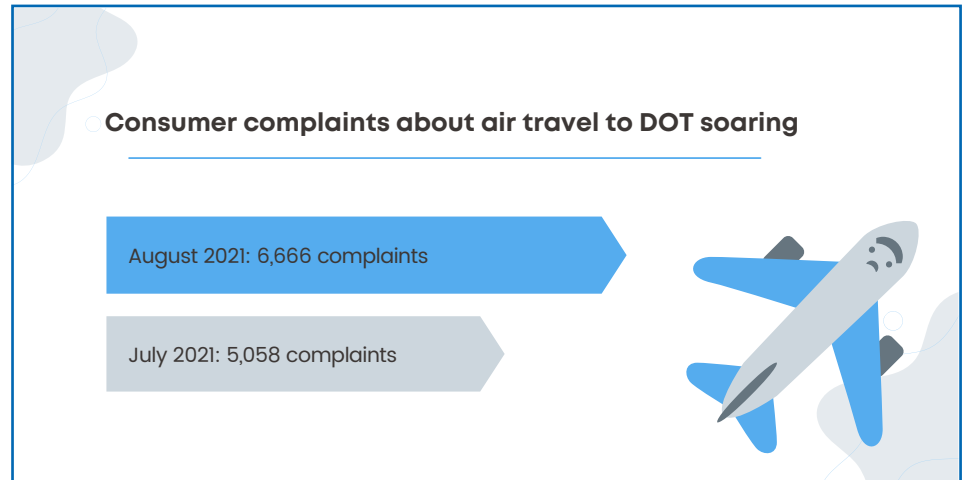


## Air travel: Industry treatment of consumers trending down

In July, as part of President Biden's Executive Order Promoting Competition in the American Economy, Department of Transportation (DOT) Secretary Pete Buttigieg appointed NCL Vice President John Breyault to serve as the consumer representative on the DOT's Aviation Consumer Protection Advisory Committee (ACPAC). The committee, chaired by Massachusetts Attorney General Maura Healey, is charged by Congress with providing recommendations to the DOT for improving consumer protection programs for airline passengers. Under previous DOT Secretary Elaine Chao, the committee was made up of industry-friendly members who did little to promote consumer protection.

"This is a welcome development, and we are proud of our role on ACPAC," said NCL Executive Director Sally Greenberg. "As millions of Americans have begun to travel again, ACPAC's work is more needed than ever, and John Breyault is an excellent choice to represent the consumer voice."

Americans have begun to travel again, indeed; this October, the Transportation Security Administration screened 1.99 million passengers through its checkpoints



at U.S. airports, nearly as many as were processed in October 2019 before COVID-19 all but shut down air travel.

During the pandemic, U.S. airlines took welcome pro-consumer steps such as waiving change and cancellation fees; however, sadly, many industry actors have returned to charging change and cancellation fees for their basic economy tickets. To add insult to injury, thousands of flights have been delayed or cancelled in recent months, leaving passengers stranded during the height of the summer travel season. These failures are *despite* the airline industry having received nearly \$50 billion in taxpayer-funded bailouts during the pandemic,

"With NCL at the table, we hope that our recommendations to address long-standing consumer concerns will be on the agenda," said Breyault. "It's our job to ensure this Administration hears the concerns of consumers — and does something about it."

The second half 2021 has been particularly busy. NCL led a group of advocates in a meeting with Secretary Buttigieg to outline steps the agency should take to fix the air travel marketplace. The groups

urged Buttigieg to embrace his role as the only regulator with the power to enforce consumer protection statutes. The groups called on the DOT to indefinitely extend expiring flight vouchers issued during the pandemic, prohibit airlines from charging parents fees to sit with their children, and establish minimum seat size standards to ensure that emergency evacuations can be conducted safely. In September, NCL coordinated a coalition of nine advocacy groups urging the DOT to require airlines to automatically refund checked baggage fees (which typically run \$35-65 per bag) when bags are delayed.

"NCL vows to continue to call for prompt refunds for tickets when airlines cancel flights," said Breyault. "We will also work to undo a rule that the DOT forced through at the end of the Trump Administration that weakens the agency's ability to protect consumers from unfair and deceptive practices by the airlines."

"As we have done for decades, NCL will work to expose predatory practices and enact protections that curb the worst abuses by an industry where four airlines control 80 percent of the domestic marketplace," said Breyault.

### Inside This Issue

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# Goodbye, 2021. Hello, 2022!

Dear Readers,

As we turn the page on 2021 — and nearly a second full year of living in the coronavirus pandemic and with the new ways of life that have accompanied it — we couldn't be more grateful.

We are grateful for how effectively we've been able to carry out NCL's mission, despite — and, at times, because of — the pandemic.

We are grateful for vaccines, and for testing, and for the newfound attention to the realities of health access inequity long faced by many of our citizens.

We are grateful that frontline workers have received the appreciation they deserve in the face of this crisis.

And we are grateful for you, our allies and supporters, who see the value in our work and have been there for us during these troubled times.

*Thank you.*

We were reminded just how much we value our supporters at our Trumpeter Awards Dinner in October, which was able to take place in-person this year, after going virtual in 2020. (See our photo spread on page 4.) We donned our masks and facial coverings, spread out our banquet tables to allow for social distancing, and required proof of vaccination for attendees. We followed District of Columbia protocols for indoor gathering and sweated every detail to make the evening a success. And it was!

We heard inspiring speeches from former FTC Chairman Jon Leibowitz, from DC Attorney General Karl Racine, and other esteemed guests. We were treated to video greetings from honorees who were unable to join us. And we were delighted to welcome Michigan Attorney General Dana Nessel to our stage to accept the Trumpeter Award in person.

We also heard from guests who attended the event just how much they appreciated



*At the 2021 Trumpeter Awards Dinner, District of Columbia Attorney General Karl Racine, 2020 Florence Kelley Consumer Leadership Award winner, and Greenberg.*

being together. The work-from-home culture that has emerged during the pandemic has surely ushered in advances in remote meeting technology, from which we have all benefitted. But there's just no substitute for a handshake or a hug with colleagues.

With that celebration behind us, we turn to 2022. We will continue to carry the torch for consumers and workers and the new challenges emerging during the pandemic. In recent months, our work has spanned a variety of issues and projects: we launched a new website about recycling (*read more on page 10*); we helped facilitate the vaccinations of nearly 140,000 consumers via our *Script Your Future* program (*page 9*); we welcomed new protections for farmworkers (*page 11*); we launched the 28<sup>th</sup> season of our LifeSmarts program (*page 6*); and we've issued numerous

Fraud Alerts to flag trends we're seeing in feedback from consumers who are navigating a very tricky marketplace.

And perhaps most importantly, we've banded together as a staff that has never been more productive, nor as committed to the mission of the organization. During the pandemic, we've both welcomed new colleagues to the team and celebrated milestone work anniversaries for veteran staffers. We have found inspiration in our allies and in the stories of consumers touched by our work. We welcome the challenges and opportunities that lie ahead, and offer best wishes to you for a healthy and happy holiday season.

*Sally Greenberg*



## Better protections needed for P2P apps

When consumers buy goods or services, the payment options have been simple: cash, check, or credit. Today, there are myriad other options: gift cards, reloadable prepaid cards, cryptocurrencies, and peer-to-peer payment apps.

While expanded options are welcome by both consumers and businesses, protections have not kept up with new technologies. One payment method has been the focus of much of NCL's advocacy in 2021: peer-to-peer (P2P) payment apps, such as Venmo and Zelle. Our work is informed by complaints we receive at Fraud.org that scammers are using the platforms for fraud.

In a typical scam, a fraudster will impersonate a government official, such as the IRS or ICE, and threaten victims with penalties such as tax liens or deportation. Scammers demand hundreds or even

thousands of dollars via these payment apps.

Unfortunately, due to a loophole in federal law, the P2P apps and banks that back them are not required to help victims recover their money — the very reason P2P apps are becoming a payment method of choice for scammers. This summer, NCL testified before the Senate Banking Committee and the House Financial Services Committee that fraud rates on P2P apps are three to four times higher than on traditional payment methods like credit and debit cards. Through testimony and in coordination with other consumer groups, NCL called on Congress and the Consumer Financial Protection Bureau to close the loophole in the Electronic Funds Transfer Act that allows operators of P2P apps to avoid liability when fraud or errors occur on their platforms.



## Supply chain scams in the forecast

Shipping port back-ups are causing delays and driving up costs. With the holiday season approaching, experts forecast higher prices for in-demand gifts. Supply chain issues are also expected to drive up Internet merchandise scams. In these scams, fraudsters set up realistic-looking e-commerce stores and entice consumers with phishing emails, social media postings, or text messages advertising deep discounts on must-have holiday gifts.

"While the gifts aren't real, the fraud is," said Public Policy Associate Eden Iscil (*meet Eden at right*). "Victims both lose money and expose themselves to increased risk of identity fraud."

NCL advises holiday shoppers to stick with known retailers, be cautious about deep discounts on holiday gifts, and always pay the safest way, with a credit card. Read more at Fraud.org.

## Meet NCL Public Policy Associate Eden Iscil



Joined NCL staff: October 2021  
Hometown: Virginia Beach, Virginia

### Tell us about your background.

I come from a background of legislative experience: three legislative sessions in the Virginia General Assembly, followed by an internship with Congresswoman Elaine Luria. Also, I am very interested in Middle Eastern affairs. During both my undergrad and graduate studies, I did a lot of work related to terrorism, how to better provide for refugees, and researched the roots of political violence.

### What is your role at NCL?

I serve as Public Policy Associate on the Fraud and Telecommunications Team, where I work alongside longtime NCL staff John Breyault and James Perry. I research and write content for Fraud Alerts, *The #DataInsecurity Digest*, social media, and more.

### Favorite project so far?

My favorite project so far has been helping with *The #DataInsecurity Digest*. Tracking the latest developments related to cybersecurity and ransomware, and working to highlight the current policy deficits in the country has been extremely timely. Given the uptick in data breaches — and the increasing impact they're having on our daily lives — I'm excited to do anything I can to help move the discussion forward and eventually see comprehensive data protections for American consumers.



## NCL supporters, allies gather for Trumpeter Awards and celebration of accomplishments during the pandemic







This October, NCL hosted the 2021 Trumpeter Awards Dinner and Reception, honoring the careers of both the Attorney General and Governor of Michigan, a federal regulator with a strong history of consumer protection focused work, and the leader of America's largest health care worker union.

1. CNN commentator Maria Cardona welcomes attendees to the 2021 Trumpeter Dinner, held at the Mayflower Hotel in Washington, DC. Cardona, a seasoned public policy advocate and political strategist at Dewey Square Group, returned to serve as this year's awards dinner mistress of ceremonies once again.

2. Michigan Attorney General Dana Nessel, the evening's headliner, accepts the Trumpeter Award, presented by NCL's Sally Greenberg and Karl Racine, Attorney General for the District of Columbia — himself a former NCL Florence Kelley Consumer Leadership Award recipient.

3. Former Federal Trade Commission (FTC) Jon Leibowitz presented the Trumpeter Award to Rohit Chopra, a recent FTC Commissioner and the newly appointed Director of the Consumer Financial Protection Bureau.

4. NCL Board Chair Dominique Warren, from Service Employees International Union (SEIU), introduces Michigan Governor Gretchen Whitmer.

5. Gov. Whitmer accepts her 2021 Trumpeter Award remotely from her office in Michigan.

6. Grace Whiting, president and CEO of the National Alliance for Caregiving, introduces Florence Kelley Consumer Leadership Award winner April Verrett, praising her leadership on behalf of frontline healthcare workers.

7. Verrett accepted her award from her office in Los Angeles, where she serves California's largest local union, SEIU 2015.

8. NCL's Greenberg to the 100+ supporters, allies, and friends gathered in the ballroom: "I can't tell you all how grateful I am that we are able to convene in person, after being unable to be together in 2020. It is truly so good to see you all."

To see more photos from this year's event, visit NCL's Facebook page.



# LifeSmarts offers chance to learn, compete, connect, and c

NCL-sponsored consumer literacy program is 'never more relevant' for educators and teens in ever-changi

LifeSmarts, NCL's premier consumer education program, has never been more relevant. Now in its 28<sup>th</sup> year, LifeSmarts provides real-world education for students on core consumer topics — ranging from personal finance to health and workforce preparation — while also developing critical thinking skills. LifeSmarts helps produce consumer savvy teens who are well equipped for adult life in today's complex, global marketplace. The program is free and available to all students in grades 6-12.

## LifeSmarts opportunities

**Students learn about relevant consumer issues.** LifeSmarts stays current, with staff experts working to constantly expand its content and grow competitions. LifeSmarts complements what educators are already teaching and can be used as an activity for classes, groups, clubs, and community organizations.

**Students compete and gain recognition.** Competition sets LifeSmarts apart, adding fun, a sense of accomplishment, and



Students engage in team competition at a National LifeSmarts Championship.

opportunities for teamwork. Students demonstrate consumer knowledge, gain recognition, and win scholarships in a variety of LifeSmarts competitive events held throughout the year.

**Students connect with others.** Through LifeSmarts, teens gain leadership skills to

achieve individual and team goals.

**Students communicate their knowledge.** By implementing LifeSmarts-sponsored service projects, students have the chance to make a real difference in their communities.

Learn more at [LifeSmarts.org](http://LifeSmarts.org).

## Our illustrious alumni: Spotlight on Kelsey Becker

LifeSmarts graduates have gone on to succeed in life as doctors, lawyers, government employees, local politicians, teachers, and professionals in many other fields. Each year, LifeSmarts Alumni return to the National LifeSmarts Championship to volunteer as Question Masters and Expert Judges.

Kelsey Becker was the LifeSmarts Student of the Year in 2015, competing as a member of the North Dakota team at the National LifeSmarts Championship from 2012-2015. Kelsey graduated from MIT in 2019 with degrees in Management, Media Studies, and Political Science.

In 2021, she joined the LifeSmarts Alumni Advisory Board to assist in LifeSmarts alumni outreach and engagement.

*"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."*



Kelsey (center) with her fellow North Dakota state champs pose for a group photo at a National LifeSmarts Championship.

# Communicate

ing marketplace

## LifeSmarts offers year-round action



### GETTING STARTED

All competitions begin online. The steps to compete are straightforward. And there's still time to get involved this year!

### SEPTEMBER - FEBRUARY

Coaches register at LifeSmarts.org and create teams. Students register and join. Teams study, learning about LifeSmarts topics in class, working as a group, and using the myriad of free resources.

Students compete online to achieve a final score. They start with the pre-quiz, then complete five quizzes (one on each main topic area), and finish with the capstone.



### FEBRUARY AND MARCH

Winning teams advance to in-person or virtual state competitions.

### APRIL

State champion teams and successful wild card teams compete over four days at the National LifeSmarts Championship (held in Washington DC, April 21-24, 2022).



### SUMMER

LifeSmarts practice tools remain available to students and educators preparing for summer partner events or for future LifeSmarts competition. Students engage with LifeSmarts service projects for the opportunity to win scholarships and other prizes.

## LifeSmarts impact



#### Reach

125,000 Students use LifeSmarts content in their classroom or beyond; 35,000 actively compete



#### Smart minds

3,500,000 Questions are answered each year



#### Geographic diversity

50 States and DC have LifeSmarts activity



#### Adult involvement

3,500 Coaches work with teams



#### Team building

2,500 Teams compete at state level



NCL Executive Director Sally Greenberg receives her flu shot. Greenberg partnered with Marla Dalton, executive director and CEO of the National Foundation for Infectious Diseases, to educate consumers about the tremendous benefits for both individuals and communities that vaccinations provide in a new blog post, which also features a new animated video (pictured below) at [nclnet.org](http://nclnet.org).

## Carrying the torch for vaccines

NCL's promotion of lifesaving inoculations traces back to smallpox

NCL's first General Secretary, renowned social reformer Florence Kelley, supported vaccines as a key factor in mitigating a smallpox outbreak near the end of the 19<sup>th</sup> Century, and her stalwart advocacy for immunizations has informed our bedrock support for increased access to COVID vaccines.

Today, NCL works to help build confidence in vaccines; they are overwhelmingly safe and effective public health measures that have helped to eradicate polio, diphtheria, tetanus, small pox, influenza, typhoid, and other childhood diseases that once killed millions of children and ravaged whole communities across the United States.

"NCL has engaged with policymakers at the FDA and CDC to break down for consumers how the vaccine approval process works and the rigorous clinical testing involved before a vaccine is introduced," said NCL Director of Health Policy Jeanette Contreras. "We also celebrate the full approval of the Pfizer-BioNTech vaccines as a remarkable landmark and fully support the Emergency Use Authorization for the COVID-19 vaccine for children ages 5 to 11."

As the nation's pioneering organization advocating on behalf of consumers and workers, NCL believes that mandates requiring vaccinations are good public policy; for decades, vaccine mandates in our schools have helped keep children free from contracting and spreading deadly diseases.

"We are pleased that the American Rescue Plan Act makes tax credits available to employers to cover paid leave to employees to receive and recover from COVID-19 vaccinations," said Contreras. "We want consumers to know that these tax credits can also be used to support employees when they take time off to vaccinate their children."

### Adult immunizations

We sometimes forget that it isn't only children who need protection from infectious diseases; adults do too. The NCL health team supports routine adult immunizations, particularly for Medicare and Medicaid beneficiaries. Because Medicaid programs vary by state, not all cover the cost of CDC-recommended adult immunizations. The "Helping Adults Protect Immunity Act" provides a legislative solution for expanded access to Medicaid beneficiaries, regardless of their state of residence.

NCL also supports the "Protecting Seniors through Immunizations Act of 2021," which would eliminate out-of-pocket costs for all CDC-recommended vaccines that are covered under Medicare Part D. This would apply to the shingles and tetanus, diphtheria, and pertussis (or Tdap) vaccines, along with future vaccinations. The costs of covering the vaccines versus the benefits for combatting the many diseases adults can contract is overwhelmingly positive.

NCL recently testified before the CDC, supporting recommendations for two new pneumococcal vaccines to be made available not only to seniors, but to young adults with underlying conditions.

"In our efforts to ensure equitable access to immunizations, this recommendation would be particularly significant for vaccine uptake in communities of color, which suffer disproportionately from chronic medical conditions at younger ages," said Contreras.





# NCL health policy briefs

Pharmacy benefit managers, rising cost of Rx drugs, and more

## The PBM problem

Pharmacy Benefit Managers (PBMs) were originally intended to work on behalf of employers, health plans, labor unions, and states to negotiate discounts from drug manufacturers. Instead, the companies that own them have become an end unto themselves, a place to siphon off huge profits from the health care system, profits that should be going to lowering consumers' out-of-pocket costs. NCL's Sally Greenberg recently penned an op-ed in *Morning Consult* on the need for swift implementation of regulations to require PBMs to pass along negotiated savings to consumers at the pharmacy counter.

In addition, a recent Federal Trade Commission paper cited the need to "address the conflicts of interests embedded in the structure of the PBM industry." States have also begun taking matters into their own hands. Ohio's Attorney General filed a suit against one PBM, alleging it had schemed to misrepresent pharmacy costs and gain overpayments from the state's Medicaid program. West Virginia passed a law requiring PBMs to give back to patients 100 percent of the discounts and rebates provided by drug manufacturers.

## Out-of-pocket Rx costs on the rise

In the midst of the pandemic, consumers continue to struggle to make ends meet. NCL has called on the Centers for Medicare and Medicaid Services to address out-of-pocket (OOP) costs in the Medicare Part D program and set an annual cap on beneficiary OOP expenses. Medicare is the only major insurer in the United States that currently lacks an OOP maximum.

NCL authored an opinion piece published in the *The Hill* noting that many insurance companies have worked the system so that while a health plan covers a prescription drug as an Essential Health Benefit (EHB), the consumer's OOP cost



**New! | Episode 15**

**The Drug Pricing Middlemen Driving up Drug Costs**

Expert Antonio Ciaccia joins NCL's Greenberg to talk about the role PBMs play in our drug pricing system and how they impact what consumers pay out-of-pocket for their medicines.

**Find We Can Do This! on Apple Podcasts and Google Podcasts.**

for that medicine may not count toward their annual deductible or maximum. NCL is calling on Congress to clarify that any service covered by a health plan is defined as an EHB, to ensure that patients' out-of-pocket payments for Rx drugs would always be counted towards their maximum requirement.

## Team Challenge launches

For 10 years, *Script Your Future* teams have conducted community outreach, educating patients on the importance of taking their medications as directed. This year's top Team Challenge National Awards, announced in June, went to the University of Charleston School of Pharmacy and the University of the Sciences, Philadelphia College of Pharmacy participants.

A new focus this year was, not surprisingly, on building confidence in the COVID vaccine. Through our program, *Script Your Future* teams ended up vaccinating more than 134,000 patients against COVID and other illnesses. Through their outreach at mass vaccination sites, our teams made their communities safer, one interaction at a time, resulting in more than 280,000

## Meet NCL Health Policy Associate Milena Berhane



Joined NCL staff: October 2021  
Hometown: Laurel, Maryland

### What is your role?

I help execute our advocacy and consumer education programs within the health portfolio at NCL, which includes managing our *Script Your Future* campaign, our Health Advisory Council, and a variety of health projects.

### What is your background?

I studied public health as an undergraduate student at Johns Hopkins University, and I focused on health policy in graduate school at George Washington University, where I received my MA in Public Health. I have always been passionate about health equity and volunteered with the Refugee Youth Project in Baltimore as an undergrad to help newly-arrived refugee families connect with health-related resources in their area.

### What do you love about your job?

I love learning about the different health policy and public health advocacy efforts to benefit consumers and patients. This experience has opened my eyes to the role advocacy plays in health policy, and how different stakeholders come together to find solutions to the many problems that exist within our healthcare system. Meeting the people behind these efforts and seeing their passion has been amazing and reminds me why I decided to pursue a career in health policy!

## Forum explores plant-based proteins

Market growth, consumer confusion pose challenges for standards-setting



### FactsAboutRecycling.org

In November, NCL launched FactsAboutRecycling.org, a new hub of information about what actually happens to the food and beverage containers we toss in the recycling bin. The new site houses multimedia content to explain the recycling system and empower consumers to make environmentally sustainable purchases.

“Building upon NCL’s sustainability and honesty-in-marketing work over the past year, FactsAboutRecycling gives consumers and environmental advocates fresh insight into the true sustainability of the packaging of their products,” said NCL’s Sally Greenberg.

“Meatless meat” is nothing new. Meatless versions of burgers, deli meat, sausages, and chicken-like nuggets have been around for decades to meet the needs of America’s vegetarians and vegans, which represent about 5 percent and 3 percent of the adult population respectively.

However, studies show a significant number of consumers are trying a new category of “plant-based meat alternatives” (PBMA), engineered to closely resemble the look, feel, and taste of actual beef, pork, chicken, eggs and seafood. According to a 2020 Gallup poll, 41 percent of consumers have tried a PBMA product, and 60 percent of them say they are likely to continue eating them.

At the same time, products like the Impossible Burger or Beyond Burger are making their way into popular fast food restaurant offerings and, as more consumers entertain the idea of replacing traditional meat with plant-based alternatives, manufacturers are taking note. In fact, current estimates put the market for PBMA at \$1.4 billion — up from \$962 million in 2019 — and a Bloomberg Intelligence Report predicts a 500 percent increase in global sales of plant-based foods globally by 2030.

“Many consumers view plant-based burgers, sausages, and chicken-like nuggets as a healthy and environmentally friendly choice. Yet, these products are often higher in sodium and sugar content than actual meats and allergenicity can be a concern. It’s a complicated landscape, and consumers need accurate labeling to make informed decisions,” said NCL Director of Food and Nutrition Policy, Nancy Glick.

The need for clarity in labeling PBMA is evident to ensure that product names,

### The most common reasons for eating plant-based meat alternatives are:



descriptions, and packaging are not misleading and consumers have the qualifying terms to know what they are purchasing. Nearly 30 states have passed or are considering laws that restrict how PBMA are labeled, and Congress is considering federal legislation. However, opponents of labeling laws say omitting words typically associated with animal proteins only causes more consumer confusion and limits the ability of manufacturers to truthfully describe their products.

It is against this backdrop that NCL and the Academy of Nutrition and Dietetics hosted an online Food Issues Forum in November on the need for accurate naming and labeling of PBMA. Bringing together regulatory specialists, market researchers, consumer advocates, and food industry leaders, the forum advanced the importance of a common labeling nomenclature to ensure consumers understand that they are purchasing a meatless food. NCL will develop and widely share a proceedings report with decisionmakers and advocates.

The meeting was the second in a new series of Food Issues Forums to tackle critical issues from farm to table. In February, the first forum previewed plans for the Biden Administration’s first 100 days and top policy priorities for consumer and nutrition advocates. A forum on workable education and policy solutions to America’s intractable obesity epidemic is planned for December.



# Win in child labor fight: Pesticide ban

Advocates continue to fight loopholes allowing farmwork

Agricultural jobs are some of the most hazardous work in America, with long shifts, extreme heat, and dangerous equipment. The work is not appropriate for young children — and yet, our child labor laws are riddled with exemptions allowing children to start working in fields at age 12. Even younger kids are permitted to work through loopholes such as the small-farm exemption. And federal law permits children to work unlimited hours when school is out of session.

NCL and the Child Labor Coalition (CLC), founded in 1989, have been fighting these loopholes with draft legislation that would ensure kids receive the same workplace protections whether they work in the ag, retail, or fast food.

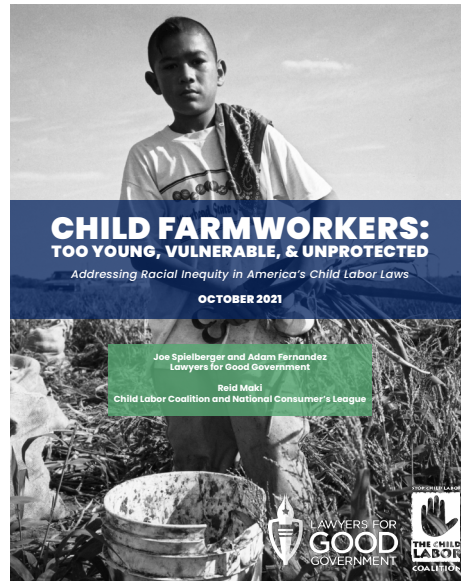
“If 12 is too young to work in an air-conditioned office, it is surely not okay to send that same child out to toil in 100-degree heat. And yet we allow it,” said CLC Coordinator Reid Maki.

Despite efforts, the CLC and its 38 members have not yet been able to advance protective legislation — the Children’s Act for Responsible Employment and Farm Safety (CARE) — in Congress. At times, the CARE Act has had as many as 110 cosponsors.

Fortunately, there have been some victories when it comes to the application of pesticides.

The Environmental Protection Agency (EPA) under the Obama Administration enacted a prohibition on child workers applying pesticides. Environmental groups, farmworkers groups, and the CLC and its allies fought hard to ensure the measure was implemented and then redoubled their efforts when the Trump Administration took steps to reverse the protection. Eventually, the Trump EPA abandoned efforts to overturn the prohibition.

But the Trump EPA was able to block another important safeguard for child farmworkers and their working parents:



A new report “*Child Farmworkers: Too Young, Vulnerable, and Unprotected*,” examines the status of U.S. child farmworkers, with a focus on state laws. Learn more at [StopChildLabor.org](https://StopChildLabor.org).

an Obama Administration ban of the toxic pesticide *chlorpyrifos*. Like many environmental groups, NCL was particularly concerned about chlorpyrifos because of its ties to slower neurological development, lower IQs, and increased rates of autism.

The CLC joined efforts shifting to state-based bans of the pesticide, succeeding in California, Hawaii, and New York. In 2020, the largest manufacturer of the chemical announced it would stop making the pesticide. Advocates assumed the Biden Administration would implement the chlorpyrifos ban quickly — but it did not. Farmworker and environmental groups sued EPA and, in April, the Ninth District Court ordered the EPA to stop all food uses of the pesticide.

Although chlorpyrifos can still be used for mosquito control and on golf courses, the ban on food uses is an important victory for farmworkers and consumers.

## Meet NCL Development Manager Toby Mulford



Joined NCL staff: June 2021  
Hometown: Swarthmore, Pennsylvania

### What is your background?

My background is in theater and education. I worked in the DC area for many years as an actor, teacher, and administrator. My focus was mainly on Shakespeare and other Renaissance-era styles, with a hefty dose of clowning thrown in. I got into nonprofit development by fundraising for the theaters and realized I could put the skills I had learned to use in creating positive change beyond the arts.

### What drew you to NCL?

Its mission to effect deliberate, determined change through focusing on the nuts and bolts of specific issues. NCL isn’t trying to save the world with a single big idea; it’s working to make life better for as many people as possible by engaging with the systems that exist and pushing tirelessly to make them better and more equitable.

### What do you love about your job?

NCL works with a huge array of different people and organizations — individual consumers, regulators, elected officials, businesses, and more. I enjoy the combination of interpersonal work and meticulous record-keeping required to keep track of all those interactions.



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Please visit us online at [nclnet.org](http://nclnet.org).

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The National Consumers League is a private,  
nonprofit organization. NCL's mission is to  
protect and promote social and economic justice  
for consumers and workers in the United States  
and abroad.

## **Ushering in 2022**

2021 has been marked by enormous change, and throughout, NCL has remained both focused and flexible. We have pivoted to meet new challenges, while retaining a laser focus on protecting consumers and workers.

This year has seen NCL at the forefront of defending the health and safety of consumers. We have been busy advocating for vaccines and making sure people are taking their medications as prescribed. We have alerted consumers to the spike in pandemic-related scams and frauds. All the while, we continue to fight against child labor and for accurate food labels, as we strive to teach our teens the life skills they need to be successful adults.

We can't do all this without your help! Please consider making a gift to support our efforts.

The issues raised by the pandemic are here to stay, and so are we. NCL has been protecting and educating consumers for more than 121 years, and with your help we will continue that tradition for many years to come.

# **WELCOME**

# **2022**

# **NEW YEAR**