



# Appendix to the Massachusetts Trial Court Consumer Debt Actions Dashboard

Massachusetts Trial Court  
Department of Research and Planning  
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# About the Dashboard

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The dashboard presents data on “consumer debt” cases filed in the Massachusetts Trial Court. Cases were limited to civil consumer revolving credit, small claims, civil foreign judgments, and other civil money actions. Cases were categorized as “consumer debt” if the plaintiff appeared to be a company/ organization and the defendant appeared to be an individual and as a result figures may include a relatively small number of non-consumer debt claims. Data for small claims is limited to cases where a plaintiff filed two or more actions. Default judgment entries reflect cases with a final entry of a default judgment and exclude vacated judgments.



Appendix 1: Massachusetts Trial Court, Top 9 Filers of Consumer Debt Cases, 2019, 2023, and 2025

Filing Company	2019, Number of Cases Filed	2019, Percentage of all Consumer Debt Cases Filed	2023, Number of Cases Filed	2023, Percentage of all Consumer Debt Cases Filed	2025*, Number of Cases Filed	2025*, Percentage of all Consumer Debt Cases Filed
Midland Funding	21,868	22.9%	16,402	17.8%	28,461	19.4%
LVNV Funding	12,807	13.4%	11,511	12.5%	31,545	21.5%
Portfolio Recovery Associates, LLC	10,165	10.7%	12,956	14.1%	17,754	12.1%
Capital One	8,297	8.7%	7,420	8.1%	17,548	12.0%
Discover Bank	3,870	4.1%	7,377	8.0%	3,735	2.5%
Cavalry SPV	5,148	5.4%	5,194	5.6%	3,329	2.3%
TD Bank	1,965	2.1%	1,016	1.1%	-	-
Bank of America	594	0.6%	2,279	2.5%	4,571	3.1%
American Express National Bank	1,143	1.2%	1,438	1.6%	2,684	1.8%
Velocity Investments	-	-	-	-	2,477	1.7%
Total	65,857	69.1%	65,593	71.3%	112,104	77.0%

\*Figures for 2025 include Superior Court consumer debt actions and are limited to civil consumer revolving credit, small claims, civil foreign judgments, and other civil money actions. Data for small claims is limited to cases where a plaintiff filed 2 or more actions.



Appendix 2: Massachusetts, Boston Municipal Court, Consumer Debt Cases Filed in 2025 by Top 9 Filers and Court Division			
Court	All Consumer Debt Cases Filed	Number of Cases Filed by Top 9 Filers	Percentage of Cases Filed by Top 9 Filers
BMC - Brighton	685	496	72.4%
BMC - Central	2,717	1,296	47.7%
BMC - Charlestown	277	209	75.5%
BMC - Dorchester	3,806	3,148	82.7%
BMC - East Boston	1,201	995	82.8%
BMC - Roxbury	1,547	1,333	86.2%
BMC - South Boston	538	422	78.4%
BMC - West Roxbury	3,145	2,219	70.6%

Appendix 3: Massachusetts, District Court, Consumer Debt Cases Filed in 2025 by Top 9 Filers and Court Division



Court	All Consumer Debt Cases Filed	Number of Cases Filed by Top 9 Filers	Percentage of Cases Filed by Top 9 Filers
DC - Attleboro	3,014	2,412	80.0%
DC - Ayer	1,213	911	75.1%
DC - Barnstable	1,997	1,566	78.4%
DC - Brockton	6,243	4,856	77.8%
DC - Brookline	274	192	70.1%
DC - Cambridge	1,352	1,052	77.8%
DC - Chelsea	3,340	2,097	62.8%
DC - Chicopee	2,146	1,785	83.2%
DC - Clinton	951	737	77.5%
DC - Concord	691	511	74.0%
DC - Dedham	1,636	1,126	68.8%
DC - Dudley	2,618	2,081	79.5%
DC - East Brookfield	1,628	1,279	78.6%
DC - Eastern Hampshire	1,280	1,011	79.0%
DC - Edgartown	202	141	69.8%
DC - Fall River	4,809	3,798	79.0%
DC - Falmouth	1,316	1,019	77.4%
DC - Fitchburg	1,740	1,388	79.8%
DC - Framingham	1,900	1,463	77.0%
DC - Gardner	988	779	78.8%
DC - Gloucester	732	558	76.2%
DC - Greenfield	899	712	79.2%
DC - Haverhill	2,143	1,647	76.9%
DC - Hingham	1,348	995	73.8%
DC - Holyoke	1,371	1,135	82.8%
DC - Ipswich	347	266	76.7%
DC - Lawrence	5,163	4,110	79.6%
DC - Leominster	1,536	1,136	74.0%
DC - Lowell	5,731	4,650	81.1%
DC - Lynn	3,888	3,103	79.8%
DC - Malden	3,727	2,571	69.0%

\*\*As of December 29, 2025, cases previously filed in Winchendon District Court are now filed in the Gardner District Court.



Appendix 3: Massachusetts, District Court, Consumer Debt Cases Filed in 2025 by Top 9 Filers and Court Division (continued)			
Court	All Consumer Debt Cases Filed	Number of Cases Filed by Top 9 Filers	Percentage of Cases Filed by Top 9 Filers
DC - Marlborough	1,311	1,035	78.9%
DC - Milford	1,362	1,047	76.9%
DC - Nantucket	231	177	76.6%
DC - Natick	343	277	80.8%
DC - New Bedford	5,360	4,237	79.0%
DC - Newburyport	1,024	792	77.3%
DC - Newton	610	402	65.9%
DC - Northampton	934	763	81.7%
DC - Northern Berkshire	945	737	78.0%
DC - Orange	802	662	82.5%
DC - Orleans	949	742	78.2%
DC - Palmer	1,940	1,541	79.4%
DC - Peabody	1,402	1,057	75.4%
DC - Pittsfield	1,697	1,386	81.7%
DC - Plymouth	2,984	2,236	74.9%
DC - Quincy	6,038	4,564	75.6%
DC - Salem	2,285	1,742	76.2%
DC - Somerville	1,731	1,337	77.2%
DC - Southern Berkshire	395	291	73.7%
DC - Springfield	7,895	6,514	82.5%
DC - Stoughton	1,631	1,283	78.7%
DC - Taunton	3,954	3,081	77.9%
DC - Uxbridge	1,369	1,061	77.5%
DC - Waltham	1,368	1,006	73.5%
DC - Wareham	2,175	1,641	75.4%
DC - Westborough	1,182	898	76.0%
DC - Westfield	2,045	1,684	82.3%
DC - Winchendon	699	569	81.4%
DC - Woburn	2,555	1,853	72.5%
DC - Worcester	6,192	4,722	76.3%
DC - Wrentham	1,920	1,502	78.2%

\*\*As of December 29, 2025, cases previously filed in Winchendon District Court are now filed in the Gardner District Court.



Appendix 4: Massachusetts, Superior Court, Consumer Debt Cases Filed in 2025 by Top 9 Filers and County			
County	All Consumer Debt Cases Filed	Number of Cases Filed by Top 9 Filers	Percentage of Cases Filed by Top 9 Filers
SC - Barnstable	3	3	100.0%
SC - Berkshire	-	-	-
SC - Bristol	5	4	80.0%
SC - Dukes	-	-	-
SC - Essex	8	8	100.0%
SC - Franklin	-	-	-
SC - Hampden	4	1	25.0%
SC - Hampshire	1	1	100.0%
SC - Middlesex	21	18	85.7%
SC - Nantucket	1	1	100.0%
SC - Norfolk	6	5	83.3%
SC - Plymouth	8	5	62.5%
SC - Suffolk	12	8	66.7%
SC - Worcester	8	6	75.0%