### Consumer Complaints Analysis Report

#### Overview

This report presents an analysis of consumer complaints related to various products and services. The dashboard summarizes key metrics such as the count of issues, consumer complaint narratives by product, top products with many issues, companies with the most responses, and total complaints by year.

### Questions and Answers

#### Question 1: What is the total count of issues reported?

The total count of issues reported is 54,580. This metric indicates the overall volume of consumer complaints received related to various products and services.

#### Question 2: Which product has the highest count of consumer complaints?

Credit reporting has the highest count of consumer complaints. This suggests that consumers face significant issues related to credit reporting.

#### Question 3: What are the top 5 products with the most issues?

The top 5 products with the most issues are:

- 1. Credit reporting
- 2. Debt collection
- 3. Checking or savings accounts
- 4. Credit card or prepaid card
- 5. Credit reporting, credit repair services

## Question 4: What are the top 5 issues that consumers are complaining about for a specific product?

The top 5 issues that consumers are complaining about for a specific product are:

- 1. Getting a loan
- 2. Electronic communication issues
- 3. Problems with overdrafts
- 4. Issues where money was incorrectly deducted
- 5. Issues with income reporting

# Question 5: Which companies have the most responses to consumer complaints?

The companies with the most responses to consumer complaints are:

- 1. Experian Information Solutions, Inc.
- 2. TransUnion Intermediate Holdings, Inc.
- 3. Citibank, N.A.

These companies have responded to the highest number of consumer complaints in a timely manner.

#### Question 6: Describe the trend in total complaints by year.

The trend shows an increase in complaints over the years, peaking in 2023, followed by a decline in 2024. This pattern indicates a rising concern among consumers over time, with a notable drop in 2024.