

# Watchdogs and Whistleblowers

## A Reference Guide to Consumer Activism

STEPHEN BROBECK AND  
ROBERT N. MAYER, EDITORS

*Foreword by Jim Guest, former  
president and CEO, Consumer Reports*



An Imprint of ABC-CLIO, LLC  
Santa Barbara, California • Denver, Colorado

Copyright © 2015 by ABC-CLIO, LLC

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, except for the inclusion of brief quotations in a review, without prior permission in writing from the publisher.

#### Library of Congress Cataloging-in-Publication Data

Watchdogs and whistleblowers : a reference guide to consumer activism / Stephen Brobeck and Robert N. Mayer, editors ; foreword by Jim Guest, former president and CEO, Consumer Reports.  
pages cm

Includes bibliographical references and index.

ISBN 978-1-4408-2999-4 (print : alk. paper) — ISBN 978-1-4408-3000-6 (e-book)

1. Consumer protection—United States. 2. Consumers—United States. I. Brobeck, Stephen. II. Mayer, Robert N.

HC110.C63W38 2015

381.3'20973—dc23 2015003930

ISBN: 978-1-4408-2999-4

EISBN: 978-1-4408-3000-6

19 18 17 16 15 1 2 3 4 5

This book is also available on the World Wide Web as an eBook.  
Visit [www.abc-clio.com](http://www.abc-clio.com) for details.

Greenwood  
An Imprint of ABC-CLIO, LLC

ABC-CLIO, LLC  
130 Cremona Drive, P.O. Box 1911  
Santa Barbara, California 93116-1911

This book is printed on acid-free paper (∞)

Manufactured in the United States of America

# Contents

Foreword by Jim Guest, former president and CEO, Consumer Reports	vii
Preface	ix
Alphabetical List of Entries	xi
Subject Guide to Entries	xv
Timeline of U.S. Consumer Activism	xix
U.S. Consumer Activism: An Overview	xxiii
Global Consumer Activism: An Overview	xxxi
Select Books on Consumer Activism	xxxv
<b>A–Z Entries</b>	<b>1</b>
Contributors	509
About the Editors	517
Index	519



## Foreword

Activism for consumer protections and reforms in the marketplace began in the early twentieth century, expanded in the latter part of the century, and has accelerated in recent years in the United States and other parts of the world. Along the way, extraordinary leaders emerged, advocacy organizations formed, and growing numbers of citizens mobilized to move the balance of power in the marketplace away from dominant commercial interests and toward the consumer interest.

*Watchdogs and Whistleblowers: A Reference Guide to Consumer Activism* tells the story of the expanding consumer influence, action, and achievements over this period—especially in more recent years, when the lessons of the past have been reflected in the mounting successes of the present. And it tells the story in the voices of nearly a hundred consumer activists who have been in the trenches day in and day out as individual leaders and heads of activist organizations and as trailblazers in the crusade to protect and empower consumers.

Consumer activists have had a huge and continuing influence on America society, from the early antitrust, food safety, and financial protection laws to reforms passed in just the past decade. Literally thousands of federal, state, and local consumer laws and regulations have been enacted. Hundreds of new institutions—nonprofit organizations, regulatory agencies, state and local consumer offices, and more—have been formed. There is a greater societal consciousness that consumers have interests and rights distinct from those of sellers—and not only that, but that they have the ability to assert those rights, as well as more avenues than ever for doing so.

The press has extensively covered the enactment of these laws and regulations, and during the heat of battle reporters have quoted activists and cited organizations that advocated for the reforms. But beyond that, those in the media have written or broadcast very little about the actual work of consumer activists and their organizations.

*Watchdogs and Whistleblowers* fills this void with inside information on and analysis of nearly four dozen consumer organizations in the United States alone, along with their efforts on dozens of issues. It includes articles on activities such as legislative advocacy, regulatory advocacy, litigation, policy research, grassroots organizing, Internet activism, referenda and ballot initiatives, and other creative ways to secure consumer rights. It also provides information about consumer movements in other parts of the world.

In addition, the co-editors of *Watchdogs and Whistleblowers*, Steve Brobeck and Rob Mayer, give us insightful overview essays that provide context and show linkages between the various consumer groups and issue activism. I can't think of two people more qualified to develop and edit this one-of-a-kind encyclopedic work.

viii **FOREWORD**

Both are PhDs—Rob Mayer in sociology, Steve Brobeck in American studies—with numerous scholarly publications. Both have written extensively about the consumer movement. Their publications include *Encyclopedia of the Consumer Movement*, published by ABC-CLIO in 1997. And they are widely known and highly respected as consumer activists themselves. For the past thirty-five years, Brobeck has headed the Consumer Federation of America, comprising more than 250 U.S. consumer groups and related organizations. For many years, Mayer was a leader in the American Council of Consumer Interests, and he is an ongoing resource to consumer groups.

I've had the good fortune to work for nearly four decades as a consumer activist. Among other things, I served for many years as chair of the board of directors of Consumer Reports (formerly Consumers Union, which still advocates under that name) and as its president and CEO from 2001 to 2014. I've also been on the governing council of Consumers International, a federation of more than 250 consumer groups from 120 countries that serves as the global voice of consumers, and I currently serve as CI's volunteer president. So I'm doubly pleased that the passionate and influential work of consumer activists in the United States and abroad has been recorded and analyzed brilliantly in this new reference work. *Watchdogs and Whistleblowers* is a must-read.

*Jim Guest, former president and CEO, Consumer Reports*

## Preface

Consumer activism has been a powerful force both in the United States and around the world. Particularly in the past half-century, consumer advocates have created influential organizations, mobilized public support for reforms, and persuaded public policymakers to make these reforms. Just in the past decade, these advocates have played an important role in the establishment of major new consumer protections in areas as diverse as financial services, privacy, and product safety.

This reference work represents the most comprehensive, up-to-date source of information about this activism. In a historical framework, it treats advocacy-related organizations, leaders, activities, and issues. Although the work focuses the most attention on U.S. activism, more than a quarter of the 141 entries discuss consumer movements in nations or regions outside the United States.

This work is related to the *Encyclopedia of the Consumer Movement*, released in 1997, in that it was prepared by the same editors and publisher and contains much of the same type of information. However, the current volume focuses most of its attention on the eighteen-year period after the publication of the first reference work. Furthermore, this book discusses issue activism in much greater detail than the earlier work. This discussion features accounts of this activism by leading consumer advocates.

The entries are arranged alphabetically. To facilitate their location, alternative titles for some entries are listed alphabetically. For example, the cross-reference listing of “Automobile Safety Advocacy” refers readers to the entry “Motor Vehicle Safety Advocacy.” A detailed index is available to locate not only entries, but also specific information within entries.

Entries range in length from about 500 words to about 4,000 words. At the end of each article are cross-references to other related entries and sources for further reading. After the entries, and before the index, is a list of select books on consumer activism, some written by activists themselves, that represent important works about consumer advocacy in the United States. A timeline of important events—such as enactment of major federal legislation and establishment of national consumer organizations in the United States—introduces the articles, and two essays—on U.S. and worldwide activism—provide an integrative overview of the entries.

A unique feature of this reference work is that leading advocates have written many entries. In the dearth of scholarship about specific consumer organizations and issues, these contributions provide new and important information about consumer activism. Any bias of these activist authors is constrained by several factors. The authors are well educated—the large majority have advanced or professional

x **PREFACE**

degrees—and so are aware of scholarly norms of objectivity and balance. The editors instructed these authors to include certain types of information in their articles and to write about their topic as a detached third party. The editors then not only carefully reviewed, and sometimes rewrote, the articles, but also often sent them to others for review. To us, the risk of any remaining author bias is far outweighed by the benefit of first-hand author insight.

Many persons made important contributions to this book. We are most grateful to the authors for making time in their often hectic work lives to prepare their articles, as well as for working with us constructively to make any needed improvements. We are also indebted to two Consumer Federation of America staffers—Sara Cooper, who assisted in numerous ways, and Anna Marie Lowery, who worked with the publisher on its “author website” and facilitated author approvals of the publisher’s contract. We also wish to thank ABC-CLIO. It was a pleasure to work with this well-established, high-quality publisher in the mid-1990s on our earlier encyclopedia. We have been just as pleased by our experience with ABC-CLIO on the current volume. Editor Stephen Gutierrez offered much useful advice as we developed the entries, and Senior Editor Hilary Claggett provided invaluable guidance as we completed the manuscript. Finally, we are grateful to our wives—Susan and Carol—for their patience and support.

*Stephen Brobeck  
Robert N. Mayer*

## Alphabetical List of Entries

- AARP
- Action for Children's Television
- Advertising Advocacy
- Advocates for Highway and Auto Safety
- AFRICAN CONSUMER MOVEMENTS. *See* East African Consumer Movements; Kenyan Consumer Movement; West African Consumer Movements
- Air Travel Advocacy
- All-Terrain Vehicle Advocacy
- American Council on Consumer Interests
- Americans for Financial Reform
- Antitrust Advocacy
- Appliance Efficiency Advocacy
- ATTORNEYS GENERAL. *See* State Attorneys General
- Australian Consumer Movement
- Austrian Consumer Movement
- AUTOMOBILE INSURANCE ADVOCACY. *See* Insurance Advocacy
- AUTOMOBILE SAFETY ADVOCACY. *See* Motor Vehicle Safety Advocacy
- AVIATION SAFETY ADVOCACY. *See* Air Travel Advocacy
- BALLOT PROPOSITIONS. *See* Initiatives and Referenda
- Baltic Consumer Movements: Estonia, Lithuania, and Latvia
- BANKRUPTCY REFORM ADVOCACY. *See* Credit Card Advocacy
- BEUC: The European Consumer Organisation
- Boycotts
- Brazilian Consumer Movement
- BRITISH CONSUMER MOVEMENT. *See* United Kingdom Consumer Movement
- Cable Television Regulation
- Canadian Consumer Movement
- Caribbean Consumer Movements
- Center for Auto Safety
- Center for Digital Democracy
- Center for Food Safety
- Center for Responsible Lending
- Center for Science in the Public Interest
- Center for the Study of Services/Consumers' Checkbook
- Central American Consumer Movements
- Central and Eastern European Consumer Movements
- CHECKBOOK MAGAZINE. *See* Center for the Study of Services/Consumers' Checkbook
- Chinese Consumer Movement
- COMMUNICATIONS ADVOCACY. *See* Cable Television Regulation; Digital Communications Advocacy; Internet Activism; Telephone Consumer Advocacy
- Community Activism
- Community Nutrition Institute
- Complaint Resolution
- Conference of Consumer Organizations
- Congressional Consumer Advocacy
- Consumer Action
- Consumer Cooperatives
- Consumer Education Advocacy
- Consumer Federation of America

- CONSUMER FINANCIAL PROTECTION BUREAU.  
See Americans for Financial Reform;  
Legislative Advocacy
- CONSUMER JOURNALISM. *See* Journalism
- Consumer Leagues
- CONSUMER REPORTS. *See* Consumers Union/  
Consumer Reports
- Consumer Representation in Government  
Agencies
- Consumer Watchdog
- Consumers for Auto Reliability and Safety
- Consumers International
- Consumers Union/Consumer Reports
- Cosmetic Safety Advocacy
- Credit Card Advocacy
- Credit Report and Credit Score Advocacy
- CREDIT SCORE ADVOCACY. *See* Credit Report  
and Credit Score Advocacy
- Czech Consumer Movement
- Danish Consumer Movement
- Debt Collection Advocacy
- Deceptive and Unfair Sales Practice  
Protections
- Digital Communications Advocacy
- Dutch Consumer Movement
- East African Consumer Movements
- Electricity Service Advocacy
- Electronic Privacy Information Center
- Energy Advocacy
- Families USA
- FINANCIAL EDUCATION ADVOCACY. *See*  
Consumer Education Advocacy
- Finnish Consumer Movement
- Food & Water Watch
- FOOD COOPERATIVES. *See* Consumer  
Cooperatives
- Food Safety Advocacy
- French Consumer Movement
- Front Groups
- Funeral Consumer Advocacy
- German Consumer Movement
- Health Insurance Advocacy
- Healthcare Advocacy
- HOMEOWNERS INSURANCE ADVOCACY. *See*  
Insurance Advocacy
- Hong Kong Consumer Movement
- Household Product Safety Advocacy
- HOUSING COOPERATIVES. *See* Consumer  
Cooperatives
- Indian Consumer Movement
- Indonesian Consumer Movement
- Initiatives and Referenda
- Installment Credit Advocacy
- Insurance Advocacy
- INTERNATIONAL ORGANIZATION OF CONSUMERS  
UNIONS. *See* Consumers International
- Internet Activism
- INTERNET GOVERNANCE. *See* Digital  
Communications Advocacy
- Investor Protection Advocacy
- Italian Consumer Movement
- Japanese Consumer Movement
- Journalism
- Kenyan Consumer Movement
- KOREAN CONSUMER MOVEMENT. *See* South  
Korean Consumer Movement
- Labor Movement
- LATIN AMERICAN CONSUMER MOVEMENTS.  
*See* Central American Consumer  
Movements; South American Consumer  
Movements
- LEGAL ADVOCACY. *See* Litigation
- Legislative Advocacy
- LIFE INSURANCE ADVOCACY. *See* Insurance  
Advocacy
- Litigation
- LOBBYING. *See* Legislative Advocacy
- Malaysian Consumer Movement
- Middle Eastern Consumer Movements
- Mortgage Lending Reform
- Motor Vehicle Fuel Economy Advocacy
- Motor Vehicle Safety Advocacy

- Nader, Ralph
- National Association of Consumer Advocates
- National Consumer Law Center
- National Consumers League
- NATIONAL COOPERATIVE BANK. *See* Consumer Cooperatives
- National Insurance Consumer Organization
- National Low Income Housing Coalition
- NETHERLANDS CONSUMER MOVEMENT. *See* Dutch Consumer Movement
- NETWORK NEUTRALITY. *See* Digital Communications Advocacy
- Norwegian Consumer Movement
- Payday Loan Advocacy
- Payment Protection Advocacy
- Peterson, Esther
- Pew Charitable Trusts
- Philippine Consumer Movement
- Polish Consumer Movement
- Prescription Drug Advocacy
- Privacy Advocacy
- Privacy Rights Clearinghouse
- PRODUCT SAFETY ADVOCACY. *See* Household Product Safety Advocacy
- Product Safety “Victim” Activism
- Public Citizen
- Public Interest Research Groups
- Public Power
- Public Voice for Food and Health Policy
- Real Estate Brokerage Advocacy
- Regulators, Consumer Advocates as
- Regulatory Advocacy
- Research
- RURAL ELECTRIC COOPERATIVES. *See* Consumer Cooperatives
- Russian Consumer Movement
- SAVINGS ADVOCACY. *See* Truth in Savings Advocacy
- Serbian Consumer Movement
- Slovenian Consumer Movement
- SMOKING. *See* Tobacco Activism
- South American Consumer Movements
- South Korean Consumer Movement
- Spanish Consumer Movement
- State and Local Consumer Advocacy Groups
- State and Local Consumer Affairs Offices
- State Attorneys General
- State Utility Advocacy
- Swedish Consumer Movement
- Telecommunications Research and Action Center
- Telephone Consumer Advocacy
- Tenant Activism
- Tobacco Activism
- Tort-Related Consumer Advocacy
- TRADE UNIONS. *See* Labor Movement
- Transatlantic Consumer Dialogue
- Truth in Savings Advocacy
- TURN
- U.S. Consumer Protection Agency
- U.S. PUBLIC INTEREST RESEARCH GROUP. *See* Public Interest Research Groups
- United Kingdom Consumer Movement
- United Nations Guidelines for Consumer Protection
- UTILITY ADVOCACY. *See* Electricity Service Advocacy; Energy Advocacy; State Utility Advocacy; Telephone Consumer Advocacy
- “VICTIM” ACTIVISM. *See* Product Safety “Victim” Activism
- Virginia Citizens Consumer Council
- Warne, Colston E.
- Warranty Advocacy
- Warren, Elizabeth
- West African Consumer Movements
- Whistleblowers
- Woodstock Institute



# Subject Guide to Entries

## CONSUMER ADVOCATE ACTIVITIES

Boycotts	Legislative Advocacy
Complaint Resolution	Litigation
Consumer Representation in Government Agencies	Regulators, Consumer Advocates as Regulatory Advocacy
Initiatives and Referenda	Research
Internet Activism	Whistleblowers
Journalism	

## U.S. CONSUMER ORGANIZATIONS

AARP	Food & Water Watch
Action for Children's Television	Front Groups
Advocates for Highway and Auto Safety	Labor Movement
American Council on Consumer Interests	National Association of Consumer Advocates
Americans for Financial Reform	National Consumer Law Center
Center for Auto Safety	National Consumers League
Center for Digital Democracy	National Insurance Consumer Organization
Center for Food Safety	National Low Income Housing Coalition
Center for Responsible Lending	Pew Charitable Trusts
Center for Science in the Public Interest	Privacy Rights Clearinghouse
Center for the Study of Services/Consumers' Checkbook	Product Safety "Victim" Activism
Community Activism	Public Citizen
Community Nutrition Institute	Public Interest Research Groups
Conference of Consumer Organizations	Public Power
Congressional Consumer Advocacy	Public Voice for Food and Health Policy
Consumer Action	State and Local Consumer Advocacy Groups
Consumer Cooperatives	State and Local Consumer Affairs Offices
Consumer Federation of America	State Attorneys General
Consumer Leagues	State Utility Advocacy
Consumer Watchdog	Telecommunications Research and Action Center
Consumers for Auto Reliability and Safety	TURN
Consumers Union/Consumer Reports	Virginia Citizens Consumer Council
Electronic Privacy Information Center	Woodstock Institute
Families USA	

**U.S. CONSUMER LEADERS**

Nader, Ralph  
Peterson, Esther

Warne, Colston E.  
Warren, Elizabeth

**U.S. ISSUE ADVOCACY**

Advertising Advocacy  
Air Travel Advocacy  
All-Terrain Vehicle Advocacy  
Antitrust Advocacy  
Appliance Efficiency Advocacy  
Cable Television Regulation  
Consumer Education Advocacy  
Cosmetic Safety Advocacy  
Credit Card Advocacy  
Credit Report and Credit Score Advocacy  
Debt Collection Advocacy  
Deceptive and Unfair Sales Practice  
  Protections  
Digital Communications Advocacy  
Electricity Service Advocacy  
Energy Advocacy  
Food Safety Advocacy  
Funeral Consumer Advocacy  
Healthcare Advocacy  
Health Insurance Advocacy

Household Product Safety Advocacy  
Installment Credit Advocacy  
Insurance Advocacy  
Investor Protection Advocacy  
Mortgage Lending Reform  
Motor Vehicle Fuel Economy Advocacy  
Motor Vehicle Safety Advocacy  
Payday Loan Advocacy  
Payment Protection Advocacy  
Prescription Drug Advocacy  
Privacy Advocacy  
Real Estate Brokerage Advocacy  
Telephone Consumer Advocacy  
Tenant Activism  
Tobacco Activism  
Tort-Related Consumer Advocacy  
Truth in Savings Advocacy  
U.S. Consumer Protection Agency  
Warranty Advocacy

**INTERNATIONAL CONSUMER ADVOCACY**

Australian Consumer Movement  
Austrian Consumer Movement  
Baltic Consumer Movements: Estonia, Lithuania, and Latvia  
BEUC: The European Consumer Organisation  
Brazilian Consumer Movement  
Canadian Consumer Movement  
Caribbean Consumer Movements  
Central American Consumer Movements  
Central and Eastern European Consumer  
  Movements  
Chinese Consumer Movement  
Consumers International  
Czech Consumer Movement  
Danish Consumer Movement  
Dutch Consumer Movement  
East African Consumer Movements

Finnish Consumer Movement  
French Consumer Movement  
German Consumer Movement  
Hong Kong Consumer Movement  
Indian Consumer Movement  
Indonesian Consumer Movement  
Italian Consumer Movement  
Japanese Consumer Movement  
Kenyan Consumer Movement  
Malaysian Consumer Movement  
Middle Eastern Consumer Movements  
Norwegian Consumer Movement  
Philippine Consumer Movement  
Polish Consumer Movement  
Russian Consumer Movement  
Serbian Consumer Movement  
Slovenian Consumer Movement

**SUBJECT GUIDE TO ENTRIES**    **xvii**

South American Consumer Movements  
South Korean Consumer Movement  
Spanish Consumer Movement  
Swedish Consumer Movement  
Transatlantic Consumer Dialogue

United Kingdom Consumer Movement  
United Nations Guidelines for Consumer  
Protection  
West African Consumer Movements