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## 2020 Census: Fact vs. Fiction

by Colleen Tressler, Consumer Education Specialist, Federal Trade Commission

The Federal Trade Commission is partnering with the U.S. Census Bureau to help you guard against potential census scams. Knowing how the [2020 Census](#) process works, what information you will — and won't — be asked for, and some red flags will help you spot and report scams.

### The Process

In mid-March 2020, the Census Bureau will start mailing out (and, in some areas, hand delivering) invitations to participate in the 2020 Census. You should get yours by April 1. You can respond online, by phone, or by mail.

The Census Bureau has an important job: to count every person living in the United States. Starting in May 2020, census takers will start visiting homes that haven't responded to make sure everyone is counted. If you aren't home or can't come to the door, the census taker will come back up to six times. Each time, they'll leave a door hanger with a phone number, so you can call to schedule a visit.

### The Questions

The census questionnaire asks how many people are in the home at the time you complete the form; their sex, age, race, ethnicity; their relationships to one another; phone number;

and whether you own or rent the home. For the full list of questions on the 2020 Census, visit [Questions Asked](#).

## **Signs of a Scam**

**Scammers** may pose as census takers to get your personal information — and then use it to commit identity theft and other frauds. But there are ways you can identify official census takers.

Census takers must show a photo ID with the U.S. Department of Commerce seal and an expiration date. If you ask, the census taker will give you a supervisor's contact information and/or the [census regional office](#) phone number for verification.

The Census Bureau will never ask for your full Social Security number, bank account or credit card numbers, money or donations, or anything on behalf of a political party. The 2020 Census will not ask citizenship status.

The Census Bureau may call you as part of their follow-up and quality control efforts. They also might call if you're not home when a census taker stops by or when a personal visit is not convenient. Calls will come from one of the Census Bureau's contact centers or from a field representative.

Make sure you have the latest and most accurate information about the 2020 Census. Visit [2020 Census Rumors](#) to fact-check and ask questions.

If you suspect fraud, call 800-923-8282 to speak with a local Census Bureau representative. You also can file a report with the FTC at [FTC.gov/Complaint](#). Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

### **Verifying a Call is Really from the Census Bureau**

The Census Bureau uses two contact centers, one in Jeffersontown, Indiana, and the other in Tucson, Arizona. The caller will identify themselves and the name of the survey. If they are unable to reach you, they will leave a message with a case ID associated with your survey.

Most Census Bureau calls asking you to participate in a survey originate from one of the following numbers:

- (812) 218-3144, Jeffersonville Contact Center
- (520) 798-4152, Tucson Contact Center

If you receive a call and wish to independently verify that a number is from the Census Bureau, you can call one of the following numbers:

- 1-800-523-3205 Jeffersonville, IN
- 1-800-642-0469 Tucson, AZ
- 1-800-923-8282 Customer Service Center

If you suspect fraud, call 800-923-8282 to speak with a local Census Bureau representative. You also can file a report with the FTC at [FTC.gov/Complaint](https://www.ftc.gov/complaint). Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

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## The Signing of the TRACED Act: An Anti-Robocall and Spoofing Statute

On December 30, 2019, President Trump signed the Telephone Robocall Abuse Criminal Enforcement and Deterrence Act (TRACED) into law. The bipartisan legislation expanded the power of the Federal Communications Commission (FCC) to deter spam calls and reinforced the responsibility of individual phone companies to protect their own customers.

FCC Chairman Ajit Pai issued the following statement: "I applaud Congress for working in a bipartisan manner to combat illegal robocalls and malicious caller ID spoofing. And I thank the President and Congress for the additional tools and flexibility that this law affords us. Specifically, I am glad that the agency now has a longer statute of limitations during which we can pursue scammers and I welcome the removal of a previously-required warning we had to give to unlawful robocallers before imposing tough penalties."

Here are some of the key takeaways from the new legislation.

- The FCC now has four years to intervene and collect fines after an illegal robocall takes place instead of only one, as previously allowed.
- Fines on spam robocallers are increased from \$1,500 to as much as \$10,000 per illegal call.

- Phone companies are required to speed up their adaptation of "call authentication technologies" to verify that incoming calls are legitimate before ever reaching consumers.
- The FCC and service providers are required to develop a system which informs customers when they are receiving a "spoofed" call.

The TRACED law also directs the FCC to create new rules that will help protect consumers from unwanted texts, too.

Spam robocalls will not disappear overnight or entirely, but consumers will hopefully see a significant reduction in the number they receive in 2020.

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## Legitimate Debt Collector or Scammer

*by Courtney-Rose Dantus, Consumer Financial Protection Bureau*

Dealing with debt collection issues can be challenging—especially when you're not sure if the person you're being contacted by is legitimate or trying to scam you.

When an account like a credit card, auto loan, or cell phone bill becomes past due, the original creditor may attempt to collect the amount owed. The creditor may also hire a debt collector or sell the debt to someone who may try to collect the debt. While there are many legitimate debt collectors in the financial marketplace, there are also scammers who may try to get you to pay on debts that you don't owe or on debts that don't even exist.

### Warning signs of debt collection scams

- **Withholds information from you** - A debt collector must tell you information such as the name of the creditor, the amount owed, and that if you dispute the debt the debt collector will have to obtain verification of the debt. If the debt collector does not provide this information during the initial contact with you, they are required to send you a written notice within five days of that initial contact.
- **Pressures you to pay by money transfer or prepaid card** - Scammers like these payment methods because they may be untraceable, and it can be hard for you to get your money back.
- **Falsely threatens you with jail time or poses as a government official** - But beware, if you do owe criminal fines or restitution, it is possible that failure to pay may result in your arrest.
- **Says they will tell your family, friends, and employer** - Some scammers may try to get you to pay by threatening to reveal your debts to family, friends, coworkers, or employers. A

debt collector is generally not allowed to tell other people about your debt without your permission. They can only ask others about your whereabouts to try and contact you.

- **You don't recognize the debt that the person claims you owe money for - Ask questions to make sure the debt is one that you owe.** Any debt collector who contacts you claiming you owe payment on a debt is required by law to tell you certain information about the debt. That information must include:
  - The name of the creditor
  - The amount owed

If you believe you do not owe the debt or that it's not even your debt, tell the caller that you will send a written request to the debt collector and "dispute" the debt. You can also send a written request to the debt collector to receive more information about the debt.

- **Asks you for sensitive personal financial information** - Such as your bank account, routing numbers, or Social Security numbers. You should never provide anyone with your personal financial information unless you are sure they're legitimate. Scammers can use your information to commit identity theft.
- **Calls you at inconvenient times** - Debt collectors cannot call you at an unusual time or place or at a time or place they know is inconvenient to you. You might be dealing with a scammer if you are called before 8 a.m. or after 9 p.m.

## Learn how to protect yourself

- **Ask for a callback number** - If you're uncomfortable providing any information, you can request the caller's name, company name, street address, and a callback number. You can use this information to verify that they are not a scammer before providing any personal information. Also, if you call back and the business doesn't answer as the name they provided to you or it's a nonfunctioning number, it could be a scam.
- **Make sure you have been given information about the debt before you pay** - Make sure you have been given information or have received the written notice with information about the debt before you pay anything.
- **Contact your original creditor** - If you suspect you are dealing with a scammer, contact the creditor the debt collector claims to be working for and find out who has been assigned to collect the debt.
- **Check your credit report for the account in question** - You are entitled to a free credit report every 12 months from each of the three major consumer reporting companies. To get your free credit report authorized by law, go to [AnnualCreditReport.com](http://AnnualCreditReport.com) or call (877) 322-8228. Keep in mind that not all debt collectors and creditors provide information to the credit reporting companies. If the debt is not on your credit report, that does not necessarily mean the debt is not valid.
- **Understand your rights** - The Fair Debt Collection Practices Act prohibits debt collectors from engaging in a variety of practices, such as misrepresenting the debt, falsely claiming to be a lawyer, or using obscene or profane language when trying to collect a debt.

- **Submit a complaint** - If you have received a suspicious call or think you've been the victim of a debt collection scam, you can submit a complaint with the [Federal Trade Commission](#) or you can contact your state [Attorney General's office](#).
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## Home Title Fraud

Home title fraud occurs when someone obtains the title of your property—usually by stealing your identity—to change ownership on your property title from your name to theirs. The fraudster can then secure as many loans as possible using your equity as collateral. The real homeowner often is completely unaware of the scam until the lender starts to send letters indicating they intend to foreclose on the home. Home title fraud offers a potentially lucrative payoff for criminals skilled in identity theft.

Don't confuse home title fraud with mortgage fraud, which is when a potential homebuyer, seller or lender lies or omits key information that leads to a mortgage loan approval or terms that the applicant wouldn't normally qualify to receive.

### **How Does Home Title Fraud Happen?**

Home title fraud is usually a result of identity theft. Many transaction and document requests are done online, which can increase the chances of criminals stealing information. Older people are the most common targets because they typically have more equity in their homes and may not be as online-savvy or pick up on signs of fraud right away.

Other targets of home title fraud are people who own second homes, vacation homes and real estate investment properties. This group of homeowners may not pay as much attention to these properties as their main residences and may miss notices or bills such as property tax bills, foreclosure notices or past-due notices. This gives scammers more time to commit fraud, and homeowners may not learn of the issue until well after the crime has been committed.

### **How to Protect Yourself from Home Title Fraud**

You can help thwart scammers by being diligent with your information. Here is a list of ways to protect yourself from home title fraud:

- **Check your credit report.** Checking your credit report can help you identify any financial action that may have occurred in your name and help you determine if you have been a victim to identity theft.
- **Pay attention to incoming bills.** Make sure you are receiving all your bills, such as the tax bill, water bill, mortgage bill and so on. Not receiving an expected bill can be a sign of home title fraud or possibly identity theft.
- **Check home information.** Check the information on your house with your county's deed office every so often to make sure nothing has changed.
- **Get help from third-party services.** There are service providers in the market that can help protect against home title fraud, either through title insurance or title protection by "locking" your title. Research any prospective companies first before signing up because scammers will pose as these types of businesses too.

### **What to Do if You Think You Are a Victim of Identity Fraud**

If you think you are a victim of identity fraud because of home title fraud, here are steps to take immediately to start protecting your identity.

1. File an identity theft report with your local police department
2. File a complaint with the Federal Trade Commission at 1-877-382-4357 or [ftc.gov/complaint](http://ftc.gov/complaint)
3. Notify any one of the three credit reporting companies that fraud has occurred and place an extended fraud alert on your credit file
4. Request and review your free credit report from each of the three credit reporting companies
5. Notify the companies with affected credit accounts
6. Consider placing a freeze on your credit report

Detecting fraudulent activity early is the key to minimizing the damage that thieves can do to your credit.

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## **The Dangers of Liquid Nicotine**

The U.S. Consumer Product Safety Commission (CPSC) enforces the Child Nicotine Poisoning Prevention Act of 2015 (CNPPA), 15 U.S.C. § 1472a. The law requires any nicotine provided in a liquid nicotine container sold, offered for sale, manufactured for sale, distributed in commerce, or imported into the United States to be in "special packaging" as defined by the Poison Prevention Packaging Act (PPPA).

Delivered in high doses, nicotine can be lethal. Exposure to liquid nicotine found in e-cigarettes has resulted in thousands of calls to poison control centers in recent years. Small

children who come into contact with even a small amount of highly-concentrated liquid nicotine can suffer serious injuries or death.

CPSC is actively enforcing the special packaging requirements of the CNPPA. As part of that enforcement, CPSC is working to ensure that vape shops and other retailers of liquid nicotine products are aware of their legal responsibilities under the Act. All retailers should check their stock to ensure that the liquid nicotine products they carry are safely packaged for customers. A retailer who sells any noncompliant product may be subject to legal action for doing so including civil penalties of up to \$110,000 for each violation, and \$16,025,000 for any related series of violations.

CPSC is particularly concerned about reports that some stores are selling noncompliant products at a large discount, thereby implicitly acknowledging that they know that they are engaged in selling illegal products. Retailers with stocks of noncompliant products should remove them from inventory, quarantine them, and seek reimbursement from the manufacturer.

Consumers should be aware of the dangers of liquid nicotine poisoning and remember the following:

1. Do not let children handle liquid nicotine containers or e-cigarettes.
2. Keep liquid nicotine in its original (child-resistant, flow-restricted) packaging, and make sure it is locked up and out of a child's sight and reach.
3. If a child comes into contact with liquid nicotine through the skin, eyes, or ingestion, immediately call a Poison Control Center at 1-800-222-1222.

If you have concerns or questions about these requirements, call the Consumer Product Safety Commission toll-free hotline (800) 638-2772.

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## Avoiding Counterfeit Drugs

America's healthcare costs are skyrocketing, and many Americans look for ways to save, including turning to online pharmacies for cheaper prescription drugs.

But a recent survey of 12,000 online pharmacies found that 95 percent of the online pharmacies posed safety concerns to their customers, including selling knock-off versions of

real medications. Counterfeit drugs are on the rise, and consumers need to be aware of what they should do to avoid becoming a victim.

If you are buying your medications online, only use legitimate websites. Here are tips to help you stay safe.

1. **Verify the online pharmacy.** Check out this website – [safe.pharmacy](#) – to verify whether a site is safe or not recommended. [Safe.Pharmacy](#) is sponsored by the National Association of Boards of Pharmacy.
2. **Check the website.** Legal online pharmacies have websites that clearly list:
  - A physical business address with a street and city in the United States
  - Contact information including a phone number
  - State license information
3. **Have a prescription.** Legitimate pharmacies will always require you to submit a prescription from a health care provider before they sell any medicine that requires a prescription.
4. **Know the red flags.** To stay safe, avoid websites that:
  - Allow consumers to buy prescription medications by simply completing an online questionnaire
  - Offer drastically discounted prices
  - Offer drugs that make exaggerated claims of providing a cure for chronic or life-threatening illnesses
  - Offer to ship prescriptions from other countries to the United States

The Food and Drug Administration is the U.S. agency that regulates the sale of medicine. It offers additional resources on how to avoid purchasing counterfeit medication at [BeSafeRx](#).

Visit [Fraud.org](#) for information on what to do if you encounter a medication that you suspect to be a fake.

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## Consumer Protection Speaker Request

Does your organization need a guest speaker for its next event or meeting?

We have the latest information on scams and fraudulent schemes that bilk people out of millions of dollars annually. At your next event or meeting, let one of our representatives educate your group on the latest consumer issues. We're here for you and we're FREE.

At your next event or meeting, let one of our representatives educate your group on the following consumer issues:

- TELEMARKETING FRAUD
- FUEL INSPECTION
- FLORIDA DO NOT CALL LIST
- CREDIT CARD SKIMMERS
- CHARITABLE SOLICITATIONS
- THE LATEST CONSUMER SCAMS

**CLICK HERE TO REQUEST A SPEAKER!**

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[Click to View Food Recalls](#)

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

[Click to View Consumer Product Recalls](#)

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

*The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at [FloridaConsumerHelp.com](http://FloridaConsumerHelp.com).*

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**Florida Department of Agriculture and Consumer Services**

Nicole "Nikki" Fried, Commissioner

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