

Consumer Debt Litigation Index

Top Recommendations for Reform in Idaho

Idaho's Score: 22/100

Idaho's National Rank: 23rd

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 itemize 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 consumer debt complaints to include all three key elements. Idaho does not meet this benchmark because it does not have special pleading requirements for consumer debt complaints to include (a) the name of the original creditor, (b) the basis of the plaintiff's claim, or (c) an itemization of the amount sought.

How: Idaho should adopt a law or practice that requires plaintiffs in all 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 Authenticated Business Records for A Default (Benchmark 7)

Why: Creditors too often bring legally insufficient cases, relying on the likelihood that many defendants will not respond (or “default”) and that the merits of the creditors’ claims will never be assessed by a court. Requiring creditors to establish -- before a default judgment may be entered -- (a) proof of service, (b) validity of the debt using authenticated business records, and (c) itemized amounts sought, also with authenticated business records, promotes fairness, as these elements deter lawsuits that lack merit and lower the number of unjust default judgments. Alaska, Maine, New York, Washington, D.C., Washington State, and Wisconsin all require creditors to prove these essential elements before a court may enter a default judgment. Idaho does not require creditors to establish any of these essential elements before a court may enter a default judgment.

How: Idaho should adopt a law or practice that requires plaintiffs in all consumer debt cases to establish the following before a court may enter a default judgment: (a) proof of service; (b) validity of the debt through authenticated business records (e.g. contract, account statements, or other evidence of obligation); and (c) amount of the judgment through authenticated business records, itemizing damages, court fees, attorneys' fees, and interest. If it does so, the state's score would increase 10 points.

3. Update Garnishment and Attachment Exemptions (Benchmark 15) and Require Prior Notice of Garnishment (Benchmark 16)

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. Idaho, however, has not increased garnishment and attachment exemptions sufficiently. Idaho also has not yet required that creditors send notice to the debtor of an impending garnishment or attachment before it begins.

How: Idaho 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. Further, Idaho should require prior notice to a debtor before garnishment or attachment begins that explains (a) potential exemptions; (b) how to challenge the order; and (c) how to assert exemptions. If it does so, the state's score would increase 10 points.

What Would Happen if Idaho were to Implement these Recommendations?

These three recommendations, if adopted by the state, would substantially increase Idaho's score and ranking. For more on how Idaho 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.

Complete Consumer Debt Litigation Index Findings for Idaho

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

Idaho does not meet this benchmark because it does not meet either sub-benchmark 1a or 1b. Idaho does not meet sub-benchmark 1a because service of process can be made by either an officer authorized to serve process or any person over the age of 18 not party to a lawsuit. I.R.C.P. 4(c)(2). Idaho does not meet sub-benchmark 1b because it does not require that the court 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.

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

Idaho does not meet this benchmark because Idaho does not require that notice in a consumer debt lawsuit provide guidance for defendants on where to find help. See I.R.C.P. 4.

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

3 - Simplified Answer**Score: 0/2**

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

No

Idaho does not meet this benchmark because, although it provides a form Answer in small claims court that can be used by a consumer debt defendant, it does not provide an Answer form for its courts of general jurisdiction. See Third Jud. Dist., Idaho, (Apr. 8, 2010), available at https://courtsselfhelp.idaho.gov/docs/forms/CAO_SC_3-1.pdf.

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

Idaho meets this benchmark because it does not require that a pleading be verified except when specifically required by rule or statute. See Iowa R. Civ. P. 11(a). No such rule or statute applies to an Answer in a consumer debt litigation.

5 - No Fee to Answer**Score: 0/5**

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

No

Idaho does not meet the benchmark because payment of a filing fee is required to submit an answer in both district and magistrate courts. Idaho Rules Civ. Pro. App. A (2022) (setting forth a filing fee of \$136.00 for the first filing by a party other than the plaintiff in a claim). Note: No filing fee is required to submit an answer for small claims court. Id. https://isc.idaho.gov/rules/IRCP-Appendix-A-Civil-Filing-Fee-Schedule_eff070122.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

Idaho does not meet this benchmark because it does not have special pleading requirements for consumer debt complaints to include (a) the name of the original creditor, (b) the basis of the plaintiff's claim, or (c) an itemization of the amount sought. See I.R.C.P. 8(a) (establishing the pleading requirements in Idaho).

7 - Authenticated Records for Default**Score: 0/10**

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?

No

Idaho does not meet the benchmark or any sub-benchmarks. Idaho courts may grant default judgments pursuant to Idaho Rule of Civil Procedure 55, which does not impose any of the requirements in sub-benchmarks (a) through (c). There is also no Idaho statute that separately imposes requirements regarding the entry of default judgments..

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

Idaho does not meet this benchmark because the statutes and rules of Idaho do not place the burden of pleading timeliness on the plaintiff and do not require that a debt collection complaint include (a) the applicable statute of limitations, (b) the date that the claim accrued, or (c) the date that the statute of limitations expires. Defendant has the burden of proving every element necessary to establish an affirmative defense of statute of limitations. I.R.C.P. 8 (c)(1)(Q); *Hawley v. Green*, 788 P.2d 1321, 1327 (Idaho 1990) (citing *Johnston v. Keefer*, 48 Idaho 42, 280 P. 324 (Idaho 1929)).

9 - Four Year Statute of Limitations

Score: 0/5

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?

No

Idaho does not meet this Benchmark because it does not impose a 4-year (or shorter) statute of limitations for all consumer debt claims. In particular, Idaho has the following limitations periods: • breach of written contract: 5-year limitations period (Idaho Code § 5-216 (2022)); • breach of oral contract: 4-year limitations period (Idaho Code § 5-217 (2022)); • open account: 5-year limitations period for open accounts with a writing (Idaho Code § 5-216 (2022)) and 4-year limitations period for open accounts without a writing (Idaho Code § 5-217 (2022)); • account stated ("an action for any article charged on an account in a store"): 5-year limitations period (Idaho Code § 5-216 (2022); see *Davidson Grocery Co. v. Johnston*, 24 Idaho 336, 133 P. 929, 931 (1913) (defining "account stated" as "a document, a writing, which exhibits the state of account between parties and the balance owed one to the other, and when assented to, either expressly or impliedly, it becomes a new contract"); see also *See Kugler v. Nw. Aviation, Inc.*, 702 P.2d 922, 925 (Idaho 1985) ("An account stated requires a writing, coupled with mutual consent or acquiescence, showing the balance owed by one party to the other. It is, in essence, a new[written] contract distinct from any original arrangement."); • unjust enrichment: 4-year limitations period (Idaho Code § 5-224 (2022); *Berian v. Berberian*, 168 Idaho 394, 483 P.3d 937, 952-53 (2020) (finding that the statute of limitations for unjust enrichment is governed by Idaho Code § 5-224 and is the same

as the statute of limitations for an oral contract (i.e. 4 years)); • conversion: 3-year limitations period (Idaho Code § 28-3-118(7) (2022)); and • passing a bad check: 3-years after dishonor of the draft or 10 years after the date of the draft, whichever expires first (Idaho Code § 28-3-118(3) (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

Idaho does not meet this Benchmark because it makes consumer debt claims subject to revival if partial payment of the principal or interest is made or if there is an express acknowledgment of a new or continuing duty to pay a debt that is in writing and signed by the debtor. I.C. § 5-238. See *Drakos v. Sandow*, 167 Idaho 159, 164 (2020) ("To establish that the statute of limitations has been reinitiated, there must be 'an acknowledgment or admission of the debt in terms so distinct and unqualified that [a promise to pay] may be implied.'"); *Mod. Mills, Inc. v. Havens*, 112 Idaho 1101, 1104, 1107 (Ct. App. 1987) (affirming that actions brought on promissory note and merchandise account were timely based on a revival of the statutory period due to partial payments made by consumer).

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

11 - Prohibit Attorneys' Fees Shifting

Score: 3/3

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

Yes

Idaho meets this benchmark because the Iowa Code prohibits attorneys fee claims in consumer credit cases regardless of contract provisions where debt principal is less than \$1,000. See 28-43-311 ("With respect to a regulated consumer loan in which the principal is one thousand dollars (\$1,000) or less, the agreement may not provide for the payment by the debtor of attorney's fees. A provision in violation of this section is unenforceable.") See also, 28-41-301 (defining "regulated consumer loan"). <https://www.csbs.org/sites/default/files/2020-02/Idaho%20Final.pdf>

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

Idaho does not meet this benchmark because it does not satisfy the requirements of sub-benchmarks (a) or (b). Regarding prejudgment interest, Idaho law states: "When there is no express contract in writing fixing a different rate of interest, interest is allowed at the rate of [12%] on": (1) Money due by express contract; (2) Money after the same becomes due; (3) Money lent; (4) Money received to the use of another and retained beyond a reasonable time without the owner's consent, express or implied; (5) Money due on the settlement of mutual accounts from the date the balance is ascertained; and (6) Money due upon open accounts after [3] months from the date of the last item." Idaho Code § 28-22-104(1). As there is no other provision specific to prejudgment interest for debt buyers, the annual rate of prejudgment interest for all creditors is (a) 12% when there is neither an express

contract nor a different rate of interest provided in an express contract, and (b) in the case of an express contract that does provide a different rate of interest, the interest rate is whatever interest rate is provided in such express contract. Thus, Idaho does not meet sub-benchmark (a). Regarding post-judgment interest, Idaho law states: "The legal rate of interest on money due on the judgment of any competent court or tribunal shall be the rate of [5%] plus the base rate in effect at the time of the entry of the judgment. The base rate shall be determined on July 1 of each year by the Idaho state treasurer and shall be the weekly average yield on United States treasury securities as adjusted to a constant maturity of one year and rounded up to the nearest one-eighth percent. The base rate shall be determined by the Idaho state treasurer utilizing the published interest rates during the second week in June of the year in which such interest is being calculated. The legal rate of interest as announced by the treasurer on July 1 of each year shall operate as the rate applying for the succeeding year to all judgments declared during such succeeding [12] month period. The payment of interest and principal on each judgment shall be calculated according to a [365] day year." Idaho Code § 28-22-104(2). Pursuant to the Legal Rate of Interest page on the website of the Idaho State Treasurer's Office, the current legal rate for post-judgment interest for Fiscal Year 2023 is 7.375%. Thus, Idaho does not meet sub-benchmark (b).

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

Idaho meets the benchmark because a judgment for money, or the possession of real or personal property, may be enforced by a writ of execution. Idaho Code § 11-104. The writ of execution must be issued in the name of the people, sealed with the seal of the court, and subscribed by the clerk. Idaho Code § 11-102. With regard to small claims court, execution on a judgment must be in the same manner as in the district court. Idaho R. Small Claims 14.

14 - Bank Account Garnishment Exemptions Are Self Executing

Score: 2/2

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

Yes

Idaho meets the benchmark because it provides that a financial institution "shall conduct a garnishment review of all accounts in the name of the debtor before taking any action that may affect funds in those accounts." Idaho Code § 11-71. If, during that review, the financial institution determines that funds deposited in the account are exempt from garnishment then "the total balance of deposited exempt funds in the debtor account is not subject to garnishment." Id.

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

No

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?

Idaho does not meet the benchmark because none of the sub-benchmarks are met. Idaho law provides as follows: (a) Income: Idaho does not meet sub-benchmark (a) because Idaho exempts 75% of a person's weekly disposable earnings or 30 times the federal minimum hourly wage in effect when the person is paid, whichever is more. Idaho Code § 11-207(1). Thirty times the federal minimum wage (\$7.25 per hour in 2023) is only \$217.50. State Minimum Wage Laws, U.S. Dep't of Labor (Sept. 30, 2023), <https://www.dol.gov/agencies/whd/minimum-wage/state>. (b) Home: Idaho does not meet sub-benchmark (b) because a person's primary residence is exempt only up to a net value of \$175,000. Idaho Code § 55-1003. (c) Car: Idaho does not meet sub-benchmark (c) because one car is exempt only up to a value of \$10,000. Idaho Code § 11-605(3) (although Idaho offers a wildcard exemption of a person's aggregate interest in any tangible person property up to a value of \$1,500 which may be applied to a car). 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.

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

Idaho does not meet this benchmark because the state does not require prior notice to the judgment debtor of garnishment exemptions and how to assert them. A judgment debtor is only required to be served by the sheriff (by hand delivery or mail) within two business days after service of a writ upon the garnishee (or within one business day if the service is upon a financial institution). See Idaho Code Ann. § 11-709 (West 2023). If the writ is served on a financial institution, then the financial institution must serve the judgment debtor within three (3) business days. See *id.* at § 11-710. Additionally, even if Idaho required that notice be served in advance of garnishment, the state would not meet sub-benchmark (b) (how to challenge the order) because the form does not notify the judgment debtor how to challenge an order of garnishment or sub-benchmark (c) (how to assert exemptions) because the form does not provide instruction on how to assert exemptions. *Id.* The state would meet sub-benchmark (a) (potential exemptions) because the state court's form provides only an extensive list of exemptions, noting only that the "list may not include all exemptions that apply in your case because of periodic changes in the law." See Notice of Exemptions, Idaho Gov't, [https://isc.idaho.gov/files/IRCP-Appendix-B-Form-69_1\(a\)-Notice-of-Exemptions.pdf](https://isc.idaho.gov/files/IRCP-Appendix-B-Form-69_1(a)-Notice-of-Exemptions.pdf) (last visited Nov. 10, 2023). Note: Some county-level courts may be providing more comprehensive notice than is required statewide. See, e.g., Notice of Exemptions, Bonneville Sheriff, https://bonnevillesheriff.com/civil/Claim_of_Exemption_Pckt_Doc_2002.pdf (last visited Nov. 10, 2023).

VII. Issue Area: Eliminate debtors' prison.

17 - Prohibit Incarceration for Failure to Obey a Court Order to Pay Consumer Debt

Score: 5/5

Does the state prohibit incarceration for contempt for failure to obey a court order to pay all or part of a consumer debt judgment?

Yes

Idaho meets the benchmark because its courts have held that "[t]he contempt power is generally not available for the enforcement of contracts between parties and money judgments." See *State v. Abracadabra Bail Bonds*,

131 Idaho 113, 952 P.2d 1249, 1255 (Ct. App. 1998).

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

Score: 0/5

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?

No

Idaho does not meet the benchmark because a person's failure to appear at a debtor's exam need not be willful to constitute contempt, which is punishable by incarceration. The law provides that if any person disobeys the order of a referee during proceedings to execute a judgment (including failing to appear at a debtor's examination), they may be punished for contempt. Idaho Code §§ 11-508, 11-504. The person's failure to appear need not be willful to constitute contempt, and a judge may order incarceration for up to five days. Idaho Code §§ 7-601, 7-610.

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

Idaho meets the benchmark because the Idaho Rules of Civil Procedure provide that in a nonsummary contempt proceeding (i.e. a contempt proceeding for actions taken outside the presence of the judge), "If the respondent appears without counsel and the court desires to have the option of imposing incarceration as a sanction, the court must inform the respondent that the respondent has the right to be represented by an attorney and that if the respondent desires an attorney and cannot afford one, an attorney will be appointed at public expense." I.R.C.P. 75(f)(2); 75(i)(2)(H).

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

Idaho does not meet this benchmark because there is no statutory or judicial prohibition on relationships or financial arrangements between prosecutors and debt collectors. See Idaho Code § 18-3106.

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

Idaho does not meet the benchmark because its laws do not include an express prohibition on the use of bail or bond to pay a creditor. Idaho Code Ann. § 11-104. In fact, judges in Idaho have issued arrest warrants that require the person to post bail at the exact amount of the judgment owed, in cash, to the debt collector. See, e.g., *In re Daniels*, 316 B.R. 342 (Bankr. D. Idaho 2004).

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

Idaho does not meet this benchmark because a judge may order a judgment debtor to appear and answer under oath questions about their estate, property and effects. The law does not limit the frequency or timing of such examinations. Idaho Code § 8-204; Idaho Code § 11-501; Idaho Code § 11-502.

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

Idaho does not meet the benchmark because its state courts do not collect or publish statewide data on the number of consumer debt lawsuits or on dispositions of consumer debt lawsuits. The judicial branch displays its court data via its website (not in the form of traditional annual reports) where case categories only include civil (civil, family, probate) and criminal (felony, misdemeanor) cases. See IDAHO COURT CASE & CHARGE DATA (last visited July 28, 2023). See <https://courtdata.idaho.gov/Charge>.

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

Idaho does not meet the benchmark because its state courts do not collect or publish statewide data on the number of consumer debt lawsuits or on dispositions of consumer debt lawsuits. The judicial branch displays its court data via its website, not in the form of traditional annual reports, where case categories only include civil (civil, family, probate) and criminal (felony, misdemeanor) cases. See IDAHO COURT CASE & CHARGE DATA (last visited July 28, 2023). See <https://courtdata.idaho.gov/Charge>.

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

Download State Reports