

Advocacy & Education Since 1971



Consumer Action Annual Report

FY 2015-2016



www.consumer-action.org

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What is Consumer Action?

Consumer Action is a non-profit organization that has championed the rights of under-represented consumers nationwide since 1971. Throughout its history, the organization has dedicated its resources to promoting financial and consumer literacy and advocating for consumer rights in both the media and before lawmakers to promote economic justice for all. With the resources and infrastructure to reach millions of consumers, Consumer Action is one of the most recognized, effective and trusted consumer organizations in the nation.

Consumer education. To empower consumers to assert their rights in the marketplace, Consumer Action provides a range of educational resources. The organization's extensive library of free publications offers in-depth information on many topics related to personal money management, housing, insurance and privacy, while its hotline provides non-legal advice and referrals. At Consumer-Action.org, visitors have instant access to important consumer news, downloadable materials, an online "help desk," the Take Action advocacy database and 10 topic-specific subsites. Consumer Action also publishes unbiased surveys of financial and consumer services that expose excessive prices and anti-consumer practices to help consumers make informed buying choices and elicit change from big business.

Community outreach. With a special focus on serving low- and moderate-income and limited-English-speaking consumers, Consumer Action maintains strong ties to a national network of nearly 7,000 community-based organizations. Outreach services include training and free mailings of financial and consumer education materials in many languages, including English, Spanish, Chinese, Korean and Vietnamese. Consumer Action's network is the largest and most diverse of its kind.

Advocacy. Consumer Action is deeply committed to ensuring that underrepresented consumers are represented in the national media and in front of lawmakers. The organization promotes pro-consumer policy, regulation and legislation by taking positions on dozens of bills at the state and national levels and submitting comments and testimony on a host of consumer protection issues. Additionally, its diverse staff provides the media with expert commentary on key consumer issues supported by solid data and victim testimony.

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From the Executive Director

Dear Friends,

Although this annual report describes our activities for the fiscal year ending in March 2016, at this writing it is December and I cannot help but contemplate how so many of the consumer protection reforms Consumer Action has championed and celebrated during the last eight years are now in jeopardy. There is great uncertainty about what the new administration and Congress will do on so many fronts, from the Affordable Care Act, which ensured access to health insurance for millions more consumers, to Dodd-Frank, which set in place common sense principles to protect us from another disastrous recession due to bad financial services dealings and created an effective federal consumer watchdog, to the loss of access to the courts for consumers to fight wrongdoing and malpractice because of misguided “tort reform.”

Looking ahead, I see myriad opportunities to join our allies in pushing back on any efforts to weaken consumer protections and to work with our friends in the corporate world on shared principles of consumer fairness and transparency. Our staff is preparing to roll up our sleeves and get to work informing and protecting consumers in an environment where our work will become even more crucial.

On a happier note, Consumer Action is in a good place thanks to your support and the hard work of our staff. As you will see in reading this annual report, we have accomplished much in the past year. Our advice and referrals given via our free, multilingual hotline have helped thousands of consumers; our community outreach team has trained close to 1,000 members of the staffs of community-based organizations throughout the country on how to teach adults using our curricula and consumer education materials; our staff in Washington, DC has worked closely with regulatory agencies including the Consumer Financial Protection Bureau, the Federal Trade Commission and the Federal Communications Commission to enact consumer protections; and our administrative department has fulfilled bulk order requests from community-based organizations across the country for over 350,000 copies of our free, multilingual publications. Read on, and you will learn even more about the activities of our small but mighty staff.

I approach our work in the hope and belief that protecting our nation’s consumers from fraud, deception and predation will remain a bipartisan goal and that we will prevail in protecting and establishing new ways to inform and protect consumers. I toast you all for the New Year with my glass half full!

Cheers,

Ken McEldowney



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The year in review

National advocacy

In the nation's capital, Consumer Action's staff advocated for consumer-friendly legislation, regulatory reforms and increased corporate responsibility. We met with the Consumer Financial Protection Bureau, Federal Trade Commission, Federal Communications Commission, Federal Housing Finance Agency, U.S. Department of the Treasury, Department of Justice, Department of Labor, Department of Education, Department of Housing and Urban Development and other regulators regarding critical consumer concerns in the areas of:

- Debt collection
- Mortgage servicing and modifications
- Credit reporting
- Data collection and protection
- Financial literacy and consumer education
- Prepaid cards
- Student loans
- Bank services
- Broadband services
- Internet privacy
- Fair lending
- Auto finance
- Lending to the military
- Access to credit
- Fraud and scams
- Privacy
- Lifeline phone and internet access

Following are some highlights of our efforts during the 2015-2016 fiscal year.

Consumer Financial Protection Bureau (CFPB): Despite the consistently outstanding results the CFPB has achieved, including many millions of dollars returned to aggrieved consumers, we've had to continue to fight for the agency's survival. In April 2015, Consumer Action joined a letter calling out those in Congress who create legislation threatening the power, autonomy and budget of the CFPB in favor of de-regulating banks and businesses. In July, we attended a Washington, DC celebration in support of the CFPB on its four-year anniversary and issued a press release outlining the agency's successes in protecting the public from abuse and wrongdoing by the financial marketplace. In December, in alliance with approximately 90 other advocacy groups, we signed a letter to Congress expressing strong opposition to a bill that would bog down the leadership of the CFPB with additional and unnecessary layers of bureaucracy. The following March, Consumer Action joined fellow Americans for Financial Reform (AFR) coalition members in supporting the CFPB Director Richard Cordray as he was grilled by Congress at a hearing in the House Financial Services Committee (and a similar hearing in the Senate in early April). Consumer Action team members and other CFPB supporters donned "I stand with the CFPB" t-shirts and live-tweeted the important event. The hearings (and supporters' actions) earned traditional and social media coverage that was critical of those in Congress who were openly hostile to the Bureau's mission.

Despite such distractions, the CFPB continued to rack up successes on behalf of consumers and Consumer Action continued to be active in informing and engaging the

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agency. Throughout the year, our staff met regularly with Bureau staff regarding critical consumer issues ranging from forced arbitration and payday lending (we supported the CFPB's proposed rules that would require lenders to verify borrowers' ability to repay) to language access and lending to servicemembers. We continued to report on the CFPB's latest actions to protect consumers in the "CFPB Watch" feature of our monthly INSIDER e-newsletter.

We also remained committed to helping the agency improve its online consumer complaint tool. After the successful coalition effort, led by our deputy director of national priorities, Ruth Susswein, to get the CFPB to include consumers' narratives in its public Consumer Complaint Database, we turned our attention to improving the complaint process and making the database more user-friendly. The CFPB's complaint system is a critical tool that is relied upon to alert regulators to harmful business practices and to help the CFPB prioritize its enforcement actions, supervisory duties and rulemaking. It also provides consumers with a means to resolve individual disputes with financial institutions, and ultimately increases accountability by financial services companies. Consumer Action and other AFR members met regularly with Bureau staff to recommend ways to enhance the process, increase complaint resolutions and advance communication between the CFPB and consumers. (The complaint database, including findings from research we conducted, was the topic of the Fall 2016 issue of *Consumer Action News*.)

Foreclosure prevention: With the end of the federal Home Affordable Modification Program (HAMP) on the horizon, Consumer

Action met with regulators and mortgage servicers to urge them to create sustainable mortgage modification models that could be used throughout the industry to help homeowners keep their homes. Along with other advocates, we pushed for individualized loan modification models that take into account each homeowner's income and personal circumstances, and we urged servicers to make housing counseling an integral part of the home buying and loan modification process.

Consumer Action chaired a committee of advocates seeking to create an avenue to aid consumers at imminent risk of foreclosure. The committee focused on establishing an emergency escalation system and giving mortgage servicers a duty to help prevent foreclosures. We were gratified when the committee's work resulted in updated CFPB guidelines requiring mortgage servicers to maintain a workable process to evaluate, escalate and resolve mortgage complaints, particularly for those at risk of foreclosure. The CFPB recommended that servicers establish a dedicated escalation phone line for those in jeopardy of losing their homes. The Bureau also let servicers know that it would be monitoring their responses to these vulnerable consumers.

Language access: Approximately 25 million U.S. residents have limited English proficiency (LEP), making them especially vulnerable to predatory practices. Throughout the year, Consumer Action worked in coalition with other concerned non-profits to urge federal regulators to offer these LEP consumers greater access to the financial system, especially the mortgage market. As part of our efforts, Consumer Action helped create an issue brief advising the CFPB, the Federal

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Housing Finance Agency (FHFA) and other regulators to require that essential mortgage documents be made available upon request in at least eight languages (Spanish, Chinese, Vietnamese, Korean, Tagalog, Russian, Arabic, and Haitian Creole). Our recommendations also included expanding in-language access to federal complaint services; providing guidance to financial institutions on language-access standards; and tracking the language preferences of mortgage applicants across the country (as part of the uniform mortgage loan application). Consumer Action was responsible for translating the press release announcing the issue brief into Spanish, Chinese, Vietnamese, Korean and Tagalog. We also sought and received media coverage of the issue in multiple Asian media outlets.

Mandatory binding arbitration: Having co-hosted the 2014 San Francisco screening of “Lost in the Fine Print,” Alliance for Justice’s (AFJ) documentary on the perils of forced arbitration, we once again took the fight against mandatory arbitration to the silver screen by co-sponsoring the film’s Los Angeles premiere on May 7, 2015, at the Beverly Hilton Hotel. Other sponsors included Consumer Attorneys of California, Consumer Watchdog, the California Employment Lawyers Association and the Los Angeles Lawyer Chapter of the American Constitution Society. AFJ created the film as part of its campaign to educate the public about forced arbitration, and encourages activists to use it as a tool to demystify arbitration and galvanize others to take action.

We continued our partnership with Americans for Financial Reform, Public Citizen and the National Association of Consumer Advocates (NACA), leading the call for stronger

regulations on forced arbitration. The coalition of consumer and social justice groups worked to ensure that an early-2015 CFPB report outlining the extent and dangers of arbitration clauses in everything from credit card contracts to student loans as further evidence of the clauses’ anti-consumer nature was front and center with policy makers and grassroots followers.

In November 2015, Consumer Action sent an e-blast to our list of more than 100,000 supporters highlighting a groundbreaking New York Times investigative series on the perils of forced arbitration. The communication allowed consumers to quickly and easily send nearly 15,000 emails to their elected officials in support of the Arbitration Fairness Act of 2015. The Act would prohibit businesses from using or enforcing mandatory arbitration agreements in employment, consumer, antitrust or civil rights disputes. The following month we joined dozens of advocates in a letter to the CEOs of American Express, General Electric, JPMorgan Chase, Sears, Citigroup, Toyota and Discover Financial Services asking them to stop putting forced arbitration clauses in their contracts.

By February of 2016, Consumer Action and more than 150 organizations had joined a new arbitration coalition led by Public Citizen and Americans for Financial Reform. The coalition’s first task: to create up-to-date, consumer-friendly messaging to educate both the public and lawmakers on exactly what forced arbitration is and why it should be stopped. Consumer Action has been active in the coalition, helping to strategize around how to mobilize members of Congress and the CFPB to take action to rein in arbitration clauses, providing guidance

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on the creation of educational materials for both Congress and the public, and spreading the word about arbitration—rebranded as the #RipOffClause—via social media.

As the fiscal year wound down, we joined coalition partners in working with the U.S. Department of Education to ban colleges from including pre-dispute arbitration clauses in enrollment contracts or other legal agreements with students as a condition of receiving Title IV assistance, which includes Stafford, PLUS and Perkins loans as well as Pell grants. Few students are aware that these clauses are in their contracts or that the legalese precludes them from going to court or joining with other students in class-action suits to address misconduct by their schools. Even when they are aware, many students feel compelled to sign because refusing means forgoing their education. Arbitration shields critical information from view by the public and regulators, and contributed for years to for-profit schools like Corinthian College being able to escape accountability.

For-profit schools: The last year brought much attention to the for-profit college industry. Operating under the radar for decades, and with the help of tens of billions in federal student aid dollars, many giant for-profit chain schools like ITT Tech and Corinthian Colleges (both now defunct) recruited students using deceptive marketing practices, provided them with a sub-par education, left them with worthless degrees upon graduation and saddled them with enormous student loan debt. The collapse of Corinthian Colleges in April 2015 was just the beginning, as several for-profit giants like DeVry and University of Phoenix have since been investigated and sanctioned by

the U.S. Department of Education and the CFPB for fraudulent activity.

Consumer Action has been working on behalf of students, families and taxpayers in urging the Education Department to reform the for-profit college industry and provide redress to tens of thousands of students who have been left duped and on the hook for thousands of dollars in student loans. We have been pushing for a stronger Defense to Repayment rule that would: 1) provide full federal and private student loan relief to defrauded students; 2) provide automatic discharges when there is sufficient evidence of a school's wrongdoing; 3) eliminate time limits on relief for defrauded borrowers, and; 4) close gaping loopholes that prevent injured students from having their day in court.

The for-profit college industry ramped up its efforts to delay implementation of the gainful employment standards that took effect July 1, 2015, which require all career education programs receiving Title IV funding to “prepare students for gainful employment in a recognized occupation.” Under the new rules, for-profit colleges are at risk of losing their federal funding should the school's average graduate's annual loan repayments exceed 20 percent of their discretionary income or 8 percent of their total earnings. We continued to support the Education Department's gainful employment rule and asked that it move forward with implementation of the regulation.

To help consumers avoid the deceptive marketing practices that so many for-profit schools utilize, we created two publications designed to help anyone considering a job training program or vocational school make an informed choice, avoid excessive or

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unwarranted student loan debt, and know where to turn if they believe they are a victim of for-profit school fraud. We continue to believe that job training can be a valuable investment in one's future—if the school or program is reputable and fairly priced.

Student loans and financial aid: The average 2015 college graduate left school with \$30,100 of debt, and one in four borrowers are currently behind in their loan repayment. Problems for borrowers trying to manage their accounts with student loan servicers are widespread, often related to miscommunication, payment processing errors, dispute resolution and servicer transfers. Consumer Action joined other advocates in bringing these issues to light and asking the Consumer Financial Protection Bureau and the Department of Education (ED) to address them. Along those lines, we worked diligently to help the ED successfully implement its new Federal Student Aid complaint system. Launched in July 2016, the Enterprise Complaint System promises to help resolve borrower complaints against loan servicers as well as alleviate many problems with loan repayment.

In an effort to educate borrowers on the ways they might be able to better manage their student debt, we continued to promote the Education Department's income driven repayment plans in our trainings, through social media and through our partnerships with coalition advocates. These plans base borrowers' monthly payment on a percentage of their discretionary monthly income, ensuring payments remain affordable despite earning fluctuations. We also continued to ask Congress and the Department of Education for better data collection practices around federal student aid so that advocates and legislators can ensure that

funds are used as a tool for economic advancement for borrowers of color and can contribute to the Education Department's racial justice goals.

In an effort to curb the misuse of the federal student aid system to aggressively steer students into high-fee checking/debit and prepaid card accounts to access their financial aid dollars, Consumer Action supported the Education Department's "Cash Management" regulation. Under the final regulation, students will be able to freely choose how to receive their federal student aid funds, and they will no longer be forced to pay excessive fees as a result of profit-driven college-bank partnerships.

Lifeline: Consumer Action has long been an advocate for the California LifeLine telephone subsidy program, which, along with the federal Lifeline program, provides discounts on phone service for the state's low-income residents. As such, we educate consumers on the program so that eligible households learn about the subsidies available to them. We also work to protect and improve the program. Consumer Action's executive director, Ken McElDowney, serves on the Federal Communication Commission (FCC) advisory board that provides recommendations to the commission regarding the Lifeline program as well as other telecommunications issues of vital importance to consumers in our hyper-connected world.

In August 2015, Consumer Action updated its free California LifeLine guide (http://www.consumer-action.org/modules/articles/connect_to_california_lifeline_and_save) to reflect changes in program benefits and rules, eligibility requirements and carrier contact information. That same month, we submitted comments to the FCC regard-

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ing proposals to expand the Lifeline subsidy to include broadband (high-speed internet) service and to pay the subsidy directly to individual consumers each month rather than to service providers.

On Sept. 30, Consumer Action reiterated our concerns over the recommendation to the FCC to limit Lifeline eligibility to households receiving Supplemental Nutrition Assistance Program (SNAP) benefits and require participants to rely on a voucher or other Electronic Benefits Transfer (EBT)-based payment system. On Jan. 7, 2016, we filed our petition, signed by 2,585 consumers who shared our concerns, asking the FCC not to limit Lifeline eligibility to SNAP households and not to switch to a voucher system, as both these moves could result in a loss of millions of current Lifeline households or subject them to fees related to receiving Lifeline benefits. (In June 2016, the FCC voted 3-2 to move forward with expanding the Lifeline program to cover broadband internet service and addressed our concerns.)

Discriminatory auto lending: In an effort to bring fairness and transparency to the auto lending market, Consumer Action and its coalition allies opposed HR 1737, designed to hamper the CFPB's attempts to enforce laws against discrimination in auto lending. Throughout 2015, we engaged in weekly coalition strategy sessions and encouraged lawmakers to support fair auto lending and vote against HR 1737. To amplify our voice, we urged consumers to contact their members of Congress and express their dissatisfaction with auto dealer markups.

Privacy: Consumer Action joined others to defend individual privacy rights in multiple areas, facing off against Big Data, propo-

nents of a surveillance state and companies that fail to adequately protect consumers' personal information. Consumer Action is a member of the Electronic Privacy Information Center's (EPIC) digital privacy coalition that meets each month to discuss the latest in privacy issues, from TSA oversight to privacy at the voting booth.

An April 2015 letter to the U.S. House Committee on Energy and Commerce that we signed on to along with a dozen other leading privacy and consumer advocates opposed the Data Security and Breach Notification Act of 2015 (HR 1770) because the bill, as drafted, would actually weaken consumer protections in a number of ways, and eliminate protections altogether for some categories of personal information. The federal law would have preempted all state data breach laws and replaced them with one national standard. Privacy advocates worried the bill would undercut stronger state laws and eliminate some of the FCC's authority to require data security, which could allow for potentially sensitive personal information, like sexual preference, to be revealed.

Toward the end of 2015, Consumer Action joined the Access Now coalition of human rights, privacy and consumer protection organizations in denouncing the data collection and privacy breaches at government agencies. It's hard to challenge these abuses because most agencies have failed to follow a 1998 law designed to make it easier for people to file complaints about human rights violations.

Consumer and privacy groups ushered in 2016 by calling on the FCC to extend strong privacy protections to broadband customers. In separate letters, signers asked

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the agency to start a rulemaking process that would bar broadband providers from sharing the data they collect about their customers' online activities with other companies or organizations without those customers' consent. The groups also asked the FCC to establish rules that would hold providers responsible if their customers' data were compromised due to a preventable data breach. In March, the FCC finally laid out a comprehensive plan to protect consumer privacy, a big win for privacy advocates. Under the proposed rules, an ISP would be required to notify consumers about what types of information they are collecting, specify how and for what purposes that information can be used and shared, and identify the types of entities with which the ISP shares the information. In addition, ISPs would be required to obtain affirmative "opt-in" consent before using or sharing sensitive information, such as geo-location information, children's information, health information, financial information, social security numbers, web browsing history, app usage history, and the content of communications such as the text of emails. Consumer Action issued a press release announcing the FCC move and applauding Chairman Wheeler. (The ISP privacy rule was enacted by the FCC in October 2016.)

Consumer Action's privacy work again hopped the pond in early 2016, Consumer Action's Linda Sherry traveled to Brussels for the 16th Transatlantic Consumer Dialogue (TACD) Annual Forum, which focused on trade agreements and the use of a concept known as "precautionary principle." When an activity raises threats of harm to health, welfare or the environment, this principle holds that precautionary measures should be taken even if data or science can't fully

prove the cause and effect. Consumer Action is a longtime member of the TACD, a consortium of consumer groups from the EU and the United States that meet annually in person, and regularly by phone, to monitor global policy affecting consumers and draft resolutions on consumer financial and privacy matters.

Save Our Retirement Campaign: In the January issue of our INSIDER e-newsletter, we encouraged readers to become familiar with the Save Our Retirement campaign, which Consumer Action joined in early 2015. We urged the U.S. Department of Labor (DOL) to finish updating the 40-year-old fiduciary duty rule regulating advisers that offer investment strategies for retirement plan participants—in other words, start requiring financial advisers to put their clients' best interests before their own. Consumer Action and its allies celebrated a major win for consumers when the final rule became effective in June 2016. (As of April 2017, retirement investment advisers must begin to follow the rule.)

Postal banking: With approximately 28 percent of U.S. households underserved by traditional banks and forced to turn to payday lenders, check cashers and other financial predators, Consumer Action echoed the call for postal banking—the provision of low-cost, consumer-driven financial services, from check cashing and bill payment to savings accounts and small-dollar loans, via the U.S. Postal Service. (Every other developed country in the world has postal banking.)

In November of 2015 we sent an e-blast to our list of 100,000-plus supporters urging them to join the more than 60,000 consumers who had already signed a petition asking the Postmaster General to expand postal banking. Such a step would not only benefit

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millions of consumers, it would strengthen and preserve our financially troubled postal system.

On Dec. 17, 2015, we joined the Campaign for Postal Banking Coalition and dozens of representatives from national consumer, labor and civic organizations to pack the lobby of the U.S. Postal Service (USPS) headquarters in Washington, DC and demand the USPS take immediate action to establish low-cost financial services in the nation's 30,000+ post offices. Consumer Action staff displayed a "Give us postal banking now!" sign before cheering on Delegate Eleanor Holmes Norton (D-DC), who emphasized the need for additional congressional support and took the lead in delivering 150,000 petition signatures collected by the coalition to Deputy Postmaster General Ron Stroman. The event was documented via a social media campaign.

California advocacy

Through the year, Consumer Action collaborated with California allies such as the California Reinvestment Coalition, the Consumer Federation of California, Consumers for Auto Reliability and Safety, Housing and Economic Rights Advocates and the East Bay Community Law Center to support beneficial consumer legislation and oppose proposals that we see as harmful to consumers.

During FY 2016, we supported bills that would protect widows and heirs not named on a mortgage from automatic foreclosure following the homeowner's death (SB 1150), prohibit pricing discrimination based on gender (SB 899), establish a state Earned Income Tax Credit (AB 43), and protect private information provided by consumers who use ride-sharing mobile apps such as

Lyft or Uber (AB 886).

Legislation Consumer Action opposed included proposals to weaken privacy protections for users of portable fitness devices (AB 2688), increase the "doc fee" paid by car buyers (AB 516), decommission all landlines in California (AB 2395) and weaken the California Finance Lenders Law in order to boost high-cost lending (AB 268).

Consumer Action's California Legislative Coordinator Joe Ridout lobbied for passage of AB 43, introduced by state Assemblymember Mark Stone (D-Monterey Bay), aimed at reducing economic inequality through a state Earned Income Tax Credit (EITC). The federal EITC has been one of the most effective government programs ever designed since its enactment in 1975. Each year it helps lift more than one million Californians out of poverty by reducing their income tax burdens. And each EITC dollar received by a tax filer generates a further \$1.50 to \$2 in local economic activity. But California was relatively slow in developing a corresponding state EITC; by 2015, 25 other states and the District of Columbia had one in place, but not the Golden State. The bill was on track to pass, but was rendered duplicative after Governor Brown made a budgetary allocation of \$380 million for the new state EITC.

In September, Ridout spoke before the federal Department of Education on behalf of California student loan borrowers to strengthen the "90-10 Rule," a federal law barring for-profit colleges from receiving more than 90 percent of their revenue from Department of Education Title IV federal student aid (student loans and grants), and to make the case that student debt should be automatically dischargeable at the group level when an educational institution com-

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mits widespread fraud, which has occurred with several high-profile for-profit schools recently. (Read more about our work on student loan issues elsewhere in this report.)

Also at that time, Consumer Action, working with our friends at Consumers for Auto Reliability and Safety (CARS), helped to—initially—defeat California state bill AB 516, introduced by state Assemblymember Kevin Mullin (D-San Mateo). The proposed legislation would require the Department of Motor Vehicles to establish a temporary license plate program so all vehicles sold in California would receive a “temp tag” at the point of sale provided by the dealer. Auto dealerships would be able to charge hefty fees for the temporary tags that would not provide any added value to car buyers that they don’t already receive under the present system. Unfortunately, the bill was reintroduced and passed in this year’s session.

The following month, Ridout attended a policy roundtable organized by the Asset Funders Network at which various stakeholders discussed strategies for reforming Proposition 13—specifically, how to close the law’s corporate property tax loophole that allows businesses to dodge an estimated \$7.5 billion in state taxes per year.

Coalitions

During the 2015-2016 fiscal year, Consumer Action took part in activities at more than 50 national and state coalitions (see full list at end of report). These alliances, while diverse in composition and purpose, all enabled participants to achieve far more than they could have individually.

To learn more about what we are doing in coalition with other groups, check out our Coalition Efforts page online (www.consumer-action.org/coalition). Here are

just a few highlights of our coalition efforts that don’t appear in other sections of this report:

Preserving health care options and competition. With large insurance mergers (Anthem/Cigna and Aetna/Humana) threatening consumers’ access to health care and health insurance affordability, Consumer Action joined a group of consumer advocates, employers and unions to launch the Coalition to Protect Patient Choice (CPPC). The group aims to educate policymakers and the public on the importance of preserving choice and competition in the health care industry. Advocates urged the Senate Judiciary Subcommittee on Antitrust, Competition Policy and Consumer Rights to investigate the mergers and the impact consolidation would have on the healthcare market. Opposing the interests of Big Pharma, advocates asked antitrust enforcers at the Federal Trade Commission (FTC) to stop Teva Pharmaceutical Industries’ proposal to purchase Mylan, saying it would lead to higher prices for consumers and more drug shortages. (In late July, Teva announced, to the satisfaction of consumer advocates, that it would drop its bid to acquire Mylan.)

Making rental cars safer. A mother’s decade-long crusade resulted in President Barack Obama signing a bill that requires rental car companies to repair vehicles under safety recall before renting them to consumers. Californian Cally Houck lost her daughters, Raechel, 24, and Jacqueline, 20, in 2004 when they were killed in a crash while driving a rental car that was subject to an unrepaired recall. Houck has said she was shocked to find that no federal law prevented renting of cars with unrepaired recalls and she began her long campaign to remedy the oversight. Consumer Action, Consumers for Auto Reliability and Safety

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(CARS) and many other advocacy organizations worked to mobilize individuals and community groups across the country to support the bill, leading to its successful passage. The new law means it is now illegal, under federal law, for a rental car company with a loaner or rental car fleet of 35 vehicles or more to rent, loan or sell a recalled rental or loaner car until the safety defects have been repaired.

Opposing a delay in financial protection for servicemembers. In May, Consumer Action and coalition advocates wrote to the House Committee on Rules asking members to oppose an amendment that would delay new rules to protect troops from payday lenders. The Department of Defense had proposed the rules to close loopholes in the Military Lending Act so that the law would cover payday and other lenders that offer abusive loans specifically designed to evade current troop protections.

Protecting whistleblowers. **Consumer Action** joined its allies in asking President Barack Obama to pardon National Security Agency whistleblower and fugitive Edward Snowden and to endorse S 794, legislation introduced by Sen. Claire McCaskill (D-MO) that would restore whistleblower protections for intelligence community contractors. In addition to facing the threat of criminal prosecution, intelligence contractors currently lack statutory protection against employer retribution, including terminations, demotions and blacklisting, when they expose government misconduct in an attempt to further the public interest.

Thwarting fraud. In April, Consumer Action joined coalition advocates in letters to the House and Senate urging legislators to uphold the Department of Justice's Operation Choke Point and to oppose any legisla-

tion that tries to restrict its authority. Choke Point is focused on regulating banks and other third-party payment processors that support or allow fraudulent activity—often by enabling scammers to take unauthorized and fraudulent charges directly from consumers' accounts. Advocates say that weakening Choke Point would make consumers more susceptible to data breaches, terrorism threats, scammers and internet fraud.

Supporting fairness in tax reform. As the Senate Finance Committee considered reforming the nation's tax code, coalition advocates, including Consumer Action, on April 15 wrote to remind legislators of the implications taxes have on low-wage earners, the middle class and retirees. Advocates are pushing for specific changes, including a Wall Street transaction tax of .01 percent, which despite its small size could generate close to \$350 billion per year in new revenue and have the effect of limiting high frequency trading, which adds to market volatility and robs returns from retirement accounts.

Stopping unwanted texts and mobile calls. Consumer advocates celebrated a victory on June 18 when the FCC issued a firm ruling advancing consumer protections against unwanted robocalls and text messages. The groups working to counter heavy anti-consumer lobbying from multiple sectors of industry include the National Consumer Law Center, Consumer Action, Consumers Union, the National Association of Consumer Advocates (NACA), U.S. PIRG and the Consumer Federation of America.

Protecting borrowers, not banks, from risky loans. Coalition advocates wrote to the House of Representatives asking it to oppose HR 2213, a bill which would temporar-

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ily suspend liability through the end of 2015 for lenders who fail to provide new mandatory disclosures to help consumers better understand costs and terms when buying a home or refinancing their mortgage. The groups argued that homeowners who fail to receive mortgage cost disclosures during that period would have no legal recourse. Members also wrote to Congress asking them to oppose HR 1210, a bill containing a questionable exemption that would put all the risk of bad loans on the borrower and protect lenders from legal responsibility for failing to correctly underwrite mortgage loans.

Expanding debt collection protections for those who need it most. Consumer Action joined a coalition of advocates in supporting an effort by Senator Cory Booker (D-NJ) to protect consumers through the Stop Debt Collection Abuse Act of 2015 (S 2255). Booker's bill was an important step on the road to limiting abusive collection of debts owed to the federal government. Current state and local collections of government debts (including taxes, fines and legal penalties) disproportionately burden low-income communities and minority families. This bill, which failed to pass in the last Congress, would have protected consumers from these unfair practices.

Take Action!

In 2015, Consumer Action created a database to track all of the congressional bills we've taken a position on and all of the advocacy alerts we've sent to consumers (with web posts and email blasts). We also ramped up the number of our alerts. The result has been more voices speaking out on more issues. For example, our alert asking consumers to send letters in support of

the Department of Labor's proposed rules to protect workers from conflicts of interest in retirement investment advice garnered more than 4,000 messages from Consumer Action supporters, while another alert, opposing a sweeping "regulatory relief" bill introduced by Senator Richard Shelby (R-AL) that would roll back key parts of the Dodd-Frank Act and remove protections against abusive mortgage lending practices and financial institution risk-taking, spurred more than 4,800 Consumer Action supporters to send messages to Congress. Supporters sent more than 6,400 messages to Congress in response to our alert encouraging consumers to oppose a U.S. House bill (HR 19127) that would threaten their ability to join class action lawsuits against corporations that harmed or cheated them (financially or otherwise), and that could roll back wage-theft protections for workers, antitrust protections for small businesses and securities fraud protections for investors.

Amicus briefs

Consumer Action is proud to work with plaintiffs' attorneys to file amicus ("friend of the court") briefs in legal cases of importance to the consumer interest. Among the numerous amicus briefs we submitted over the course of the year were ones that weighed in on:

"Gainful employment" regulation for colleges. Consumer Action joined a wide range of groups in two amicus briefs urging the New York and DC courts to uphold the U.S. Department of Education's gainful employment regulation, which would prevent for-profit colleges from accessing federal student aid if they can't prove they provide students with adequate tools to find employment. The Association of Proprietary Colleges brought the New York case, and

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the Association of Private Sector Colleges and Universities (APSCU) brought the one in DC. Both of them named U.S. Education Secretary Arne Duncan as co-defendant and asked the court to block the new regulations. In May, U.S. District Court of New York Judge Lewis Kaplan upheld the rules, and in June, Judge John D. Bates of the U.S. District Court for the District of Columbia dismissed the DC case.

Corporate dentistry abuses. Along with the National Consumer Law Center, National Consumers League and Consumers Union, Consumer Action filed a friend of the court brief in *Treiber, et al., v. Aspen Dental Management, et al.* objecting to corporate dentistry practices at Aspen Dental clinics, which, the brief argued, harms unwary consumers by pressuring them into expensive and prolonged treatment plans, which must be paid for upfront. If patients are unable to pay for their treatment plans, they are urged to pay by opening controversial high-interest medical credit cards, which often split fees with the corporate dentistry outfits.

The FBI's request to have Apple unlock an iPhone. Eight consumer organizations, including Consumer Action, signed an amicus brief written by the Electronic Privacy Information Center (EPIC) arguing that an order to compel Apple to undo encryption features in order to enable the FBI to access data on an iPhone used by a shooter in the 2015 San Bernardino attack would place millions of cell phone users at risk of criminal hackers, identity thieves and others. The brief was filed March 3, 2016, in the U.S. District Court for the Central District of California (Eastern Division).

Recognition for consumer activism

Watchdogs and Whistleblowers: A Reference Guide to Consumer Activism, released in July 2015, is a fascinating examination of the individuals and groups who played important roles in the establishment of major new consumer protections in areas as diverse as financial services, privacy and product safety. Edited and coordinated by longtime consumer advocates Steve Brobeck, executive director of the Consumer Federation of America since 1980, and Robert N. Mayer, a sociologist who has written extensively about the consumer movement, the book features 140 entries written by the activists themselves. (Linda Sherry of Consumer Action drafted Consumer Action's entry.) The book gives a nod to the influence of many longtime, impactful consumer advocates, including Ken McEldowney of Consumer Action.

Consumer training and outreach

Consumer Action provides publications, workshops, training tools and technical assistance to enable a network of nearly 7,000 community-based organizations (CBOs) to deliver in-language consumer and personal finance education to low-to-moderate income and underserved individuals and families across the country. In addition to training CBO staff and volunteers, our trainers give presentations to consumers; participate in coalitions, conferences and resource fairs; grant interviews in English, Chinese and Spanish; and work directly with community groups, government agencies and advocates to ensure that critical consumer information reaches those who need it.

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During fiscal year 2016, Consumer Action's outreach team traveled nationwide to 13 cities to train 390 CBO staff to enable them to better utilize our educational materials in assisting their clients and members; another 181 CBO staff were trained via three webinars. The CBOs that attended the events serve servicemembers and veterans, youth, low-to-moderate-income families, the disabled, seniors, new immigrants, re-entry and workforce development clients, and others. Outreach staff traveled to another eight cities and one village to conduct presentations for nearly 1,500 individual consumers, providing our free multilingual publications and empowering them to improve their financial and privacy literacy.

The team kicked the period off with the first of three webinars we co-hosted with Capital One, our partner in the MoneyWi\$e financial literacy program. In the April webinar we introduced our CBO partners to the MoneyWi\$e library of training and education materials, presented concepts from the MoneyWi\$e Good Credit module and provided attendees with a unique opportunity to learn about FICO credit scores directly from two vice presidents at the credit scoring company. In July and September, the webinars focused on ID theft and credit/credit reporting, featuring a live-streamed presentation from Experian's director of public education. (All webinars and videos can be viewed on Consumer Action's YouTube channel: https://www.youtube.com/channel/UCFnGGfEjgPS2GhsJCKyZv_Q.)

Staff also took their trainings on the road, hosting two financial inclusion train-the-trainer events, in Los Angeles and Philadelphia; three auto insurance trainings, in Birmingham, Minneapolis and Boston; three internet security and online privacy

trainings, in Washington, DC, Philadelphia and Oakland (co-hosted by Google); and a series of presentations and trainings on the IP transition in South Florida's West Delray Beach area. The Florida trainings were part of the campaign to educate consumers about the transition from traditional to wireless and internet protocol-based phone networks (known as "IP transition") through Consumer Action and AT&T's New Phone Network Project. Consumer Action's workshops were provided in English, Spanish and, with the assistance of workshop hosts, Haitian Creole.

In September, the team conducted trainings in San Antonio and Oakland on our "Economic Survival Guide for Servicemembers and Veterans," sponsored by Visa as part of its Veterans Financial Coalition project, of which Consumer Action is a member. Consumer Action trainer Linda Williams continued to work closely with the military community throughout the year, conducting seven webinars for Southern California Military OneSource and additional trainings related to the Visa-sponsored "Military Money" project and our auto insurance module. She also regularly attended meetings of the San Diego Veterans Coalition and served as a presenter for Command Financial Specialist training courses at Camp Pendleton. She also is active in several veterans coalitions in the Inland Empire area of Southern California.

Community Outreach Manager Nelson Santiago led training events around the country with co-trainer Williams. Like Williams, he too conducted various presentations for consumers, including teaching good credit practices at the Sherman Oaks branch of the Los Angeles Public Library and preparing residents of low-income housing units

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administered by the Los Angeles-based Search to Involve Pilipino Americans (SIPA) to purchase their own homes. As one of Consumer Action's bilingual educators, Santiago continues to be an integral contributor to our Spanish-language library of materials and website, and provides in-language assistance to Spanish-speakers who contact our advice and referral hotline.

Community Outreach Manager Jamie Woo continued to raise awareness in the Chinese community by conducting more than a dozen media interviews and issuing 20 news releases about timely consumer protection topics and Consumer Action events. Woo also translated all of Consumer Action's publications into Chinese and conducted Chinese in-language trainings for individual consumers and the staff of community agencies.

In addition to planning train-the-trainer events and managing the training evaluation program, Associate Director of Outreach and Training Audrey Perrott conducted trainings locally for individual consumers and community agencies and helped community partners select educational modules to incorporate into their education programs, find education funding, obtain HUD housing counseling certification and establish IDA programs. Throughout the year, Perrott gained valuable knowledge by attending trainings on retirement planning, student debt, fair housing, credit and fraud. In June 2015, she was among the 700 advocates, policymakers, bankers, financial technology innovators and other industry professionals who gathered in Austin, Texas, for the American Banker and Center for Financial Services Innovation (CFSI) EMERGE conference. The conference focused on "Insight, Innovation, Inclusion" for financially

underserved markets.

In November, Consumer Action returned to Chicago for its sixth annual National Consumer Empowerment Conference. The invitation-only, two-day event brought together 67 consumer educators, counselors and advocates from around the country to address critical consumer issues, learn from subject matter experts and agency representatives, and share best practices in consumer and financial education. The conference is free to attendees thanks to the generous support of sponsors such as American Express, AT&T, Bank of America, Capital One, Chase, Citi, Comcast, Enterprise, Experian, Facebook, FICO, Microsoft, MyWireless.org, TracFone, Visa and Walmart. The 2015 conference included presentations on avoiding financial fraud, alternative credit reports and scores, building credit through lending circles, on-line consumer data collection, advances in fair lending and fair housing, subprime auto loans, retirement account security, incentivizing savings and CFPB activities. Representatives from many of the sponsoring companies attended the conference and shared important information with attendees.

In attendance were representatives from some of the six organizations that received \$5,000 mini-grants from Consumer Action during the second phase of our financial literacy project funded by the Rose Foundation, which we used to create a banking education module. The goal of the mini-grant program was to provide targeted investments in selected communities across the country where unbanked and underbanked and low-to-moderate-income consumers could learn about opening and successfully managing bank accounts. Consumer Action awarded the grants for programs that ran from August through December of 2015.

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Each grantee was required to submit a mid-term reports describing their agencies' mini-grant projects and their impact on program participants. Collectively, the grantees reached a total of 242 clients and helped clients open a total of 142 bank or credit union accounts during the grant period.

Publications, websites and social media

Over the course of the year, Consumer Action filled 1,545 requests for 359,701 free, printed copies of our multilingual publications. Of these, 168,608 publications were from our 12-module MoneyWi\$e library (www.money-wise.org), created and distributed through our partnership with Capital One. Community-based organizations (CBOs) nationwide rely on these materials to educate their clients and community members on a wide range of consumer and personal finance topics. Another 61,304 copies mailed at no charge to recipients included the two brochures from our banking/financial inclusion education module, "Checking and Savings Accounts: A wise choice" (www.consumer-action.org/modules/module_checking_savings_accounts).

Consumer Action's editorial staff steadily produces new publications, creating new training modules and expanding and/or updating existing materials. Unless otherwise noted, we funded these activities with cy pres awards (class-action residuals) received from consumer lawsuits.

We published "A Consumer's Guide to 'Chip' Cards" (http://www.consumer-action.org/downloads/english/chip_fact_sheet.pdf) with funding from Visa Inc. The publication answers credit and debit card custom-

ers' questions about why the transition to "smartcards" is taking place, how the check-out process will change, what consumer protections they will have and where to get more information about chip cards.

A new Consumer Action module, "Put a Lock on It: Protecting your online privacy" (http://www.consumer-action.org/modules/module_internet_security_and_privacy), empowers consumers to enjoy the benefits of being online while still preserving their personal privacy, protecting their accounts and reputation, and keeping themselves and their families safe on a computer or mobile device. The project was supported with funding from Google.

We added an educational module about prepaid cards that provides updated information on card costs and features and prepares consumers to select the best prepaid card for their needs. The multilingual "Choosing a Prepaid Card" module (http://www.consumer-action.org/modules/module_choosing_a_prepaid_card) was developed with financial support from Visa Inc. as part of our Know Your Card educational partnership (<http://www.knowyourcard.org/>).

In partnership with the Consumer Relations Consortium (CRC), a debt collection industry association, we created "When a collector calls: An insider's guide to responding to debt collectors" (http://www.consumer-action.org/downloads/english/WhenACollectorCalls_2015_EN.pdf). The fact sheet is designed to help recipients of fraudulent debt collection calls avoid becoming victims, and recipients of legitimate calls and letters understand how to communicate with a collector while preserving their rights.

In an effort to help consumers—particularly

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students and immigrants—understand the credit scoring process and its impact on their lives as well as how they can establish and/or improve their credit history, Consumer Action partnered with CreditBridge, a New York-based financial technology company, to create the three-page “Credit Scores in the U.S.” (http://www.consumer-action.org/english/articles/credit_scores_in_the_us). The publication explains how these scores are calculated and used and what specific steps consumers can take to increase theirs.

Consumer Action again updated its popular Earned Income Tax Credit publication, “Get Credit for Your Hard Work” (http://www.consumer-action.org/english/articles/get_credit_for_your_hard_work_eng/), in five languages. The updates were available in plenty of time for taxpayers preparing their 2015 returns to learn more about the EITC and make sure that they took advantage of it if eligible. We also updated our “Connect to California LifeLine and Save!” booklet (http://www.consumer-action.org/english/articles/connect_to_california_lifeline_and_save/), which explains the features and benefits of discounted Lifeline phone service, how to apply for the program and what you must do to continue participation.

To heighten consumers’ awareness of the privacy issues around some of their daily online activities, and to help them make wise choices when using technology, Consumer Action created “What’s not to “Like”? Protecting your privacy on social media” (http://www.consumer-action.org/modules/articles/whats_not_to_like/) and “Watch out! Online video and your privacy” (http://www.consumer-action.org/modules/articles/watch_out_online_video_and_your_privacy/). Together, the publications educate

users of Instagram, Facebook, Twitter, YouTube and other social media networks about privacy considerations, including the potential consequences of oversharing and how to avoid it. These publications are part of our new Social Media and Online Video Privacy module (http://www.consumer-action.org/modules/module_social_media_streaming), funded by the Rose Foundation and completed a few months after the fiscal year ended.

As the year wound down, “What you need to know about ‘alternative’ mortgage lenders” (http://www.consumer-action.org/english/articles/what_you_need_to_know_about_alternative_mortgage_lenders) was added to our library of housing-related publications. With nearly 50 percent of all home loans being made by mortgage lenders that are not banks, it’s crucial that there are resources for consumers to learn which loan terms to look for and which to steer clear of. This fact sheet also explains the consumer protection requirements lenders must meet and offers tips and resources for homebuyers shopping for a mortgage.

A new insurance-related publication that we completed in early 2016, “Insurance Checkup: Assessing and adjusting your coverage” (http://www.consumer-action.org/english/articles/insurance_checkup), explains why it’s important to revisit your insurance policies regularly, lists specific life events that typically warrant a change in coverage, provides tips and tools for managing your insurance and offers links to resources where you can learn more.

Consumer Action actively promotes and distributes new publications to our network of community-based organizations as soon as they become available.

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For the sixth consecutive year, Consumer Action hosted a “virtual” intern from Columbia University. Josue Chavez, who completed his internship in April 2016, dug deep into the Consumer Financial Protection Bureau’s consumer complaint database to learn how to access and filter the data, analyze the complaints and outcomes, and make recommendations for using and improving the database. His work resulted in the 23-page “A Consumer Action Report: The CFPB Consumer Complaint Database” (http://www.consumer-action.org/downloads/english/cfpb_full_dbase_report.pdf). This was the focus of the Fall 2016 issue of *Consumer Action News* (http://www.consumer-action.org/news/articles/cfpb_complaint_database_report_fall_2016).

Other issues of *Consumer Action News* for the 2015-2016 period focused on digital estate planning (Spring 2015), mobile payments (survey, Fall 2015), credit reporting (Winter 2015) and the changing world of TV and video (Spring 2016). Find them all online (http://www.consumer-action.org/news/ca_news).

Our monthly *INSIDER* newsletter, in its sixth year, continued to chronicle Consumer Action’s activities. Read the newsletters online (<http://www.consumer-action.org/news/insider>).

In July 2015, Consumer Action launched a brand new publication: *SCAM GRAM*. The monthly e-newsletter updates consumers on the latest in tech fraud, credit card scams, ID theft and general con-artistry. With a subscriber list that quickly surpassed 100,000, *SCAM GRAM* has been a stunning success, garnering monthly feedback from consumers who are both grateful for the tips offered and eager to give their own. In addition to consumer feedback, Consumer

Action draws content from news stories, coalition efforts and federal agency alerts (IRS, FTC, etc.) in an effort to highlight the most egregious and relevant scams and frauds each month. Read *SCAM GRAM*, published on the 15th of each month, online (<http://www.consumer-action.org/news/scam-gram>). You can have *SCAM GRAM* delivered to your email in-box by signing up for our email list on our home page (<http://www.consumer-action.org>).

For FY2016, Consumer Action’s family of 12 websites drew 1,613,238 total page views, an increase of 66 percent over the previous fiscal year. Our main website, ConsumerAction.org, claimed the greatest portion of the increase, with 1,352,628 page views by 666,920 visitors, an increase of 72 percent over the previous year. Popular sections of the site included our Helpdesk, with 72,8500 page views (60,377 unique), and our sample complaint letter, with 100,412 page views (84,093 unique). Our perennial favorite “How to Complain” guide was downloaded 1,996 times. Of our subsites, the MoneyWi\$e financial literacy site accounted for 60,842 page views. Activity on the Class Action Database portion of our website more than doubled over the previous year, with 343,625 page views, 222,174 of them unique.

During 2015-2016, Consumer Action updated its engagement plan to provide an outline for a purposeful and planned approach to growing awareness of the many issues we work on among our target audiences and to increasing desired engagement (or “action”) taken by those audiences. The plan addressed ways to engage with the public via social media and e-blasts as well as ways to improve our website, both functionally and aesthetically. Feedback

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from staff and visitor surveys has guided our efforts (including more images and less text, creating a cleaner background, etc.). Example: As of May 2015, www.ConsumerAction.org became “mobile friendly.” Now, checking our website on your mobile device produces an easier-to-read and navigate display. We will be making additional improvements over the next fiscal year.

Based on the engagement plan, we also began creating strategic social media campaigns synced to our website. The social media campaigns run for a defined period, when the topic is particularly timely. For example, our 2016 “Tax Time” campaign ran from February to the end of April 2016. The goals of this particular campaign were to raise public awareness of tax filing “best practices” and provide consumers with helpful tax tools, tips and resources through likes, shares and general engagement with our social media accounts (Twitter and Facebook), which would, in turn, direct consumers to a “Tax Time”-themed page on our website. Similarly, we partnered with the U.S. Treasury during the rollout of its new myRA retirement savings plan, promoting the plan via social media and continuing to update consumers on the benefits of the plan throughout the year (for instance, during Financial Capability Month, in April).

We ended the fiscal year with close to 2,700 followers on Twitter. Combined with our more than 3,500 Facebook fans, Consumer Action’s significant and growing audience has made social media an important component of our Take Action Center success and an opportunity to get real-time information to consumers. We began “live tweeting” from events on the Hill and elsewhere (including from our national conference in Chicago). We also partnered with coalitions

to participate in “tweet storms” on certain days in order to post many tweets with the same hashtag over a short period of time to get the attention of members of Congress, the media and others. We frequently conducted tweet storms around arbitration (#RipOffClause) and predatory lending (#StopTheDebtTrap) with allies such as Americans for Financial Reform. In March, we took our two-decade support of National Consumer Protection Week (NCPW) to social media. Working with more than 100 federal, state and local agencies, consumer groups and national organizations, we highlighted efforts to protect consumers from fraud, identity theft and other consumer perils by curating a selection of pertinent publications and promoting the event on our Twitter feed via hashtag #NCPW2016 and on our Facebook page. Featured consumer protection publications were posted on our NCPW webpage.

On April 27, 2015, Consumer Action received the news—via Twitter—that it had been named one of the “10 Most Innovative Consumer Advocacy Groups of 2015” by BadCredit.org, a site created to help Americans with subpar credit find the information and resources they need to make successful credit decisions. Also named were Americans for Financial Reform (a coalition of which Consumer Action is a member), Consumers’ Checkbook, Corporation for Enterprise Development, Insight Center for Community Economic Development, National Poverty Center, Spotlight on Poverty and Opportunity, West Coast Poverty Center, National Low Income Housing Coalition and Class Action. BadCredit.org’s editor in chief, Steven Richmond, said in his blog post: “Thankfully there are more and more advocacy groups emerging to fight for

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the rights and opportunities of consumers. Whether you're looking for access to fair and reasonable housing or a trustworthy guide to products and services, these organizations are committed to the interests of your average consumer."

Administration

Consumer Action's administration team performs essential tasks that keep the organization running smoothly. From our San Francisco headquarters, the team handles the crucial behind-the-scenes activities that support our staff and enable each office and every department to be productive, effective and responsive.

Over the course of the fiscal year, the team managed the printing, promotion and distribution of hundreds of thousands of copies of our free multilingual educational materials and quarterly consumer newsletter. It also ensured that 40 new and updated publications were translated and made available in Spanish, Chinese, Korean and Vietnamese to the members of our network of community-based organizations and individual consumers. In addition to managing the translation of Consumer Action's own publications, the staff continued to provide translation services to corporate, non-profit and government clients that serve diverse populations.

The team conducted 14 mass mailings to our national CBO network to alert members about our new publications and training materials on, among other topics, auto insurance, avoiding overdrafts and fees, mobile payments and internet privacy.

The administration team was also responsible for maintaining multiple databases to keep track of our nearly 7,000 community-based network members, hundreds of

donors and training participants, and over 1,500 requests for hundreds of thousands of copies of our publications during the fiscal year. These databases maintain information that is crucial to our outreach, advocacy and fundraising efforts.

In support of the outreach and training component of our work, the department made thousands of calls and sent dozens of mailings to recruit attendees for more than a dozen community train-the-trainer events and conferences, and compiled the more than 500 packets of training materials needed for these events. It provided similar support for our fundraising efforts, including our annual Consumer Excellence Awards and anniversary celebration in Washington, DC. This year, we tackled a new consumer education project, DASH for the STASH, which entailed the production of a dozen educational posters and quizzes in Chinese and Spanish for the Investor Protection Institute, sponsor of the multi-state investor education contest.

The admin team also is charged with handling vital HR functions, including administering payroll and employee benefits, and managing our technology needs for 12 websites, several dozen employee/office computers and company servers, and multiple network, backup and email systems. Team members manage the consultants we hire to run our local network, conduct daily backups, manage our email systems and do the other highly technical work needed to keep us online and secure.

In FY 2016, we completed the move of our headquarters, a major undertaking. The months-long process entailed purging and packing, building out the new space, archiving and digitizing 40-plus years of historical materials, unpacking, reorganiz-

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ing and, at last, completing our change-of-address on everything—printed and digital—to reflect our new Market Street home at San Francisco’s Civic Center. On a sunny afternoon in October, Consumer Action’s staff held an open house to welcome supporters, including local community partners and employees from the nearby San Francisco Public Library and the Mayor’s Office of Housing and Community Development.

Complaint Hotline

The Hotline staff, based in our San Francisco office, responded to 5,781 consumer complaints and communications via phone and email (<http://www.consumer-action.org/helpdesk/>). We provided referrals, non-legal advice and, when appropriate, educational materials to consumers from all 50 states and the District of Columbia. The five states whose consumers contacted our hotline most frequently were California, Florida, New York, Texas and Georgia. Four of the top five complaint categories remained the same as the previous year: customer service, refund/overcharges, tenant/landlord issues and defective goods. But complaints about deceptive ads/offers overtook wireless phone service issues. Our multilingual hotline counselors served English-, Chinese- and Spanish-speaking consumers.

The Hotline team is also responsible for the ongoing maintenance of our Class Action Database (www.consumer-action.org/lawsuits/), which helps consumers learn about class actions they might be eligible to join and settlements for which they can submit claims. During the 2015-2016 fiscal year, we listed 105 class action settlements that were open to claims, and the database webpage logged 343,625 total views. The hotline received 58 inquiries about the database and

class actions in general.

In early 2016, Rose Chan, our consumer advice coordinator, sat on a panel at a news briefing held by New America Media and the Federal Trade Commission. The briefing, geared toward ethnic media outlets, addressed spotting and avoiding scams in multicultural communities. Chan discussed scams perpetrated on the Chinese community (often successful due to language barriers). Panelists gave one-on-one interviews to the various media outlets to spread awareness of the scams and encourage consumers to notify law enforcement officials of any fraud.

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2015 Consumer Excellence Awards

Consumer Action's annual Consumer Excellence Awards, held in late October at the offices of supporter DCI Group, a Washington, DC-based public affairs firm, recognized outstanding efforts in consumer protection and advocacy and raised critical funds for our free, multilingual consumer assistance and referral hotline and our *Consumer Action News* and *INSIDER* newsletters. The event garnered close to \$240,000.

The theme of this 44th anniversary celebration was “common ground”—a nod to our work with diverse communities, private sector players, coalitions, and lawmakers on both sides of the aisle. During the cocktail reception, attended by our staff, government officials, community partners, fellow advocates and industry representatives, we celebrated our longstanding culture of collaboration and also honored our award recipients. The awards, which recognize individuals and groups for their outstanding contributions to the education and welfare of consumers nationwide, went to:

- Kenneth Feinberg, an attorney who specializes in mediation and alternative dispute resolution with the DC firm of Feinberg Rozen;
- The Center for Public Integrity, an investigative news organization whose mission it is to help preserve the public trust in public and private institutions by revealing abuses of power and corruption; and
- The Center for Financial Services Innovation, a national non-profit that offers increased access to higher-quality products and practices to improve the financial health of Americans.



Adam Levin (L), a member of the 44th Anniversary fundraising committee, presents Kenneth Feinberg with his award.

—Stephen Baranovics photo

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Did you know?

That the year ending March 31, 2016, Consumer Action...

Maintained a diverse staff of 24 in San Francisco, Los Angeles and Washington, DC that collectively speaks 15 languages and/or dialects

Traveled to 13 cities and trained 390 community group representatives in person, with another 181 learners participating in three webinars

Awarded mini-grants of \$5,000 each to six community groups that used Consumer Action's banking inclusion materials in their financial education programs (made possible by the Rose Foundation)

Responded to 5,781 complaints and communications to our hotline on a variety of issues, with the top five areas of complaint being: customer service, refunds/overcharges, tenant/landlord issues, defective goods, and deceptive ads/offers

Ended the fiscal year with 2,693 followers on Twitter and 3,586 Facebook fans

Gave dozens of in-language interviews to Chinese and Spanish television, radio and print news outlets

Posted approximately 260 Chinese and 175 Spanish news headlines on our websites

Participated as a member of more than 50 national and state coalitions that amplified the voice of consumers on issues ranging from maintaining competition in the health care industry and regulating student financial aid disbursement cards to implementing new rules to protect troops from payday lenders and advancing consumer protections against unwanted robocalls and text messages

Had a total of 1,613,238 page views across the 12 websites we have developed and maintain, an increase of 66 percent over FY2015

Posted 105 cases open to claims in our Class Action database, which drew 343,625 total page views

Filled 1,545 bulk order requests from community-based organizations across the country for over 350,000 copies of our free, multilingual publications

Translated approximately four dozen publications, updated 117 brochures and printed over 236,000 copies of free materials

Posted 37 new or updated publications to our online library

Created three new training modules, five new stand-alone educational publications and four new webinars, and updated two existing consumer resources in our library

Had 116,827 subscribers to our email list, 2,948 of whom composed their own email messages to their elected officials on topics of their own choosing

Generated 74,145 emails from our subscribers to policymakers on a variety of topics, from requiring a "fiduciary rule" for investment advisers to urging the FCC to allow pay-TV customers to buy their own set-top boxes and stop paying monthly leasing fees

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Staff profiles

Cui Yan Xie

Cui Yan Xie began working in Consumer Action's San Francisco office as a summer intern in 2000, later transitioning into part-time employee status. She joined the organization full time in late 2005.

As a project associate in the Administration department, Xie manages distribution of Consumer Action's library of consumer education publications, provides support to the Outreach department and recruits, trains and supervises several administrative support staff. Specific responsibilities include sending promotional mailings, facilitating bulk orders of publications, collecting feedback from users, generating distribution reports, processing training event invitations, preparing and shipping training materials and performing on-site training event support when needed.

Xie holds an associate degree in international business from City College of San Francisco and a bachelor's degree in Chinese from San Francisco State University.



In her own words

My family and I emigrated from China to the U.S. in 1997. I joined Consumer Action through the [San Francisco] Mayor's Youth Employment and Education Program, a collaborative of non-profit organizations that provides job readiness training, work experience and personal development to San Francisco youth by placing high school students into well-structured host offices in the city. I barely knew what a non-profit was at that time. During my 16 years working at Consumer Action, not only have I gained a lot of work experience and valuable knowledge about consumer rights, but I've also grown into a breadwinner for my immigrant family and a San Francisco homeowner. The more I learn about the wonderful work our non-profit is doing, the more I respect its mission and enjoy being a contributing part of it.

Managing our publications distribution is a very meaningful and satisfying job for me because a lot of CBOs (community-based organizations) are using our free multilingual publications to educate or help their clients. Also, I really enjoy reading the CBOs' feedback because their feedback encourages me to work harder and harder. Recently, I read one from a CBO contact in Dallas. She said, "Thank you for the opportunity to express my personal appreciation to you and your team for the EXCELLENT training materials. I used them in a classroom setting and they are so effective and much appreciated. My personal gratitude to Cui, who is always so very helpful and very prompt with customer service."

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Every year, Consumer Action's Outreach staff trains hundreds of CBO representatives and consumers. Even though I am not a trainer, I feel proud to have provided all the support to make our trainers' work a little bit easier.

Consumer Action is a great place to work. I am enhancing my knowledge by reading our educational materials, and then I can help the people around me whenever it's needed.

Kathy Li

Kathy Li joined Consumer Action in 1993 as an Asian community outreach specialist. During the next few years, she traveled extensively, along with fellow outreach staff, to conduct presentations on consumer rights and build working relationships with community-based organizations (CBOs). The contacts generated by these visits launched Consumer Action's CBO database, which now contains nearly 7,000 non-profits serving communities nationwide.

In this capacity, Li also worked with ethnic media outlets, including Chinese, Korean, Vietnamese, Japanese, Filipino and Hmong news organizations throughout California, to promote greater awareness of consumer rights and provide people the resources and assistance needed to handle complaints. In addition to being a frequent presence in Asian and mainstream media, Li produced and hosted "Consumer Voices," an hour-long weekly call-in radio program broadcast on San Francisco Cantonese-language stations from 1993 to 2003.

From 1995 to 2005, Li played a key role in building Consumer Action's library of multilingual consumer materials and facilitating their distribution. Eventually, she oversaw the creation of the organization's first website, including the conversion of the organization's growing publications library to an online format.

In 2005, Li became director of Consumer Action's San Francisco office. In this capacity, she oversees the production and distribution of hundreds of thousands of free, multilingual consumer education materials annually (and personally edits and proofreads all Chinese translations); supervises the administrative activities conducted in support of the agency's community training and business operations; and coordinates web and tech support to maintain an increasingly complex network and technology infrastructure. Li also serves as Consumer Action's human resources manager, overseeing payroll, benefits and San Francisco staff development, and facilities manager (she coordinated two office relocations in 10 years). She pitches in on fundraising, advocacy and media outreach as needed.

In addition to her work within Consumer Action, Li chaired the Consumer Services Commit-



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tee on Union Bank's Community Advisory Board (2008-2010), and served on the board of San Francisco's Community Educational Services (2007-2010). In 2009, KGO-TV honored Li through its televised "Asian Pacific Islander Salutes" campaign.

Li holds a bachelor's degree in English from the Guangdong University of Foreign Studies (China) and a master's in mass communications from San Jose State University. Prior to joining Consumer Action, she worked in public affairs and taught English as a foreign language.

In her own words

When I had just started working at Consumer Action, more than 23 years ago, the English-language community newspaper *AsianWeek* did a community profile interview to find out who I was. My answer was short: I came to this job as a new immigrant who experienced the hardships accompanying most immigrants with little resources. Thus I understood their concerns and needs. I'm willing and ready to serve them as well as other underserved populations like them.

What attracted me to Consumer Action was its dual education and advocacy mission to serve disadvantaged consumers through a very diverse staff (who collectively speak over a dozen dialects and languages) and equally diverse multilingual consumer education materials. I enjoy the process of translating our educational materials across languages and cultures. I'm still thrilled whenever I catch a glimpse of a satisfied and empowered consumer who has become better informed due to our efforts and materials.

Growing up in China in a family of teachers and legislators, a career involving education and public service has been almost a destination. However, these seemingly ordinary professions had been dangerous for many Chinese intellectuals and politicians, including my family members, throughout tumultuous 20th-century China. This perspective often gives me more appreciation of my own rewarding career at Consumer Action, despite the challenges and stress that come with any non-profit work—including a death threat from a bigoted reader of a syndicated column that spotlighted an immigrant advocate (me) helping a monolingual immigrant family avoid losing their home to an unlicensed real estate agent (also an immigrant).

Over the years, I have formed many enduring friendships with colleagues and collaborators inside and outside of Consumer Action. I have also enjoyed the opportunity to mentor and nudge many young interns into becoming key agency staff members or launching their own careers elsewhere. Over the decades, I have witnessed much-enhanced consumer awareness among immigrant populations due to our education and advocacy efforts. That must be why I enjoy working here at Consumer Action, 23 years and counting.

Annual Report

Feedback from CBOs

Thank you for inviting me to this training. It was one of the best trainings I have ever attended. The information and presenters were awesome.

—Elizabeth Contreras, Housing and Community Services, Inc.

Thank you again for having me at [Consumer Action's annual] conference. I cannot express enough how valuable all the information that I learned from the conference was for our community here in Delaware. I hope to be there again this year if possible.

—Jose Martinez, NCALL

The conference was exceptional and far exceeded my expectations.

—Beth Lenz, Upper Arkansas Area Council of Governments (UAACOG)

Your trainings are very organized. You also demonstrate how we can teach.

—Beth Middleton, Marine and Family Programs

The workshop was very informative. The information will not just benefit my clients, but my coworkers, friends and family. I am definitely going to share this information with everyone. Thank you for always getting current information out to us.

—Barbara Gorrell, Collaborative Support Programs of New Jersey

Love the icebreakers and group activities! Keep them coming!

—Natalie Batista-Wyatt, Foothill AIDS Project

Excellent presentation [on prepaid cards]. Both presenters are well versed and current with information.

—Starla Porter, Prototypes

Thank you for sending out this information and also providing the opportunity to receive this training. It was very helpful in filling in a lot of the gaps in knowledge that I had, as I had not had to deal with this population in the past but will going forward.

—Steve Stokes, Goodwill Industries of Central Texas

Consumer Action's annual conference was very informative and well organized.

—Jie Wen (Kitman) Ou, Greater Chinatown Community Association

2015-2016

Spotlight on our community-based partners

Chinese American Service League

Housing initiative helps Chicagoans live American Dream

For 37 years, the Chinese American Service League (CASL) of Chicago has been offering comprehensive services to the city's Chinatown and greater metropolitan community, providing services to over 17,000 people annually. With more than 500 multilingual and multicultural professional and support staff, CASL provides services in five main areas: child and youth education and development, elderly and family services, employment and training, community services, and housing and financial education.

CASL has been a close partner of Consumer Action for many years. Ben Lau, CASL's housing and financial education program manager, is a long-time participant of Consumer Action trainings and conferences, including serving as a panelist on client tracking and outcome measurement at the organization's National Conference. He is a member of Consumer Action's Board of Directors. CASL also regularly uses Consumer Action's brochures and publications, including the 13-topic MoneyWi\$e series, and says the materials greatly benefit its clients.

CASL's HUD-certified housing and financial education program serves to educate and counsel low- and moderate-income families on financial literacy and housing-related issues and assists prospective homebuyers in realizing the "American Dream."

CASL started its Housing Initiative in July 2005, after seeing a need in the community. The project grew exponentially during the foreclosure crisis, and has since become a full-fledged HUD-certified housing counseling source serving many new immigrants who lack English language skills, understand little of the legal and financial systems in the United States, and have no other place to seek multilingual and culturally-sensitive assistance. Led by certified multilingual housing counselors, CASL presents options and information to solve issues related to rental housing, homeownership, mortgage analysis, refinancing options, home maintenance, property taxes, foreclosure prevention, landlord-tenant rights and responsibilities, and financial literacy through workshops, seminars, materials from its resource library and one-on-one counseling.



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This past year CASL conducted 47 financial literacy and housing seminars or workshops for 729 people. Four hundred-plus clients were served through one-on-one counseling, with 33 families purchasing homes for an average price of \$220,000. CASL provided closing cost assistance and emergency rental assistance programs to 19 first-time homebuyers and nine at-risk tenants experiencing hardship. Building individuals' credit through the formation of lending circles is another critical service offered by CASL. Many clients have applied successfully for a credit card to build credit, which they would have otherwise been unable to obtain. Throughout the past year, 525 homeowners received assistance with residential tax appeals, saving them more than \$150,000 combined.

To learn more about CASL, visit its website at www.caslservice.org.

Collaborative Support Programs of New Jersey

Empowering low-income people with psychiatric disabilities

Collaborative Support Programs of New Jersey, Inc. (CSPNJ) is a peer-led, not-for-profit statewide mental health agency incorporated in 1984. CSPNJ provides flexible community-based services that promote responsibility, recovery and wellness through the provision of community wellness centers, supportive and respite housing, human rights advocacy, and educational and innovative programs.

CSPNJ financial services staff have attended Consumer Action's financial literacy trainings, webinars and consumer empowerment conferences. According to CSPNJ, its financial services staff have implemented what they have learned through Consumer Action trainings in their financial services program. It has used Consumer Action publications to educate consumers regarding basic banking, wise money management, setting goals, budgeting, lowering expenses, saving, rebuilding credit, ID theft and the importance of internet safety and privacy. The organization says Consumer Action's multilingual publications have helped enhance the Collaborative's language capability by enabling it to make publications available to consumers in English and Spanish.

The organization's financial services team regularly reads Consumer Action *INSIDER* newsletter to stay current with our activities as well as our petitions involving important issues that affect staff and clients.



2015-2016

Credit reporting updates have also been very helpful, both for CSPNJ clients and in assisting staff with rebuilding their credit. Overall, staffers say Consumer Action is “an invaluable resource for our program, staff and clients.”

Since the mid-1980’s, CSPNJ has established itself as a respected innovator of housing, community wellness, employment and economic development services that promote the wellness and recovery of people with mental illness. The organization grew from three drop-in centers to a statewide organization that is now a nationally recognized leader in the design and delivery of wellness and recovery-oriented services offering opportunities for people to live, learn and work in the community of their choice. The Collaborative’s motto is: “Our greatest resource is the life experiences of persons working through their own recovery.” This continues to be a core component of the agency’s mission, vision and values.

CSPNJ’s key program areas include housing, financial services and its Wellness Institute, community wellness centers and recovery initiatives. The organization provides supportive services to low-income people with special needs to enable them to live stable and independent lives in community settings. CSPNJ financial services provide people with special needs opportunities to pursue self-sufficiency through financial literacy and asset-specific trainings, as well as giving them access to supported asset building and money management products. Its Wellness Institute provides innovative, state-of-the-art services aimed at creating and enhancing health and recovery. Wellness Institute staff have contributed to important documents for the National Association of State Mental Health Program Directors and the Substance Abuse and Mental Health Services Administration. CSPNJ’s community wellness centers are designed to empower mental health consumers to realize a lifestyle centered on wellness. CSPNJ offers a Wellness Respite House.

To learn more about CSPNJ, visit its website at www.cspnj.org.



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Cy pres awards

Consumer Action's work is supported in part by cy pres awards from these lawsuits:

Cal. Insurance Education Project v. Lockyer
 Credit/Debit Card Tying Cases
 Chase Check Loan Cy Pres
 DeLeon v. Bank of America Cy Pres Fund
 Gateway Cy Pres Fund
 Griego v. Rent-A-Center
 Insurance Brokerage Global Settlement Fund
 Marengo v. Visa
 Nguyen Privacy Cy Pres Fund
 Reed v. 1-800 CONTACTS
 Smith v. National Corrective Group
 The AT&T Lawsuits
 Title and Escrow Consumer Education and Outreach Corporation
 Trombley v. Bank of America

Coalitions

Consumer Action partners with these coalitions:

Alliance for Justice (AFJ)
 Americans for Financial Reform (AFR)
 Auto Financing Coalition (CRL)
 Auto Insurance LMI Working Group (CFA)
 California Consumer Affairs Association (CCAA)
 California Latinos for Economic Justice
 California Reinvestment Coalition (CRC)

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- CFPB Consumer Complaint Process Committee (AFR)
- CFPB Language Access Issues Committee
- CFPB Mortgage Complaints Committee
- Coalition for Patient Privacy
- Coalition to Protect Patient Choice
- Coalition for Quality Credit Counseling (CQCC)
- Consumer Federation of America (CFA)
- Consumer Federation of California (CFC)
- Consumer Financial Protection Bureau Task Force (AFR)
- Consumer Labor Coalition (National Consumers League)
- Consumer Policy Solutions Roundtable
- Consumer Relations Consortium
- Consumer Video Choice Coalition
- Digital Due Process Coalition
- Digital Privacy and Security Working Group
- EPIC Privacy Coalition
- Fair Arbitration Now (FAN) Coalition
- Fan Freedom Project
- For-profit College Loans Reform Working Group
- Foreclosure Prevention Task Force (AFR)
- Fraud Alliance
- Get Older Adults onLine (GOAL)
- Grand Alliance to Save our Public Postal Service
- High Cost Credit/Payday Loan Coalition
- Identity Theft Prevention Coalition
- Inland Empire Disabilities Collaborative
- Internet Privacy Working Group
- Lifeline Coalition
- Mortgage Reform Task Force (AFR)
- National CAPACD
- National Community Reinvestment Coalition (NCRC)
- National Consumer Protection Week Partners
- National Cyber Security Alliance
- National Fair Housing Alliance (NFHA)
- National Partnership for Women and Families Consumer Privacy eHealth Working Group
- “No Ripoff Clause” Coalition
- Postal Consumer Council
- Privacy Group (Center for Digital Democracy)
- Protect Your Identity Week
- Safe Checking Working Group (Pew)
- Safe Rental Car Coalition
- San Diego Veterans Coalition
- San Francisco Smart Money Network
- Save Our Retirement Campaign
- Southeast Asia Resource Action Center (SEARAC)
- Student Loan Reform Coalition
- Take On Wall Street Coalition
- Transatlantic Consumer Dialogue (TACD)
- Univision Consumer Protection Committee
- Veterans Financial Coalition
- We Need to Know

2015-2016

Statement of activities

Year ended March 31, 2016

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Support and revenue			
Grants, contributions, cy pres awards	\$ 335,006	\$ 2,076,415	\$ 2,411,421
Fundraising event income	216,600	-	216,600
Interest and other income	60,973	-	60,973
Net assets released from restriction:	<u>2,665,914</u>	<u>(2,665,914)</u>	<u>-</u>
Total support and revenue	<u>3,278,493</u>	<u>(589,499)</u>	<u>2,688,994</u>
Expenses			
Program services	2,500,647	-	2,500,647
Supporting services:			
Administration	674,680	-	674,680
Fundraising	<u>140,183</u>	<u>-</u>	<u>140,183</u>
Total expenses	<u>3,315,510</u>	<u>-</u>	<u>3,315,510</u>
Change in net assets	(37,017)	(589,499)	(626,516)
Net assets at beginning of year	<u>736,989</u>	<u>9,152,609</u>	<u>9,889,598</u>
Net assets at end of year	<u>\$ 699,972</u>	<u>\$ 8,563,110</u>	<u>\$ 9,263,082</u>

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