



**FISCAL YEAR 2020-2021**

**ANNUAL REPORT**

**[WWW.CONSUMER-ACTION.ORG](http://WWW.CONSUMER-ACTION.ORG)**

# LETTER FROM THE EXECUTIVE DIRECTOR



Dear Friends,

*As another year defined by the pandemic draws to a close, I'd like to focus my annual letter on our achievements, even in the midst of what often feels like chaos. Consumer Action was able to cobble together funds from many of our longtime corporate supporters to launch and keep our COVID-19 Educational Project going since early 2020. With 19 live "Coping with COVID" webinars under our belt as of the end of 2021, and thousands of views of the recordings on our YouTube channel, the information has proven useful to the community-based organizations we work with and their clients, as well as individual consumers. Add in our 10 "Coping with COVID" guides, available in multiple languages, on topics like estate planning for uncertain times, financial assistance for undocumented workers, making a job transition, and avoiding pandemic-related scams, and we have provided an extensive resource to help consumers weather the ongoing impacts of the pandemic. I am proud that our staff adapted quickly and easily to working from home and were able to hit the ground running to create the valuable COVID-19 Educational Project resource. This annual report contains many nuggets about the materials and content we developed under the banner of "Coping with COVID."*

*In the fall of 2020, we held our Health Is Wealth virtual convening, featuring two timely panels—one detailing the problem of surprise medical bills and medical debt collection, and the other covering telemedicine and medical data protection. Our 2020 annual Consumer Excellence Awards recognized individuals and organizations who have been indispensable to the health and financial wellbeing of our country throughout this worldwide pandemic.*

*As the normal channels of life were paused during the pandemic, and people spent more time online for work, social interactions and shopping, fraudsters doubled down to trick and take advantage them. Our SCAM GRAM monthly e-newsletter grew in popularity by bringing vital information to readers to help them avoid falling into scammers' clutches. Our advice and referral hotline stepped up its game to deal with increased reports of online fraud, pandemic-related scams and e-commerce issues.*

*Like many, I thought that the availability of coronavirus vaccines would help end the uncertainty unleashed on the world by COVID-19. But the pandemic is still here, and we are still faced with uncertainty in many crucial life decisions. Our divided electorate ensures that some of the big issues of the pandemic period, such as racial inequality and income inequities, linger despite the efforts of many determined to "fix" them. We've had to accept that some things will never be the same—outright falsehoods are "alternative facts," customer service has declined at every level of consumer business, the use and abuse of personal data has become the coin of the realm, and our phones are seemingly the property of robocallers.*

*I can only hope that you will continue to find Consumer Action to be a trustworthy source of information to help you weather these times. We've been around 50 years at this point, and have been involved in many battles for consumer rights, some of which we've won despite the deep pockets of our opponents. Despite the losses, we will keep fighting for a level playing field for consumers in finance, housing, privacy rights and more—if not for you and me, then maybe to ensure a fairer marketplace for those who come after us. Thank you for your continued support of and participation in the consumer movement.*

Cordially,  
Ken McEldowney

# CONSUMER ACTION STAFF

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(Emeritus member)

**In memoriam**  
**Kay Pachtner**  
Consumer Action founder  
(1935-2018)

# CONSUMER ACTION AT A GLANCE

## Find us online

For FY2020-2021, Consumer Action's family of eight websites drew 1,219,884 total pageviews by 1,037,422 users. Our main website, Consumer-Action.org (<https://www.consumer-action.org/>), claimed the greatest portion of the traffic, with 1,028,041 overall pageviews. Videos on our YouTube channel ([https://www.youtube.com/c/ConsumerAction\\_consumer\\_organization](https://www.youtube.com/c/ConsumerAction_consumer_organization)) got 5,278 views.

## We're a "Great Nonprofit"!

We received the 2020 Great Nonprofits Top-Rated Award (<https://greatnonprofits.org/org/consumer-action>) thanks to the vocal support of the consumers we serve. We also hold the Platinum Seal of Transparency from GuideStar (<https://www.guidestar.org>), which denotes the highest level of transparency.

## We have an active social life!

We are on social media—with more than 5,000 followers on Twitter @consumeraction (<https://twitter.com/consumeraction>) and Facebook (<https://www.facebook.com/consumeraction/>). We're on LinkedIn, too (<https://www.linkedin.com/company/consumer-action/>)—tune in and join us!

## Take @ction!

Our free e-advocacy center (<https://www.consumer-action.org/action>) helps consumers make their voices heard by elected officials.

## Class Action Database

Consumer Action maintains a listing of notable class actions (<https://www.consumer-action.org/lawsuits/>) so that interested consumers can learn more, join a pending action or make a claim. In the five years since we established the resource, we've posted 617 class actions and gotten 5,694,771 pageviews by 3,440,992 users. (Data collected as of 10/19/21 for the previous five years)

## Our relationships

We maintain strong ties to a national network of more than 6,500 community-based organization staff—the largest and most diverse of its kind—for whom we provide training, tools and publications they can use in serving their clients and communities.

We participate in dozens of coalitions ([https://www.consumer-action.org/about/articles/coalition\\_partners](https://www.consumer-action.org/about/articles/coalition_partners)) to educate and persuade legislators and other decision makers to act in the best interests of consumers.

We're proud to have had our educational work supported by prominent companies and organizations over the years. View a list of our educational partners on our website ([https://www.consumer-action.org/about/articles/educational\\_partnerships](https://www.consumer-action.org/about/articles/educational_partnerships)).

## Consumer Action in the media

Our staff are regularly interviewed by the media on timely consumer topics, in English, Spanish and Chinese (<https://www.consumer-action.org/press/>). We also post headlines linking to articles of interest to consumers, in English (<https://www.consumer-action.org/press/#NewsHeadlines>) as well as in Spanish (<https://www.consumer-action.org/press/list/C264>) and Chinese (<https://www.consumer-action.org/press/list/C275>), making our website a one-stop-shop for consumers who want to stay in the know.

# COVID-19 EDUCATIONAL PROJECT

At the onset of the coronavirus pandemic, Consumer Action's staff mobilized quickly to gather and disseminate information that could help financially vulnerable consumers deal with wage loss, housing insecurity, and the other challenges created by the crisis. In mid-2020, we launched a new project aimed at providing consumers—particularly low- and moderate-income workers, limited-English speakers and other hard-hit communities—with essential information and valuable resources that could help them cope with the financial fallout of the crisis.

As part of the COVID-19 Educational Project (<https://www.consumer-action.org/covid-19>), we:

- Created a regularly-updated online Resource Guide ([https://www.consumer-action.org/modules/articles/resource\\_guide\\_COVID](https://www.consumer-action.org/modules/articles/resource_guide_COVID)) providing information and links for economic assistance programs, new government agency policies and changes in business practices intended to help consumers weather the crisis
- Published 10 fact sheets (<https://www.consumer-action.org/covid-19#fact-sheets>), each available in English, Spanish, Chinese, Vietnamese and Korean, addressing issues of particular interest during the pandemic
- Hosted 16 webinars (<https://consumer-action.org/covid-19/#webinars>) in which our outreach staff and guest experts answer critical questions raised by the pandemic (The video that drew the most views during the fiscal year was “Domestic violence and financial abuse during COVID-19,” with 1,257 views.)

Major funding for the COVID-19 Educational Project was provided by Wells Fargo Foundation. Additional support came from AT&T, Bank of America, Capital One, JPMorgan Chase & Co., PhRMA and Square.

With the pandemic showing little sign of retreating, Consumer Action teamed up with the Financial Empowerment Center (FEC) at Maryland's Prince George's Community College in March 2021 to explore, via webinar, federal stimulus packages and pandemic-related consumer protections. As part of our presentation, we gave an overview of the trillions of dollars in aid available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the Consolidated Appropriations Act, and the American Rescue Plan Act, and we explained the key housing protections available for renters and homeowners, including the national eviction moratorium and state-specific moratoriums, as well as the assistance available through economic stimulus payments, the child tax credit, unemployment compensation extensions, student financial aid, and internet credits for low-income families. (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-may-2021#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-may-2021#Topic_04))

## FINTECH PROJECTS

We continued our work to introduce community-based organizations to safe, sound and well-designed financial technology (FinTech) that can help their clients and communities improve their finances, and to educate consumers on how to vet FinTech apps and tools and protect their privacy and security while using them.

- In April 2020, Consumer Action staff facilitated a webinar and served as “virtual mentor” to educate FinTech entrepreneurs from underrepresented communities participating in the First Founder's Accelerator about financial health, financial technology and privacy rights. Microbusiness owners from Delaware, California, Pennsylvania and Africa joined the session to learn about, among other things, how to measure financial health; the benefits and risks of using financial technology; best practices for integrating financial technology into existing financial counseling and coaching pro-

grams; and barriers that prevent low- and moderate-income and underrepresented consumers from using technology. (Learn more: <https://www.consumer-action.org/news/articles/consumer-action-insider-may-2020#webinar>)

■ A few months later, in August, Consumer Action shared its perspective on best practices in financial health measurement, strategies to effectively implement a financial health measurement program and tips for solving challenges at the Financial Health Network's "Orienting Around Financial Health" virtual meeting. Consumer Action is one of the Financial Health Network's 2020 Financial Health Leaders—network members at the forefront of financial health. (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-october-2020#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-october-2020#Topic_04))

■ In September, Consumer Action was one of the 97 nonprofits that received a grant from the Federal Home Loan Bank of San Francisco through its 2020 Access to Housing and Economic Assistance for Development (AHEAD) program. The grants were aimed at providing both immediate and long-term pandemic relief and boosting economic development in lower-income communities. The grant we received supported the scaling of our FinTech innovation initiatives—including integrating FinTech tools, along with our educational resources, into existing financial capability programs—to Arizona. (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-december-2020#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-december-2020#Topic_06))

■ In October, we distributed our new video, "Improving your financial health with FinTech," in both English and Spanish (now also available in Chinese) (<https://www.consumer-action.org/english/articles/improving-your-financial-health-with-fintech-video>). We produced the video in response to the increasing use of FinTech tools by low- and moderate-income consumers at the same time that a pandemic was forcing community-based organizations to offer financial education in virtual settings. The video provides financial coaches with another tool to complement their online counseling services—a tool that can help consumers navigate this relatively new technology. The short videos are based on Consumer Action's **Improving your financial health with FinTech: A beginner's guide to personal finance apps** fact sheet (<https://www.consumer-action.org/english/articles/improving-your-financial-health-with-fintech>). (This guide was created by Consumer Action with the support of the Financial Solutions Lab, managed by the Center for Financial Services Innovation with founding Lab partner JPMorgan Chase & Co.) This and related videos explaining financial technology and its uses can be viewed on Consumer Action's YouTube channel (<https://www.youtube.com/playlist?list=PL5PG348JEVGUqhi--ciCSsaxEv9k-bf-r>). (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-december-2020#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-december-2020#Topic_04))

■ Consumer Action launched two financial health and technology programs in 2020 with support from Wells Fargo and JPMorgan Chase. The programs included mini-grants for 13 community-based partners across the country to provide financial coaching or counseling, distribute Consumer Action's FinTech guide, measure financial health, and distribute FinTech applications to individual users for real-world evaluation. All told, Consumer Action helped 352 consumers and nonprofit staffers save nearly \$515,000 within a five-month period during the pandemic through the use of FinTech apps and online platforms. (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-april-2021#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-april-2021#Topic_06))

■ Consumer Action's new Share Financial Data with Care educational campaign (<https://www.consumer-action.org/fintech-privacy>) to expand public awareness around how financial apps access, collect, store, use and share customers' personal information launched in early 2021. The campaign, which includes two fact sheets, two videos, and two resources that refute common FinTech myths and answer FinTech-related FAQs, helps FinTech users make wise choices and protect their data, while still taking advantage of what FinTech has to offer. (Learn more: [https://www.consumer-action.org/news/articles/consumer-action-insider-April-2021#Topic\\_03](https://www.consumer-action.org/news/articles/consumer-action-insider-April-2021#Topic_03))

# HEALTH IS WEALTH VIRTUAL CONVENING

After a decade of producing an in-person National Consumer Empowerment Conference, hosting hundreds of attendees from community-based organizations across the country to hear from top community educators and subject matter experts, Consumer Action was compelled by the coronavirus pandemic to take its annual event virtual.

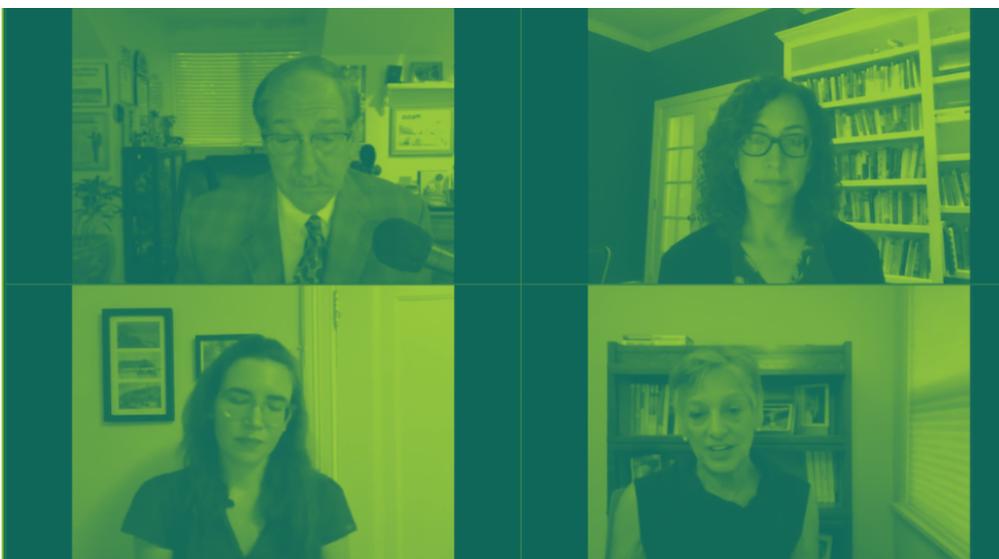
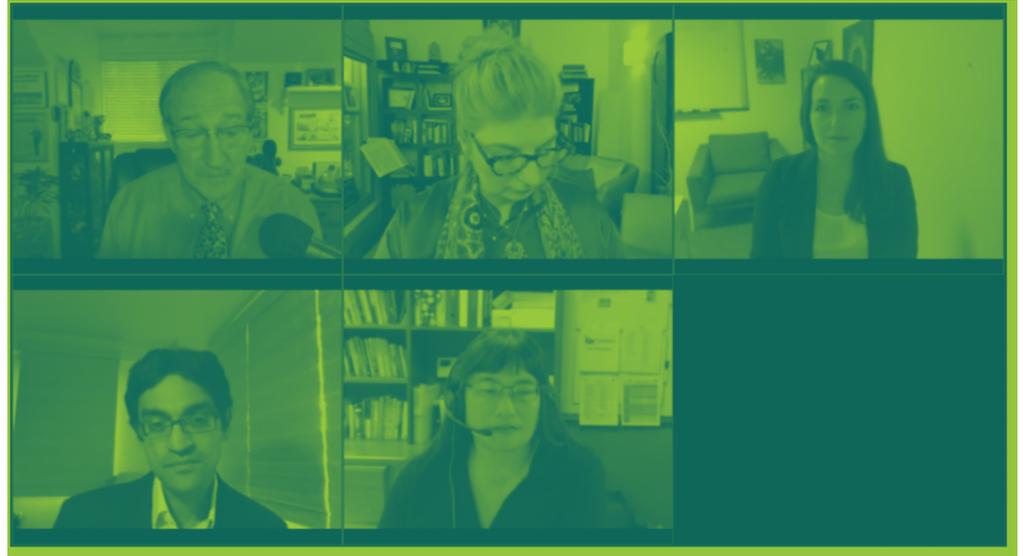
Held in late September 2020, our Health Is Wealth virtual convening featured two timely panels—one detailing the problem of surprise medical bills and medical debt collection, and the other covering telemedicine and medical data protection.

Coming at a critical time—during a pandemic, with prescription drug costs and medical debts rising, and the current administration ramping up its fight to destroy the Affordable Care Act—Consumer Action chose the “Health Is Wealth” theme to focus attention on the work of the individuals and organizations fighting on the frontlines for solutions to the problems impacting both the physical health and, by correlation, the financial health of those living in the U.S., especially the most vulnerable among us, including seniors, those with chronic illness, people of color, and those with low or no income.

Emmy Award-winning reporter and top consumer advocate “Consumer Man” Herb Weisbaum (<https://consumerman.com/>) emceed both panels ([https://www.youtube.com/playlist?list=PL5PG348JEVGWy-jfGeWwIz8umXAEkx0\\_q](https://www.youtube.com/playlist?list=PL5PG348JEVGWy-jfGeWwIz8umXAEkx0_q)), featuring consumer, health care, legal and privacy experts from Families USA, the National Consumer Law Center (NCLC), the Better Medicare Alliance, Clover Health (a Medicare Advantage provider), the Mid-Atlantic Telehealth Resource Center and the World Privacy Forum.

(Learn more about the convening: [https://www.consumer-action.org/news/articles/consumer-action-insider-november-2020#Topic\\_03](https://www.consumer-action.org/news/articles/consumer-action-insider-november-2020#Topic_03))

*Screenshots of the panels on surprise medical bills and medical debt collection (top) and telehealth and medical data protection.*



# 2020 CONSUMER EXCELLENCE AWARDS

## Spotlight on champions of health care

Despite the pandemic-necessitated shift to a virtual anniversary celebration, Consumer Action continued its annual tradition of honoring an elected or regulatory official, an organization and a member of the media for their outstanding advocacy efforts on behalf of U.S. consumers (<https://www.consumer-action.org/press/articles/2020-consumer-excellence-awards-recognize-three-healthcare-related-champions>).

The individuals and organizations recognized this year were all the more indispensable to the health and financial well-being of our country as we faced a worldwide pandemic.

Our 2020 award recipients were:

- Pennsylvania Insurance Commissioner Jessica Altman, for her attention to the consumer interest and her efforts to bring transparency and “robust, affordable” options to her state’s insurance market (award presented by Doug Heller, insurance expert for Consumer Federation of America)
- Families USA, for its tireless efforts to identify solutions to improve healthcare coverage for our nation’s families; for engaging a broad network of stakeholders representing consumers and industry; and for its willingness to reach out to leaders on both sides of the aisle to tackle healthcare problems facing our nation (award presented by attorney David Balto, a leading expert on healthcare competition and regulation)
- Nonprofit Kaiser Health News, for its commitment to create the best possible in-depth journalism about healthcare issues and disseminate it widely to help the populace stay in touch with the most pressing healthcare policy issues of our times (award presented by David Lazarus, consumer columnist for the Los Angeles Times)

Watch the recorded ceremony on our YouTube channel: <https://www.youtube.com/watch?v=BBusDbPV2eo&t=1117s>

See a list of past recipients on our website: [https://www.consumer-action.org/about/articles/consumer\\_action\\_annual\\_consumer\\_excellence\\_awards](https://www.consumer-action.org/about/articles/consumer_action_annual_consumer_excellence_awards)



*AWARD RECIPIENTS: Our 2020 Consumer Excellence Award recipients received their honors during a virtual presentation. They are, from top: Pennsylvania Insurance Commissioner Jessica Altman; Families USA Executive Director Frederick Isasi; and Elisabeth Rosenthal of Kaiser Health News.*

# CONSUMER EDUCATION PUBLICATIONS

Given the dearth of strong regulation to curb consumer data collection, require transparency, and grant consumer control over their information, all but one of Consumer Action's new publications (outside of those produced as part of the COVID-19 Educational Project) during the 2020-2021 fiscal year were focused on protecting one's privacy and data security when using technology and the internet.

**'Smart homes': Data privacy and security for your connected home** explains how smart homes work, what to be aware of when introducing smart devices into your home, what steps you can take to protect your data and your privacy, and where to learn more.

<https://www.consumer-action.org/english/articles/smart-homes>

**Take control: Customizing your social media privacy settings** explains how to achieve your desired level of privacy on the most popular social media platforms (Facebook, Instagram, LinkedIn, Pinterest, Snapchat, Tumblr, Twitter and YouTube) and provides useful general privacy tips, tools and resources.

[https://www.consumer-action.org/english/articles/social\\_media\\_privacy\\_controls](https://www.consumer-action.org/english/articles/social_media_privacy_controls)

**Personalized privacy: Customizing your Facebook** settings provides detailed instructions for using the various Facebook privacy management tools—both basic and advanced.

[https://www.consumer-action.org/english/articles/facebook\\_privacy\\_controls](https://www.consumer-action.org/english/articles/facebook_privacy_controls)

**Share financial data with care: What you need to know about how FinTech apps work** explains the types of FinTech tools available, how they work, and what that means for your data privacy and security.

[https://www.consumer-action.org/english/articles/fintech\\_apps](https://www.consumer-action.org/english/articles/fintech_apps)

**Share financial data with care: Privacy and security when using FinTech apps** gives FinTech users the knowledge to make wise decisions when choosing and using FinTech apps, take effective steps to keep their financial account data safe, and understand their options if something goes wrong.

[https://www.consumer-action.org/english/articles/privacy\\_fintech\\_apps](https://www.consumer-action.org/english/articles/privacy_fintech_apps)

**The Contact Lens Rule and the Eyeglass Rule: Consumers have important vision care rights** explains consumers' federal "lens" rights, provides links to additional information, and tells you where you can report violations of the rules.

[https://www.consumer-action.org/english/articles/contact\\_lens\\_rule](https://www.consumer-action.org/english/articles/contact_lens_rule)

# NEWSLETTERS

**Consumer Action News** ([https://www.consumer-action.org/news/ca\\_news](https://www.consumer-action.org/news/ca_news)), our quarterly consumer newsletter, offers timely consumer news stories on a variety of consumer protection issues we work on. The issues for the 2020-2021 fiscal year covered a broad range of topics:

## CONSUMER ACTION NEWS

- **Summer 2020: Health and wealth: The connection** (<https://www.consumer-action.org/news/articles/health-and-wealth-the-connection-summer-2020>)
- **Fall 2020: Impact of race on personal finances** (<https://www.consumer-action.org/news/articles/impact-of-race-on-personal-finances-fall-2020>)
- **Winter 2020-2021: Debt collection** (<https://www.consumer-action.org/news/articles/winter-2020-2021>)
- **Spring 2021: Liability insurance** (<https://www.consumer-action.org/news/articles/liability-insurance-spring-2021>)



**SCAM GRAM** (<https://www.consumer-action.org/news/scam-gram>), our monthly newsletter alerting consumers to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry, was emailed to a mailing list of 98,000-plus.

## consumeraction

## insider

[www.consumer-action.org](http://www.consumer-action.org)

**INSIDER** (<https://www.consumer-action.org/news/insider>), in its 11th year, continued to chronicle Consumer Action's activities. Each month, the newsletter features a look at a current case from our consumer advice and referral service in "Hotline Chronicles"; a peek at new cases from our Class Action Database; some selections of our recent "Coalition Efforts" with allies; updates on what the Consumer Financial Protection Bureau is up to, in "CFPB Watch"; and news of our outreach and training activities, new consumer education publications and webinars.

# ADVOCACY

Consumer Action takes a position on dozens of bills at the state and national levels, submits comments and testimony on a host of consumer protection issues, participates in coalitions ([https://www.consumer-action.org/about/articles/coalition\\_partners](https://www.consumer-action.org/about/articles/coalition_partners)) to educate and persuade legislators and other decision makers, provides the media with expert commentary on key consumer issues, and rallies consumers through social media. We also provide e-advocacy tools to help consumers play an active role in the political process and have their voices heard by elected officials.

We've been advocating on behalf of consumers for 50 years. While many of the issues we worked on over the 2020-2021 fiscal year could not have been foreseen five decades ago—pandemic relief and closing the digital divide, for example—our goals have remained consistent: to defend or strengthen existing consumer protections and press for new laws and policies that equalize an often unfair and exclusionary marketplace. Following are a few highlights of our recent advocacy work.

## **Pandemic relief**

- Urged the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) to use their authority to prevent or limit imminent rental evictions and home foreclosures and keep the more than 11 million at-risk individuals and families in their homes through the COVID crisis.
- Joined other advocates in urging support of California Senate Bill 1196, which aims to combat price gouging in the state during a declared state of emergency. In the midst of the COVID-19 pandemic, California saw countless examples of unscrupulous individuals using the crisis as an opportunity to turn a profit on essential goods and services.
- Joined a coalition of 80 advocacy groups to urge health insurance corporations to waive all patient fees for care associated with COVID-19, including copays and deductibles, to help encourage the estimated one-third of Americans who report avoiding the doctor when sick or injured due to costs to seek needed care.
- Pressed U.S. Education Secretary DeVos to extend the suspension of payments on federal student loans an additional nine months, through September 2021, to aid borrowers already struggling to make ends meet while the economy continues to suffer.
- Joined more than a dozen leading consumer, privacy, civil and digital rights organizations in a letter to then-Vice President Pence, who led the Coronavirus Task Force, calling on the government to set guidelines to protect individuals' privacy as it responds to the COVID-19 pandemic (for example, in using technology for contact tracing).
- Along with nearly 100 consumer, civil rights, community and other public interest groups, made recommendations for Congress's next stimulus package, urging broad-based, efficient and effective relief, including providing emergency rental assistance, halting debt collection activity, preventing the accrual of additional fees and interest, and requiring payment forbearance and flexible repayment options for all types of payment obligations.

## **Student protection**

- Urged Congress to double the maximum Pell Grant—the nation's cornerstone investment in higher education—as well as commit to ensuring that the grant increases at least match the rate of inflation and that Pell Grant surplus funds remain within the Pell Grant program to help secure the program's long-term viability.
- Joined a letter to U.S. Department of Education Secretary Betsy DeVos asking her to withhold federal funding from schools managed by the Center for Excellence in Higher Education, after a Colo-

rado state district court judge ruled that numerous schools managed by the organization had lied to prospective students about graduates' earnings, job placement opportunities and loan repayment options.

- Supported a Student Loan Borrower Bill of Rights in Massachusetts—another effort by a state attorney general to combat widespread misconduct by federal student loan servicers. (We also supported a similar effort that had recently passed the California legislature.)

- Signed on to a letter to Senate leadership opposing the Safely Back to School and Back to Work Act, which would penalize many borrowers and remove important protections, while ignoring the urgent needs for both student loan debt cancellation and extension and expansion of the automatic forbearance period put in place by the CARES Act.

## **Health care**

- Made recommendations to the Biden administration for closing the stunning gaps in the U.S. public health and health care systems and ending the negative effects of hundreds of years of structural inequities and systemic racism on our communities.

- Signed on to a letter in early 2021 asking President-elect Biden to implement a series of reforms that would slash prescription drug costs once he took office. Advocates urged Biden to authorize more generic competition through patent licensing, launch a demonstration project in Medicare to link payments to vastly lower costs paid broadly, and prosecute pharmaceutical companies for anti-competitive behavior.

- Joined the Better Medicare Alliance (BMA) in unveiling a white paper that lays out comprehensive recommendations (including shifting all Medicare enrollment responsibilities from the Social Security Administration to the Department of Health and Human Services) to reimagine Medicare enrollment and to empower beneficiaries to make better sense of their coverage options.

## **The digital divide**

- Consumer Action and National Consumers League wrote to the Federal Communications Commission (FCC) to applaud its efforts to bring broadband internet connection to low-income households during the COVID-19 pandemic through the Emergency Broadband Benefit Program, and its efforts to expand the Lifeline program to reach more low-income households.

- Joined advocates in urging California legislators to support the state bill "Broadband for All" (SB 4), which enables local governments to make a massive billion-dollar investment in public infrastructure by unlocking the bond market for local communities.

## **Fair access**

- In a letter to Congress, wrote in support of two bills that promote language access in mortgage servicing and, together, would make important strides in improving access to the mortgage market and awareness of the availability of assistance for homeowners who are struggling to keep up with their mortgage payments.

- Voiced concerns regarding the CFPB's approach to consumers with limited English proficiency (LEP) in the recently finalized Debt Collection Practices (Regulation F) rule, leaving LEP consumers vulnerable to debt collector harassment and exploitation. Advocates recommended, among other things, requiring debt collectors to provide validation notice translations in eight languages and to track the consumer's language preference.

- Submitted comments to the National Association of Insurance Commissioners' Special Committee on Race and Insurance urging them to focus efforts on creating tools to help states and insurers identify and combat systemic racism in insurance.

## Privacy

- Urged the FCC to uphold privacy protections during the pandemic and maintain avenues for holding wireless and telephone companies accountable for violating their customers' privacy.
- Joined in releasing principles to guide employers, policymakers, businesses and public health authorities in the protection of civil and privacy rights as they consider strategies to reopen American society and deploy information technologies designed specifically to monitor, track, or trace individuals in order to mitigate or respond to the COVID-19 public health crisis.

Other issues we spoke out on included airline passenger rights, Big Pharma monopolies/competition, CFPB policies and practices, fair lending and credit reporting, and product safety.

## COMPLAINT HOTLINE

Consumers who contact our multilingual **Complaint Hotline** ([https://complaints.consumer-action.org/forms/english-form/complaint\\_form/](https://complaints.consumer-action.org/forms/english-form/complaint_form/) or 415-777-9635) receive free, non-legal advice to help resolve their issues with businesses.

Between April 1, 2020, and March 31, 2021, we logged 7,851 complaints—33% more than in the previous fiscal year—with 79% of them submitted via our website and 21% coming in by phone. Complaints came from all 50 states and Washington, D.C.

### TOP 5 STATES

1. California
2. Florida
3. New York
4. Texas
5. Georgia

### TOP 5 COMPLAINT CATEGORIES

1. Fraud and scams
2. Online shopping orders
3. Timeshares
4. Refunds/overcharges
5. Customer service

Our **Help Desk** page (<https://www.consumer-action.org/helpdesk/>), which lists resources to help consumers solve complaints on their own, was visited 138,723 times.

Our **How to Complain** guide ([https://www.consumer-action.org/english/articles/how\\_to\\_complain](https://www.consumer-action.org/english/articles/how_to_complain)) was viewed 65,085 times and downloaded 3,448 times over the same period.

## CLASS ACTION DATABASE

Consumer Action maintains our **Class Action Database** so that interested consumers can learn more, join a pending action or make a claim. Class action lawsuits are an important element of consumer protection and can force changes to anti-consumer business practices and make bad actors return ill-gotten gains to consumers.

We added 247 open settlements to the database between April 1, 2020 and March 31, 2021. More than half a million (523,527) consumers visited the site during that period, totaling 851,724 pageviews. See <https://www.consumer-action.org/lawsuits>

# OUTREACH AND TRAINING

Unable to conduct our traditional in-person trainings and presentations, Consumer Action Outreach staff pivoted to online platforms, conducting webinars and video presentations that reached thousands of learners nationwide.

## EDUCATIONAL WEBINARS

With our customary in-person train-the-trainer events on hold for the duration of the pandemic, Consumer Action pivoted to online education. Between April 1, 2020, and March 31, 2021, our Outreach staff conducted 13 webinars on topics of particular interest to community-based organizations nationwide, who could use the material to serve their clients and communities. Most of the webinars were presented as part of our COVID-19 Educational Project. All can be accessed on the project webpage (<https://consumer-action.org/covid-19/>) or on Consumer Action's YouTube channel ([https://www.youtube.com/c/ConsumerAction\\_consumer\\_organization](https://www.youtube.com/c/ConsumerAction_consumer_organization)). (Links for individual webinars are included below.) In total, the year's webinars drew 3,643 participants, with another 9,807 people viewing the recordings on our YouTube channel.

**Specialty Consumer Reports**, May 27, 2020: <https://www.youtube.com/watch?v=8R03NPF0rAY&t=13s>

**Fair Housing in the COVID-19 Era**, June 9, 2020: <https://www.youtube.com/watch?v=3Ru1EWMrsRM&t=5s>

**COVID-19 Scams and Healthcare Fraud**, July 15, 2020: <https://www.youtube.com/watch?v=ybuHhArG20M>

**Estate Planning for Healthcare, Finances and More During a Pandemic**, Aug. 5, 2020: <https://www.youtube.com/watch?v=1HJyDVK2N5o&t=3s>

**Education and Training Pathways for Workers Impacted by Job Loss**, Sept. 9, 2020: [https://www.youtube.com/watch?v=it\\_Bc8yFyAw](https://www.youtube.com/watch?v=it_Bc8yFyAw)

**Domestic Violence and Financial Abuse During COVID-19**, Oct. 6, 2020: <https://www.youtube.com/watch?v=T7r0KYKS2MA&t=7s>

**Q&As About the CDC Order to Halt Evictions**, Oct. 14, 2020: <https://www.youtube.com/watch?v=FrMX3loA50M&t=4s>

**Medicare: What You Need to Know in the COVID-19 Era**, Nov. 10, 2020: <https://www.youtube.com/watch?v=WaOQG68WJD0>

**Impact of COVID-19 on the Mental Health of Children and Adolescents**, Nov. 17, 2020: <https://www.youtube.com/watch?v=Rs6PjiffFH8&t=46s>

**Disaster Preparedness and Recovery**, Dec. 8, 2020: <https://www.youtube.com/watch?v=duaCwj2fFAM&t=12s>

**The Impact of COVID-19 on Affordable Housing: Are we facing an eviction tsunami?**, Jan. 26, 2021: <https://www.youtube.com/watch?v=jsUNV4NdxJg>

**COVID-19's Impact on Food Insecurity**, March 9, 2021: [https://www.youtube.com/watch?v=\\_sjjh1HW28](https://www.youtube.com/watch?v=_sjjh1HW28)

**Rise of Fraud and ID Theft in the COVID-19 Era**, March 23, 2021: <https://www.youtube.com/watch?v=u2U1xuGQxCE>

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