Consumer Protection

Defend The Consumer Bureau

The Great Recession made it clear: We need a watchdog agency on Wall Street, devoted to creating and enforcing fair, clear and transparent rules to protect consumers.

That’s why we helped create the Consumer Financial Protection Bureau—to be our consumer cop on the financial beat. In just six years, it’s been a huge success, returning nearly $12 billion to more than 29 million people who were ripped off by companies that broke the law.

But with the Trump administration and some in Congress looking to weaken or eliminate the Consumer Bureau, NCPIRG sprang into action. With your support, we’re holding the line to defend the Consumer Bureau.

In June, the U.S. House of Representatives passed a massive package of cuts and rollbacks to financial protections for everyday people. We’re calling it the Wrong CHOICE Act, and if it becomes law, it would put our economy at risk and dismantle the Consumer Bureau as we know it.

Our Watchdog On Wall St.

That’s why we’re doing everything we can to stop this bill in the Senate. Already, we’ve generated more than 45,000 messages to senators from members like you asking them to defend the Consumer Bureau.

And thanks to your support, our national federation has been knocking on doors across the country, speaking face to face with tens of thousands of people and asking them to make sure their senators vote against these urgent threats.

We don’t simply need the Consumer Bureau to exist—we need to make it even stronger. Together, let’s defend the Consumer Bureau and keep our watchdog on Wall Street.

Ban Roundup

Calling On Communities To Ban Monsanto’s Roundup

Mounting scientific evidence has shown that the combination of chemicals in Monsanto’s Roundup can cause cancer and other serious health problems. These chemicals are even starting to show up in our food, air and water.

That’s why NCPIRG launched a campaign to ban Roundup unless and until independent research proves it’s safe. But Monsanto and others are doing everything they can to discourage decision makers from doing a full and honest assessment of the risks of Roundup. Monsanto has even “ghostwritten” studies affirming Roundup’s safety, asking scientists to “just sign their names” to the studies.

In the absence of federal action, cities and states must take the lead to protect our health and well-being. We were glad to see California add glyphosate to the state’s list of cancer-causing chemicals, and other cities across the country are already in the process of eliminating glyphosate from their public spaces. Now, we’re calling on more communities to follow their lead, and ban the use of Roundup.

Member Resources

THRIVING COMMUNITIES GUIDE

Read our report looking into 10 communities that have taken action to limit glyphosate use.

www.ncpirg.org
**Pledge To Be Toxic-Free**

**Finding Out What Is In Our Personal Care Products**

Over the past year, your support has helped us make great strides in our efforts to get the makers of personal care product to either disclose or remove toxic ingredients from their products.

After NCPIRG helped push Procter & Gamble and Unilever to take steps to improve ingredient transparency, SC Johnson—maker of products like Glade—responded to our call for change. The company agreed to remove galaxolide, a toxic chemical associated with developmental problems, from its products.

Then for Mother’s Day, NCPIRG joined coalition partners to deliver more than 150,000 petitions to L’Oréal, calling on the company to remove chemicals of concern and disclose fragrance ingredients, which can include dangerous chemicals like phthalates and styrene.

**Toxics**

**EPA Head Ignores Science On Dangerous Insecticide**

Crucial decisions that will affect our children’s health should rely on scientific evidence. But Environmental Protection Agency (EPA) Administrator Scott Pruitt’s decision not to ban chlorpyrifos, an insecticide sprayed on the food we eat, ignored the EPA’s own scientists, who warned last year that chlorpyrifos is linked to brain and developmental damage in children.

For years, science has shown that chlorpyrifos is dangerous. In fact, the EPA banned the indoor use of the insecticide more than a decade ago. But it’s still used on food crops, and the EPA estimates that 90 percent of American women have unsafe levels of chlorpyrifos in their bloodstream. Alongside our members, NCPIRG is calling on the EPA to revisit its decision, and on North Carolina and other states to ban chlorpyrifos.

**Healthy Farms**

**Reducing Farms’ Reliance On Chemicals & Fertilizers**

Today, Americans are interested in whether their food is sustainable, and whether the farming practices that produce it help or hurt our health and the environment. Yet we spend billions of tax dollars every year on subsidies that incentivize practices that require more and more chemicals, putting our food, drinking water and health at risk.

But many farmers and researchers agree we can grow as much food as we do now without relying so heavily on chemicals. Shouldn’t we invest in farming practices that grow the food we need and also protect our health and environment?

NCPIRG Education Fund is building a coalition of concerned citizens, farmers and health professionals. Together, we can convince our decision makers in Washington, D.C., that we need better farm policies—ones that support healthy farms and healthy families.

**Democracy**

**Red And Blue States Agree On Modernizing The Vote**

A simple, effective way to make our elections more modern, convenient and accurate is being adopted in red and blue states across the country, from Connecticut to Alaska.

It’s called automatic voter registration, and it works like this: Whenever a citizen interacts with a specific government agency, often the DMV, they’re automatically added to the voter rolls unless they opt out.

More and more states are adopting the policy. Thanks to the hard work of our colleagues at Illinois PIRG, this summer Illinois became the tenth state to approve automatic voter registration, passing the bill into law with unanimous, bipartisan support. Now, NCPIRG is working with our members to modernize the vote in North Carolina and across the country.

**Be An Advocate For North Carolina’s Future**

NCPIRG and NCPIRG Education Fund gratefully accept bequests, beneficiary designations of IRAs and life insurance, and gifts of securities to support our work for consumers and toward a healthy democracy in our state.

For information, call 1-800-841-7299, ext. 310, or email plannedgiving@ncpirg.org.
VW Settlement Could Spark Electric Revolution

After members like you helped hold Volkswagen (VW) accountable for their diesel emissions fraud, the German automaker reached a $22 billion settlement that will largely go toward compensating affected consumers. But money is also set aside for states to use themselves, in order to mitigate the pollution caused by the “clean diesel” engines.

In July, NCPIRG Education Fund released “From Deceit to Transformation,” a report outlining our recommendations for how states can use the settlement money to help accelerate an all-electric transportation revolution.

You Made VW Pay

In 2015, the Environmental Protection Agency found that Volkswagen had designed more than 560,000 “clean diesel” cars with software built to cheat emissions tests.

In response, NCPIRG delivered more than 20,000 petitions from our members to VW headquarters, and called on the Department of Justice to reach a settlement that did right by consumers and the environment.

States To Split $2.9 Billion

As a result of VW’s settlement over the Dieselgate scandal, $2.9 billion is being distributed to states to help clean up the country’s transportation system. And with the transportation sector now the largest source of greenhouse gas emissions in the country, it’s critical that states invest these funds wisely.

NCPIRG Education Fund recommends that states use the maximum 15 percent of the settlement funds to purchase electric vehicle fast charging stations for highways. Right now, only about 2,000 of the 15,000 publicly available charging stations in the country are fast charging stations, which can fully charge a vehicle in fewer than 30 minutes. The report finds that using these funds could double or even quadruple the amount of fast charging stations, easing fears of running out of power while on the road, and encouraging widespread adoption of electric vehicles.

With the remaining 85 percent of funds, states should purchase all-electric transit buses. This investment would reduce inhalation of toxic fumes for the greatest number of people over the broadest possible area, relative to investment in other modes, and pave the way for a complete transformation of today’s public transportation system to a clean, all-electric system.

NCPIRG recommends that states spend:

- $435 million for fast charging stations
- $2.4 billion for all-electric transit buses

Thanks To You

Dear NCPIRG member,

In the current moment, looking at the American scene feels like using a big cracked mirror. The events of the day emphasize the differences between Americans—between the people living on our coasts and the residents of the great center of our country, between different ethnic groups, between economic strata, between red and blue. But the problems we’re working on here at NCPIRG—the problems that your support helps us address—don’t respect those lines. They affect all of us. And the solutions we strive for would make all of our lives better.

We all need to know that antibiotics are going to be available for us if we’re facing a deadly infection. We all need to be assured that the world’s enormous financial institutions, with their seemingly endless power in the age of digital information, will be held to account for their actions when they endeavor to place profitability ahead of fair practices. We need to make our transportation system make sense, economically and environmentally.

We need to evolve from a throwaway society to a reduce/reuse society, cutting way back on the stuff we “need” to begin with.

And we need to be able to look ahead with anticipation, not fear, to the potential for better lives in a safer, healthier world that makes wise use of its unparalleled resources—natural, intellectual and human.

Thanks for being a part of our community.

Dan DeRosa, Advocate
info@ncpirg.org
Stop The Overuse Of Antibiotics

More States & Restaurants Act On Antibiotics

Thanks to the support of our members, NCPIRG has been able to change the marketplace, shifting some of the country’s biggest restaurants—like McDonald’s, Subway and KFC—away from selling meat raised with the routine use of medically important antibiotics.

Now, other chains are responding to keep up with their competitors. We celebrated in June when we learned that Burger King, the fourth-largest restaurant chain in the United States, committed to no longer serve chicken raised on antibiotics important to human medicine by the end of 2018.

Action on this public health threat isn’t limited to the marketplace. Thanks in part to the hard work and leadership of our colleagues at Maryland PIRG, Maryland became the second state in the country (after California) to ban the routine use of antibiotics on livestock and poultry. This is a huge victory that was only possible thanks to our members laying the groundwork of support it took to win. Now, we’re calling on North Carolina and other states to follow Maryland and California’s lead, and take action to stop the overuse of antibiotics.