FTC Releases Annual Summary of Consumer Complaints

Debt Collection, Identity Theft, and Imposter Scams Remain Top Categories of Complaints Received by FTC in 2015

Debt collection, identity theft and imposter scams were the most common categories of consumer complaints received by the Federal Trade Commission's Consumer Sentinel Network in 2015, according to <u>the agency's new data book</u>.

While debt collection complaints rose to the top spot among complaint categories, the report notes that this was due in large part to a surge in complaints contributed by a data contributor who collects complaints via a mobile app. This change caused a spike in complaints related to unwanted debt collection mobile phone calls.

Identity theft complaints were the second most reported, increasing more than 47 percent percent from 2014 on the back of a massive jump in complaints about tax identity theft from consumers. Identity theft complaints had been the top category for the previous 15 years. Imposter scams – in which scammers impersonate someone else to commit fraud - remained the third-most common complaint in 2015.

"We recognize that identity theft and unlawful debt collection practices continue to cause significant harm to many consumers," said Jessica Rich, Director of the FTC's Bureau of Consumer Protection. "Steps like the recent upgrade to IdentityTheft.gov and our leadership of a nationwide initiative to combat unlawful debt collection practices are critical to our ongoing work to protect consumers from these harms."

In January 2016, the FTC announced the new version of IdentityTheft.gov, which now allows consumers the ability to create a personalized identity theft recovery plan.

Throughout 2015, the FTC ramped up <u>enforcement against companies violating laws protecting consumers from</u> <u>illegal debt collection</u> practices. The agency coordinated the first federal-state-local initiative (Operation Collection Protection) to combat the problem, leading 70 partners to bring more than 130 actions. In 2015, the FTC also directly filed 12 actions against 52 defendants for illegal debt collection practices, permanently banned 30 companies and individuals from the industry and obtained nearly \$94 million in judgments against debt collectors.

The Consumer Sentinel Network data book is produced annually using complaints received by the FTC's Consumer Sentinel Network. That includes not only complaints made directly by consumers to the FTC, but also complaints received by state and federal law enforcement agencies, national consumer protection organizations and non-governmental organizations.

The data book includes both national statistics as well as a state-by-state listing of top complaint categories in each state and a listing of states and metropolitan areas that generated the most complaints per capita.

In 2015, the network collected 3,083,379 total consumer complaints. Florida, Georgia and Michigan were the top three states for fraud and other complaints, while Missouri, Connecticut and Florida were the top three states for identity theft complaints.

The complaint categories making up the top 10 are:

	Number	Percent
Debt Collection	897,655	29 percent
Identity Theft	490,220	16 percent
Imposter Scams	353,770	11 percent
Telephone and Mobile Services	275,754	9 percent
Prizes, Sweepstakes and Lotteries	140,136	5 percent
Banks and Lenders	131,875	4 percent
Shop-At-Home and Catalog Sales	96,363	3 percent
Auto-Related Complaints	93,917	3 percent
Television and Electronic Media	47,728	2 percent
Credit Bureaus. Information Furnishers and Report Users	43.939	1 percent

The Consumer Sentinel Network's secure online database is available to more than 2,000 civil and criminal law enforcement agencies across the country and abroad. Agencies use the data to research cases, identify victims and track possible targets. While non-governmental organizations may contribute data to Consumer Sentinel, only law enforcement agencies can access the database.

The Federal Trade Commission works to promote competition, and <u>protect and educate consumers</u>. You can <u>learn</u> <u>more about consumer topics</u> and file a <u>consumer complaint online</u> or by calling 1-877-FTC-HELP (382-4357). Like the FTC on <u>Facebook</u>, follow us on <u>Twitter</u>, read our <u>blogs</u> and <u>subscribe to press releases</u> for the latest FTC news and resources.

Contact Information

MEDIA CONTACT:

Jay Mayfield Office of Public Affairs 202-326-2181

STAFF CONTACT:

David Torok Bureau of Consumer Protection 202-326-3075

FREE APP AUTOMATICALLY STOPS HARASSING SCAM CALLS

