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Oaxacan farm workers in Taft, Calif., sort melons in a packing shed.

David Bacon

Fair Labor at Home

While immigrants are often subjected to labor abuse and trafficking inside US borders, they're also leading the movement for change. *Page 14*

The climate is changing – are your investments?



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A Green Economy Works for All

Green America's mission is to harness economic power for a just and sustainable society. We work for a world where all people have enough, where all communities are healthy and safe, and where the abundance of the Earth is preserved for all the generations to come. Our programs grow the green economy, stop corporate abuse, tackle climate change, build fair trading systems, support local communities, and help families and businesses go green. We define "green" to mean social and economic justice, community and environmental health—people and the planet.

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Paul Freundlich

Dear Green Americans:

“**B**less the hands that grow our food and make our clothes,” is the line I loved best from my favorite childhood dinner-time blessing. Hearing those words, I always imagined a happy farming family growing food for themselves and others. I pictured the people, near and far, who made the things we used in our house, also enjoying them in their homes.

Never did it cross my mind that the people who made these things possible were laboring under unsafe and abusive conditions, with wages so low that they could not provide for their own families.

Perhaps learning about injustice in the world is the very definition of loss of innocence. With that knowledge comes the responsibility to act.

That's why Green America's mission of accelerating a green economy that works for all is at the center of my heart. When we say "green," we mean social and economic justice along with community and environmental health. Working against egregious foreclosure practices (p. 8), predatory lending (p. 13), and sweatshops (p. 14) is as essential for a green economy as working to fight toxic products (p. 4), an unsustainable food system (p. 5) and climate change (p. 12).

I'm deeply grateful for all of our members who take action with us to stop these injustices and advance healthy, green solutions. Together, over the years, we've made extraordinary progress. When it comes to stopping sweatshops in factories and fields, for example, our recent victory with Hershey is a major advance. Gaining Hershey's commitment to make sure there is no more forced child labor in its cocoa supply chain means a better life for millions of children in Africa.

But, as the recent headlines about the horrific sweatshop conditions in clothing factories in Bangladesh remind us, we still have work to do. Please join us in demanding that companies like Gap and Walmart clean up their act (p. 12).

In this issue, we delve into one of the questions we often get: What about sweatshop conditions here at home? As our editorial team thought about the best way to tell this story, what emerged for us is that immigrants are often the most vulnerable to abusive labor conditions inside our borders. With the question of immigration policy also in the headlines, we wanted our Fair Labor at Home feature (p. 14) to provide you with a view of what's at stake as we work to demand fair labor conditions for all.

And don't miss the passionate, personal perspective on this issue from our editor-in-chief, Tracy Fernandez Rysavy (p. 24).

For an economy that works for people and the planet,



ALISA GRAVITZ

Alisa Gravitz, President/CEO

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Skip O'Donnell / iStock

The average US woman applies 500 chemicals per day to her body, according to the Campaign for Safe Cosmetics. Lipstick alone, applied twice daily, provides more than 20 percent of the acceptable daily intake (ADI) for the toxic heavy metals aluminum, cadmium, and manganese.

Toxic Chemical Reform (Sort of) May Actually Happen in Congress

Shortly before his death on June 3rd, Senator Frank Lautenberg (D-NJ) joined forces with Senator David Vitter (R-LA) to introduce a bipartisan bill on May 22nd to protect the public and the environment from toxic chemicals and reform failed US chemical policy.

Currently, the US approach to toxic chemicals is housed under the Toxic Substances Control Act of 1976, or TSCA. TSCA only gives the US Environmental Protection Agency (EPA) the right to regulate any one of the 85,000 chemicals currently used in the US after it's already been brought to market and after it's been found to cause "serious harm." Proving that harm has been notoriously difficult, so suspected carcinogens,

neurotoxicants, endocrine disruptors, and more continue to be used in US consumer products and manufacturing processes. Under TSCA, only five chemicals have been banned from use in the US since 1976, and four of those are partial bans, including the ban on asbestos.

For years, Lautenberg has been the driving force behind the effort to close loopholes in TSCA and give EPA regulators some real authority to regulate toxins. Each year since 2010, the Senator has introduced a powerful TSCA reform bill, the Safe Chemicals Act, endorsed by Green America.

But as his health was failing, Lautenberg collaborated with Vitter, a Republican known for his support of the chemical industry, to

hammer out a compromise bill, the Chemical Safety Improvement Act of 2013.

On the upside, the Lautenberg-Vitter bill would require safety evaluations of all chemicals "active in commerce." All 85,000 would be labeled "high risk" or "low risk" through the evaluations, with the high-risk substances referred to the EPA for further action. The bill also gives the EPA the power to phase out or ban any chemical that it deems unsafe.

But a deal with chemical-industry darling Vitter is not without its drawbacks. Most problematic is the fact that the new bill has no health-based safety standard in place, so there's no threshold for the EPA to use in determining reasonable certainty that a chemical doesn't cause harm.

Current language in the new bill would allow the EPA to send a chemical to market as long as its risks are deemed "reasonable"—which, as our allies at the Environmental Working Group point out, "translates into a gap between what is actually safe and what is legally safe." The new bill would also grant the EPA the discretion to usher new chemicals to market before any testing.

Unlike its stronger predecessor, the Safe Chemicals Act, the new bill contains little mention of the populations most vulnerable to toxic chemicals—pregnant women and children. It also excludes the requirement for environmental-justice research into populations disproportionately affected by the US chemical industry, which was included in the Safe Chemicals Act.

And the new bill would still put the burden of proof that a given chemical is unsafe on the EPA. The agency would have to justify any safety restrictions it imposes on a chemical, and chemical companies would have the right to take the EPA to court over any of those restrictions.

"While garnering bipartisan support is important, we need to ensure that any new toxics control legislation really has teeth and

will protect people and the planet—especially the most vulnerable populations,” says Green America’s policy director, Fran Teplitz. “Green America will be watching developments on Capitol Hill and urging legislators not to lose the strong provisions in the original Safe Chemicals Act.”

Visit blog.greenamerica.org to read Fran Teplitz’s latest reports on US chemical policy.

Are US Shoppers Reaching a GMO Tipping Point?

This spring—as an estimated 2 million people came together in 50 cities around the world to March Against Monsanto in protest of the company’s genetically modified organisms (GMOs) in our food supply—the US marched closer to a consumer tipping point against GMOs.

A June ABC News poll found that 93 percent of Americans support mandatory labels on foods containing GMOs. 57 percent said they are less likely to buy GM foods. And 62 percent feel GMO foods are unsafe.

The American public’s growing unease over GMOs is starting to have an effect on state policy. On June 3rd, Connecticut

became the first US state to pass a law requiring labeling of foods containing GMOs in a landslide vote of 134-3.

Unfortunately, the legislation doesn’t mean companies using GMOs need to start slapping labels on their products just yet. Thanks to the efforts of biotech lobbyists, Connecticut lawmakers watered down the GMO-labeling bill before it went before the state’s General Assembly. For the law to take effect, four additional states, including one state that borders Connecticut, must pass a similar bill. In addition, any combination of northeastern states with a combined population of at least 20 million people must approve similar legislation.

Still, the bill is heralded as a victory, since Monsanto lobbyists had tried and failed to dilute the bill even further—for example, by asking for an exemption for farms with less than \$1.5 million in gross sales.

“All these people from the grassroots have done something truly remarkable to move the GMO effort forward,” said Connecticut State Representative Phil Miller, who sponsored the bill. “The power of the grassroots got us a better bill because they spoke up, and I am grateful to see the passing of this bill. Now, we need to reach out to our neighbors in the Northeast to get this widely adopted. ... Consumers have a right to know what we are feeding our children.”

And as the *Green American* went to press, Maine’s house of representatives passed a GMO labeling bill in a 141-4 landslide vote. The bill will become law after being passed by the state senate and when five contiguous states, including Maine, pass similar laws.

Twenty-five more states are currently trying to pass GMO labeling legislation. A labeling bill passed the Vermont House in May and is expected to go before the state senate in 2014. And Washington state is gearing up for a vote this fall on its GMO labeling bill.

Around the world, 62 countries require some form of labeling of GMOs or have outright bans.

“I believe we have achieved a new stage in the tipping point against GMOs,” says Jeffrey Smith, director of the Institute for Responsible Technology. “I call it ‘Awake and Scramble’: Companies wake up to the fact that anti-GMO sentiment is widespread and gaining momentum; then they realize they must act immediately to secure a non-GMO supply. [As one example], a May 27th *New York Times* article conveyed that food processors are seeking more non-GMO soy and corn, and farmers are already enjoying recent increases in non-GMO premiums per bushel.”

For recent updates, visit Green America’s website, GMOinside.org and our Facebook page, facebook.com/gmoinside.



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4 Steps to Healthy Indoor Air



Your home should be your haven—a place to rejuvenate and rest, raise a family, entertain, or whatever you desire. However, it is also a place that, if not monitored properly, may become a haven for things that can make you and your family unhealthy, including mold, pet dander, dust, toxic chemicals, and more.

In fact, the US Environmental Protection Agency notes that high concentrations of indoor air pollutants can cause a variety of health problems, ranging from headaches and asthma to heart disease and cancer.

The good news is that it's in your power to make your home a true sanctuary. The following steps can help you create a healthier home and a healthier you.

1. Invest in a High-Quality Vacuum

Common wisdom advises vacuuming weekly, but it doesn't tell you the best ways to do so to clear your indoor air.

One of the main culprits dirtying up the air in homes is dander, or skin cells from humans as well as pets. Dander can directly cause allergies and also can lead to the increased presence of allergenic dust mites in a home.

A high-quality vacuum is a wise investment for anyone wishing to suck away airborne allergens like dust mites and dander. Keep in mind that vacuums

WHAT? Take steps to purify your home's indoor air.

WHY? Enjoy cleaner, clearer air that contains fewer allergens like mold, pet dander, and dust mites.

WOW! Reduce the level of toxic chemicals accumulating in your home's indoor air by adopting greener strategies.

sporting the best cleaning technology tend to be more expensive.

Select a unit with a HEPA (High-Efficiency Particulate Air) filter, which picks up microscopic pollutants that a standard vacuum will blow back into the air.

Also, look for a vacuum with carbon filtration, which is good for reducing odors, as well as a sealed chamber, which keeps dust from re-entering your home upon collection. Look for labels on the vacuum saying it has HEPA filtration that will filter out 99.97 percent of allergens down to three microns in size. If the HEPA filter is positioned after the vacuum's motor,

it will also capture particulates caused by the motor and increase the vacuum's filtration potential.

In addition to buying a good-quality vacuum, you'll need to use and maintain it properly. For best indoor-air results, vacuum every other day, especially if you have pets and carpeting. Another important tip: vacuum slowly! Slow, steady vacuuming helps keep dust from flying up into the air and allows the vacuum the chance to remove and contain particles.

Replace filters, belts, and bags regularly, according to product instructions, and change the HEPA filter every six months for best results. In addition, change the vacuum bags when they are about three-quarters full, and take the vacuum outside while changing the bag, to prevent dust from escaping through the top of the bag and back into your house.

Finally, clean your vacuum every few months to keep it in optimum condition. Using the maintenance instructions in your vacuum cleaner's manual, take it apart and clean the collection chamber and the brushes using a 50/50 mix of vinegar and water, or water mixed with a little vegetable-based detergent. To prevent mold growth, let the vacuum dry completely before reassembling.

2. Avoid Volatile Organic Compounds

Volatile organic compounds, or VOCs, are toxic chemicals that can offgas into your indoor air from personal care products, carpeting, furniture, paint, building products, fragrances, conventional mattresses, and many other sources. They include formaldehyde, toluene, methane, sulfur dioxide, naphthalene, perchloroethylene, ethanol, acetone, and hundreds more.

When you have too many chemicals in the home, your Total Volatile Organic Compounds (TVOC) levels become elevated, which compromises your indoor air quality and can affect your overall health.

Any product with a "fragrance" can increase the VOCs in your home. When you see the word "fragrance" on a household or personal care product label, the most common ingredient is toluene—a VOC and a recognized developmental toxicant by the state of California.

There is no way of looking at the word “fragrance” on an ingredient lists and truly knowing how many chemicals it contains. There may be as many as 600 different chemicals in a fragrance blend, which all adds to your TVOC levels.

Recently, organizations like United States Green Building Council began trying to formulate guidelines for acceptable TVOC levels for homes. Currently, some European organizations think TVOC levels should be as low as 300 nanograms per liter. If you purchase conventional fragranced products, you may reach that total VOC limit for the day before you even step out of the shower.

When purchasing household and body care products, look for those from truly green companies, such as those certified by Green America’s Green Business Network®, or make your own.

In addition, take care to ventilate the house during any construction projects. Chemicals from paint are often the largest contributor to total VOCs in a home.

The good news is that there are plenty of low- or zero-VOC paints, stains, solvents, and more, so go green when you start a home improvement project.

If you do use any paints or other home improvement products that include harsh chemicals, store them away from occupied spaces, ideally outside in a shed. Once you open a can of paint, stain, etc., it’s never fully sealed, and chemicals can continue to leach out into the air we breathe.

3. Remove Any Mold

Molds play an important role in ecosystems, because they naturally decompose our waste; unfortunately, they can make us sick as well. Molds produce odorous VOCs, which can cause allergies and exacerbate asthma. The spores contain beta-glucans, which can cause inflammation in humans as the spores biodegrade. And some molds even produce a mycotoxin that is poisonous to humans and pets.

If you have a musty/moldy smell or visible mold in an area of your home that is larger than ten square feet, call a certified professional to deal with the problem immediately (see the end of this section for information on how to find one).

Also, sometimes mold is not visible to

the naked eye or is hiding behind walls, especially in bathrooms and kitchens. Test your home for mold every three years. A do-it-yourself mold and allergen test kit like the Examinair (examinair.net) will indicate whether you are being exposed to mold in your home, and it can also give you a good understanding of how well you are cleaning and whether your vacuum is picking up allergens.


In addition, fix damp basements, leaking pipes, and any water/vapor intrusion to remove potential sources that can cause mold to grow. Mold can also be hiding around your home in potted plants, books, traps for the sink, refrigerator/freezer doors, fish tanks, humidifiers, and ground plantings and bushes outside.

Certified indoor air professionals are trained to identify sources of and test for mold. They also specialize in mold removal. Find one in your area at ACAC.org.


4. Take Off Your Shoes

Toxic bacteria like those in the *enterobacter* genus, found in soil, and *E.coli*, excreted from most mammals, are plentiful outside and can cause health issues, especially in immuno-compromised people or the elderly. These bacteria can enter the home on shoes and pets that go outdoors. It’s also easy to track in pesticides, herbicides, and other toxins on shoes.

To keep dirt and toxins in your home to a minimum, take off your shoes before entering your home, invest in a “paw wiper” for your animals if they go outside, and always wash your hands after being outside or playing with your pets.

By improving your home’s health, you will see changes in your own and your family’s health. You may even notice chronic health complaints resolving after you uncover and address indoor air problems. Make your home a safe haven for you and your family today. 

—Caroline Blazovsky

Caroline Blazovsky, “America’s Healthy Home Expert,” has over 13 years of experience helping clients from Maine to Alaska clean up their indoor air through her business, My Healthy Home, LLC  (myhealthyhome.info). She is educated in sustainable design and is a Certified Mold Remediator, a Certified Indoor Environmentalist, and a member of the Indoor Air Quality Association green committee.

Open Those Windows!

Opening windows can help reduce the pollutants lurking in your indoor air. In fact, the EPA notes that if you keep your windows closed all the time, pollutants can accumulate to levels that can cause health and comfort problems.

Obviously, it is easier to get fresh air in the spring and summer, when you can open windows without bringing in colder temperatures. However, high pollen counts and high levels of outdoor pollutants can make opening the windows challenging during warm weather.

In the winter, the air quality outside is actually better, but opening windows in cold temperatures compromises energy efficiency. Sealing our homes tightly in winter can cause more indoor pollutants to become trapped inside, making air quality worse.

Your best bet all year long is to open windows when it’s comfortable, and, if possible, install a ventilation system that filters and conditions the outside air, depositing fresh air indoors. It is best to have a “controlled” ventilation system installed versus an “infiltration” system, where the air comes from a number of random sources that may not be good air-quality contributors.

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Mortgages from Responsible Banks

Emily Moore of Minneapolis was having problems with Citibank. No, they weren't pulling any of the common predatory foreclosure tricks on her—they hadn't wrongfully foreclosed due to a processing error, or used predatory fee-padding techniques, or strategically misapplied her payments.

Moore's problem was that they were doing one of these things to her friend Rose McGee. A longtime Minneapolis community leader, McGee was unable to make her payments after being laid off from her job at a local nonprofit.

With her financial situation changing drastically, McGee immediately approached Citibank, her mortgage holder, hoping to work with the bank on a payment solution that could keep her in her home of 18 years. While it entered into mortgage modification negotiations with McGee, Citibank simultaneously started taking steps to foreclose on her home unbeknownst to her—a practice known as dual-tracking, which was recently made illegal. The bank sold her home without notifying her.

"I was outraged to know that it was the same bank that I had a mortgage with," says Moore. "It made me feel like I needed to do something."

So Moore contacted the Citibank loan

WHAT? If you're getting a new mortgage or refinancing an old one, use a community development financial institution (CDFI).

WHY? CDFIs provide better customer service and fairer terms to mortgage holders than mega-banks.

WOW! Support banks and credit unions that give communities a hand up, rather than engaging in predatory mortgages.

officer who had previously helped her. She called customer service, and she wrote and faxed letters asking the bank to provide better service to McGee.

After receiving no meaningful response, Moore began to look into taking her own mortgage away from Citibank. She knew that every mortgage payment she made to Citibank went to lining the pockets of the institution causing her friend's suffering—and undoubtedly that of others.

"The failure of CitiMortgage to communicate effectively with Ms. McGee ... makes me question whether I can continue with CitiMortgage myself," Moore wrote in a letter to the bank. "I expect more from my mortgage company."

Instead of financially propping up a bank that was hurting people, Moore wanted to support a financial institution that benefited her community.

If you haven't refinanced in the last few years, now is the time to consider it and break away from Wall Street banks. And if you're thinking about becoming a new homeowner, consider getting your mortgage through a community development bank or credit union that will use your money for good. Obtaining or refinancing a mortgage loan from a community development financial institution (CDFI) has several benefits: These institutions exist to support communities and the environment, so your money will help people and causes you care about, rather than building coal-fired power plants or financing mountaintop-removal mining. They strive to provide individualized, top-level customer service, rather than unfairly foreclosing on mortgage-holders. And you'll enjoy an interest rate competitive with what you'll get at one of the mega-banks.

"CDFIs model the kind of banking we need more of from coast to coast," says Fran Teplitz, Green America's director of social investing. "These institutions are committed to grassroots economic prosperity, and they give hope and opportunity to individuals and neighborhoods that are either ignored or exploited by the big banks."

Better Banking

CDFIs are certified by the US Department of the Treasury as having a "primary mission" of promoting community development, which means they have a federal mandate to provide loans and other financial services to historically underserved populations. They also often have community programs to help their loans succeed—such as financial advising, small-business counseling, low-income tax clinics, and mortgage

foreclosure mitigation programs.

Hope Credit Union^{ma}, for example, is a Gulf Coast CDFI that has a number of counseling programs to help both members and non-members stay in their homes. Hope has foreclosure-prevention services for people facing financial difficulties, as well as preventative counseling for new homeowners to help their home loans succeed.

“We are here for what is best for [our members],” says Hope’s Shirley Bowen. “They’re not just a person coming in, getting an immediate decision, and being sent on their way. We want to know what is best for them, and we want to put them in the product that is best for them.”

After years of working with a big bank, learning about what CDFIs are doing in your community could infuse a good dose of optimism into your life.

“We have affordable housing initiatives, we have business lending so we can invest in loans that do job creation,” says Dave Prosser, vice president of community development at Freedom First Credit Union^{ma}, which offers mortgages throughout Virginia. “We try to live up to our slogan in all aspects of our business: ‘Where people bank for good.’”

Four Steps to a Better Mortgage

Here’s what you need to know to put your mortgage money to work for communities through a CDFI:

1. Find a CDFI: The best option is to find a CDFI that is working in your city, county, state, or region. Community development banks and credit unions exist in and serve areas all across the country. Check out our resource box on p. 10 to find one near to you.

If you can’t find a CDFI in your region, a community bank or credit union is a good second option (see box on p. 10).

2. Contact the CDFI: Intrigued? Call or visit your chosen CDFI to find out how to obtain or refinance a mortgage.

“We generally meet with people before they’re even ready to apply to give them a sense of what [the mortgage or refinancing process] means,” says Carol Chernikoff, chief lending officer at Alternatives Federal Credit Union^{ma}.

Thinking of Refinancing?

Are you considering refinancing an existing mortgage to get it out of the hands of a mega-bank? According to conventional wisdom, it can be financially advantageous to refinance when you can reduce your interest rate by at least two percentage points, says Carol Chernikoff, chief lending officer at Alternatives Federal Credit Union^{ma}. However, she cautions, everyone’s case is different.

“Refinancing generally costs money because of the fees involved, so it’s important to make sure you are reaching your financial goals when spending that money,” she says.

It’s possible to save money in the long term when refinancing but be hit by heavy closing costs up front. Refinancing a mortgage generally costs \$4,000 to \$9,000 in closing costs, depending on your state, financial institution, and home. This amount includes both third-party costs—like the cost of an appraisal and government taxes and fees—and in-house fees, which are what the bank or credit union charges for its services. It’s important to shop around, as rates can vary greatly by institution, and these in-house fees are often negotiable.

For an infographic demonstrating the costs involved in refinancing, visit greenamerica.org/go/mortgages.

natives Federal Credit Union^{ma}.

You’ll want to discuss comparable interest rates and fees—which are the numbers that will help you decide whether a new or refinanced mortgage makes financial sense for you.

“The difference with coming to a [CDFI] in general is you will have more personal attention paid to your individual situation,” says Chernikoff. “You won’t just have numbers punched into a spreadsheet without any discussion on where the person wants to be in one years, five years, or ten years.”

During this initial discussion, be sure to ask the loan officer about whether the CDFI will keep your mortgage “in house,” as opposed to selling it to a larger—and potentially less socially responsible—company. Just because you’re banking with a CDFI doesn’t mean they won’t sell your mortgage off to another entity.

3. Fill out an application: The loan officer won’t be able to speak to your specific situation in detail until after you’ve turned in your new loan or loan refinance application. Many financial institutions allow you to apply online. You will need to provide basic information on income and assets, and give permission for them to pull your credit report.

4. Start the relationship! With your application in hand, the loan officer will be able to help you get down to the nuts and bolts of what moving your mortgage will mean for you. If you do decide to obtain a new loan or refinance with this institution, the officer may need additional information, such as an appraisal on your home in the case of a loan refinance.

Your process will depend a lot on the financial institution you work with and your financial situation. Your credit score will help determine the interest rate you can get, for example. If you’re refinancing, the appraised value of your home will show you how much your home has gained or lost in value since you took out your first mortgage, which factors into your refinance eligibility.

Regulations may vary by state, which means that there are relatively unique laws and loan options affecting you and your financial institution.

“One of the things about mortgages is that they are like snowflakes—there are never two alike,” says Prosser.

CDFIs: Willing to Stick By You

Once closing costs are taken into account, refinancing with a CDFI may or may not get you a better deal than the loan you already have. Keep in mind, however, that if you get an in-house mortgage with a CDFI, they will be

continued on p. 10

much more likely to work with you should you ever have trouble making your payments, instead of jumping to foreclose as the mega-banks often do.

“When someone has trouble paying, we directly contact them—we don’t just send notices,” Chernikoff says. “We try to stay in personal communication. We have them come in and explain what the financial challenges are.”

The credit union then works with the borrower to find a mutually agreeable solution, she says.

For example, Shannon Sullivan, past Alternatives member and part of the Naval Reserve notes that she “really found out how caring Alternatives is” after she was called up to active duty after Hurricane Katrina.

“Navy pay is only a fraction of what I make as a nurse practitioner,” she writes, which caused her to panic over how she’d pay her mortgage on a reduced salary. So she called the credit union. “In 24 hours, Alternatives had arranged for me to pay interest only on smaller loans, and to forebear my mortgage until I returned from active duty... Because of Alternatives, I still have my home,” she writes.

This kind of teamwork attitude towards resolving payment issues is a far cry from the nightmare that Emily Moore’s friend has gone through in Minneapolis. Moore was able to move her own mortgage away from CitiBank in protest and chose Affinity Plus Credit Union, a local institution.

“I was able to fold in a couple of other loans, and still my payment is about \$100 lower than what I was paying to Citi-Mortgage,” Moore says. “I feel absolutely wonderful about having moved it.”

CitiBank sold Rose McGee’s foreclosed home to Fannie Mae, and she is still fighting to get it back. “I have been employed since January 2012 and am willing to pay,” she wrote in a letter delivered to Fannie Mae in April of 2013. “Why then would CitiMortgage and Fannie Mae choose to take my home and have it sit empty, further reducing [the] property value of the neighborhood?”

Choosing foreclosure over sincere payment negotiations is not something


Green Banks and More

Becoming a federally certified CDFI is a complex process, and not all socially responsible banks and credit unions go through it. GreenChoice Bank (773/799-9400, greenchoicebank.com) and NCB Savings (800/322-1251, ncb.coop) are examples of green banks that support sustainable projects in their communities and are not CDFIs.

Some banks and credit unions will claim to be green without providing programs or services that back up that claim. The best way to find authentic green banks is through our *National Green Pages*® (greenpages.org), where all the listings have gone through our screening process.

While CDFIs and green banks are your best two options, you may not have one in your area. In that case, a local bank or credit union is a great second choice. Locally based financial institutions often have roots in the community, are more likely to spend their money locally, and are often more receptive to the needs of their customers than mega-banks, says Fran Teplitz, Green America’s director of social investing.

you would likely see a CDFI do.

The money you put into your home represents a huge investment on your part. Obtaining or refinancing a mortgage through an institution with strong ties to your community can protect that investment from predatory practices, while also strengthening your local economy. When it’s time to obtain or refinance a mortgage, consider a CDFI or green bank, instead of a mega-bank that has likely caused some of your neighbors to put up foreclosure signs. 

—Martha van Gelder

Find more resources for breaking up with your mega-bank at Green America’s *BreakUpWithYourMegaBank.org*

How to Find a CDFI Lender

On the hunt for a responsible mortgage lender? Look for a local or regional community development bank or credit union, says Fran Teplitz, Green America’s director of social investing. “These institutions know and serve their neighborhoods or region,” she says. “CDFIs located in rural areas often cover multiple counties, so you may have a number of options.”

- Find a CDFI near you at greenpages.org
- Find a community development credit union near you: cdcu.coop/i4a/pages/index.cfm?pageid=1530
- Find a community development bank near you: cdbanks.org/ourmembers

Best-option CDFIs include:

- **Alternatives Federal Credit Union** (Upstate New York), 607/273-4611, alternatives.org
- **Broadway Federal Bank** (Los Angeles), 323/634-1700, broadwayfederalbank.com
- **Cooperative Center Federal Credit Union** (Bay Area), 510/647-2126, coopfcu.org
- **Freedom First Credit Union** (Virginia), 866/389-0244, freedomfirstcu.com
- **Hawai’i Home Ownership Center** (Hawaii), 808/523-9500, hihomeownership.org
- **Hope Credit Union** (Jackson, Mississippi), 866/321-4673, hopecu.org
- **MECU of Baltimore, Inc.** (Baltimore), 410/752-8313, mecu.com
- **Metro Bank** (Louisville, KY), 866/273-8562, metrobankky.com
- **Santa Cruz Community Credit Union** (Santa Cruz, CA), 831/425-7708, scccu.org
- **Self Help Credit Union** (North Carolina), 800/476-7428, self-help.org
- **1199 SEIU Credit Union** (New York), 212/957-1055, 1199federalcu.org




GREEN BUSINESS NEWS

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Green Century Spurs Palm Oil Victory at Starbucks

Earlier this year, Green Century Capital Management , a socially responsible mutual fund company, celebrated an important victory when Starbucks' bowed to shareholder pressure and announced it would purchase 100 percent of its palm oil from certified sustainable suppliers by 2015.

Expanding palm oil plantations are a leading cause of rainforest destruction in Indonesia, Borneo, and Sumatra, according to the Rainforest Action Network. In addition to depriving the world of an important carbon sink, this deforestation threatens orangutans and could mean extinction for the Sumatran tiger and the Sumatran rhinoceros.

The impacts on human lives have been horrific as well, with indigenous peoples and others being killed or forced off their lands as palm oil plantation owners expand their reach. There are reports from Indonesia and Malaysia of child slavery being used on the palm oil plantations, as well.

This year, building on years of activist pressure to clean up the palm oil industry, Green Century introduced a shareholder resolution at Starbucks calling on the company to switch to sustainable palm oil. Shareholder resolutions are requests to corporate management that are put forth by company stockholders and voted on at a company's annual meeting.

Instead of forcing the resolution to go to a vote, Starbucks' management entered into a behind-the-scenes dialogue with Green Century. In February, Starbucks announced it will become a member of the Roundtable for Sustainable Palm Oil (RSPO) and will use 100 percent RSPO-certified sustainably sourced palm oil by 2015.

"Shareholders needed Starbucks to address the business risks associated with sourcing conventional palm oil, and it has delivered," says Leslie Samuelich, senior vice



Indigenous Designs


Indigenous Designs' organic and Fair Trade apparel is made by South American workers who earn a living wage and work in a cooperative, healthy environment.

president at Green Century. "As an environmentally responsible investment advisory firm, we believe that improving the environmental practices of the companies in which we invest may make them better long-term investments."

This past spring, the New York State Comptroller filed a similar shareholder resolution against Dunkin' Donuts, after which the company swiftly agreed to source 100 percent RSPO-certified palm oil. Unfortunately, unlike Starbucks, Dunkin' Donuts has not committed to a date by which it will achieve this goal.

Contact: *Green Century Capital Management, 800/193-GREEN, greencentury.com.*

Indigenous Designs a "Top Innovator" for Fair Trade

Apparel Magazine recognized organic and Fair Trade clothing manufacturer Indigenous Designs  as a "Top Innovator" in its May 2013 issue.

"In a world where many companies pay lip service to the idea of corporate social responsibility, Indigenous was founded 13 years ago on the idea that clothing can be both fashionable and fair trade," wrote the

Apparel staff. "With a global scalable network of 1,500 artisan knitters primarily in South America, Indigenous promotes comfortable, stylish apparel made from organic, natural, and environmentally friendly fibers by workers paid a living wage."

The magazine pointed out Indigenous Designs' unique practice of putting QR codes on the hangtags of each piece of apparel it creates. When a buyer scans the code with a smartphone or tablet, s/he'll find information about where the garments come from, how the fibers were developed, and who sewed the finished product, Indigenous co-founder Matt Reynolds told the magazine.

After the Rana Plaza building collapse in April, which killed over 1,250 garment-factory workers in Bangladesh (see p. 12), the company issued an "industry-wide challenge" to every fashion brand, asking them to follow its lead and go the extra mile to support workers across its supply chain.

"We are asking everyone—manufacturers, retailers, and consumers—to share our commitment to fashion that honors people and planet, and to take and share a simple pledge: 'No one should have to suffer and die to produce the clothes we wear,'" says Reynolds.

Contact: *Indigenous Designs, 707/571-7811, indigenous.com.*



The International Labor Rights Forum

Kalpona Akter (second from right), director of the Bangladesh Center for Worker Solidarity, leads a protest at a Gap store in New York City. Even in the wake of the Rana Plaza factory collapse in Bangladesh, Gap has refused to take meaningful steps to protect workers in Bangladesh.

Gap and Walmart Refuse to Protect Workers

After the horrific Rana Plaza building collapse in Bangladesh, where more than 1,250 people lost their lives this spring, pressure from concerned anti-sweatshop advocates, including Green America, convinced 40 more companies to join the Accord on Fire and Building Safety in Bangladesh. This is great news for garment factory employees in Bangladesh, who deserve a safety program that includes worker input, transparency, and legally binding commitments to protect workers.

The Rana Plaza building housed several garment factories on its fourth floor that made clothes mainly for US corporations, including Walmart, The Children's Place, Benetton, and Dress Barn. Most of the people who lost their lives in the April tragedy were workers from those factories. Prior to the collapse, despite police warnings that the building was unsafe to enter, factory managers had ordered their workers inside to continue sewing clothes.

Bangladesh is notorious for allowing sweatshop factories to exist within its borders, and US corporations are quick to exploit them. Green America has been pressuring corporations to sign the Accord

on Fire and Building Safety in Bangladesh, which would require: independent safety inspections with public reports, participatory roles for workers and unions, mandatory factory building renovations, and the obligation of brands and retailers to underwrite factory repair costs.

Unfortunately, some of the largest American clothing brands, including Gap and Walmart, have refused to sign, or to step up and provide greater protections for their vulnerable workers overseas. Green America Fair Trade director Elizabeth O'Connell delivered 8,500 petitions to Gap in May, demanding action. She says US clothing manufacturers still need to hear more from their customers.

"The tragedy at Rana is only the most recent of a series of preventable disasters, including the Tazreen factory fire last fall that killed 112 people," says O'Connell. "There are currently 4 million garment workers in Bangladesh, and the vast majority of them are women struggling to feed their families. It is the responsibility of every company manufacturing in Bangladesh to ensure that the people producing their products have a safe place to go to work."

To send a message urging Gap and Walmart to sign the Accord on Fire and Building Safety, visit greenamerica.org/gol/bangladesh.

Green America at White House Energy Summit

On May 23, 2013, Green America's policy director Fran Teplitz participated in the White House Leadership Summit on Women, Climate, and Energy. The White House invited more than 100 women leaders from across the country to share information and strategies for promoting clean energy, cutting carbon emissions, mitigating climate-change impacts on the most vulnerable populations, and developing messages and actions that will resonate with a majority of Americans.

Participants represented civil society organizations, academia, business, government agencies, and philanthropy. The new US Secretary of Energy, Ernest Moniz, addressed the group on what was his third day in office. He stated that science requires that we respond to climate change and reminded everyone that the 400 parts per million of CO₂ now measured at the Mauna Loa Observatory in Hawaii does not include non-CO₂ greenhouse gases—so the danger is even greater. Many scientists believe 350 parts per million is the safe upper limit for carbon dioxide in our atmosphere.

Teplitz raised the potential of Clean Energy Victory Bonds as an innovative financing mechanism for clean energy and efficiency and will be following up with contacts from the event to advance the bonds.

The Summit was hosted by the US Department of Energy, the White House Office of Science and Technology Policy, the White House Council on Environmental Quality, the White House Council on Women and Girls, and the White House Office of Public Engagement.

For up-to-the-minute policy updates from Green America, visit our blog at blog.greenamerica.org, and sign up for our e-mail newsletter: greenamerica.org/signup.

Spring People & Planet Award Winners

Congratulations to the three winners of the spring round of our People & Planet Awards program.



Green City Growers

Farmer Jason Price harvests tomatoes from one of Green City Growers' 400 rooftop gardens, soon to include the largest rooftop farm in New England, on top of the Lynnfield Whole Foods.

The spring awards celebrated companies committed to taking back our food system—businesses that focus on organic, local, and non-GMO food, while demonstrating an overall green way of doing business. From among ten impressive finalists, online voters chose The Chile Woman, Green City Growers, and Love & Carrots to win \$5,000 each for their commitment to people and the planet.

"This is big news to a business as small as mine," says Susan Welsand, a.k.a. The Chile Woman. "When I started out 21 years ago, I was dedicated to preserving chile biodiversity, growing organic, reducing waste, and recycling and reusing whatever I could. What were once considered to be eccentric business practices are now hip!"

Welsand maintains an heirloom GMO-free seed bank of more than 1,800 varieties of chile peppers, which she sells at her local Bloomington, IN, farmers' market. She plans to use her winnings to install a cistern on her property and to help launch a small store for local, spicy food products.

Since 2008, Boston's Green City Growers has installed more than 400 raised-bed rooftop gardens on homes, businesses, schools, and restaurants in eastern Massachusetts. This summer, the company is launching the largest rooftop farm operating in New England, with up to 11,000 pounds of produce projected to be grown on the roof of a Whole Foods in Lynnfield, MA. CEO and founder Jessie Benhazl says Green City Growers plans to direct its award toward the purchase of a more eco-friendly company vehicle.

And finally, Love & Carrots, based in Washington, DC, plans to use its winnings to help establish a larger composting

system for the organic waste generated by the business. Love & Carrots teaches families, businesses, and organizations how to grow their own food (including honey), through its home-based garden installation and education program.

"Home gardening converts lawns from biological deserts into productive ecosystems that are beautiful, healthful, tasty, and better for the environment," says ecologist and Love & Carrots CEO Meredith Sheperd. "Our work offers a visible presence for food production in neighborhoods, reduces food miles, and provides a healthy alternative for city residents."

Voting for the summer round of the People & Planet Awards (theme: ethical apparel) will go live on our Web site on August 1 and continue through Labor Day weekend.

Visit greenamerica.org/peopleandplanet to help us reward three more deserving green businesses with \$5,000 prizes.

Stop Mega-Banks from Predatory Payday Lending

It sounds like a rip-off scheme run by a store-front loan-shark: exorbitant triple-digit-interest charged on a short-term loan. Instead, those are the operating terms behind new predatory payday lending products offered by some of the country's biggest mega-banks—including Wells Fargo, Regions, US Bank, and Fifth Third.

With innocuous-sounding names like "Checking Account Advance" or "Direct Deposit Advance," the latest predatory schemes work like this: A bank provides a customer an "advance" on an upcoming

direct deposit. When the funds appear, the bank pays itself back, plus a fee.

The short term of the loan (a matter of weeks) combined with the huge size of the average fee can pencil out to an annual percentage rate of 225-300 percent. Even worse, if the borrower's deposit can't cover both his/her loan and other expenses, the bank pays itself anyway, triggers an overdraft, and pockets a second fee.

In response, Green America has joined with more than 250 organizations—including AARP and the NAACP—in calling for government action to halt these mega-bank abuses. We're starting to get results.

On April 23, the FDIC and the Treasury Department issued guidelines that, if adopted and fully enforced, would begin to limit payday loans. And since research by our allies at the Center for Responsible Lending™ (CRL) revealed that more than one in four bank payday borrowers are Social Security recipients, US Senators Elizabeth Warren (D-MA) and Bill Nelson (D-FL) have recently called for regulation that would specifically protect America's senior citizens from these schemes.

Go to greenamerica.org/go/payday to send a message to Wells Fargo, Regions, US Bank, and Fifth Third. Find a more responsible community investing bank or credit union at ourbreakupwithyourmegabank.org.

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SWEATSHOPS HERE?



Green American Feature

Wage theft, sweatshop conditions, and slave labor happen in the US, especially to immigrant workers. But they aren't passive victims of exploitation—they're leading the fight for...

Fair Labor at Home



As last April's tragic Rana Plaza building collapse in Bangladesh illustrated, worker exploitation and abuse is still happening around the world. More than 1,200 people lost their lives, most of them women sewing clothes for US companies like Walmart. The workers had been ordered back into the building to sew, despite police warnings that it wasn't safe.

Many Americans believe that a similar tragedy couldn't possibly happen here in the US, and it's indeed unlikely that any domestic company could get away with sending employees into a condemned building. That said, several US industries have workers who toil in the shadows and are subject to horrific abuse—from employees in US clothing sweatshops to workers on American farms to people toiling alone as house or hotel cleaners, child care and car wash workers, and more. One group that gets hit the hardest is US immigrants, who are often subjected to the worst workplace abuses. In the midst of very real backlash against the recent immigration reform bills (S. 744/HR 547), what gets lost in the debate is the fact that many immigrants are lured to the US by unscrupulous American employers seeking vulnerable workers to underpay and exploit.



A former domestic worker herself, Natalicia Tracy now advocates for the rights of Latino immigrant workers as the executive director of the Brazilian Immigrant Center in Allston, MA.

Sweatshop Conditions at Home

When Natalicia Tracy first came to the United States from Brazil, it was under a contract to work as a nanny for two years for a family in the Boston area. Excited by the prospect of seeing a new country, learning English, and making a good living, Tracy was in for a rude awakening.

Though she'd expected to work hard, she'd also expected a respectful relationship with her employers. But it soon became

meals, and cleaning the family's home added to her job. When the family told her to hand-scrub their white rugs with toxic cleaning products, she began having severe asthma attacks.

"At night, I couldn't breathe," she says.

Instead of taking her to the doctor, the family told her to just take some of the medicine they had on hand for their asthmatic son—after she was finished giving him his nebulizer treatment.

on. They wouldn't let me put mail in the mailbox. It was a very traumatic experience."

If it sounds like modern-day slavery, that's because it is, and it's shockingly common here in the US.

"People talk about sex trafficking, but they don't talk about the very prevalent problem of labor trafficking," says Andrea Mercado, communications director for the National Domestic Worker Alliance.



clear that that wasn't going to happen.

Upon arrival, rather than being given her own bedroom in the family's spacious home, she was shown to their three-season porch, where she was to sleep on a futon on the floor, even during harsh Boston winters.

"They had told me I was just supposed to nanny [for a regular 40-hour workweek] and help out a little bit, but before I knew it, I was supposed to do everything around the house," she says. "I worked seven days a week and until 2 a.m. on the weekends."

In addition to caring for the children, Tracy had running errands, cooking

Left to right: Restaurant workers at Colors, a worker-owned restaurant run by the Restaurant Opportunities Center; photo by Doug Coombe. Workers marching on May Day this year in New York City; photo by Michael Fleshman. The Coalition of Immokalee Workers (CIW) conducted a six-day Fast for Fair Food in Lakeland, FL, to urge Publix grocery stores to sign on to the Fair Food Program; photo from CIW.

They only paid her \$25 a week—not even close to a living wage, and certainly not enough for her to save and pay her way back to Brazil. Not that they would have let her go anyway.

"I lived in their home and didn't have family close by and didn't speak any English," she says. "I was here alone. I didn't have a place to go or friends. They wouldn't let me use the phone to call someone to talk about what was going

"There are many cases of people who were brought [to the US from other countries] to work. They're promised they can learn English or even be able to go to college. Often we see situations where their passports are taken away, they're taken from their family, paid very little if at all, subjected to horrible working conditions, and have no privacy or adequate sleeping conditions. Every month we learn of new cases across the country."



Coalition of Immokalee Workers

The Coalition of Immokalee Workers is calling on Wendy's to sign its Fair Food Program and agree to address wage theft, sexual harassment, poverty-level wages, and forced labor among workers in its supply chain. Wendy's is the only major US fast food chain to refrain from signing on to the program.

“Domestic and farm work are forgotten professions,” says Natalicia Tracy. “Who did this work back in 1938? African Americans, who back then weren’t thought of as real people. [And so] the US developed this invisible, dehumanized workforce.”

wanted farmworkers and domestic workers excluded from basic protections like the right to organize to overtime pay.

Those exclusions continue to this day.

“It’s the legacy of slavery,” says Mercado. “The Southern Congresspeople didn’t want domestic workers and farmworkers—who at that time were primarily African American—to have the right to organize.”

“Domestic and farm work are forgotten professions,” adds Tracy, who is now the executive director of the Brazilian Immigrant Center in Allston, MA. “Who did this work in 1938? African Americans, who back then weren’t thought of as real people. Because of that mentality, the US developed this invisible, dehumanized workforce that still makes the rest of the economy happen.”

In absence of a federal bill that would plug the domestic- and farmworker hole in FLSA, organizations like NDWA are

Immigrants: A Vulnerable Population

About 23.1 million immigrants work in the US, and only eight million are undocumented. Another 240,000 come here legally as temporary guest workers. Many of the most exploited workers on American soil come from this immigrant population, both those who are undocumented and those who are legal residents or recent citizens.

Because recent immigrants may still be learning English or may be unfamiliar with US labor laws, many are taken advantage of, says Rebecca Smith of the National Employment Law Project.

As a result, immigrant workers are frequent victims of wage theft, dangerous conditions and uncompensated workplace injuries, discrimination, and even physical assaults, according to Smith.

Though legal status doesn’t mean a worker is immune to abuses, the situation can be worse for workers who are undocumented. “Our broken immigration system has created an underclass of vulnerable workers in our country, easy

prey to employer retaliation,” says Smith. “Across the country and across low-wage industries, employers use threats to expose workers’ immigration status as a cudgel to ensure that workers can’t complain about abusive conditions.”

A System Rooted in Slavery

Forty-six percent of US domestic workers—i.e. child and elder caregivers and housecleaners—are immigrants, and they’re particularly susceptible to abuse because they often operate in isolation. But domestic workers and farmworkers are also exploited because of an archaic rule that excludes them from important federal protections in the Fair Labor Standards Act (FLSA) of 1938.

FLSA was signed by then-President Franklin D. Roosevelt and provided basic rights to US workers—a 44-hour maximum workweek, a national minimum wage, overtime pay, and a ban on child labor. But to get it passed through a divided Congress, Democrats bowed to pressure from Southern Republicans, who

campaigning for state laws to do so. So far, Hawaii and New York have passed state laws, with California and Massachusetts currently moving similar bills through their state legislatures.

Sweatshops of the Field

Immigrants make up 72 percent of US farmworkers, or those who labor on farms owned by others, according to the National Center for Farmworker Health. As noted above, because of their exclusion from FLSA, they often don’t make the minimum wage—legally.

In fact, 30 percent of all US farmworkers had total family incomes below the poverty line (\$22,050 for a family of four), according to the Department of Labor. Whether working in California’s garlic fields, Florida’s tomato farms, or Carolina blueberry fields, farmworkers are often victims of wage theft, where supervisors withhold or steal their pay, and legal oversight is often lax, says the National Farm Worker Ministry.

They’re also victims of other types of

abuse. A 2012 report by Human Rights Watch found that women farmworkers face a very high risk of sexual harassment or abuse, including “rape, stalking, unwanted touching, exhibitionism, or vulgar language by supervisors, employers, and others in positions of power.” Most farmworkers interviewed for the report said they had not reported the abuse, fearing reprisals, including job loss.

Farmworkers Fight Back

One group of immigrant farmworkers in Florida has had such powerful results in their fight to change abusive working conditions that the *Washington Post* recently called them “one of the great human rights success stories of our day.”

In 1993, a group of mainly Latino and Haitian tomato pickers in Immokalee, FL, met to discuss that their wage of 50 cents per 32-pound bucket hadn’t increased in 30 years. This meant a worker had to pick nearly 2.5 tons of tomatoes per ten-hour day to earn the Florida minimum wage, notes Guadalupe Gonzalo, an Immokalee farmworker.

“Physical abuse and sexual harassment were common,” says Gonzalo. “There were cases of modern-day slavery on farms,” which she says, means that farm owners would force workers to work overtime, threaten them with violence, and even “lock them in a box truck.”

And so the pickers started the Coalition of Immokalee Workers (CIW) to end abuse on Florida tomato farms. Since then, the CIW has achieved several victories, including pressuring 11 major US fast food and grocery chains to sign a groundbreaking agreement with the CIW called the Fair Food Program. The program includes independent monitoring of farms and worker protections in cases of wage theft, sexual harassment, and forced labor. It also mandates a penny-per-pound wage increase, which, Gonzalo says, may seem small but does add up to make a difference in their lives.

In 2005, Taco Bell became the first to sign the agreement. Since then, McDonald’s, Burger King, Subway, Whole Foods, Trader Joe’s, Chipotle, and others have followed suit.

Under the program, if a farm owner



ROC United

Saru Jayaruman, co-founder and co-director of the Restaurant Opportunities Center, says that the restaurant industry gets away with incredibly low wages across the board for immigrants and non-immigrants alike.

won’t take action to address worker complaints, the workers can go to the grocery and fast food companies themselves, which will pressure owners to make changes. If a farm continues to abuse workers, the corporations are legally obligated to stop purchasing from it—a significant threat that gets results.

“Conditions [on FL farms] have changed in a major way since the Fair Food Program was enacted,” says Gonzalo. “Workers are calling it a new day for pickers in the fields.”

Today, the program has improved conditions for tomato pickers at 90 percent of Florida’s farms. CIW staff, including Gonzalo, focus on educating workers at those farms about their rights and on working to bring more retailers on board. They are currently targeting Wendy’s for its failure to sign the agreement. Wendy’s is the only prominent US fast food chain to not sign.

“Wendy’s response is that it’s already purchasing from farms in the Fair Food Program, so it feels no need to join the program itself,” says Gonzalo. “But the program has teeth because of the companies that join—the farms know there will be market consequences if they violate the agreement. [By not joining], Wendy’s is not paying the penny-per-pound premium, and it doesn’t suspend farms that violate worker rights.”

While the CIW has been a force for change in Florida, abuse still continues on farms in other parts of the country.

But CIW workers are helping to spark change outside of their state.

“Workers in Immokalee are migrant farmworkers, so they’ll work in Florida for eight or nine months and then travel up to other states to pick other crops,” says Gonzalo. “CIW workers understand what rights they should have, and they [spread the word].”

Food for Thought

In the restaurant industry, one out of every ten workers is an immigrant, according to a 2008 study by the Pew Hispanic Center. That report found that 20 percent of cooks and 30 percent of dishwashers are undocumented immigrants.

“In many New York restaurants, the American waiters and hosts owe their jobs to the underpaid [undocumented] immigrants in the kitchen, whose low wages allow the restaurant to exist,” columnist Eduardo Porter wrote in the *New York Times* in 2012.

Saru Jayaruman, co-founder and co-director of the Restaurant Opportunities Center (ROC), stresses that the industry gets away with incredibly low wages across the board for immigrants and non-immigrants alike—and the ROC study *Behind the Kitchen Door* found that it’s race, not immigration status, that keeps most workers from moving up to higher-paying jobs in the industry.

“But the industry uses fear to keep immigrants in the lowest-wage positions, like dishwashers,” she says, pointing out that



Warehouse Workers for Justice

Workers have filed six lawsuits against Walmart-contracted warehouses in the past year for wage theft and abusive working conditions.

Immigrant guest workers at a Walmart seafood supplier plant in Louisiana reported that supervisors forced them to work 16- to 24-hour shifts, imprisoned them in plants, and threatened them and their families.

employers can intimidate both documented and undocumented immigrant workers by threatening to use the federal eVerify system to prove whether an individual is legally able to work in the US.

“eVerify is notoriously inaccurate, so employers can use it to keep [all immigrants] afraid and at the mercy of their employer,” she says. “This hurts all workers across the board, because they can pay low wages to immigrants, and that results in low wages for everyone.”

Cultural Exchanges Gone Wrong

Even foreign students who come to the US for a cultural exchange experience aren’t exempt from abuse. In March 2013, student guest workers at McDonald’s, who came from Latin America and Asia as part of a State Department-sponsored J-1 visa cultural exchange program, walked off the job amid allegations of wage theft and forced overtime.

The students, who worked in central Pennsylvania, had been promised \$3,000 to work full time at McDonald’s for a summer. Some received only a handful of hours, while others were forced to work 24-hour shifts with no overtime pay. They were housed in cramped basements owned by supervisors who took rent payments out of their paychecks, often

bringing their net pay to zero, says the National Guestworker Alliance.

While the J-1 visa program is meant to provide foreign-born students with a meaningful cultural exchange, McDonald’s isn’t the only company to use it as a source for cheap, exploitable labor. In 2011, student guest workers at the Hershey chocolate factory in Hershey, PA, also went on strike, claiming that Hershey’s paid them only \$40 to \$140 per 40-hour workweek to toil in the factory.

In 2012, the students won a settlement in which contractor companies in Hershey’s supply chain agreed to implement new labor protections and to pay \$213,000 in unpaid wages and \$143,000 for health and safety infractions.

“Not only is Hershey exploiting children on cocoa farms in West Africa, but it has even exploited student guests on American soil,” says Liz O’Connell, Green America’s Fair Trade director. “This is a company that really needs to clean up its act and treat all of its workers not just fairly, but humanely.”

And Then There’s Walmart

Walmart is infamous for alleged abuses against workers of all cultures across its supply chain, and its role in the Rana Plaza tragedy was only one

example. It also stands accused of having sweatshop conditions in its US-based supply chain. In 2012, the National Guestworker Alliance found adult guestworkers, mainly from Mexico, being subjected to horrific abuses at CJ’s Seafood, a Walmart supplier in Breaux Bridge, LA. The workers reported that supervisors forced them to work 16- to 24-hour shifts, imprisoned them in the plant, and threatened them and their families. They were also subject to wage theft.

The Alliance’s work triggered federal investigations at CJ’s, and Walmart ultimately suspended the company. The Alliance also examined 18 more US-based

Walmart seafood suppliers—and found over 200 labor and safety violations at 12 of those companies in the last five years.

In addition, six lawsuits have been filed recently against Walmart warehouse contractors for wage theft—“workers not paid for all hours worked, not paid overtime, not paid the minimum wage, and not paid benefits they were owed,” says Leah Fried of Warehouse Workers for Justice (WWJ), a worker-run organization. WWJ has, to date, helped recover over \$700,000 in stolen wages through the lawsuits, with more pending.

The victims? Mainly people of color, says Fried, with an estimated one-third to one-half of them being immigrants.

WWJ is calling on Walmart to develop “a responsible contractor policy that allows for worker enforcement” at US warehouses doing business with Walmart, says Fried. “Its current system of monitoring has done nothing to end abuse in its US supply chain. As the largest importer of goods in the US, Walmart sets the standard for the entire distribution industry, but its layers upon layers of contractors have created an industry of poverty jobs with no job security or benefits. One thing is clear—wage theft and abuse is rampant [at Walmart-contracted warehouses].”

The US Economic Backbone

While the picture many anti-immigration pundits paint of foreign-born workers is that they're illegally taking good jobs away from US citizens, many industries have come to rely on their labor—because they're often more willing to accept temporary work and lower wages, often in difficult industries like farm work.

In addition, a popular myth is that immigrant workers don't pay taxes. A 2011 study by the Institute for Taxation and Economic Policy found that undocumented immigrants alone paid \$11.2 billion in state and local taxes in 2010. "Immigrants—even legal immigrants—are barred from most social services, meaning that they pay to support benefits they cannot receive," notes the Center for American Progress, which points out that as a result, immigrants are a net positive to the country.

It's important to note that while US immigrants are more likely to labor on farms, in back-of-the-restaurant jobs, and as housekeepers than native-born workers, they're also more likely to work as physicians and surgeons, says the Brookings Institution. And studies by the George W. Bush Institute in partnership with the US Hispanic Chamber of Commerce found that 40 percent of all Fortune 500 companies were founded by an immigrant or a child of an immigrant. Their research also found that although immigrants make up only 13 percent of the US population, they are 16 percent of the US labor force and in 2006 were responsible for nearly 25 percent of US patent applications.

A Richness of Experience

All of these facts only hint at the richness of experience a diverse immigrant population has to offer the country.

Natalicia Tracy is a prime example. She left the abusive Boston household when her two-year contract was up. For the next 13 years, she would take on other jobs as a caregiver for children and the elderly.

As her confidence grew, so did her sense of social justice. She started volunteering at a homeless women's shelter. She also put herself through college and is currently working on a Ph.D. in sociol-

Four Ways to Fight for Immigrant Worker Rights

1. Reach out to immigrant workers in your community who may be laboring under abusive conditions. If you don't share the same language, find someone who can interpret for you. Take extra care to find out what their situation is and whether they need help.

The following organizations welcome calls from people who want advice on how to best intervene in a potential abuse situation: The National Domestic Worker Alliance, 646/360-5806, domesticworkers.org • The Restaurant Opportunities Center, 212/243-6900, rocunited.org • Coalition of Immokalee Workers, 239/657-8311, ciw-online.org • Warehouse Workers for Justice, 888/DIGNIDAD, warehouseworker.org • National Guestworker Alliance, 504/309-5165, guestworkeralliance.org.

2. Have a conversation. "Talk to others about treating immigrant workers in low-wage jobs with respect and making sure they get fair pay and meet basic needs. Normalize the conditions

of thinking of each of these workers as a person—one who is doing a real job," says Natalicia Tracy of the Brazilian Immigrant Center in Allston, MA. She became the executive director of the nonprofit, whose mission is to provide support for workers from the Brazilian and broader Latino community. Under her leadership, the Center expanded to include programs for domestic workers, to co-found the Massachusetts Domestic Workers Coalition, and to advocate for a state Domestic Worker Bill of Rights.

"Having been a domestic myself, it was a very natural thing for me to do," she says of the expansion. "I understand the issues, and now I'm in a position where I can do something about it and support women who are marginalized and exploited."

Tracy is only one person who gave back to the US after coming to its shores from another. There are many more who could achieve their full potential and do

of thinking of each of these workers as a person—one who is doing a real job," says Natalicia Tracy of the Brazilian Immigrant Center in Allston, MA.

3. Support protections for whistleblowers. Immigrant workers may fear retaliation if they blow the whistle on abusive employers. Senator Richard Blumenthal had introduced an amendment to the Senate immigration reform bill that would have protected immigrant guest workers who alert authorities about abuse from retaliation, but the amendment didn't make it into the final version of the bill. As the debate moves to the House, let your legislators know that you support whistleblower protections for all immigrant workers.

4. Buy green and fair. Get what you need from the truly green companies in the *National Green Pages*® (greenpages.org), which are screened and certified by Green America, take extra care to ensure that all their workers earn a living wage and work in healthy conditions. And the US Dept. of Labor has a free app for iPhones and Android phones, "Eat, Shop, Sleep," that will help you find out about any health, safety, and labor violations at restaurants, stores, and hotels near you: dol.gov/dol/apps/winners.htm.

the same, if only they weren't trapped in hopeless working situations.

The immigrant rights movement is not about handouts, but about ensuring that every US immigrant's situation is handled fairly and with compassion—and that exploitation of this vulnerable worker population comes to an end.

"Immigrants have always contributed to our country," says Mercado. "They make it more diverse, play really critical roles in our economy. All of us are touched in some ways by the jobs they do. In a lot of ways, many do the work that makes everything else possible. They're putting food on the table and taking care of our homes and loved ones so we can go to work in other professions every day. They're our neighbors and our friends. And they deserve to be treated with dignity and respect."

—Tracy Fernandez Rysavy



Does This Mean Not In a Sweatshop?

Around the world, the garment industry is notorious for exposing workers to abusive sweatshop conditions, from poverty-level wages to forced overtime to verbal and physical abuse. Consequently, many concerned Americans have vowed to only buy clothes with the “Made in the USA” label, to avoid supporting companies tied to sweatshops.

But that label isn’t always enough to ensure that the workers who made your clothes weren’t exploited. While few would argue that conditions in US clothing factories rival those found in countries like Bangladesh, sweatshop garment factories do exist inside US borders—and the overwhelming majority of their workers are immigrants.

Immigrant workers in the clothing industry, in the US as well as around the world, “tend to have temporary

legal status that is dependent on their relationship with their employer, meaning that workers can become easily ‘illegal’ should that relationship be terminated,” states a 2009 report from the Clean Clothes Campaign. “That insecurity is magnified by the fact that ... many have incurred substantial debts in the process of acquiring work and/or papers,” and so they’re willing to tolerate abuse for fear of losing their “already precarious” livelihoods.

Domestic Sweatshop Factories

The US Department of Labor (DOL) defines a sweatshop as any factory that violates two or more labor laws, such as those pertaining to wages and benefits, working hours, and child labor. In 1996, the DOL estimated that at least half of the 22,000 garment shops in the US fit this definition..

Today, most documented cases

of US sweatshops occur in California and New York. Between 2008-2012, for example, the DOL’s Wage and Hour Division investigated over 1,500 employers in the garment industry in Los Angeles, San Diego, and surrounding areas, finding labor law violations in 93 percent of cases. Most of the workers involved were immigrants from Asia and Latin America.

The most prominent violation was that factory workers routinely weren’t making the federal minimum hourly wage, because they were paid by each piece they sewed and cut, rather than by the hour. For most workers, this meant a wage of around \$5-\$6/hour as opposed to the federal minimum wage of \$7.25 and the \$8/hour state minimum in California). The DOL also reported that most workers were often putting in 10-12 hour days, seven days a week, with no overtime pay.

In 2012, the DOL raided ten garment factories in the fashion district of Los Angeles and determined that due to wage and overtime violations, the factories owed more than \$326,200 in back wages to 185 employees.

Turning a Blind Eye

“It is illegal to sell garments made in domestic sweatshops, but many retailers will turn the blind eyes and feign ignorance of labor problems in their supply chain,” says



Photos by Pgiarn (left) and Robert Kohlhuber / istock

Elizabeth O'Connell, director of Green America's Fair Trade program.

For example, the clothes made in L.A. facilities investigated by the DOL in 2012 were destined for more than 30 US retailers, including the Burlington Coat Factory, Dillard's Inc, Forever 21, Ross, TJ Maxx, Urban Outfitters, and Wet Seal.

"The extent of the violations was discovered by these investigations was disappointing," said then-Secretary of Labor Hilda L. Solis in a statement after the DOL's 2012 investigations. "Retailers need to actively ensure that clothes produced in the US for sale to the American public are made by workers who are paid at least the US minimum wage and proper overtime."

And since 2008, DOL investigators have uncovered dozens of companies producing garments for popular clothing retailer Forever 21 under "sweatshop-like conditions."

DOL investigations also find dozens and health and safety violations in the garment industry every year. Tuan Phan, a worker at an American Apparel facility in California, died in 2012 after a circular weaving machine turned on while he was trying to remove a jammed roll of fabric. The California Division of Occupational Safety and Health cited the company for failing to train workers in proper procedures to follow when repairing such machines.

—Sarah Tarver-Wahlquist

How to Find Sweat-Free Clothes

If a "Made in the USA" label isn't a guarantee that clothes were made in high-quality conditions, what is? Luckily, it is possible to find clothing companies that treat workers fairly.

Buy green: Clothing companies in the *National Green Pages*® are screened to ensure transparency and due diligence in their supply chains both in the US and abroad. Search online at GreenPages.org.

Buy union-made: Labor unions are largely credited with lifting garment workers out of the sweatshop conditions of the early 20th century, and while union membership has decreased in recent decades, unions continue to protect worker's rights. Today garment workers are represented by UNITE HERE and the Service Employees International Union (SEIU). Search for union-made clothing at Labor411.org or look for the union label.

Buy sweat-free: The International Labor Rights Forum publishes the *Sweat-Free Shopping Guide* (sweatfree.org/shoppingguide), which includes retailers selling clothing made in the US and elsewhere. Companies must have a demonstrated history of giving workers a significant voice, either through labor unions, worker co-ops, or other means.

If you can't find a particular clothing item you need through one of the above options, buying "Made in the USA" is still preferable to buying clothes made in developing countries, like Bangladesh, with known labor problems. But US garment manufacturers still have a lot to prove for shoppers to trust that workers are being paid a fair and legal wage in the safest possible conditions. With pressure from Green Americans, the garment industry can make sure that the "Made in USA" label is a true sign of sweat-free clothes.



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How Green Businesses Lift Up Vulnerable Workers

While many American companies have chosen to take the easy route and exploit workers from vulnerable populations, such as immigrants, the deep green companies in the Green Business Network® protect workers across their supply chains. A few have even gone out of their way to employ a business model that empowers traditionally disenfranchised populations.

Jobs For Refugees

Crystal Mario, founder and CEO of Rivanna Designs™, served as an English-as-a-second-language (ESL) tutor while in college, and she often played squash with her ESL students, including Raul, a former attorney and one of 7,000 Chilean refugees who resettled in Canada after the violent overthrow of the government and installation of a military dictatorship led by General Augusto Pinochet. One day while the two were having a game, Mario's racquet slipped out of her hands and flew across the court, almost hitting him at a blistering speed.

"I was young, genuinely shaken, and near tears, and I said, 'Raul, I'm so sorry. I almost killed you!'" she recalls.

Raul responded with a laugh. He pulled up his shirt and pointed to a large scar on his chest, near his heart. "You see here? This almost killed me." He pointed to another scar. "And you see here? This almost killed me. You must understand, I have been shot. I have been tortured. You did not almost kill me. I have never been better."

"Then he handed my racquet back to me and said, 'Now, let's keep going,'" Mario says.

The incident, and Raul's memorable advice, "let's keep going," stayed with her for years. When she founded Rivanna Designs—which sells awards, plaques, and promotional items made of recycled glass and sustainable wood—she partnered with International Rescue Committee Charlottesville (IRC) to hire IRC clients. IRC helps provide international refugees like Raul with the means to survive, recover, and restore their dignity.

Today, Rivanna continues to hire newly arrived refugees, providing them with the kind of job whose features are important in meeting their needs as they recover from trauma and resettlement: flexible hours, a living wage, on-site training for those who speak English and those who do not, and a workplace accessible by public transportation.

Rivanna's care in reaching out to this vulnerable population has been a benefit to both the employees and the company, says Mario. She speaks of workers like Admir Hasanovic, "who never missed a work assignment or deadline in 12 years." With his wife Binasa, Hasanovic saved money, bought a car, bought a house, and sent their daughter Melisa to college. "Their generosity and hospitality is such that no one ever leaves their



Rivanna



Greyston Bakery

home without a full belly and a full heart,” she adds.

“And with the contributions and collective determination of Admir and other IRC clients, we’ve built a successful business that has created new jobs in our community not only for more recently arrived refugees, but for that other group in Charlottesville in dire need of employment, recent University of Virginia graduates,” she says. “I have come to depend on IRC clients not simply because of their solid work ethic, but because they bring with them unique and valuable strengths, experiences, perspectives, and skills.”

Beans for a Better Life

Crystal Mario is not the only green business owner to use her company to lift up vulnerable populations. While volunteering at a women’s shelter in Denver, CO, Jossy Eyre observed that while the shelter worked to fix a particular symptom of poverty—homelessness—it did little to address its cause, which she perceived to be a lack of employable skills.

Noticing that a lot of her friends ate soup, Eyre bought \$500 worth of beans with her own money and taught two women how to assemble pre-made soup mixes. That holiday season, Eyre sold the mixes and saw a 600 percent return on her \$500 investment.

Fast-forward 25 years, and the company that started from those humble beginnings, the Women’s Bean Project™ (WBP), now has an operating budget of \$2.1 million and employs over 70 women. In a six-month process, the gourmet food and jewelry company moves its employees, mostly chronically unemployed women, through all aspects of the business to help them create diversified skill sets. It also trains participants in how to find a job once the program is over.

That attention to detail seems to pay off. According to WBP CEO Tamra Ryan, 100 percent of WBP graduates are able to keep their next job after the first six months of employment, and 85 percent retain employment after a full year.

“We employ women who need someone to believe in them, who have already had some hard chapters in their lives and work to create a safe and accepting environment to make the rest of [the chapters] better,” she says.

Fair Wages for Farmers

And after watching farmers in his native state of North Carolina take a hit during the ongoing economic downturn, TS Designs™ president Eric Henry decided he could use his ecofriendly textile printing and dyeing company to do something about it. He brought together farmers and business leaders to launch the Cotton of the Carolinas initiative, which officially marked its second year in 2013 making organic cotton T-shirts grown, woven, and sewn entirely in the Carolinas.

The result is a batch of organic cotton shirts made in the US entirely within a 750-mile radius. In comparison, a globally sourced shirt can travel more than 16,000 miles before being sold, according to Henry. It also empowered the state’s cotton farmers, paying them rather than paying them bottom dollar and shipping the cotton overseas for production, as conventional T-shirt production often does. The first batch of Cotton of the Carolinas shirts opened up



TS
Designs



Women's
Bean
Project

over 700 local, green jobs for the state.

As a result, the initiative has created a model green business that is good for the planet and good for workers. The entire supply chain “from dirt to shirt” is completely transparent. Customers can track their shirt’s journey via the initiative’s website by entering a code on the shirt’s label.

Baked Goods that Do Good

Greyston Bakery™, a solar-powered company specializing in premium-quality brownies and other baked goods, hires and trains the ex-convicts, ex-addicts, other “hard to employ” populations of Yonkers, NY. Greyston provides a comprehensive training program, fair wages, and benefits, so its employees can attain the skills and financial stability necessary to achieve self-sufficiency.

Greyston keeps working for its employees long after they leave work. The bakery is owned by and donates all of its profits to the Greyston Foundation, a network of for-profit and not-for-profit entities working on a wide range of community-development initiatives, including affordable housing, child care, and HIV/AIDS-friendly housing and care.

As the Greyston motto says, “We don’t hire people to bake brownies. We bake brownies to hire people.”

—Sierra Schellenberg

Because It's Personal

Help with Reading Labels

["Sickeningly Sweet"] was my first issue of the *Green American*—loved it!

It got me thinking. ... I've added a number of new products to my diet to up my daily intake of calcium but haven't paid attention to sugar content. The calcium-fortified orange juice has 24 g of sugar per 8-oz. serving, so that goes. The calcium-fortified soy yogurt has 23 g per 1 cup serving, so that goes.

What about the milk products? All say "sugar" on the label, but most are probably really lactose, or milk sugar. How does that fit with your recommendations?

Marci Burkel
Bainbridge Island, WA

TRACY: What we advise limiting is added table sugar, or sucrose, and high-fructose corn syrup (HFCS), both of which contain harmful fructose. Reading labels for sugar content works with almost all processed foods, because they tend to contain table sugar or HFCS.

But, as you said, milk contains lactose sugar, not the harmful fructose. Lactose is found only in dairy products, so it's a bit of an exception to our label-reading rule. When reading a dairy label, ignore the sugar content, which will include lactose, and focus on the ingredients list. If, in addition to the dairy element, the product contains added table sugar or HFCS—as chocolate milk or yogurt often do—the safest thing to do is just to limit it. And check out great calcium-rich whole foods like spinach, kale, and collard greens.

When our editorial staff first started batting around the idea of covering the exploitation of immigrant workers in the US, the theme was very personal to me. No, I've never been an exploited worker, but my mother immigrated from Honduras just after she married my Minnesota-born father, my husband is a Cuban immigrant, and my daughters have his Spanish last name.

So it's personal whenever I hear someone vehemently opposing the DREAM Act, which would allow law-abiding young people who were brought to the US by undocumented parents to remain here, instead of being deported to a foreign-to-them country whose language they may or may not speak. In slightly different circumstances, that could have been me.

It's personal whenever I read about a political refugee being detained for months in US prisons without a fair hearing, perhaps in solitary confinement, even, simply for seeking asylum on US shores. In slightly different circumstances, that could have been my husband.

It's personal when I get a Facebook message lauding the thought of immigrants being beaten or shot, simply for not having identification or being in the wrong place at the wrong time. In unimaginable circumstances, that could be my daughters.

And it's personal whenever I read about people coming here—or even being lured here—from Honduras, from Cuba, from any country, holding fast to hopes for a bright future, a meaningful cultural experience, a means to put food on the table for their families, and instead get a literal slap in the face and worse. In every circumstance, these are our community members, our neighbors and friends, mothers and fathers and sons and daughters, just like us.

I'm sure it's personal for you, too, and I hope that as you've joined with Green America over the years to protest sweatshops abroad and advocate for Fair Trade, you'll also join with us to call for the rights of immigrant workers inside our borders. As Green Americans, it's our duty to ensure that all workers—across the world and here inside the US—earn a living wage and are treated with fairness, dignity, and respect.

—Tracy Fernandez Rysavy, editor-in-chief

Organic Honey?

As a local beekeeper in suburbia south of San Francisco, I appreciated your "Alternative Sweeteners" chart ("Sickeningly Sweet," April/May 2013), but you recommended organic honey. Real organic honey is highly unlikely. My bees enjoy the flowers from fruits and veggies in my

organic garden, but since they can fly two to three miles, I have no control over where they fly. Even four square miles is over 2,000 acres, so unless one has a massive farm or forest setting, the most well-intentioned organic farmer can't make such a claim...though they do.

Sanda Everette
San Mateo, CA



TRACY
FERNANDEZ
RYSAVY

TRACY: As you point out, Sanda, bees can travel two to three miles away from their hives, so it's indeed very difficult for US beekeepers to ensure that their bees didn't come into contact with pesticide-ridden or genetically modified fields.

To add to the mix, the USDA does not currently have regulations specific to the production of organic honey, so the third-party organizations that certify products as USDA organic must look to the rules around livestock. We spoke with a few of those certifiers, and a good number of them told us that they'd decided not to certify honey because of the vague nature of the current governmental standards and how hard it is to control the hive's foraging area.

Other certifiers told us that they also follow the organic apiculture recommendations submitted by the National Organics Standards Board, which may be turned into regulations in the next few years.

The bottom line is that you are correct—the standards around USDA organic honey are a lot less stringent than you or I would like. Because of this, buying local honey from a small-scale producer appears to be just as good as buying organic, so we officially amended our chart to include it.



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