Consumer Financial Protection Bureau | September 2026

No FEAR Act quarterly data of the Consumer Financial Protection Bureau

Pursuant to Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002, as amended by the Elijah E. Cummings Act

Consumer Financial Protection Bureau

Table of contents

Summary of complaint data....3

1. Complaint activity....4

1.1 Complaints by basis....4

1.2 Complaints by issue....5

2. Complaint processing times....7

3. Complaint dismissals and withdrawals....8

4. Findings of discrimination....9

4.1 Findings by basis....9

4.2 Findings by issue....12

5. Pending complaints....18

6. Class actions....20

Summary of complaint data

Equal Employment Opportunity Data Posted Pursuant to Title III of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Pub. L. 107-174, as amended by the Elijah E. Cummings Federal Employee Antidiscrimination Act of 2020. See H.R. 6395, The National Defense Authorization Act for Fiscal Year 2021, Pub. L. 116-283 (Cummings Act), at Subtitle B § 1135, 134 Stat. 3902. for the Consumer Financial Protection Bureau (the CFPB or CFPB).

For the period ending September 30, 2026.

- Mixed-case and class complaints are included in this report.
- Calculations begin the day after triggering event, but include the last day of the event per 29 C.F.R. § 1614.604.

1. Complaint activity

Table 1 Complaint activity

Complaint Activity	2021	2022	2023	2024	2025	2026 Q4
Number of complaints filed	19	13	18[1]	15	11	2
Number of complainants	16	12	14	15	11	2
Repeat filers[2]	3	1	3	0	0	0

1.1 Complaints by basis

Table 2 Complaints by basis[3]

Complaints by Basis	2021	2022	2023	2024	2025	2026 Q4
Race	14	8	9	9	5	0
Color	4	3	3	2	3	0
Religion	1	1	0	1	0	0
Reprisal	12	7	6	4	4	0
Sex	9	5	6	9	6	1
Pregnancy (PDA)	0	0	0	0	0	1
National Origin	3	2	5	2	2	0

[1] Three of the these complaints are class complaints. Additionally, all three filed individual complaints, which are also reflected in this total.

[2] For this purpose, "repeat filers" include only individuals who have filed more than one complaint during the relevant fiscal year.

[3] Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints filed.

Complaints by Basis	2021	2022	2023	2024	2025	2026 Q4
Equal Pay (EPA)	1	1	0	1	2	0
Age	8	2	4	8	8	0
Disability	4	2	4	3	4	2
Genetic Information	0	0	0	0	0	0
Non-EEO	0	1	0	0	3	1

1.2 Complaints by issue

Table 3 Complaints by issue

Complaints by Issue	2021	2022	2023	2024	2025	2026 Q4
Appointment/Hire	1	0	0	0	0	0
Assignment of Duties	3	1	0	0	0	0
Awards	0	0	0	0	0	0
Conversion to Full Time/Permanent Status	0	0	0	0	0	0
Disiplinary Action – Demotion	0	0	0	0	0	0
Disiplinary Action – Reprimand	2	0	0	0	0	0
Disiplinary Action – Suspension	0	0	0	0	0	0
Disiplinary Action – Removal	2	1	0	0	0	0
Disiplinary Action – Other	0	0	0	2	0	0
Duty Hours	0	0	0	0	0	0
Performance Evaluation/Appraisal	0	1	1	1	0	0
Examination/Test	0	0	1	0	0	0
Harassment – Non-Sexual	11	8	8	4	3	0
Harassment – Sexual	1	1	0	0	0	0

Complaints by Issue	2021	2022	2023	2024	2025	2026 Q4
Medical Examination	0	0	0	0	0	0
Pay (Including Overtime)	2	2	6	9	2	0
Promotion/Non-Selection	4	0	2	1	1	0
Reassignment – Denied	0	0	0	0	0	0
Reassignment – Directed	2	0	0	1	0	0
Reasonable Accommodation – Disability	0	0	3	0	1	2
Reinstatement	0	0	0	0	0	0
Reasonable Accommodation – Religion	0	0	0	0	0	0
Retirement	1	0	0	0	0	0
Sex Stereotyping	0	0	0	0	0	0
Telework	0	0	0	0	0	0
Termination	2	1	0	0	3	0
Terms/Conditions of Employment	1	0	1	0	0	0
Time and Attendance	0	0	0	0	0	0
Training	0	0	0	1	0	0
Other[4]	0	0	1	5	2	1

[4] In an effort to streamline reporting, the U.S. Equal Employment Opportunity Commission (EEOC) consolidated issues that were previously listed under assignment of duties, conversion to full time/permanent status, reinstatement, retirement, and terms and conditions of employment.

2. Complaint processing times

Table 4 Processing times for complaints pending for any length of time during fiscal year

Type of Processing Time	2021	2022	2023	2024	2025	2026 Q4
Average number of days in investigation	218.91	224.82	160.50	220.50	270.71	270.20
Average number of days in final action	42.83	34.56	31.60	46.33	44.00	26.50

Table 5 Processing times for complaints pending for any length of time during fiscal year where hearing was requested

Type of Processing Time	2021	2022	2023	2024	2025	2026 Q4
Average number of days in investigation	191.50	218.55	177.00	258.00	249.00	276.33
Average number of days in final action	0.00	32.29	26.50	30.00	0.00	26.50

Table 6 Processing times for complaints pending for any length of time during fiscal year where hearing was not requested

Type of Processing Time	2021	2022	2023	2024	2025	2026 Q4
Average number of days in investigation	276.75	204.00	111.00	183.00	279.00	261.00
Average number of days in final action	44.20	42.50	52.00	30.00	44.00	0.00

3. Complaint dismissals and withdrawals

Table 7 Complaints dismissed by agency

Agency Dismissal Information	2021	2022	2023	2024	2025	2026 Q4
Total complaints dismissed by agency	5	4	2	1	5	0
Average days pending prior to dismissal	24	39	25.50	27.00	16.00	0

Table 8 Complaints withdrawn by complainants

Complaints Withdrawn	2021	2022	2023	2024	2025	2026 Q4
Total complaints withdrawn by complainants	3	1	2	1	1	1

4. Findings of discrimination

Table 9 Total final agency actions finding discrimination

Type of Findings	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4 %
Total findings	0		0		1[5]		0		0		0	
Without hearing	0	0	0	0	0	0	0	0	0	0	0	0
With hearing	0	0	0	0	1	100	0	0	0	0	0	0

4.1 Findings by basis[6]

Table 10 Total findings of discrimination rendered by basis

Basis	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4 %
Total findings	0		0		1		0		0		0	
Race	0	0	0	0	1	100	0	0	0	0	0	0
Color	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0
Reprisal	0	0	0	0	0	0	0	0	0	0	0	0

[5] Section 301(b) of the No FEAR Act, as amended by the Elijah E. Cummings Act, requires federal agencies to provide additional data regarding any findings of discrimination. Per this requirement, CFPB notes with respect to the one (1) finding of discrimination reported here: (i) The date of the finding of discrimination was January 26, 2023. (ii) The affected Federal agency is CFPB. (iii) The laws violated were Title VII of the Civil Rights Act of 1964 as amended, and the Age Discrimination in Employment Act of 1967 as amended; (iv) The CFPB has made a decision regarding disciplinary action as a result of the finding, the details of which have been provided to the EEOC in a Disciplinary Action Report.

[6] Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints and findings.

Basis	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4 %
Sex	0	0	0	0	1	100	0	0	0	0	0	0
Pregnancy (PDA)	0	0	0	0	0	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay (EPA)	0	0	0	0	0	0	0	0	0	0	0	0
Age	0	0	0	0	1	100	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0	0	0
Genetic Information	0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO	0	0	0	0	0	0	0	0	0	0	0	0

Table 11 Findings of discrimination rendered after hearing by basis

Basis	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4 %
Total findings	0		0		1		0		0		0	
Race	0	0	0	0	1	100	0	0	0	0	0	0
Color	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0
Reprisal	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	1	100	0	0	0	0	0	0
Pregnancy (PDA)	0	0	0	0	0	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay (EPA)	0	0	0	0	0	0	0	0	0	0	0	0
Age	0	0	0	0	1	100	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0	0	0

Basis	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4 %
Genetic Information	0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO	0	0	0	0	0	0	0	0	0	0	0	0

Table 12 Findings of discrimination rendered without hearing by basis

Basis	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Total findings	0		0		0		0		0		0	
Race	0	0	0	0	0	0	0	0	0	0	0	0
Color	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0
Reprisal	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	0	0	0	0	0	0	0	0
Pregnancy (PDA)	0	0	0	0	0	0	0	0	0	0	0	0
National Origin	0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay (EPA)	0	0	0	0	0	0	0	0	0	0	0	0
Age	0	0	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0	0	0
Genetic Information	0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO	0	0	0	0	0	0	0	0	0	0	0	0

4.2 Findings by issue

Table 13 Total findings of discrimination rendered by issue

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Total findings	0		0		1		0		0		0	
Appointment/Hire	0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties	0	0	0	0	0	0	0	0	0	0	0	0
Awards	0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full Time/Permanent Status	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Demotion	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Reprimand	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Suspension	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Removal	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Other	0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0	0	0	0	0	0	0
Performance Evaluation/Appraisal	0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Non-Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)	0	0	0	0	0	0	0	0	0	0	0	0

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Promotion/Non-Selection	0	0	0	0	1	100	0	0	0	0	0	0
Reassignment – Denied	0	0	0	0	0	0	0	0	0	0	0	0
Reassignment – Directed	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Disability	0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Religion	0	0	0	0	0	0	0	0	0	0	0	0
Retirement	0	0	0	0	0	0	0	0	0	0	0	0
Sex Stereotyping	0	0	0	0	0	0	0	0	0	0	0	0
Telework	0	0	0	0	0	0	0	0	0	0	0	0
Termination	0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment	0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	0	0	0	0	0	0	0
Training	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0

Table 14 Findings of discrimination rendered after hearing by issue

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Total findings	0		0		1		0		0		0	
Appointment/Hire	0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties	0	0	0	0	0	0	0	0	0	0	0	0
Awards	0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full Time/Permanent Status	0	0	0	0	0	0	0	0	0	0	0	0

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Disciplinary Action – Demotion	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Reprimand	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Suspension	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Removal	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Other	0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0	0	0	0	0	0	0
Performance Evaluation/Appraisal	0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Non-Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination	0	0	0	0	)	0	0	0	0	0	0	0
Pay (Including Overtime)	0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection	0	0	0	0	1	100	0	0	0	0	0	0
Reassignment – Denied	0	0	0	0	0	0	0	0	0	0	0	0
Reassignment – Directed	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Disability	0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Religion	0	0	0	0	0	0	0	0	0	0	0	0
Retirement	0	0	0	0	0	0	0	0	0	0	0	0

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Sex Stereotyping	0	0	0	0	0	0	0	0	0	0	0	0
Telework	0	0	0	0	0	0	0	0	0	0	0	0
Termination	0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment	0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	0	0	0	0	0	0	0
Training	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0

Table 15 Findings of discrimination rendered without hearing by issue

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Total findings	0		0		0		0		0		0	
Appointment/Hire	0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties	0	0	0	0	0	0	0	0	0	0	0	0
Awards	0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full Time/Permanent Status	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Demotion	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Reprimand	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Suspension	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Removal	0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action – Other	0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0	0	0	0	0	0	0
Performance Evaluation/Appraisal	0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Non-Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Harassment – Sexual	0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)	0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection	0	0	0	0	0	0	0	0	0	0	0	0
Reassignment – Denied	0	0	0	0	0	0	0	0	0	0	0	0
Reassignment – Directed	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Disability	0	0	0	0	0	0	0	0	0	0	0	0

Issue	2021 #	2021 %	2022 #	2022 %	2023 #	2023 %	2024 #	2024 %	2025 #	2025 %	2026 Q4#	2026 Q4%
Reinstatement	0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation – Religion	0	0	0	0	0	0	0	0	0	0	0	0
Retirement	0	0	0	0	0	0	0	0	0	0	0	0
Sex Stereotyping	0	0	0	0	0	0	0	0	0	0	0	0
Telework	0	0	0	0	0	0	0	0	0	0	0	0
Termination	0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment	0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	0	0	0	0	0	0	0
Training	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0

5. Pending complaints

Table 16 Pending complaints filed in previous fiscal years by status

Pending Complaints and Complainants	2021	2022	2023	2024	2025	2026 Q4
Total complaints from previous fiscal years	7	7	5	9	6	7
Total complainants	7	7	4	6	5	5

Table 17 Pending complaints filed in previous fiscal years by status

Where in EEO Process Complaints Are Pending	2021	2022	2023	2024	2025	2026 Q4
Investigation	0	1	0	3	3	3
ROI issued, pending complainant's action	0	0	0	0	0	0
Hearing	7	5[7]	2[8]	2[9]	1	2
Final Agency Action	0	0	0	2	0	0
Appeal with EEOC Office of Federal Operations, Including Requests for Reconsideration	3	6	5[10]	2[11]	1	1

[7] This total does not include one case that was at Hearing but has been remanded pending district court class action proceedings and is now being held in abeyance.

[8] This total does not include one case pending MSPB proceedings and is now being held in abeyance. However, this total includes two cases filed by the same filer, bifurcated by the EEOC.

[9] This total does not include one case that is held in abeyance pending MSPB proceedings. This applies to FY 2025 and FY 2026 too.

[10] This total includes four cases that are pending Request for Reconsideration (RFR) from the EEOC.

[11] This total includes one case that is pending Request for Reconsideration (RFR) from the EEOC.

Table 18 Investigations that exceed time frames

Investigations	2021	2022	2023	2024	2025	2026 Q4
Pending complaints where investigations exceed required time frames	0	0	0	0	0	0

6. Class actions

At the end of FY 2026 Quarter 4, the CFPB has no class action complaints to report.