In the CFPB’s survey of consumer experiences with debt collection, fifteen percent of survey respondents who reported being contacted about a debt said that they had been sued by a creditor or debt collector in the previous year.\(^{404}\) Since the CFPB estimated that more than seventy million Americans were contacted by a creditor or debt collector about a debt in collection in the prior year,\(^{405}\) this would mean that more than ten million Americans were sued on a debt during that one-year period.\(^{406}\)

The National Center for State Courts (NCSC) conducted a study “of all non-domestic civil cases disposed between July 1, 2012 and June 30, 2013 in 152 courts with civil jurisdiction in 10 urban counties”\(^{407}\) This study found that 64% of all civil filings were contract cases, which consisted primarily of debt collection (37%), landlord/tenant (29%), and foreclosure (17%).\(^{408}\) Moreover, an additional 16% of civil cases were small claims cases for $12,000 or less, many of which were “lower-value debt collection cases.”\(^{409}\) Summarizing its findings, the NCSC wrote that:

“The vast majority of civil cases that remain in state courts are debt collection, landlord/tenant, foreclosure, and small claims cases. State courts are the preferred forum for plaintiffs in these cases for the simple reason that in most jurisdictions state courts hold a monopoly on procedures to enforce judgments. Securing a judgment from a court of competent jurisdiction is the mandatory first step to being able to initiate garnishment or asset seizure proceedings.”\(^{410}\)

Subsequent reports by the NCSC estimated that there were 15.4 million civil cases filed in state courts in 2015, of which 51% were contract cases and 16% were small claims cases.\(^{411}\)

Studies in jurisdictions around the country have also found that state courts are inundated with high volumes of collection lawsuits.\(^{412}\) In 2021, The Debt Collection Lab began reporting debt collection lawsuit filings in multiple jurisdictions.\(^{413}\)

Nationally, debt collection lawsuits also represent an increasing portion of the civil docket with the number of consumer debt lawsuits doubling from 12% to 24% of all civil cases from 1993 to 2013.\(^{414}\) More recent evidence from specific states also shows that debt collection cases continue to represent a growing portion of the docket.\(^{415}\)

### Footnotes


405 [405] CFPB, CFPB Survey Finds Over One-In-Four Consumers Contacted By Debt Collectors Feel Threatened (Jan. 12, 2017).

406 [406] \(70 \times 0.15 \times 100 = 10.5\).


408 [408] Id. at 17, 19.

409 [409] Id. at 17.

410 [410] Id. at v.
1.4.9.1 Number of Debt Collection Lawsuits

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415 [415] Id. at 9 (citing doubling of debt collection lawsuits in Texas from 2014 to 2018 and 48 percent increase in claims in Alaska from 2013 to 2018). See also Texas Appleseed, Debt, Access to Justice and Racial Equity: An Analysis of Consumer Debt Collection Lawsuits in Texas and Recommended Reforms (Apr. 2021) (reporting that debt collection lawsuits increased 162% in Texas from 2014 to 2019).


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