

CMP01: Credit Bureau Complaint Pattern Analysis

Executive Summary | January 31, 2026

Key Findings

11,210,680

TOTAL COMPLAINTS

34.8%

CREDIT REPORTING
SHARE

95.5%

TIMELY RESPONSE RATE

25.0%

CONSUMER DISPUTE RATE

Key Insight: Credit reporting complaints dominate the consumer complaint landscape, representing 34.8% of all filings. The leading bureau receives 43.1% of credit bureau complaints.

Complaint Volume Analysis

- **Daily Average:** 3,071 complaints
- **Top Company:** Equifax
- **Top Product:** Credit reporting
- **Peak Periods:** Q1 (tax season), Q4 (holidays)

Compliance Performance

Risk Score: 13.8/100

Average resolution time: 24 days

Data Sources: Synthetic CFPB-style data | **Author:** Mboya Jeffers

Generated by Mboya Jeffers - Data Engineering Portfolio