

# Bankruptcy Filing Trends in the United States



Prepared by: The American Bankruptcy Institute

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Bankruptcy statistics for individual states are available at:

<https://www.abi.org/newsroom/bankruptcy-statistics>



AMERICAN  
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Updated  
February 2022



<b>United States at a Glance</b>	
	<b>National</b>
<b>Population (7/1/2021)</b>	<b>331,893,745</b>
- Change since April 2020	.1%
- Foreign Born (2019)	<b>13.6%</b>
<b>Size (Square Miles)</b>	<b>3,531,905</b>
<b>Median Household Income (2019)</b>	<b>\$62,843</b>
<b>Persons per Household (2019)</b>	<b>2.62</b>
<b>Per Capita Income (2019)</b>	<b>\$34,103</b>
<b>Median Home Value (2019)</b>	<b>\$217,500</b>
<b>Homeownership Rate (2019)</b>	<b>64.0%</b>
<b>High School Graduate (or Higher)</b>	<b>88.0%</b>
<b>College Graduate (or Higher)</b>	<b>32.1%</b>
<b>Disabled (2019)</b>	<b>8.6%</b>
<b>No Health Insurance (2020)</b>	<b>10.2%</b>
<b>In Poverty (2020)</b>	<b>11.4%</b>
<b>Source: U.S. Census Bureau January 2022</b>	

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## Bankruptcy Filings Nationwide Calendar Years 2000 - 2021

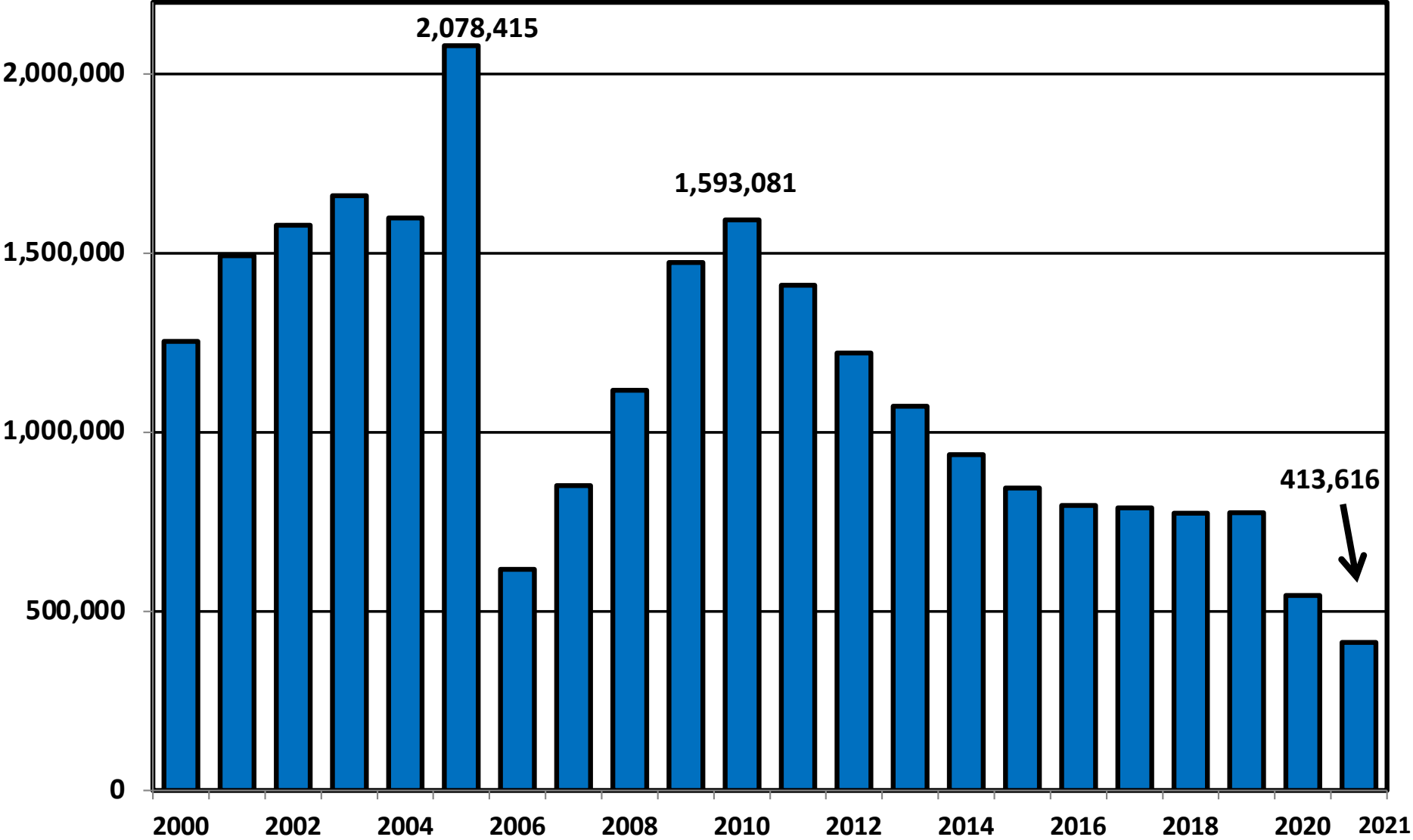
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
<b>2021</b>	<b>413,616</b>	<b>288,327</b>	<b>4,836</b>	<b>120,002</b>	<b>451</b>
2020	544,463	378,953	8,333	156,377	800
2019	774,940	480,206	7,020	286,979	735
2018	773,418	475,575	7,095	290,146	602
2017	789,020	486,347	7,442	294,637	594
2016	794,960	490,365	7,292	296,655	648
2015	844,495	535,047	7,241	301,705	502
2014	936,795	619,069	7,234	310,061	431
2013	1,071,932	728,833	8,980	333,626	493
2012	1,221,091	843,545	10,361	366,532	653
2011	1,410,653	992,332	11,529	406,084	708
2010	1,593,081	1,139,601	13,713	438,913	854
2009	1,473,675	1,050,832	15,189	406,962	692
2008	1,117,771	744,424	10,160	362,762	425
2007	850,912	519,364	6,353	324,771	424
2006	617,660	360,890	5,163	251,179	428
2005	2,078,415	1,659,017	6,800	412,130	468
2004	1,597,462	1,137,958	10,132	449,129	243
2003	1,660,245	1,176,905	9,404	473,137	799
2002	1,577,651	1,109,923	11,270	455,877	581
2001	1,492,129	1,054,975	11,424	425,292	438
2000	1,253,444	859,220	9,884	383,894	446
*Chapters 9, 12 and 15					

**Business Bankruptcy Cases Filed - Nationwide**  
**Years Ended December 31, 2000 - 2021**

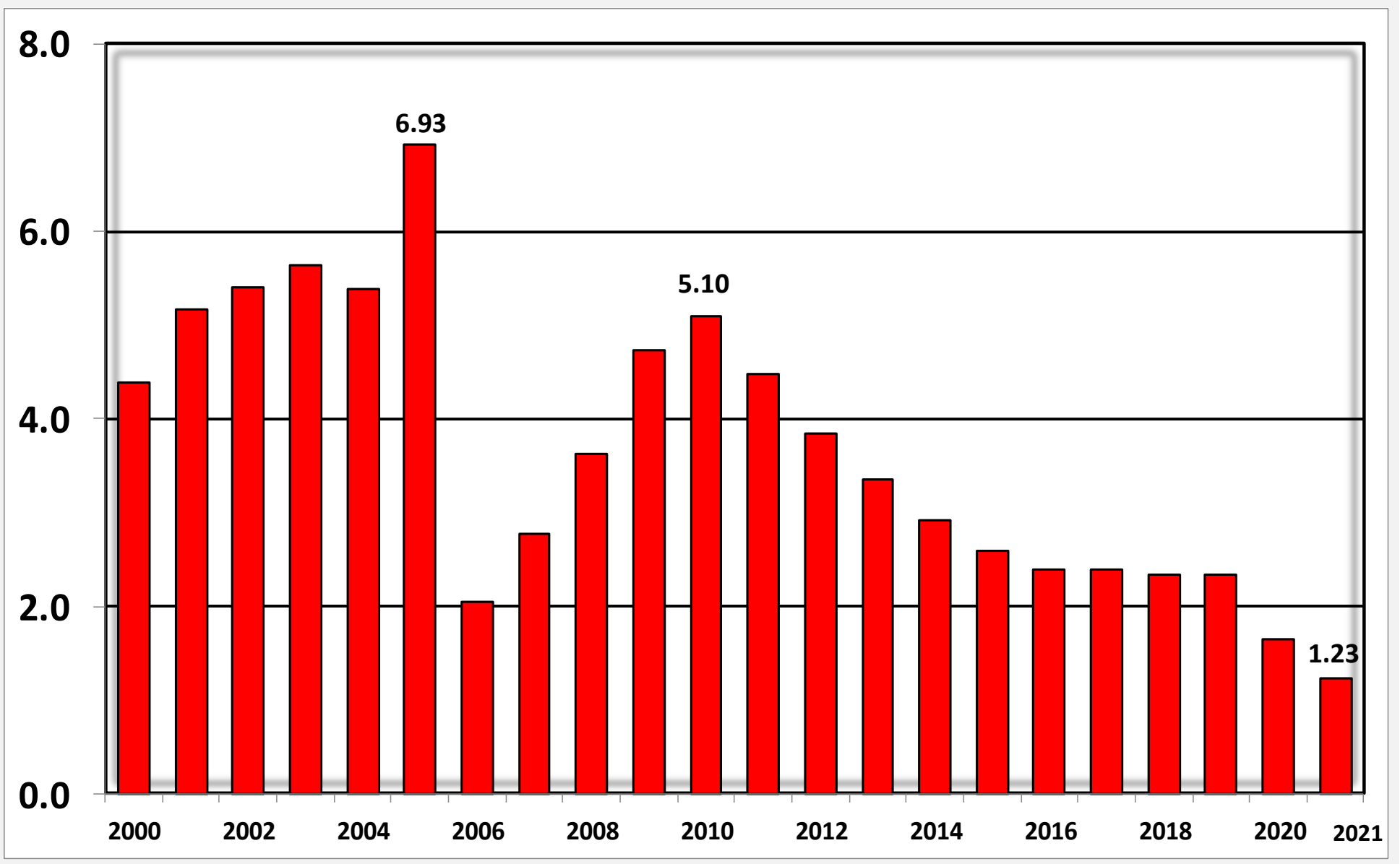
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2021	14,347	8,678	4,366	852	451
2020	21,655	11,919	7,786	1,150	800
2019	22,780	14,216	6,062	1,778	735
2018	22,232	13,678	6,078	1,874	602
2017	23,157	14,157	6,350	2056	594
2016	24,114	15,033	6,174	2259	648
2015	24,735	15,917	6,130	2190	498
2014	26,983	18,184	6,093	2,278	428
2013	33,212	22,334	7,660	2,727	491
2012	40,075	27,274	8,900	3,252	649
2011	47,806	33,698	9,772	3,630	706
2010	56,282	39,485	11,774	4,174	849
2009	60,837	41,962	13,683	4,500	692
2008	43,546	30,035	9,272	3,815	424
2007	28,322	18,751	5,736	3,412	423
2006	19,695	11,878	4,643	2,749	425
2005	39,201	28,006	5,923	4,808	464
2004	34,317	20,192	9,186	4,701	238
2003	35,037	20,631	8,474	5,138	794
2002	38,540	22,321	10,286	5,361	572
2001	40,099	23,482	10,641	5,542	434
2000	35,472	20,335	9,197	5,494	446
* Chapters 9, 12 and 15					

# Total Bankruptcy Cases Filed Nationwide

Calendar Years 2000 - 2021



**Bankruptcy Filings per 1,000 Population  
Calendar Years 2000 - 2021**



# Total Filings Relative to Population 2000 - 2021



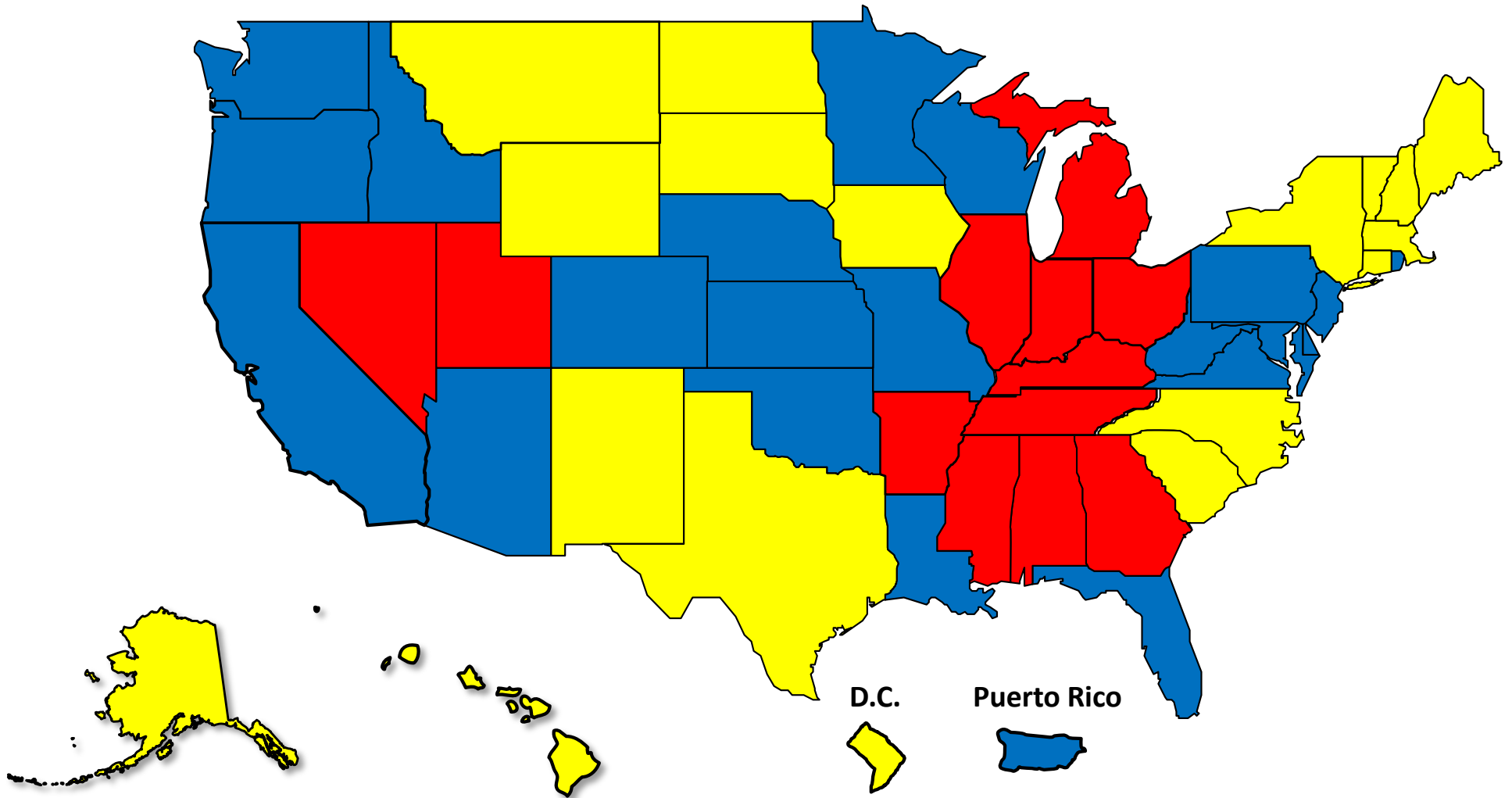
More than 25%  
Above Average



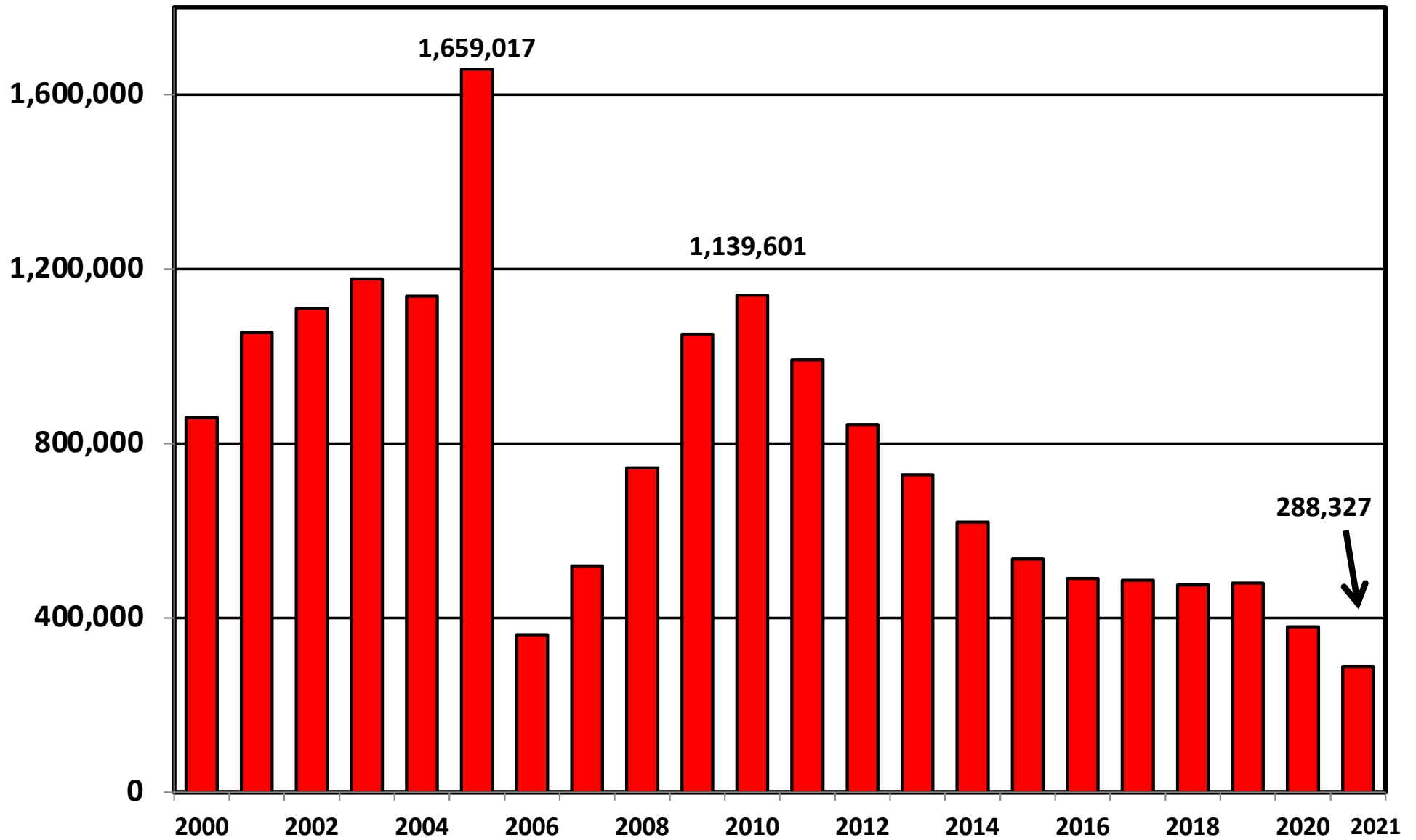
Within 25%  
of Average



More than 25%  
Below Average

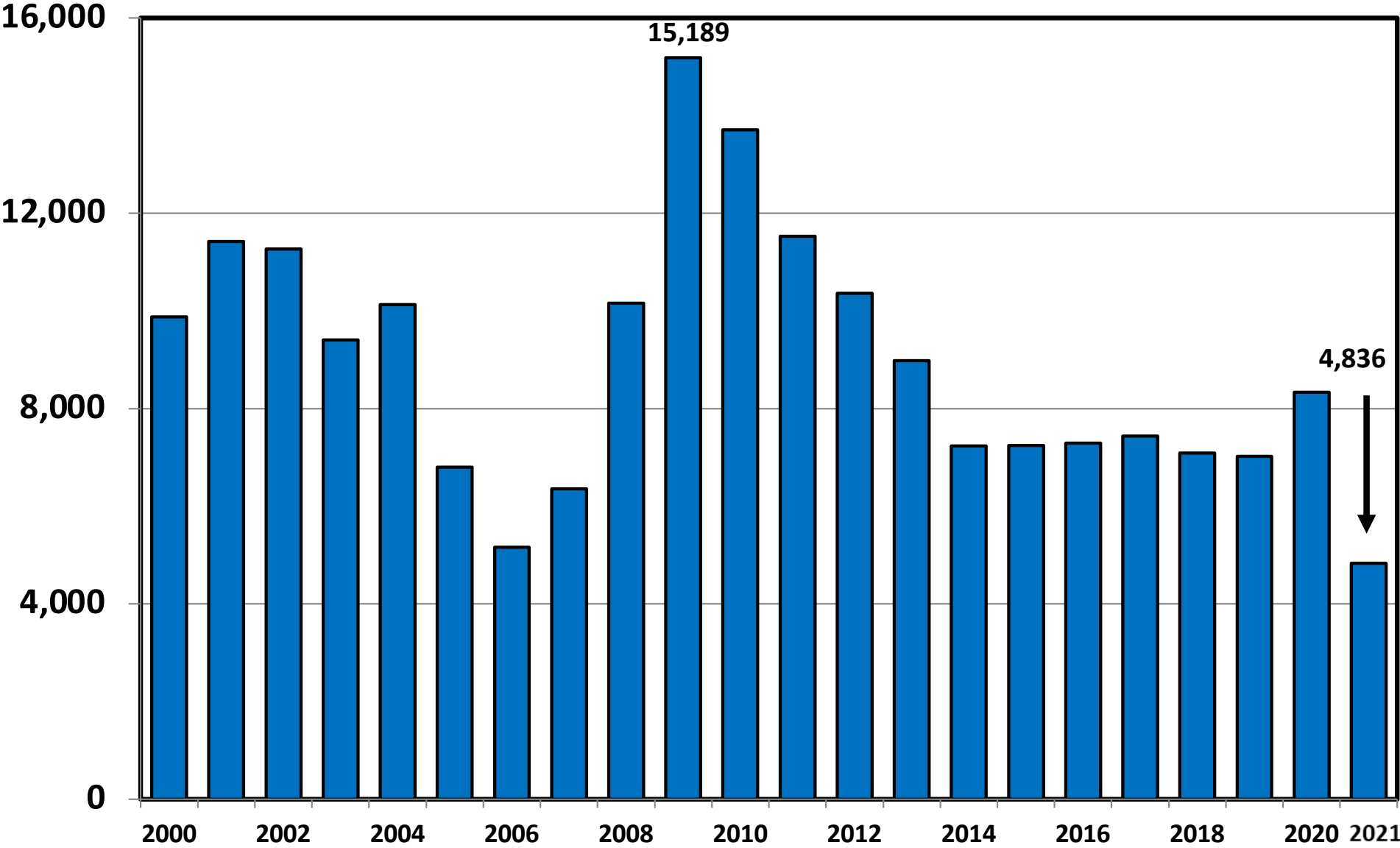


# Chapter 7 Cases Filed Nationwide Calendar Years 2000 - 2021

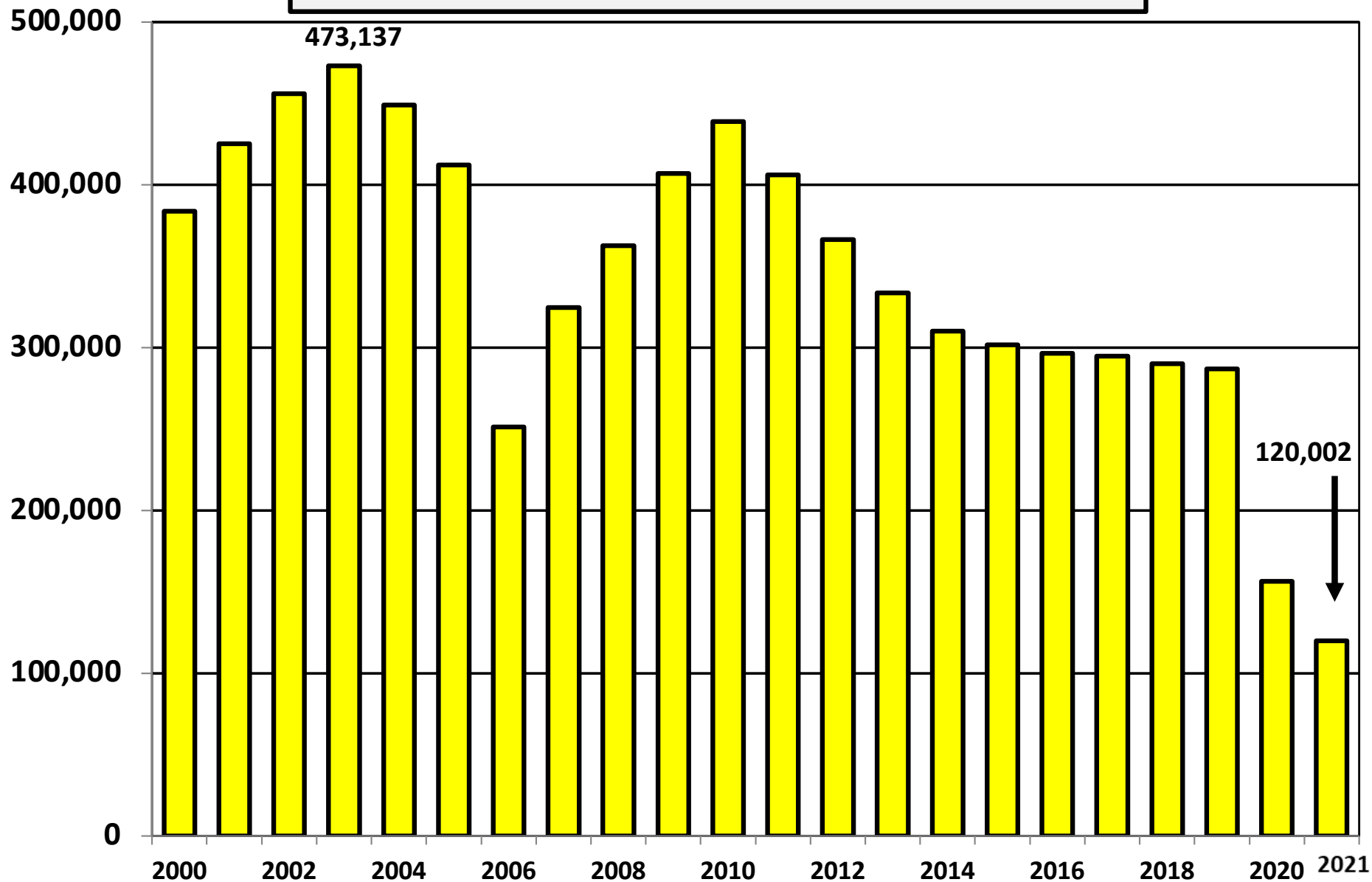




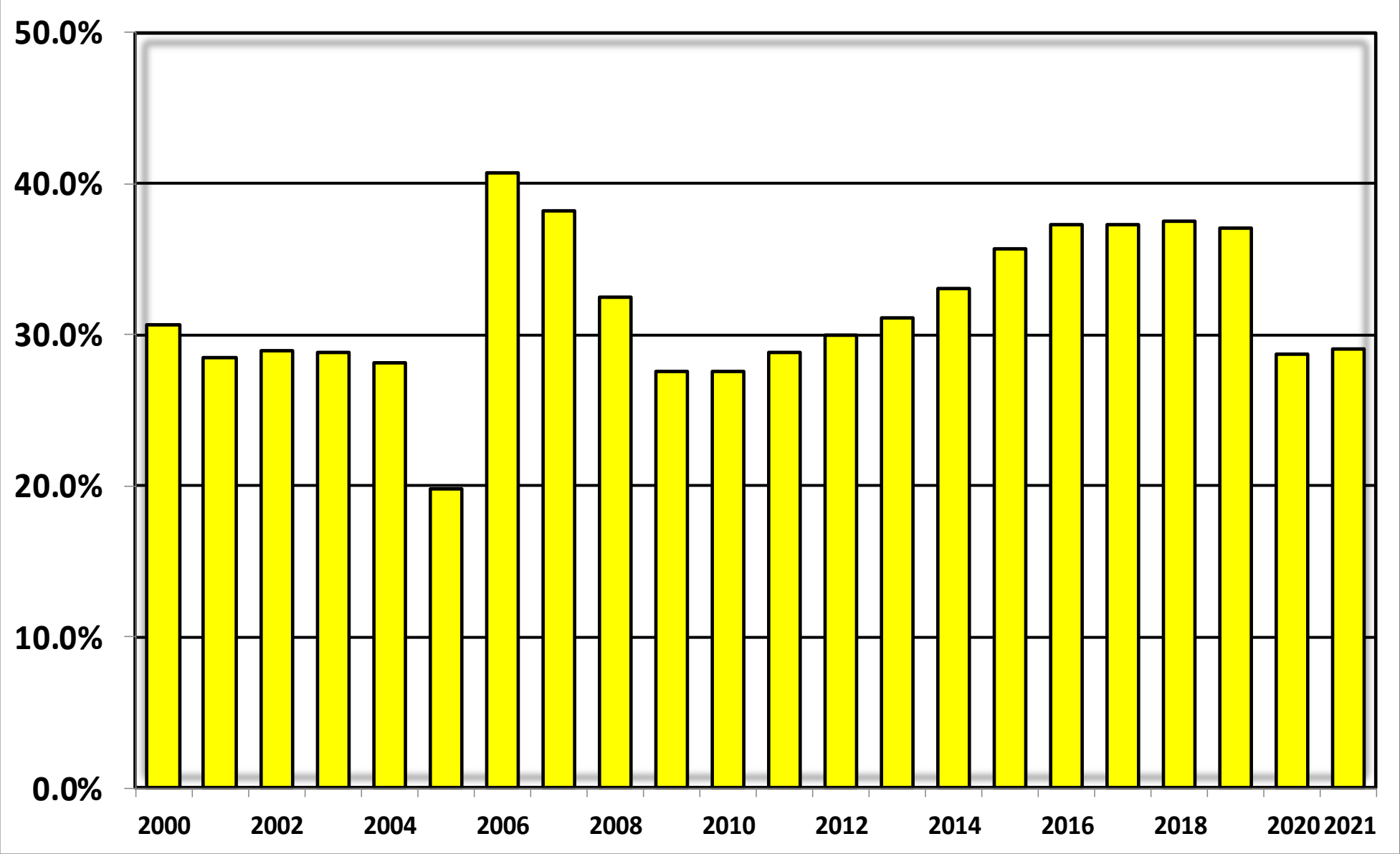
# Chapter 11 Cases Filed Nationwide Calendar Years 2000 - 2021



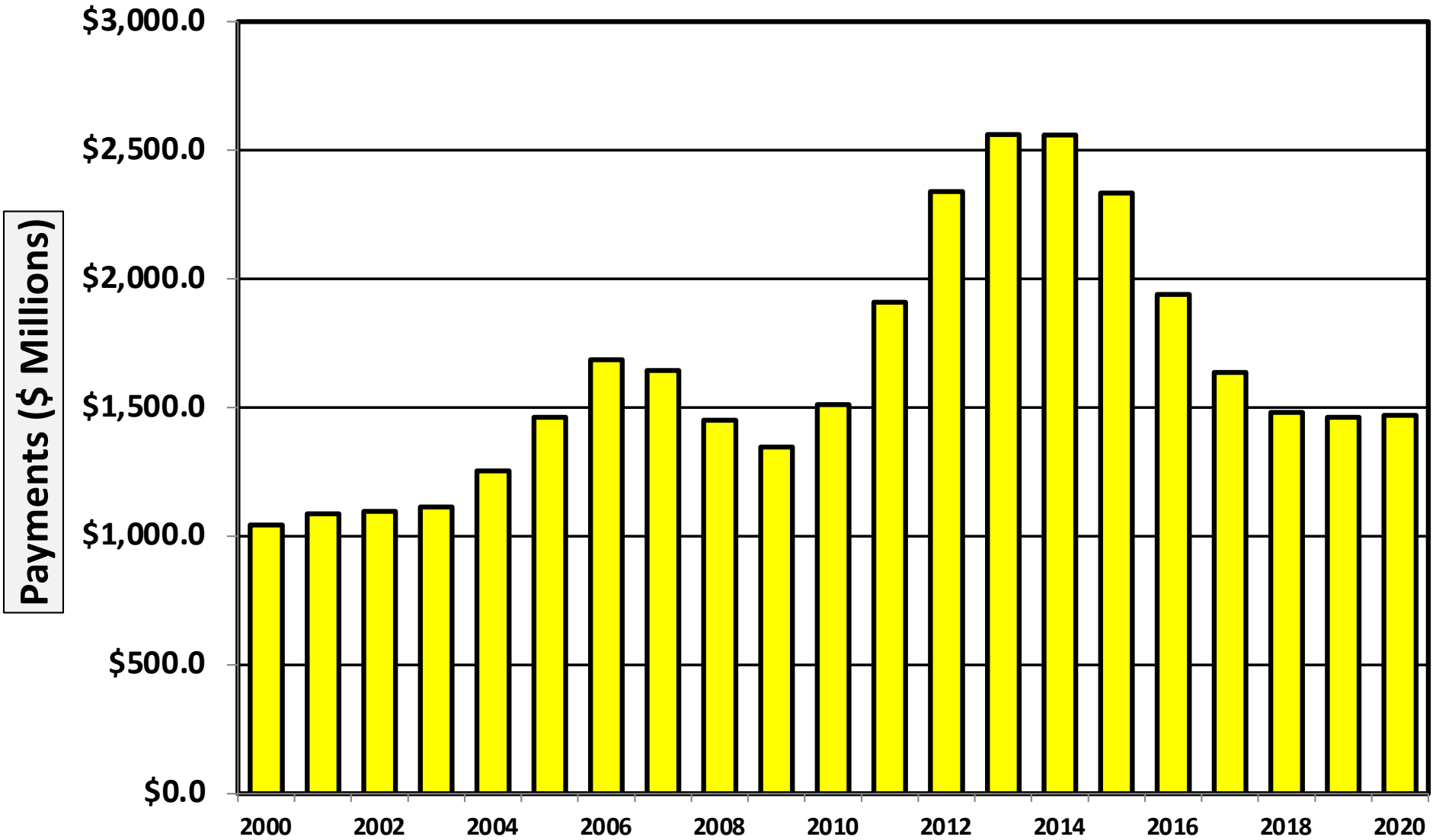
# Chapter 13 Cases Filed Nationwide Calendar Years 2000 - 2021



**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2021**

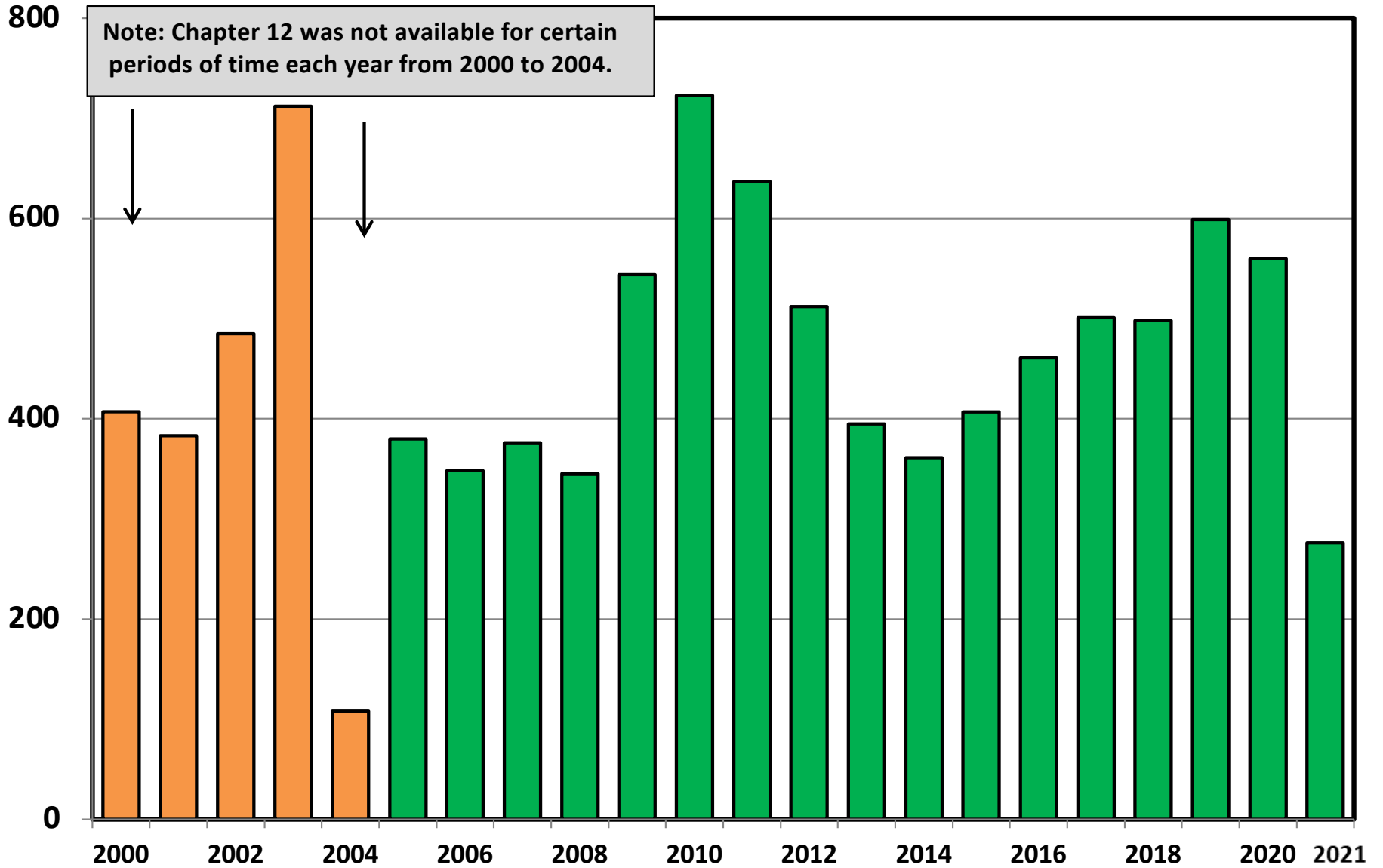


**Chapter 13 Cases**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2020

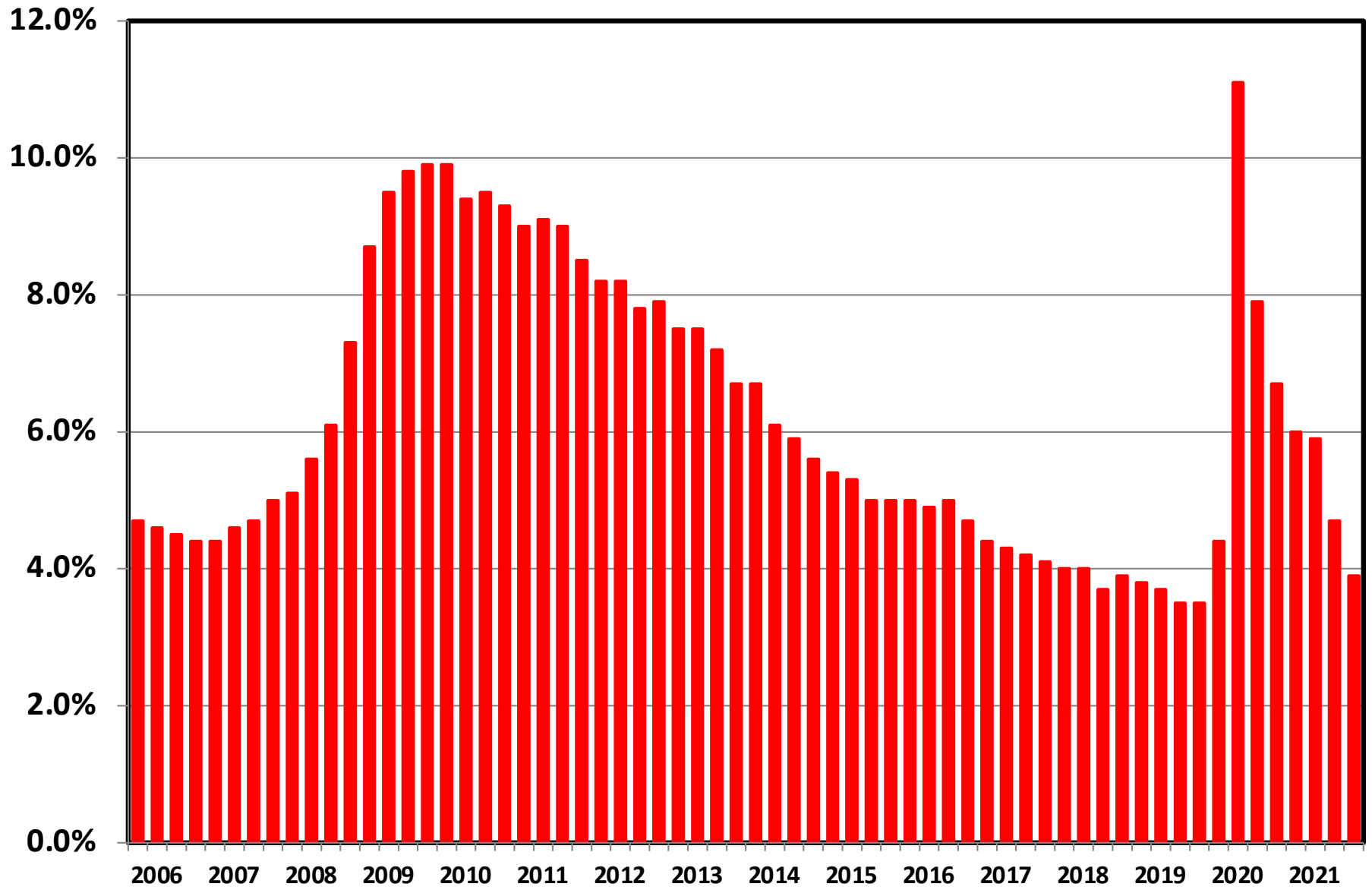


Source: Executive Office for United States Trustees  
(Does not include cases in North Carolina and Alabama)

# Chapter 12 Cases Filed Nationwide 2000 - 2021



# Unemployment Rate By Quarter 2006 - 2021

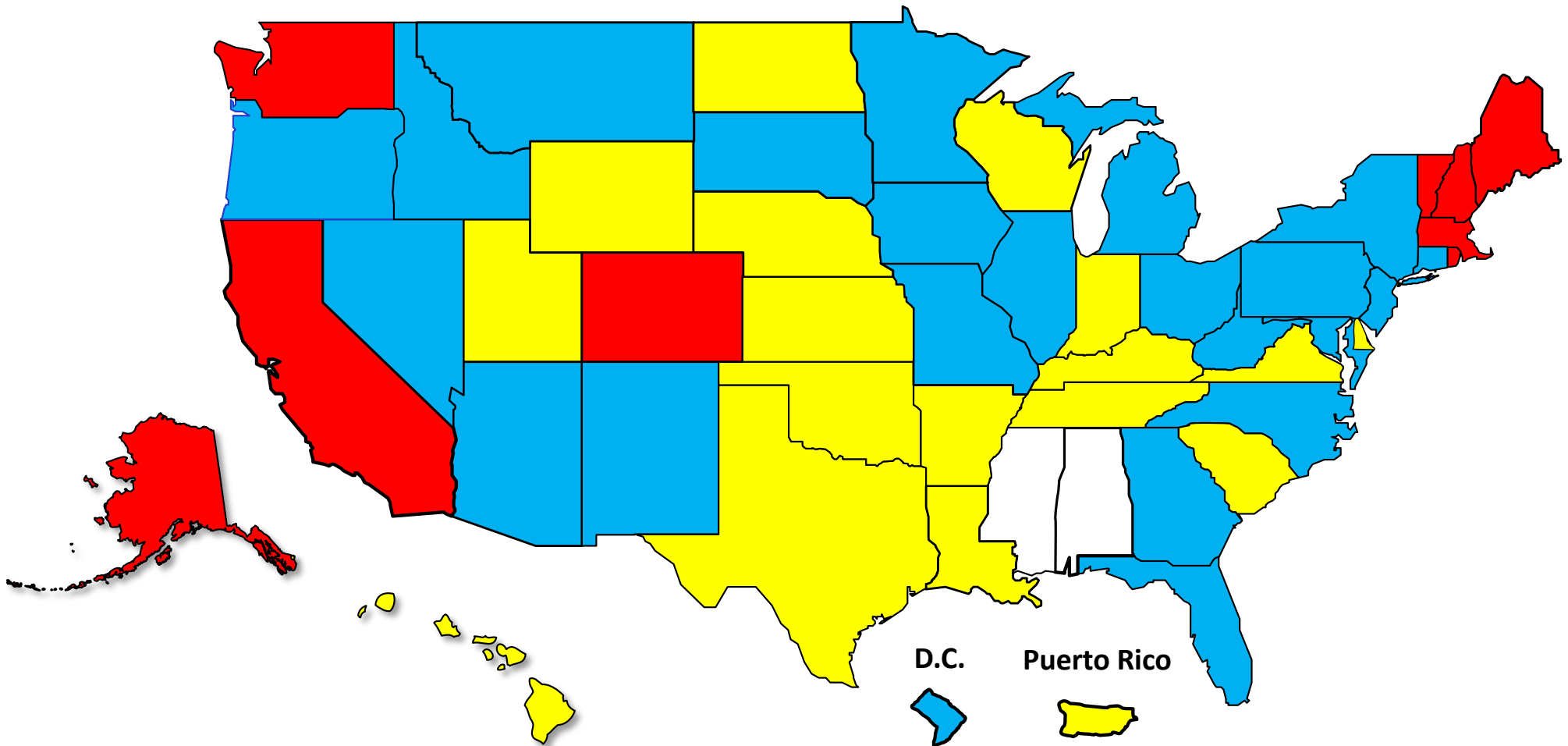


Source: Bureau of Labor Statistics

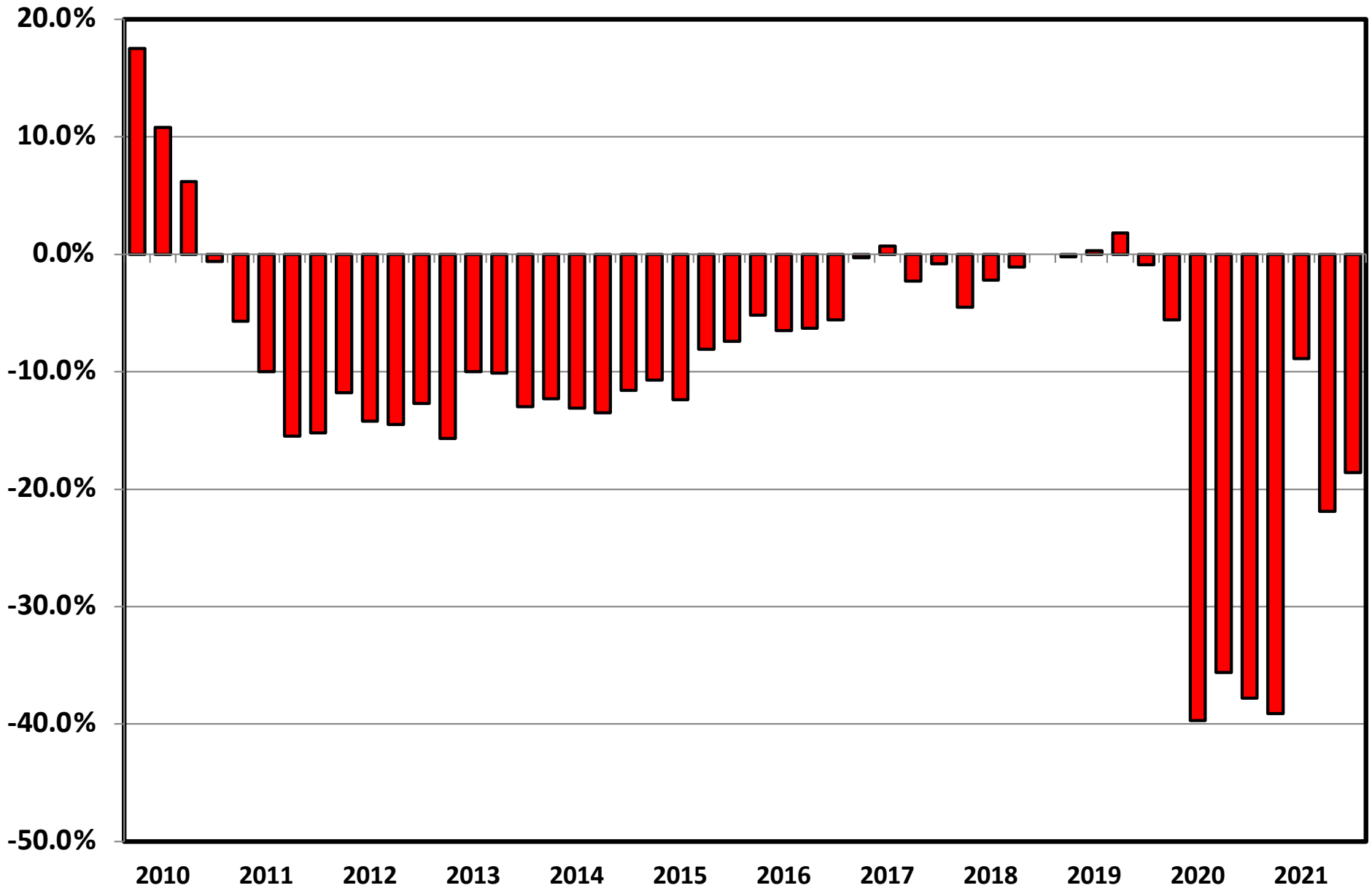
# Percent Change in Total Filings Calendar Year 2021 Compared to 2010

(National Average = 74.0% Decrease)

## Amount of Decrease



# Filing Trends By Quarter (Percent Change From Same Quarter One Year Prior)





# Bankruptcy Filing Trends

## Calendar Year 2021 vs. 2020

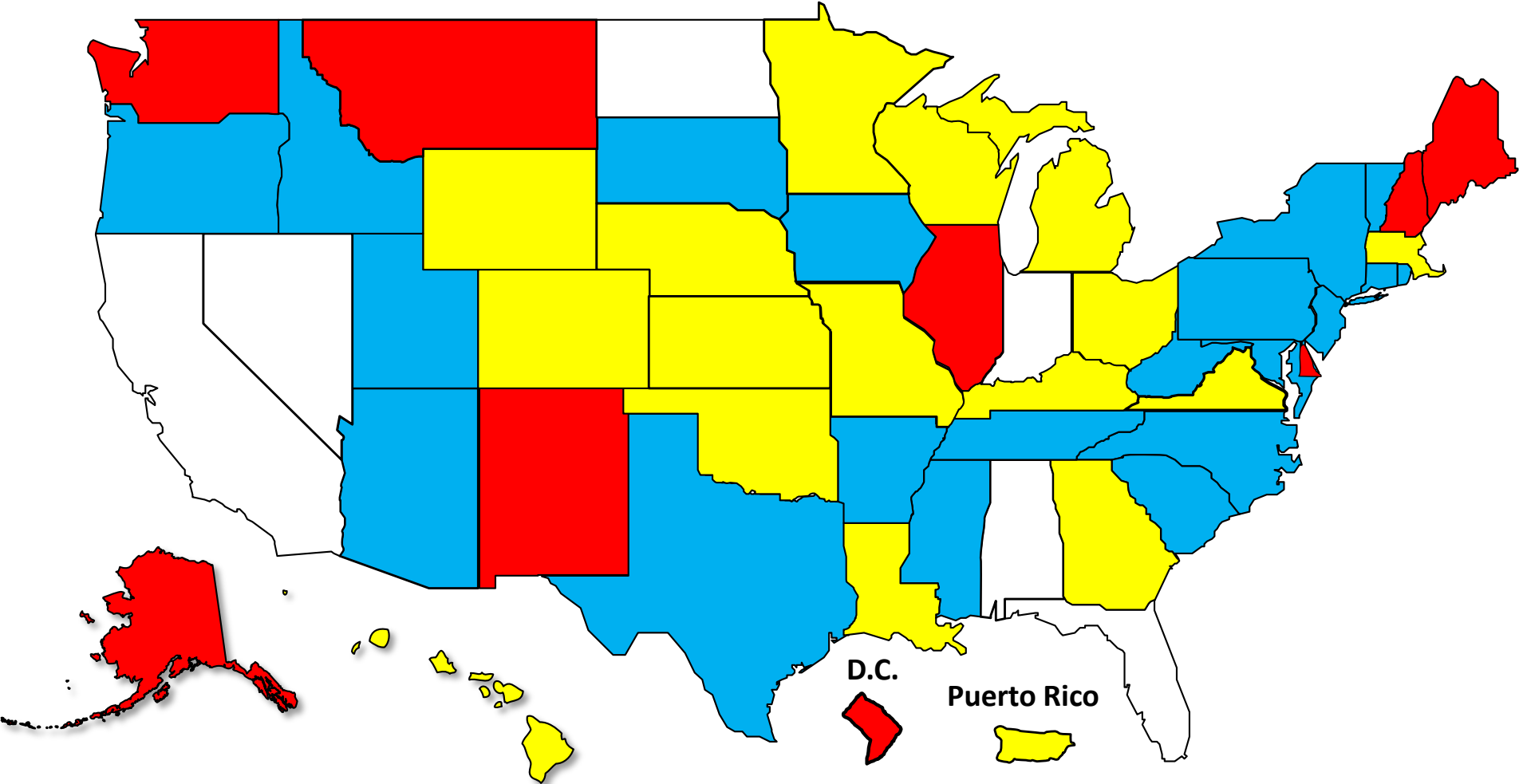
National Average = 24.0% Decrease

Decline Under 20%

Decline 20.0% – 24.9%

Decline 25.0 – 29.9%

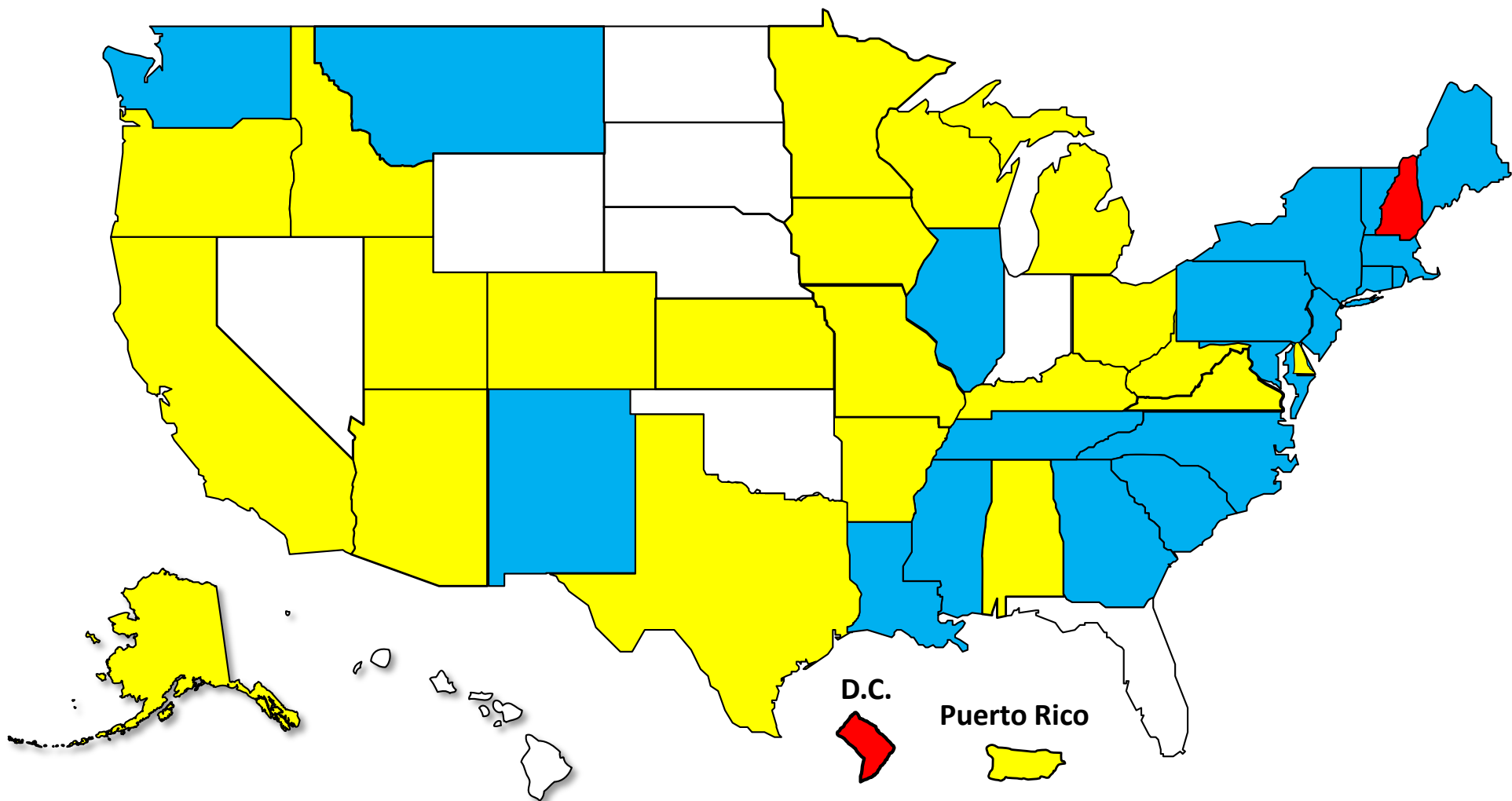
Decline 30% or More



# Bankruptcy Filing Trends During the Pandemic Calendar Year 2021 vs. 2019

**National Average = 46.6% Decrease**

Decline Under 40%    Decline 40.0% – 49.9%    Decline 50.0 – 59.9%    Decline 60% or More





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