

TIM SCOTT, SOUTH CAROLINA, CHAIRMAN
ELIZABETH WARREN, MASSACHUSETTS, RANKING MEMBER

MIKE CRAPO, IDAHO
MIKE ROUNDS, SOUTH DAKOTA
THOM TILLIS, NORTH CAROLINA
JOHN KENNEDY, LOUISIANA
BILL HAGERTY, TENNESSEE
CYNTHIA LUMMIS, WYOMING
KATIE BOYD BRITT, ALABAMA
PETE RICKETTS, NEBRASKA
JIM BANKS, INDIANA
KEVIN CRAMER, NORTH DAKOTA
BERNIE MORENO, OHIO
DAVID McCORMICK, PENNSYLVANIA

JACK REED, RHODE ISLAND
MARK R. WARNER, VIRGINIA
CHRIS VAN HOLLEN, MARYLAND
CATHERINE CORTEZ MASTO, NEVADA
TINA SMITH, MINNESOTA
RAPHAEL G. WARNOCK, GEORGIA
ANDY KIM, NEW JERSEY
RUBEN GALLEGO, ARIZONA
LISA BLUNT ROCHESTER, DELAWARE
ANGELA D. ALSOBROOKS, MARYLAND

LILA NIEVES-LEE, STAFF DIRECTOR
JON DONENBERG, DEMOCRATIC STAFF DIRECTOR

United States Senate

COMMITTEE ON BANKING, HOUSING, AND
URBAN AFFAIRS

WASHINGTON, DC 20510-6075

February 25, 2025

The Honorable Russell Vought
Acting Director
Consumer Financial Protection Bureau
1700 G St. NW
Washington, DC 20552

Dear Acting Director Vought,

As you know, the Consumer Financial Protection Bureau (CFPB) is statutorily obligated to collect, monitor, and respond to consumer complaints regarding financial products and services—yet your recent efforts to dismantle the agency will likely inhibit its ability to do so.¹ Consumers deserve a strong CFPB that will advocate on their behalf in the wake of scams, fraud, and other corporate malfeasance. Therefore, we request information regarding the Consumer Financial Protection Bureau's (CFPB) current ability to intake, process, and publicize consumer complaints submitted to the agency.

The bipartisan *Dodd-Frank Wall Street Reform and Consumer Protection Act* requires the CFPB to serve as a clearinghouse for consumer complaints about financial products and services.² Specifically, the agency must operate “a unit whose functions shall include establishing a single, toll-free telephone number, a website, and a database...to facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services.”³ In addition, the Bureau is responsible for coordinating with other state and federal regulators to ensure that complaints—if they fall outside the jurisdiction of the CFPB—are routed to the correct agency for response.⁴

As a result, the CFPB's Office of Consumer Response has established a robust Consumer Complaint Program to help consumers impacted by scams, fraud, and corporate bad actors. After receiving complaints directly from consumers, Congress, other government agencies, the CFPB screens complaints and sends them directly to companies for response.⁵ Upon receiving a complaint, companies have an initial 15 days to respond to the agency, either partially or in full,

¹ 12 USC 5493(3).

² Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203.

³ 12 USC 5493(3).

⁴ *Id.*

⁵ Consumer Financial Protection Bureau, “Learn how the complaint process works,” <https://www.consumerfinance.gov/complaint/process/>.

to (1) confirm a commercial relationship with the consumer and (2) provide information on their efforts to resolve the complaint. Companies in need of extra time may take up to 60 days to finalize responses.⁶ After hearing back from a company—or within 15 days, if no initial response is provided—the CFPB publishes eligible complaints in its Consumer Complaint Database.⁷ The CFPB excludes complaints from the database that appear to be fraudulent or submitted in error.⁸ The agency periodically analyzes the database to identify trends, spot emerging consumer protection issues, and improve enforcement efforts.⁹ In 2023 alone, the CFPB sent over 1.3 million complaints to over 3,400 companies on behalf of consumers.¹⁰

President Trump should be doing everything in his power to strengthen the CFPB, which has returned over \$21 billion to American consumers since 2011,¹¹ and its complaint database—but instead, the Trump Administration is working to dismantle the agency. On January 31st, President Trump named Treasury Secretary Scott Bessent—a former hedge fund manager—as Acting CFPB Director.¹² On February 3rd, Acting Director Bessent directed CFPB employees to freeze all rulemakings, litigation and enforcement activities, and external communications “unless expressly approved by the Acting Director or required by law.”¹³ On February 7th, President Trump named you as the new CFPB Acting Director, and the next day, you issued a series of directives to CFPB staff instructing them “to ‘cease all supervision and examination activity,’ ‘cease all stakeholder engagement,’ pause all pending investigations, not issue any public communications and pause ‘enforcement actions.’”¹⁴ You also informed the Federal Reserve that the CFPB would not be drawing down the funding necessary to keep the agency operational.¹⁵ On February 11th, you fired dozens of CFPB employees, followed by additional firings on February 13th.¹⁶

⁶ Consumer Financial Protection Bureau, “Your company’s role in the complaint process,” <https://www.consumerfinance.gov/compliance/consumer-complaint-program/company-process/>.

⁷ *Id.*

⁸ Consumer Financial Protection Bureau, “Disclosure of Consumer Complaint Narrative Data,” Final Policy Statement, https://files.consumerfinance.gov/f/documents/201503_cfpb_disclosure-of-consumer-complaint-narrative-data.pdf.

⁹ Consumer Financial Protection Bureau, “Consumer Complaint Database,” <https://www.consumerfinance.gov/data-research/consumer-complaints/>.

¹⁰ Consumer Financial Protection Bureau, “Consumer Response Annual Report: January 1-December 31, 2023,” https://files.consumerfinance.gov/f/documents/cfpb_cr-annual-report_2023-03.pdf.

¹¹ Consumer Financial Protection Bureau, “The CFPB,” <https://www.consumerfinance.gov/about-us/the-bureau/>.

¹² Consumer Financial Protection Bureau, “Statement on Designation of Treasury Secretary Scott Bessent as Acting Director of the Consumer Financial Protection Bureau,” press release, February 3, 2025, <https://www.consumerfinance.gov/about-us/newsroom/statement-on-designation-of-treasury-secretary-scott-bessent-as-acting-director-of-the-consumer-financial-protection-bureau/>.

¹³ National Public Radio, “Treasury Secretary Bessent, tapped to run CFPB, orders staff to halt work,” Laurel Wamsley, February 4, 2025, <https://www.npr.org/2025/02/03/nx-s1-5285356/treasury-secretary-bessent-acting-cfpb-director>.

¹⁴ American Banker, “Trump picks Russ Vought as acting CFPB director, WSJ reports,” Kate Berry, February 7, 2025, <https://www.americanbanker.com/news/trump-picks-russ-vought-as-acting-cfpb-director>; NBC News, “Russell Vought, CFPB's new acting head, issues directives to halt parts of bureau activity,” Katherine Doyle, Raquel Coronell Uribe, and Megan Lebowitz, February 8, 2025, <https://www.nbcnews.com/politics/doge/russell-vought-consumer-financial-protection-bureau-trump-rcna191356>.

¹⁵ NBC News, “Russell Vought, CFPB's new acting head, issues directives to halt parts of bureau activity,” Katherine Doyle, Raquel Coronell Uribe, and Megan Lebowitz, February 8, 2025, <https://www.nbcnews.com/politics/doge/russell-vought-consumer-financial-protection-bureau-trump-rcna191356>.

With work at the agency effectively halted, it is unclear whether the CFPB still has the staff, financial, technological, and other resources necessary to keep its Consumer Complaint Program operational. We are deeply concerned about the implications of your efforts to gut the CFPB on our constituents, who rely on the CFPB and its partner agencies to advocate on their behalf. Therefore, we request answers to the following questions no later than March 5, 2025:

1. How many CFPB employees were responsible for supporting the implementation of the agency's Consumer Complaint Program, including maintaining the Consumer Complaint Database, on January 20, 2025?
2. How many CFPB employees are responsible for supporting the implementation of the agency's Consumer Complaint Program, including maintaining the Consumer Complaint Database, as of February 25, 2025?
3. Please provide a list and copies of all CFPB contracts involving operations of the Consumer Complaint Program and Database that were in effect as of January 20, 2025. Of those contracts:
 - a. How many remain in effect? Please provide a list and copies of all contracts that remain in effect.
 - b. How many have expired? Please provide a list and copies of all contracts that have expired.
 - c. How many have been terminated or canceled early? Please provide a list and copies of all contracts that have been terminated or canceled early, along with reasons for their termination or cancellation.
4. What analyses, if any, has the CFPB or other government entity, such as the Department of Government Efficiency, conducted to assess the impact of any (1) proposed or implemented workforce reductions and/or (2) proposed or implemented stop work orders on the ability of the CFPB to operate the Consumer Complaint Program and Database? Please provide copies of any relevant written communications, analyses, and other documents produced on the subject between January 21, 2025, and February 25, 2025.
5. Since February 3, 2025:
 - a. How many consumer complaints has the CFPB received by phone?
 - b. How many consumer complaints has the CFPB received by mail?
 - c. How many consumer complaints has the CFPB received online?
 - d. How many consumer complaints has the CFPB received from Congress?
 - e. How many consumer complaints as the CFPB received from:
 - i. The Federal Reserve?
 - ii. The Federal Deposit Insurance Corporation?
 - iii. The Federal Trade Commission?

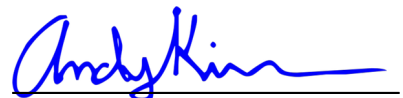
¹⁶ National Public Radio, "Dozens of CFPB workers are fired as the agency remains shuttered," Laurel Wamsley, February 12, 2025, <https://www.npr.org/2025/02/12/nx-s1-5294479/cfpb-workers-fired-trump-doge>; National Public Radio, "Up to 100 more workers are fired at CFPB as staff fear mass layoffs are looming," Laurel Wamsley, February 13, 2025, <https://www.npr.org/2025/02/13/nx-s1-5296929/cfpb-layoffs-staff-trump-doge>; The Verge, "The technology team at financial regulator CFPB has been gutted," Lauren Feiner, February 14, 2025, <https://www.theverge.com/policy/612933/cfpb-tech-team-gutted-trump-doge-elon-musk>.

- iv. The Office of the Comptroller of the Currency?
 - v. The National Credit Union Administration?
 - vi. The Department of Education?
 - vii. Other federal agencies?
- f. How many consumer complaints has the CFPB received from state and local agencies, regulators, and other entities?
6. Since February 3, 2025, how many consumer complaints has the CFPB referred to:
- a. The Federal Reserve?
 - b. The Federal Deposit Insurance Corporation?
 - c. The Federal Trade Commission?
 - d. The Office of the Comptroller of the Currency?
 - e. The National Credit Union Administration?
 - f. The Department of Education?
 - g. Other federal agencies?
 - h. Other state and local agencies, regulators, and other entities?
7. Of the complaints received since February 3, 2025:
- a. How many have been submitted to companies for review and response?
 - b. How many have received partial or full responses from companies?
 - c. Of complaints identified in (b), how many have been posted to the Consumer Complaint Database?
 - d. Of complaints that have been submitted to companies but have yet to receive a response, how many have had a response outstanding for 15 days or longer? Of these complaints, how many have been posted to the Consumer Complaint Database?
 - e. How many complaints has the CFPB declined to post on its database due to their failure to meet the agency's publication criteria?
8. Please provide us with a detailed description of your plans to ensure that the agency's statutorily mandated Consumer Complaint Program and Database are available to consumers and are operating at a level meeting or exceeding program performance in calendar year 2024.

Sincerely,



Elizabeth Warren
Ranking Member
Committee on Banking, Housing, and Urban Affairs



Andy Kim
United States Senator