

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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FOR IMMEDIATE RELEASE

Debt Collection Complaints Top Listing; \$580,000 Back to Consumers

Columbia, SC... - During calendar year 2010, SCDCA received nearly **5,500** consumer complaints. Debt Collection was the number one complaint category accounting for 13% of overall complaints, followed by Vehicles (10%); Utilities (8%); Financial Institutions (8%) and Real Estate (6%). Complaints received are classified under one of forty-one complaint categories. Debt Collection has consistently held a spot as one of the top three complaint categories over past years.

SCDCA's mediation of the thousands of complaints received in 2010 resulted in the return of approximately **\$580,000** back to consumers in the form of refunds, credits and adjustments. "Although the agency's resources have diminished, SCDCA staff continues to mediate complaints effectively, negating the need to litigate and helping ease the burden on our state's court system," said SCDCA Acting Administrator Carri Grube Lybarker.

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While refunds span the various complaint categories, the top five resolutions stem from Timeshare, Vehicle and Credit complaints: \$65,365 (Consumer's timeshare contract cancelled); \$59,000 (Consumer's new car repurchased due to body paint abnormalities); \$30,594 (Business purchased car back from consumer); \$18,400 (Consumer's vehicle replaced – lemon law) and \$14,156 (Consumer's loan discharged). “SCDCA’s voluntary mediation process allows consumers and businesses to resolve disputes for free, an important resource in the current economy,” said Complaint Analyst Lauren Aguilar, who assisted in securing the highest consumer refund/credit for 2010.

During the last 5 years, SCDCA staff processed over **30,000** written consumer complaints resulting in refunds, credits and adjustments exceeding **\$6.1 million**. SCDCA has already received 1549 complaints in 2011 and returned approximately \$214,000 to consumers.

SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.sconsumer.gov or call toll-free, 1.800.922.1594.