

# ConnPIRG



## 2013 Annual Report





# From The Director

**Abe Scarr, State Director**

*Dear ConnPIRG member,*

*Our mission is to stand up to powerful special interests whenever they threaten our health and safety, our financial security or our right to fully participate in our democratic society.*

*So by definition, we're always taking on interests with more power and resources than we have.*

*Occasionally, by combining well-crafted ideas, smart strategies, hard work and public support—we win big. But more often than not, progress is incremental, so it's important to recognize small victories on the path to progress. As we reflect on 2013, I want to pause to celebrate the progress we've made in our campaign for Zero Waste.*

*When we launched the campaign two years ago, the idea that we could reduce, reuse, recycle and compost to the point that we no longer needed to send our waste to landfills or incinerators really wasn't part of the statewide conversation. When I brought it up in meetings with insiders in Hartford, I got some funny looks.*

*But when we started talking to the public, one person at a time, door to door, across the state, we got a much better response. And now, after two years of work, we've not only changed the conversation, we're starting to get results. As you'll learn in this report, last fall, ConnPIRG led a successful effort to get a legislative task force set up by and for incinerator interests to recommend increases in recycling rather than pay for pollution subsidies to incinerators.*

*We still have a long way to go, but we're making progress. As always, that progress started with member support, so thanks.*

*Sincerely,*

*Abe Scarr  
State Director*

# Making Health Care Work

## ConnPIRG Educated The Public As The New Marketplaces Went Live

Faced with glitches, misinformation and confusion about the Affordable Care Act, ConnPIRG and ConnPIRG Education Fund fought back with public education campaigns on campuses and communities across the state.

### Clearing Up The Confusion

In October, at the same time as the government shutdown, and just as the Healthcare.gov website's glitches started to become clear, young people looking for health insurance faced another obstacle—ads designed to scare them away from coverage.

Our staff and student volunteers launched a major outreach campaign at college campuses across Connecticut to get factual information into the hands of young people.

ConnPIRG staff and student volunteers released our new guides, "Connecticut Health Insurance 101" and "So You Think You Need Health Insurance. Now What?" These guides contained factual information about the ins and outs of the Affordable Care Act, and practical tips for making the most of new coverage options.

### Reaching 100,000 Students

By the end of the year, the nationwide project launched by our federation of state PIRGs reached more than 100,000 students across 18 states with facts about the Affordable Care Act and tips on finding the right coverage for themselves.

"Many college students are uninsured, and for many more losing coverage is just around the corner when they



**GETTING HEALTH CARE FACTS TO STUDENTS**—ConnPIRG has been reaching out to students on college campuses across the state to get them the information they need to make smart decisions when exploring their new health care options.

graduate or turn 26," said Dan Byrd, a UConn student and campus campaign coordinator. "It's critical for students and other young people to get the information they need to make smart decisions."

The campus education project, which continues into 2014, is funded in part through a generous grant from the Robert Wood Johnson Foundation, in addition to contributions from ConnPIRG members and key local foundations.

In addition to reaching out to young people, ConnPIRG and ConnPIRG Education Fund also worked to get facts into the hands of consumers of all ages. And at the end of 2013, with many con-

sumers facing the decision of whether to renew their existing individual plan or switch to a new one, we released "Should I Stay or Should I Go?" a guide with timely tips and a useful checklist to help consumers navigate their options.

For the first time ever, in every state in the country, millions of Americans with pre-existing conditions will be able to get the coverage they need—and finally stand on a more level playing field with the big insurers. ConnPIRG will keep working to make sure the new health care marketplaces meet their potential to boost competition, reduce costs and improve quality.

# The Zero Waste Solution

## Ending Pay for Pollution And Putting Connecticut On The Path To Zero Waste

ConnPIRG's campaign for Zero Waste picked up steam in 2013. We helped pass a mattress recycling bill in the General Assembly, released our report, "The Zero Waste Solution," made sure a legislative task force did not recommend new subsidies to incinerators, and built our coalition going into the 2014 legislative session.

### Standing Up To The Incinerators

Connecticut burns more trash per person than any other state in the country, posing a huge threat to our public health. Incinerators release toxic chemicals like mercury and dioxin into the air we breathe, and produce more than half a million tons of toxic incinerator ash every year. Additionally, our over-reliance on incinerators has kept our recycling rate stagnant at about 25 percent for more than a decade.

So why are we so hooked on burning trash? It's because we've subsidized incinerators for years—Connecticut helped build the incinerators in the 1970s by taking out loans at low government rates and secured those loans with generous long-term contracts.

But now that those contracts are running out, the incinerators are crying poor and trying to make Connecticut ratepayers pay more for the electricity the incinerators generate from burning trash.

At the end of the legislative session in June, the incinerator companies convinced the General Assembly to create a task force to consider different ways to give them new subsidies. Not surpris-

ingly, when the task force convened in the fall, all of the incinerator operators had seats.

Connecticut is far away from our goal of doubling recycling rates in the next decade. We should be doing everything we can to increase recycling and reduce incineration—not maintaining the status quo by paying for pollution.

We knew we were facing a serious challenge, as the task force was specifically created to consider incinerator subsidies and was stacked with incinerator interests. So we went to work, building a coalition of local elected officials and environmental, consumer and com-

munity organizations. We secured a commitment from the Department of Energy and Environmental Protection to hold a public hearing, and when the hearing came around, we mobilized our coalition with great results. The public hearing went long because so many people came out to speak—all against pay for pollution subsidies to incinerators. At the same time, we got the media to take a closer look at what was happening, generating dozens of news stories, including a front page article in the Hartford Courant.

After hearing from the public and faced with increased media scrutiny, the task force started going in a new direction. When it released its final report in December, the task force recommended the state prioritize efforts to increase recycling and reduce incineration, and did not endorse any new subsidies for incinerators.

Even without the task force's recommendation, we know the incinerators will be back in the General Assembly advocating for a subsidy, so ConnPIRG will remain vigilant. At the same time, we will make the case for improving recycling by updating the most effective recycling program in the state, the Bottle Bill.

### A Commonsense Update

In 1978, ConnPIRG worked to pass the original Bottle Bill as a way to reduce the litter caused by beer and soda containers. It was updated in 2009 to include water bottles, and today, 70 percent of containers covered under the Bottle Bill are recycled.



**AN IMPORTANT VICTORY—** *ConnPIRG worked closely with Marilyn Cruz-Aponte from Hartford's Department of Public Works to pass the mattress recycling bill.*

However, many newer beverage containers are still not covered, like juices, teas, and sport and energy drinks. Because of that, every year in Connecticut we throw away almost 300 million bottles that are not covered by the Bottle Bill—enough to blanket the entire stretch of Interstate 91 in our state.

Starting in the fall, ConnPIRG began reaching out to city and town officials, conservation and environmental groups, and small businesses asking for their support to update the Bottle Bill. So far, the response has been positive, and to date we've collected more than 100 endorsements for our campaign.



**WE MUST END OUR GROWING TRASH PROBLEM**—*Connecticut generates nearly 400,000 tons of trash that needs to be shipped out of state each year. In fact, our annual solid waste exports to other states have increased thirteen-fold since 1994.*

Compared to the 70 percent recycling rate of containers covered by the Bottle Bill, only 25 percent of the containers that are not covered get recycled. No other recycling program comes close to that kind of success.

That's why ConnPIRG is calling on the General Assembly to improve recycling, reduce litter and save cities and towns money by making this commonsense update.

### Building Coalitions Across CT

Bottling companies and supermarkets have spent millions trying to defeat an update, so it will be critical to demonstrate widespread public support to legislators.

That support—along with the support of our members—will be critical to overcoming special interest opposition as we make the case to the General Assembly in 2014.

It's well past time for Connecticut to embrace this update, and finally break through and make a serious improvement in our recycling rates for the first time in years. With the momentum we've built in the past year, and the prospects for progress in 2014, ConnPIRG is putting Connecticut in prime position to get on the path to a Zero Waste future.

## THE SOLID WASTE PROBLEM



Connecticut generated **3.2 million** tons of waste in 2013



Connecticut burns **more trash per person than any other state** in the country



Connecticut ships **nearly 400,000 tons of trash** out of state each year

## MOVING TOWARDS ZERO WASTE



Increasing our recycling rate by 30% would eliminate **630,000 tons of trash** each year



Updating the Bottle Bill could mean at least **280 million more bottles** get recycled each year



We should compost the **490,000 tons** of organic food and yard waste we throw away every year

# 21st Century Transportation

## ConnPIRG Reports Show Historic Shift Off The Road As The Driving Boom Ends

After decades of steady increases in driving, the average number of miles driven by Americans leveled off and started to decline. The “driving boom,” which began after the Second World War, is over.

### Americans “Moving Off The Road”

Throughout 2013, ConnPIRG Education Fund released a series of reports documenting a historic shift in the way Americans get around.

This shift is driven by a collection of large demographic changes, like Baby Boomers starting to exit the workforce and enter retirement, and the rise of the Millennial Generation. New technologies like mobile apps and car-sharing programs are allowing more Americans to live “car-light” or “car-free” lifestyles.

Connecticut is one of 46 states that has seen a reduction in the average number of miles driven per person since the driving boom ended in 2004. And while the report found that Connecticut has had the slowest decline in driving in New England, it also found that it had the second-lowest vehicle miles traveled per person in the region, behind Rhode Island.

Unfortunately, official government forecasts continue to assume steady increases in driving into the future, despite these changing trends. Those forecasts are used to justify spending vast sums of taxpayer dollars on new and expanded highways, even as repairs to existing roads and bridges remain neglected.

“It’s time for policymakers to recognize that the driving boom is over,” said ConnPIRG State Director Abe Scarr. “We need to reconsider expensive highway expansions and focus on alternatives such as public transportation and biking, which people increasingly use to get around.”

ConnPIRG is calling on transportation leaders to wake up to the momentous changes that have taken place over the last decade. The infrastructure we build today will mainly be used and paid for by the same people who are leading the trend away from driving—the Millennial Generation.



**PUTTING THE RUBBER TO THE ROAD**—ConnPIRG State Director Abe Scarr and ConnPIRG Program Associate Sean Doyle are among a growing number of Americans who use alternative transportation options to commute to and from work.

### Millennials Leading The Way

In October, ConnPIRG Education Fund released the report, “A New Way To Go,” which focused on how new technologies like transportation apps and vehicle-sharing tools are making it easier for Americans to drive less.

The report found that Millennials are leading the change in transportation trends. The average American between 16 and 34 years of age drove a whopping 23 percent fewer miles in 2009 than in 2001—the greatest decline in driving of any age group. Millennials are also more likely to want to live in urban and walkable neighborhoods, and are more open to non-driving forms of transportation.

Early evidence shows that these new technologies, combined with the fact that Millennials are consistently among the first to adopt and test the capabilities of these services, are a major factor behind this shift away from driving.

How Millennials choose to get around is important for a number of reasons. The generation is the largest in history and will be the majority of the work force for years to come. As the people both using and paying for our future transportation systems, their habits and preferences must be taken into account for smart planning.

Cities, states and the federal government should begin to take steps to use these new technologies to provide more and better transportation choices. And an important way to make sure

that happens is to bring together decision-makers with the Millennials who are driving these new transportation trends. With our presence on college campuses, ConnPIRG is leading efforts to engage younger Connecticut residents in planning the future of transportation in the state.

Connecticut. The forum included student and staff representatives from ConnPIRG, the Undergraduate Student Government, UConn Professor Norman Garrick, state Rep. Greg Haddad and representatives of Transform CT. Dozens of students turned out to hear about the state of transportation in Connecticut and to voice their opinions directly to Transform CT.



**A NEW ERA OF TRANSPORTATION ARRIVES IN CONNECTICUT**—*New technologies are making it easier for Americans to drive less and shift toward using other means of transportation.*

Our research comes at an opportune time. Last summer, Gov. Dannel Malloy and the Connecticut Department of Transportation launched a two-year strategic planning process for the future of transportation in Connecticut, known as Transform CT. The planning process will include intensive public input and discussion, as well as economic modeling to consider the costs of building and maintaining a 21st century transportation system for Connecticut.

### **An Opportunity To Transform CT**

Working with our student chapter at the University of Connecticut, ConnPIRG hosted a transportation forum in Storrs to discuss the future of transportation in

As Transform CT's two-year planning process moves forward, ConnPIRG will continue to organize events like this and interact with representatives of Transform CT to ensure that they understand these changing and important transportation trends, and that they hear the public's demands for better transportation options. Transform CT's plan must recognize that Connecticut residents are driving less, and that transportation dollars should be going toward maintaining our current roads and bridges and investing in public transportation, rather than building or expanding highways.

## **THE DRIVING BOOM IS OVER**

After a 60-year boom, driving is on the decline in the United States. In fact, vehicle miles traveled per American has declined for the last eight straight years.



In 2011, Americans took nearly 10% more trips via public transportation than in 2004. Increases in bicycling and walking also took place.



Young people aged 16-34 drove significantly less than any other age group. As a group, they drove 23% less in 2009 than in 2001.



Thanks to a surge of new smartphone transit apps, mobile technologies are making it easier for more and more Americans to take advantage of transportation options.



If these trends continue, the ongoing decline in vehicle miles traveled per year will continue through 2040, despite a 21% increase in population.

# Reining In Wall Street

## Working Alongside The CFPB To Protect Consumers From Unfair Practices

In the wake of the 2008 financial collapse, ConnPIRG was instrumental in organizing the consumer, senior, labor and civil rights coalition that fought alongside consumer champions such as Professor Elizabeth Warren to enact the 2010 Wall Street Reform and Consumer Protection Act, which had as its centerpiece the establishment of the Consumer Financial Protection Bureau.

### Milestone: Cordray Confirmed

The CFPB is the nation's first federal financial agency with just one job—protecting consumers no matter where they buy their financial products: at banks, mortgage companies, or even payday lenders. The CFPB took over as the nation's chief consumer regulator in July 2011.

In 2013, the CFPB turned just two years old, but came of age. After a protracted two-year battle, the Senate finally confirmed its director, former Ohio Attorney General Richard Cordray, who had been operating under a recess appointment. The confirmation removed any uncertainty over the bureau's authority to protect consumers in the non-bank marketplace.

The CFPB's power over banks had always been clear, but in the absence of a confirmed director, opponents had filed lawsuits challenging its authority over non-banks, including private student lenders, mortgage companies, auto lenders, payday lenders, credit bureaus and debt collectors.

ConnPIRG conducted numerous activities in support of Cordray's con-

firmation, including holding news conferences and delivering petition signatures to the offices of swing senators. ConnPIRG Consumer Program Director Ed Mierzwinski and Elizabeth Warren, now a U.S. senator in Massachusetts, did an outreach call to more than 6,000 labor activists urging action.

But the uncertainty over its unconfirmed director did not hold the CFPB back from protecting the public. It has already returned nearly a billion dollars in refunds to consumers victimized by the unfair practices of large credit card companies billing consumers for deceptively-marketed add-on credit monitoring and similar products for \$10-\$20 per month.



**DEFENDING THE CFPB**—*In July, Richard Cordray was confirmed as director of the Consumer Financial Protection Bureau. ConnPIRG mobilized in defense of Cordray, urging the Senate to confirm him.*

For the first time, an agency has the power to look inside the previously black box operations of the Big Three credit bureaus. These credit bureaus wield tremendous power over financial and employment opportunity, despite their well-known penchant for making mistakes and then ignoring consumer complaints. In 2013, the CFPB also completed a series of rules designed to protect homebuyers and homeowners from another mortgage meltdown.

### Protecting Students From Lenders

In September, ConnPIRG Higher Education Director Christine Lindstrom was a featured expert at a CFPB hearing on the growing number of colleges outsourcing student loan disbursement onto prepaid debit cards issued by banks and financial firms. Other schools are co-branding student IDs as bank debit cards.

Following the hearing, the CFPB issued a December report recommending what we've been urging since our major 2012 report, "The Campus Debit Card Trap." The CFPB is now calling for colleges to publicly disclose their debit and prepaid card contracts, as they are required to do by law for their credit card co-branding contracts.

In October, Mierzwinski spoke as a panelist at the CFPB's Chicago field hearing, where it released a report finding that the PIRG-backed Credit CARD Act of 2009 had largely cleaned up unfair penalty fee practices in the credit card marketplace. However, the CFPB found that more needed to be done to protect consumers, especially in the add-on product marketplace.



## CFPB Gets Results

One of the significant victories in the establishment of the CFPB was giving it authority to establish a public consumer complaint database. Transparency makes markets work better. In the fall of 2013, ConnPIRG rolled out the first three of a series of five planned reports analyzing complaints to the database.

tacted the credit bureaus about a problem,” Murray said. “These are people who would probably still be calling and writing the credit bureaus trying to get their problems resolved.”

In addition to telling the CFPB’s story to the public and building its visibility, in 2013, we also led efforts to block various



**A WATCHDOG ON THE FINANCIAL BEAT**—ConnPIRG’s Consumer Program Director Ed Mierzwinski worked alongside the CFPB to ensure that consumers are protected from questionable practices.

Our reports on bank account complaints, student loan complaints and credit bureau complaints found that the CFPB is getting results for consumers. In fact, in its short history, the CFPB has already made credit card companies give back more than \$750 million in unfair fees to consumers.

We compared complaints by state and ranked the banks and financial firms on a variety of metrics. ConnPIRG Consumer Associate Laura Murray, a key author of the series, spoke with NBC News about how the bureau made a difference for credit bureau complainants.

“Clearly, there are thousands of people who were not satisfied when they con-

gressional proposals to take away the CFPB’s independent funding, give corporate wrongdoers the power to petition to overturn its actions, or otherwise tie it in bureaucratic knots.

In order to strengthen the CFPB’s network and relationships in Connecticut, ConnPIRG organized a roundtable with CFPB Deputy Director Steve Antonakes, Sen. Richard Blumenthal, Attorney General George Jepson and other key consumer advocates at the UConn School of Law. In 2014, we will continue to defend the CFPB from attacks, and we’ll urge the agency to investigate and take action in key financial reform areas.



## How the Consumer Complaint Database works for you



### 19,000 Complaints

The database tracks complaints made by consumers to the CFPB and the responses of financial institutions to those complaints.



### Available to the public

The Consumer Complaint Database enables the CFPB to identify financial practices that threaten to harm consumers and enables the public to evaluate the performance of the financial industry and the CFPB.



### The CFPB’s searchable database

helps consumers make better economic and safety choices by reviewing others’ experiences and searching for problems.

# Reclaiming Our Democracy

## More Momentum But New Challenges In Fight To Get Big Money Out Of Politics

The 2012 elections were a stark reminder of just how bad the problem of big money in elections has become as a result of the Supreme Court's Citizens United decision. Outside groups like super PACs spent more than \$1 billion dollars in cash they aggregated from just a small handful of well-heeled special interests, drowning out the voices of millions of ordinary citizens.

### Citizens United: Part Two

Despite the havoc wreaked by Citizens United and confidence in elected officials' ability to represent their constituents being at an all-time low, in October, the Supreme Court once again took up a case that could allow even more big money into elections: *McCutcheon v. FEC*.

To shine a light on the proceedings, ConnPIRG rallied outside the federal courthouse in Hartford on the day of oral arguments for *McCutcheon*. Joined by our coalition partners, we said "enough is enough" and called on our representatives to take action to fix the problem.

Along with Demos, we published groundbreaking research projecting that if the Court rules the wrong way in *McCutcheon*, it would mean more than \$1 billion in additional campaign contributions from fewer than 2,800 individuals between now and 2020. That research was cited by the *New York Times* when it editorialized on the case, advising the Court to uphold the contribution limits in question.

### "Billion-Dollar Democracy"

ConnPIRG also published research alongside Demos that detailed some of the effects of the Citizens United ruling. In our report, "Billion Dollar Democracy," we found that the top 32 super PAC donors, giving an average of \$9.9 million each, matched the \$313 million raised by President Obama and Mitt Romney from all 3.7 million of their small donors.

Looking forward, we will continue to work toward long-term and short-term solutions that would hedge the power of big money in elections and amplify the voices of ordinary citizens. Sixteen states have now joined the movement calling on Congress for a constitutional

amendment to overturn *Citizens United* and restore our power to set limits on big money in elections.

And this spring, legislation will be introduced that will create a system to encourage candidates to seek out funds from their constituents rather than from a handful of large donors.

The Supreme Court may not yet have gotten the message that in a democracy the size of your wallet should not determine the volume of your voice, but we know that the American people have never been more ready to build a nationwide movement to reclaim our democracy.



**THE PEOPLE SPEAK OUT**—ConnPIRG State Director Abe Scarr rallied for reform in front of the federal courthouse in Hartford on the day of oral arguments for *McCutcheon v. FEC*.

## ConnPIRG

Connecticut Public Interest Research Group  
2074 Park St., Ste. 210  
Hartford, CT 06106  
Phone: (860) 233-7554

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## ConnPIRG Staff (partial list)

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**Abe Scarr**  
State Director



**Michael Russo**  
Federal Program Director



**Phineas Baxandall**  
Senior Analyst for Tax and  
Budget Policy



**Ed Mierzwinski**  
Federal Consumer Program  
Director



**Allison Cairo**  
Deputy Director

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