

Conducting Consumer Protection Research on the Internet

This article is intended to identify online resources from sites containing authoritative and up-to-date information that may be used by attorneys and the general public to research and resolve consumer protection issues.

What is Consumer Protection Law?

Consumer protection law is defined by Black's Law Dictionary as "a state or federal statute designed to protect consumers against unfair trade and credit practices involving consumer goods, as well as to protect consumers against faulty and dangerous goods."¹

Protection at the State Level

At the state level, the Michigan Department of Attorney General is responsible for enforcing most of the consumer protection laws. The department's official website provides links to the full text of more than 20 state laws protecting consumers. See the list of state laws at http://www.michigan.gov/ag/0,1607,7-164-17337_18159---,00.html.

The "Consumer Alerts" section presents the laws and informs consumers about their rights. Organized under topics such as health safety, identity theft, Internet, and scams, this extensive list is updated as new laws are enacted or emerging threats to consumers are identified. See http://www.michigan.gov/ag/0,1607,7-164-34739_20942---,00.html.

The "Highlights and Updates" section apprises consumers about ongoing investigations into violations of consumer laws, provides details about settlements with offending companies, and advises consumers how to collect compensation that may be owed to them. See http://www.michigan.gov/ag/0,1607,7-164-17334_17362---,00.html.

The Attorney General's Consumer Complaint Division mediates complaints that fall

within its jurisdiction, such as the consumer do-not-call registry and computer crime. The division's website includes instructions for filing a complaint and provides the form to be completed and submitted online. A directory of common consumer complaints directs users to state and federal agencies charged with handling those inquiries. Select "File a Complaint" from the main page or go to <http://www.michigan.gov/ag/0,1607,7-164-17331---,00.html>.

Protection at the Federal Level

At the federal level, the "Federal Trade Commission has jurisdiction to enhance consumer welfare and protect competition in broad sectors of the economy. The commission enforces the laws that prohibit business practices that are anticompetitive, deceptive, or unfair to consumers; promotes informed consumer choice and public understanding of the competitive process; and seeks to accomplish its mission without impeding legitimate business activity."² The Federal Trade Commission's (FTC's) website at <http://www.ftc.gov/index.html> provides a vast array of resources designed to inform consumers and businesses. Main portions of the site are listed on the left side of the home page under "Contents."

Selecting "For Consumers" retrieves an outline of topics that include automobiles, diet, health and fitness, investments, privacy,

and telemarketing. The information available on each topic may consist of publications, posters, reports, and transcripts of workshops as well as acts, rules, staff comments, opinion letters, and enforcement actions.

These publications are written in plain language and are intended to help consumers make informed decisions. At the bottom of the page is a "File a Complaint" selection. Users can take advantage of this online service to file a complaint with the FTC regarding a particular company or organization.

Selecting "For Business" and then "Business Publications" displays a list of topics that help businesses to identify, understand, and comply with applicable acts and rules. An example of the resources accessible from the "For Business" page is *Promoting Competition, Protecting Consumers: A Plain English Guide to Antitrust Laws*.

Clicking the "Legal Resources" link under the "Contents" tab retrieves an impressive collection of resources available from five links: (1) "Overview of FTC Authority" contains introductory materials that explain, in some detail, the FTC's authority to investigate, enforce, and litigate; (2) "Amicus Briefs" provides the full text of amicus briefs filed by the FTC from 1998 to 2006; (3) "Statutes Enforced by the FTC" provides the full text of 46 laws addressing business competition and consumer protection; (4) "Litigation Status Report" displays the Quarterly Federal Court

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Litigation Status Report; and (5) "FTC Rules" provides the full text of the FTC rules in Title 16 of the Code of Federal Regulations.

Michigan eLibrary Resources

In addition to the state and federal websites, a researcher can use the resources available from the Michigan eLibrary (MeL) at <http://elibrary.mel.org/>. MeL provides a collection of Internet sites selected by librarians who are experts in their fields. A search can be conducted in all MeL Internet sites at once or in selected ones such as Consumer Protection.

MeL gives Michigan residents free access to commercial databases that provide the full text of articles in newspapers, magazines, and journals. The General Business File, General Reference Center Gold, and GPO Monthly Catalog are three databases that can be searched for articles on consumer protection and related subjects. LegalTrac, an index to articles about government, politics, and law, is a particularly valuable resource because it includes articles written by lawyers, judges, and others well-versed in law and related fields. MeL's NetLibrary provides 24-hour access to the digital version of books, journals, and databases. With nearly 15,000 titles, NetLibrary contains hundreds of books on topics such as credit repair, fraud protection, technology and privacy rights, and landlord/tenant law.

Although the preceding is not an exhaustive list of materials, the authoritative, well-organized, and timely information available from these websites can make the task of researching consumer protection issues far less daunting for consumers and practitioners alike. ◆

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FOOTNOTES

1. Black's Law Dictionary (7th ed).
2. *United States Government Manual 2005–2006* (Washington, DC: United States Government Printing Office, 2005), p 425; available at <http://www.gpoaccess.gov/gmanual/index.html> (accessed August 11, 2006).