



# Maryland PIRG

Maryland Public Interest Research Group



2017 Annual Report

# Because Of You: An Update On Our Program Work In 2017

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*Dear Maryland PIRG member,*

*Why does such a great country have so many problems?*

*I'm talking about problems that we all share—problems that threaten or impact all of Americans' wellbeing. Problems that are neither liberal nor conservative issues. Problems of the public interest.*

*At Maryland PIRG we seek to address those problems. Because in this day and age, Americans shouldn't tolerate them.*

*For example, we shouldn't have to sacrifice consumer protection in order to reap the benefits of a robust financial sector in our economy. Over the past year, Maryland PIRG worked to keep the Consumer Financial Protection Bureau, the nation's top consumer cop on the Wall Street beat, strong and independent.*

*Nor should we accept that if we want access to credit, our private information must be at risk of falling into the hands of hackers and thieves. In the wake of the Equifax hack, Maryland PIRG state and federal advocates led the call for free credit freezes—the best available safeguard against identity theft.*

*Nor does it make sense to gamble with the efficacy of life-saving antibiotics so the food industry can use them to raise cheaper chicken, beef and pork. In 2017, we lead the successful effort to pass a new Maryland law to ban the routine use of antibiotics on Maryland farms. And Maryland PIRG's antibiotics team helped convince KFC to join 14 other top chain restaurants in the U.S. that have taken steps to end the routine use of antibiotics in the meat they serve.*

*Finally, in this day and age we shouldn't have to worry whether our kids are safe when they play with toys or drink water. Last year, Target agreed to stop selling certain fidget spinners after Maryland PIRG Foundation research found unsafe lead levels. Maryland PIRG Foundation research also revealed that lead is more prevalent in school drinking water than previously known, prompting a new Maryland law that requires testing for lead in drinking water at all Maryland schools.*

*Read on to learn more how Maryland PIRG staff and members worked together to find solutions to more problems we should no longer tolerate. None of our work would have been possible without the support of members like you.*

*Sincerely,*

A handwritten signature in blue ink that reads "Emily Scarr". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

*Emily Scarr  
State Director, Maryland PIRG*



**STANDING UP FOR VETERANS**—Federal Consumer Program Senior Director Ed Mierzwinski speaks to veterans about the Consumer Bureau’s work to protect servicemembers.



**OUR CONSUMER COP**—Varsha Nair, staff with our sister group, PennPIRG, spoke at the release of our report detailing the CFPB’s work to protect consumers from unfair overdraft fees.

# Defending The Consumer Bureau

In the aftermath of the 2008 financial crash, we helped create the Consumer Financial Protection Bureau (CFPB) to serve as our consumer cop on the financial beat. The agency has excelled at its mission, returning \$12 billion to 29 million consumers hurt by big banks and lenders in just six years.

## The CFPB Is Under Attack

In 2017, the Trump administration, special interests and their allies in Congress ramped up attacks on the CFPB in the name of reducing regulation. We were there defending the agency every step of the way.

We filed court briefs supporting former CFPB Director Richard Cordray’s appointment of consumer champion Leandra English to the role of acting director when President Trump put long-time agency opponent Mick Mulvaney in charge. And our staff fought back against the so-called Financial CHOICE Act, legislation that would have gutted the agency as we know it.

Our Federal Consumer Program Senior Director Ed Mierzwinski was a reliable agency defender, not only in major media outlets like The New York Times and The Washington Post, but also on Capitol Hill. Mierzwinski testified before multiple Congressional committees in opposition to bills intended to weaken consumer protections enacted by the Consumer Bureau—including

legislation that would have dramatically reduced mortgage market safeguards.

## Standing Up For Our Consumer Cop

One 2017 report by Maryland PIRG Foundation found that, because of CFPB action in response to complaints, at least 7,000 servicemembers have received either direct monetary relief or other kinds of relief, like stopping debt collection harassment or providing mortgage options to help a servicemember avoid foreclosure.

Another 2017 Maryland PIRG Foundation report highlighted the Consumer Bureau’s work to protect older Americans from mortgage, credit and debt collection abuses. The report found the bureau had collected 72,000 complaints from consumers 62 years of age and older, and took numerous enforcement actions against companies that received the most complaints.

It’s clear: The idea of the Consumer Bureau needs no defense, only more defenders. That’s why Maryland PIRG and our sister groups knocked on more than 300,000 doors across the country in the summer, mobilizing more than 60,000 citizens to sign our petition to Congress urging lawmakers to keep the bureau strong and independent.

With member support, we’ll continue defending this vital agency. ■





**AN INDUSTRY SHIFT**—Maryland PIRG and our national network have helped convince major restaurants to serve chicken raised without the routine use of antibiotics. Now, we're turning our attention to beef and pork.

## Standing Up For Public Health

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Thanks to your support in 2017, Maryland PIRG and Maryland PIRG Foundation worked to reduce the overuse of antibiotics and get the lead out of school drinking water.

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### Save Our Antibiotics

Antibiotic overuse, especially on factory farms, breeds antibiotic-resistant superbugs that kill tens of thousands of Americans, and sicken millions more, every year. We shouldn't raise our food in ways that put public health at risk.

That's why Maryland PIRG worked hard to ban the overuse of antibiotics on Maryland farms and to push major restaurant chains to eliminate meat raised on antibiotics from their menus.

### Maryland Passes Landmark Legislation

In the spring of 2017, Maryland PIRG won a three-year campaign to pass the Keep Antibiotics Effective Act, making Maryland the second state in the country after California to meaningfully address the widespread overuse of antibiotics on factory farms. This landmark law limits the use of our life-saving medicines on factory farms to treatment for sick animals or to control a verified disease outbreak.

Maryland PIRG built and led the Maryland Campaign to Keep Antibiotics Working, a broad and diverse coalition of individuals, organizations and companies dedicated to passing the Keep Antibiotics Effective Act. The coalition—which included public health, consumer, environmental and an-

imal welfare organizations—was instrumental in passing this urgent piece of legislation, and its efforts were aided by the leadership of Sens. Paul Pinsky and Shirley Nathan-Pulliam and Delegate Shane Robinson in Annapolis.

Now, Maryland PIRG is working to ensure the Hogan administration does everything in its power to fully implement and enforce the law.

## Market-Based Change

In 2017, we helped convince KFC to join a growing list of companies that have pledged to stop serving chicken raised on human antibiotics—and these commitments have sparked an industry-wide shift.

The sale and distribution of medically important antibiotics for food production in the U.S. dropped 14 percent in 2016, according to the Food and Drug Administration, marking the first year-to-year decline in sales since recording began. Because of market-based action, we estimate that in the near future, close to half the chicken in this country will be raised without the routine use of medically important antibiotics.

Maryland PIRG Foundation’s research and reports bolstered this urgent campaign, and

earned widespread media coverage. Last fall, the group published its “Chain Reaction” report, which ranks the country’s largest fast food and fast casual restaurants on policies relating to antibiotic use in their supply chains.

## Get The Lead Out

We now know that Flint, Mich., was just the tip of the lead-laden iceberg. Schools across the country have tested high for lead in drinking water—and millions of children are at risk.

Maryland PIRG has been drawing attention to this quiet public health crisis and working to solve it by sounding the alarm in the press, and backing legislation that mandates lead testing and infrastructure improvements in schools.

A 2017 report by Maryland PIRG Foundation confirmed the urgency of the issue, and urged states and municipalities to be proactive in testing, pipe and fixture removal and filtering—and the research helped spark results.

In early 2017, we worked with Delegate Stephen Lafferty to pass a new Maryland law requiring that all Maryland schools test for lead in drinking water, and that those with positive test results take action to fix the problem. ■



**KEEPING OUR MEDICINES EFFECTIVE**—Hannah Kim, an advocate with our affiliate Illinois PIRG Education Fund, spoke at the release of “Chain Reaction III,” a report ranking America’s largest restaurants on policies relating to antibiotic use in their supply chains.



**GET THE LEAD OUT**—In Maryland and across the country, our research raised awareness about widespread lead contamination of drinking water. Here, CALPIRG Education Fund Advocate Jason Pfeifle spoke at the release of our “Get The Lead Out” report.





**POWER TO THE VOTERS**—Howard County Council Member Jon Weinstein (center left), Maryland PIRG Director Emily Scarr (center right), Congressman John Sarbanes (center back) and Howard County Council Member Jen Terrasa (second from left) rally to support a small donor election system in Howard County.

## Fair Elections Across Maryland

Elections should be determined by voters—not big money. That’s why Maryland PIRG is supporting laws and policies that elevate the voices of everyday people in our elections.

In 2017, as a leader of the Fair Elections Maryland coalition, Maryland PIRG expanded support for county-based small donor matching programs. These voter-centric systems encourage public participation and accountability, and enable candidates to run for office based on the strength of their ideas—not access to money.

Howard County voters passed Question A in 2016, calling on their County Council to establish a small donor public financing system. And in July 2017, Howard County became the second county in the state to establish a small donor election system.

In Montgomery County, a similar program will be in effect for the 2018 elections. Candidates for County Council and Executive have been lining up to qualify for the newly implemented campaign finance system, which requires candidates

to reject all contributions over \$150 and all contributions from corporations in order to qualify for limited matching funds for small donations.

In the fall of 2017, the Fair Elections Maryland coalition turned its attention to Prince George’s County, the latest county in the state looking to adapt and localize this voter-centric system.

Large contributions from corporations and wealthy individuals have undue influence over who can run for office and who wins elections. Maryland PIRG believes that to restore our democracy and public faith in government, campaign contributions should be limited to what the average American can afford, and that candidates should only be able to raise money from the people they would represent. These programs are an important step in that direction.

With enough local support, we can take the small-donor system to statewide offices and build a more accessible and accountable government for all Marylanders. ■

## EQUIFAX BREACH &amp; CONGRESSIONAL RESPONSE

MIKE LITT  
U.S. PIRGWASHINGTON  
JOURNAL

**RESPONDING WITH RESOURCES**—In the wake of the massive data breach at Equifax, U.S. PIRG's Mike Litt spoke to national media outlets to inform consumers about how best to protect themselves.

## A Consumer Watchdog

In 2017, Maryland PIRG and Maryland PIRG Foundation provided important resources after the unprecedented data breach at Equifax, and pushed for stronger consumer protections.

### Nearly 148 Million Americans At Risk: Our Response To Equifax

In September 2017, the credit bureau Equifax announced it had been hacked, potentially compromising the most sensitive financial data of nearly 148 million Americans—everything from credit card information to Social Security numbers.

The breach was unprecedented, and left a massive number of consumers vulnerable to identity theft and other devastating financial scams.

Our national consumer advocates were able to provide urgent informational resources to affected consumers, testify before multiple Congressional committees about the Equifax hack and data security, and make the case for better consumer protections in the media.

In Maryland, our state staff campaigned in support of a bill championed by Attorney General Brian Frosh that would eliminate the fees Marylanders pay to freeze their credit—one of the only ways to prevent new account identity theft after a hack. Building on that success, Maryland PIRG is now working to expand that law to include free access to temporary lifts and thaws to completely eliminate all fees that consumers pay to control access to their credit.

Our national network will continue to support state and federal legislation that would make credit freezes free for all Americans, and work to give consumers more control over their credit reports and other personal information. ■





**DANGEROUS CHEMICALS**—U.S. PIRG has been a strong advocate for state and federal limits on dangerous pesticides and chemicals that harm everything from crops to bees to public health.

# Protecting You From Toxic Chemicals

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In 2017, Maryland PIRG and Maryland PIRG Foundation worked to eliminate dangerous chemicals from the farms that supply our food and the products we use every day.

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## **Banning Roundup, Dicamba & Bee-Killing Pesticides**

Before we spray millions of pounds of chemical pesticides on our crops and in our neighborhoods, we should know they're safe.

But two of the country's most widely used herbicides, dicamba and Monsanto's Roundup, are putting our health at risk and destroying farmers' crops. Roundup, which has been linked to cancer, is showing up in foods like soy and corn, and dicamba damaged more than 3.1 million acres of crops in 2017.

The Environmental Protection Agency (EPA) has failed to respond to these chemical threats, so states are stepping up with support from our national network. In 2017, California announced it would add glyphosate—the main ingredient in Roundup—to the state's list of cancer-causing chemicals. And in Arkansas, the State Plant Board voted to ban dicamba for the 2018 planting season despite an onslaught of legal challenges by Monsanto.

Chemical pesticides have also played a disturbing role in the unprecedented decline of bee populations—a phenomenon that has real consequences for our food supply, environment and economy.

And in launching its Ban Bee-Killing Pesticides campaign in 2017, our national network is working to encourage more states to follow Maryland's lead in banning the sale and use of a class of pesticides



known as neonicotinoids, or neonics, which scientists say is one factor in bee population decline.

Our national network will continue working with our members to ban these dangerous pesticides unless and until they're proven safe.

## Pledge To Be Toxic-Free

Maryland PIRG is working to increase transparency about what chemicals are used in a wide range of products, and to eliminate chemicals of concern from these products entirely. Pressure from concerned consumers is already leading to important industry shifts.

In 2017, SC Johnson—maker of Glade, Pledge, Windex and more—disclosed the presence of 368 potential skin allergens that might occur in its products. Unilever, which owns brands like Dove and Caress, committed to disclosing most of its fragrance ingredients, and even Procter & Gamble, maker of brands like Olay, Old Spice and Herbal Essences, announced that it will increase fragrance ingredient transparency in all of its consumer brands.

In California, our sister group helped pass the Cleaning Product Right to Know Act, which gives consumers access to on-label and online information about chemicals linked to cancer in household cleaning products.

And in another major win, CALPIRG celebrated the San Francisco Board of Supervisors' vote to

ban toxic flame retardant chemicals in furniture and children's products—chemicals that have been shown to cause serious health problems, including cancer.

## Banning Toxic Flame Retardants

Chemical flame retardants can be found in everything from the toys our children play with to the furniture we use every day.

The Centers for Disease Control and Prevention has identified flame retardant chemicals in the bodies of more than 90 percent of Americans—and children are found to have higher levels of these chemicals than adults. Organohalogen flame retardant chemicals are linked to cancer, lower IQ, poor attention, hormone disruption, thyroid effects and obesity.

These chemicals also release toxic gases as they burn, posing occupational health hazards to firefighters. More than half of all career firefighter line-of-duty deaths are from job-related cancers.

In September, the Consumer Product Safety Commission took bold action, recommending against the use of all organohalogen flame retardants in consumer products. In Maryland, we have already banned several of these chemical flame retardants in baby products, and Maryland PIRG is working to expand that restriction to further protect the health of babies, families and firefighters. ■



**SAFE ALTERNATIVES**—In 2017, our national staff and coalition partners delivered petitions urging L'Oréal to remove chemicals of concern from its products.



**PROTECTING FAMILIES**—Jason Pfeifle, an advocate with our sister group in California, spoke to San Francisco leaders about the dangers posed by toxic flame-retardant chemicals—echoing work we're doing in Maryland.

## Maryland PIRG

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# Maryland PIRG

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