



ANNUAL REPORT 2022

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NCL PROGRAMS



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.



Published 12 *Fraud Alerts* to prevent consumers from becoming victims of scammers. Examples include "Gas gift card scams will only leave you on 'empty'" and "Scammers are ready to pounce on student loan debt forgiveness news."



The Coalition of 39 members acquired 47 co-sponsors for the CARE Act to strengthen the provisions relating to child labor laws.



Published 48 *SmartStart* and *TeachSmarts* newsletters to support teachers using our LifeSmarts teen consumer education program.



A total of 24 educational institutions participated in the *Script Your Future* Challenge to spread messaging on the importance of medication adherence, vaccine confidence, and a new health topic: safe drug disposal.



Educated consumers on the complexities of the CBD and cannabis market with 32,890 impressions from earned media and our cannabiswatch.org.

Welcome Letter

Dear supporters and advocates,

We are honored and excited to present the National Consumers League Annual Report 2022. As we reflect on the past year, we are pleased by the impact we have collectively achieved in advancing our mission and advocating for consumers and workers.

Our mission and purpose

At NCL, our mission is to protect and promote social and economic justice for consumers and workers in the United States and abroad. This is the driving force behind everything we do and has guided us through another year of dedicated advocacy and progress.

Highlights

In the past year, NCL achieved several significant milestones that advanced our mission and brought us closer to our vision:

- **Legislative Victories:** Through tireless advocacy efforts and collaboration with lawmakers, we played a vocal role in the passing of Initiative 82 in Washington, DC, that will allow tipped workers to make a living wage.
- **Partnerships:** We forged strategic partnerships with like-minded organizations, amplifying our collective voice and expanding the reach of our advocacy efforts.
- **Education and Awareness:** NCL continued to raise awareness about critical issues through our Cannabis Consumer Watch and *Script your Future* programs. We also reached hundreds of students and educators through our LifeSmarts program that is used in schools across the U.S.

Financial transparency and sustainability

Transparency and sound financial stewardship are core principles for NCL. In 2022, we maintained a strong financial position, with 62 percent of funds going directly to support our advocacy initiatives. We are grateful for the trust you place in us and remain committed to ensuring that your contributions are used to promote confidence and safety in the marketplace and workplace.

Our supporters

Our accomplishments would not have been possible without the unwavering support of our dedicated partners, staff, board of directors, and the generous contributions of our donors. Your passion for change and your commitment to NCL inspire us every day. Together, we are a powerful force for progress.

Thank you for your support! We look forward to the year ahead with passion commitment, hope, and determination.

Sincerely,



Sally Greenberg
Chief Executive Officer



Joan Bray
President

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Office of the Attorney General for the District of Columbia

The long journey of NCL advocacy on alcohol labeling

The National Consumers League will always fight the good fight for consumers—even if it takes 20 years! In December 2003, NCL—along with the Center for Science in the Public Interest (CSPI), and the Consumer Federation of America (CFA)—petitioned the federal government to require an easy to read, standardized “Alcohol Facts” label on all beer, wine, and distilled spirits. This sparked a 19-year battle that is finally paying off for the estimated 67 percent of Americans who drink alcoholic beverages.

As a result of NCL’s advocacy, the Treasury Department conducted its own review and on February 9, 2022, issued *Competition in the Markets for Beer, Wine, and Spirits*, a report that advanced the importance of labeling information to foster competition within the beverage alcohol industry. One of the report’s recommendations included that the Alcohol and Tobacco Tax and Trade (TTB) “should revive or initiate rulemaking proposing ingredient labeling and mandatory information on alcohol content, nutritional content, and appropriate serving sizes.”

NCL doubled down and combined forces with CSPI and the CFA to get TTB to mandate alcohol labeling across the

board. Recognizing that public pressure alone will not ensure success, the organizations turned to Congress, hosting briefings for lead staffers of the House and Senate appropriations committees with jurisdiction over TTB’s budget and sending a joint letter to key Congressional leaders from 23 consumer, health/nutrition, and alcohol policy organizations about the need for mandatory alcohol labeling. This led to report language in the draft House and Senate 2023 appropriations bills that encourages TTB to initiate a final rulemaking.

The last step was filing a lawsuit in the United States District Court for the District of Columbia on October 3, 2022, asking the court to direct TTB to grant or deny the 2003 petition within 60 days. The lawsuit worked: On November 17, 2022, TTB accepted the 2003 petition and committed to publish three rulemakings covering mandatory nutrient and alcohol content labeling, mandatory allergen labeling, and mandatory ingredient labeling within the next year.

However, this is not the end of the story. The proposed rules will be accompanied by open public comment periods where we can anticipate that segments of the alcohol industry will fight robust consumer labeling. For its part, NCL will also be actively engaging a wide range of stakeholders to weigh in on behalf of consumers so that Americans can have access to standardized and complete labeling information on beer, wine, and distilled spirits.

It has taken 19 years to get to this point, but our message is clear: Alcohol labeling is long past due, consumers overwhelmingly want to see it, and we will stay in the fight until alcohol labeling is a reality.



Child Labor

Dispatches from Durban

In Summer of 2022, NCL Director of Child Labor Policy Reid Maki attended the “5th Global Conference on the Elimination of Child Labour” in Durban, South Africa. The global conference happens every four years and brought together an estimated 1,000 delegates from foreign governments and small number of representatives of NGOs. For the first time, it also brought together dozens of youth advocates as well as child labor victims and survivors.

Tara Banjara, 17, was among the youth advocates. She is from a community in India where there are no schools and “no one had an idea about what education is.” She was four and half when she went to work on roads with her mother. They cleaned garbage and rubble out of potholes.



Tara Banjara, 17, began working on roads at age 4. She dreams of being a policy officer and working to help other children be free.

Today, Tara is the first girl in her family to complete grade 12 exams.

She asked attendance participants gathered in Durban and the thousands who joined virtually: “Is this our fault that if we are born in a small village, we do not have the right to live our childhood with freedom?”

“We want freedom. We want the right to education,” Tara said, sharing her dream of becoming a police officer some day and working at the grassroots level to ensure that all children have equal rights and freedom.



In one of the conference’s emotional high points, Tara asked attendees to stand: “Let us all pledge to create a world where every child is free from slavery; every child gets an education and an opportunity to fulfill their dreams.”

“Let us all pledge to create a world where every child is free from slavery.”

Consumers for Safe CBD is now Cannabis Consumer Watch

Since NCL's founding in 1899, NCL has pursued the values of access to quality products, honest labeling, and safe, effective medicines for America's consumers. More than a century later, NCL continues work to ensure a safe food and drug supply for our country.

For decades, NCL has been partners with the Food and Drug Administration (FDA) on the most important issues in food and drug safety and collaborated on improving consumer education. The FDA has a great track record of keeping America safe, but the marketplace is evolving, and regulations have to keep up.

In 2019, in response to the proliferation of untested CBD products, NCL called for greater education among consumers about CBD and better enforcement of regulations in the CBD marketplace. NCL created Consumers for Safe CBD to address this need, champion the rights of consumers, and call on government and industry to do better – to ensure safety and promote a pathway for new products through clinically tested scientific research.

In 2022, action was taken on the state and federal levels to

increase access to cannabinoids beyond CBD, which is why NCL is now shifting its focus to cannabis more broadly with the establishment of Cannabis Consumer Watch.

True or False

Q: The FDA has approved cannabis in lotions, oils, gummies, and other ingestible products.

A: False

Q: How do cannabis, THC, and CBD differ?

A: CBD and THC are both compounds found in cannabis, however THC is the intoxicating compound, while CBD is on its own non-intoxicating compound.

True or False

Q: The FDA enforces regulations against companies making false medical claims and ensures that unsafe cannabis products are taken off the market.

A: False



PBM's

NCL is deeply concerned by the lack of transparency and accountability surrounding pharmacy benefit managers (PBMs). The pervasive power of PBMs has raised out-of-pocket costs for consumers and made it more difficult to receive essential medical treatment. NCL believes that the Federal Trade Commission's (FTC) investigation into PBMs represents a significant first step to addressing these issues.

PBMs were intended to work on behalf of employers, health plans, labor unions, and states, to negotiate with

drug manufacturers and process prescription drug claims. However, as their power and influence in the market has grown, PBMs have increasingly prioritized profits, with consumers paying the price.

PBMs have vertically integrated with the largest health insurance companies, and are employing monopolistic practices to increase prices, limit consumer choice, and stifle competition. NCL is encouraged that the FTC is taking preliminary action to hold PBMs accountable. And Congress is considering legislation to curb PBM abuses.

2022 National LifeSmarts Championship



There was palpable excitement in being back in person after our 2020-2021 double virtual competition at the 2022 National LifeSmarts Championship. The Varsity Wild Card 2 team from Cumberland Valley High School, coached by Anne Marie Miller, was crowned the National LifeSmarts Champions in Washington, DC. In a close match with Montgomery High School in New Jersey, the teens from Cumberland outplayed their opponents in an exciting end to the four-day competition. This was the first time in LifeSmarts Nationals history that a Wild Card team took home the trophy!



LifeSmarts alumni spotlight: Nate Chen

Tell us a little about yourself.

I'm currently the Vice President of GovCon Growth at IBM Partners in Bethesda, MD. I am also a professional racecar driver in Formula DRIFT PROSPEC series.

Talk to us about your LifeSmarts experience. What impact did it have on your adult life?

LifeSmarts was a standout experience during my time in high school. It gave me an opportunity to compete and be recognized as a leader on a national level in a format that allowed me to gain knowledge that was not taught in the classroom. LifeSmarts helped facilitate my natural gravitation towards finance. I excelled in the Personal Finance category of the competition, which was the first step on a path that led me to my current role as a Private Equity investor.



What was it like being back at Nationals in 2022 as an alumni?

Coming back to LifeSmarts a decade after participating was a trip down memory lane! It was great to reconnect with familiar faces from NCL as well as other former competitors, and awesome to see how much the competition has grown since 2012. Students are passionate about the competition, which brought back memories of how I felt during my time as a competitor.

Share why you think students should participate in LifeSmarts.

LifeSmarts is an opportunity to connect with other students nationally in a competition that teaches you useful information that can apply to everyday life.

2023 National LifeSmarts Championship

The Maryknoll School in Honolulu, Hawaii, took the crown in the 2023 National LifeSmarts competitions in Cincinnati, Ohio, on April 30, 2023. This is the first-ever win for the Aloha State.

The all-senior team competed against Dallas High School from Pennsylvania in the championship match. Joining Hawaii and Pennsylvania in Sunday's semifinal matches were teams from Georgia and Rhode Island. The District of Columbia, Kansas, Washington, and Wisconsin all made it to the top eight.

Forty-two teams traveled from across the country to compete over four days at the iconic Hilton Cincinnati Netherland Plaza in Downtown Cincinnati.

Next year's competition will be the 30th anniversary of the LifeSmarts program!



LifeSmarts



Public Policy, Telecommunications, Fraud

2022 Top 10 Fraud Scams

Every year our Fraud Policy team reports the Top 10 Scams that NCL has received through our Consumer Fraud Center. This list is sent out to more than 20,000 that subscribe to our monthly *Fraud Alerts*. As a result, we receive multiple top tier press inquiries every week. NCL values this media coverage as it not only educates consumers but protects them from new fraud schemes.



Our advocacy work never ends

NCL has been diligently fighting for the rights of all consumers and workers in this country. This year's successes include:

- Reining in junk fees through anti-junk fee legislation, restoring the FTC's 13(b) authority, and passing the Forced Arbitration Injustice Repeal Act (FAIR Act);
- Reforming a rigged live event industry by supporting the DOJ investigation of Live Nation Entertainment, lobbying for all-in ticket pricing legislation, and promoting

ticket transparency and transferability protections;

- Protecting users of new payment technologies like peer-to-peer apps from fraud by reforming the Electronic Funds Transfer Act and Fair Credit Billing Act to shift liability for fraud from consumers to these payment platforms;
- Promoting competition and consumer protection in air travel by engaging DOT in rulemakings on refunds, family seating fees, and ancillary fee transparency while lobbying for stronger consumer protections in the FAA reauthorization legislation;
- Curbing the power of pharmacy benefit managers by supporting the Pharmacy Benefit Manager Transparency Act (S. 127) as well as the Prescription Pricing for the People Act (S. 113);
- Ending anti-competitive non-compete clauses by supporting the FTC's proposed ban on these clauses;
- Prohibiting unfair and deceptive subscription plans by supporting the FTC's proposal to require simple "click-to-cancel" mechanisms, prohibit deceptive retention practices, and require annual reminders prior to automatic renewal of contracts;
- Supporting protections against commercial surveillance by supporting the FTC's proposed rule on "Commercial Surveillance and Data Security" and lobbying in support of comprehensive data privacy and security legislation (e.g., ADPPA); and
- Supporting the proposed DOJ and FTC proposed merger guidelines to prevent greater concentration in the name of "economic efficiencies" promote greater scrutiny of mergers.

One Fair Wage

Victory for tipped workers in DC

NCL worked in partnership with One Fair Wage to support Initiative 82 in Washington, DC, an effort to lift tipped workers from the subminimum wage to a full minimum wage and that would be phased in over the next five years. NCL's founders wrote the first minimum wage laws in the U.S. at the turn of the 20th century. Like One Fair Wage, NCL aims to do away with the subminimum tipped wage across the U.S.



An excerpt of Sally Greenberg's op-ed published in *amNewYork*



“For almost a century, the United States has had a subminimum wage for restaurant workers. Business owners in the restaurant industry can legally pay their workers less than the minimum wage, and customers are supposed to make up the difference with tips. Which is fine when you work at a high-end steakhouse, but is a raw deal if you work the graveyard shift at an all-night diner. Or if it rains during your shift. Or if a pandemic shuts down half your seating capacity and keeps customers away. And no, owners don't always ensure that tips bring workers to the full minimum wage. In fact, over half of all women and nearly 60 percent of women of color currently working in the restaurant industry report they are not earning enough tips to bring them to the full minimum wage.”

Published July 2022

Trumpeter

Trumpeter Awards 2022

The National Consumers League honored U.S. Secretary of Health and Human Services Xavier Becerra and former Director of the National Institutes of Health and former Science Advisor to the President Dr. Francis Collins with its highest honor, the Trumpeter Award, on Thursday, October 6, 2022 in Washington, DC. In addition to the Trumpeter Award, NCL honored Ward 3 DC Councilmember Mary Cheh with the 2022 Florence Kelley Consumer Leadership Award, named for NCL's first general secretary and one of the most influential figures in 20th Century American social reformers.



Trumpeter



Financials

Fiscal Year 2022

Revenue	\$4,469,177.00
Expense	\$3,882,686.00
Net Assets	\$7,034,526.00

Revenue

Programs	\$3,259,614.00	73%
Trumpeter	\$780,575.00	17%
Public Education	\$22,544.00	1%
General Operations	\$406,444.00	9%
	\$4,469,177.00	100%

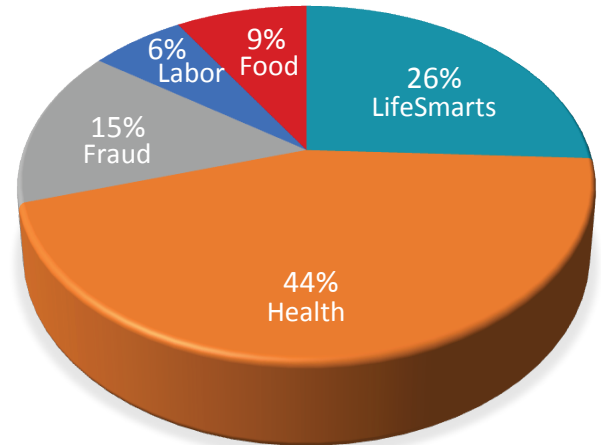
Expenses

Programs	\$2,401,214.00	62%
Fundraising	\$616,061.00	16%
General Operations	\$436,397.00	11%
Public Education	\$429,014.00	11%
	\$3,882,686.00	100%

Program Expenses

LifeSmarts	\$618,293.00	26%
Health	\$1,068,536.00	44%
Fraud	\$350,064.00	15%
Labor	\$152,216.00	6%
Food	\$212,105.00	9%
	\$2,401,214.00	100%

Program Expenses
\$2,401,214.00



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.

Donors

NCL thanks all our contributors, especially those listed below, who gave \$1,000 or more between January and December 2022 to support our consumer education and advocacy programs.

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International Labor Rights Forum	Vivid Seats
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Jennifer Backus	Western Skies Strategies
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