

# Schuetzte Releases Annual List of Top Ten Michigan Consumer Complaints

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**LANSING** –Attorney General Bill Schuetzte today marked the 20th annual National Consumer Protection week by releasing his 2017 list of the Top Ten Consumer Complaints in Michigan and highlighting free educational resources provided by the Department of Attorney General.

“This is a significant milestone for the National Consumer Protection Week and a great time to remind Michigan citizens about programs available to protect consumers,” said Schuetzte. “From teaching students how to be safe online to brining actions against unscrupulous companies and prosecuting elder financial exploitation, the Department of Attorney General’s Consumer Protection team is working every day for Michigan consumers.”

Schuetzte's Top Ten List is compiled by analyzing the 10,116 written complaints filed with the Attorney General's Consumer Protection team in 2017. The purpose of this list is to educate consumers about scams and problems to avoid. Schuetzte's Consumer Protection and Charitable Trust teams also recovered more than \$26 million in consumer refunds, forgiven debts, and State recoveries in 2017.

## CREDIT AND FINANCIAL CONCERNS TOP COMPLAINT LIST

In 2017, Credit and Financial Concerns once again topped the list with the Consumer Protection team. These complaints were up more than 46% in large part because of the increase in complaints related to the Equifax security breach. There were a total of 1,788 complaints received in this category, which includes specific complaints like credit reporting and collection, non-bank credit agencies, and installment finance companies. Complaints on debt collection and credit reporting accounted for 1269 of the total complaints. In addition to the Equifax complaints, consumers often voice concerns regarding aggressive debt collection tactics used by debt collection agencies.

## TOP 10 CONSUMER COMPLAINT CATEGORIES OF 2017

- 1. Credit and Financial Concerns:** The top complaint category for 2017 holds on to the spot that it has had since 2006, generating 1,788 complaints in a variety of areas including debt collection and reporting, credit repair, payday lending, and mortgage brokering. Schuetzte’s

Consumer Alert on the **Equifax Breach** and the differences between a **Credit Freeze; Fraud Alert; & Credit Monitoring** provide helpful guidance for those struggling with fallout from the Equifax breach while the Consumer Alert of **Debt Collection and Debt Collection Scams** details prohibited debt collector practices and provides tips on avoiding scams and disputing bogus debts.

2. **Personal Service Providers:** Jumped last year from number six to the second highest slot with 1,047 complaints. This jump is directly attributable to the large number of complaints against western Michigan-based gym chain **Family Fitness sued by Attorney General Schuette in September**. Complaints in this category additionally range from dating services and beauty shops to home security, and tax preparation services.
3. **Telecommunications, Cable, and Satellite TV:** Drops to the third spot this year. This category includes complaints involving issues like robocalls, telemarketing, wireless communications, and cable and satellite TV services. Complaints in these categories were up 200, nearing 900 in 2017.
4. **Motor Vehicle and Automobiles:** Dropping down a spot to number four in 2017, 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.
5. **Internet:** Staying at the fifth slot for a third year, complaints in this computer-based category numbered more than 740. More than a third of these complaints involved online purchases while other complaints include computer communication services and issues with internet service providers.
6. **Retail:** Also not moving this year, retail complaints stay at the number six slot and include complaints about general merchandise, food, and furniture stores, business services, and eating and drinking places.
7. **Contractors:** Moving up a spot from last year's list, are complaints about residential building construction services, landscaping services, plumbing, heating, and air condition services, and special trade contractors.
8. **Landlord and Tenant:** Dropping down to number eight, this category had more than 400 complaints. A majority of the complaints in this category involved apartment owners and managers.
9. **Health Service Providers:** Staying at the number nine spot, this category's total complaints increased by more than 100 from 300+ to more than 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 remains at the number ten spot, with complaints against gasoline service stations and gas and electric services dominating this category.

## **CONSUMER EDUCATION KEY TO PREVENTION**

The more you know about how scams work and the more careful you are in responding to requests for your money or personal information, the less likely you are to become a victim. That is why Attorney General Schuette is committed to providing Michigan consumers with the tools and knowledge they need to spot and stop scams. He takes this opportunity to remind Michigan consumers about his department's free educational presentations.

The Attorney General 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 2017, the Department provided 723 seminars throughout Michigan, and in October 2017, celebrated its 100,000th attendee at a consumer education seminar.

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

**Lansing: Thursday, March 8, 2017 from 12:05 to 12:50 p.m.**

- Mennen Williams Auditorium; 525 West Ottawa Street

**Detroit: Friday, March 9, 2016, from 12:05 to 12:50 p.m.**

- Cadillac Place – Room L150; 3068 West Grand Blvd

And later in March, the Department will host two free seminars on home repair and improvement scams:

**Lansing: Thursday, March 29, 2017 from 12:05 to 12:50 p.m.**

- Mennen Williams Auditorium; 525 West Ottawa Street

**Detroit: Friday, March 30, 2016, from 12:05 to 12:50 p.m.**

- Cadillac Place – Room L150; 3068 West Grand Blvd

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 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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