

Director Kathleen Kraninger  
Consumer Financial Protection Bureau  
1700 G St. N.W.  
Washington, D.C. 20552

Re: Hidden Narratives in the CFPB Consumer Complaint Database

August 11, 2020

Dear Director Kraninger:

The undersigned consumer, civil rights, community, housing and privacy organizations are grateful for the Consumer Financial Protection Bureau's (CFPB) September 2019<sup>1</sup> decision to maintain public access to the Bureau's Consumer Complaint database and to continue to publish the complaint narratives—the core of the complaint.

However, we are compelled to urge you to reconsider your decision to bury the narratives, making it much harder for non-experts to find this essential element.

After much consideration, analysis and internal debate in 2015, the Consumer Bureau decided to add the narrative field to the information it publishes in its public complaint database, with each consumer's permission.<sup>2</sup> The complaint narratives give consumers a window into what the actual unresolved problems are between a consumer and a financial firm. The narrative often expresses the crux of the ongoing dispute and can help both the Bureau and individuals begin to detect patterns of unfair, deceptive, even abusive behavior.

Access to the complaint narratives helps to educate and empower consumers to make wise financial decisions and meets the Bureau's mandate to inform and protect consumers. The complaint details description of "what happened" can help to prevent future problems by warning individuals in advance of others' unresolved disputes with companies that the Bureau is responsible for overseeing. Public access to this critical information also helps to hold companies accountable for their behavior in the financial marketplace.

We are well aware of some industry representatives' vehement opposition to the public's access to this valuable information. To that end, the Bureau has accommodated their concerns by adding disclaimers and prioritizing information that warns consumers that the complaints listed "are not necessarily representative of all consumers experiences" and are not contextualized.<sup>3</sup>

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<sup>1</sup> <https://www.consumerfinance.gov/about-us/newsroom/bureau-enhance-consumer-complaint-database/>

<sup>2</sup> <https://www.consumerfinance.gov/about-us/newsroom/cfpb-publishes-over-7700-consumer-complaint-narratives-about-financial-companies/>

<sup>3</sup> <https://www.consumerfinance.gov/data-research/consumer-complaints/>

While the Bureau has generally improved the ease of use of the database and has added helpful features (e.g., Trends view), in an effort to appease business fears, several changes are very concerning.

First, the home page no longer includes a “Browse public complaints about companies” direct link to the database (Attachment, Figure 2).

No longer can a consumer find a link or the “Read consumer narratives” box that was previously available (Attachment, Figure 3) to access this important information.

Instead these critical complaint details are hidden from view. They are no longer mentioned as a source of information in website copy. In the rare instance where complaint narratives are noted, they are raised without adequate explanation and only to devalue them. Further, some of us have found that Bureau staffers no longer explain the narrative field when the complaint database is discussed.

Consumers new to this tool would never know they could access this crucial information. Without a direct link on the home page, individuals seeking complaint data would first have to locate the database under the home page’s Data and Research tab. They would then have to click on the View complaint data box.

Then consumers would have to somehow glean that they could uncover complaint narratives by selecting “List view” (the default is “Map view”). Only in “List view” can consumers locate actual complaints. Finally, they would have to scroll down the left menu to nearly the end of all filter options and click on “Only show complaints with narratives”—but this assumes that all users understood that “narratives” contain the essential “what happened” details of the complaint.<sup>4</sup>

The complaint database search page, as it appeared as recently as January 6, 2020,<sup>5</sup> offered the “Only show complaints with narratives” option as the very top filter selector (Attachment, Figure 1.) This was a far superior way to inform consumers about the narrative field.

The decision to bury complaint narratives was a clever attempt at balancing financial and consumer interests but this effort has bent too far in one direction, weakening the value of this complaint tool and making it far less meaningful for those who you have committed to serve—the consumer.

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<sup>4</sup> [https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&dataNormalization=None&dateInterval=Month&dateRange=3y&date\\_received\\_max=2020-07-30&date\\_received\\_min=2017-07-30&from=0&has\\_narrative=true&lens=Overview&page=1&searchField=all&size=25&sort=created\\_date\\_desc&tab=Map&trendDepth=5](https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&dataNormalization=None&dateInterval=Month&dateRange=3y&date_received_max=2020-07-30&date_received_min=2017-07-30&from=0&has_narrative=true&lens=Overview&page=1&searchField=all&size=25&sort=created_date_desc&tab=Map&trendDepth=5)

<sup>5</sup> [https://web.archive.org/web/20191114050707/https://www.consumerfinance.gov/data-research/consumer-complaints/search/?from=0&searchField=all&searchText=&size=25&sort=created\\_date\\_desc](https://web.archive.org/web/20191114050707/https://www.consumerfinance.gov/data-research/consumer-complaints/search/?from=0&searchField=all&searchText=&size=25&sort=created_date_desc)

We urge the Bureau to reinstate the “Read consumer narratives” button to the database landing page to vastly improve transparency (Attachment , Figure 3). We recommend that the button automatically link consumers to the “List” tab, which would auto-select a re-ordered, prominent “Only show complaints with narratives” filter.

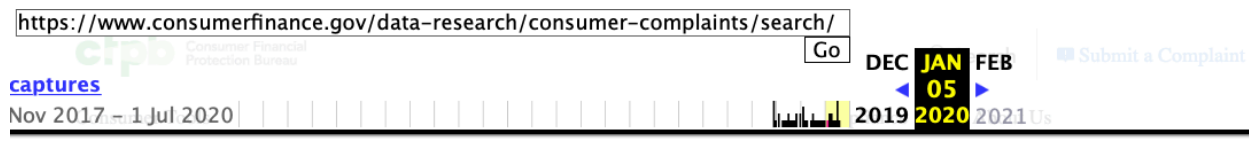
Thank you for considering our serious concern over these hidden narratives and the simple solution we propose.

Sincerely,

Advocacy for Principled Action in Government  
Alaska PIRG  
American Federation of Teachers  
Americans for Financial Reform Education Fund  
Better Markets  
California Reinvestment Coalition  
Center for Digital Democracy  
Center for Economic Integrity  
Constitutional Alliance  
Consumer Action  
Consumer Federation of America  
Electronic Information Privacy Center  
Empire Justice Center  
Montana Organizing Project  
Mountain State Justice  
NAACP  
National Association of Consumer Advocates  
National Association of Consumer Bankruptcy Attorneys  
National Community Reinvestment Coalition  
National Consumer Law Center (on behalf of its low income clients)  
National Fair Housing Alliance  
National Housing Law Project  
National Housing Resource Center  
National Urban League  
National Workrights Institute  
Northwest Side Housing Center  
Privacy Rights Clearinghouse  
Public Citizen  
SC Appleseed Legal Justice Center  
Student Borrower Protection Center  
Student Debt Crisis  
The Institute for College Access and Success (TICAS)  
U.S.PIRG  
Virginia Organizing  
Woodstock Institute

Attachment: Screenshots (3 August 2020) of archived CFPB pages from archive.org.

Figure 1: How complaints search page had narratives at top of left column filter list (screenshot of archive.org page captured on 5 Jan 2020, highlight added).



## Consumer Complaint Database <sup>BETA</sup>

Consumer complaints are added to this public database after the company has responded to the complaint, confirming a commercial relationship with the consumer, or after they've had the complaint for 15 calendar days, whichever comes first. We don't verify all the facts alleged in complaints, but we do give companies the opportunity to publicly respond to complaints by selecting responses from a pre-populated list. Company-level information should be considered in the context of company size and/or market share.

[More about the complaint database](#) | [How we use complaint data](#) | [Technical documentation](#) | [View complaint data in Socrata](#)

Search complaint data (last updated: 3/11/2020)

Search Within

All Data

Q Enter your search term(s)

Search

[Show advanced search tips](#)

Filter results by...

Only show complaints with narratives?

Yes

Showing 1,525,339 total complaints

SHOW 25 RESULTS

SORT BY NEWEST TO OLDEST

[EXPORT RESULTS](#)

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Date received: 3/10/2020

Figure 2: Excerpt of Home page showing direct link to database (capture of 4 May 2019, highlight added).

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

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choices about your money.

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### Get answers to money questions

Financial matters can be complicated. Get the facts you need to make choices about money, credit scores, mortgages, and more.

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Figure 3: Excerpt of database landing page with both a “Read consumer narratives” and a “View complaint data” button (Capture of 4 May 2019, highlight added).

https://www.consumerfinance.gov/data-research/consumer-complaints/


Go Search Submit a Complaint


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04  
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45 captures  
4 Apr 2016 - 3 Aug 2020

## Consumer Complaint Database


Each week we send thousands of consumers' complaints about financial products and services to companies for response. Those complaints are published here after the company responds or after 15 days, whichever comes first. By adding their voice, consumers help improve the financial marketplace.






Consumers have let us know they want to share their complaint descriptions so others can learn from their experience.

[Read consumer narratives](#)



View, sort, and filter data right in your browser.

[View complaint data](#)



All complaint data we publish is freely available for anyone to use, analyze, and build on.

[Download options and API](#)