

## Consumer Debt Litigation Index

### Top Recommendations for Reform in Arkansas

**Arkansas's Score: 25/100**

**Arkansas's National Rank: 20th**

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 with authenticated business records, promotes fairness, as these required 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. Arkansas, however, does not yet have these key requirements in place.

**How:** Arkansas 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. Limit the Frequency of Debtor's Examinations (Benchmark 22)

**Why:** Often, judgment creditors require defendants to go to court frequently (as often as monthly) to undergo financial examinations intended to establish whether and how much the person can pay. Not only is attendance at these hearings burdensome, requiring time off from work, child care arrangements, costly transportation, etc., but they also can result in undue pressure on the judgment debtor to settle or agree to make payments the debtor cannot afford, and sometimes the possibility of incarceration if a defendant misses a court date. To limit these harms, Maryland limits debtor's examinations to no more than once per year unless the judgment creditor can show good cause for another examination within that time. Illinois does not allow any second or subsequent debtor's examinations unless the court finds, based on affidavits, that there is reason to believe that the judgment debtor has income or assets to which the judgment creditor is entitled — and that the hearing is not for the purpose of harassing the judgment debtor. Arkansas, however, does not limit the frequency of such examinations.

**How:** Arkansas should adopt a law limiting the frequency of debtor's examinations to no more than once per year unless the judgment creditor can show good cause for another examination within that time. If it does so, the state's score will 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. Arkansas, however, does not have self-executing bank account exemptions, and it has not increased garnishment and attachment exemptions sufficiently.

**How:** Arkansas 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; 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 Arkansas were to Implement these Recommendations?

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

## 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

Arkansas does not meet this benchmark because it does not meet either sub-benchmark 1a or 1b. First, Arkansas does not meet sub-benchmark 1a because, in addition to the sheriff, Arkansas authorizes service by "any person appointed pursuant to Administrative Order No. 20 for the purpose of serving summons by either the court in which the action is filed or a court in the county in which service is to be made," see Ark. R. Civ. P. 4(c)(2)(B), and that person may be a private process server, see, e.g., Process Servers, Ark. 1st Jud. Dist. (2023), <https://www.arcourts.gov/circuit/?q=process-servers> [<https://perma.cc/L6F6-MGET>]. Second, Arkansas does not meet sub-benchmark 1b because Arkansas does not require supplemental notice of a new lawsuit or prohibit default judgment if notice is 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

Arkansas does not meet the benchmark because Arkansas does not require that notice in a consumer debt lawsuit provide guidance to defendants on where to find help. See Ark. R. Civ. P. 4(b).

## 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

Arkansas 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

Arkansas meets this benchmark because it does not require a pleading to be verified except when specifically required by rule or statute. Ark. 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: 5/5

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

Yes

Arkansas meets the benchmark because there is no fee for filing an answer in any court. Ark. Code Ann. § 21-6-403 (1977).

## 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

Arkansas does not meet the benchmark because its pleading requirements do not require a consumer debt complaint to meet sub-benchmark (c), which requires "an itemization of amount sought including debt principal, interest, fees, costs and other charges to date." Rather, Arkansas only requires the pleading to state the "total amount due, plus interest." Ark. Code. Ann. § 16-45-104 (b)(7). As to the other two sub-benchmarks, Arkansas does require the plaintiff to plead the name of original creditor, Ark. Code. Ann. § 16-45-104 (b)(2)(B), and to set forth the basis of plaintiffs' standing. Ark. Code. Ann. § 16-45-104(a)(1) and (b)(1), (2), and (5). Note that these requirements of Arkansas law (to identify the original creditor, demonstrate ownership of the debt, and state the total amount owed including interest) apply only to "a suit on an account," Ark. Code. Ann. § 16-

45-104(a)(1), a category that covers credit card claims and other account based claims, but that does not necessarily cover all types of consumer debt litigation.

### 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**

Arkansas does not meet the benchmark or any sub-benchmarks. Arkansas courts may grant default judgments pursuant to Arkansas Rule of Civil Procedure 55 and Arkansas District Court Rule 8, and neither of these rules impose any of the requirements in sub-benchmarks (a)(service), (b)(validity of debt), or (c)(judgment amount). There is also no Arkansas 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**

Arkansas does not meet this benchmark because the statutes and rules of Arkansas do not require that a debt collection complaint include (a) the applicable statute of limitations, (b) the date of the claim accrued, or (c) the date that the statute of limitations expires. See Ark. R. Civ. P. 8(c) (establishing that the statute of limitations is an affirmative defense).

### 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**

Arkansas 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, Arkansas has the following limitations periods: • breach of written contract: 5-year limitations period (Ark. Code Ann. § 16-56-111 (2020)); • breach of oral contract: 3-year limitations period (Ark. Code Ann. § 16-56-105 (2020)); • open account: 3-year limitations period (Ark. Code Ann. § 16-56-105 (2020)); • account stated ("an action for any article charged on an account in a store"): 3-year limitations period (Hogue v. Jennings, 252 Ark. 1009, 1009, 481 S.W.2d 752, 753 (1972)); • unjust enrichment: 3-year limitations period (Crutchfield v. Tyson Foods, Inc., 514 S.W.3d 499, 502 (Ct. App.)); • conversion: 3-year limitations period (Bragg v. Morgan, CA 99-1135, 2000 Ark. App. LEXIS 608, at \*3 (Ct. App. Sep. 27, 2000)); and •

passing a bad check: 3-years after dishonor of the draft or 10 years after the date of the draft, whichever expires first (AR Code § 4-3-118(c) (2020)).

### 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

Arkansas does not meet this Benchmark because it makes consumer debt claims subject to revival even after the statute of limitations has run, including by the debtor's subsequent payment toward debt, explicit acknowledgement of the debt, or express promise to pay the debt. See *McHenry v. Littleton*, 237 Ark. 483, 485–86, 374 S.W.2d 171, 173 (1964) (holding debt barred under limitations period was revived when debtor acknowledge debt and there was no requirement that the debtor express an intention to pay the debt so long as there was no statement “repelling the presumption that he intends to pay”); *Blake v. Com. Factors Corp.*, 216 Ark. 664, 666–67, 226 S.W.2d 986, 987 (1950) (finding that, to renew an otherwise barred cause of action, there must be either “an express promise of the debtor to pay the debt, or an acknowledgement of the debt, from which a promise to pay is to be implied; or a conditional promise to pay the debt and evidence that the condition has been performed”).

## 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

Arkansas does not meet this benchmark because it awards fees to the prevailing party, and also does not prohibit fee shifting by contract. Ark. Code Ann. § 16-22-308 (West)

### 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

Arkansas does not meet this benchmark because it does not satisfy the requirements of sub-benchmarks (a) or (b). Regarding (a)(prejudgment interest), Arkansas law states that the maximum lawful rate of interest on loans or contracts other than (i) governmental bonds and loans and (ii) loans by federally insured depository institutions shall not exceed 17% per annum. Ark. Const. amend. LXXXIX, §§ 1-3. Thus, Arkansas does not limit prejudgment interest for debt buyers at an annual rate of 7% or less. Regarding (b)(post-judgment interest), Arkansas law states that interest on a judgment shall not exceed the maximum rate permitted under Arkansas Constitution, Amendment 89. Ark. Code Ann. § 16-65-114, Section 3, setting the maximum rate for "Other Loans" (excluding bonds and government loans, and excluding FDIC institution rates) at 17% per annum. Thus, for post-judgment interest, Arkansas 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

Arkansas meets the benchmark because in the case of garnishment, the procedure for issuing a writ of garnishment involves a plaintiff or a qualified judgment creditor applying for such writ of garnishment, followed by the clerk of the court attaching to the writ of garnishment a "Notice to Defendant". Ark. Code § 16-110-402(a)(1). In the case of attachment, the clerk of the court will issue an order of attachment based on the affidavit filed by or on behalf of the plaintiff. Ark. Code § 16-110-106(a)(1). In the small claims division of district court, proceedings to enforce or collect a judgment are in all respects as in other cases, except that security interests may be proved at the same time as the proof of the claim. Ark. Dist. Ct. R. 10.

### 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

Arkansas does not meet the benchmark because it does not protect money deposited in bank accounts from garnishment. Ark. Rev. Stat. §§ 16-66-201-220.

### 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

Arkansas does not meet the benchmark because sub-benchmarks (a) (income) and (c) (car) are not met. Arkansas law provides as follows: (a) Income: Arkansas does not meet sub-benchmark (a) because it exempts only the first \$25 of a person's weekly net wages subject to certain limited exceptions. Ark. Code Ann. § 16-66-208(b)(1). (b) Home: Arkansas meets sub-benchmark (b) because it exempts a home (including a number of acres that varies based on value and location), regardless of value, subject to certain limited exceptions. Ark. Const. art. 9, §§ 3–5; Ark. Code Ann. § 16-66-210. (c) Car: Arkansas does not meet sub-benchmark (c) because a person's personal property, which may include a car, is exempt only up to a value of \$200 or \$500 if a person is married or the head of a family. Ark. Const. art. 9, §§ 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: 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**

Arkansas does not meet this benchmark because it does not require prior notice of exemptions or how to assert them. Notice is only required to be mailed to the judgment debtor within five days from the date the writ of garnishment is served on a garnishee. See Ark. Code Ann. § 16-110-402(b)(1)(B) (2010). Additionally, even if notice were served prior to garnishment, Arkansas would not meet sub-benchmark (a) (potential exemptions) because the notice to the judgment debtor only contains superficially described examples of potential exemptions ("all or part of your wages or other personal property"). Id. at § 16-110-402(a)(1); sub-benchmark (b) (how to challenge the order) because the pertinent law does not provide for notice of how to challenge the order, Id. at § 16-110-402; or sub-benchmark (c) (how to assert exemptions), because the notice suggests only the judgment debtor consult a lawyer regarding the procedure for asserting exemptions. Id. at § 16-110-402(a)(1).

## 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**

Arkansas does not satisfy the benchmark because it does not prohibit incarceration for failure to obey a court order to pay all or part of a debt judgment. Arkansas's Supreme Court has long held that imprisonment for contempt arising out of failure to pay a debt does not violate Article 2, Section 16 of the Arkansas Constitution, which prohibits imprisonment for debt except in cases of fraud. *Harrison v. Harrison*, 394 S.W.2d 128, 130 (Ark. 1965). The Arkansas Supreme Court held that "[t]here are some courts which hold, in view of constitutional provisions forbidding imprisonment for debt, that disobedience of an order for payment of money under a judgment or decree cannot be punished as contempt; but, according to the decided weight of authority, an order directing the payment of specific fund adjudged to be in the possession or control of the person at the time of the trial may be enforced by contempt proceeding, and punishment may be inflicted for disobedience of the order." Id. (quoting *Meeks v. State*, 80 Ark. 579, 98 S.W. 378, 378-379 (Ark. 1906)).

### 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**

Arkansas meets the benchmark because the law provides that judges may punish for contempt "willful disobedience of any process or order lawfully issued" by the court. Ark. Code Ann. § 16-10-108. For criminal contempt of court, the law authorizes incarceration for up to 30 days. Ark. Code Ann. §§ 16-10-108(a)(3), (b)(1); 5-4-401(b)(3). In cases of civil contempt, judges may order incarceration to coerce compliance. See *Albarran v. Liberty Healthcare Mgmt.*, 431 S.W.3d 310 (Ark. Ct. App. 2013). In addition, the court can require a debtor "to pay the reasonable expenses, including attorney's fees, caused by the failure [to appear]," unless the court finds



that the failure was substantially justified or that other circumstances make an award of expenses unjust. Ark. R. Civ. P. 37(d).

### 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**

Arkansas meets the benchmark because the public defender statute in the state provides that public defenders are responsible for defending indigent people in "contempt proceedings punishable by incarceration." Ark. Code Ann. § 16-87-306(1).

## 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**

Arkansas does not meet this benchmark because there is no statutory or judicial prohibition on relationships or financial arrangements between prosecutors and debt collectors. See Ark. Code § 5-37-304.

### 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**

Arkansas does not meet the benchmark because the Arkansas state statutes do not include an express prohibition on the use of bail or bond to pay a creditor. See Ark. R. Civ. P. 37.

### 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**

Arkansas does not meet this benchmark because, if the debtor has no property or the debtor's property is not enough to satisfy the creditor's claim, the debtor may be required by the court to appear and provide information under oath concerning their property. The statute does not limit the frequency or timing of such examinations. Ark. Code Ann. § 16-110-126.

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

### 23 - Data Collection: Number of Lawsuits

Score: 3/3

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

Yes

Arkansas meets the benchmark because it collects and publishes data on the number of consumer debt lawsuits. Arkansas law authorizes the Chief Justice to require collection and publication of information about lawsuits. Ark. Code Ann. §§ 16-10-101(b)(1)–(b)(2), 16-10-101(c) (2020) (The Chief Justice "may require reports from all courts[.]"). The Arkansas Judiciary publishes a state court guide to statistical reporting which sets out standards for data collection and reporting and includes a category for consumer debt lawsuits. Administrative Office of the Courts, Arkansas State Court Guide to Statistical Reporting 3–5 (2017), [https://www.arcourts.gov/sites/default/files/ARStatGuide\\_v1\\_withcover.pdf](https://www.arcourts.gov/sites/default/files/ARStatGuide_v1_withcover.pdf). The Arkansas Judiciary maintains a publicly accessible online interactive database to publish court statistics, including the number of several categories of data pertinent to consumer debt (such as "Seller Plaintiff (Debt Coll.)). Civil Statistical Summary, Ark. Jud. Office Rsch. and Just. Stat. (2022), [https://public.tableau.com/app/profile/orjs.arcourts/viz/AR\\_Annual\\_Summary\\_Public\\_0/Dashboard1](https://public.tableau.com/app/profile/orjs.arcourts/viz/AR_Annual_Summary_Public_0/Dashboard1). The Arkansas Judiciary also publishes annual reports with aggregated information specifying the number of debt collection lawsuits and the number (but not the type) of dispositions of debt collection lawsuits. Arkansas Judiciary, 2021 Report to the Community (2021), <https://www.arcourts.gov/sites/default/files/2021-ANNUAL-REPORT.pdf>. Note: It has come to NCAJ's attention that Arkansas's reporting of consumer debt lawsuits may be incomplete because it may only report on the number of consumer debt lawsuits in courts of general jurisdiction, not courts of limited jurisdiction.

### 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

Arkansas does not meet this benchmark because it does not collect and publish data on consumer debt litigation dispositions. Arkansas law authorizes the Chief Justice to require collection and publication of information about lawsuits. Ark. Code Ann. §§ 16-10-101(b)(1)–(b)(2), 16-10-101(c) (2020) (The Chief Justice "may require reports from all courts[.]"). The Arkansas Judiciary publishes a state court guide to statistical reporting which sets out standards for data collection and reporting and includes a category for consumer debt lawsuits. Administrative Office of the Courts, Arkansas State Court Guide to Statistical Reporting 3–5 (2017), [https://www.arcourts.gov/sites/default/files/ARStatGuide\\_v1\\_withcover.pdf](https://www.arcourts.gov/sites/default/files/ARStatGuide_v1_withcover.pdf). The Arkansas Judiciary maintains a publicly accessible online interactive database to publish court statistics, including the number of several categories of data pertinent to consumer debt (such as "Seller Plaintiff (Debt Coll.)). Civil Statistical Summary, Ark. Jud. Office Rsch. and Just. Stat. (2022), [https://public.tableau.com/app/profile/orjs.arcourts/viz/AR\\_Annual\\_Summary\\_Public\\_0/Dashboard1](https://public.tableau.com/app/profile/orjs.arcourts/viz/AR_Annual_Summary_Public_0/Dashboard1). The Arkansas Judiciary also publishes annual reports with aggregated information specifying the number of debt collection lawsuits and the number (but not the type) of dispositions of debt collection lawsuits. Arkansas Judiciary, 2021 Report to the Community (2021), <https://www.arcourts.gov/sites/default/files/2021-ANNUAL-REPORT.pdf>.

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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