

CONSUMER AGENCY SURVEY REPORT

2025



JUNE 2026

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The Consumer Federation of America (CFA) is an association of nonprofit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 250 of these groups participate in the federation and govern it through their representatives on the organization's Board of Directors.

For media questions, reach out to Nicholas Rubando, Communications Director, at nrubando@consumerfed.org.

INTRODUCTION

The Consumer Federation of America (CFA) is pleased to present its annual report of complaints made to consumer agencies during the year 2025. CFA conducts an annual survey of city, county, and state consumer agencies across the country about the previous year's complaints, which CFA then merges and analyzes in this report. This report serves as a critical tool to identify common problems facing consumers, highlight the innovative ways agencies resolve complaints, and to inform CFA's work in advocating for consumer protections in the marketplace.

We are proud to work with the participating agencies, whose on the ground expertise offers critical relief to their community members as well as invaluable insights to nonprofits like CFA. As the country continues to endure a startling and harmful lack of federal consumer protections, state and local agencies have risen to the occasion to protect consumers. The current administration has set a discouraging precedent of allowing businesses to escape accountability for unfair and deceptive practices, and consumers often lack the time or resources to pursue legal action on their own. The state and local agencies featured in this report use their authority and existing relationships with businesses to resolve disputes swiftly and effectively, delivering both financial and non-financial relief that meets consumers' needs.

The data in this report come from a survey of consumer agencies administered in Spring 2026, supplemented with publicly available data, covering the agencies' activities from January 2025 to December 2025. The report analyzes the top ten categories of consumer complaints received by 23 agencies in 17 states, and Washington D.C. These agencies vary in their functions and authority, but generally serve consumers in three main capacities: mediation of a wide variety of disputes between consumers and businesses; initiating enforcement actions (or referring to the appropriate government agency) to stop illegal conduct and obtain restitution for consumers; and conducting education and outreach programs to warn consumers about common fraudulent practices and provide useful tips and advice.

CFA's 2025 Survey asked consumer agencies to provide the following information, and the agencies' responses are included in this report:

1. Top 10 categories of complaints (using the agencies' own categories);
2. Examples of consumer complaints received by the agency;
3. Statistics about the number of complaints and the amounts recovered for consumers;
4. Internal changes by the agency that improved operations; and
5. The agency's biggest success in 2025.

KEY FINDINGS

- 1. For the tenth year in a row, auto-related issues are the top consumer complaint category.** This category includes new and used motor vehicle sales, leases, and auto repair shop issues. Consumers filed complaints about deceptive advertising, lemon vehicles, incomplete repair work, and mechanical failures.
- 2. Together, participating agencies provided over \$890 million in relief to consumers in 2025.** This relief was provided through actions such as mediations, administrative and court enforcement actions, and judgments.
- 3. Participating agencies handled over 310,000 consumer complaints in 2025.** Many more consumers make informal inquiries, and agencies reach hundreds of thousands of consumers with consumer education efforts, demonstrating their widespread reach.
- 4. “Honorable mentions”** of consumer complaint categories that did not make the overall top ten but were reported by agencies include complaints about Do Not Call lists and cryptocurrency.



TOP TEN COMPLAINT CATEGORIES

1

Automotive: Vehicle sales, leasing, repair, manufacturing issues, towing, and auto insurance

2

Housing: Landlord-tenant disputes, real estate transactions, real estate agents, and condos

3

Professional Services: Professional and consumer service complaints, including home improvement contractors

4

Retail: Retail sales, advertising accuracy, pricing, refunds, returns, and delivery

5

Financial Services: Banking institutions, consumer lending, fees, and debt collection

6

Fraud & Scams: Consumer fraud, scams, impersonation, and identity theft

7

Utilities: Electric, gas, water, internet, cable, and telephone services

8

Healthcare: Healthcare providers, insurance, and medical billing disputes

9

Travel & Transportation: Travel services, rental cars, fuel, moving, freight, and taxis

10

Food & Hospitality: Food retailers, restaurants, grocery stores, and hospitality services

AGENCY COMPLAINT EXAMPLES

We asked agencies to provide us with real-life examples of complaints they have received, and below are their submissions pertaining to some of the top ten categories.

Automotive

Maryland Office of the Attorney General:

A consumer purchased a vehicle which turned out to be a lemon. The manufacturer was eventually able to repair the vehicle, however, the vehicle had qualified under the Lemon Law and the consumer still wanted the vehicle replaced, as it was unclear if the problem would reoccur. The consumer reached out to the manufacturer, but the manufacturer refused to respond until the Office of the Attorney General got involved. The office was able to convince the manufacturer to replace the motor vehicle at a value of over \$65K.

New Jersey Division of Consumer Affairs, Office of the Attorney General:

A consumer purchased a truck from a dealership, which was repossessed a year later as the vehicle had been stolen from an out-of-state rental car company. Between the consumer's trade-in for \$6,500 and financing, the consumer took out a loan for over \$50,000. The dealership originally refused to assist the consumer. But through the Division's assistance, the consumer received full cancellation of the loan, a refund on the trade-in value and down payment, and reimbursement of various taxes and fees.

[FL] Broward County Consumer Protection:

A consumer brought their car to a local auto repair facility for a new transmission. He was advised that a rebuilt transmission could be furnished for \$2422. After a few days, the customer received a text explaining that additional issues were found in the vehicle. The additional work was authorized and completed. However, when the car was picked up and driven off, a loud knocking noise and shaking occurred. The consumer was advised that additional repair was necessary, which would cost \$474.49. The consumer balked at the additional charge, but paid for the repair. He was advised that the car was now in worse condition than when it was originally taken in. Upon investigation by Broward County Consumer Protection, it was determined that the shop was not in possession of the required county motor vehicle repair license. A citation was issued and a Consumer Protection Board case was convened to hear the case. The shop was ordered to refund \$2896.49 to the consumer and was issued a cease and desist and ordered from advertising or engaging in repairs until proper license was obtained.



Housing

[PA] Bucks County Consumer Protection / Weights & Measures:

A Bucks County apartment complex tenant in a basement apartment reported repeated and significant flooding during rainfall, with water entering the living space and compromising habitability. Despite multiple complaints, property management initially responded only with temporary cleanup. The ongoing moisture intrusion led to persistent odors and visible mold growth, creating potential health concerns for the household, which included a caregiver and a child with special needs.

Bucks County Consumer Protection facilitated communication between the tenant and property management. Following mediation, the management company undertook substantial corrective measures, including excavation around the foundation, installation of a waterproof barrier, regrading to direct water away from the structure, and extending downspouts to discharge away from the building. Interior remediation was also completed once the foundation was properly waterproofed. These actions resolved the source of the flooding and restored the unit to a safe and habitable condition.

[VA] Fairfax County Department of Cable and Consumer Services:



A Spanish speaking tenant rented a condominium from a private landlord. The tenant stated that both parties agreed to a 12-month lease. However, the private landlord provided a lease agreement that reflected a 24-month lease term. The tenant alleged upon move-in, they identified multiple safety concerns with the unit. The tenant contacted the landlord to request repairs be made, but the landlord failed to do so. In addition, the landlord failed to correct the lease agreement. The tenant requested the return of the security deposit of \$2,000 and a termination of the

lease agreement without penalty. After Fairfax County Cable and Consumer Services investigation and mediation, the landlord issued a full security deposit refund of \$2,000 and waived the lease-breaking fee of \$4,000, which resulted in a savings of \$6,000 to the tenant's satisfaction.

Florida Department of Agriculture and Consumer Services:

A consumer moved out of their apartment and met all lease terms as instructed by the property manager. The move out inspection was completed and approved and a manager confirmed that the security deposit would be returned in a few weeks. The funds were never received by the consumer after reaching out to the property manager several times. The consumer reached out to the Department of Agriculture and Consumer Services and the office was able to contact the property manager and ensure the security deposit was returned. The consumer received the full \$2,500.00 in the mail shortly after intervention.

Professional Services

[MD] Howard County Office of Consumer Protection:

A consumer contacted a company to remove and store his belongings after a flood in his basement, so that renovation work could be done. The company stated they would work with his insurance on the price. He then received a bill for tens of thousands of dollars more than his insurance company was willing to pay. He did not agree to pay, so the company held his belongings hostage. After our office became involved, the company initially agreed to return his belongings for the amount the insurance company authorized, and in the end just returned his belongings.

[FL] Hillsborough County Consumer Protection:

An elderly consumer reported that a mausoleum marker for a deceased family member was not installed despite full payment of \$1,312.35 and completion of required paperwork. The consumer discovered the issue years after the burial and made multiple attempts to resolve it directly with the business. The consumer was asked to resubmit documents more than once and was given repeated assurances that the marker would be completed within a set timeframe. However, no follow-up or completion occurred. The prolonged delay caused significant emotional distress to the family during visits to the mausoleum.

Upon receiving the complaint, the agency initiated contact with both parties and gathered all necessary documentation. Staff identified gaps in the process, including missing signatures and incomplete submissions that prevented the order from moving forward. Continuous follow-up was maintained with the business to monitor progress, confirm approvals, and track production milestones through to delivery. The mausoleum marker was successfully produced and installed, and the consumer was provided confirmation of completion. The complaint was resolved with a total consumer savings of \$1,312.35.

New York City Department of Consumer and Worker Protection (DCWP):

A consumer contracted a home improvement contractor to do a window installation, which led the consumer to sign a contract and pay a \$52,825 deposit. The consumer was told that their contract would be emailed immediately, but they received it a month later. The consumer contacted DCWP, as they weren't unaware of the cancellation terms until they received the contract. After mediation, the business agreed to cancel the contract and the consumer will receive a refund for any amount paid on their loan.



Retail

Office of the Arkansas Attorney General:

A consumer sold gold coins to a New York business and later learned the coins were incorrectly appraised. The business refused further communication. After a complaint was filed with the Arkansas Office of the Attorney General, the consumer received a \$16,500 refund.

South Carolina Department of Consumer Affairs (SCDCA):

A consumer ordered a bed frame in 2022, but instead received an incomplete sectional sofa delivered in multiple boxes. Despite over a year of direct communication with the e-commerce platform and a failed credit card dispute—where the business successfully overturned a provisional credit in February 2023—the consumer remained without a resolution. After filing a complaint in October 2025, the SCDCA successfully mediated the dispute. Within 60 days, the consumer received a full refund of \$2,158.27 credited back to their card.

Connecticut Department of Consumer Protection (DCP):

A consumer purchased a new refrigerator from a Connecticut-based appliance company. The service included a delivery, installation, and removal of the existing refrigerator. Around 10 days later, there was a slow water leak that caused damage in their home and in their business space below on the first floor.

The consumer contacted the business that the refrigerator was improperly installed. The business denied responsibility and encouraged the consumer to submit a claim on their home-owners' insurance. After further discussion, the business submitted a claim to their insurance company which was later denied. Frustrated, the consumer contacted DCP that they were unable to resolve the issue with the appliance company. DCP's Complaint Center became involved in the matter, helped to mediate the issue, and the consumer received about \$29,000 in recovery for the damage.

Financial Services

Office of the Arkansas Attorney General:

A consumer paid a mortgage payoff and an additional amount requested by the servicer, which then improperly drafted the consumer's regular mortgage payment of \$4,246.67. Although the servicer acknowledged the error, refunds were mishandled. Following mediation led by the Arkansas Office of the Attorney General, the consumer received all remaining funds owed.

Fraud & Scams



Office of the Arkansas Attorney General:

An elder Kansan living in a rural area signed up for a business opportunity, which included setting up a website to function as an online business. She paid over \$10,000 to "invest" in her company and then realized she would not be able to complete all the necessary steps to develop the business. Once she realized it was a scam, she challenged the credit card charges and filed a complaint. The business refunded her money and denied it was a scam.

Georgia Office of the Attorney General - Consumer Protection Division:

The Office of the Attorney General has filed suit against Home Saver 911, LLC over allegations of unlawful and deceptive practices that misled consumers seeking foreclosure assistance into transferring ownership of their homes to the company.

Home Saver 911 offered foreclosure assistance to consumers and allegedly use unfair and deceptive high-pressure sales practices to get consumers to sign documents, enabling the company to fraudulently take title to consumers' homes. For example, consumers were told by Home Saver representatives that they were taking out personal loans. These consumers were not informed that a transfer of title to their primary residence would accompany the loan. The business also failed to comply with the door-to-door sales provision of the Cooling-Off Rule, which provides cancellation rights to consumers. In view of these and other alleged violations of the Fair Business Practices Act, the Georgia Office of the Attorney General is seeking civil penalties, restitution for consumers, a court order to stop these practices, and other equitable relief.

Utilities

[PA] Bucks County Consumer Protection / Weights & Measures:

A consumer in Bucks County reported being unable to purchase an underground propane tank installed by a prior supplier that had been acquired by a larger company. After the acquisition, the company charged approximately \$4.99 per gallon, nearly double the prevailing market rate, while ignoring repeated requests from the consumer to purchase the tank so he could obtain fuel from a competitively priced provider. The company denied the request, stating the tank was not for sale and could only be removed if excavated at the consumer's expense, creating additional cost and property disruption.

Bucks County Consumer Protection facilitated communication with the company and raised concerns regarding pricing practices and lack of responsiveness. Following mediation, the company agreed to retroactively adjust pricing on more than 2,700 gallons of propane delivered over the prior year to a market rate of approximately \$2.49 per gallon. This resulted in a refund exceeding \$3,500 to the consumer. The company also agreed to continue providing propane at competitive market pricing.

Healthcare

[FL] Pinellas County Consumer Protection:

A consumer visited a dentist's office to obtain a partial denture and was examined and fitted for the device. Upon returning for the fitting, the consumer found the denture to be ill fitting and immediately notified the dentist. Despite raising these concerns, the consumer was sent home with the device. After experiencing several days of discomfort, the consumer attempted to schedule a follow up appointment. When they returned to the office, they were informed that nothing further could be done to correct the



issue. The office staff declined to provide additional assistance or issue a refund. Pinellas County Consumer Protection conducted preliminary research to gather relevant facts and contacted the consumer for further details. Additional communication took place with the business and its attorney. An informal hearing was then scheduled between the consumer and the business. Through this process, the office was able to assist the parties in reaching a mutually acceptable resolution, resulting in a refund of \$350.00 to the consumer.

Travel & Transportation

Georgia Office of the Attorney General - Consumer Protection Division:

Enjoy Yourself Vacations, LLC offered event travel services. The company advertised and accepted advance payment for an event called "Essence Fest 2020," which was scheduled to take place in New Orleans. Due to the COVID-19 pandemic, the event was cancelled and ultimately held virtually, meaning the pre-paid hotel and travel accommodations booked by Enjoy Yourself Vacations were no longer necessary. Nevertheless, the company failed to offer or provide refunds to consumers who paid to attend the event, even though the business' owner received a refund for the hotel reservations she booked, never paid Essence Fest for the tickets, and failed to provide the Georgia Office of the Attorney General with any proof that she paid the excursion operator. In resolution of these allegations, the business and its owner entered into a settlement in which they agreed to comply with the Fair Business Practices Act in any future business, pay restitution to consumers in the amount of \$177,983.57, and pay a civil penalty of \$40,000.00, which can be waived if the company does not violate any terms of the settlement between the date of execution and July 31, 2026.

Tennessee Attorney General's Office Division of Consumer Affairs:

An elderly couple purchased a timeshare in 2022 following a sales presentation in the Smoky Mountains, during which they were told the property was valued at \$200,000 but offered to "preferred" customers for \$160,000. They were ultimately encouraged to purchase at \$78,600 based on representations that they were "exceptional" customers. After signing the contract, the couple discovered comparable listings for significantly lower prices and attempted to work directly with the company to exit the agreement. Their requests were repeatedly denied or ignored.

Upon intervention by the Tennessee Office of the Attorney General, a consumer specialist secured a resolution in which the timeshare company provided written confirmation that the contract was canceled with no remaining balance owed. Additionally, the company notified credit bureaus to remove inaccurate negative reporting from the consumers' credit history.

AGENCY IMPROVEMENTS

We asked participating agencies to describe any internal changes made in the past year that significantly improved their operations or their ability to help consumers.

Colorado Department of Law:

In 2025 the Colorado Department of Law hired a technologist to support work across the Consumer Protection section. In recent years, the office has built out enforcement work for the Colorado Privacy Act, which has required technical capacity to both investigate complaints and potential violations of the law as well as conceptualize remedies. Additionally, across multiple Consumer Protection units, the office continues to see new and emerging technologies play a part in consumer harm. Having an in-house technologist on staff will enable the Department of Law to best protect Colorado consumers by strengthening investigations and actions as well as advising staff on emerging technologies and policy.

Connecticut Department of Consumer Protection:

The agency's Complaint Center implemented a new schedule change to help improve time management. The Complaint Center's Consumer Information Representatives (CIRs) help to receive, process, and manage consumer complaints. Each CIR manages an average of 75 cases at one time.

Recently, the CIRs now have two days off of the phone and chat feature to devote more time to case work. Before this change, CIRs were on the phone for 4 days a week, with only one day to strictly work on cases. An additional day to work on cases allows CIRs to provide more updates to consumers about their pending cases and move closer to a resolution. Overall, this has helped improve the time spent on cases.

Florida Department of Agriculture and Consumer Services:

The department has been actively engaged in a technology transfer project since 2024. This will allow the department to increase efficiencies for how they issue licenses, address consumer complaints, relay information to field staff, and process enforcement cases.

[FL] Broward County Consumer Protection:

The job duties of Consumer Protection Analysts were changed to add the power of issuing citations. Now, analysts have the power to mediate and process complaints more efficiently.



[FL] Hillsborough County Consumer Protection:

In 2025, the agency implemented a new case management system to improve complaint tracking and workflow. Prior to this change, case information was scattered across multiple platforms. The adoption of the new system allowed the agency to centralize all complaints, document correspondence, and track each case through its lifecycle. Staff could more easily assign tasks, monitor response times, and ensure that follow-ups occurred promptly. This change was needed to increase operational efficiency and consistency, particularly as complaint volume grew and timely resolution became increasingly important.

The outcome has been a significant improvement in workflow and case management. Overall, the system has enhanced internal coordination, strengthened accountability, and enabled the agency to provide more timely and effective service to the public.

[FL] Pinellas County Consumer Protection:

The office implemented and deployed mobile inspection checklists on iPads with database syncing capabilities. These enhanced mobile tools reduce reliance on paper tracking and are expected to improve the efficiency and accuracy of regulatory field visits and enforcement.

Maryland Office of the Attorney General:

The office added more staff to be able to handle complaints and reduce backlogs. Case backlogs still exist, but they are significantly reduced.



[MD] Howard County Office of Consumer Protection:

The Department of Technology & Communications Services created a new Complaint database with a dashboard so that the process could become paperless. Prior to this new system, files were entirely on paper and only basic information was stored electronically for statistical tracking. The new system allows for better metrics review, better trend analysis, and better reporting capability.

[NJ] Hudson County Consumer Affairs:

In 2025, Hudson County Consumer Affairs took on another department of weights and measures. As a result, the number of employees was significantly higher. A new data base was formed and systems were created to unify the team.

[NJ] Mercer County Consumer Affairs:

The agency created a new data case intake system, allowing consumers to easily submit their complaints while allowing them access to attachment any all docs to support their claim against local businesses.

South Carolina Department of Consumer Affairs:

In 2025, the South Carolina Department of Consumer Affairs (SCDCA) launched a series of webinars for regulated industries, strategically timed with their regulatory filing renewal periods. These “industry roundtables” covered essential topics such as applicable laws, compliance reviews, and common renewal issues. The roundtables also include an open forum for direct Q&A. To encourage participation, certain licensees received continuing professional education credit for attending. Meetings held thus far opened new doors for the SCDCA to present at industry conferences and create specific educational tools businesses need most. Feedback has been overwhelmingly positive, with attendees giving the program an average rating of 4.72 out of 5 stars.

[VA] Fairfax County Department of Cable and Consumer Services:

During the survey period, the office redesigned the consumer complaint form to make it easier for people who don't speak English fluently to use the department's services. Versions were created in Spanish and Korean. The office also put procedures in place so complaints in other languages can be accepted and processed when needed.

These changes were made because language barriers were keeping some consumers from filing complaints or fully participating in the process. The goal was to make sure people could get help in a language they understand.

Since then, the office has received and processed one complaint in Spanish, one in French, and one in Korean. The Korean complaint led to a successful mediation that saved the consumer \$4,056.14. These results show that the new forms are helping the office reach and assist a wider range of consumers.

AGENCY SUCCESSES

We asked participating agencies to describe their biggest success from the past year, such as mediating a particularly difficult dispute, publishing a report about a consumer protection issue, starting an outreach program, or bringing an enforcement action.

Office of the Arkansas Attorney General:

In April 2025, the Office of the Arkansas Attorney General created a Financial Fraud Task Force led by the Consumer Protection Division. The Task Force brings together key partners, including the Arkansas Bankers Association, the Arkansas Credit Union Association, and other stakeholders, to share intelligence, strengthen fraud prevention efforts, and enhance enforcement actions. This collaborative initiative represents both a significant achievement and an innovative approach to combating financial fraud and protecting Arkansas consumers.

Colorado Department of Law:

In January 2025, Colorado and the Federal Trade Commission sued Greystar after an investigation by the FTC's Consumer Protection Bureau uncovered Greystar's deceptive pricing of rental housing in Colorado and other states since 2019. After attracting prospective tenants with deceptively low prices, Greystar failed to adequately disclose mandatory recurring fees charged for things such as pest control, valet trash service, package concierge service, utility administration fees, and certain amenities.



The settlement requires Greystar to disclose upfront all fees and costs. In addition, Greystar is prohibited from requiring tenants to make an initial payment or deposit without disclosing all pricing information upfront. Protections for consumer information are included in the settlement.

The state of Colorado will receive \$1 million in monetary relief to be held by the attorney general and used for reimbursement of

actual costs and attorneys' fees, future consumer protection or antitrust enforcement, consumer education, or public welfare purposes.

Connecticut Department of Consumer Protection:

In recent years, the Department of Consumer Protection's (DCP) Lemon Law Program has proven to be among the agency's biggest achievements. The Lemon Law Program is the state's official arbitration program for defective vehicle owners.

In 2025, the program had a record-breaking year, returning \$5.8 million back to consumers. DCP serves as an arbitrator between the vehicle owner and manufacturer, creating an opportunity for both parties to discuss and come to an agreement. Internally, the program has onboarded

new staff members to meet the growing demand. The Lemon Law Program continues to be successful, showing our ongoing advocacy for consumers.

Florida Department of Agriculture and Consumer Services:

An increase of consumers using electric vehicles has created an increased demand for charging stations. The Department of Agriculture and Consumer Services protects consumers by ensuring that the stations provide the amount of electricity consumers pay for, similar to how the Department already addresses petroleum-related consumer issues.

The Department now has the ability to develop rules, define inspection procedures for field staff, and address consumer complaints related to issues with electric vehicle charging stations.

[FL] Hillsborough County Consumer Protection:

In 2025, Hillsborough County Consumer Protection's most significant achievement was strengthening the Wage Recovery Program through proactive engagement with businesses and more effective mediation practices.

The issue prompting this effort was a growing number of wage theft complaints in which consumers experienced delayed or unpaid wages, often with limited communication from employers. Many cases stalled due to lack of responsiveness, leaving workers without resolution. In response, this office enhanced its outreach strategy by establishing more direct and consistent contact with businesses at the onset of complaints.

The impact was a measurable increase in response rates from businesses and more timely resolutions for consumers. More individuals were able to recover earned wages without the need for formal legal action. Additionally, this effort helped foster greater accountability among businesses and reinforced the importance of fair labor practices within the community.

[FL] Pinellas County Consumer Protection:

Due to ongoing recovery efforts following the impacts of Hurricanes Helene and Milton in 2024, the office maintained proactive field operations in the areas most affected. These efforts included posting and verifying more than 450 signs throughout the county to warn homeowners about the risks of hiring unlicensed contractors. The office also collaborated with local and state partners to conduct unlicensed contractor stings and identify potential unlicensed activity, with operations extending through April 2025. Pinellas County Consumer Protection continues to receive and investigate storm related complaints, with more than 20 active cases under review.

Georgia Office of the Attorney General - Consumer Protection Division:

This office was on the Executive Committee that led a coalition of 50 attorneys general in a \$149,673,750 settlement with Mercedes-Benz USA and Daimler AG for violating state laws prohibiting unfair or deceptive trade practices by marketing, selling and leasing vehicles equipped with illegal and undisclosed emissions defeat devices designed to circumvent emissions standards.

From 2008 through 2016, Mercedes allegedly manufactured, marketed, advertised, and distributed nationwide more than 211,000 diesel passenger cars and vans equipped with software defeat devices that optimized emission controls during emissions tests, while reducing

those controls outside of normal operations. The defeat devices enabled vehicles to far exceed legal limits of nitrogen oxides emissions. Mercedes concealed the existence of these defeat devices from state and federal regulators and the public. At the same time, Mercedes marketed the vehicles to consumers as “environmentally-friendly” and as being in compliance with applicable emissions regulations.



The settlement requires Mercedes-Benz USA and Daimler AG to pay \$120 million to the states. An additional \$29,673,750 will be suspended and potentially waived pending completion of a comprehensive consumer relief program. The consumer relief program extends to the estimated 39,565 vehicles which, as of August 2023, had not been repaired or permanently removed from service. For these vehicles, Mercedes must bear the cost of installing approved emission modification software, provide consumers with an extended warranty, and pay consumers \$2,000 per subject vehicle.

Kansas Attorney General’s Office:

The Kansas Attorney General’s Office has filed various types of litigation to protect minors from harmful content online. The agency has pending litigation against Meta, TikTok, SnapChat, and first ever litigation to enforce age verification for online adult content. These actions are pending, but are indicative of and bring awareness to the harmful content on the Internet.

Maryland Office of the Attorney General:

This office resolved the largest Landlord Tenant Action in the history of the Maryland Consumer Protection Division when an action against a landlord who was unlicensed, yet charging rent to tenants, was settled. This clarified for all landlords that they are generally unable to collect rent if they are unlicensed.

[MD] Howard County Office of Consumer Protection:

The Howard County Office of Consumer Protection launched “Your CyberFeet.” This is a program created for children to be administered by teachers, parents, librarians, troop leaders, etc. Your CyberFeet features a video series titled “The Howards: Hopping Through CyberSpace.” The program initially focuses on one basic premise: the importance of one’s digital footprint and will contain distinct modules for the following grade groups: Pre-K, K-2, 3-5, 6-8, 9-12. As the child ages, more information and deeper understanding about online safety will be explored.

Minnesota Department of Commerce:

This office helped thousands of consumers with their complaints, succeeding in obtaining redress and settling enforcement actions.

[NJ] Hudson County Consumer Affairs:

The Hudson County Consumer Affairs office jointly merged with the Jersey City Police Department, Health Department and Quality of Life office to host a Task Force on the rising number of smoke shops in the community. In collaboration with law enforcement, this office was able to remove all illegal substances from the shops. The impact of this action will keep everyone of all ages safe.

[NJ] Mercer County Consumer Affairs:

In 2025, this office obtained a great amount of restitution money and merchandise recovery for consumers in the community.

New York City Department of Consumer and Worker Protection (DCWP):

DCWP was directed to enforce several new laws in 2025, of which the most impactful was the FARE Act, designed to prohibit brokers and landlords from requiring that tenants pay broker fees as a condition of renting real property. Prior to the passage of this law by the New York City Council, New York City remained one of only two jurisdictions in which real estate brokers who market rental properties for landlords could still require tenants to pay them a broker fee as a condition of renting an apartment. DCWP began enforcing the FARE Act in response to consumer complaints in mid-June, 2025. Since that time, the Department has brought more than 60 enforcement actions before the administrative tribunal, and has been awarded more than \$31,000 in civil penalties and, importantly, won over \$15,500 in restitution back to consumers who were forced to pay the unlawful broker fees.

[OH] Cuyahoga County Department of Consumer Affairs:

The Cuyahoga County Department of Consumer Affairs produced a Scam Squad Guide, which includes an "Action Plan" residents can fill out so they know what to do when confronted with typical scam come-ons. The FTC replicated the Action Plan for nationwide use. Additionally, the department-led Scam Squad task force hosted its first daylong Scam Squad conference, which drew 135 police officers, social workers, government lawyers, and others. Attendees earned free CEs, CEUs and CLEs while learning about scams, trauma-informed interviewing for scam-victims, efforts to claw back crypto payments and how to collaborate with the scam task force. The attendees gave very positive reviews and the office plans to host another similar conference in 2027.

[PA] Bucks County Consumer Protection / Weights & Measures:



Bucks County Consumer Protection's most significant achievement in 2025 involved mediating a complex dispute between a resident and a propane delivery company following a corporate acquisition. After the acquisition, the company significantly increased propane pricing to nearly double prevailing market rates while refusing the consumer's repeated requests to purchase their existing underground tank, effectively restricting the consumer's

ability to seek competitive service. The company also imposed burdensome conditions for tank removal, creating additional financial and property concerns. The consumer sought assistance after unsuccessful attempts to resolve the issue directly. Bucks County Consumer Protection intervened and facilitated communication, raising concerns regarding pricing practices and lack of responsiveness. As a result of mediation, the company agreed to retroactively adjust pricing on more than 2,700 gallons of propane delivered over the prior year to a fair market rate, issuing a refund exceeding \$3,500. The company also agreed to continue providing service at competitive pricing moving forward. This outcome not only restored the consumer financially, but also resulted in a change in ongoing business practices, demonstrating the effectiveness of mediation in addressing complex consumer disputes.

South Carolina Department of Consumer Affairs:

On January 1, 2025, the South Carolina Department of Consumer Affairs (SCDCA) celebrated 50 years of service. For five decades, the SCDCA has fostered a healthy marketplace through education, mediation, enforcement, and advocacy. To mark this milestone, the agency launched several key initiatives including a commemorative journal which reflects on the evolution of the SC Consumer Protection Code and honors the pioneers and milestones that shaped the agency. The SCDCA also created new resource for law enforcement officers that provides victims with three immediate scam recovery steps, a direct line to the SCDCA, and a QR code to our award-winning guide, "Ditch the Pitch: A Guide for Guarding Against Scams."

The office also published updated mission and vision statements to better capture the role the agency has in protecting consumers and ensuring a level playing field for businesses.

Tennessee Attorney General's Office Division of Consumer Affairs:

The division's complaint total increased by over 16% from the previous year. Navigating that increase, while still striving to facilitate as many positive outcomes as possible through the mediation program, was the division's greatest achievement with the most impact for consumers.

[VA] Fairfax County Department of Cable and Consumer Services:

This office's biggest 2025 achievement was helping the Fairfax County Consumer Protection Commission create and roll out the "Pause. Question. Protect." scam prevention campaign. With scammers constantly changing tactics, it wasn't realistic to teach residents every type of fraud. The problem was finding a simple message people could remember and use in any situation.

The Fairfax County Department of Cable and Consumer Services supported the Commission with slides, flyers, and promotional materials built around three plain language steps:



- Pause before reacting to urgent requests
- Question whether the message or demand makes sense
- Protect your personal information and money if anything feels off

The result is a clear message that works across phone, email, text, and in person scams. "Pause. Question. Protect." is now part of everyday outreach and gives residents a quick mental checklist to slow down, think twice, and avoid getting pulled into high pressure fraud.

Wisconsin Department of Agriculture, Trade and Consumer Protection:

In 2025, the Department of Agriculture, Trade and Consumer Protection's biggest achievement was the \$4.25 million multi-state settlement with Menards Inc., which resolved the claims that the company deceptively marketed its merchandise credit check program and engaged in price gouging during the COVID-19 pandemic.

The office also developed and launched Outreach Toolkits for state offices and law enforcement to help spread the word on protecting Wisconsin consumers.

APPENDIX: METHODOLOGY

The data in this report come from a survey issued to state and local consumer agencies in the spring of 2026. Twenty-five agencies responded to the survey: 14 state, 10 county, and 1 city. The survey covers a one-year period from January through December 2025 (or the most recent full year period for agencies that don't report data using calendar years). Due to the small sample size, the analytic strategy for this report was a deep qualitative dive (i.e., asking for detailed complaint examples, innovations and achievements using open-ended text questions) rather than a broader quantitative analysis.

The survey asked agencies to list their top ten consumer complaint categories. No uniform set of complaint categories exists, so the agencies varied in their terminology. For example, one agency might report "Auto" issues as "Auto: Parts/Repairs" and another might report them as "Automotive - Sales." We qualitatively coded these raw complaint categories using an inductive/deductive process with the assistance of a large language model (LLM). The raw complaint categories from the agencies were fed into the LLM, which was instructed to come up with a list of overarching categories, balancing analytical rigor with brevity. The LLM was then instructed to code each of the raw complaint categories into one of the overarching categories five times, revising the categories after each iteration of coding. The researchers then manually repeated this coding multiple times, picking up where the LLM left off, checking for accuracy and validity of the overall categories.

The final 13 overall categories were:

- Automotive: Vehicle sales, leasing, repair, manufacturing issues, towing, and auto insurance
- Food & Hospitality: Food retailers, restaurants, grocery stores, and hospitality services
- Fraud & Scams: Consumer fraud, scams, impersonation, and identity theft
- Financial Services: Banking institutions, consumer lending, fees, and debt collection
- Government Agencies: Government agencies, statutory enforcement, and regulatory matters
- Healthcare: Healthcare providers, insurance, and medical billing disputes
- Housing: Landlord-tenant disputes, real estate transactions, real estate agents, and condos
- Other/Miscellaneous: Complaints that do not clearly align with other categories

- Professional Services: Professional services and general consumer service complaints, including home improvement contractors
- Retail: Retail sales, advertising accuracy, pricing, refunds, returns, and delivery
- Utilities: Electric, gas, water, internet, cable, and telephone services
- Travel & Transportation: Travel services, rental cars, fuel, moving, freight, and transportation
- Warranties: Product warranties, rebates, and service contracts

Some consumer agencies have a much larger jurisdiction than others (i.e., a large state vs. a small county) and thus handle substantially more complaints each year. To avoid having these larger agencies dominate the top ten list, a point system was used. For each agency, ten points were assigned to the category ranked first, nine points for the category ranked second, and so on. The points were then summed up to create the top ten list. The "Other/Miscellaneous" category was excluded from both rankings. In reporting agency complaint examples, innovations, and achievements, this report aimed to preserve as much of the original responses as possible, only conducting minor editing to reflect a consistent voice and format.