



FOR IMMEDIATE RELEASE
March 2, 2021
#21-08

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DIVISION OF CONSUMER AFFAIRS RELEASES TOP TEN 2020 CONSUMER COMPLAINT CATEGORIES

Nashville- The Tennessee Attorney General's Office Division of Consumer Affairs (DCA) announced the top ten complaint categories for 2020.

DCA received a total of 4,053 complaints in 2020 and recovered both services and funds for Tennessee by working with consumers and businesses. Overall, the number of consumer complaints decreased slightly in 2020 compared to 2019 when 4,250 complaints were reviewed by Consumer Affairs. The Division's staff works to quickly route complaints so that appropriate action can be taken in cases where deceptive business practices, frauds or scams are identified.

2020 Top Ten Complaint Categories:

- 1. Home Improvements, Home Repair, Home Warranties: 497 complaints**
Home warranties, as well as hiring a contractor for services to repair or improve the quality of your home. The most common complaints involve quality of work, incomplete work after receiving payment, and structural damage caused by employed individuals or businesses. Many of these complaints are referred to the Tennessee Board for Licensing Contractors.
- 2. Price Gouging: 343 complaints**
Complaints alleging unreasonable price increases on essential items such as groceries and medical supplies. Price increases are generally considered by evaluating several factors including the pre-existing price agreements and increases in cost by suppliers.
- 3. Personal/Professional Services: 329 complaints**
Services offered by professionals working in the State of Tennessee, including hair stylists, massage therapists, locksmiths, exterminators, photographers, surveyors, and others. Common complaints include the quality of service, charges for service not received, and problems redeeming gift certificates for services offered. Complaints in this category are sometimes referred to the TN Department of Commerce & Insurance's Division of Regulatory Boards and the TN Board of Professional Responsibility.
- 4. Landlord/Tenant: 289 complaints**
The most common complaints relate to security deposits and the conditions of the rental property. These complaints are commonly referred to city and county building codes enforcement and the State Fire Marshal's Office.
- 5. Internet Sales: 281 complaints**
Consumer dissatisfaction with items or services purchased online. Common complaints include issues with refunds and returns, or the product or service not being provided after payment. Often,



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the product or service was solicited via email or social media advertisements. The Division of Consumer Affairs works to mediate these complaints.

6. **Motor Vehicle- Used Sales & Advertising: 266 complaints**

Consumer dissatisfaction with the purchase of used vehicles. Disputes over the vehicle's condition and deception regarding the sale, advertising, and titling are the most common complaints. Consumer Affairs works closely with the TN Motor Vehicle Commission in this category. In addition, these complaints may be referred to the National Highway Traffic Safety Administration (NHTSA) and the TN Department of Revenue.

7. **Health Services & Products: 228 complaints**

Complaints include inaccurate billing and misquoting services. The Division may mediate complaints or refer appropriate complaints to the TN Department of Health.

8. **Debtor/Creditor: 225 complaints**

This category includes matters related to debt collection companies, payday loans, credit repair companies, and check-cashing services. Consumers report harassing phone calls or billing issues. These complaints are often referred to the TN Department of Financial Institutions and the TN Department of Commerce & Insurance's Regulatory Boards Division.

9. **Timeshare/Vacation Clubs: 223 complaints**

Complaints related to the purchase of property under a timesharing agreement and the sale of these agreements. The most common complaints report high-pressure sales tactics, misrepresentation of the contract, and resale scams. The Division will often refer these complaints to the TN Real Estate Commission and the TN Board of Professional Responsibility.

10. **Travel: 183 complaints**

This category includes consumer disputes involving travel-related issues such as hotel or rental cabin stays. Many complaints involved requests for refunds because of COVID-19.

For more consumer resources, or to file a complaint, visit the DCA website at tn.gov/consumer or contact us at 800-342-8385 or consumer.affairs@ag.tn.gov

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