Counselworthy Injury Payouts Study, 2026

What seven governments paid on 164,172 claims, from their own records

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Key findings

1. Across 34,018 accident injury payouts from seven governments, the median was $30,000: half were paid less, half more. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)
2. Their average was $151,000, pulled far above the median by 1,000 payouts of $1 million or more. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)
3. 4 of the 7 governments' median car crash payouts fell between $35,000 and $40,000. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)

Summary

Most injury settlements are private, but governments publish what they pay. The Counselworthy Injury Payouts Study counted 34,018 accident injury payouts from seven governments: their median was $30,000. Counselworthy analysis of federal, New York City, Chicago, Philadelphia, Los Angeles, Cook County and Nashville payout records, updated November 17, 2026. None is what any one claim is worth.

The study reads what the federal government, New York City, Chicago, Philadelphia, Los Angeles, Cook County and Nashville published, claim by claim, and counts it by type of claim. The governments are never added together, except in the one overall median, which shows each government's own beside it.

How we counted

- Federal: every Federal Tort Claims Act payment in Treasury's Judgment Fund report, by Treasury's own claim type. A claim is every payment line with the same control number.
- "Before a lawsuit" is Treasury's Administrative payment; "after a lawsuit was filed" is its Litigative payment, a settlement or a judgment. Larger claims more often end up in court.
- Federal car crash claims paid before a lawsuit include car damage: a claimant can add both together. Agencies pay the smallest claims themselves, so those aren't in Treasury's report.
- New York City: every payment the Comptroller's Claims Dashboard lists on a claim whose number marks it personal injury, by the city's own claim type, read off the dashboard's table and checked against its own yearly totals. A claim paid in two fiscal years counts once. The dashboard says whether a claim settled before a lawsuit or after one; the claims that end in a lawsuit are mostly the larger ones to begin with, so the gap between the two doesn't show what a lawsuit adds to any one claim.
- Chicago: every payment the Department of Law reported, by primary cause, without property damage or payments to an insurer recovering what it paid.
- Philadelphia: every tort lawsuit its Law Department's quarterly files list as settled, by the city's own word for what it was about, without its property damage words. A settlement listed again in a later quarter counts once.
- Los Angeles: every payout its City Controller's dashboard lists, by the city's own category and case type,

without employment, contract, tax, land use and police property cases. A case name with "v." is a lawsuit; one without, a claim paid without one. Its crash and road payouts include car and property damage, which its records don't separate, so they're never called injuries.

- Cook County: every settlement its County Board approved on the State's Attorney's torts and civil rights, medical litigation, public safety, health and complex litigation lists, by the subject written for it. Contracts, fees and employment cases are left out; its civil rights cases, the jail's included, sit out of every injury number, like police cases. A case approved twice for the same amount counts once.
- Nashville: every settlement its Metro Council passed, 1998 to 2015 from the Metro Clerk's archive of resolutions and October 2020 on from its Legistar (the years between aren't online), by the city's own word for the claim in the resolution's title (personal injury, property damage, civil rights) and, for an injury, what the resolution says happened: a crash names a vehicle that struck, hit or collided; a fall names someone who tripped, slipped or fell. A death or injury at Metro's own hospital or nursing home is malpractice. Property damage, employment, land and contract claims are left out, and its civil rights and jail cases sit out of every injury number. One resolution counts once, even when it pays several people hurt in the same crash.
- The one overall number, the median of every accident injury payout, pools the governments' claims of someone hurt in a crash, a fall, on a road or sidewalk, at a school or park, on foot or a bike, or in a police chase. Medical malpractice and plane crashes are counted apart, and police civil rights cases and payouts that may be property damage alone sit out. Each government's own median shows beside it.
- Otherwise the governments are never added together. A median shows only with 20 claims or more; "median" is the middle one: half were paid less, half more.
- By year: federal claims by Treasury's fiscal year (October to September), New York City's by its fiscal year (July to June), without its newest year, which may still be filling in, Chicago's by the year its report lists them, Philadelphia's by the year it paid, from its four quarterly files, Los Angeles's by its fiscal year (July to June), without its newest year, which may still be filling in, Cook County's by the year its Board approved them, and Nashville's by the year its Metro Council passed them. A year's median needs 20 claims.
- Each by-year sentence pools the first 3 whole years and the last 3. "Faster than prices" means even the low end of the later median's 95% range, over the high end of the earlier one's, beat the rise in prices.
- Prices are the Bureau of Labor Statistics' consumer price index for all urban consumers, averaged over the months each window covers. BLS didn't publish one month (the 2025 shutdown); it's left out of that average.
- Federal claims paid before a lawsuit aren't charted by year: agencies pay claims of $2,500 or less themselves, a line that hasn't moved with prices.
- These are claims against governments, which have their own rules and limits. None of these is what any one claim is worth. No one who was paid and no lawyer is named.

Average injury settlement, across seven governments

- Across 34,018 accident injury payouts from seven governments, the median was $30,000: half were paid less, half more. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)
- Their average was $151,000, pulled far above the median by 1,000 payouts of $1 million or more. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)
- Each government's median accident injury payout ran from $11,000 in Chicago to $47,500 in Los Angeles.

(Counselworthy analysis of the seven governments' payout records, 1998 to 2027)

- 4 of the 7 governments' median car crash payouts fell between $35,000 and $40,000. (Counselworthy analysis of the seven governments' payout records, 1998 to 2027)

Personal injury settlement statistics

- The federal government paid 56,263 claims under the Federal Tort Claims Act in fiscal years 2009 to 2025, by Treasury's Judgment Fund report. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- New York City settled 86,642 personal injury claims in fiscal years 2014 to 2027. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- Chicago paid 3,825 injury and police misconduct claims from 2012 to 2025, by its Department of Law's reports. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- Philadelphia settled 2,652 tort lawsuits from October 2019 to June 2026, by its Law Department's quarterly reports. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)
- Los Angeles made 12,311 payouts for harm to people or property in fiscal years 2020 to 2026, by its City Controller's dashboard. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Cook County's Board approved 2,124 settlements of injury, malpractice and civil rights cases from 2013 to 2026. (Counselworthy analysis of Cook County's settlement votes, 2013 to 2026)
- Nashville's Metro Council passed 355 settlements of injury and civil rights claims from 1998 to 2026, none online for 2016 to 2019. (Counselworthy analysis of Nashville's settlement votes, 1998 to 2026)

Injury settlements by year

- Of the 10 settlement series we chart by year, 4 clearly outpaced prices, 1 clearly fell behind them, and 5 weren't clear either way. (Counselworthy analysis of the five payers' records and BLS's consumer price index, 2009 to 2026)
- New York City's median car crash settlement rose from $25,000 (fiscal 2014 to 2016) to $67,500 (2024 to 2026), faster than prices (up 34%). (Counselworthy analysis of New York City's claims dashboard and BLS's consumer price index, fiscal years 2014 to 2026)
- New York City's median sidewalk injury settlement rose from $22,500 (fiscal 2014 to 2016) to $60,000 (2024 to 2026), faster than prices (up 34%). (Counselworthy analysis of New York City's claims dashboard and BLS's consumer price index, fiscal years 2014 to 2026)
- New York City's median malpractice settlement rose from $245,000 (fiscal 2014 to 2016) to $295,000 (2024 to 2026), while prices rose 34%. (Counselworthy analysis of New York City's claims dashboard and BLS's consumer price index, fiscal years 2014 to 2026)
- Chicago's median crash claim rose from $7,600 (2012 to 2014) to $20,000 (2023 to 2025), faster than prices (up 34%). (Counselworthy analysis of Chicago's judgment and settlement reports and BLS's consumer price index, 2012 to 2025)
- Philadelphia's median city vehicle crash lawsuit rose from $28,800 (2020 to 2022) to $40,000 (2023 to 2025), while prices rose 14%. (Counselworthy analysis of Philadelphia's civil actions reports and BLS's consumer price index, 2020 to 2025)

- Philadelphia's median sidewalk fall lawsuit fell from $25,000 (2020 to 2022) to $23,000 (2023 to 2025), while prices rose 14%. (Counselworthy analysis of Philadelphia's civil actions reports and BLS's consumer price index, 2020 to 2025)
- Los Angeles's median city vehicle crash lawsuit rose from $29,100 (fiscal 2020 to 2022) to $47,500 (2023 to 2025), while prices rose 16%. (Counselworthy analysis of Los Angeles's liability claims dashboard and BLS's consumer price index, fiscal years 2020 to 2025)
- Los Angeles's median trip and fall lawsuit rose from $35,000 (fiscal 2020 to 2022) to $50,000 (2023 to 2025), faster than prices (up 16%). (Counselworthy analysis of Los Angeles's liability claims dashboard and BLS's consumer price index, fiscal years 2020 to 2025)
- The median federal car crash lawsuit payout rose from $35,000 (fiscal 2009 to 2011) to $45,000 (2023 to 2025), while prices rose 43%. (Counselworthy analysis of Treasury's Judgment Fund report and BLS's consumer price index, fiscal years 2009 to 2025)
- The median federal malpractice lawsuit payout fell from $225,000 (fiscal 2009 to 2011) to $200,000 (2023 to 2025), while prices rose 43%. (Counselworthy analysis of Treasury's Judgment Fund report and BLS's consumer price index, fiscal years 2009 to 2025)

Car accident settlement statistics

- Federal car crash claims paid after a lawsuit was filed had a median of $39,300 across 3,815 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- The middle half of those federal car crash claims were paid between $11,400 and $125,000. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- New York City's car crash injury settlements had a median of $40,000 across 7,867 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- The middle half of New York City's car crash injury settlements were paid between $15,000 and $125,000. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- 30% of New York City's car crash injury settlements were for $100,000 or more: 2,351 of 7,867. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- New York City's crash injury claims settled before a lawsuit had a median of $7,500 across 1,286 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- New York City's crash injury claims settled in a lawsuit had a median of $50,000 across 6,559 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- Federal car crash claims paid after a lawsuit and New York City's crash injury settlements had nearly the same median: $39,300 and $40,000. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025; fiscal years 2014 to 2027)
- Chicago's crash claims against the city, without property damage, had a median of $7,000 across 1,312 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- Philadelphia's lawsuits over crashes with city vehicles had a median of $35,000 across 698 claims: half

were paid less, half more. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)

- The middle half of Philadelphia's lawsuits over crashes with city vehicles were paid between $17,000 and $75,000. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)
- Los Angeles's lawsuits over crashes with city vehicles had a median of $40,000 across 740 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Cook County's car crash settlements had a median of $12,000 across 117 claims: half were paid less, half more. (Counselworthy analysis of Cook County's settlement votes, 2014 to 2025)
- Nashville's car crash injury settlements had a median of $23,000 across 242 claims: half were paid less, half more. (Counselworthy analysis of Nashville's settlement votes, 1998 to 2026)
- Los Angeles's crash claims paid without a lawsuit had a median of $2,900; its records don't say which were car damage alone. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Federal car crash claims paid before any lawsuit had a median of $5,700; Treasury counts car damage in these too. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)

Slip and fall settlement statistics

- New York City's sidewalk injury settlements had a median of $35,000 across 7,677 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- The middle half of New York City's sidewalk injury settlements were paid between $10,000 and $95,000. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- New York City's sidewalk injury claims settled before a lawsuit had a median of $7,500 across 1,118 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- New York City's sidewalk injury claims settled in a lawsuit had a median of $44,000 across 6,530 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- 25% of New York City's sidewalk injury settlements were for $100,000 or more: 1,888 of 7,677. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- Chicago's fall injury claims against the city had a median of $19,400 across 534 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- New York City's road defect injury settlements had a median of $20,000 across 3,916 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- Philadelphia's sidewalk fall lawsuits had a median of $25,000 across 589 claims: half were paid less, half more. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)
- The middle half of Philadelphia's sidewalk fall lawsuits were paid between $10,000 and $57,500. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)
- Philadelphia's street defect and pothole lawsuits had a median of $40,000 across 652 claims: half were paid less, half more. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)

- Los Angeles's trip and fall payouts had a median of $45,000 across 1,953 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- The middle half of Los Angeles's trip and fall payouts were paid between $20,000 and $85,000. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Los Angeles's lawsuits over road conditions had a median of $50,000 across 333 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Nashville's fall injury settlements had a median of $44,000 across 34 claims: half were paid less, half more. (Counselworthy analysis of Nashville's settlement votes, 2000 to 2026)

School and park injury settlement statistics

- New York City's school injury settlements had a median of $30,000 across 4,329 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- The middle half of New York City's school injury settlements were paid between $14,000 and $95,000. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- New York City's park and recreation injury settlements had a median of $40,000 across 1,371 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- The middle half of New York City's park and recreation injury settlements were paid between $15,000 and $100,000. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)

Medical malpractice settlement statistics

- Federal medical malpractice claims paid after a lawsuit was filed had a median of $238,000 across 3,541 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- Federal medical malpractice claims paid before any lawsuit had a median of $100,000 across 5,501 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- New York City's medical malpractice settlements had a median of $250,000 across 2,047 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- 73% of New York City's medical malpractice settlements were for $100,000 or more: 1,495 of 2,047. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- 58% of federal medical malpractice claims were for $100,000 or more: 5,240 of 9,042. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- Federal malpractice claims paid after a lawsuit and New York City's malpractice settlements had nearly the same median: $238,000 and $250,000. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025; fiscal years 2014 to 2027)
- Cook County's medical malpractice settlements had a median of $975,000 across 145 claims: half were paid less, half more. (Counselworthy analysis of Cook County's settlement votes, 2013 to 2026)

Pedestrian and bicycle accident settlement statistics

- Chicago claims for people on foot hit by a city vehicle had a median of $82,200 across 56 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- Chicago's bicycle crash claims against the city had a median of $32,000 across 72 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- Los Angeles payouts to people on foot hit by a city vehicle had a median of $81,100 across 50 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Chicago's median pedestrian claim, $82,200, ran above its median bicycle crash claim, $32,000. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025; 2012 to 2025)

Settlements before and after a lawsuit

- Federal medical malpractice claims paid after a lawsuit had a median 2.4 times that of claims paid before one. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- 83% of federal crash, malpractice, property and plane crash claims were paid before any lawsuit was filed. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- Los Angeles paid trip and fall lawsuits a median of $50,000, and trip and fall claims settled without one $5,500. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)

Plane crash and other federal claim statistics

- Federal plane crash claims paid after a lawsuit was filed had a median of $444,000 across 200 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- 56% of federal plane crash claims were for $100,000 or more: 189 of 338. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- Federal claims in Treasury's property upkeep group paid after a lawsuit had a median of $40,000 across 656 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)
- Federal claims in Treasury's property upkeep group paid before a lawsuit had a median of $10,000 across 1,017 claims: half were paid less, half more. (Counselworthy analysis of Treasury's Judgment Fund report, fiscal years 2009 to 2025)

Police misconduct settlement statistics

- New York City's police action injury settlements had a median of $15,000 across 32,991 claims: half were paid less, half more. (Counselworthy analysis of New York City's claims dashboard, fiscal years 2014 to 2027)
- Chicago's police misconduct claims had a median of $40,000 across 1,778 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to 2025)
- Chicago's claims from police chases that ended in a crash had a median of $200,000 across 73 claims: half were paid less, half more. (Counselworthy analysis of Chicago's judgment and settlement reports, 2012 to

2025)

- Philadelphia's lawsuits over police chases had a median of $57,500 across 29 claims: half were paid less, half more. (Counselworthy analysis of Philadelphia's civil actions reports, October 2019 to June 2026)
- Los Angeles's payouts over police conduct had a median of $50,000 across 295 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)
- Cook County's civil rights settlements had a median of $4,500 across 1,789 claims: half were paid less, half more. (Counselworthy analysis of Cook County's settlement votes, 2014 to 2026)
- Nashville's civil rights settlements had a median of $55,000 across 35 claims: half were paid less, half more. (Counselworthy analysis of Nashville's settlement votes, 1999 to 2025)
- Los Angeles's payouts over police chase crashes had a median of $26,200 across 29 claims: half were paid less, half more. (Counselworthy analysis of Los Angeles's liability claims dashboard, fiscal years 2020 to 2026)

Sources

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What this study can't tell you

These are claims against governments, which have their own rules and limits. Private insurers don't publish theirs, and those can run differently. None of these is what any one claim is worth. This is general information,

not legal advice.

Cite this study

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