

Major U.S. Government Agencies Involved in Consumer Protection

The goal of consumer agencies in the United States is to protect not only those who live and purchase items and services in the United States, but also those who work for the companies that provide the goods and services. Over the years many organizations have been developed to support, inform and protect consumers across many industries.

As consumers we have many interactions with companies, regulatory bodies and other entities. While we'd like all of those interactions to go smoothly and come away from each transaction satisfied, that isn't always the case. When something goes wrong in a transaction or interaction, it's good to know that there are numerous agencies to support and protect you. Many of the most commonly contacted agencies are listed below.

1. Federal Trade Commission

The Federal Trade Commission, or FTC, protects consumers against unethical or illegal business practices. The FTC investigates false advertising and fraud as well as deceptive practices that can harm customers across many industries.

Industry: Consumer goods and services

Website: <https://www.ftc.gov/>

Phone Number: (202) 326-2222

2. Federal Communications Commission

The Federal Communications Commission, or FCC, regulates interstate and international communications within the borders of the United States. The FCC has oversight over radio, television, internet and almost all forms of media.

Industry: Communications and media

Website: <https://www.fcc.gov/>

Phone Number: (888) 225-5322

3. Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau, or CFPB, regulates customer interactions with financial services and instruments. The CFPB oversees and ensures customers have full disclosure about fees, interest rates, rules and penalties for credit cards, student loans, mortgages and other investments.

Industry: Financial

Website: <https://www.consumerfinance.gov/>

Phone Number: (855) 411-2372

4. Consumer Product Safety Commission

The Consumer Product Safety Commission, or CPSC, enforces federal safety standards to protect the public from harm that might be caused by consumer products. The CPSC initiates many car seat or toy recalls while also publishing information to help consumers with their purchasing decisions.

Industry: Consumer goods

Website: <https://www.cpsc.gov/>

Phone Number: (800) 638-2772.

5. Food and Drug Administration

The Food and Drug Administration, or FDA, oversees the safety of food and drugs. The FDA creates and enforces safeguards for food including food purity tests, cosmetic and drug tests. The FDA also initiates recalls for foods or drugs that are deemed unsafe by its standards.

Industry: Food and drug

Website: <https://www.fda.gov/>

Phone Number: (888) 463-6332

6. Environmental Protection Agency

The Environmental Protection Agency, or EPA, monitors and enforces regulations to protect the natural environment. The EPA oversees the safety and purity of air, water and land by investigating and monitoring the use of pesticides, refining agents and emissions.

Industry: Environment

Website: <https://www.epa.gov/>

Phone Number: [Multiple hotlines available](#)

7. Equal Employment Opportunity Commission

The Equal Employment Opportunity Commission, or EEOC, enforces the Civil Rights Act of 1964, otherwise known as Title VII. The government ensures companies are complying with the law in their hiring and employment practices regarding race, sexual orientation, disability, pregnancy, and religion.

Industry: Workplace and employment

Website: <https://www.eeoc.gov/>

Phone Number: (800) 669-4000

8. National Labor Relations Board

The National Labor Relations Board, or NLRB, works to monitor and enforce labor laws within the United States. The NLRB assists employees who have complaints about collective bargaining or unfair labor practices as well as labor union representation.

Industry: Workplace and employment

Website: <https://www.nlr.gov/>

Phone Number: For general inquiries (844)-762-6572. Multiple regional offices.

9. Federal Aviation Administration

The Federal Aviation Administration, or FAA, regulates civil aviation and flight. The FAA monitors the construction and operation of airports and aircraft used for commercial flight in the United States. The FAA has recently begun to oversee commercial space flight as well.

Industry: Aviation

Website: <https://www.faa.gov/>

Phone Number: (866) 835-5322

10. National Highway Traffic Safety Administration

The National Highway Traffic Safety Administration, or NHTSA, protects consumers on the roadways within the United States. The NHTSA oversees vehicles, their equipment and traffic laws with a goal of reducing injuries, financial loss, and deaths that occur in vehicle accidents.

Industry: Traffic and roadways

Website: <https://www.nhtsa.gov/>

Phone Number: (888) 327-4236

11. Securities and Exchange Commission

The Security and Exchange Commission, or SEC, oversees the federal securities laws. The SEC monitors and regulates the securities industry, which includes the stock market, options, exchanges and other financial instruments within the financial security field.

Industry: Financial

Website: <https://www.sec.gov/>

Phone Number: (202) 551-6551

12. Federal Deposit Insurance Corporation

The Federal Deposit Insurance Corporation, or FDIC, is responsible for providing stability in the banking industry. The FDIC provides insurance for deposits in banks or thrift institutions up to \$250,000. The FDIC also monitors risks to the deposit and banking market.

Industry: Financial

Website: <https://www.fdic.gov/>

Phone Number: (877) 275-3342

13. Surface Transportation Board

After the first regulatory agency in the United States, the Interstate Commerce Commission, was dissolved in 1995, the Surface Transportation Board took over many of the ICC responsibilities. Among the responsibilities of the Surface Transportation Board, the agency monitors the consumer user of railroads for transportation. The STB can answer questions or provide mediation services in regards to rail pricing, safety, and other concerns.

Industry: Railroad

Website: https://www.stb.gov/stb/rail/consumer_asst.html

Phone Number: (866) 254-1792

14. Occupational Safety and Health Administration

The Occupational Safety and Health Administration, or OSHA, is tasked with providing safe and healthful working conditions for all employees. OSHA sets and enforces standards for safety in the workplace. The agency also provides training, education and assistance for companies and employees.

Industry: Workplace and employment

Website: <https://www.osha.gov/>

Phone Number: (800) 321-6742

15. Federal Energy Regulatory Commission

The Federal Energy Regulatory Commission, or FERC, regulates the transmission of energy and fuels across state lines. FERC oversees the transmission and transportation of electricity, natural gas, and oil while also approving power plants, pipelines and terminals in the energy sector.

Industry: Energy

Website: <https://www.ferc.gov/>

Phone Number: (866) 208-3372

16. U.S. Department of Agriculture

The United States Department of Agriculture, or USDA, is a regulatory agency that oversees the American farming industry. The agency monitors and assists farmers and food producers, as well as providing oversight and inspections on food and produce to protect consumers.

Industry: Food

Website: <https://www.usda.gov/>

Phone Number: (202) 720-2791

17. Office of the Comptroller of the Currency

The Office of the Comptroller of the Currency, or OCC, charters, monitors and regulates banks and federal savings unions and associations. The OCC also monitors and regulates any American branches of foreign banks. The OCC works to ensure fair access to banking for all American and to establish competition between banks with new products and services.

Industry: Financial

Website: <https://www.occ.treas.gov/>

Phone Number: (202) 649-6800

18. U.S. Department of Housing and Urban Development

The United States Department of Housing and Urban Development, or HUD, provides assistance to ensure all United States citizens have access to fair and equal housing. HUD manages the housing and communities for low-income residents by assisting in the planning and development of low-income housing and rent subsidies.

Industry: Housing

Website: <https://www.hud.gov/>

Phone Number: [Multiple regional offices](#)

19. Internet Crime Complaint Center

The Internet Crime Complaint Center, or IC3, is a branch of the FBI, or Federal Bureau of Investigation, that collects and submits information on behalf of those who have been victims to internet crimes. IC3 focuses on building alliances with law enforcement to pursue suspected and reported crimes committed over or with the assistance of the internet.

Industry: Internet

Website: <https://www.ic3.gov/default.aspx>

Phone Number: [Multiple regional offices](#)

20. U.S. Postal Inspection Service

The United States Postal Inspection Service, or USPI, enforces the law on behalf of the United States Postal Service. USPI inspects and regulates crimes that involve the United States mail system or postal employees. These crimes include mail fraud, mailbox vandalism, identity theft and mail theft.

Industry: Postal Service

Website: <https://postalinspectors.uspis.gov/>

Phone Number: (877) 876-2455

Over the decades, the United States has worked to protect consumers in all industries by enacting agencies and regulatory boards that oversee activity, products and services that might potentially harm consumers and employees. If you have concerns about illegal, unsafe or suspicious activity, use the information above to contact the appropriate agency. After all, this is why these agencies exist.