

# Consumer confusion prompts 22% increase in vehicle finance complaints to CFPB in 2020

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Member **Kelly Lipinski** (Cleveland) was quoted in an Auto Finance News article on consumer confusion around loan modification programs and repossession moratoria.

*The uptick in complaints may partly be due to the end of COVID-era credit reporting suspensions, as well as consumer confusion, Kelly Lipinski, member at McGlinchey, told Auto Finance News. She noted these complaints are expected to continue in 2021.*

*Probably next year's report, we will see more specificity, maybe some greater volume of egregious activity, as companies start to ramp things up," Lipinski said.*

*Auto also made up about 4% of the 82,700 debt collection complaints last year. The Bureau saw a 10% year-over-year increase in the number of debt collection complaints, and referred 16% more of those complaints to companies than the previous year, potentially reflecting a "more engaged CFPB on debt collection issues," Lipinski said.*

*"The fact that the CFPB referred more than the increase in the number [of complaints] that have been coming in suggests the CFPB ... felt the need to protect consumers in a greater manner or obtain greater information from the companies," Lipinski added, noting that COVID-19 may have been a factor.*

[Read the full article here](#) (subscription required).

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Kelly Lipinski