

## Schuetzte Releases Annual List of Top Ten Michigan Consumer Complaints

March 3, 2016

**LANSING** –Attorney General Bill Schuetzte today marked the 18<sup>th</sup> annual National Consumer Protection week by releasing his annual list of the [Top Ten Consumer Complaints](#) in Michigan and highlighting free educational resources provided by the Department of Attorney General.

“Consumer protection is etched into the DNA of the Department of Attorney General and guides everything we do,” said Schuetzte. “For example, we emphasize safe social media use for students and fight to protect seniors from fraud and scams and, we also defend consumers by exposing insurance fraud and price fixing, guarding against bogus charities, and prosecuting home foreclosure scammers. We work every day to protect families and educate citizens on how to spot scams from a mile away.”

Schuetzte's Top Ten List is compiled by analyzing the nearly 9,000 written complaints filed with the Attorney General's Consumer Protection team in 2015. The purpose of this list is to educate about scams and problems to avoid. Schuetzte's Consumer Protection team also recovered more than \$2 million in consumer refunds and forgiven debts and nearly \$6.5 million in State recoveries in 2015.

### Credit and Financial Concerns Top Complaint List

In 2015, Credit and Financial Concerns once again topped the list with the Consumer Protection team receiving a total of 1,137 complaints 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 the majority (872) of the total complaints. Consumers often voice concerns regarding aggressive debt collection tactics used by debt collection agencies.

### Top 10 Consumer Complaint Categories of 2015

1. Credit and Financial Concerns: The top complaint category for 2015 held on to the spot that it has had since 2006, generating 1,137 complaints in a variety of areas including debt collection, credit repair, payday lending, and mortgage brokering. Schuetzte’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: Moving up from the third spot in 2014, this category includes complaints involving issues like robocalls, telemarketing, wireless communications, and cable and satellite TV services. Complaints in these categories exceeded 900 in 2015.
3. Retail: Moving up from the fourth spot, this category includes complaints about merchandise quality, warranty, and pricing disputes.
4. Motor Vehicle and Automobiles: Moving up from the number 5 spot in 2014, disputes with used car dealers topped this category, with other top complaints involving motor vehicles and car bodies, new car dealers, and repair shops.
5. Internet: Moving up two spots from number 7 in 2014, complaints in this computer-based category numbered more than 500. Almost half of these complaints involved online purchases

while other complaints include fraudulent email solicitations 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 and health and fitness organizations.
7. Landlord and Tenant: Moving up one spot, this category had more than 400 complaints. A majority of the complaints in this category involved apartment owners and managers.
8. Gasoline, Fuel, and Energy: Not surprising with this year's lower gas prices, this category dropped down from last year's number two spot, with complaints against gasoline service stations dominating this category in 2015.
9. Contractors: Moving up a spot from last year's list, are complaints about landscaping services, special trade contractors, and residential building construction services.
10. Health Service Providers: Dropping down one spot from 2014, this category involves complaints about different health service providers like doctors, dentists, hospitals, and medical clinics.

### **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 2015, 734 seminars were provided 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 residents 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