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CONSUMER COMPLAINT SURVEY REPORT

2024

CFA Releases Annual Consumer Complaint Report

CFA released its
annual Consumer Complaint
Survey Report, revealing
that auto sales, consumer
credit issues, and scams and
frauds remain some of the most
pressing problems Americans
face. These findings come as
the Trump Administration
pursues a historic rollback of
the Consumer Financial
Protection Bureau (CFPB)—the
federal agency charged with



Homeowners Deserve Transparency on Rising Insurance Costs

Homeowners across the U.S. have seen insurance premiums surge by 24% from 2021 to 2024, far outpacing inflation and straining household budgets. A recent federal effort to improve transparency fell short when seven states refused to participate in a national data call, leaving major gaps in understanding the causes behind rising costs. CFA responded by releasing a report which shows steep premium increases even in

protecting consumers from the very issues most frequently affecting them. Each year, CFA surveys city, county, and state consumer protection agencies to identify trends in complaints and resolutions from the previous year. CFA is proud to work alongside the agencies that participated in this year's survey.

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Trump's Broken Promise on Grocery Prices

New inflation data confirms grocery prices are rising again, with food costs up 2.9% over the past year. While the Trump administration promised to lower prices, tariffs and mounting federal debt appear to be driving food inflation instead. Although Trump ran on a campaign fueled by claims that he would lower food prices, but the administration's chaotic and corrupt trade policies, fueled by authoritarian tendencies and crypto grift, are worsening the problem and

non-participating states, and called for reforms like stronger regulatory oversight and investments in risk reduction. Most importantly, the report urges policymakers to make insurance data public and comprehensive, so future decisions are based on facts, rather than guesswork.

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CFA Leads Formal Request for Investigation Against AI Companies Offering Therapy Bot Characters

A broad coalition of consumer protection, digital rights, labor, disability, and democracy advocacy organizations led by CFA filed a formal request for investigation calling on state and federal regulators to investigate and enforce their laws against Al companies facilitating and promoting unfair, unlicensed, and deceptive chatbots that pose as mental health professionals. The complaint illustrates how

evading public accountability. Though some lawmakers are pushing back with bills to curb shrinkflation and rein in tariff powers, meaningful reform faces steep odds in the current political climate.

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Character.Al and Meta's Al Studio enabled therapy chatbot characters to engage in unlicensed medical practice, including by impersonating licensed therapists, providing fabricated license numbers, and falsely claiming confidentiality protections.

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