

Credit Reporting Litigation to Rise Further Given State Laws

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Fair Credit Reporting Act litigation continued to increase last year as the industry saw several significant judicial developments.

As the credit reporting industry evolves in 2026, we anticipate an increased focus on state-level regulatory frameworks—and various challenges to those rules.

Litigation in the industry will likely keep rising at the federal level. However, federal regulatory activity will likely remain dormant, as the Consumer Financial Protection Bureau has paused or cut back enforcement actions.

Here are some significant developments in 2025, along with predictions for what 2026 may hold.

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