

## Consumer Debt Litigation Index

### Top Recommendations for Reform in New Mexico

**New Mexico's Score: 32/100**

**New Mexico's National Rank: 9th**

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. 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 using authenticated business records, promotes fairness, as these required elements deter lawsuits that lack merit and lower the number of unwarranted 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. New Mexico, however, does not yet have these key requirements in place.

**How:** New Mexico should adopt a law or practice that requires plaintiffs in 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.

## 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. New Mexico, however, allows service by private persons and does not require supplemental notice from the courts.

**How:** New Mexico 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. New Mexico, however, does not have self-executing bank account exemptions, and it has not increased garnishment and attachment exemptions sufficiently.

**How:** New Mexico 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) a home, regardless of value, or at least the median price of a home in the state; and (b) 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 New Mexico were to Implement these Recommendations?

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

### 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

New Mexico does not meet this benchmark because it does not meet either sub-benchmark 1a or 1b. New Mexico does not meet sub-benchmark 1a because a summons and complaint may be served by any person who is over the age of eighteen (18) years and not a party to the action. See N.M. R. Civ. P. Dist. Ct. 1-004. It does not meet sub-benchmark 1b because the state does not require the court to provide supplemental notice to the defendant by first class mail of a new consumer lawsuit, and that default judgment be denied if such 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

New Mexico does not meet this benchmark because New Mexico does not require that notice of a consumer debt lawsuit provide defendants with guidance on where to find help. See N.M. R. Civ. P. Dist. Ct. 1-004.

### 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

New Mexico does not meet this benchmark because it does not provide an Answer form for use 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

New Mexico meets this benchmark because “[e]xcept as provided in [a Rule governing domestic relations actions], any written statement in a pleading, paper, or other document that is not notarized shall have the same effect in a court proceeding as a notarized written statement, provided that the statement includes the following: (1) the date that the statement was given; (2) the signature of the person who gave the statement; and (3) a written affirmation under penalty of perjury under the laws of the State of New Mexico that the statement is true and correct.” N.M. R. Dist. Ct. Proc. 1-011 (West 2023). This rule “was amended in 2008 to permit self-affirmation in lieu of notarization of any written sworn statement required or permitted under the Rules of Civil Procedure for the District Courts.” Comm. Comment. for 2008 & 2014 Amends. To N.M. R. Dist. Ct. Proc. 1-011 (2014). In fact, “notarization is no longer required for any written statement in a court proceeding, including a declaration, verification, certificate, oath, affirmation, acknowledgment, or affidavit, as long as the statement is affirmed under penalty of perjury in accordance with Paragraph B of this rule.” Id.

#### 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

New Mexico meets the benchmark because there is no filing fee to file an answer set forth in the State's court fee table. Filing Fees, Copy Fees, and Other Court Fees, New Mexico Courts.  
<https://seconddistrictcourt.nmcourts.gov/home/clerks-office/court-fee-schedule/>

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

#### 6 - Pleading Requirement

Score: 10/10

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?

Yes

New Mexico meets the benchmark because it requires complaints in consumer debt claims to include (a) the name of the original creditor, (b) the basis of the plaintiff's standing, and (c) an itemization of the amount sought. N.M.R. Civ. P. Dist. Ct. 1-009(J)(1) (requiring consumer debt claims to comply with Form 4-226 NMRA, which contains the requirements of the benchmark); [https://nmcourts.gov/wp-content/uploads/sites/62/2023/12/4-226-Civil-complaint-provisions\\_-consumer-debt-claims.pdf](https://nmcourts.gov/wp-content/uploads/sites/62/2023/12/4-226-Civil-complaint-provisions_-consumer-debt-claims.pdf).

**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**

New Mexico does not meet this benchmark or any sub-benchmarks. Although state rules require a party seeking default judgment in a consumer debt case have complied with the state rule requiring that any instrument or writing relied on for the claim be submitted with the complaint, the district court may enter a default judgment with the court's finding of the party's good cause failure to do so. See N.M. Dist. Ct. R. Civ. P. 1-009, 1-055; Comments to N.M. Dist. Ct. R. Civ. P. 1-055. Additionally, the rules do not require any substantiation of the amounts sought.

## 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**

New Mexico does not meet this benchmark. It requires the consumer debt complaint to state: "Plaintiff states, consistent with Rule 1-011 NMRA, Rule 2-301 NMRA, or Rule 3-301 NMRA, that the applicable statute of limitations on this claim has not run." However, there is no requirement to specifically state (a) what the applicable statute of limitations is, (b) the date that the claim accrued, or (c) the date that it expires. See N.M.R. Civ. P. Dist. Ct. 1-009(J)(1) (requiring the plaintiff's claim to comply with Form 4-226 NMRA); <https://supremecourt.nmcourts.gov/wp-content/uploads/sites/3/2020/12/Form-4-226-NMRA.pdf>.

**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**

New Mexico does not meet this Benchmark because it does not impose a 4-year (or shorter) statute of limitations for all consumer debt claims (as it sets a 6-year limitations period on breach of written contract claims). In particular, New Mexico has the following limitations periods: • breach of written contract: 6-year limitations period (N.M. Stat. Ann. § 37-1-3(A)); • breach of a "contract for sale": 4-year limitations period (under the UCC) (N.M. Stat. Ann. § 55-2-725(1)); • breach of oral contract: 4-year limitations period (N.M. Stat. Ann. 1978, § 37-1-4); • open account: 4-year limitations period (N.M. Stat. Ann. 1978, § 37-1-4); • account stated: 4-year limitations period (N.M. Stat. Ann. 1978, § 37-1-4); • conversion: 4-year limitations period (N.M. Stat. Ann. 1978, § 37-1-4); Wilde v. Westland Dev. Co., 2010-NMCA-085, ¶ 18, 148 N.M. 627, 634, 241 P.3d 628, 635 ("The statute of limitations for causes of action sounding in fraud or conversion is four years from the date that

the cause of action accrues.”); 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) (N.M. Stat. Ann. § 55-3-118 (2021)).

### 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

New Mexico does not meet this Benchmark because it makes consumer debt claims subject to revival even after the statute of limitations has run, including when a debtor makes a subsequent payment toward the debt, explicitly acknowledges the debt, or expresses a new promise to pay the full debt. See *Joslin v. Gregory*, 2003-NMCA-133, ¶ 15, 134 N.M. 527, 530, 80 P.3d 464, 467 (finding that partial payment of a debt “will renew a barred debt when such payment is made under circumstances that warrant a clear inference that the debtor acknowledges and is willing to pay a further indebtedness”); In addition, New Mexico Statute § 37-1-16 that “[c]auses of action founded upon contract shall be revived by the making of any partial or installment payment thereon or by an admission that the debt is unpaid, as well as by a new promise to pay the same; but such admission or new promise must be in writing, signed by the party to be charged therewith.”

## 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

New Mexico does not meet the benchmark because it does not prohibit fee shifting in consumer debt lawsuits, and although it provides for a reciprocal right to attorneys' fees, it limits that right to lawsuits related to auto loans and those seeking to recover on an open account. See N.M. Stat. Ann. § 39-2-2, -2.1; *Autovest, L.L.C. v. Agosto*, 497 P.3d 642, 650 (N.M. Ct. App. 2021).

### 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

New Mexico does not meet this benchmark because it does not satisfy the requirements of sub-benchmarks (a) or (b). Regarding prejudgment interest, New Mexico law states that the rate of interest on money due by contract in the absence of a written contract fixing a different rate shall be no more than 15% annually. N.M. Stat. Ann. § 56-8-3. Thus, New Mexico does not limit prejudgment interest for debt buyers at an annual rate of 7% or less. Regarding post-judgment interest, New Mexico law states that unless the judgment is based on unpaid child support, the court in its discretion may allow interest of up to 10% from the date the complaint is served upon the defendant. N.M. Stat. Ann. § 56-8-4(B). Thus, New Mexico does not limit post-judgment interest for all creditors at 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

New Mexico meets the benchmark because a court must issue writs of garnishment and attachment. N.M. Dist. Ct. R. Civ. P. 1-065.2(A); N.M. Stat. Ann. §§ 42-9-10; 42-9-15. In small claims court, attachment and garnishment in aid of execution require a writ issued by the magistrate court. Id. § 35-9-1; Id. § 35-12-1.

### 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

New Mexico 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. N.M. Stat. Ann. § 42-10-10 prescribes that a judgment debtor who does not own a homestead is entitled to claim exemptions to protect real or personal property up to \$5,000 in lieu of claiming the homestead exemption.

### 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

New Mexico does not meet the benchmark because none of the sub-benchmarks are met. New Mexico law provides as follows: (a) Income: New Mexico does not meet sub-benchmark (a) because it exempts 75% of a person's weekly disposable earnings or 40 times the highest applicable minimum hourly wage at the place the person earned the wages, whichever is more. N.M. Stat. Ann. § 35-12-7(A). Forty times the minimum wage in New Mexico (\$12 per hour in 2023) is only \$480. State Minimum Wage Laws, U.S. Dep't of Labor (Sept. 30, 2023), <https://www.dol.gov/agencies/whd/minimum-wage/state>. (b) Home: New Mexico does not meet sub-benchmark (b) because one home that is the primary residence of a person is exempt only up to a value of \$150,000, subject to a certain limited exceptions. N.M. Stat. Ann. § 42-10-9(B). (c) Car: New Mexico does not meet sub-benchmark (c) because a person's aggregate interest in a car(s) is exempt only up to a value of \$10,000. N.M. Stat. Ann. § 42-10-1(2). 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: 5/5

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?

Yes

New Mexico meets the benchmark. In New Mexico, a judgment creditor must serve the judgment debtor with "a notice of right to claim exemptions and a claim of exemption form" no less than 10 days before seizure of property." N.M. R. Dist. Ct. R. Civ. P. Rules 1-065.1(B); 2-801(B); 3-801(B). Unless the garnishment is for wages, the judgment creditor must also serve the judgment debtor with "a copy of the notice of right to claim exemptions and a copy of the claim of exemption form." N.M. R. Dist. Ct. R. Civ. P. Rules 1-065.2(C); 2-802(C); 3-802(C). The claim of exemption form includes the possible exemptions and provides instructions for the judgment debtor to complete the form, return it to the clerk's office (with the address listed), and serve it on the judgment creditor. N.M. R. Dist. Ct. R. Civ. P. Rule 4-803.

## 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

New Mexico does not meet the benchmark because, although Article II, Section 21 of the New Mexico Constitution prohibits imprisonment for debt, New Mexico case law permits incarceration for contempt for failure to obey a court order to pay a debt judgment. *Hall v. Hall*, 114 N.M. 378, 387 (N.M. Ct. App. 1992) ("Nor is it a violation of the constitutional provision against imprisonment for debt, N.M. Const. art. II, § 21, to jail a person who does not pay a contempt fine.")

### 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

New Mexico meets the benchmark because, upon the request of a judgment creditor, the law provides that a court clerk shall issue a subpoena directing the judgment debtor to appear and answer questions to aid in the enforcement of the judgment (a debtor's examination). N.M. R. Dist. Ct. R. Civ. P. Rule 1-069. If the judgment debtor fails to appear the court may only hold the person in contempt (punishable by incarceration) if it finds that their failure to appear was "without adequate cause." N.M. R. Dist. Ct. R. Civ. P. Rule 1-045(E); N.M. Stat. Ann. § 34-1-2.

### 19 - Provide Right to Counsel

Score: 0/5

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?

No



New Mexico does not meet the benchmark because the New Mexico public defender statute only applies when a person has been charged with "a crime or a delinquent act that carries a possible sentence of imprisonment." N.M. Stat. Ann. 1978 § 31-15-12(A). While some contempts of civil court in New Mexico are treated as crimes, disobeying a court order, such as an order to pay debt, is considered civil contempt. N.M. R. Civ. P. Dist. Ct. 1-093 (Comments). The Supreme Court has held that "the due process clause of the fourteenth amendment does not require the appointment of counsel in every case where an indigent faces the possibility of imprisonment if found to be in civil contempt." *New Mexico v. Rael*, 97 N.M. at 644, 642 P.2d at 1103 (1982).

## 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

New Mexico does not meet this benchmark because there is no statutory or judicial prohibition on relationships or financial arrangements between prosecutors and debt collectors. See N.M. Stat. Ann. §§ 30-36-4; 30-36-5; 30-36-10.

### 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

New Mexico 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. See N.M. R. Dist. Ct. R. Civ. P. Rule 1-045(E); N.M. Stat. Ann. § 34-1-2.

### 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

New Mexico does not meet the benchmark because judgment creditors may request "examinations in aid of judgment or execution." The law does not limit the frequency of such examinations. N.M. R. Civ. P. Magist. Ct. 2-804.

## 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**

New Mexico does not meet this benchmark because it does not collect and publish data annually on the number of consumer debt lawsuits or on the types of dispositions of consumer debt lawsuits. New Mexico courts do publish annual reports, which include general information by court level, but most years there are no statistics available that are on point for consumer debt. New Mexico Judiciary, Annual Report 2022, N.M. Cts. (2022), <https://www.nmcourts.gov/wp-content/uploads/2023/01/NM-Judiciary-Annual-Report-2022-2Jan2023-DIGITAL-VERSION.pdf>. In 2021, the Statistical Addendum to the annual report included data about the number and disposition of "Contract/Debt & Money Due" cases, which includes consumer debt cases, but that data is not available annually. New Mexico Judiciary, Statistical Addendum to the 2021 Report, N.M. Cts., 21 (2021), <https://www.nmcourts.gov/court-administration/reports-and-policies/> (click on "Reports" then "Annual Reports" then "Annual Report FY 2021" then "NM Judiciary Statistical Addendum FY21").

#### **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**

New Mexico does not meet this benchmark because it does not collect and publish data annually on the number of consumer debt lawsuits or on the types of dispositions of consumer debt lawsuits. New Mexico courts do publish annual reports, which include general information by court level, but most years there are no statistics available that are on point for consumer debt. New Mexico Judiciary, Annual Report 2022, N.M. Cts. (2022), <https://www.nmcourts.gov/wp-content/uploads/2023/01/NM-Judiciary-Annual-Report-2022-2Jan2023-DIGITAL-VERSION.pdf>. In 2021, the Statistical Addendum to the annual report included data about the number and disposition of "Contract/Debt & Money Due" cases, which includes consumer debt cases, but that data is not available annually. New Mexico Judiciary, Statistical Addendum to the 2021 Report, N.M. Cts., 21 (2021), <https://www.nmcourts.gov/court-administration/reports-and-policies/> (click on "Reports" then "Annual Reports" then "Annual Report FY 2021" then "NM Judiciary Statistical Addendum FY21").

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