Identity Theft

After Equifax, What’s Next?

On Sept. 7, 2017, the reality of our modern financial system became clearer than ever before when the credit bureau Equifax announced that it had been hacked, potentially compromising the personal data of 143 million Americans (later updated to 145.5 million).

Since then, our advocates, both nationwide and at the state level, have worked to persuade Equifax, Congress and state lawmakers to take stronger action to protect consumers from identity theft and fraud.

According to research by PennPIRG Education Fund, it would cost consumers an estimated $4.1 billion to freeze their credit reports at all three agencies in states where fees are charged.

We did not give the credit bureaus permission to collect our information, sell it or, in the case of Equifax, lose it. So why should we have to pay to control access to our reports?

Consumers Need Control

That’s why our national network has led the push for free credit freezes for all Americans. When Congress held hearings to investigate Equifax’s wrongdoing, PennPIRG advocates Ed Mierzwinski and Mike Litt testified in support of stronger consumer protections, including free credit freezes.

Our state staff are working on similar efforts to pass free freeze bills in California, Illinois, Massachusetts and other states.

We’re going to keep getting the media to cover this important story, and send critical resources to the people who are most likely to be affected by identity theft as a result of the data breach—including members of the armed forces, senior citizens and students.

With your support, we won’t let up until Equifax is held fully responsible and consumers have strong protections against identity theft in place.

Consumer Protection

Standing Up For Our Consumer Watchdog

Six years ago, PennPIRG helped create the Consumer Financial Protection Bureau to make sure banks and financial companies treat us fairly and play by the rules. Since then, the bureau has returned nearly $12 billion to ripped-off consumers.

Yet President Trump and some in Congress are trying to strip away vital consumer protections, and even eliminate the Consumer Bureau. That’s why we knocked on more than 300,000 doors across the country last summer, mobilizing more than 60,000 citizens to sign our petition to Congress.

In November, when Richard Cordray stepped down as director of the Consumer Bureau and the president named staunch CFPB opponent Mick Mulvaney as acting director, we doubled down on our efforts to ensure the agency stays strong and independent. With support from members like you, we’ll fight tooth and nail to ensure this important agency continues to thrive in the future.

Member Resources

OLDER CONSUMERS AT RISK
Read our analysis of more than 72,000 financial complaints submitted by older consumers to the CFPB:
www.pennpirg.org

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Public Health

We’re Making Progress On Protecting Antibiotics

Fourteen of the top 25 chain restaurants in the U.S. have taken steps to restrict the routine use of antibiotics in the chicken they serve, according to a scorecard released in September by U.S. PIRG Education Fund and our allies.

Our national staff released factsheets to alert residents to the location and dangers associated with these sites, and successfully lobbied the Environmental Protection Agency (EPA) to clean up a particularly dangerous site in Texas, the San Jacinto Waste Pits.

With your support, we’ll continue to stand with Americans affected by the storms until they have the protections they need to safely recover.

The third annual Chain Reaction report, which grades companies on their antibiotics policies and practices, found that while restaurant chains made great progress on chicken, there were no new commitments to limit antibiotic use in beef and pork.

With support from our members, we’ll continue encouraging the largest chains in these industries to act to protect public health.

Tax & Budget

Report: Companies Playing Offshore Shell Games

A study released in October by PennPIRG Education Fund and the Institute on Taxation and Economic Policy reveals the extent to which companies are using tax havens to avoid U.S. taxes.

In 2016, nearly three in four Fortune 500 companies maintained subsidiaries in offshore tax havens, according to the report, “Offshore Shell Games.” Through these tax havens, Fortune 500 companies are avoiding up to $752 billion in U.S. taxes, and small businesses and regular Americans are often left to pick up this tab.

To end tax haven abuse, Congress should end incentives for companies to shift profits offshore, close the most egregious offshore loopholes, strengthen tax enforcement, and increase transparency.

Toxics

Pesticides Shouldn’t Threaten Our Health

Any chemical or pesticide that is sprayed on our food or around our schools should be proven safe. But two of the most widely used pesticides, Monsanto’s Roundup and dicamba, are putting our health at risk and destroying farmers’ crops.

Roundup, which has been linked to cancer, is showing up in foods like corn, soy, cereal and even ice cream, and dicamba damaged more than 3.1 million acres of crops in 2017. We can’t count on the current EPA to protect our health, so it’s up to Pennsylvania to stop the use of these dangerous and damaging chemicals unless and until they can be proven safe.
We need to protect our youngest consumers from unsafe toys. For more than 30 years, PennPIRG Education Fund has worked hard to identify toys that threaten our children, call on manufacturers and regulators to take important actions, and inform parents and caregivers of the dangers that could be in their homes.

**Lead In Fidget Spinners**

Last fall, our researchers made a particularly alarming discovery when we tested fidget spinners for lead: We found two fidget spinners from Target that had up to 300 times the legal limit for lead in children’s products.

We immediately called on Target to remove the toxic spinners from its website and stores, and spread the word through major media outlets, including CBS and The Washington Post. Within days of releasing our test results, Target removed the two fidget spinners from its shelves.

Now, the Consumer Product Safety Commission (CPSC), Target and the manufacturer Bulls i Toy need to ensure that these two fidget spinners are fully recalled.

**32nd Annual Toy Report**

In November, PennPIRG Education Fund released our 32nd annual Trouble In Toyland report, which found that stores nationwide are still offering dangerous toys and, in some cases, ignoring explicit government safety regulations in the process.

In addition to exposing fidget spinners full of lead, the report found inadequately labeled toys and balloons that pose a choking hazard, and data-collecting toys that may violate children’s privacy and other consumer protection laws. We also provided a list of toys that have been recalled over the past year.

“Our leaders and consumer watchdogs need to do more to protect our youngest consumers from the hazards of unsafe toys. No child should ever be injured, get sick or die from playing with a dangerous toy,” said Dev Gowda, toxics advocate with PennPIRG Education Fund.

In a victory for consumers, the CPSC banned toxic phthalate chemicals in children’s products in October. PennPIRG Education Fund has been calling on the CPSC to ban these phthalates for several years and applauds the CPSC for its new rule.

Visit toysafetytips.org to read our full Trouble In Toyland report.

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**Thanks To You**

Dear PennPIRG member,

We’ve always stood up for everyday Americans when their health or well-being is at risk, and the last few months were no different.

After Equifax was hacked, PennPIRG Education Fund immediately got information into consumers’ hands on how to protect themselves, and PennPIRG led the call for free credit freezes for all. After PennPIRG Education Fund research found high levels of lead in fidget spinners, Target agreed to stop selling them. After the devastating hurricanes, we called on officials to do more to clean up toxic spills and flooded Superfund sites.

But we’re not just responding to these threats; we’re building a better future that works for all Americans.

We want to live in a world where we don’t need to worry about being tricked or trapped by financial companies, where our food systems don’t depend on the widespread use of pesticides in fields or the routine use of antibiotics on farms, and where Americans across the political spectrum can find common ground to make progress for all.

We’re so grateful for all that you’ve done to support our work, and we’re excited to see what we can do next.

Sincerely,

Mike Roles, Director
info@pennpirg.org
Toxics

Working To Ban Bee-Killing Pesticides

Bees are dying at unprecedented rates, with real consequences for our food supply, environment and economy. We rely on bees to pollinate $15 billion worth of crops every year—everything from almonds to strawberries to the alfalfa used to feed dairy cows.

That’s why PennPIRG launched our Ban Bee-Killing Pesticides campaign last fall, going door to door and email inbox to inbox to educate and engage our supporters to take action to save bees and our food supply.

With support from our members, we’re calling for Pennsylvania to ban bee-killing pesticides like neonicotinoids, and our national network is doing the same in other states. If enough states take action, we will eliminate the use of more than 40 percent of insecticides used in this country, giving bees a better chance to survive. Furthermore, that kind of collective action will be a strong signal to large chemical companies and to the federal government that the public wants to limit the use of bee-killing pesticides.