



In 2021, the 15 most common private litigants in collection lawsuits in 16 California counties were all credit card issuers and debt buyers. Collectively, these 15 companies were engaged in 76.2% of all collection lawsuits filed in those counties. At a time when California families were struggling with hardships as a result of the COVID-19 pandemic, these companies were engaged in 171,863 lawsuits in the 16 California counties for which data was available. Total lawsuits for all 58 California counties will be even higher.

Most Frequent Private Litigants in Collection Lawsuits in 16 California Counties (2021)

	Private Litigants	Number of Cases	Percent of Total Collections Cases
1	Bank of America	24,662	10.9%
2	Midland Credit Management	19,949	8.8%
3	Capital One Bank USA	19,077	8.5%
4	Cavalry SPV I	17,680	7.8%
5	Discover Financial Services	17,611	7.8%
6	TD Bank USA	11,599	5.1%
7	LVNV Funding	10,054	4.5%
8	Portfolio Recovery Associates	9,776	4.3%
9	Citibank	9,137	4.1%
10	American Express	7,839	3.5%
11	JPMorgan Chase Bank	7,112	3.2%
12	Synchrony Bank	6,798	3.0%
13	Debt Management Partners	4,399	1.9%
14	United Holding Group	3,101	1.4%
15	Velocity Investments	3,069	1.4%
	Top 15 Private Litigants	171,863	76.2%
	Credit Card Issuers	103,835	46.0%
	Debt Buyers	68,028	30.2%
	Total Collections Cases in 2021	225,582	

Methodology

Using Westlaw's Litigation Analytics tool, we identified the top litigants in collections cases in all available California counties for 2021. The sixteen counties represented are: Alameda, Butte, Contra Costa, Kern, Los Angeles, Orange, Placer, Riverside, San Diego, San Joaquin, Santa Barbara, Santa Clara, Santa Cruz, Sonoma, Stanislaus, and Ventura Counties. Two participants, Bank of America and Capital One, appeared twice under slightly different names. Those values were added to create their respective totals.