

## Erosion Of CFPB Staffing Led To Nearly 200 Vacancies As Consumer Complaints Amid Pandemic Peak

Following A Hiring Freeze And As Consumer Complaints Peaked, The CFPB Faced Nearly 200 Vacancies.

### As Of May 2020, The CFPB Had 180 Vacancies Following A “Nearly Two-Year Hiring Freeze” Imposed My Former Acting CFPB Director Mick Mulvaney.

As Of May 13, 2020, The CFPB Had 180 Vacancies. [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]

- **CFPB Vacancy Data Reflects Vacancies As Of May 13, 2020.** “For your information, the responsive record captures the vacancies on the day the search was conducted, May 13, 2020, although hiring actions or separations may be in process.” [Final Response1.pdf, 05/22/20]

**August 15, 2019: Director Kathy Kraninger Lifted A “Nearly Two-Year Hiring Freeze” Imposed By Her Trump-Appointed Predecessor, Mick Mulvaney, In November 2017.** “The consumer-finance agency recently lifted a nearly two-year hiring freeze, according to an internal email reviewed by The Wall Street Journal. It also has accelerated recruiting for senior officials in recent weeks, according to recent public job postings. ‘Broadly speaking, the completion of the staffing planning process means: the ‘hiring freeze’ is lifted,’ CFPB Director Kathy Kraninger said in an August 15 staff email.” [Wall Street Journal, [08/27/19](#)]

- **“Mick Mulvaney [...] Implemented The Hiring Freeze In November 2017 When He Started Serving As Interim Head Of The CFPB.”** [Wall Street Journal, [08/27/19](#)]

**March 2019: The Number Of CFPB Employees Dropped 15-Percent, From Its Peak In June 2017.** “The number of employees at the agency, created under the Obama administration after the financial crisis, declined to 1,452 in March, down 15% from the peak of 1,712 in June 2017, according to its financial statements.” [Wall Street Journal, [08/27/19](#)]

### The CFPB Currently Has 78 Vacancies Within The Division Tasked With Bringing Enforcement Actions Against Bad Financial Actors – Coincidentally Enforcement Activity Under Trump Appointees Has Declined 80-Percent Since 2015.

*The CFPB Has 78 Vacancies Within Its Supervision, Enforcement & Fair Lending Division.*

**As Of May 13, 2020, The CFPB Had 78 Vacancies Within Its Supervision, Enforcement & Fair Lending Division, Which Is Tasked With “Ensuring Compliance With Federal Consumer Financial Laws By Supervising Market Participants And Bringing Enforcement Actions When Appropriate.”** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20; Supervision, Enforcement & Fair Lending, accessed [05/26/20](#)]

*The Midwest Supervision Region – The Supervision Region With The Most Vacancies – Has Had Over 37,000 Consumer Complaints Filed Since COVID-19 Was Declared A National Emergency.*

**The Supervision, Enforcement & Fair Lending Division’s Midwest Supervision Region Had The Most Vacancies Out Of The Four Supervision Regions.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]

- **The Supervision, Enforcement & Fair Lending Division’s Midwest Supervision Region Has 28**

**Vacancies.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]

- **The Supervision, Enforcement & Fair Lending Division’s Southeast Supervision Region Has 4 Vacancies.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]
- **The Supervision, Enforcement & Fair Lending Division’s West Supervision Region Has 9 Vacancies.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]
- **The Supervision, Enforcement & Fair Lending Division’s Northeast Supervision Region Has 6 Vacancies.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]

**As Of December 12, 2020, The CFPB Has Received Over 37,460 Consumer Complaints From States Within Its Midwest Supervision Region Since COVID-19 Was Declared a National Emergency on March 13, 2020.** [CFPB Consumer Complaint Database, accessed [12/12/20](#)]

- **The CFPB’s Midwest Supervision Region Includes Minnesota, Illinois, Michigan, Wisconsin, Iowa, Missouri, Kentucky, Indiana, And Ohio.** [CFPB Regional Directors, accessed [05/26/20](#)]
- **March 13, 2020: President Trump Declared COVID-19 A National Emergency.** [White House, [03/13/20](#)]

*In March 2019, CFPB Enforcement Actions Under Trump Appointees Were Reported To Have Declined 80-Percent Since 2015.*

**March 11, 2019: A Consumer Federation Of America Report Found That CFPB Enforcement Actions Under Trump Appointees Had Declined 80-Percent From “The Bureau’s Peak Productivity In 2015.”** “A report released today by the Consumer Federation of America finds that the volume of publicly announced enforcement actions under Trump Administration appointees at the Consumer Financial Protection Bureau (CFPB) is in steep decline. [...] The report finds that activity in both of these areas is on the decline – overall enforcement activity is down by 80% from the Bureau’s peak productivity in 2015 and average monetary relief to victims down by 96% per case.” [Consumer Federation of America, [03/11/19](#)]

## **In April 2020, The Bureau Received A Record 42,774 Consumer Complaints Amid The Covid-19 Pandemic.**

**April 2020: The CFPB Received 42,774 Consumer Complaints, A 15-Percent Increase From March And The “Highest Monthly Tally Since The Complaint Database Was Launched In 2011.”** “Distressed consumers are bombarding the Consumer Financial Protection Bureau with complaints that mortgage servicers are refusing to provide deferrals for skipped payments, or are forcing homeowners into forbearance plans they didn't ask for. Complaints to the CFPB hit a record 42,774 in April, up 15% from March - the highest monthly tally since the complaint database was launched in 2011. Though most of them related to credit reporting and repair services, as is typically the case, more than one in five complaints mentioning the coronavirus were about mortgages.” [American Banker, [05/10/20](#)]

**As Of May 2020, The CFPB Had Nearly 20 Vacancies In Its Consumer Education & Engagement Division, An Area Kraninger Previously Claimed Was “Essential To Preventing Consumer Harm And Building Financial Well-Being.”**

**Despite Kraninger Stating That Consumer Education Is “Essential To Preventing Consumer Harm And Building Financial Well-Being.” The Bureau Had 18**

## **Vacancies Within Its Consumer Education & Engagement Division, Including Senior Vacancies Related To Servicemembers And Older Americans.**

**As Of May 13, 2020, The CFPB Had 18 Vacancies Within Its Consumer Education & Engagement Division, Including Vacancies For Assistant Director Of The Office Of Older Americans And Deputy Assistant Director Of Servicemembers Affairs.** [FOIA-CFPB-2020-0212-F2.pdf, accessed 05/26/20]

- **CFPB Vacancy Data Reflects Vacancies As Of May 13, 2020.** “For your information, the responsive record captures the vacancies on the day the search was conducted, May 13, 2020, although hiring actions or separations may be in process.” [Final Response1.pdf, 05/22/20]
- **November 30, 2020: The CFPB Announced That Deborah Royster, Former CEO Of Seabury Resources For Aging, Would Service As The CFPB's Assistant Director Of The Office Of Older Americans.** "Deborah Royster is the Assistant Director, Office for Older Americans. Before joining the Bureau, Ms. Royster served as Chief Executive Officer of Seabury Resources for Aging, a nonprofit organization that provides affordable housing, transportation, care management and other support services to older adults and family caregivers in the Washington, D.C. region." [Press Release, [11/30/20](#)]
- **The LinkedIn Profile Of Raun Lazier Indicates He Became The Deputy Assistant Director For The CFPB's Office Of Servicemember Affairs In June 2020.** [Raun Lazier LinkedIn Profile, accessed [12/11/20](#)]

**February 6, 2020: In Written Testimony Before The House Financial Services Committee, Kathy Kraninger Said That “Empowering Consumers To Help Themselves” Through Education Is “Essential To Preventing Consumer Harm And Building Financial Well-Being.”** “As I have said before, the Bureau cannot be everywhere, with everyone, at every transaction - nor should it try to be. Therefore, empowering consumers to help themselves, protect their own interests, and choose the financial products and services that best fit their needs is essential to preventing consumer harm and building financial well-being.” [Written Testimony of Kathleen L. Kraninger before the House Committee on Financial Services, [02/06/20](#)]