Every state has a consumer protection law that prohibits deceptive practices, and many prohibit unfair or unconscionable practices as well. These statutes, commonly known as Unfair and Deceptive Acts and Practices or UDAP statutes, provide bedrock protections for consumers. In billions of transactions annually, UDAP statutes provide the main protection to consumers against predators and unscrupulous businesses. Yet, despite their importance, UDAP statutes vary greatly in their strength from state to state.

**Reports, Press Releases and Policy Briefs**


**Policy Analysis**

- Organization letter to the American Law Institute to Reject Council Draft No. 5 of the Restatement of Consumer Contracts (Sept. 19, 2018), Oct. 12, 2018
- 13 national and state organizations short comments to the American Law Institute opposing ALI Council Draft No. 4 of the proposed Restatement of Consumer Contracts (Dec. 18, 2017), Jan. 10, 2018
- 26 national and state organizations long comments to the American Law Institute opposing ALI Council Draft No. 4 of the proposed Restatement of Consumer Contracts (Dec. 18, 2017), Jan. 10, 2018
- Letter to the FTC regarding the Commission’s guidance to the multi-level-marketing (MLM) industry, Nov. 3, 2017

**Litigation**

**Other Resources**

- Learn to Recognize Online Consumer Debt Relief Scams (click on Apply Now!)
- U.S. Federal Trade Commission Dealing with Debt Relief Services