A graphic of a spiral-bound notebook. The notebook has a thick black border and a white interior. On the left side, there is a black spiral binding. The top and bottom edges of the notebook are lined with a row of black dots. The text is centered on the page.

**consumeraction**

**annual  
report**

**FY 19-20**

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



## From our executive director

Dear Friends,

As this fiscal year was closing, the world was facing a global pandemic, bringing financial distress to tens of millions of people in the United States and causing major disruptions in the lives of many more. At the onset of the pandemic, Consumer Action's staff mobilized quickly to create a free online resource guide for consumers impacted by COVID-19. The resource guide is a dynamic repository of stimulus programs and other responses designed to help financially vulnerable consumers deal with wage loss, food insecurity, housing displacement, school closures, etc. (It's now part of the comprehensive COVID-19 Educational Project we started in May of 2020. (<https://www.consumer-action.org/covid-19>))

As someone who has spent almost my entire career as a consumer advocate fighting for substantive consumer rights and protections, I am saddened by where we are as a country in 2020. The anti-regulatory environment at the federal level is deteriorating marketplace fairness and the political winds are exposing xenophobia and systemic racism that should have been eradicated long ago.

As the leader of Consumer Action, I've striven to help all consumers, but especially vulnerable and underrepresented consumers, participate fully in our country's potential. Our work always has been guided by a fundamental sense of human dignity and a desire to help people stay safe—from predatory products to now-more-prevalent-than-ever scams and frauds—and financially secure. A tall order, I know, but we will continue to do our part.

These times find a lot of us questioning why, in a country as advanced as ours, there are so many left behind, even downtrodden. This is exactly when we need to double down and better understand the needs of the most vulnerable among us—then find ways to bring new focus and energy to our efforts to provide actionable information that works to better lives.

The people who reach out to Consumer Action can expect us to listen when they offer constructive advice. As an organization, we value honest feedback. Please reach out any time. We are here to help.

Best of health to you all.

**Ken McEldowney**

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Administrative Assistants

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**Nelson Santiago**

Community Outreach Manager

**Linda Williams**

Community Outreach & Training Manager

### Washington, D.C.

**Linda Sherry**

Director, National Priorities  
(DC Office Director)

**Ruth Susswein**

Deputy Director, National Priorities

**Alegra Howard**

Policy Advocate, National Priorities

**Lauren Hall**

Policy Advocate, National Priorities

# Advocacy

Whether defending existing consumer protections or pressing for new laws and policies that would help equalize an often unfair and exclusionary marketplace, 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. Following are a few highlights of our advocacy work.

## For-profit colleges and student loans

Consumer Action continued to push back against the U.S. Department of Education's prioritization of lenders and for-profit schools over students.

**Supported** the PROTECT Students Act of 2019, which would safeguard students from predatory for-profit colleges (<https://www.consumer-action.org/coalition/articles/protect-students-from-predatory-for-profit-schools>)

**Opposed** weakened college accreditation standards that would give low-performing schools even more leeway to defraud students and taxpayers (<https://www.consumer-action.org/coalition/articles/devos-clears-the-way-for-more-fraudulent-schools-at-taxpayers-expense>)

**Fought** the Student Aid "Improvement" Act, which actually fails to include any provisions that hold low-quality and sometimes predatory colleges accountable to students (<https://www.consumer-action.org/coalition/articles/new-bill-aimed-at-helping-students-lacks-robust-borrower-protections>)

**Encouraged** Congress to strengthen the Pell Grant program, renew a federal-state partnership to help make college affordable, and create a borrower-centered federal loan system (<https://www.consumer-action.org/coalition/articles/new-college-affordability-coalition-releases-new-principles-for-the-higher-education-act>)

**Pushed for** a Congressional Review Act challenge to repeal the Department of Education's (ED) weakened Borrower Defense to Repayment rule that would make it virtually impossible for students cheated by their college to cancel their student loans (<https://www.consumer-action.org/coalition/articles/congress-steps-in-to-overturn-devos-borrower-defense-rule>)

**Asked** ED Secretary Betsy DeVos to automatically erase the federal student loan debt of roughly 350,000 student borrowers with "total and permanent" disabilities (<https://www.consumer-action.org/coalition/articles/advocates-call-for-automatic-discharge-of-student-loan-debt-for-disabled-borrowers>)

## Transatlantic Consumer Dialogue

Consumer Action is a longtime member of the Transatlantic Consumer Dialogue (TACD) (<http://tacd.org/>), a coalition of U.S. and European Union (EU) consumer rights groups working to understand how their countries are addressing consumer protection while sharing ideas about creating sound consumer rights on both sides of the Atlantic. Consumer Action's Linda Sherry and Ruth Susswein attended the 2019 U.S. events in Washington on June 3-5, 2019, participating in financial services and data privacy-related segments ([https://www.consumer-action.org/news/articles/consumer-action-insider-july-2019#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-july-2019#Topic_06)).

# Robocalls

In addition to devoting the Spring 2019 issue of our quarterly consumer newsletter to the “robocall scourge” (<https://www.consumer-action.org/news/articles/the-robocall-scurge-spring-2019>), we were vocal in our support of efforts to stop the relentless harassment of consumers via telephone.

**Supported** the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act (S 151), the ROBOCOP (Repeated Objectionable Bothering of Consumers on Phones) Act (S 1212 and HR 2298), the Stopping Bad Robocalls Act (HR 3375), and California’s Caller ID spoofing ban (SB 208), and encouraged consumers to join the effort through our online Take Action Center (<https://www.consumer-action.org/action>)

**Called on** the Federal Communications Commission (FCC) to implement stronger anti-robocall laws and require phone companies to implement caller-ID authentication technology, opt-out tools for scam calls, and opt-in call-blocking tools for other unwanted calls (<https://www.consumer-action.org/coalition/articles/its-time-for-swift-action-on-robocalls>)



**Participated** as a panelist at Consumer Reports’ April 2019 Hanging Up on Robocalls roundtable in Washington, D.C. ([https://advocacy.consumerreports.org/press\\_release/consumer-reports-hosts-robocalls-roundtable-on-capitol-hill-to-see-solutions-for-nonstop-predatory-calls/](https://advocacy.consumerreports.org/press_release/consumer-reports-hosts-robocalls-roundtable-on-capitol-hill-to-see-solutions-for-nonstop-predatory-calls/))



**Partnered** with Verizon to host a briefing on combatting robocalls (<https://www.consumer-action.org/outreach/articles/ring-ring-verizon-and-consumer-action-partner-to-combat-robocalls>)

## Other issues we spoke out on:

- Housing and mortgage discrimination
- Credit reporting industry reform
- Airline competition and pricing transparency
- Predatory lending and “rent-a-bank” schemes
- Forced arbitration policies
- Personal data collection and discrimination
- Debt collection harassment
- Fair and transparent event ticket sales
- Data privacy

Learn more on our “Issues and Positions” webpage ([https://www.consumer-action.org/about/articles/positions\\_and\\_issues](https://www.consumer-action.org/about/articles/positions_and_issues)).

# Prescription drug affordability

As the cost of prescription drugs continued to climb, we worked closely with allies to expose industry practices that keep the prices of life-saving drugs at unconscionable heights and supported efforts to overcome the barriers to affordable medicines.

**Surveyed** more than 100 community-based organizations (CBOs) to determine the impact of high drug costs on their clients and communities (<https://www.consumer-action.org/news/articles/prescription-drug-cost-crisis-fall-2019#medicine>)

**Devoted** the Fall 2019 issue of our quarterly consumer newsletter to the “prescription drug cost crisis,” and proposed some solutions (<https://www.consumer-action.org/news/articles/prescription-drug-cost-crisis-fall-2019>)

**Opposed** a competition-reducing merger between pharmaceutical companies AbbVie (maker of the popular drug Humira) and Allergan (<https://www.consumer-action.org/coalition/articles/healthcare-mergers-result-in-less-choice-and-higher-prescription-drug-prices-for-consumers>), and another between CVS and Aetna ([https://www.consumer-action.org/news/articles/consumer-action-insider-july-2019#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-july-2019#Topic_04))

**Called for** transparency in drug pricing and in the drug distribution chain, and championed the bipartisan PBM Transparency and Prescription Drug Costs Act (HR 5304) (<https://www.consumer-action.org/coalition/articles/pharmacy-benefit-managers-are-driving-up-drug-costs-for-patients>)

**Attended** an Association for Accessible Medicines (AAM) briefing on how the federal government’s budget and policy priorities are exacerbating drug affordability problems for millions of Americans ([https://www.consumer-action.org/news/articles/consumer-action-insider-march-2020#Topic\\_03](https://www.consumer-action.org/news/articles/consumer-action-insider-march-2020#Topic_03))

**Entreated** President Trump to ensure that vaccines or treatments for COVID-19 are reasonably priced and available to the public (which funds their development) (<https://www.consumer-action.org/coalition/articles/affordability-should-be-critical-when-covid-19-vaccine-is-released-to-the-public>)

## Take @ction!

Consumer Action’s Take Action center (<https://www.consumer-action.org/action>) offers e-advocacy tools to help consumers make their voices and opinions heard. The free service ([https://www.consumer-action.org/action/articles/make\\_your\\_voice\\_heard](https://www.consumer-action.org/action/articles/make_your_voice_heard)) allows users to play an active role in the political process by contacting their federal and state elected officials to weigh in on the key issues and legislation in our “action alerts” or to speak out about issues of their own choosing.

By the end of the 2019–2020 fiscal year, we had approximately 98,400 subscribers to our email list, who generated 8,991 email messages to policymakers on five important topics, from restoring paper Social Security earnings statements to cracking down on unfair bank overdraft fees.

# Consumer education



To empower consumers to make wise financial choices and assert their rights in the marketplace, Consumer Action provides timely, unbiased information on a wide range of topics, including banking, credit, money management, housing, insurance, privacy, student loans, debt collection, fraud and online security. We do this directly—through community presentations, a library of publications, and a continuously updated website (<https://www.consumer-action.org/>)—and indirectly, by maintaining a network of more than 6,000 community-based organizations, who we train on the effective use of our materials in their local communities.

# 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 2019-2020 fiscal year covered a broad range of topics:

Spring 2019: The robocall scourge (<https://www.consumer-action.org/news/articles/the-robocall-scourge-spring-2019>)

Fall 2019: Prescription drug cost crisis (<https://www.consumer-action.org/news/articles/prescription-drug-cost-crisis-fall-2019>)

Winter 2019-2020: The benefits of class actions (<https://www.consumer-action.org/news/articles/the-benefits-of-class-actions-winter-2019-2020>)

# Consumer guides

Between April 1, 2019 and March 31, 2020, we filled 131 bulk order requests from community-based organizations across the country for 18,738 copies of our free multilingual educational publications (<https://www.consumer-action.org/publications/>).

Many orders were for our new three-part “Get Covered” health insurance education and training module ([https://www.consumer-action.org/modules/module\\_health\\_insurance](https://www.consumer-action.org/modules/module_health_insurance)), published in January 2020, which divides its content up according to coverage type (individual health insurance, employer-sponsored health plans, and Medicare). In addition to the three guides, the module includes a backgrounder (written in question-and-answer format), which expounds on the information in the guides, and three slide decks for use by community educators in group presentations. The Health Insurance module was created under Consumer Action’s Insurance Education Project (<https://www.insurance-education.org/>).

We’re proud to have had our educational work supported by dozens of 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)).

Spring 2020: Saving for retirement (<https://www.consumer-action.org/news/articles/saving-for-retirement-spring-2020>)

**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.

**The INSIDER** (<https://www.consumer-action.org/news/insider>), in its 10th year, continued to chronicle Consumer Action’s activities.

## Special reports

Consumer Action's May 2019 "Location Tracking and Data Collection" survey ([https://www.consumer-action.org/press/articles/location\\_data\\_survey\\_report](https://www.consumer-action.org/press/articles/location_data_survey_report)) and report ([https://www.consumer-action.org/downloads/Location\\_Data\\_Report\\_5-19.pdf](https://www.consumer-action.org/downloads/Location_Data_Report_5-19.pdf)) examined the collection and use of consumer location data by various industries, particularly internet service providers (ISPs); social media companies; auto, ridesharing and insurance companies; food delivery companies; "wearable" technologies (think Fitbit); and employers. In the report, Consumer Action recommends a number of federal policy changes to protect consumer location data and the establishment of a federal data protection agency to create and enforce privacy protection rules and oversee the many companies that use individual data for company gain.



## Class Action Database

Consumer Action maintains a database of class actions (<https://www.consumer-action.org/lawsuits/>) 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 133 open settlements to the database between April 1, 2019 and March 31, 2020. Over a million consumers visited the site during that period, racking up 1,939,921 pageviews.

## Complaint Hotline

1.

Fraud and  
scams

2.

Customer  
service

3.

Tenant-  
landlord  
issues

4.

Utility  
billing  
disputes

5.

Defective  
retail  
goods

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. We provide assistance in English, Cantonese, Mandarin and Spanish.

Between April 1, 2019 and March 31, 2020, we logged 5,953 complaints; 71% were submitted via our website, with the remaining 29% coming in by phone. Complaints came from all 50 states and Washington, D.C.

Our Help Desk page (<https://www.consumer-action.org/helpdesk/>), which lists resources to help consumers solve complaints on their own, was visited 116,118 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 downloaded 4,374 times over the same period.

# Websites

For FY2019-2020, Consumer Action's family of eight websites drew 3,203,458 total pageviews by 1,194,441 users. Our main website, **Consumer-Action.org** (<https://www.consumer-action.org/>), claimed the greatest portion of the traffic, with 3,004,114 overall pageviews. On that site, the **Class Action Database** (<https://www.consumer-action.org/lawsuits/>) page was the top draw, with 1,803,367 pageviews (60.03% of the Consumer-Action.org total), 1,009,657 of them unique.

Visitors to our websites downloaded 18,514 of our free fact sheets, guides and lesson plans. The top download was **Filing a Housing Discrimination Complaint** ([https://www.consumer-action.org/modules/articles/filing\\_a\\_housing\\_discrimination\\_complaint](https://www.consumer-action.org/modules/articles/filing_a_housing_discrimination_complaint)), with 4,275 downloads by 3,733 users. (**Filing a Housing Discrimination Complaint** received 11,738 pageviews by 9,470 users.)

Our most popular consumer education and training **module, ID Theft and Account Fraud** ([https://www.consumer-action.org/modules/module\\_id\\_theft\\_and\\_account\\_fraud](https://www.consumer-action.org/modules/module_id_theft_and_account_fraud)), covering steps to prevent ID theft or clear up the problems created by ID theft, attracted 622 module pageviews. The online English version of the **ID Theft and Account Fraud** guide was viewed 11,738 times, by 9,470 users.

A perennial favorite, 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 online 66,315 times and downloaded 4,374 times.

Other popular sections of the site include our **sample complaint letter and email** ([https://www.consumer-action.org/english/articles/how\\_to\\_complain#Topic\\_18](https://www.consumer-action.org/english/articles/how_to_complain#Topic_18)), with 115,287 pageviews (101,420 unique), and the "**Protecting yourself from predatory towing**" page ([https://www.consumer-action.org/alerts/articles/protecting\\_yourself\\_from\\_predatory\\_towing](https://www.consumer-action.org/alerts/articles/protecting_yourself_from_predatory_towing)), with 59,008 pageviews (53,330 unique).

Top among our subsites was the **Consumer Services Guide** (<http://www.consumerservicesguide.org/>), with 60,768 pageviews, and **Know Your Card** (<http://www.knowyourcard.org/>), with 45,394 pageviews. **Insurance Education** (<http://www.insurance-education.org/>) was the third most visited subsite, with 32,826 pageviews.

## We have an active social life!



We put our expanding social media following—more than 5,000 followers each on Twitter (@consumeraction / <https://twitter.com/consumeraction>) and Facebook (<https://www.facebook.com/consumeraction/>), and growing by 20-30% per year—to work on behalf of consumers.

**Consumer Action's in the media!** We are regularly interviewed by English-, Spanish- and Chinese-language newspapers and TV stations (<https://www.consumer-action.org/press/>).

## FinTech Education Initiative

Consumer Action continued to build on the work we started as part of a 2018 pilot project ([https://www.consumer-action.org/news/articles/consumer-action-insider-september-2019#Topic\\_03](https://www.consumer-action.org/news/articles/consumer-action-insider-september-2019#Topic_03)) focused on introducing community-based organizations to FinTech tools and how to integrate them into their financial education and inclusion programs, with the goal of improving the financial health of low-to-moderate-income (LMI) and underrepresented consumers. With grants from JPMorgan Chase (<https://www.consumer-action.org/outreach/articles/jpmorgan-chase-funds-consumer-actions-innovative-new-fintech-initiative>) and Wells Fargo ([https://www.consumer-action.org/news/articles/consumer-action-insider-december-2019#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-december-2019#Topic_04)), announced at our National Consumer Empowerment Conference in September 2019, we were able to translate and distribute our **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>), provide in-person and webinar training for financial educators, and distribute FinTech tools directly to LMI consumers. Consumer Action's work was featured in the Financial Health Network report "Cross-Sector Solutions: A Guide to Nonprofit-Fintech Partnerships" (<https://finhealthnetwork.org/research/cross-sector-solutions-a-guide-to-nonprofit-fintech-partnerships/>).

# Consumer Lobby Day 2019

*On May 9, 2019, more than 110 consumer advocates from 36 states gathered on Capitol Hill for the second annual Consumer Lobby Day ([https://www.consumer-action.org/news/articles/consumer-action-insider-june-2019#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-june-2019#Topic_06)), coordinated by Consumer Action, Public Citizen, Consumer Federation of America, Americans for Financial Reform, Consumers Union, The Institute for College Access & Success, National Association of Consumer Advocates, National Consumer Law Center, National Consumers League, and U.S. PIRG.*

*The goal of the event was to ensure that consumer voices were heard above the din created by swarms of industry lobbyists. With more than 200 meetings taking place on the Hill in one day, the message that consumers want stronger, not weaker, financial protections was heard all through the halls of Congress.*

## Training the Trainer

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Consumer Action staff traveled nationwide to nine cities to train 406 staff members of community-based organizations on the effective use of our materials. We trained another 179 CBO staff members virtually, via three webinars.

- May 2019, California: **Disaster Coverage** ([https://www.consumer-action.org/modules/module\\_disaster\\_coverage](https://www.consumer-action.org/modules/module_disaster_coverage))
- June 2019, Florida: **Debt Collection: Know your rights** ([https://www.consumer-action.org/modules/module\\_debt\\_collection](https://www.consumer-action.org/modules/module_debt_collection))
- July 2019, Virginia, Washington, D.C., and Maryland: **Money Management 1-2-3** ([https://www.consumer-action.org/modules/module\\_money\\_management\\_1-2-3](https://www.consumer-action.org/modules/module_money_management_1-2-3))
- December, Los Angeles: **Health Insurance** ([https://www.consumer-action.org/modules/module\\_health\\_insurance](https://www.consumer-action.org/modules/module_health_insurance))

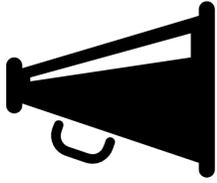
View our webinars on the Consumer Action YouTube channel: <https://bit.ly/CA-UTube>

## 2019 National Consumer Empowerment Conference

Consumer Action held its 10th annual National Consumer Empowerment Conference (<https://www.consumer-action.org/outreach/articles/national-consumer-empowerment-conference-tackles-the-tough-issues>) in October 2019. More than 120 financial education coaches from community-based organizations, advocates, policymakers and financial industry reps gathered for the multiday, invitation-only event just outside of Chicago to hear cutting-edge presentations, attend panel discussions, and participate in interactive sessions that address our increasingly complex marketplace and its impact on consumers.

Top community educators and subject matter experts spoke on timely topics ranging from the life-threateningly high cost of prescription drugs to the harmful long-term impact that arrest records can have on individuals' ability to secure jobs or housing. Consumer Financial Protection Bureau (CFPB) Director Kathy Kraninger spoke on the Bureau's approach to financial industry regulation and consumer protection.

Consumer Action appreciates our conference supporters—underwriters Bank of America, Facebook, JPMorgan Chase & Co. and Tracfone Wireless, and sponsors Wells Fargo, FICO, Walmart, Comcast/NBC Universal, Credit Karma and Self Lender. Their donations enabled scholarships for community-based organizations to attend the event. For a full list of sponsors and exhibitors, download the 2019 conference program booklet ([https://www.consumer-action.org/downloads/events/2019\\_NationalConferenceProgram\\_FINAL\\_092519.pdf](https://www.consumer-action.org/downloads/events/2019_NationalConferenceProgram_FINAL_092519.pdf)).



# Out and about

Throughout the year, Consumer Action staff members provide presentations and offer our materials at community events. In-language outreach and services are a big part of our mission! Here are just a few of the places we visited.



Nelson Santiago distributed Consumer Action publications and made several short presentations at the Mexican Consulate in San Francisco on the first day of Semana Financiera (Financial Education Week) ([https://www.consumer-action.org/news/articles/consumer-action-insider-may-2019#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-may-2019#Topic_06)).



Jamie Woo warns attendees about scams that disproportionately impact the Chinese community during a San Francisco Chinatown Community Resource Fair ([https://www.consumer-action.org/news/articles/consumer-action-insider-january-2020#Topic\\_04](https://www.consumer-action.org/news/articles/consumer-action-insider-january-2020#Topic_04)).

**We speak  
your  
language**



Cui Yan Xie distributed Consumer Action educational publications to the more than 1,000 senior housing residents—most of them Chinese-Americans—who came to socialize and learn at the annual Yerba Buena Senior Ball in San Francisco ([https://www.consumer-action.org/news/articles/consumer-action-insider-august-2019#Topic\\_03](https://www.consumer-action.org/news/articles/consumer-action-insider-august-2019#Topic_03)).

# 2019 Consumer Excellence Awards

## Spotlight on notable fellow advocates

Each year, as part of our anniversary reception ([https://www.consumer-action.org/news/articles/consumer-action-insider-december-2019#Topic\\_06](https://www.consumer-action.org/news/articles/consumer-action-insider-december-2019#Topic_06)), Consumer Action honors an individual, an organization and a member of the media for their outstanding advocacy efforts on behalf of U.S. consumers. Our 2019 award recipients were:



**Telemundo Responde/NBC Responds**, for its Consumer Investigative Center team, which answered more than 350,000 consumer complaints across 20 markets and collectively returned more than \$35 million (and counting) to aggrieved consumers.



**FTC Commissioner Rohit Chopra** (left), who has advocated for a fair and fully functioning marketplace through vigorous FTC enforcement efforts that protect families and honest companies from those that break the law. Consumer Action's Ruth Susswein presented the award.



**The Center for Auto Safety**, for its tireless work to improve automobile safety for consumers through industry accountability, sensible regulations and issue-focused advocacy. The Center's Executive Director, Jason Levine, accepted the award, presented by Bob Adler, acting chair of the U.S. Consumer Product Safety Commission.



See a list of past Consumer Excellence Award recipients on Consumer Action's 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)).



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*Education and advocacy since 1971*