

August 2015

# Monthly Complaint Report

Vol. 2



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# 1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection<sup>1</sup> and consumer complaints<sup>2</sup> are an integral part of that work. The CFPB's Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace, brings their concerns to the attention of companies, and assists in addressing their complaints. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints.

The Monthly Complaint Report 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, we use month-to-month comparisons to highlight more immediate trends. For the company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.<sup>3</sup>

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<sup>1</sup> The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 ("Dodd-Frank Act") created the CFPB to protect consumers of financial products or services and to encourage the fair and competitive operation of consumer financial markets.

<sup>2</sup> 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.

<sup>3</sup> This report is based on dynamic data updated nightly and may slightly differ from other public reports. Company-level information should be considered in context of company size. The Bureau is seeking input on ways to enable the public to more easily understand company-level information and make comparisons through a Request for Information. The comment period closes August 31, 2015. <https://federalregister.gov/a/2015-16096>

Visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at [consumerfinance.gov/complaintdatabase](http://consumerfinance.gov/complaintdatabase) to search, sort, filter, and export complaints.

## 1.1 Complaint volume by product

As of August 1, 2015, the CFPB has handled approximately 677,200 complaints, including 26,700 complaints in July 2015. Table 1 shows the percentage change in complaint volume by product from May - July 2014 to May - July 2015.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME<sup>5</sup>**

	% change	3 month average: May - July 2014	3 month average: May - July 2015
Consumer loan	61%	718	1,154
Credit reporting	45%	3,559	5,159
Money transfer	28%	171	219
Credit card	24%	1,524	1,892
Student loans	12%	568	639
Payday loan	9%	418	454
Mortgage	6%	4,216	4,481
Debt collection	-1%	7,708	7,612
Bank account or services	-4%	1,976	1,895
<b>Total</b>	<b>15%</b>	<b>20,966</b>	<b>24,068</b>

<sup>4</sup> Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services. We began accepting complaints about prepaid products and other financial services in July 2014, two months after the relevant comparison period for this report.

<sup>5</sup> Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.


- Consumer loan complaints showed the greatest percentage increase from May - July 2014 (718 complaints) to May - July 2015 (1,154 complaints), representing about a 61 percent increase.
- Bank account or services complaints showed the greatest percentage decrease from May - July 2014 (1,976 complaints) to May - July 2015 (1,895 complaints), representing about a 4 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.<sup>6</sup>

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<sup>6</sup> The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2.

**TABLE 2: MONTHLY PRODUCT TRENDS<sup>7</sup>**

Products	Complaints this month	% change vs last month	Monthly average since launch	Total complaints	Monthly complaints
Debt collection	8,224	11%	7,086	171,267	
Credit reporting	6,696	56%	3,189	105,477	
Mortgage	4,498	-4%	4,352	187,916	
Bank account or services	2,010	2%	1,693	69,053	
Credit card	1,971	5%	1,574	75,563	
Consumer loan	1,342	23%	647	26,107	
Student loans	648	4%	486	19,468	
Payday loan	484	5%	484	9,991	
Money transfer	238	13%	156	4,275	
Other financial services	211	28%	137	1,853	
Prepaid	191	-3%	174	2,371	
<b>Total</b>	<b>26,704</b>	<b>15%</b>	<b>13,820</b>	<b>677,182</b>	

2013      2015

■ This month      ■ Product launch month

<sup>7</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints.

- Credit reporting complaints showed the greatest month-over-month percentage increase (56 percent).
- Mortgage complaints showed the greatest month-over-month percentage decrease (-4 percent).
- For the 23<sup>rd</sup> consecutive month, we handled more complaints about debt collection than any other type of complaint. Debt collection complaints represented about 31 percent of complaints submitted in July 2015.
- Debt collection, credit reporting, and mortgage complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 73 percent of complaints submitted in July 2015.

## 1.2 Complaint volume by state

TABLE 3: CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: May - July 2014	3 month average: May - July 2015	Total complaints	Total complaints per 100k population
HI	37%	72	99	2,571	181
ME	36%	61	83	2,344	176
GA	33%	786	1,047	27,286	270
NC	33%	542	719	18,406	185
NE	30%	70	91	2,262	120
NV	29%	235	303	7,877	277
NY	29%	1,189	1,528	43,377	220
FL	24%	1,955	2,419	65,551	330
MN	24%	234	289	7,662	140
IN	23%	233	286	7,792	118
TN	22%	328	402	10,557	161
WV	22%	57	69	1,868	101
MA	22%	363	442	12,685	188
IL	21%	697	845	23,112	179
LA	21%	250	302	7,132	153
MS	20%	116	140	3,368	112
AZ	20%	436	523	14,387	214
OR	19%	240	285	7,659	193
CA	16%	2,802	3,259	93,954	242
OK	16%	164	190	4,909	127
AL	16%	255	294	7,209	149
KY	15%	170	195	5,313	120
WA	14%	424	485	13,542	192
WI	14%	230	262	8,012	139
ND	14%	19	22	628	85
DE	14%	114	129	3,583	383
MD	14%	611	695	20,549	344
OH	14%	643	730	20,750	179
CO	14%	336	382	11,019	206
NJ	11%	786	873	25,782	288
MO	11%	304	337	9,248	153
AR	10%	109	119	3,044	103
PA	9%	764	834	23,945	187
CT	9%	217	237	7,516	209
VT	9%	33	36	1,122	179
NH	9%	86	93	3,187	240
MI	7%	530	569	17,807	180
VA	7%	679	727	20,982	252
TX	6%	1,842	1,955	52,621	195
DC	6%	128	135	3,967	602
ID	4%	91	95	2,464	151
SC	3%	330	341	8,672	179
IA	2%	107	109	3,102	100
RI	0.0%	68	68	2,273	215
UT	-0.9%	150	148	3,844	131
WY	-1%	24	24	730	125
MT	-2%	39	38	1,201	117
KS	-7%	125	116	3,625	125
AK	-11%	28	25	899	122
NM	-16%	136	115	3,442	165
SD	-31%	42	29	1,038	122



- Hawaii (37 percent), Maine (36 percent), and Georgia (33 percent) experienced the greatest complaint volume percentage increase from May - July 2014 to May - July 2015.
- South Dakota (-31 percent), New Mexico (-16 percent), and Arkansas (-11 percent) experienced the greatest complaint volume percentage decrease from May - July 2014 to May - July 2015.<sup>8</sup>
- Of the five most populated states, New York (29 percent) experienced the greatest complaint volume percentage increase and Texas (6 percent) experienced the smallest complaint volume percentage increase from May - July 2014 to May - July 2015.

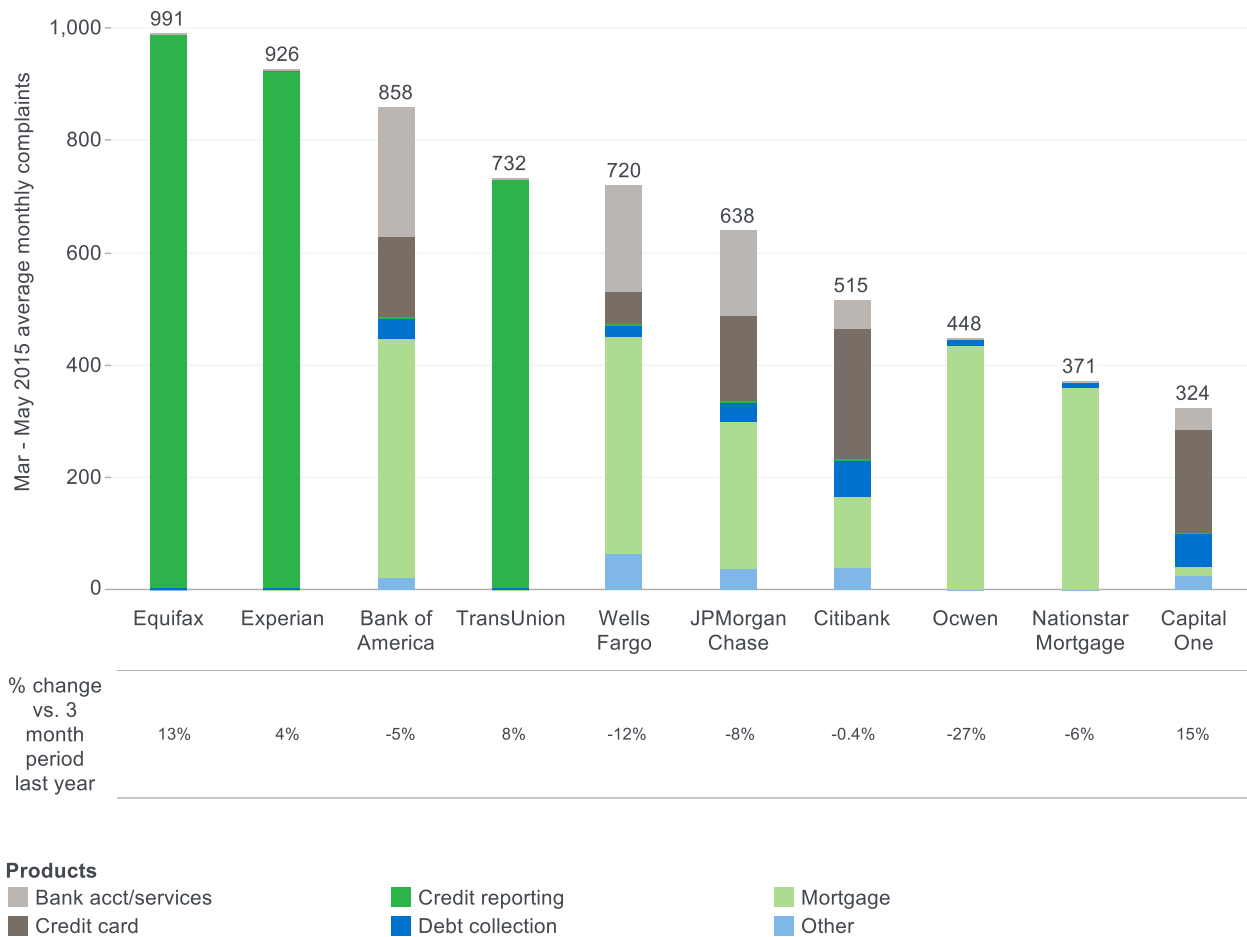
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<sup>8</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2014 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2014/index.html>

# 1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for March - May 2015. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 46 percent of all complaints sent to companies over this period.

**FIGURE 1: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES**



**TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES**

<b>Company</b>	<b>3 month average: March - May 2015</b>	<b>% change vs. 3 month period last year</b>	<b>Monthly average<sup>9</sup></b>	<b>Total complaints</b>
Equifax	991	+13%	610	20,753
Experian	926	+4%	670	21,442
Bank of America	858	-5%	1,034	48,609
TransUnion	732	+8%	512	16,371
Wells Fargo	720	-12%	723	33,989
JPMorgan Chase	638	-8%	586	27,548
Citibank	515	-0.4%	452	21,235
Ocwen	448	-27%	376	17,292
Nationstar Mortgage	371	-6%	227	9,994
Capital One	324	+15%	289	13,589

- By average monthly complaint volume, Equifax (991), Experian (926), and Bank of America (858) were the most-complained-about companies for March - May 2015.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-27 percent) from March - May 2014 to March - May 2015.

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<sup>9</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through May 2015.

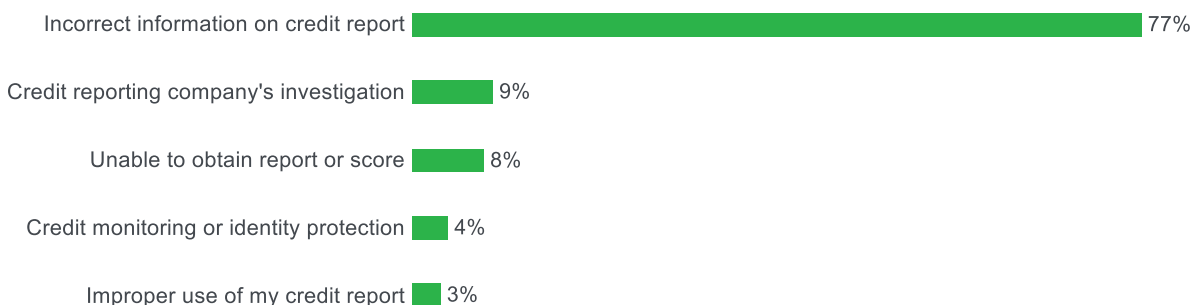
## 2. Product spotlight: Credit reporting

The CFPB has handled approximately 105,500 credit reporting complaints, making credit reporting the third most-complained-about product. In July 2015, credit reporting complaints showed the greatest month-over-month percentage increase (56 percent), and we handled more this month (6,696) than any other month since we began accepting credit reporting complaints.

### 2.1 Credit reporting complaints by type

Figure 2 shows the types of credit reporting complaints as a percentage of all credit reporting complaints handled. The most common types identified by consumers are incorrect information on credit report (77 percent) and credit reporting company's investigation (9 percent).

**FIGURE 2:** TYPES OF CREDIT REPORTING COMPLAINTS REPORTED BY CONSUMERS



- The majority of consumers submitting credit reporting complaints complained about incorrect information on their credit reports. These complaints frequently involve debt

collection items on consumers' reports. In some cases, consumers report having paid the debt appearing on their report. In others, they report the debt is no longer due because the debt is too old to be enforced in court, or because the debt belongs to a different consumer, or because they do not recognize the debt.

- Consumers consistently have trouble accessing their credit reports due to rigorous identity authentication questions. If denied access to their report because they failed online authentication, the option available is to mail copies of sensitive, identifying documents, which consumers feel is time-consuming and potentially unsecure.
- Consumers also have difficulty disputing directly with the credit reporting companies. One common issue mentioned is identity theft. Victims of identity theft often encounter difficulty correcting inaccuracies in their reports with both lenders and the credit reporting companies.
- Public records that appear on credit reports (most often records of liens, judgements, and bankruptcies) are a source of concern for some consumers. These consumers frequently mention delays in updating public records, problems correcting inaccurate records, and public records being incorrectly matched to their credit reports.

## 2.2 Credit reporting complaints by state

Table 5 shows the credit reporting complaint volume percentage change by state. Some of the highlights include:

- Hawaii (279 percent), Iowa (157 percent), and Ohio (120 percent) experienced the greatest percentage increase in credit reporting complaints from May - July 2014 to May - July 2015.
- Utah (-56 percent), South Dakota (-39 percent), and Wyoming (-32 percent) experienced the greatest percentage decrease in credit reporting complaints from May - July 2014 to May - July 2015.
- Of the five most populated states, New York (118 percent) experienced the greatest percentage increase and Texas (-8 percent) experienced greatest percentage decrease in credit reporting complaints from May - July 2014 to May - July 2015.

**TABLE 5: CREDIT REPORTING COMPLAINT VOLUME PERCENT CHANGE BY STATE**

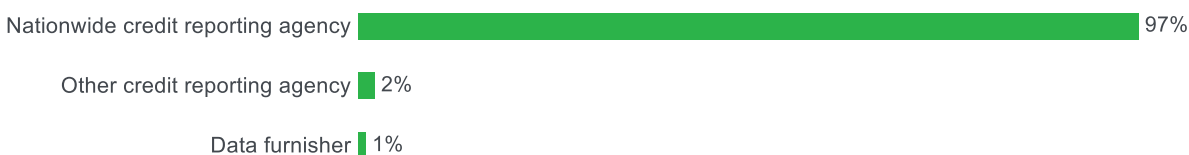
	% change	3 month average: May - July 2014	3 month average: May - July 2015	Total complaints	Complaints per 100k population
HI	279%	8	30	485	34
IA	157%	9	24	451	15
OH	120%	67	148	2,498	22
NY	118%	188	410	7,288	37
WI	117%	23	50	957	17
NE	116%	8	18	245	13
MD	105%	73	149	2,624	44
GA	101%	142	286	4,076	40
AZ	96%	55	107	1,944	29
NC	95%	86	167	2,838	29
NV	92%	38	72	1,272	45
MA	91%	46	89	1,484	22
FL	85%	325	601	11,596	58
MN	79%	32	58	865	16
ND	75%	3	5	127	17
OK	71%	22	37	777	20
DE	70%	15	25	460	49
ID	70%	14	24	377	23
MI	67%	71	118	2,120	21
MS	67%	17	28	533	18
IL	65%	112	185	3,505	27
KY	64%	26	43	853	19
MO	61%	41	65	1,209	20
WV	52%	14	21	363	20
OR	49%	36	53	988	25
AL	48%	44	65	1,247	26
WA	42%	60	85	1,865	26
CO	41%	58	82	1,645	31
NH	41%	13	18	333	25
MT	39%	6	8	196	19
CA	38%	459	635	13,184	34
IN	38%	39	54	1,276	19
NJ	37%	117	159	3,611	40
TN	36%	54	74	1,444	22
ME	30%	10	13	256	19
LA	29%	41	53	1,282	28
AR	26%	23	29	558	19
CT	18%	38	45	910	25
NM	10%	23	26	551	26
PA	5%	136	143	3,542	28
VA	-3%	118	115	3,363	40
SC	-5%	80	76	1,497	31
VT	-7%	5	4	143	23
TX	-8%	514	473	13,153	49
KS	-9%	18	17	535	18
DC	-16%	20	17	573	87
AK	-27%	4	3	141	19
RI	-29%	8	6	288	27
WY	-32%	7	5	121	21
SD	-39%	6	4	125	15
UT	-56%	47	21	578	20

## 2.3 Credit reporting complaints by company

Each month, this section highlights the most-complained-about companies to which we sent complaints. The three national credit reporting companies, Equifax, Experian, and Transunion, received about 97% of all credit reporting complaints sent to companies for response in March - May 2015.

Companies are expected to respond to complaints sent to them within 15 days. If a complaint cannot be closed within 15 days, the company may indicate that its work on the complaint is “In progress” and provide a final response within 60 days. Company responses provided outside of those windows are considered untimely.

**FIGURE 3:** PERCENT OF COMPLAINTS SENT TO COMPANIES BY COMPANY TYPE



March - May 2015 complaints sent to companies

Equifax, Experian, and Transunion received about 97% of all credit reporting complaints sent to companies for response in March - May 2015.<sup>10</sup> Table 6 highlights the companies receiving 98% of these complaints.

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<sup>10</sup> Consumers also submit other types of complaints about data furnisners, including complaints referencing issues with how they report information to credit reporting companies.

**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR CREDIT REPORTING<sup>11</sup>**

<b>Company</b>	<b>3 month average: March - May 2014</b>	<b>3 month average: March - May 2015</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: March - May 2015</b>
Equifax	870	988	13%	0%
Experian	887	922	4%	0%
TransUnion	674	729	8%	0%
FNIS (Fidelity National Information Services, Inc.)	15	19	26%	0%
Lexis Nexis	2	7	186%	5%
CoreLogic	1	5	650%	7%
Early Warning Systems, LLC	2	4	120%	0%

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<sup>11</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.



# 3. Geographic spotlight: Los Angeles, California

Each month we spotlight the complaints from one part of the country. This month we are spotlighting Los Angeles. As of August 1, 2015, about 94,000 complaints (14 percent) of the 677,200 complaints we have handled have been from consumers in California. Of complaints from consumers in California, 33,700 (36 percent) are from the Los Angeles, California metro area.<sup>12</sup>

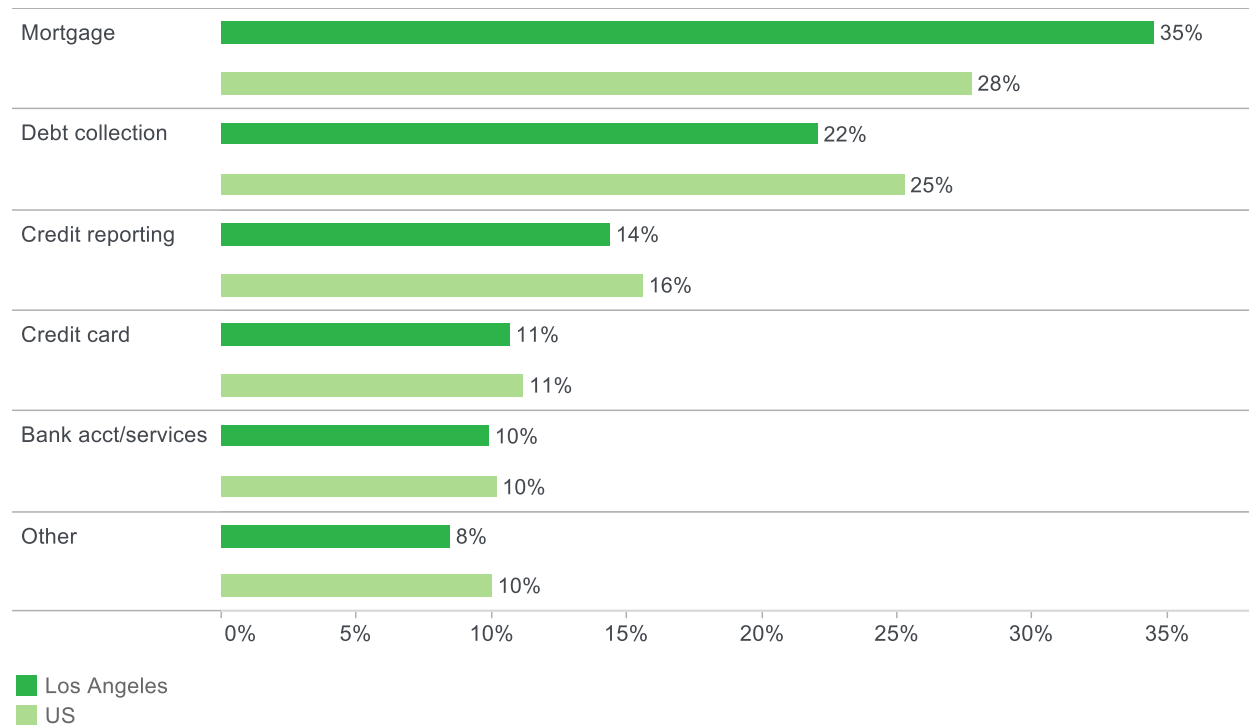
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<sup>12</sup> The Los Angeles metro area is defined as zip codes from the Los Angeles-Long Beach-Santa Ana, CA Core-Based Statistical Area (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

## 3.1 Los Angeles complaints by product

Figure 4 shows the distribution of complaints by product for Los Angeles and the United States as a whole.

**FIGURE 4:** LOS ANGELES VS. NATIONAL SHARE OF COMPLAINTS BY PRODUCT

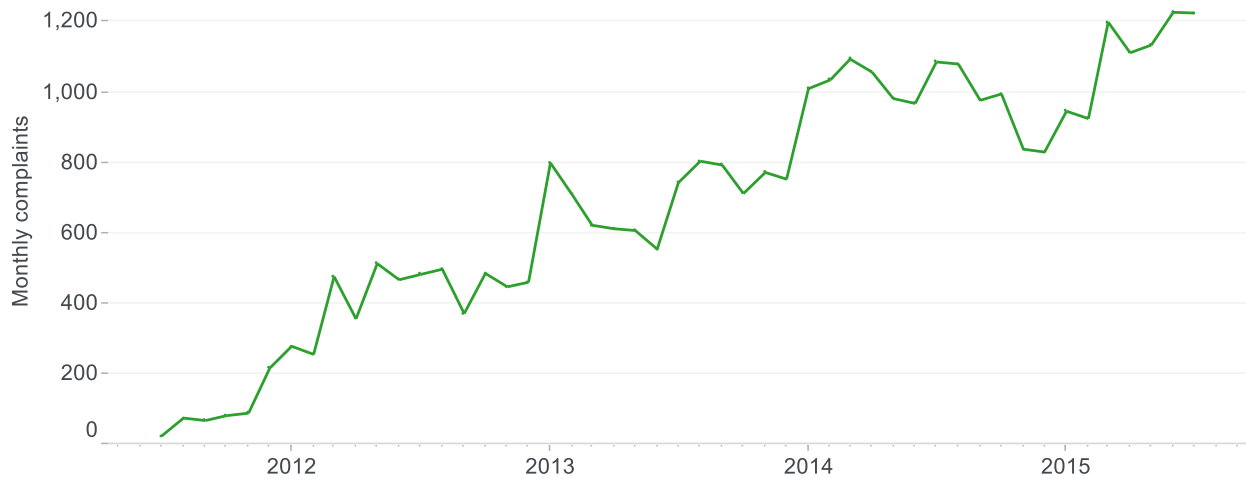


- Consumers in Los Angeles most often submit mortgage complaints at 35 percent compared to 28 percent nationally.
- Consumers in Los Angeles submit fewer debt collection complaints (22 percent vs. 25 percent) and credit reporting complaints (14 percent vs. 16 percent) than consumers nationally.

## 3.2 Los Angeles complaints over time

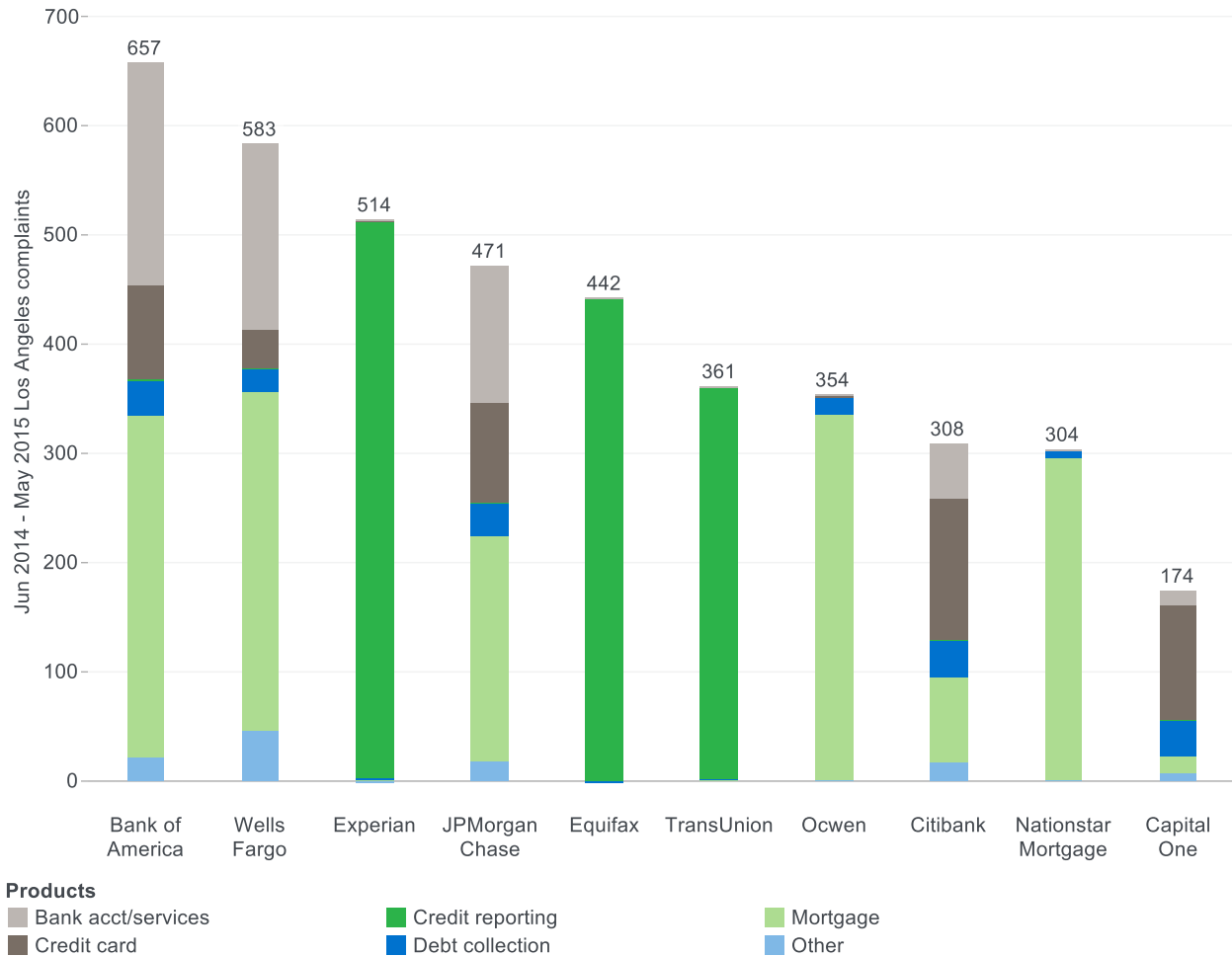
Complaints from consumers in Los Angeles have generally followed the national trend. Average monthly complaints increased 18 percent from May - July 2014 (1,010 complaints per month) to May - July 2015 (1,193 complaints per month), compared to a national 16 percent increase.

**FIGURE 5:** LOS ANGELES MONTHLY COMPLAINT VOLUME TREND



### 3.3 Los Angeles complaints by company

**FIGURE 6:** MOST-COMPLAINED-ABOUT COMPANIES BY LOS ANGELES CONSUMERS



- In the June 2014 - May 2015 period, Bank of America, Wells Fargo, Experian, JPMorgan Chase, and Equifax led the list of most-complained-about companies by Los Angeles consumers.

# APPENDIX A:

**TABLE 7: TOTAL COMPLAINTS BY MONTH AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
11-Jul	13	3	519	2	4	0	14	4	0	2	2	566
11-Aug	140	27	1,840	12	6	1	128	9	0	5	5	2,191
11-Sep	193	45	1,732	18	17	2	179	28	4	7	3	2,249
11-Oct	159	26	1,755	11	8	3	178	24	0	7	4	2,195
11-Nov	199	40	1,749	5	9	1	276	17	1	0	5	2,323
11-Dec	206	29	1,620	8	6	2	1,700	0	0	14	4	3,604
12-Jan	191	30	1,455	4	4	0	2,513	1	3	6	11	4,241
12-Feb	215	37	1,439	10	12	2	2,721	0	0	5	8	4,468
12-Mar	1,464	219	1,624	12	32	7	3,464	6	7	18	666	7,561
12-Apr	1,500	250	1,353	13	31	3	3,396	2	8	13	316	6,901
12-May	1,971	366	1,667	19	36	5	4,698	3	8	12	241	9,095
12-Jun	1,698	341	1,979	12	34	2	4,666	7	6	10	757	9,567
12-Jul	1,618	327	1,796	32	32	3	4,160	6	4	5	317	8,341
12-Aug	1,590	361	1,581	33	25	0	4,632	8	3	6	297	8,570
12-Sep	1,361	304	1,258	21	17	0	3,661	11	4	12	260	6,931
12-Oct	1,559	379	1,695	537	18	2	4,011	6	6	7	398	8,649
12-Nov	1,249	328	1,393	1,259	24	1	3,519	4	1	4	331	8,144
12-Dec	1,231	340	1,309	1,373	62	1	3,722	4	14	8	274	8,386
13-Jan	1,643	393	1,437	1,557	94	3	7,155	6	9	4	379	12,775
13-Feb	1,447	346	1,442	1,712	111	11	5,703	11	16	9	335	11,238
13-Mar	1,700	440	1,615	1,734	155	6	5,693	3	15	18	372	11,906
13-Apr	1,421	453	1,507	1,900	179	77	5,628	3	16	16	373	11,700
13-May	1,416	447	1,368	1,880	111	60	5,258	2	26	16	302	10,982
13-Jun	1,488	426	1,311	2,042	108	93	5,251	4	22	5	286	11,090
13-Jul	1,655	444	1,276	2,234	2,427	99	5,233	2	17	11	341	13,767
13-Aug	1,665	518	1,347	2,256	4,161	91	4,955	2	40	8	349	15,427
13-Sep	1,668	606	1,347	2,327	6,285	120	4,339	3	36	5	372	17,142
13-Oct	1,800	541	1,383	2,271	4,852	155	3,866	4	35	5	419	15,377
13-Nov	1,566	473	1,245	2,343	6,685	169	3,486	1	396	3	345	16,757
13-Dec	1,540	504	1,326	1,944	5,993	134	3,418	3	386	4	413	15,694
14-Jan	1,826	584	1,539	3,224	8,123	165	4,238	0	437	8	485	20,664
14-Feb	1,829	584	1,632	3,515	7,824	145	4,594	2	374	3	499	21,021
14-Mar	2,052	662	1,666	3,562	8,422	170	4,917	3	411	6	584	22,483
14-Apr	1,986	688	1,665	3,855	8,317	171	4,771	8	407	1	540	22,437
14-May	1,960	594	1,504	3,400	7,378	176	4,108	2	325	5	545	20,032

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
14-Jun	1,943	692	1,498	3,455	7,734	184	4,131	4	344	5	583	20,589
14-Jul	2,025	867	1,569	3,821	8,011	154	4,410	62	586	92	577	22,278
14-Aug	1,565	1,011	1,694	4,653	7,240	151	4,362	104	648	140	631	22,394
14-Sep	1,593	969	1,550	4,377	6,349	164	4,100	110	586	150	594	20,748
14-Oct	1,625	1,036	1,435	3,561	6,712	132	4,490	124	534	137	652	20,632
14-Nov	1,393	911	1,359	3,570	6,131	122	3,500	102	477	133	548	18,403
14-Dec	1,459	977	1,456	3,691	6,079	161	3,586	92	468	144	546	18,850
15-Jan	1,621	1,003	1,519	4,161	6,541	144	3,522	107	457	165	575	19,968
15-Feb	1,456	989	1,782	4,024	6,866	141	3,604	113	474	182	599	20,380
15-Mar	1,725	1,092	1,894	4,816	7,961	195	4,280	157	538	199	720	23,749
15-Apr	1,745	943	1,758	4,735	7,204	190	4,238	147	480	191	687	22,512
15-May	1,705	1,027	1,825	4,491	7,176	208	4,273	156	417	177	649	22,304
15-Jun	1,969	1,093	1,879	4,289	7,437	211	4,671	165	461	197	621	23,197
15-Jul	2,010	1,342	1,971	6,696	8,224	238	4,498	211	484	191	648	26,704
<b>Total</b>	<b>69,053</b>	<b>26,107</b>	<b>75,563</b>	<b>105,477</b>	<b>171,267</b>	<b>4,275</b>	<b>187,916</b>	<b>1,853</b>	<b>9,991</b>	<b>2,371</b>	<b>19,468</b>	<b>677,182</b>

**TABLE 8: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	707	442	616	1,247	2,296	34	1,372	24	199	23	201	7,209
Alaska	86	36	127	141	275	7	177	3	14	3	26	899
American Samoa	7	0	3	5	5	1	6	0	0	0	0	27
Arizona	1,426	639	1,631	1,944	3,673	84	4,338	28	143	52	338	14,387
Arkansas	316	160	352	558	860	18	590	8	50	8	102	3,044
California	8,886	3,049	9,756	13,184	21,617	588	32,769	216	1,015	366	2,069	93,954
Colorado	1,067	378	1,391	1,645	2,795	56	3,105	26	143	45	320	11,019
Connecticut	937	286	1,124	910	1,567	41	2,194	23	111	31	249	7,516
Delaware	446	185	483	460	927	19	907	8	55	7	74	3,583
District of Columbia	580	141	483	573	866	31	919	22	77	20	196	3,967
Federated States of Micronesia	4	1	6	5	7	1	11	1	1	0	0	37
Florida	6,190	2,132	6,594	11,596	14,826	331	21,341	125	686	152	1,276	65,551
Georgia	2,654	1,261	2,351	4,076	6,056	147	9,550	63	228	103	678	27,286
Guam	8	4	6	11	20	3	21	0	2	1	1	77
Hawaii	198	97	311	485	594	10	777	6	29	7	44	2,571
Idaho	176	89	278	377	856	10	552	1	38	4	68	2,464
Illinois	2,679	798	2,654	3,505	5,786	148	6,124	52	371	88	795	23,112
Indiana	730	330	785	1,276	2,291	42	1,674	26	190	26	375	7,792
Iowa	248	123	436	451	1,049	16	533	18	73	12	133	3,102
Kansas	333	149	475	535	1,210	20	686	10	64	15	99	3,625
Kentucky	464	252	518	853	1,746	25	1,087	10	118	11	204	5,313
Louisiana	585	326	543	1,282	2,491	40	1,424	12	194	21	182	7,132
Maine	232	86	415	256	544	8	644	10	29	12	98	2,344
Marshall Islands	3	3	6	3	11	0	9	0	0	0	1	36
Maryland	2,123	847	2,218	2,624	4,382	116	7,034	68	355	55	576	20,549
Massachusetts	1,849	407	1,921	1,484	2,400	112	3,621	43	172	54	565	12,685
Michigan	1,714	642	1,633	2,120	4,336	93	6,095	51	316	66	676	17,807
Minnesota	838	230	965	865	1,795	62	2,339	24	135	32	333	7,662
Mississippi	316	238	289	533	1,063	19	695	9	102	10	82	3,368
Missouri	763	433	896	1,209	2,828	50	2,399	27	169	34	397	9,248
Montana	84	43	146	196	400	4	239	4	20	8	48	1,201
Nebraska	232	90	303	245	743	12	463	5	50	11	98	2,262

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Nevada	777	280	795	1,272	2,252	46	2,062	18	141	28	160	7,877
New Hampshire	294	87	345	333	593	12	1,310	9	43	11	129	3,187
New Jersey	3,038	906	3,174	3,611	5,340	141	8,076	68	428	97	758	25,782
New Mexico	337	159	359	551	1,062	28	724	10	76	12	98	3,442
New York	5,611	1,347	6,521	7,288	8,746	349	11,095	158	326	167	1,556	43,377
North Carolina	1,867	875	2,012	2,838	4,328	115	5,449	59	304	50	421	18,406
North Dakota	47	24	69	127	230	2	90	3	6	2	27	628
Northern Mariana Islands	6	0	3	5	5	0	4	0	0	0	1	24
Ohio	2,105	947	2,562	2,498	5,848	120	5,202	56	375	79	863	20,750
Oklahoma	412	259	470	777	1,716	36	882	14	146	19	141	4,909
Oregon	809	251	862	988	2,073	37	2,187	20	104	31	254	7,659
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	2,993	953	2,788	3,542	5,989	130	5,801	73	407	86	1,070	23,945
Puerto Rico	209	77	247	446	314	7	289	7	4	1	23	1,648
Rhode Island	330	98	304	288	556	16	530	8	60	7	67	2,273
South Carolina	696	516	760	1,497	2,687	44	2,009	24	156	23	221	8,672
South Dakota	87	53	154	125	367	12	170	3	22	2	37	1,038
Tennessee	1,053	539	1,069	1,444	3,336	58	2,338	34	233	41	362	10,557
Texas	4,255	2,376	4,628	13,153	16,704	299	8,813	122	852	155	1,026	52,621
Utah	269	143	379	578	1,268	18	980	6	72	10	95	3,844
Vermont	136	53	166	143	220	6	314	3	14	7	57	1,122
Virgin Islands	23	3	25	33	35	1	38	1	3	0	2	165
Virginia	2,005	860	2,522	3,363	5,304	142	5,662	40	303	85	593	20,982
Washington	1,199	414	1,471	1,865	3,604	86	4,191	35	126	62	426	13,542
West Virginia	198	90	220	363	501	14	336	8	15	8	93	1,868
Wisconsin	698	320	1,141	957	2,315	50	1,956	17	163	42	302	8,012
Wyoming	45	33	70	121	251	4	145	3	20	1	27	730
U.S. Armed Forces – Americas	11	1	5	0	22	1	5	2	0	2	2	52
U.S. Armed Forces – Europe	28	12	21	47	49	2	58	1	0	2	14	235
U.S. Armed Forces – Pacific	12	5	27	24	70	1	38	0	1	0	6	184
Unspecified	2,621	528	2,678	2,543	5,166	350	3,463	128	442	64	333	18,811
<b>Total</b>	<b>69,053</b>	<b>26,107</b>	<b>75,563</b>	<b>105,477</b>	<b>171,267</b>	<b>4,275</b>	<b>187,916</b>	<b>1,853</b>	<b>9,991</b>	<b>2,371</b>	<b>19,468</b>	<b>677,182</b>



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