

May 2018

Complaint snapshot: Debt collection



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1. Complaint volume

One of the primary functions of the Bureau of Consumer Financial Protection (“Bureau”) is collecting, investigating, and responding to consumer complaints.¹ Created as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”), the Office of Consumer Response (“Consumer Response”)² hears directly from consumers³ about the challenges they face in the marketplace, answers their inquiries about consumer financial products and services, brings their concerns to the attention of companies, and assists in addressing their complaints.⁴

This Complaint Snapshot provides a high-level overview of trends in consumer complaints and supplements the Consumer Response Annual Report with more recent information about monthly changes in complaint volume.⁵ This Complaint Snapshot uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, this Complaint Snapshot uses month-to-month comparisons to highlight more immediate trends.

¹ See Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”) Section 1021(c)(2).

² *Id.* § 1013(b)(3)(A).

³ *Id.* § 1002(4) (“The term ‘consumer’ means an individual or an agent, trustee, or representative acting on behalf of an individual.”). To protect consumer privacy, companies generally confirm with the consumer that any complaint submitted on their behalf by a third party was authorized. Companies alert the Bureau if they determine that a complaint was submitted by an unauthorized third party. Such complaints are not published in the Consumer Complaint Database.

⁴ Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service.

⁵ Section 1013(b)(3)(C) of the Dodd-Frank Act requires an annual report on the complaints received by the Bureau regarding consumer financial products and services. See Bureau of Consumer Financial Protection, *Consumer Response Annual Report* (Mar. 2018), available at http://www.consumerfinance.gov/documents/6406/cfpb_consumer-response-annual-report_2017.pdf.

In March 2018, the Bureau published a Request for Information (RFI) about the Bureau's public reporting of consumer complaints.⁶ In April 2018, the Bureau published a RFI about the Bureau's consumer complaint and consumer inquiry handling processes.⁷ For both RFIs, the Bureau encourages comments from all interested members of the public.

Visit consumerfinance.gov/complaint to learn about how we handle complaints. Visit our Consumer Complaint Database at consumerfinance.gov/complaintdatabase to search, sort, filter, and export complaints.

1.1 By product

As of April 1, 2018, the Bureau had received approximately 1,492,600 complaints, including approximately 30,300 complaints in March 2018. Table 1 shows the percentage change in complaint volume by product, comparing January 2017 - March 2017 with January 2018 - March 2018.⁸

⁶ Request for Information Regarding Bureau Public Reporting Practices of Consumer Complaint Information, 83 FR 9499 (Mar. 6, 2018), available at <https://www.consumerfinance.gov/about-us/newsroom/cfpb-issues-request-information-consumer-complaint-reporting/>.

⁷ Request for Information Regarding the Bureau's Consumer Complaint and Inquiry Handling Processes, 83 FR 16839 (April 17, 2018), available at <https://www.consumerfinance.gov/about-us/newsroom/cfpb-issues-request-information-consumer-complaint-inquiry/>.

⁸ Complaint totals reflect complaints received by the Bureau with product breakdowns focusing on the most-complained-about consumer financial products and services.

TABLE 1: CHANGE IN COMPLAINT VOLUME

	% change	3 month average: Jan - Mar 2017	3 month average: Jan - Mar 2018
Money transfer or service, virtual currency	184%	352	1,000
Credit or consumer reporting	129%	4,848	11,107
Credit card	4%	2,363	2,447
Debt collection	-2%	7,947	7,752
Prepaid card	-4%	198	190
Checking or savings	-18%	2,472	2,025
Vehicle loan or lease	-19%	894	720
Payday loan	-27%	297	218
Mortgage	-32%	3,889	2,626
Personal loan	-46%	640	346
Student loan	-70%	3,273	974
Grand Total	8%	27,422	29,583



- Money transfer or service and virtual currency complaints showed the greatest percentage increase—driven by a spike related to virtual currency—from January 2017 - March 2017 (352 complaints) to January 2018 - March 2018 (1,000 complaints), representing an increase of approximately 184 percent. In the complaints submitted to the Bureau from January 2018 - March 2018, consumers described issues with the availability of funds held at virtual currency exchanges during periods of price volatility for the most active virtual currencies.
- Credit or consumer reporting complaints showed the second greatest percentage increase from January 2017 - March 2017 (4,848 complaints) to January 2018 - March 2018 (11,107 complaints), representing an increase of approximately 129 percent. Improvements to the Bureau’s complaint submission process in April 2017 enabled consumers to submit consumer reporting complaints about concerns they are having with data furnishers that supply consumer information to consumer reporting companies, contributing to this increase in credit or consumer reporting complaints.

- Student loan complaints showed the greatest percentage decrease from January 2017 - March 2017 (monthly average of 3,273 complaints) to January 2018 - March 2018 (monthly average of 974 complaints), representing a decline of approximately 70 percent. This year-over-year decline is likely because student loan complaint volume was elevated in 2017 following the Bureau's enforcement action against a student loan servicer.⁹

Table 2 shows the complaint volume by product for March 2018. The graphic at the end of each row under the heading "Monthly complaints" shows the volume trend for the latest 24 month period from April 2016 - March 2018.

⁹ See Bureau of Consumer Financial Protection, *Monthly Complaint Report Vol. 22*, at 9-10 (Apr. 2017), available at https://www.consumerfinance.gov/documents/4654/201704_cfpb_Monthly-Complaint-Report.pdf.

TABLE 2: MONTHLY PRODUCT AND SERVICE TRENDS¹⁰

	Complaints this month	% change vs last month	Rolling 24 month average	Total complaints	Monthly complaints
Credit or consumer reporting	11,347	3%	7,291	314,068	
Debt collection	8,265	14%	7,236	400,465	
Mortgage	2,804	11%	3,444	309,476	
Credit card	2,505	8%	2,272	145,593	
Checking or savings	2,022	3%	2,211	138,240	
Student loan	988	11%	1,367	57,348	
Vehicle loan or lease	708	7%	742	38,695	
Money transfer or service, virtual currency	696	-14%	521	21,569	
Personal loan	307	-19%	478	25,956	
Payday loan	212	3%	280	20,152	
Prepaid card	212	21%	190	9,003	
Total	30,263	7%	26,256	1,492,595	

- Credit or consumer reporting complaints represented approximately 37 percent of complaints submitted in March 2018.
- Debt collection complaints represented approximately 27 percent of complaints submitted in March 2018.

¹⁰ Gray bars show +/- 1 standard deviation for monthly complaints from April 2016 - March 2018. Total complaints column includes approximately 8,900 complaints where no specific consumer financial product or service was selected by consumers, 1,600 credit repair complaints, and 1,500 title loan complaints.

- Prepaid card complaints showed the greatest month-over-month percentage increase (21 percent).
- Personal loan complaints showed the greatest month-over-month percentage decrease (-19 percent).
- Credit or consumer reporting, debt collection, and mortgage were the top three most-complained-about consumer financial products and services, collectively representing approximately 74 percent of complaints submitted in March 2018.

1.2 By state

TABLE 3: COMPLAINT VOLUME BY STATE THROUGH MARCH 31, 2018

	Complaints per 100K population	Total complaints
DC	1,199	8,319
DE	758	7,292
MD	716	43,361
FL	674	141,448
GA	669	69,790
NV	616	18,467
NJ	600	54,023
VA	525	44,443
CA	507	200,295
NY	470	93,199
AZ	464	32,555
CT	452	16,231
CO	436	24,454
NH	435	5,844
TX	435	122,994
IL	425	54,408
SC	424	21,297
NC	420	43,173
RI	416	4,403
PA	400	51,270
WA	397	29,376
OR	388	16,078
OH	385	44,842
MA	380	26,085
LA	376	17,616
TN	375	25,160
MI	364	36,271
NM	355	7,411
AL	354	17,267
VT	353	2,199
ME	344	4,595
MO	343	20,971
HI	339	4,843
ID	296	5,077
MN	291	16,241
MS	286	8,530
WI	286	16,565
UT	285	8,826
KS	276	8,048
OK	272	10,707
IN	266	17,753
KY	265	11,796
NE	256	4,914
AK	255	1,883
WY	253	1,468
MT	249	2,613
SD	246	2,141
AR	239	7,189
WV	222	4,032
IA	213	6,707
ND	208	1,569

TABLE 4: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Jan 2017 - Mar 2017	3 month average: Jan 2018 - Mar 2018
MS	30%	170	221
AK	29%	32	42
LA	18%	328	387
UT	13%	151	171
AR	13%	134	151
AL	12%	338	378
FL	11%	2,414	2,675
IL	10%	1,044	1,145
NC	6%	825	874
TX	4%	2,430	2,526
NJ	1%	962	975
NY	0.2%	1,643	1,647
GA	0.1%	1,482	1,483
MO	0.0%	429	429
CA	-0.5%	3,525	3,508
SC	-4%	449	429
NV	-5%	339	321
TN	-6%	501	469
AZ	-8%	627	577
OH	-8%	847	778
DC	-8%	148	136
MI	-8%	667	612
PA	-9%	992	903
IA	-9%	112	102
KY	-12%	211	186
VA	-14%	782	675
WI	-14%	299	257
HI	-15%	77	65
ID	-16%	85	71
CO	-16%	476	397
DE	-18%	138	114
KS	-18%	145	119
NH	-19%	95	78
MD	-21%	783	618
VT	-21%	38	30
IN	-21%	372	293
CT	-22%	333	259
OK	-23%	216	167
WV	-24%	74	56
MT	-25%	55	41
MA	-26%	495	366
MN	-26%	323	238
WA	-26%	599	441
WY	-28%	29	21
RI	-29%	83	59
NM	-30%	121	85
NE	-31%	95	66
OR	-35%	312	204
ME	-41%	88	52
ND	-47%	36	19
SD	-53%	50	23

- States with the greatest complaint volume percentage increase from January 2017 - March 2017 to January 2018 - March 2018 were Mississippi (30 percent), Alaska (29 percent), and Louisiana (18 percent).
- States with the greatest complaint volume percentage decrease from January 2017 - March 2017 to January 2018 - March 2018 were South Dakota (-53 percent), North Dakota (-47 percent), and Maine (-41 percent).
- Of the five most populated states, Florida (11 percent) had the greatest complaint volume percentage increase and Pennsylvania (-9 percent) had the greatest complaint volume percentage decrease from January 2017 - March 2017 to January 2018 - March 2018. ¹¹

¹¹ Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2017 population. Census population data available at <https://www.census.gov/data/datasets/2017/demo/popest/state-total.html>.

2. Product spotlight: Debt collection

The Bureau received approximately 400,500 debt collection complaints since July 21, 2011, representing 27 percent of total complaints. Debt collection has consistently been among the most-complained-about consumer financial products and services.

From July 21, 2011, through March 31, 2018, the Bureau sent approximately 196,800 (or 49 percent) of all debt collection complaints to companies for review and response. The remaining complaints were referred to other regulatory agencies, incomplete, or are pending with the Bureau or the consumer.

The Bureau referred approximately 40 percent of the debt collection complaints it received to other regulators. The Bureau typically refers debt collection complaints to other regulators when consumers submit complaints about first-party debt collectors where the source of the debt was not a financial product or service (e.g., complaints about medical providers, telecommunications companies, utilities) or when the company about which the consumer complained does not appear to be a third-party collector of a financial product or service-related debt.

The Bureau found approximately 10 percent of the debt collection complaints it received to be incomplete. When consumers submit complaints without enough information to send the complaint to a company for response or to refer the complaint to another regulator, the Bureau prompts consumers to provide additional information. If consumers do not provide the information needed within the time provided, the Bureau deems those complaints to be incomplete.¹²

¹² Unlike other products where consumers proactively seek out the product or service, debt collectors are engaged by creditors. Many creditors engage third parties to collect debts on their behalf or sell uncollected debts to third-party debt buyers, which then collect the debts internally or through a third party. In 2016, approximately 8,500 debt collection businesses were in operation. See Bureau of Consumer Financial Protection, *The Consumer Credit Card*

As of April 1, 2018, complaints not sent to companies for response, referred to another regulator, or found to be incomplete were either pending with the Bureau (0.3 percent) or the consumer (0.2 percent).

Complaints received by the Bureau help its work to regulate consumer financial products or services under existing federal consumer financial laws, enforce those laws judiciously, and educate and empower consumers to make better informed financial decisions.

2.1 Complaints by type

The Bureau continually strives to collect reliable complaint data while ensuring the system's ease-of-use and effectiveness for consumers and companies. When consumers submit complaints, the Bureau's complaint form prompts them to select the consumer financial product or service with which they have a problem as well as the type of problem they are having with that product or service. For debt collection complaints, the Bureau also prompts the consumer to select the type of debt underlying their complaint. The Bureau uses these consumer selections to group the financial products and services and concerns about which consumers complain to the Bureau for public reports like this Complaint Snapshot.

Debt collection complaints submitted by consumers can be more meaningful when considered in context with other data, such as the number of consumers who have an account in collection. According to the Bureau's most recent annual Fair Debt Collection Practices Act Report, the debt collection industry "affects millions of Americans" and, according to the Bureau's Consumer Credit Panel, about 26 percent of consumers with a credit file have a third-party collection tradeline listed.¹³ Third-party debt collectors collect debts that originated from a variety of industries, including financial services, healthcare, retail, and telecommunications.

Market, at 303-304 (Dec. 2017), available at https://www.consumerfinance.gov/documents/5950/cfpb_consumer-credit-card-market-report_2017.pdf.

¹³ Bureau of Consumer Financial Protection, *Fair Debt Collection Practices Act: BCFP Annual Report 2018* 8 (Mar. 2018), available at https://www.consumerfinance.gov/documents/6346/cfpb_fdcpa_annual-report-congress_03-2018.pdf (citations omitted).

Our complaint process reflects this reality by allowing consumers to select the type of debt underlying their complaint.¹⁴ The Bureau’s complaint form requires consumers to select the type of debt from a list of options: *auto debt, credit card debt, federal student loan debt, medical debt, mortgage debt, payday loan debt, private student loan debt, other debt, and I don’t know*. The other debt category includes types of debt that are not listed on the Bureau’s complaint form. Figure 1 shows the types of debt underlying the debt collection complaints consumers submitted as a percentage of debt collection complaints received to date. For more than half of the debt collection complaints submitted to the Bureau, consumers selected *other debt* (33 percent) or *I don’t know* (23 percent).

FIGURE 1: TYPES OF DEBT ABOUT WHICH CONSUMERS COMPLAIN

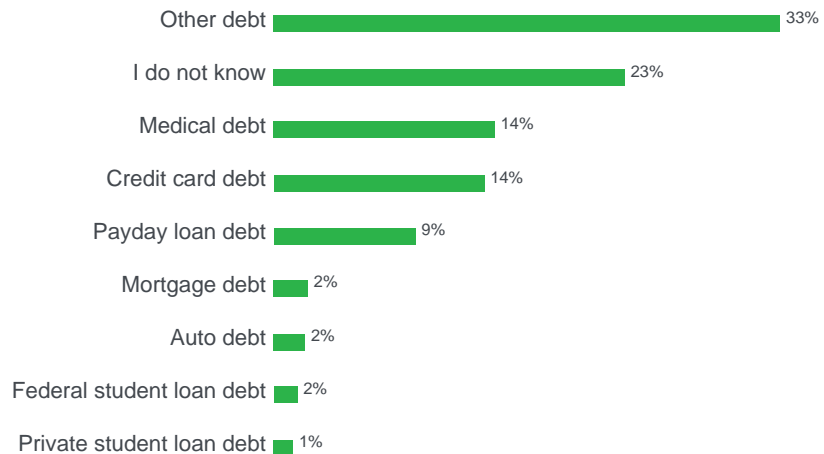


Figure 2 shows the types of debt collection complaints consumers submitted as a percentage of debt collection complaints received to date. The most common concerns identified by consumers are attempts to collect debt not owed (39 percent), written notification about debt (17 percent), and communication tactics (17 percent).

¹⁴ See Bureau of Consumer Financial Protection, *Consumer Response Annual Report* (Mar. 2018), available at www.consumerfinance.gov/documents/6406/cfpb_consumer-response-annual-report_2017.pdf.

FIGURE 2: TYPES OF DEBT COLLECTION COMPLAINTS REPORTED BY CONSUMERS



The Bureau also collects unstructured data from consumers and companies during the complaint process. The consumer’s narrative description of what happened, consumer-provided documents, the company’s response, and company-provided documents are examples of unstructured data. The Bureau uses a variety of approaches to analyze consumer complaints including, for example, cohort and text analytics to identify trends and possible consumer harm. The review and analysis of unstructured data from those complaints sent to companies for response offers deeper insights into consumers’ complaints and helps the Bureau understand problems consumers are experiencing with debt collection.

- Consumers complained about debts appearing on their credit or consumer reports without prior written notice of the existence of the debt. In these complaints, some consumers noted that they recognized neither the company reporting the debt nor the amount in collection. Some of these consumers stated that before submitting a complaint to the Bureau they had asked the debt collector for additional information about the debt and for negative information to be removed from their credit history.
- Consumers also complained that they had not received written notifications about the existence of the debt. Other consumers asserted that they wrote to companies and requested additional information, but the companies did not respond. Some of these consumers described being frustrated when companies had not provided information or guidance about how to resolve the debt.
- Consumers complained about the communication tactics companies used when attempting to collect a debt, such as frequent and repeated calls, calls before 8AM and after 9PM, and calls after the consumer requested no further telephone contact about the debt. Consumers stated in their complaints that they felt uncomfortable disclosing

personal information to people who called asking for it because they were not sure whether the person calling was a legitimate collector.

2.2 Complaints by state

Table 6 shows the debt collection complaint volume percentage change by state.¹⁵ Some of the highlights include:

- States with the greatest percentage increase in debt collection complaints from January 2017 - March 2017 to January 2018 - March 2018 were Arkansas (10 percent), Utah (5 percent), and West Virginia (2 percent).
- States with the greatest percentage decrease in debt collection complaints from January 2017 - March 2017 to January 2018 - March 2018 were Wyoming (-68 percent), Maine (-63 percent), and Nebraska (-57 percent).
- Of the five most populated states, Florida (1 percent) had the greatest percentage increase and California (-14 percent) had the greatest percentage decrease in debt collection complaints from January 2017 - March 2017 to January 2018 - March 2018.

¹⁵ Three-month averages are rounded, and percentage changes are based on non-rounded averages.

TABLE 5: DEBT COLLECTION COMPLAINT VOLUME BY STATE THROUGH MARCH 31, 2018
Complaints per 100K population **Total complaints**

State	Complaints per 100K population	Total complaints
DC	280.7	1,948
DE	202.0	1,943
NV	175.5	5,262
FL	174.2	36,562
MD	169.0	10,227
GA	167.9	17,515
TX	144.5	40,889
VA	136.0	11,520
AZ	134.6	9,447
NJ	134.4	12,107
SC	130.0	6,534
CA	126.9	50,181
TN	122.9	8,252
LA	121.6	5,696
CO	119.7	6,711
OH	112.8	13,156
RI	110.8	1,174
NM	110.0	2,296
AL	109.4	5,333
OR	108.9	4,513
WA	106.7	7,903
IL	106.3	13,613
NC	106.1	10,902
PA	103.3	13,222
MO	102.9	6,292
NH	102.2	1,372
ID	101.9	1,749
NY	101.5	20,140
CT	97.7	3,504
MI	96.6	9,628
OK	95.8	3,764
MT	91.9	965
UT	91.7	2,843
KS	91.6	2,668
MS	91.2	2,722
KY	88.8	3,956
SD	88.3	768
HI	87.5	1,249
NE	86.7	1,664
ME	86.2	1,151
WY	85.4	495
WI	83.8	4,858
AK	81.2	601
IN	80.4	5,363
MA	76.5	5,249
MN	72.8	4,062
AR	72.2	2,168
ND	71.5	540
VT	70.6	440
IA	69.2	2,177
WV	62.2	1,130

TABLE 6: DEBT COLLECTION COMPLAINT VOLUME PERCENTAGE CHANGE BY STATE

	% change	3 month average: Jan 2017 - Mar 2017	3 month average: Jan 2018 - Mar 2018
AR	10%	39.0	43.0
UT	5%	49.7	52.3
WV	2%	16.0	16.3
FL	1%	734.7	745.7
NY	0.3%	372.7	373.7
NJ	-0.7%	229.7	228.0
IL	-4%	291.3	280.3
LA	-4%	105.0	100.7
GA	-4%	423.3	405.7
SC	-4%	139.0	133.0
NC	-5%	236.3	224.3
NV	-6%	98.7	92.7
PA	-8%	245.3	225.0
AL	-9%	104.3	95.3
TX	-9%	876.3	800.7
MI	-9%	190.7	173.7
MS	-10%	57.7	52.0
VA	-13%	209.0	181.0
CA	-14%	978.7	843.7
KS	-14%	47.3	40.7
IA	-15%	33.3	28.3
OH	-15%	246.0	209.0
AZ	-15%	210.0	178.0
MO	-17%	138.3	115.0
NH	-18%	26.7	22.0
ID	-21%	29.7	23.3
CO	-22%	143.0	111.3
WI	-23%	87.3	67.7
KY	-25%	75.7	56.7
AK	-26%	12.7	9.3
MN	-27%	85.0	62.3
DE	-27%	33.3	24.3
TN	-28%	179.7	129.7
WA	-28%	156.3	112.7
MA	-29%	111.0	79.0
DC	-30%	37.0	26.0
OR	-30%	88.0	61.7
MD	-30%	210.3	147.0
RI	-31%	22.7	15.7
ND	-31%	14.0	9.7
IN	-31%	116.0	79.7
OK	-32%	72.7	49.7
SD	-40%	15.0	9.0
CT	-40%	74.7	44.7
MT	-40%	25.7	15.3
HI	-44%	24.0	13.3
VT	-50%	8.0	4.0
NM	-52%	39.7	19.0
NE	-57%	37.3	16.0
ME	-63%	30.7	11.3
WY	-68%	12.3	4.0

APPENDIX A

TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT THROUGH MARCH 31, 2018

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
11-Jul	13	518	2	0	4	0	14	0	2	2	2	0	1	565
11-Aug	140	1,813	12	0	6	1	127	0	12	5	5	0	15	2,162
11-Sep	191	1,717	18	0	17	2	179	4	21	7	3	0	24	2,232
11-Oct	159	1,747	11	0	8	3	178	0	14	7	4	0	12	2,187
11-Nov	199	1,745	5	0	9	1	275	1	17	0	5	0	22	2,317
11-Dec	206	1,615	8	0	6	2	1,690	0	16	14	4	0	13	3,589
12-Jan	191	1,448	4	0	4	1	2,503	3	13	6	11	0	17	4,224
12-Feb	215	1,437	10	0	12	2	2,709	0	22	5	8	0	15	4,454
12-Mar	1,463	1,616	12	0	32	17	3,449	7	96	18	666	0	123	7,536
12-Apr	1,500	1,348	13	0	31	8	3,388	8	91	13	315	0	159	6,887
12-May	1,965	1,663	19	0	36	11	4,684	8	119	12	241	0	247	9,070
12-Jun	1,692	1,975	12	0	34	9	4,652	6	134	10	756	0	207	9,542
12-Jul	1,618	1,792	32	0	32	9	4,153	4	129	5	317	0	198	8,330
12-Aug	1,597	1,587	33	0	25	12	4,623	3	124	6	297	0	236	8,573
12-Sep	1,367	1,257	21	0	17	14	3,656	4	139	12	260	0	165	6,931
12-Oct	1,562	1,697	536	0	18	10	4,010	6	146	7	398	0	241	8,660
12-Nov	1,255	1,402	1,261	0	24	5	3,524	1	131	4	331	0	198	8,168
12-Dec	1,238	1,311	1,372	0	62	6	3,720	14	131	8	274	0	210	8,393
13-Jan	1,650	1,442	1,556	0	94	11	11,104	9	135	4	379	0	258	16,735
13-Feb	1,452	1,447	1,711	0	111	24	5,700	16	138	9	335	0	210	11,246
13-Mar	1,702	1,616	1,732	0	155	14	5,695	15	166	18	372	0	275	11,910
13-Apr	1,422	1,506	1,900	0	179	80	5,618	16	159	16	373	0	295	11,691
13-May	1,415	1,368	1,878	0	111	66	5,254	26	168	16	302	0	279	10,974
13-Jun	1,488	1,311	2,042	0	108	99	5,245	22	169	5	286	0	257	11,084

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
13-Jul	1,653	1,276	2,234	0	2,422	103	5,227	17	169	11	341	0	275	13,754
13-Aug	1,685	1,352	2,266	0	4,223	95	4,972	40	192	8	350	0	330	15,546
13-Sep	1,668	1,347	2,327	0	6,284	126	4,333	36	240	5	372	0	366	17,135
13-Oct	1,800	1,382	2,271	0	4,852	159	3,862	35	205	5	419	0	336	15,372
13-Nov	1,565	1,245	2,343	0	6,682	172	3,484	396	162	3	345	0	311	16,751
13-Dec	1,531	1,321	1,936	0	5,963	137	3,381	385	182	4	411	0	322	15,602
14-Jan	1,824	1,539	3,221	0	8,118	169	4,229	437	177	8	484	0	406	20,644
14-Feb	1,811	1,622	3,500	0	7,794	146	4,544	374	210	3	497	0	369	20,889
14-Mar	2,047	1,666	3,562	0	8,419	178	4,903	411	228	6	584	0	434	22,461
14-Apr	1,985	1,665	3,852	0	8,317	180	4,762	407	229	1	540	0	459	22,424
14-May	1,958	1,501	3,400	0	7,376	180	4,105	325	210	5	542	0	384	20,019
14-Jun	1,941	1,497	3,455	0	7,734	188	4,127	344	234	5	583	0	458	20,582
14-Jul	2,025	1,567	3,820	10	8,012	216	4,406	586	351	83	577	17	499	22,272
14-Aug	1,565	1,694	4,653	22	7,239	245	4,355	648	468	128	631	31	512	22,386
14-Sep	1,593	1,549	4,377	25	6,349	256	4,097	586	445	143	594	35	489	20,744
14-Oct	1,625	1,435	3,561	24	6,712	239	4,488	534	430	130	652	33	573	20,630
14-Nov	1,391	1,357	3,565	20	6,119	217	3,498	477	450	119	548	29	431	18,375
14-Dec	1,459	1,456	3,691	8	6,078	257	3,584	468	432	132	546	20	524	18,845
15-Jan	1,621	1,519	4,161	15	6,540	253	3,521	457	421	148	575	30	552	19,965
15-Feb	1,456	1,786	4,024	5	6,869	265	3,602	474	406	165	601	28	554	20,385
15-Mar	1,724	1,894	4,815	23	7,960	345	4,275	538	439	183	720	23	629	23,741
15-Apr	1,745	1,758	4,736	10	7,201	345	4,236	480	371	173	686	19	552	22,505
15-May	1,705	1,824	4,490	19	7,175	363	4,270	417	451	159	649	27	549	22,298
15-Jun	1,968	1,881	4,272	29	7,437	370	4,663	460	469	174	621	25	601	23,175
15-Jul	1,997	1,972	6,554	36	8,193	418	4,469	478	525	171	647	18	803	26,462
15-Aug	2,042	1,930	5,601	20	7,532	406	4,934	446	543	166	657	31	767	25,281
15-Sep	1,911	1,946	4,678	16	6,682	345	4,566	447	522	166	608	22	701	22,822

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
15-Oct	2,247	1,963	4,447	23	6,826	397	4,446	510	540	860	574	35	724	23,850
15-Nov	1,980	1,818	3,720	22	6,256	371	3,931	419	489	245	453	26	573	20,526
15-Dec	1,979	1,885	3,427	17	6,367	362	3,810	384	423	203	471	18	599	20,205
16-Jan	2,102	2,002	3,359	19	6,668	401	4,193	422	494	209	566	22	656	21,333
16-Feb	1,835	1,988	3,711	14	7,216	369	4,418	390	496	190	614	19	742	22,255
16-Mar	2,042	2,055	4,851	13	8,040	393	4,971	439	579	226	1,131	33	736	25,769
16-Apr	1,875	2,000	4,522	20	7,257	380	4,320	384	528	167	1,196	26	707	23,608
16-May	2,184	1,980	4,795	17	6,823	331	4,267	395	499	203	959	35	755	23,557
16-Jun	2,548	1,969	4,904	15	6,952	418	4,293	369	526	177	1,002	25	721	24,184
16-Jul	2,384	2,160	5,218	17	6,473	304	3,910	333	555	194	1,168	31	724	23,693
16-Aug	2,644	2,583	4,983	26	9,616	473	4,285	420	615	232	1,242	31	836	28,283
16-Sep	3,082	2,695	4,583	19	7,302	372	4,457	329	667	179	1,327	40	823	26,121
16-Oct	2,829	2,635	5,215	23	7,702	358	4,312	335	636	161	1,229	36	924	26,677
16-Nov	2,412	2,213	4,044	17	6,671	337	3,948	336	565	168	1,035	28	788	22,859
16-Dec	2,424	2,298	3,744	19	7,167	319	3,742	260	669	186	857	32	767	22,678
17-Jan	2,580	2,313	4,522	11	7,605	345	4,102	308	662	202	5,270	28	915	29,092
17-Feb	2,369	2,239	4,681	16	7,599	322	3,609	290	587	206	2,535	30	832	25,502
17-Mar	2,467	2,538	5,340	19	8,638	388	3,956	294	671	186	2,014	25	935	27,671
17-Apr	2,070	2,156	6,381	33	7,623	390	3,162	282	539	199	1,683	33	764	25,444
17-May	1,717	2,227	8,064	76	7,276	436	3,189	197	344	223	1,195	47	618	25,610
17-Jun	2,111	2,033	7,730	71	6,486	545	2,863	187	322	210	1,047	40	661	24,306
17-Jul	2,016	2,161	9,050	74	6,965	603	2,796	247	321	200	1,237	48	574	26,294
17-Aug	1,912	2,212	9,671	77	7,487	604	3,006	242	355	174	1,192	48	674	27,657
17-Sep	1,885	2,171	16,938	105	5,580	523	2,687	186	335	175	1,025	54	614	32,278
17-Oct	1,817	2,193	9,760	84	6,784	547	2,736	238	350	191	1,042	47	697	26,488
17-Nov	1,910	2,219	8,834	102	6,109	570	2,627	216	367	169	871	53	691	24,741
17-Dec	1,749	2,188	8,688	96	6,303	930	2,519	210	332	185	766	51	622	24,639

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
18-Jan	2,092	2,526	10,962	115	7,761	1,494	2,557	237	353	183	1,046	55	792	30,181
18-Feb	1,961	2,309	11,012	94	7,231	811	2,517	205	377	175	889	49	660	28,306
18-Mar	2,022	2,505	11,347	97	8,265	696	2,804	212	307	212	988	50	708	30,263
Total¹⁶	138,240	145,593	314,068	1,633	400,465	21,569	309,476	20,152	25,956	9,003	57,348	1,483	38,695	1,492,595

¹⁶ Total column includes approximately 8,900 complaints where consumers did not select a specific consumer financial product or service.

TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
Alabama	1,358	1,167	4,308	29	5,333	195	2,473	396	521	128	669	23	539	17,267
Alaska	161	240	339	2	601	44	288	37	37	8	84	0	35	1,883
American Samoa	11	6	6	0	16	1	7	0	1	0	3	0	1	53
Arizona	2,952	3,233	5,917	28	9,447	426	7,094	297	514	192	1,118	81	1,038	32,555
Arkansas	598	634	1,744	9	2,168	90	1,056	87	137	40	322	7	257	7,189
Armed Forces Middle East	0	1	0	0	2	1	0	0	0	0	0	0	0	4
California	18,483	19,559	39,008	197	50,181	2,966	51,539	2,139	3,183	1,342	6,061	283	4,395	200,295
Colorado	2,126	2,658	4,781	25	6,711	318	5,215	272	356	143	1,034	13	668	24,454
Connecticut	1,896	2,066	2,935	32	3,504	247	3,615	204	247	110	820	9	437	16,231
Delaware	809	894	1,356	8	1,943	81	1,414	125	149	33	198	4	244	7,292
District of Columbia	1,054	942	1,460	5	1,948	159	1,593	138	127	61	549	6	194	8,319
Federated States of Micronesia	6	16	11	0	18	3	16	2	1	0	1	0	1	75
Florida	12,257	12,465	33,975	137	36,562	1,570	32,495	1,421	1,857	607	3,746	91	3,477	141,448
Georgia	5,521	4,862	18,553	74	17,515	716	15,680	491	1,244	394	2,272	106	2,042	69,790
Guam	19	25	68	7	51	15	35	4	6	3	8	1	11	253
Hawaii	354	572	930	4	1,249	54	1,254	47	74	18	159	1	104	4,843
Idaho	337	546	927	2	1,749	55	882	81	117	21	222	3	108	5,077
Illinois	5,629	5,317	12,736	48	13,613	673	10,900	701	840	372	2,086	21	1,211	54,408
Indiana	1,454	1,545	3,693	24	5,363	243	2,786	413	396	116	1,107	17	502	17,753
Iowa	489	737	1,355	12	2,177	112	906	146	128	55	376	6	173	6,707
Kansas	707	825	1,586	7	2,668	106	1,140	137	160	61	364	18	212	8,048
Kentucky	868	938	2,578	20	3,956	155	1,790	241	244	73	542	12	319	11,796

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
Louisiana	1,208	1,112	4,609	23	5,696	216	2,703	394	446	112	583	22	419	17,616
Maine	390	670	660	9	1,151	62	1,041	71	82	45	266	1	124	4,595
Marshall Islands	5	9	4	0	14	1	11	0	3	0	2	2	3	54
Maryland	4,243	4,060	7,909	47	10,227	569	11,441	701	667	238	1,658	36	1,265	43,361
Massachusetts	3,347	3,493	4,145	41	5,249	444	6,262	346	355	180	1,501	8	588	26,085
Michigan	3,125	3,275	6,719	44	9,628	476	8,546	628	554	246	1,804	22	906	36,271
Minnesota	1,661	1,900	2,715	31	4,062	268	3,587	288	284	106	913	9	305	16,241
Mississippi	616	550	2,123	8	2,722	95	1,215	198	295	58	331	15	268	8,530
Missouri	1,611	1,704	4,282	24	6,292	270	4,013	356	503	128	1,073	24	598	20,971
Montana	162	304	432	4	965	36	393	46	52	14	140	2	50	2,613
Nebraska	452	550	763	8	1,664	66	741	107	92	37	284	3	124	4,914
Nevada	1,689	1,613	3,869	16	5,262	227	3,878	299	399	126	459	24	470	18,467
New Hampshire	505	626	782	3	1,372	76	1,759	73	83	36	333	4	151	5,844
New Jersey	5,734	5,954	9,563	61	12,107	809	14,021	779	717	288	2,102	18	1,539	54,023
New Mexico	623	635	1,627	12	2,296	116	1,238	140	189	42	253	9	184	7,411
New York	11,305	12,609	18,824	98	20,140	1,637	19,663	518	1,113	572	4,156	36	2,029	93,199
North Carolina	3,628	3,946	10,360	49	10,902	500	8,995	564	843	207	1,520	43	1,351	43,173
North Dakota	107	146	426	2	540	26	161	17	39	9	60	0	30	1,569
Northern Mariana Islands	7	3	7	0	10	1	7	0	0	0	5	0	1	41
Ohio	4,132	4,848	7,823	36	13,156	539	8,257	844	897	326	2,319	64	1,358	44,842
Oklahoma	710	871	2,039	12	3,764	148	1,583	299	293	81	423	17	395	10,707
Oregon	1,590	1,759	2,578	12	4,513	238	3,587	214	312	106	768	10	273	16,078
Palau	1	2	3	0	1	0	6	0	0	0	1	0	1	15
Pennsylvania	5,744	5,430	9,562	44	13,222	733	10,023	762	892	311	2,936	46	1,296	51,270
Puerto Rico	425	483	1,108	9	796	45	637	12	89	9	99	1	110	3,871

	Checking or savings	Credit card	Credit or consumer report	Credit repair	Debt collection	Money transfer or service, virtual currency	Mortgage	Payday loan	Personal loan	Prepaid card	Student loans	Title loan	Vehicle loan or lease	Total
Rhode Island	535	543	609	9	1,174	67	946	103	69	29	175	5	119	4,403
South Carolina	1,452	1,547	5,114	21	6,534	235	3,749	330	607	108	829	27	653	21,297
South Dakota	167	264	317	4	768	34	277	41	51	10	108	1	88	2,141
Tennessee	2,007	1,948	5,261	29	8,252	307	4,096	568	662	160	989	32	732	25,160
Texas	8,881	9,386	34,219	130	40,889	1,355	15,475	1,863	2,354	632	3,454	143	3,604	122,994
United States Minor Outlying Islands	0	0	2	0	1	0	0	1	0	0	0	0	0	4
U.S. Armed Forces – Americas	8	3	4	0	7	1	8	1	3	1	3	0	0	40
U.S. Armed Forces – Europe	51	47	118	0	140	16	108	1	11	2	48	0	20	563
U.S. Armed Forces – Pacific	24	54	86	1	118	5	64	3	8	1	21	0	15	400
Utah	588	858	1,779	4	2,843	119	1,723	144	166	38	295	13	209	8,826
Vermont	259	329	337	2	440	33	482	27	34	20	152	1	74	2,199
Virgin Islands	40	39	82	0	56	7	55	4	6	1	7	0	4	304
Virginia	3,998	4,646	8,944	29	11,520	718	9,444	640	857	295	1,732	38	1,321	44,443
Washington	2,547	2,856	5,201	32	7,903	449	7,049	353	423	188	1,602	25	587	29,376
West Virginia	359	411	901	6	1,130	95	568	37	58	31	259	2	129	4,032
Wisconsin	1,480	2,004	2,721	15	4,858	248	3,160	325	313	127	780	21	409	16,565
Wyoming	91	144	258	1	495	27	248	37	25	6	66	0	54	1,468
Unspecified	5,644	4,714	6,917	87	10,811	2,025	6,078	639	771	300	1,098	57	871	40,879
Grand Total	138,240	145,593	314,068	1,633	400,465	21,569	309,476	20,152	25,956	9,003	57,348	1,483	38,695	1,492,595