



NCPiRG

North Carolina Public Interest Research Group



2017 Annual Report

Because Of You: An Update On Our Program Work In 2017



Dear NCPIRG member,

Why does such a great country have so many problems?

I'm talking about problems that we all share—problems that threaten or impact all of Americans' wellbeing. Problems that are neither liberal nor conservative issues. Problems of the public interest.

At NCPIRG we seek to address those problems. Because in this day and age, Americans shouldn't tolerate them.

For example, we shouldn't have to sacrifice consumer protection in order to reap the benefits of a robust financial sector in our economy. Over the past year, NCPIRG worked to keep the Consumer Financial Protection Bureau, the nation's top consumer cop on the Wall Street beat, strong and independent.

Nor should we accept that if we want access to credit, our private information must be at risk of falling into the hands of hackers and thieves. In the wake of the Equifax hack, NCPIRG state and federal advocates led the call for free credit freezes—the best available safeguard against identity theft.

Nor does it make sense to gamble with the efficacy of life-saving antibiotics so the food industry can use them to raise cheaper chicken, beef and pork. In 2017, NCPIRG's antibiotics team helped convince KFC to join 14 other top chain restaurants in the U.S. that have taken steps to end the routine use of antibiotics in the meat they serve.

Finally, in this day and age we shouldn't have to worry whether our kids are safe when they play with toys or drink water. Last year, Target agreed to stop selling certain fidget spinners after NCPIRG Education Fund research found unsafe lead levels. NCPIRG Education Fund research also revealed that lead is more prevalent in school drinking water than previously known, prompting officials in California, Texas and other states to act.

Read on to learn more how NCPIRG staff and members worked together to find solutions to more problems we should no longer tolerate. None of our work would have been possible without the support of members like you.

Sincerely,

A handwritten signature in black ink that reads "Dan DeRosa". The signature is written in a cursive, flowing style.

*Dan DeRosa
Advocate*



STANDING UP FOR VETERANS—Federal Consumer Program Senior Director Ed Mierzwinski speaks to veterans about the Consumer Bureau’s work to protect servicemembers.



OUR CONSUMER COP—PennPIRG’s Varsha Nair spoke at the release of a report detailing the CFPB’s work to protect consumers from unfair overdraft fees.

Defending The Consumer Bureau

In the aftermath of the 2008 financial crash, we helped create the Consumer Financial Protection Bureau (CFPB) to serve as our consumer cop on the financial beat. The agency has excelled at its mission, returning \$12 billion to 29 million consumers hurt by big banks and lenders in just six years.

The CFPB Is Under Attack

In 2017, the Trump administration, special interests and their allies in Congress ramped up attacks on the CFPB in the name of reducing regulation. We were there defending the agency every step of the way.

We filed court briefs supporting former CFPB Director Richard Cordray’s appointment of consumer champion Leandra English to the role of acting director when President Trump put long-time agency opponent Mick Mulvaney in charge. And our national staff fought back against the so-called Financial CHOICE Act, legislation that would have gutted the agency as we know it.

Federal Consumer Program Senior Director Ed Mierzwinski was a reliable agency defender, not only in major media outlets like The New York Times and The Washington Post, but also on Capitol Hill. Mierzwinski testified before multiple Congressional committees in opposition to bills intended to weaken consumer protections enacted by the Consumer Bureau—including

legislation that would have dramatically reduced mortgage market safeguards.

Standing Up For Our Consumer Cop

One 2017 report by NCPIRG Education Fund found that, because of CFPB action in response to complaints, at least 7,000 servicemembers have received either direct monetary relief or other kinds of relief, like stopping debt collection harassment or providing mortgage options to help a servicemember avoid foreclosure.

Another 2017 NCPIRG Education Fund report highlighted the Consumer Bureau’s work to protect older Americans from mortgage, credit and debt collection abuses. The report found the bureau had collected 72,000 complaints from consumers 62 years of age and older, and took numerous enforcement actions against companies that received the most complaints.

It’s clear: The idea of the Consumer Bureau needs no defense, only more defenders. That’s why NCPIRG and our sister groups knocked on more than 300,000 doors across the country in the summer, mobilizing more than 60,000 citizens to sign our petition to Congress urging lawmakers to keep the bureau strong and independent.

With member support, we’ll continue defending this vital agency. ■



KEEPING OUR MEDICINES EFFECTIVE—Hannah Kim, a public interest advocate with our sister group, Illinois PIRG, spoke at the release of “Chain Reaction III,” a report ranking America’s largest fast food and fast casual restaurants on policies relating to antibiotic use in their supply chains.

Standing Up For Public Health

Thanks to your support in 2017, NCPIRG and NCPIRG Education Fund worked to reduce the overuse of antibiotics, get the lead out of school drinking water, and cut the use of dangerous chemicals in farming.

Save Our Antibiotics

Antibiotic overuse, especially on factory farms, breeds antibiotic-resistant superbugs that kill tens of thousands of Americans, and sicken millions more, every year. We shouldn’t raise our food in ways that put public health at risk.

That’s why NCPIRG Education Fund has worked hard to push major restaurant chains to eliminate meat raised on antibiotics from their menus. In 2017, we helped convince KFC to join a growing list of companies that have pledged to stop serving chicken raised on human antibiotics, and commitments like these have sparked an industry-wide shift.

The sale and distribution of medically important antibiotics for food production in the U.S. dropped 14 percent in 2016, according to the Food and Drug Administration, marking the first year-to-year decline in sales since recording began. Because of market-based action, we estimate that in the near future, close to half the chicken in this country will be raised without the routine use of medically important antibiotics.

NCPIRG Education Fund’s research and reports added to this urgent campaign, and earned widespread media coverage. Last fall, the group published its “Chain Reaction” report, which ranks the country’s largest fast food and fast casual restaurants on policies relating to antibiotic use in their supply chains.

And with the help of our Health Professional Action Network—a group of more than 40,000 physicians and other health workers nationwide who have signed on to our efforts to combat antibiotic overuse—NCPIRG and our national network have worked to support state-level legislation that would curb irresponsible antibiotic use on farms.

Get The Lead Out

We now know that Flint, Mich., was just the tip of the lead-laden iceberg. Schools across the country have tested high for lead in drinking water—and millions of children are at risk.

NCPIRG and our national network have been drawing attention to this quiet public health crisis and working to solve it by sounding the alarm in the press, and backing legislation that mandates lead testing and infrastructure improvements in schools.

A 2017 report by NCPIRG Education Fund confirmed the urgency of the issue, and pushed states and municipalities to be proactive in testing, pipe and fixture removal, and filtering—and the research helped spark results.

In the fall, after our state affiliate called on the San Diego Unified School District to adopt more stringent standards for lead in drinking water, our advocates joined school officials in announcing the district's new policy—the stron-

gest adopted by any California school district at the time.

And in early 2018, after mobilizing hundreds of healthcare professionals and families to call on the state Legislature to act on lead in drinking water, our advocates in Wisconsin celebrated the passage of Leading On Lead, a bill that will allow water utilities to help pay for removal of lead service lines—the top source of lead contamination in drinking water.

Healthy Farms, Healthy Families

Research shows we can dramatically reduce the use of synthetic chemicals in farming, while still growing as much food as we do today. It's shortsighted and dangerous to soak crops in chemicals when we know there are safe and effective alternatives.

In 2017, Rep. Earl Blumenauer (Ore.) unveiled a new blueprint for the federal Farm Bill—legislation that would cut wasteful agriculture subsidies that steer farmers toward harmful and unhealthy farming practices. The bill would also deepen U.S. investments in proven conservation programs that help farmers switch to sustainable farming practices.

With the help of our members, NCPIRG and our national network will continue to support bills like this and keep up our pursuit of common-sense farming regulations that protect our families, land and food. ■



CLEAN WATER, HEALTHY KIDS—Jason Pfeifle, an advocate with our sister group, CALPIRG Education Fund, spoke at the release of “Get The Lead Out,” a report that found widespread lead contamination in school drinking water.



AN INDUSTRY SHIFT—Our campaign has helped convince major restaurants to serve chicken raised without the routine use of antibiotics. Now, we're turning our attention to beef and pork.

EQUIFAX BREACH & CONGRESSIONAL RESPONSE

MIKE LITT
U.S. PIRGWASHINGTON
JOURNAL

RESPONDING WITH RESOURCES—In the wake of the massive data breach at Equifax, U.S. PIRG's Mike Litt spoke to national media outlets to inform consumers about how best to protect themselves.

A Consumer Watchdog

In 2017, NCPIRG and NCPIRG Education Fund warned consumers about defective cars, provided important resources after the Equifax data breach, and pushed for stronger consumer protections.

Nearly 148 Million Americans At Risk: Our Response To Equifax

In September 2017, the credit bureau Equifax announced it had been hacked, potentially compromising the most sensitive financial data of nearly 148 million Americans—everything from credit card information to Social Security numbers.

The breach was unprecedented, and left a massive number of consumers vulnerable to identity theft and other devastating financial scams.

Our national consumer advocates were able to provide urgent informational resources to affected consumers, testify before multiple Congressional committees about the Equifax hack and data security, and make the case for better consumer protections in the media.

In Massachusetts, our sister group campaigned in support of a bill that would eliminate the fees Bay State residents pay to freeze or thaw their credit—one of the only ways to prevent new account identity theft after a hack. After months of work with a diverse array of stakeholders, including Attorney General Maura Healey, MASSPIRG celebrated the bill's passage in the House in early 2018.

We will continue to support state and federal legislation that would make credit freezes free for all Americans, and work to give consumers more control over their credit reports and other personal information.

Product Safety

For decades, NCPiRG has worked to ensure the products we buy are safe—everything from the toys our children play with to the cars we drive.

In the fall, NCPiRG Education Fund discovered two models of fidget spinners sold at Target that contained alarming levels of lead—up to 300 times the legal limit for lead in children’s products. Within days of releasing our findings, Target had pulled both fidget spinner models from its shelves.

And a report released by MASSPIRG Education Fund in 2017 found that CarMax—the nation’s largest used car retailer—has more than doubled the percentage of defective cars for sale since 2015. We worked hard to publicize the research nationwide and warn consumers in the market for used cars.

Defending Net Neutrality

NCPiRG has campaigned for years in support of the simple idea that the web is a public resource, and internet service providers shouldn’t get to pick winners and losers.

In 2017, the Federal Communications Commission (FCC) dealt a devastating blow to that concept, known as net neutrality, by ending regulations that keep the internet free and open for consumers.

Still, legislators are making headway in efforts to overturn the FCC’s repeal at the state and federal levels, and, with support from our members, NCPiRG will continue to back proposed protections that keep consumers in the driver’s seat online. ■

Consumer Protection

NCPiRG and NCPiRG Education Fund work to ensure consumers are protected from dangerous products and unfair market practices. With your help, we’ll continue to amplify the voices of North Carolinians across the state.



1 NCPiRG Education Fund research spurred Target to remove two models of lead-laden fidget spinners from its shelves.



2 Abe Scarr (right), director of our sister group, Illinois PIRG Education Fund, spoke at the launch of “Trouble In Toyland,” a NCPiRG Education Fund report released at 39 different press conferences across the country.



3 U.S. PIRG’s Kara Cook-Schultz spoke to national media outlets about the dangers posed by toys that contain toxics.





DANGEROUS CHEMICALS—NCPIRG and our national network have been strong advocates for state and federal limits on dangerous pesticides and chemicals that harm everything from crops to bees to public health.

Protecting You From Toxic Chemicals

In 2017, NCPIRG and NCPIRG Education Fund worked to eliminate dangerous chemicals from the farms that supply our food and the products we use every day.

Banning Roundup, Dicamba & Bee-Killing Pesticides

Before we spray millions of pounds of chemical pesticides on our crops and in our neighborhoods, we should know they're safe.

But two of the country's most widely used herbicides, dicamba and Monsanto's Roundup, are putting our health at risk and destroying farmers' crops. Roundup, which has been linked to cancer, is showing up in foods like soy and corn, and dicamba damaged more than 3.1 million acres of crops in 2017.

The Environmental Protection Agency (EPA) has failed to respond to these chemical threats, so states are stepping up with support from our national network. In 2017, California announced it would add glyphosate—the main ingredient in Roundup—to the state's list of cancer-causing chemicals. And in Arkansas, the State Plant Board voted to ban dicamba for the 2018 planting season despite an onslaught of legal challenges by Monsanto.

Chemical pesticides have also played a disturbing role in the unprecedented decline of bee populations—a phenomenon that has real consequences for our food supply, environment and economy.

Last year, we launched our Ban Bee-Killing Pesticides campaign in an effort to save this important pollinator. We're working at the state level to ban the sale and use of a class of pesticides known as

neonicotinoids, or neonics, which scientists say is one factor in bee population decline.

NCPIRG will continue working with our members to ban these dangerous pesticides unless and until they're proven safe.

Pledge To Be Toxic-Free

NCPIRG and our national network are working to increase transparency about what chemicals are used in a wide range of products, and to eliminate chemicals of concern from these products entirely. Pressure from concerned consumers is already leading to important industry shifts.

In 2017, SC Johnson—maker of Glade, Pledge, Windex and more—disclosed the presence of 368 potential skin allergens that might occur in its products. Unilever, which owns brands like Dove and Caress, committed to disclosing most of its fragrance ingredients, and even Procter & Gamble, maker of brands like Olay, Old Spice and Herbal Essences, announced that it will increase fragrance ingredient transparency in all of its consumer brands.

In California, our state affiliate helped pass the Cleaning Product Right to Know Act, which gives consumers access to on-label and online information about chemicals linked to cancer in household cleaning products.

And in another major win, CALPIRG celebrated the San Francisco Board of Supervisors' vote to ban toxic flame retardant chemicals in furniture and children's products—chemicals that have been shown to cause serious health problems, including cancer.

Post-Hurricane Toxic Threats

Last year, our national network worked hard to provide timely informational resources to residents affected by hurricanes Harvey, Irma and Maria, and to convince government officials to secure the most dangerous toxic sites.

In September, U.S. PIRG Education Fund released a report chronicling the contaminants and health concerns associated with the flooded Superfund sites in Texas, and U.S. PIRG published numerous articles in media outlets, including Huffington Post and The Hill, outlining the importance of safety regulations at chemical facilities.

Thanks to member support, our outreach made an impact. The EPA committed to cleaning one of the most dangerous sites affected by Harvey, and in early 2018, the Government Accountability Office told Congress it would investigate the risks that natural disasters pose to the more than 1,300 sites in the EPA's Superfund program. ■



SAFE ALTERNATIVES—In 2017, U.S. PIRG staff and coalition partners delivered petitions urging L'Oréal to remove chemicals of concern from its products.



DIRTY AND DANGEROUS—Our national network will continue advocating for legislation that prioritizes cleaning up the country's most dangerous waste sites.

NCPIRG

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