



Credit Bureaus' Share of Federal Consumer Credit Lawsuits, FY2006–FY2025

Original analysis of 178,812 records from the Federal Judicial Center, FY2006–FY2025 (federal fiscal years, Oct–Sep), plus FY2026 through June 30, 2026. Published October 16, 2026. <https://settlementinsight.com/research/credit-bureaus-share-consumer-credit-lawsuits>

In fiscal year 2025, 3,765 of the 9,720 consumer credit lawsuits filed in U.S. district courts (38.7%) named Equifax, Experian or TransUnion as the first defendant. That share stood at 7.3% in FY2015 and 2.9% in FY2010. It is a lower bound: federal court records keep only the first-listed defendant.

38.7%

of FY2025 consumer credit suits,
bureau listed first

3,765

FY2025 suits with a big-three bureau
as first defendant

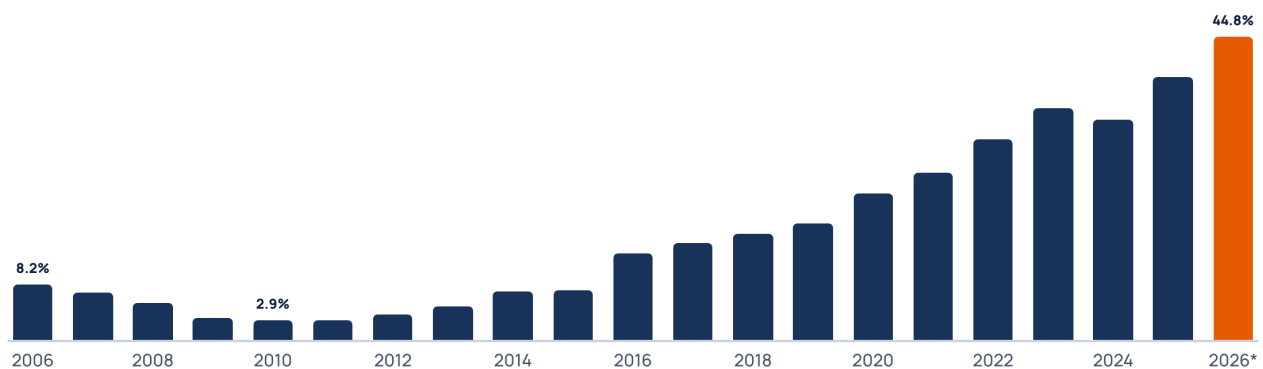
5.3×

bureau-first suits, FY2025 vs. FY2015



Share of consumer credit cases with Equifax, Experian or TransUnion as first defendant

* 2026: Oct-Jun, partial



Source: Settlement Insight analysis of data from the Federal Judicial Center

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What the Federal Court Records Show

- 1. More than a third of the docket.** Of 9,720 consumer credit cases filed in FY2025, 3,765 (38.7%) named Equifax, Experian or TransUnion first, up from 32.5% in FY2024.

2. **Growth came from bureau cases.** Consumer credit filings rose by 989 cases from FY2024 to FY2025; cases with a bureau listed first rose by 924, while cases against all other first defendants went from 5,890 to 5,955.
3. **More than five times as many in ten years.** Bureau-first cases grew from 712 in FY2015 to 3,765 in FY2025 (5.3×), while total consumer credit filings were 9,795 and 9,720.
4. **Equifax is named first most often.** In FY2025 Equifax was the first defendant in 1,763 cases, Experian in 1,174 and TransUnion in 828.
5. **Preliminary FY2026 figures point higher.** In the first nine months of FY2026 (October 2025 to June 2026), 4,266 of 9,519 consumer credit cases (44.8%) named a bureau first; the year is incomplete and records are still being updated.
6. **Bureau cases more often end in settlement.** Among terminated cases filed in FY2022–FY2023, 55.7% of bureau-first cases were closed as settled, compared with 42.6% of cases against other first defendants.

How we measured

Data come from the Federal Judicial Center's Integrated Database (IDB) of civil cases, in the release covering cases filed through June 30, 2026, which we imported on 2026-10-10 and analyzed on 2026-10-16. We kept every case coded nature of suit 480, Consumer Credit, which the federal judiciary defines as actions under the Fair Credit Reporting Act (15 U.S.C. 1681n or 1681o) and the Fair Debt Collection Practices Act (15 U.S.C. § 1692k). Truth in Lending Act cases carry their own code and are not included.

Cases are assigned to federal fiscal years (October 1 to September 30) by filing date, the same period used in the judiciary's Table C-2. FY2005 is omitted because the code first appears in the records partway through that year. Our count for FY2025 is 9,720 cases against 9,726 in Table C-2, and 8,731 for FY2024 against 8,731 published.

A case counts as a credit bureau case when the first-listed defendant's name, ignoring spaces and punctuation, begins with Equifax, Experian or TransUnion (including the misspelling Experion). Affiliates whose names begin with the brand are included; subsidiaries listed under a different company name are not. Shares are bureau cases divided by all consumer credit cases in the same fiscal year.

For outcomes, we used cases filed in FY2022–FY2023 that had ended by June 30, 2026, and the IDB disposition codes 13 (settled) and 12 (voluntarily dismissed).

Checked against published figures

- Consumer credit (nature of suit 480) civil cases filed in U.S. district courts, 12 months ending Sep 30, 2025: published 9,726, our count 9,720 (0.06% apart). [Table C-2. U.S. District Courts - Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit \(September 30, 2025\)](#)
- Consumer credit (nature of suit 480) civil cases filed in U.S. district courts, 12 months ending Sep 30, 2024: published 8,731, our count 8,731 (exact match). [Table C-2. U.S. District Courts - Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit \(September 30, 2025\)](#)

Limitations

- The IDB stores only the first-listed defendant. Suits that name a bank, lender or debt collector first and a credit bureau second are not counted, so the figures are a lower bound for the number of suits involving the bureaus.
- Consumer credit cases combine FCRA and FDCPA claims under one code. The data cannot show what share of FCRA cases alone involve the bureaus, and they do not say why the share rose — for example changes in reporting errors, attorney practice, or how complaints list defendants.
- Each record is a case, not a consumer. Reopened, transferred and removed cases are counted as they are in Table C-2, and a consumer who files separate suits against each bureau appears more than once.
- Courts keep updating IDB records after filing. The FY2026 figures cover only October 2025 through June 2026 and may change as records are added; comparing them with full fiscal years can reflect reporting timing rather than a real change.
- Settlement amounts are not reliably recorded in the IDB, and a dismissal coded as voluntary may also follow a private settlement.

Data files

- [Consumer credit cases against the three credit bureaus by federal district, FY2025](#) (CSV, 90 rows)
- [Federal consumer credit cases and cases against Equifax, Experian and TransUnion by fiscal year](#) (CSV, 21 rows)
- [Outcomes of consumer credit cases filed FY2022-FY2023, credit bureaus vs. other defendants](#) (CSV, 2 rows)

How to cite

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