This National Consumer Protection Week, help reach every community

March 7, 2022 by Jennifer Leach Associate Director, Division of Consumer and Business Education, FTC

We know scammers target people everywhere. So this <u>National Consumer Protection Week</u>, we're focusing on how fraud affects every community. In blog posts and <u>events this week</u>, we'll highlight scams that affect some of those communities, including older adults, college students, servicemembers, and LGBTQ+ communities. Since scammers target every community, including yours, you can make a difference this NCPW: recruit your friends, family, and neighbors across all communities to <u>report the scams</u> they're seeing to us.

The way fraud affects every community can look different across different demographic groups. For instance, the FTC's <u>Serving Communities of Color Report</u> highlights some of the unique ways that people experience fraud in Black and Latino communities.

Here are just two examples of the differences we saw:

- Fraud and bad business practices play out differently in different communities. The FTC's reporting data showed that the top percentage of reports by people living in majority White and majority Latino communities were about impersonator scams. In majority Black communities, the top percentage of reports were about credit bureaus.
- Scammers tell people to pay in different ways. Reports from majority Black and Latino communities show that people are more likely to end up paying scammers in ways that have few, if any, fraud protections so: cash, cryptocurrency, money orders, and debit cards. In contrast, reports from majority White communities show that people are more likely to pay scammers with credit cards.

Throughout the week, we'll talk more about how fraud looks different across different communities. But today is about *your* community. Please remind your friends, family, and neighbors: if they see a scam, tell the FTC at ReportFraud.ftc.gov. And tune in for the rest of the week's posts, and check out #NPCW2022 events at ftc.gov/ncpw. We hope to see you at some of them.