

# The CFPB eliminates its most important corporate accountability tool

## Public complaints are important for consumer protection and corporate accountability

Since 2012, nearly 18 million people have submitted complaints to the CFPB when they had no other place to turn to for help with a financial problem. Some people struggled with foreclosure, others were hassled by a debt collector for a debt they did not owe, and others got stuck in customer service doom loops that made it impossible to resolve their problems. To date, nearly four million people included detailed stories about their problems and gave the CFPB permission to make these narratives available to the public.

This data helps the public understand how a company treats its customers. It helps financial companies monitor and detect emerging customer service issues. And it helps state and local consumer protection agencies identify and take on consumer protection problems when the CFPB is unwilling to enforce the law.

The September 2026 action to hide these narratives from public view, and render them largely unsearchable and inaccessible, halts all of these important uses and runs contrary to the practice of all prior CFPB directors across the three prior administrations.

## CFPB critics' long-term effort to hide corporate wrongdoing: CFPB complaint portal timeline

- ▶ **June 19, 2012** - The CFPB launched the Consumer Complaint Database and began [collecting complaints on credit cards](#). Complaint intake and publication for other products including mortgages, payday loans, and student loans are [announced in the following years](#).
- ▶ **March 19, 2015** - After considerable deliberation and public comment, the CFPB finalized a [new policy](#) to give people the opportunity to publicly voice complaints about financial

companies. A description of the process and the CFPB's considerations in implementing it were [announced and summarized in a CFPB press release](#).

- **June 25, 2015** - The CFPB published over 7,700 consumer complaint narratives about financial companies. In the [announcement](#), the CFPB noted that at the time over half of people filing complaints online opted-in to share their experiences publicly.
- **April 28, 2018** - In public remarks, then Trump administration acting CFPB Director Mick Mulvaney expressed [support for eliminating the Consumer Complaint Database](#).
- **Sept. 18, 2019** - In remarks to consumer advocates, Trump administration CFPB Director Kathy Kraninger announced that the agency would maintain public access to the Consumer Complaint Database and the public narratives.
- **May 12, 2025** - After taking office in February 2025, the Trump-appointed leadership of the CFPB withdrew 67 interpretive rules, policy statements, and advisory opinions issued since 2011. These guidance documents included [the three policy statements](#) describing how the CFPB would collect and publish consumer complaints and narratives.
- **May-July, 2025** - The Trump CFPB published a new request for comment on the consumer complaint database and sought information on whether it is necessary for the proper performance of the functions of the CFPB. Consumer groups, [including AFR](#), oppose the removal of this critical public information.
- **December 28, 2025** - [Consumer groups oppose changes](#) to CFPB complaint narrative intake process following a request for public input on the usefulness of the complaint system.
- **February 4, 2026** - People who file a complaint with CFPB are [hit with aggressive new warning notices](#) alerting them not to submit a complaint unless a dispute has already been formally filed with a credit reporting agency, even if they have a problem with another, unrelated product like a mortgage or credit card.
- **March 2, 2026** - Over [50 organizations](#) submitted comments to the CFPB urging the agency to continue publishing consumer complaints and narratives.
- **August 14, 2026** - The CFPB [announced it will begin shielding large corporations from public scrutiny](#) by ceasing publication of the narratives and the data visualizations that help the public understand complaint patterns. The CFPB also deleted, without prior notice, the ability of people to provide consent for their complaints to be made public making it likely that no further complaint narratives will be published.
- **September 14, 2026** - The CFPB [removes all consumer complaint narratives](#) from the Consumer Complaint Database, and archives them in the agency's [FOIA reading room](#).