

Consumer complaints throughout the credit life cycle, by demographic characteristics

Office of Consumer Response // April 2022



Demographic complaint report

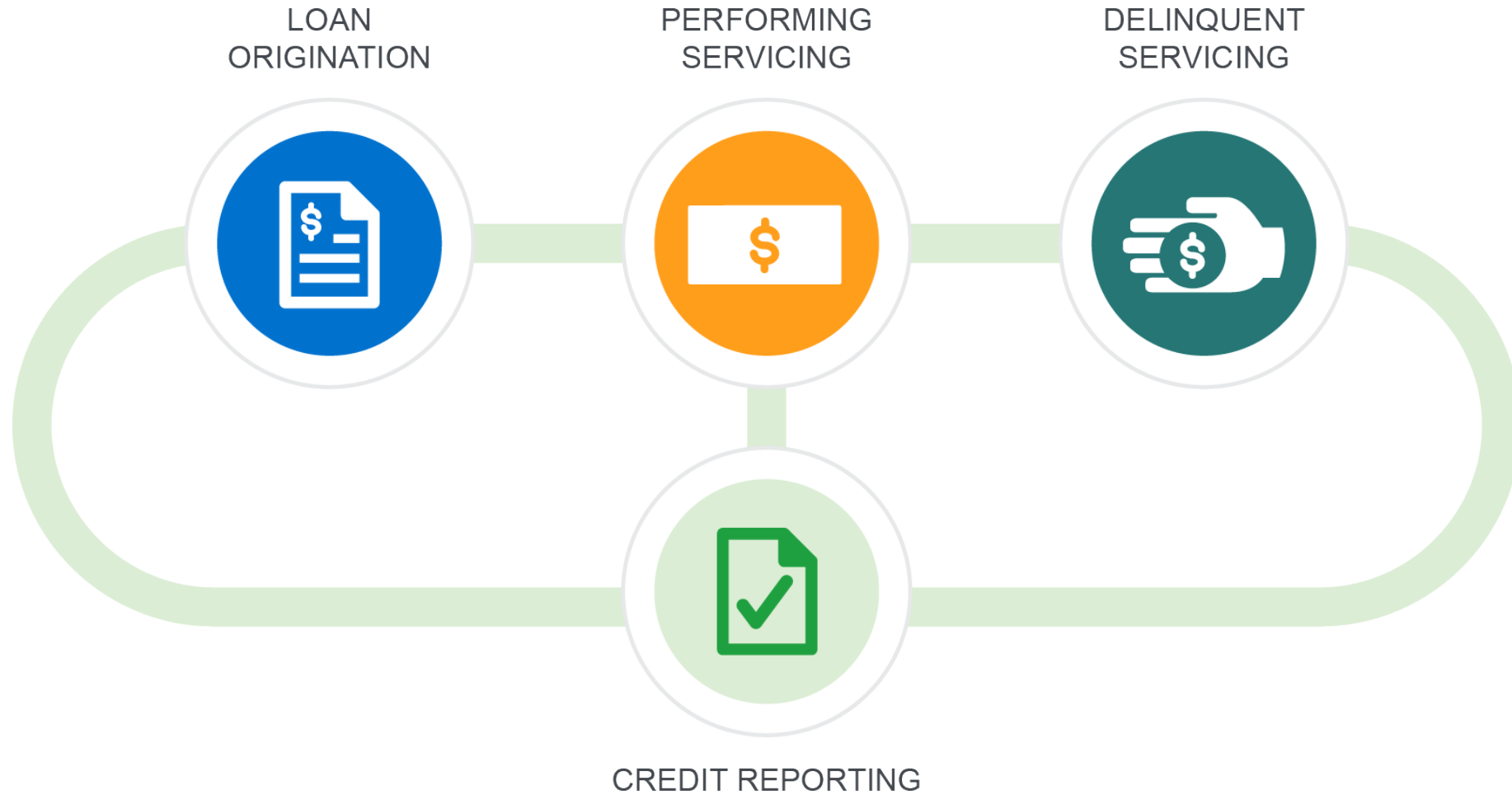
- Analyzes income and race/ethnicity
- 2019 American Community Survey
- Uses consumers as the unit of analysis
- Analyzes stages of the credit life cycle, rather than products

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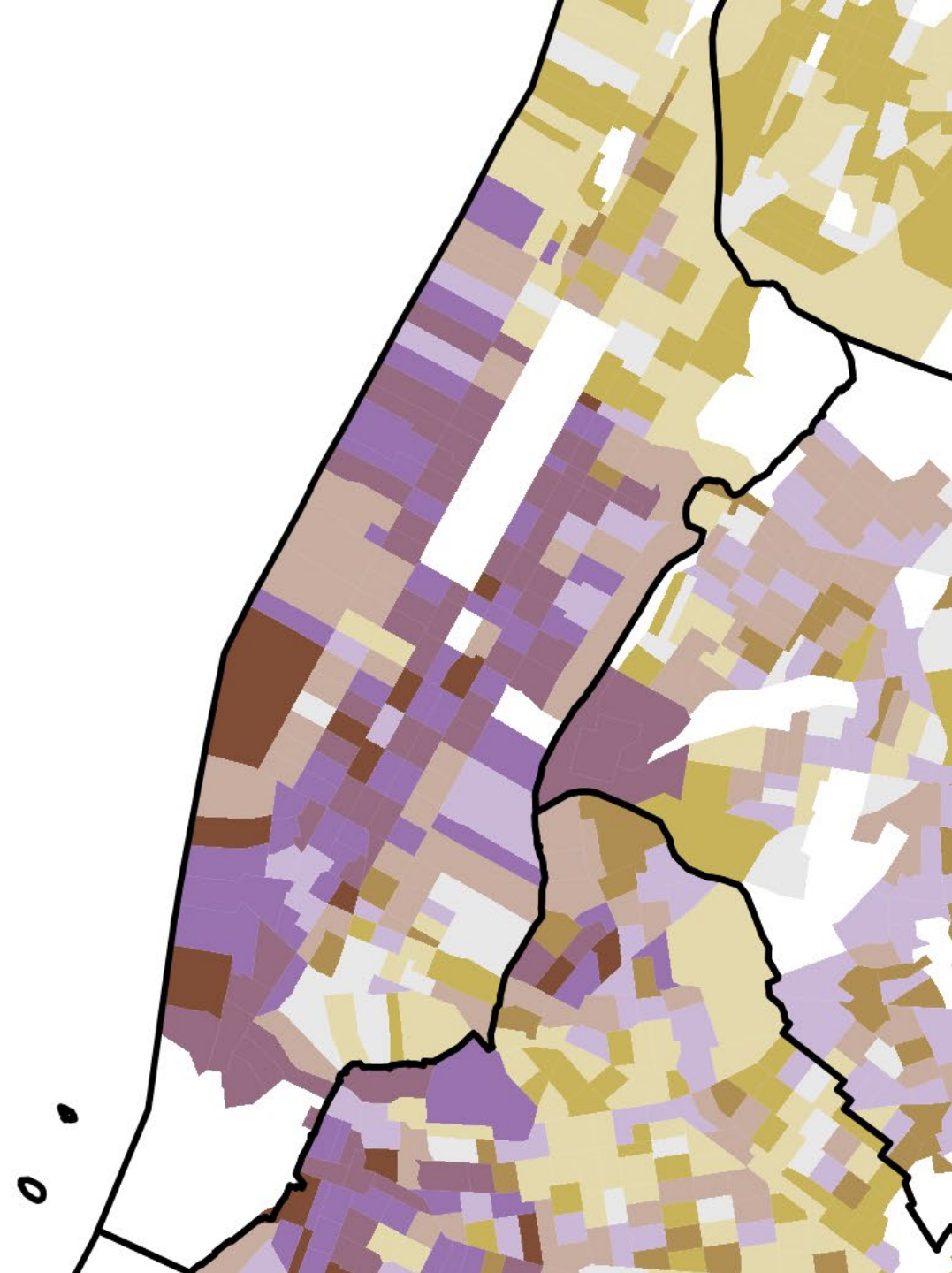
Consumer Complaint Research Brief

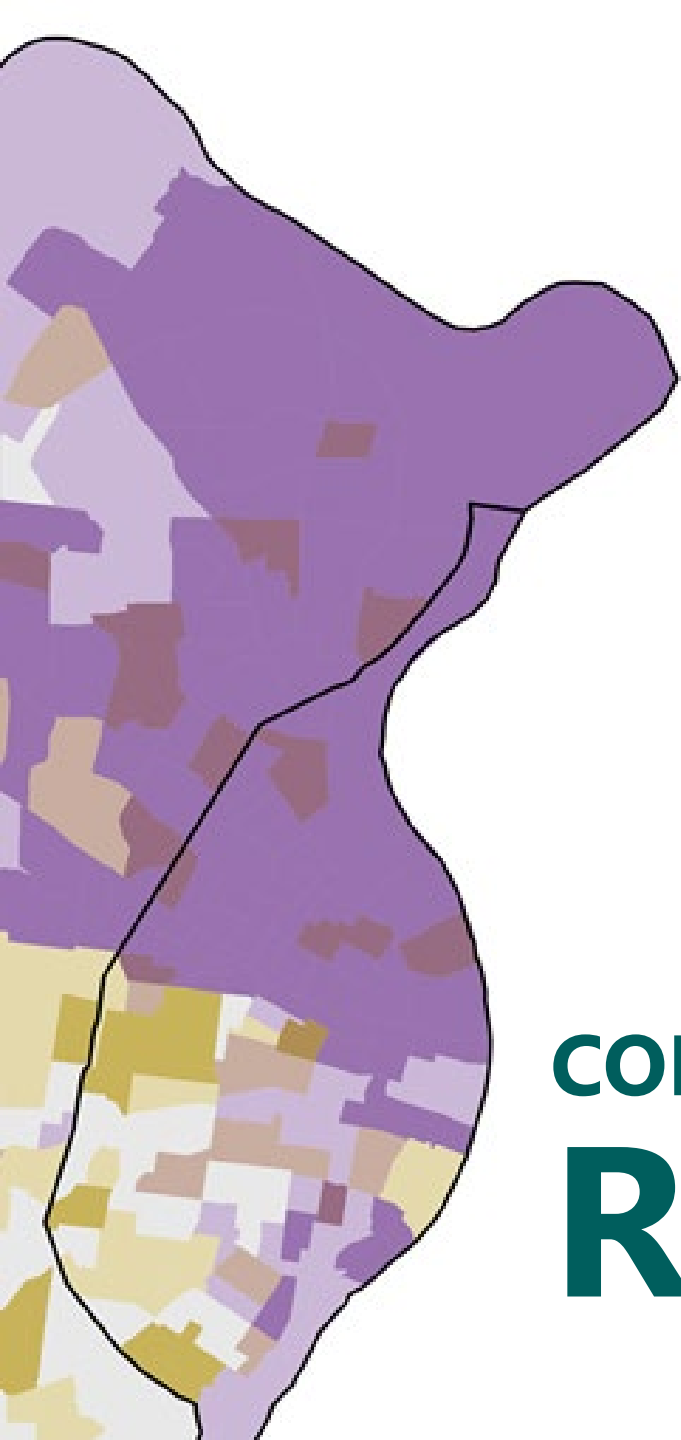
The credit lifecycle



See Demographic Report, Figure 1

COMPLAINTS BY INCOME



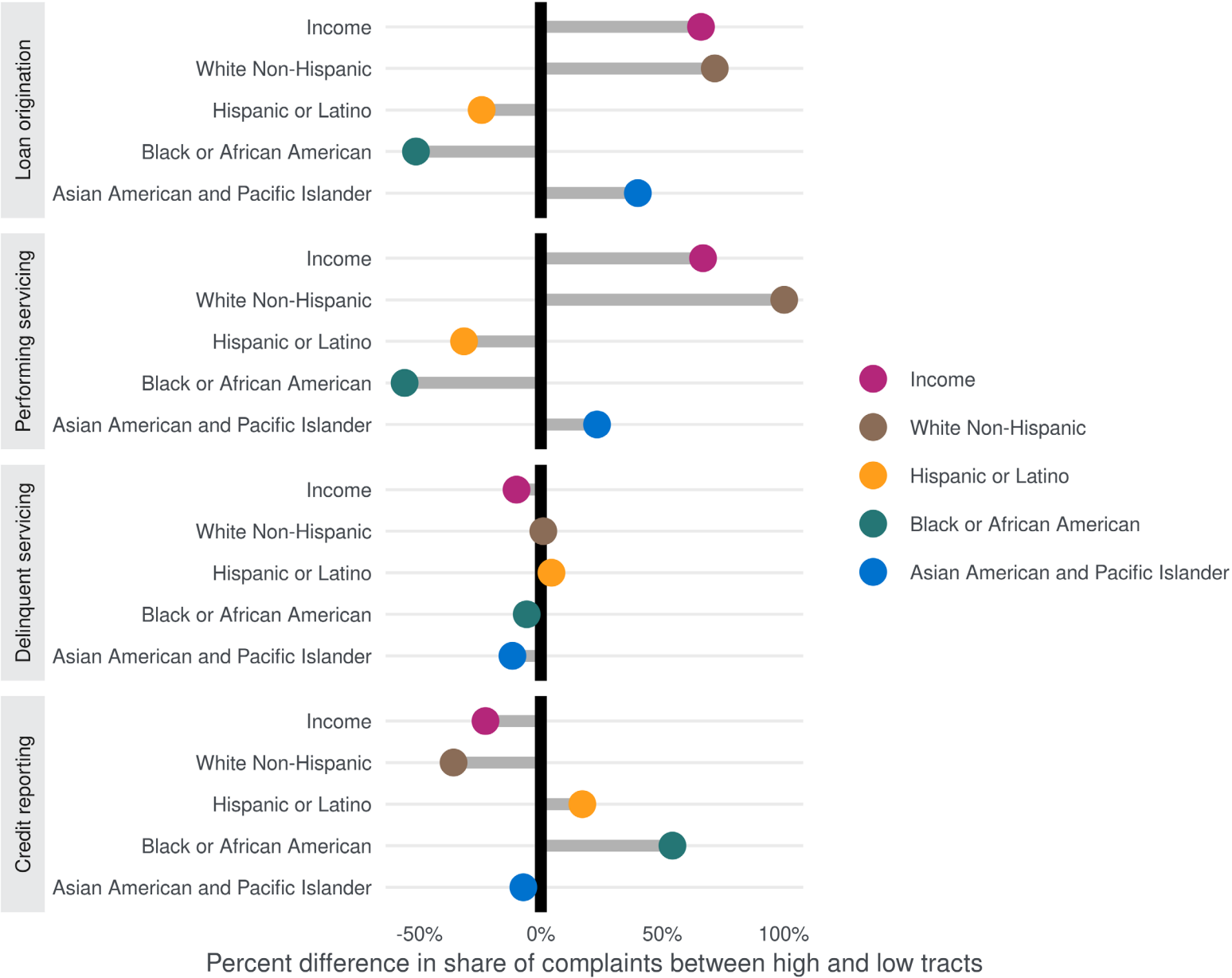


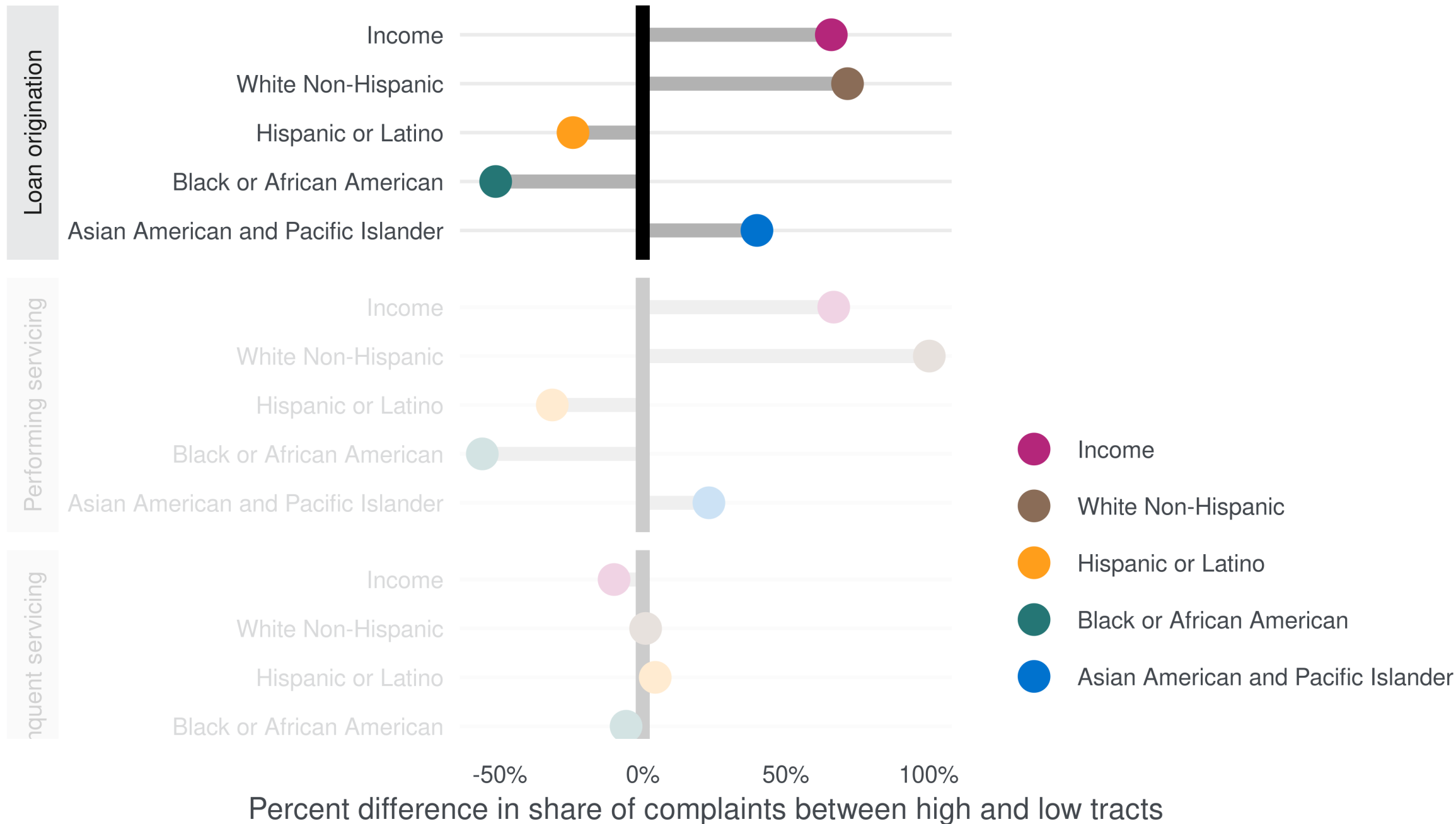
COMPLAINTS BY

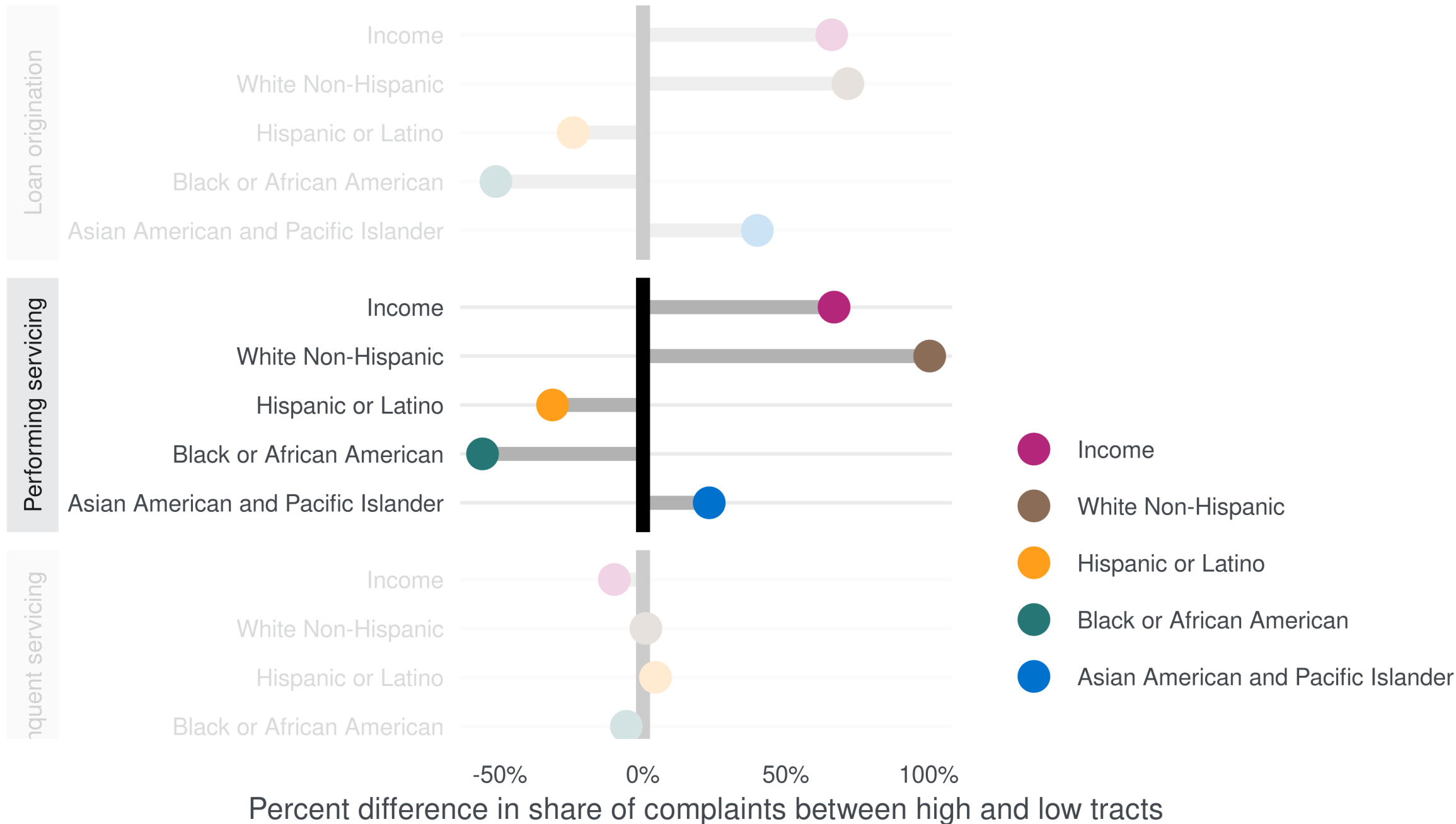
RACE & ETHNICITY

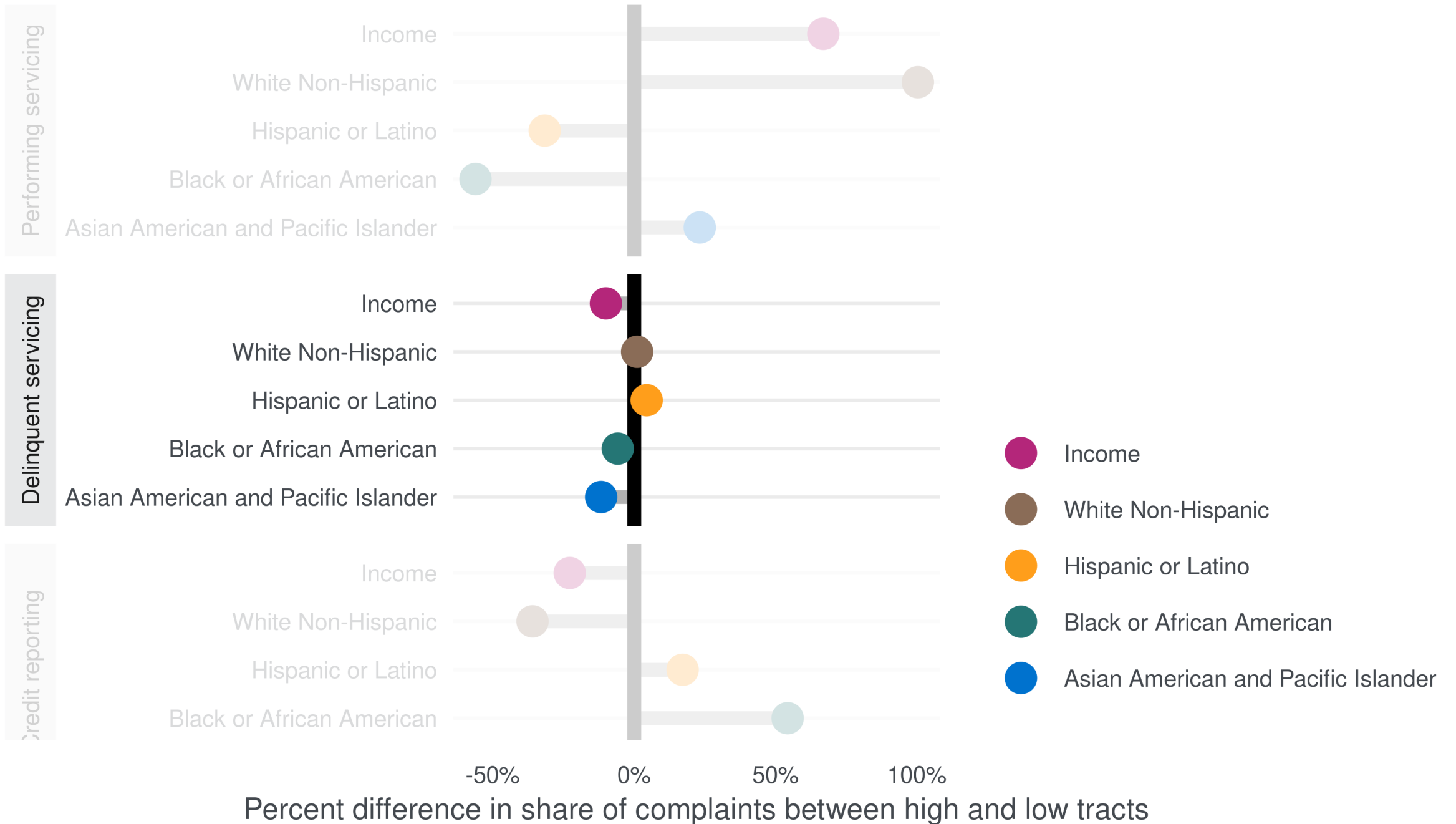
Percent difference between high and low groupings for all four demographic characteristics

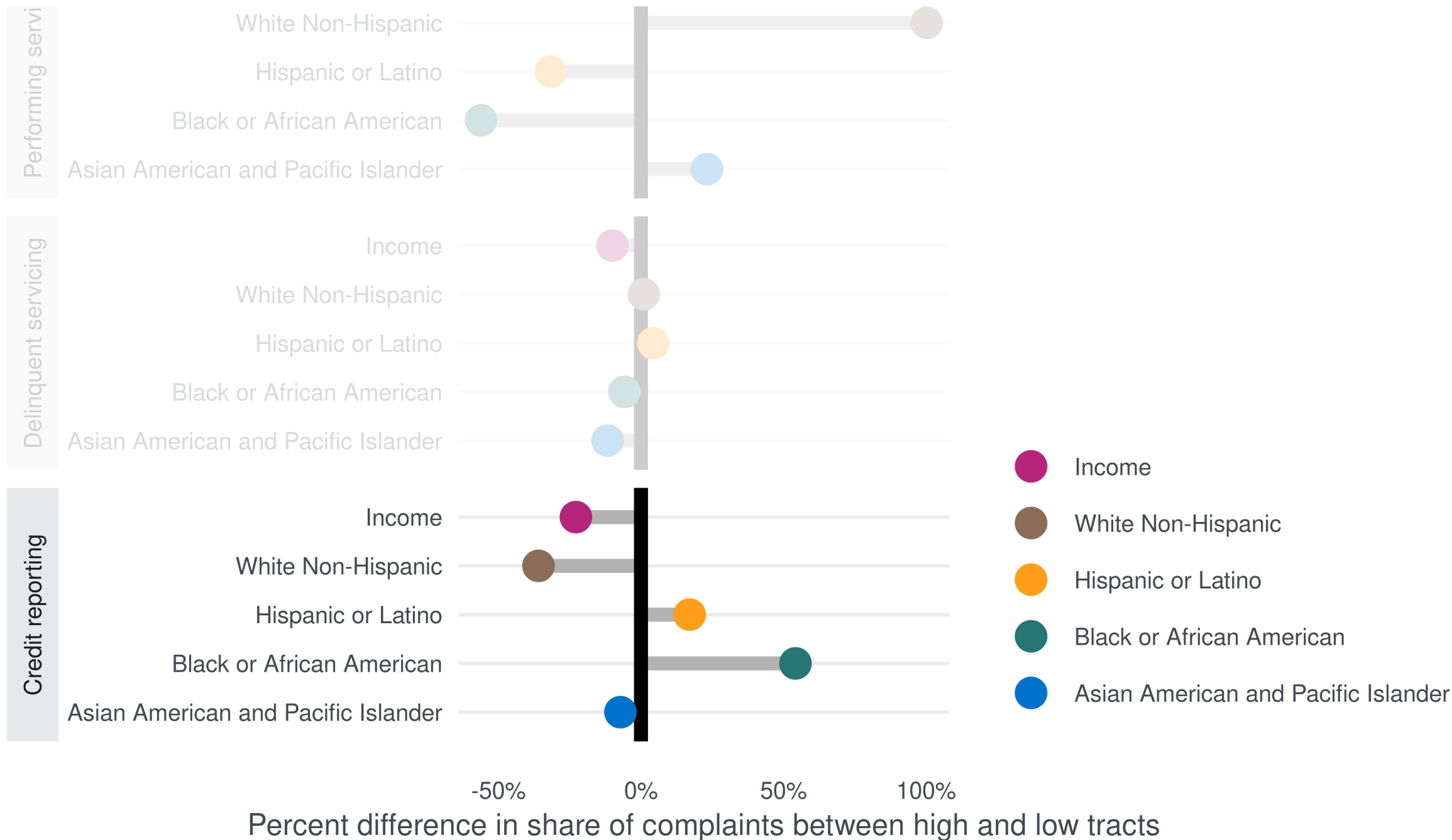
See Demographic Report, Figure 19











Thank you.

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