

# To the Point: Lawsuit & Complaint Data

*Answers from insideCompliance*



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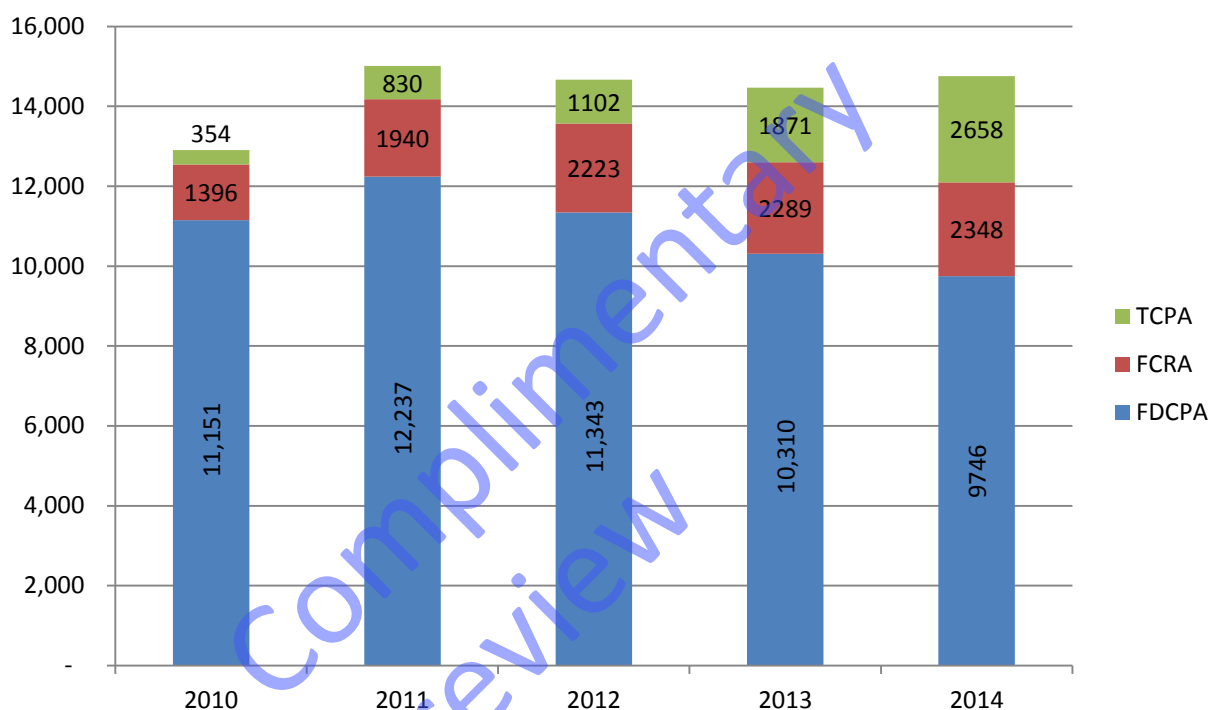
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## Behind the Numbers: Debt Collection Litigation

From 2011-2013, and if trends continue in 2014, the number of debt collection lawsuits for violations of the Fair Debt Collection Practices Act, Telephone Consumer Protection Act and Fair Credit Reporting Act have remained fairly stagnant, between 14,000 and 15,000 lawsuits per year. But the composition of that litigation is changing. Inertia is not going to be your friend in this business. You need to see where the litigation is going, and meet it there.

Number of FDCPA, FCRA, TCPA Lawsuits\*



\*2014 data based on extrapolation of data from January-June

While the number of FDCPA lawsuits per year has stayed fairly level, they still outnumber litigation for all other statutes by a nearly 4:1 ratio. At the same time, FCRA litigation is growing slowly but surely.

But the big story is how TCPA litigation has skyrocketed to the top of many court dockets. From 2010-2013, TCPA litigation increased by more than 500 percent. And if current trends hold out, there will be more than 2,600 TCPA lawsuits filed in 2014. As it currently stands, TCPA is the second most-litigated statute in debt collection, taking that title from FCRA in spring 2014.

Interestingly though, while the amount of TCPA litigation has increased over time, the number of class action lawsuits have not increased at a similar rate.