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Schuetze Releases 2016 List of Top Ten Michigan Consumer Complaints; Recognizes National Consumer Protection Week

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LANSING – Michigan Attorney General Bill Schuetze today recognized the start of the 19th annual National Consumer Protection Week by releasing his annual list of the Top Ten Michigan Consumer Complaints.

“My job is to protect Michigan, and protecting consumers from scams continues to be one of my top priorities,” said Schuetze. “Consumer Protection is integral to the Department of Attorney General, from alerting Michigan residents of the latest phone scams to monitoring charitable organizations and making sure donations are used properly. I work every day to help Michigan residents from the top of the Upper Peninsula all the way down to the Ohio border.”

Schuetze's 2016 Top Ten List was compiled by analyzing the more than 8,400 written complaints filed with the Attorney General's Consumer Protection team in 2016. Between the Consumer Protection Division, Corporate Oversight, and the Charitable Trust Section, the Department recovered more than \$15.8 million in consumer refunds, forgiven debts, and State recoveries in 2016.

CREDIT AND FINANCIAL CONCERNS TOP COMPLAINT LIST

For the tenth year in a row, Credit and Financial Concerns topped the list of consumer complaints. A total of 1,217 complaints were received in this category. The Credit and Financial Concerns category includes complaints about credit reporting and collection, non-bank credit agencies, and installment finance companies. Complaints on debt collection and credit reporting accounted for the majority (641) of the total complaints. Consumers also voiced concerns regarding aggressive debt collection tactics used by debt collection agencies.

TOP 10 CONSUMER COMPLAINT CATEGORIES OF 2016

1. **Credit and Financial Concerns:** The top complaint category for 2016 holds on to the spot that its held since 2006, generating 1,217 complaints in a variety of areas including debt collection and reporting, credit repair, payday lending, and mortgage brokering.

Schuette's Consumer Alert on Debt Collection and Debt Collection Scams details prohibited debt collector practices and provides tips on avoiding scams and disputing bogus debts.

2. **Telecommunications, Cable, and Satellite TV:** Stays at the second spot for the second year. This category includes complaints involving issues like robocalls, telemarketing, wireless communications, and cable and satellite TV services. Complaints in these categories exceeded 700 in 2016.
3. **Motor Vehicle and Automobiles:** Moving up one slot from the number 4 spot in 2015, disputes with used car dealers continue to top this category, with other top complaints involving motor vehicles and car bodies, new car dealers, and repair shops.
4. **Retail:** Moving down from the third spot last year, this category includes complaints about general merchandise and furniture stores, business services, eating and drinking places, and computer stores.
5. **Internet:** Staying at the fifth slot for a second year, complaints in this computer-based category numbered nearly 600. More than a third of these complaints involved online purchases while other complaints include computer communication services and issues with internet service providers.
6. **Personal Service Providers:** Staying at number 6, complaints in this category range from dating services and beauty shops to home security, tax preparations services, and health and fitness organizations.
7. **Landlord and Tenant:** Also holding its spot from 2015, this category again had more than 400 complaints. A majority of the complaints in this category involved apartment owners and managers.
8. **Contractors:** Moving up a spot from last year's list, are complaints about residential building construction services, landscaping services, and special trade contractors.
9. **Health Service Providers:** Moving up one spot from 2015, this category involves nearly 400 complaints about different health service providers like doctors, dentists, hospitals, and medical clinics.
10. **Gasoline, Fuel, and Energy:** Not surprising with this year's continued lower gas prices, this category dropped down from last year's number eight spot, with complaints against gasoline service stations dominating this category in 2016.

CONSUMER PROTECTION WEEK EVENTS

In honor of Consumer Protection Week, the Department of Attorney General will host two free seminars on phone, mail, and e-scams. There are scheduled as follows:

- Detroit: Monday, March 6, 2017 from 12:05 to 12:50 p.m.
 - Cadillac Place – Room L150; 3068 West Grand Blvd
- Lansing: Wednesday, March 8, 2016, from 12:05 to 12:50 p.m.
 - Mennen Williams Auditorium; 525 West Ottawa Street

CONSUMER EDUCATION KEY TO PREVENTION

Because the best defense against consumer scams is to *prevent* victimization, Schuette takes this opportunity to remind Michigan consumers about his office's free educational resources.

The Attorney General's Office offers six free, 45-minute seminars on: Identity Theft; Phone, Mail & e-Scams; Online Safety; Investment Fraud; Home Repair and Improvement; and In-Home Care & Senior Residences. In 2016, we provided 724 seminars throughout Michigan.

If you want to host a presentation, complete a **registration form**.

If you are interested in attending a presentation, please review our **calendar of events** to determine when we will be in your community.

HOW TO FILE COMPLAINTS

Schuette encourages any resident with questions or concerns to contact the Attorney General's Consumer Protection Division toll-free by calling 1-877-765-8388. To file a consumer complaint, Michigan residents can submit an **online complaint** through the Attorney General's website or mail a letter explaining the problem and desired resolution to:

Michigan Attorney General Bill Schuette
Consumer Protection Division
P.O. Box 30213
Lansing, MI 48909

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the Department's Freedom of
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Guidelines**
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