



ANNUAL REPORT 2023

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.



A project of the National Consumers League that publishes 12 *Fraud Alerts* and 25 *Data Insecurity Digests* on an annual basis. Thousands of consumer complaints are collected by Fraud.org and shared with our network of more than 90 law enforcement officials. Our Fraud Center and Fraud.org have helped millions of consumers.



A coalition of more than 35 members that believes that no child, regardless of race, sex, nationality, religion, economic status, place of residence, or occupation, should be exploited.



LifeSmarts is the nation's premier consumer program that provides real-world education for students who learn about core consumer topics and develop critical thinking skills.



Script Your Future is a national consumer education campaign that raises awareness about the importance of medication adherence as a vital first step toward better health outcomes. Each year more than 20 educational institutions participate in the *Script Your Future* challenge to spread messaging on the importance of medication adherence and vaccine confidence.



A new grassroots movement of individual Americans, caregivers, health professionals, community leaders, employers, and a network of obesity and chronic disease organizations working together to drive the adoption of the *Obesity Bill of Rights* in all clinical settings.



A project of the National Consumers League, *Cannabis Consumer Watch* calls for the need for greater education about CBD and better enforcement of regulations in the CBD marketplace.

Welcome Letter

Dear Supporters and Advocates,

As we reflect on the past year, we are filled with immense pride and gratitude for what we have accomplished together. We are pleased to present the 2023 National Consumers League Annual Report.

Our mission – to protect and promote social and economic justice for consumers and workers in the United States and abroad – continues to be the driving force behind everything we do, and we are as committed to our mission as we were when NCL was launched in 1899.

In this report, we have highlighted organizational activities and programmatic initiatives in addition to information on NCL's financial health. These pages capture the essence of our work and our commitment to advocating for all workers and consumers.

Transparency and sound financial stewardship are cornerstones of NCL's work – with 55 percent of our funds directly supporting advocacy initiatives. We are grateful for the trust you place in us and remain committed to ensuring that financial contributions are used to promote our mission: to achieve confidence and safety in the marketplace and workplace.

Our accomplishments this year are a testament to the dedication of our wonderful staff and board of directors, the collaboration with our valued partners, and generous support of our donors.

Thank you for standing with us! We look forward to the year ahead with hope and determination.

Sincerely,



Sally Greenberg
Chief Executive Officer



Jon Leibowitz
President

BOARD OF DIRECTORS

PRESIDENT

Jon Leibowitz

Federal Trade Commission, Retired

VICE PRESIDENT

Joan Bray

Missouri Senate, Retired Senator

TREASURER

Richard Fiesta

Alliance for Retired Americans

SECRETARY

Sharon White-Páez

Potomac Waves Media

Jenny Backus

Backus Consulting, LLC

Debra Berlyn

Consumer Policy Solutions

Dr. Marvin L. J. Blye

Baltimore City Department of Transportation

Jose Borjon

Akin Gump

Joi Chaney

J.O.I. Strategies

Kirstin Downey

Honolulu Civil Beat

Pamela Gilbert

Cuneo Gilbert & LaDuca, LLP

Pastor Herrera, Jr.

California State University-Northridge

Andrea LaRue

NVG, LLC

Maureen Thompson

Certified Financial Planner Board of Standards

Wendy Weinberg

Office of the Attorney General for the District of Columbia

Obesity Bill of Rights

Obesity – the most prevalent and costly chronic disease in the United States – remains largely undiagnosed and untreated a decade after the American Medical Association classified it as a serious disease requiring comprehensive care. In January 2024, the National Consumers League and the National Council on Aging introduced the country's first *Obesity Bill of Rights* and launched a grassroots movement – Right2ObesityCare – to advance changes in federal, state, and employer policies to ensure these rights are incorporated into medical practice.

Developed in consultation with leading obesity specialists and patients and endorsed by nearly 40 national obesity and chronic disease organizations, the *Obesity Bill of Rights* establishes eight essential rights. The goal is to ensure that people with obesity will be screened, diagnosed, counseled, and treated according to medical guidelines and no longer face widespread weight bias and ageism within the health care system or exclusionary coverage policies by insurers and government agencies.

Defining Quality Obesity Care for All

The *Obesity Bill of Rights* promotes eight essential rights to drive transformational change and define the core requirements for people with obesity to receive person-centered, quality care:

1. **The Right to Accurate, Clear, Trusted, and Accessible Information** on obesity as a treatable chronic disease
2. **The Right to Respect** by all members of the integrated care team when patients are receiving screening, counseling, and provided treatment
3. **The Right to Make Treatment Decisions** about one's health goals and obesity care in consultation with the individual's health providers
4. **The Right to Treatment from Qualified Health Providers**, including counseling and ongoing care from health providers with expertise in obesity care



5. **The Right to Person-Centered Care** that is personalized, respects the individual's cultural beliefs, meets their specific health goals, and considers the person's whole health and not just their weight status
6. **The Right to Accessible Obesity Treatment from Health Systems**, so those with severe obesity receive care in settings that allow for privacy, using size and weight-accessible equipment and diagnostic scans
7. **The Right for Older Adults to Receive Quality Obesity Care** that comprises a respectful, comprehensive care approach consistent with their personalized medical needs
8. **The Right to Coverage for Treatment** with access to the full range of treatment options for the person's disease as prescribed by the individual's health provider

“The *Obesity Bill of Rights* promotes eight essential rights to drive transformational change and define the core requirements for people with obesity to receive person-centered, quality care.”

Child Labor

How Companies Can Put an End to Child Labor

Op-ed by Fair Labor Association CEO Sharon Waxman and NCL CEO Sally Greenberg, originally published in the April 27, 2023 issue of Sourcing Journal

Children with painful chemical burns. Teens working long hours into the night, then struggling to stay awake in class—if they make it to school at all. Many associate these images with cocoa fields or cobalt mines in the developing world, but not in [American factories](#) or meatpacking plants. But over the past several months, it has become impossible to ignore that hidden [child labor](#) can make U.S. brands complicit—even inadvertently—in the heartrending exploitation of our youth.

The International Labor Organization ([ILO](#)) estimates that up to [160 million children](#) are engaged in child labor—meaning they are below the age of 18 and are working in jobs outside the family business. Child laborers also are unlikely to be in school, a situation that perpetuates the cycle of poverty that drove them and their parents into these dangerous work settings.

We lead organizations dedicated to eradicating [child labor in the United States](#) and in global supply chains. We know that addressing child labor is not simple; the root causes are varied and complex. But we do know this: with the right resources, companies can reduce the risks of child labor or even eliminate them entirely.

Good laws that protect children are the starting point. They must be in line with [ILO](#) conventions, and they must be rigorously enforced. Unfortunately, most countries struggle to enforce any labor laws effectively; child labor laws are no exception. Even in the United States, laws protecting child laborers have many shortcomings. For example, in some states, children as young as 12 can legally work as farm laborers with minimal protections.

That means the actual line of responsibility lies with the employer. Companies of all sizes, in all countries, must make a public commitment to ensure there are not children and teens working for them. These industries must make a commitment in their business operations and take steps to ensure no children are exploited in any part of their supply chain.

How does this happen? First, companies should develop and publicly communicate a commitment to ending child labor



and implement a clear company code of conduct applicable to all employees and business partners.

Second, companies must understand the risks of child labor in their own operations and in all tiers of their supply chains. Child labor risks differ by industry—the stakes for [agriculture](#) are not necessarily the same as the risks for manufacturing. Mapping risks and consistently monitoring for changes in those risks over time will ensure companies can appropriately mitigate those risks. For example, suppose more children will likely appear in the fields during the summer. In that case, companies can employ more robust screening methods during that time and ensure recruiters are properly trained to identify potential child laborers.

Third, companies must also provide consistent and ongoing training and communication about their zero-tolerance policies toward child labor and ensure that expectations are clear among employees and supply chain partners.

Finally, if a company does identify child labor in its supply chain, it must act immediately to protect these vulnerable children. Youth are vulnerable to pressure to work to support the family, but also vulnerable to exploitation and abuse. We need the system to protect them. Any evidence of underage workers is a problem that should be referred to appropriate social service agencies that can ensure the children are properly compensated, provided with the opportunity to return to school, or have access to other crucial support.

Now more than ever we need everyone—from the CEO to the local hiring manager—to join us and take responsibility for protecting children. Children belong in school, not working long hours in factories and on farms. Their future, and ours, depends on it.

Medication Adherence Challenge 2023

The 12th annual *Script Your Future* Medication Adherence Team Challenge returned to university campuses across the United States to encourage student competition and innovation. The competition among health profession students and faculty is also an opportunity to combat poor medication adherence, which affects many Americans.

The Team Challenge was first established in 2011 to nurture adherence-minded values in future generations of health professionals. Since its launch, the campaign has supported close to 2,000 community health events, engaged over 60,000 healthcare providers, and reached 27.5 million consumers and counting.

CHALLENGE WINNERS

National Award Winner:
Lake Erie College of
Osteopathic Medicine



**Under-Represented
Community Outreach
Award Winner:** Temple
University

**Media & Communications
Award Winner:** Western
University



**Interprofessional Award
Winner:** University of
Charleston

**Technology Innovation
Award:** University of
Pittsburgh



What is Medication Adherence

In simple words, adhering to medication means taking the medication as directed by a healthcare professional – whether taken in pill form, inhaled, injected, or applied topically. Not taking medication as prescribed is called non-adherence.

Taking medication correctly may seem like a simple or personal matter, but non-adherence is a complicated and widespread problem. Upwards of three out of four Americans report that they do not always take their medicine as directed. Often, there is no single reason why someone does not take their medicine as directed; instead, there may be a combination of reasons. These reasons include:

- Cost of medicines
- Not filling a new prescription or refilling an existing prescription when you are supposed to
- Stopping a medicine before the instructions say you should
- Taking more or less of the prescribed medicine
- Taking the medicine at the wrong time
- Confusion about how and when to take the medicine
- Forgetfulness
- Lack of belief in the medicine's effectiveness, being unsure the medicine is working
- Serious and/or unpleasant side effects
- Fear of side effects
- Trouble taking the medicine (especially with injections or inhalers)

Trumpeter Awards 2023

The National Consumers League honored former U.S. Secretary of Health and Human Services and former Governor of Kansas Kathleen Sebelius and California Attorney General Rob Bonta, with its highest honor, the Trumpeter Award, on Wednesday, October 11, 2023, in Washington, DC.

Receiving NCL's 2023 Florence Kelley Consumer Leadership Award was activist Fraidy Reiss, founder of Unchained At Last, an organization dedicated to ending forced marriage and child marriage in the United States.

The 2023 Trumpeter Awards also included a keynote by Lael Brainard, director, National Economic Council; and introducers Chiquita Brooks-LaSure, administrator, Centers for Medicare and Medicaid Services who introduced Secretary Sebelius; Brian L. Schwalb, DC attorney general, Washington, DC who introduced AG Bonta; and Carol Ode, representative, Vermont State Legislature who introduced Fraidy Reiss.



Trumpeter



Trumpeter



Public Policy, Telecommunications, Fraud

2023 Top 10 Fraud Scams

The National Consumers League *Top Ten Scams* report analyzed 2,756 complaints submitted by consumers to NCL's Fraud.org campaign in 2023. These data are self-reported by victims and should not be considered a nationally representative sample. NCL shares complaint data with a network of law enforcement and consumer protection agency partners who combine it with other data sets to identify trends in fraud and build cases.



A look at the most reported frauds

Prizes/Sweepstakes/Free Gifts

Requests for payment to claim fictitious prizes, lottery winnings, or gifts

Internet: General Merchandise Sales

Goods purchased are either never delivered or misrepresented

Phishing/Spoofing

Emails pretending to be from a well-known source ask consumers to enter or confirm personal information Investments (including cryptocurrency) Consumers are tricked into paying money for bogus silver, gold, or cryptocurrency investments

Fake Check Scams

Consumers are asked to cash fraudulent checks and send the proceeds to a scammer before the check bounces

Advance Fee Loans, Credit Arrangers

False promises of business or personal loans, even with bad credit, for a fee upfront

Friendship and Sweetheart Swindles

A con artist nurtures an online relationship, builds trust, and convinces the victim to send money

Scholarships/Grants

Offers of fictitious "guaranteed" scholarship or grant funds in exchange for up-front payment or personal information

Family/Friend Imposters

A scammer calls or emails, claiming that a friend or family member is in distress (in jail, in the hospital, etc.) and urgently needs funds to help

Home Repair

Fake or ineffective home warranties, home protection devices or services, and contractor fraud

Sustainability – Gen Z Offers Hope



Does Gen Z care about sustainability? Do the world's youth care about saving their environment, climate, and future? In short, yes. Youth activists like Greta Thunberg are already fighting for environmental justice. Their peers join these movements to create a better future, demonstrating Gen Z's influence on social issues.

LifeSmarts teaches teens the importance of a sustainable future along with other relevant environmental issues, and encourages them to be involved, to make a difference. Gen Z is clearly a generation that cares and uses its power to influence social issues, consumerism, and the workplace.

In recent surveys, Gen Z respondents listed climate change and global warming as their top concerns, indicating their high expectations in terms of sustainability and environmental concerns. Seventy-one percent reported elevated levels of anxiety related to the climate and the environment, while 90 percent reported making changes in their daily lives to live more sustainably.

Gen Z consumers are also more likely to make purchases based on their values. Gen Z respondents want to see brands that ensure employee and consumer safety, demonstrate social responsibility, and pay fair wages. They

are also pursuing more sustainable shopping habits: Thrift shopping has become a booming trend, and the 'no buy' movement has gained traction. The fashion industry is being pressured to change fast fashion to ethical or green fashion, as discussed in a *We Can Do This!* podcast episode taking a historical look at [the American garment industry and its impact on labor movements in the U.S.](#) NCL supports this evolution in the fashion industry.

Gen Z is interested in studying environmental topics, work in sustainable fields, and hold employers more accountable for the environment, indicating that they would stay with an employer longer if they acted responsibly.

“Gen Z respondents listed climate change and global warming as their top concerns, indicating their high expectations in terms of sustainability and environmental concerns.”

Thirty Years of LifeSmarts

On February 28, NCL's annual Spring Soiree brought together LifeSmarts partners to celebrate the program's 30th anniversary. Held at the National Press Club in downtown Washington, DC, this year's event recognized leaders from Business Professionals of America (BPA), Future Business Leaders of America (FBLA), Family, Career, and Community Leaders of America (FCCLA), and SkillsUSA.

LifeSmarts is NCL's national consumer literacy program that gives young people in middle and high school the necessary skills to become successful adults, preparing them to be savvy and informed consumers and workers.

"LifeSmarts has expanded its reach and increased its educational impact as a result of robust collaborations with these organizations," said Lisa Hertzberg, former program director of LifeSmarts. "We are proud of our shared success in providing life skills to the next generation of leaders."

Recipients of NCL's LifeSmarts Lifetime Partnership Award were Steven Mitchell, executive director and CEO of BPA; Alex Graham, president and CEO of FBLA; Sandy Spavone, executive director of FCCLA; and Chelle Travis, executive director of SkillsUSA.



LifeSmarts



Financials

Fiscal Year 2023

Revenue	\$3,926,370
Expense	\$4,131,929
Net Assets	\$6,828,966

Revenue

Programs	\$2,789,141	71%
Trumpeter	\$899,117	23%
Public Education	\$67,425	2%
General Operations	\$170,687	4%
	\$3,926,370	100%

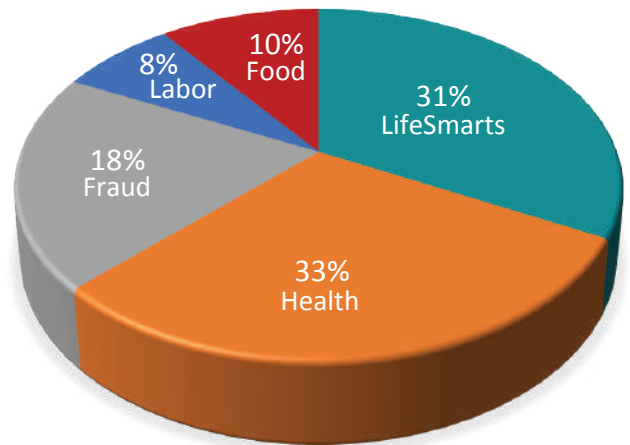
Expenses

Programs	\$2,260,504	56%
Fundraising	\$594,744	14%
General Operations	\$515,746	12%
Public Education	\$760,935	18%
	\$4,131,929	100%

Program Expenses

LifeSmarts	\$690,300	31%
Health	\$753,269	33%
Fraud	\$413,853	18%
Labor	\$169,374	8%
Food	\$233,708	10%
	\$2,260,504	100%

Program Expenses
\$2,260,504



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 2023 to support our consumer education and advocacy programs.

AARP
AbbVie
Akin
Alliance for Fair Sugar Policy
Alliance for Women's Health and Prevention
Amazon
American Academy of Ophthalmology
American Airlines
American Association for Justice
American Car Rental Association
American Clinical Laboratory Association
American Express Company
American Optometric Association
Amgen, Inc.
Anonymous (2)
Ardelyx, Inc.
Nan Aron
Arthur and Charlotte Zitrin Foundation
Association for Accessible Medicines
AstraZeneca
AT&T
Avadel Pharmaceuticals
Nicholas R. Baldick
Bank of America
Bayer Corporation
Beer Institute
Biosimilars Forum
Biotechnology Innovation Organization
Boston Trust Walden Company
Bumble Bee Foods, LLP
CBM Credit Education Foundation
Charter Communications, Inc.
Comcast Corporation
Consumer Healthcare Products Association
CTIA
Cuneo Gilbert & LaDuca, LLP
Dezenhall Resources, Ltd.
Discover Financial Services
Kirstin Downey
Drumfire Public Affairs
Sandra G. Eichberg
Eli Lilly and Company
Empirical Foods
Enterprise Mobility
Estée Lauder Companies
Exelixis
Faegre Drinker
FICO
FINRA Investor Education Foundation
Richard and Beth Frank
Geotab Inc.
Gilead Sciences, Inc.

Nancy Glick
Google
Healthcare Distribution Alliance
Pastor Herrera, Jr.
Joan Kinney
Edgar James
Jazz Pharmaceuticals
Johnson & Johnson
JPMorgan Chase & Co.
Kenvue
Kathie Klass
Jonathan Leibowitz
McUlsky Health Force
Melaleuca, Inc.
Merck
Meta
National Confectioners Association
National Structured Settlements Trade Association
North Dakota Securities Commission
Norton
Novartis Pharmaceuticals Corporation
Novo Nordisk
NVG
The Omidyar Group
Organon
Sharon White-Páez
Pfizer, Inc.
Pharmaceutical Printed Literature Association
Pharmaceutical Research & Manufacturers of America
Procter & Gamble
Publishers Clearing House
Sandoz
Sazerac Company
SKDK
Sports Fans Coalition
State of Louisiana Department of Justice
StubHub
Maureen Thompson
TikTok
The Travel Technology Association
UNICEF
United Airlines
United States Pharmacopeia
Verizon Communications
Virginia Credit Union League
Vivid Seats
Washington State Employees Credit Union
Watkinson Miller, PLLC
Wilkinson Barker Knauer, LLP
Evan Wilson
Zillow Group

**National Consumers League
1701 K Street, NW, Suite 1200
Washington, DC 20006**

**Visit us online at nclnet.org.
Phone: (202) 835-3323
Fax: (202) 837-0747
Email: info@nclnet.org**

**Follow us on social media:
Twitter: [@ncl_tweets](https://twitter.com/ncl_tweets) or
[@NationalConsumersLeague](https://twitter.com/NationalConsumersLeague)**

