



Office of the Director
Bureau of Consumer Protection

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LGBTQ+ Elder Fraud Prevention and Response Network Summit

**Remarks of Samuel Levine
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**Virtual Conference
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I'm so glad to be here for the first federal-led convening on consumer protection issues affecting LGBTQ+ elders. This is a wonderful opportunity to extend yesterday's commemoration of National Honor Our LGBTQ+ Elders Day, which I know was so meaningful to so many of us.

I'm Sam Levine, my pronouns are he/him, and I'm the Director of the Bureau of Consumer Protection at the Federal Trade Commission. I'm delighted to be here with our colleagues at the Consumer Financial Protection Bureau, SAGE, the National Center on Elder Abuse, and the Keck School of Medicine of USC. Thank you all for working together to make today a reality.

I am honored to join you not only as a representative of the FTC, but as an out and proud American who has loved and been inspired by so many LGBTQ+ elders. These identities might seem distinct, but one of the things I hope we can explore today is all the ways in which fraud and other forms of economic exploitation can uniquely affect LGBTQ+ Americans.

I became passionate about consumer protection during the foreclosure crisis, when I worked with community organizers trying to help struggling families stay in their homes. One of the lessons I learned from these organizers is that an enormous obstacle to successful mobilization is shame. Neighbors don't want to tell neighbors they need help. Parents don't want to tell their children they may lose their home, or have to be transferred to another school. Shame made it difficult for people to come together and fight back against the injustices they were experiencing, and these organizers made it their paramount goal to overcome this shame, and to show families and neighbors that they were not alone in their struggles.

Well, to a 25-year-old law student only a couple years out of the closet, this couldn't help but feel familiar. Many of us in the LGBTQ+ community — especially our elders — spent much of our lives experiencing this shame. And one of the triumphs, the true triumphs, of the LGBTQ+ movement was coming together and realizing that we had power in numbers — and power in speaking out.

This same principle, in my view, should guide our approach to protecting LGBTQ+ elders from fraud and economic exploitation. There is a lot of shame around scams. But much like in the foreclosure crisis, that shame only hurts us — and actually helps scammers keep scamming. This is why we built our older adult education campaign, *Pass It On*,¹ in a way that addresses this issue constructively. *Pass It On* encourages older adults to learn about scams so they can actively share that knowledge — and their own experiences — with their peers. In other words, we are treating older adults as part of the solution and empowering them to help others. That's not the top-down government coming to “help” — that's your neighbor, friend, or family member sharing ways to spot, avoid, and report a scam. And sometimes, it means someone opening up to share their own personal story.

This message is one that the FTC is carrying to every community. Since 2014, the FTC's Every Community Initiative² has increased the agency's focus on serving a wide range of communities, including LGBTQ+ people and older adults, as well as Black Americans, Latinos, Asian Americans, members of Tribal communities, immigrants, and many others. It's a multi-faceted initiative that includes enforcement, outreach (like what we're doing today), and research to better understand what's happening in these communities.

One community we're paying particular attention to is this one. For instance, the FTC has gotten reports about extortion scams on LGBTQ+ dating apps.³ In one version of that scam, the scammer threatens to “out” the person to their friends and family if they don't send money. Now, are there romance scams on non-LGBTQ+ apps? Absolutely — it's one of the top-reported

¹ See *Pass It On*, available at <https://consumer.ftc.gov/features/pass-it-on>.

² See *Fraud Affects Every Community*, available at <https://consumer.ftc.gov/features/fraud-affects-every-community>.

³ FTC Consumer Alert, *How to spot extortion scams on LGBTQ+ dating apps* (Sept. 13, 2021), <https://consumer.ftc.gov/consumer-alerts/2021/09/how-spot-extortion-scams-lgbtq-dating-apps>.

scams we hear about.⁴ But the “outing” angle is unique to the LGBTQ+ community. If we put all romance scams under the same header, we miss something really important. These particular scammers are looking to rip off LGBTQ+ people, specifically. That’s not random — it’s an intentional effort that targets people in what many would consider to be an LGBTQ+ safe space.

And then there are the numerous privacy issues that we see across mobile apps that impact all of us, but can have a distinct effect on the LGBTQ+ community. Imagine a news reporter getting hold of “app data signals” from a location-based LGBTQ+ dating app. What if they were able to use it to track the phone of a member of the clergy? What if the outlet could effectively out this person with the location data collected by this dating app? I wish this were a hypothetical, but it’s not.

To put a finer point on it: these privacy issues are playing out in real people’s lives and having real — sometimes, life-threatening — consequences. And romance scams and privacy abuses are just two examples of consumer protection issues affecting LGBTQ+ people. I expect we’ll hear about others in today’s discussion.

In conclusion, I’m so proud to be joining you today at this important event. If there’s one message I want to relay, it’s that fraud truly does affect every community, but I believe that our LGBTQ+ community is uniquely suited to fight back. We, and especially our elders, know what it’s like to feel ashamed, to feel alone, to feel victimized — but we also know how to come together, to speak out, and to overcome obstacles. The discussions over these next two days will be illuminating and, I hope, productive. I look forward to seeing this group as a community that leans on one another and works together to develop a better, safer marketplace for all of us.

With that, I will be turning it over to Jennifer Leach, the Associate Director of the FTC’s Division of Consumer and Business Education, and Michael Herndon, the Deputy Assistant Director of the CFPB’s Office for Older Americans, to kick off our first listening session.

⁴ FTC Consumer Protection Data Spotlight, Reports of romance scams hit record highs in 2021 (Feb. 10, 2022), <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2022/02/reports-romance-scams-hit-record-highs-2021>.