



FTC Releases Annual List of Top Consumer Complaints: Identity Theft, Debt Collection, Banks and Lenders, and Credit Cards Make Top 10

The Federal Trade Commission has released its annual [report](#) listing the top consumer complaint categories for 2012. Identity theft once again topped the list, representing 18 percent of consumer complaints. The overall number of complaints reported by the FTC increased in 2012, with identity theft complaints alone jumping 32 percent from those reported in 2011. Complaints related to consumer financial products and services occupied four of the top 10 spots, with debt collection at number 2, banks and lenders at number 3, and credit cards at number 10.

The FTC annually compiles direct consumer complaints in the Consumer Sentinel Network, a secure online database available only to law enforcement agencies. In addition to complaints registered directly with the FTC, various state and federal agencies, including offices of some state attorneys general, the U.S. Postal Inspection Service, the Consumer Financial Protection Bureau, and the FBI's Internet Crime Complaint Center, contribute information to the database. Non-governmental organizations, including the Council of Better Business Bureaus, the Center for Democracy and Technology, the Identity Theft Assistance Center, the National Fraud Information Center, and PrivacyStar, among others, also contribute their information on a voluntary basis. The data compiled in the CSN consists of reported but unverified consumer complaints rather than information obtained through consumer surveys.

The FTC categorizes the complaints into 30 specifically defined categories. The top 10 categories for 2012, based on the complaints the FTC received by the close of the calendar year, were:

Rank	Category	Number of Complaints	%
01	Identity Theft	369,132	18%
02	Debt Collection	199,721	10%
03	Banks and Lenders	132,340	6%
04	Shop-at-Home and Catalog Sales	115,184	6%
05	Prizes, Sweepstakes and Lotteries	98,479	5%
06	Impostor Scams	82,896	4%
07	Internet Services	81,438	4%
08	Auto-Related Complaints	78,062	4%
09	Telephone and Mobile Services	76,783	4%
10	Credit Cards	51,550	3%

Complaints related to other financial products and services also included Advance Payments for Credit Services, coming in at Number 12 (42,974 or 2%) on the FTC list; Mortgage Foreclosure Relief and Debt Management, at Number 15 (33,791 or 2%); Credit Bureaus, Information Furnishers and Report Users, making the list at Number 18 (29,268 or 1%); and Investment-Related Complaints, landing at Number 26 (7,117 or <1%).

The FTC reports and analyzes the complaint data in a number of ways, including by state and major metropolitan area as well as by various factors related to identity theft and fraud claims, including age of consumers, method of misuse of consumer identity, fraud losses and method of payment, method of contact used by the perpetrators, and consumer contact with law enforcement. The report

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also provides detailed breakdowns of the various types of complaints for each complaint category and for calendar years 2010 through 2012.

For more information about the content of this alert, please contact [Michael Mallow](#) or [Michael Thurman](#).

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