

## Rollbacks of consumer protections continuing in 2018

Hard-fought regulations, standards, agencies under attack

It's no secret that President Trump and the current Congress are not supportive of maintaining many of the health, safety, financial services, or environmental protections that were carefully developed by advocates and policymakers over the last quarter-century. As a result, NCL and our allies in worker and consumer protection are working overtime to protect these vitally important rules. These are the rules that help keep our kids safe from poorly designed products, steer students away from for-profit colleges that have high default and low graduation rates, prohibit predatory financial practices, and bolster our safety-net programs for older, vulnerable Americans.

The Consumer Financial Protection Bureau (CFPB), for example, currently led by former Congressman Mick Mulvaney (R-SC), was created to help consumers in their interactions with debt collectors, auto loan companies, and banks. Its new director is on the record as having wanted to eliminate the agency when he was a Member of Congress, and the bureau has issued zero enforcement actions in recent months. The Department of Education

has rolled back protections for student borrowers. And this spring, passage of new legislation by the Senate marked the "biggest loosening of financial regulations since the economic crisis a decade ago," according to *The Washington Post*, with the unraveling of rules implemented to hold banks accountable to regulatory scrutiny.

"We regret the Senate's move to roll back essential protections against 'too-big-to-fail' banks and other measures ensuring the stability of our financial markets," said NCL Executive Director Sally Greenberg. "This ignores the potential for reckless speculative activity by financial industry players who are too often focused on short-term gains and have no regard for the long-term implications of financial collapse for workers and consumers."

Another anti-consumer action occurred this spring, when judges on the 5<sup>th</sup> Circuit Court of Appeals struck down the Department of Labor's (DOL) fiduciary rule, a critically important protection that guarded the financial interests of retirees and other investors.

"In this case, the court's majority misapplied the law, issued an opinion that conflicts with the decisions of every other court that has considered the rule, and discounted the dramatic changes in the retirement



*In June, Sen. Elizabeth Warren (D-MA) speaks at a symposium hosted by the Coalition for Sensible Safeguards on deregulation in the Trump era in June at Georgetown University Law Center in Washington, DC.*

landscape over the last 40 years," said Greenberg. "This decision is a setback for all investors, especially those planning for or currently in retirement."

On the environmental front, a set of 2012 automotive emission standards, which were set to raise the fuel efficiency of new cars from 27.5 to 54.4 miles per gallon by 2025, were halted by the Environmental Protection Agency. The standards would have reduced greenhouse gas emissions by 6 billion tons over the lifetime of a new car and saved 2 million gallons of oil per day.

"Rolling back fuel-efficiency standards is bad policy, bad for the environment, bad for consumers, bad for the economy, and bad for business," said Greenberg.

To learn more about NCL's advocacy fighting against rollbacks, visit [nclnet.org](http://nclnet.org).

### Inside This Issue

Volume 80 | Number 1 | Summer 2018

Letter from Sally Greenberg	page 2
Fair Labor Standards Act at 80	page 3
NCL's work in fraud	page 4
Fighting the opioid epidemic	page 5
LifeSmarts closes 24 <sup>th</sup> season	page 6
<i>Script Your Future</i> update	page 8
Trending topics in food policy	page 9
Child marriage in America	page 10

## A message from NCL's Executive Director Sally Greenberg

Dear Readers,

As discussed in this issue's cover story, regulations protecting consumers and workers are under attack by the current administration. Beyond what was discussed there, other rollbacks are seemingly constant. For example, just this May the Federal Reserve scrapped the Volcker Rule, which generally prohibits proprietary trading by banks (one of the contributing factors to the 2008 financial crisis). It will now be up to banks to determine whether their trades comply with the rule, and up to regulators to challenge them.

Plenty of other regulation-slashing has already gone into effect. Last fall, President Trump officially killed the Consumer Financial Protection Bureau's arbitration rule, reversing the ban on companies using the forced arbitration clauses that had prevented consumers from participating in class action lawsuits.

Federal agencies are also shrinking resources devoted to the enforcement of existing regulations; witness the Department of Education's retreat from any meaningful oversight of for-profit colleges, an issue NCL has been raising flags about for years.

Despite the attacks on consumer protections, the fight goes on for advocates like NCL! Our staff is hard at work preventing bad bills from being enacted and continuing to champion sensible policies and educational programs.

In fact, NCL just returned from San Diego, where we hosted the 24<sup>th</sup> annual National LifeSmarts Championship. The annual competition is the capstone event for LifeSmarts, our national teen educational program and scholarship opportunity. We were so proud of the teams from across the country who represented their states in competition.

You can see how the exciting Championship unfolded, meet our winners, and learn how we are preparing to celebrate LifeSmarts at 25 on page 6.



*Greenberg with Fatima Goss Graves (left), president and CEO of the National Women's Law Center, and ReNika Moore (right), labor bureau chief at the NY Attorney General at the March FLSA conference (read more on page 3).*

NCL is also very actively involved in working to improve the security of your data; we fight scams and consumer rip-offs via Fraud.org, whose monthly fraud alerts—such as a recent exposé on typosquatting scams—have been making regular headlines in *The Washington Post*, NBC News, and other media outlets this spring. Read more about our work fighting fraud on page 4.

On the health front, we were the consumer voice at the launch of a diverse coalition formed in Maryland to fight the opioid epidemic by letting consumers know how to best dispose of unused drugs. (Page 5.)

In child labor advocacy, we're currently working to highlight the shocking continued existence of forced child marriages in our own nation (page 10). And in food policy, we're celebrating a number of labeling victories that will help consumers make smart, healthy decisions for their families (page 9).

We have recently welcomed new members of NCL staff, whom you can also meet in the pages of this *NCL Bulletin*.

In October, we will present our annual Trumpeter and Florence Kelley Consumer Leadership Awards at an event in Washington, DC. We hope you will join in our celebration of the consumer and worker advocacy movement and its visionaries. (See page 12.)

Given the current environment for consumers and workers, we need your support more than ever! Join us on behalf of those who most need a voice inside Washington and out. I hope you will enjoy this issue of the *NCL Bulletin*. Please visit our website and stay connected with us via Twitter, Facebook, YouTube, and LinkedIn.

With your support, we can continue to protect the interests of consumers and workers in 2018 and beyond!

*Sally Greenberg*

# Unfinished Business: The FLSA 80 years later

Anniversary conference spotlights accomplishments, need for modernization

Imagine an America where children work daily with toxic chemicals in factories, mines, and mills. Where workers make as little as \$1 a day and are forced to work 80-hour workweeks with no overtime pay.

Before the enactment of the Fair Labor Standards Act (FLSA) in 1938, this is what life looked like for America's low-income workers. The FLSA fundamentally changed the American economy by outlawing most forms of child labor, instituting a 40-hour workweek, and guaranteeing a federal minimum wage. NCL's earliest leaders—Florence Kelley, Frances Perkins, and their national network of supporters—laid the groundwork for the FLSA by enacting state laws on child labor, minimum wage, and maximum hours laws. But today, advocates argue that the FLSA must be updated to fight back against the current assault on working Americans.

On March 28, NCL and the American Constitution Society (ACS) co-hosted a symposium to celebrate the history and success of the FLSA and to build an agenda to improve U.S. labor laws to meet the needs of our 21<sup>st</sup> Century workforce.

“It's important to note that worker rights are under attack all the time,” said Sally Greenberg, NCL executive director, who kicked off the event with ACS President Caroline Fredrickson. “For example, the trucking industry is trying to lower the age to allow teens as young as 18 to drive 80,000-pound rigs because there's a manufactured labor shortage, thanks to threats to immigrant workers from ICE and the Trump Administration. It's hard to believe in this day and age, but many American workers are in fact at increasing risk of fewer protections.”

Conference attendees were able to cheer one recent victory, which came the week before, when Reps. Rosa DeLauro (D-CT) and Katherine Clark (D-MA) persuaded GOP Trump Administration Labor Secretary Alex Acosta to endorse a ban—written into the FLSA—on bosses' theft of tipped



workers' wages. The \$2.13 hourly federal tipped minimum wage, like the \$7.25 hourly regular federal minimum wage, is part of the FLSA. Restaurant Opportunities Centers United Co-Founder and President Saru Jayaraman, who launched the successful all-out campaign to protect \$5.8 billion in tips, led a panel of hourly workers at the conference.

The gathering also included panels on the history of the FLSA and keynotes by Obama-era Department of Labor Wage and Hour Division Administrator David Weil and Service Employees International Union (SEIU) International President Mary Kay Henry. Panelists talked about efforts to erode worker protections, such as state laws preempting localities interested in raising their local minimum wage.

Other agenda items included: including paid sick and vacation leave in federal law; banning forced arbitration contracts for workers; enforcing the FLSA for gig-economy jobs; resisting incentives to make employees be independent contractors; and covering restaurant workers by the FLSA.

To learn more about the conference and the FLSA, visit [nclnet.org](http://nclnet.org).

*(Above) Hourly workers shared their personal stories about challenges facing the modern workforce.*

*(Below) SEIU International President Mary Kay Henry was featured as a keynote speaker.*



## Fraud.org: Bogus Internet scams top list for 5<sup>th</sup> consecutive year

In February, NCL released its annual Top 10 Scams Report, an analysis of thousands of complaints received over the phone and via Fraud.org. For the fifth consecutive year, fraudulent Internet merchandise scams were the top category, making up nearly a third of all complaints received. Internet merchandise scams typically involve a consumer who sees a great deal for a product online (such as luxury apparel, gaming systems, or other merchandise), only to find out—after purchase, of course—that the product doesn't exist.

In 2017, a frequent twist on the scam involved fraudulent puppy sales, in which consumers respond to an ad for a puppy (often of a desirable breed) that is priced well below market value. Unfortunately, the adorable puppies in the ads are stock photos, no actual dogs are for sale, and would-be buyers are left empty-handed.

“Falling victim to an Internet merchandise scam can be devastating, but there are ways to protect yourself,” said John Breyault, director of NCL’s Fraud.org campaign. Studying what a fair market price is for

certain merchandise can help buyers spot and avoid unreasonably low—too good to be true—prices. Breyault also recommends that consumers do their homework on merchants by checking Better Business Bureau reports or online reviews before making a big purchase. Finally, shoppers should make online purchases with credit cards, which lets them dispute fraudulent transactions and be made whole by the bank without losing their own hard-earned cash.

In 2017, refund and recovery scams decreased, while NCL spotted a new spike in phishing and spoofing scams.

“This is most likely a result of massive data breaches of companies like Yahoo!, and Equifax, which have enabled hackers to spear-phish individual consumers. Sadly, it’s consumers who are on the hook when companies mishandle data,” said Breyault. “NCL will continue our efforts to educate consumers on the importance of password hygiene and will remain steadfast in our efforts to pass privacy and breach notification laws in Congress.”

### Fraud.org’s Top 10 Scams of 2017

1. Internet: General merchandise
2. Fake check scams
3. Prizes/sweepstakes/free gifts
4. Recovery/refund companies
5. Advance fee loans, Credit arrangers
6. Phishing/spoofing
7. Computers: Equipment/software
8. Scholarships/grants
9. Friendship & sweetheart swindles
10. Charitable solicitations

Sign up to receive monthly alerts at [Fraud.org](http://Fraud.org)



## NCL fights off attempts to legalize pyramid schemes

For more than two years, NCL has led a broad coalition of civil rights groups and consumer organizations fighting efforts in Congress to hobble the Federal Trade Commission’s (FTC) ability to protect consumers from pyramid schemes. Last year, Rep. Marsha Blackburn (R-TN) and Rep. Marc Veasey (D-TX) introduced a deceptively named bill, the “Anti-Pyramid Promotional Scheme Act of 2017.” Contrary to its name, this bill would actually undermine decades of case law and prevent the FTC from investigating all but the most blatant pyramid schemes.

With little warning, NCL received the disturbing news that supporters of the dangerous bill were trying to attach it as a rider to a must-pass appropriations bill.

NCL immediately sprang to action, creating a comprehensive advocacy plan to stop the rider. NCL staff joined allies and met with Hill staff in both the House and the Senate, describing the harmful effects the rider would have on both consumers and aspiring entrepreneurs.

It paid off. This spring, NCL received word that the toxic amendment would not be included in the final spending bill; it was simply too controversial for passage.

“While this was certainly a victory, there is still much work to be done,” said NCL’s Breyault. “The bill itself is still under consideration, but our entire coalition remains dedicated to ensuring that it will not pass.”



HBO’s “Last Week Tonight” host John Oliver takes on the multi-level marketing phenomenon currently taking place in the American economy.

# NCL joins efforts to fight opioid epidemic in Maryland

## Greenberg, others help launch RALI MD with safe drug disposal messages

In 2016, more than 64,000 Americans died from drug overdoses, including from illicit medications and prescription opioids, according to the U.S. Centers for Disease Control and Prevention. According to the National Institutes of Health, about 80 percent of people who use heroin first misused prescription opioids.

In Maryland, research shows that about 60 percent of people who have abused prescription medications got the drugs from a home medicine cabinet. In response, Maryland has implemented a comprehensive plan of attack on the crisis with a series of executive actions and new programs to help residents and community leaders address addiction. And now, a diverse cross-section of local leaders have identified a need to educate consumers in their communities.

At a news conference in Annapolis in late April, NCL joined allies for the launch of the Rx Abuse Leadership Initiative (RALI), a Maryland-based alliance of more than a dozen local, state, and national organizations committed to finding solutions to end the opioid crisis in the state. More than 2,000 Maryland residents lost their lives to drug overdoses in 2016—a 59 percent increase from the previous year.

At the event, NCL's Sally Greenberg joined with Maryland House of Delegates Speaker Michael E. Busch and other community leaders, health care stakeholders, and business representatives to launch the coalition.

“NCL is proud to be a member of RALI. Consumers want to dispose of their medications properly, they just need to understand how to do so. Through this partnership, we join in the collective efforts to educate consumers about what steps to take, including learning about take-back days at local pharmacies and using drug disposal bags that render the drugs inert.”

Additional organizations, such as Southern Baptist Church, have continued to sign



At left, Maryland House of Delegates Speaker Michael Busch at the launch of RALI MD. At right, an ad appearing in The Baltimore Sun announced the coalition's efforts.

onto the coalition since its launch. The current roster of partners also includes: Cecil County Community Drug Coalition; Community Anti-Drug Coalitions of America; Maryland Chamber of Commerce; Maryland Fraternal Order of Police; Maryland Pharmacists Association; Maryland Realtors; Maryland Rural Health Association; Maryland State Grange; MedChi, the Maryland State Medical Society; National Black Nurses Association; Pharmaceutical Research and Manufacturers of America; Professional Firefighters of Maryland; Veterans Health Council; Vets Against Drugs; and Vietnam Veterans of America.

NCL will continue to collaborate with partners to explore opportunities for similar collaborations in other regions across the country.

### Safe ways to dispose

“Far too often, opioid addiction begins right at home with the misuse of prescription medicines,” said NCL's Senior Director of Health Policy Karin Bolte.

“But all of us—no matter where we live—can help prevent addiction in our communities by using safe disposal methods.”

Rather than flushing unused drugs down the toilet, says Bolte, consumers should:

- Check with their local pharmacy for programs to collect old and unwanted prescription drugs.
- The Drug Enforcement Administration (DEA) has additional resources listed by zip code to locate more options at: [bit.ly/2eNpAZ5](http://bit.ly/2eNpAZ5).
- Use a drug disposal pouch, which can be purchased online or at drug stores and pharmacies. Chemicals in these pouches nullify active ingredients in medicines when mixed with water and sealed for disposal.
- Mix drugs with cat litter or old coffee grounds, seal them in an airtight container, and throw it into the garbage.

For more information, visit [ralimd.org](http://ralimd.org).

# 2018 National LifeSmarts Championship visits San Diego

Exciting season comes to a close as NCL looks ahead to LifeSmarts at 25 years



In celebration of Financial Literacy Month in April, LifeSmarts took to sunny San Diego, California, for the 24<sup>th</sup> annual National LifeSmarts Championship, where the student team from Dallas, Pennsylvania, coached by Kevin West, won the national LifeSmarts title for the third year in a row. In a final match against the state champion team from Honolulu, who made it to the final round for the first time in their state's history, the team from Dallas High School handily outplayed their opponents to take the title.

Teams from Kansas and New Hampshire placed third among the 33 state and Wild Card champion teams that competed at the event.

LifeSmarts is NCL's national consumer literacy education and scholarship program that competitively tests high school students' knowledge of consumer awareness, with subjects including personal finance, health and safety, consumer rights and responsibilities, technology, and the environment. LifeSmarts is available in all 50 states, the District of Columbia, and in partnership with student leadership programs such as the Future Business Leaders of America (FBLA) and the Family, Career, and Community Leaders of America (FCCLA).

Throughout the 2017-2018 program year, more than 100,000 teens competed online for a chance to represent their states at the 2018 National LifeSmarts Championship. Players answered more than 3.5 million consumer questions in the online competition.

## LifeSmarts at 25

This fall, NCL will kick off a year-long celebration of the 25<sup>th</sup> anniversary of LifeSmarts. Join us as we recognize the students and volunteers who have made this program possible, and the impact LifeSmarts has made. To learn about ways to get involved, whether as a coach, volunteer, or sponsor, visit [LifeSmarts.org](http://LifeSmarts.org).



## Congratulations to the 2018 topic winners!

All participants at the national competition, more than 200 students, took an individual assessment in a category of their choice, and the top five scorers received scholarships from NCL. This year's winners:

Environment: Matt Metzloff, Pennsylvania

Personal Finance: Tim Dobson, Kansas

Health and Safety: Raymond Perez,  
Pennsylvania

Consumer Rights and Responsibilities:  
Sam Harder, Kansas

Technology: Jonathan Zhang, Rhode Island

# Spring LifeSmarts scholarship recipients honored



Safety Smart® Ambassador scholarship winners receive their honors in San Diego from UL's Ginger Sommers (far left) and NCL's Lisa Hertzberg (far right).

NCL has announced eight scholarship recipients from seven states, recognized for their involvement in a community service and leadership initiative available to LifeSmarts participants. The students, representing seven states, were awarded \$1,000 academic scholarships for their winning entries based on their experiences serving as Safety Smart® Ambassadors, a program made possible by a partnership between LifeSmarts and UL. The program immerses high school students into elementary classrooms, where they teach lessons about health, safety, and the environment to younger kids.

During the 2017-2018 season, hundreds of LifeSmarts students became Safety Smart Ambassadors. Working as teams, high school students made more than 1,500 interactive, 30-minute presentations, sharing empowering and educational safety messages with 3,500 young children throughout their communities.

“We are so proud of our students who participated in the Safety Smart Ambassador program and the positive impact they made on their communities, and especially these eight stand-outs,” said LifeSmarts Program Director Lisa Hertzberg. “We are also thrilled at the way the program has grown this year, with nearly five times as many presentations made by Ambassadors this season. It has been extremely gratifying to see LifeSmarts students embrace the Safety Smart Ambassador program, provide education and mentoring to younger children, and learn about themselves in the process.”

## Spring 2018 Safety Smart scholarship winners

- Katherine Hilty**, Barrington High School, Rhode Island
- Courtney Kiecker**, Jamestown High School, North Dakota
- Austin Lin**, Salesianum School, Delaware
- Ritik Patel**, Monroe Township High School, New Jersey
- Lauren Pike**, Wild Card #2, Walker County 4-H, Georgia
- Destinee Smith**, Ritchie County High School, West Virginia
- Rachelle White**, Ritchie County High School, West Virginia
- Anson Yip**, Milton High School, Massachusetts

For more information, visit [LifeSmarts.org/SafetySmart](http://LifeSmarts.org/SafetySmart).

## Sarah Weinberg Memorial Scholarship



NCL staff received more than 20 nominations of deserving students for the 2018 Sarah Weinberg Memorial Scholarship, an award given to students demonstrating extensive community service. The scholarship is named for a beloved member of NCL staff who passed away unexpectedly in 2016. **Lekabul Abel**, a student from the District of Columbia's LifeSmarts champion team, was named this year's recipient.

## 2018 LifeSmarts honors

### Students of the Year



**Emma Boessen, MO**



**Matt Metzloff, PA**

### Coaches of the Year



**Sam Schachter, RI**



**Don Zabelin, IL**

### Coordinator of the Year



**Cheryl Varnadoe, GA**

## ***Script Your Future* Team Challenge sees tremendous reach**

### Inter-profession student contestants hold 350+ events in 17 states, reaching 1.5M

In May, NCL and its partners announced the winners of the seventh annual *Script Your Future* Medication Adherence Team Challenge, a program that encourages health profession students and faculty to develop creative ideas, events, and initiatives to raise public awareness about medication adherence. The Challenge is an integral part of the national *Script Your Future* public awareness campaign, launched in 2011 by NCL with the support of 135+ public and private stakeholder organizations to combat the problem of poor medication adherence. In the United States, nearly three out of four patients do not take their medication as directed.

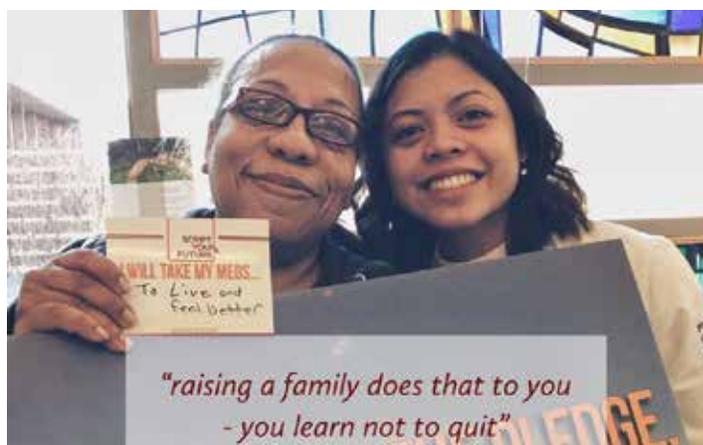
The Team Challenge extends campaign messages into medical and other health profession schools and instills adherence-minded values in future generations of professionals entering the workplace. From January 15 through March 16, inter-professional teams—including student pharmacists, nurses, doctors, and others—implemented creative outreach approaches in their communities to raise awareness and improve understanding about medication adherence. The Challenge is sponsored by the American Association of Colleges of Pharmacy (AACP), the National Association of Chain Drug Stores (NACDS) Foundation, the National Community Pharmacists Association (NCPA) and the American Pharmacists Association (APhA).

More than 3,000 future healthcare professionals and volunteers held 350+ events in 17 states. They directly counseled more than 14,000 patients and exposed 1.5 million consumers nationwide to *Script Your Future* messaging. Teams distributed 20,000 medication adherence wallet cards, translated *Script Your Future* materials into new languages, and participated in health fairs and other tabling events. They created numerous PSAs and educational videos, hosted talk radio series, appeared on their local news, partnered with local hospitals, and engaged a broad range of patient populations, including children, seniors, low-income individuals, immigrants, and refugees. Since the Challenge began in 2011, more than 15,000 future healthcare professionals have directly counseled nearly 65,000 patients and reached more than 24.5 million consumers.

Top-performing teams were honored with a National Award for overall outstanding team achievement or with a Focused Award for outstanding team achievement in specific areas of outreach.

This year, the National Awards went to the **University of Charleston School of Pharmacy** and **University of the Sciences Philadelphia College of Pharmacy**.

Focused Awards went to: **Lake Erie College of Osteopathic Medicine** (Health Disparities), **University of Pittsburgh School of Pharmacy** (Creative Inter-professional Team Event), and **Touro University California College of Pharmacy** (Media Outreach). Finally, the Rookie Award—which recognizes an outstanding team in their first or second year of the Challenge—went to **Pacific University School of Pharmacy**.



Teams submitted photos of their community activities. To learn more about the winning schools, visit [ScriptYourFuture.org](http://ScriptYourFuture.org).

## Topics trending in food policy

### Labeling victory

Starting on May 7, consumers now have access to calorie information on menus at restaurants and other food retail establishments, thanks to the implementation of an overdue U.S. Food and Drug Administration (FDA) rule—one that NCL helped ensure would happen.

According to the newly implemented rule, caloric information is now mandatory on restaurant menus and menu boards, as well as for food products in chain restaurants, supermarkets, convenience stores, and movie theaters. It will also be required on most of the nation's 5 to 6 million vending machines.

The rule was met with some opposition, leading NCL to join with the Center for Science in the Public Interest (CSPI) and a legal team from Earthjustice to sue the FDA. In settling the suit, the FDA agreed to the May 2018 rollout. NCL joined CSPI in welcoming the development and expressing appreciation for Commissioner Scott Gottlieb's decision to move forward with the overdue rule.

"We look forward to working with the FDA to ensure that consumers are aware of their caloric choices when eating out," said NCL's Food and Nutrition Policy Fellow Haley Swartz.

### SmartLabel®

Starting this summer, NCL will partner with the Grocery Manufacturers Association and the Food Marketing Institute to educate consumers about the new SmartLabel® Transparency Initiative. With the new app, consumers are able to scan the QR codes on more than 25,000 products on grocery store shelves to access nutrition information, ingredients, allergens, third-party certifications, and usage instructions.

### Supporting SNAP

NCL is a longstanding member of the Alliance for a Stronger FDA, a coalition dedicated to supporting FDA's public health mission. In May, NCL signed onto two letters

to Congress: one with nearly 400 other organizations opposing the House farm bill due to its extreme cuts to the Supplemental Nutrition Assistance Program (SNAP); and the second supporting reauthorization of the Food Insecurity Nutrition Incentive (FINI) Program, which provides grants to incentivize fruit and vegetable purchases by low-income families enrolled in SNAP.

### Reducing waste

NCL is proud to support innovative ideas to reduce America's food waste while contributing to food recovery efforts, or "upcycling." NCL is actively involved with Further With Food, a virtual clearinghouse of information (formed with the USDA) to help consumers and retail outlets reduce food waste.

NCL has officially endorsed the EPA's Food Recovery Challenge in an effort to inform consumers about the variety of ways to reuse foods. Strategies include meal planning, portion estimation, creatively using leftovers from meals eaten out, and community-based composting services.

In May, NCL attended a small roundtable discussion with USDA Secretary Sonny Perdue on the challenges and opportunities of food waste faced by both consumers and producers. Reps. Chellie Pingree (D-ME) and David Young (R-IA), co-chairs of the Food Waste Caucus, also attended.

### Food safety

NCL is an active participant in two multi-sector coalitions: the Make Our Food Safe Coalition and the Safe Food Coalition, which continue to monitor developments in the recent *E. coli* outbreak traced to romaine lettuce. The coalitions communicate regularly with the USDA Food Safety and Inspection Service and the U.S. Centers for Disease Control and Prevention and advocate on the need for innovative technologies to support surveillance and data sharing through all levels of government.

## Meet Food and Nutrition Policy Fellow Haley Swartz



Joined NCL staff: April 2018

Hometown: Charlottesville, VA

### What's your background?

In 2015, I took a short course called Food Politics to finish my undergraduate degree in government. I fell in love with food policy and the way politics both inhibits and facilitates change. After completing my Master's thesis on SNAP, I started working in the Berman Institute of Bioethics at Johns Hopkins, where I supported a variety of projects within the Global Food Ethics and Policy Program.

### What's your role at NCL?

This fellowship is designed for flexibility, allowing me to explore my own food policy interests while continuing to support the diversity of NCL's portfolio. My interests include hunger prevention, nutrition, public health, system sustainability, food waste, food safety, and innovative technologies.

### What do you love about your job?

That I had the chance to attend a meeting with the USDA Secretary during my first month at NCL! I have never felt more connected to policy as I have in my first month at NCL.

### What do you see on the horizon?

Food is one of the major public policy challenges we will face throughout the 21<sup>st</sup> Century. Questions of access, safety, nutrition, and diet-related diseases will become increasingly prevalent within the government and among food producers themselves. I hope to be in the room discussing how we can work together!

## CLC working with allies to break shackles of child marriage

Like-minded groups working to ban underage marriage at state level

Did you know that child marriage continues to be a problem in the United States? Over the last several years, the National Consumers League, through the work of the Child Labor Coalition (CLC), which NCL co-founded 29 years ago, has been concerned with the exploitation of girls around the world who are compelled to marry adult men, often decades older. Globally, the numbers are astounding: an estimated 700 million women married as girls, and a third are believed to have married before the age of 15.

The exploitation of children in marriage is well recognized by human rights experts. When the International Labour Organization and the anti-slavery group Walk Free recently announced new global estimates, they defined the 15.4 million individuals who are in forced marriages as being victims of slavery; 84 percent of these victims are girls. Six in 10 victims of forced marriage internationally are children. Many times, girls are sold by their parents into these marriages.

Despite our knowledge of the problem overseas, our understanding of the problem here in the United States had been limited. We knew the story of country-singer Loretta Lynn who married at age 15, and the infamous case of singer Jerry Lee Lewis, who married his second cousin when she was only 13 and he was 22. We knew that teens in America were getting married every day, but we didn't realize the extent of the consequences of these marriages for the children involved.

Last year, a partner of the CLC's—Human Rights Watch—reported it was doing work at the state level to address child marriage issues. In addition, NCL reached out to Unchained at Last, headed by a woman named Fraidy Reiss, who entered into an arranged marriage at age 19.

After her husband became abusive, it took her 15 years to escape the marriage. Eventually, Reiss made it through college



*Unchained at Last's Reiss escaped her own abusive forced marriage, and her life's work has become advocating so that other young girls won't have to experience the same plight.*

and became a journalist. Today, Reiss has conducted a state-by-state campaign to ban marriage before the age of 18. A number of states technically bar marriage before that age, but all had exemptions, many allowing girls to marry with parental permission or the okay of a judge.

The CLC has joined forces with Unchained at Last by testifying for a ban in Maryland and Louisiana and submitting testimony in others, including Tennessee and New Jersey. In May, advocates succeeded in getting a ban in the state of Delaware.

"We share Unchained at Last's concern that many child marriages are coerced by parents who hold antiquated notions about pregnancy or support a religious orthodoxy that gives women little choice about when and to whom they get married," said CLC Coordinator Reid Maki. "Girls from immigrant communities are at times forced to marry foreign men to help get them into the country. This has long been an issue of concern for the CLC."

Some states make it easy for children to get married. In Missouri, 15-year-olds can get

married with permission from their parents. Eight states allow a child 15 or younger to get married if the girl is pregnant or has already given birth. The statistics of early marriage are bleak. Seventy to 80 percent end in divorce, and women who marry as girls have more significant health problems, including mental health issues.

Additionally, many states make it difficult for a child bride to get out of a marriage.

"Children under 18 have no legal standing—they cannot file for divorce, utilize a domestic violence shelter, apply for a loan or open a credit card," said Kim Williams, the state representative who introduced the successful bill in Delaware.

"We ask minors to wait to vote, to buy cigarettes, or to buy alcohol," said Maki. "Doesn't it make sense to ask them to wait until adulthood to marry? By reserving marriage for adults, the likelihood of exploitation, whether sexual, labor-related, or financial decreases significantly."

To learn more or support these efforts, visit [unchainedatlast.org](http://unchainedatlast.org).

## Advocates welcome backup cameras

New standard no longer a pricey option for auto buyers

The long-awaited requirement that all U.S. cars have rear backup cameras—a standard issued in 2014—went into effect this May. Although advocates were disappointed to have to wait until 2018 for the safety breakthrough, NCL and its allies welcomed the standard’s implementation with open arms in May.

“Consumers appreciate the numerous safety advantages that backup cameras provide,” said NCL’s Sally Greenberg. “We are pleased that all newly-manufactured vehicles will be equipped with a rearview backup camera and that consumers will no longer have to pay for it as an expensive option.”

Every year on average more than 200 people are killed—mostly children—and 12,000 more are injured in backover crashes, according to the U.S. Department of Transportation. The Insurance Institute for Highway Safety (IIHS) has determined that rearview cameras have already reduced backover crashes by 17 percent, and for drivers 70 and older, backover crashes went down by 40 percent. Advocates herald the regulation as one that advances the safety of everyone on the road, most importantly children, pedestrians, bicyclists, and pets.

Backup camera requirements are part of a long list of safety requirements advocated for by consumer and safety groups, including airbags, electronic stability control (ESC), roof crush requirements, ejection and side-impact protection.

“Safety standards mean that everyone, not just those who can afford to purchase luxury vehicles with built-in safety features, is protected,” said Greenberg. “The cost of safety technologies quickly drops when they are made standard, so it’s a win-win: lives saved for less expense.”

Among those who championed the original legislation mandating rear cameras were Senators Hillary Clinton (D-NY) and John Sununu (R-NH); Representatives Peter King (R-NY) and Jan Schakowsky (D-IL); and numerous Senate and House cosponsors. Also instrumental were KidsAndCars.org, led by President and Founder Janette Fennell, Consumers Union, Advocates for Highway and Auto Safety, Public Citizen, and numerous other organizations.

“We celebrate all those who worked so hard for so many years to put this standard into place and applaud the National Highway Traffic Safety Administration for implementing it,” said Greenberg.

## NCL staff fighting autorenewals

Last summer, NCL identified a perennial issue with consumer contracts: deceptive automatic renewal clauses, popping up in the fine print of contracts, ranging from gym memberships to apartment leases. An estimated one-third of Americans have already been surprised by a contract or membership automatically renewing. With many companies looking for revenue streams, the risk of being tricked into a new contract through an automatic renewal clause is only going to grow.

“State laws can help prevent companies from sneaking these clauses into contracts,” said Brian Young, NCL’s public policy manager, who is heading up NCL’s work on the issue.

“Our model bill requires that consumers be informed several times before a contract renews and have the chance to cancel before being bound by its terms. We’re asking legislators to fight these surprises in the fine print in these contracts and give consumers a fair chance to avoid them.”

## Meet NCL’s Managing Director Arlene Johnson



**Joined NCL staff: January 2018**  
*Arlene is responsible for NCL’s financial management and operational efficiency.*

### What is your background?

Before joining NCL, I spent 10 years as director of finance and administration at Brookings Executive Education, where I supported the education of executives in leadership and policy issues. My prior experience includes financial management at George Washington University, MCI Telecommunications, and PepsiCo Inc.

### What is your role at NCL?

As Managing Director, I have the unique opportunity to be involved in all aspects of the organization, ranging from program support to administration. I am responsible for managing finances, human resources, and the day-to-day operations of the organization.

### What drew you to NCL?

NCL’s mission aligned with my desire to join an organization that is committed to contributing to the greater good of society. The diversity of NCL’s programs affords staff members the opportunity to positively impact the lives of individuals in many ways.

### What do you love about your job?

I love the opportunity to support a team that works diligently each day to fight for consumer rights. To listen to the success stories of my colleagues and witness first-hand the impact of their work is most fulfilling.



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and promote social and economic justice for  
consumers and workers in the United States and  
abroad.



**Save the Date: 2018 Trumpeter Awards**

On October 16 in Washington, DC, NCL will present the 2018 Trumpeter Award. For 45 years, NCL has honored pioneering voices in consumer and worker advocacy with this prestigious award. First given in 1973 to Senator Edward Kennedy, subsequent Trumpeter honorees have included President Lyndon Johnson, Senators Tom Harkin, Amy Klobuchar, Paul Wellstone, Jay Rockefeller, and Carl Levin, and Labor Secretaries Robert Reich and Linda Solis.

In 2017, NCL presented the award to Senator John Lewis, the legendary civil rights advocate and modern-day social justice warrior, and to former Consumer Financial Protection Bureau Director Richard Cordray, a leader on crucially important consumer protection issues.

At the event, NCL will also present the Florence Kelley Consumer Leadership Award, an honor given to individuals who, in the spirit of NCL's early leader, have devoted their careers to improving the lives of consumers and workers.

Join us in our 45<sup>th</sup> year of paying tribute to the esteemed citizens fighting for social and economic justice. For information about sponsorship opportunities, please contact NCL's Director of Development Charlotte Gray at [charlotteg@nclnet.org](mailto:charlotteg@nclnet.org) or (202) 207-2829. You may also purchase individual tickets at [nclnet.org](http://nclnet.org).