Consumer Response Intake Form
OMB Control Number: 3170-0011
Supporting Statement

1. Explain the circumstances that make the collection of information necessary. Identify any legal or administrative requirements that necessitate the collection. Attach a copy of the appropriate section of each statute and regulation mandating or authorizing the collection of information.

One of the primary statutorily-mandated functions of the Consumer Financial Protection Bureau (CFPB or Bureau) is collecting, investigating, and responding to consumer complaints. The CFPB centralizes the collection of complaints about consumer financial products or services[2], collecting and tracking complaints from consumers[3] using the Consumer Response Intake Form, which is the subject of this information collection request.

The CFPB accepts complaints from consumers through its website, by telephone, mail, and by referral from the White House, congressional offices, and other federal and state agencies. The CFPB also addresses inquiries by telephone. The CFPB plans to maintain the fields and values previously approved by the OMB.[4] The CFPB refers complaints about depositories with $10 billion or less in assets to the appropriate prudential regulator[5] and prudential regulators refer complaints about depositories with more than $10 billion in assets and non-depositories to the CFPB. The CFPB's Office of Consumer Response (Consumer Response) works to provide timely responses, in writing, to consumers to complaints about companies offering or providing consumer financial products or services (including their subsidiaries as well as affiliates acting as service providers) including steps taken by the CFPB in response to the complaint; any responses received from the company; and any follow-up actions or planned follow-up actions by the CFPB.[6] In turn, these companies provide timely responses to the CFPB including steps taken by the company to respond to the complaint; responses received from the consumer; and follow-up actions or planned follow-up actions by the company.[7]

In addition to helping the CFPB perform one of its primary functions, complaints received via this information collection help the CFPB fulfill its obligations, including the obligation to: (1) monitor information relevant to the functioning of markets for consumer financial products and services to identify risks to consumers and the proper functioning of such markets;[8] (2) provide semi-annual reports and an annual report to Congress on complaints received in the prior year

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12 U.S.C. § 5493(b)(3)(C).

[2] 12 U.S.C. § 5493(b)(3)(A).

[3] 12 U.S.C. § 5481(4) ("The term 'consumer' means an individual or an agent, trustee, or representative acting on behalf of an individual.").

[4] *See* https://www.reginfo.gov/public/do/PRAViewICR?ref_nbr=202304-3170-001#

[5] 12 U.S.C. § 5493(b)(3)(A).

[6] 12 U.S.C. § 5534(a).

[7] 12 U.S.C. § 5534(b).

[8] 12 U.S.C. § 5511(c)(3).

regarding such products and services, including information and analysis about complaint numbers, types, and resolution;[9] and (3) share complaint data to facilitate supervision and enforcement activities and monitoring of the market for consumer financial products and services.[10] Complaints received via this information collection also support the CFPB's obligations to monitor complaints received by service members and their families and private student loan borrowers.[11]

The Consumer Response Intake Form is fundamental to collecting, investigating, and responding to consumer complaints submitted by web, telephone, mail, and referral. Particularly given the volume of complaints handled and the obligation to provide responses to consumers complaints, it is essential that consumers provide information in a consistent form to facilitate the processing needed for the CFPB and companies to meet their respective obligations.

2. Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate the actual use the agency has made of the information received from the current collection.

Information collected using the Consumer Response Intake Form forms the backbone of the collection of, tracking of, and response to complaints via the complaint process.[12] The Consumer Response Intake Form is used by consumers to submit complaints, and the information collected is used by the CFPB, companies that offer or provide consumer financial products and services, and federal and state agencies to meet their obligations.

When consumers submit complaints using this form, they identify the consumer financial product or service with which they have a problem, the issue that best describes the problem, and the company to which they want to direct their complaint for response.[13] Consumers describe what happened and their desired resolution using free-form text fields. When submitting complaints online, consumers also have the option to attach supporting document. Additionally, the form requires users to identify whether they are submitting the complaint for themselves or on behalf of someone else, provide relevant contact information, and affirm the information provided in their complaint is true to the best of their knowledge and belief.

The information from the current collection enables the CFPB to route complaints directly to companies that offer or provide consumer financial products or services for response accurately and efficiently and provides these companies with the information needed to identify the consumer in their records, understand each consumer's issue(s), determine what action to take in response, and provide a written response to the CFPB and the consumer tailored to the issues in each consumer's complaint.[14] Information collected using the Consumer Response Intake Form

[9] 12 U.S.C. §5496; 12 U.S.C. § 5493(b)(3)(C).
[10] 12 U.S.C. § 5493(b)(3)(D).
[11] 12 U.S.C. § 5493(e)(1)(B); 12 U.S.C. § 5535(c).
[12] 12 U.S.C. § 5493(b)(3)(A).
[13] *See generally*, Consumer Fin. Prot. Bureau, *Learn how the complaint process works*, https://www.consumerfinance.gov/complaint/process/.
[14] 12 U.S.C. § 5493(b)(3) and 12 U.S.C. § 5534(a)-(b).

also help the CFPB fulfill its statutory obligations, including the obligation to: (1) monitor information relevant to the functioning of markets for consumer financial products and services to identify risks to consumers and the proper functioning of such markets;[15] (2) provide an annual report to Congress on complaints received in the prior year regarding such products and services, including information and analysis about complaint numbers, types, and resolution;[16] and (3) share complaint data to facilitate supervision and enforcement activities and monitoring of the market for consumer financial products and services.[17]

3. Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also, describe any consideration of using information technology to reduce burden.

As required by law, the CFPB established a single, toll-free telephone number, a website, and a database to facilitate the centralized collection of, monitoring of, and response to consumer complaints about consumer financial products or services[18] in 2011 and has enhanced these offerings over time. The vast majority of consumers opt to submit their complaints online with 98% of consumers submitting online in 2024 and consumers also have the option to monitor the status of their complaints and provide feedback about complaint responses online. The CFPB also accepts complaints from consumers by telephone, mail, and referral from the White House, congressional offices, and other federal and state agencies, where appropriate. The CFPB provides consumers with status updates, answering questions, and accepts feedback online and by telephone. The CFPB's U.S.-based contact centers provide services to consumers who are deaf, have hearing loss, or have speech disabilities via a toll-free telephone number.

4. Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Item A.2 above.

This information collection renewal request does not seek to duplicate any other complaint system being developed by other federal or state agencies. This information collection facilitates the collection, tracking, monitoring, and investigation of, and response to complaints. Potential for duplication is further minimized as all CFPB information collections are considered and reviewed through an internal clearance process which includes several offices within the agency, including the CFPB's Office of the Chief Information Officer and the Office of the Chief Data Officer.

5. If the collection of information impacts small businesses or other small entities, describe any methods used to minimize burden.

[15] 12 U.S.C. § 5511(c)(3)..
[16] 12 U.S.C. § 5493(b)(3)(C). *See* https://files.consumerfinance.gov/f/documents/cfpb_cr-annual-report_2025-05.pdf.
[17] 12 U.S.C. § 5493(b)(3)(D).
[18] 12 U.S.C. § 5493(b)(3)(A).

This information collection is voluntary and does not require or seek to collect information from small businesses or other small entities. The CFPB, as required by law, may use the information obtained from consumers to seek responses from, and potentially initiate investigations of, companies named in the complaints that offer or provide consumer financial products or services, some of which may be small businesses or other small entities. The CFPB aims to minimize any burden by requesting readily available information using plain, short, and easy-to-complete requests.

6. Describe the consequence to federal program or policy activities if the collection is not conducted or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.

Under the Consumer Financial Protection Act, one of the primary functions of the CFPB is collecting, investigating, and responding to consumer complaints. The CFPB centralizes the collection of complaints about consumer financial products or services, collecting and tracking complaints from consumers using the Consumer Response Intake Form. The proposed collection is voluntary, and if the proposed collection is not conducted, the CFPB would not be able to fulfill its statutory obligations as set forth in Item A1 above.

7. Explain any special circumstances that would cause an information collection to be conducted in a manner:

- **requiring respondents to report information to the agency more often than quarterly;**
- **requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;**
- **requiring respondents to submit more than an original and two copies of any document;**
- **requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years;**
- **in connection with a statistical survey, that is not designed to produce valid and reliable results that can be generalized to the universe of study;**
- **requiring the use of statistical data classification that has not been reviewed and approved by OMB;**
- **that includes a pledge of confidentially that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or**
- **requiring respondents to submit proprietary trade secret, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentially to the extent permitted by law.**

There are no special circumstances. The collection of information is conducted in a manner consistent with the guidelines in 5 C.F.R. § 1320.5(d)(2).

8. If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the agency's notice, required by 5 CFR 1320.8(d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden.

Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instructions and recordkeeping, disclosure, or reporting format (if any), and on the data elements to be recorded, disclosed, or reported.

Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years -- even if the collection-of-information activity is the same as in prior periods. There may be circumstances that may preclude consultation in a specific situation. These circumstances should be explained.

The CFPB published a 60-day Federal Register notice for this information collection on 11/28/2025 (90 FR 54643). The CFPB received three comments from the 60-day comment period. Those three comments were submitted by:

- American Financial Services Association (AFSA),
- Consumer Bankers Association (CBA), and
- Consumer Data Industry Association (CDIA).

These commenters raised concerns that the Consumer Complaint Form has limited utility due to the submission of potentially unverified, duplicative, and illegitimate complaints. Commenters also identified what they perceived as misuses of the complaint process while providing recommendations for improvement.

CBA recognized the value of the complaint form for consumer feedback and financial literacy while also suggesting improvements and AFSA and CDIA focused on statutory limits and company burden. The Bureau acknowledges the organizations' comments, has determined the current information collection continues to function properly and meet statutory requirements, and continues to enhance the complaint process to mitigate the risk of potential misuse.

9. Explain any decision to provide any payments or gifts to respondents, other than remuneration of contractors or grantees.

The proposed information collections do not provide any payment or gift to respondents.

10. Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

All information collection activities will be conducted in full compliance with the requirements for the protection of nonpublic information and personally identifiable information and for data security and integrity set forth in the federal privacy laws, including the CFPB's rules (12 C.F.R. § 1070 et seq.) and pursuant to the Privacy Act (5 U.S.C. § 552a).[19] At the point of information collection, the CFPB's website explains that personally identifiable information will be kept private to the extent permitted by law and CFPB rules. The CFPB website privacy policy, available at the bottom of the landing page for submitting complaints, further explains the CFPB's privacy practices.[20] The online form has been updated to have the Privacy Act Statement at the point of collection.[21] Consumers who submit complaints via telephone are notified of the CFPB's Privacy Act Statement.

The CFPB has in place the appropriate security measures to ensure data is safeguarded, including the use of locked file storage, confidentiality stamping, restricted system access, data encryption, restricted print options, and disposal by cross-cut shredding. The information system is fully compliant with the Federal Information Security Management Act of 2002: overall system security category "Moderate;" impact levels in specific categories being Low (confidentiality), Moderate (integrity), and Moderate (availability).[22]

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[19] For the related System of Record Notice (SORN), see https://www.consumerfinance.gov/privacy/system-records-notices/consumer-response-system/; https://www.federalregister.gov/articles/2014/04/16/2014-08555/privacy-act-of-1974-as-amended; https://www.federalregister.gov/documents/2018/07/13/2018-14990/privacy-act-of-1974-system-of-records.

[20] *See* https://www.consumerfinance.gov/privacy/website-privacy-policy/.

[21] Privacy Act Statement quote:

The information you provide will permit the Consumer Financial Protection Bureau (CFPB) to respond to your complaint or inquiry about companies and services we regulate. Information about your complaint or inquiry (including your personally identifiable information (PII)) may be shared:

- with the entity that is the subject of your complaint;
- with third parties as necessary to get information relevant to responding to your complaint;
- with a court, a party in litigation, a magistrate, an adjudicative body or administrative tribunal in the course of a proceeding, or the Department of Justice; and
- with other federal or state agencies or regulatory authorities for enforcement and statutory purposes.

We may also share your complaint or inquiry (but not your PII) with the public through the public Consumer Complaint Database.

Although the Bureau does not otherwise anticipate further disclosing the information provided, it may also be disclosed as indicated in the Routine Uses described in the System of Records Notice CFPB.005 – Consumer Response System.

The collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1011, 1012, 1013(b)(3), 1021, 1034, codified at 12 U.S.C. 5491, 5492, 5493(b)(3), 5511, 5534.

Submitting a complaint is voluntary. You are not required to submit a complaint or share any PII, including your Social Security number, and you may withdraw your complaint at any time. However, if you do not include the requested information, the CFPB may not be able to process your complaint.

[22] *See* https://csrc.nist.gov/publications/detail/fips/199/final.

Pursuant to the E-Government Act of 2002, the CFPB uses PIAs to document how the personally identifiable information (PII) it collects is used, secured, and destroyed in a way that protects each individual's privacy. Additionally, PIAs identify privacy risks associated with the system and information collection and mitigations CFPB takes to address these risks. In August 2024, the CFPB published an updated Privacy Impact Assessment (PIA) for the Consumer Response System.[23] In December 2021, the CFPB published a PIA for the Consumer Resource Center (CRC).[24]

Additionally, in accordance with the Privacy Act of 1974, as amended, the CFPB published a Systems of Records Notice (SORN) in the Federal Register (79 FR 21440, April 16, 2014). The title for the SORN is CFPB.005—Consumer Response System. The SORN is published on the CFPB's website.[25]

The CFPB takes all reasonable steps as permitted by law to provide a distinct, alternative process for "whistleblowers" who work for companies and or their service providers to report tips to the CFPB. By reporting tips through a separate process, whistleblower tips are not sent to a company or its service providers.[26]

11. Provide additional justification for any questions of a sensitive nature, such as sexual behavior and attitudes, religious beliefs, and other matters that are commonly considered private. This justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

Questions on the Consumer Response Intake Form provide consumers with the option to provide demographic information and financial account information and social security numbers (SSNs), where applicable.

Financial account numbers and SSNs are generally not required, and only used to facilitate complaint routing and response and to minimize the burden of follow-up contact with consumers. For instance, for credit card inquiries or complaints, certain account information such as a credit card number may be the most effective way to accurately identify the credit card issuer and for that issuer to identify the consumer's account to support efficient investigation and response and for products and services offered or provided by companies that use social security numbers (SSNs) as primary identifiers, consumers are asked to provide the last four digits of their SSNs or, where necessary for companies to respond, their full SSNs. Oftentimes, the full or partial SSN is the only effective way for certain companies to accurately locate the consumer's relevant financial information. Before being offered the option to provide this information,

[23] *See* https://files.consumerfinance.gov/f/documents/cfpb_consumer-response-system-pia-v2_2024-08.pdf.
[24] *See* https://files.consumerfinance.gov/f/documents/cfpb_consumer-resource-center_pia.pdf.
[25] *See* https://www.consumerfinance.gov/privacy/system-records-notices/consumer-response-system. *See also* https://www.federalregister.gov/articles/2014/04/16/2014-08555/privacy-act-of-1974-as-amended; https://www.federalregister.gov/documents/2018/07/13/2018-14990/privacy-act-of-1974-system-of-records.
[26] 12 U.S.C. § 5567.

consumers are informed that this information is needed to help the company find them in its system and respond to their complaint. For certain credit reporting complaints consumers may be required to provide confirmation number(s) to support companies in identifying prior dispute(s) to inform their complaint response. Consumers' SSNs, along with other sensitive financial account identifiers, are held in an encrypted system for their protection until they can be permanently deleted per the relevant records schedule.

Consumers are given the option to answer demographic questions via the Consumer Response Intake Form. For example, consumers have the option to provide information about whether the consumer is a service member, veteran, or spouse or dependent of a service member of veteran, which the CFPB uses to meet its obligations to monitor complaints and responses to complaints submitted by service members and their families.[27] The remaining optional demographic questions are related to the consumer's age, sex, race; Hispanic, Latino, or Spanish origin; household size and income. Before being offered the option to provide this information, consumers are informed that the CFPB uses demographic information to compare complaint patterns with the U.S. population, to understand the problems different consumers have with financial products and services, and to monitor compliance with federal law. Indeed, these data help the Bureau gain insights about the populations they serve, identify emerging issues, and pinpoint what areas may benefit from new or revised educational tools. These questions are based on best practices in the field and similar in content and structure to those widely used in nationally representative surveys in many other government information collections, including the most recent U.S. Census. This information supports the CFPB in executing its statutory mandates set forth in Item A1 above, which includes, for example, work researching, analyzing and reporting on access to credit; providing information, guidance, and technical assistance regarding the offering and provision of consumer financial products or services; collecting, researching, monitoring, and publishing information relevant to the functioning of markets for consumer financial products and services to identify risks to consumers and the proper functioning of such markets; and educating and empowering consumers to make better informed financial decisions.

12. Provide estimates of the hour burden of the collection of information. The statement should:

- **Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. Unless directed to do so, agencies should not conduct special surveys to obtain information on which to base hour burden estimates. Consultation with a sample (fewer than 10) of potential respondents is desirable. If the hour burden on respondents is expected to vary widely because of differences in activity, size, or complexity, show the range of estimated hour burden, and explain the reasons for the variance. General, estimates should not include burden hours for customary and usual business practices.**
- **If this request for approval covers more than one form, provide separate hour burden estimates for each form.**

[27] 12 U.S.C. § 5493(e)(1)(B).

- **Provide estimates of annualized cost to respondents for the hour burdens for collections of information, identifying and using appropriate wage rate categories. The cost of contracting out or paying outside parties for information collection activities should not be included here. Instead, this cost should be included in Item 14.**

The following estimates of the burden of this information collection are based on volume and distribution of complaints received in 2024 and volume increases experienced to date in 2025:

13.

Information Collection Requirement	Annual Number of Respondents	Number of Responses per Respondent	Annual Total Responses	Average Burden Hours	Annual Burden Hours	Wage Rate[1]	Total Cost Burden
Web/Referral	5,900,000	1	5,900,000	11 minutes	1,081,667	$31.48	$34,050,877
Telephone/ Mail	100,000	1	100,000	25 minutes	41,667	$31.48	$1,311,677
TOTAL	6,000,000		6,000,000		1,123,334		$35,362,554

Provide an estimate of the total annual cost burden to respondents or record keepers resulting from the collection of information. (Do not include the cost of any hour burden shown in Items 12 and 14).

There will be no annualized capital or start-up costs for the respondents to collect and submit this information.

14. Provide estimates of the annualized cost to the Federal Government. Also, provide a description of the method used to estimate cost, which should include quantification of hours, operational expenses (such as equipment, overhead, printing, and support staff), any other expense that would not have been incurred without this collection of information. Agencies also may aggregate cost estimates from Items 12, 13, and 14 into a single table.

Based estimated FY25 actuals, including the cost of contact center operations, software, and hardware, and independent government cost estimates, the estimated annualized cost for this information collection is $16.8 million.

15. Explain the reasons for any program changes or adjustments.

The Bureau is considering adding four questions to improve complaint intake. Item 13 adds a 'Whistleblower' option for individuals submitting complaints about company practices that should not be forwarded to the company. This change will enhance the Bureau's ability to safeguard protected disclosures. Item 19 adds four questions capturing whether consumers

[1] Bureau of Labor Statistics, https://www.bls.gov/oes/2023/may/oes_nat.htm#00-0000, May 2023 National Occupational Employment and Wage Estimates (Occupation code: 00-0000).

contacted consumer reporting agencies and what, if any, responses they received. These changes will enhance the Bureau's ability to implement Section 611(e) of the Fair Credit Reporting Act (FCRA), which requires the Bureau to collect information about certain complaints. In addition, they are intended to enhance the efficiency of the complaint system by enabling better idenfication of prior FCRA disputes.

Beginning in early 2020, the CFPB has experienced a precipitous increase in consumer complaints—from approximately 540,000 complaints in 2020 to 3.18M in 2024. While the program itself is unchanged and in anticipation of continued year over year increases in line with recent years, the program expects to see significant increases in the number of respondents.

Annual Burden Summary					
	Previously Approved	**Change Due to New Statute**	**Change Due to Agency Discretion**	**Change Due to Agency Estimate Adjustment**	**Current Request**
Number of Responses	2,150,000	0	0	3,850,000	6,000,000
Time Burden (Hours)	415,000	0	0	708,334	1,123,334
Cost Burden ($)	0	0	0	0	0

16. For collections of information whose results will be published, outline plans for tabulations, and publication. Address any complex analytical techniques that will be used. Provide the time schedule for the entire project, including beginning and ending dates of the collection of information, completion of report, publication dates, and other actions.

The CFPB tabulates and analyzes data received via this information collection to help the CFPB fulfill its various reporting obligations. For example, the CFPB must present semi-annual reports to the President and Congress that include an analysis of complaints about consumer financial products or services collected during the preceding fiscal year in advance the Director's appears before Congress,[28] and the Director must present an annual report to Congress by March 31st each year focused on complaints about consumer financial products and services collected during the prior year, including information and analysis about complaint numbers, types, and resolution.[29] Similar reports may be published based on aggregate data in summaries, reports, and briefings to reflect emerging issues and other Director priorities. Presentations of analyses may include frequency, classification, and cross-tabulation across consumer financial products or services, demographic and economic characteristics, and financial management behavior. A subset of complaint information may be disclosed in the Consumer Complaint Database after a company responds, confirming a commercial relationship with the consumer, or after 15 days, whichever comes first.

17. If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

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[28] Bureau of Labor Statistics, https://www.bls.gov/oes/2023/may/oes_nat.htm#00-0000, May 2023 National Occupational Employment and Wage Estimates (Occupation code: 00-0000).
[29] 12 U.S.C. § 5496.

The information collection is not collected in a manner that allows the display of the current expiration date. However, the expiration date can be found under the "Information Collections under Review" section of www.reginfo.gov (https://www.reginfo.gov/public/do/PRAMain).

18. Explain each exception to the certification statement.

The Bureau certifies that this collection of information is consistent with the requirements of 5 C.F.R. § 1320.9, and the related provisions of 5 C.F.R. § 1320.8(b)(3) and is not seeking an exemption to these certification requirements.

B. COLLECTIONS OF INFORMATION EMPLOYING STATISTICAL METHODS

This information collection does not employ statistical methods. Due to the limitations of the proposed voluntary information collections, most importantly the absence of randomized sample selections, the responses will not be representative of any larger group. Because any aggregate results of the proposed information collections will not be statistically valid representations of a larger group, and are not meant to be, statistical methods cannot reduce or improve the accuracy of results.