

# WebRecon Stats for Nov 2020: A Good Month for Debt Collectors...

**Quick analysis:** Lots of good news for debt collectors in November's litigation numbers...

FDCPA and FCRA are way down for the month of November (-19%, -24.9% respectively), while TCPA is up 5.6% over last month. Year to date, it is FDCPA and TCPA that are down (-17.1%, -1.7% respectively) while FCRA is the only one that is up, by 4.2%

CFPB complaints are also down quite a bit, -7.9% for the month, but still up a whopping 14.2% for the year.

In other news, putative class actions represented 16.3% of FDCPA, 51.9% of TCPA and 5.2% of FCRA lawsuits filed last month.

About 37% of all plaintiffs who filed suit last month had filed at least once before.

And finally, Pennsylvania attorney Joshua P. Ward represented 18 consumers in November, more than any other consumer attorney. New York's Craig B. Sanders still has filed the most for the year with 291 consumers represented. That YTD stat excludes attorney Rebecca Evans who crammed hundreds of plaintiffs into a few TCPA lawsuits earlier this year.

	<b>Current Month:</b>	<b>Previous Month:</b>		<b>Previous Year:</b>		<b>Year to Date:</b>	<b>Year to Date Comp:</b>	
	<i>Nov 01, 2020 Nov 30, 2020</i>	<i>Oct 01, 2020 Oct 31, 2020</i>		<i>Nov 01, 2019 Nov 30, 2019</i>		<i>Jan 01, 2020 Nov 30, 2020</i>	<i>Jan 01, 2019 Nov 30, 2019</i>	
<b>CFPB</b>	4570	4960	-7.9%	3523	29.7%	49179	43073	14.2%
<b>FDCPA</b>	443	547	-19.0%	641	-30.9%	6383	7698	-17.1%
<b>FCRA</b>	383	510	-24.9%	402	-4.7%	4776	4583	4.2%
<b>TCPA</b>	187	177	5.6%	285	-34.4%	3108	3163	-1.7%

## Complaint Statistics:

4570 consumers filed CFPB complaints, and about 925 consumers filed lawsuits under consumer statutes from *Nov 01, 2020* to *Nov 30, 2020*.

- 4570 CFPB Complaints
- 443 FDCPA, 72 Class Action (16.3%)
- 187 TCPA, 97 Class Action (51.9%)

- 383 FCRA, 20 Class Action (5.2%)

**Litigation Summary (scroll down for CFPB data):**

- Of those cases, there were about 925 unique plaintiffs (including multiple plaintiffs in one suit).
- Of those plaintiffs, about 346, or (37%), had sued under consumer statutes before.
- Combined, those plaintiffs have filed about 2142 lawsuits since 2001
- Actions were filed in 149 different US District Court branches.
- About 595 different collection firms and creditors were sued.

**The top courts where lawsuits were filed:**

- 52 Lawsuits: Illinois Northern District Court – Chicago
- 52 Lawsuits: Florida Middle District Court – Tampa
- 30 Lawsuits: California Central District Court – Western Division – Los Angeles
- 27 Lawsuits: Nevada District Court – Las Vegas
- 26 Lawsuits: California Southern District Court – San Diego
- 26 Lawsuits: New York Eastern District Court – Brooklyn
- 26 Lawsuits: Georgia Northern District Court – Atlanta
- 26 Lawsuits: Pennsylvania Eastern District Court – Philadelphia
- 25 Lawsuits: Florida Southern District Court – Fort Lauderdale
- 22 Lawsuits: New Jersey District Court – Newark

**The most active consumer attorneys were:**

- Representing 18 Consumers: JOSHUA P WARD
- Representing 16 Consumers: MOHAMMED OMAR BADWAN
- Representing 16 Consumers: YOSEF STEINMETZ
- Representing 15 Consumers: DAVID J PHILIPPS
- Representing 15 Consumers: ALEJANDRO EMMANUEL FIGUEROA

- Representing 14 Consumers: DAVID W HEMMINGER
- Representing 13 Consumers: TODD M FRIEDMAN
- Representing 12 Consumers: MATTHEW THOMAS BERRY
- Representing 12 Consumers: VICTOR THOMAS METROFF
- Representing 12 Consumers: ALEXANDER J TAYLOR

**Statistics Year to Date:**

11920 total lawsuits for 2020, including:

- 6383 FDCPA
- 4776 FCRA
- 3108 TCPA

**Number of Unique Plaintiffs for 2020:** 11677 (including multiple plaintiffs in one suit)

**The most active consumer attorneys of the year:**

- Representing 361 Consumers: REBECCA EVANS
- Representing 291 Consumers: CRAIG B SANDERS
- Representing 269 Consumers: TODD M FRIEDMAN
- Representing 238 Consumers: NICOLE ROCHELLE LEWIS
- Representing 221 Consumers: NATHAN CHARLES VOLHEIM
- Representing 211 Consumers: ADRIAN ROBERT BACON
- Representing 200 Consumers: MATTHEW THOMAS BERRY
- Representing 194 Consumers: EDWARD Y KROUB
- Representing 159 Consumers: DAVID W HEMMINGER
- Representing 156 Consumers: DAVID J PHILIPPS

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**CFPB Complaint Statistics:**

There were 4570 complaints filed against debt collectors from *Nov 01, 2020* to *Nov 30, 2020*.

**Total number of debt collectors complained about:** 742

**The types of debt behind the complaints were:**

- 1176 Other debt (26%)
- 1153 I do not know (25%)
- 1132 Credit card debt (25%)
- 659 Medical debt (14%)
- 187 Auto debt (4%)
- 88 Payday loan debt (2%)
- 84 Mortgage debt (2%)
- 55 Private student loan debt (1%)
- 36 Federal student loan debt (1%)

**Here is a breakdown of complaints:**

- 2159 Attempts to collect debt not owed (47%)
- 1482 Written notification about debt (32%)
- 313 False statements or representation (7%)
- 313 Took or threatened to take negative or legal action (7%)
- 241 Communication tactics (5%)
- 62 Threatened to contact someone or share information improperly (1%)

**The top five subissues were:**

- 1208 Didn't receive enough information to verify debt (26%)
- 1133 Debt is not yours (25%)
- 652 Debt was result of identity theft (14%)
- 329 Debt was paid (7%)
- 273 Attempted to collect wrong amount (6%)

**The top states complaints were filed from are:**

- 557 Complaints: TX

- 472 Complaints: FL
- 410 Complaints: CA
- 408 Complaints: NY
- 340 Complaints: GA
- 308 Complaints: NJ
- 155 Complaints: PA
- 154 Complaints: MA
- 123 Complaints: IL
- 109 Complaints: NC

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

- 3691 Closed with explanation (81%)
- 423 In progress (9%)
- 370 Closed with non-monetary relief (8%)
- 75 Untimely response (2%)
- 11 Closed with monetary relief (0%)

This includes 4450 (97%) timely responses to complaints, and 120 (3%) untimely responses.