



Which Debt Collectors Draw the Most CFPB Complaints About Lawsuits

Original analysis of 788,221 records from the CFPB, 2018–2025. Published October 20, 2026.

<https://settlementinsight.com/research/debt-collectors-lawsuit-complaints>

Encore Capital Group, the parent of Midland Credit Management, was named in 1,034 of the 7,813 CFPB debt collection complaints about lawsuits received in 2024 and 2025 (13.2%), more than any of the 959 companies named. Resurgent Capital Services, which manages LVNV Funding accounts, followed with 594 and Portfolio Recovery Associates with 512. The counts are complaints filed by consumers, not court filings, and are not adjusted for the number of accounts each company collects.

1,034

Encore (Midland) lawsuit complaints, 2024–2025

27%

Share for the top three companies, 2024–2025

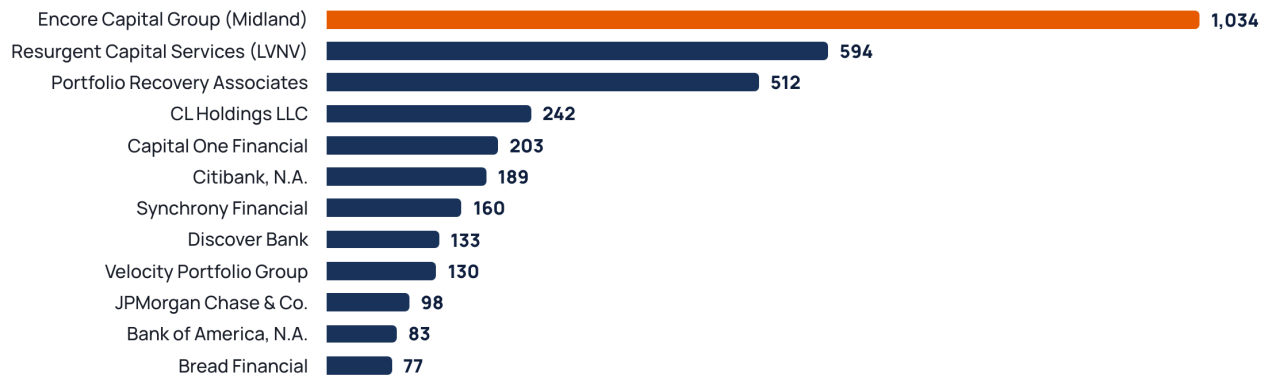
7.81K

CFPB debt lawsuit complaints, 2024–2025



CFPB debt collection complaints about lawsuits by company, 2024–2025

Complaints · Top 12 of 959



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB complaint records show

- 1. Encore Capital Group leads the ranking.** Complaints naming Encore Capital Group (Midland) numbered 1,034, 1.7× as many as second-ranked Resurgent Capital Services (594). Encore led in both years, with 389 complaints in 2024 and 645 in 2025.

2. **Three companies account for over a quarter.** Encore, Resurgent and Portfolio Recovery Associates together drew 2,140 lawsuit complaints, 27.4% of the total, while accounting for 14.8% of all debt collection complaints. The ten most-named companies account for 42.2%.
3. **Card issuers appear alongside collectors.** Capital One Financial (203), Citibank (189) and Synchrony Financial (160) rank among the ten companies named most often, because consumers can file a debt collection complaint against the original creditor as well as a collection agency.
4. **Old debt and missing notice dominate.** Threats to sue on very old debt made up 48.8% of lawsuit complaints and being sued without proper notice 38.5%. Complaints about being sued without notice rose from 474 in 2018 to 1,861 in 2025.
5. **Collection law firms show high shares.** For some collection law firms, lawsuits make up a far larger part of their complaints than for the industry: 27.0% of the debt collection complaints naming Blitt and Gaines and 30.5% of those naming Gurstel Law Firm were about lawsuits, against 1.8% across all companies.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 19, 2026. The CFPB publishes a complaint after the company responds or after 15 days, whichever comes first, without information that directly identifies the consumer. Each row is one published complaint with a unique complaint ID.

We kept complaints with the product "Debt collection" and counted as lawsuit complaints those with one of four sub-issues: "Threatened to sue you for very old debt", "Sued you without properly notifying you of lawsuit", "Sued you in a state where you do not live or did not sign for the debt" and "Told you not to respond to a lawsuit they filed against you". Each complaint is assigned to the calendar year in which the CFPB received it (date_received). The ranking covers 2024 and 2025; the trend covers 2018 to 2025, because these sub-issues were introduced in April 2017. 2026 is incomplete and left out.

Companies are counted under the name in the CFPB field company, without merging name variants. In text and tables we show a shortened name and, for Encore Capital Group and Resurgent Capital Services, the better-known brand in parentheses; the CSV lists the original CFPB name. The lawsuit share of a company is its lawsuit complaints divided by all its published debt collection complaints in 2024 and 2025, shown for companies with at least 1,000 such complaints.

To check the data, we recomputed the shares the CFPB reports for calendar year 2024 in its 2025 annual report on the Fair Debt Collection Practices Act. Within the issue "Took or threatened to take negative or legal action" (10,750 complaints in our data), we find 10.7% for being sued without proper notification (CFPB: 11%), 14.2% for threats to sue on old debt (CFPB: 14%) and 59.2% for threatened credit damage (CFPB: 59%). Within "False statements or representation" we find 0.8% for being told not to respond to a lawsuit (CFPB: 0.8%).

Checked against published figures

- Share of 2024 'took or threatened to take negative or legal action' debt collection complaints about being sued without proper notification of the lawsuit: published 11%, our count 11% (0.3 percentage points apart). [Fair Debt Collection Practices Act: CFPB Annual Report 2025](#)

- Share of 2024 'took or threatened to take negative or legal action' debt collection complaints about threats to sue on a debt that is old: published 14%, our count 14% (0.2 percentage points apart). [Fair Debt Collection Practices Act: CFPB Annual Report 2025](#)
- Share of 2024 'took or threatened to take negative or legal action' debt collection complaints about threats that the consumer's credit would be damaged: published 59%, our count 59% (0.2 percentage points apart). [Fair Debt Collection Practices Act: CFPB Annual Report 2025](#)
- Share of 2024 'false statements or representation' debt collection complaints saying the consumer should not respond to a lawsuit: published 0.8%, our count 0.8% (0.02 percentage points apart). [Fair Debt Collection Practices Act: CFPB Annual Report 2025](#)

Limitations

- A complaint is a consumer's account, not a court record. The data do not show whether a lawsuit was filed, whether notice was in fact defective, or how a case ended, and a threat to sue is counted the same way as an actual suit.
- Counts are not adjusted for the number of accounts a company owns or collects. The database is not a statistical sample of consumers' experiences, and some consumers who are sued never file a complaint.
- The company named is the company the complaint is about, which can be the original creditor, the debt buyer, the servicer or the collection law firm. The same lawsuit can lead to complaints against more than one of them, and brands and subsidiaries are listed under the parent or servicer name the CFPB uses.
- Complaints from late 2025 are published after the company responds or after 15 days, and responses and published fields can still be updated, so 2025 counts may shift slightly. The CFPB's own report excludes some complaints, such as duplicates, so its shares are based on a slightly different set of complaints than the published database.

Data files

- [CFPB debt collection complaints about lawsuits by company, 2024-2025](#) (CSV, 959 rows)
- [CFPB debt collection complaints about lawsuits by sub-issue, 2024-2025](#) (CSV, 4 rows)
- [CFPB debt collection complaints about lawsuits by year, 2018-2025](#) (CSV, 8 rows)
- [Share of each company's CFPB debt collection complaints that concern lawsuits, 2024-2025](#) (CSV, 60 rows)

How to cite

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