

consumeraction

Over 50 years of promoting consumer literacy, improving marketplace access and fairness for underserved consumers, and advocating for economic justice for all.

About us

Consumer Action has been a champion of underrepresented consumers nationwide since 1971, and is among the most recognized, effective, trusted consumer organizations in the nation. A nonprofit 501(c)(3) organization on GreatNonprofits' 2020 Top-Rated List and recipient of GuideStar's Platinum Seal of Transparency, Consumer Action focuses on consumer education that empowers low- and moderate-income and limited-English-speaking consumers to financially prosper. It also advocates for consumers in the media and before lawmakers to advance consumer rights and promote industry-wide change.

By providing consumer education in multiple languages and formats and maintaining a comprehensive website (www.consumer-action.org), Consumer Action helps consumers assert their rights in the marketplace and make financially savvy choices. More than 6,500 community and grassroots organizations throughout the country benefit annually from its extensive outreach programs, training materials and support.

How we do it

- Our diverse, multilingual staff of 10 in San Francisco, Los Angeles and Washington, D.C., engages a network of 6,500+ community-based organizations (CBOs) by providing in-person and online training events for financial counselors and coaches; distributing financial technology tools to LMI, LEP and other underrepresented consumers; offering technical support to financial counselors and coaches; distributing free multilingual educational materials; promoting opportunities for advocacy on behalf of their clients and constituents; and conducting surveys of financial counselors and consumers.
- We maintain a robust website (<https://www.consumer-action.org>) that garnered 1,773,605 pageviews in 2022. Site visitors can read consumer headline news, access our free multilingual publications library, view past webinars, get answers to frequently-asked consumer rights questions, and much more.
- Each month, we publish two free newsletters: *SCAM GRAM* (<https://consumer-action.org/news/scam-gram>), alerting consumers to trending scams and frauds, and *INSIDER* (<https://consumer-action.org/news/insider>), a compilation of Consumer Action's recent activities.
- Our Outreach team presents webinars on timely consumer topics, with expert guest speakers, every month. Promoted to a 6,500+-member national network of community educators, recordings of these webinars on our YouTube channel

(https://www.youtube.com/c/ConsumerAction_consumer_organization) got 15,223 views in 2022. And, while the pandemic grounded our team for a while, they were back on the road this year to provide in-person presentations and host outreach events.

- We advocate—alone and as a member of many coalitions—for consumers in the media, in front of lawmakers and to government agencies (https://www.consumer-action.org/about/articles/positions_and_issues/). We also make it possible for our website visitors to easily contact their representatives (<https://www.consumer-action.org/action>) about issues related to consumer rights and protections.
- One of our most popular services, our searchable Class Action Database (<https://www.consumer-action.org/lawsuits/>), enables consumers to learn about recent class action settlements that they may be eligible to join and receive compensation.
- We partner with businesses, nonprofits and government agencies in education and advocacy projects to achieve common goals.
- 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>).
- We're active on social media, regularly engaging 5,277 Facebook friends (<https://www.facebook.com/consumeraction/>) and 5,373 Twitter followers (@consumeraction) (<https://twitter.com/consumeraction>).

Impactful outreach and education

Our impact on consumer empowerment and inclusion comes from targeted education, training, and engagement. Topics we address include: banking, credit, predatory lending, debt collection, student loans, mortgages, foreclosure, insurance, saving and investing, privacy, online safety and data protection, FinTech, communications access (telephone and broadband), energy poverty, language access, binding mandatory arbitration, warranties, postal issues, antitrust, discriminatory taxes, low-income tax credits and subsidies, fraud/scams, auto safety, consumer credit reporting, servicemember/veteran financial wellbeing, health care and prescription drugs, telemedicine, and airline passenger fairness.

Webinars

Between April 2021 and the end of 2022, we produced and hosted **21 webinars**:

- Adoption of Contactless Payments (<https://www.youtube.com/watch?v=pl0HQIVkOq0&t=10s>) April 20, 2021
- The Impact of COVID-19 on Retirement Savings (<https://www.youtube.com/watch?v=jGNfoSSCEBY&t=4352s>) May 11, 2021
- Emergency Broadband Benefit Program (<https://www.youtube.com/watch?v=TgydKMLw2ec&t=4s>) July 21, 2021

- Share Financial Data with Care (<https://www.youtube.com/watch?v=UcqBNQZhfaf>) Aug. 18, 2021
- The Truth About COVID-19 Vaccines: Distinguishing between vaccine fact and fiction (<https://www.youtube.com/watch?v=cUePiA9Ned8>) Sept. 22, 2021
- Free financial education tools offered by the Consumer Financial Protection Bureau (CFPB) (<https://www.youtube.com/watch?v=BfjACNFONHE>) Oct. 12, 2021
- How Inaccurate Private Data Leads to Loss of SSI Benefits: What advocates should know (<https://www.youtube.com/watch?v=BEYystWpp28>) Nov. 3, 2021
- The Role of Data Networks in the FinTech Ecosystem (<https://www.youtube.com/watch?v=x4SRy3y6fD0>) Nov. 9, 2021
- Consumer Changemakers Convening 2021 (the past and future of consumer protection) (<https://www.youtube.com/watch?v=tuR1eeCHmdc>) Nov. 18, 2021
- Housing insecurity during the pandemic (<https://www.youtube.com/watch?v=WW3Z5bKi9mq&t=4523s>) Dec. 2, 2021
- Credit reports and scores in a COVID-19 economy: What advocates should know (<https://www.youtube.com/watch?v=SrZly8s7qI0&t=207s>) Dec. 7, 2021
- Kitchen Table Economics: Dealing with debt and debt collection (<https://www.youtube.com/watch?v=57-n7O4VbMQ>) Jan. 25, 2022
- Fraud and scams in the COVID-19 economy (<https://www.youtube.com/watch?v=Fh7ILpiFGBs>) Feb. 22, 2022
- From Relief to Recovery: COVID-19 and the Impact on Small Businesses (<https://www.youtube.com/watch?v=sOpyLoAQRXs&t=760s>) March 22, 2022
- How consumers can exercise their rights under the California Consumer Privacy Act (<https://www.youtube.com/watch?v=a3qMTh04Vx0>) May 10, 2022
- Introducing the Affordable Connectivity Program for broadband internet (<https://www.youtube.com/watch?v=nyFHCOXYIhk&t=7s>) June 21, 2022
- Homeownership: The wealth creation connection (<https://www.youtube.com/watch?v=PyEq4E8Js5U&t=2s>) July 12, 2022
- Smartphone Warranties and Consumer Right-to-Repair Issues: What every phone owner should know (<https://www.youtube.com/watch?v=RHS9AwQmsrM>) Aug. 30, 2022
- Affordable Connectivity Program for broadband internet on rural and tribal lands (<https://www.youtube.com/watch?v=IRi4ZCkTvzQ>) Sept. 20, 2022
- Consumer Action 51st Anniversary Convening: Working to Eradicate Housing Insecurity and Expand Access to Credit (<https://www.youtube.com/playlist?list=PL5PG348JEVGXQUFqJfe0WmR7CmYKxSS7R>) Nov. 16, 2022

- 'Tis the season to be scammed (<https://www.youtube.com/watch?v=gc9CeAF7wVw>) Dec. 4, 2022

Publications

During the same period, we published **11 new fact sheets**:

- Steering clear of pandemic-related scams (https://consumer-action.org/english/articles/Scams_COVID) May 2021
- Distinguishing between vaccine fact and fiction (https://consumer-action.org/english/articles/Vaccine_Disinformation) July 2021

- Safer Connections: How data networks help you manage your financial data (https://www.consumer-action.org/english/articles/Safer_Networks) November 2021
- Understanding the data networks that help you connect your bank accounts to FinTech apps (https://www.consumer-action.org/english/articles/Data_Networks) November 2021

- Distinguishing between vaccine fact and fiction (https://consumer-action.org/english/articles/Vaccine_Disinformation) July 2021
- Take action! Exercise your rights under the California Consumer Privacy Act (<https://www.consumer-action.org/english/articles/CCPA-Privacy-Rights>) January 2022

- Lifeline and the Affordable Connectivity Program: Discounted phone and internet for low-income households (https://www.consumer-action.org/english/articles/ACP_Lifeline) March 2022
- Affordable Connectivity Program: Tribal lands residents can get free internet service with enhanced benefit (https://consumer-action.org/english/articles/Tribal_ACP) March 2022
- Smartphone warranties: Understanding and exercising your rights (https://consumer-action.org/english/articles/Smartphone_Warranties) August 2022
- What to know about smartphone warranties (https://consumer-action.org/english/articles/Smartphone_Warranties_Tips) August 2022
- Investing Basics: Get started putting your money to work for you (https://www.consumer-action.org/english/articles/Investing_Basics) December 2022

Educational partnerships

25+ corporate partnerships to date (including Fortune 500 companies), including:

- Comcast: Presenting the benefits of broadband internet and introducing users to low-cost internet access programs
- Facebook: Giving internet users the knowledge to keep themselves and their families safe on social media
- Google: Helping consumers detect “fake news” in social media and on the internet

- Bank of America: Protecting and empowering servicemembers and veterans through targeted personal finance materials and training
- Visa Inc.: Offering guidance on the different types of payment cards; providing information to military families and veterans to help them overcome financial challenges, understand their rights and financially thrive
- Nasdaq Foundation: Helping close the racial and gender investing gaps and improve the financial health of diverse consumers who are new or inexperienced
- AT&T: Spreading the word about the Affordable Connectivity Program (ACP), which makes broadband internet more affordable for low-income households
- PG&E: Addressing energy poverty and increasing enrollment in a variety of PG&E programs that make it easier for low-income households to maintain utility service
- Experian: Implementing a multi-state financial capability and credit education initiative with a diversity, equity and inclusion (DEI) lens
- Wells Fargo: Helping underrepresented consumers increase their financial capability through financial coaching and counseling and adoption of vetted FinTech tools that address a specific financial health need (e.g., saving, planning, spending or borrowing)

Among our many other outreach and education partnerships during 2022 was a project, carried out with a grant from PG&E, aimed at increasing enrollment in a variety of PG&E programs that make it easier for low-income households to maintain utility service. Learn more in “PG&E funds Consumer Action to address energy poverty” (https://www.consumer-action.org/news/articles/consumer-action-insider-june-2022#Topic_03) and “Staffers amped up to teach about energy-related savings programs” (https://www.consumer-action.org/news/articles/consumer-action-insider-november-2022#Topic_03).

We also made a push, with support from AT&T, to get the word out about the Affordable Connectivity Program (ACP), which provides a monthly subsidy to low-income households and Tribal land residents to make broadband internet more affordable. Learn more in “Spreading the word about the Affordable Connectivity Program” (https://www.consumer-action.org/news/articles/consumer-action-insider-september-2022#Topic_07) and “Webinar covers ACP broadband benefits and CBO grant opportunities” (https://www.consumer-action.org/news/articles/consumer-action-insider-january-2023#Topic_04).

FinTech

We continued and expanded our work to educate community-based organization staff and consumers on financial technology (FinTech) tools as a means for low-income and underserved communities to improve their financial health and capability. The projects we implemented included mini-grants for community-based partners across the country to provide financial coaching or counseling, distribute Consumer Action’s financial technology guide (<https://www.consumer-action.org/modules/articles/improving-your-financial-health-with-fintech>), measure financial health, and distribute FinTech applications to individual users for

real-world adoption and evaluation. Hundreds of participating consumers and nonprofit staffers built emergency savings, increased credit scores, and made progress toward other financial goals. Consumer Action is a member of the Financial Health Network and the Financial Solutions Lab Exchange, managed by the Financial Health Network. Learn more about our FinTech/financial capability work in these *INSIDER* newsletter articles:

- “How FinTech has helped consumers save thousands during the pandemic” (https://www.consumer-action.org/news/articles/consumer-action-insider-april-2021#Topic_06)
- “Spread the word: Nonprofits needed for financial health measurement study” (https://www.consumer-action.org/news/articles/consumer-action-insider-september-2021#Topic_03)
- “Consumer Action works to close the racial wealth gap” (https://www.consumer-action.org/news/articles/consumer-action-insider-january-2022#Topic_05)
- “Using FinTech and coaching to improve financial wellness” (https://www.consumer-action.org/news/articles/consumer-action-insider-may-2022#Topic_03)
- “Experian funds financial capability/credit education initiative with DEI lens” (https://www.consumer-action.org/news/articles/consumer-action-insider-august-2022#Topic_03)
- “Matched savings program concludes with significant successes” (https://www.consumer-action.org/news/articles/consumer-action-insider-november-2022#Topic_04)

Advocacy

We participate in dozens of coalitions (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, and work with plaintiffs’ attorneys to file amicus (friend of the court) briefs in legal cases of importance to the consumer interest. We also make it easy for consumers to contact their representatives and key policymakers regarding issues that are important to them via our online Take Action Center (<https://www.consumer-action.org/action>).

In 2022, we joined with allies to speak out on a wide range of issues, including:

- Community Reinvestment Act reforms
- Affordable housing
- Student loan and financial aid reforms
- Online data protection
- Contact lens consumers’ rights
- Airline passenger rights
- Abusive bank fees

- Privacy rights
- Fair auto financing
- Telemarketing rules
- Forced arbitration clauses
- Medical debt reporting
- Foreclosure prevention

For the 6th year, Consumer Action cosponsored, Consumer Advocacy Week, which, in 2022, set a record for participation. Learn more about the annual effort in “Consumer Advocacy Week 2022 sees record participation” (https://www.consumer-action.org/news/articles/consumer-action-insider-october-2022#Topic_03).

For more detailed highlights of these and the many other coalition activities we have engaged in, visit our Coalition Efforts webpage (<https://www.consumer-action.org/coalition>).

Consumer Excellence Awards

Each year, Consumer Action celebrates its birthday with an awards ceremony at which we present our Consumer Excellence Awards (<https://www.consumer-action.org/about/articles/consumer-action-annual-consumer-excellence-awards>) in three categories. Award recipients are chosen for their work to defend and expand consumer rights, ensure fair and equitable access in the marketplace, and empower consumers to improve their financial health.

2021

In 2021, the Consumer Excellence Awards went to:

- Senator Sherrod Brown (D-OH) (Legislative award)
- National CAPACD (Community award)
- Popcorn Finance (Media award)

Read more about the 2021 anniversary awards ceremony and recipients here (https://www.consumer-action.org/news/articles/consumer-action-insider-january-2022#Topic_03).

On the occasion of our 50th anniversary, in 2021, we also recognized 10 of our most dedicated supporters and consumer protection allies:

- Jason Alderman
- Chancela Al-Mansour
- Jenny Backus
- David Balto

- Maeve Elise Brown
- Susan Grant
- Ed Mierzwinski
- Patricia Sturdevant
- Erika Toriz-Kurkjian
- Chi Chi Wu

Read more about the recipients here (https://www.consumer-action.org/news/articles/consumer-action-insider-november-2021#Topic_03)

On the same day, we hosted a virtual convening: “50 Years: Shaping the Future, Honoring the Past.” Read about the convening here (https://www.consumer-action.org/news/articles/consumer-action-insider-december-2021#Topic_03). Watch the video recording of the convening here (<https://www.youtube.com/watch?v=tuR1eeCHmdc>).

2022

The recipients of the 2022 Consumer Excellence Awards (<https://consumer-action.org/anniversary>) were:

- Senator Ed Markey (D-MA) (Legislative award)
- Student Borrower Protection Center (Community award)
- FactCheck.org (Media award)

We also gave special recognition to three individuals for their tireless efforts as champions of consumer rights:

- Rachel Mak, Philadelphia Chinatown Development Corporation (PCDC);
- Brian Huseman, Amazon Public Policy; and
- Cleo Stamatou, American National Standards Institute.

Read more about our 2022 awards and special recognition recipients here (https://www.consumer-action.org/news/articles/consumer-action-insider-december-2022#Topic_02).

Read about the 2022 virtual convening here (https://www.consumer-action.org/news/articles/consumer-action-insider-december-2022#Topic_03). Watch the video recording of the convening here (<https://www.youtube.com/playlist?list=PL5PG348JEVQXQUFqJfe0WmR7CmYKxSS7R>).

Contact

To discuss our community education initiatives, FinTech adoption projects, or partnership opportunities, contact [Audrey Perrott](#), Director of Strategic Partnerships.

Reporters and members of the media, please contact the following:

- [Ruth Susswein](#), Director of Consumer Protection (English)
- [Jamie Woo](#), Community Outreach Manager (Chinese)
- [Nelson Santiago](#), Community Outreach Manager (English/Spanish)

Follow us on social media: Facebook [@consumeraction](#); Twitter [@consumeraction](#); Instagram [@consumer_action](#); and LinkedIn [consumer-action](#). Subscribe to our YouTube channel: https://www.youtube.com/c/ConsumerAction_consumer_organization. And join our mailing list (mid-page, righthand column): <https://www.consumer-action.org>.

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