



March 23, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, D.C. 20515

The Honorable Charles Schumer  
Minority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
Washington, D.C. 20515

**RE: Put People First When Responding to COVID-19 Crisis**

Dear Leader McConnell, Speaker Pelosi, Leader Schumer, and Leader McCarthy:

We are living through a national emergency. Americans across the country are feeling the impacts of the coronavirus on their lives and livelihoods. The necessary efforts to address this fast-moving public health crisis are, as a consequence, putting hundreds of thousands of people out of work, and leading to deep financial hardship for far too many.

As you put in place the building blocks of a response, it is critical for you to know that Americans are asking for you to put people first, not large-scale corporations. People -- workers, shoppers, and small business owners -- are the engine of our economy. In order to ensure that we can return to a resilient economy on the other side of this crisis, we need to ensure that people don't fall into long-term debt or lose their homes during this period of emergency. Companies cannot succeed without a strong consumer base.

Consumer Reports, and the more than 65,000 individuals who signed our petition over the last two days, urge you to ensure that the financial well-being of families and individuals is a central priority of any legislation that aims to address the economic impacts of this public health crisis. As you finalize this next round of relief, the impact of that legislation on people must be at the forefront, both in the short-term and in the long-term.

Just two days ago, we asked our members and activists to sign a petition that reads as follows:

**As government works to address the urgent problems facing our healthcare system and our economy, it must also focus on people and the hardships they are experiencing.**

We are calling on Congress to:

- Protect consumers from fraudulent and deceptive products, scams, price gouging, and predatory and abusive practices related to the outbreak.
- Prevent surprise medical bills, including for COVID-19 treatment. No one should be penalized for getting needed care.
- Provide people undergoing financial hardship temporary waivers for rent, mortgage, car, student loan and other debt payments during the crisis (without extra fees or interest), and a manageable path back to repayment.
- Prohibit utilities and internet providers from cutting off service or charging late fees until a period of time after the emergency ends.
- Stop credit agencies from reporting negative information during the crisis so consumers' credit scores aren't impacted.

Over the weekend, more than 65,000 people signed this petition and asked us to share this message with you. In addition, hundreds of these individuals shared with us their fears and concerns about their current situation and their financial future.<sup>1</sup> They told Consumer Reports about work hours being cut, layoffs impacting themselves and their communities, businesses closing up shop, and contract work drying up. They worried about newborn babies, older parents, and simply being able to keep food on the table and a roof over their children's heads. Each story is a reminder of the human cost that extends far beyond the public health crisis.

Virginia from Pennsylvania made the simple point that many are struggling with: "Like many people around the world, our income has been slashed to zero, but our bills have not been."

Daniel from Michigan shared his concerns about his family:

My wife is laid off now due to this Covid-19 scare and my hours have been slashed. We are raising 3 boys under the age of 10 while trying to provide food, water, education and shelter to them and it's difficult during these times and the coming months to get all needs met.

Kevin from Pennsylvania wrote:

It's the same story everywhere. Variations abound but most find ourselves wondering if we can make what we have last until we're through this. With both of my jobs shutdown and neither qualifying for unemployment compensation the future does indeed look bleak. Now it's down to surviving on a Social Security

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<sup>1</sup> See all of the stories at [www.consumerreports.org/stories?questionnaireId=141](http://www.consumerreports.org/stories?questionnaireId=141).

check only. Yes, that is something but when your income was barely enough to make ends meet before, the future as it now exists is certainly an uncertain one.

Beth from Arizona said:

I am a grocery employee. I am endangering my own health along with my sister's by working. But I have no choice, as the bills are not on hold. My company is giving us 2 dollars more an hour through the end of March.

Chad in Wisconsin made clear the stakes in the work that Congress is doing now. He wrote:

Working for a not for profit, paying the bills was difficult to begin with. Now with hours cut, I'm not sure how obligations will get paid. ... The damage is being done daily, hourly. How will I pay my bills let alone feed my family with jobs vanishing and no clear relief in sight?

We urge you and your colleagues to heed the concerns of the more than 65,000 people who signed this petition and ensure that any legislation that responds to the crisis takes care of people first.

Consumer Reports has drafted the attached statement of principles<sup>2</sup> that we ask you to use as a guide as you develop legislation to address the national emergency.

Sincerely,



Marta Tellado  
President and CEO

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<sup>2</sup> Statement of Principles can be found at: [advocacy.consumerreports.org/wp-content/uploads/2020/03/CR-Coronavirus-policy-one-pager.pdf](https://advocacy.consumerreports.org/wp-content/uploads/2020/03/CR-Coronavirus-policy-one-pager.pdf).