An Incomplete Arsenal

BY LIZA BARRIE

As the U.S. marks the horrific milestone of one million Covid-19 deaths, and new WHO estimates show that 15 million people globally have died because of the pandemic, the drive to vaccinate the world is losing steam. Nearly 3 billion of the world’s 7.8 billion people have yet to receive a single dose. The consequences of abandoning efforts to achieve high vaccination coverage worldwide could prove disastrous.

A new Public Citizen report details how President Biden is failing to deliver on his promise of a wartime effort to combat the virus. According to the report, unless Congress significantly increases funding for America’s “arsenal,” Biden will be unable to meet his pledge to ship 1.1 billion coronavirus vaccine doses to low- and middle-income countries by September 2022.

By the end of April, the U.S. had shipped 535 million doses, donating doses at a rate of 39 million per month in recent months. To meet the 1.1 billion dose target, the U.S. would have to donate 565 million doses in 5 months, or about 113 million doses per month. That would require a 2.9-fold increase in the donation rate.

To make matters worse, millions of doses that the U.S. has already shipped overseas are at

Graphic courtesy of John Tomac.
If you were to ask Liza Barrie to describe herself in three words, she’d say curious, versatile, and purposeful. Barrie joined Public Citizen as campaign director for Global Vaccine Access in December 2020, just as the U.S. began administering the first Covid-19 vaccinations. The White House had no plan—or enough vaccine doses—to help vaccinate the world and bring the pandemic under control.

However, Public Citizen’s Global Access to Medicines Program had already proposed just such a plan, laid out in a report entitled “How Biden Can Shore Up Global, U.S. Production of COVID-19 Vaccines.” The roadmap showed how the Biden administration could mobilize the global community, share the vaccine recipe, and build manufacturing capacity to save lives, revive economies, and bring America back to some degree of normalcy. Barrie was determined to be a part of the dedicated team that had outlined this vision and to join them in fighting for equitable global access to Covid-19 vaccines.

Before coming to Public Citizen, Barrie worked at UNICEF for 25 years, advocating for women’s and children’s rights, including families affected by HIV and AIDS and childhood immunization. She holds a bachelor’s degree in East Asian studies at Barnard College, followed by a master’s degree in journalism from Columbia University.

What has been a defining moment in your life professionally and/or personally?

Barrie: As a young person, I made the decision to put down the violin, which had been a real passion of my studies and absorbed much of my energy and time, and instead seriously pursue learning Mandarin. The new path opened up interesting possibilities and perspectives. I studied Mandarin in college and then lived and worked in Taiwan and mainland China for over a decade. In Beijing, I began my career with UNICEF. I managed to travel a great deal. Being a mother has been the best part.

What skills would you say are necessary in your work?

Barrie: My role as a campaign director requires good analytical, organizational, and networking skills, and sound judgment. I try to always be clear about our objectives, which can change with time and new opportunities. For me, strong teamwork can be one of the most joyful aspects of a job and it’s essential for successful campaigning.

What has been your greatest accomplishment so far?

Barrie: Public Citizen’s Global Access to Medicines Program foresaw the massive global vaccine shortage that resulted in millions of lives lost needlessly as many leaders of powerful nations accepted and even encouraged vaccine apartheid. Our team showed an alternative—more agile organization that is standing up to the Biden administration’s anemic global pandemic response as death estimates skyrocket and urging Congress to fund the global response.

— Compiled by Agnes Cazemiro

LIZA BARRIE
An ongoing series profiling Public Citizen leaders and staffers

GET TO KNOW PUBLIC CITIZEN

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Dismantling Trump’s Big Lie

There’s every reason for Americans of conscience to want to consign the events of Jan. 6, 2021 to the dustbin of history. We cannot.

The insurrection was not a one-time or one-off explosion. It was the product of a concerted campaign of lies and deception, normalization of violence, destruction of norms, and cultivation of conspiracy and authoritarianism. The insurrection’s orchestrators and perpetrators have continued that campaign, denying the insurrectionary violence that we all saw with our own eyes, perpetuating the Big Lie about the 2020 election and — most dangerously — escalating their assault on the very foundations of our democracy.

In June, the nation will have an opportunity to come to terms with what happened on January 6 when the Select Committee to Investigate the January 6th Attack on the United States Capitol holds a series of high-profile hearings.

Public Citizen is doing everything in our power to support, elevate, and amplify those hearings. January 6 was a flashpoint moment in the struggle over the survival of our democracy. We want everyone to remember what was at stake and to act accordingly.

To get the word out, we’re employing a high-level communications and organizing plan:

- In the run-up to the hearings, we have held briefings for activists, joined by thousands, with key leaders like U.S. Reps. Jamie Raskin (D-Md.) and Pramila Jayapal (D-Wash.).
- We are working with celebrities and influencers so they are prepared to broadcast key takeaways from the hearing on their social media channels.
- We are organizing “watch parties” in homes across the nation for people to come together and watch the televised hearings, with larger outdoor events in Washington, D.C., and other large cities.
- Our Not Above the Law Coalition is pulling together hundreds of organizations to share common messages to their supporters as the hearings unfold.
- We are staffing with top-level media experts a centralized communications hub to prepare rapid responses to the hearings’ revelations and to coordinate messaging among our far-reaching coalition.

While the details of the violent attack on January 6 are well known — and not in dispute among people with respect for facts — the committee is promising startling revelations at the hearing.

In addition to whatever shocking information presented, we anticipate the hearings will work not just to remind Americans of what happened on January 6, but to expose the full-fledged effort to carry out an American coup.

The outlines of what we expect to emerge are becoming clear: There was a two-track effort to override the November 2020 election results and sabotage democracy. There was an outside game that involved Trump and his allies’ spreading the Big Lie and rallying the masses, culminating in the January 6 insurrection. For many people who participated in the insurrection, what happened was spontaneous. But the instigators had prepared the way for the violence and there were many orchestrators, including far-right and racist militias, who planned for violence. With the insurrection underway, many top Trump allies begged him to call it off, but he declined.

Along with the outside game was an inside strategy aiming at an outright usurpation of power based on a calculated misuse of constitutional authorities. The idea was to claim that one or more states presented disputed lists of electors, for Vice President Mike Pence to reject the electors put forward, and for resolution of the election to be sent to the U.S. House of Representatives. The House, with a majority of Republican state delegations, would then throw the election for Trump. This illegal scheme perhaps came closer to success than was apparent at the time.

We anticipate the high-profile disclosures at the January 6 hearings may well justify criminal prosecution not just of insurrectionists but the insurrection inciters and the top-level masterminds of the inside strategy, perhaps up to and including Trump himself. We are ready to make that call.

We are certain the hearings will display both the strength and fragility of our democratic institutions and the urgent need to shore them up through measures like the Protecting Our Democracy Act that Public Citizen is championing and measures to protect voting rights.

And we will be highlighting the throughline from January 6 to the ongoing perpetuation of the Big Lie and ongoing effort by Trumpists to grab control of the nation’s electoral administrative machinery — including secretary of state offices — in order to pave the way for another coup attempt in 2024.

The stakes could not be higher. We need as many eyeballs trained on the hearings as possible to galvanize and then for us to mobilize. We are ready.
About $24 billion of those buyback plans were announced in the first two months of 2022, more than all the buybacks announced in 2021. More than half of the 20 U.S.-headquartered companies analyzed in the report increased dividend payouts to shareholders. Of the 11 companies raising their dividends, four were of more than 40% and nine were increases of more than 15%. Six companies have begun paying additional dividends on top of their routine quarterly payments, including by implementing new variable dividends based on company earnings — a way of directing windfall profits immediately into private hands.

“The bottom line is big oil is pumping out profits while consumers struggle,” said U.S. Sen. Chuck Schumer (D-N.Y.) during a news conference outside a gas station in Manhattan, in which he cited the joint research report. The industry’s massive profits have only accelerated since the report’s publication. Chevron reported that it quadrupled its first-quarter profits from the same quarter a year earlier to $6.3 billion. ExxonMobil doubled its profits to $5.5 billion and announced plans to increase share buybacks to $50 billion through 2023, tripling the initial $10 billion program in January.

“Big Oil profits are soaring so high they don’t know what to do with all the money, so they are going to waste it on stock buybacks,” said Robert Weissman, president of Public Citizen. “Consumers should not get punched in the face so that Big Oil can stuff its overflowing coffers.”

The oil industry’s fortunes represent a stark reversal from the recent past. For several years before the pandemic, the industry was mired in a wave of bankruptcies, and losses had tarnished the industry’s credibility with investors. Then the pandemic crushed consumer demand and even more bankruptcies followed until oil prices started rising in mid-2021. High oil prices are great news for oil CEOs, especially those focused on drilling in the U.S., which relies on expensive fracking techniques to keep oil flowing. One oil executive, Diamondback Energy CEO Travis Stice, told investors in February that “We’ve spent the last decade consuming capital and now we’ve got a little bit of sunshine in us where we can return that capital to our investors that have been waiting patiently and sometimes impatiently for this return.”

After gasoline prices started rising last year, Republican lawmakers relentlessly blamed the Biden administration, ignoring the reality that the strong economic recovery and increased demand for fuel was the main driver of the price increase. Big Oil’s voices in Washington — trade associations and friendly lawmakers — did not waste time trying to take advantage of the Russian invasion of Ukraine.

On the day that the invasion began, the CEO of the American Petroleum Institute sent the Biden administration a public wish list, including faster approval for natural gas pipelines and export terminals and increased drilling on public lands and waters — even though it will take years for those facilities to begin operations.

The only way to protect families from fossil fuel price swings is to wean the economy off fossil fuels. That’s because regardless of what’s going on in the world, fossil fuel markets are inherently volatile, and the U.S. will never be able to produce enough oil to have control over the price.

While prices remain high and the war continues, President Biden and lawmakers should focus on protecting consumers, supporting clean renewables, and preventing the runaway profiteering of Big Oil. U.S. Sen. Sheldon Whitehouse (D-R.I.) and Rep. Ro Khanna (D-Calif) have introduced legislation to tax the profits of price-gouging oil companies and refund the proceeds to consumers every quarter.

“There’s a straightforward solution to windfall profits: a windfall profits tax. Congress should act immediately to adopt a windfall profits tax,” Weissman said.
Decline of Corporate Prosecutions Continues into Biden’s First Year

BY RICK CLAYPOOL

President Donald Trump claimed to be tough on crime. But his Department of Justice (DOJ) let federal prosecutions of corporate criminals dip into double digits — to a low of 99 in 2018 from a peak of 296 in 2000. The decline was the unsurprising result of the former businessman’s policies easing enforcement against corporate wrongdoers. Subsequently, corporate prosecutions fell further to 94 in 2020, Trump’s final year in office.

Since then, the Biden administration has announced a myriad of policies intended to ramp up law enforcement against corporate criminals. A new Public Citizen report complicates the picture: it shows that corporate prosecutions declined further still — to 90 — in Attorney General Merrick Garland’s DOJ. This is less than half of the average annual number of corporate prosecutions over the previous 25 years (81).

Additionally, the number of DOJ-negotiated leniency agreements with corporate offenders fell between 2020 and 2021, from 45 to 32, according to data from the University of Virginia/Duke University Corporate Prosecution Registry. Over the past two decades, such agreements have become the DOJ’s routine method for resolving criminal cases against big corporations. One particularly outrageous sign of corporate impunity is that the DOJ has allowed many large corporations to repeatedly avoid prosecution though the use of these agreements. The agreements — which the DOJ refers to as deferred prosecution agreements (DPAs) and nonprosecution agreements (NPAs) — are at the center of debates over whether the DOJ considers some corporations “too big to jail.”

Because of the simultaneous trends of declining corporate prosecutions and the DOJ’s increased reliance on corporate leniency agreements, the agreements made up over a quarter (26%) of the cases in 2021. While this is a decline from 2020’s record-high percentage of corporate leniency agreements (32%), it remains extraordinarily high, especially in comparison with two decades ago, when prosecutors entered leniency agreements with corporate criminals only about 1% of the time.

It makes sense that the Trump administration’s soft-touch corporate enforcement policies would lead to a decline in corporate enforcement. But it is noteworthy that corporate crime enforcement would continue to decline even after the Biden appointees took over the reins of the Justice Department and started implementing policies intended to ratchet up corporate enforcement.

However, there are several reasons it’s unsurprising that the number of corporate prosecutions remained relatively unchanged. There also is reason to hope the policy changes will bring more corporate prosecutions in the future.

• First, a change in administration typically brings a dip in corporate crime case conclusions. Case conclusions fell 19% between the Clinton and Bush administrations; 9% between the Bush and Obama administrations; 10% between the Obama and Trump administrations; and 12% between the Trump and Biden administrations. Transitions between administrations are moments of upheaval — a drop in an administration’s first year does not necessarily herald the trend for years to come.

• Second, most of the Biden administration’s enforcement policy changes were not announced until October 2021 — the first month of fiscal year 2022. This means that any impact the policy changes might have on the number of corporate cases being concluded will not be fully apparent until the U.S. Sentencing Commission releases annual corporate prosecution data in the spring of 2023.

• Corporate criminal investigations take a long time even when the DOJ is operating at full capacity. The slow pace of these investigations — combined with the slow pace of nominations and confirmations — means the Trump administration’s soft-on-corporate-crime enforcement policies are having a holdover effect on the Biden administration’s enforcement numbers. But policy changes and announcements of new cases in the pipeline under Biden suggest the Trump holdover effects should be wearing off.

• Finally, the disruptions brought on by the COVID-19 pandemic are likely exacerbating the slowed pace of policy change and any increase in enforcement capacity.

Structural obstacles have so far prevented the DOJ from rapidly matching its bold rhetoric with a wave of new corporate prosecutions. These obstacles, thankfully, are overwhelmingly transient — and their transient nature is reason for optimism. Obstacles or no obstacles, the DOJ must zealously pursue its new policies with the resources that it has.

The Biden DOJ seems to understand that allowing corporate crime to go unpunished and unpunished is not an option. Just as criminal cases are built one case at a time, the annual corporate prosecution numbers must be restored one case at a time.

PUBLIC CITIZEN ONLINE
Occasional dispatches from Public Citizen’s social media feeds

In April, plutocrat Elon Musk blocked Public Citizen on Twitter. Our tweet, “So much for being ‘committed’ to free speech,” was the most viewed in Public Citizen’s history and racked up more than 370,000 likes.

In April, U.S. Rep. Andy Levin echoed our sentiment that we should cancel student debt. The tweet he quoted received 1.5 million impressions.
Indo-Pacific Economic Framework at the Crossroad

BY KAROLINA MACKIEWICZ

U.S. Trade Representative (USTR) Katherine Tai has stated repeatedly that the Biden administration's vision for trade will not repeat the past mistakes of prioritizing large business interests above all else, but will serve workers, consumers, and the environment.

This is a welcome change after decades of U.S. trade policies that have offshore jobs to countries with exploitative labor conditions, encouraged polluting industries, and constrained domestic consumer policies.

In October 2021, President Biden introduced the Indo-Pacific Economic Framework, or IPEF. Little is known about IPEF as of now, including which countries will be participating in the framework. It could be an opportunity to realize a new, lasting vision for trade that serves broad support.

However, the notion of an IPEF did not come from consumer advocacy organizations, environmental groups, or organized labor. And one thing we do know about IPEF is that mega corporations are hoping to use it to solidify their power.

Big Tech’s "Digital Trade" Power Grab

At a recent Senate Finance hearing, U.S. Sen. Elizabeth Warren (D-Mass.) warned Tai that “lobbyists for the giant corporations are celebrating IPEF as the second coming of the [Trans-Pacific Partnership] TPP ... Tech companies like Facebook and Amazon ... are involved in spreading misinformation, mistreating workers, and squashing competition. They also hire hordes of lobbyists to protect their way of doing business.”

An initial review of public comments submitted by the Chamber of Commerce, PhRMA, and other corporate interests justifies Warren’s concern. Industry lobbyists are pushing for IPEF to emulate the TPP, a proposed pact that never earned majority support in Congress because it would have offshored jobs to countries that use forced and child labor, locked in high medicine prices, and threatened public interest safeguards.

In particular, the so-called “digital trade” proposals Big Tech is pushing are not focused on remedying actual problems related to the online sale of imported goods, such as tariff evasion and product safety. Instead, tech companies hope to use IPEF to lock in binding international rules that limit governments from regulating online platforms and from fighting corporate concentration and monopoly power.

They seek to undermine domestic policy space on important issues like gig economy worker protections, discrimination and algorithm transparency, competition policy and anti-trust, corporate liability, and consumer privacy.

Trade for People and the Planet

In comments submitted to the USTR, Public Citizen described the vision needed for IPEF to succeed in terms of policy and politics. Key components include a transparent and participatory negotiating process; strong labor and environmental standards based on key international agreements; and digital rules that prioritize workers’ rights and privacy over corporate interests.

Whether this vision will be shared by all administration officials involved in IPEF remains to be seen. Ambassador Tai, who will lead one of IPEF’s four pillars, often speaks of a new type of trade policy that uplifts workers across borders and tackles climate change head-on. However, the other three pillars of IPEF will be led by Commerce Secretary Gina Raimondo, a former venture capitalist and “free trade” fanatic.

Warren and U.S. Sen. Robert Casey (D-Pa.) recently sent to each of the administration leads joint letters that reflect this internal division.

Their letter to Tai voiced support for her goal of “worker-centric” trade, while the letter to Secretary Raimondo was much more critical of her enthusiasm for “traditional free trade agreements [which] have been terrible for workers, consumers, and the environment.”

On May 12, the United States will be hosting a meeting of the Association of Southeast Asian Nations (ASEAN), a political and economic union of ten countries in the region. This may be an opportunity for the administration to announce some or all of the countries that will be part of IPEF negotiations. The countries involved will give more information about the scope of the agreement and issues to be included.

Public Citizen will closely monitor the negotiations and ensure the public is apprised of how terms of a potential IPEF will affect people’s jobs, health and safety, and the environment. We will fight fiercely to realize our new vision for trade, and to avoid IPEF replicating past failed trade-pact models that have benefited large commercial interests to the detriment of most.

CMS Restricts Medicare Coverage for Aducanumab

BY RHODA FENG

Despite intense pressure orchestrated by Big Pharma and industry-funded patient advocacy groups, the U.S. Centers for Medicare and Medicaid Services (CMS) in April announced a final national coverage decision under which the Medicare program will cover the drug aducanumab (Adalumab) only for beneficiaries with Alzheimer’s disease who enroll in a properly designed randomized, controlled clinical trial of the drug.

Public Citizen had previously called for CMS to exclude aducanumab from coverage under the Medicare program because there is a lack of scientific evidence that the drug provides any meaningful benefit to cognitive function. We had also asked the U.S. Food and Drug Administration (FDA) to not approve aducanumab for treatment of Alzheimer’s disease due to lack of evidence of its effectiveness.

“CMS’ science-based action will significantly mitigate the damage done by the FDA’s reckless decision last year to approve aducanumab despite the lack of evidence of benefit and clear evidence of that it can cause serious brain injury,” said Dr. Michael Carome, director of Public Citizen’s Health Research Group.

In 2020, Public Citizen called on the U.S. Department of Health and Human Service’s Office of Inspector General to investigate the unprecedented collaboration between the FDA and Biogen regarding the company’s marketing application for aducanumab. The FDA had approved the drug under the agency’s accelerated approval pathway, and Public Citizen maintained that inappropriately close collaboration between the FDA and Biogen before and after the company submitted its marketing application for the drug dangerously compromised the independence and objectivity of the agency’s review.

In his testimony before an FDA advisory committee in 2020, Carome pointed out that two large studies comparing aducanumab to a placebo were stopped early because a preliminary data analysis showed the drug was not effective.

Biogen nevertheless pursued analyses of data from these incomplete studies which were highly susceptible to bias. (One study only suggested possible minimal benefit at a high dose, but the other clearly showed the drug doesn’t work.)

In 2021, the FDA recklessly approved aducanumab for treatment of Alzheimer’s disease despite the nearly unanimous conclusion of an independent panel of experts convened by the agency that there was not sufficient evidence that the drug was effective.

At the time, Carome noted that the FDA’s decision “shows a stunning disregard for science and eviscerates the agency’s standards for approving new drugs.” Approving the drug despite the lack of evidence of benefit has raised false hope for millions of Alzheimer’s patients and their families.

In contrast to the FDA, CMS stood its ground in the face of a concerted lobbying campaign by Big Pharma. “CMS’ action is a win for patients, Medicare beneficiaries, the American taxpayer, and evidence-based medicine,” remarked Carome.
Cryptomania Comes to K Street

BY RICK CLAYPOOL

Cryptocurrencies and other blockchain-based digital financial technologies are having a moment, with millions of Americans experimenting with so-called digital assets like Bitcoin, Ethereum, and Dogecoin.

Celebrity endorsements and Super Bowl advertisements are sparking curiosity in the sector, even as financial regulators crack down on crypto scams and the volatile market swings wildly, losing nearly half its value over just three months between November 2021 and January 2022.

Capitol Coin, a new Public Citizen report, documents the surge in crypto lobbying and reveals scores of revolving door lobbyists and officials.

“The crypto lobbying surge represents an effort to secure friendly regulation and minimal taxation — and to stake a claim to legitimacy among more tried and tested investment strategies,” said Lisa Gilbert, executive vice president of Public Citizen.

The report found that the number of lobbyists representing cryptocurrency proponents nearly tripled in just three years, jumping to 320 in 2021 from 115 in 2018, according to federal lobbying disclosures. Meanwhile, lobbying spending attributable to the cryptocurrency sector quadrupled to $9 million in 2021 from $2.2 million in 2018.

The biggest lobbying spenders in the cryptocurrency sector were Coinbase, Ripple Labs, and Blockchain Association, each of which spent over $2 million in lobbying between 2018 and 2021.

Corporations and trade groups also reported lobbying on cryptocurrency issues, including the U.S. Chamber of Commerce, which reported 32 lobbyists on cryptocurrency issues and Meta Platforms (formerly Facebook), which reported 27, plus another four lobbying for Diem, Facebook’s now-defunct crypto effort.

The revolving door is one of the most pernicious influence-peddling tools used by corporations and wealthy special interests. Crypto proponents are taking full advantage of former officials who are cashing in on their connections. Public officials-turned-lobbyists have access to lawmakers and regulatory officials that is not available to the public, and they sell their access to the highest bidder among industries seeking influence.

Among the revolving door lobbyists for the crypto sector were former financial regulators from agencies that oversee crypto businesses, including the Commodity Futures Trading Commission (CFTC), Securities and Exchange Commission (SEC), and the U.S. Treasury Department. Former lawmakers-turned-crypto-lobbyists include U.S. Sen. Blanche Lincoln (D-Ark.), Sen. Mark Pryor (D-Ark.), Sen. Max Baucus (D-Mont.), and Rep. Sean Duffy (R-Wis.).

While not registered as lobbyists, many former senior federal officials have left government to serve the crypto sector. Among them are White House Acting Chief of Staff Mick Mulvaney, SEC Chair Jay Clayton, Office of the Comptroller of the Currency Chief Brian Brooks, all of whom served during the Trump administration, and three former CFTC chairs (including Trump CFTC chair Christopher Giancarlo, who in crypto circles is affectionately referred to as “CryptoDad”).

While cryptocurrency boosterism has noticeably gained traction among Republican officials, it would be a mistake to characterize the phenomenon as occurring exclusively on the political right.

Plenty of Democratic officials have spun through the revolving door to leverage their work in government on behalf of the public to advance their careers in service to corporate interests. Among Democratic crypto allies are former congressional staffers who are poised to be particularly influential in the context of the current Democratic House and Senate majorities.


Now that President Biden signed an executive order signaling the need to regulate crypto, the industry’s lobbying spree is only just beginning. Lawmakers are preparing to introduce cryptocurrency legislation, and cryptocurrency advocates are preparing to back crypto-enthusiast candidates.

“Crypto is a wildly underregulated industry, and the new crypto titans want to keep it that way,” said Gilbert. “As heavy hitters in this burgeoning industry seek to keep themselves out of the regulatory spotlight, their need to play in politics with connected influence peddlers is obvious. These ballooning numbers demonstrate their commitment to avoiding scrutiny and reform.”

Graphic courtesy of Shutterstock.
risk of expiring in freezers, refrigerators, and backrooms before needles get into arms. Under-vaccinated countries require investments for effective “last mile” vaccine delivery systems — to support data systems, cold chain equipment, and to train frontline health workers. If they expire unused, vaccines purchased with U.S. tax dollars to aid poor nations would effectively amount instead to taxpayer donations to big pharma.

In December, the Biden Administration began sounding the alarm that it was running out of money to support distribution and that vaccination campaigns could stall in the spring if Congress did not appropriate additional funding. The White House requested $5 billion in March to combat the virus beyond U.S. borders, despite previously admitting that the need was closer to $17 billion.

While this investment is crucial to an effective domestic epidemic response, as viruses know no borders, even that meager sum slipped out of reach after Congress failed to come up with budgetary offsets to cover the global expenditure. The administration’s reliance on donations, in the absence of a larger strategy for manufacturing and assisting lower-income countries in developing vaccine self-sufficiency, has also harmed the global response.

In lower-income countries where the Covid-19 death toll is four times higher than in rich countries, the delay in securing funds will cost more lives. The White House says the consequences of inaction will be dire:

- fewer shots in arms in countries in need
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“President Biden's commitment to return the U.S. government to a place of global health leadership after four turbulent years under Trump, who refused to join collective efforts aimed at ensuring equitable access to a vaccine and withdrew the U.S. from the WHO. Global health experts have cautioned that restoring U.S. global health leadership requires action, not just words.

As the U.S. prepares to co-host a second Global Covid-19 Summit on May 12, a group of former heads of state and Nobel laureates called on Biden to immediately commit $5 billion to combat the global coronavirus pandemic in a letter organized by Public Citizen and the People’s Vaccine Alliance. “Billions of people are being ignored, as many parts of the rich world turn away from them,” they said. In turn, these people are “being left unprotected from this cruel, deadly, and debilitating disease.”

Former U.K. Prime Minister Gordon Brown, former President of Ireland Mary Robinson, former President of Malawi Joyce Banda, former President of Colombia Juan Manuel Santos, and others signed the letter. They told President Biden, “Your leadership can revive the global Covid-19 response,” adding that “our wholehearted hope is that your administration will step up to provide leadership on financing the global response, encouraging other countries to follow you, as is both urgent and necessary to help save lives across the world.”

“I want America to recognize that the disease is not over anywhere until it’s over everywhere,” Gordon Brown told the New York Times. “We must not sleepwalk into the next variant,” he added.

Also ahead of the second Covid-19 Summit, Public Citizen and dozens of other health groups issued an action plan asking Biden to step up with a comprehensive global response. The group noted that commitments agreed upon during the first Global Covid-19 Summit have been broken or are not on track to be met, including the promise to vaccinate 70% of the world in time for the 2022 UN General Assembly.

“We urge you to act with reinvigorated urgency to increase the U.S. government’s financial commitments, help set bold coverage targets for vaccination, testing, treatment and care, and announce unequivocal support for policies that will enable equitable access to the fruits of scientific progress,” they urged the president. “Lack of engagement and commitment to a global strategy holds clear and present dangers for the U.S. and the world.”
The Texas Commission on Environmental Quality’s Sunset Review

BY ADRIAN SHELLEY

People across Texas have concerns about how their health and safety is protected from big polluters. As Public Citizen’s Texas office regularly details, regulators in the industry-friendly state do more to protect corporate polluters than they do average Texans.

But right now, Texans have an opportunity to speak up to make state regulators work for them. The Texas Commission on Environmental Quality (TCEQ), is undergoing a process called “sunset review,” which is like an independent audit of the agency that occurs every twelve years. The review is an opportunity to improve the agency’s function. During the last review in 2011, due in part to Public Citizen’s advocacy, the maximum fine available to the biggest polluters was increased from $10,000 to $25,000.

The sunset review process includes a single public hearing. If someone can’t come to Austin on June 22, they can’t speak to the Sunset Advisory Commission that oversees the review. That’s where Public Citizen comes in. Last year, we created a working group of organizations to share our vision for a better TCEQ.

We’ve been spreading the word about the review opportunity and reaching out to people across Texas impacted by air, water, and solid waste pollution. Beginning in March, we hosted additional “People’s Hearings” in San Antonio, Dallas, and Houston. More than two hundred people joined us at these hearings to share their stories about the TCEQ and pollution in their communities.

At the time of this writing, we have another statewide virtual hearing scheduled for June 8. We’re transcribing each hearing and we will deliver all of the comments we receive to the Sunset Advisory Commission at the June 22 hearing.

To raise awareness about the TCEQ across the state, we built a website to introduce the Sunset review process and share opportunities with interested people. You can visit ForOurCommunities.org to learn about Sunset review, read stories from people around Texas impacted by pollution, or write your comment that we will hand-deliver to the Sunset commission. So: what do we hear from Texans?

Most people are not happy with the Texas Commission on Environmental Quality. They see an agency that hands out far more permits than fines and seems more interested in protecting corporations than our air, water, and land. Many people suggested they need more resources from TCEQ, from additional air monitors in their communities to more inspectors and agency officials willing to fine big polluters.

For some commenters, it’s personal. We’ve heard dozens of stories from people who watched TCEQ put a concrete batch plant, for example, in their community. TCEQ often permits polluting facilities to locate right next to schools and hospitals. The agency refuses even to consider neighboring sources of pollution when it issues a permit. In fact, TCEQ Commissioners claim they don’t even have the authority to deny a permit they don’t think should be issued.

The Texas Legislature can fix these problems. We’ve made many recommendations for how to improve the TCEQ.

Some of our suggestions are big picture, like removing the protection of “economic development” from the TCEQ’s mission (the only environmental agency in the country with such a mission).

Other suggestions are simpler and practical, like putting permit applications online and resuming in-person public hearings once it is safe to do so.

It all comes down to priorities. We believe the Texas Commission on Environmental Quality serves the people of Texas first — protecting our air, land and water to protect our health and of our children.

For decades, state lawmakers have acted as if TCEQ’s first job is to keep polluters in business and keep the U.S. Environmental Protection Agency out of Texas.

Talking to Texans across the state, all we see are people who want to be safe and healthy in the places where they live. We believe that if lawmakers left Austin and held hearings around the state — the way we have — they would feel the same way.

Photo of Onion Creek courtesy of Larry D. Moore, Wikimedia.
An Innovative Approach to Big Tech Regulation

BY CHEYENNE HUNT-MAJER

Frances Haugen's bombshell whistleblower complaints to the Securities and Exchange Commission (SEC) shocked the conscience of the nation, revealing a myriad of harms Meta's platforms (Facebook and Instagram) inflict on users. As lawmakers are stuck in a legislative stalemate over complex and partisan issues like content moderation, intermediary liability protection, and algorithmic transparency, polling by The Future of Tech Commission found that 80% of registered voters – 83% of Democrats and 78% of Republicans — agreed the federal government needs to curb the influence of Big Tech. Public Citizen is leading the charge on an innovative approach to hold Big Tech accountable because the cost of the status quo is simply too high.

In 2021, Haugen released thousands of internal documents providing incontrovertible evidence that, despite its claims otherwise, Facebook (now called Meta) has let its platform promote hate speech, fake news, eating disorders, election manipulation, child exploitation, violence, white supremacy, vaccine misinformation, and more.

President Biden went on to cite Haugen's revelations regarding the way content ranking algorithms on Facebook and Instagram negatively impact children and highlighted the need to rein in Big Tech to protect kids and their mental health. Some of the most disturbing aspects of Haugen's complaints relate to Instagram (also a Meta company) letting its platform promote eating disorders, self-harm, and suicide to kids and teens.

For the last three years, Meta has been conducting research on the impact that Instagram has on its millions of young users. That research found that “thirty-two percent of teen girls said that when they felt bad about their bodies, Instagram made them feel worse.”

As for Instagram's effects on mental health in general, the picture is just as bleak. Internal reports on mental health read, “Teens blame Instagram for increases in the rate of anxiety and depression ... this reaction was unprompted and consistent across all groups.”

Additionally, 13% of British teen users and 6% of American teen users who reported experiencing suicidal thoughts traced the desire to kill themselves back to Instagram. A presentation citing this research was brought to top Meta executives, including Mark Zuckerberg, in 2020, but he continued to downplay Instagram's negative impact on kids and teens. In a 2021 congressional hearing, Zuckerberg was asked about the mental health effects of his products on children and stated, “The research that we've seen is that using social apps to connect with other people can have positive mental-health benefits.”

Now that Meta's deliberate indifference regarding the wellbeing of its younger users has been exposed, a broader conversation has emerged about the need to curb the influence of Big Tech. In his 2022 State of the Union address, Biden called for stronger privacy protections, a ban on targeted advertising to children, and a stop to personal data collection on kids.

The administration clearly recognizes that children and teens are vulnerable and that much stronger protections are needed to allow young people to use the internet safely. Protecting children is essential, but it isn't enough. Haugen's whistleblower complaints highlight a number of other troubling practices at the company that threaten user privacy, democracy, and human rights and these issues must also be addressed.

The internal documents released by Haugen revealed that Meta privately and thoroughly tracked a myriad of harms caused by its products, including the use of a ranking algorithm that promoted the proliferation of hate speech and incited real-world violence along with content moderation decisions that fueled a genocide in Myanmar and ethnic violence in India. Communications between Facebook employees reveal that the same engagement-based algorithm rewarded and promoted extremist political content, undermining democracy and contributing to the radicalization leading to the Jan. 6 insurrection.

The company also routinely engages in anticompetitive behaviors and is currently being sued by the Federal Trade Commission (FTC) for abuse of its monopolistic power through a pattern of acquisitions which the agency has described as a “buy-or-bury” strategy. These decisions are motivated by profit, and, as Haugen has said, until the cost of staying the same becomes greater than the cost of changing, Meta has every incentive to continue its bad behavior against all of its users.

In an interview, Haugen explained that a fundamental issue at Meta is the lack of recognition by company leadership that its immense power inherently comes with significant responsibility.

Part of the system at Meta that permits this dangerous disconnection between power and responsibility is its “dual class” stock structure. Most companies issue a single class of common stock, giving each shareholder equal voting rights and ensuring that the board of directors are accountable to the shareholders. Meta has a dual class share structure with both Class A and Class B shares. Shareholders enjoy one vote per each Class A share, while holders of Class B stock get 10 votes for each Class B share. Zuckerberg holds 81.7% of Class B stock, and thereby controls 52.9% of all votes.

In a well-governed company, a board chair is primarily responsible for overseeing the CEO. At Meta, the CEO Mark Zuckerberg is also the board chair. Facebook shareholders voted by a 68% plurality to strip Zuckerberg of his role as chair, but Zuckerberg's super-votes tipped that majority. In a well-governed company, the entire board oversees the CEO and acts independently and in the best interest of the company and its shareholders.

This isn't possible at Meta because Zuckerberg controls the shares that elect the board. Independent shareholders attempted to terminate the dual class system, voting by a margin of 83% in 2019, but this effort also failed because of Zuckerberg's unilateral veto power.

As a matter of public policy, it is dangerous to strip away one of the key tools of discipline for a company like Meta that has such an immense impact on society. Washington regulators can and do bring enforcement actions for misconduct, but Meta is hardly bothered by writing a check and paying a fine to settle these cases. Shareholders must also be empowered to serve on the front line of discipline.

Public Citizen is leading the movement to put Meta's dual class stock on the chopping block and return the power back to the shareholders because Big Tech giants shouldn't have their cake and sell it, too. The organization has championed The Free-Market Accountability Through Investor Rights (FAIR) Act to require large companies with a history of misconduct to give all their investor shares equal voting rights. Specifically, this bill would target giant corporations with more than $75 billion in annual revenue that either a) have been fined at least $5 billion in the past five years or b) have been designated bad actors by a federal agency. Such companies would be required to eliminate any distinctions between share ownership and the voting power of shares within one year of the disqualifying act or fine.

“Congress, as well as agencies such as the SEC and FTC, must now act to restore shareholders' rights, regulate Big Tech, and break up Meta's monopoly that threatens civil rights, competition, and democracy itself,” said Lisa Gilbert, executive vice president of Public Citizen.

Big Tech companies are now among the top corporate lobbying spenders in the country, and they are likely to throw everything they have into stopping these commonsense measures that would make their platforms safer and healthier at the expense of any portion of their vast advertisers' revenue. It's more important than ever for lawmakers and agencies to show their independence and bring these companies to account, especially since Meta's leadership has proven that they won't do the right thing on their own.
existing underwriting and investments in companies with 30% or more of revenue from coal or oil sands, or 30% electricity generated from coal, by Jan. 1, 2030.

“Insurers are driving the climate crisis by both issuing coverage to fossil fuel projects and using the premiums to invest in fossil fuel companies,” explained Hannah Saggau, insurance campaigner with Public Citizen. “AIG has historically been one of the worst offenders: it’s a top three insurer of oil and gas globally, and one of the few insurance companies that issues coverage for multi-billion-dollar coal projects.”

AIG’s new climate policies mark a significant step forward for the insurer, which previously was a global climate laggard with zero restrictions on insurance and investments in fossil fuels. At the same time, the policy still leaves gaps and falls below the standards set by leading global insurers.

“Any serious climate policy from an insurance company must completely end support for all fossil fuel expansion,” said Saggau.

“New fossil fuel production is wholly at odds with meeting science-based climate targets. While AIG has taken a major step forward, it has yet to explicitly set out a detailed plan to reduce underwriting and investment exposure to coal, oil, and gas in line with a 1.5°C-aligned pathway.”

As part of its new policy, AIG will stop providing insurance coverage and investments in any new Arctic energy exploration, making it the first U.S. insurer to rule out insurance for these projects. “Arctic energy exploration poses grave threats to Indigenous rights and local ecosystems, let alone the dangers posed by potential spills that could endanger one of the few pristine environments left on the planet,” said Saggau. “With shrinking sea ice and record heatwaves, a rapidly warming Arctic poses potentially catastrophic impacts on nature and people everywhere.”

While AIG’s announcement is a major step forward for the Arctic, the company does not clearly define what areas of the Arctic or what kind of energy exploration activities are covered by its commitment. Further, AIG has yet to announce a broader policy that would make certain that all the projects it insures have obtained the Free, Prior, and Informed Consent of impacted Indigenous communities.

AIG has committed to reach net zero greenhouse gas emissions across its underwriting and investment portfolios by 2050, making it the first U.S. property and casualty insurer to commit to achieving net-zero emissions. Additionally, the company will adopt science-based emissions reduction targets in line with the goals of the Paris climate agreement.

“Aiming for net zero is admirable, but AIG has not yet defined short- and medium-term targets, including for specific sectors such as coal, oil and gas,” said Deanna Noël, Public Citizen’s climate campaign director. “While the company has committed to release more information about its phase-out of fossil fuels, its initial policy announcement lacks specific milestones in implementing these ambitious policies.”

Over the past year, Public Citizen has escalated its use of direct actions, petition drives, policy advocacy, and behind-the-scenes pressure aimed at AIG and its CEO Peter Zaffino to demand that the company stop supporting the fossil fuel expansion that is exacerbating the climate crisis.

Last December, a coalition of progressive groups delivered more than 27,000 petition signatures, including those of thousands of Public Citizen’s members, to AIG headquarters. The petition delivery was part of an action where protesters dumped coal outside of the New York offices of the insurance giant.

While the recent announcement from AIG should be celebrated as a major victory for climate activists, it remains to be seen if AIG can implement a plan to achieve these new policy goals. As Public Citizen News went to print, Public Citizen and 43 other organizations signed a letter calling on AIG to explicitly rule out insurance coverage for the Trans Mountain pipeline, a disastrous tar sands pipeline that violates Indigenous rights and has spilled oil more than 80 times. The letter reiterated the need for insurers to end underwriting and investment support for fossil fuel expansion.

“This includes the Trans Mountain tar sands oil expansion project and other tar sands transport projects,” the groups wrote in the letter. The call came in April, after Lloyd’s of London syndicated Aspen Insurance and sixteen insurers pledged to rule out coverage for the Trans Mountain expansion project. The expansion project would increase climate pollution equivalent to adding 2.2 million cars to the road. Its construction has been delayed in the face of resistance from Indigenous communities who do not consent to the pipeline’s construction through their lands.

“We are the Arctic home, and we don’t have a choice in this,” said Deanna Noël, Public Citizen’s climate campaign director. “And we’re not the only ones. As part of AIG’s new policies, the company should cease underwriting and investment support for fossil fuel expansion of any kind.”

While AIG’s new climate commitments are a step forward, the company’s failure to clearly rule out support for new tar sands transport projects like Trans Mountain is unacceptable,” said David Arkush, managing director of Public Citizen’s Climate Program. “Trans Mountain violates Indigenous rights, its costs are ballooning, and it would unleash disastrous levels of climate pollution. It is one thing to talk about real change, it is another to look forward across the decades and work toward making a better world.”

Photo of the Arctic Ocean courtesy of Flickr / NASA Goddard Space Flight Center.
A Community Reinvestment Act that Meets the Climate Moment

BY ANNE PERRAULT AND AASHA RAJANI

In May, financial regulators released a proposal to modernize the Community Reinvestment Act (CRA), a 1977 law designed to combat discriminatory lending such as redlining. The proposal follows efforts by the Trump administration to erode this law.

The last notable update to the CRA occurred in 1995, and much has changed in the 25 years since then—including threats posed by climate change that are further exacerbating existing inequities.

As climate change increases the frequency and intensity of harmful weather events, and communities of color—who face the most significant risks from these events—struggle to finance repairs and measures to withstand future impacts, the CRA offers an opportunity to help.

The CRA Has Not Met Its Potential

When President Jimmy Carter signed the CRA into law in 1977, it was passed in the context of decades-long policies that deprived majority-Black neighborhoods of credit and led to systematic disinvestment in communities of color. The government-backed practice of “redlining” low-income and majority-minority areas increased racial segregation, stripped wealth away from Black families and undermined strong communities.

The relative inability of Black families to secure home loans left a significant homeownership gap between Black and white families—43.1% compared to 74.4%—and, in turn, left Black families with less personal wealth. Disinvestment in redlined communities contributed to disrepair in housing and other infrastructure; increased exposure to health hazards and pollution; and decreased access to healthy food, green spaces, reliable transportation, and good schools.

Black and other communities of color continue to face severe barriers accessing credit and other financial services. Several key assumptions underlying the CRA and its implementing rules have been upended in the past decades, including the changing importance of bank branches.

And climate change is creating additional challenges for CRA effectiveness.

The CRA framework was designed under the assumption that banks serve communities via branches. But banks are reducing the number of bank branches, and even going branchless, in response to technological innovations and online banking.

As a result, an increasing number of areas lack physical bank branches to meet the credit needs of the local population. (According to the Brookings Institute, from 2010 to 2019 the number of banks in majority-black neighborhoods decreased 14.6%, and majority Black census tracts are now less likely to have a bank branch than non-majority Black neighborhoods.)

Climate Change Is Compounding CRA Challenges

Climate change is compounding CRA challenges and highlighting its shortcomings. Climate harms are increasing credit needs in climate-vulnerable areas while simultaneously straining the abilities of banks to provide access to credit.

Climate change is increasing the frequency and intensity of extreme weather-related events. And it is making physical risks—such as withholding or increasing mortgage payments—more likely. Such measures have been termed “bluelining.”

Community banks, which play an important role for low- and middle-income communities, are particularly constrained as the realities of climate change are colliding with their geographically rooted nature. They can’t easily move or shift their assets. For many community banks, the largest proportion of their assets include not only mortgage loans but also other loans that are highly vulnerable to climate change.

Fifty years ago, the CRA was a welcome attempt to address financial inequities that had been created by discriminatory practices. It hasn’t, however, lived up to its full potential, and climate change is leaving communities even greater need for accessing credit. The updated CRA proposal from federal regulators revisits old assumptions and responds to the urgent realities of climate change.

“With greater transparency and use of clear metrics,” said Bartlett Naylor, Public Citizen financial policy advocate, “this proposal will allow underserved communities to gain access to credit from federal subsidized lending institutions. The rule is an ambitious proposal to combat racist lending.”
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IN THE SPOTLIGHT

The following are highlights from our recent media coverage.

Robert Weissman, Public Citizen president

On President Biden’s defense budget: The Guardian.

On celebrities promoting NFTs: Wired, Blockchain Magazine.


Lisa Gilbert, vice president of legislative affairs

On franchises like McDonald’s turning to the Paycheck Protection Program: The Intercept.

On a complaint filed against Augusta Mayor Hardie Davis: Truthout, Common Dreams.

On the omnibus appropriations package for election security grants that the Election Assistance Commission may dote out to states: Roll Call.

Dr. Michael Carome, director of Public Citizen’s Health Research Group


Peter Maybarduk, director of Public Citizen’s Access to Medicines Program

On Biden’s prescription drug pricing dilemma: Axios.


On failing to fund the global fight against Covid-19: Common Dreams.

On high drug prices being rooted in monopoly power: Common Dreams.

David Arkush, managing director of Public Citizen’s Climate Program
On how fossil-fuel companies stonewalled Sarah Bloom Raskin’s nomination as vice-chair for supervision of the Federal Reserve System: The New Yorker, Common Dreams.

Craig Holman, government affairs lobbyist with Public Citizen’s Congressional Watch division

On the defense industry’s Ukrainian pundits: Jacobin.

On the Bipartisan Ban on Congressional Stock Ownership Act: The American Prospect.

On oil and gas heavily outspending clean energy and environmental groups on California lobbying: Energy News Network.

On a complaint alleging that Augusta Mayor Hardie Davis unlawfully raised and spent thousands of dollars over the last two years: The Augusta Chronicle.

Public Citizen Litigation Group
On a California law that authorizes private attorneys to sue on behalf of thousands of workers: Los Angeles Times, Reuters.

On nursing homes fending off lawsuits filed by families over COVID deaths: MSNBC News.

On Jehovah’s Witnesses abusing judicial process to suppress criticism: Reason Magazine.
Our True Color
BY JIM QUINLAN

Across
1. “The epitomy of rarity” 16. Like some juicy steaks
5. “Violet Beauregarde turns into one in Willy Wonka’s factory” 17. Gumshoes, in old crime fiction
15. Nebraska district that went for Biden in November 20. Lock of hair
16. Like some juicy steaks 22. Mix, as paint
17. Gumshoes, in old crime fiction 23. Show signs of exhaustion

Down
1. Groening of “The Simpsons” 6. Flat tire’s need
46. Mister in Mexico 58. Request
47. Colorado resort 59. Quite a bit
49. Fresh sounding animal? 60. Champ, to Joe Biden
50. Went platinum? 61. Obnoxious kid
52. The coronavirus, or Black Lives Matter, e.g. 62. Pro’s counterpart
54. Kit ___ bar 63. Ripped up
56. Champ, to Joe Biden 64. Like an aggressive personality
57. Request 65. Jagged Little ___
58. Request 66. Jacob’s biblical twin
59. Quite a bit 67. Show’s partner
60. Show’s partner 68. Emulate a bedbug
61. Obnoxious kid 69. Grammatical no-no
62. Pro’s counterpart 70. Thumbs-down
63. Ripped up 71. Sound like Winthrop
64. Like an aggressive personality 72. Racetrack shape
65. Jagged Little ___

Across
35. Stimpy’s animated pal 41. Pivot around an axis
36. Indian chief 42. *Twangy style of music featuring the banjo
37. Praise highly 43. What makes the Impossible Burger possible
38. Theres one in this clue 44. *Team player from Toronto
39. Abounds (with) 45. Navy pilot putting on a show
40. What scanning a QR code at a restaurant might bring up these days 46. Mister in Mexico
41. Pivot around an axis 47. Colorado resort
42. *Twangy style of music featuring the banjo 48. “What’s your ___?” (“When are you gonna get here?”)
43. What makes the Impossible Burger possible 49. Fresh sounding animal?
44. *Team player from Toronto 50. Went platinum?
45. Navy pilot putting on a show 51. Waste
46. Mister in Mexico 52. The coronavirus, or Black Lives Matter, e.g.
47. Colorado resort 53. Bygone space station
48. “What’s your ___?” (“When are you gonna get here?”) 54. Meat on a skewer
49. Fresh sounding animal? 55. Not dead
50. Went platinum? 56. Champ, to Joe Biden
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60. Show’s partner 66. Jacob’s biblical twin
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FOR YOUR ENTERTAINMENT: Public Citizen Crossword

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16. Lik...
In this issue of Public Citizen News, we’re celebrating 50 years of fighting corporate power — with trivia! Can you answer these questions? Answers are below:

1. With Public Citizen’s help, what harmful chemical was removed from a favorite snack for many?
2. Name the moniker that *The Washington Post* dubbed Ralph Nader and allied activists who worked on an investigation into the Federal Trade Commission.
3. Records of what president were released after Public Citizen court arguments?
4. Which organization agreed to release records of work-related injury and illness data after Public Citizen won a lawsuit against the agency in 2020?
5. Public Citizen President Robert Weissman appeared on this TV show in February 2021 to discuss the news of Jeff Bezos stepping down as CEO of Amazon and the company’s massive concentration of wealth and power.

Answers:
1. Red Dye No. 2 (M&M’s)
2. Nader’s Raiders
3. President Richard Nixon
4. The U.S. Occupational Safety and Health Administration
5. Democracy Now!

Crossword Answers

IN THE NEXT ISSUE...

Public Citizen releases a report on heat stress.

Charitable Gift Annuity

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A charitable gift annuity is a simple contract between you and Public Citizen Foundation that supports us while providing you (and another individual) with a charitable deduction and payments on a quarterly basis for the rest of your life. The minimum gift to establish this annuity is $10,000 using cash or securities, and the minimum age is 65. The following are some of the payments we offer for one individual. Payments for two people are available upon request.

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