



Identity Theft Debt Collection Complaints: Which Companies Get the Most

Original analysis of 114,952 records from the CFPB, 2017–2025 (calendar years; 2017 from April 24). Published October 20, 2026. <https://settlementinsight.com/research/identity-theft-debt-collection-complaints>

Equifax (6,230), TransUnion (6,213) and Experian (5,653) each drew more 2025 debt collection complaints citing identity theft than any other company; together they account for 46.6% of the 38,831 such complaints. The highest-ranked company that is not a credit bureau, Resurgent Capital Services, drew 1,549. These are raw complaint counts as published by the CFPB; they are not adjusted for company size and are not verified findings of identity theft.

38,831

Identity-theft debt collection complaints, 2025

47%

Share about Equifax, TransUnion or Experian, 2025

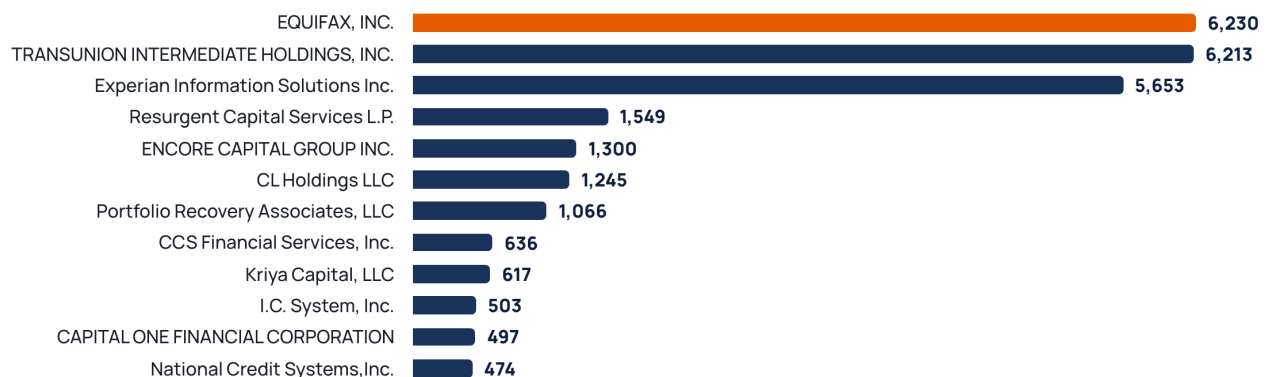
2.0×

Count in 2025 against 2024



Identity-theft debt collection complaints by company, 2025

Top 12 of 50



Source: Settlement Insight analysis of data from the CFPB

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What the CFPB Complaint Data Show

- 1. The three credit bureaus lead.** Equifax (6,230), TransUnion (6,213) and Experian (5,653) rank first to third among the 917 companies named in 2025 identity-theft debt collection complaints. Equifax alone drew 4.0× as many as Resurgent Capital Services (1,549), the fourth-ranked company.

2. **Four collection companies follow.** After the bureaus come Resurgent Capital Services (1,549), Encore Capital Group (1,300), CL Holdings LLC (1,245) and Portfolio Recovery Associates (1,066). The ten highest-ranked companies account for 64.4% of the 2025 total.
3. **Complaints nearly doubled.** Identity-theft debt collection complaints rose from 19,758 in 2024 to 38,831 in 2025. All debt collection complaints grew almost as fast, from 155,894 to 283,203.
4. **Bureaus grew faster than the rest.** Complaints of this kind about the three bureaus rose 2.6× from 2024 to 2025, from 6,929 to 18,096; complaints about all other companies combined rose 1.6×, from 12,829 to 20,735.
5. **A third of not-owed complaints.** In 2025, 33.6% of the 115,682 complaints about attempts to collect a debt not owed said the debt resulted from identity theft, up from 28.2% in 2024.

How we measured

Data come from the CFPB Consumer Complaint Database, in the copy loaded into our database on October 19, 2026. We use complaints received through December 31, 2025, by the date the CFPB received them; 2026 is incomplete and left out. The database publishes only complaints the CFPB sent to companies for a response.

A complaint counts if the consumer chose the product "Debt collection", the issue "Attempts to collect debt not owed" and the sub-issue "Debt was result of identity theft"; the sub-issue first appears on April 24, 2017. That gives 114,952 complaints from 2017 to 2025, 58,589 of them in 2024 and 2025. Companies are counted as the CFPB names them; the three nationwide credit bureaus are Equifax, Inc., TransUnion Intermediate Holdings, Inc. and Experian Information Solutions Inc. Each published row is counted as one complaint.

Shares divide by all complaints about debt not owed or all debt collection complaints in the same calendar year. To check the data, we compared 2024 with the CFPB's Fair Debt Collection Practices Act Annual Report 2025: identity theft accounts for 28.2% of our 2024 not-owed complaints against the 28 percent in the report, and we count 155,894 debt collection complaints received in 2024, 2.4% below the 159,700 the CFPB says it sent to companies for review and response.

Checked against published figures

- Share of 2024 debt collection complaints about attempts to collect debt not owed in which the consumer reported that the debt resulted from identity theft: published 28%, our count 28.2% (0.2 percentage points apart). [Fair Debt Collection Practices Act Annual Report 2025 \(CFPB, November 2025\)](#).
- Share of 2024 debt collection complaints about attempts to collect debt not owed in which the consumer reported that the debt is not theirs: published 60%, our count 59.7% (0.3 percentage points apart). [Fair Debt Collection Practices Act Annual Report 2025 \(CFPB, November 2025\)](#).
- Debt collection complaints received in 2024 that the CFPB sent to companies for review and response (only these are eligible for publication): published 159,700, our count 155,894 (2.38% apart). [Fair Debt Collection Practices Act Annual Report 2025 \(CFPB, November 2025\)](#).

Limitations

- Complaints are what consumers report. The sub-issue is the consumer's own choice on the form, and the CFPB does not determine whether identity theft occurred or whether the company acted wrongly.
- Counts are raw and not adjusted for company size, number of accounts or market share; the CFPB itself advises considering company size and market share when looking at complaint volume.
- The database is not a statistical sample of consumers' experiences. Complaints the CFPB refers to other regulators, such as some complaints about smaller banks, are not published and not counted.
- Identity-theft complaints filed under other products, such as credit reporting, are not included; this study covers only the debt collection product.
- All debt collection complaints rose sharply from 2024 to 2025, so part of the rise in identity-theft complaints reflects the overall growth in complaints rather than a change specific to identity theft.

Data files

- [Debt collection complaints about debt not owed by sub-issue, 2024 and 2025](#) (CSV, 4 rows)
- [Identity-theft debt collection complaints to the CFPB, every company, 2024 and 2025](#) (CSV, 1,164 rows)
- [Identity-theft debt collection complaints to the CFPB by company, 2025](#) (CSV, 50 rows)
- [Identity-theft debt collection complaints to the CFPB by year, 2017–2025](#) (CSV, 9 rows)

How to cite

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