

WebRecon Stats for June 2020: An Interesting Dichotomy

Quick analysis: An Interesting Dichotomy...

For June, 2020 we have a picture I don't quite remember seeing before. FDCPA is up a strong +20.2% over last month and FCRA/TCPA are both down pretty big as well, -12.9% and -11.1%, respectively. That on its own is fairly unusual.

BUT... when you look at the YTD, we get the mirror image, with FDCPA down -16.9% and FCRA/TCPA both up, +8.2% and +17.7%, respectively.

Significance? Probably little, if any. But it is still an interesting puzzle to solve, why FDCPA is so high up in June but down YTD, and why FCRA/TCPA are so far down in June but up YTD.

CFPB complaints against debt collectors, meanwhile, were fairly steady in June. Down a hair (-1.8% but that will further tighten) and +7.9% up YTD, which has also been pretty steady for the last several months.

In other news, putative class actions represented 19.2% of FDCPA, 40.2% of TCPA and 2.4% of FCRA lawsuits filed last month.

About 35% of all plaintiffs who filed suit last month had filed at least once before.

And finally, Texas attorney Shawn Jaffer shares the top spot with Georgia attorney Matthew Thomas Berry for representing more consumers than anyone else in the month with 28 each and New York's Craig B. Sanders has filed the most for the year with 238. That YTD stat excludes attorneys Nicole Rochelle Lewis and Rebecca Evans who crammed hundreds of plaintiffs into a few TCPA lawsuits earlier this year.

	Current Month:	Previous Month:		Previous Year:		Year to Date:	Year to Date Comp:	
	<i>Jun 01, 2020 Jun 30, 2020</i>	<i>May 01, 2020 May 31, 2020</i>		<i>Jun 01, 2019 Jun 30, 2019</i>		<i>Jan 01, 2020 Jun 30, 2020</i>	<i>Jan 01, 2019 Jun 30, 2019</i>	
CFPB	4383	4464	-1.8%	4096	7.0%	25482	23611	7.9%
FDCPA	630	524	20.2%	607	3.8%	3651	4394	-16.9%
FCRA	371	426	-12.9%	442	-16.1%	2570	2376	8.2%
TCPA	184	207	-11.1%	258	-28.7%	2106	1789	17.7%

Complaint Statistics:

4383 consumers filed CFPB complaints, and about 1075 consumers filed lawsuits under consumer statutes from *Jun 01, 2020* to *Jun 30, 2020*.

- 4383 CFPB Complaints
- 630 FDCPA, 121 Class Action (19.2%)
- 184 TCPA, 74 Class Action (40.2%)
- 371 FCRA, 9 Class Action (2.4%)

Litigation Summary (scroll down for CFPB data):

- Of those cases, there were about 1075 unique plaintiffs (including multiple plaintiffs in one suit).
- Of those plaintiffs, about 373, or (35%), had sued under consumer statutes before.
- Combined, those plaintiffs have filed about 1933 lawsuits since 2001
- Actions were filed in 151 different US District Court branches.
- About 704 different collection firms and creditors were sued.

The top courts where lawsuits were filed:

- 66 Lawsuits: Illinois Northern District Court – Chicago
- 56 Lawsuits: Georgia Northern District Court – Atlanta
- 51 Lawsuits: California Central District Court – Western Division – Los Angeles
- 40 Lawsuits: New York Eastern District Court – Brooklyn
- 36 Lawsuits: Wisconsin Eastern District Court – Milwaukee
- 28 Lawsuits: Florida Southern District Court – Fort Lauderdale
- 28 Lawsuits: Pennsylvania Eastern District Court – Philadelphia
- 27 Lawsuits: Florida Middle District Court – Tampa
- 26 Lawsuits: New Jersey District Court – Newark
- 25 Lawsuits: Nevada District Court – Las Vegas

The most active consumer attorneys were:

- Representing 28 Consumers: SHAWN JAFFER
- Representing 28 Consumers: MATTHEW THOMAS BERRY
- Representing 23 Consumers: MICHAEL S AGRUSS
- Representing 22 Consumers: EDWARD Y KROUB
- Representing 21 Consumers: ADAM KLEIN
- Representing 20 Consumers: CRAIG B SANDERS
- Representing 19 Consumers: JOSEPH SCOTT DAVIDSON
- Representing 19 Consumers: NATHAN CHARLES VOLHEIM
- Representing 18 Consumers: TAYLOR LEIGH KOSLA
- Representing 18 Consumers: JAMES JOSHUA PARR

Statistics Year to Date:

6608 total lawsuits for 2020, including:

- 3651 FDCPA
- 2570 FCRA
- 2106 TCPA

Number of Unique Plaintiffs for 2020: 6999 (including multiple plaintiffs in one suit)

The most active consumer attorneys of the year:

- Representing 361 Consumers: REBECCA EVANS
- Representing 238 Consumers: NICOLE ROCHELLE LEWIS
- Representing 238 Consumers: CRAIG B SANDERS
- Representing 155 Consumers: MICHAEL ZHANG
- Representing 142 Consumers: TODD M FRIEDMAN
- Representing 140 Consumers: NATHAN CHARLES VOLHEIM
- Representing 118 Consumers: DAVID M BARSHAY
- Representing 115 Consumers: ADAM KLEIN

- Representing 114 Consumers: TAXIARCHIS HATZIDIMITRIADIS
 - Representing 114 Consumers: ADRIAN ROBERT BACON
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CFPB Complaint Statistics:

There were 4383 complaints filed against debt collectors from *Jun 01, 2020* to *Jun 30, 2020*.

Total number of debt collectors complained about: 725

The types of debt behind the complaints were:

- 1150 Credit card debt (26%)
- 1099 I do not know (25%)
- 1094 Other debt (25%)
- 628 Medical debt (14%)
- 135 Auto debt (3%)
- 130 Payday loan debt (3%)
- 81 Mortgage debt (2%)
- 40 Private student loan debt (1%)
- 26 Federal student loan debt (1%)

Here is a breakdown of complaints:

- 2417 Attempts to collect debt not owed (55%)
- 854 Written notification about debt (19%)
- 403 False statements or representation (9%)
- 336 Took or threatened to take negative or legal action (8%)
- 290 Communication tactics (7%)
- 83 Threatened to contact someone or share information improperly (2%)

The top five subissues were:

- 1181 Debt is not yours (27%)
- 762 Debt was result of identity theft (17%)

- 620 Didnt receive enough information to verify debt (14%)
- 406 Debt was paid (9%)
- 319 Attempted to collect wrong amount (7%)

The top states complaints were filed from are:

- 695 Complaints: TX
- 538 Complaints: FL
- 490 Complaints: CA
- 358 Complaints: GA
- 220 Complaints: NY
- 132 Complaints: OH
- 129 Complaints: IL
- 119 Complaints: LA
- 117 Complaints: NC
- 104 Complaints: VA

The status of the month's complaints are as follows:

- 3476 Closed with explanation (79%)
- 419 In progress (10%)
- 371 Closed with non-monetary relief (8%)
- 94 Untimely response (2%)
- 23 Closed with monetary relief (1%)

This includes 4233 (97%) timely responses to complaints, and 150 (3%) untimely responses.