

Federal Trade Commission



Report to the White House Council on Women and Girls

Fall 2009

FEDERAL TRADE COMMISSION:

REPORT TO THE WHITE HOUSE COUNCIL ON WOMEN AND GIRLS

I. EXECUTIVE SUMMARY

The Federal Trade Commission (FTC) often refers to itself as a “small agency with a big mission.” Although the FTC currently has just over 1100 employees nationwide, its work reaches into virtually every corner of the marketplace. In recent years, the FTC has become best known as the government agency that launched the Do Not Call program and rescued the American family dinner hour from telemarketers. The FTC’s work, however, goes well beyond the dinner hour and affects the daily lives of all American consumers – men, women, and children alike – when they go to the doctor, take medicine, listen to commercials, buy food, try to lose weight, use credit, drive a car, clean a house, buy a refrigerator, or suffer the death of a loved one.

Established by Congress in 1914, the FTC is the nation’s oldest existing independent agency. It is also the nation’s foremost consumer protection agency, charged with protecting all Americans from unfair and deceptive acts and practices and unfair methods of competition. The FTC’s twin missions of consumer protection and competition serve a common aim – enhancing consumer welfare. Given the critical role women play in making purchasing decisions for their families, almost everything that the FTC does affects women’s lives. The FTC enhances consumer welfare through use of four primary tools: bringing law enforcement actions, issuing rules and guidance, conducting policy studies, and producing educational materials to empower consumers and encourage compliance among businesses.

The FTC strives to make its workplace hospitable to women and families. The agency’s workforce is 51 percent female, and women make up 49 percent of its professional attorney population, which is the single largest job category at the agency. Women have been appointed to prominent positions at the FTC. Eleven women have served as Commissioners, going back to the 1960s, and two of them have led the FTC as chairmen: Janet Steiger (1989-1995) and Deborah Majoras (2004-2008). Women also have served as directors of the agency’s three bureaus as well as its General Counsel. Section II of this Report describes various FTC programs that help employees – both women and men – juggle work and family life, such as those involving flexiwork and telework, work/life support, and employee wellness. The crown jewel of the FTC’s family-friendly programs is the FTC Child Care Center, which is celebrating its 20th anniversary.

By enhancing consumer welfare, the FTC’s mission touches and improves the lives of American women, children, and families in countless ways. Section III of this

Report focuses on discrete FTC program areas that have a particular impact on women and that most closely reflect some of the stated goals of the White House Council on Women and Girls. The Report highlights five areas, describing, for each, recent FTC law enforcement actions or policy initiatives as well as available consumer and business education materials:

- 1. Health Care for Women and Children.** The Report summarizes FTC law enforcement actions against misleading or unfair marketing, or unfair methods of competition, involving women's health services or products – hormone replacement therapy, breast biopsies, pregnancy tests, cervical cancer screening, oral contraceptives, and fraudulent weight-loss products. The Report also describes recent FTC actions to protect children's health involving over-the-counter children's pain medication and new drugs to treat congenital heart defects in newborns.
- 2. Marketing to Children and Adolescents.** The Report discusses FTC policy studies and law enforcement actions in the marketing of alcohol, cigarettes, and violent entertainment to kids. It also reviews the FTC's work concerning food advertising to children; in particular, it describes the FTC's recent initiative with industry, consumer advocates, and other federal agencies to foster effective self-regulatory initiatives to combat childhood obesity and under-age drinking.
- 3. Consumer Credit.** The Report highlights the FTC's study of mortgage disclosures – how well all consumers, including women, understand existing requirements and whether improved disclosures could help consumers better understand mortgage costs, shop for mortgage loans, and avoid deceptive lending practices. Based on the study, the FTC has drafted a prototype mortgage form. The Report describes numerous FTC law enforcement actions to protect consumers from deceptive or unfair practices over the full life cycle of credit – from deceptive advertising of mortgages and credit cards to foreclosure rescue scams and phony credit repair schemes.
- 4. Entrepreneurship and Business Opportunities.** The Report describes the FTC's promotion of business opportunities for new entrepreneurs, noting that women are the fastest growing group of small business owners. The agency brings law enforcement actions against companies that make deceptive claims about work-at-home and other business opportunities. It also challenges professional codes – covering professions such as real estate brokers, medical professionals, and fashion designers – that unnecessarily restrict participation and thereby keep out businesses that offer cheaper prices or challenge the status quo.
- 5. Family Pocketbook Issues.** The Report summarizes FTC activities that affect women's and families' purchasing decisions for a range of goods and services, including energy, so-called “green” products, food and drugs, and funeral services.

II. PROGRAMS THAT IMPROVE THE LIVES OF THE FEDERAL WORKFORCE

For many years, the FTC has taken steps to improve the lives of employees and to make the workplace more family friendly. These efforts have received outside recognition. In 2007, and again in 2009, the FTC was named by the Partnership for Public Service as one of the ten top small federal agencies at which to work. This rating is based not only on the FTC's inspiring pro-consumer mission and its rewarding work, but also on the wide array of programs offered to employees to improve their lives. Key workplace programs include:

Childcare and Parental Support. Since 1989, the FTC has offered an on-site Day Care Center for pre-school aged children. The day care center provides critical and direct support for employees with young children, and also enriches the lives of all employees by "humanizing" the workplace and giving everyone the opportunity to see children learn and grow in a safe and caring environment. The agency supports expectant parents (both biological and adoptive) with one-on-one counseling about the benefits available to them and with information on how employees can most effectively use their leave to support their new families. The agency also provides lactation support to new mothers.

Telework and Flexiwork. The agency provides a variety of work schedules and work place options to support its employees. Staff may work regular or compressed schedules, part time or full time, and they may work from home on an intermittent, recurring, or full-time basis through the agency's recently revised Telework Policy. Currently, 30 percent of FTC employees are approved to telework, with several dozen employees working from home on a recurring basis for up to four days a week.

Work/Life Support. The FTC receives high marks from its employees for its efforts to help them juggle work and family life. In the Federal Human Capital Survey for 2008, 86 percent of participating FTC employees responded positively to the statement: "My supervisor supports my need to balance work and other life issues." The government-wide rating for that question that year was 75 percent.

Since April 2006, the FTC has supported its active work/life program through a Certified Work/Life Specialist who serves as the Assistant Director for Employee Development, Benefits and Work/Life in the FTC's Human Resources Management Office. Among the work/life programs that the agency has provided its employees are brown bag seminars on such topics as:

- State College Savings and Pre-Paid Tuition Plans
- Addressing Eldercare
- The Challenges of the Sandwich Generation
- Stress Reduction

- Emotional Intelligence
- Health Education

To help employees deal with the challenges of the current economic situation, the agency has hosted a series of brown bag seminars on home ownership, home retention, and household budgeting, and has provided useful internet links to savings calculators and information on stress reduction.

The FTC has long provided an Employee Assistance Program for its employees and since August 2008, the agency has contracted with LifeCare, a concierge service for its employees and their family members. Among other things, LifeCare provides free kits to employees on:

- Prenatal and Infant Care
- Child Safety
- College
- Eldercare

Employees can obtain a wealth of practical work/life information and assistance through the Human Resources Management Office's monthly newsletters, which recently featured articles or provided information on:

- Financial Planning
- Fitness
- Mental Health
- Self Esteem

Since 2007, each October the agency has celebrated National Work and Family Month with such programs as:

- Managing Work and Life
- Strategies for Healthy Meal Planning
- Wills, Trusts, and Estate Planning

Employee Wellness. The FTC has had an employee wellness program since 2005. The FTC Wellness Program supports midday walking expeditions, running clubs, on-site exercise and fitness classes, and locker rooms for employees. The agency provides storage facilities for employees who bike to work. It hosts an annual health fair to educate employees on health provider choices and provides a variety of health care services, including vision screening, glaucoma testing, allergy shots, annual flu shots, physicals, blood pressure monitoring, glucose testing, lipid profiling, and tuberculosis screening. The FTC also provides on-site medical screening services, including those for osteoporosis, heart disease (echocardiograms and electrocardiograms), stroke, and breast cancer (mammograms). The agency provides periodic job-related ergonomic assessments and offers CPR training. The agency also observes Older Americans Month,

Physical Fitness Month, Cancer from the Sun Month, and other events providing relevant programs and information for employees.

III. PROGRAMS THAT IMPROVE THE LIVES OF AMERICA’S WOMEN AND GIRLS

The FTC undertakes numerous initiatives that improve the everyday lives of all American consumers, including women. Unlike most other independent agencies, the FTC’s mission is not confined to a single market sector. Instead, it focuses on acts and practices involved in the sale, marketing, and advertising of virtually every product and service in the United States – from health care and professional services; to credit and financial products; to food, drugs, and supermarkets; to energy and household products.

In this section, we focus on FTC activities in five areas of the agency’s broad mission that promote many of the stated goals of the Council on Women and Girls and that also affect American families: (A) health care for women and children, (B) marketing to children and adolescents, (C) consumer credit, (D) entrepreneurship and business opportunities, and (E) general family pocketbook issues. A more complete picture of the FTC’s activities that benefit American women and families can be found on its website – www.ftc.gov – and is summarized in the FTC’s annual reports, available at www.ftc.gov/os/annualreports/index.shtm.

A. Health Care for Women and Children.

Health care is a critical issue for American families and of ever-growing importance in the American economy. Health care goods and services account for 17 percent of the gross domestic product in the United States. Given the prominent position of health care in the national economy, the FTC devotes considerable resources to health care-related matters in an effort to lower health care costs and improve health care quality for American families. The agency investigates hospital mergers, acts to stop anticompetitive pay-for-delay agreements between branded and generic pharmaceutical companies, and stops other collusive arrangements that can raise costs for individual consumers, employer-providers of health insurance, and the federal government through Medicare and other federal programs. The agency also works to promote full and truthful disclosure in health care marketing and advertising and fights to stop fraud and deception. Many consumers fall victim to deceptive health care marketing because they are desperate for help – whether to lose weight or to treat serious diseases like cancer or diabetes.

Highlighted here are recent FTC health care-related initiatives that focus specifically on women’s and children’s health.

Hormone Replacement Therapy. The FTC works to stop misleading claims in the marketing of hormone replacement therapy alternatives to women. Some online marketers offering so-called natural progesterone products claim, without substantiation, that they prevent, treat, and even cure serious diseases such as cancer, heart disease, and

osteoporosis. Working in conjunction with the U.S. Food and Drug Administration (FDA), the FTC has sent warning letters to scores of online sellers making such claims, advising them that their marketing claims may be illegal. The FTC ultimately filed complaints against seven such sellers. www.ftc.gov/opa/2005/11/hormone.shtm; www.ftc.gov/opa/2007/10/hormonethrpy.shtm; www.ftc.gov/opa/2008/01/hrt.shtm.

Breast Biopsies. The FTC recently unraveled a merger between the only two makers of prone stereotactic breast biopsy systems (SBBSs). Prone SBBSs are integrated systems that allow doctors to conduct highly precise, minimally invasive breast biopsies using X-ray guidance. This technology is a life-saving innovation that helps doctors detect breast cancer at a critical early stage of development. The FTC's action revived competition by reestablishing a second company working to improve detection and screening technology in hopes that further breakthroughs will improve the accuracy, minimize the risk, and reduce the cost of diagnosing breast cancer. www.ftc.gov/opa/2006/07/hologic.shtm.

Pregnancy Tests. The FTC also stopped a leading medical diagnostic company from buying up new technology and interfering with the efforts of a smaller competitor to develop a new type of digital over-the-counter pregnancy test that would compete with existing products and offer women more choices. The FTC's order, finalized in 2008, clears the way for the development of new and improved consumer pregnancy tests, sales of which total \$125 million per year in the United States. www.ftc.gov/opa/2008/12/inverness.shtm.

Cervical Cancer Screening. In 2002, the FTC blocked a merger between the maker of the only DNA-based test for the human papillomavirus (HPV), which is believed to cause nearly all cervical cancer cases, and the leading U.S. maker of liquid-based Pap tests, which are the most widely-used, sensitive, primary screening tool to detect cervical cancer. The HPV test is ordered as a follow-up test when Pap test results are unclear, and uses the same patient sample. The FTC was concerned that the combined firm would have the ability and the incentive to raise the price or to refuse to supply its HPV test, creating a competitive disadvantage for smaller companies currently marketing a liquid Pap test, or hoping to develop a new Pap test that allows for HPV testing using the same patient sample. www.ftc.gov/opa/2002/06/cytyc_digene.shtm.

Operation "False Cures" Cancer Sweep. In 2008, the FTC announced actions charging 11 companies or individuals with making false or unsubstantiated claims that their products – including laetrile, black salve (a corrosive ointment), essiac tea and other herbal mixtures, coral calcium, and shark cartilage – cure or treat cancer. Some complaints also alleged that companies falsely touted clinical or scientific proof for their products. Six of the 11 actions have been resolved through settlements that bar future false or unsubstantiated claims and require notification to purchasers that little or no scientific evidence exists to demonstrate product effectiveness in treating or curing cancer. The letters to consumers urge consultation with their doctors about these products. Four of the settlements also required a monetary payment. The cancer cure cases originated with an Internet surf coordinated among the FTC, the FDA, and the Competition Bureau Canada. www.ftc.gov/opa/2008/09/boguscures.shtm.

Fraudulent Weight-Loss Products. In a general survey on fraud in the United States, the FTC's Bureau of Economics found that 30.2 million adults (13.5 percent of the adult population) were victims of fraud in 2005. Perhaps not surprisingly, given the national obsession with dieting, the top fraud involved weight-loss products, including dietary supplements, nonprescription drugs, skin patches, creams, wraps, and earrings, all of which were advertised to cause substantial weight loss without the need for dieting or exercise. The study estimated that 4.8 million American consumers fell prey to these fraudulent weight-loss promises in the year preceding the survey.

www.ftc.gov/opa/2007/10/fraud.pdf. In response, the FTC has brought numerous actions for deceptive weight loss claims. In one such case in 2008, a court imposed monetary judgments of more than \$15.8 million and issued permanent injunctions against marketers of bogus dietary supplements, called Thermalean and Lipodreme. The court also held the companies' medical expert liable for \$15,454 for his deceptive endorsement of Thermalean. www.ftc.gov/opa/2009/01/nug.shtm.

Oral Contraceptives, Children's Pain Medication, and Other Drugs. The FTC is at the forefront of efforts to bring affordable medicines to market more quickly, particularly generic formulations of branded pharmaceuticals. One of the FTC's highest priorities is to stop anticompetitive agreements in which branded pharmaceutical companies pay generic competitors to delay their entry into the market. The FTC's economists have estimated that stopping these agreements could save consumers \$3.5 billion a year and also reap significant savings for the federal government, which pays approximately one-third of all prescription drug costs. The FTC has brought several cases against agreements that stalled generic competition for widely-used drugs, including oral contraceptives and children's liquid ibuprofen, as well as against pay-for-delay settlement agreements that kept competition off the market for blockbuster drugs to treat sleep disorders (Provigil) and reduce the risk of blood clots (Plavix). Wide availability of generic drugs can save consumers as much as 90 percent.

www.ftc.gov/opa/2006/10/chilcott.shtm (oral contraceptives);
www.ftc.gov/opa/2004/08/perrigoalpharma.shtm (children's ibuprofen);
www.ftc.gov/opa/2008/02/ceph.shtm (Provigil);
www.ftc.gov/opa/2009/03/bmsplavix.shtm (Plavix).

Heart Defects in Premature Babies. The FTC also has sued a company that acquired the rights to sell NeoProfen, a drug that treats a specific congenital heart defect usually found in severely underweight premature babies and affecting approximately 30,000 infants each year. The FTC alleged that the company already produced a competing product, Indocin, and that the acquisition enabled it to raise the price of Indocin from \$36 to \$500 per vial, forcing desperate parents to pay artificially inflated prices to treat this potentially fatal condition. The FTC seeks divestiture of assets related to one of the two treatments and disgorgement of all unlawfully obtained profits. The trial is scheduled to begin in September 2009. www.ftc.gov/opa/2008/12/ovation.shtm.

Consumer Education Initiatives. Complementing its law enforcement and policy making activities, the FTC educates consumers about health care issues with

information in both English and Spanish. Consumer education material on health issues includes:

Miracle Health Claims. To avoid becoming victims of health fraud, it is important for consumers to learn how to assess health claims and seek the advice of a health professional. The FTC, together with the FDA, has published a pamphlet for consumers, entitled *'Miracle' Health Claims: Add a Dose of Skepticism*, which provides information about the efficacy and safety of dietary supplements and alternative remedies for conditions such as arthritis, cancer, and HIV/AIDS. It also offers helpful tips on spotting and avoiding health fraud. www.ftc.gov/bcp/edu/pubs/consumer/health/hea07.shtm.

Fake Cancer Cures. An FTC microsite helps consumers to be wary of fake cancer cures. www.ftc.gov/curious.

Weight Loss Products and Programs. To help consumers evaluate weight loss products and services, and know which questions to ask, the FTC developed *Weight Loss: Finding a Weight Loss Program that Works for You*, a 12-page full-color booklet at www.ftc.gov/bcp/edu/pubs/consumer/health/hea05.pdf.

Health Care Resources for Seniors. Women increasingly are responsible for the health and care of aging parents and other relatives. The FTC has a publication and website that offer a directory of health care resources and services, primarily aimed at senior citizens and their caregivers. www.ftc.gov/WhoCares.

B. Marketing to Children and Adolescents.

Every parent knows about the influence of media and advertising on children and adolescents. According to the American Psychological Association, children under age eight take advertising messages literally, accepting them as truthful, accurate, and unbiased. www.apa.org/releases/childrenads.html.

The FTC enforces the law with respect to advertising directed to children to ensure that it is truthful and non-deceptive. The agency also regularly examines the self-regulatory systems used by the motion picture, music recording, and video game industries to rate or label their products. In addition to determining whether the ratings and labels are prominently disclosed in advertising, the FTC assesses whether the industries are marketing their violent entertainment products in a manner inconsistent with their own parental advisories. Approximately every two years, the FTC issues a public report with its findings. Finally, the FTC enforces the Children's Online Privacy Protection Act of 1998 to protect the safety and privacy of children online to ensure that websites do not ask children under the age of 13 for personal information without first obtaining parental consent.

Reports on Childhood Obesity and Food Marketing. Since 1980, childhood obesity rates have tripled among adolescents and doubled among younger children.

While many factors contribute to childhood obesity, regardless of the causes, responsible marketing can play a positive role in improving children's diets and physical activity level. The FTC actively works with government agencies, consumer advocates, and industry to foster creative and effective self-regulatory initiatives to help combat childhood obesity. In 2006, the FTC issued a joint report with the U.S. Department of Health and Human Services that recommended self-regulatory actions for companies marketing food and beverages to children. In 2007, the agencies hosted a workshop to review progress in implementing self-regulatory and educational initiatives to combat childhood obesity. In 2008, the FTC issued a landmark report that documented industry expenditures, activities and self-regulation in marketing food to children and adolescents. The report was based on responses provided to FTC subpoenas issued to 44 major food, beverage, and fast-food companies and provides an important benchmark for measuring the future progress of self-regulatory initiatives. In addition to describing the state of food marketing to children and adolescents and analyzing industry initiatives to date, the report sets forth a number of recommendations.

www.ftc.gov/os/2006/05/PerspectivesOnMarketingSelf-Regulation&ChildhoodObesityFTCandHHSReportonJointWorkshop.pdf;
www.ftc.gov/os/2008/07/P064504foodmktngreport.pdf.

Children's Weight-Loss Supplements. The FTC has sued companies making false and unsubstantiated claims for purported weight loss products aimed at children. In 2006, the FTC sued the manufacturer of numerous diet products, including PediaLean, a dietary supplement advertised to help children lose weight. The manufacturer settled with the FTC, paying \$3 million in restitution as well as agreeing to stop making unsubstantiated claims that PediaLean and other products cause weight loss.

www.ftc.gov/opa/2006/05/basicresearch.shtm.

Misleading Cereal Advertising. The FTC vigilantly fights false, inflated, or misleading health or nutrition claims about food. Just this year, the FTC settled claims against the Kellogg Company, the world's leading producer of cereal, for falsely advertising in a national campaign that a breakfast of Frosted Mini-Wheats was "clinically shown to improve kids' attentiveness by nearly 20%." According to Kellogg's own study, only about half the children who ate Frosted Mini-Wheats for breakfast – as compared to children who had no breakfast at all – showed any improvement in attentiveness, and only about one in nine improved by 20 percent or more. The settlement bars future deceptive cognitive health claims for Kellogg's breakfast and snack foods. www.ftc.gov/opa/2009/04/kellogg.shtm.

Alcohol Marketing to Children. An FTC report released in 2008, *Self-Regulation in the Alcohol Industry*, examined industry efforts to reduce the likelihood that alcohol advertising targets minors. It also announced a new system for monitoring alcohol industry compliance with self-regulatory programs. The report explained where alcohol suppliers spend their promotional dollars, provided data on compliance with the industry's advertising placement standard, discussed the status of external review of advertising complaints, and provided information about the FTC's education program to reduce teen access to alcohol. www.ftc.gov/os/2008/06/080626alcoholreport.pdf.

Cigarette Marketing. The FTC's mandate extends to responsibility over the marketing and promotion of cigarettes, smokeless tobacco, cigars, and new tobacco products. Over the past 40 years, the agency has prosecuted a variety of unfair and deceptive cigarette advertising practices such as falsified claims about tar and nicotine ratings for cigarettes. The FTC also publishes periodic reports on the advertising and promotion activities in the cigarette and smokeless tobacco industries. These reports provide information on sales and on various categories of advertising and marketing expenditures, including expenditures on advertisements directed to youth (or their parents) that are intended to reduce youth smoking.

www.ftc.gov/opa/2009/08/tobacco.shtm.

Marketing Violent Entertainment to Children. Since 2000, the FTC has published reports exploring whether the movie, music recording, and computer and video game industries market and advertise products with violent content to youngsters. These reports conclude that although these industries generally comply with their own voluntary standards regarding the display of ratings and labels, their standards for advertising are limited and still permit the advertising of these violent entertainment products in many of the media most popular with children and teens. The most recent report offers suggestions for improvements by each of the industries, such as tightening existing guidelines on advertising placement, improving the visibility of rating information and parental advisory labels, and implementing and enforcing point-of-sale policies restricting the sale of explicit content entertainment.

www.ftc.gov/reports/violence/070412MarketingViolentEChildren.pdf.

Children's Safety and Privacy Online. The FTC looks out for the privacy and safety of children. The FTC actively enforces the Children's Online Privacy Protection Act of 1998 (COPPA), by bringing actions against operators of child-directed and general audience websites that fail to obtain parental consent before collecting, using, or disclosing personal information obtained from children under age 13. To date, the FTC has brought 14 actions and obtained \$2.97 million in civil penalties. In the most recent COPPA case, a subsidiary of Sony Corporation paid a \$1 million civil penalty to resolve allegations that it knowingly collected personal information from at least 30,000 underage children, without first notifying parents or obtaining their consent.

www.ftc.gov/opa/2008/12/sonymusic.shtm.

Consumer Education Initiatives. As in other areas, the FTC supports enforcement actions with consumer education initiatives that are published in both English and Spanish. Consumer education focused on marketing to children includes:

Consumer Education for Kids. The FTC publishes materials to help parents and educators explain how our economic system works with an eye toward helping kids become savvy consumers. An interactive website teaches kids about competition and the work of the FTC through an experiential site set in a shopping mall. www.ftc.gov/YouAreHere.

Advertising Literacy for Kids. Given the tremendous spending power that children have, the FTC is creating a campaign on advertising literacy to educate

children aged 8-12, and the adults in their lives, to be more discerning consumers of information. The campaign – which will include a website and a curriculum guide – seeks to help kids use critical thinking skills to better understand advertising.

Under-Age Drinking. Working in conjunction with the U.S. Department of the Treasury’s Alcohol and Tobacco Tax and Trade Bureau, as well as trade organizations and non-profits, the FTC has tools and information about reducing teen drinking and related harm. The basic message is “don’t serve teens – your own or anyone else’s. It’s unsafe, it’s illegal, and it’s irresponsible.” www.dontserveteens.gov.

Tobacco Advertising. The FTC publishes guides for consumers about tobacco products, including *Up in Smoke: The Truth about Tar and Nicotine Ratings* – www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt069.shtm and *Cigars: No Such Thing as a Safe Smoke* – www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt071.shtm.

Entertainment Ratings. The FTC provides a microsite for parents on entertainment ratings generally – www.ftc.gov/bcp/edu/microsites/ratings/index.html – and publishes specific materials on video games, *Video Games: Reading the Ratings on the Games People Play*, www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt154.shtm.

C. Consumer Credit.

The FTC works to ensure that consumer credit is free from fraud and deception and to promote consumer understanding of credit terms and instruments – work that is critical for the times and particularly for American women. Although the FTC lacks jurisdiction over banks, it has jurisdiction and enforces the law with respect to consumer credit and financial arrangements made by non-depository institutions. Increasingly, women are taking on consumer debt and expressing concerns about its effect on their families. A poll taken in 2008 showed that 64 percent of all Americans were concerned about their debt, and that women were one-third more likely to worry about it than men. See Poll by Bankrite, Inc. at www.debtcollectionanswers.com/Debt-Collection-Statistics.html. That worry could be based, in part, on the fact that the credit card debt carried by female-headed households grew by over a third in just six years – from 2001 to 2007. See Joint Economic Committee, jec.senate.gov/index.cfm?FuseAction=Files.View&FileStore_id=a858654b-79ac-4cad-820f-86b41807f657. Variable interest rates and other credit practices mean that female-headed households are diverting an increasing share of their incomes to servicing their credit card debt, putting a further strain on family finances.

Concern about women’s debt applies to home mortgages as well. Single female homebuyers increased from 14 percent in 1995 to 21 percent in 2005. Although the stability represented by homeownership can have a positive impact on women’s lives, burdensome mortgage debt does not. One study has shown that women disproportionately have taken out mortgages with higher interest rates. *Women Are*

Prime Targets for Subprime Lending, Consumer Federation of America, December 2006. www.consumerfed.org/pdfs/WomenPrimeTargetsPressRelease.pdf. Even worse, women are more likely than men to receive subprime mortgages – while women make up 30 percent of all mortgage holders, they comprise 39 percent of subprime borrowers. *Id.* This disparity between men and women increases further when considering women of color. Controlling for income levels, African American and Latina women are two to five times more likely to receive subprime mortgages than white men. *Id.*

Below we summarize some of the FTC’s policy and law enforcement initiatives involving consumer credit issues. The FTC has studied changes in consumer credit markets to inform both policy and lawmakers. The FTC’s law enforcement actions protect consumers by stopping and deterring abuses by lenders and others involved in the entire life cycle of consumer debt.

Mortgage Disclosures. Women and all consumers need to understand the provisions of financial instruments, especially mortgages, which are the largest financial transactions that most American families make. Lenders must also present the terms of mortgages to consumers in accessible, understandable, and consistent ways. Economists in the FTC’s Bureau of Economics have studied how consumers search for mortgages, how well consumers understand mortgage cost disclosures and the terms of their own recently obtained loans, and whether improved mortgage disclosures can help consumers better understand mortgage costs, shop for mortgage loans, and avoid deceptive lending practices. The study found that current disclosures failed to convey key mortgage costs to many and that better disclosures significantly improved this deficiency. Based on the study, the FTC has drafted a prototype mortgage form that greatly improves consumers’ understanding of mortgage terms and allows them to comparison shop. www.ftc.gov/os/2007/06/P025505MortgageDisclosureReport.pdf.

Deceptive Mortgage Practices. The FTC brings enforcement actions to protect American consumers against deceptive or unfair practices by mortgage brokers, lenders, and servicers. It has brought more than two dozen actions against companies in the mortgage lending industry, focusing in particular on the subprime market. The FTC’s actions have challenged deceptive or illegal marketing by lenders, brokers, or other advertisers of consumer credit. In mortgage advertising, for example, the FTC has brought actions against mortgage lenders and brokers for deceptive marketing of loan costs or other key loan terms, such as the existence of a prepayment penalty or a large balloon payment due at the end of the loan. In one recent case, Bear Stearns and its subsidiary agreed to pay \$28 million to consumers to settle charges that they charged unauthorized fees, misrepresented the amounts consumers owed, and engaged in abusive collection practices. Many loans involved subprime mortgages. As part of the remedy, the companies agreed to implement a data integrity program to ensure the accuracy and completeness of future consumer loan information. www.ftc.gov/opa/2009/01/emc.shtm.

Foreclosure Rescue Scams. With the increase in mortgage delinquencies and foreclosures, the FTC has intensified its efforts to protect consumers from mortgage foreclosure rescue scams. In the past year, the FTC has brought 11 cases targeting

mortgage foreclosure rescue and loan modification scams and is actively engaged in ongoing, non-public investigations. The scammers falsely represent that they will stop foreclosure in all or nearly all instances, and, in some cases, that they will refund most or all of the fees where foreclosure cannot be stopped. To coordinate efforts with state and local enforcement agencies, the FTC has formed or joined task forces in seven cities with high foreclosure rates – Tampa, Atlanta, Cleveland, Detroit, Chicago, Los Angeles, and San Francisco. www.ftc.gov/os/testimony/P064814foreclosure.pdf.

Consumer Debt Collection. In February 2009, the FTC recommended that the debt collection regulatory system in the United States be reformed and modernized to reflect changes in consumer debt patterns, the debt collection industry, and technology. To follow up, the FTC has announced a series of regional roundtables, with participants from industry, academia, consumer groups, and state and federal government, to explore such policy issues as the role of consumer choice, perceptions of bias, codes and protocols, and transparency of results. www.ftc.gov/opa/2009/02/fdcpa.shtm.

Subprime Credit Card Abuses. The FTC also has increased its focus on the subprime credit card market that targets consumers with lower credit scores. In one action coordinated last year with the Federal Deposit Insurance Corporation, the settlement agreement required the company to reverse the fees charged to eligible accounts, thus providing consumers an estimated \$114 million in credits and cash refunds. The complaint alleged that the company deceptively marketed the cards as credit cards, primarily through mail solicitations that misrepresented the amount of credit available and also failed to disclose critical information about the cost of that credit. www.ftc.gov/opa/2008/12/compucredit.shtm.

Credit Repair Schemes. Another consumer protection challenge exacerbated by the economic downturn is the effect of delinquencies, bankruptcy, or other negative credit information on consumers' credit reports. Fraudulent credit repair companies falsely claim they can remove – for a fee – negative but accurate information from credit reports. This false promise targets consumers with poor credit histories who are seeking a job, a car loan, or a mortgage. The FTC has acted aggressively against such scams and has brought 42 enforcement actions since 1999. In October 2008, the FTC and 24 state agencies announced a crackdown on 33 credit repair operations – entities that deceptively claimed they could remove negative information, even when the information was accurate and current. Partnerships with state authorities have increased significantly the reach of the FTC's law enforcement efforts to promote broader compliance with the law. www.ftc.gov/opa/2008/10/cleansweep.shtm.

Deceptive Financing on Purchases. In 2008, the FTC stopped two companies from allegedly targeting low-income consumers with poor credit ratings for financing plans on personal family computers. The complaint charged that the companies made pitches on nationwide television and radio to consumers with “less than perfect credit, bad credit, no credit” to finance the purchase of a computer. The FTC alleged that many consumers ordered the computers, paid hundreds of dollars, and received nothing in return. The FTC charged the companies with violations of various statutes enforced by

the FTC, including the Federal Trade Commission Act, the Truth in Lending Act, the Electronic Fund Transfer Act, and the FTC's Mail Order Rule. To settle these charges, the companies agreed to pay up to \$5 million in restitution to the injured consumers. www.ftc.gov/opa/2008/02/bluehippo.shtm.

Consumer Education Initiatives. Complementing its law enforcement and policy making activities, the FTC educates consumers to help them better understand financial transactions, instruments, and obligations; avoid fraud; and become aware of emerging scams. The FTC's consumer education materials are available on www.ftc.gov in both English and Spanish. Highlights of the FTC's consumer education initiatives on credit include:

Money Matters. The FTC publishes a series of consumer education materials, entitled *Money Matters*, that offer short practical tips, videos, and links to reliable sources on a wide variety of topics from credit repair, debt collection, job-hunting and job scams to vehicle repossession, managing mortgage payments and avoiding foreclosure rescue scams. The FTC, along with the Department of the Treasury (MakingHome-Affordable.gov), the Department of Housing and Urban Development, and Fannie Mae, are working on an outreach campaign to help consumers avoid mortgage foreclosure fraud. www.ftc.gov/MoneyMatters.

Foreclosure Rescue Scams. This summer, the FTC released *Real People, Real Stories*, a three-and-a-half minute video featuring people who were targeted by foreclosure rescue scammers and who share lessons they learned. The FTC is distributing English and Spanish language copies of this video to thousands of housing counseling and consumer protection organizations around the country. The video also is posted on the FTC's website. www.ftc.gov/multimedia/video/credit/mortgage/hope-now.shtm.

Consumer Credit Reports. An FTC microsite provides details about consumers' rights to a free copy of their credit reports, at their request, once every 12 months. Reviewing credit reports regularly is an effective way to deter and detect identity theft. www.ftc.gov/freereports.

Credit Cards and Credit Scores. An FTC microsite contains information and tips on shopping for credit cards, using cards carefully, and keeping credit records accurate. It explains credit scores, identity protection, and how to avoid credit repair scams. www.ftc.gov/gettingcredit.

Read Up. Reach Out. The FTC's bilingual resources for Spanish speakers include a 44-page guide – *Read Up! How to be an Informed Consumer* – that includes information on consumer rights, managing finances, making major purchases, avoiding scams and rip-offs, and being safe and secure online. *Read Up and Reach Out: A Guide to Consumer Education and Outreach* is a CD that offers tips for organizations on how to incorporate consumer information into existing outreach programs, enlist other organizations as partners in the fight against consumer fraud,

and get free, practical information in Spanish and English from the FTC.
www.ftc.gov/readup.

D. Entrepreneurship and Business Opportunities.

The FTC promotes greater business opportunities for new entrepreneurs, including women. According to the Small Business Administration, women are the fastest growing group of small business owners in the United States.

www.sba.gov/ADVO/research/rs323tot.pdf. Between 1997 and 2004, the growth of women-owned firms increased nearly two and a half times more than U.S. privately held firms. Center for Women's Business Research, available at www.sba.gov/ADVO/research/rs323tot.pdf. Through its consumer protection mission, the FTC helps ensure that claims and disclosures about business opportunities are free from fraud and deception. Through its competition mission, the FTC strives to keep markets open for new entrants and entrepreneurs, especially by advocating against unnecessary impediments, such as professional association rules, which prevent entry in the marketplace. When motivated by improper factors, unreasonable government restrictions can limit competition for the benefit of incumbents to the detriment of consumers.

Highlighted here are some recent and ongoing FTC initiatives designed to keep business opportunities free from deceptive or misleading disclosures or anticompetitive restraints.

Work-at-Home Scams. Work-at-home scams often target women who want to earn money from home. In one fraudulent envelope-stuffing scheme, for example, the promoter allegedly promised that in exchange for a deposit, he would provide all materials consumers needed to earn lucrative profits that were “guaranteed.” In return for sending in deposits, however, consumers received a home mailing sales pamphlet that told how to publish ads at consumers' own expense to sell the same pamphlet. In another scheme, the fraudsters allegedly charged consumers to access a website with “money-making secrets” that fraudulently promised quick and easy money. The FTC charged proprietors behind both schemes with making false and unsubstantiated earnings claims in violation of the FTC Act. In these examples and others, the agency has won multimillion-dollar awards against these malefactors and stopped their deceptive work-at-home ploys. www.ftc.gov/opa/2008/04/workathome.shtm; www.ftc.gov/opa/2008/08/mmsecret.shtm.

“Bizopp” Scams. Over the past several years, the FTC has worked to stop scammers who dupe consumers into investing their savings in bogus business opportunities, known as “bizopp scams.” The FTC has promulgated rules requiring a purveyor of a business opportunity to disclose its litigation history, a list of prior purchasers, and its refund and cancellation policy, and to substantiate any earnings claims. The FTC has filed actions against scams that have violated these requirements and harmed consumers by misleading them to believe that they would profit substantially from selling various products and services in a host of ventures. As job losses,

foreclosures, and dwindling retirement accounts have forced increasingly more Americans to search for ways to make ends meet, the FTC has stepped up enforcement against these scams. Recent bizopp scams stopped by the FTC include schemes to sell overstocked merchandise, asset protection services, and office supplies. In July 2009, the FTC announced "Operation Short Change," a law enforcement crackdown on scammers trying to take advantage of the economic downturn to bilk vulnerable consumers through business opportunity scams and other fraudulent schemes.

www.ftc.gov/opa/2009/07/worldtraders.shtm;

www.ftc.gov/opa/2008/06/platte.shtm; www.ftc.gov/opa/2008/02/hotlink.shtm.

Restrictive Professional Codes. Over the years, the FTC has been at the forefront of efforts to open up the professions by eliminating rules that unnecessarily restrict participation in certain licensed professions. Many of these codes kept out new businesses that offered lower prices and challenged the status quo. The FTC has challenged restrictive rules that harmed consumers by limiting market entry in the following professions: real estate brokers, fashion designers, arbitrators, music dealers, medical professionals, veterinarians, and accountants.

Restrictions on Dental Hygienists. An example of the FTC's work to prevent restrictive codes that can limit women's professional opportunities is a 2007 case involving dental hygienists. The FTC settled charges with the South Carolina State Board of Dentistry that the Board had unlawfully restrained competition by adopting a rule that required a dentist to examine every child before a dental hygienist could provide preventive care – such as cleanings – in schools. The FTC claimed that the Board's rule led to fewer children receiving preventive dental care, affecting in particular economically disadvantaged children, who had little other opportunity to receive dental care.

www2.ftc.gov/opa/2007/06/dentists.shtm. Given that dental hygienists are 97 percent female (*see* www.bls.gov/cps/wlf-table11-2006.pdf), the rule also limited professional opportunities for women.

Restrictive Real Estate Rules. In the past few years, the FTC has initiated over 20 actions against Multiple Listing Services (MLS) rules that prevent innovative low-cost brokers from entering the real estate business. The FTC's efforts have forced changes to MLS rules in several areas that kept less-than-full-service brokers from having access to MLS real estate listings, or to popular real estate websites where buyers view listings online. In addition, a joint FTC-Department of Justice study concluded that state legislators and industry regulators should consider repealing existing laws, rules, and regulations, such as minimum-service and anti-rebate provisions, that limit choice and reduce the ability of new brokerage models (*e.g.*, fee-for-service brokers, discount full-service brokers, virtual office web site brokers, and broker referral networks) to compete and that do not appear to provide any consumer benefit that would justify such restrictions. The FTC has engaged in extensive advocacy with state officials to prevent the proliferation of these anticompetitive regulations.

www.ftc.gov/bc/realestate/cases/index.htm;

www.ftc.gov/opa/2007/05/realestate.shtm.

Consumer and Business Education Initiatives. Consumer and business education complements the FTC’s enforcement and policy initiatives. All consumer education materials produced by the FTC are in both English and Spanish and available on the FTC website at www.ftc.gov:

Tips on Avoiding Business Opportunity Rip-Offs. An FTC microsite offers practical information about some common business opportunity scams; how to spot, stop and avoid them; and how to file a complaint about any of them. On the microsite’s “Press Room,” would-be entrepreneurs can find information on the FTC’s recent law enforcement actions against promoters of deceptive business opportunities. www.ftc.gov/bcp/edu/microsites/bizopps/index.html.

Fraud: An Inside Look. To help would-be entrepreneurs understand how easy it is to be conned – and how to avoid fraud – the FTC produced a video, featuring a convicted scammer who hawked phony business opportunities and ultimately served prison time for deceiving investors. www.ftc.gov/bcp/edu/microsites/moneymatters/scam-watch.shtml. In the video, the scammer gives an insider account of how these operations use high-pressure tactics and celebrity endorsers to trick cash-strapped consumers, and how consumers can protect themselves by demanding written disclosures on earnings and other sales data.

How-To Guides for Businesses on Advertising. The FTC publishes how-to guides for businesses on complying with the law when making advertising claims and distributes them at trade shows; in cooperation with bar associations, industry groups, and other government agencies; and through its website. The FTC also produces digital products – including interactive websites, CD-ROMs, and online tutorials – to educate advertisers. Monthly columns cater to small businesses and entrepreneurs; and FTC staff maintains a busy schedule of speeches and presentations to audiences of lawyers, advertisers, and businesspeople. FTC staff also makes presentations to media outlets to help ad intake staff recognize questionable claims in ads.

Understanding and Complying with the Antitrust Laws. The FTC offers educational materials to help consumers and businesses better understand how they benefit from a robust marketplace and how the agency’s competition work supports those markets. The FTC’s *Guide to the Antitrust Laws* is an antitrust primer for businesspeople. www.ftc.gov/bc/antitrust/index.shtm. Such resources aid businesses seeking to comply with basic competition laws. *Competition Counts: How Consumers Win When Businesses Compete* is a plain language guide for consumers. www.ftc.gov/competitioncounts.

Business Briefcase. The Business Briefcase is a business card-sized CD containing more than 60 of the agency’s most important compliance publications.

E. Family Pocketbook Issues.

The FTC's work touches the purchasing decisions of families and households everyday. Both in the United States and globally, women make the majority of these decisions – they make about two-thirds of family purchasing decisions, and that number is expected to rise to approximately three-quarters in the next 20 years.

www.marketwire.com/press-release/The-Boston-Consulting-Group-1025016.html.

We highlight below some areas of FTC work that particularly affect family purchasing, including “green” product claims, energy labeling and marketing, and competition affecting supermarkets and drugstores, auto repairs, and funeral services.

Green Marketing. Environmental marketing has increased dramatically as businesses tout the “green” attributes of their product services. The FTC maintains its *Guides for the Use of Environmental Marketing Claims* – colloquially known as Green Guides – to explain consumers’ understanding of commonly used environmental claims such as “recyclable” and “biodegradable,” and describe the basic elements needed to substantiate those claims. The FTC currently is reviewing its Green Guides, first issued in 1992, to ensure that they continue to be relevant to today’s marketplace and to determine whether they should address such new green claims as “eco-friendly,” “carbon neutral,” and “sustainable.” The FTC also has challenged advertisements that make false or unsubstantiated green claims. For example, in 2009, the FTC entered into a consent agreement with Kmart for allegedly claiming falsely that certain products were biodegradable. By promoting uniform understanding and accurate disclosure of green claims, the FTC ensures that competition based on green claims drives businesses to greater innovation, and benefits consumers by increasing the availability of the green products and services they desire.

Appliance Labeling. Since 1987, the FTC’s Appliance Labeling Rule has helped families comparison shop for energy-efficient lighting, plumbing products, and household appliances – clothes washers, dishwashers, refrigerators, freezers, water heaters, window air conditioners, central air conditioners, furnaces, boilers, heat pumps, and pool heaters. The Rule requires manufacturers of most major home appliances to attach the ubiquitous yellow EnergyGuide labels, which estimate the product’s annual operating cost and energy use, as well as the highest and lowest operating costs of similar models. The FTC regularly reviews the Rule to keep it up to date with the changing nature of markets and technology. www.ftc.gov/appliances/. The FTC’s has brought similar proceedings to evaluate the labeling and marketing of light bulbs (www.ftc.gov/opa/2008/07/lightbulb.shtm), television and consumer electronics (www.ftc.gov/opa/2009/03/anpr.shtm); and home insulation products (www.ftc.gov/opa/2009/03/rvalue.shtm).

Gas Saving Devices. The FTC filed two federal court actions against marketers of “miracle” devices advertised to dramatically increase gas mileage in ordinary cars. In each case, the FTC alleged that the claims for the device violate basic scientific

principles. www.ftc.gov/opa/2009/02/dutchman.shtm;
<http://www.ftc.gov/opa/2004/11/fuelsaver.shtm>.

Car Repairs. The FTC recently blocked a merger that threatened to raise the cost of generating car repair estimates and total loss valuations for cars that have been severely damaged. The FTC filed suit in federal court to stop the proposed \$1.4 billion merger of CCC Information Services Inc. and Mitchell International Inc., two of the three U.S. providers of “estimatics,” a software system used by auto insurers and repair shops to estimate costs of repairs, and total loss valuation systems, which are used to value passenger vehicles that have been totaled. After a nine-day evidentiary hearing, the court ruled for the FTC, and the parties abandoned the merger.

www2.ftc.gov/opa/2009/03/cccmitchell.shtm.

Supermarkets and Drugstores. For decades, the FTC has been reviewing mergers among supermarkets and drug stores to ensure that consumers benefit from competitive markets in the purchase of food, pharmaceuticals, and basic care products – purchases that make up a big part of the family budget. In just the last 15 years, the FTC has preserved competition among grocery stores in 145 communities throughout the United States and in Puerto Rico. For instance, the FTC recently required Whole Foods Markets to sell 32 Wild Oats stores in 17 cities to restore competition among premium natural and organic supermarkets. The FTC also has blocked several mergers between national drug store chains that would have raised prices and reduced product choices for consumers across the country.

www.ftc.gov/bc/caselist/industry/cases/retail/RetailGrocery.pdf;

www.ftc.gov/bc/caselist/industry/cases/healthcare/HealthCareRetail.pdf.

Newspaper Coupon Inserts. The FTC also is on the lookout for business conduct that restricts competition and impacts consumer wallets. In 2006, the FTC fended off an attempt by the two makers of newspaper inserts to stop competing and raise prices on popular coupon booklets distributed to nearly 50 million households every Sunday. One competitor allegedly hatched a scheme to allocate customers and fix prices, thereby ending an ongoing price war between the two companies; the price war was beneficial to those consumers who clip coupons as a way to save money. The FTC was able to stop the agreement before it took effect. www.ftc.gov/opa/2006/03/valassis.shtm.

Funeral Services. The third largest expense that many families encounter, after the cost of buying a house and a car, is paying for a funeral. For 25 years, the FTC has enforced the Funeral Rule to ensure that sellers of funeral goods and services do not take advantage of grieving families. The Rule requires sellers to make full disclosures of prices and rights to buy individual items instead of package arrangements, and it prohibits sellers from making false statements concerning legal requirements about embalming or burial containers. www.ftc.gov/bcp/edu/microsites/funerals/funeralrule.shtm. The FTC also works to keep the market for funeral services competitive by preventing mergers that could increase prices and limit consumers’ choices. In 2006, for example, the FTC required the nation’s largest funeral home and cemeteries chains to divest individual

homes and cemeteries in 47 markets across the nation – from Arizona to Michigan to Florida. www.ftc.gov/opa/2006/11/scialderwoods.shtm.

Consumer Education Initiatives. The FTC provides a wide range of consumer education materials, written in both English and Spanish, which are helpful to women and families in making purchasing decisions. The materials include tips on buying and assessing specific products.

Energy Savings. An important pocketbook item for American families is the cost of energy. The FTC website offers tips to save homeowners money -- www.ftc.gov/EnergySavings -- and information on energy labeling for consumer products, retail sales of electricity, environmental marketing claims, insulation and home energy issues, and fuel and automotive products. www.ftc.gov/energy.

Service Contracts. Service contracts are promises to perform (or pay for) certain repairs or services. Although they are sometimes called extended warranties, they are not warranties as defined by federal law. Service contracts may be arranged any time and always cost extra; warranties typically come with new cars and major appliances and the cost is included in the original price. *Service Contracts* (www.ftc.gov/bcp/edu/pubs/consumer/products/pro11.shtm) offers questions for consumers to ask to ensure they do not pay for more protection than needed.

Gift Cards. There are two types of gift cards. Retail gift cards are sold by retailers and restaurants, and can be used only with those merchants. Retail gift cards may have expiration dates or a fee for inactivity that sometimes is called a “dormancy fee.” Bank gift cards generally carry the logo of a payment card network, such as VISA or MasterCard, and can be used at any location accepting cards from that network. There are more likely to be fees for activation, maintenance, or transactions on bank gift cards than on retail gift cards. *Buying, Giving, and Using Gift Cards* explains what consumers should look for when buying and using gift cards, especially the terms and conditions of their use. www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt010.shtm.

Layaways. Layaway plans provide an alternative to paying cash or using credit. The retailer holds merchandise in reserve until the consumer pays for it in full. In recent years, Internet layaway sites have provided online shoppers with a similar option. *Layaway: Another Way to Buy* provides consumer with questions to ask about layaway plans and refund policies, and offers guidance on how to check out businesses offering plans. www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt173.shtm.

Gas-Saving Products. When gas prices increase, so does the volume of advertising for “gas-saving” products. Consumers should be wary of any gas-saving claims for automotive devices or oil and gas additives. Even for the few gas-saving products that have been found to work, the savings have been small. *“Gas-Saving” Products: Fact or Fuelishness?* offers practical steps to increase gas mileage. www.ftc.gov/bcp/edu/pubs/consumer/autos/aut10.shtm.

Funerals. Each year, Americans spend billions of dollars arranging more than 2 million funerals for family members and friends. The FTC’s education materials – at www.ftc.gov/funerals – help consumers understand their rights and help businesses understand their legal obligations under the FTC’s Funeral Rule.

IV. OVERARCHING RECOMMENDATIONS.

The FTC intends to continue to implement programs that improve the lives of its federal employees and to strengthen initiatives within its consumer mission that improve the lives of American women and families.

A. Workplace Improvements. While the FTC has sponsored various initiatives that make its federal government workplace hospitable for families and allow women’s careers to thrive, the agency will work toward further improvement. Specifically, the FTC will:

- Evaluate carefully the results of the annual Office of Personnel Management Federal Human Capital Survey of FTC employees and implement program changes to ensure that the FTC remains an agency of choice.
- Work to eliminate any vestiges of a glass ceiling by, for example, identifying any barriers to the advancement of women into Senior Executive Service positions.

B. Program Improvements. The FTC’s mission on behalf of consumers is one that affects and improves the daily lives of women and families. The FTC will work to expand the reach and impact of its mission by:

- Leveraging its resources by increasing the number and variety of partnerships with state and federal agencies with complementary missions to improve the lives of women and all American consumers.
- Increasing the number of consumer and business education materials, and finding new outlets and media.
- Focusing its efforts on sectors of the economy with the greatest effect on women’s and families’ lives and pocketbooks, including consumer credit and finance, health care, energy, retail goods, technology, and real estate.