groups in pushing back against the Trump Administration's efforts to weaken the Department of Transportation's ability to protect consumers from unfair or deceptive airline practices.
- + NCL released an important report—"COVID-19 and the Impact on Consumers"—in support of a range of new consumer protections related to the pandemic, including the re-establishment of the White House Office of Consumer Affairs, anti-gouging and anti-profiteering legislation, administrative actions to protect consumers from scammers targeting stimulus checks, and stronger labor protections for essential workers.
- + We released a report on the rampant confusion among consumers about food and beverage packaging recyclability and called for changes to sustainability in food and beverage packaging for brands, retailers, and policymakers.

Fraud Prevention



200

law enforcement agencies in the U.S. & Canada receive alerts from NCL's system



30,000

monthly Fraud Alerts subscribers

COVID-19: A fraud tsunami

While Americans struggled with lockdowns, mask mandates, and social distancing, scammers unleashed a wave of fraud targeting newly-vulnerable consumers. NCL was on the front lines of protection against this surge in fraud.

A trusted resource in uncertain times

With more than a quarter-century of expertise in educating consumers, connecting scam victims with law enforcement, and collaborating with partners in the fight against fraud, NCL's Fraud.org brand is trusted by millions of consumers.

This year's successes

- + NCL hosted virtual events about the impact of COVID-19 scams on consumers with attorneys general from District of Columbia, Kentucky, Nevada, North Carolina, and Pennsylvania.
- + Fraud.org's monthly Fraud Alerts reached more than 30,000 consumers, advocates, regulators, and business leaders, warning of emerging trends in fraud linked to the COVID-19 pandemic, including work-from-home, stimulus check, and package delivery scams.
- + We shared nearly 6,000 consumer complaints with a network of 200 law enforcement and consumer education agency partners.
- + Fraud.org was redesigned and relaunched to highlight our monthly Fraud Alerts and add new features to our fraud reporting tool.



OUR IMPACT

"Protecting Kentuckians against fraud and scams is a critical mission of our office, and we are grateful to partner with NCL to help equip consumers to spot and avoid COVID-19 related fraud." — Kentucky Attorney General Daniel Cameron



50%

of Americans
consume more
sodium than
recommended



75%

American adults are
overweight or obese

Food & Nutrition Policy



A year like no other

From fragmented food supply chains and rising prices to child hunger, food waste, food safety concerns, and outright food fraud, 2020 was a year of unprecedented challenges caused or amplified by the COVID-19 pandemic. This was an important year for education and advocacy toward healthier diets and better informed decisions about food and beverage.

How we help

Our nutrition and food policy team supports federal food assistance for the needy and aims to reduce food insecurity and address waste. We help consumers understand labeling to make informed decisions and help ensure the safety and quality of the foods people eat. We fight food fraud, like false claims about health benefits and ingredients.

COALITION WORK

Alliance for a Stronger FDA
Antibiotics Working Group
Coalition for Sugar Reform
Dietary Supplements
Quality Collaborative
EPA's Food Recovery
Challenge
Food is Medicine Coalition

Food Marketing Working
Group
Further with Food
JIFSAN Advisory Council
Make our Food Safe
Coalition
National Alliance for
Nutrition and Activity
Poultry Coalition
Safe Food Coalition

This year's successes

- + NCL armed consumers with solutions-oriented information during the pandemic—on nutritious choices, safe carry-out, and measures to protect restaurant and food processing workers.
- + NCL defended funding and access to federal nutrition programs that help families facing hunger, including SNAP and the National School Lunch and Breakfast Program.
- + As a member of the Safe Food Coalition, NCL made recommendations to the Biden-Harris transition team on regulatory actions to reduce foodborne illness and the spread of COVID-19 among food workers.
- + NCL continued to lead the fight for a mandatory, standard Alcohol Facts label on beer, wine, and spirits.

PARTNER WITH US

Recognizing that dialogue and debate are necessary to forge meaningful policy solutions, NCL held the first **Food Issues Forum** to tackle critical farm-to-table issues. The virtual forum gave stakeholders an opportunity to discuss issues and initiatives that directly impact consumers. Forums will be held throughout the upcoming year.

LifeSmarts



3.5 million
consumer questions
answered in class,
online, and in live
competition



15%
increase in pre- and
post-test scores for
participants

A dizzying marketplace

The consumer marketplace has become increasingly global and complicated for each new generation. Today's young adults face an array of choices that previous generations couldn't even have imagined.

How we help

LifeSmarts is a free, national teen consumer literacy program that gives young people the skills to become consumer-savvy adults. It offers curriculum for teachers and scholarship opportunities for teens. In spite of COVID, LifeSmarts' 2019-2020 season was a big success, and we are proud of the positive impact we had on our community of educators and students.



Highlights from our 26th season

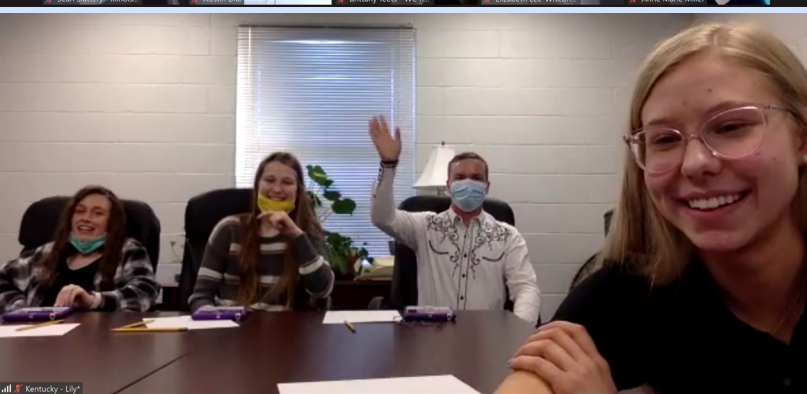
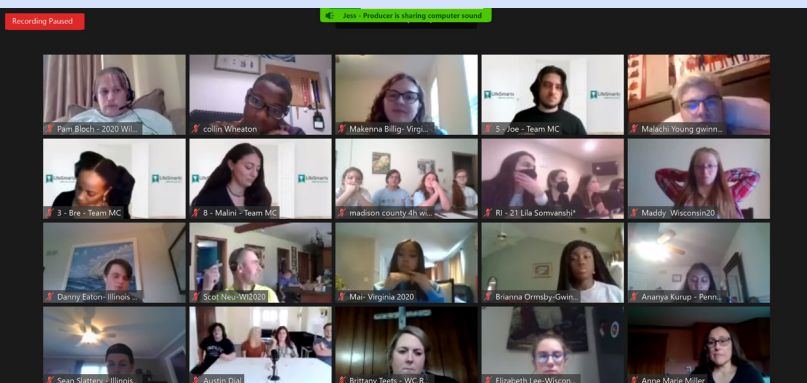
- + 125,000+ high school students were active in LifeSmarts during the 2019-2020 program year, with roughly 40,000 students competing.
- + Students answered more than 3.5 million consumer questions using LifeSmarts resources and participating in individual and team competitions.
- + Scores improved by an average of 15 percent from pre- to post-tests, demonstrating the real-life effectiveness of our curriculum.
- + When the country shut down and we were forced to cancel our national in-person competition, educators told us they had a greater need for access to quality online learning resources. LifeSmarts pivoted to design new educational tools and resources so that they could easily be used by educators in their newly converted online classrooms.
- + Although we had to postpone the National LifeSmarts Championship, the 2020 state champions were invited to compete in 2021. We ensured that 2020 competitors received the recognition they deserved.

PARTNER WITH US

We work with national partners such as 4-H, FBLA (Future Business Leaders of America), and FCCLA (Family, Career and Community Leaders of America) to reach teens across the country.

LifeSmarts also partners with State Coordinators from agencies and organizations including Jump\$tart Coalitions, Councils on Economic Education, Better Business Bureaus, Extension Agencies, 4-H leaders, and state attorneys general.

We are always seeking to forge new partnerships with agencies and organizations that serve teens or provide expertise in consumer education.



Health Policy



Nissa Shaffi
Consumer Advocate
National Consumers League



27 million
consumers reached
with *Script Your Future's*
messaging



87,000
patients directly
counseled by 18,000
students since 2011

PARTNER WITH US

The **Health Advisory Council** is a diverse membership-based group consisting of 40+ stakeholder organizations from patient and provider advocacy groups, nonprofits, federal agencies, and industry professionals. The engagement and multidisciplinary perspectives of our members help to inform NCL's work to protect and empower consumers across the health care spectrum.

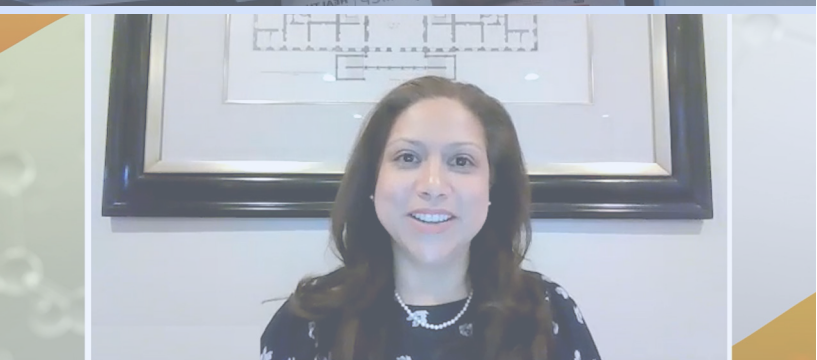
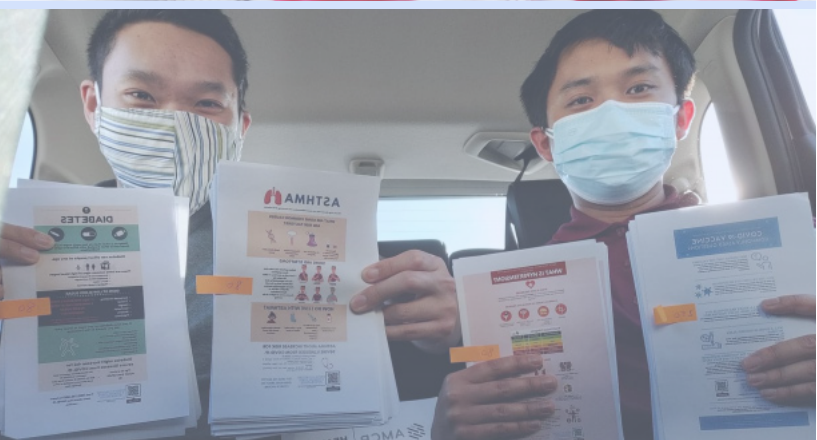
History-making pandemic

Entering 2020, consumers were already facing rising healthcare costs and struggling to access affordable, effective medicines and high-quality care. The COVID-19 pandemic dramatically worsened the situation.

How we help

NCL's health work advocates for safe and effective medicines and affordable, patient-centered health care. Our groundbreaking *Script Your Future* program works to improve medication adherence. As the nation faced seemingly overwhelming challenges, NCL pursued our mission to inform, protect, and empower consumers, advocating for widespread testing and a fair and equitable vaccine roll-out.

This year's successes



Jeanette Contreras

DIRECTOR OF HEALTH POLICY, NATIONAL CONSUMERS LEAGUE

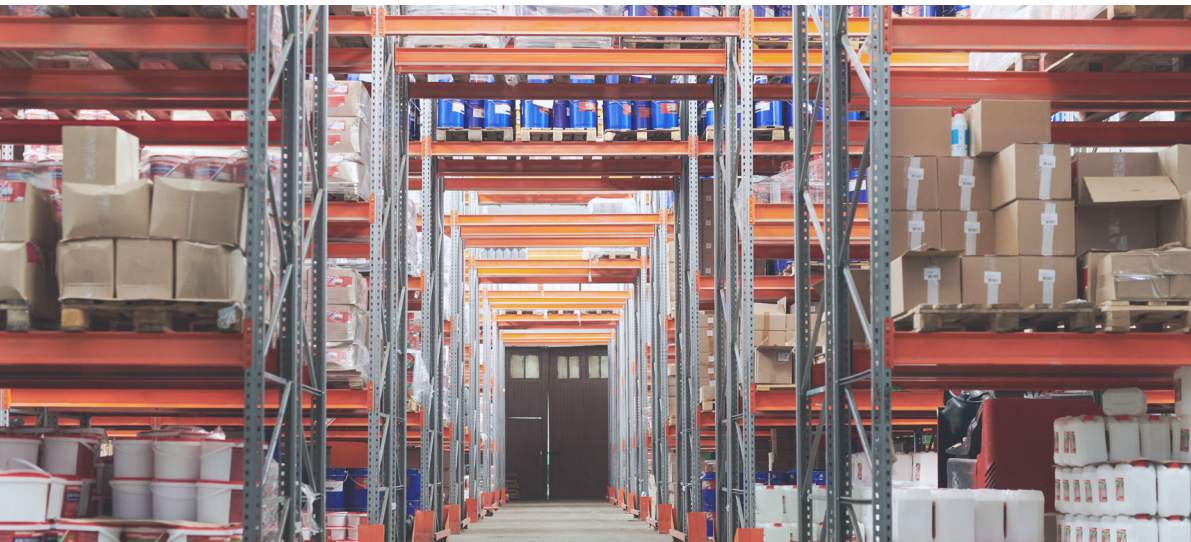
COALITION WORK

317 Coalition
Acetaminophen Awareness Coalition
Adult Vaccine Access Coalition (AVAC)
Allied Against Opioid Abuse
BeMedWise Program at NeedyMeds
Big Tent: Protect our Care Coalition
Brain Health Partnership
CDC PROTECT Initiative: Advancing Children's Medication Safety
Collaborative for CBD Science and Safety (CCSS)
Consumer Federation of America
Consumers for Safe CBD

Consumers for Quality Care
Consumers United for Evidence-based Healthcare
Council for Affordable Health Coverage
Health Equity Collaborative
Modern Medicaid Alliance
National Heart Valve Disease Awareness Day Campaign
National Quality Forum
Partnership for Safe Medicines
Prescriptions for a Healthy America
Reagan-Udall Foundation
Rx Abuse Leadership Initiative (RALI)
Save Our Air Medical Resources (SOAR)
USP Delegate
Vaccinate Your Family

- + NCL hosted virtual meetings, stakeholder briefings, and direct-to-consumer livestreamed conversations with national experts on a variety of health topics, including: improving COVID-19 testing infrastructure and ensuring insurance coverage; primary care access during the pandemic; and questions about vaccine safety.
- + On two occasions, the FDA invited NCL to co-host virtual briefings with FDA Commissioner Dr. Stephen Hahn to explain the federal testing and safety protocols in place in the forthcoming roll-out of the COVID vaccines.
- + We continued our work fighting counterfeit medications via our **Fraud.org/fakerx** site and television PSAs airing during daytime network programming.
- + NCL moderated a panel discussion with project and policy experts from consumer, patient, and policy organizations on the U.S. drug supply chain and the dangers counterfeit and substandard medications pose to patients.
- + NCL hosted two sessions with the American Clinical Labs Association on COVID testing, addressing consumers' questions and concerns.
- + NCL launched the ninth annual *Script Your Future* Medication Adherence Team Challenge. Despite the pandemic, *Script Your Future* teams directly counseled close to 12,000 patients and introduced *Script Your Future* messaging to more than 430,000 consumers nationwide.
- + In its first year, NCL's Consumers for Safe CBD campaign, which aims to educate consumers about the potential dangers of retail CBD products, reached 740,000+ people via social and earned media. The eye-opening campaign is calling for FDA enforcement of labeling regulations and has published new research and educational videos.

Labor's Ally



**1 in 4
workers**

relied on
unemployment aid
during the COVID
pandemic



65%

of Americans
approve of unions

The reality for workers

America's workforce faced historic job loss and dislocation in 2020, a stagnant minimum wage, rising healthcare costs, and inadequate leave policies. Millions of essential American workers risked their health to go to work during a challenging pandemic; millions of others faced layoffs and had to rely on unemployment benefits to pay the bills.

How we help

NCL is a longtime ally to labor, especially on issues where consumer and worker interests intersect. We supported organizing efforts, pro-worker legislation, federal relief through the CARES Act, and other stimulus measures.

COALITION WORK

Coalition for Sensible
Safeguards

DC Minimum Wage
Coalition

DC Paid Sick Days for All
Coalition

DC Wage Theft Coalition

FAMILY Act Coalition

Just Hours Coalition

Just Pay Coalition

Paycheck Fairness
Coalition

Pregnant Worker Coalition

White House Working
Families/Pan Issues
Coalition

Work Family Coalition

This year's successes

- + In partnership with Service Employees International Union (SEIU) local 32BJ, NCL released a report following an in-depth investigation into the fast-food retailer Chipotle, documenting widespread worker abuses and food safety violations. In April, the Department of Justice imposed the largest criminal fine in history against the chain.
- + NCL supported the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act, which addressed massive unemployment due to the COVID-19 pandemic and associated loss of employer-based health insurance.
- + We hosted "COVID-19: The Inside Perspective of Frontline Workers and their Unions," a virtual Labor Day discussion with NCL board members who represent unions to learn more about conditions faced by essential workers in the early days of the COVID pandemic.
- + Throughout the year, NCL supported union organizing and minimum wage increases in states across the country.



160 million

children are victims
of child labor
worldwide



20-30

American children
die on the job in a
typical year



Child Labor

A disturbing reality

Though largely hidden in the shadows, child labor persists around the world, both in the United States and abroad. An estimated 160 million young children are trapped in child labor globally, many in full-time or hazardous jobs.

How we help

Since our founding in 1899, NCL and its allies have worked to mitigate child labor in the United States and abroad by raising awareness, advocating before agencies and Congress, and providing a forum for nongovernmental organizations through our Child Labor Coalition (CLC).

PARTNER WITH US

Membership in the **Child Labor Coalition**, which NCL co-chairs and staffs, is strong and growing. In 2020, the Corporate Accountability Lab and International Rights Advocates joined the CLC. Other members include labor unions, fair trade and religious groups, anti-trafficking organizations, and socially responsible investors. CLC meetings feature representatives from federal agencies who share their work to combat child labor. *To see the full CLC roster or become a member, visit StopChildLabor.org.*

This year's successes

- + In our efforts to protect farmworkers from pesticides, we worked with partners to persuade the largest manufacturer of chlorpyrifos to stop making the pesticide, which damages the neurological development of children.
- + We collected 170 endorsements for the CARE Act, a bill to remove loopholes that allow children to perform child labor in U.S. agriculture and to perform hazardous work at age 16.
- + We produced *We Can Do This!* podcast episodes focused on child farmworker issues and the persistent and also largely hidden incidence of American child marriage.
- + We helped preserve international child labor funding that was under attack by the Trump Administration.
- + The CLC hosted a World Day Against Child Labor event featuring former victims of child farm work, human trafficking, and child marriage, reaching a wide audience on social media and introducing thousands of new viewers to our work.

Financials

Fiscal Year 2020

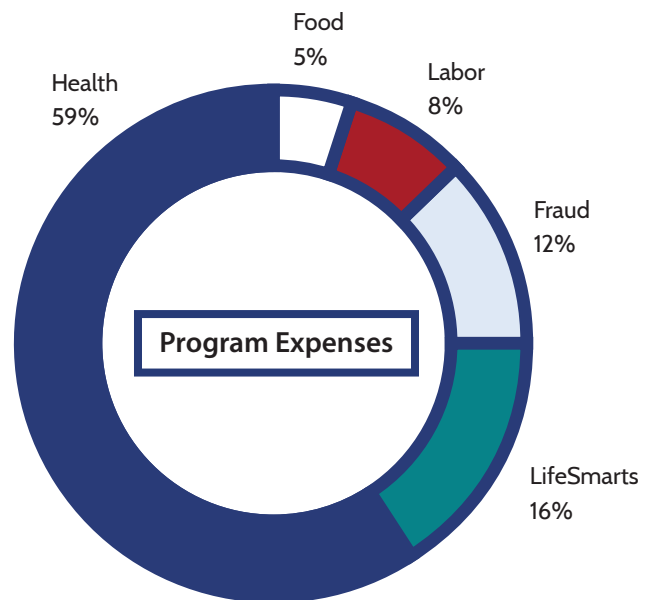
| | |
|------------|----------------|
| Revenue | \$4,088,362.00 |
| Expense | \$3,568,400.00 |
| Net Assets | \$5,695,631.00 |

Revenue

| | | |
|--------------------|----------------|------|
| Programs | \$2,860,188.00 | 70% |
| Trumpeter | \$695,028.00 | 17% |
| Public Education | \$156,996.00 | 4% |
| General Operations | \$376,150.00 | 9% |
| | \$4,088,362.00 | 100% |

Expenses

| | | |
|--------------------|----------------|------|
| Programs | \$2,172,451.00 | 61% |
| Fundraising | \$444,293.00 | 12% |
| General Operations | \$505,921.00 | 14% |
| Public Education | \$445,735.00 | 12% |
| | \$3,568,400.00 | 100% |



Become a donor

NCL is a non-profit 501(c)(3) organization, and every donation is tax deductible. (Tax ID# 53-0242038). Your contribution allows NCL to continue its efforts for workers and consumers across the nation. Make a secure, tax-deductible donation online at nclnet.org/donate.

Contact NCL's Development department at (202) 835-3323 for information on partnership opportunities.

Our Donors

NCL thanks all our contributors, especially those listed below, who gave \$1,000 or more between January and December 2020 to support our consumer education and advocacy programs.

| | | |
|---|--|--|
| AARP | Communications Workers of America | Pfizer, Inc. |
| AbbVie | Consumer Healthcare Products Association | Pharmaceutical Research & Manufacturers of America |
| AFL-CIO | Cuneo Gilbert & LaDuca, LLP | Procter & Gamble |
| Akin Gump Strauss Hauer & Feld, LLP | Davis Polk & Wardwell LLP | Prudential |
| Alaris Strategies | Dezenhall Resources, Ltd. | Reservoir Communications Group |
| Allergan | Drumfire Public Affairs | Reset Public Affairs |
| AMAG Pharmaceuticals | eBay, Inc. | Rezvani Law |
| Amazon | Edgar James | Sazerac Company |
| American Academy of Ophthalmology | Eli Lilly and Company | Service Employees International Union |
| American Airlines | Empirical Foods | SKDKnickerbocker Communications |
| American Association for Justice | Enterprise Holdings, Inc. | Sports Fans Coalition |
| American Clinical Laboratory Association | Facebook | StubHub! |
| American Express Company | Faegre Drinker Biddle & Reath LLP | The Herald Group |
| American Federation of Teachers AFL-CIO | FICO | The Sugar Association, Inc. |
| American Optometric Association | Richard and Beth Frank | Tracfone Wireless, Inc. |
| American Pharmacists Association | Geotab Inc. | UL Underwriters Laboratories Inc. |
| American Society of Health-System Pharmacists | Nancy Glick | UNICEF |
| America's Health Insurance Plans | Global Strategy Group | United Auto Workers |
| Amgen Inc. | Google | United Food and Commercial Workers International Union |
| Arthur and Charlotte Zitrin Foundation | GRAIL | United Mine Workers of America |
| Association for Accessible Medicines | Greenwich Biosciences | United States Pharmacopeia |
| AT&T | H&R Block, Inc. | USTelecom |
| Bank of America | Pastor Herrera | VACUL Virginia Credit Union League |
| Beer Institute | International Labor Rights Forum | Verde Technologies |
| Bernstein & Lipsett | Intuit | Verizon Communications Washington State Employees Credit Union |
| Biotechnology Innovation Organization | Intuit Education | Watkinson Miller, PLLC |
| Jack A. Blum | Johnson & Johnson Services Inc. | Western Skies Strategies |
| Boston Trust Walden Company | JPMorgan Chase & Co. | Western Union |
| Bumble Bee Foods LLP | Joan Kinney | Wilkinson Barker and Knauer, LLP |
| CBM Credit Education Foundation | Melaleuca, Inc. | |
| Charter Communications, Inc. | Microsoft Corporation | |
| Comcast Corporation | Mylan Pharmaceuticals | |
| | NTCA-The Rural Broadband Association | |
| | Paul Miller and Associates | |

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