## 2018 ANNUAL REPORT

National Consumers League









NCL staff gather to honor the legendary civil rights advocate Congressman John Lewis, 2017 Trumpeter recipient.

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#### WHO WE ARE

Founded in 1899 to protect and promote the interests of consumers and workers, the National Consumers League is America's original consumer advocacy organization.

Today, our flagship programs—**Fraud.org**, the **Child Labor Coalition**, **LifeSmarts**, and **Script Your Future**—provide vital education for consumers of all ages and backgrounds. From inside our nation's capital and beyond, we advocate at the local and state level and before Congress and federal agencies on the issues that matter most.







#### WHAT YOU CAN DO

Our vision of a fair and safe marketplace continues, and we welcome partners from many sectors and industries to join us. See page 16 to learn more about ways you can get involved with NCL.

## **THANK YOU**

#### Dear friends of the National Consumers League,

We are honored to present you with this year's Annual Report, which tells the story of the National Consumers League—our programs, our milestones, and the people whose lives are touched by our work.

We are grateful for your interest in NCL. Your vital support enables us to have an impact on issues that matter to workers and consumers.

While much has changed in the marketplace since our founding in 1899, many of the issues faced by Americans then remain challenges today: fair wages and safe workplaces; safe food products; honest labeling; health care for all citizens; and protection from predatory financial practices.

Today's marketplace is increasingly complicated. As we continue to fight for strengthened rights and resist rollbacks on existing protections, your support is more crucial than ever.

Because of your generosity, we are able to continue to pursue our vision for an America where consumers and workers can enjoy protections and have confidence in the marketplace. We celebrate the victories and take on the challenges that lie ahead as we work to improve the lives of consumers and workers.

We hope you enjoy this report.



Sally Greenberg NCL Executive Director



Levi Allen NCL Board Chair

### **NCL BOARD OF DIRECTORS**

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## YEAR IN REVIEW

The year has seen highs and lows for advocates like NCL, with regulations under attack and allies banding together in defense. NCL worked to protect crucial consumer and worker protections—but also celebrated victories in food labeling, airline consumer protections, fighting pyramid schemes, and auto safety.

NCL urges federal government to fund costsharing to make coverage more affordable for lower-income Americans who buy their own healthcare insurance.

### AUGUST 2017

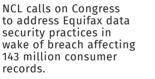


NCL leads the charge for table saw safety, testifying at hearing of Consumer Product Safety Commission (CPSC).



LifeSmarts kicks off 24<sup>th</sup> season with "Year of Health and Safety."

### SEPTEMBER 2017



NCL joins with other consumer, safety groups to address safety gaps in autonomous vehicle legislation.

NCL expresses concerns about Trump Administration's undermining of the Affordable Care Act. The U.S. Senate passes a Congressional Review Act resolution to repeal Consumer Financial Protection Bureau's (CFPB) arbitration rule.

**OCTOBER** 2017



NCL honors Congressman John Lewis (D-GA) and CFPB Director Richard Cordray with 2017 Trumpeter Awards.



CFPB Director Cordrav

Administration appoints

Mick Mulvanev to head

**NOVEMBER** 

resigns; Trump

the Bureau.

2017

NCL welcomes nationwide removal of misleading nutritional scoring system NuVal from grocery shelves.

Department of Transportation announces it will abandon efforts to address rampant addon fees in the airline industry.

### DECEMBER 2017

In top scams reported to Fraud.org, bogus Internet sales remain the most common fraud plaguing consumers in 2017.



NCL launches the seventh annual *Script Your Future* Medication Adherence Team Challenge.

The LifeSmarts program awards scholarships to student leaders from Washington, DC and Douglas County, GA.

### JANUARY 2018

NCL welcomes new FTC guidance to multi-level marketers as positive step in fight against pyramid schemes. Consumer advocates call Senate rollbacks of Dodd-Frank Act unwelcome news for consumers, the economy.



**Business: The Fair Labor** 

Standards Act 80 Years

Later conference in

partnership with the

American Constitution

Society at Georgetown

Child Labor Coalition joins calls for a more responsible jewelry supply chain.

### FEBRUARY 2018



NCL issues criticism of CFPB decision to stop protecting consumers from massive data breaches.

# University Law Center.

NCL welcomes provision in the omnibus spending bill that protects the tips workers receive and bans employers from claiming them.

The Fifth Circuit Court of Appeals rejects DOL fiduciary rule intended to protect the financial interests of retirees and other investors.

Air traffic control privatization legislation unsuccessful in the House Transportation Committee. NCL calls rollbacks in vehicle emissions and fuel efficiency standards a regulatory set-back under the Trump Administration.



Students from Pennsylvania win the 2018 National LifeSmarts Championship.

APRIL 2018

NCL staff testify in Louisiana in favor of bill to end child marriage.



Sally Greenberg joins the launch of RALI Maryland to fight the opioid epidemic by educating the public about safe drug disposal options.

Multi-state outbreak of *E. coli* linked to romaine lettuce causes five deaths, nearly 200 illnesses.



NCL's **Reid Maki** addresses child labor in American agriculture at the Global Fairness Initiative.

MAY 2018



Unwelcome news: Supreme Court ruling in *Epic Systems v. Lewis* allows companies to require workers to sign forced arbitration clauses as a condition of employment.

NCL welcomes longawaited backup camera automotive standard. NCL partners with Consumer Action to decry closed-door vote by Securities and Exchange Commission to make it more difficult for mutual fund investors to get paper copies of fund disclosures.

JUNE 2018

Supreme Court ruling in Janus v. AFSCME prevents unions from collecting "fair share fees" from non-member workers who receive the benefits of collective bargaining.



On World Day Against Child Labor, CLC cohosts screening of the **Sundance Award winning film Kailash** in Washington, DC.



DC City Council votes to overturn **Initiative** 77, a ballot measure passed by voters to raise the minimum wage for tipped workers. NCL staff meet with members of the DC Council to advocate for the Initiative's survival.

### JULY 2018

NCL leads efforts to fight auto-renewal clauses hidden in the fine print of consumer contracts.

## Policies for a healthier America



## HEALTH

#### REALITY

Americans are spending billions on rising healthcare costs and need access to affordable, effective medicines and high-quality care.

#### **OUR APPROACH**

NCL's health policy program advocates for safe and effective medicines and affordable, patientcentered health care. Our groundbreaking *Script Your Future* program helps consumers improve medication adherence and live longer, healthier lives.

Sally Greenberg speaking about the deadly impact of counterfeit drugs.

#### Defending access to care.

NCL continues to be actively engaged in supporting the Affordable Care Act (ACA), Medicare, and Medicaid through statements, letters, and education and advocacy through social media.

#### Medication management made easier. NCL's Script

Your Future Team Challenge engages inter-professional teams of future pharmacists, nurses, and doctors from prestigious universities across the country to help spread the campaign's messages promoting medication adherence. Teams distribute *Script Your Future* tools and resources at community events, conduct media outreach, and counsel patients directly. Top performing schools are honored with awards for outstanding team achievement and in specific categories. *Meet this year's winners at right.* 

#### Rallying against the opioid

**crisis.** With the soaring opioid epidemic and deaths from overdoses reaching 72,000 in 2017, health and law enforcement advocates recognize that many heroin users first abuse prescription medications. NCL is a founding member of the Rx Abuse Leadership Initiative (RALI), regional coalitions whose members are working to combat the opioid epidemic in cities and states where the

### Script Your Future's reach

**27.5M** 

consumers have been reached with *Script Your Future's* medication adherence message

63,000

healthcare providers have been reached



*Script Your Future* wallet cards distributed in 6 lanuages: English, Spanish, Chinese, Vietnamese, Hmong, and Russian



NCL's Health Advisory Council offers opportunities for collaboration on policy priorities.

crisis is doing the most damage to their communities. In 2018, NCL's Sally Greenberg spoke at launches of coalitions in Maryland and Nevada, and NCL supported the launch of the Indiana effort. The coalitions engage with state and local organizations and political representatives to raise awareness of the epidemic's impact and promote safe disposal of unused prescription pain medicines.

#### **OUR PARTNERS**

16.

NCL's work in health education and advocacy depends on a high-quality network of health-focused government agencies. academic researchers, patient advocacy groups. health professional organizations, and industry representatives. NCL convenes the Health Advisory Council, a membership-based council of outside organizations. to provide support for its work in health advocacy and education. To learn more about the Health Advisory Council, see page



Students from University of the Sciences Philadelphia College of Pharmacy, 2018 National Script Your Future Award Winners

### 2018 *Script Your Future* Team Challenge winners

University of the Sciences Philadelphia College of Pharmacy University of Charleston School of Pharmacy

Pacific University School of Pharmacy

Lake Erie College of Osteopathic Medicine

University of Pittsburgh School of Pharmacy

Touro University California College of Pharmacy

## Fighting evolving consumer threats

## **FRAUD & TELECOM**

#### REALITY

Rapidly changing technology presents significant challenges to consumers and opportunities for unscrupulous actors. The global data breach crisis threatens the security of our sensitive data and exposes all of us to identity theft and increased risk of fraud.

#### **OUR APPROACH**

NCL's work in fraud, privacy, and telecommunications aims to ensure that consumers can navigate the marketplace safely, securely, and with confidence—and we are leading the fight to defend hardfought regulations that are in place to protect consumers' personal finances. John Breyault on CBS This Morning warning consumers about celebrity impersonator scams.

#### Data breaches plaguing

**consumers.** Data breaches make the news on a near daily basis, costing companies an average of \$3.86 million per incident and, just as importantly, their customers' goodwill. NCL is leading the fight for a national data security standard, calling on the Federal Communications Commission (FCC), Federal Trade Commission (FTC), and Congress to adopt stronger data security and breach notification regulations. NCL recently published the 75<sup>th</sup> issue of *The #DataInsecurity Digest*, a biweekly newsletter offering expert analysis on the latest breaches and policy updates. NCL also runs "Your Data Breach HQ," an online resource to help consumers keep up with the latest breaches and how to respond. This year, NCL added a member to its team, a data security and technology fellow to broaden our work on these issues.

#### **OUR PARTNERS**

NCL partners with consumer advocates, industry representatives, and federal agencies to lead the fight against consumer fraud. NCL runs the Alliance Against Fraud, a coalition of partners interested in fighting fraud in all forms. To learn more about the Alliance, see page 16.





NCL has continued to defend the dismantling of the Consumer Financial Protection Bureau.

**Cop on the beat.** NCL operates Fraud.org, America's go-to resource for consumers, educators, and law enforcement on fraud education and prevention. Through monthly Fraud Alerts and direct counseling, NCL helps victims of fraud and their families and shares data with law enforcement to track trends and criminal activity.

In the last decade, Fraud.org has taken 75,000 consumer complaints, and nearly 200 law enforcement agencies subscribe to our fraud alert system.

Victory in the fight against pyramid schemes. Through intense advocacy efforts, in spring 2018, NCL's team working with allies across the political spectrum—successfully beat back efforts by the direct selling industry to weaken anti-pyramid scheme laws. By assembling a broad and bipartisan coalition of groups including members of the direct selling industry, NCL took the lead in highlighting the FTC's role in protecting consumers from predatory pyramid schemes.

#### Fixing the unfriendly skies.

NCL leads the fight for stronger consumer protections in the airline industry, lobbying the Senate Commerce Committee to pass legislation to rein in punitive airline change and cancellation fees, which cost consumers \$2.9 billion annually.



#### ASK JAMES

Veteran staffer James Perry has counseled thousands of consumers who have been targeted and victimized by scams. Here's what we commonly hear from them:

### from Rachel C.

"You were the sole representative of any entity, including the California State attorney general's office, the FBI, and American Express, to offer useful help. Thank you for helping me to get my money bacκ, James!"

### from Kevin D.

<sup>44</sup> James, I called the bank on the check and they told me the check was fraudulent. I then called my bank to inform them of the same so there is peace in my home again. Thanks for your quick response and God bless you for the work you do.<sup>11</sup>

## Building a stronger generation ahead

## LIFESMARTS



LifeSmarts offers a variety of competition formats: team-based buzzer-style matches, individual assessments, and more.

#### REALITY

With fast-paced globalization and ubiquitous digital technologies, the consumer marketplace has become increasingly complicated for each new generation.

#### **OUR APPROACH**

LifeSmarts is a free, national consumer literacy program that gives youth the skills needed to become consumer-savvy adults. It also offers curricula for teachers and scholarship opportunities.

A quarter-century of impact.

LifeSmarts is NCL's free educational program and scholarship opportunity, teaching middle and high school students crucial consumer literacy. Since NCL adopted the program in 2000, LifeSmarts has provided millions of teens with the skills and knowledge needed to prepare them to make informed decisions as adults. The program pushes students to develop critical thinking and leadership skills, while introducing them to new concepts—and have fun in the process.

LifeSmarts improves the quality of life of the students who participate, instilling confidence and enabling them to be a positive influence in their communities. Ultimately, LifeSmarts students enter the marketplace as savvy consumers and as members of a smarter workforce. In the words of a LifeSmarts coach: "It's really quite eye-opening to see that some of these things, everyday practical information that we as adults oftentime take for granted, are more foreign concepts to students than learning a new language or advanced mathematics. Learning the concepts taught in LifeSmarts is absolutely essential for young adults."



The LifeSmarts impact

140,000

student users on average per program year

**3.5M** 

consumer questions answered in online and live competition

15%

average increase in test scores for students who participate

Students gather from across the U.S. to represent their states at the National LifeSmarts Championship.

#### Beyond the classroom.

LifeSmarts offers a variety of community service learning projects, including mentoring partnerships in which participants have the opportunity to teach LifeSmarts lessons to early elementary children.

In 2018, NCL will launch the 25<sup>th</sup> anniversary of LifeSmarts, kicking off a year-long celebration of the impact the program has had on millions of lives.

#### **OUR PARTNERS**

We work together with national partners such as FBLA (Future Business Leaders of America) and FCCLA (Family, Career and Community Leaders of America) to expand the program's reach. LifeSmarts also partners with State Coordinators from agencies and organizations including JumpStart Coalitions. **Councils on Economic Education. Better Business Bureaus**, Extension Agencies, 4-H leaders, and state attorneys general.



### Destinee Clark, AL

"...LifeSmarts has had an amazing impact on both me and my family. Through the LifeSmarts program I've grown a lot as a person; I've gained a lot of self confidence, and I've learned to trust myself and trust my instincts more."

## Caring for America's food supply



FOOD
Sally Greenberg welcomes FDA Commissioner Scott Gottlieb, MD, to a meeting hosted by NCL.

#### REALITY

The food marketplace is rapidly changing, and it's a challenge for health-minded consumers to keep up with the latest claims and reports about nutrition and food safety.

#### **OUR APPROACH**

NCL's nutrition and food safety policy work aims to protect food assistance programs, help consumers understand food labeling and make healthy decisions, and keep companies accountable for the claims made on food packaging. **Fighting waste.** NCL continues to serve as a leader in the fight against food waste, supporting innovative ideas to reduce America's food waste while contributing to food recovery efforts. NCL is actively involved with Further With Food, a virtual clearinghouse of information to help consumers and retail outlets reduce food waste. NCL is also an official endorser of the EPA's Food Recovery Challenge, which informs consumers about the variety of ways to reuse foods. In May, NCL staff participated in a food waste roundtable discussion with United States Department of Agriculture Secretary Sonny Perdue.

Menu labeling victory. In May 2018, NCL welcomed implementation of a rule requiring chain restaurants, supermarkets, convenience stores, and other food retail establishments to post calorie counts for prepared food and beverages. The rule was met with political opposition and had been delayed, leading NCL to join with the Center for Science in the Public Interest (CSPI) and a legal team from Earthjustice to successfully sue the FDA to implement the labeling requirement. NCL continues to defend against efforts by the food industry to seek exemptions in the labeling requirement.

## Our dilemma with food

**15.6M** 

American households are considered to be food insecure

**41M** 

Americans use food assistance programs, including 12 million children and 7 million seniors

**1.3B** 

tons of food per year is wasted globally — enough to feed 3 billon people



Most menus are now required to display calorie information, thanks to efforts by NCL.

#### **OUR PARTNERS**

NCL works with a variety of organizations to stay current on trending topics in food safety, nutrition, food science, and environmental issues. To learn more about our partners, see page 17. Flawed nutrition ratings system

**shelved.** NCL staff advocates for improved, holistic front-of-pack labeling to help consumers access quality information about products when they are making purchasing decisions. In late 2017, NCL welcomed news that a supermarketbased nutritional scoring system called NuVal had been discontinued. NCL had been a vocal critic of NuVal's controversial ratings system which gave some junk foods higher ratings than canned fruit.

#### Preserving access and safety.

NCL is a longstanding supporter of the Supplemental Nutrition Assistance Program, or SNAP, which offers assistance to millions of low-income families and provides economic benefits to communities. NCL also participates in two coalitions focused on protecting America's food supply: the Make Our Food Safe Coalition and the Safe Food Coalition.



An NCL-conducted food waste audit.

## Defending the rights of young workers

**CHILD LABOR** 



NCL and the CLC are working to reduce the number of children trapped in child labor. Photo courtesy of Steve McCurry

### REALITY

An estimated 152 million children are trapped in child labor around the world—many work full-time, and nearly half in jobs considered hazardous. But global advocacy is working: 100 million fewer children are in child labor since 2001.

#### **OUR APPROACH**

Our Child Labor Coalition (CLC) strives to reduce exploitative child labor in the United States and abroad by raising awareness, advocating before agencies and Congress, and providing a forum for other nongovernmental organizations to collaborate on bringing an end to child labor. *Encouraging news.* Thanks in part to the coordinated work of NCL and our many allies working to eradicate child labor across the globe, estimates of child labor show that it is on the decline. However, there are still millions of children in dangerous jobs instead of in school, and our work continues.

**Opening eyes to child labor.** Consumers are surprised to learn that child labor is involved in many of the products used in our daily lives including clothing, jewelry, electronic goods, and produce. The CLC video "ABC's of Child Labor," helps consumers understand how common child labor is in manufacturing and is approaching 100K views on YouTube. The CLC is very active on social media, where it raises awareness among American consumers about the shocking prevalence of modern child labor.

Advocating on the Hill. The CLC supports legislation in the

House and Senate that bans child labor in the U.S. tobacco harvest and has long called for the removal of exemptions in the Fair Labor Standards Act that allow children to work unlimited hours in agriculture at age 12 and to do hazardous work at age 16.

*Child marriage.* NCL staff has recently joined efforts to ban child marriage in the United States, where some 248,000 children as young as 12 were married between 2000

## The problem persists

**152M** 

children are victims of child labor worldwide

~**500K** 

children toil in America's agriculture fields

20-30

American children die at work in a typical year



NCL's Reid Maki sheds light on how pervasive the problem remains in the United States and abroad.

and 2010, often forced into marriage by their parents. NCL has worked with Unchained at Last to submit comments in Maryland, Louisiana, Tennessee, and New Jersey. In May, Delaware banned child marriage. In June, a similar ban was passed in New Jersey. Many states technically bar underage marriage, but until recently many allowed girls to marry with parental permission and all had some kind of exemptions. **Fighting rollbacks.** The CLC is fighting the Trump Administration's attempt to weaken hazardous work rules for teenagers and its attempts to overturn a ban on the application of pesticides by children on farms. The CLC has also worked successfully with other advocacy groups to protect more than \$50 million in international child labor program funding from elimination.

#### **OUR PARTNERS**

NCL is grateful to collaborate with dozens of CLC members, including the American Federation of Teachers, which serves as a CLC co-chair with NCL, and several other national labor unions, which serve as members. To see the full CLC roster, visit StopChildLabor.org.



A child farmworker's creative expression about balancing the harvest with personal advancement. Artwork property of the Association of Farmworker Opportunity Programs. May not be reprinted or duplicated.

## JOIN US IN COLLABORATION

NCL is grateful to our many allies who join us in taking on some of the most challenging issues facing consumers and workers.

#### **OUR COALITIONS**

#### **Alliance Against Fraud**

For more than 20 years, NCL has coordinated the *Alliance Against Fraud*, a coalition of government, law enforcement, advocacy groups, and business united in addressing fraud. Meetings enable our members to discuss trends in fraud and share strategies for fighting back.

#### Child Labor Coalition (CLC)

In 1989, NCL helped launch the CLC to ameliorate the worst forms of child labor and to protect teen workers from health and safety hazards. Today, NCL co-chairs and coordinates the coalition of more than three dozen members, who meet regularly to synchronize efforts, plan events, and strategize on advocacy and raising awareness.

#### **Health Advisory Council**

Our Health Advisory Council brings together a diverse group of three dozen members to share perspectives, identify opportunities for collaboration, and provide support for NCL's work in health policy and advocacy.

#### **GIVE TO NCL**

#### **Donate online**

Your secure online donation to NCL will help us carry out our mission to create a fair marketplace and a safe workplace for all Americans. *nclnet.org/donate* 

#### **Support the Trumpeter Awards**

For 45 years, NCL's Trumpeter Awards have celebrated leaders in consumer and worker advocacy and helped raise funds for our programs. To learn more, visit *nclnet.org/trumpeter\_awards* 

#### **BE A PART OF OUR COMMUNITY**

Website – nclnet.org

Twitter – @ncl\_tweets

Facebook - /NationalConsumersLeague

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 our efforts for workers and consumers across the nation.

For more information, please contact NCL's Development department at (202) 835-3323.

## **NCL REPRESENTS**

NCL serves on a wide variety of coalitions, boards, and advisory committees, providing the consumer and worker perspective.

#### **Child Labor**

The Campaign for US Ratification of the Convention on the Rights of the Child Child Labor Coalition Cotton Campaign Global Campaign for Education-US **Finance & Consumer Issues** AT&T Consumer Advisory Panel Coalition Against Insurance Fraud Curb Automobile Rental Taxes (CART) Fan Freedom FCC Consumer Advisory Committee Future of Privacy Forum Advisory Board IRS's Electronic Tax Administration Advisory Committee

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

#### Health

Acetaminophen Awareness Coalition Alliance for a Stronger FDA Alliance for Safe Online Pharmacies (Observer member) **Clear Choices Campaign** Coalition for Better Care Consumer Partnership for eHealth Consumers United for Evidence-based Healthcare Medicare Advantage Care Coordination (MACC) Task Force Modern Medicaid Alliance National Coalition on Health Care National Council on Patient Information and Education National Heart Valve Disease Awareness Day Campaign National Quality Forum Patient Access to Pharmacists' Care Coalition Patient, Consumer, and Public Health Coalition Prescriptions for Affordability Prescriptions for a Healthy America PROTECT Initiative: Advancing Children's Medication Safety Protect Our Care/Big Tent Coalition Reagan-Udall Foundation for the FDA We Won't Wait Campaign USP Delegate and Council of the Convention member **Nutrition & Food Safety** Alliance for a Stronger FDA Coalition for Sugar Reform

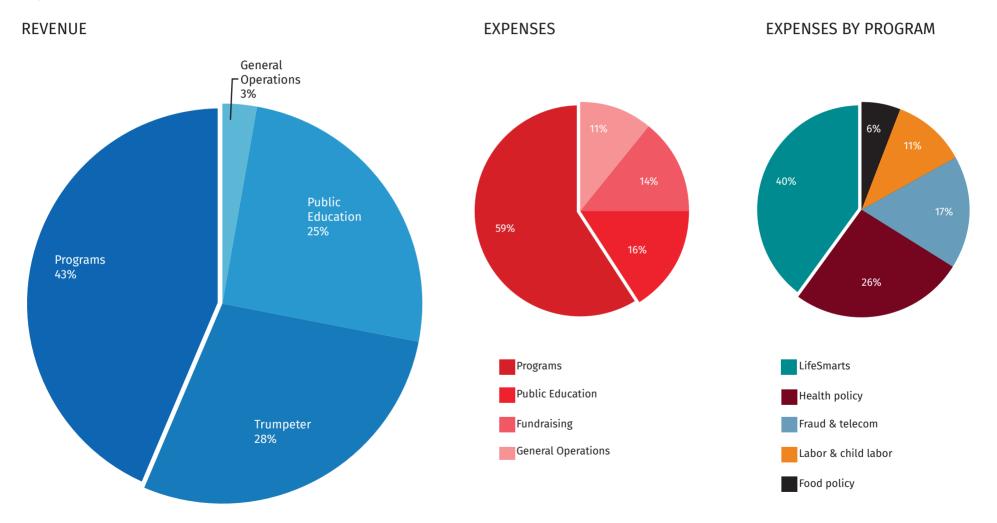
Dietary Supplements Quality Collaborative EPA's Food Recovery Challenge Food is Medicine Coalition Food Marketing Working Group Further with Food JIFSAN Advisory Council Make Our Food Safe Coalition National Alliance for Nutrition and Activity Poultry Coalition Safe Food Coalition

#### **Workers Rights & Safety**

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

## **2017 FINANCIALS**

Revenue: <sup>\$</sup>2,866,039 Expenses: <sup>\$</sup>2,600,988 Net Assets, Beginning of Year: \$4,836,545 Net Assets, End of Year: \$5,101,597



# **OUR DONORS**

NCL thanks all our contributors, especially those listed who gave \$1,000 or more between January 2017 and December 2017 to support our consumer education and advocacy programs.

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International Brotherhood of Teamsters

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