

Analyses of Virginia debt collection lawsuit court data, 2019-2024



VPLC
Virginia Poverty
Law Center

About the data and methodology

With the help of The Pew Charitable Trusts, we accessed and analyzed bulk general district court data from <https://virginiacourtdata.org/>. This website is an independent, private effort, and is in no way affiliated with the Commonwealth of Virginia or Virginia's Court System.

Businesses trying to collect a debt from a consumer can file an action in general district court as a "warrant in debt" case. For these analyses, we started with all "warrant in debt" cases filed from 2019 to 2024.

To limit our analysis to consumer debt cases only, we had to isolate "warrant in debt" cases where a business was suing an individual, and to filter out all other possible situations. We used a combination of search terms and algorithms to identify common words, names, and punctuation typically associated with businesses and isolated matters in which the plaintiff was a business, and the defendant was an individual.

Analyses related to post-judgment enforcement, like garnishment, debtor interrogatories, and capias warrants, only include cases filed between 2019 to 2023.

Estimating race-ethnicity using name and address

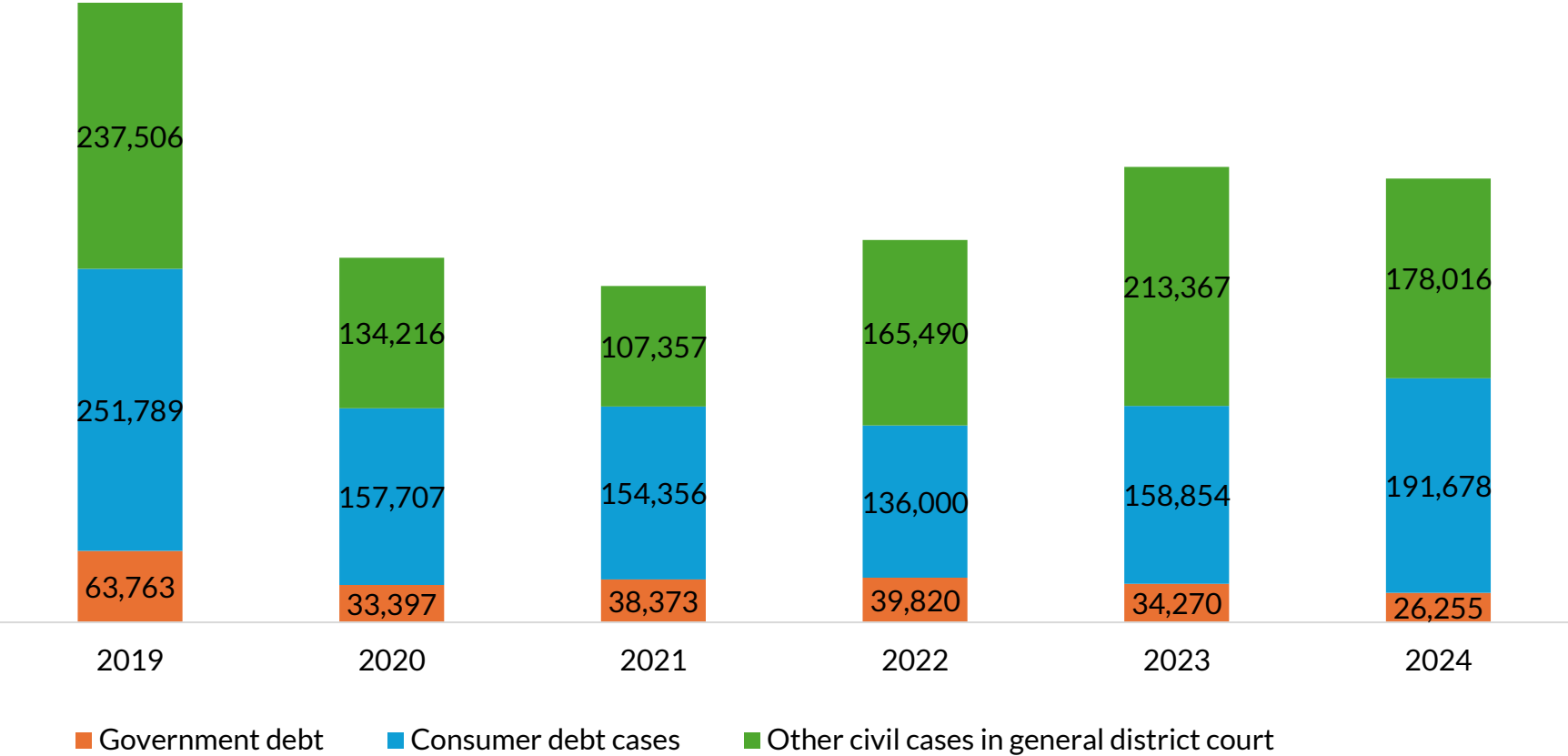
Race-ethnicity information is not collected in civil court cases. But we can estimate race-ethnicity using surname and the census information about the county where the consumer was served. [See this article](#) for more information about the methodology and algorithms used to do so.

In Virginia, Black and Latino communities see a disproportionate share of debt lawsuits compared with their White neighbors. While factors like the racial wealth gap and predatory lending practices contribute to higher rates of debt in collection in these communities, the added burden of legal action exacerbates disparities and contributes to cycles of poverty and exclusion for affected communities.

The analyses show how the volume of debt collection lawsuits filed and subsequent post-judgment collection activity through the courts can devastate the household finances—and even the liberty—of everyday Virginians, including a disproportionate share of people in Black and Latino communities. Going forward, this data can inform court-based and legislative efforts to address harm and disparities in debt collection lawsuits.

Understanding who is being sued in Virginia

48% of general district court civil docket was consumer debt in 2024



2.8% of Virginian adults were impacted by debt cases in 2024

In 2024 alone, **191,679 lawsuits** to collect a consumer debt were filed. This amounts to **2.8 lawsuits for every 100 Virginian adults**.

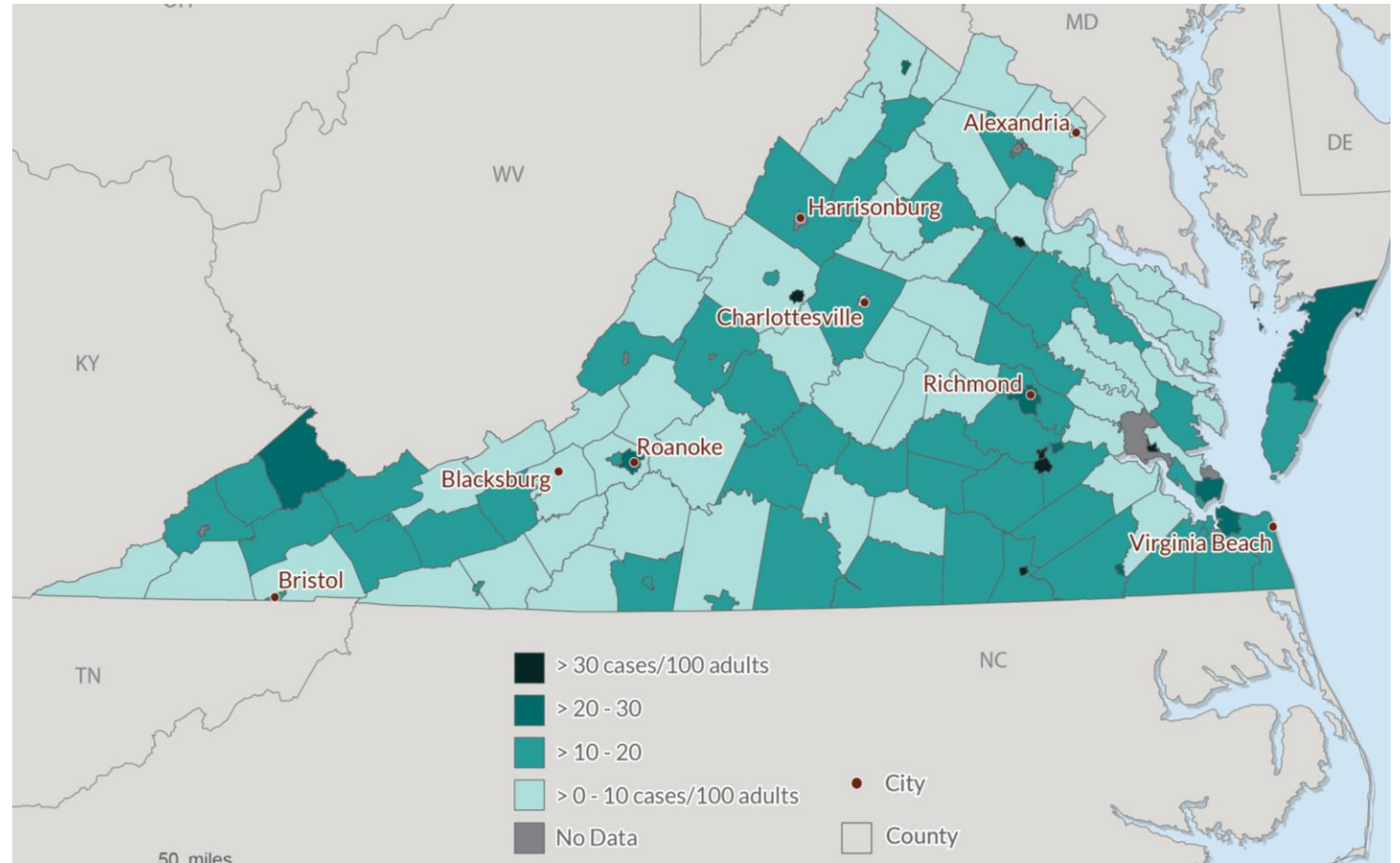
According to the [Urban Institute](#), about 20% of adults in Virginia had overdue credit lines or unpaid bills that creditors are trying to collect. This means up to 1.4 million adults in Virginia are at risk of a court interaction over debt.

Data Point	2024
Debt cases filed	191,678
Filing rate: Debt cases per 100 adults	2.8
% Adults with any debt in collections	20%

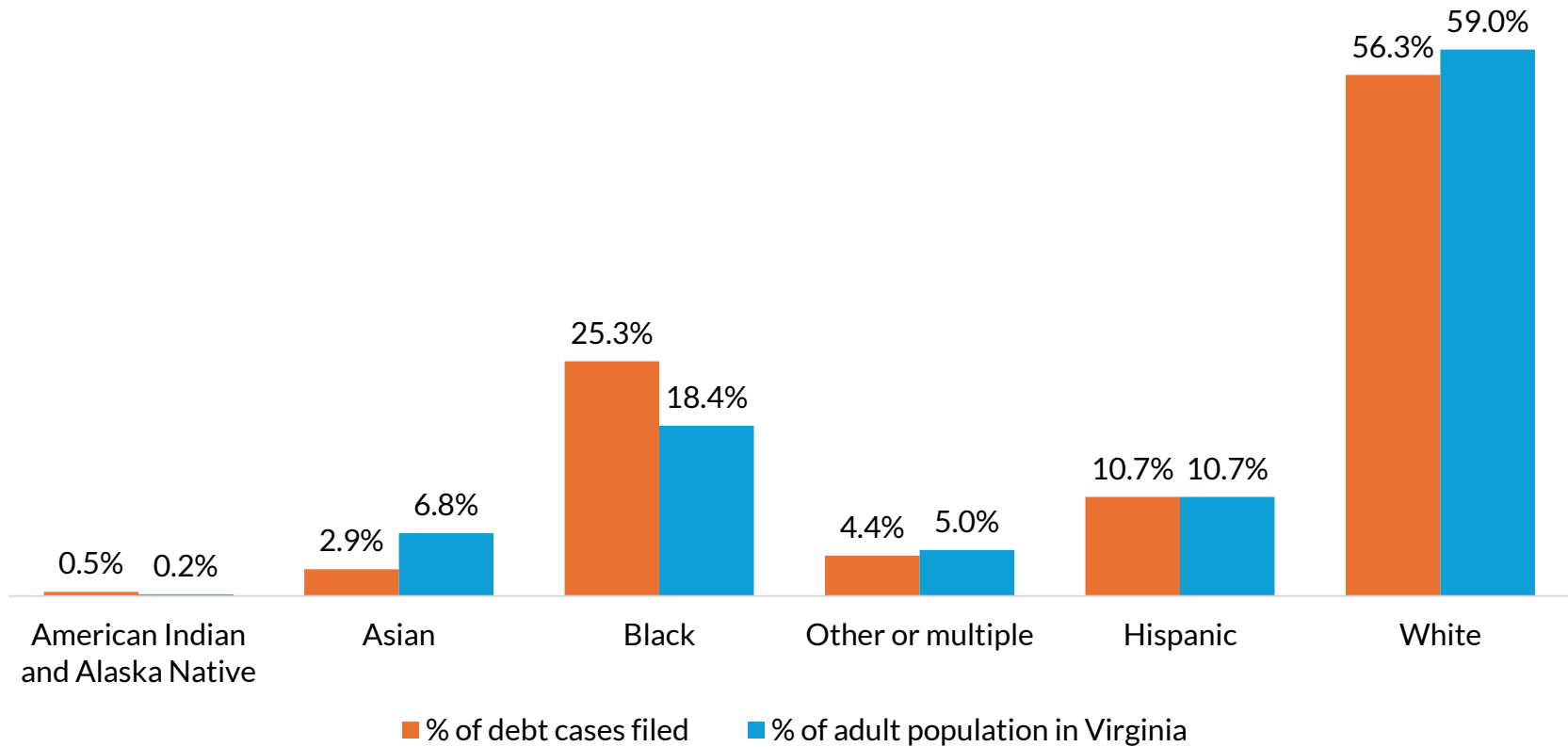
Note: Some people may be sued multiple times. These figures are calculated as one lawsuit per person and therefore might be slightly higher than the reality. In searching for names and addresses that appear multiple times in the data, our rough estimate is that approximately 7% of people sued were sued more than once.

Case filings were concentrated in certain counties

The number of case filings in Virginia counties ranged from less than 1 filed per 100 to over 30 cases filed per 100 Virginians between 2019-2024.



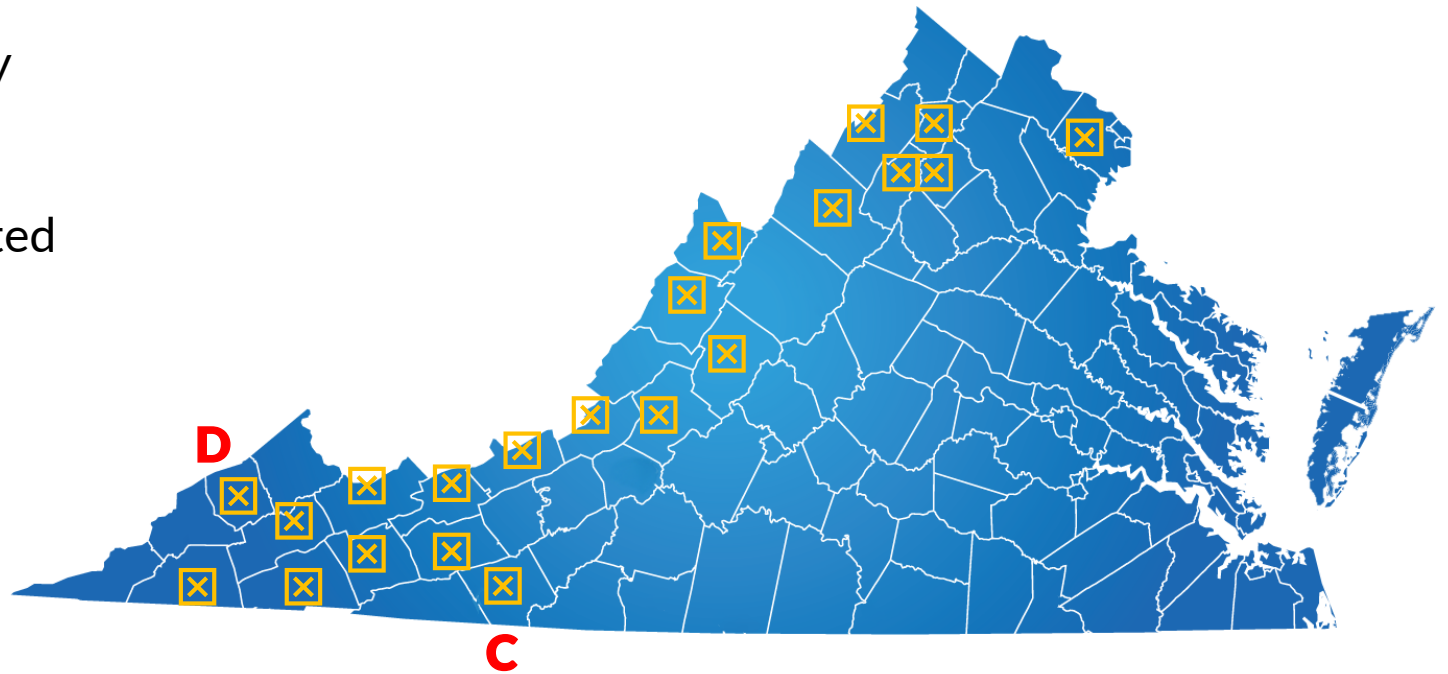
Black Virginians were disproportionately sued for debt relative to the state population



Carroll and Dickenson counties had particularly high over-representation of communities of color being sued

Dickenson County saw predicted Black residents sued 30.6x more than the county population of Black residents.

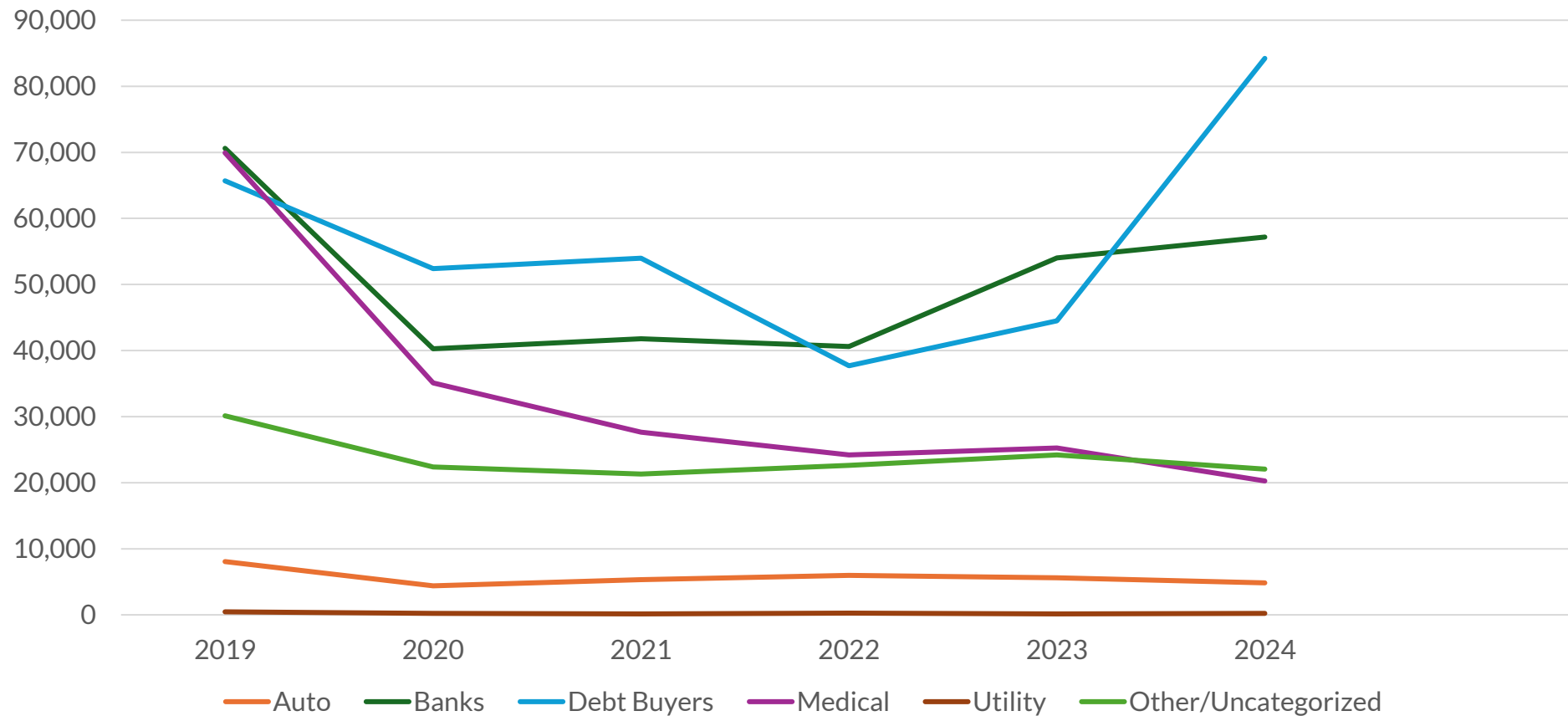
Carroll County followed next, with predicted Black residents sued 28.4x more than the actual racial breakdown of the county.



Note: The map identifies counties where there were more than 1,500 cases filed total and where Black residents were more than 5x as likely to be sued than White residents. Dickenson County is indicated with a red D, Carroll County with a red C.

Understanding what kinds of businesses are suing in Virginia

Filings by debt buyers and banks have dipped in recent years, but are on the rise



Note: Bank is a catch-all term for financial institutions like banks, credit unions, or credit card issuers.

In 2024, just ten companies filed 50% of Virginia's debt lawsuits

We see the top ten filers consistently dominate over the years.

Looking at the breakdown of who files cases, in only 2024, debt buyers filed **45% of debt lawsuits**. These are companies that purchase allegedly unpaid debts to collect them.

In addition, cases brought by banks comprised 30% of the filings and cases brought by medical providers comprised 11%.

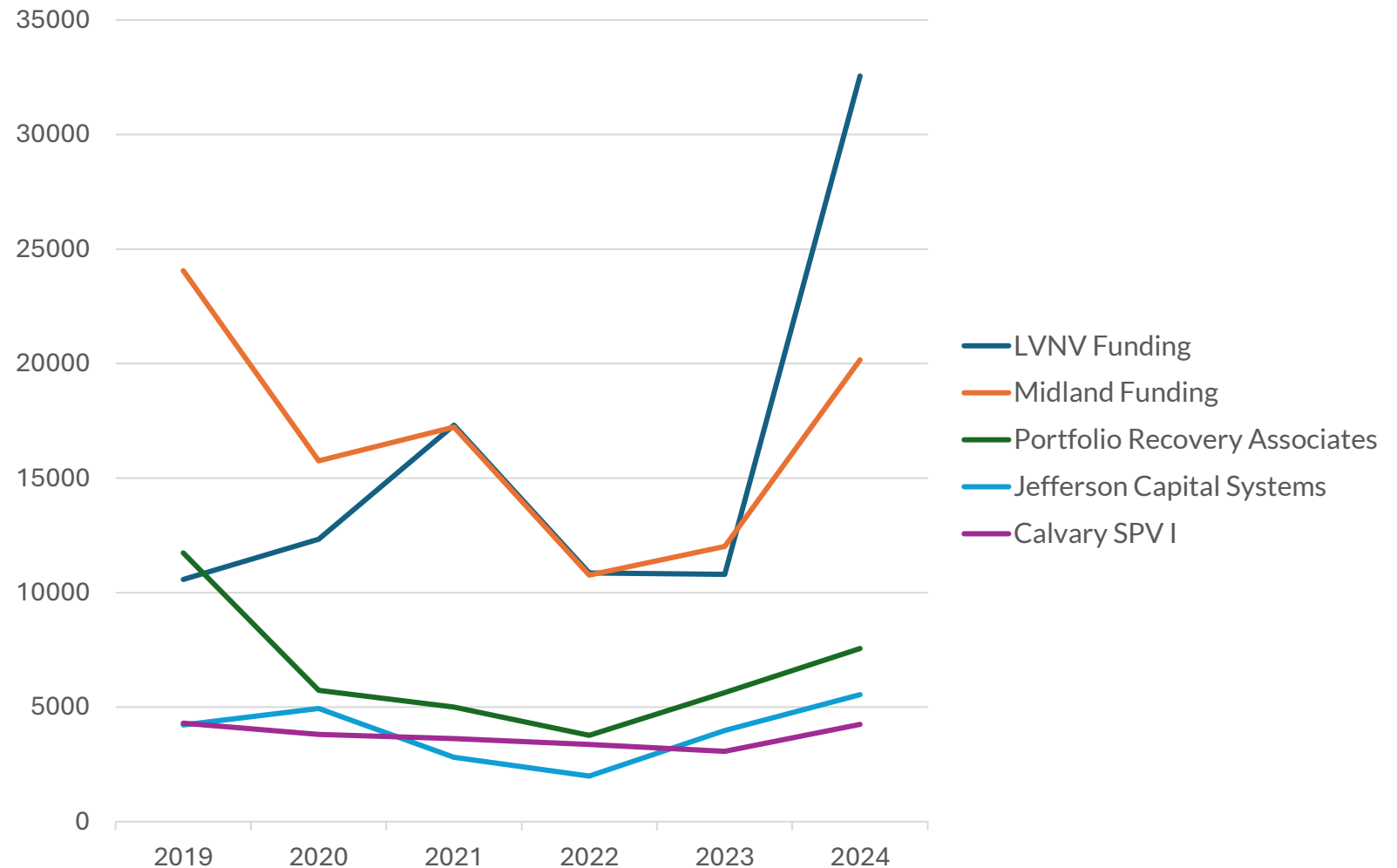
Business	Num. cases (2024)
LVNV Funding	32,353
Midland Funding	20,018
Portfolio Recovery Associates	7,505
Discover Bank	6,884
Capital One Bank	6,646
Jefferson Capital Systems	5,516
Lendmark Financial Services	4,787
Cavalry SPV I	4,232
Velocity Investments	3,893
OneMain Financial	3,166

Sharp rise in 2024 driven largely by two major debt buyers

Between 2023 and 2024:

- **LVNV Funding's filings more than tripled**, going from 10,802 cases to 32,557.
- **Midland Funding's filings almost doubled**, increasing from 12,015 to 20,156.

Court data shows who is suing, but not always the underlying debt. 17,269 of LVNV's cases, in 2024, mentioned one specific bank in the case details.



These medical providers filed the most lawsuits to collect a medical debt in the last six years

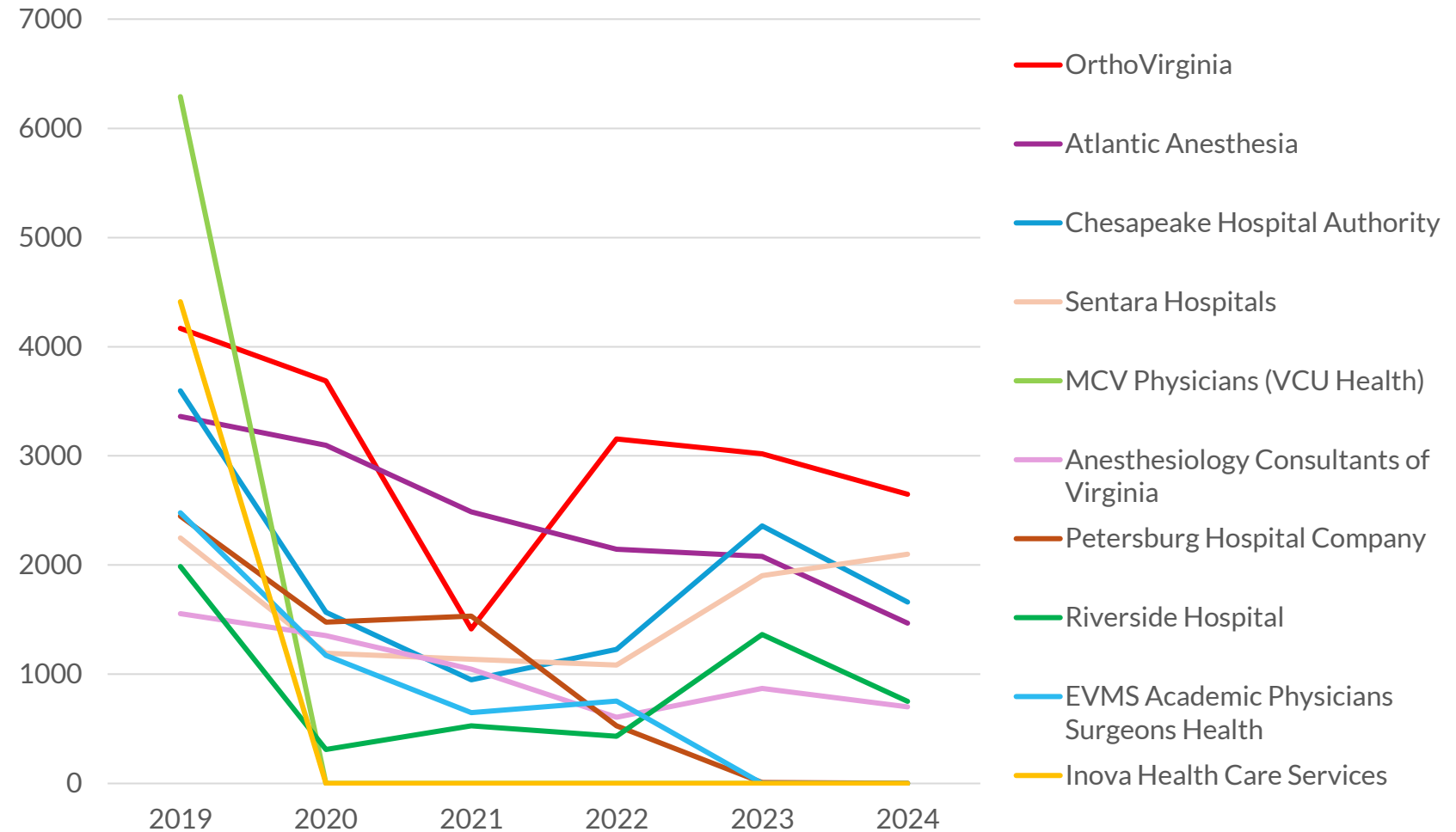
Medical provider	Num. cases (2019-2024)
OrthoVirginia	17,982
Atlantic Anesthesia	14,532
Chesapeake Hospital Authority	11,275
Sentara Hospitals	9,593
MCV Physicians (<i>VCU Health</i>)	6,242
Anesthesiology Consultants of Virginia (ACV)	6,092
Petersburg Hospital Company	5,958
Riverside Hospital	5,330
EVMS Academic Physicians Surgeons Health	5,006
Inova Health Care Services	4,385

Which medical providers are suing has changed over time

OrthoVirginia filed over 18,000 lawsuits in the last six years. Atlantic Anesthesia filed over 14,600, and Chesapeake Hospital Authority around 11,360.

MCV Physicians and Inova Health Care Services were top filers in 2019 but stopped filing lawsuits after that.

In 2024, EVMS didn't file any lawsuits and Petersburg Hospital Company filed only two.



Understanding how cases end in Virginia

Of cases served, most end in a judgment in favor of the business suing

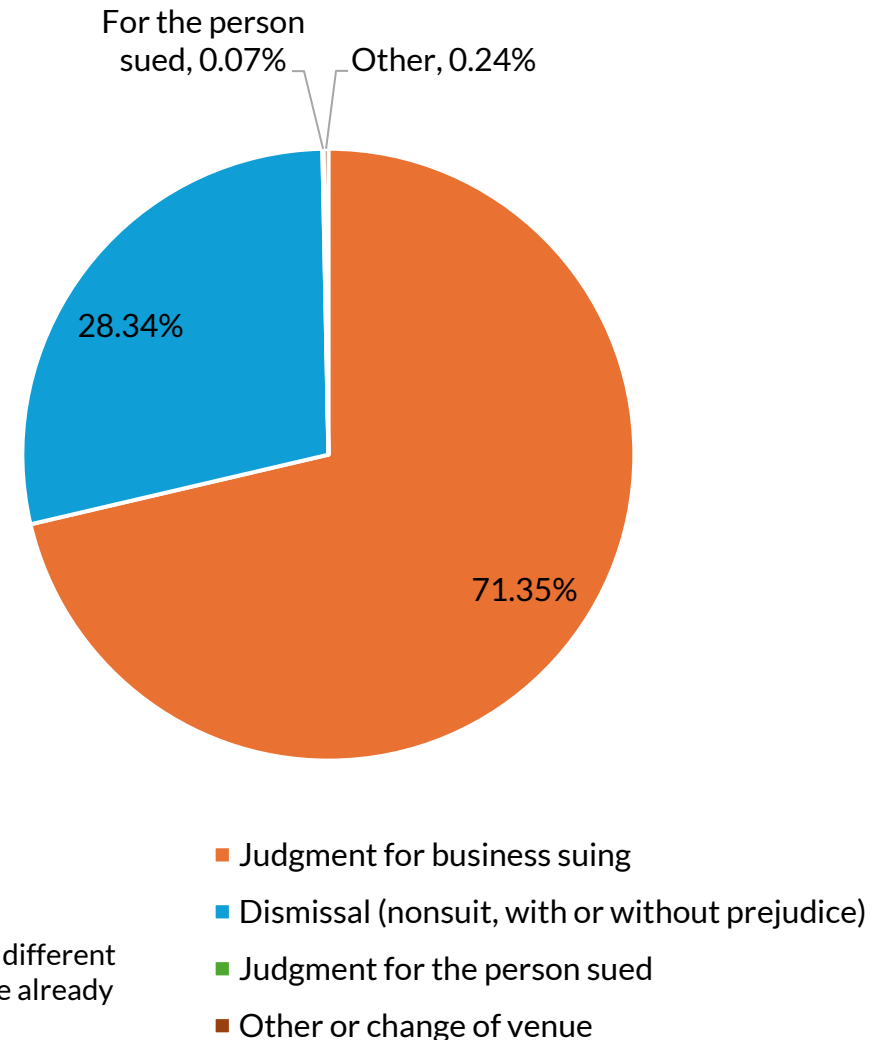
While the data doesn't allow for a detailed breakdown of outcomes, most cases ended in judgments for the business that filed the lawsuit.

This includes:

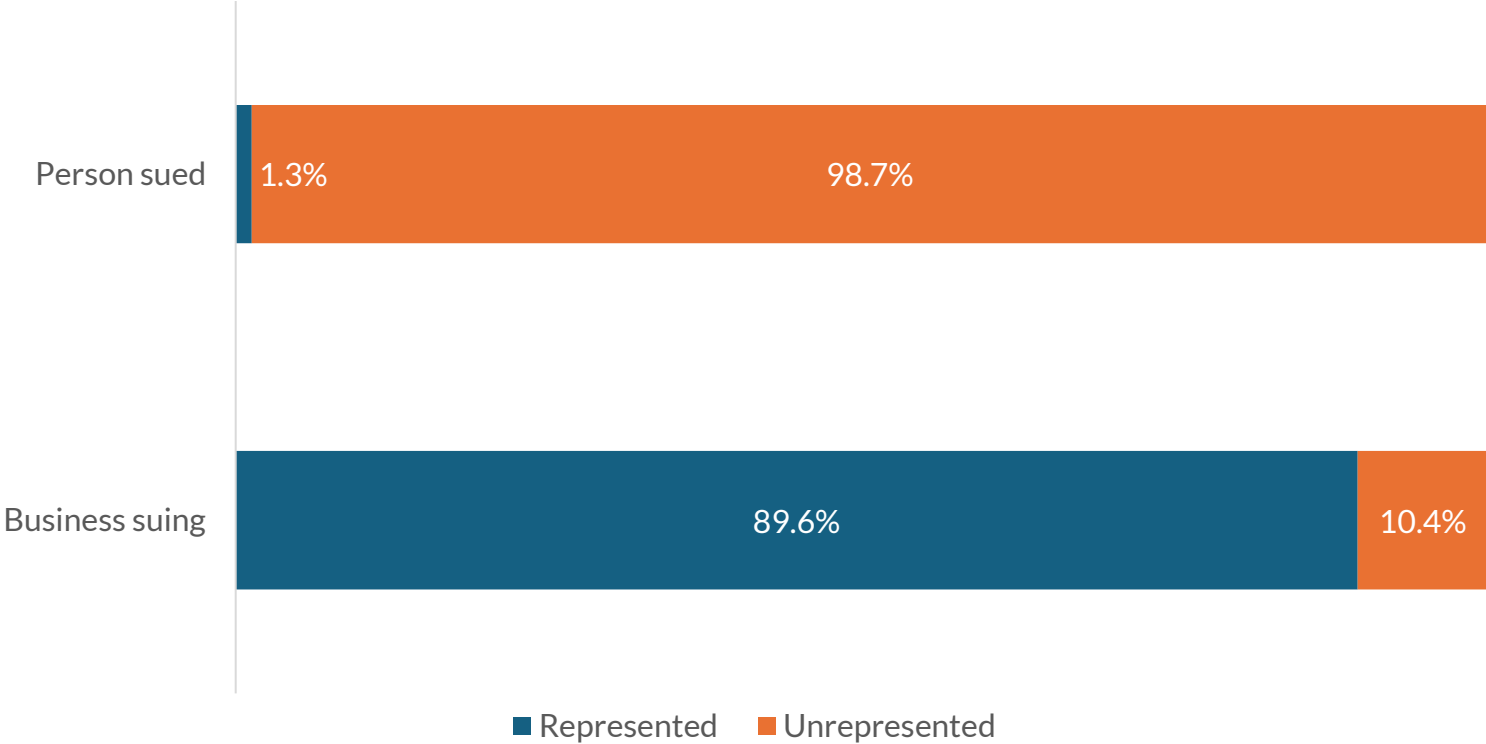
- **Default judgments**, when the person sued does not participate.
- **Contested cases**, when the person sued disputes the claim and it goes to trial, and then ends in a win for the business suing or the person sued.
- **Consent or stipulated judgments**, when the case is resolved by agreement and a judgment is still entered for the business suing.

Some cases that are resolved by agreement could also be dismissed and captured in **dismissals**.

Note: For our outcomes analysis, we include only cases where the court recorded successful service. This is because different jurisdictions handle dismissing cases for non-service differently, so focusing on cases that have some proof of service already gives us a clearer, more comparable picture of outcomes across jurisdictions.



Most Virginians sued did not have legal representation, but most of the businesses that sued them had lawyers

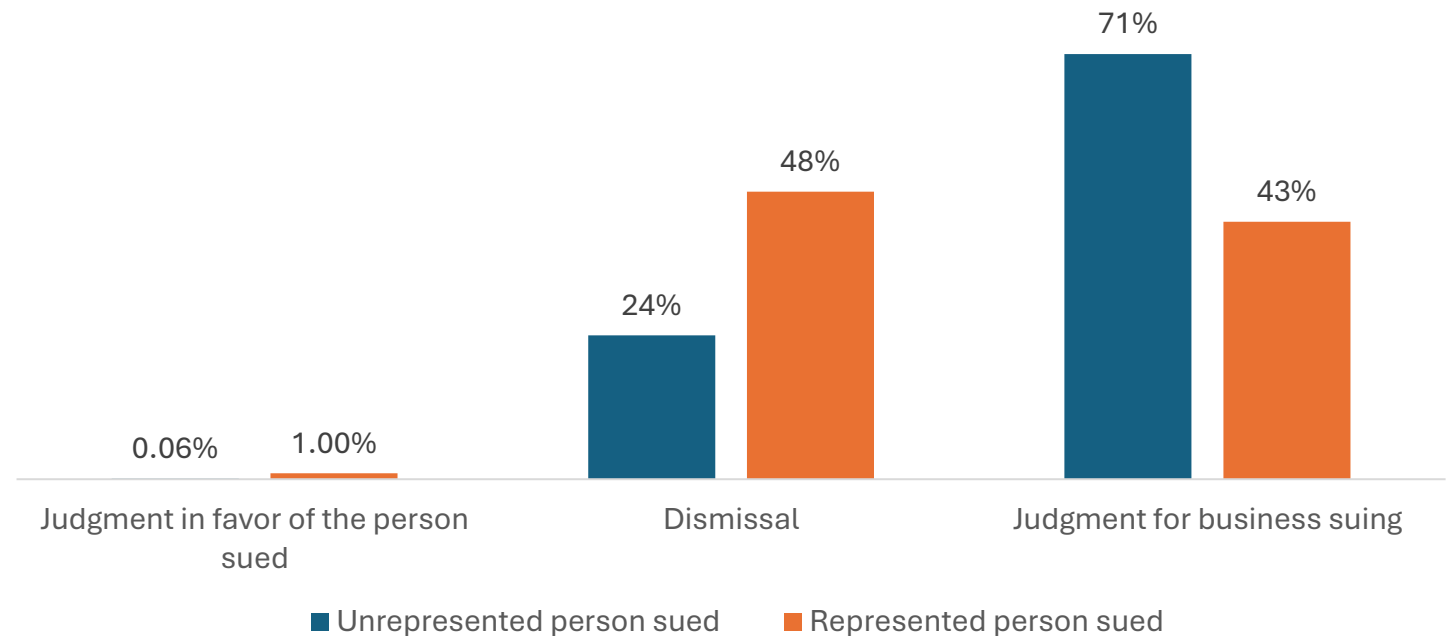


Most Virginians sued were unrepresented, but when represented, they received better outcomes

When people sued were represented, they received more favorable outcomes.

When represented:

- 1% ended in a judgment in favor of the person sued (compared to 0.1% for unrepresented people).
- 48% ended in any dismissal (compared to 24%).
- 43% ended in a judgment in favor of the business suing (compared to 71%).



Half of all cases with a judgment were under \$2,068

Businesses trying to collect a debt must file their lawsuit in general district court if the amount in controversy is under \$4,500 and can choose to file in either general district court or circuit court if over that amount.

The amount in controversy is a significant amount for most Virginia families. For context, one estimate reported an average rent amount of \$1,995 in Virginia as of December 2024.

	Median Amount Owed	25th Percentile	75th Percentile
All cases	\$2,068	\$954	\$4,864

Court costs and other fees can add hundreds to the judgment amount

Of cases where the business won and an additional fee or cost was assessed on top of the amount in controversy, most added court costs.

Of cases with a judgment, 82% had post-judgment interest awarded, with the median rate as 6%.

Type of cost	What percentage assessed this cost?	Median cost assessed	Median amount owed when this cost was assessed
Court costs	98%	\$62	\$1,877
Attorney fees	28%	\$499	\$1,891
Other amount	3%	\$200	\$3,587

Note: 82% of cases having post-judgment interest awarded is likely an undercount due to post-judgment interest being a free text field in the court data.

Different kinds of businesses requested different fees

Type of business	What percentage assessed court costs?	What percentage assessed attorney fees?	What percentage assessed other costs?
Auto	98.7%	23.1%	2.1%
Banks	96.9%	30.0%	5.6%
Debt Buyers	99.3%	0.68%	0.3%
Medical	97.9%	49.5%	2.2%
Utility	98.1%	26.0%	1.5%
Other/Uncategorized	96.9%	64.4%	2.7%

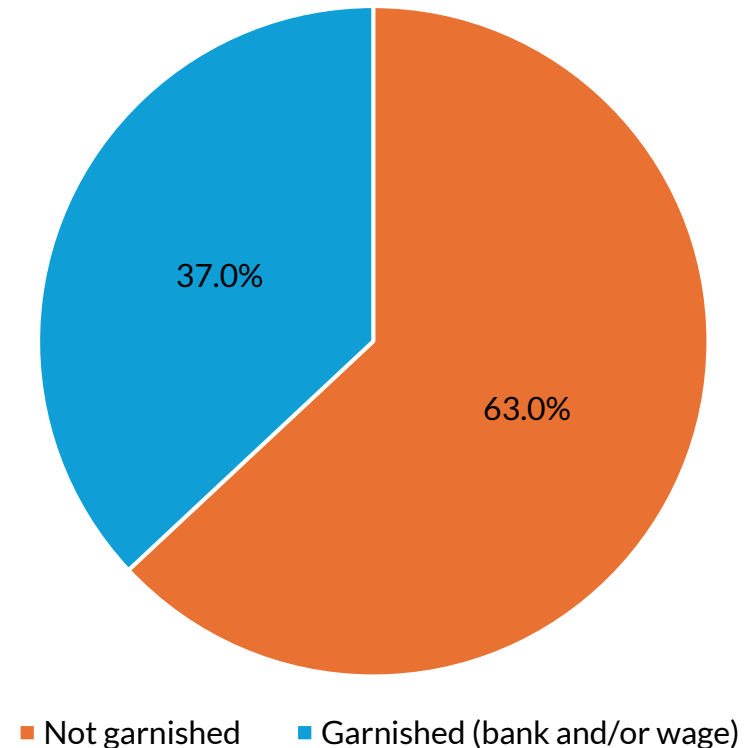
Understanding post-judgment enforcement in Virginia

Wage and bank garnishment were common post-judgment outcomes

There were 603,990 total debt cases with a judgment for the business suing between 2019 and 2023. Of them, **37% had a bank and/or wage garnishment recorded in the court data.**

Most garnishments were wage garnishments. Only about 21.8% of all garnishments filed were bank garnishments.

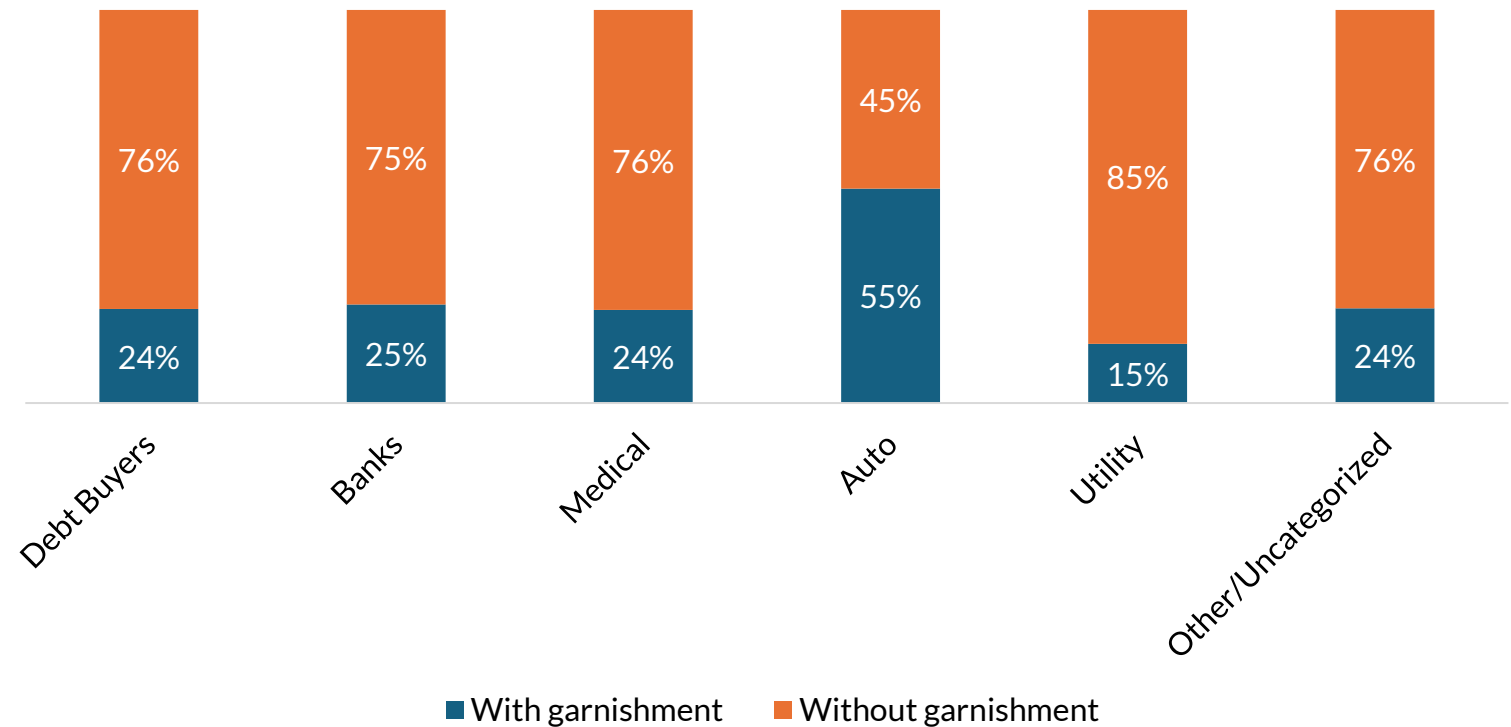
The median judgment when a garnishment was requested was \$2,716. The **lowest judgment amount** with an attempted garnishment was \$30.90.



Banks, followed closely by debt buyers, filed the most garnishments by number; auto lenders filed the most by percentage

In total, banks filed 125,234 writs of garnishment, compared to 116,068 for debt buyers, and 55,862 for medical providers.

Looking at percentage of cases with a garnishment by type of business, auto lenders were more aggressive at filing writs of garnishment than any other category of business.

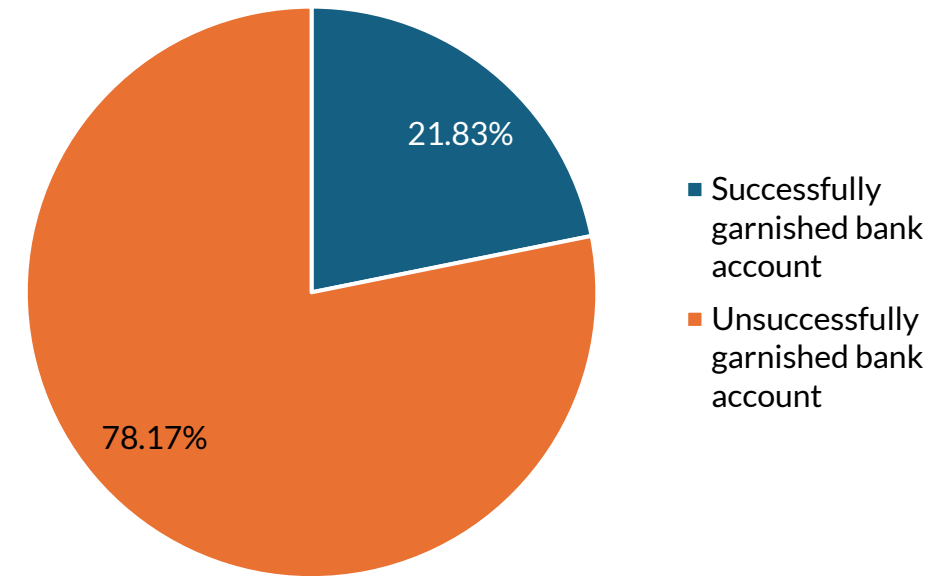


Bank garnishment was usually not successful

Of the 79,469 bank garnishments in the data, 17,352 look to have at least one check paid.

Of cases with at least one check paid, the average number of bank garnishments filed was 2.6. This means that many bank garnishments were not successful on the first try.

In total, 78.2% of attempted bank garnishments resulted in zero funds obtained for the judgment creditor.



Note: The court data we accessed did not include events, so we were unable to see whether consumers filed documents to claim exemptions and show the court that their funds were protected by state or federal law and, therefore, not available to be garnished.

A judgment creditor can file debtor interrogatories, which can result in a capias warrant

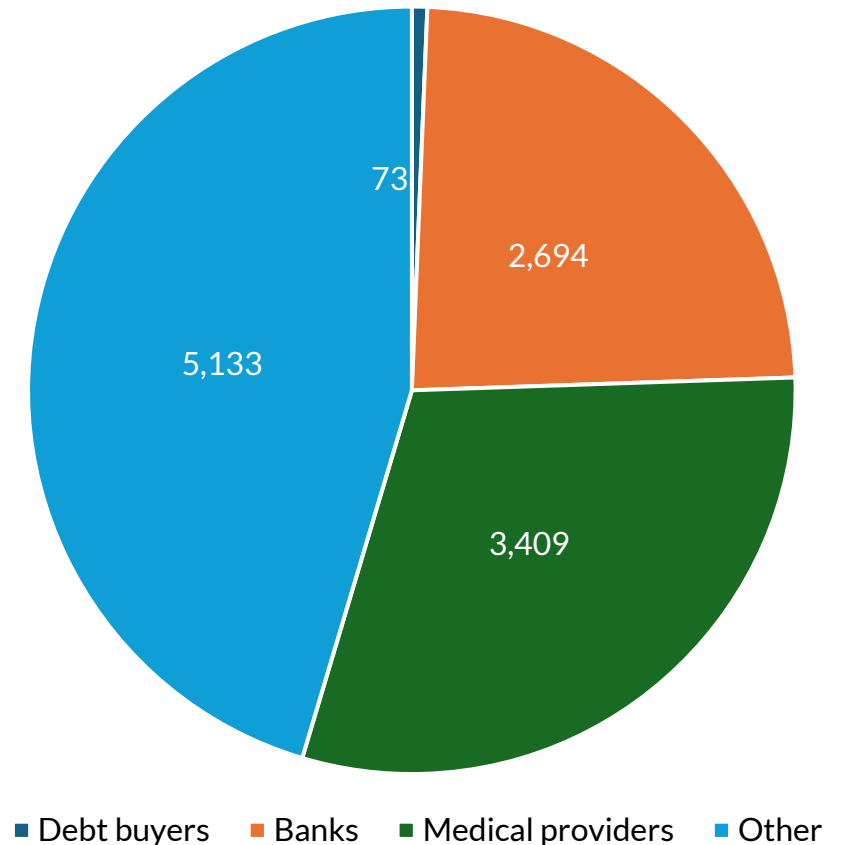
A judgment creditor — the business that sued and won the lawsuit — can file debtor interrogatories to compel the person sued to answer questions under oath about where they work, where they bank, and what properties they own.

11,980 debtor interrogatories were filed between 2019 and 2023.

The median amount owed in these cases was \$2,260.

One law firm, SublettPearson, filed approximately 26% of the total debtor interrogatories.

If the person sued doesn't show up to answer the debtor interrogatories, **the business suing can ask the court to issue a capias warrant.**



Note: Graph shows breakdown of what types of businesses file debtor interrogatories.

Capias warrants were issued in hundreds of consumer debt cases

Capias warrants appear in the data as their own separate case but can be connected back to a related consumer debt collection case or other underlying case.

Between 2019 and 2023 there were a **total of 1,367 capias warrants issued** where the requestor was a private entity, not a government entity.

Of those, **582 could be linked to consumer debt cases filed between 2019 and 2023**. The rest were likely related to older consumer debt cases (outside of our dataset), or to other types of civil cases.

Seven businesses requested more than 25 capias warrants between 2019 and 2023:

- DuPont Community Credit Union: 127
- Member One Federal Credit Union: 101
- Anesthesiology Consultants of Virginia: 70
- Richmond School of Health & Technology: 47
- OrthoVirginia: 28
- The Jackson Clinics: 29
- Anesthesia Associates of Augusta: 26

Capias warrants used across the state, not limited to high-dollar cases

Capias warrants related to consumer debt cases were found in 61 counties.

The median amount owed in consumer debt cases that had a capias warrant issued was \$1,983.

Median duration between debt case filing date and capias filing date was 412 days.

The race-ethnicity disparities in the capias cases reflected the same trends observed in the larger debt collection lawsuit data.

County / City	Num. of capias warrants issued
Loudoun County	80
Chesterfield County	46
City of Lynchburg	44
Prince William County	37
City of Virginia Beach	28
City of Roanoke	28
Fairfax County	27
City of Waynesboro	22
Roanoke County	21
Bedford County	18