

# Amplifying Consumers' Voice: The Federal Trade Commission's Report Fraud Website Redesign

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Consumers regularly report frauds, scams, and deceptive business practices to government agencies. These complaints help regulators identify emerging scams, target enforcement actions, and warn the public about harmful practices. Relatively few consumers report fraud. Filing a complaint requires time, effort, and navigating complicated online systems, while the direct benefits to consumers are typically small.

This paper asks if making it easier to file complaints increases consumer reporting. In October 2020, the Federal Trade Commission redesigned its online fraud reporting website to simplify the complaint process, improve the visual design, and emphasize the public value of reporting fraud.

## What We Did

We analyzed administrative data on FTC fraud complaints immediately before and after the website redesign. Using a regression discontinuity approach, we compared complaint activity in the weeks surrounding the redesign to isolate the causal effect of the change.

We examined not only whether complaint volume increased, but also whether the characteristics of complaining consumers and the types of complaints changed. We also studied which fraud categories saw the largest increases in reporting.

## What We Found

The redesign substantially increased fraud reporting. Online complaints to the FTC rose by 28 percent immediately after the redesign, driven almost entirely by higher completion rates rather than more consumers visiting the website. Consumers also provided more detailed information, including geography, age, and company names.

Complaints became shorter and easier to read, suggesting that the simpler interface induced less sophisticated consumers to file reports. The redesign also increased complaints from communities that had previously been less likely to report fraud.

The additional complaints often involved less severe consumer harms. The largest increases occurred in categories such as telemarketing and imposter scams, where many consumers are exposed to suspicious activity but relatively few lose money. Complaints involving online purchases and payments increased much less.

## Why It Matters

Consumer complaints are an important source of information for regulators and policymakers. We show that relatively small reductions in administrative and technological barriers can substantially increase public participation in consumer protection systems.

More broadly, the paper highlights how the design of government services can affect who participates and what information agencies receive. Simplifying reporting systems may help regulators identify emerging frauds earlier and better understand problems affecting consumers who might otherwise remain unheard.