



Small Claims and Civil Consumer Debt Actions:

Selected Statistics on Cases Filed and Disposed in the Boston Municipal and District Courts

Massachusetts Trial Court
Department of Research and Planning
July 2024

Background

- This analysis is a follow-up to a 2016 report by the National Consumer Law Center featuring data from the Massachusetts Trial Court.
- The Law Center's report listed summary data on consumer debt cases filed in the Massachusetts Trial Court.
- The purpose of this report is to provide updates to the Boston Municipal Court and District Court data tables listed in the 2016 report.



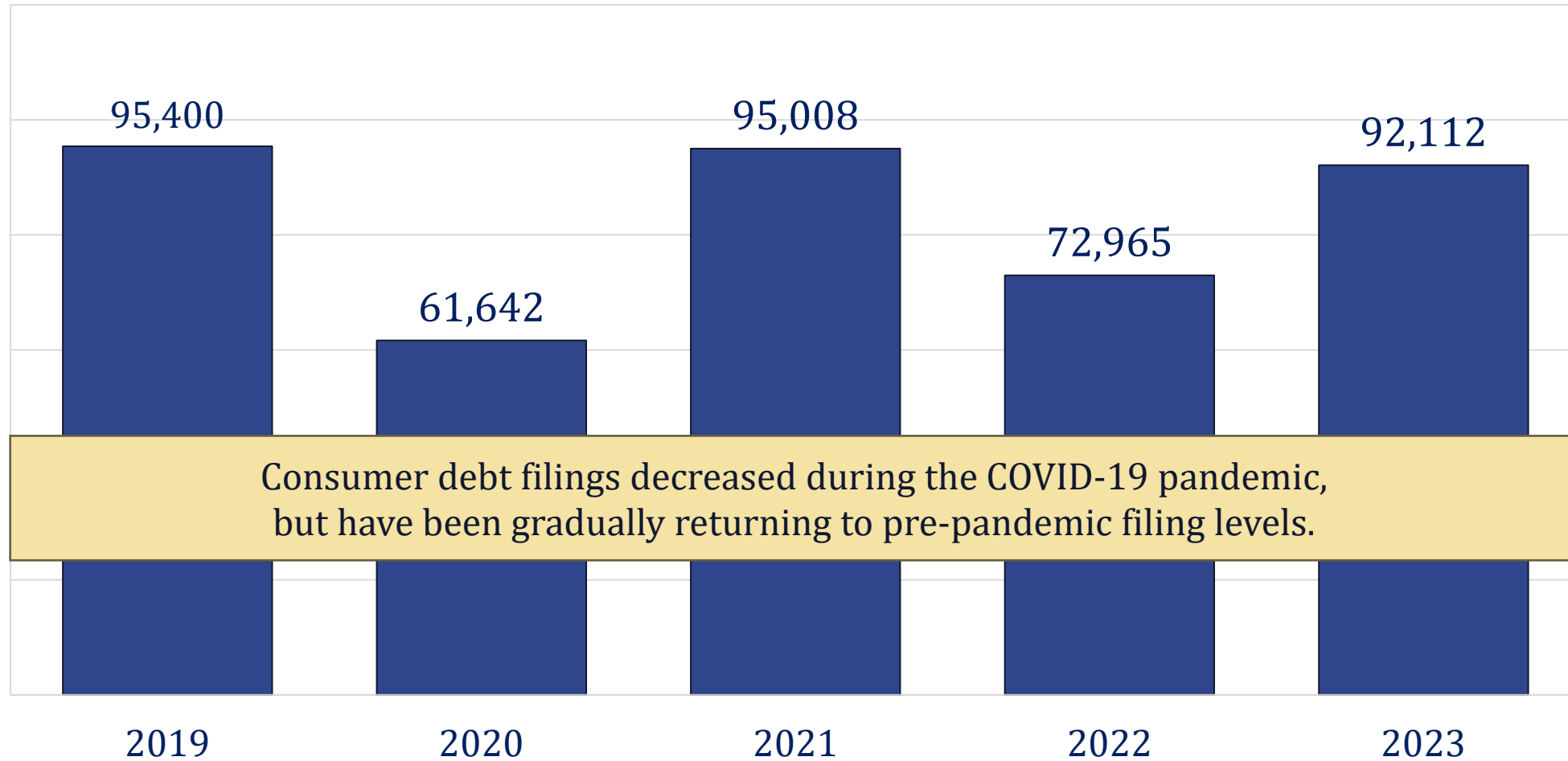


Section I: Consumer Debt Cases Filed

This section analyzes consumer debt cases filed under civil and small claims case types in the Boston Municipal and District Courts.



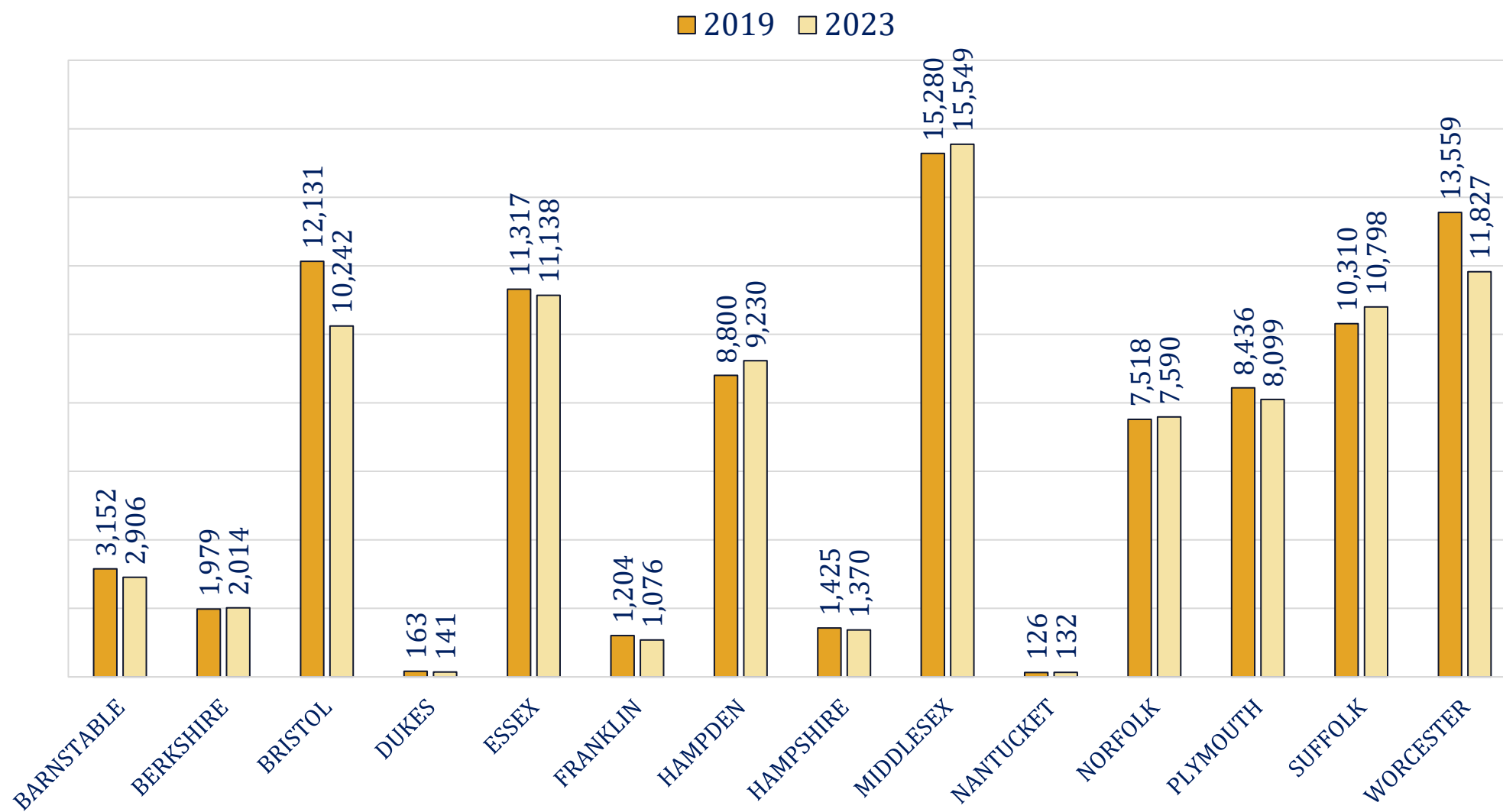
Consumer Debt* Cases Filed, Last Five Calendar Years



* Cases were categorized broadly as “consumer debt” if the plaintiff appeared to be a company/organization and the defendant appeared to be an individual. Parties were categorized as individuals or businesses based on their name.

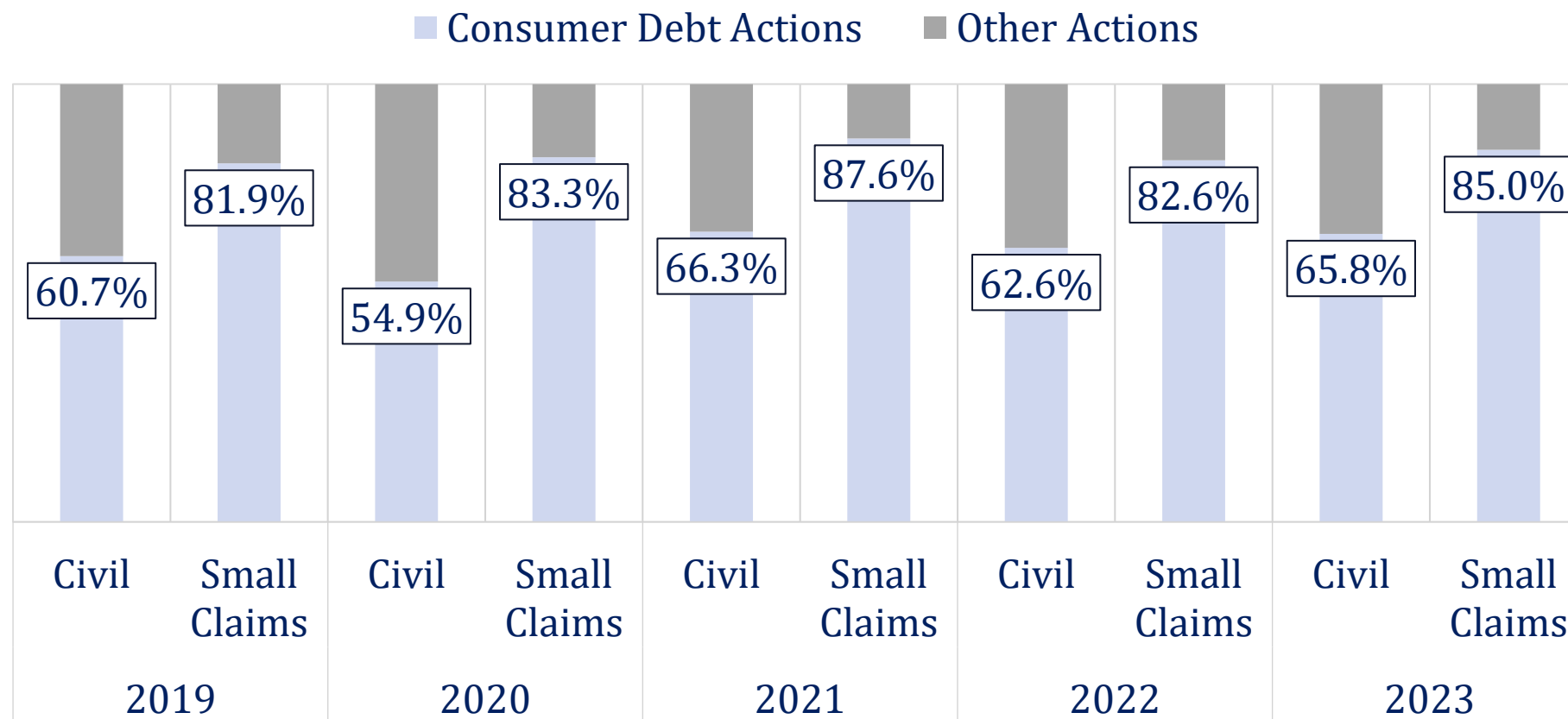
Consumer Debt Cases Filed by County, 2019 and 2023

Filings varied by county where some counties experienced an increase from pre-pandemic to 2023, while other counties experienced a decrease.



Percent of Small Claims and Civil Cases that were Consumer Debt Filings

The proportion of consumer debt actions on small claims and civil cases filings increased between 2019 and 2023.



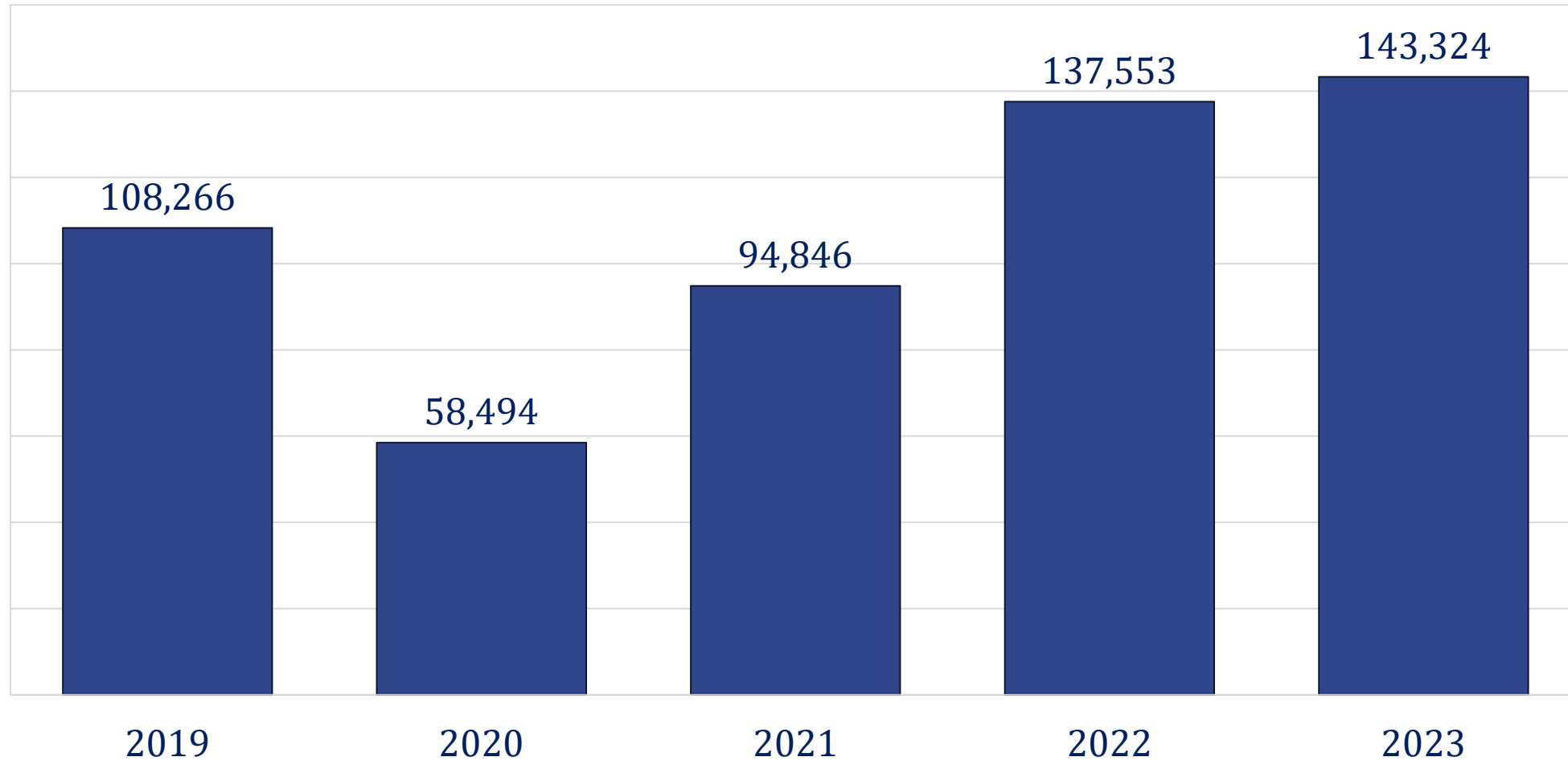


Section II: Consumer Debt Cases Disposed

This section analyzes consumer debt cases disposed or resolved under civil and small claims case types in the Boston Municipal and District Courts.



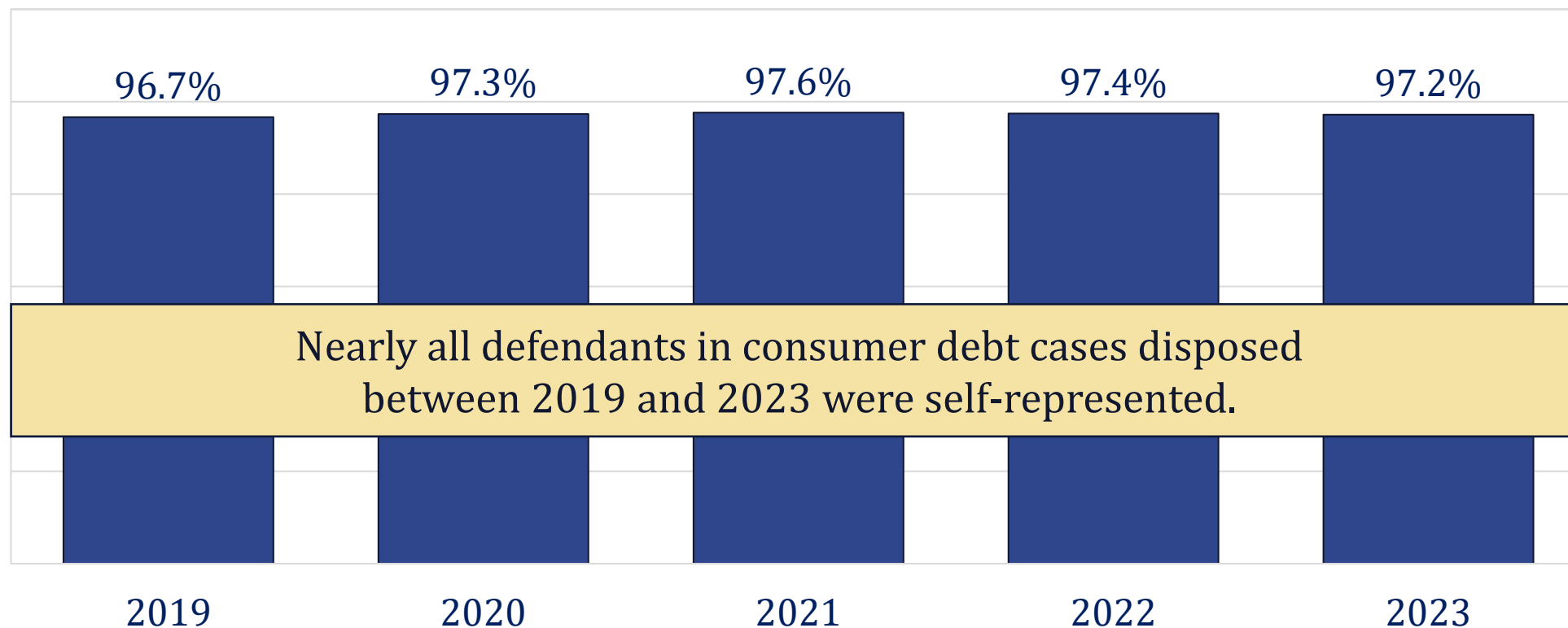
Consumer Debt Cases* Disposed, Last Five Calendar Years



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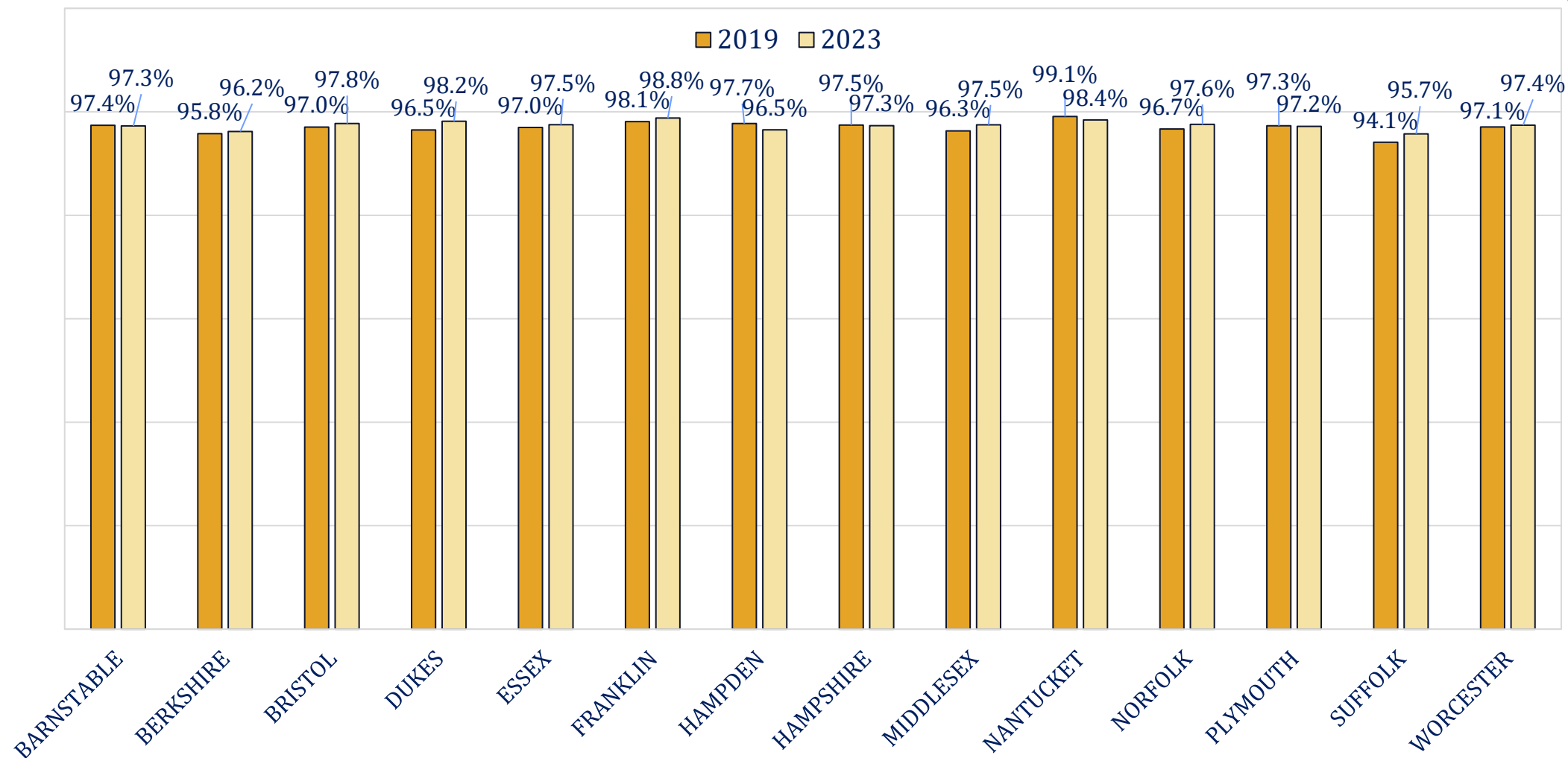
Percent of Cases Disposed in which One or More Defendants were Self-Represented*



* A defendant was considered self-represented if he/she/they were not represented by an attorney at any stage of the case.



Disposed Consumer Debt Cases in 2019 and 2023: Proportion of Cases with Self-Represented Defendants by County



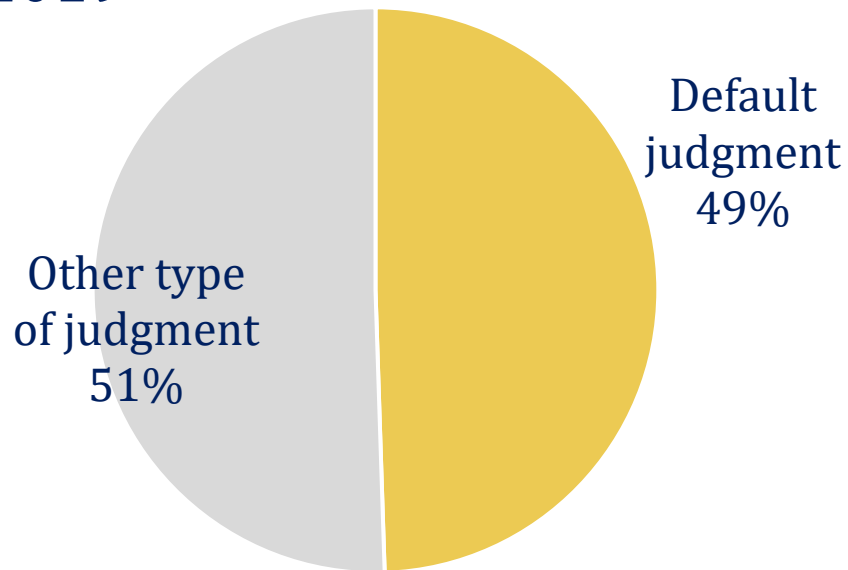
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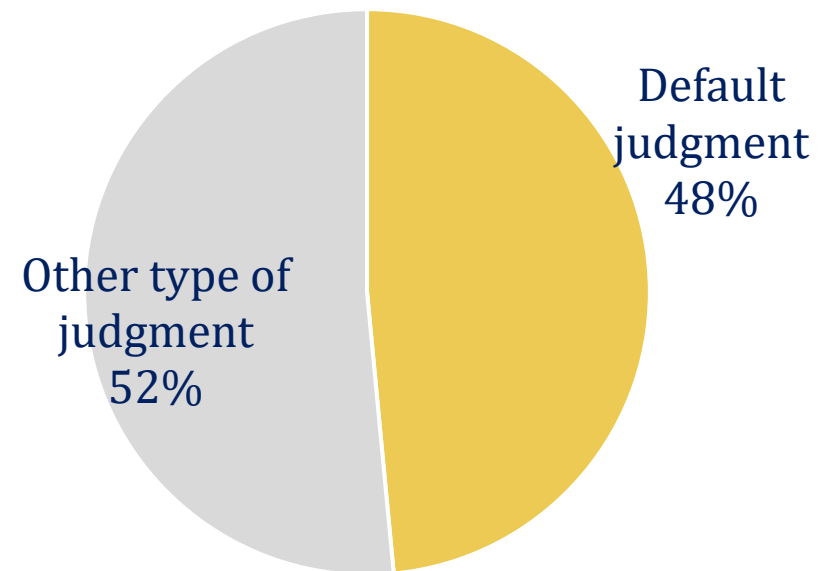
Percent of Cases Disposed by Default Judgment*

- Nearly half of consumer debt cases disposed in 2019 and 2023 were disposed by default judgment.
- The percentage of cases with a default judgment as the final judgment remained about the same from 2019 to 2023.

2019



2023

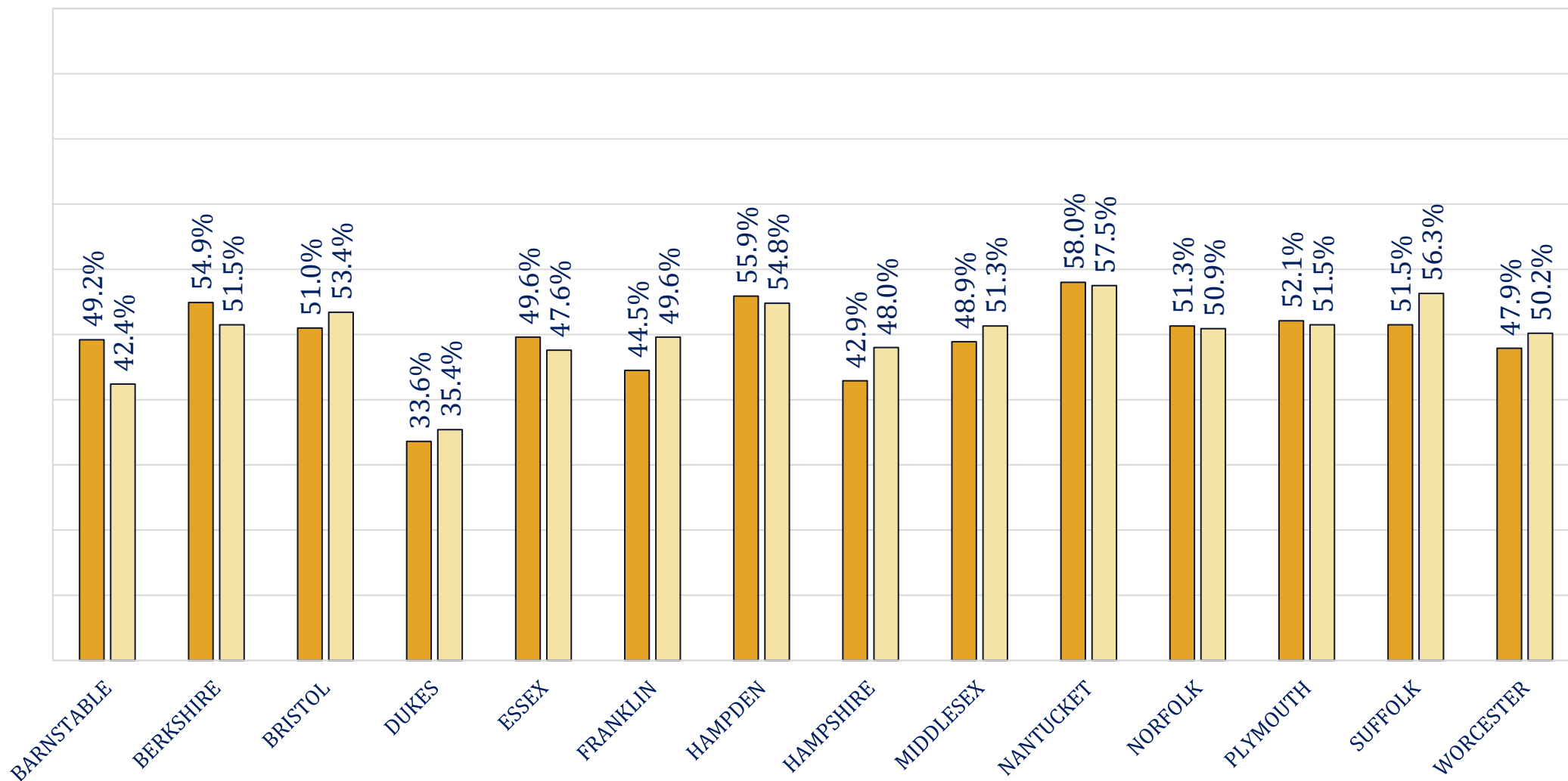


* Cases can have an initial disposition that is different from their final disposition. This analysis reflects cases with a final (non-vacated) disposition of a default judgment.



Proportion of Cases Disposed by Default Judgment and County

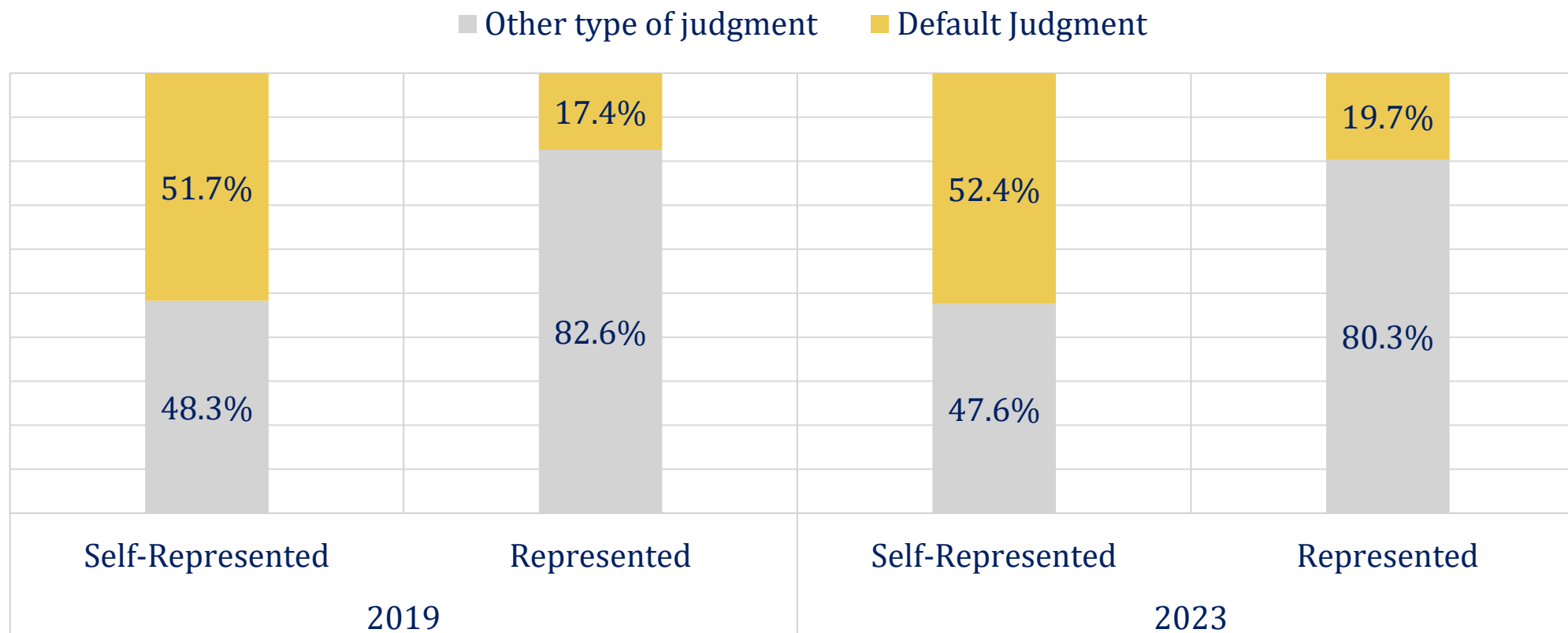
■ 2019 ■ 2023





Proportion of Default Judgment Cases in which One or More Defendants was Self-Represented

Cases with self-represented defendants had a higher rate of default judgments issued when compared to cases with represented defendants.



* A defendant was considered self-represented if he/she/they were not represented by an attorney at any stage of the case.



Appendix



Appendix 1: Massachusetts, Boston Municipal and District Courts, Top 9 Filers of Consumer Debt Cases, 2019 and 2023

Filing Company	2019		2023	
	Number of Cases Filed	Percentage of all Consumer Debt Cases Filed	Number of Cases Filed	Percentage of all Consumer Debt Cases Filed
Midland Funding	21,868	22.9%	16,402	17.8%
LVNV Funding	12,807	13.4%	11,511	12.5%
Portfolio Recovery Associates, LLC	10,165	10.7%	12,956	14.1%
Capital One	8,297	8.7%	7,420	8.1%
Discover Bank	3,870	4.1%	7,377	8.0%
Cavalry SPV	5,148	5.4%	5,194	5.6%
TD Bank	1,965	2.1%	1,016	1.1%
Bank of America	594	0.6%	2,279	2.5%
American Express National Bank	1,143	1.2%	1,438	1.6%
Total	65,857	69.1%	65,593	71.3%



Appendix 2: Massachusetts, Boston Municipal Court, Consumer Debt Cases Filed in 2023 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	443	324	73.1%
BMC - Central	1,662	795	47.8%
BMC - Charlestown	164	121	73.8%
BMC - Dorchester	2,532	2,034	80.3%
BMC - East Boston	790	617	78.1%
BMC - Roxbury	724	583	80.5%
BMC - South Boston	251	180	71.7%
BMC - West Roxbury	1,909	1,237	64.8%



Appendix 3: Massachusetts, District Court, Consumer Debt Cases Filed in 2023 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	1,717	1,259	73.3%
DC - Ayer	805	562	69.8%
DC - Barnstable	1,389	958	69.0%
DC - Brockton	3,761	2,653	70.5%
DC - Brookline	178	117	65.7%
DC - Cambridge	877	650	74.1%
DC - Chelsea	2,323	1,167	50.2%
DC - Chicopee	1,345	1,106	82.2%
DC - Clinton	537	396	73.7%
DC - Concord	494	351	71.1%
DC - Dedham	1,162	737	63.4%
DC - Dudley	1,551	1,101	71.0%
DC - East Brookfield	1,001	771	77.0%
DC - Eastern Hampshire	768	581	75.7%
DC - Edgartown	141	92	65.2%
DC - Fall River	2,936	2,166	73.8%
DC - Falmouth	882	644	73.0%
DC - Fitchburg	939	729	77.6%
DC - Framingham	1,224	868	70.9%
DC - Gardner	515	377	73.2%
DC - Gloucester	504	341	67.7%
DC - Greenfield	614	452	73.6%
DC - Haverhill	1,443	975	67.6%
DC - Hingham	900	608	67.6%
DC - Holyoke	786	621	79.0%
DC - Ipswich	234	159	67.9%
DC - Lawrence	2,915	2,205	75.6%
DC - Leominster	886	627	70.8%
DC - Lowell	3,958	3,035	76.7%
DC - Lynn	2,646	1,996	75.4%
DC - Malden	2,678	1,675	62.5%



Appendix 3: Massachusetts, District Court, Consumer Debt Cases Filed in 2023 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	809	561	69.3%
DC - Milford	785	577	73.5%
DC - Nantucket	132	98	74.2%
DC - Natick	229	154	67.2%
DC - New Bedford	3,264	2,341	71.7%
DC - Newburyport	712	511	71.8%
DC - Newton	501	258	51.5%
DC - Northampton	602	455	75.6%
DC - Northern Berkshire	655	481	73.4%
DC - Orange	462	365	79.0%
DC - Orleans	635	449	70.7%
DC - Palmer	1,312	957	72.9%
DC - Peabody	999	732	73.3%
DC - Pittsfield	1,098	824	75.0%
DC - Plymouth	1,815	1,307	72.0%
DC - Quincy	3,964	2,799	70.6%
DC - Salem	1,685	1,140	67.7%
DC - Somerville	1,246	889	71.3%
DC - Southern Berkshire	261	183	70.1%
DC - Springfield	4,549	3,529	77.6%
DC - Stoughton	1,051	694	66.0%
DC - Taunton	2,325	1,717	73.8%
DC - Uxbridge	788	609	77.3%
DC - Waltham	911	619	67.9%
DC - Wareham	1,623	1,027	63.3%
DC - Westborough	787	557	70.8%
DC - Westfield	1,238	952	76.9%
DC - Winchendon	446	344	77.1%
DC - Woburn	1,817	1,202	66.2%
DC - Worcester	3,592	2,525	70.3%
DC - Wrentham	1,235	867	70.2%

Appendix 4: Urban Institute Data – Share of MA Residents with Credit Reports Who Have Debts in Collection						
County	2016*			2023*		
	Overall	White Areas**	Nonwhite Areas**	Overall	White Areas**	Nonwhite Areas**
Barnstable	18%	19%	n/a***	14%	13%	n/a***
Berkshire	23%	23%	n/a***	18%	18%	n/a***
Bristol	27%	26%	n/a***	22%	20%	n/a***
Dukes	21%	21%	n/a***	11%	11%	n/a***
Essex	24%	19%	48%	18%	14%	30%
Franklin	21%	21%	n/a***	15%	15%	n/a***
Hampden	32%	21%	54%	25%	18%	42%
Hampshire	14%	14%	n/a***	12%	12%	n/a***
Middlesex	17%	13%	36%	12%	10%	25%
Nantucket	22%	22%	n/a***	14%	14%	n/a***
Norfolk	16%	15%	32%	12%	11%	25%
Plymouth	24%	20%	43%	18%	15%	33%
Suffolk	31%	19%	46%	20%	12%	28%
Worcester	26%	23%	50%	19%	17%	34%
Massachusetts Total	23%	18%	46%	17%	14%	31%

* Urban Institute, Debt in America: An Interactive Map (Dec. 6, 2018 and Oct. 10, 2023), available at <http://apps.urban.org/features/debt-interactive-map/>.

** White communities and communities of color are based on zip codes where at least 60% of the population is white or at least 60% of the population is of color.

*** Not available because sample size is too small.