

FTC Updates Congress on Education and Enforcement Efforts

Article By:

Nikku D. Khalifian

In response to Senate Report 116-111, the Federal Trade Commission (“FTC”) recently submitted a [report](#) to Congress updating lawmakers on “its consumer education efforts with respect to disputing and correcting information in a credit report, as well as its enforcement efforts related to dispute processes and the correction of inaccurate and incomplete information.”

The report gave the FTC a platform to enumerate its efforts to educate the public about the FCRA. It addresses the following topics:

- **Consumer and Business Education.** The report discusses the FTC’s publications on consumer rights, its dedicated identity theft [website](#), and its guidance for employment and tenant background screening companies regarding their obligations under the FCRA, including the FTC publication [Consumer Reports: What Information Furnishers Need to Know](#).
- **Law Enforcement.** The report explains that the FTC has brought over 30 enforcement actions in the past decade, and it describes some of the larger civil penalties. (Since 2011, the CFPB has had supervisory authority over consumer reporting agencies, but the FTC still brings enforcement actions against other entities, such as furnishers, and the reporting industry more broadly.)

The FTC concludes the report by stating that it continues to look for education and enforcement opportunities regarding consumer report accuracy and disputes.

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