



The Credit Reporting Complaint Explosion

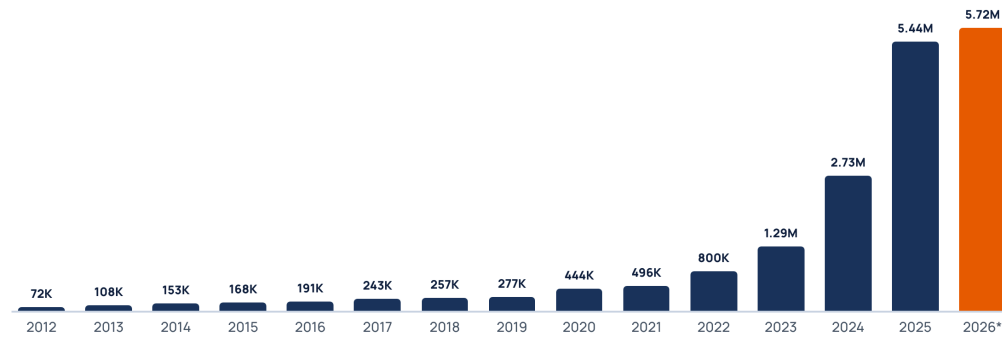
Settlement Insight Research · <https://settlementinsight.com/research/credit-report-complaints> · DOI 10.5281/zenodo.23378000

An analysis of 18.4 million CFPB consumer complaints (2011–2026): three credit bureaus account for 79% of all complaints, and annual volume grew 32× from 2015 to 2025.

Settlement Insight Research

Consumer complaints received by the CFPB per year

* 2026: partial



Source: Settlement Insight analysis of data from the CFPB Consumer Complaint Database
settlementinsight.com/research/credit-report-complaints · free to use with a link (CC BY 4.0)

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CFPB consumer complaints by product

Top 8 of 10

Credit reporting or other personal consumer reports

Credit reporting, credit repair services, or other personal consumer reports 12.79M

Debt collection 2.16M

Mortgage 1.21M

Checking or savings account 463K

Credit card 403K

Credit card or prepaid card 351K

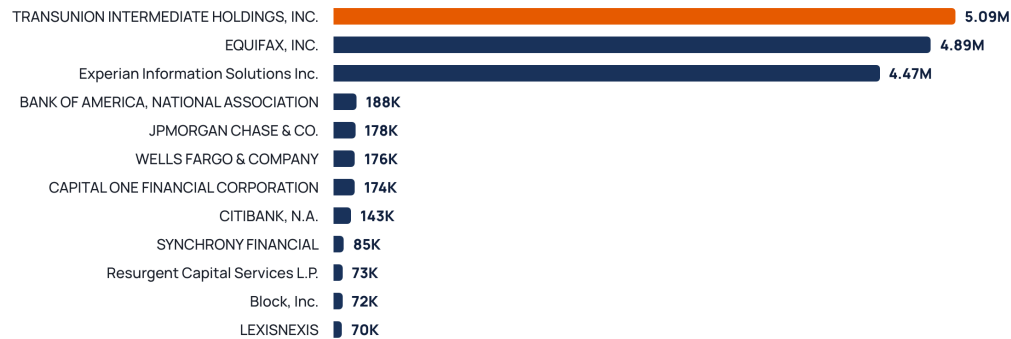
Money transfer, virtual currency, or money service 206K

194K

Source: Settlement Insight analysis of data from the CFPB Consumer Complaint Database
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Companies with the most CFPB consumer complaints

Top 12 of 20



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Data files

- [Summary statistics](#) — Totals, Big Three share, growth multiplier (CSV, 10 rows)
- [Complaints by year](#) — Annual volume 2012–2025 (+ 2026 partial) (CSV, 15 rows)
- [Complaints by company](#) — Top 20 companies by complaint volume (CSV, 20 rows)
- [Complaints by product](#) — Top 10 financial-product categories (CSV, 10 rows)
- [Complaints by state](#) — All 50 states + territories (CSV, 62 rows)

How to cite

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