

## Consumer Debt Litigation Index

### Top Recommendations for Reform in Alaska

**Alaska's Score: 39/100**

**Alaska's National Rank: 3rd**

Consumer debt lawsuits dominate civil court dockets across the country. In an overwhelming number of cases—more than 70% in many places—the people sued do not respond or defend themselves. As a result, courts often enter default judgments without determining whether the defendant even knows about it, it is timely, or has merit. In turn, people face high fees and interest, onerous payment plans, seizure of wages and possessions, and potential imprisonment. States across the country have established laws and practices aimed at reducing unjust lawsuits and producing fairer outcomes. To support states in their respective efforts, the National Center for Access to Justice in 2024 created the Consumer Debt Litigation Index in consultation with a panel of experts. The Index ranks the states on their progress in adopting 24 best policies (“benchmarks”) for fairness. See our Top Recommendations and Complete Findings, below.

#### 1. Establish Pleading Requirements (Benchmark 6)

**Why:** People facing debt collection lawsuits often have difficulty understanding the claim against them. Lax pleading requirements also invite illegitimate lawsuits. Requiring complaints to name the original creditor, demonstrate ownership of the debt, and break out the specific amounts sought can deter meritless filings and enable defendants to assert legitimate defenses, promoting fairness. Delaware, New Mexico, New York, and Washington, D.C. all require complaints to include these key elements. Alaska requires plaintiffs to allege standing, but it does not require them to allege the name of the original creditor or an itemization of the amount sought.

**How:** Alaska should adopt a law or practice that requires plaintiffs in consumer debt cases to allege: (a) the name of the original creditor; (b) the plaintiff’s standing (e.g. the chain of ownership of the debt); and (c) an itemization of the amount sought, including debt principal, interest, fees, costs, and other charges to date. If it does so, the state's score would increase 10 points.

#### 2. Require Government Notice of a Consumer Debt Lawsuit (Benchmark 1)

**Why:** All too often, process servers hired by debt collectors fail to serve a notice of a complaint to a defendant and then file a false affidavit claiming that the notice has been properly served. This practice—commonly referred to as "sewer service" because sometimes process servers literally throw the notice in the gutter—means that people never get notice that they are being sued. This makes it impossible to respond to the lawsuit and mount a defense. To address this issue, New York requires the court clerk to send to the defendant, by first class mail, an additional notice of a lawsuit arising out of a consumer credit transaction, and provides that default judgment will not be entered if the notice is returned as undeliverable. Alaska, however, allows service by a peace officer or by a person specially appointed by the Commissioner of Public Safety for that purpose. While these quasi-officials have the imprimatur of government, they may have financial incentives to collect debt, which can compromise the integrity of the process. Further, the state does not require supplemental notice from the court.

**How:** Alaska should fix the problem of ineffective or fraudulent ("sewer") service by adopting a law that either (a) requires a public official (such as a sheriff) to complete service; or (b) requires the court to send the defendant, by first class mail, supplemental notice of a new consumer debt lawsuit and deny default judgment if that notice is returned as undeliverable. If it does so, the state's score would increase 5 points.

### **3. Ensure that Garnishment Exemptions for Bank Accounts Are Self-Executing (Benchmark 14) and Update Garnishment and Attachment Exemptions (Benchmark 15)**

**Why:** Without sufficient protections, garnishment and attachment orders to seize money or assets from a debtor to pay a creditor can leave people unhoused, unable to keep a car to drive to work, and stuck in cycles of poverty. Federal law exempts some funds from garnishment and some property from attachment, but debtors often do not learn what funds and property are exempt or how to assert exemptions. Further, the federal exemptions are out of date and inadequate to preserve even a very basic standard of living. Many states—including California, Idaho, Maryland and Wyoming—make some exemptions "self-executing", meaning that a bank must protect exempt funds even when the debtor does not assert exemptions (Benchmark 14). Other states have increased garnishment and asset exemptions (Benchmark 15). For example, in consumer debt cases Texas has garnishment exemptions that protect 100% of a person's wages, and attachment exemptions that protect a home (of any value) and personal property (including a car) up to a value of \$100,000 for a family or \$50,000 for an individual. Alaska, however, does not have self-executing bank account exemptions, and it has not increased garnishment and attachment exemptions sufficiently.

**How:** Alaska should make bank account exemptions self-executing. Further, the state should update and expand on garnishment and attachment provisions so that they protect at minimum: (a) Income of at least \$576.92 per week, the minimum to keep a family of four above the federal poverty level, as defined by the U.S. Federal Poverty Guidelines in 2023; (b) a home, regardless of value, or at least the median price of a home in the state; and (c) a car valued up to at least \$15,000. If it does so, the state's score would increase 7 points.

## **What Would Happen if Alaska were to Implement these Recommendations?**

These three recommendations, if adopted by the state, would substantially increase Alaska's score and ranking. For more on how Alaska can do better, see the complete findings below and visit NCAJ's [Consumer Debt Litigation Index](https://ncaj.org/state-rankings/consumer-debt) at <https://ncaj.org/state-rankings/consumer-debt> or reach out to NCAJ at [NCAJ@fordham.edu](mailto:NCAJ@fordham.edu).

## Complete Consumer Debt Litigation Index Findings for Alaska

### I. Issue Area: Help people know when they are being sued and where to find help.

#### 1 - Government Notice of Lawsuits

Score: 0/5

Does the state respond to the problem of ineffective or fraudulent ("sewer") service in consumer debt lawsuits by: a. Public Official Service - requiring that a public official (e.g. the court or the sheriff) handle service? or, b. Court Supplemental Notice - requiring the court to send the defendant, by first class mail, supplemental notice of a new consumer debt lawsuit and deny default judgment if that notice is returned as undeliverable?

No

Alaska does not meet this benchmark because it does not meet either sub-benchmark 1a or 1b. First, Alaska does not meet sub-benchmark 1a because Alaska requires service of process to be made "by a peace officer, by a person specially appointed by the Commissioner of Public Safety for that purpose," see Alaska R. Civ. P. 4(c)(1), Alaska also permits service of process by mail, see *id.*; Alaska R. Civ. P. 4(h). Second, Alaska does not meet sub-benchmark 1b because it does not require that the court provide additional notice or deny default judgment if that notice is returned as undeliverable.

#### 2 - Guidance on Finding Help

Score: 0/5

Does the state require that notice to the defendant in a consumer debt lawsuit include guidance on where to seek help, including free legal assistance?

No

Alaska does not meet this benchmark because it does not require that notice to the defendant in a consumer debt lawsuit include guidance on where to find help. See Alaska R. Civ. P. 4(b). Note: Alaska requires the Plaintiff to include a copy of the court's answer form with the complaint. AK R DIST CT RCP Rule 10(c). The court's answer form, available online, for consumer debt cases, <https://public.courts.alaska.gov/web/forms/docs/civ-481.pdf>, includes a sentence stating: "Need Help? See Alaska Court System's Self-Help Services Debt Collection FAQs at: <https://courts.alaska.gov/shc/debt/answer.htm>." However, the Need Help page does not provide information on obtaining civil legal assistance.

## II. Issue Area: Make it easier to respond to a lawsuit.

### 3 - Simplified Answer

Score: 2/2

Does the state provide a simple Answer process by making available an Answer form for use by unrepresented persons in consumer debt lawsuits?

Yes

Alaska meets this benchmark because the superior, district and small claims courts all provide Answer forms for civil cases generally which can be used by consumer debt defendants.

### 4 - No Notarization Requirement to Answer

Score: 2/2

Does the state make it easier to respond to consumer debt lawsuits by never requiring defendants to have an Answer notarized before filing?

Yes

Alaska meets this benchmark because it does not require a pleading to be verified except when specifically required by rule or statute. See Alaska R. Civ. P. 11(a). No such rule or statute applies to an Answer in a consumer debt litigation. Additionally, the form Answer provided for use in a consumer debt litigation does not require notarization. See <https://public.courts.alaska.gov/web/forms/docs/civ-481.pdf>; <https://public.courts.alaska.gov/web/forms/docs/sc-3.pdf>.

### 5 - No Fee to Answer

Score: 5/5

Does the state permit the filing of an Answer in consumer debt lawsuits without charging a filing fee?

Yes

Alaska meets the benchmark because no law requires a fee for filing an answer in any court. See Alaska Rules of Court: Rules of Administration, Alaska Court System. <https://public.courts.alaska.gov/web/rules/docs/adm.pdf>

## III. Issue Area: Require the creditor to provide evidence of a valid debt claim.

### 6 - Pleading Requirement

Score: 0/10

Does the state require consumer debt complaints to allege all of the following: a. Name of original creditor; b. Basis of plaintiff's standing (e.g. chain of ownership of debt); and c. Itemization of amount sought including debt principal, interest, fees, costs, and other charges to date?

No

Alaska does not meet the benchmark as debt collection complaints do not require (a) the name of the original creditor or (c) itemization including fees, costs, and other charges. See Alaska Court System Self-Help, <https://courts.alaska.gov/shc/debt/forms.htm#start>; Complaint to Collect a Debt, <https://public.courts.alaska.gov/web/forms/docs/civ-480.pdf>. Although sub-benchmark (b) appears to be met based on Alaska's debt collection complaint form and a whitepaper on the state's debt collection laws, Alaska still fails to meet the other sub-benchmarks. Routh Crabtree, A Professional Corporation, Alaska Debt

Collection Laws sec. V.c (2013),  
[https://www.nationallist.com/image/cache/White\\_Paper\\_Alaska\\_Debt\\_Collection.doc.pdf](https://www.nationallist.com/image/cache/White_Paper_Alaska_Debt_Collection.doc.pdf) .

### 7 - Authenticated Records for Default

Score: 10/10

Does the state require the following be established before a default judgment can be granted: a. Proof of Service b. Validity of debt through authenticated business records (e.g. contract, account statements, or other evidence of obligation); and c. Amount of judgment through authenticated business records, itemizing damages, court fees, attorneys' fees, and interest? **Yes**

Alaska meets this benchmark because it requires all courts to deny default judgment unless the plaintiffs support their motion with authenticated business records sufficient to meet sub-benchmarks (a) (proof of service), (b) (validity of debt through authenticated business records), and (c) (amount of judgment through authenticated business records). Alaska R. Civ. P. 55. Alaska requires proof of identity of the debtor as the defendant, itemized basis for amount of judgment sought, the plaintiff's ownership of the debt, and standing to sue. Id.

## IV. Issue Area: Require consumer debt collection actions to be brought within a reasonable time of non-payment.

### 8 - Burden on Plaintiff to Allege Timeliness

Score: 0/2

Does the state place the pleading burden on the consumer debt plaintiff to allege in the Complaint the timeliness of each claim, including each of the following: a. applicable statute of limitations; b. date that claim accrued; and c. date that statute of limitations expires? **No**

Alaska does not meet the benchmark because it does not require a consumer debt plaintiff to allege (a) the applicable statute of limitations, (b) the date the claim accrued, or (c) when the statute of limitations expires. See Alaska Court System Self-Help, <https://courts.alaska.gov/shc/debt/forms.htm#start>; Complaint to Collect a Debt, <https://public.courts.alaska.gov/web/forms/docs/civ-480.pdf>.

### 9 - Four Year Statute of Limitations

Score: 5/5

Does the state require 4-year (or shorter) statute of limitations for the causes of action most commonly used to pursue consumer debt collection: breach of contract (written or oral), open account, account stated, unjust enrichment, conversion, bad check? **Yes**

Alaska meets this Benchmark because it imposes a 4-year (or shorter) statute of limitations for all consumer debt claims. In particular, Alaska has the following limitations periods: • breach of written contract: 3-year limitations period (AS 09.10.053 (2022)); • breach of oral contract: 3-year limitations period (AS 09.10.053 (2022)); • open account: 1-year limitations period (AS 09.10.110 (2022)); • account stated ("an action for any article charged on an account in a store"): 3-year limitations period (AS 09.10.053 (2022)); • unjust enrichment: 3-year limitations period (Domke v. Alyeska Pipeline Serv. Co., 137 P.3d 295, 302 n.18 (Alaska 2006)); • conversion: 3-year limitations period (AS 45.03.118 (g) (2022)); and • passing a bad check: 3-years after dishonor

of the draft ((although a limitations period of 10 years after the date of the draft applies if the check was not dishonored more than three years earlier) (AS 45.03.118 (c) (2022)).

### 10 - Prohibit Revival of Time-Barred Claims

Score: 0/2

Does the state prohibit revival of time-barred consumer debt claims, even where defendant makes subsequent payment toward a debt?

No

Alaska does not meet this Benchmark because it makes consumer debt claims subject to revival even after the statute of limitations has run, when, for instance, a debtor makes a subsequent payment toward the debt, or acknowledges or makes a new promise to pay the debt in writing. See AK Stat § 09.10.200 ("No acknowledgment or promise is sufficient evidence of a new or continuing contract to take the case out of the operation of this chapter unless the acknowledgment or promise is contained in writing, signed by the party to be charged, and, as to instruments affecting real estate, acknowledged and recorded in the office of the recorder of the district where the original contract was filed or recorded. This section does not alter the effect of any payment of principal or interest."). See also *Rockstad v. Erikson*, 113 P.3d 1215, 1215 (Alaska 2005) ("[Plaintiff] introduced evidence at trial showing that he had made a payment to [defendant] . . . thereby reviving the debt for statute of limitations purposes."); accord *Walker v. White*, 618 P.2d 561, 563-64 (Alaska 1980) (holding acknowledgement of debt sufficient to remove the bar of the statute of limitations).

## V. Issue Area: Prohibit attorneys' fee shifting, and cap interest.

### 11 - Prohibit Attorneys' Fees Shifting

Score: 0/3

Does the state prohibit attorneys' fee shifting in consumer debt lawsuits regardless of contractual provision or reciprocity in fee shifting?

No

Alaska does not meet benchmark 12 because it does not prohibit fee shifting. Alaska provides a right to attorneys' fees for either prevailing party, not just the creditor, in an action under Alaska's "letters of credit" statute. Alaska Stat. Ann. § 45.05.111 (West). That provision makes reference to Alaska Rule of Civil Procedure 82, which provides for attorney's fees to the prevailing party, and which also allows the underlying contract to shift fees ("except as otherwise...agreed to by the parties"). Alaska R. Civ. P. 82.

### 12 - Interest Caps

Score: 0/3

Does the state cap interest in consumer debt lawsuits (regardless of any contractual provision) as follows: a. Pre-judgment interest for debt buyers capped at an annual rate of 7% (or less); and b. Post-judgment interest for all creditors capped at 5% (or less) of the judgment?

No

Alaska does not meet this benchmark because it does not satisfy the requirements of sub-benchmarks (a)(pre-judgment interest for debt buyers) or (b)(post-judgment interest). Alaska law sets different interest rates depending on the type of debt: (1) contractual debt less than \$25,000, which applies to the interest rate in the contract up to the greater of 10% or five percentage points above the annual rate charged by the 12th Federal Reserve District on the day in which the contract is made; (2) contractual debt greater than \$25,000, for which there is no maximum interest rate; (3) default prejudgment and post-judgment interest where such judgment is not founded on a contract or loan commitment, which applies an interest rate at three percentage points above

the 12th Federal Reserve District discount rate in effect on January 2 of the year in which the judgment is entered; and (4) all other forms of debt, which generally have a 10.5% annual interest rate applied. AK Stat § 45.45.010 (2021); AK Stat. § 09.30.070(a). Thus, Alaska does not limit prejudgment interest to 7% or less and it does not limit post-judgment interest to 5% or less of the judgment.

## VI. Issue Area: Reduce the likelihood that consumer debt collection actions leave people homeless, or perpetuate a cycle of debt.

### 13 - Require Court Order to Garnish or Attach

Score: 5/5

Does the state in consumer debt lawsuits require a court order for garnishment and attachment?

Yes

Alaska meets this benchmark because enforcement of a money judgment requires a writ of execution from the court. Alaska R. Civ. Proc. 69(a); Alaska Stat. § 09.35.010; Alaska Dist. Ct. R. Civ. P. 20(a).

### 14 - Bank Account Garnishment Exemptions Are Self Executing

Score: 0/2

Does state law require in consumer debt lawsuits that garnishment exemptions for bank accounts are self-executing?

No

Alaska does not meet the benchmark because it does not require financial institutions to protect money deposited in bank accounts unless a judgment debtor asserts an exemption. Alaska Stat. § 09.38.030 specifies that an individual who does not receive weekly, semi-monthly or monthly earnings "is entitled to a maximum exemption for the aggregate value of cash and other liquid assets available in any month of \$1,400," but the exemption is not self-executing.

### 15 - Essential Exemptions

Score: 0/5

Does the state prevent people from becoming impoverished, unhoused, or unable to work by exempting income and assets from attachment and garnishment, as follows: a. Income of at least \$576.92 per week, the minimum to keep a family of four above the federal poverty level, as defined by the U.S. Federal Poverty Guidelines in 2023; b. Home, regardless of value, or at least the median price of a home in the state; and c. Car value, state exemption for, at least, the first \$15,000 in value?

No

Alaska does not meet the benchmark because none of the sub-benchmarks are met. Alaska law provides as follows: (a) Income: Alaska does not meet sub-benchmark (a) because it exempts a person's \$473 weekly net earnings subject to certain limited exceptions. Alaska Stat. §§ 09.38.030(a), 09.38.050; Alaska Admin. Code tit. 8, § 95.030(d)(1). (b) Home: Alaska does not meet sub-benchmark (b) because a person's principal residence is exempt only up to a value of \$72,900. Alaska Admin. Code tit. 8, § 95.030(a); Alaska Stat. § 09.38.010(a)-(b). (c) Car: Alaska does not meet sub-benchmark (c) because one car is exempt only up to a value of \$4,050 if the full value of the car does not exceed \$27,000. Alaska Admin. Code tit. 8, § 95.030(b)(5)-(6); Alaska Stat. § 09.38.020(e). For more information on garnishment exemptions see Michael Best and Carolyn Carter, No Fresh Start 2023, National Consumer Law Center (Dec. 2023), [https://www.nclc.org/wp-content/uploads/2023/12/2023\\_Report\\_No-Fresh-Start-3.pdf](https://www.nclc.org/wp-content/uploads/2023/12/2023_Report_No-Fresh-Start-3.pdf).

**16 - Require Prior Notice of Garnishment****Score: 0/5**

Does the state require notice to debtor prior to actual garnishment that explains all of the following: a. potential exemptions? b. how to challenge the order? and c. how to assert exemptions? **No**

Alaska does not meet this benchmark because it does not require prior notice of exemptions or how to assert them. Notice of garnishment is only required to be served on the judgment debtor within three days after the judgment debtor's property is seized (including wages through employer-made deductions). See Alaska Stat. § 09.38.080 (LexisNexis 2023). If Alaska required that its notice be furnished prior to garnishment, the state would satisfy sub-benchmarks (a) (potential exemptions) and (c) (how to assert exemptions), because the state requires notice of potential exemptions and how to assert them, see Alaska Stat. § 09.38.085(a)(5)–(6). The state would not satisfy sub-benchmark (b) (how to challenge the order) because it does not require notice to a judgment debtor of how to challenge the court order.

**VII. Issue Area: Eliminate debtors' prison.****17 - Prohibit Incarceration for Failure to Obey a Court Order to Pay Consumer Debt****Score: 0/5**

Does the state prohibit incarceration for contempt for failure to obey a court order to pay all or part of a consumer debt judgment? **No**

Alaska does not meet the benchmark because the court possesses basic authority under Rule 90 of the Alaska Rules of Civil Procedure to hold a litigant in contempt for failure to comply with a court order, and there is no exception in the law that would protect a litigant from being incarcerated for the failure to comply with a court order to pay consumer debt. The state does expressly prohibit incarceration for failure to pay consumer debt in Section 17 of the state's constitution, but there is nothing in the law, including the caselaw, that would ensure this protection applies in the context of contempt for failure to comply with a court order to pay consumer debt.

**18 - Prohibit Incarceration for Failure to Obey a Court Order to Appear at a Debtor's Examination, Unless Nonappearance Was Willful****Score: 5/5**

Does the state prohibit arrest and/or incarceration for contempt for failure to appear at a debtor's examination (i.e. a judgment enforcement proceeding), unless the person's failure to appear was willful? **Yes**

Alaska meets the benchmark because a person's failure to obey an order to appear in court for a debtors' examination must be "willful" to be considered criminal contempt, which may be punished by incarceration of up to 1 year. Alaska R. Civ. Proc. 69(b)(1) (2023); Alaska Stat. § 09.50.010(5) (2023); Alaska Stat. § 09.50.020(a) (2023); Alaska Stat. § 12.55.135(a) (2023); Johansen v. State, 491 P.2d 759, 1971 Alas. LEXIS 278 (Alaska 1971). Courts have held that the failure to appear must be purposefulness, in bad faith, or at the fault of the petitioner, as distinguished from accidental, inadvertent, or negligent conduct. Hutchison v. State, 27 P.3d 774, 775, 2001 Alas. App. LEXIS 121. In many cases, a debtor's failure to appear in court for the debtors' examination may be considered civil contempt of court, which is subject to various punishments, including a fine of up to \$5,000, or issuance of a bench warrant to arrest the debtor. Civil contempt, however, does not include incarceration. Alaska Stat. § 09.50.020.



**19 - Provide Right to Counsel****Score: 5/5**

Does the state provide a lawyer without charge in any contempt or other proceeding in which incarceration is a potential outcome in a consumer debt lawsuit?

**Yes**

Alaska meets the benchmark because the Alaska Supreme Court has held that there is a right to counsel in contempt proceedings in which incarceration is a possible outcome. *Ottom v. Zaborac*, 525 P.2d 537, 538 (Alaska 1974) (holding that a person incarcerated for contempt for failure to make child support payments had a right to counsel because "although a nonsupport contempt proceeding is not normally considered to be 'criminal action,' the possibility of incarceration is the same. In order to meet due process and equal protection considerations, a defendant must be afforded the right to counsel appointed by the court in those instances where the defendant is indigent.").

## VIII. Issue Area: Prevent government from undue intervention on behalf of creditor.

**20 - Prohibit Collaboration Between Creditors and Prosecutors****Score: 0/2**

Does the state prohibit relationships (including financial relationships) in which prosecutors lend the authority of their offices to facilitate the activities of debt collectors (e.g. payments by creditors to prosecutors who threaten or bring criminal prosecutions in bad check cases)?

**No**

Alaska does not meet this benchmark because there is no statutory or judicial prohibition on such relationships or financial arrangements between prosecutors and debt collectors. See Alaska Stat. § 11.46.280.

**21 - Prohibit Paying Bail/Bond to Creditor****Score: 0/2**

Does the state prohibit use of bail to pay the creditor in all contempt proceedings, or in other proceedings in a consumer debt lawsuit in which incarceration is a possible outcome?

**No**

Alaska does not meet the benchmark because the Alaska rules of civil procedure provide that "the amount recovered in a proceeding to enforce liability on the bond shall be applied first as compensation to the aggrieved party." Alaska R. Civ. P. 90(d).

**22 - Limit Frequency of Examinations****Score: 0/5**

Does the state in consumer debt litigation schedule or otherwise limit financial examinations to no more than once per year?

**No**

Alaska does not meet this benchmark because a creditor may request a judgment debtor hearing wherein the creditor can ask the debtor about property and assets. Alaska's rules of civil procedure are silent as to any limitation on frequency. See *Collecting a Debt: Executing on a Judgment*, Alaska Court System SELF-Help, <https://courts.alaska.gov/shc/debt/collection.htm#asset>; Alaska R. Civ. P. 69.

## IX. Issue Area: Collect data to improve the system.

### 23 - Data Collection: Number of Lawsuits

Score: 0/3

Do state courts at least annually collect and publish statewide data on number of consumer debt lawsuits?

**No**

Alaska does not meet the benchmark because it does not require state courts to annually collect, make available, or publish any information specific to consumer debt lawsuits. While the Alaska Court System has been publishing annual statistical reports since 2007, the reports only break down the number and disposition of cases filed in each state court by case type (such as "debt/contract"). Administrative Office: Annual Statistical Reports, Alaska Ct. Sys. Admin., <https://courts.alaska.gov/admin/index.htm#annualrep> (last visited Nov. 10, 2023). The reports do not give specific data on consumer debt collection cases or dispositions within the debt/contract category. Id. The Alaska Court Rules require the administrative director of courts to "collect and compile statistical and other data and transmit copies of the same to the supreme court" and to "collect statistical and other data and make reports relating to the expenditure of public monies for the maintenance and operation of the judicial system." Alaska R. of Admin. 1(h), 1(k), 3, 40. However, there is no requirement to specifically collect and track the number of debt collection lawsuits and dispositions. Id.

### 24 - Data Collection: Disposition of Lawsuits

Score: 0/2

Do state courts at least annually collect and publish statewide data on types of dispositions of consumer debt lawsuits?

**No**

Alaska does not meet the benchmark because it does not require state courts to annually collect, make available, or publish any information specific to consumer debt lawsuits. While the Alaska Court System has been publishing annual statistical reports since 2007, the reports only break down the number and disposition of cases filed in each state court by case type (such as "debt/contract"). Administrative Office: Annual Statistical Reports, Alaska Ct. Sys. Admin., <https://courts.alaska.gov/admin/index.htm#annualrep> (last visited Nov. 10, 2023). The reports do not give specific data on consumer debt collection cases or dispositions within the debt/contract category. Id. The Alaska Court Rules require the administrative director of courts to "collect and compile statistical and other data and transmit copies of the same to the supreme court" and to "collect statistical and other data and make reports relating to the expenditure of public monies for the maintenance and operation of the judicial system." Alaska R. of Admin. 1(h), 1(k), 3, 40. However, there is no requirement to specifically collect and track the number of debt collection lawsuits and dispositions. Id.

To learn more about the Consumer Debt Litigation Index, including how other states fared, visit <https://ncaj.org/state-rankings/consumer-debt>.

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