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New Interactive Maps Show Chemical Risks in Legislative Districts

by Amanda Frank

As we near the midterm elections, voters are considering many important issues, from the economy to fair wages to health care. But have you considered whether children in your legislative district are safe from chemical disasters? New interactive maps released by the Center for Effective Government show the percentage of schoolchildren at risk of chemical catastrophes in congressional districts and state legislative districts. The results are alarming.

Each map shows that these chemical risks to schoolchildren are spread widely across the country, but the greatest risks are often concentrated in major urban areas. That's where industrial facilities and their dangerous chemicals are often in close proximity to communities and schools.

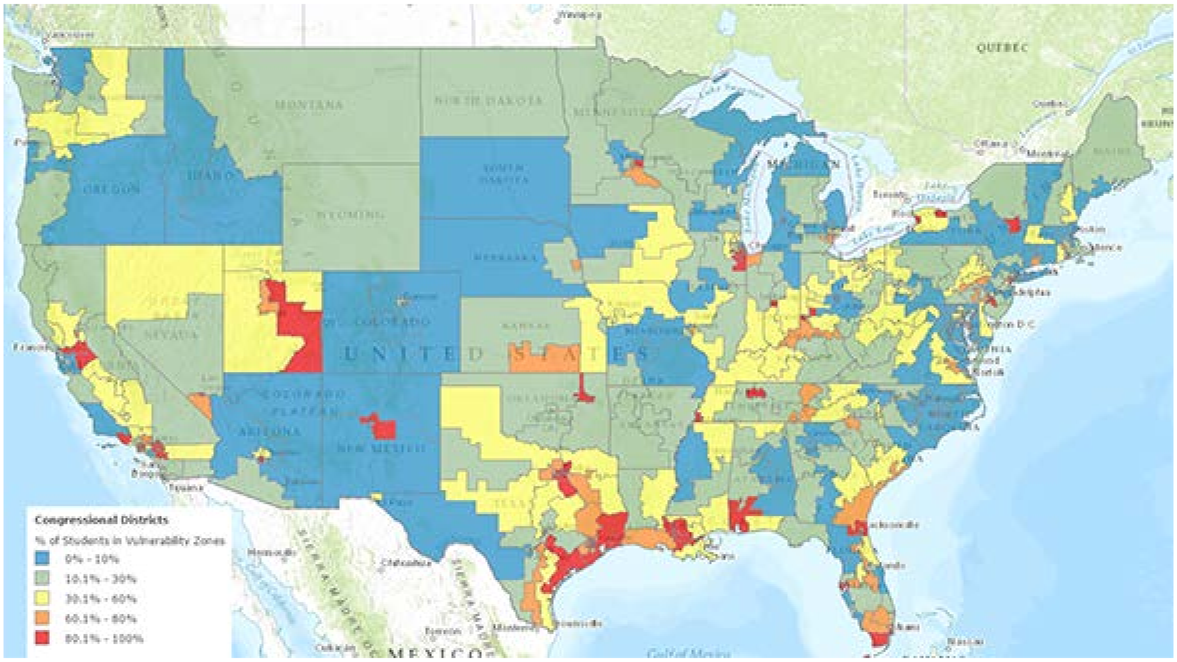

Figure 1: Congressional District Map

As Figure 1 shows, there are a substantial number of districts in the upper tier with between 80 and 100 percent of their students at risk.

Congressional Districts with the Greatest Concentration of Risk

The congressional district map shows that the greatest concentration of risk lines the shores of the Gulf of Mexico. Most of the coastal congressional districts from Corpus Christi, Texas to Mobile, Alabama are in the top risk tier, meaning that over 80 percent of their students are at risk of a chemical disaster.

The map also displays hot spots around many large- to medium-sized cities including Los Angeles, New York, Chicago, Miami, Houston, and Baton Rouge.

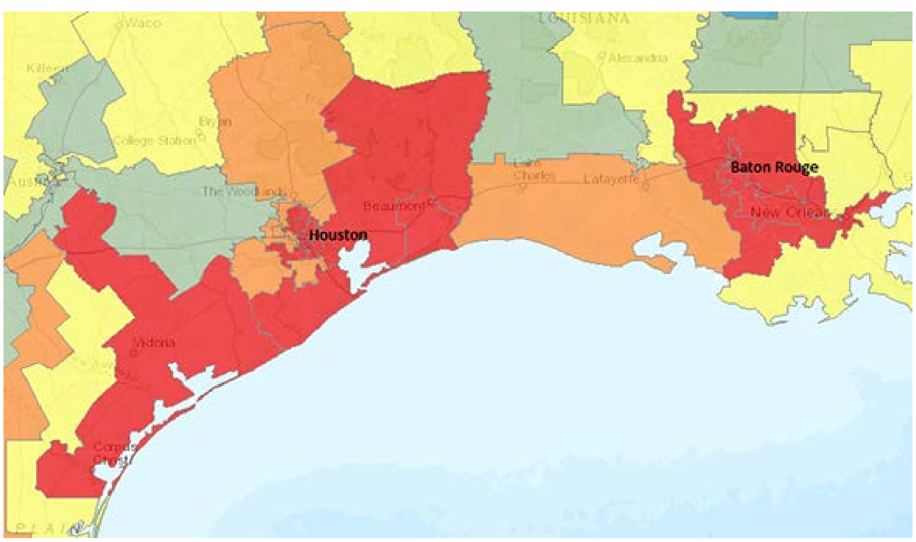

Figure 2: Gulf coast area including Houston, TX and Baton Rouge, LA.

However, living in a metropolitan area does not always mean that your children will be at risk. Districts encompassing other major cities like Seattle and Boston have relatively few students at risk of chemical catastrophes when compared to the national average.

Similarly, living away from a major urban area does not necessarily mean that your kids are safe from these chemical facilities. There are numerous districts in rural areas that face heightened risks. For instance, in Nevada's second district, which covers its largely rural northern half, 58 percent of students are in danger zones. Utah is another example of a largely rural state whose districts have an above-average percentage of students at risk (52 percent or more).

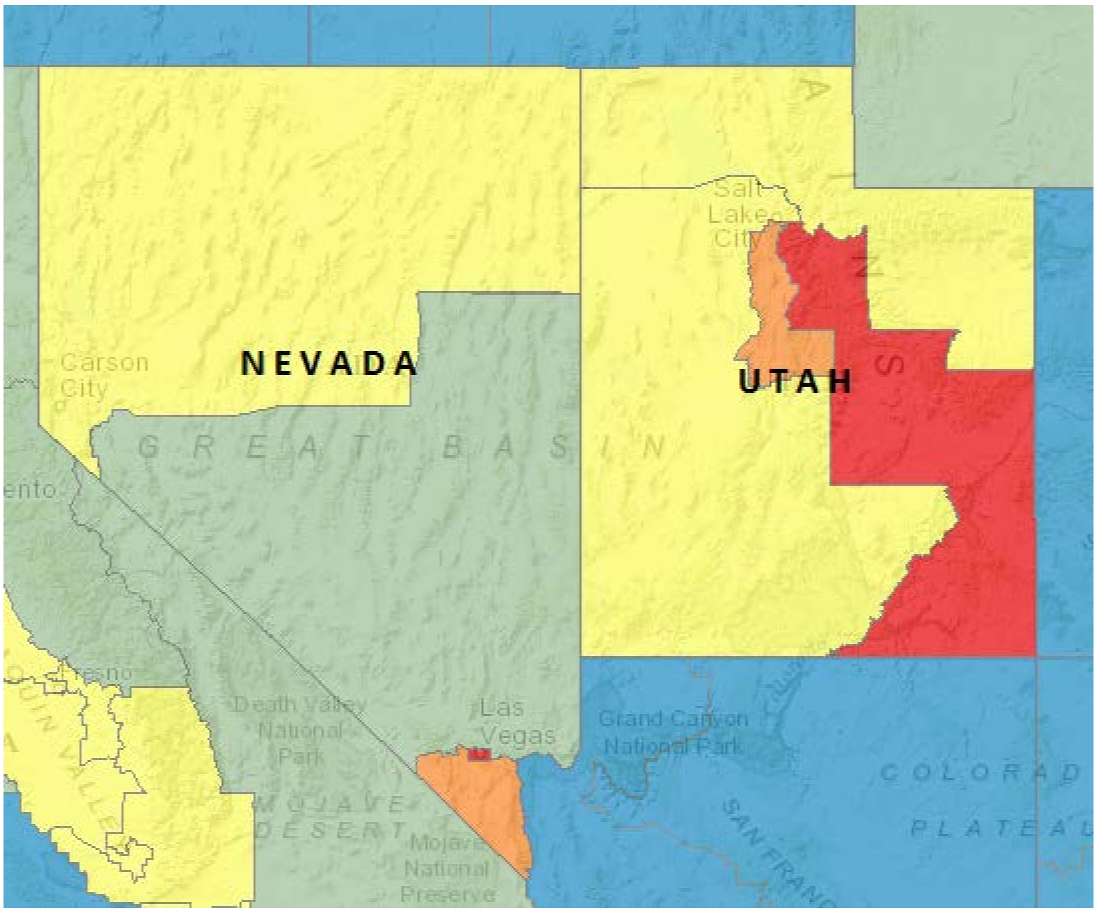

Figure 3: Nevada and Utah

The map also shows that chemical facility hazards are unevenly distributed even within states. In California, where 49 percent of pre-K through 12th grade students go to school in danger zones, 13 congressional districts rank in the highest risk tier – more than any other state. These include the areas surrounding Los Angeles and Stockton. Compare this with the 14th and 18th congressional districts in the Bay Area, where not a single school is in a danger zone. Breaking the map into congressional districts shows where these risks are concentrated and where representatives need to prioritize chemical safety.

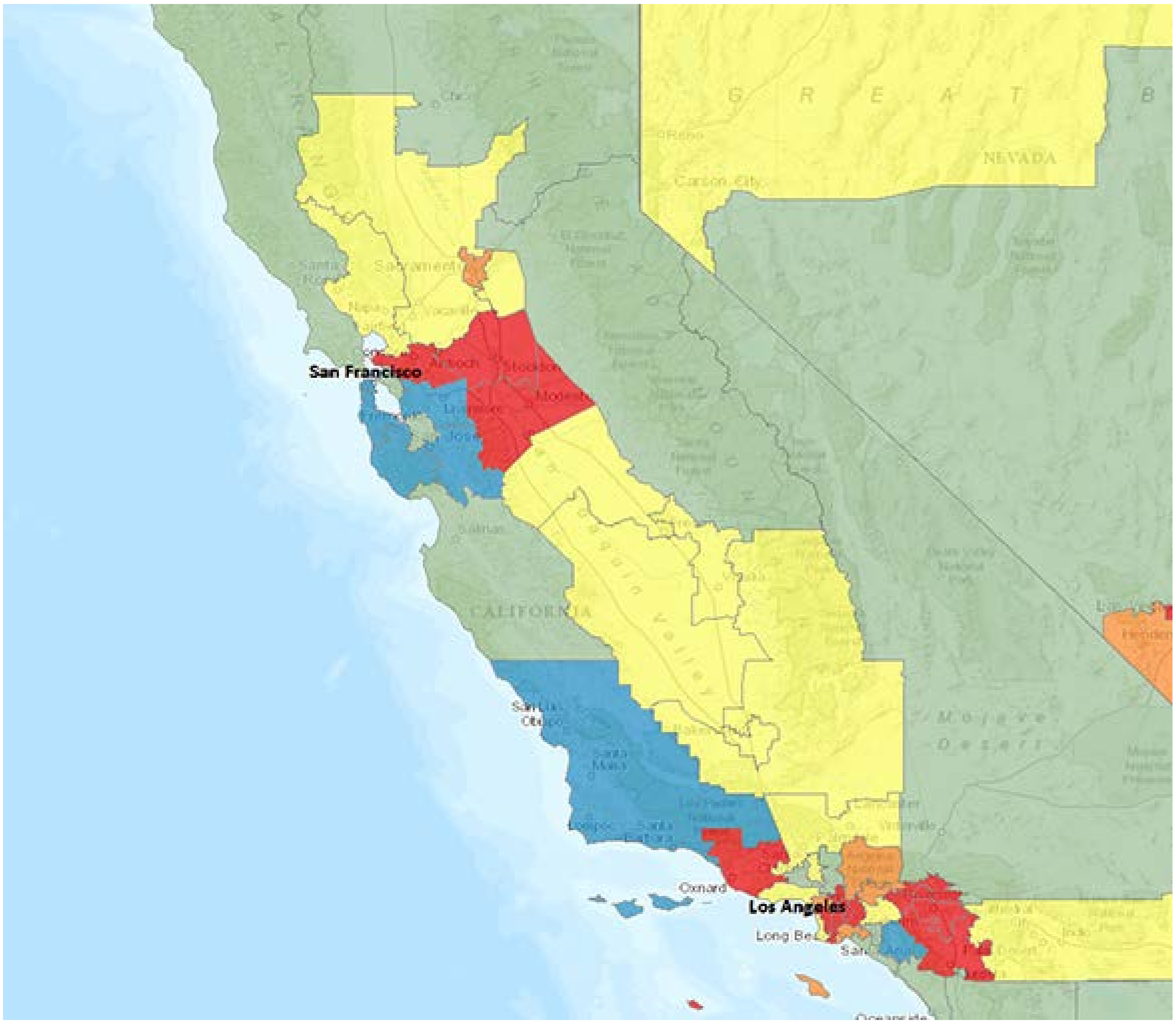

Figure 4: California, showing San Francisco to the north and Los Angeles to the south.

State Legislative Districts Where Kids Are Most at Risk

The [state legislative district map tool]() uses side-by-side maps displaying the lower and upper chambers of each state's legislature (note that Nebraska and the District of Columbia have single-chamber legislatures). In most states, lower chambers are called "House" or "Assembly." Upper chambers are almost always known as the "State Senate."

Nationally, there are 1,035 lower-chamber districts and 362 upper-chamber districts where over 80 percent of students are at risk of a chemical disaster. Texas has the highest number of lower-chamber districts (66) with the greatest concentration of risk, while Rhode Island has the highest number of upper-chamber districts (23). In Rhode Island, the majority of these districts surround Providence, where a bleach manufacturing facility has a large danger zone that engulfs several districts.

Since state legislative districts are smaller and more local than congressional districts, these maps help to zero in on specific areas of risk within states. This is especially helpful in states with few congressional districts. North Dakota, for instance, has one congressional district that covers the entire state. Twenty-six percent of its schoolchildren study in chemical danger zones, but it is impossible to understand where these risks are concentrated by examining the statewide congressional district information. However, the state legislative maps show that the areas with the most risk surround Fargo and Bismarck, the state's two largest cities. This provides insight into the areas most in need of attention.

Of course, preventing chemical disasters should be a priority for all state legislators and congressional representatives. Our elected officials need to strengthen chemical safety at home and demand national chemical safety reform on the federal level.

New Tools Part of Larger *Kids in Danger Zones* Project

The new maps build off of our recent interactive schools and facilities map and report, *Kids in Danger Zones*, that found that at least one in three U.S. schoolchildren is at risk of a chemical catastrophe. We mapped around 3,400 hazardous facilities as well as every public and private school in the nation (preschool through 12th grade). We found that almost 20 million children in nearly 40,000 schools are in danger zones. These new maps are another tool to help communities learn about the risks in their districts and ask candidates and elected officials important questions about preventing chemical disasters.

You Can Take Action on Chemical Safety

Our maps help communities understand their level of risk and put pressure on officials to address chemical safety and disaster prevention. You can begin by researching your candidates' stances on chemical safety. Are they aware of these risks and do they plan to address them? Do they support transparency of chemical information to help communities prepare for and prevent disasters? You can even share the link with your candidates' campaign office or bring a screenshot to a local debate.

There are additional steps we can all take to reduce these risks:

- Learn more about these risks by viewing our interactive map, national report, and state factsheets.
- Share this information with local officials and ask if they have emergency response plans in place. Talk to your child's school and urge them to practice chemical safety drills.
- Give teachers curriculum materials that help students explore the map and take action.
- Inform others in the community about these risks. Write a letter to the editor of your local paper. Share the map and report with local officials and urge them to take action.

By educating state and local leaders on these risks and demanding action, we can protect our children from chemical catastrophes. For additional resources, visit the *Kids in Danger Zones* landing page.

Women's Environmental Group Asks Proctor & Gamble to "Detox the (Always) Box"

by Amanda Frank

Independent test results released this month found a slew of cancer-causing and neurotoxic chemicals in Always® brand maxi pads. Consumers want to know when everyday items like these contain toxic substances, but current federal standards do not require disclosure of chemicals used in these products. This lack of information is leaving many women in the dark about potential toxic exposures and the health risks they bring.

Testing for Toxins

Women's Voices for the Earth, a national environmental health organization that focuses on toxic chemicals, funded the testing. The group commissioned the STAT Analysis firm to analyze four different Always® products for the presence of volatile organic compounds (VOCs). VOCs are chemicals released as gases by a variety of consumer products, including paints and cleaning supplies. The health effects vary depending on the specific chemicals released.

All four products emitted VOCs. These included cancer-causing substances like styrene, chemicals that disrupt development such as chloroethane, and neurotoxins like chloroform. Detectable levels of VOCs ranged from 0.44 to 480 parts per billion (ppb; 1 ppb is equal to a drop of water in an Olympic-size swimming pool).

Women's Voices for the Earth states that while these levels of toxins seem low, they are a concern for women's health. That's because pads are intended to have prolonged contact with body tissues that can absorb chemicals, thus potentially increasing exposure risks. The organization stresses the need for more testing to understand the unique risks posed by toxic chemicals in feminine products.

The group is also gathering comments to send to Proctor & Gamble (the makers of Always®), urging them to "Detox the Box" by removing toxic chemicals from their products.

Hidden Dangers

Women's Voices for the Earth had to hire an independent research lab to uncover the toxins lurking in Always® products. That is because menstrual products are classified as medical devices by the Food and Drug Administration (FDA).

Being classified as a medical device subjects tampons and pads to stricter regulations than other personal care products that are classified as cosmetics (such as many shampoos and lotions). This includes submitting premarket notifications to FDA. However, it also allows companies to withhold chemical information from the public. Product labels help women understand the chemicals in their shampoo and deodorant, but menstrual products offer no such disclosure – despite the fact that they are designed for close contact with more sensitive parts of the body.

While feminine products usually undergo clinical testing before reaching market, researchers have pointed to the insufficient attention given to the potential for chemical exposure during use. An article published in March in the scientific journal *Environmental Health Perspectives* noted that health risks may be underestimated because studies have not taken into account the unique ability of the vaginal region to absorb toxins. The article surveys recent studies that have raised concerns about the health effects of feminine products, concluding that "it is apparent that more studies are needed to connect the dots."

Legislation Designed to Address the Problem

Women's Voices for the Earth commissioned this study to both inform women of the chemicals in Always® products, as well as to raise awareness of the need for better regulation of feminine products, including chemical disclosure requirements and more testing on chemicals' health effects.

For over a decade, Rep. Carolyn Maloney (D-NY) has been pushing for improved regulation of feminine products. In 1999, she introduced the first version of the Robin Danielson Act, named for a victim of toxic shock syndrome (TSS), a rare but potentially fatal infection linked to tampon use. The first version focused mainly on regulating tampons, and subsequent versions were introduced four times between 2003 and 2011. In May 2014, she reintroduced the bill with an expanded focus on a broader range of feminine products. The bill would require the National Institutes of Health (NIH) to research possible health effects from chemicals in feminine products, including possible exposure to children from their mother's use before or during pregnancy.

The most recent version of the legislation failed to make it through the committee process. According to Maloney's office, one of the biggest hurdles to overcome is the fact that many representatives find it uncomfortable to talk about the subject, highlighting the importance of awareness and education.

Conclusion

Over the past several decades, consumers have become increasingly concerned with the chemicals in everyday products. Databases like the Environmental Working Group's Skin Deep provide information on the chemicals in more than 69,000 personal care products and safety ratings for those items. Several states, including Maine and Washington, have enacted legislation to remove toxic chemicals from children's products. Increasing the testing and disclosure of chemicals in feminine products is another step toward protecting consumers and giving them the information they need in order to make informed decisions about the products they use.

For more information on Women's Voices for the Earth's work on toxins in feminine products, visit their "Detox the Box" webpage.

End of the "Double Irish" Scheme Could Take a Bite Out of Apple's Tax Avoidance

by Jessica Schieder, 10/22/2014

Last May, many were shocked to hear that one of their favorite companies, Apple, was acting less than patriotically. The corporation was stashing profits out of the reach of the U.S. Treasury.

Apple has been using the “holy grail of tax avoidance,” as Sen. Carl Levin (D-MI) described the accounting tricks, to generate profits that cannot be taxed by any country. The company is one of several that have taken advantage of this scheme. Google used the "Double Irish" accounting maneuver, as it is known, to avoid paying an estimated $2.5 billion in U.S. taxes last year.

Overall, corporations save approximately $70 billion per year by stashing profits in offshore tax havens. Loopholes also hit the European Union hard; EU member states forgo more than $1 trillion in taxes per year as a result of individual and corporate tax avoidance.

Alternative tax schemes will likely ensure multinational corporations continue to pay next to nothing in taxes.

An announcement last week suggests the days of the Double Irish are numbered. Ireland said that as of January, no additional companies would be able to take advantage of this scheme. Companies like Apple and Google, already established in the country, will be allowed to continue the practice until 2020.

The move comes largely as a result of pressure from European partners. **The European Commission launched an investigation into Ireland’s tax dealings with Apple, suggesting that the less-than-one-percent tax rate that the company enjoys there could be classified as illegal state aid.** If Apple is found to have received illegal state aid, the European Commission could demand that the company pay more than 1 billion euros to the Commission.

While the Double Irish will be phased out, Ireland’s finance minister seems to be throwing more tax breaks at multinational corporations. Michael Noonan has announced plans for a “knowledge development box,” which would ensure Ireland’s tax regime remains attractive to corporations.

“For multinationals there will be no practical change,” said Stephen Kinsella, an economics lecturer at the University of Limerick, in an interview with Bloomberg. Ireland’s priorities are evidently to continue to offer lucrative tax avoidance schemes to lure companies to the island, and alternative schemes will likely ensure multinational corporations continue to pay next to nothing in taxes.

And experts note that tax avoidance practices stretch far beyond Ireland's shores. “Unless the international community acts in unison, practices such as the ‘Double Irish’ will continue, just in different countries,” said Aidan Byrne, a tax partner at Baker Tilly Ryan Glennon in Dublin.

In a time when Americans are feeling the squeeze of a weak job market, rising prices, and stagnating wages, the idea that corporations are skipping out of paying billions in taxes leaves a particularly bad taste in the mouths of working families. Unlike multinational corporations, workers don't have the luxury of stashing cash offshore or in tax shelters. The American people, like the Europeans, want to see companies taxed fairly and asked to chip in for the public structures and services that help them succeed.

Faces of the Growing Retirement Divide: Meet the 14 CEOs Whose Company Retirement Accounts Total $1.34 Billion

by Scott Klinger, 11/3/2014

Fourteen of the CEOs of leading American corporations have at least $50 million in their company retirement accounts. Four of these men accumulated more than $140 million each. Together, the 14 amassed more than $1.34 billion in retirement assets. Some of these funds are in pensions, the rest in deferred compensation accounts similar to 401(k)s.

Company	CEO	Total Retirement Assets
Starbucks	Howard Schultz*	$ 183,248,336
Honeywell	David Cote	$ 148,406,532
McKesson	John Hammergren*	$ 145,150,159
Wal-Mart	Mike Duke	$ 140,106,973
Freeport-McMorAn	Richard Adkerson	$ 87,022,301
CVS Health	Larry Merlo	$ 87,022,301
Comcast	Brian Roberts*	$ 85,455,644
Procter & Gamble	A.G. Lafley	$ 76,290,449
Weatherford International	Bernard Duroc-Danner	$ 73,313,811
Prudential	John Strangfeld	$ 64,280,974
Exxon Mobil	Rex Tillerson	$ 63,396,096
AT&T	Randall Stephenson	$ 62,010,175
General Electric	Jeffrey Immelt	$ 61,091,015
Pfizer	Ian Read	$ 57,138,046
	TOTAL	**$ 1,335,014,261**

*Note: Total retirement assets represents maximum value of account during the last year. Five executives withdrew funds from their deferred compensation accounts during the year: Starbucks Howard Schultz withdrew $182,641,041 from his deferred compensation account during 2013; he ended the year with $607,295 in his company retirement account; McKesson's John Hammergren withdrew $1,091,395 and ended the year with $144,058,764 in his retirement account C;omcast's Brian Roberts withdrew $19,607,520 from his account ending the year with $65,848,124; Procter & Gamble's A.G. Lafley withdrew $18,532,253 from his retirement account ending the year with $57,758,196; and AT&T's Randall Stephenson withdrew $690,869 from his retirement account, ending the year with $61,319,306 in his company retirement account.

Yet these uber-wealthy corporate chieftains were not alone. More than 300 Americans have accumulated more than $25 million in their individual retirement accounts (IRAs). Three hundred people is about the number that can squeeze in a city subway car, but these 300 folks have no need for mass transit – they have an average of $250 million each in their IRAs.

Things look very different at the other end of the economic spectrum. More than 42 million Americans of more modest means have less than $1 million in their IRAs; with a median IRA balance of just $34,000, according to new data reported by the U.S. Government Accountability Office (GAO).

Unlike many CEOs who are pouring assets into their corporate retirement plans, a worrisome share of working Americans are draining their retirement nest eggs at an alarming rate. In 2010, 9.3 percent of people with 401(k)s paid penalties for early withdrawals, according to Matt Fellowes, a former public policy professor at Georgetown University. They removed $60 billion from their retirement pools, more than a fifth of the $294 billion in new money employers contributed to 401(k)s for their workers' benefit. Fellowes examined 401(k)s offered as retirement plans by many employers, not IRAs that are individually funded, but there's good reason to think the trends Fellowes observed are also true for IRAs. The time period studied aligns with the period of highest unemployment during the Great Recession. This past summer, the Center for Effective Government sponsored seven Witness Wednesdays events in which we gathered on Capitol Hill and read stories sent in to us from people who had been out of work for more than six months and who had been cut off from their federal emergency unemployment benefits. Draining their retirement savings to afford daily living expenses was one of the dominant themes of those stories. (To read some of these heart-wrenching stories, click here.)

It's good policy to encourage citizens to save for their retirement. The United States accomplishes this by allowing each taxpayer to put up to $18,000 a year ($24,000 a year for workers over 50) in their 401(k) plans or $5,500 in their IRAs ($6,500 if they are over 50). These contributions can be deducted from taxable income reported on tax returns. These tax breaks that help workers prepare for retirement cost the U.S. Treasury tens of billions of dollars each year.

IRAs and 401(k)s are intended to fund a secure retirement for hard-working Americans, not to provide a tax-free pool for accumulating limitless wealth. In order to address the growing retirement divide, President Obama has proposed capping tax-free IRAs at $3 million. If Obama's proposal is adopted, 45,000 Americans with IRAs larger than $3 million would pay about $1 billion in additional taxes. This $1 billion could be a down payment on a new round of emergency unemployment benefits so that the 3 million Americans who remain out of work for work for more than six months don't have to continue to put their future security at risk by tapping their retirement accounts, simply to survive another day in the present.

Obama's proposal is sound policy, but more is needed. America's CEOs should no longer be able to place an unlimited amount of their corporate paychecks in executive deferred compensation plans where such wealth is out of reach of tax authorities.

Former Wal-Mart CEO Mike Duke put $19 million in his deferred compensation account last year, saving almost $7 million on his personal taxes. Those who work in Wal-Mart's stores are not nearly so lucky. Last month, the retail giant announced it was raising health insurance costs for 1.2 million employees and curtailing health insurance entirely for 30,000 part-time employees.

Data source: All retirement data include both pension asset and non-qualified deferred compensation assets as reported in each company's most recent proxy (as of Nov. 3, 2014) filed with the U.S. Securities and Exchange Commission.

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