

For more than four decades, Consumer Action, a national non-profit organization, has worked to advance consumer literacy and protect consumer rights in many areas, including credit, banking, privacy, insurance, healthcare and utilities. The organization achieves its mission through several channels, from direct consumer education to issue-focused advocacy.

Started in San Francisco in 1971 with just a few volunteers, a phone and donated space, Consumer Action was a pioneer in the consumer movement. Not only did the organization staff one of the earliest consumer hotlines and hold highly visible events like its “lemon-stration” parade of defective autos, but its British Motors picket in the early ‘70s established the right of aggrieved consumers to picket businesses. Early and continued successes earned Consumer Action a reputation for being responsive, innovative and effective.

The organization looks very different today, with a multilingual and multicultural staff, and offices in San Francisco, Los Angeles and Washington, D.C. With the resources and infrastructure to reach millions of consumers nationwide and to respond quickly as issues shift, Consumer Action has become one of the most effective and trusted consumer organizations in the nation.

Consumer assistance and information

More than 40 years after its founding, Consumer Action’s complaint hotline is still ringing. The help desk receives about 600 complaints by phone and online each month about everything from identity theft to product disputes. Assistance is free, and includes non-legal advice and referrals to appropriate complaint-handling agencies.

In most cases, the consumer will receive, at no charge, one or more selections from Consumer Action’s materials library. These publications are available in many languages, including English, Spanish, Chinese, Korean and Vietnamese. This extensive archive of free, translated consumer education tools is a unique effort of Consumer Action, and supports the or-

ganization’s goal of providing consumer and financial literacy education across both income and ethnic barriers.

Consumers can reach the hotline by calling (415) 777-9635 or by visiting http://www.consumer-action.org/hotline/complaint_form. From our website ([consumer-action.org](http://www.consumer-action.org)), click on “Submit Your Complaints.” Assistance is available in English, Spanish and Chinese.

Research and publishing

Since publishing “Break the Banks: A Shopper’s Guide to Banking Services” in 1973, Consumer Action has continued to conduct surveys on services and pricing across major industries such as pharmaceuticals, credit cards, telecommunications and insurance. The data from each survey are compiled, published and made available free to individual consumers, network partners and others. Exposing excessive prices and anti-consumer practices is one way Consumer Action has elicited change from big business.

Consumer Action distributes hundreds of thousands of publications annually in five languages, making it possible to serve limited-English-speaking populations in every state. Community agencies can order free publications in bulk with no shipping charges. Find bulk order forms on our website under “Publications,” then “How to Order,” or by calling (415) 777-9648.

Consumer Action publications are available for free online. Formatted versions can be downloaded from our website in PDF format. Non-profit groups engaged in educational activities may freely copy the publications.

The group’s newsletter, *Consumer Action News*, including the popular survey issues that compare consumer and financial products and services, is available in print for paid Consumer Action members (\$25 per year). *Consumer Actions News* is free online (www.consumer-action.org/news/ca_news/), as is the *Consumer Action INSIDER* (www.consumer-action.org/news/insider/), our monthly publication that chronicles Consumer Action’s activities.



Multilingual outreach and education

Aware that the best way to reach vulnerable consumer populations is to work through a trusted entity in their community, Consumer Action provides free multilingual publications, in-language training and support to local educators through a national network of nearly 7,000 community-based organizations. This network, the largest and most diverse of its kind, has enabled Consumer Action to expand its reach far beyond that of its two dozen staff members.

Network members include university extensions, credit counseling agencies, immigrant/refugee services, government agencies, libraries, churches and social services—diverse community groups and non-profits that share a commitment to financial literacy and consumer protection.

Consumer Action’s editorial department has created more than 30 education modules. Each of our modules consists of one or more multilingual brochures, a

leader’s guide and course curriculum, a PowerPoint presentation and in-person, interactive train-the-trainer instruction. This approach distills complex topics into easy-to-understand information and prepares network participants to teach the material in their own communities. Modules have been developed on a variety of specific consumer issues and personal finance topics.

In addition to providing free training to 800-1,000 community organization staff each year, as well as free multilingual materials and program support, Consumer Action awards mini-grants to participating community groups in support of their local education and outreach efforts. In addition, we hold an annual National Consumer Empowerment Conference to provide community-based staff with information on emerging national issues and educational best practices.

To join the Consumer Action network or learn more about our outreach services, call (415) 777-9648 or send an email to outreach@consumer-action.org.

Advocacy

Advocacy—promoting pro-consumer policy, regulation and legislation and helping consumers be heard by those in power—is an important part of Consumer Action’s agenda. In 2004, the organization established an office in Washington, D.C., a strategic decision to create a constant presence in front of lawmakers and the national media. D.C. staff focus on credit card business practices, mortgage and banking reform, privacy rights, predatory lending, and telecommunications rights and access.

In an effort to mobilize widespread support for the passage of pro-consumer legislation, regulation and policy, Consumer Action is tapping its nearly 7,000-member network of community-based organizations. Working as members of diverse coalitions, Consumer Action and participating groups amplify the voice of the consumer. Community groups and individuals can learn more about proposed state and federal legislation and how to make a critical difference at the Take@ction Center on Consumer Action’s website.

Our free Take@ction Center provides a wealth of free online services to help consumers stand up and be heard by local, state and federal lawmakers. Consumers can find and write to their elected representatives and many regulatory agencies, act on Consumer Action alerts by writing emails or letters and making calls, check out what is coming up at the polls, do research on candidates, learn the names of lawmakers’ key aides and staff members, and more.

Media advocacy

The media has been a vital component in Consumer Action’s advocacy arsenal. Our diverse, multilingual staff responds daily to requests from local, national and ethnic media seeking expert commentary on key consumer issues, often providing reporters with original supporting data and victim testimony. In turn, media coverage in English, Chinese and Spanish exposes anti-consumer practices and furthers our efforts to provide timely information to the widest possible population.



Consumer-Action.org

At Consumer Action's website, visitors can search a comprehensive consumer protection and financial literacy information center. Updated daily, the site offers headline consumer news, book reviews, a library of consumer publications, a consumer resource directory, an online help desk, the Take@ction Center and more. The site tallies more than a million page views per year. You can get site updates with a free online membership or by subscribing to one or more of our site's news feeds.

Consumer Action's online presence is evolving and expanding. The outreach department is creating new ways to use the internet to communicate with and support nearly 7,000 organizations in our network. The organization has also launched a number of topic-specific sites, which include: financial literacy, housing, insurance, privacy, wireless phones and a consumer services guide. These sites, which account for another quarter-million page views per year, can be accessed from our home page via the pull-down menu labeled "Select a Subsite."

Funding

Consumer Action's funding comes from a variety of sources, including state and federal government contracts, *cy pres* awards, corporate partnerships and foundation grants—a diversity of support that allows the organization to conduct its work with unparalleled independence.

Our educational partners choose to support Consumer Action because of the organization's unique community-based financial literacy model and its proven track record in educating hard-to-reach consumers, as well as the fact that their educational dollars go further. Operational efficiency allows our organization to achieve a community and policy impact that far exceeds the size of our staff and administrative budget.

Consumer Action's most notable projects have been multi-year programs, where funding is adequate to achieve the intended scope and outcomes, although the organization successfully implements education campaigns of all sizes.

Individual support

Consumer Action welcomes the support of individual members. Join online at www.consumer-action.org/join, or by calling (415) 777-9648 and asking about membership.

Contact Consumer Action

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Consumer Action's mission

Through multilingual financial education materials, community outreach and issue-focused advocacy, Consumer Action empowers underrepresented consumers nationwide to assert their rights in the marketplace and financially prosper.

San Francisco - Los Angeles - Washington, DC

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