

# Bankruptcy Filing Trends in Florida



AMERICAN  
BANKRUPTCY  
INSTITUTE

Prepared by: **The American Bankruptcy Institute**  
<http://www.abi.org/>

Updated  
February 2025

# Florida



## State at a Glance

	Florida	National
<b>Population (7/1/2024)</b>	<b>23,372,215</b>	<b>340,110,988</b>
- Change since April 2020	8.5%	2.6%
- Foreign Born	21.4%	13.9%
<b>Size (Square Miles)</b>	<b>53,652</b>	<b>3,533,038</b>
<b>Median Household Income</b>	<b>\$71,711</b>	<b>\$78,538</b>
<b>Persons per Household</b>	<b>2.51</b>	<b>2.54</b>
<b>Per Capita Income</b>	<b>\$41,055</b>	<b>\$43,289</b>
<b>Median Home Value</b>	<b>\$325,000</b>	<b>\$303,400</b>
<b>Homeownership Rate</b>	<b>67.3%</b>	<b>65.0%</b>
<b>High School Graduate (or Higher)</b>	<b>89.6%</b>	<b>89.4%</b>
<b>College Graduate (or Higher)</b>	<b>33.2%</b>	<b>35.0%</b>
<b>Disabled</b>	<b>8.8%</b>	<b>9.1%</b>
<b>No Health Insurance</b>	<b>13.4%</b>	<b>9.5%</b>
<b>In Poverty</b>	<b>12.3%</b>	<b>11.1%</b>
<b>Source: U.S. Census Bureau January 2025</b>		

Prepared by: The American Bankruptcy Institute

<http://www.abi.org>

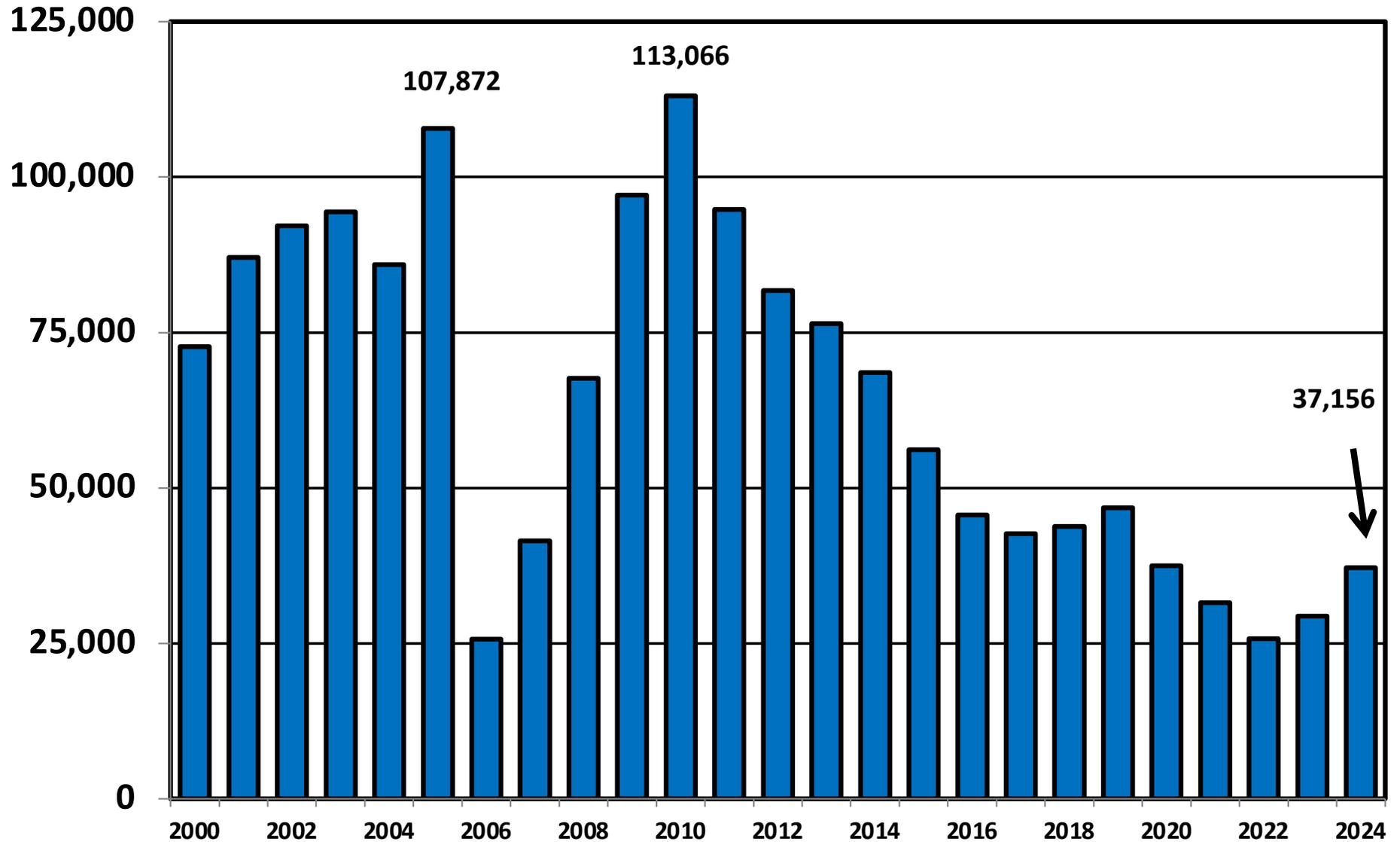
**Bankruptcy Filings in Florida  
Calendar Years 2000 - 2024**

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	37,156	24,683	808	11,641	24
2023	29,410	18,721	620	10,049	20
2022	25,760	16,175	531	9,010	44
2021	31,541	22,675	507	8,339	20
2020	37,452	27,574	590	9,265	23
2019	46,777	31,041	649	15,044	43
2018	43,812	28,547	586	14,652	27
2017	42,626	27,426	541	14,639	20
2016	45,660	28,284	619	16,726	31
2015	56,172	35,351	656	20,139	26
2014	68,597	44,560	725	23,278	34
2013	76,425	52,848	793	22,749	35
2012	81,777	59,349	844	21,565	19
2011	94,815	70,936	980	22,871	28
2010	113,066	84,338	1,201	27,480	47
2009	97,087	72,549	962	23,524	52
2008	67,649	47,654	858	19,126	11
2007	41,462	26,245	522	14,680	15
2006	25,700	16,544	249	8,903	4
2005	107,872	89,447	370	18,048	7
2004	85,889	64,090	389	21,407	3
2003	94,424	68,202	529	25,681	12
2002	92,177	66,449	568	25,146	14
2001	87,112	63,234	711	23,158	9
2000	72,731	51,311	512	20,900	8
*Chapters 9, 12 and 15					

<b>Business Bankruptcy Cases Filed - Florida</b>					
<b>Years Ended December 31, 2000 - 2024</b>					
<b>CALENDAR YEAR</b>	<b>TOTAL FILINGS</b>	<b>CHAPTER 7</b>	<b>CHAPTER 11</b>	<b>CHAPTER 13</b>	<b>OTHER CASES*</b>
<b>2024</b>	<b>1,995</b>	<b>1,082</b>	<b>758</b>	<b>131</b>	<b>24</b>
<b>2023</b>	<b>1,577</b>	<b>868</b>	<b>570</b>	<b>119</b>	<b>20</b>
<b>2022</b>	<b>1,271</b>	<b>651</b>	<b>465</b>	<b>111</b>	<b>44</b>
<b>2021</b>	<b>1,263</b>	<b>744</b>	<b>430</b>	<b>69</b>	<b>20</b>
<b>2020</b>	<b>1,613</b>	<b>987</b>	<b>513</b>	<b>90</b>	<b>23</b>
<b>2019</b>	<b>1,817</b>	<b>1,103</b>	<b>537</b>	<b>134</b>	<b>43</b>
<b>2018</b>	<b>1,681</b>	<b>1,085</b>	<b>460</b>	<b>109</b>	<b>27</b>
<b>2017</b>	<b>1,658</b>	<b>1,102</b>	<b>405</b>	<b>131</b>	<b>20</b>
<b>2016</b>	<b>1,762</b>	<b>1,135</b>	<b>477</b>	<b>119</b>	<b>31</b>
<b>2015</b>	<b>1,973</b>	<b>1,308</b>	<b>499</b>	<b>141</b>	<b>25</b>
<b>2014</b>	<b>2,291</b>	<b>1,531</b>	<b>560</b>	<b>167</b>	<b>33</b>
<b>2013</b>	<b>2,800</b>	<b>1,927</b>	<b>637</b>	<b>202</b>	<b>34</b>
<b>2012</b>	<b>3,285</b>	<b>2,307</b>	<b>728</b>	<b>232</b>	<b>18</b>
<b>2011</b>	<b>4,016</b>	<b>2,921</b>	<b>841</b>	<b>226</b>	<b>28</b>
<b>2010</b>	<b>4,880</b>	<b>3,537</b>	<b>1,035</b>	<b>262</b>	<b>46</b>
<b>2009</b>	<b>4,929</b>	<b>3,730</b>	<b>842</b>	<b>305</b>	<b>52</b>
<b>2008</b>	<b>3,923</b>	<b>2,878</b>	<b>803</b>	<b>231</b>	<b>11</b>
<b>2007</b>	<b>2,029</b>	<b>1,391</b>	<b>475</b>	<b>149</b>	<b>14</b>
<b>2006</b>	<b>991</b>	<b>711</b>	<b>225</b>	<b>51</b>	<b>4</b>
<b>2005</b>	<b>1,622</b>	<b>1,200</b>	<b>325</b>	<b>92</b>	<b>5</b>
<b>2004</b>	<b>1,183</b>	<b>771</b>	<b>338</b>	<b>72</b>	<b>2</b>
<b>2003</b>	<b>1,534</b>	<b>963</b>	<b>449</b>	<b>112</b>	<b>10</b>
<b>2002</b>	<b>1,803</b>	<b>1,142</b>	<b>517</b>	<b>132</b>	<b>12</b>
<b>2001</b>	<b>1,896</b>	<b>1,078</b>	<b>655</b>	<b>154</b>	<b>9</b>
<b>2000</b>	<b>1,447</b>	<b>866</b>	<b>468</b>	<b>105</b>	<b>8</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in Florida

Calendar Years 2000 - 2024



# Total Filings Relative to Population 2000 - 2024



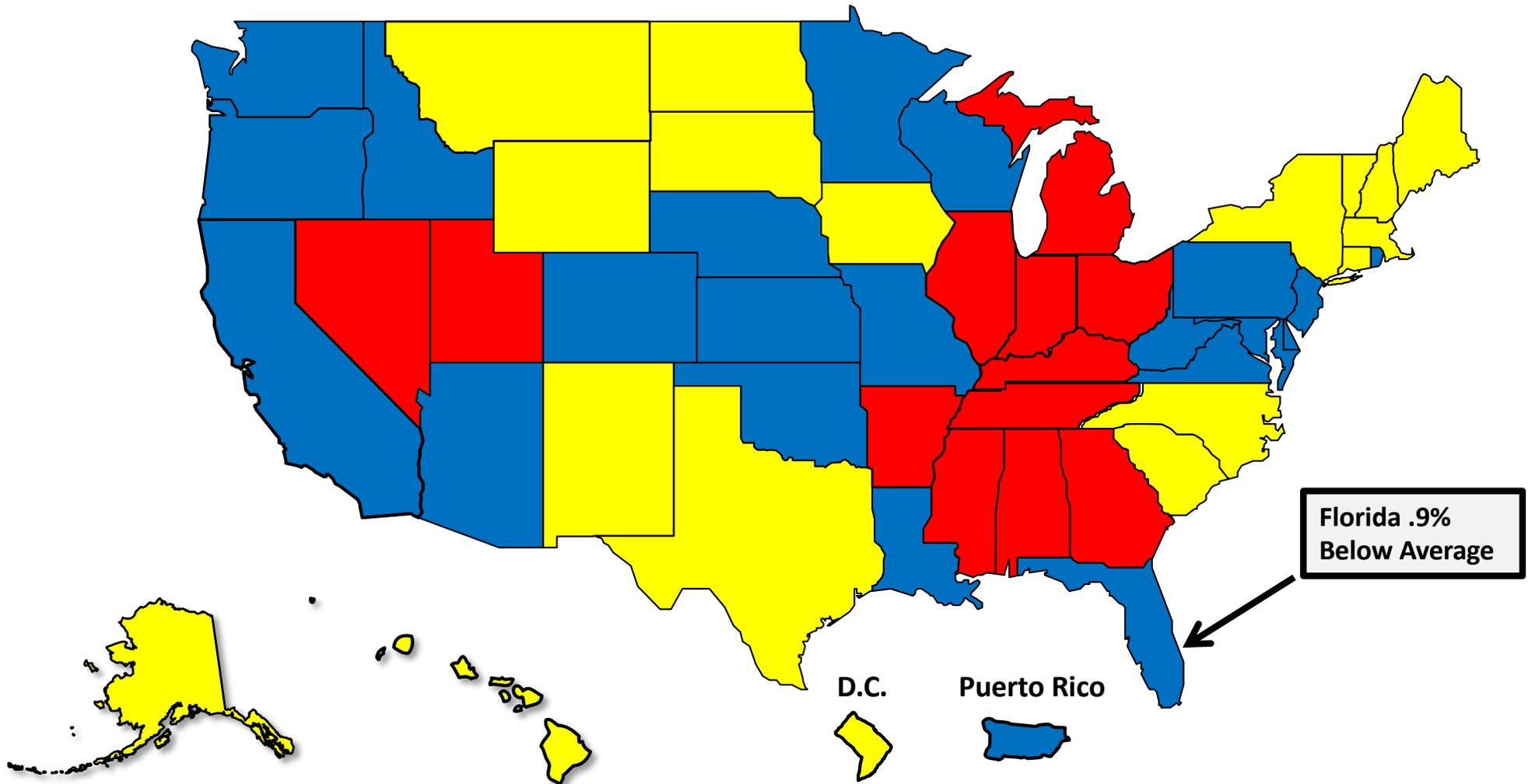
More than 25%  
Above Average



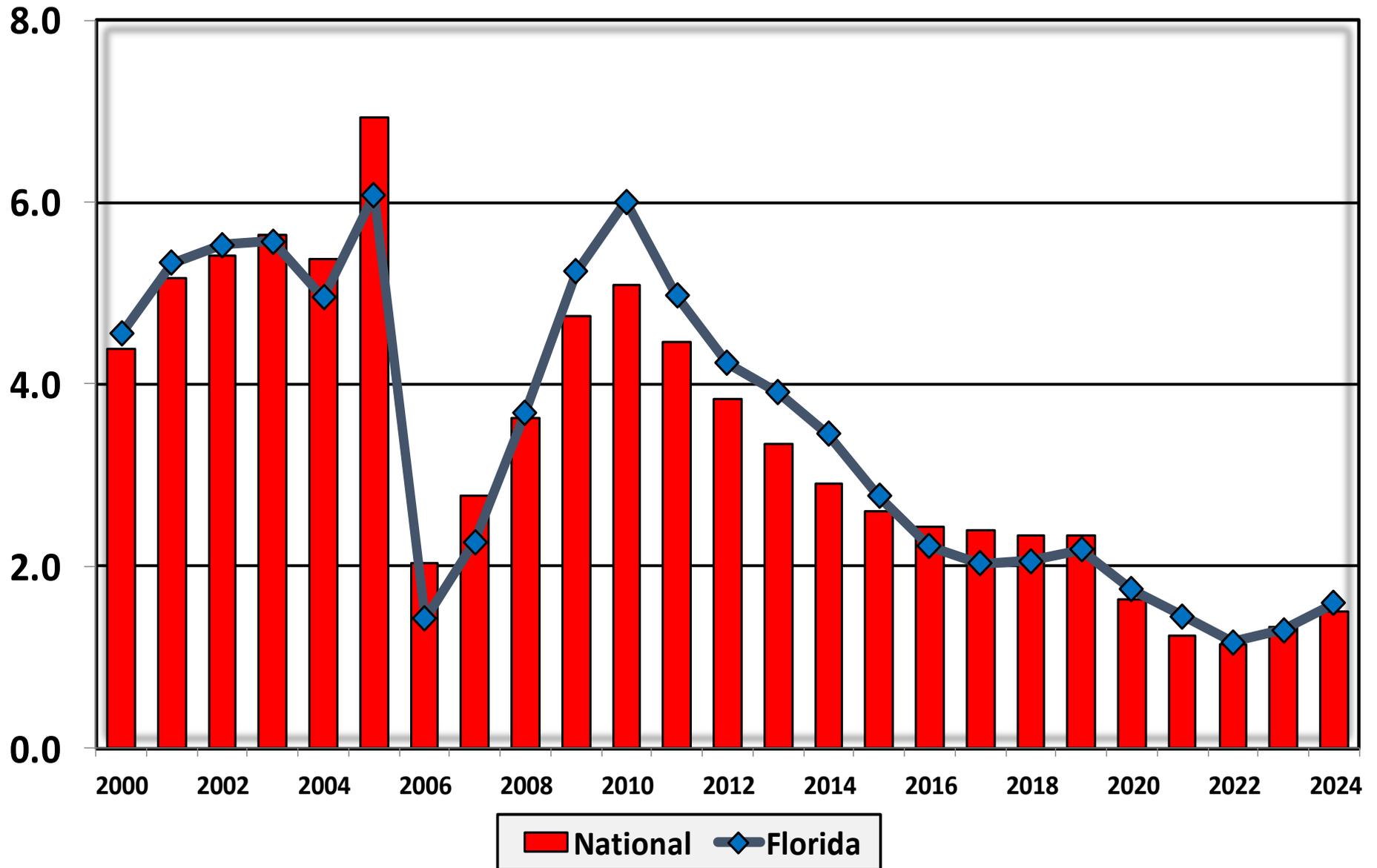
Within 25%  
of Average



More than 25%  
Below Average

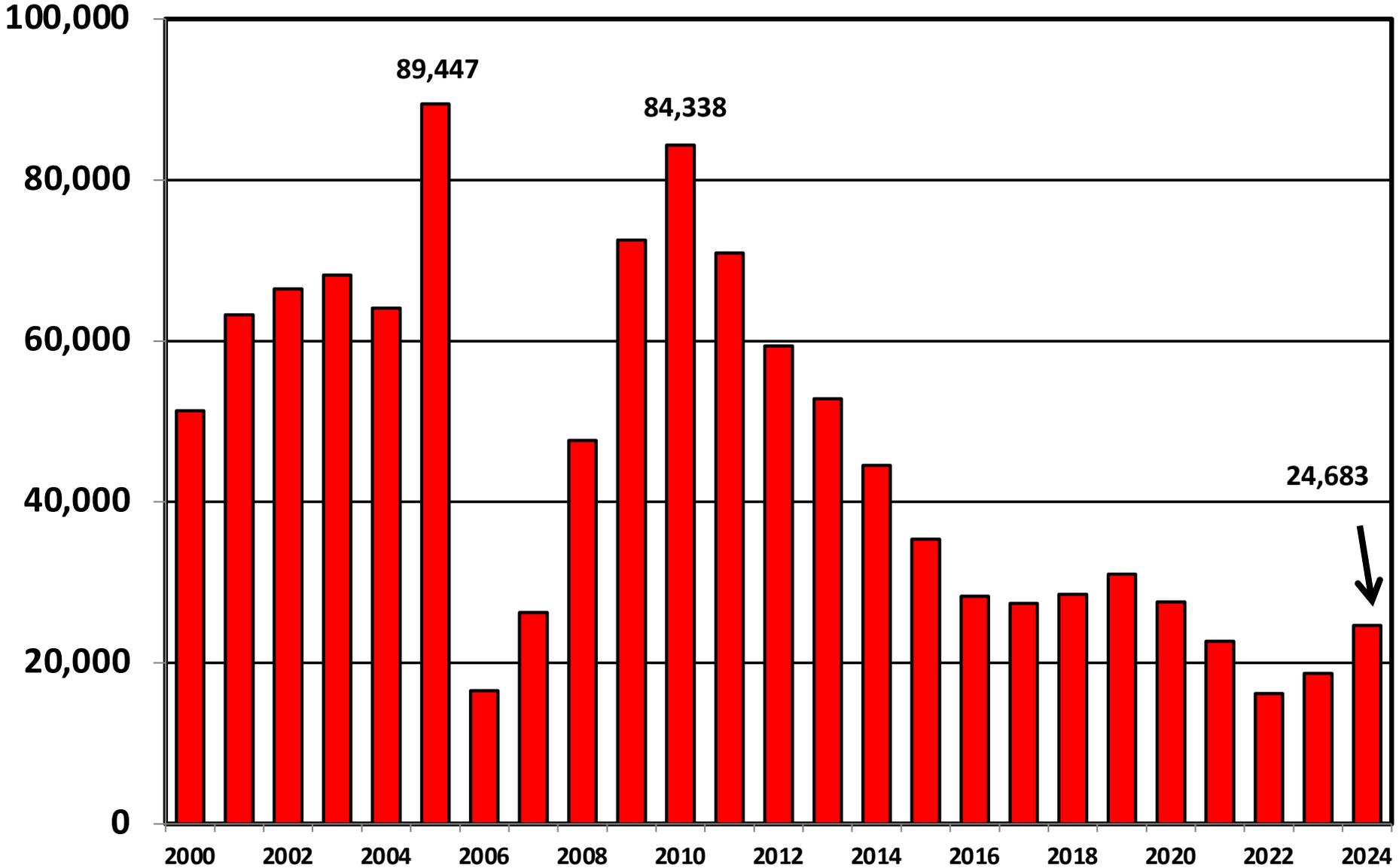


# Bankruptcy Filings per 1,000 Population Florida vs. National Average 2000 - 2024

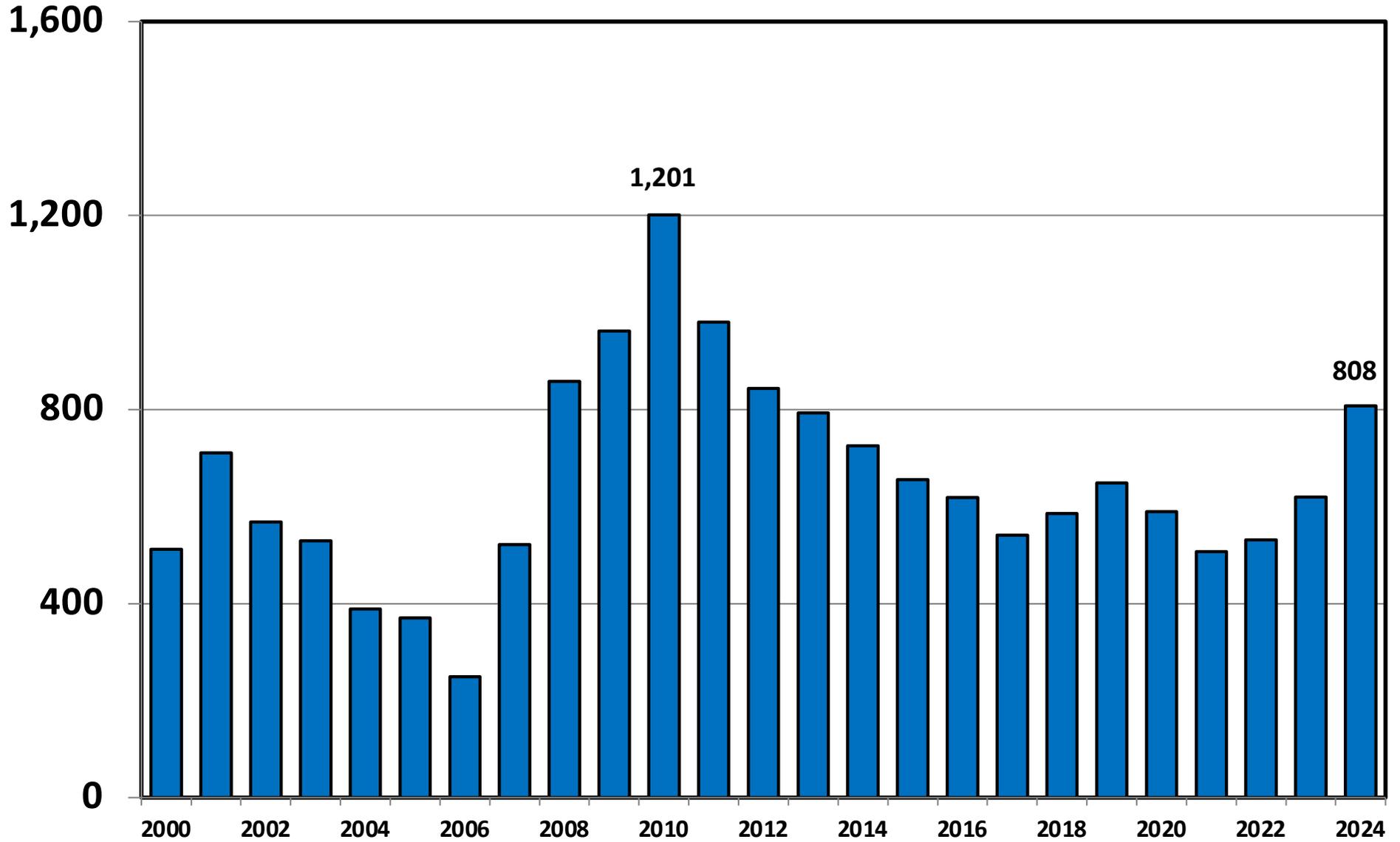


# Chapter 7 Cases Filed In Florida

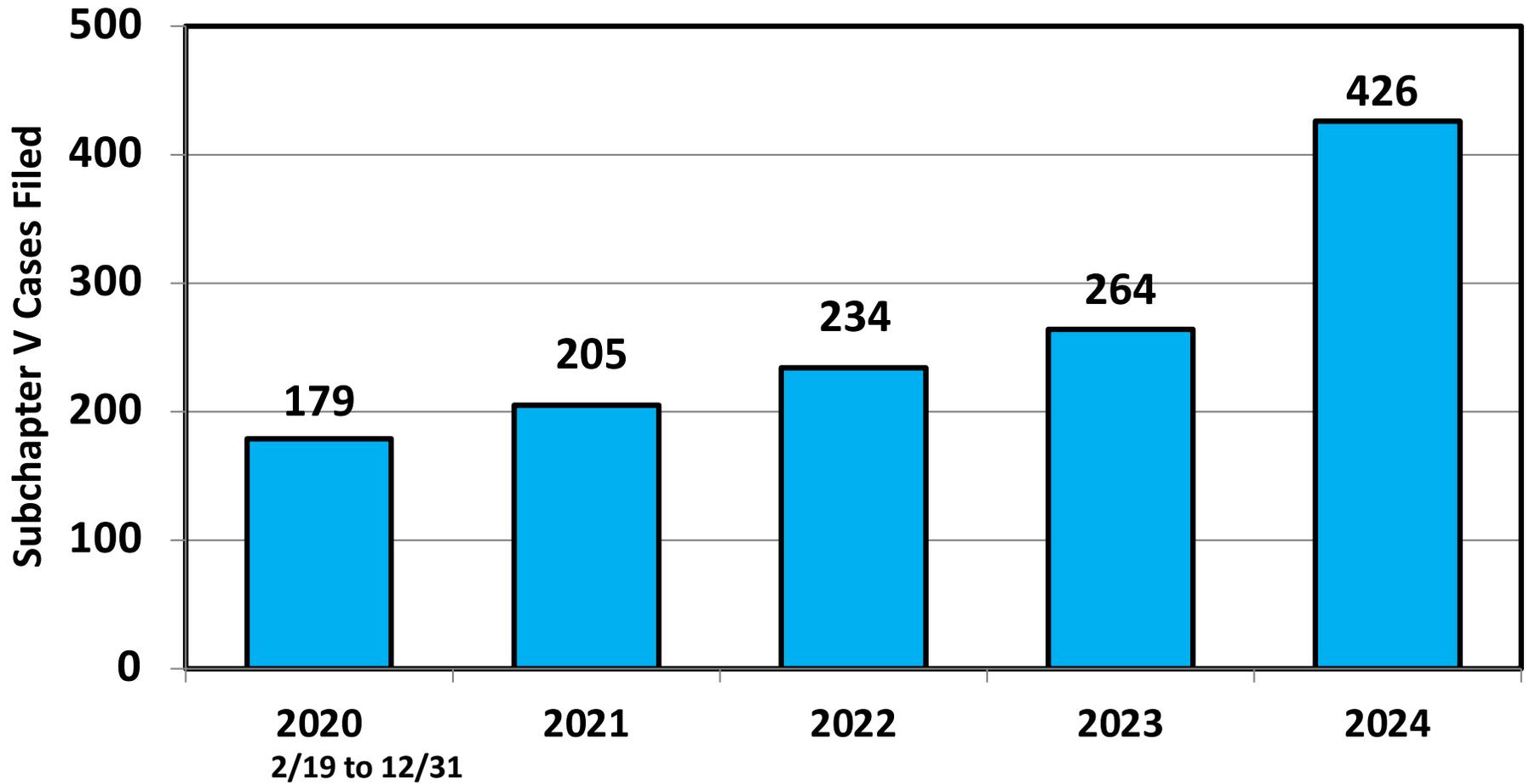
## Calendar Years 2000 - 2024



# Chapter 11 Cases Filed in Florida 2000 - 2024

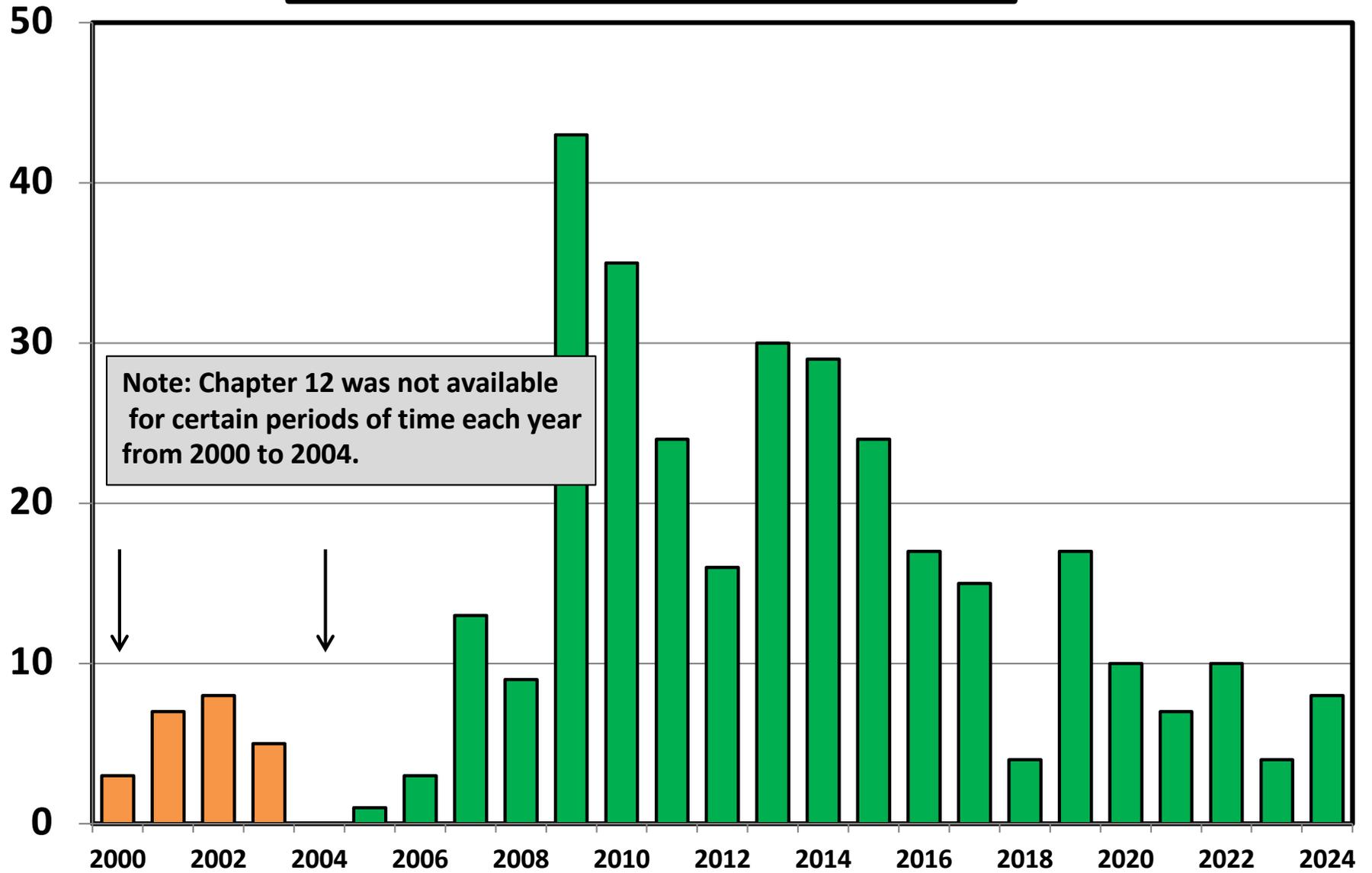


**Subchapter V Cases Filed in Florida  
Calendar Years 2020 - 2024**

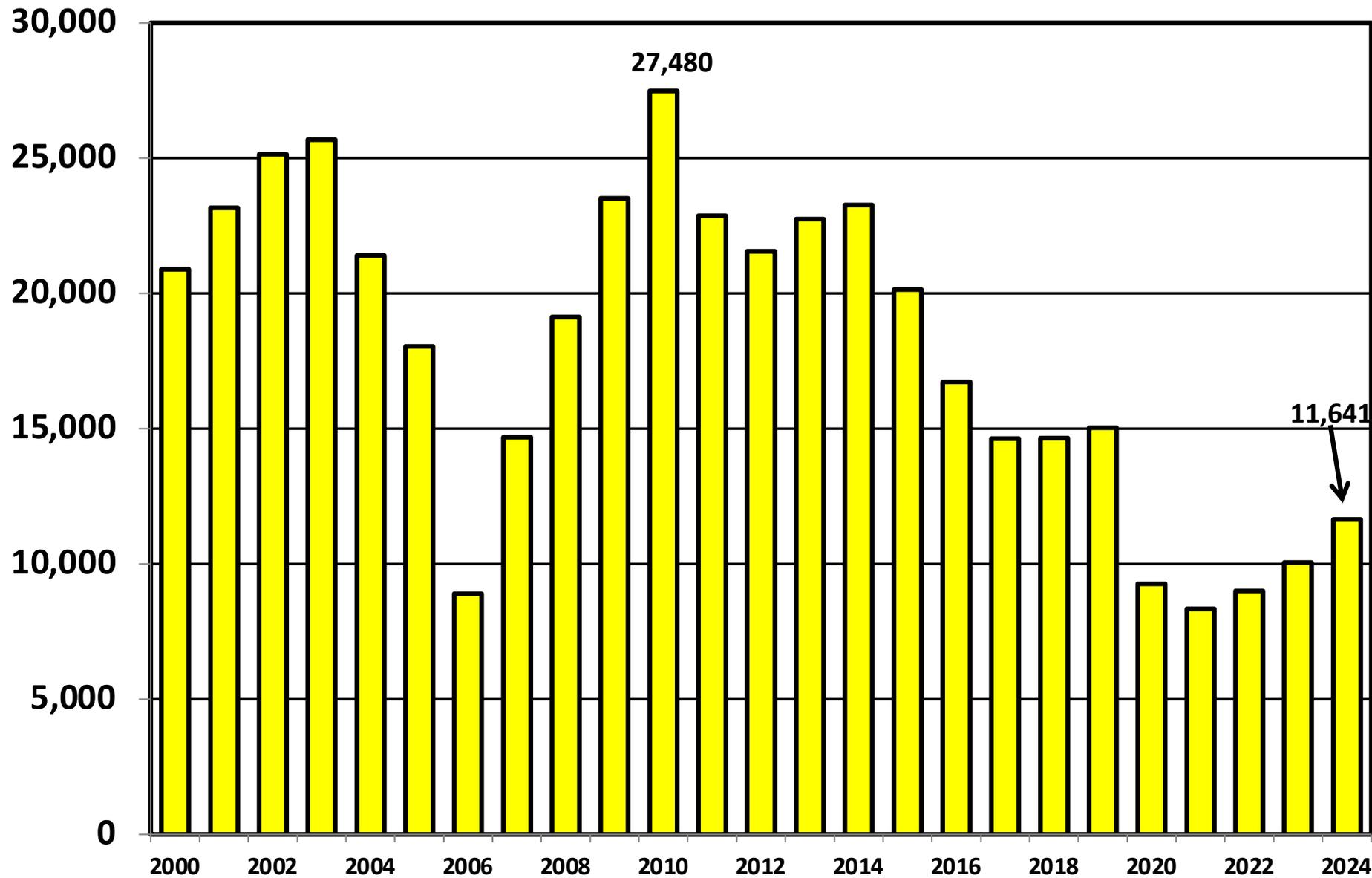


Source: ABI review of PACER records

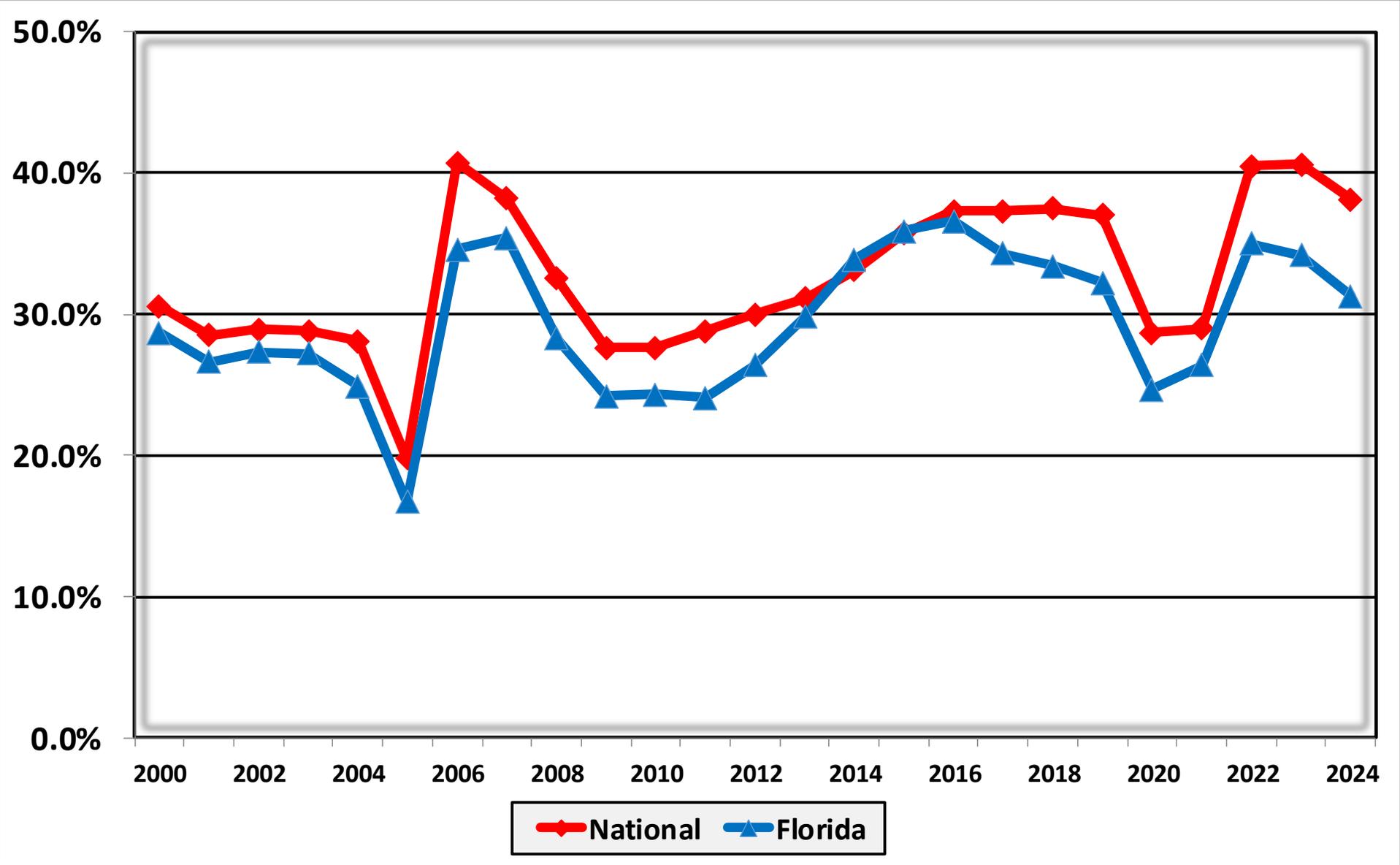
# Chapter 12 Cases Filed in Florida 2000 - 2024



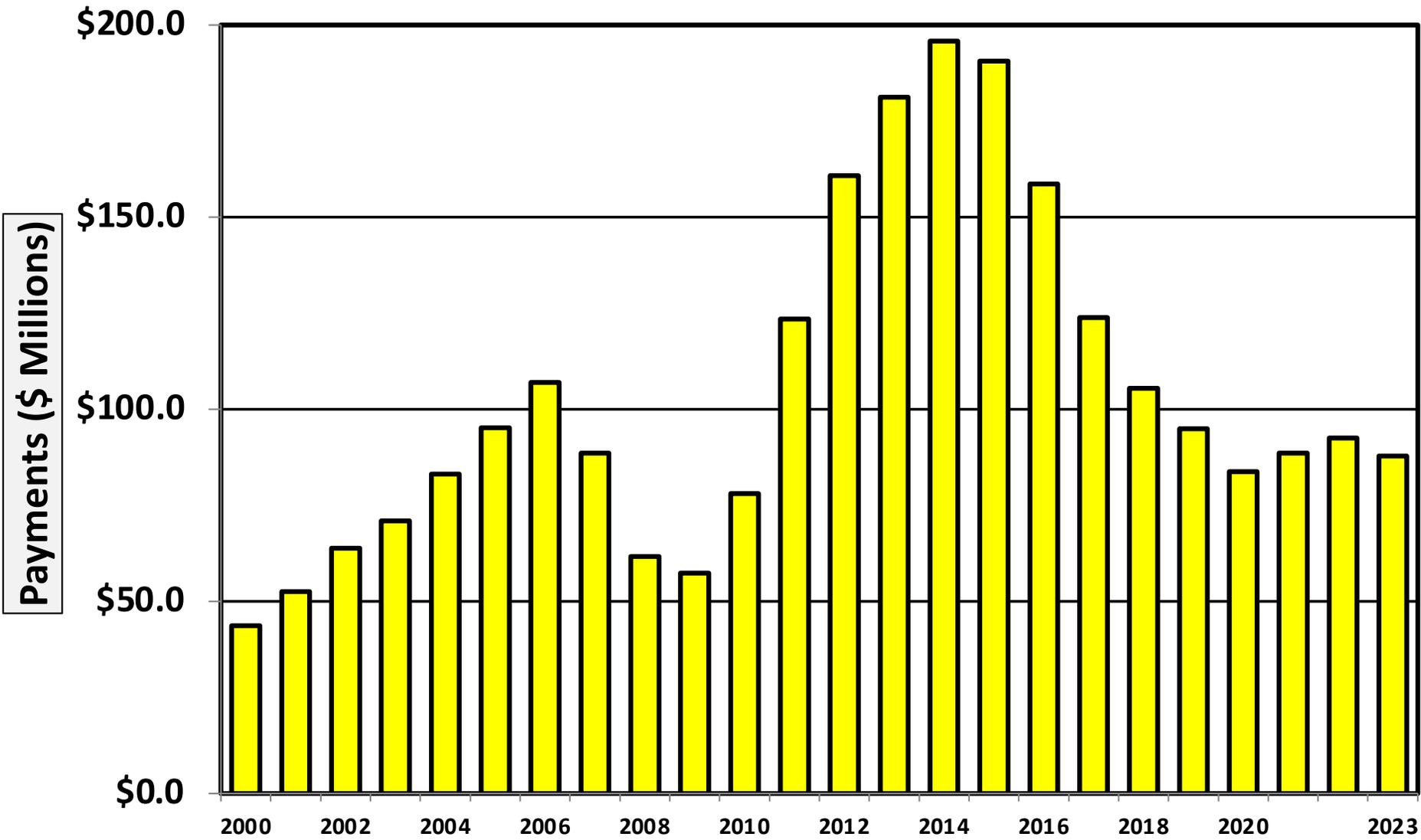
# Chapter 13 Cases Filed in Florida 2000 - 2024



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

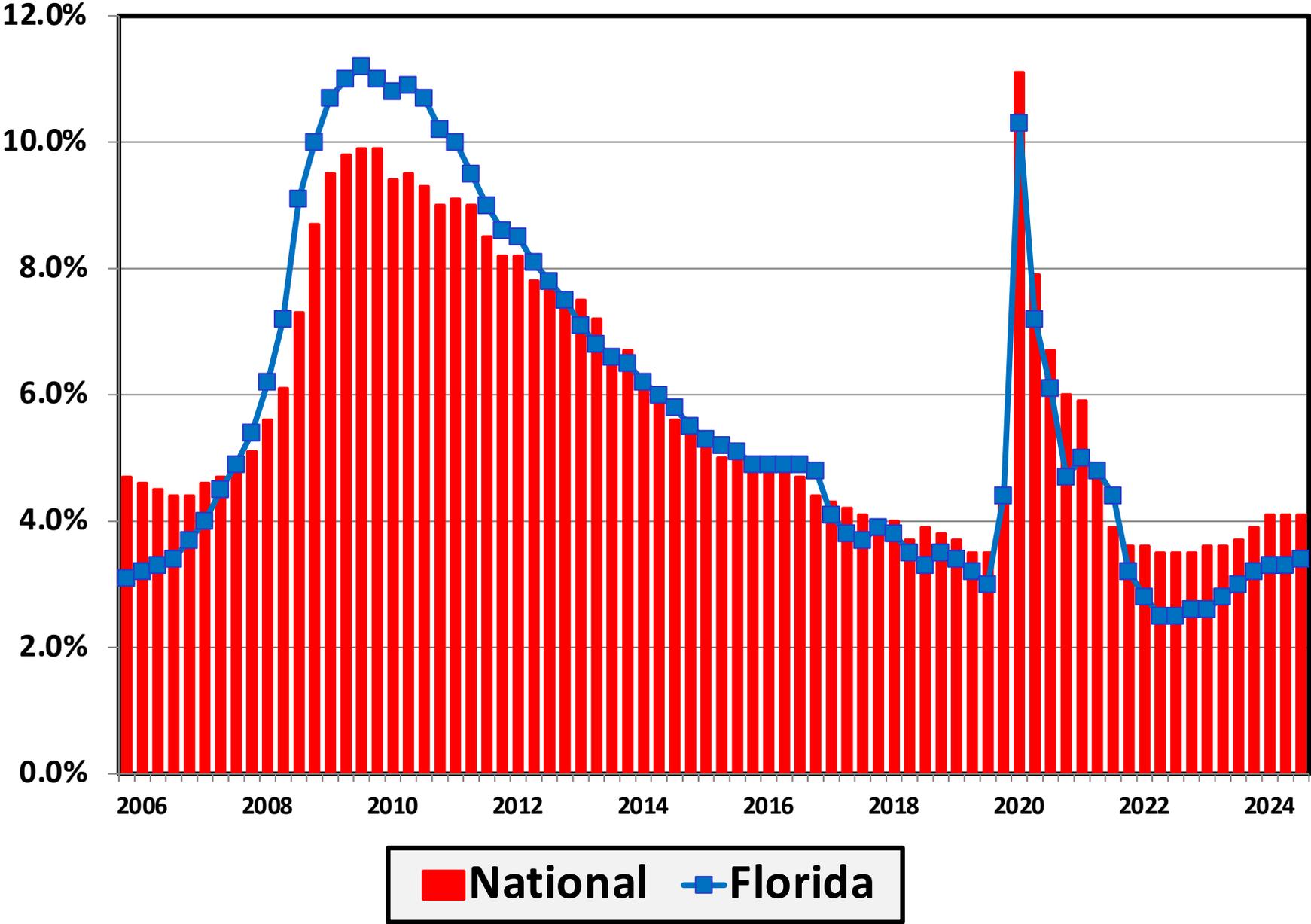


**Chapter 13 Cases in Florida**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2023



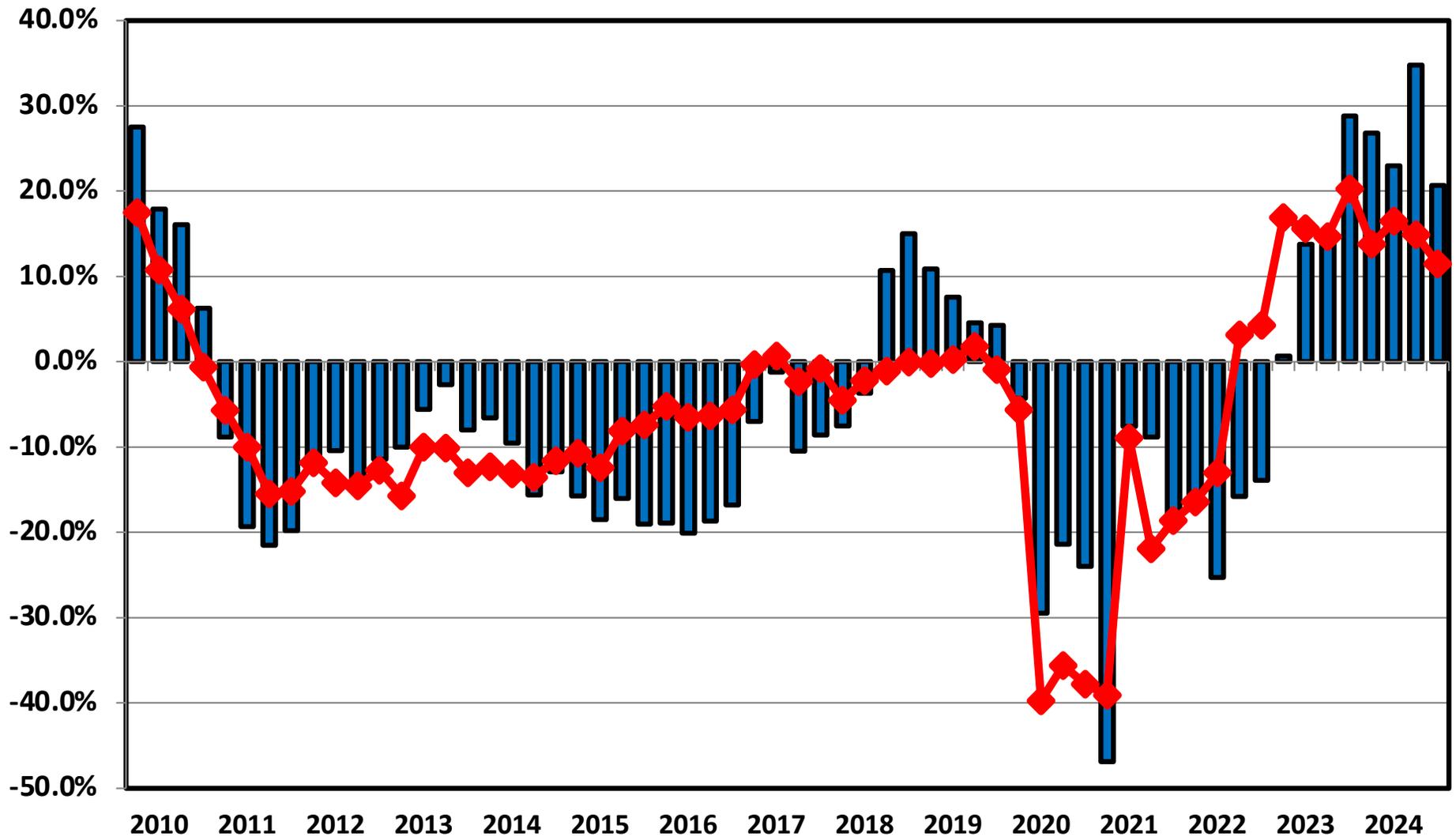
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

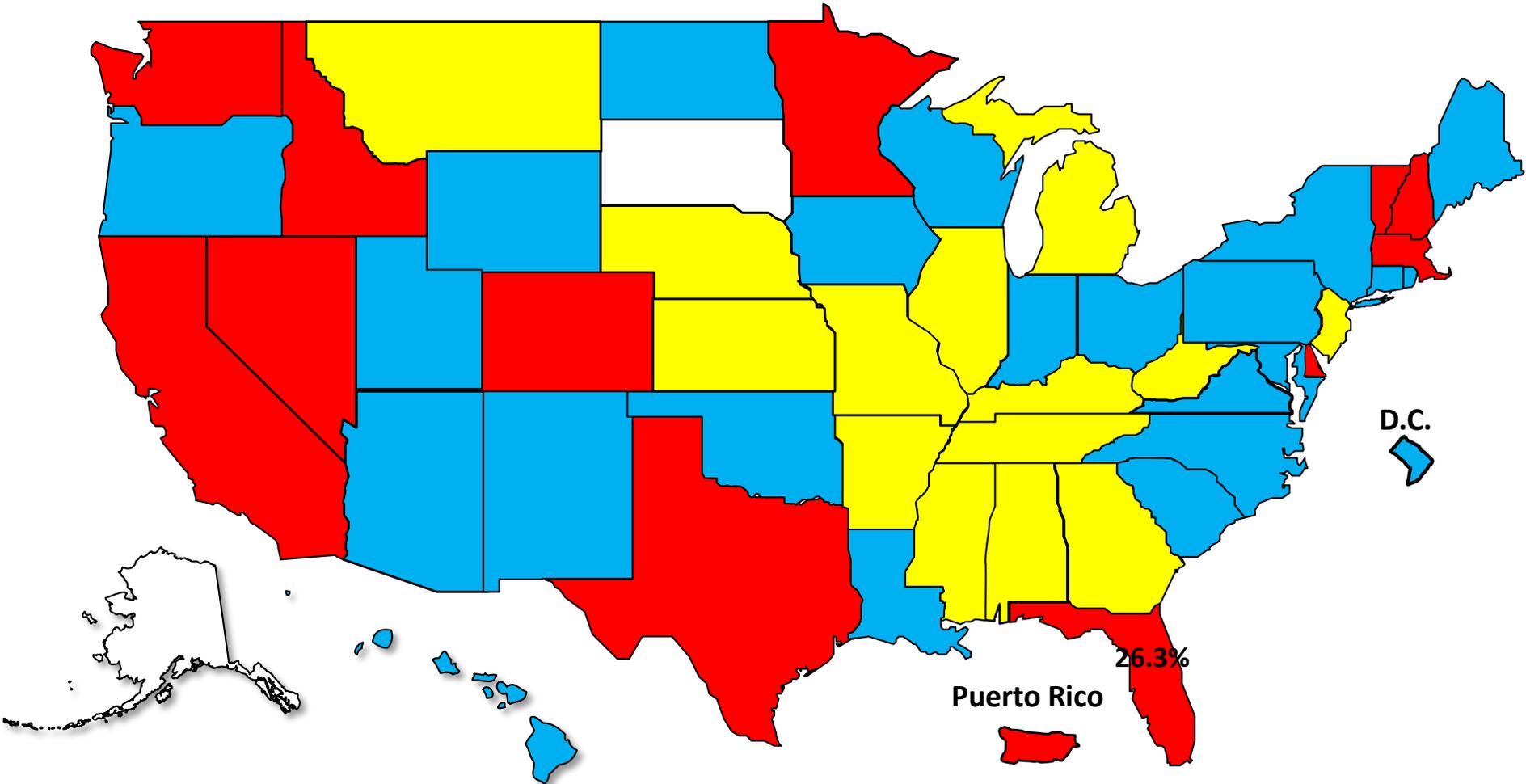


**■ Florida    ◆ National**

# Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

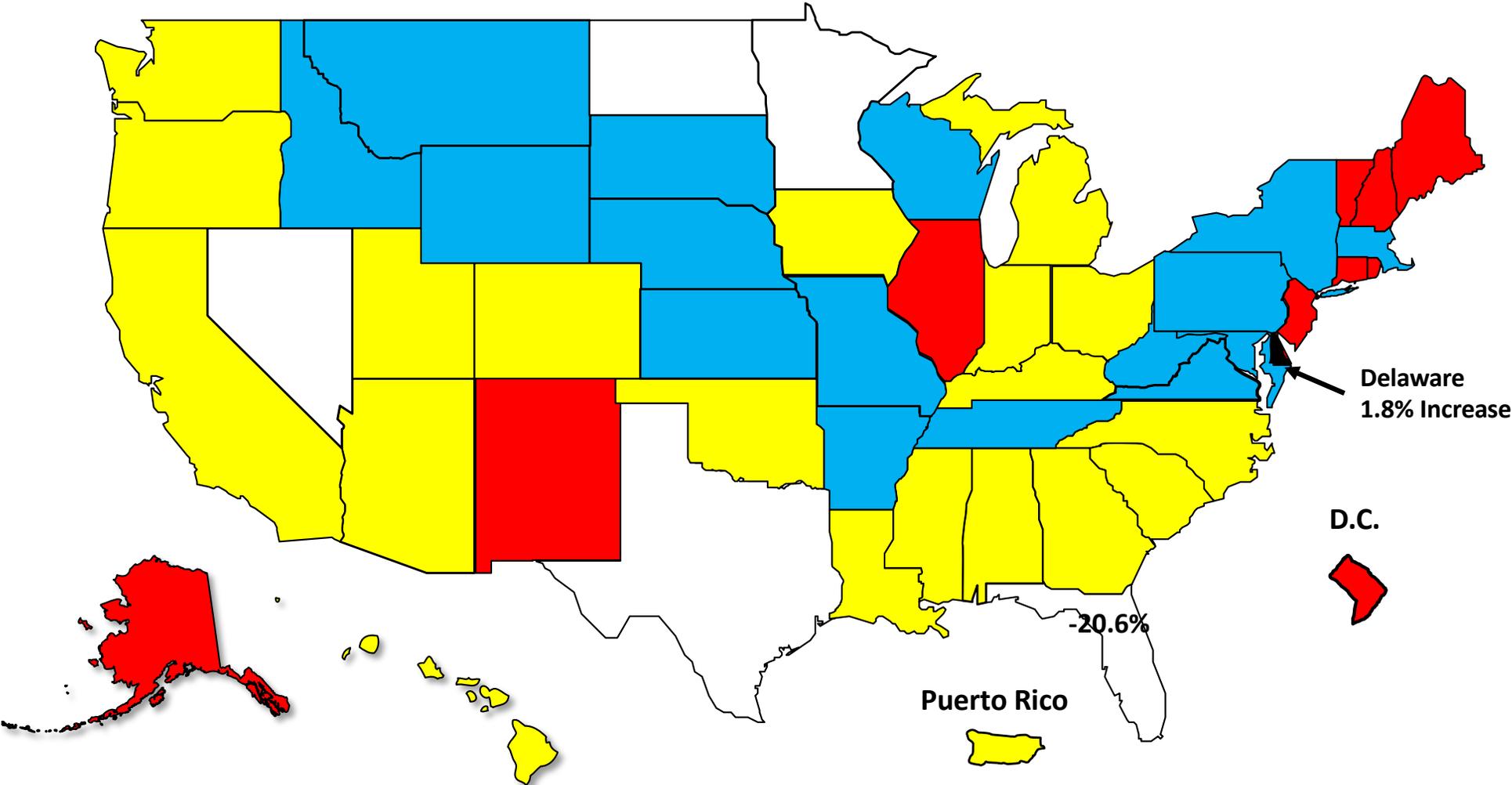
National Average = 14.2% Increase



# 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







AMERICAN  
BANKRUPTCY  
INSTITUTE

[www.abi.org](http://www.abi.org)