



# CFPB Consumer Complaints: U.S. and Congressional District Data

February 2, 2024

Consumers having trouble with a [consumer financial product or service](#)—such as with a mortgage, student loan, credit card, payday loan, bank account, credit reporting, or debt collection—can submit complaints to the [Consumer Financial Protection Bureau](#) (CFPB).

This Insight discusses the CFPB’s consumer complaint process and public database and provides analysis of complaints in FY2023. It also discusses how to get analysis about your congressional district from CRS.

## CFPB Consumer Complaints: Process and Database

The Dodd-Frank Wall Street Reform and Consumer Protection Act (P.L. 111-203; §1034) requires the CFPB to establish a consumer complaint system to help consumers address their complaints about consumer financial products and services in a timely manner. The law also requires the CFPB to publish an [annual report to Congress](#) summarizing complaints received during the previous year. The CFPB uses consumer complaints to monitor consumer financial markets, prioritize the supervision of companies, enforce consumer financial laws, and support other CFPB activities.

Consumers can submit complaints either [online](#) through the CFPB’s website or by phone. After a consumer submits the complaint, the CFPB forwards it to the company at issue. The company typically responds back to the CFPB, which subsequently forwards the response back to the consumer. According to the CFPB, most companies respond to consumer complaints within 15 days. When appropriate, the CFPB refers complaints to other relevant federal agencies.

Consumer complaint information is compiled and made publicly available on the [CFPB’s website](#). The CFPB publishes complaints only after the company has time to respond and confirm that the complaint is from its customer. The database includes the submission date of the complaint, information regarding the consumer financial product, the consumer’s issue with the product, and the company’s response to the consumer, among other things—depending on consumers’ consent to share this information. Consumers can voluntarily share limited demographic information, such as if they are servicemembers or older adults. Because it includes information only from the consumers who file complaints, it is important to note that “[this database is not a statistical sample of consumers’ experiences in the marketplace and these](#)

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complaints are not necessarily representative of all consumers' experiences with a financial product or company." Rather, it is a record of the number of consumers who made complaints and certain information about those consumers and the nature of their complaints.

## Consumer Complaint National Analysis

**Table 1** lists the most common financial products in the CFPB consumer complaints database during FY2023. **Credit reporting** is by far the most common product category about which consumers complain, accounting for 80.5% of the complaints. The next most common products are **debt collection**, making up 5.5% of complaints, followed by credit or prepaid cards, checking or savings accounts, and mortgages.

**Table 1. Most Common Financial Products Associated with CFPB's Consumer Complaints**

Product Type	Number of Complaints	Percentage of Total Complaints
Credit reporting, credit repair services, or other personal consumer reports	947,175	80.5%
Debt collection	64,774	5.5%
Credit card or prepaid card	52,613	4.5%
Checking or savings account	48,197	4.1%
Mortgage	22,527	1.9%

**Source:** [CFPB Consumer Complaints Database](#).

**Notes:** Data covers FY2023 (October 1, 2022, to September 30, 2023), as of January 22, 2024.

**Figure 1** lists the most common issues that consumers reported in FY2023. The top three issues reported all related to credit reporting: (1) incorrect information on your credit report, (2) improper use of your credit report, and (3) a problem with a credit reporting company's investigation into an existing problem. These three complaints made up 80.3% of all complaints that the CFPB received during FY2023. The fourth most common issue was debt collectors attempting to collect a debt not owed. The fifth related to managing a checking or savings account.

**Figure I. Most Common Issues Reported in CFPB's Consumer Complaints**

ISSUES	% OF ISSUES REPORTED	PRIMARY ASSOCIATED PRODUCTS
Incorrect information on your report	30.8%	Credit reporting, repair, or other personal consumer reports
Improper use of your report	27.6%	Credit reporting, repair, or other personal consumer reports
Problem with a credit reporting company's investigation into an existing problem	21.9%	Credit reporting, repair, or other personal consumer reports
Attempts to collect debt not owed	3.0%	Debt collection
Managing an account	2.4%	Checking or savings account
Problem with a purchase shown on your statement	1.0%	Credit card or prepaid card
Written notification about debt	1.0%	Debt collection
Trouble during payment process	0.9%	Mortgage
Getting a credit card	0.6%	Credit card or prepaid card
Took or threatened to take negative or legal action	0.6%	Debt collection
Fraud or scam	0.6%	Money transfer, virtual currency, or money service
Dealing with your lender or servicer	0.5%	Student loan
Closing an account	0.5%	Checking or savings account
Struggling to pay mortgage	0.5%	Mortgage
Problem with a lender or other company charging your account	0.5%	Checking or savings account
False statements or representation	0.5%	Debt collection
Unable to get your credit report or credit score	0.5%	Credit reporting, repair, or other personal consumer reports
Other features, terms, or problems	0.5%	Credit card or prepaid card
Opening an account	0.4%	Checking or savings account
Communication tactics	0.4%	Debt collection

**Source:** CFPB Consumer Complaints Database.

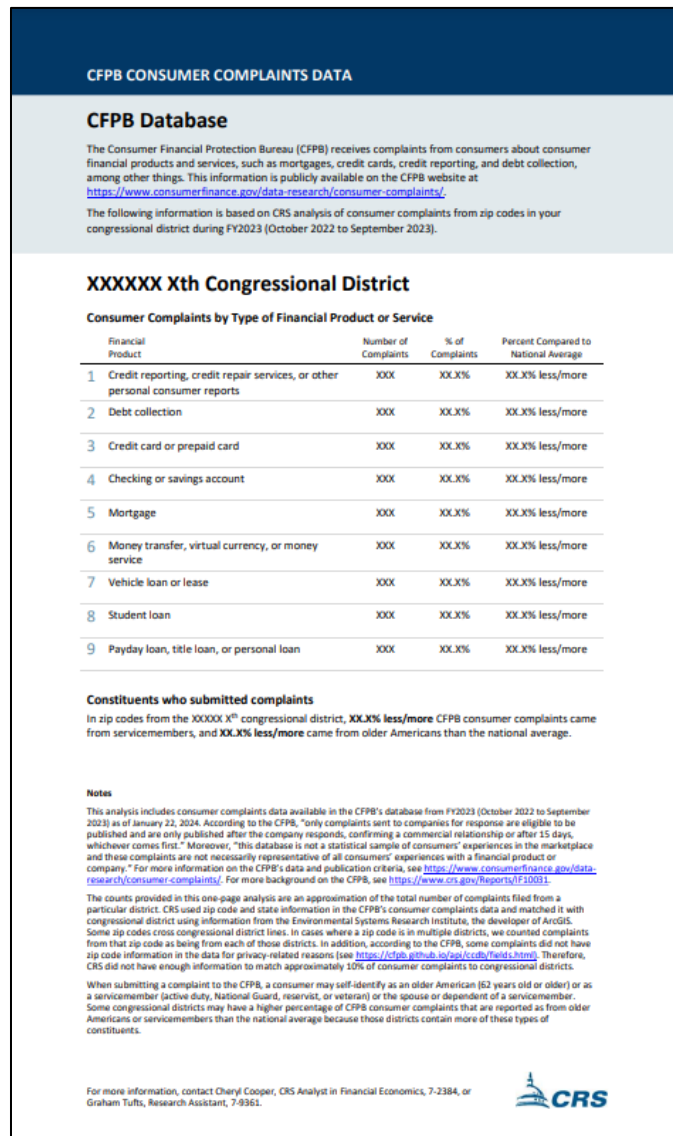
**Notes:** Data covers FY2023 (October 1, 2022, to September 30, 2023), as of January 22, 2024.

## Congressional District Information

At the state level, the CFPB often publishes information about complaint [submission rates](#) and [product composition](#). In addition, the CFPB's [interactive webpage](#) allows users to see consumer complaint trends by state. For these reasons, CRS decided to focus its analysis on consumer complaints by congressional district.

Members and congressional staff who want information about CFPB consumer complaints in their congressional districts relative to the entire nation may contact the authors at their listed emails for a tailored CRS analysis. Using CFPB’s data, CRS can provide a one-page analysis, as shown as a template below in **Figure 2**.

**Figure 2. Template of One-Page Congressional District Analysis of CFPB Complaints Database**



**Source:** CFPB Consumer Complaints Database.

**Notes:** Members and congressional staffers can request this one-page analysis from the authors. Data covers FY2023 (October 1, 2022, to September 30, 2023), as of January 22, 2024.

The counts provided in these one-page analyses are approximations of the total number of complaints filed from a particular district. CRS used zip code and state information in the CFPB consumer complaint data to match to congressional district. Some zip codes cross congressional district lines. In those cases, CRS matched the complaints to both districts. This could result in overcounting for a particular district. Meanwhile, some complaints did not have location information available and therefore were not included

in the district-level analysis. This could result in undercounting for a particular district. Although CRS's analysis is not exact, congressional offices may find it useful to have information about the types of complaints coming from consumers inside their districts and in nearby areas.

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