

Bankruptcy Filing Trends in Arizona



AMERICAN
BANKRUPTCY
INSTITUTE

Prepared by: **The American Bankruptcy Institute**

<http://www.abi.org/>

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Arizona



State at a Glance		
	Arizona	National
Population (7/1/2024)	7,582,384	340,110,988
- Change since April 2020	5.9%	2.6%
- Foreign Born	12.9%	13.9%
Size (Square Miles)	113,653	3,533,038
Median Household Income	\$76,872	\$78,538
Persons per Household	2.54	2.54
Per Capita Income	\$40,736	\$43,289
Median Home Value	\$358,900	\$303,400
Homeownership Rate	67.0%	65.0%
High School Graduate (or Higher)	89.1%	89.4%
College Graduate (or Higher)	32.6%	35.0%
Disabled	9.3%	9.1%
No Health Insurance	12.1%	9.5%
In Poverty	12.4%	11.1%

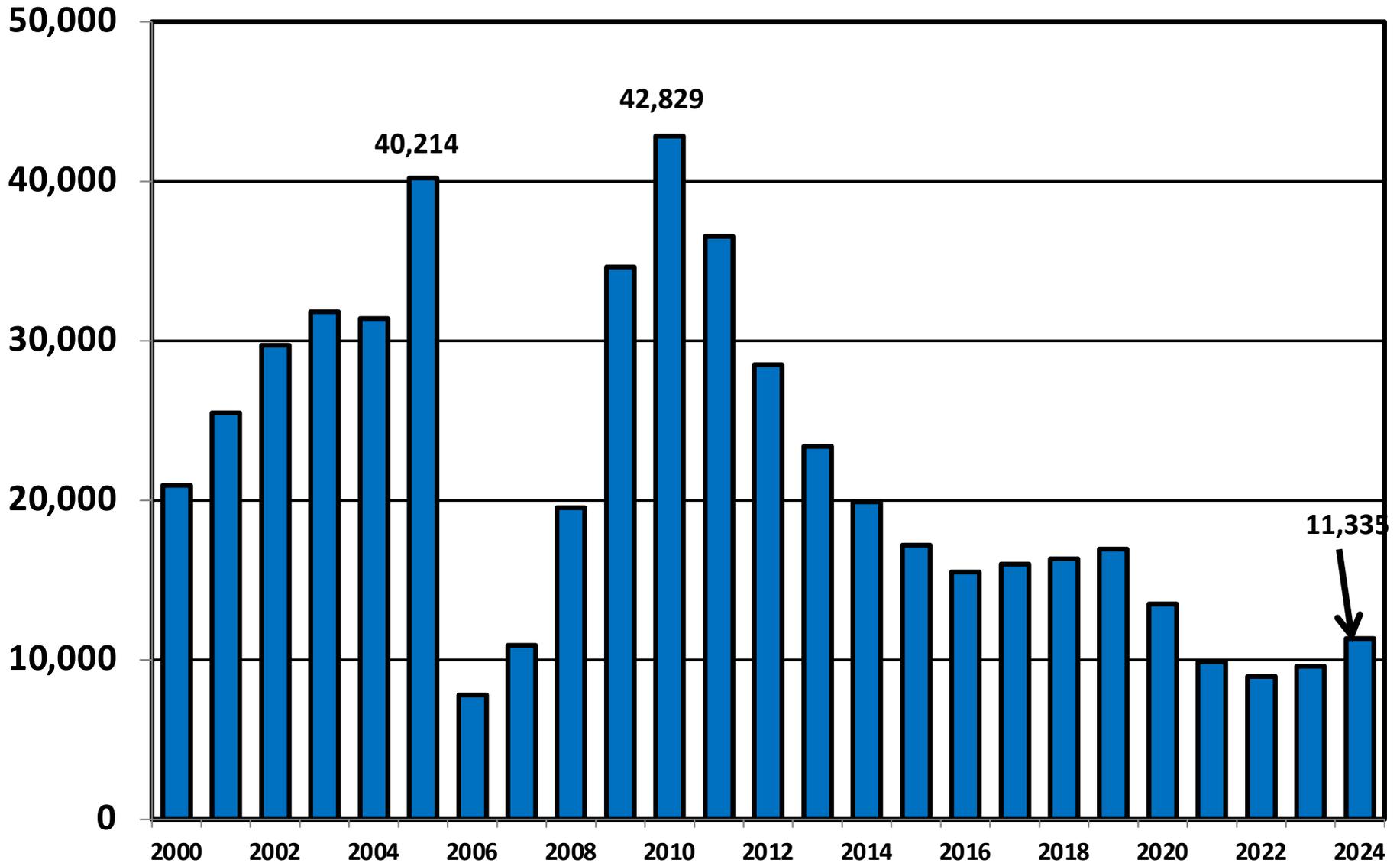
Source: U.S. Census Bureau January 2025

Bankruptcy Filings in Arizona					
Calendar Years 2000 - 2024					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	11,335	9,221	131	1,973	10
2023	9,599	7,830	104	1,664	1
2022	8,961	7,302	102	1,556	1
2021	9,884	8,461	82	1,338	3
2020	13,515	11,450	126	1,935	4
2019	16,933	13,640	169	3,119	5
2018	16,337	13,156	174	3,004	3
2017	15,997	12,895	199	2,896	7
2016	15,514	12,705	210	2,596	3
2015	17,194	14,475	289	2,429	1
2014	19,898	17,103	298	2,489	8
2013	23,381	20,094	303	2,976	8
2012	28,514	24,304	442	3,765	3
2011	36,556	30,853	464	5,226	13
2010	42,829	35,393	635	6,795	6
2009	34,637	28,391	613	5,627	6
2008	19,532	15,535	407	3,586	4
2007	10,920	8,326	242	2,348	4
2006	7,793	6,286	143	1,362	2
2005	40,214	35,914	161	4,137	2
2004	31,387	25,794	196	5,395	2
2003	31,811	25,432	297	6,079	3
2002	29,716	23,538	299	5,870	9
2001	25,489	20,448	296	4,741	4
2000	20,955	16,839	318	3,792	6
*Chapters 9, 12 and 15					

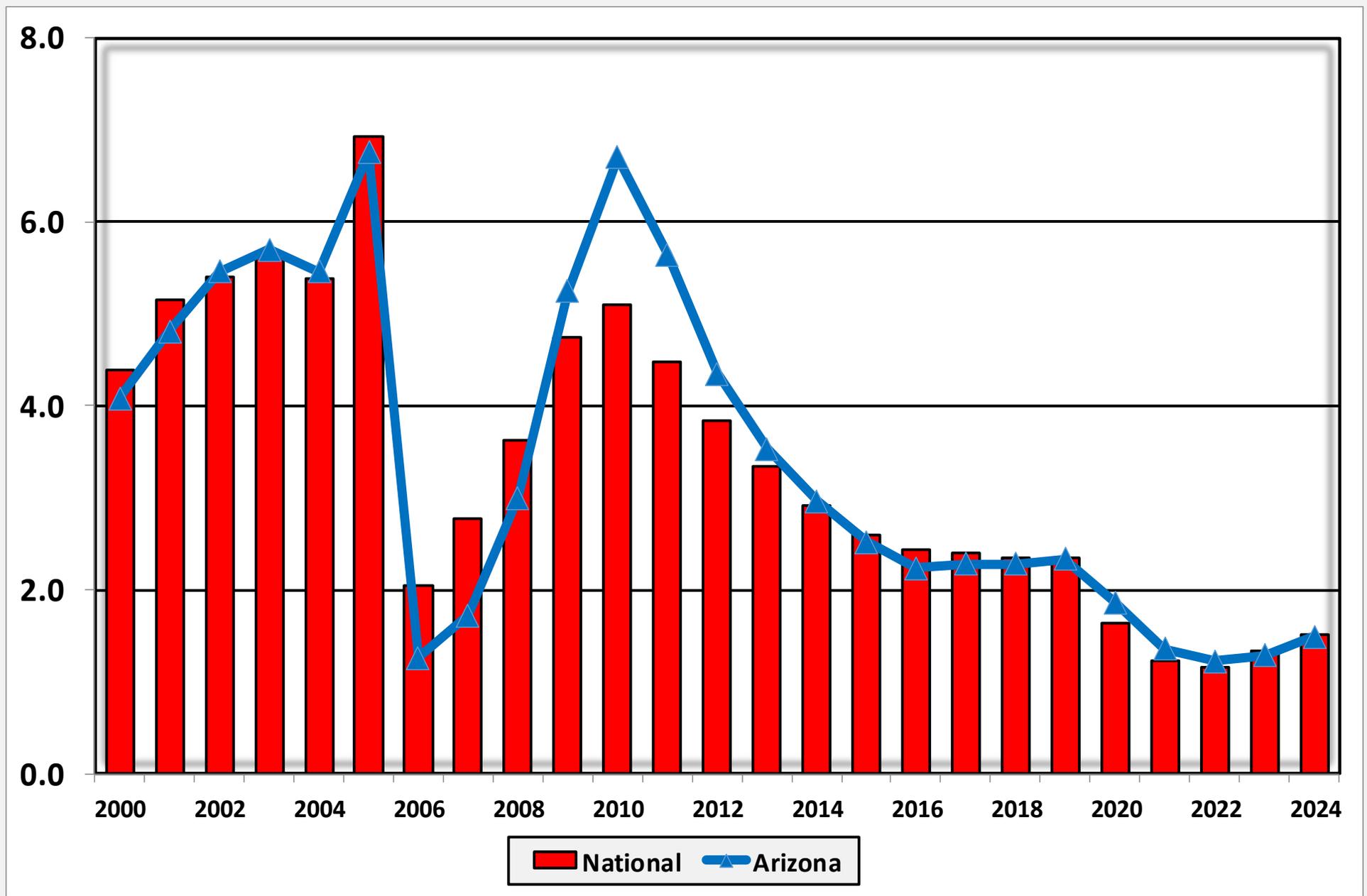
Business Bankruptcy Cases Filed - Arizona					
Years Ended December 31, 2000 - 2024					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2024	434	285	117	22	10
2023	297	191	86	19	1
2022	221	125	84	11	1
2021	246	169	60	14	3
2020	339	230	94	11	4
2019	421	279	124	13	5
2018	435	289	120	23	3
2017	498	327	139	25	7
2016	513	324	151	35	3
2015	613	361	220	31	1
2014	677	441	210	18	8
2013	867	581	237	41	8
2012	1,134	740	344	48	2
2011	1,351	948	343	47	13
2010	1,636	1,068	502	60	6
2009	1,615	1,008	511	90	6
2008	1,069	684	360	21	4
2007	479	232	218	25	4
2006	261	119	127	13	2
2005	525	342	140	41	2
2004	480	258	161	60	1
2003	701	363	253	82	3
2002	756	390	254	103	9
2001	753	407	257	87	2
2000	765	364	297	98	6
* Chapters 9, 12 and 15					

District of Arizona

Total Bankruptcy Cases Filed 2000 - 2024

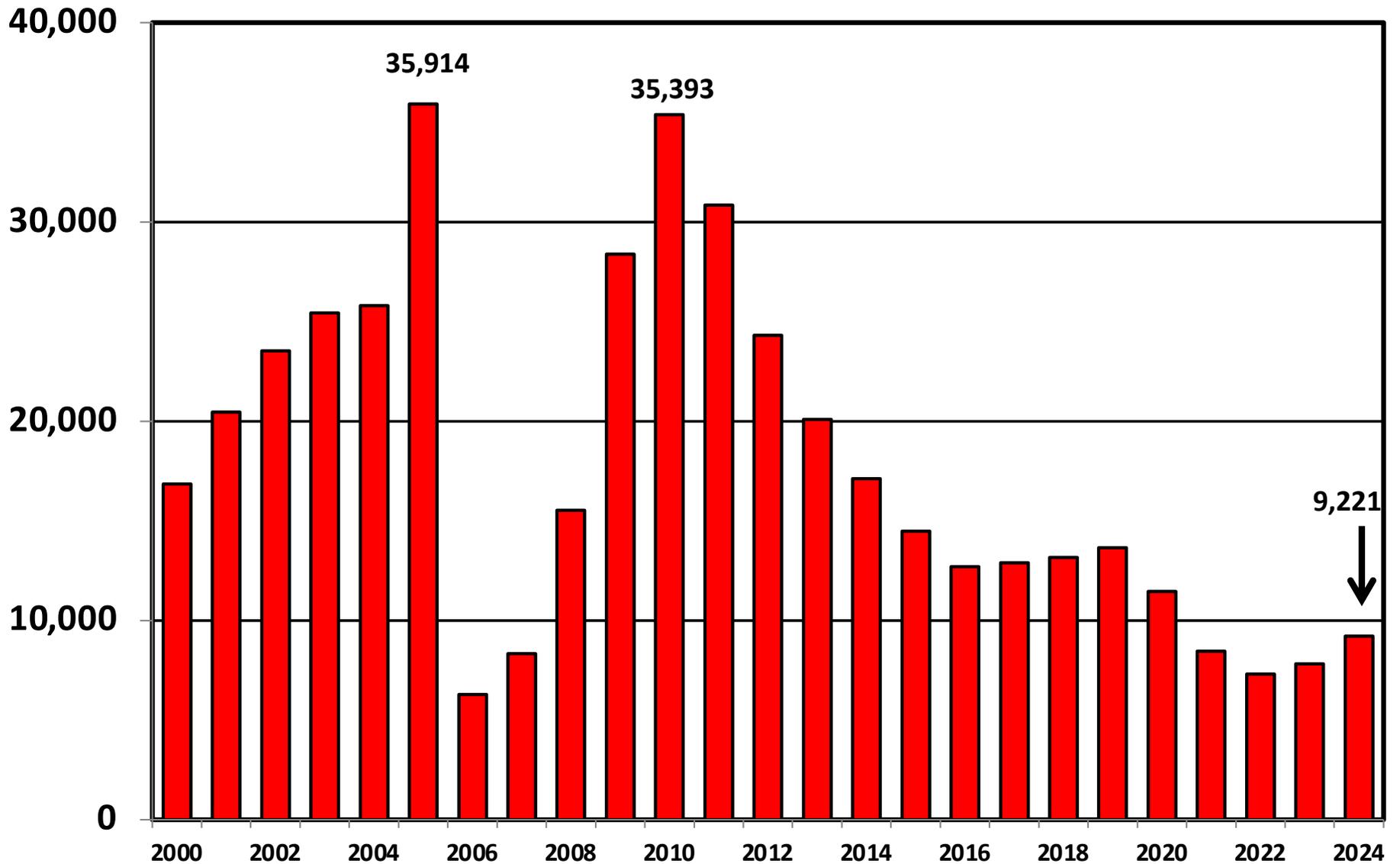


**Bankruptcy Filings per 1,000 Population
Arizona vs. National Average 2000 - 2024**

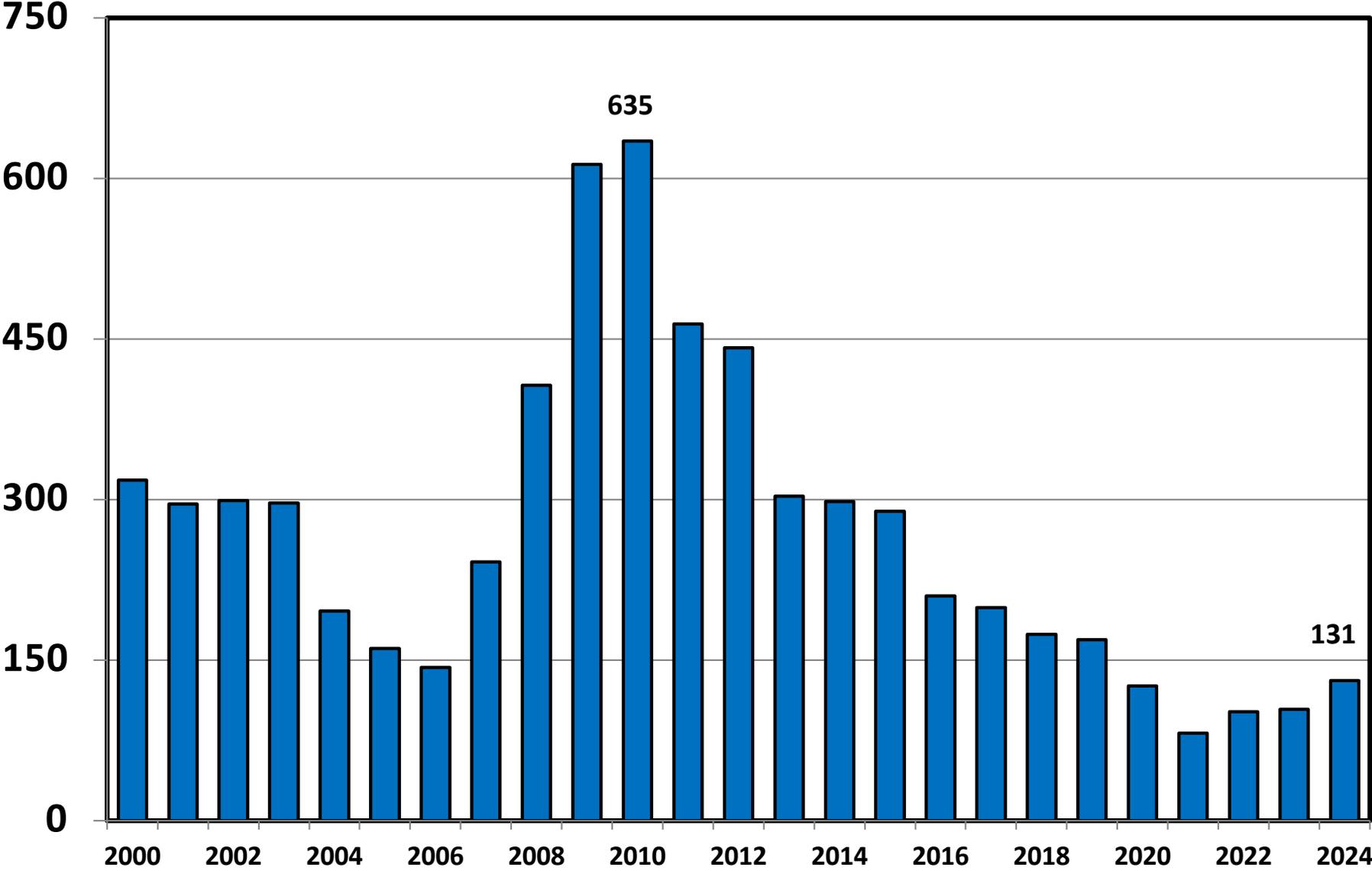


District of Arizona

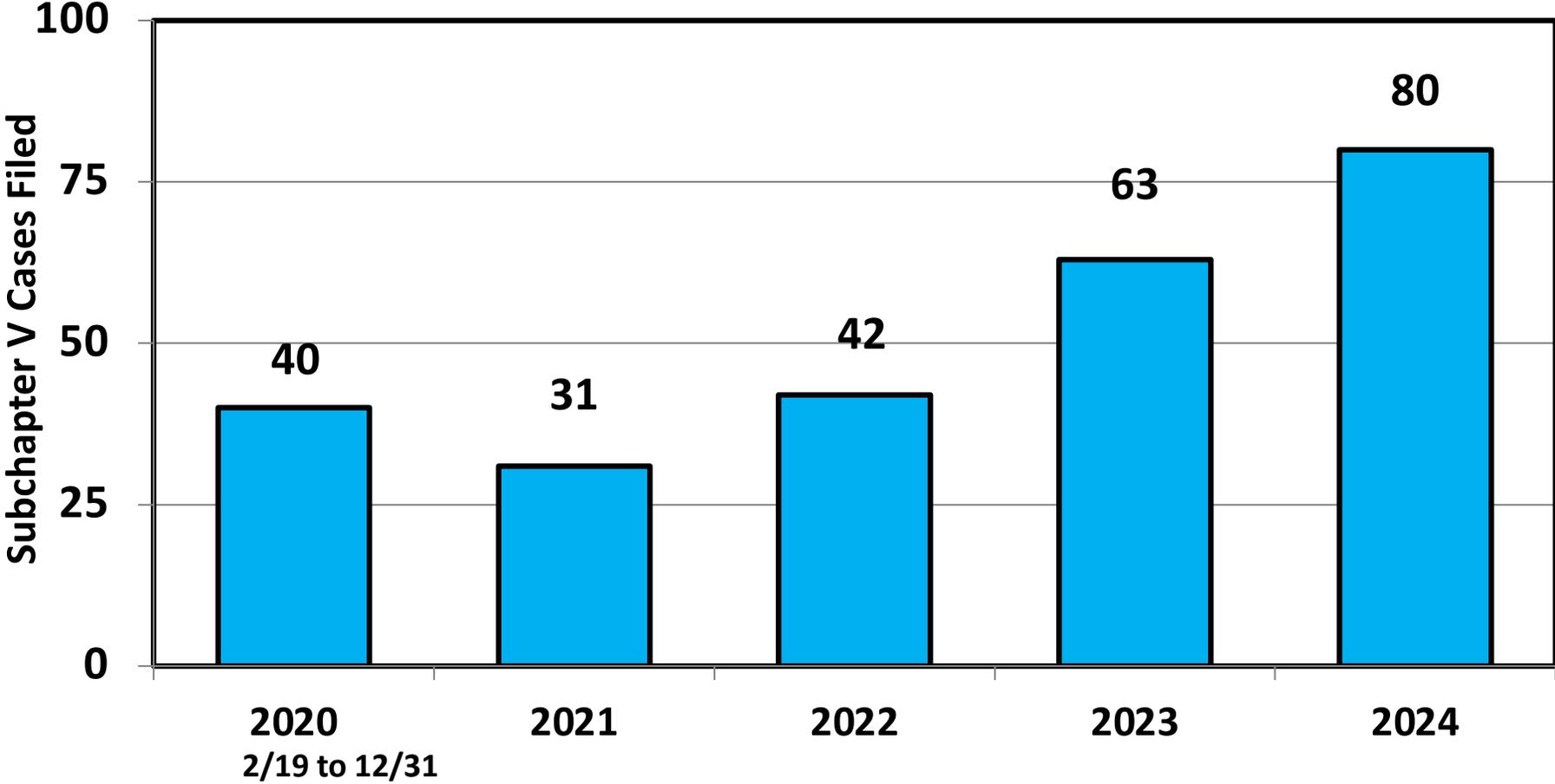
Chapter 7 Cases Filed 2000 - 2024



Chapter 11 Cases Filed in Arizona 2000 - 2024



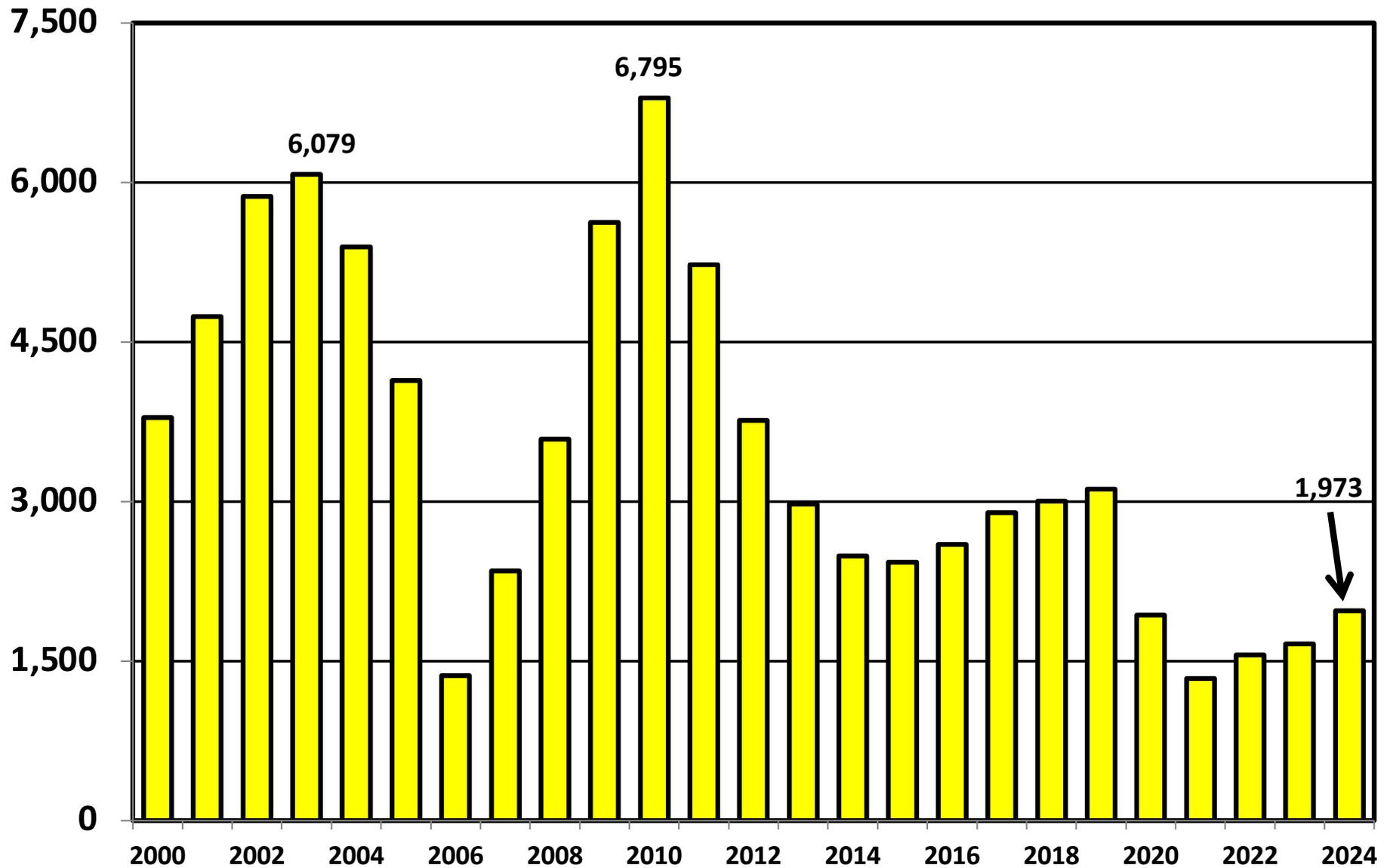
**Subchapter V Cases Filed in Arizona
Calendar Years 2020 - 2024**



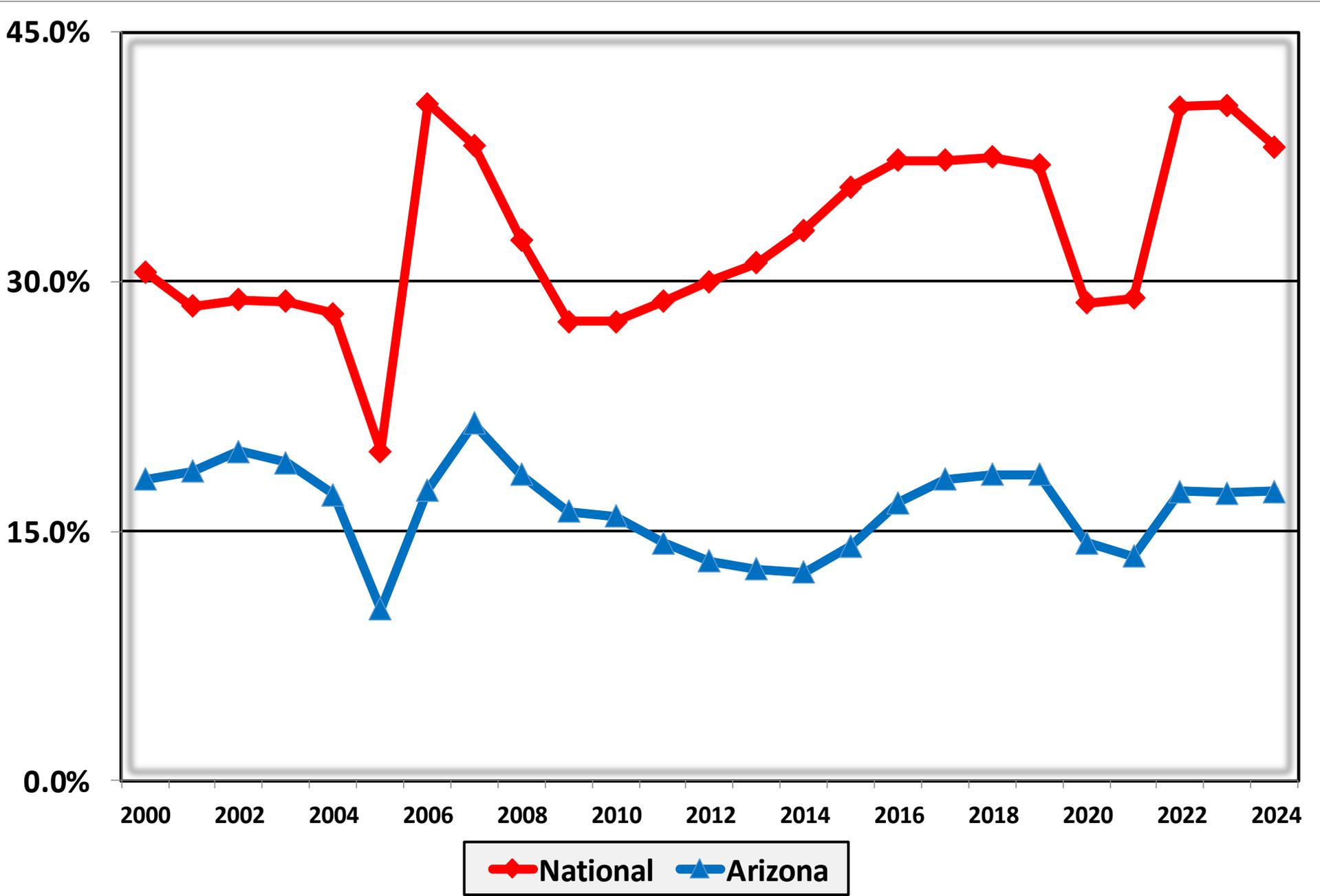
Source: ABI review of PACER records

District of Arizona

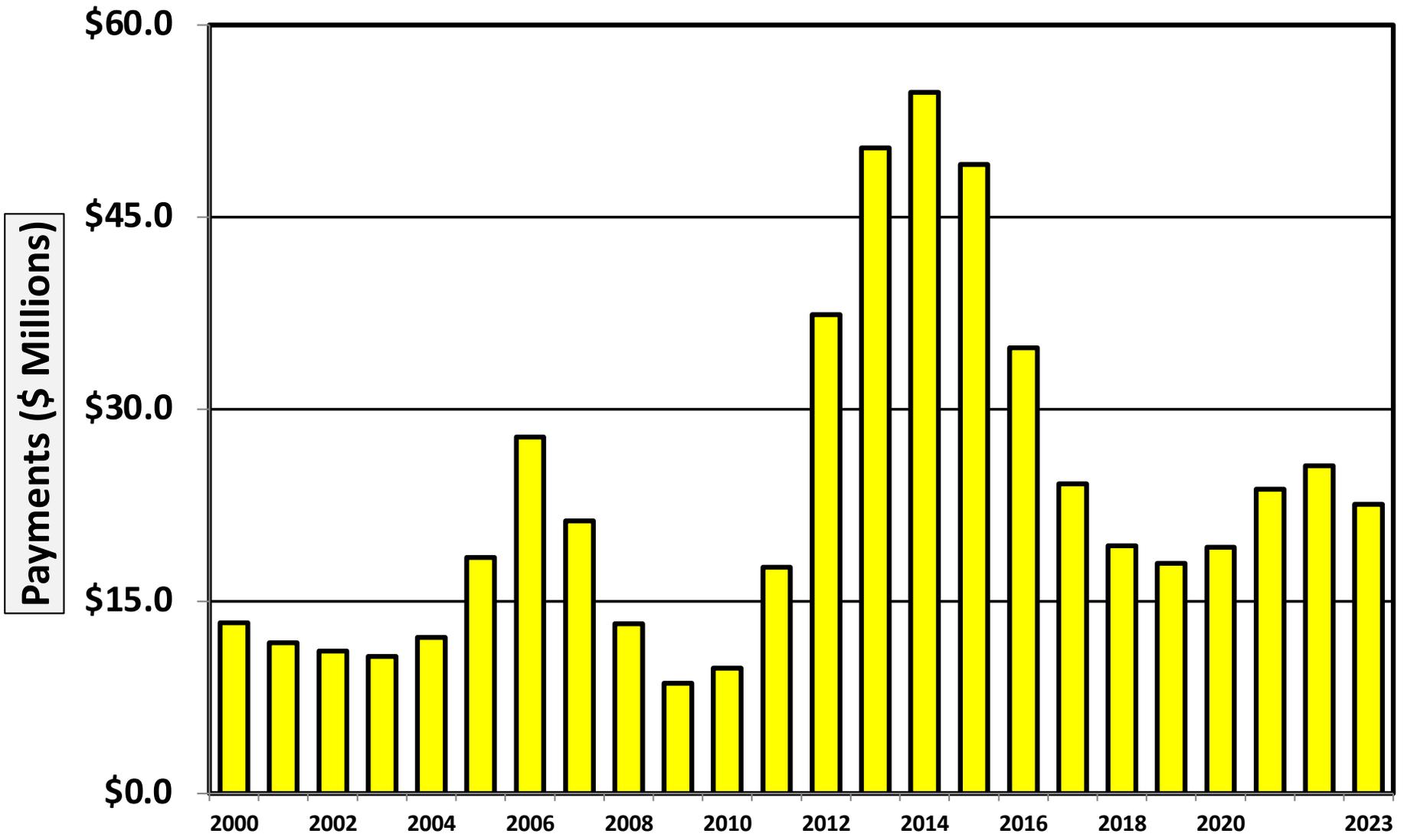
Chapter 13 Cases Filed 2000 - 2024



**Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2024**

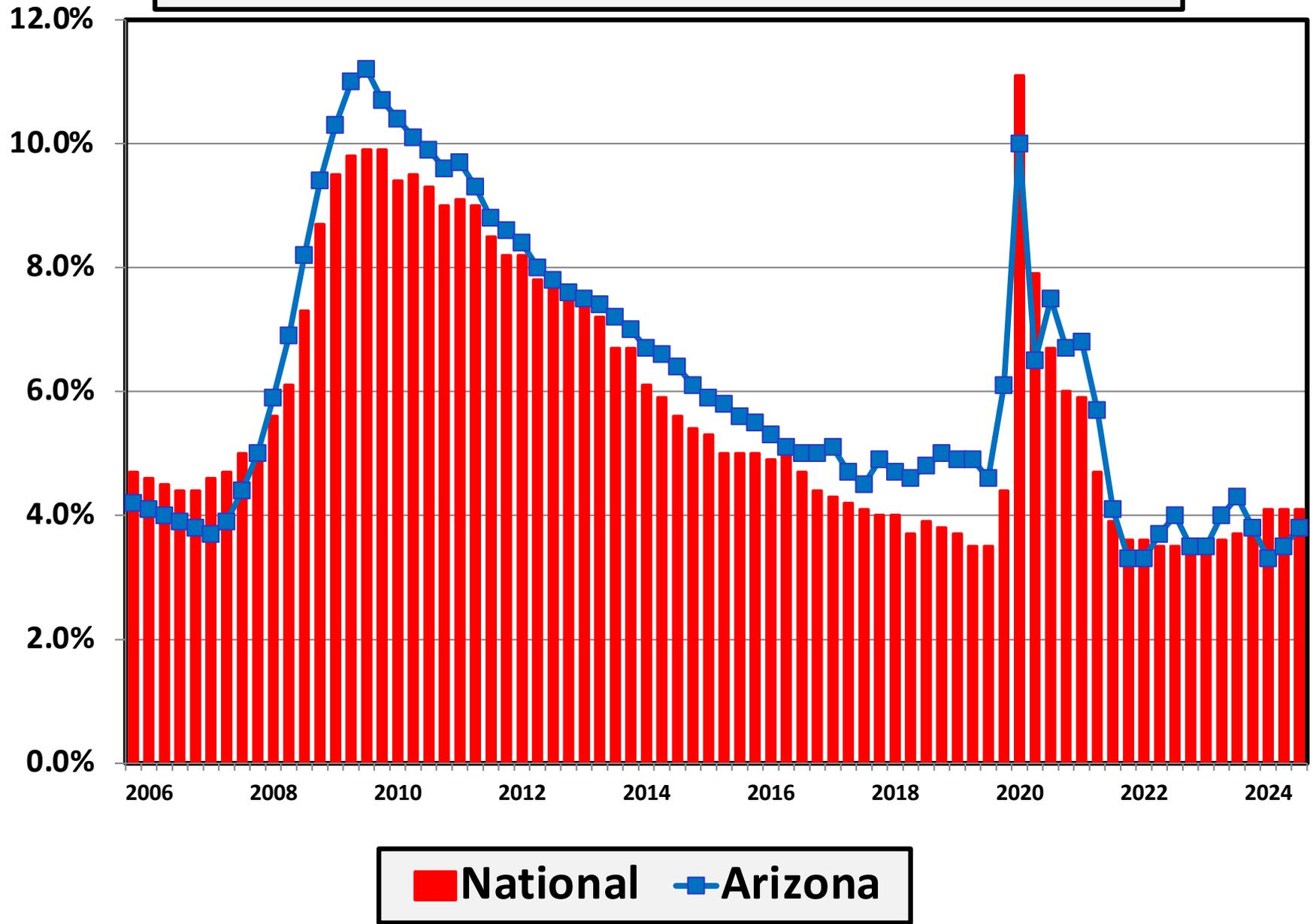


Chapter 13 Cases in Arizona
Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 – 2023



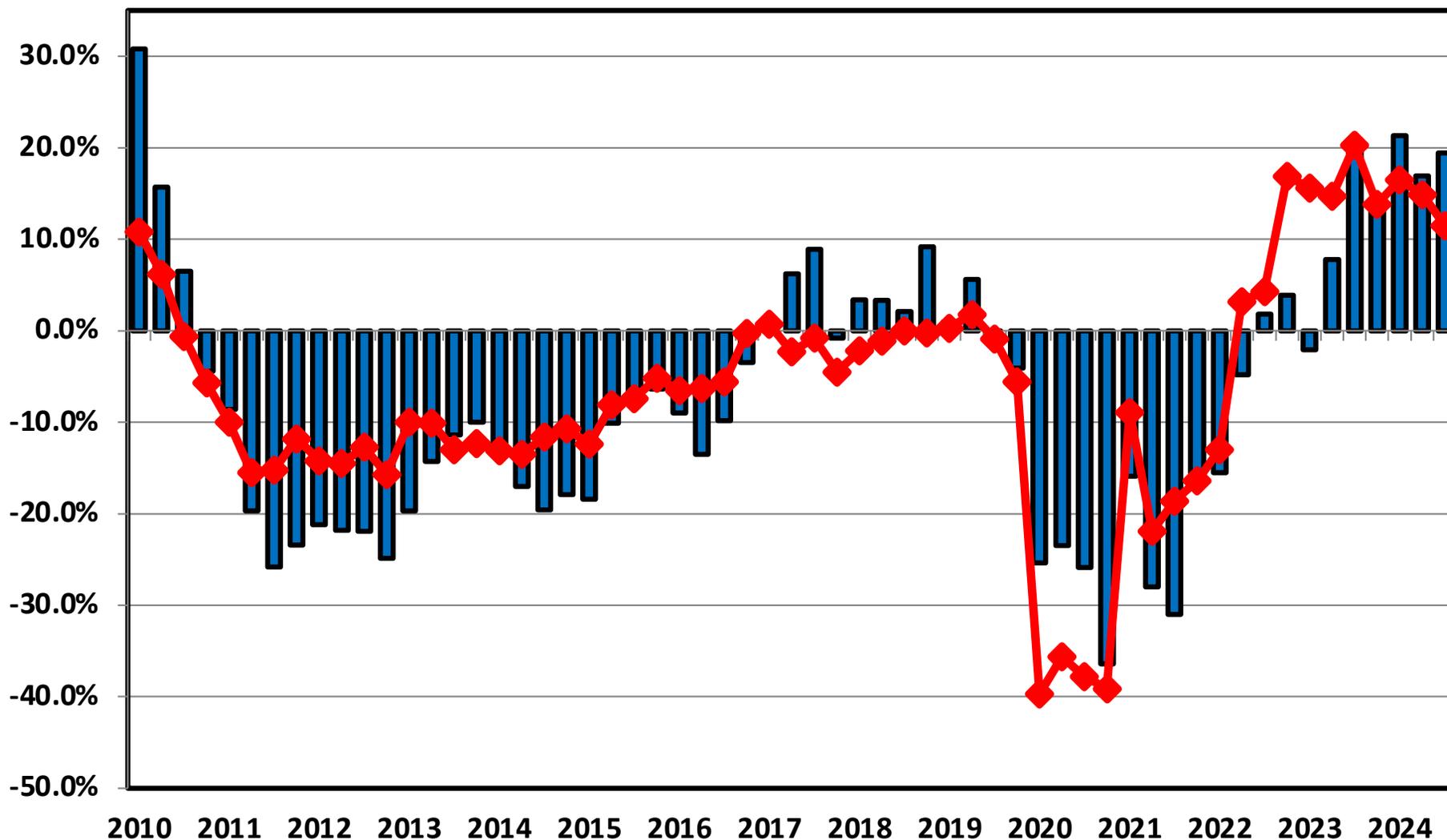
Source: Executive Office for United States Trustees

Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

**Filing Trends By Quarter Arizona vs. National Average
(Percent Change From Same Quarter One Year Prior)**

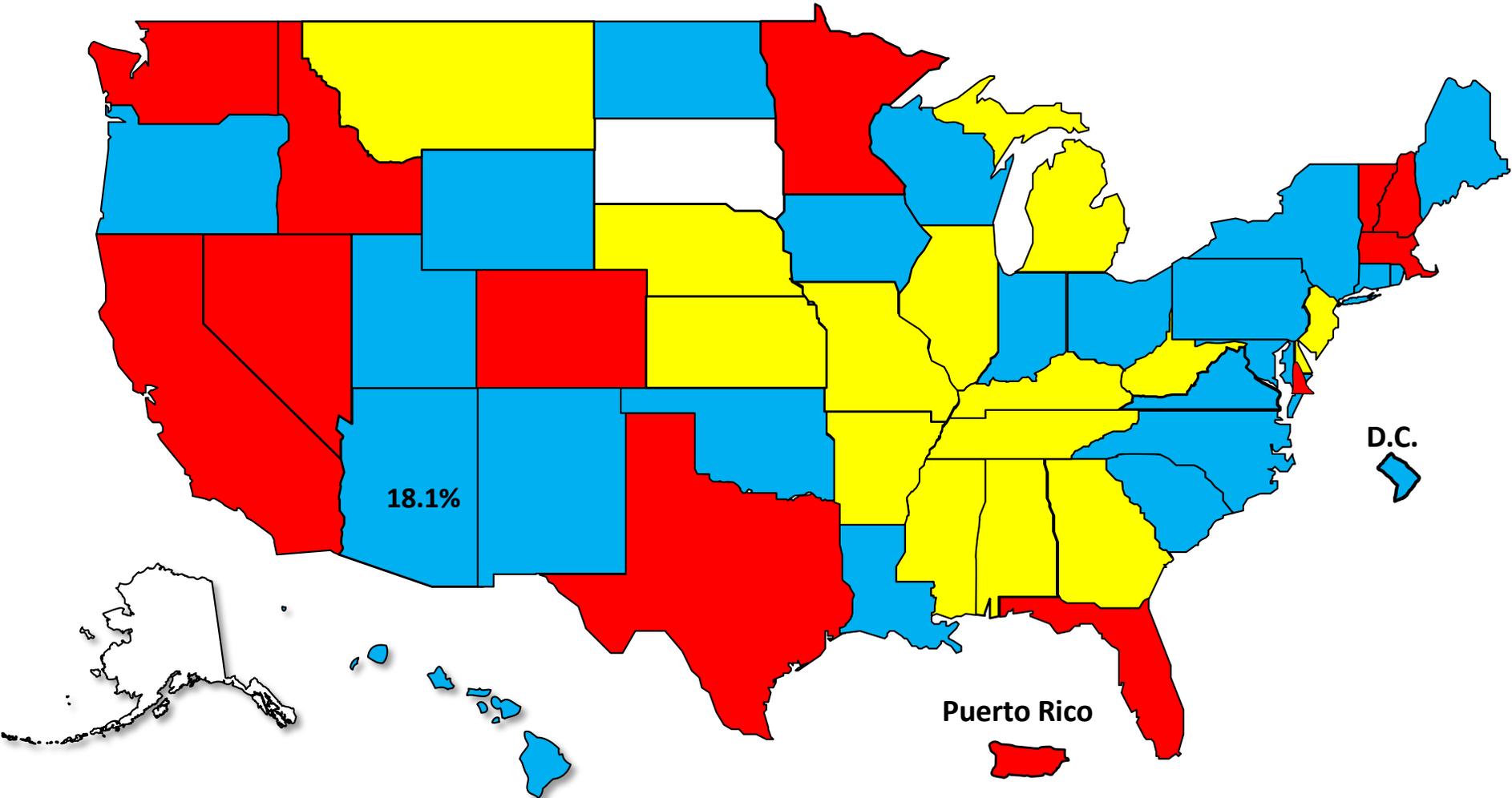


Arizona **National**

Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

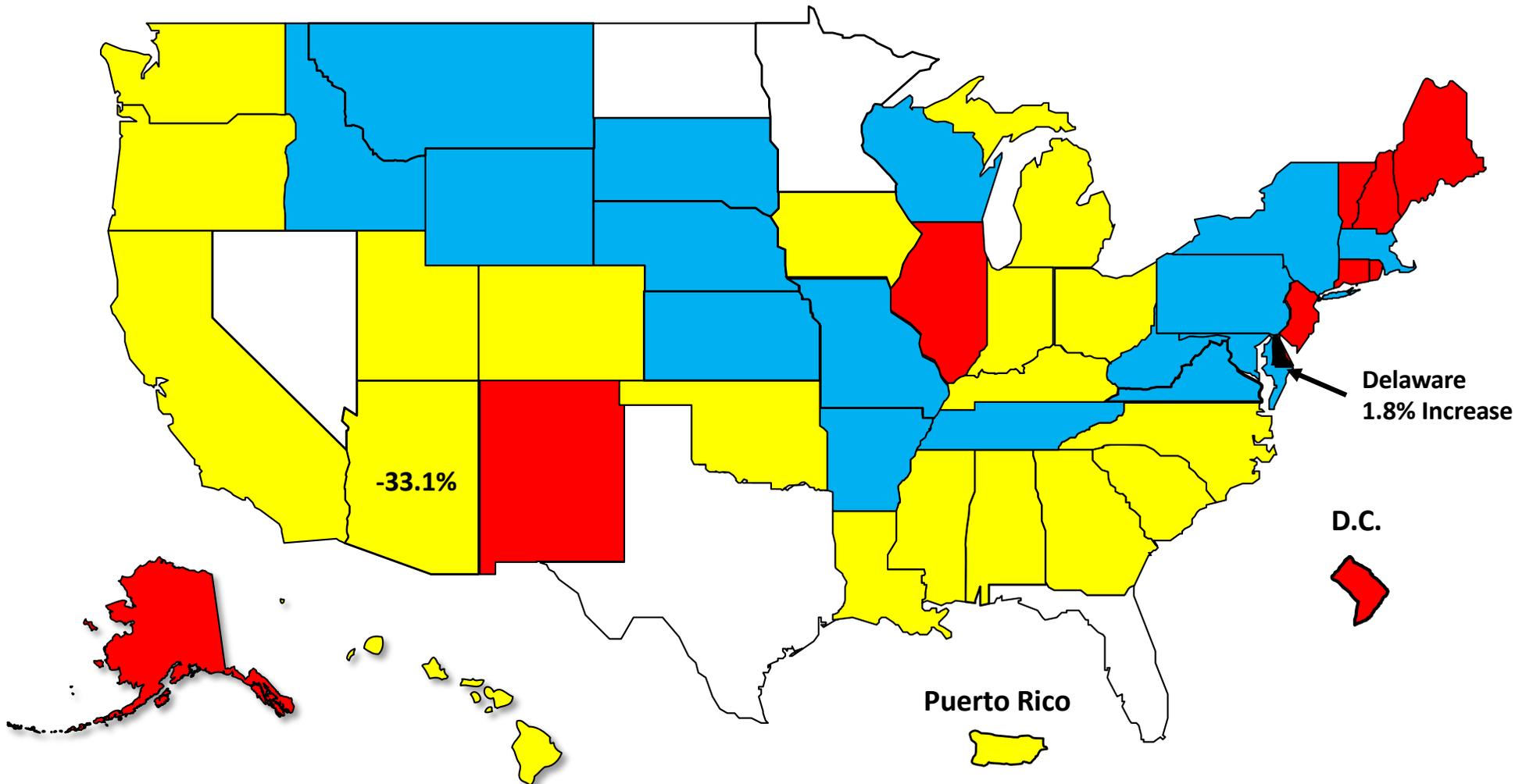
National Average = 14.2% Increase



Bankruptcy Filing Trends Since the Pandemic Calendar Year 2024 vs. 2019

National Average = 33.2% Decrease

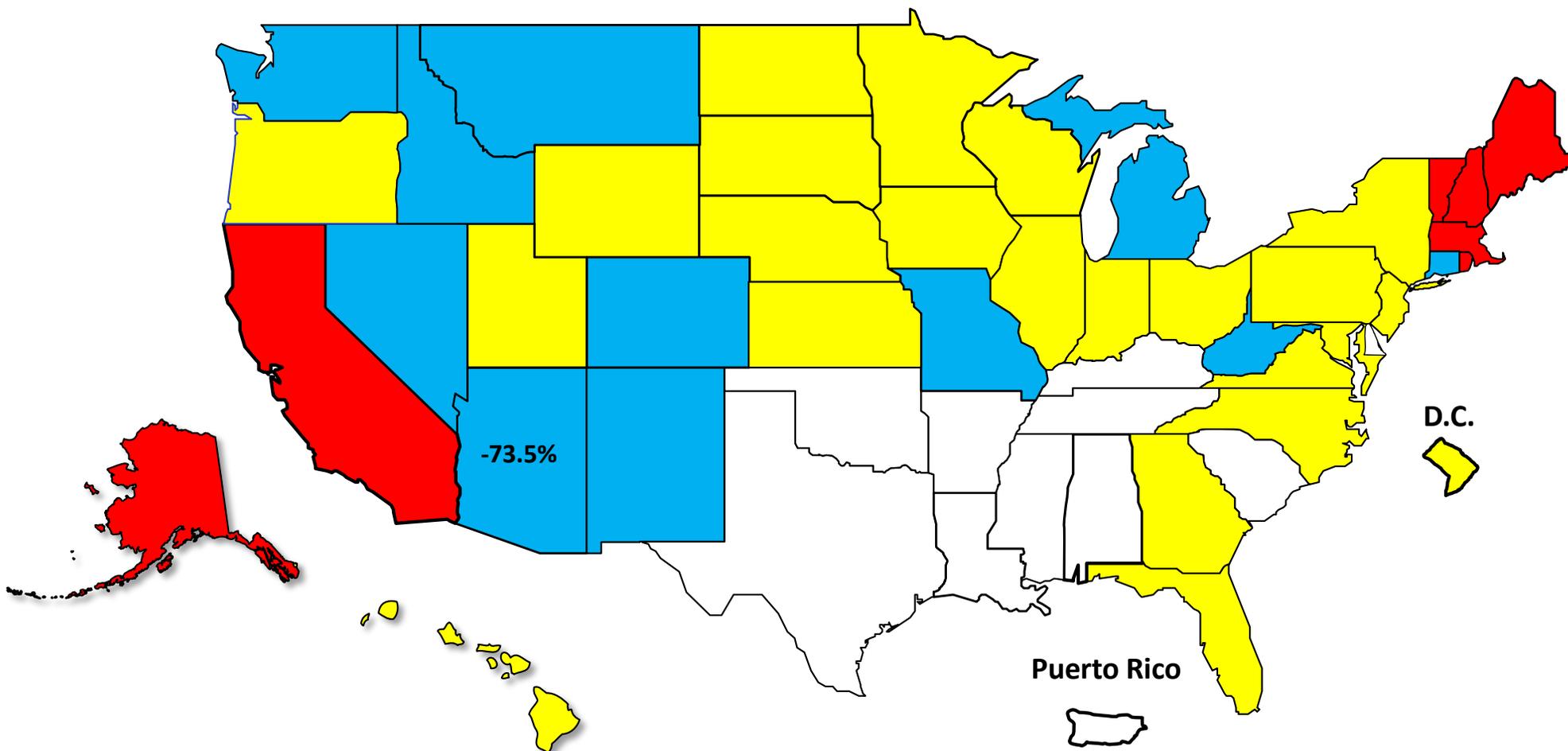
Decline Under 25% Decline 25.0% – 34.9% Decline 35.0% – 44.9% Decline 45% or More



Percent Change in Total Filings Calendar Year 2024 Compared to 2010

(National Average = 67.5% Decrease)

Amount of Decrease





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