



Office of the Director
Bureau of Consumer Protection

UNITED STATES OF AMERICA
Federal Trade Commission
WASHINGTON, D.C. 20580

**Remarks of Samuel Levine at
LGBTQ+ Veteran Fraud Listening Session**

January 30, 2024

Thank you, Maureen. 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 you and our colleagues at the Department of Veterans Affairs who have made today possible.

I am honored to join you for this Listening Session and to open up a conversation about your experiences with fraud and how it affects you as LGBTQ+ veterans. I'm here not only as a representative of the FTC, but as a staunch supporter of our veterans and an out and proud American who has been inspired by so many in the LGBTQ+ community. Today I hope we can explore the ways in which fraud and other forms of economic exploitation can uniquely affect LGBTQ+ veterans.

Since 2014, the FTC's Every Community Initiative has increased the agency's focus on serving a wide range of communities, including LGBTQ+ people, as well as Black Americans, Latinos, Asian Americans, members of Tribal communities, immigrants, veterans, servicemembers, and many others. It's a multi-faceted initiative that includes enforcement, outreach, and research to help us better understand what's happening in these communities.

Combating scams and unlawful tactics aimed at veterans and servicemembers is an important part of the Commission's law enforcement agenda. Many of the FTC's cases involve schemes — like imposter scams, deceptive advertising, and false promises about jobs and earnings — that use tactics tailored to the military community as part of a broader fraudulent operation. Other cases address practices, like abusive debt collection and unscrupulous auto sales, that may have an outsized impact on military consumers. Some scams specifically target the military community, using false military affiliations or promoting bogus offers for veterans in a cynical ploy to take advantage of servicemembers, veterans, and their families.

The FTC has also gotten reports about scams targeting the LGBTQ+ community. Scammers know many people want to support a cause — and they’ll use your affinity with this community to gain your trust and draw you in. In one version of a job scam, online ads pitch a remote job to “help LGBTQ+ people in need from the comfort of your own home.” Sounds promising, but there are red flags to look out for. The posting may be really short on the specifics of the job, and claim that they’re apt to “hire fast.” They may urge you to act quickly before you ask for details or look into their promises. They may ask you for personal information, which you’d never share this early if the application were legitimate. Or they may send you a check, saying it’s for equipment you’ll need for the job, and then tell you to send part of the money on to someone else. These are sure signs of a scam in any community, but the hook here is our connection to the LGBTQ+ community.

Finally, let me add this. There is a lot of shame around scams. Shame makes it difficult for people to come together and fight back against the injustices they experience. But shame also helps scammers keep scamming. I believe that our LGBTQ+ community is uniquely suited to come together and fight back against these scammers. We, and especially our veterans, know what it’s like to feel ashamed, to feel alone, to feel targeted — but we also know how to come together, to speak out, and to overcome obstacles. The discussions today will be illuminating and, I hope, productive. I look forward to hearing about your experiences and hope we can develop a better, safer marketplace for all of us.

With that, I’ll turn it over to Dr. Catherine Porter of the Veterans Experience Office to kick off our listening session.