



The Office of
Minnesota Attorney General Keith Ellison

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OVERVIEW OF THE CONSUMER PROTECTION SECTION

Minnesota Attorney General Keith Ellison
House Commerce Finance and Policy Committee
March 11, 2025

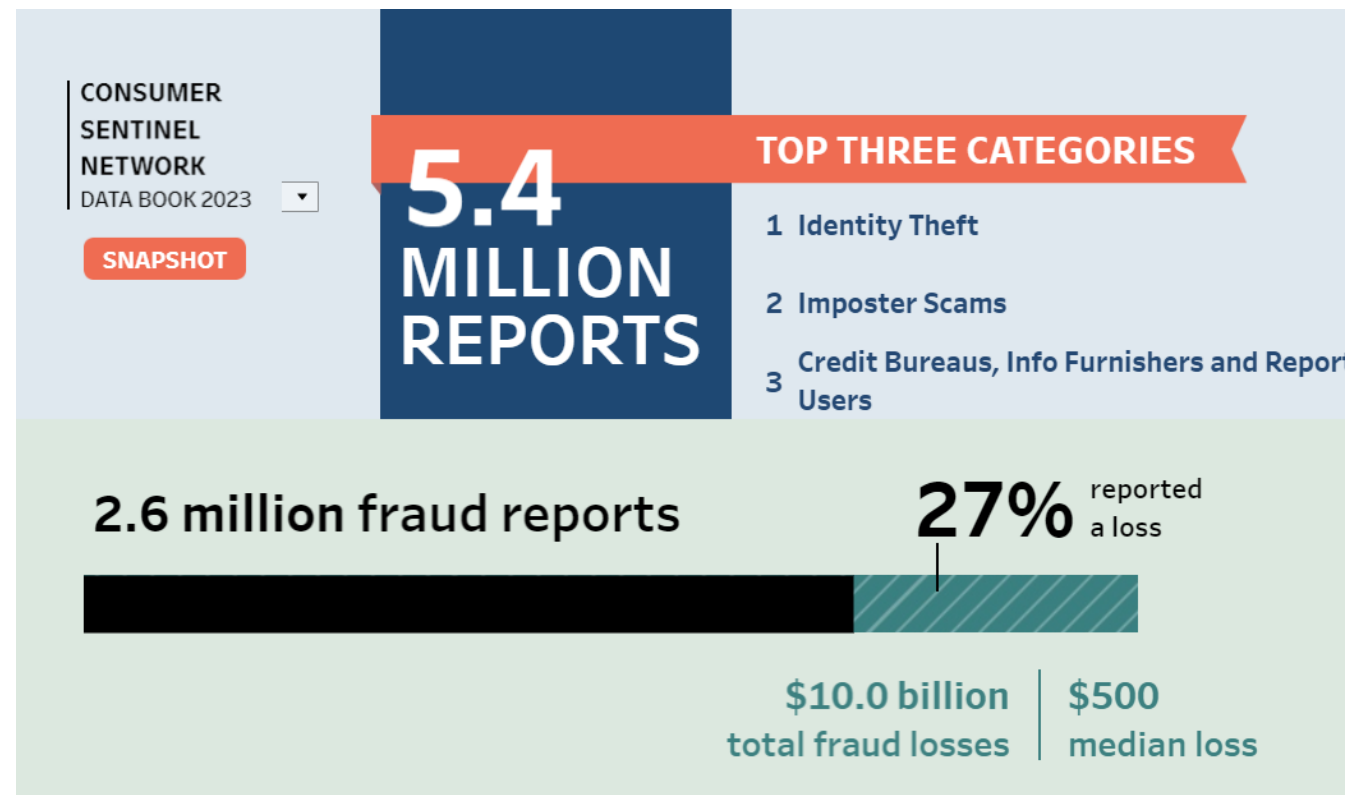


Duties of the Attorney General's Office

1. Represent more than 100 state agencies, boards, and commissions in litigation and other legal matters. This includes defending the constitutionality of State law against legal challenges.
2. Support county attorneys with criminal prosecutions and appeals upon their request, and in sharing original jurisdiction over Medicaid fraud with the federal government.
3. Serve on several state boards, including the Executive Committee, the State Board of Investment, and the Board of Pardons
4. Chief enforcer of the State of Minnesota's consumer protection, antitrust, and charities laws



In 2023, consumers reported losing nearly \$10 billion to fraud

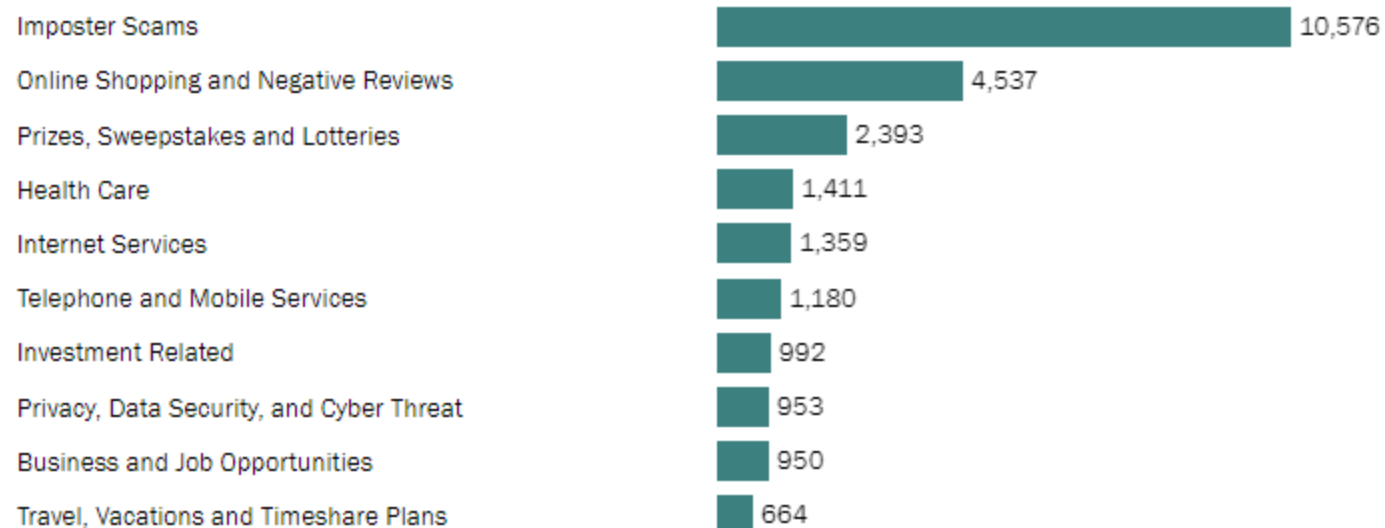


Source: FTC's Consumer Sentinel Network



Imposter scams were the most common type of fraud Minnesotans reported to the FTC in 2023

Top 10 Fraud Report Categories



State population estimates are based on U.S. Census population estimates for 2021. State level data excludes state-specific data contributor reports. Certain Fraud categories are comprised of subcategories that fall in both Fraud and Other report types. The Fraud rankings exclude subcategories that are not fraud.

FEDERAL TRADE COMMISSION • ftc.gov/exploredata

Fraud Facts

29,236

of Fraud Reports

\$121.4M

Total \$ Loss

\$500

Median \$ Loss

Source: FTC's Consumer Sentinel Network



Consumer losses facilitated via Social Media totaled \$1.4 billion in 2023, the highest of any contact method.

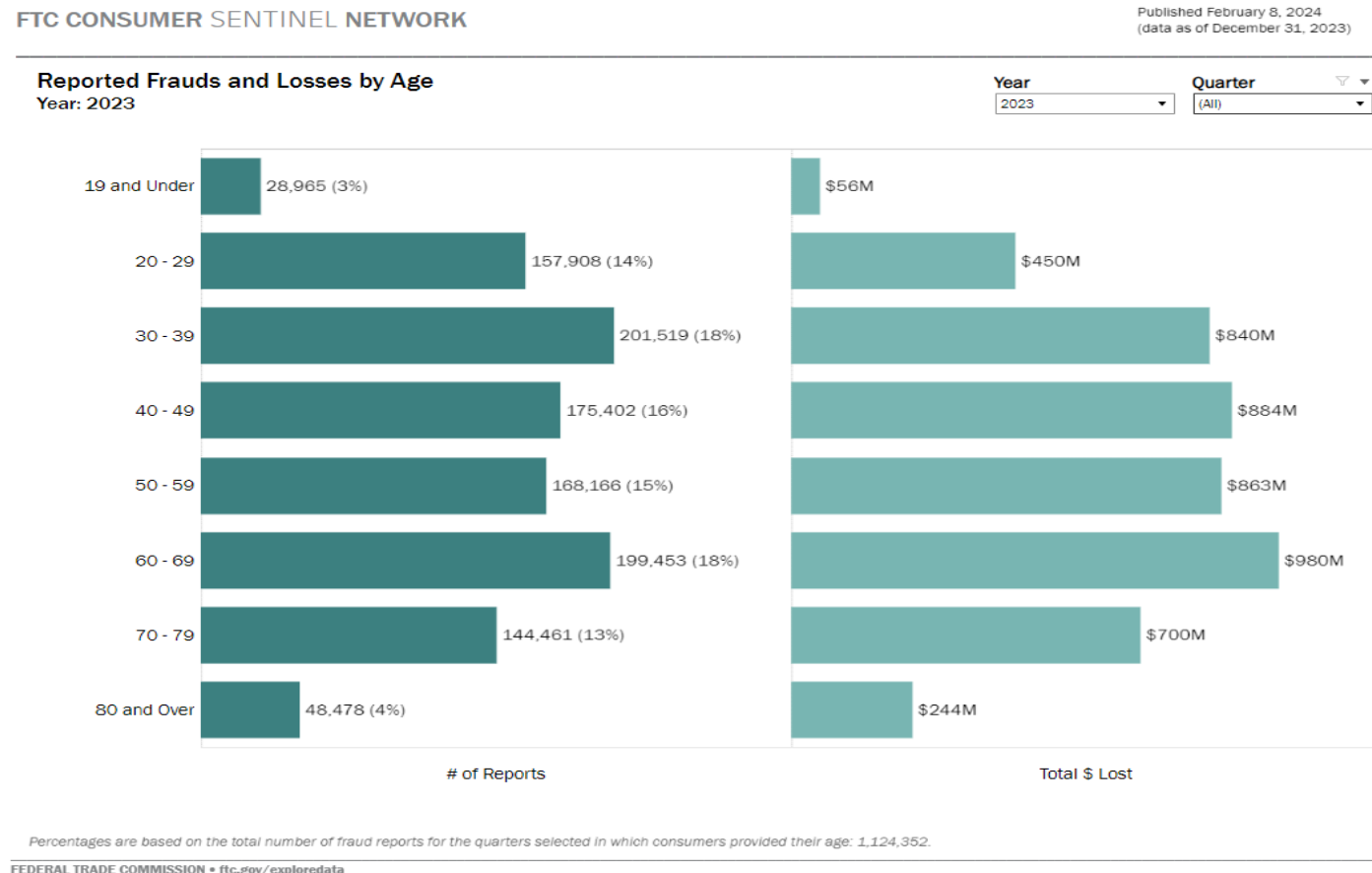
Reports and Amount Lost by Contact Method

Contact Method	# of Reports	Total \$ Lost	Median \$ Lost
Email	358,428	\$430M	\$575
Phone call	297,765	\$850M	\$1,480
Text	230,407	\$372M	\$1,000
Website or Apps	193,659	\$894M	\$223
Social Media	181,396	\$1,486M	\$341
Other	167,476	\$1,246M	\$625
Online Ad or Pop-up	43,741	\$224M	\$168
Mail	42,235	\$81M	\$799

Source: FTC's Consumer Sentinel Network



In 2023, people aged 30-39 are the age group was most likely to fall victim to fraud



Source: FTC's Consumer Sentinel Network



Consumer Protection Section

Primary public law enforcement for Minnesota's consumer protection laws

Consumer Action

Consumer Protection

Wage Theft

Antitrust

Civil Rights

Charities

Residential Utilities Division

eDiscovery and Litigation Support



Consumer Action Division – 2024 Calls

- Health Care: 1,255 calls on medical billing
- Housing: total calls
 - 3,588 calls on home rentals
 - 470 calls about condominiums and townhomes
 - 145 calls from individuals facing foreclosure
- Credit Reports and Debt Collection: 1,398 calls on consumer debt and garnishment
- Utilities: 1,195 calls on utilities and utility shutoffs
- Transportation: 2,292 calls about auto purchasing or leasing



Consumer Action Division

resolve thousands of complaints with businesses and other organizations each year.

handled more than 18,000 files, up 20% from last fiscal year, and arrived at settlements of more than \$14 million for Minnesota consumers, up more than 50% from last year. The Division also



Consumer Protection Division

The Consumer Protection Division enforces Minnesota's laws prohibiting consumer fraud, deceptive trade practices, false advertising, and other unlawful practices in business, commerce, or trade.



Consumer Protection Division

Focused on educating and preparing to enforce new laws related to:

- Price transparency and junk fees (2024 MN Laws ch. 111)
- Deceptive vaping products designed to appeal to minors (2024 MN Laws ch. 114, Art. III, sec. 50-51)
- Consumer data privacy rights (2024 MN Laws ch. 121, Art. 5).
- Debt Fairness Act (2024 MN Laws, ch. 114)



Wage Theft Division

Examples of wage theft:

- Hours shaved off paycheck
- Being forced to work off the clock
- Not getting paid for overtime
- Being paid at a lower rate than promised or below minimum wage
- Being paid in cash or gift cards, with no Social Security or unemployment protection
- Misclassification as an independent contractor



Antitrust Division

Support healthy competition and fair markets by enforcing state and federal antitrust laws.

Antitrust violations fall into three broad categories:

- Agreements Not to Compete
- Anticompetitive Mergers or Acquisitions
- Monopoly Abuse



Civil Rights Division

- Protects consumers from discrimination in buying products or services
- Investigates fraudulent conduct that disproportionately harms consumers on the basis of race, religion, or other protected statuses



Charities Division

- Oversees and regulates charities, charitable trusts, and other nonprofits active in Minnesota.
- Enforces state charitable solicitation, charitable trust, and nonprofit laws.
- Maintains public registry of charities, charitable trusts and professional fundraisers that operate in the State (public information on our website).



Residential Utilities Division

Represents the interests of residential and small business utility consumers in the complex and changing electric, natural gas, and telecommunications industries.

Particularly with regard to:

- utility rates
- reliability of service, and
- service-quality issues.



Contributing to the State

Examples include:

- Over \$40 million to the State's General Fund
- \$565 million in settlements with opioid companies. \$183 million of that amount has already been received.
- \$81 million for the State's tobacco fund, and a recent judgment that the State may be owed up to \$58 million more
- Over \$60 million in settlements Juul and Altria over their deceptive marketing of e-cigarettes



Contributing to Households

Examples include:

- \$1.5 billion in utility costs that electric and natural gas consumers saved because of the intervention and advocacy of the Residential Utilities division
- More than \$85 million in restitution and debt relief in student-loan scams
- \$51 million directly to Minnesotans' pockets from the work of the Consumer Action Division



Thank you
