FTC Language Access Plan

The Federal Trade Commission (FTC) is an independent agency with a mission to protect the public from deceptive or unfair business practices and from unfair methods of competition through law enforcement, advocacy, research, and education. The agency is committed to serving and protecting people in *every* community and is pleased to offer its Language Access Plan. The FTC strives to provide meaningful access to its programs, services, and resources to all communities, including people with limited English proficiency (LEP).

The FTC's Every Community Initiative is the agency's coordinated effort to further the mission of the agency and ensure the FTC reaches and serves the needs of all consumers in the marketplace, including LEP persons. Through this and other initiatives, the FTC has worked for more than two decades to expand its outreach efforts and bring enforcement actions to better serve people whose primary language⁴ is not English.⁵ While all FTC consumer education resources and consumer reporting systems have been available in English and Spanish for many years, agency staff has more recently worked strategically to provide consumer protection information in various widely-spoken languages. The FTC has made significant investments in providing resources for immigrants and refugees in a range of languages. Each of these efforts has been accompanied by a communications campaign, so that organizations in each of those linguistic communities know how to find and use the resources. FTC staff has also engaged with ethnic and community media, which has resulted in hundreds of articles in multiple languages about consumer protection issues and how to report those issues to the agency. In addition, the

¹ Please check the <u>FTC's website</u> for periodic updates to the FTC's Language Access Plan.

² Meaningful Access means language assistance that results in accurate, timely, and effective communication at no cost to the individual with limited English proficiency needing assistance. Meaningful access denotes access that is not significantly restricted, delayed, or inferior as compared to programs or activities provided to English-proficient individuals.

³ LEP individuals are those who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English. *See* "Commonly Asked Questions and Answers Regarding Limited English Proficiency (LEP) Individuals"; *see also* Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency," 65 Fed. Reg. 50121 (Aug. 16, 2000). Note that the FTC is an independent agency not bound by Executive Order 13166. Nonetheless, the FTC is pleased to consult with other agencies regarding these important issues and share its Language Access Plan with the public.

⁴ Primary Language means the language in which an individual most effectively communicates when interacting with FTC. An individual's primary language may be a language variant.

⁵ See generally, <u>Press Release</u>, FTC, FTC Announces Hispanic Law Enforcement and Outreach Initiative Designed to Stop Deceptive Advertising and Other Scams Aimed at Hispanic Consumers (Apr. 27, 2004); FTC Staff Report, <u>Serving Communities of Color</u> (Oct. 2021).

FTC has brought numerous enforcement actions against companies and individuals whose unlawful practices have targeted or impacted people whose primary language is not English.⁶

In 2023, the FTC's Bureau of Consumer Protection expanded its language access services by (1) extending its consumer education and outreach to more than a dozen languages; (2) enhancing the agency's capability to collect fraud and identity theft reports and provide guidance on what to do next in the consumers' preferred languages, all through telephone interpreters; and (3) expanding language access resources to enable the agency, as well as law enforcement partners, to take action through education and enforcement in response to fraud and identity theft reports, in furtherance of the FTC's mission.

Education and Outreach in a Dozen Languages

- At ftc.gov/languages, consumers can find free practical guidance on how to spot, avoid, report, and recover from scams and identity theft in Amharic, Arabic, Chinese, French, Hmong, Korean, Russian, Somali, Spanish, Tagalog, Ukrainian, and Vietnamese. The FTC's resource How to Avoid a Scam includes warning signs of a scam to help people spot them so they can avoid them. There's also information to help people know what to do if they paid a scammer and where to report it. What To Do if You Were Scammed helps people know whom to contact, depending on how they paid, to help get their money back. The FTC also offers A Fraud Handbook for Recent Refugees and Immigrants that helps recent arrivals identify common scams they might encounter, such as job scams and scams against immigrants; the handbook tells people how to avoid them, and how to protect themselves and their personal information. The publication How To Spot, Avoid, and Report Identity Theft in Your Language explains identity theft in simple terms and offers advice to help people protect their personal information and know where to report any identity theft problems.
- One specific example of how the FTC responds to the needs of diverse communities with in-language resources followed a recent emergency. In the wake of the 2023 Hawaii wildfires, the FTC adapted its resource: "Picking Up the Pieces After a Disaster" and made it available at ftc.gov/weather/Hawaii in multiple languages needed on Maui. The guidance includes information about how to avoid clean-up repair scams, how to spot impersonator scams, and how to get back on track financially.
- The FTC also created in-language guidance for small business owners. Scams and Your Small Business shares guidance on how to spot and avoid typical scams targeting businesses—like fake invoice scams and business impersonation scams. This helps business owners know what to look out for and gives them the tools to start a conversation with their workforce about how these scams happen. These resources to help small businesses spot and avoid scams are available in twelve languages.
- At ftc.gov/languages, the FTC offers shareable social media graphics in multiple languages. The graphics are designed to help people know how to spot, avoid, and report scams to the FTC and get help in their preferred language.

⁶ For a summary of several FTC cases addressing unlawful practices that targeted or impacted LEP individuals, *see* FTC Staff Report, *Serving Communities of Color* (Oct. 2021). This report also details FTC cases addressing unlawful practices that targeted or impacted communities of color.

- Since many people better understand information on paper than online, certain resources including <u>How To Avoid a Scam</u>, <u>Scams and Your Small Business</u>, and <u>How to Spot</u>, <u>Avoid, and Report Identity Theft in Your Language</u>—are available in print. These are free to order in Simplified Chinese, Korean, and Vietnamese, along with English and Spanish, at <u>ftc.gov/bulkorder</u>.
- Many popular free FTC resources are available to order in English and Spanish through the FTC's <u>Bulk Order</u> website. Please visit the website periodically to order updated multi-lingual resources.
- All resources posted to FTC websites comply with Section 508 of the Rehabilitation Act of 1973 to ensure electronic and information technology is accessible to people with disabilities, including LEP persons who may also be persons with a disability.

Enhancements to the FTC's Consumer Reporting System

- Through enhancements to the FTC's Call Center, the agency expanded its capability to collect consumer reports of fraud, scams, bad business practices, and identity theft, all through interpreters in the consumers' preferred language. Consumers can share their story in their own language and get information on what steps to take next.
- Consumers can report fraud, scams, or bad business practices and get help in their preferred language by calling 877-382-4357 and pressing 3 for a list of languages. Phone lines are open 9 am 5 pm ET.
- For consumers who prefer to report fraud online, the FTC offers a dedicated website in English and Spanish. Go to ReportFraud.ftc.gov to report in English, or ReportFraude.ftc.gov to report in Spanish.
- To report identity theft and learn what to do next in their preferred language, consumers can call 877-382-3366 and press 3 for the list of languages. Phone lines are open 9 am 5 pm ET.
- For consumers who prefer to report identity theft online and get immediate access to their report as well as a free, personalized recovery plan, the FTC offers a dedicated website in English and Spanish. Consumers can report in English at IdentityTheft.gov, and in Spanish at RobodeIdentidad.gov.
- To help raise awareness about people's ability to report fraud and identity theft in their primary language, the FTC also created in-language digital advertisements, social media graphics, and videos in multiple languages. The FTC conducts outreach in partnership with ethnic media outlets to raise awareness about scams, share how people can report what they see and experience, and get them the help they need.

Expanded Language Access Resources for FTC and Law Enforcement Partners

• The FTC collects into the Consumer Sentinel Network (CSN) all the reports it receives from its Call Center and through its websites. The CSN system also collects consumer reports from contributors, such as the Consumer Financial Protection Bureau, state attorneys general, and the Better Business Bureaus. The FTC makes this large database of consumer reports available to more than 2,800 law enforcement partners who are members of the CSN.

- To assist law enforcement, reports received online in multiple languages are now available in CSN with the details auto-translated⁷ into English. Spanish language Do Not Call reports are also automatically translated and made available to law enforcers in CSN. Reports received through the FTC's Call Center from people using the interpretation services are entered into the system in English, with a note on the original language. These changes give unprecedented visibility into the scams, business practices, and identity theft affecting communities nationwide.
- In addition, the FTC now provides telephone interpretation⁸ services to FTC investigators, attorneys, and staff to conduct follow-up interviews with consumers, allowing them to get further details that might help build law enforcement cases.
- The FTC's Every Community Initiative Language Access Committee provides guidance for FTC case teams investigating and litigating cases that involve practices harming consumers who prefer to speak their own language, not English.

Continuing to Provide Meaningful Access at the FTC

- The FTC's work feeds the language access cycle that helps the agency serve all consumers: as communities tell their stories to the FTC, the agency can respond with both education and enforcement, when possible. This further reinforces that the agency is one people can trust with their experiences, gives new levels of access to government, and drives the cycle forward, helping the FTC serve every community. This, in turn, better protects people and their hard-earned money from scammers, bad business practices, and identity thieves.
- In furtherance of its mission, the FTC will continue to evaluate and expand its programs, services, and resources (to the extent funding is available) to assist FTC staff and its partners with enforcement and outreach. For example, FTC staff is currently exploring the steps needed to broaden the Every Community Initiative and Language Access Program to the agency's mission to protect consumers from anticompetitive mergers and other anticompetitive business practices. Through the initiatives and programs mentioned above, the FTC will continue to ensure meaningful access for people living in every community.

⁷ Translation means the process of converting written text from a source language into an equivalent written text in a target language.

⁸ Interpretation means the act of listening, understanding, analyzing, and processing a spoken communication in one language (source language) and then faithfully orally rendering it into another spoken language (target language) while retaining the same meaning.