



Economic Vitality Requires Economic Justice

America's ability to reestablish a healthy, consumer-oriented economy will depend on its ability to create a system that is economically just, Rep. Eleanor Holmes Norton (D-DC) said in a Consumer Assembly '92 keynote address on "Economic Justice and the Consumer Challenge."

The policies of the 1980s "savaged the very foundation of the economic and social success" of the years since the New Deal, she said. As a result, the gap between rich and poor has widened, accompanied by "a spectacular rise in the poverty rate," including a dramatic increase in the number of working poor.

Today, one-half of all African American children and two of five hispanic children live in poverty, Rep. Norton said, adding that the increase in working poor means that many of them will be "unable to follow the classic American path of rising out of poverty."

"Already we see the development of a more rigid class basis to our society, which, when carried to its logical conclusion, will lead to a loss of the extraordinary flexibility that has allowed class and economic mobility," she said.

This is a particularly serious problem for members of minority groups, for whom "economic opportunity under law has become possible only as the American economy began to lose its vitality," she said. "If the trend continues, it will lead to new class-based color lines."

"The withdrawal of government at such a moment is indeed folly," Rep. Norton said. "A new economic consensus cannot be forged by impersonal market forces unlimited by democratic values."

She advocated a reinvestment in America to undo the damage caused by the "disinvestment" of the 1980s and to create jobs that allow individuals to work their way out of poverty.

Poverty Exacerbated by Discrimination

The economic problems of minorities are exacerbated by the exploitation and discrimination they face, said Rep. Maxine Waters (D-CA) in a keynote address on "Discrimination in Housing, Credit, and the Marketplace."

Not only are the poor and minorities targeted by "scam artists," but they are discriminated against by lending institutions and ignored by members of Congress, she said.

Rep. Waters cited recent studies, based on Home Mortgage Disclosure Act data, which document wide disparities in the loan rejection rates for white and minority applicants. Even when applicants are



Reps. Eleanor Holmes Norton (left) and Maxine Waters discussed the need to restore economic justice for poor and minorities.



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of the same income level, whites are less likely to be rejected, she said.

The result, she said, is that, despite the laws against discrimination, "in minority communities, money has not been available for mortgages, for rehabilitation, for small business, for entrepreneurs."

Rep. Waters blamed a number of factors, including loan criteria designed for suburban markets and the failure of government sponsored enterprises which control the secondary market (Fannie Mae and Freddie Mac) to purchase mortgages made by minority institutions in minority communities.

She said attempts to get legislative improvements, through the Fair Credit Reporting legislation, for example, and by prohibiting Fannie Mae and Freddie Mac from doing business with institutions that have bad CRA ratings or that have violated the Fair Lending Act, have met with powerful resistance.

"The system is not working," she said. "Members of Congress are insulated from their constituents. Even individuals who are active keep voting in people who do not represent their best interests."

Activists need to form new coalitions, she said, bringing women, labor, environmentalists, consumers, and others together. "We need to organize in ways that make sense," she said.

Traditional Liberal Coalition Has Splintered

Reestablishing a strong liberal coalition that defends the rights of poor and minorities will be difficult, in light of the fact that "to grant more than token rights and status and entitlements to previously marginalized populations requires, de facto, a form of redistribution," which is "politically expensive," said Mary Edsall, coauthor of *Chain Reaction: The Impact of Race, Rights, and Taxes on American Politics*.

While a substantial majority of Americans favor "the idea of equal civil and citizenship rights for all Americans," the implementation of those rights, through affirmative action, enforced school busing, and other policies, has come to be viewed as unfair by many, she said.

Furthermore, implementation has required the active intervention of government and thus has led to the creation of a large federal bureaucracy, which has been "seen as forcibly extracting taxes from working Americans for the purpose of taking benefits away from them, and turning these benefits over to blacks and to other new beneficiaries of the broadening rights revolution," Edsall said.

These trends led several traditionally liberal groups to make common cause with "anti-government, anti-tax, anti-regula-

tory" conservatives, creating an alliance that has given the Republican party dominance in presidential politics, she said.

"Conservatism has served, for much of the 20th century, as the political and philosophical arm of the affluent," Edsall added. "Entrusting the economic interests of the poor and of the working class to such a philosophy — and to a top-down coalition — risks serious damage to both groups."

Reestablishing a liberal coalition that can elect a Democratic president will require both an understanding of "precisely what the electorate will politically support, and what it will not." At least as important, however, is "the ability to lead people in a morally coherent direction — a direction in which they do not necessarily always want to go," Edsall said.

The Disenfranchised Consumer

Discrimination against blacks, disabled, and women was also the subject of a panel discussion on "Market Discrimination: The Disenfranchised Consumer."

Tammy Hawley, Chief of Staff for Rep. Kweisi Mfume (D-MD), said that, presented with conclusive evidence of discrimination in mortgage lending, the Federal Reserve Board has tried to minimize the problem, rather than solve it. Minorities must own and run their own financial institutions, "become the givers and not the takers," in order to assure full access to credit, she said.

Women continue to earn less than men, are more likely to live in poverty, and are discriminated against in education as well as in health and in Social Security benefits, said Virginia Montes, National Secretary of the National Organization of Women.

"If women were equally represented among policymakers, these things would no longer exist," she said. Instead, however, only about five percent of members of Congress and 17 percent of state legislators are women, she said, in part because they find it more difficult to raise money.

The disabled population "is at the lowest fringes in every category. They have less education, less income, more poverty, less opportunity, and less employment," said Mary Jane Owen, a member of the board of the National Organization of the Disabled.

Owen predicted that the implementation of the Americans with Disabilities Act would have a profound effect, especially on the attitudes of disabled people. "Now that they have the civil rights, they are going to be moving in and expecting access, expecting you to be concerned about the products and services they need," she said.

United States Faces Economic Watershed

The United States is at a watershed point which will determine whether the nation is able to reverse the decline of the past decade and rebuild a thriving economy, Sen. Paul S. Sarbanes (D-MD) said in a keynote address on "The Outlook for the U.S. Economy."

Despite the current poor condition of the economy — marked by the longest recession since World War II and a "spectacular decline" in the ability of the U.S. economy to compete internationally — "we've got, in a sense, a unique opportunity, if we have the wits to take advantage of it," Sen. Sarbanes said.

He said the recent "implosion" of the Soviet Union offers the nation an opportunity to channel the money once spent on the arms race into a combined program of deficit reduction and "a Marshall Plan for investment in America."

In order to cushion the blow of defense cuts, Sen. Sarbanes proposed a "conversion strategy" to create jobs and provide training for defense workers and former servicemen.

The U.S. in an International Economy

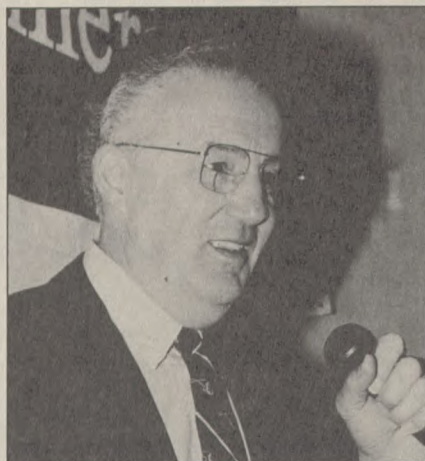
The United States is also at a crossroads with respect to international trade agreements, according to panelists in a session on "The U.S. in an International Economy: Consumer Interests and Concerns."

Mark Silbergeld, Director of Consumers Union's Washington Office, said consumers should support approval of the latest round of the General Agreement on Tariffs and Trade (GATT) because trade lowers prices, increases choice, and increases the competition for quality.

Most of the opposition to GATT within the consumer and environmental communities is based on myths about the effect it will have on U.S. health and safety and environmental protections, he said.

Lori Wallach, Staff Attorney for Public Citizen's Congress Watch, countered that GATT should be rejected because it has been "hijacked by our administration" to accomplish internationally the deregulatory campaign it has been unable to push through Congress and the states.

Through its requirements on harmonization, GATT shifts a heavy burden of



Sen. Paul Sarbanes outlined proposals to put America back to work.

proof onto nations that attempt to maintain a higher standard of health and safety or environmental protection, and it places decisions on these matters in the hands of international trade bureaucrats operating in secret, she said.

Carolyn Brickey, Senior Counsel to the Senate Agriculture Committee, said the GATT language on these issues is unclear at best. "We need to get the administration on record as to what its position is going to be," she said.

Consumer Savings At Risk

"Consumers' savings and insurance are at greater risk now than at any time since the 1930s," said *Money Magazine* Associate Editor Walter Updegrave in a panel discussion on "How Safe Is Your Money?"

Updegrave said that the country is suffering from "a financial hangover from the excesses of the eighties" when financial institutions got into trouble by in-

vesting in "exotic, high risk investments to jack up yields." Furthermore, while scam artists were flourishing, "regulators were doing very little, in some cases nothing, to protect consumers," he said.

"It is unfortunate, but crucial that consumers realize that the onus is on them to protect their savings," he said.

CFA Banking Director Peggy Miller advised consumers to make sure their banking accounts are federally insured, since a growing number of banks have brokers in the lobby, with tellers receiving compensation for steering customers to the broker.

She also warned that consumers should avoid becoming too dependent on income from products in a single bank, since, if it merges or closes, conditions on CDs, home equity loans, and other products can change.

T. Webster Brenner, Chief of Enforcement for the Maryland Division of Securities, said the problem of securities fraud is "immense," and regulators are outnumbered.

Investors need to do what they can to protect themselves, by finding out everything they can about the person they will be dealing with and the products being sold and by diversifying their investments, he said.

The growing insolvency of the life insurance industry also poses risks to consumers, not only directly, in the insurance products they buy, but also indirectly through their pension fund investments, said Jennifer Hillman, Legislative Director for Sen. Terry Sanford (D-NC).

Between 1980 and 1991, more than 2,000 companies terminated their pension plans to recapture "excess funds" and replaced them with annuities, she said. When the insurance companies that

sold the annuities went broke, consumers were left holding the bag, she said.

Because individuals have little choice over how the money is invested, it is up to regulators to do a better job, she said.

Grassroots Insurance Reform

A panel of consumer advocates also called on regulators, this time state insurance departments, to do a better job, but they agreed that it would be up to consumer activists to make it happen.

"Every state needs a presence. Without it, we're doomed," said Robert Hunter, President of National Insurance Consumer Organization. He said the same kind of radical reform of the insurance system which has occurred in California is possible in other states.

Mary Griffin, Insurance Counsel in the Washington office of Consumers Union, advised consumer advocates to fight for the Texas model in other states. In Texas, the Office of Public Insurance Council has the authority to sue the Department of Insurance and has used that power to help consumers, she said.

Virginia Citizens Consumer Council President Jean Ann Fox said that VCCC's experience in its successful fight to reform the credit insurance industry has shown that "a steady barrage of criticism and discussion does the trick."

In Illinois, however, the Department of Insurance serves as little more than a lobby for the 200-plus insurance companies headquartered there, said David Stahr, Research Director of Illinois Public Action. Passage of federal legislation is needed, because the insurance industry is too powerful at the state level, he said.

Technology Creates New Consumer Issues

The rapid technological advances of recent decades have created a host of new consumer issues, several of which were discussed at Consumer Assembly.

Major technological changes in the mid-to late-1980s, particularly the advent of new telephone and data systems technology, were responsible for upsetting the balances that were set in the original privacy rights laws, said Alan F. Westin, Professor of Public Law and Government at Columbia University, in a general session on "Consumer Privacy Threats and Concerns."

As a result, he said, we need to define a new property right to our own personal information, ensuring that it is obtained only by consent and that we are consulted when it is obtained and used.

CFA Research Director Mark Cooper took that policy a step further, advocating the following principles to govern privacy: the interest of the individual should be foremost in the creation or transfer of any piece of information; the burden of proof lies on business to show that collection of the information serves an indispensable social function; rules and regulations should be established to ensure that any information that is passed remains specific for the action that generated it; and civil penalties should exist for violations.

Existing laws fall far short of that model, said Ed Mierzewski, Consumer Lobbyist for U.S. Public Interest Research Group, and attempts to reform those laws have met stiff opposition. For example, opponents have succeeded in seriously weakening the credit reporting reform legislation, he said.

Ronald L. Plesser, a Partner in the law firm of Piper & Marbury, disputed the claim that consumers have a property right to their personal information, but agreed that individuals should have some control over how that information is used.

Free TV In Jeopardy?

Because cable television has fragmented the viewing audience and increased competition, thus driving up the cost of programming, passage of the retransmission consent provision of the cable reregulation legislation is needed, according to three members of a panel on "The Future of Free TV" — Steve Jacobs, Vice President and Congressional Liaison of the National Association of Broadcasters, James Hedlund, President of the Association of Independent Television Stations, and Andrew Schwartzman, Director of the Media Access Project.

This provision gives broadcast networks the option of either charging cable com-

panies for or requiring them to carry their signals.

Howard J. Symons, a Partner in the law firm of Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, argued that the provision would only drive up the cost of cable and transfer money that would have gone into programming to broadcasters.

Global Warming Will Shape Technology

In a session on "The Global Warming Debate: Implications for Consumers," two panelists — Rob Coppock, Director of the Human Behavior and Performance Division of the National Research Council, and Alan Miller, Executive Director of the Center for Global Change — agreed that, despite uncertainties about global warming, the threat is sufficient to warrant action today to reduce or offset the effects.

"Technical options can make a difference without shutting down the economy," Coppock said.

Fred D. Palmer, General Manager and Chief Executive Office of Western Fuels Association, said that if the global warming issue forces a switch away from coal, the cost of electricity will rise, and low income consumers will be hurt.

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Health Care System In Critical Condition

The health care system is in critical condition, and what is needed is fundamental change, Sen. Paul Wellstone (D-MN) said in a keynote speech.

No piece of legislation that claims to deal with the health care crisis will be credible unless it deals with the twin issues of cost and universal access, he said.

"Too many people are not old enough for Medicare, not poor enough for Medicaid, and not well off enough, or well enough, to afford private insurance," Sen. Wellstone said, adding that even for those on Medicaid and Medicare, coverage is not comprehensive.

Sen. Wellstone, who recently unveiled a single-payer universal health care proposal, said his program is based on the philosophy that "every citizen deserves high quality, affordable, dignified, humane health care."

By simplifying administration and eliminating insurance company costs, a single-payer system saves tens of billions of dollars a year, Sen. Wellstone said. By focusing on preventive health care, including specific cost controls, and building in accountability for providers, his program gets additional cost savings, he said.

As a result, the system is able to offer a generous package of benefits, and the bottom 95 percent of the population in



Sen. Paul Wellstone (left) outlined his plan for a universal health system, while Rep. Constance Morella called for equity for women in health care.



income will actually "spend less and get more bang for their buck," he said.

Women Neglected in Current System

In a keynote speech on "Women's Health Equity," Rep. Constance A. Morella (R-MD) added a third test that any health care program must pass to be credible: it must provide equity for women.

For too long, women have been neglected by the health care system, left

out of research programs, drug tests, and clinical trials, she said. Rep. Morella's own efforts have focused on the neglect of women in AIDS research and prevention programs.

Despite the facts that women comprise the fastest growing group of persons with AIDS, and HIV/AIDS has become one of the leading causes of death in women of reproductive age, most AIDS research and prevention programs focus on men, and women are routinely excluded from clinical trials of medicines, she said.

Furthermore, the definition of AIDS is based on the way the disease develops in men, so that women are frequently undiagnosed or misdiagnosed and, therefore, go untreated, she said.

"The issue of women and AIDS is but a small part of . . . a much larger move to change the way we as a society view health care," she said.

Reform Proposals Debated

The need for fundamental reform of the health care system also was debated by four panelists in a session on "Health Care for Consumers: An Emerging Crisis."

Three of the speakers — Gail Shearer, a Policy Analyst Manager for Consumers Union, John J. Sheehan, Legislative Director and Assistant to the President of the United Steelworkers of America, and Cathy Hurwit, Legislative Director of Citizen Action — argued that the time has come for a national, universal health care system.

Edward Neuschler, Deputy Director of the Department of Policy Development and Research at the Health Insurance Association of America, argued that such a system is likely to be unresponsive to consumers and will discourage innovation.

Consumer Movement in Mid-Life Crisis?

The consumer movement has reached "something of a mid-life crisis," said *New York Times* Consumer Reporter Barry Meier in a general session on "The Consumer Movement: An Assessment."

For the first 20 years, the consumer movement was concerned primarily with safety issues, he said. Increasingly, the issues consumer reporters are writing about are "much more intangible," related, for example, to banking and insurance, Meier said.

"These are the types of issues that the consumer movement is going to have to come to grips with," he said. "In many ways, it has begun to do that."

Meier encouraged consumer advocates to "think of yourselves in the broadest way possible" and form alliances with industry groups to eradicate problems related to products, such as insurance and pensions, that consumers "buy" through their employers.

Consumer Literacy Must Be Priority

Because many consumers lack the basic skills and information they need to make informed choices, the consumer movement also must make a new priority of increasing consumer competence, according to panelists in a session on "The Campaign for Consumer Literacy."

In a recent CFA and American Express test of the consumer knowledge of high school seniors, the average score was only 42 percent, said Meredith Layer, Senior Vice President of the American Express Company.

Participants did poorly in subjects they will need to use soon after graduation; those most likely to have low paying jobs scored lowest; and having taken a consumer education course did not increase scores, she said.

Douglas Blanke, Director of Consumer Policy in the Minnesota Office of the Attorney General, described a program his office had developed to improve high school consumer education by developing curriculum guides, compiling materials, and improving teacher training.

Another response, in this case to low test scores for the general population, was the convening of a roundtable of experts to develop solutions, said Griffith L. Garwood, Director of Consumer and Community Affairs for the Federal Reserve Board.

One problem that arises is defining just what it is that consumers need to know and conveying it to them in a way that will sink in, he said. "We've had to acknowledge that we can't hope to take account of the complexity of any one of these issues," he said.

Recent increases in minority and ethnic populations also have necessitated a new approach to consumer literacy, including providing materials to non-English-speaking groups in their native languages, said Kenneth McEldowney, Executive Director of Consumer Action-San Francisco.

"I think we're talking about two different kinds of consumer literacy," he said. "In my mind, the much more pressing problem is recent immigrants and low income consumers, who have not had access in the past to any information."

Strategies for educating consumers were also discussed in a panel session on "Grassroots Consumer Education: Radon as a Case Study."

"Balancing good science with good communication is the . . . key to success," said Steve Page, Acting Director of the EPA's Radon Division. Jo DeMars, Radon Project Director for Wisconsin Consumers League, and Jeff Borowiak, Radon Project Coordinator for the Minnesota Public

Interest Research Group, said they had encountered numerous obstacles in their programs to increase testing, including consumer apathy and distrust and media disinterest.

State and Local Consumer Protections Eroded

At the same time that these new priorities are emerging, state and local consumer protection agencies are less able to help, having been hard hit in recent years by the recession and budget crises, according to panelists in a session on "The Erosion of State and Local Consumer Protection."

Increasingly, consumers are aware of their rights and know where to go for assistance, but budget cuts for state and local protection agencies will make it more difficult to provide that assistance, said Susan Grant, President of the National Association of Consumer Agency Administrators. Among the first things to go when cuts are made are dissemination of information and new programs that do not pay for themselves, she said.

"People's needs are growing. These programs need to grow too," said Esther Shapiro, Director of Detroit Consumer Affairs Department.

Barbara Gregg, Executive Director of the Montgomery County (Maryland) Office of Consumer Affairs, said consumer protection agencies need to become more efficient, eliminate certain functions, and look at ways to bring in revenues from their activities, such as selling some of their materials.

"There will always be cycles of hard times. We need to prepare for this and couple every defensive effort with an offensive effort," said Josh Kratka, Staff Attorney with the Massachusetts Public Interest Research Group.

Consumer Media Under Pressure From Advertisers

The consumer media, which has traditionally been a valuable resource for the consumer movement, may be less able to help because of pressure from advertisers, according to a panel on "Consumer Journalism: Can Consumer Advocacy Exist Without It?"

"There is a disturbing level of censorship," said Ronald L. Collins, Co-Founder of the Center for the Study of Commercialism. Stories are being pulled because they offend advertisers, reporters fired because they are too aggressive, and whole subjects avoided because of the outcry from advertisers they evoke, Collins said.

He said consumer advocates need to counter censorship by complaining, reporting incidents to media watchdogs, and organizing campaigns to back those being censored.

Roberta Baskin, Chief Investigative Correspondent for *Now It Can Be Told*, said she has only been censored once in ten years, but she has occasionally considered self-censorship. She said, however, that she thinks the problem is getting better, which she attributed to the fact that consumer news "gets the ratings."

Robert Dreyfuss, Director of Public Affairs for Public Citizen, said advertising pressure exists, but "it's not the main concern of reporters." The bottom line, he said, is that consumer journalism has ceased to be a specialty.

Rather than rely exclusively on the media, the consumer movement needs to abandon its "us or them" approach to business and "sit down and ask who are our business allies," said David K. Aylward, President of National Strategies, Inc.

Advocates Asked to Help Set FDA Agenda

Food and Drug Administration Commissioner David A. Kessler, who has demonstrated a flare for the dramatic since taking office, once again defied convention during a keynote speech at Consumer Assembly, when he dispensed with prepared remarks and opened the floor to questions.

Flanked by members of the FDA staff, Kessler told the audience he would rather respond to questions about the issues advocates think should be at the top of FDA's agenda than preach about his own priorities.

Food Labels — Asked whether FDA would grant the food industry the delay they are seeking in its implementation of the nutrition labeling requirements, Kessler said the issue will hinge on whether the industry's economic arguments will "support a finding of undue hardship."

He expressed some skepticism, saying "they can change a Wheaties box in two days when they want to. Can they really make an argument that they can't do this in six months?" But he added that there are some legitimate issues of cost to be weighed.

Food Safety — Praised for his efforts on food labeling, but criticized for taking only small steps on food safety, Kessler was asked what he plans to do to improve the food safety program at FDA.

Kessler disputed the contention that FDA has made little progress on safety issues. He cited the pesticides program,



Food and Drug Commissioner David Kessler (left) fielded questions from the audience with assistance from his staff.

as "a substantial one," where "a lot of monitoring is going on."

"Where I do lose more sleep is on the import side, and that we're working on," he said. The problem, he said, is that "it is a vast task, and it is a very labor intensive task."

He added that "there is no question that we have . . . focused a lot more on seafood and on fish," including conducting inspections of all the nation's seafood processors.

Asked later about the comparative strengths and weaknesses of FDA and the Department of Agriculture in the area of seafood inspection, Kessler said that the

FDA has a particular expertise in microbiological and chemical contamination.

More important, he said, is the fact that the fights that have polarized FDA and USDA in the past appear to be over, thanks in large part to the appointment of Edward Madigan as Agriculture Secretary. "The two agencies did food labeling, and we did it together," he said. "The important part is that it really is government as it should be, not USDA over here, and FDA over there."

Orphan Drugs — Asked if he supports reform of the orphan drug act to bring down the costs of these drugs, Kessler said that in balancing cost against

making true orphan drugs available, he would "rather err on the side of making sure the incentive exists and take the risk that it will be expensive."

"When there are no other alternatives, it is just too important to make sure the drugs are available," he said.

Kessler added that the proposals to streamline drug approvals had been misunderstood. "As important as enforcement is to me, I believe very strongly . . . that we have to do everything possible to get orphan drugs out," he said. "The science base must exist. We have to keep the standards high, but we have to be able to streamline the process."

Kessler said he never supported the Competitiveness Council's proposals to allow companies to "go buy their review from external experts," because such a system involves "a conflict of interest that we can't tolerate."

In response to the Competitiveness Council's proposals, however, FDA did come up with a plan to turn over the reviews in certain areas where the agency has backlogs to external experts who don't have a conflict of interest.

"Do I support it? Absolutely," he said. "It originated at FDA, and, frankly, if it hadn't been labeled Dan Quayle and Competitiveness Council, it probably would have been hailed."

Kessler also answered questions about RU 486 (the "abortion" pill), FDA's role in the international trade agreements, and recycled packaging of food products.

Children's Issues of the '90s Result from '80s Policies

A number of the leading children's issues for the nineties — hunger, lead poisoning, product hazards, and target marketing — are either directly or indirectly related to the policies of neglect in the 1980s, according to speakers in a panel session on "Children's Consumer Issues in the 1990s."

"Childhood hunger is a problem that is growing," said Jud Dolphin, Senior Field Organizer for Food Research and Action Center. "There is a safety net in place, but unfortunately it is ten feet under the water."

Five and one-half million children under age 12 in this nation are either hungry or at risk of being hungry, he said. That leads to higher rates of illness and school absences and children who, as a result, are unable to learn, he said. The problem of childhood hunger could be eliminated, Dolphin said, if programs and policies that are already in place had their funding restored and were administered fairly.

Similarly, the problem of childhood lead poisoning has been ignored for years because funds for screening were cut off in 1981, said Don Ryan, Executive Director of the Alliance to End Childhood Lead Poisoning. Lead poisoning strikes one out of six children, and in some cities more than 50 percent of all children are at risk, he said.

Although the government established mandates 20 years ago to eliminate lead poisoning, responsibility was given to the Department of Housing and Urban Development, which dragged its feet, he said. Recent press attention has helped to raise awareness, which may produce action on a number of bills which are pending, he said.

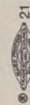
Foot dragging has also characterized the actions of the Consumer Product Safety Commission in dealing with childhood product-related injuries and deaths, said CFA Product Safety Director Mary Ellen Fise.

As a result, most of the top priorities for children's safety in the nineties have been on the agenda for many years, she said. These include: all-terrain vehicles, toy-related choking hazards and crib toy strangulation hazards, child-proofing cigarette lighters, playground safety, and safety standards for children's bicycle helmets.

Children are also increasingly being targeted in marketing, said Charlotte Baecher, Director of Education Services for Consumers Union. Of particular concern is the growing level of marketing through schools, most notably through Whittle's *Channel One*, which combines educational programming with advertising. Baecher called the program "a bribe to schools in times of economic problems."

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