

March 1, 2021

ATTORNEY GENERAL RAOUL ANNOUNCES TOP 10 LIST OF CONSUMER COMPLAINTS

Issues Related to COVID-19 Pandemic Resulted in More Than 4,000 Complaints

Chicago —In recognition of National Consumer Protection Week, Attorney General Kwame Raoul today announced his office's list of Top 10 consumer complaints for 2020. The Attorney General's office experienced an increase in complaints due to the unprecedented COVID-19 pandemic, receiving 4,879 pandemic-related complaints.

In 2020, the Attorney General's office received 20,632 written complaints, and COVID-19 complaints ranked first. In addition, the Attorney General's hotlines received thousands of phone calls regarding a variety of issues, including those connected to the pandemic. Individuals lodged complaints with the Attorney General's office regarding price gouging; travel and event refunds after events were canceled or postponed due to the pandemic; struggles paying mortgages, rent and other debts; unlawful car repossessions; and identity theft connected to unemployment insurance benefits fraud.

"Throughout the last year, my office saw scammers using the COVID pandemic to defraud the residents of Illinois, so during Consumer Protection Week, I encourage people to learn how to recognize scams, particularly as the impacts of the pandemic continue," Raoul said. "As more residents become eligible for the COVID-19 vaccine, I urge people to be on the lookout for vaccine scams and other types of fraud, and to use the free resources available on the Attorney General's website."

The Attorney General's office began to experience an increase in consumer complaints early in the pandemic, as individuals contacted the office to report price increases on essential items such as paper products, hand sanitizer, cleaning supplies, food and personal protective equipment. Raoul's office mediated complaints by contacting businesses and sending more than a hundred letters confirming businesses' compliance with state consumer protection and price gouging laws. Attorney General Raoul also partnered with other state attorneys general to urge online retailers Amazon, Facebook, eBay, Walmart and Craigslist to monitor for price gouging by online sellers using those services, and took action against sellers on these platforms for unlawful price gouging. Additionally, Raoul led a coalition of attorneys general that filed an amicus brief supporting the state of Kentucky's authority – and that of all states – to enforce state price gouging laws.

Throughout 2020, the Attorney General's office responded to a variety of consumer issues related to the pandemic. Raoul was able to obtain refunds for Illinois consumers who purchased tickets for events or travel that were canceled due to the pandemic. The Attorney General also took several enforcement actions against retailers, home repair companies, and automobile dealers regarding deceptive advertisements related to the pandemic. Additionally, the office entered into settlements with several automobile dealers and repossession companies that repossessed vehicles during the pandemic in violation of the Governor's executive order.

Additionally, as consumers struggle to keep up with debt payments, Raoul's office continued its work to address consumer debt, for example reaching a \$550 million settlement with the nation's largest subprime auto financing company, Santander, resolving allegations the company knowingly placed consumers into auto loans with high probabilities of default. Raoul also reached an \$86.3 million settlement with Nationstar Mortgage, the country's fourth-largest mortgage servicer, which included more than \$3.4 million in relief for Illinois borrowers. The Attorney General further worked to protect student loan borrowers by working with

federal leaders to provide relief by temporarily suspending payments and setting a temporary zero percent interest rate. Raoul's office anticipates consumer debt, such as auto, housing and student loans to be a concern during 2021 as people in Illinois and around the country continue to experience the effect of the pandemic's economic downturn. Raoul urges consumers struggling with debt to contact the Attorney General's office for assistance.

Top 10 Breakdown

Raoul's annual Top 10 list of consumer complaints ranks every complaint his office receives on a range of topics. The Attorney General's Consumer Fraud Bureau saved consumers more than \$20 million through litigation and mediation in 2020 and obtained an additional approximately \$26 million in penalties and enforcement judgments. In addition to COVID-19 complaints, complaints about construction/home improvement, and consumer debt topped the list.

CATEGORY	NUMBER OF COMPLAINTS
1. COVID-19 (price gouging, IDES/SBA fraud resulting from identity theft, entertainment/sporting events/travel, housing, credit/financial services)	4,879
1. Construction/Home Improvement (remodeling, roofs and gutters, heating and cooling, plumbing)	1,682
1. Consumer Debt (residential mortgage lending, banks/financial institutions, collection agencies)	1,559
1. Motor Vehicle/Used Auto Sales (as-is used cars, financing, advertising, warranties)	1,552
1. Promotions/Schemes (phone scams, work at home scams, lottery scams, investment schemes, phishing)	1,218
1. Internet/Mail Order Products (internet and catalog purchases, TV and radio advertising)	1,197
1. Identity Theft (credit cards, data breaches, utilities, government document fraud)	1,012
1. Telecommunications (cable and satellite TV, telemarketing, wireless phones, phone service and repairs)	992
1. Motor Vehicle/New Auto Sales (financing, defects, advertising)	745
1. Motor Vehicle/Non-Warranty Repair (collision, engines, oil changes and tune-ups)	526

For more information, visit [Raoul's website](#) or contact his office about consumer fraud issues.

Identity Theft Unit

1-866-999-5630 (TTY: 1-877-844-5461)

Student Loan Helpline

1-800-455-2456

Consumer Fraud Hotlines

1-800-386-5438 (Chicago), 1-800-243-0618 (Springfield) or 1-800-243-0607 (Carbondale)

Homeowner Helpline

1-866-544-7151

Spanish Language Hotline

1-866-310-8398