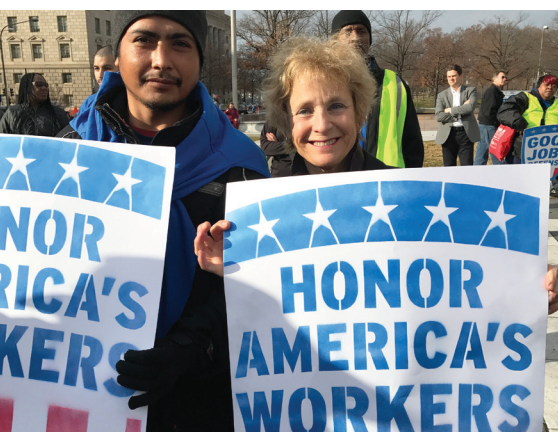




# 2021

## ANNUAL REPORT



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# Get to know NCL



## WHO WE ARE

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

## WHAT WE DO

Our flagship program—Fraud.org, the Child Labor Coalition, LifeSmarts, Script Your Future, our work on food policy and fighting predatory practices across industries—provide vital education and consumer protections for people of all ages and backgrounds.

NCL collaborates with regulatory agencies, members of Congress, and companies to champion the cause of consumer and worker protection. We partner with like-minded advocacy groups and non-governmental organizations, activities that are vital to accomplishing our mission.

## JOIN OUR COMMUNITY

We welcome partners from many sectors and industries to join us in pursuing our vision of a fair and safe marketplace for all.

**FRAUD!ORG**



CONSUMERS FOR  
**Safe CBD**



# Welcome Letter

Dear Friends,

We are pleased to present you with this year's Annual Report, which describes our many activities this past year at the National Consumers League—our programs, successes and milestones, the people whose lives are affected by our work.

The issues we advocate for include fair wages, safe workplaces, honest product labeling, affordable and accessible health care, and fraud protection. NCL has been fighting for consumers and workers since our founding in 1899. That's 123 years of advocating for those who need a voice and whose concerns might otherwise not be heard.

As the marketplace and workplace continue to evolve—with more sophisticated technologies, and the tricks and traps that sometimes come with them—consumers need better privacy protections and better information to navigate through an ever-changing landscape. This is where NCL and our work is crucial.

But we cannot do it alone. With your support and generosity, NCL will continue to pursue a fair marketplace and safe workplace. We pledge to continue to fight the good fight.



**Sally Greenberg**  
Executive Director



**Joan Bray**  
Board Chair

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# Fraud & Public Policy

## This year's successes

- Thanks to NCL's advocacy, live event fans in New York State are better protected from abuse by ticketing companies.
- Genetic privacy took center stage as NCL launched a campaign for greater protection for consumers whose DNA is in the hands of ancestry search companies.
- Hard work at the Federal Communications Commission resulted in recommendations to improve broadband labels and fight the explosion of robo-texting frauds.
- The long road to a comprehensive privacy and data security law took another step forward as the House Commerce Committee, with NCL's support, overwhelmingly approved bipartisan privacy legislation.
- NCL raised the alarm about scammers using peer-to-peer payment apps to defraud consumers; NCL is working for policy to ensure consumers are made whole when fraudsters use these new technologies to steal their money.





## Precedent-setting legislation protects live event fans in New York State

In June, NCL achieved a significant victory when New York Governor Kathy Hochul signed into law a bill that for the first time requires that live event tickets be sold with “all-in” pricing. This will address one of the biggest pain points for live event fans, who are forced to pay hidden fees that can add 50% or more to the price of a ticket. The bill increased civil fines for the use of illegal ticket-buying “bot” software, prohibited delivery fees on tickets printed at home, and banned the sale of tickets that were originally distributed for free.

## Genetic privacy campaign warns that “there’s no reset button for your DNA”

Continuing a decade-long push for stronger protections of sensitive consumer data, NCL in April launched a new campaign pushing Congress, the Biden Administration, and industry to take steps to better protect genetic data. NCL called for the adoption of an “ethical use” standard prohibiting the use of consumers’ genetic data for military, surveillance, and similar purposes. And given the emerging misuse of genetic data to violate human rights, NCL is advocating for rules that prevent Americans’ genetic data from being shared with foreign adversaries of the United States.



## Fighting at the FCC for better broadband labeling and an end to robo-texts

Working with consumer and industry group colleagues on the Federal Communications Commission’s Consumer Advisory Committee, NCL helped craft important recommendations guiding Internet service providers’ implementation of broadband labeling rules. These new rules will help consumers more easily compare the true cost of broadband service. To combat the rise in illegal and unwanted text messages, NCL co-wrote a report urging the FCC to promote new technology and better consumer education to keep robo-texts off consumers’ cell phones.

## Privacy legislation takes another step forward

Launched in 2015, NCL's #DataInsecurity Project has worked for years for comprehensive legislation to better protect consumers' data from breaches. NCL is part of a broad coalition of civil rights, privacy, and consumer advocate partners which supported the passage of the American Data Privacy and Protection Act in the House Energy and Commerce Committee. The bill, which passed out of committee overwhelmingly on a bipartisan basis, would for the first time create a national data security standard to hold companies and organizations accountable for the information they collect from consumers. The legislation awaits action in the Senate.

## Making peer-to-peer payments safer

The rapid growth of peer-to-peer (P2P) payment apps like Venmo, Cash App, and Zelle during the pandemic was a boon for fraudsters. In testimony before Congress, comments to the Federal Reserve, and in the media, NCL supports stronger consumer protections to ensure that consumers recover their funds when fraudsters convince them to hand over their money using P2P apps. Thanks to our efforts, the House Financial Services Committee released draft language to give users of P2P apps the same anti-fraud and error resolution protections that credit and debit card users have.





# Food & Nutrition Policy

## This year's successes

- NCL leads the fight for a mandatory, standardized "Alcohol Facts" label on all beer, wine, and distilled spirits products, similar to the popular "Nutrition Facts" labels on foods and nonalcoholic beverages. We discovered that companies that produce both beer and cider will label the cider because the FDA regulates it and requires a label, whereas the beer they make isn't labeled because they are regulated by a different agency. We hope to make sure all products are properly labeled with ingredients, nutrition information and standard drink information.
- Following the release of the *Dietary Guidelines for Americans 2020-2025* on December 29, 2020, NCL initiated an awareness campaign to help consumers choose nutrient-dense foods. NCL also advanced healthier eating through policies that emphasize portion control, lower sodium and sugar amounts, and mandate transparent and accurate labeling.
- In partnership with the Academy of Nutrition and Dietetics (AND), NCL launched a new series of online Food Issues Forums to foster consensus among a diverse membership of food/nutrition stakeholders on ways to tackle critical issues from farm to table. During 2021, NCL hosted three such forums including the top food/nutrition priorities of the Biden Administration, addressed the need for accurate labeling of plant-based meat alternatives, and addressed the scope and impact of America's obesity epidemic and treating obesity as a disease with all the requisite treatment options available.
- As a member of the Safe Food Coalition, NCL called for reducing foodborne illness in the U.S. This included updating the safe handling instructions label for meat and poultry products and expanding testing for E. coli in meat products.

## Charting a better future for a safe, nutritious food supply

Early in 2021, NCL laid out a policy agenda to improve the nutritional status of Americans. Addressing the explosion of food-related diseases in the U.S. and the challenges posed by the Covid-19 pandemic, NCL is focused on actions to strengthen the nation's food safety system, improve the transparency of food and beverage labeling, reduce food waste, and bolster federal nutrition programs.

## How we help

To help all Americans eat a healthy, nutritious diet, NCL sponsors consumer education programs, and provides government, businesses, and other organizations with the consumer perspective on nutrition and food safety concerns. We also fight food fraud, including false claims about health benefits and ingredients.

*\*As we go to print, the federal agency responsible for alcohol labeling wrote to NCL and two other consumer groups to say they will begin the process to ensure robust nutritional labeling on all alcoholic beverages.*

## STATS

- Unhealthy diet contributes to 678,000 deaths each year in the U.S., due to nutrition- and obesity-related diseases, such as heart disease, cancer, and type 2 diabetes.
- In every state in America, at least 20 percent of adults are living with obesity. In 16 states, 35 percent of adults have obesity, putting them at increased risk for disability and disease.
- Black and Hispanic Americans are among the most food insecure populations. Among Whites, the rate of child food insecurity was estimated at 1 in 10 households as of June 2020. This compares with 3 in 10 African American households with children and 1 in 4 Hispanic households with children.

# LifeSmarts



## How we help

LifeSmarts is an education and scholarship program, serving students ages 11 to 18. It competitively tests high school and middle school students' knowledge of consumer awareness, with subjects including personal finance, health and safety, consumer rights and responsibilities, technology and workforce preparation, and the environment. LifeSmarts is available in all 50 states, the District of Columbia, and US territories.

Despite the continuing challenges posed by covid-19 restrictions, Lifesmarts' 2020-2021 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 27<sup>th</sup> season

- 125,000 students participated online during the 2020-2021 program year, 40,000 students competed virtually, and 2,500 advanced to state competitions, answering 3.5 million questions.
- In April 2021, LifeSmarts held both the 2020 and 2021 National LifeSmarts Championships virtually for more than 300 LifeSmarts participants.
- LifeSmarts awarded \$50,000 in scholarships at the 2020 and 2021 National LifeSmarts Championships.
- LifeSmarts Alumni from 2010 through 2020 returned virtually to serve as question masters, judges, scorekeepers, and room hosts.
- Students from Jamestown, ND and Webster County, KY were crowned the 2020 and 2021 National LifeSmarts Champions.

## Partner with us

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

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.

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



# Health Policy



## Advocate and protect

NCL advocates for consumers on many health policy issues. These issues include access to vaccines, safe and effective drugs and medical devices, improvements in maternal and child health, and affordable prescription drugs.



## Partner with us

The NCL Health Advisory Council (HAC) is a diverse membership-based group consisting of 40+ stakeholder organizations from patient and provider advocacy groups, nonprofits, federal agencies, and industry professionals. NCL relies on the engagement and multidisciplinary perspectives of our members to inform our robust policy work. Through the support of the Health Advisory Council, NCL works to fulfill our mission to protect and empower consumers across the health care spectrum.

Learn more about the NCL Health Advisory Council here: <https://nclnet.org/health-advisory-council/>.



# This year's successes

- NCL worked towards increasing access to vaccines through engagement with the Centers for Disease Control and Prevention Advisory Committee of Immunization Practices. This year we testified four times, highlighting racial/ethnic disparities in vaccine access, and prioritizing vaccine confidence among consumers.
- NCL also submitted written comments to vaccine-related public dockets – on the issues of vaccine distribution and the need for clearer vaccine recommendations for both adult and child vaccines.
- NCL held both Summer and Winter meetings with its Health Advisory Council (HAC) members. These HAC meetings are panel discussions on a pressing health policy topics, in addition to member updates on their respective health policy work, along with NCL's health policy updates. The Summer meeting focused on maternal health disparities in the U.S.; the Winter meeting looked at the opioid crisis during the COVID-19 pandemic.
- Over eight weeks, students from 30 schools of pharmacy successfully coordinated COVID-19 vaccine clinics, directly counseled thousands of patients, produced informational videos on Anti-Microbial Resistance awareness, and hosted campus-wide Script Your Future events.
- NCL launched a new Pharmacy Benefit Manager (PBM) campaign website to further its efforts to educate consumers about the role PBMs play in the cost of prescription medications.
- NCL joined a new coalition called the PBM Accountability Project. NCL also released a new podcast on the PBM issue, where Executive Director Sally Greenberg interviews Antonio Ciaccia, a pharmacist who transitioned into investigative journalism.
- Sally Greenberg conducted a satellite media radio tour about how consumers are being affected by the PBM problem. Sally was interviewed by eight radio stations across the country, in seven states.
- NCL launched the Preterm Birth Prevention Alliance (PBPA), bringing together more than ten organizations in the maternal and fetal health area concerned about the state of preterm birth in the United States and its disproportionate impact on Black, Indigenous, and women of color. The PBPA is dedicated to preserving access to critical, FDA-approved treatment options to reduce the risk of recurrent preterm birth.
- NCL's Consumers for Safe CBD campaign launched a number of PSAs and statements on the need for increased regulation of CBD products on the marketplace.

# Child Labor



[ABOUT US](#) [OUR HISTORY](#) [OUR MISSION & OBJECTIVES](#) [COALITION MEMBERS](#) [COALITION LEADERSHIP](#) [CONTACT US](#)

[NEWS & RESOURCES](#) [CHILD LABOR – US](#) [CHILD LABOR – INTERNATIONAL](#) [TAKE ACTION](#) [DONATE](#) [Q](#)

## 35-Plus Groups Fighting To Reduce Child Labor In The U.S. And Abroad...

[KNOW MORE](#)



## Partner with us

Membership in the Child Labor Coalition, which NCL co-chairs and staffs, continues to grow. Members include labor unions, fair trade and religious groups, anti-trafficking organizations, and socially responsible investors. CLC meetings feature representatives from federal agencies—including U.S. State Department, the Department of Labor, and Customs and Border Protection—who share their work to combat child labor. To see the full CLC roster or become a member, visit [StopChildLabor.org](http://StopChildLabor.org).





## This year's successes

- The CLC's Domestic Issues Committee chair Norma Flores López received the *Iqbal Masih Child Labor Advocacy Award* from the U.S. Department of Labor for her advocacy on behalf of child farmworkers, including many years as the CLC domestic strategy committee chair.
- In September, Environmental Protection Agency banned chlorpyrifos, a pesticide that damages the neurological development of children, including child farmworkers. The CLC has been calling for this ban in several states and nationally for the last several years—we celebrate this big victory.
- In September, the White House announced a comprehensive interagency initiative to improve worker protections against heat stress, including the development of a Heat Stress Standard. This has been a priority of the CLC through its collaboration with the Heat Stress Coalition.
- The CLC joined forces with the DC office of the International Labour Organization to host a collaborative World Day Against Child Labor Event on June 11, viewed by an audience of 1,100 and featuring Labor Secretary Marty Walsh, new COVID-impact research from Human Rights Watch, testimony from a former child farmworker, and insights from an African agricultural union leader.
- In June and July, Rhode Island and New York became the fifth and sixth U.S. states to completely ban child marriage. NCL/CLC is an active member of the National Coalition to End Child Marriage and the CLC has submitted testimony to several state legislatures in support of a child marriage ban.

# Financials

## Fiscal Year 2021

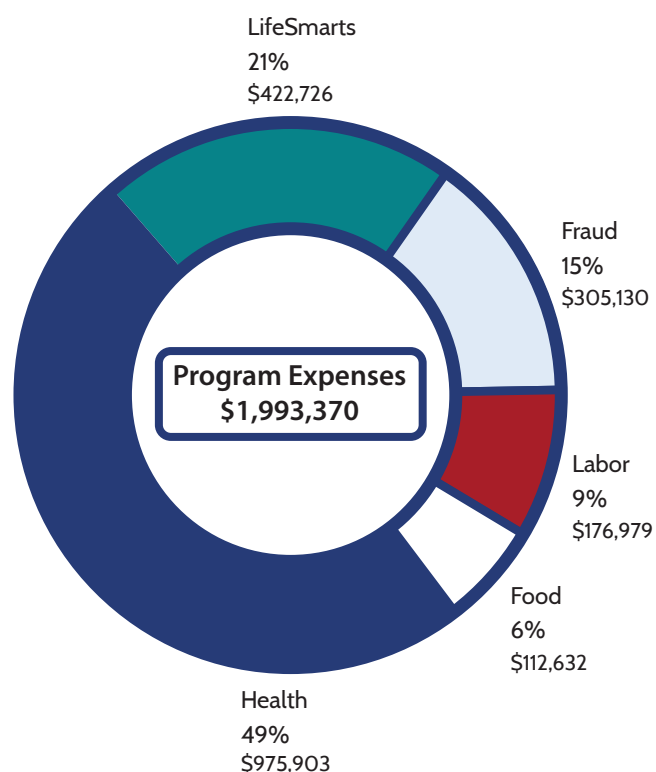
Revenue	\$4,159,166
Expense	\$3,406,763
Net Assets	\$6,448,034

### Revenue

Programs	\$3,115,290	75%
Trumpeter	\$856,394	21%
Public Education	\$112,340	3%
General Operations	\$75,142	9%
	<b>\$4,159,166</b>	<b>100%</b>

### Expenses

Programs	\$1,993,370	59%
Fundraising	\$516,432	15%
General Operations	\$444,741	13%
Public Education	\$452,220	13%
	<b>\$3,406,763</b>	<b>100%</b>



## 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](https://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 2021 to support our consumer education and advocacy programs.

Anonymous (3)	Covis Pharma Group	Novartis Pharmaceuticals Corporation
AARP	Cuneo Gilbert & LaDuca, LLP	Novo Nordisk
AbbVie	Dezenhall Resources, Ltd.	NVG
AFL-CIO	Discover Financial Services	Pear Therapeutics
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