

## Field reference

The following fields are currently included in the database.

Field name	Description	Data type	Notes
Date received	The date the CFPB received the complaint	date & time	
Product	The type of product the consumer identified in the complaint	plain text	This field is a categorical variable.
Sub-product	The type of sub-product the consumer identified in the complaint	plain text	This field is a categorical variable. Not all Products have Sub-products.
Issue	The issue the consumer identified in the complaint	plain text	This field is a categorical variable. Possible values are dependent on Product.  This field is a categorical variable.
Sub-issue	The sub-issue the consumer identified in the complaint	plain text	Possible values are dependent on product and issue.  Not all Issues have corresponding Sub-issues.

Field name	Description	Data type	Notes
Consumer complaint narrative	<p>Consumer complaint narrative is the consumer-submitted description of "what happened" from the complaint. Consumers must opt-in to share their narrative. We will not publish the narrative unless the consumer consents, and consumers can opt-out at any time. The CFPB takes reasonable steps to scrub personal information from each complaint that could be used to identify the consumer.</p>	plain text	<p>Consumers' descriptions of what happened are included if consumers consent to publishing the description and after we take steps to remove personal information.</p>
Company public response	<p>The company's optional, public-facing response to a consumer's complaint. Companies can choose to select a response from a pre-set list of options that will be posted on the public database. For example, "Company believes complaint is the result of an isolated error."</p>	plain text	<p>Companies' public-facing responses to complaints are included if companies choose to publish one. Companies may select a public response from a set list of options as soon as they respond to the complaint, but no later than 180 days after the complaint was sent to the company for response.</p>
Company	<p>The complaint is about this company</p>	plain text	<p>This field is a categorical variable.</p>

Field name	Description	Data type	Notes
State	The state of the mailing address provided by the consumer	plain text	This field is a categorical variable.
ZIP code	The mailing ZIP code provided by the consumer	plain text	Mailing ZIP code provided by the consumer. This field may: i) include the first five digits of a ZIP code; ii) include the first three digits of a ZIP code (if the consumer consented to publication of their complaint narrative); or iii) be blank (if ZIP codes have been submitted with non-numeric values, if there are less than 20,000 people in a given ZIP code, or if the complaint has an address outside of the United States).
Tags	<p>Data that supports easier searching and sorting of complaints submitted by or on behalf of consumers.</p> <p>For example, complaints where the submitter reports the age of the consumer as 62 years or older are tagged, 'Older American.' Complaints submitted by or on behalf of a servicemember or the</p>	plain text	

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spouse or dependent of a servicemember are tagged, 'Servicemember.' Servicemember includes anyone who is active duty, National Guard, or Reservist, as well as anyone who previously served and is a Veteran or retiree.

This field shows whether a consumer provided consent to publish their complaint narrative, as listed below:

**Consent provided:** Consumer opted in to share their complaint narrative.

Consumer consent provided?

Identifies whether the consumer opted in to publish their complaint narrative. We do not publish the narrative unless the consumer consents and consumers can opt-out at any time.

plain text

Data populates in this field 60 days after the complaint was sent to the company for response or after the company provides an optional company public response – whichever comes first, and after steps have been taken to scrub personal information from the complaint narrative.

**Consent not provided:** Consumer did not opt-in to

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publish their complaint narrative. Data populates in this field 60 days after the complaint was sent to the company for response or after the company provides an optional company public response – whichever comes first.

**Consent withdrawn:** Consumer opted in to publish their complaint narrative and later withdrew their consent.

**N/A:** Consumers did not have the option to publish their consumer complaint narrative or the complaint was received before March 19, 2015. Data populates in this field immediately.

**Other:** Complaint does not meet criteria for narrative publication.

Blanks appear until at least 60 days after the complaint is sent to the company for response or until the company provides an

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			optional company public response – whichever comes first.
Submitted via	How the complaint was submitted to the CFPB	plain text	This field is a categorical variable.
Date sent to company	The date the CFPB sent the complaint to the company	date & time	
Company response to consumer	This is how the company responded. For example, "Closed with explanation."	plain text	This field is a categorical variable.
Timely response?	Whether the company gave a timely response	plain text	yes/no  <b>Yes</b>
Consumer disputed?	Whether the consumer disputed the company's response	plain text	<b>No</b>  <b>N/A:</b> The Bureau discontinued the consumer dispute option on April 24, 2017.

Field name	Description	Data type	Notes
Complaint ID	The unique identification number for a complaint	number	