

# CONSUMER COMPLAINT SURVEY REPORT

---

**2024**



**JUNE 2025**

Erin E. Witte  
Director of Consumer Protection  
Consumer Federation of America  
1620 I Street, NW - Suite 200  
Washington, DC 20006  
(202) 596-9807  
[ewitte@consumerfed.org](mailto:ewitte@consumerfed.org)

# TABLE OF CONTENTS

02. Introduction and Key Findings

04. Top Ten Complaint Categories

05. Agency Complaint Examples

20. Agency Successes

29. Appendix A

31. Appendix B

# INTRODUCTION

The Consumer Federation of America (“CFA”) is pleased to present its annual report of complaints made to consumer agencies during the year 2024. 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 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 current presidential administration dismantles essential federal consumer protections, it is impossible to overstate the importance and utility of these state and local agencies. Too often, consumers face unfair and deceptive practices by businesses but lack the time or resources to pursue legal action on their own. These agencies 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.

## KEY FINDINGS

- **For the ninth 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.
- **Together, participating agencies provided over \$890 million in relief to consumers in 2024.** This relief was provided through actions such as mediations, administrative and court enforcement actions, and judgments.
- **Participating agencies handled over 350,000 consumer complaints in 2024.** Many more consumers make informal inquiries, and agencies reach hundreds of thousands of consumers with consumer education efforts, demonstrating their widespread reach.
- **Many agencies reported successful campaigns focused on education and outreach.** Some examples include the Connecticut Department of Consumer Protection creating a newsletter available in multiple languages alerting consumers to scams, the South Carolina Department of Consumer Affairs releasing an updated guide to combatting fraud, and the Tennessee Office of the Attorney General scheduling scam prevention presentations for senior citizens.

- **Efforts to solve and prevent landlord/tenant problems increased in 2024.** Notably, the Howard County Office of Consumer Protection hosted a landlord-tenant conference to educate community members and the Washington, DC Attorney General’s Office streamlined its process for responding to utility shut-offs, where the utility is the landlord’s responsibility, prioritizing the health and safety needs of tenants.
- Some “honorable mentions” of consumer complaint categories that did not make the overall top ten but were reported by agencies include complaints about **towing, home furnishings and appliances, warranty issues, the rise of door-to-door fraudulent solar financing arrangements, restaurant service fees, and robocalls and telemarketing.**

The data in this report come from a survey of consumer agencies administered in spring 2025, supplemented with publicly available data, covering the agencies’ activities from January 2024 to December 2024. The report analyzes the top ten categories of consumer complaints received by 41 agencies in 31 states.<sup>1</sup> 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 2024 survey asked consumer agencies to provide the following information, and the agencies’ responses to each item are included in this report:

1. Top 10 categories of complaints (using the agencies’ own categories);
2. Examples of illustrative consumer complaints received by the agency;
3. Statistics about the number of complaints and the amounts recovered for consumers; and
4. The agency’s biggest success in 2024.

CFA would like to thank Katie McCann and Ethan Weiland for their contributions to this report.

[1] Eighteen of the state agencies included in the “top ten” calculation (Alaska, Arizona, California, Colorado, Delaware, Illinois, Kansas, Louisiana, Massachusetts, Michigan, Mississippi, North Dakota, New Hampshire, New Jersey, New York, Ohio, Oregon, and Vermont) did not provide formal survey responses, but CFA obtained the top ten calculation from these agencies’ websites where such information was made publicly available.

# TOP 10 COMPLAINT CATEGORIES

1

**Auto Sales and Repair:** Complaints related to the sale and leasing of new and used vehicles as well as issues related to vehicle repair.

2

**Retail Purchase Issues:** Complaints about the purchase of merchandise, from online and brick-and-mortar stores, including problems with defective products, refund policies, and deceptive pricing tactics.

3

**Home Improvement:** Complaints about home improvement contractors or repairmen, including quality and completion of work and licensure status.

4

**Consumer Credit:** Complaints about consumer finance issues including banking, lending, debt collection, credit reporting, and other financial services.

5

**Landlord/Tenant Issues:** Complaints about rental housing conditions, security deposit disputes, and rent increases.

6

**Frauds and Scams:** Complaints about various scams (imposter scams, fraudulent lotteries/sweepstakes, IRS calls, etc.), elder fraud, and identity theft.

7

**Utilities:** Complaints about utility providers, including gas, electric, cable, and internet providers.

8

**Professional Services:** Complaints about various types of licensed or unlicensed services such as plumbers, special events, delivery services, etc.

9

**Healthcare:** Complaints about the quality of health care providers, fitness, and wellness centers. Also includes complaints about medical billing.

10

**Communications:** Complaints about cell phone services and billing.

[2] Note that some agencies, like the Georgia Attorney General's Consumer Protection Division, have a separate "lemon law" unit or program. Lemon laws cover new vehicles for which the manufacturer is liable for defects.

[3] Some agencies include medical billing in their category pertaining to consumer debt/credit, some include it in healthcare, and others include a separate category altogether solely for medical billing. If the agency used a separate category for medical billing, it was included in this category.

# 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 each of the top ten categories.*

## 1 Auto Sales and Repair

### Florida Department of Agriculture and Consumer Services

A consumer dropped their car off at a repair facility and requested that the thermostat be replaced. The employee explained that the thermostat housing would need to be replaced as well. The car had to be returned to the facility several times due to incomplete repairs and the consumer had to acquire a rental vehicle. Eventually, the consumer took the car to a new shop, where it was determined that the thermostat housing was never replaced, despite the first shop charging the consumer for the parts and labor. After the Florida Department of Agriculture and Consumer Services became involved and contacted the original facility, the company agreed to refund the full charge as well as to provide a reimbursement for the consumer's rental vehicle.

### [FL] Hillsborough County Consumer Protection

A consumer purchased a vehicle from a local dealership and was given the interest rate, term, and date of first payment on the sales contract. After leaving, the consumer received calls and texts from the dealership claiming they would need to come back to re-sign a new contract. The representative relayed that the bank looked into the consumer's credit history and determined that a "finance charge" would be removed, resulting in a lower loan balance by \$1,180 if they re-signed that day, adding that their credit was high enough that they didn't need GAP insurance. The consumer reviewed the paperwork and noted it was not a sales contract, but a lease agreement. They confronted the dealership representatives about the paperwork, who said it was an error. A new sales contract was printed but the amount was higher than the original signed contract.



After some back and forth, the consumer was told they had to surrender the keys to the vehicle, and they couldn't leave without signing the new contract. The consumer left the dealership and later filed a complaint with Hillsborough County Consumer Protection. Following intervention, the vehicle was returned, and the \$58,034.56 contract was cancelled.

## **Georgia Office of the Attorney General - Consumer Protection Division**

The Consumer Protection Division alleged that the MasterCars Auto Group dealership violated the Truth in Lending Act by advertising the amount of a downpayment for financed vehicle sales without clearly and conspicuously disclosing the terms of repayment and/or the annual percentage rate; misrepresented the total down payment required for purchase of vehicles by failing to include the dealer service fee in the advertised price; and failed to disclose that advertised terms relating to offers of credit for financed vehicles were dependent on credit approval. In resolution of these allegations, the business agreed to fully comply with the Fair Business Practices Act and to pay a penalty of \$2,000.

## **[OH] Cuyahoga County Department of Consumer Affairs**

The Department of Consumer Affairs received a complaint from a consumer who said a used car salesman had convinced their 96-year-old father, who had memory issues, to trade in a reliable older model car for a higher mileage car known for engine problems. According to the consumer, the father's memory was impaired to the point that he could not recall trading in his car and kept asking why a strange car was parked in the driveway. A Consumer Protection investigator working on the case was able to convince the dealership to rescind the deal, resulting in a full refund of \$13,756 and the return of the original car.

## **South Carolina Department of Consumer Affairs**

A consumer purchased a used vehicle for \$71,000. Several months after purchase, the bumper fell off due to no fault of the owner. The car was taken to the dealership and repaired. One month later, the bumper fell off again. The vehicle remained at the dealership for two additional months. The consumer received the vehicle back without the repair completed. When the consumer filed a complaint with the Department of Consumer Affairs, the dealership agreed to take the vehicle back for repairs and issued the consumer a loaner vehicle in the interim.

The Department of Consumer Affairs later received a call from the consumer that the car was returned, but the bumper was not repaired properly. After an unsuccessful sixth attempt to repair the bumper, the dealer agreed to trade in the vehicle for a brand-new 2024 vehicle valued at \$71,000.

## **[VA] Fairfax County Department of Cable and Consumer Services**

A consumer purchased a 2017 Ford Escape from a dealership. Within the first few weeks of ownership, the check engine light intermittently came on and off along with an odd rumbling noise. The dealership performed a standard inspection and found nothing wrong. The check



engine light continued to come on, so the dealership advised the consumer to take the vehicle to a dealership for an inspection. The consumer learned there was a crack in the engine block. The dealership allowed the consumer to return the car and cancelled the contract but failed to refund \$1,211.60 for the missing principal and interest payments, the diagnostic fee paid to the dealership, and a disputed cancellation fee charged by the dealership. After Fairfax County Department of Cable and Consumer Services mediation and intervention, the dealership issued the consumer a refund check totaling \$1,211.60.

## 2 Retail Purchasing Issues

### Connecticut Department of Consumer Protection

A consumer filed a complaint after returning an item to a major online retailer, expecting to be reimbursed for the \$150 return shipping cost as initially promised. However, when the consumer submitted the receipt, the retailer rejected it, claiming it lacked a tracking number. The consumer sought assistance with the Department of Consumer Protection, who contacted the retailer. A representative reviewed the order history and prior communications, and it was discovered that a partial refund of \$75 had already been issued, but this had not been clearly communicated to the consumer. With the issue resolved and the details made clear, the consumer expressed satisfaction with the outcome.



### Florida Department of Agriculture and Consumer Services

A consumer purchased a golf training video for \$50.77 and was satisfied with the product. However, an unexplained charge of \$31.33 appeared on their Discover card a few months later, which was later identified as part of an undisclosed "Scratch Golf" subscription. After an unsuccessful attempt to contact the company, the consumer disputed the charge with Discover, but it was reinstated based on documentation from the store. Another month later, an additional unauthorized charge of \$322.93 appeared, believed to be for a full video program. A representative promised a follow-up, and while a refund was issued for the \$31.33, no resolution was provided for the \$322.93. Further contact attempts were ignored, and the larger charge remained under dispute with Discover. After the Department of Agriculture and Consumer Services intervened, the undisclosed subscription was cancelled, and a full refund was awarded to the consumer.

### **[FL] Pinellas County Consumer Protection**

A consumer purchased a sofa and loveseat set from a retail establishment. It was determined that the loveseat was damaged. The business replaced it under the warranty; however, the replacement was also damaged. After the consumer made several unsuccessful attempts to obtain a response from the local store, they filed a complaint with Pinellas County Consumer Protection. The investigator set up an informal hearing between the consumer and the business. The business provided a written response explaining that the damage was due to a manufacturer defect, and they would replace the loveseat. The investigator explained that the loveseat had been replaced several times, and the consumer does not want to continue replacing it. The informal hearing was held at the consumer's house with the Investigator, along with the Regional Manager, so they could inspect the furniture. Upon inspection, the business agreed to refund the full cost of the sofa and love seat, \$1,400.

## **3 Home Improvement**

### **[FL] Hillsborough County Consumer Protection**

A consumer contacted a cabinet company and met with an employee who represented themselves as a kitchen designer/installer. They developed a rough design for the project and agreed upon one-third of the total amount as a deposit, \$10,237.50, but the consumer reported they never received a final contract in either hard copy or electronic version. The consumer began discussing cancelling the project with the company and they were contacted the following day by the production manager who informed them the company had the cabinets in the warehouse and his supplier would not take them back. Following intervention by Hillsborough County Consumer Protection, a satisfactory resolution was achieved through mediation. Both parties agreed to resolve the matter through the business returning 50% of the deposit, resulting in a refund of \$5,118.63 to the consumer.

### **[FL] Palm Beach County Division of Consumer Affairs**

The consumer hired a contractor to install a fence around their patio with the understanding that there would be a gap left to allow for controlling/removing weeds. A payment of \$2896.16 was made, but work was not initiated until over a year later. Workmen came to work on the project irregularly, workmanship was poor: wooden slats of the fence were rough, the gate was faulty, and a locking mechanism was not included. The consumer wanted the sub-par fence materials replaced. Following the intervention of Palm Beach County Division of Consumer Affairs, the business issued a full refund.



### **Tennessee Office of The Attorney General, Division of Consumer Affairs**

A consumer paid \$28,000 for a new swim spa along with installation. When delivered, the consumer noted that the product did not look new, and the company caused significant damage to the yard when conducting the installation. When further inspection confirmed that the unit was used, the

consumer made exhaustive attempts to contact the company for a replacement. When no progress could be made, the consumer filed a complaint with the Division of Consumer Affairs seeking a refund. Eighteen days later, the consumer received a new swim spa and was compensated for the damage to their yard.

### **Utah Division of Consumer Protection**

The Utah Division of Consumer Protection received more than 30 complaints about a solar company for alleged violations of the Consumer Sales Practices Act. The company failed to provide consumers with a functional solar energy system within the promised timeframe and admitted to leaving at least 140 Utah consumers without functional systems. The company used deceptive sales practices, including: creating fake Google reviews, misrepresenting its Better Business Bureau rating, and misrepresenting the cost of its solar energy systems and the potential energy savings. The Division won an emergency cease and desist order in district court to stop further consumer harm and reached a settlement agreement with the respondents for \$240,000.

### **[VA] Fairfax County Department of Cable and Consumer Services**

A consumer stated that a contractor came to their home and employed aggressive tactics to pressure them into signing a contract for the installation of a 7.2-kilowatt solar panel system. The consumer signed a financing agreement for \$45,000. After the consumer did some research, they discovered the average market price for a solar panel system is around \$3 per watt, and the standard rate for a 7.2-kilowatt system should cost approximately \$21,600. The consumer alleged the contractor deceptively priced its system and requested the contractor cancel the financing agreement and stop its deceptive pricing practices. After Fairfax County Department of Cable and Consumer Services intervened, the contractor agreed to cancel the financing agreement and resubmitted a contract to the consumer for \$28,000, which the consumer signed. This resulted in savings of \$17,000 for the consumer.

## Consumer Credit

### Office of the Arkansas Attorney General

A consumer's spouse had a health issue that prevented them from working for the past year and a half. As a result, they were forced to take out a predatory \$3,000 loan to save their home and cover necessary expenses due to the loss of income and medical costs. They had been making timely payments on this loan for nearly two years. However, despite paying approximately \$7,374 to date, the principal balance had only decreased by \$10. These payments were scheduled to continue until March 2026. After the office of the Attorney General contacted the lender, they agreed to waive the remaining balance of the loan, which amounted to \$7,308.33.

### [CA] County of Los Angeles Department of Consumer and Business Affairs

A 60-year-old homeowner requested help to avoid foreclosure on their family home of 30 years. After relying on savings to pay for the two mortgages on the property, they eventually fell behind a year's worth of payments on the second mortgage. When they contacted the mortgage servicer, they were denied information because they weren't listed on the loan, despite being on the property title as a successor-in-interest. The servicer claimed they were a tenant-in-common and had no authority to discuss foreclosure alternatives. A housing counselor at the LA County Department of Consumer and Business Affairs reviewed the deed and found that a 1996 Grant Deed named both spouses as joint tenants. The counselor shared this with the servicer's attorney and requested a postponement of the foreclosure sale. The servicer confirmed the findings and recognized the homeowner as the sole owner. The homeowner's loss mitigation application was then accepted, and they were approved for a repayment plan, saving their home.



### Georgia Office of the Attorney General - Consumer Protection Division

The Consumer Protection Division alleged that Summit Horizon Financial Services, LLC violated the Fair Business Practices Act (FBPA) by falsely representing to consumers that the company's student loan forgiveness program is associated with the U.S. Department of Education or the consumer's current student loan servicer; falsely representing to consumers that their payments

were being applied to their student loan balances; and erroneously communicating to consumers who sought to cancel services that they will no longer have access to benefits of a student loan forgiveness program. The division further alleged that the company offered illegal credit repair services and that it violated the Debt Adjustment Act by collecting excessive fees and failing to provide the documents and information required by law. The company entered into an Assurance of Voluntary Compliance (“AVC”) with the office of the Attorney General, in which it agreed to comply with the FBPA, pay a \$10,000 civil penalty, and cease offering credit repair or debt adjustment services in Georgia.

### **North Carolina Department of Justice, Consumer Protection Division**

A consumer contacted the North Carolina Department of Justice (NCDOJ) regarding duplicate loan payments being auto-deducted by a lender for non-operational solar panels. The consumer expressed concern about continuing payments for a system that was not functioning. The NCDOJ reached out to the lender to mediate the issue. The lender clarified that they operate independently from the solar panel installer or seller, serving only as the financing entity. They acknowledged the challenges faced by borrowers whose systems became inoperative due to the solar company going out of business. The lender established a dedicated team to assist affected borrowers and is offering flexible payment relief options based on individual circumstances and system status.

## **5 Landlord/Tenant Issues**

### **Maryland Office of the Attorney General, Consumer Protection Division**

A landlord bought a rowhome with a decommissioned furnace and refused the tenant’s requests to repair it, claiming baseboard heat in the bedroom was sufficient and advertised as such. The landlord offered a space heater instead. A mediator explained that landlords must provide adequate heat in winter and that space heaters are only temporary solutions. The landlord acknowledged the furnace hadn’t been inspected and agreed to have it checked. Repairs were made, restoring central heat to the home.

### **[MD] Howard County Office of Consumer Protection**

Tenants at an apartment complex filed complaints with the Office of Consumer Protection after the landlord announced a switch from traditional keys to smart locks, requiring smartphone access without offering key cards. The tenants raised concerns about privacy (tracking of entry/exit), security (potential hacking), access issues (what happens if the lock breaks), unclear fees (charges for lock malfunctions), and lack of alternatives for those without smartphones.



They requested the option to opt out or receive key cards instead. After the intervention, the landlord agreed to provide key cards upon request and to revise key-related fees in future leases. They also clarified that the locks wouldn't collect more data than existing security cameras and that custodial staff would be trained to handle repairs promptly.

### **[VA] Fairfax County Department of Cable and Consumer Services**

A tenant filed a complaint against their apartment complex for a severe pest infestation. The tenant claimed they were confronted with roaches and ants on a daily basis which impacted the quality of life since a newborn child resided in the apartment. The tenant alleged the apartment complex failed to address the problem in a timely manner. The tenant requested that the apartment complex waive any lease-breaking fees and provide a complete resolution of the pest problem in the apartment or provide compensation for relocation. After Fairfax County Department of Cable and Consumer Services (DCCS) intervention, the landlord agreed to allow the tenant to vacate the apartment without penalty. The tenant vacated the apartment which resulted in savings of \$4,200 to the tenant.



### **DC Office of the Attorney General, Office of Consumer Protection**

A young resident had vacated a property, but the property continued to show a pending balance of one month's rent – the equivalent of several thousand dollars. The consumer had been trying to resolve the issue with the property management company for over a year, and then reached out to Mediation at the Office of Attorney General. Mediation reached out to the company on behalf of the consumer and the company confirmed the balance was incorrect and provided written confirmation that the former tenant had a zero balance.

### **[CA] San Francisco District Attorney's Office**

A tenant reached out to the San Francisco District Attorney's Office with issues they claimed were unlawful practices from a management company. The tenant stated that they were locked out of the online tenant portal and forced to pay their rent in person and were not given receipts. They also complained that the thermostat in their unit did not work. They refused to allow a maintenance person or technician in their apartment when they were not there, which was during normal business hours. The mediator reached out to the property manager who

claimed that the tenant had moved into the apartment several years prior with no written rental agreement, refused to sign one, and had set their own rental rate. Management submitted documentation of rental receipts having been issued on a regular basis as well as attempts to arrange for the thermostat to be checked and repaired. Both the tenant and the property manager agreed to the mediator acting as a go-between for all communication. A technician was able to evaluate and repair the thermostat. The mediator also negotiated a way for the tenant and the property manager to communicate with each other in the future – through the management company's attorney.

## **6** **Frauds and Scams**

### **Office of the Arkansas Attorney General**

An older consumer received a scam call in which the caller claimed the consumer was under arrest for failing to appear in court and was in contempt for missing jury duty. They insisted that the consumer needed to post bond, and the sheriff could not accept a check or credit card. Instead, the scammer directed them to a federal kiosk, specifically a Bitcoin ATM. The scammer also mentioned a tax evasion case, labeled the consumer a flight risk, and claimed a gag order was in place.

The office of the Attorney General contacted the Bitcoin kiosk owner, who said their machines include consumer protection warnings. Although the consumer didn't meet onboarding requirements and their account was never officially opened, a \$2,900 transaction was identified. The kiosk owner refunded the money, closed the account, and blacklisted the associated wallet addresses to prevent further fraud.

### **[FL] Pinellas County Consumer Protection**

During a three-year period, over 100 consumers from 37 different states were contacted by individuals claiming to be associated with various property listing businesses. The consumers each owned vacant lots across the country with assessed values typically ranging from \$1,000 - \$5,000. Promises were made to sell their lots for various fees in exchange for promised sales significantly higher than assessed value, with fees returned to the consumers at closing. The fees paid to these companies totaled over \$1,000,000 over three years. None of the lots were ever sold through any of these solicitations.

It was revealed that two individuals located in Pinellas County had orchestrated this scheme. One had received over \$400,000 for "consulting" fees. They were found guilty of 1st Degree Felony Scheme to Defraud and Money Laundering, were ordered to pay \$50,000 at sentencing, and \$1,000 per month in restitution. The second individual was responsible for closing the



telephone solicitation deals with many of the victims and was receiving regular commission payments during this time period, totaling more than \$600,000. They were found guilty of Scheme to Defraud. The total restitution ordered for the parties was more than \$1,000,000.

### **[MD] Howard County Office of Consumer Protection**

The Howard County Office of Consumer Protection received a complaint from a consumer whose credit card was stolen from the mail. The bank billed the customer for over \$23,000 in unauthorized charges. The consumer submitted a dispute to the charges citing theft, but their bank continued to argue that the consumer had made the charges and was attempting to evade responsibility. The bank cited the consumer's other charges during the same time period which were not contested as evidence that they had received the new card. The bank claimed that the old credit card was invalidated when the new one was activated and could no longer be used. The Office of Consumer Protection was able to prove that the consumer continued to use, and was still able to use, the old card despite the fact that the stolen card was never delivered. Moreover, the transactional history showed charges close in time but geographically distant. The bank finally acknowledged the stolen card and credited the charges back to the consumer's account and re-sent a new card.

### **Wisconsin Department of Agriculture, Trade and Consumer Protection**

A consumer reported that a fraudulent account was opened in their name with a cell phone service provider after receiving a large bill from a debt collector. The consumer filed a police report and reported it to the Bureau. The investigator gathered more information from the consumer and then contacted the cell phone service provider. The cell service provider concluded that the consumer would not be responsible for the fraudulent bill.

### **South Carolina Department of Consumer Affairs**

A consumer had their social media account hacked. The thief linked another account to the consumer's account and changed the password and the verification process. The hacker's account violated the platform's community standards resulting in the consumer's social media account becoming disabled. The consumer contacted the social media platform and was told to appeal the decision. This was impossible because the consumer did not know the login information or password set up by the hacker. After filing a complaint with the Department of Consumer Affairs, the account was recovered in less than ten days.



## 7 Utilities

### Office of the Arkansas Attorney General

A consumer moved into a mobile home and was experiencing unusually high water bills. However, they could not locate the water meter. The office of the Attorney General contacted the water company, which sent someone to investigate. It was discovered that an additional room had been added to the mobile home, which was positioned over the water meter. As a result, the meter readings were being estimated. The water company relocated the meter, and the consumer was issued a credit of \$535.98.

### Connecticut Department of Consumer Protection

A homeowner who moved into a new residence was unable to open a utility account in their own name because the provider required them to first pay off the outstanding balance left by the deceased former owner. The consumer had no connection to the prior account holder but was threatened with service shut-offs and was forced to make several payments totaling nearly \$500 just to keep the power on. The Department of Consumer Protection contacted the company, and a billing specialist followed up with the consumer to review the situation and investigate the account history. The business credited the consumer for all payments made to the incorrect account and corrected the billing to reflect the proper account in the consumer's name.

### North Carolina Department of Justice, Consumer Protection Division

A consumer filed a complaint with the Consumer Protection Division regarding a price increase from their internet provider following the end of a promotional offer. The consumer attempted to cancel the service but was informed they would be charged for the full month, as the provider does not prorate. The Consumer Protection Division contacted the provider to mediate. The provider explained that customers are billed at the start of each billing cycle and are responsible for the full monthly charge, regardless of cancellation date. This policy is noted on monthly billing statements. A representative later contacted the consumer to explain the policy. While the billing was correct, it was found that the cancellation agent failed to clearly communicate the terms. As a result, a credit was issued to the account.



## **[PA] Bucks County Consumer Protection**

A senior citizen couple contacted the Bucks County Consumer Protection office about an unusually high electric bill from the Pennsylvania Electric Company (PECO). They had set up automatic bank withdrawals for their monthly electric payments. One month later, their usage and bill, suddenly quadrupled. Unaware of the large withdrawal, the couple's bank account was overdrawn, and they began receiving insufficient funds notices. The couple spent significant time on the phone with PECO trying to resolve the issue. The Consumer Protection office contacted the Bucks County Area Agency on Aging, who accessed the couple's online electric account and found a consistent pattern of low usage, except for the month in question. Bucks County Consumer Protection then reached out to PECO directly. PECO sent an employee to inspect the couple's home, but no clear cause for the spike was found. Ultimately, PECO agreed to discharge the \$739 overcharge, resolving the matter.

## **8 Professional Services**

### **[FL] Broward County Consumer Protection Division**

The Consumer Protection Division received a request for assistance from an individual who took a cab from Port Everglades to the airport. The passenger was in distress as they were traveling overseas and did not discover until they were at the airport that they had left a small bag in the taxi. The bag contained some expensive and sentimental items, an iPad, wireless earphones, medicine, souvenirs and some cash. Unfortunately, they were ready to board and could not remember the taxi company's name and the fare was paid in cash. However, they did remember some of the coloring of the cab. The Consumer Protection Division staff were able to narrow down the possible companies and locate the bag.

### **[FL] Palm Beach County Division of Consumer Affairs**

A consumer reported that several home accessories were left at their residence for review and approval as part of a redecorating project with their interior designer. The consumer expressed dissatisfaction, noting that many of the pre-selected items were not delivered, and the work was unsatisfactory. The business subsequently charged the consumer's credit card without providing an invoice and refused to issue a refund after the consumer raised concerns about excessive mark-ups. When the consumer disputed the charges—totaling \$12,090.36—with their credit card company, the business falsely claimed the consumer had retained all merchandise, despite the items having been removed and returned by the interior designer. Following intervention by this office, the consumer received a full refund through merchant services.

## [FL] Pinellas County Consumer Protection

An elderly consumer was a customer of a pest control company for 20 years, which had been recently bought out by a new company. When the consumer received the bill for recent service, they noticed increased rates for the termite and exterior treatment service. While the rate for the termite treatment was increased minimally, the exterior barrier treatment had increased by approximately 150%. They are on a fixed income and felt it was an unreasonable increase without an advanced notification of the price increase. The consumer reached out to the business who indicated that they could discount the price slightly, but asserted they could charge what they wanted. The consumer was concerned that if they didn't pay the bill, it could affect their credit rating. They paid and advised the company that they wouldn't be renewing the service with them. The consumer received a call from the business threatening to pull up all



20+ of the termite bait stations if they cancelled. After filing a complaint with Pinellas County Consumer Protection, the Investigator made contact with management who stated that they informed the consumer of the new price rates via email and text but never received a response. The investigator conducted a telephone conference with the parties and the business agreed to leave the termite bait stations in place and refund the difference in price increase.

## Maryland Office of the Attorney General, Consumer Protection Division

A homeowner hired a plumber to repair their furnace at the suggestion of the warranty company. The plumber turned out to be unlicensed and caused damage to the heating unit. As a result, the furnace had to be replaced and several different plumbers had to be called out to determine this. Following mediation, the business agreed to replace the furnace and even paid the consumer for their time.

## 9 Healthcare

### [FL] Pinellas County Consumer Protection

A consumer visited their dentist's office for services. They paid up front and were due a refund of \$342, as insurance would cover the majority of the costs. They were promised a refund numerous times by the dentist office, but no refund was received. When the consumer called

the office to ask about the status of the refund, they would be put on hold for extensive periods of time and the call would eventually disconnect. They filed a complaint with Pinellas County Consumer Protection for assistance. The investigator was able to make contact with the office and was able to assist the consumer in obtaining a full refund of \$240.50, eight months after the original visit.

### **[VA] Fairfax County Department of Cable and Consumer Services**

Several consumers filed complaints against the same radiology company. The consumers alleged that the radiology company incorrectly charged the consumers when their insurance company explanation of benefits claimed no balance was due. The consumers requested that the radiology company correct the error to show a zero balance. After Fairfax County Department of Cable and Consumer Services intervened, the radiology company confirmed the accounts were corrected and showed a zero balance. This amounted to a savings of \$1,455.72 for the consumers.

### **DC Office of the Attorney General, Office of Consumer Protection**

A consumer contacted the Office of Consumer Protection for help resolving a prescription drug billing issue. The consumer had recently ordered necessary medication from a pharmacy chain. The pharmacy charged the consumer full price, and did not offer to apply any discounts. The consumer paid approximately \$350 for the prescription, later learned that the price should have been less expensive, and tried to get a refund. The pharmacy declined. The consumer reached out to the Office of Consumer Protection, who contacted the pharmacy on the consumer's behalf. The pharmacy refunded the consumer \$243 and also corrected the prescription price moving forward.



### **Tennessee Office of The Attorney General, Division of Consumer Affairs**

A consumer filed a complaint seeking assistance with a \$29,852 hospital bill they received after the birth of their child. A billing error had occurred that prevented the hospital from applying the consumer's full insurance coverage to the bill. Despite months of back-and-forth calls with the hospital, the debt was still turned over to collections and the consumer was receiving multiple calls to pay it. Mediation resulted in the hospital adjusting the patient balance and ceasing the collection efforts.

## Connecticut Department of Consumer Protection

A consumer with a cell phone plan reached out to the Department of Consumer Protection after struggling with monthly bills that far exceeded the \$50.84 plan they had signed up for, with charges averaging over \$120 per month. The consumer attempted to resolve the issue multiple times with customer service and ultimately, their line was disconnected when they requested to transfer the phone number to another provider. The Department of Consumer Protection reached out to the provider for clarification and after the business conducted a billing review, the charges were found to be correct. While the business did not issue any refunds, they resolved the issue by allowing the consumer to transfer the number to a new carrier, giving the consumer a satisfactory outcome.

## Wisconsin Department of Agriculture, Trade and Consumer Protection

A consumer filed a complaint against a telecommunications company, stating they were attempting to cancel their service, but kept being redirected to a retention sales pitch instead of a representative who could complete the cancellation. The investigator contacted the business with the complaint. The business stated they contacted the consumer and successfully closed the account. The business stated that retraining had been assigned to the agents who failed to close accounts.

# 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 Attorney General of Arkansas**

### *Holding companies accountable for deceptive conduct*

One of the office's biggest achievements was the preparation of a 53-page Complaint against Capital City Tree Service and its individual owners for violations of the Arkansas Deceptive Trade Practices Act. Following several rounds of severe weather events in 2023 and 2024, Capital City Tree Service took advantage of Arkansas consumers by: overcharging for services, routinely failing to provide quotes to consumers prior to beginning work, failing to make consumers aware of an eight-hour minimum requirement for all equipment and crew, failing or refusing to work with consumer insurance companies after expressly guaranteeing consumers they would do so, and failing to provide consumers with a written contract. In addition, the company threatened a 20% fee for nonpayment and legal action, including, but not limited to, placing a lien on the consumer's home and attorney's fees.

## **[CA] County of Los Angeles Department of Consumer and Business Affairs**

### *Protecting homes, defending rights, and expanding access*

In 2024, the Los Angeles County Department of Consumer and Business Affairs (DCBA) achieved major milestones in protecting and supporting residents. DCBA successfully administered the \$80 million LA County Rent Relief Program, helping prevent evictions by providing financial support to landlords impacted by the pandemic. The Department's Stay Housed LA program expanded with the adoption of the Tenant Right to Counsel Ordinance, which will ensure free legal representation for eligible tenants facing eviction beginning in 2025. DCBA also advanced consumer protection by supporting a lawsuit against Grubhub for false advertising and unfair business practices that harmed consumers, drivers, and restaurants. Additionally, DCBA led the Countywide Language Access Initiative, enhancing service equity for the County's diverse population by improving access to multilingual resources and services across departments.



## **[CA] San Francisco District Attorney's Office**

### *Combatting insurance fraud on behalf of consumers and workers*

In 2024, the San Francisco District Attorney's Office received 196 new referrals related to automobile insurance fraud that resulted in four investigations being opened and 41 referrals related to Workers Compensation fraud, resulting in an investigation being opened. The San Francisco office works closely with the California Department of Insurance, San Francisco Police Department, and National Insurance Crime Bureau to detect, investigate, and prosecute Workers' Compensation Insurance Fraud, Auto Insurance Fraud, and Healthcare insurance fraud.

San Francisco District Attorney investigators, paralegals, and attorneys are at the forefront of community engagement and legal advocacy, offering training sessions and outreach initiatives. These efforts are crafted to reach diverse audiences: from the general public to private companies, labor unions, workers' organizations and the insurance industry alike.



## **Connecticut Department of Consumer Protection**

### *Expanding education and outreach efforts to diverse communities*

In 2024, the Department of Consumer Protection (DCP) continued its education and outreach efforts. In August, the office launched a new monthly newsletter. The newsletter gives information directly to consumers about scams, fraud and DCP programs that may not generate flashy news coverage or reach them through traditional media. This proactive initiative helps readers learn ways to spot scams and stay protected. Each month, DCP covers timely topics with resources for continual education. The newsletter is available in 5 languages: English, Spanish, Portuguese, Polish and Chinese, to help meet the needs of Connecticut's diverse population, and serve those communities most vulnerable to scams and fraud. Copies are distributed through state legislators via their mailing lists with their constituents. They are also sent to community centers, municipal offices, and churches.

## **DC Office of the Attorney General, Office of Consumer Protection**

### ***Prioritizing the health and safety of DC's renters***

This past year, the DC Office of the Attorney General Mediation streamlined its process for responding to priority complaints that involve time sensitive requests, or requests that directly impact tenant health and safety. Mediation developed a more efficient system for responding to complaints about utility shut-offs where the utility is the landlord's responsibility. Mediation sends out a letter the same day to the responsible party to try and restore utilities, including heat and air conditioning. In 2024, the office sent approximately 100 of these priority letters. This provides a service that no other city agency has yet implemented and is responsive to the health and safety needs of tenants.

## **Florida Department of Agriculture and Consumer Services**

### ***Leveraging technology to serve consumers efficiently***

In January of 2024, the Department of Agriculture and Consumer Services began the development of a new enterprise-wide database. The Division of Consumer Services was one of the first Divisions to begin work on the development and implementation of this database with the initial focus on consumer complaints. The Division worked from January through April on the development and testing of the new complaint portal and database with a "go-live" date of May 1, 2024. One of the major goals and factors for moving into this new database was to increase efficiency for both the internal complaint handling staff as well as for external customers. With the implementation of the new database, and eight months of supporting data, the Division has been able to process consumer complaints within eight calendar days of receipt of submission.

## **[FL] Hillsborough County Consumer Protections**

### ***Focusing on outreach and preventative messages to support communities***

The office's foremost accomplishment was the increased focus on community outreach. Recent legislative changes in Florida have impacted services, resulting in a drop of overall landlord/tenant disputes, which has historically been a significant portion of the complaints received. The office is refocusing efforts toward prevention messages to the community, which will result in increased assistance and will further result in continued favorable outcomes for consumers.



## **[FL] Pinellas County Consumer Protection**

### *Protecting consumers from fraud after natural disasters*

Pinellas County was hit hard during the 2024 Atlantic hurricane season. In an effort to mitigate post disaster-related fraud, the Consumer Protection office participated in planning and implementation of two unlicensed contractor stings led by local law enforcement agencies. These multi-day operations led to the arrests of over 100 suspects, with over 150 criminal charges. Additionally, the office visited impacted areas several days each week beginning immediately after the storms and continuing through April 2025. Investigators provided homeowners with post-disaster resources and information, deployed public awareness signs warning about hiring unlicensed contractors and partnered with state and local agencies to identify possible unlicensed contracting activity. The Consumer Protection office is actively investigating several complaints of unlicensed contracting as a result of the storms. Under state law, the charge of unlicensed contracting is enhanced from a misdemeanor to a felony during a state of emergency.

## **Georgia Office of the Attorney General - Consumer Protection Division**

### *Fighting for consumer refunds in the U.S. District Court*

In 2021, the Georgia Attorney General and the Federal Trade Commission filed a complaint in federal court against Superior Healthcare, LLC; Regenerative Medicine Institute of America, LLC (d/b/a Stem Cell Institute of America); Physicians Business Solutions, LLC; and the company's co-founders. The defendants were accused of operating as a common enterprise to market and sell costly, unproven stem cell therapies, primarily to elderly and disabled consumers, and used misleading claims about their effectiveness.

The companies promoted the therapies as cures or superior alternatives to conventional treatments for various orthopedic and health conditions, despite a lack of reliable scientific evidence to support their claims. Superior Healthcare earned millions by regenerative medicine products directly to consumers and through clinics across Georgia, which cost consumers about \$5,000 per injection. The company ceased sales in 2019 and filed for bankruptcy after the state began its investigation.

In March 2024, the U.S. District Court granted summary judgment in favor of the State and FTC, finding the defendants had engaged in deceptive practices under the Georgia Fair Business Practices Act. In December 2024, the court ordered the co-founders to pay \$1.845 million in civil penalties and \$3.31 million in refunds to 479 affected consumers.

## Maryland Office of the Attorney General, Consumer Protection Division

### *Reducing wait times for consumer complaints*

The agency has been able to significantly reduce the backlog of consumer complaints. During the pandemic, volunteers and interns could not work remotely and as a result, the office had only a small staff to handle complaints. Following the pandemic, the volunteer and intern programs had to be rebuilt, which resulted in a 4-5 month backlog. Now, the backlog has been reduced to two months, and the staff continues to work on reducing it, despite receiving more complaints overall.

## [MD] Howard County Office of Consumer Protection

### *Educating landlords and tenants about their obligations and rights*

In 2024, the Howard County Office of Consumer Protection held its first Landlord-Tenant Conference to educate about the rights and obligations of both landlords and tenants. The goal of the conference was to bring regulators and enforcement agencies together so that landlords, property managers, realtors, and tenants could have all aspects of the relationship explained. Landlords have consistently expressed an interest in understanding how the state and county laws are interpreted and applied so that they can come into compliance. Tenants expressed an interest in understanding that same landscape.

The event was held on a weekend at the local community college with 76 registrants. Feedback on survey forms was positive, and a second conference is planned for 2025.



## North Carolina Department of Justice, Consumer Protection Division

### *Multiple settlements result in over \$129 million for consumers*

In 2024, the North Carolina Department of Justice secured over \$84 million in consumer protection settlements and consumer savings through the complaint mediation process. Some consumer protection settlement highlights include a \$52 million multi-state settlement with Marriott over a major data breach (\$1.9 million to North Carolina), a \$1.37 billion opioid settlement with Kroger (\$40 million to NC), a \$343 million settlement with Publicis Health

(\$11.1 million to NC), and a \$700 million agreement with Johnson & Johnson over deceptive marketing of talc products (\$27 million to North Carolina). Additional settlements addressed drug price-fixing (\$49.1 million; \$35,000 to North Carolina), deceptive wireless advertising (\$10.25 million; \$220.3 thousand to North Carolina), and required Frontier Communications to invest \$20 million to improve internet services in North Carolina.

## **Pennsylvania Office of Attorney General, Bureau of Consumer Protection**

### ***Holding car title lenders accountable for usury law violations***

From 2017 to 2024, the Pennsylvania Office of Attorney General (PA OAG) aggressively enforced the state's usury laws, which cap interest rates at 28% APR. The PA OAG investigated and ultimately settled with five Delaware-based car title lenders that made loans to Pennsylvania residents with interest rates above 250% - far above Pennsylvania's 28% limit. In addition, OAG litigated a separate case against another Delaware lender, TitleMax. The landmark legal victory against TitleMax affirmed Pennsylvania's right to apply its usury laws to out-of-state lenders. Following this decision, the PA OAG secured nearly \$4.5 million in restitution and \$8 million in debt cancellation for impacted consumers. A \$6 million settlement with Community Loans of America and a related action against lead generator GPGL Holdings further protected Pennsylvanians from predatory loans with interest rates exceeding 250%.

## **[PA] Bucks County Consumer Protection**

### ***Securing refunds for grieving consumers after fraud***

The most impactful action taken on behalf of consumers by the Bucks County Consumer Protection Department in 2024 was the work to compel the owner of a monument company to resolve dozens of complaints. Consumers contracted the Quakertown company to provide a headstone for their loved ones' gravesites and were promised installation dates which were not adhered to by months, or even years, in some cases.

In addition to the company based in Quakertown, the business owner also operated another monument business in Coopersburg, leading to the larger number of impacted consumers coming forward for assistance in resolving their complaints against the companies. Complaints about the second business were consistent with those of the first business, and although the majority of the consumers were not located within Bucks County Pennsylvania, the office extended mediation services to these impacted consumers.

More than half of the 89 consumer complaint cases have been resolved. Through the mediation efforts of Bucks County Consumer Protection, as well as the pressure of potential criminal

investigation by the Quakertown Police Department, the monument business owner agreed to refund impacted consumers, which totaled approximately \$60,000 in refunds and delivery of monuments.

## South Carolina Department of Consumer Affairs

### *Arming consumers and Congress with information about new scam trends*

In August 2024, the South Carolina Department of Consumer Affairs (SCDCA) celebrated the release of its newly updated scam guide, “Ditch the Pitch.” The publication, first released in 2015, arms consumers with information to spot and avoid scams. SCDCA partnered with the South Carolina Department on Aging to distribute the guide to more than 9,000 consumers statewide who are served by the Department on Aging’s home delivered meal program. This educational initiative led to an invitation to highlight SCDCA’s work on a national stage.

In September 2024, SCDCA’s Administrator and Consumer Advocate Carri Grube Lybarker had the opportunity to testify before the U.S. Senate Committee on Banking, Housing and Urban Affairs during a hearing titled: “Protecting Americans’ Money: Combatting Scams and Frauds Against Seniors and Savers.” She spoke about scam trends in South Carolina, reports filed with SCDCA’s Identity Theft Unit and SCDCA’s outreach and education, including the scam prevention guide “Ditch the Pitch.”

## Tennessee Office of The Attorney General, Division of Consumer Affairs

### *Mitigating fraud losses among seniors through community events*

Statistics from the Federal Trade Commission continue to show that people aged 70 and older report much higher median losses to scams than any other age group. To help mitigate these devastating losses, the Division of Consumer Affairs doubled their efforts to spread scam prevention messages to older Tennesseans by completing over 40 presentations to senior



centers statewide in 2024. The in-person format allows consumers to receive not only the information our presenter is providing, but to talk about scams they have encountered themselves. The participants have spread the word about the presentations to other social groups and clubs which have since reached out to the Division of Consumer Affairs to book presentations.

## Utah Division of Consumer Protection

### *Fighting to end bait-and-switch real estate seminar schemes*

In September 2024, the Utah Division of Consumer Protection achieved a significant victory in a landmark case against Real Estate Workshop (REW). This action resulted in nearly \$42.5 million in restitution for defrauded consumers and permanently prohibited the company's principals from selling any form of business coaching. The Division's investigation revealed that REW enticed individuals into progressively costly real estate seminars with deceptive promises of substantial passive income. These consumers were subjected to an unconscionable bait-and-switch scheme that invariably failed to deliver. REW actively encouraged attendees to utilize credit cards, deplete retirement funds, and secure home loans to finance these services, ultimately leading many to bankruptcy.

## Wisconsin Department of Agriculture, Trade and Consumer Protection

### *Holding landlords responsible for tenant harms*

At the end of 2024, the department resolved a five-year investigation of a Wisconsin landlord for illegal lease provisions, illegally charging tenants late rent fees and court fees, and engaging in illegal security deposit deduction practices. The investigation alleged the landlord had engaged in several illegal practices while remodeling newly acquired buildings including forcing tenants out of their apartment, throwing away tenant property, and entering apartments at unreasonable times and without proper notice. In total, the department received 507 complaints throughout the course of the investigation.

The settlement included a forfeiture of over \$1,700,000 and significant injunctive provisions. Additionally, the landlord agreed to vacate and seal eviction judgments affected by illegal acts and implement; an income-based rental program for up to 300 tenants, an eviction diversion program, a \$1,300,000 credit account for rent assistance grants, and a \$400,000 move-out assistance account to help tenants facing eviction move before an eviction is filed.

Lastly, the landlord will pay \$850,000 in restitution to harmed tenants which is in addition to over \$1,000,000 the landlord had previously returned to tenants for late rent payments and attorney fees.

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

### *Collaborating across agencies to protect tenant rights*

The Fairfax County Department of Cable and Consumer Services (DCCS) successfully mediated and resolved significant tenant-landlord disputes involving critical maintenance failures at two large apartment complexes in Fairfax County. At one location, DCCS coordinated multi-agency efforts and conducted multiple onsite visits—with Spanish translation services—to support tenants affected by a prolonged hot water outage due to a failing boiler system. Through DCCS’s intervention, the complex management completed \$285,000 in repairs and issued \$38,868 in water utility credits to 371 households.

At a second property, DCCS addressed widespread air conditioning outages during extreme summer heat. After DCCS mediation, repairs were completed, and the landlord issued a \$1,000 rent credit per unit, totaling \$210,000 across 210 units. These cases demonstrate DCCS’s commitment to tenant rights, cross-agency collaboration, and achieving tangible results for Fairfax County residents.

# APPENDIX A

## Agencies Participating in the 2024 CFA Annual Consumer Complaint Survey

### Arkansas

Office of the Arkansas Attorney General  
<https://arkansasag.gov/>

### California

County of Los Angeles Department of  
Consumer and Business Affairs  
<https://dcba.lacounty.gov/>

San Francisco District Attorney's Office  
<https://www.sfdistrictattorney.org/>

### Colorado

Colorado Department of Law  
<https://coag.gov/>

### Connecticut

Connecticut Department of Consumer  
Protection  
<https://ct.gov/dcp>

### District of Columbia

DC Office of the Attorney General, Office of  
Consumer Protection  
<https://oag.dc.gov/consumer-protection>

### Florida

Broward County Consumer Protection Division  
[www.Broward.org/consumer](http://www.Broward.org/consumer)

Florida Department of Agriculture and  
Consumer Services  
<https://www.fdacs.gov/>

Hillsborough County Consumer Protection  
Services  
<https://hcfl.gov/consumer>

Palm Beach County Division of Consumer  
Affairs  
<https://pbcgov.org/consumer>

Pinellas County Consumer Protection  
[www.pinellas.gov/consumer](http://www.pinellas.gov/consumer)

### Georgia

Georgia Office of the Attorney General -  
Consumer Protection Division  
<https://consumer.ga.gov>

### Maryland

Howard County Office of Consumer Protection  
[www.howardcountymd.gov/consumer-protection](http://www.howardcountymd.gov/consumer-protection)

Maryland Office of the Attorney General,  
Consumer Protection Division  
<https://www.marylandattorneygeneral.gov/>

### North Carolina

North Carolina Department of Justice –  
Consumer Protection Division  
<https://ncdoj.gov/>

### Ohio

Ohio Attorney General's Office  
[https://www.ohioattorneygeneral.gov/about-  
ag/service-divisions/consumer-protection](https://www.ohioattorneygeneral.gov/about-ag/service-divisions/consumer-protection)

Cuyahoga County Department of Consumer  
Affairs  
<http://www.cuyahogacounty.gov/consumeraffairs>



# APPENDIX A

## *Agencies Participating in the 2023 CFA Annual Consumer Complaint Survey*

### **Pennsylvania**

**Pennsylvania Office of the Attorney General,  
Bureau of Consumer Protection**

<https://www.attorneygeneral.gov/>

**Bucks County Consumer Protection**

<https://www.BucksCounty.gov/ConsumerProtection>

### **South Carolina**

**South Carolina Department of Consumer Affairs**

<https://consumer.sc.gov/>

### **Tennessee**

**Tennessee Attorney General's Office, Division of  
Consumer Affairs**

[www.tn.gov/consumer](http://www.tn.gov/consumer)

### **Utah**

**Utah Division of Consumer Protection**

<https://dcp.utah.gov>

### **Virginia**

**Fairfax County Department of Cable and  
Consumer Services**

<https://www.fairfaxcounty.gov/cableconsumer/>

**Office of the Attorney General of Virginia**

[www.https://www.oag.state.va.us/](http://www.oag.state.va.us/)

### **Wisconsin**

**Wisconsin Department of Agriculture, Trade and  
Consumer Protection**

[www.datcp.wi.gov](http://www.datcp.wi.gov)



# APPENDIX B

## *Methodology*

The data in this report are based on a survey issued to state and local consumer agencies in the spring of 2025. Twenty-three agencies responded to the survey, and the data were supplemented with publicly available information from an additional 18 agencies. The final sample included 41 consumer agencies: 30 state, 9 county, and 2 district. CFA did not survey federal agencies, nor did it conduct a random survey of consumers. The survey covers a one-year period, January through December 2024. Two agencies reported data for October 1st 2023 through September 30th, 2024 as that was their most recently available data.

The survey asked agencies for their top ten consumer complaint categories. No uniform set of complaint categories exists, so the agencies slightly varied in their terminology. For example, one agency reported "Auto" issues as "Auto: Parts/Repairs" and another reported them as "Automotive - Sales." We qualitatively coded these unique complaint categories using a deductive/inductive process starting with the previous reports' categories and adding new ones for complaints that did not fit. The final categories were: "Auto", "Communications", "Consumer Credit", "Food/Restaurants", "Frauds and Scams", "Government Agencies", "Healthcare", "Home Furnishings and Appliances", "Home Improvement", "Landlord Tenant", "Miscellaneous/Other", "New Home Sales", "Professional Services", "Retail Purchase Issues", "Robocalls and Telemarketing", "Towing", "Travel", "Utilities", and "Warranty."

As agencies did not report the number of complaints for each category, a point system was used to determine the most common categories. For each agency, ten points was assigned to the category ranked first, nine points for the category ranked second, and so on. The points were then summed to create the top ten list.

The survey also asked agencies to provide real life examples of complaints by consumers that pertain to the topics in their top categories. Some agencies provided the actual language of the complaint used by consumers. CFA edited these complaints to reflect a consistent voice and format.

The total number of complaints handled, and money recovered, are underestimates because not every consumer agency responded to the survey and/or make this data publicly available online. Additionally, our data do not reflect informal inquiries, or the amount of money consumers saved because of the general advice these agencies provided.

These data do not include complaints about insurance companies collected by state Departments of Insurance (which is aggregated by the National Association of Insurance Commissioners here: [https://content.naic.org/cis\\_consumer\\_information.htm](https://content.naic.org/cis_consumer_information.htm)). As such, "insurance" was not a complaint category in the analysis. Future research should examine these insurance complaint data to gain an even better understanding of consumer complaints.