

# Bankruptcy Filing Trends in Georgia



Prepared by: **The American Bankruptcy Institute**

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AMERICAN  
BANKRUPTCY  
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# Georgia



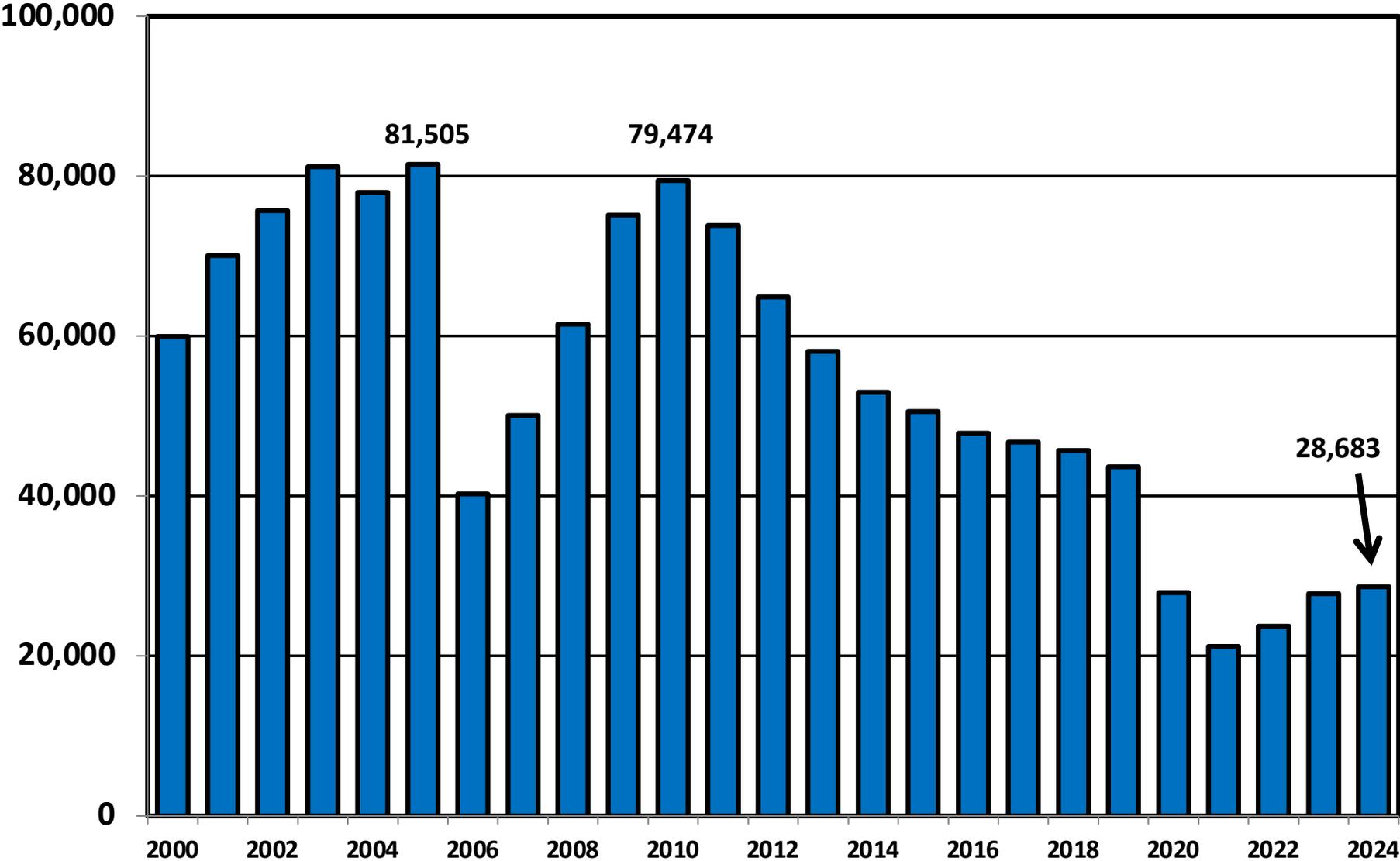
State at a Glance		
	Georgia	National
Population (7/1/2024)	11,180,878	340,110,988
- Change since April 2020	4.4%	2.6%
- Foreign Born	10.8%	13.9%
Size (Square Miles)	57,717	3,533,038
Median Household Income	\$74,664	\$78,538
Persons per Household	2.64	2.54
Per Capita Income	\$39,525	\$43,289
Median Home Value	\$272,900	\$303,400
Homeownership Rate	65.4%	65.0%
High School Graduate (or Higher)	89.0%	89.4%
College Graduate (or Higher)	34.2%	35.0%
Disabled	9.3%	9.1%
No Health Insurance	13.3%	9.5%
In Poverty	13.6%	11.1%
Source: U.S. Census Bureau January 2025		

<b>Bankruptcy Filings in Georgia</b>					
<b>Calendar Years 2000 - 2024</b>					
<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases*</b>
<b>2024</b>	<b>28,683</b>	<b>11,876</b>	<b>611</b>	<b>16,164</b>	<b>32</b>
<b>2023</b>	<b>27,833</b>	<b>10,666</b>	<b>204</b>	<b>16,925</b>	<b>38</b>
<b>2022</b>	<b>23,716</b>	<b>8,940</b>	<b>163</b>	<b>14,603</b>	<b>10</b>
<b>2021</b>	<b>21,196</b>	<b>10,056</b>	<b>145</b>	<b>10,985</b>	<b>10</b>
<b>2020</b>	<b>27,953</b>	<b>13,861</b>	<b>165</b>	<b>13,905</b>	<b>22</b>
<b>2019</b>	<b>43,663</b>	<b>18,614</b>	<b>219</b>	<b>24,789</b>	<b>41</b>
<b>2018</b>	<b>45,726</b>	<b>19,587</b>	<b>199</b>	<b>25,914</b>	<b>26</b>
<b>2017</b>	<b>46,718</b>	<b>20,491</b>	<b>158</b>	<b>26,027</b>	<b>42</b>
<b>2016</b>	<b>47,831</b>	<b>20,613</b>	<b>169</b>	<b>27,013</b>	<b>36</b>
<b>2015</b>	<b>50,556</b>	<b>22,037</b>	<b>176</b>	<b>28,307</b>	<b>36</b>
<b>2014</b>	<b>52,969</b>	<b>24,040</b>	<b>213</b>	<b>28,690</b>	<b>26</b>
<b>2013</b>	<b>58,117</b>	<b>28,041</b>	<b>327</b>	<b>29,731</b>	<b>18</b>
<b>2012</b>	<b>64,883</b>	<b>31,705</b>	<b>355</b>	<b>32,791</b>	<b>32</b>
<b>2011</b>	<b>73,852</b>	<b>36,309</b>	<b>430</b>	<b>37,068</b>	<b>45</b>
<b>2010</b>	<b>79,474</b>	<b>42,116</b>	<b>513</b>	<b>36,792</b>	<b>53</b>
<b>2009</b>	<b>75,145</b>	<b>40,557</b>	<b>498</b>	<b>34,047</b>	<b>43</b>
<b>2008</b>	<b>61,524</b>	<b>27,886</b>	<b>463</b>	<b>33,153</b>	<b>22</b>
<b>2007</b>	<b>50,092</b>	<b>20,357</b>	<b>265</b>	<b>29,460</b>	<b>10</b>
<b>2006</b>	<b>40,290</b>	<b>15,312</b>	<b>227</b>	<b>24,727</b>	<b>24</b>
<b>2005</b>	<b>81,505</b>	<b>46,246</b>	<b>265</b>	<b>34,977</b>	<b>17</b>
<b>2004</b>	<b>77,960</b>	<b>36,253</b>	<b>299</b>	<b>41,400</b>	<b>8</b>
<b>2003</b>	<b>81,205</b>	<b>37,220</b>	<b>268</b>	<b>43,677</b>	<b>40</b>
<b>2002</b>	<b>75,713</b>	<b>32,200</b>	<b>312</b>	<b>43,189</b>	<b>12</b>
<b>2001</b>	<b>70,095</b>	<b>28,117</b>	<b>270</b>	<b>41,676</b>	<b>32</b>
<b>2000</b>	<b>59,927</b>	<b>21,985</b>	<b>265</b>	<b>37,664</b>	<b>13</b>
<b>*Chapters 9, 12 and 15</b>					

<b>Business Bankruptcy Cases Filed - Georgia</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>1,155</b>	<b>469</b>	<b>605</b>	<b>49</b>	<b>32</b>
<b>2023</b>	<b>710</b>	<b>429</b>	<b>189</b>	<b>54</b>	<b>38</b>
<b>2022</b>	<b>506</b>	<b>310</b>	<b>153</b>	<b>33</b>	<b>10</b>
<b>2021</b>	<b>475</b>	<b>295</b>	<b>140</b>	<b>30</b>	<b>10</b>
<b>2020</b>	<b>660</b>	<b>438</b>	<b>156</b>	<b>44</b>	<b>22</b>
<b>2019</b>	<b>863</b>	<b>551</b>	<b>207</b>	<b>64</b>	<b>41</b>
<b>2018</b>	<b>813</b>	<b>520</b>	<b>189</b>	<b>78</b>	<b>26</b>
<b>2017</b>	<b>790</b>	<b>536</b>	<b>139</b>	<b>73</b>	<b>42</b>
<b>2016</b>	<b>938</b>	<b>654</b>	<b>161</b>	<b>87</b>	<b>36</b>
<b>2015</b>	<b>903</b>	<b>633</b>	<b>165</b>	<b>69</b>	<b>36</b>
<b>2014</b>	<b>1,155</b>	<b>835</b>	<b>200</b>	<b>94</b>	<b>26</b>
<b>2013</b>	<b>1,481</b>	<b>1,030</b>	<b>314</b>	<b>119</b>	<b>18</b>
<b>2012</b>	<b>1,899</b>	<b>1,396</b>	<b>332</b>	<b>139</b>	<b>32</b>
<b>2011</b>	<b>2,242</b>	<b>1,631</b>	<b>397</b>	<b>169</b>	<b>45</b>
<b>2010</b>	<b>2,650</b>	<b>1,957</b>	<b>474</b>	<b>166</b>	<b>53</b>
<b>2009</b>	<b>3,019</b>	<b>2,276</b>	<b>454</b>	<b>246</b>	<b>43</b>
<b>2008</b>	<b>2,237</b>	<b>1,484</b>	<b>435</b>	<b>296</b>	<b>22</b>
<b>2007</b>	<b>1,456</b>	<b>845</b>	<b>239</b>	<b>362</b>	<b>10</b>
<b>2006</b>	<b>1,148</b>	<b>552</b>	<b>200</b>	<b>372</b>	<b>24</b>
<b>2005</b>	<b>2,232</b>	<b>1,454</b>	<b>233</b>	<b>528</b>	<b>17</b>
<b>2004</b>	<b>2,090</b>	<b>1,093</b>	<b>264</b>	<b>725</b>	<b>8</b>
<b>2003</b>	<b>1,585</b>	<b>863</b>	<b>248</b>	<b>434</b>	<b>40</b>
<b>2002</b>	<b>1,359</b>	<b>724</b>	<b>278</b>	<b>345</b>	<b>12</b>
<b>2001</b>	<b>1,162</b>	<b>541</b>	<b>249</b>	<b>341</b>	<b>31</b>
<b>2000</b>	<b>1,012</b>	<b>466</b>	<b>253</b>	<b>280</b>	<b>13</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in Georgia

Calendar Years 2000 - 2024



# Total Filings Relative to Population 2000 - 2024



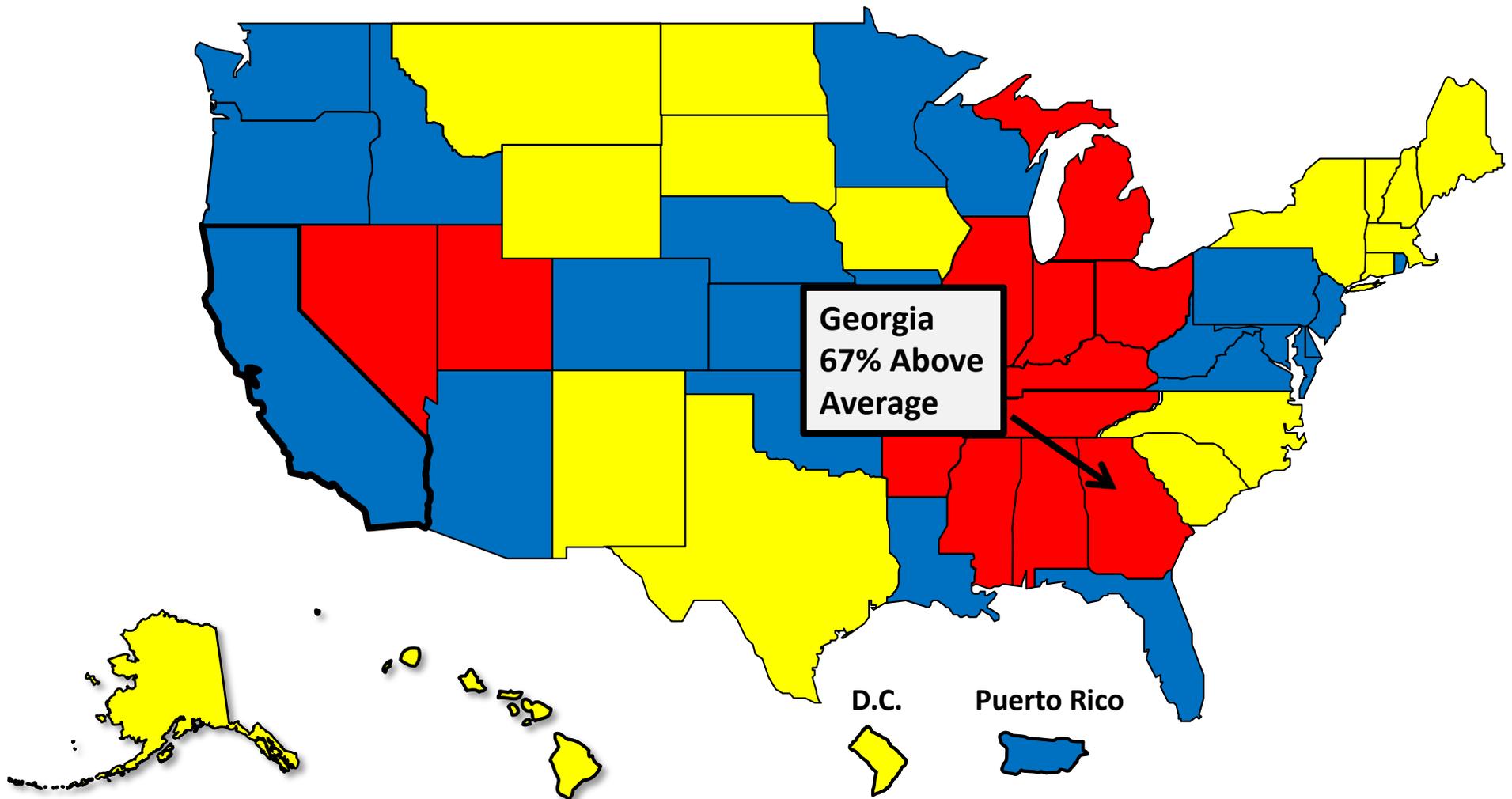
More than 25%  
Above Average



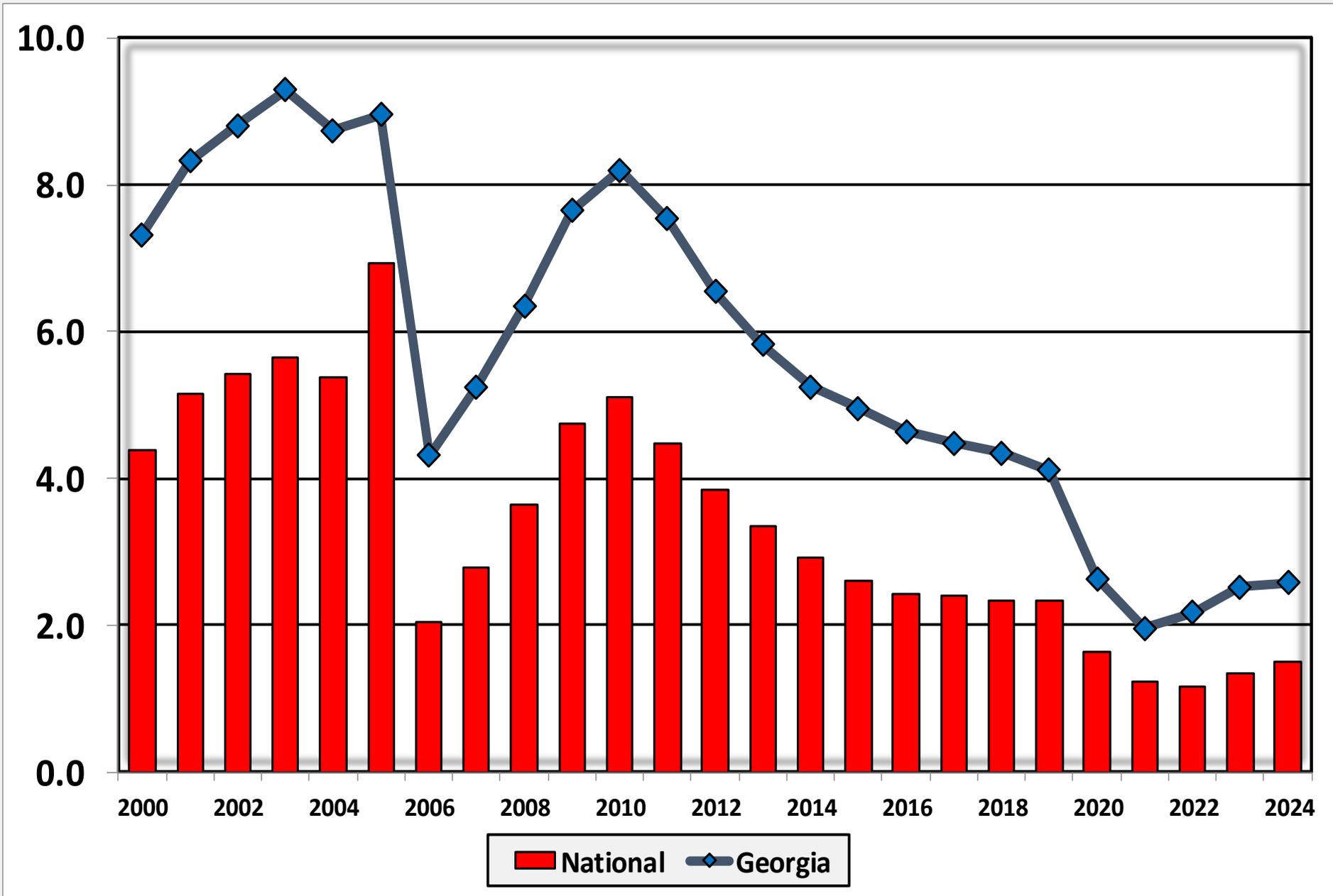
Within 25%  
of Average



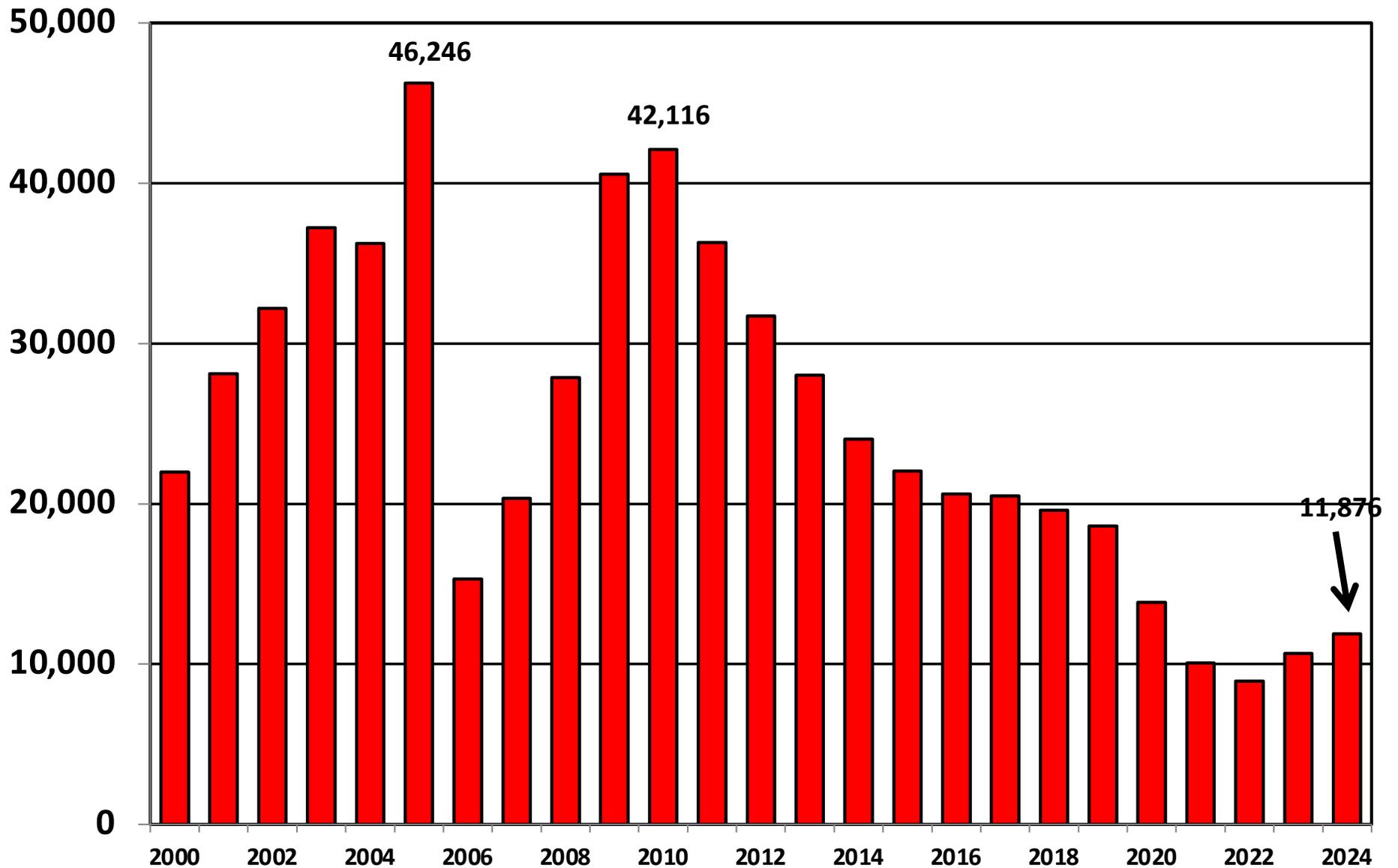
More than 25%  
Below Average



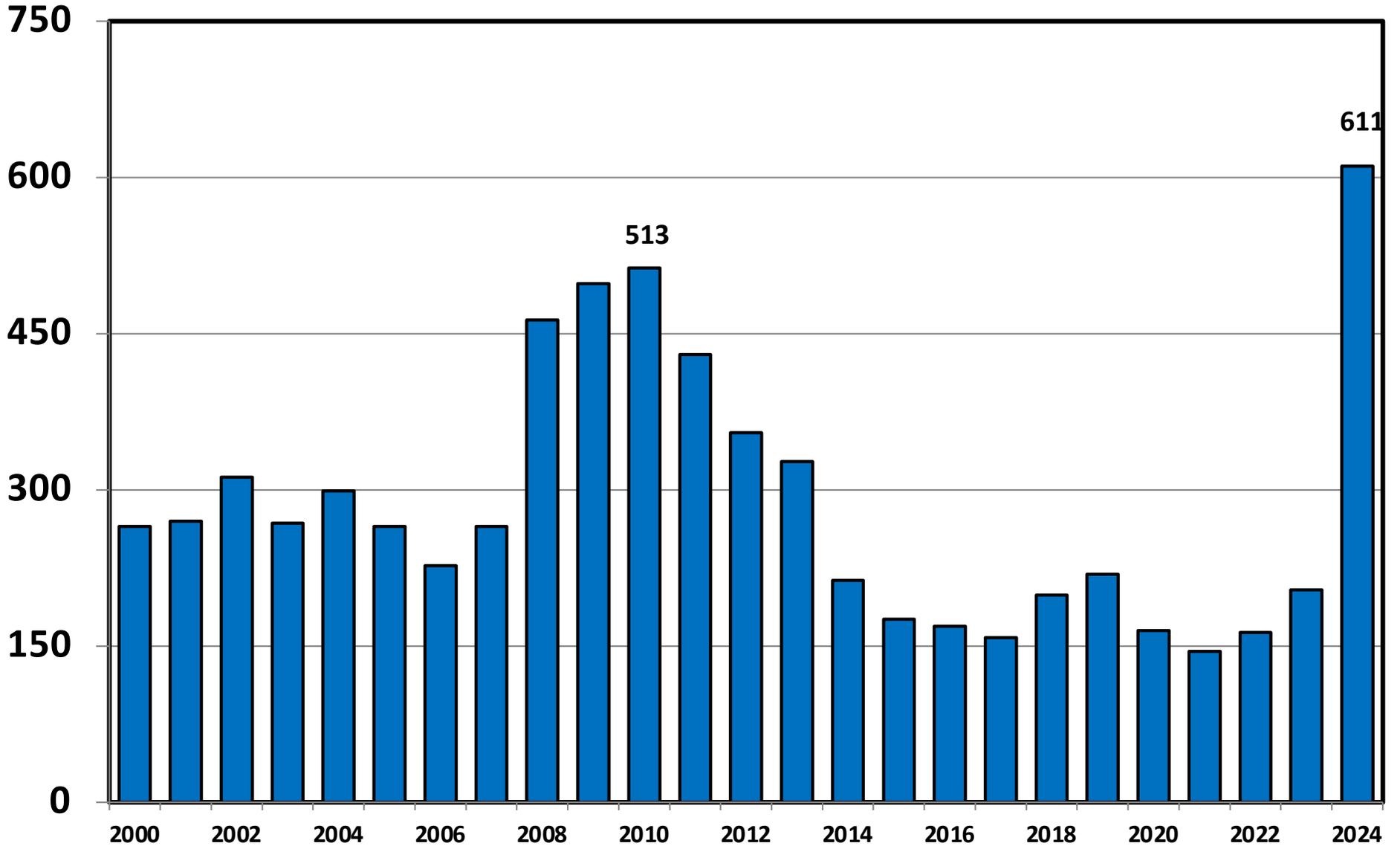
**Bankruptcy Filings per 1,000 Population  
Georgia vs. National Average 2000 - 2024**



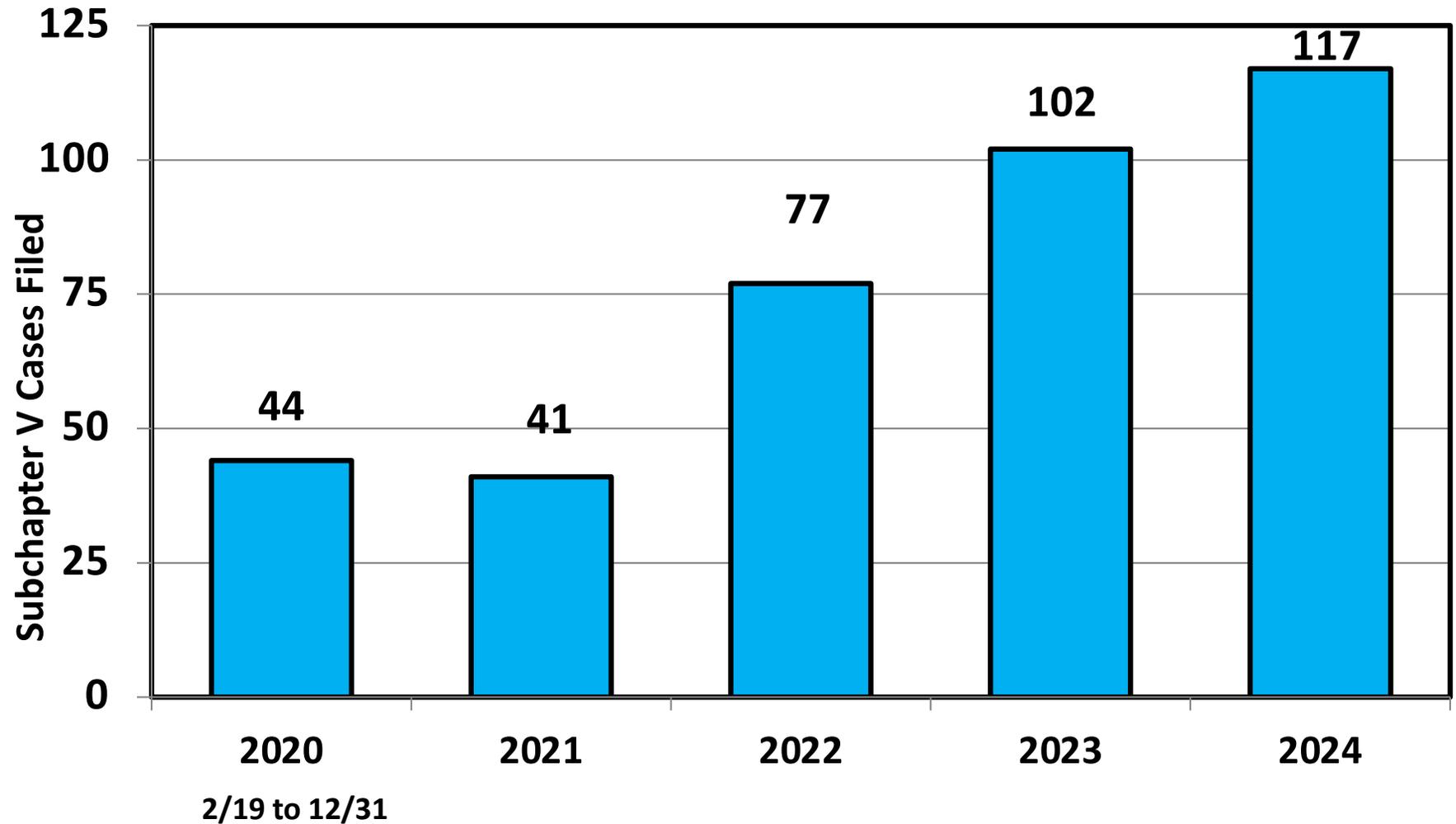
# Chapter 7 Cases Filed In Georgia Calendar Years 2000 - 2024



# Chapter 11 Cases Filed in Georgia 2000 - 2024

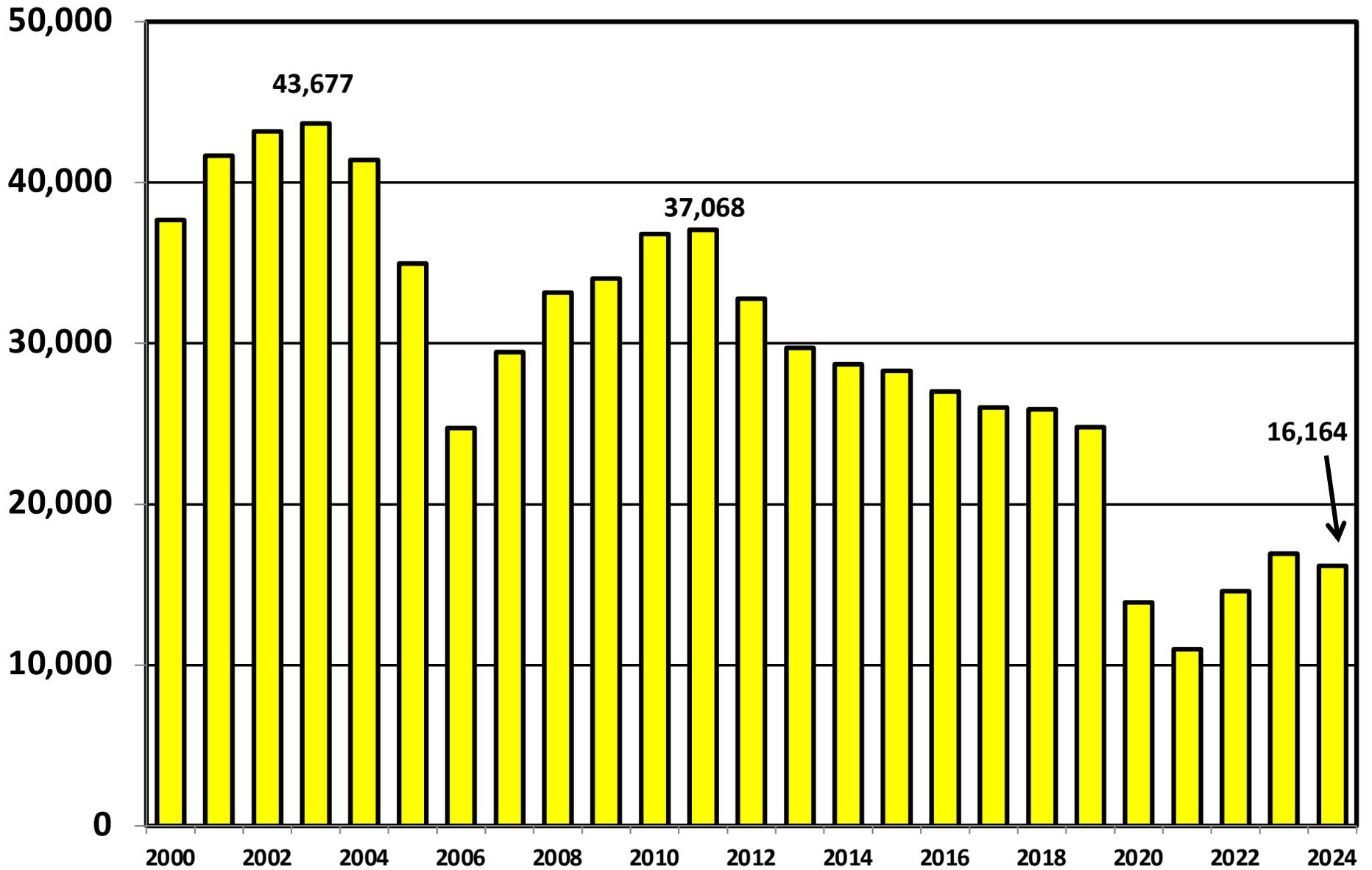


## Subchapter V Cases Filed in Georgia Calendar Years 2020 - 2024

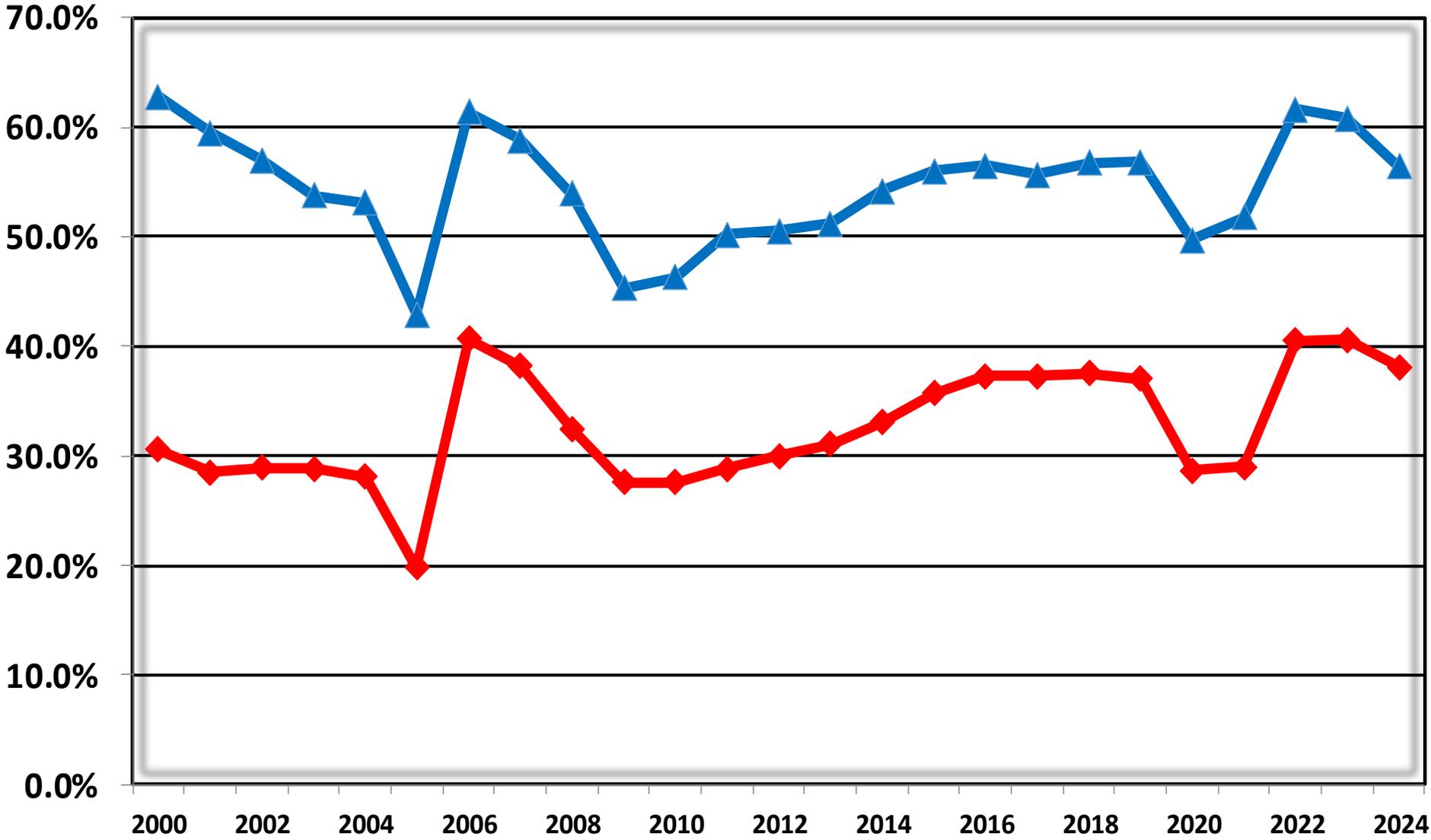


Source: ABI review of PACER records

# Chapter 13 Cases Filed in Georgia 2000 - 2024

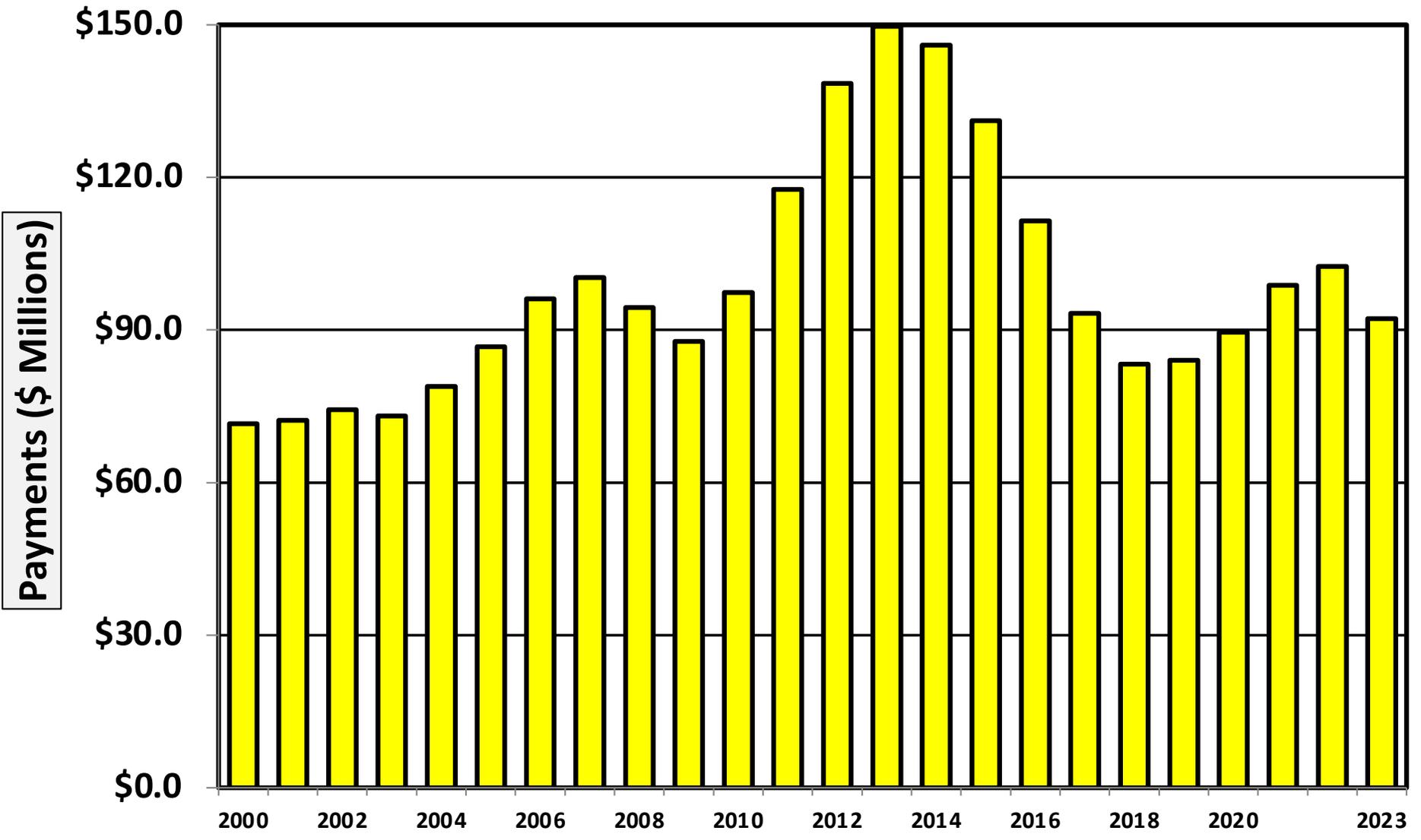


**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2024**



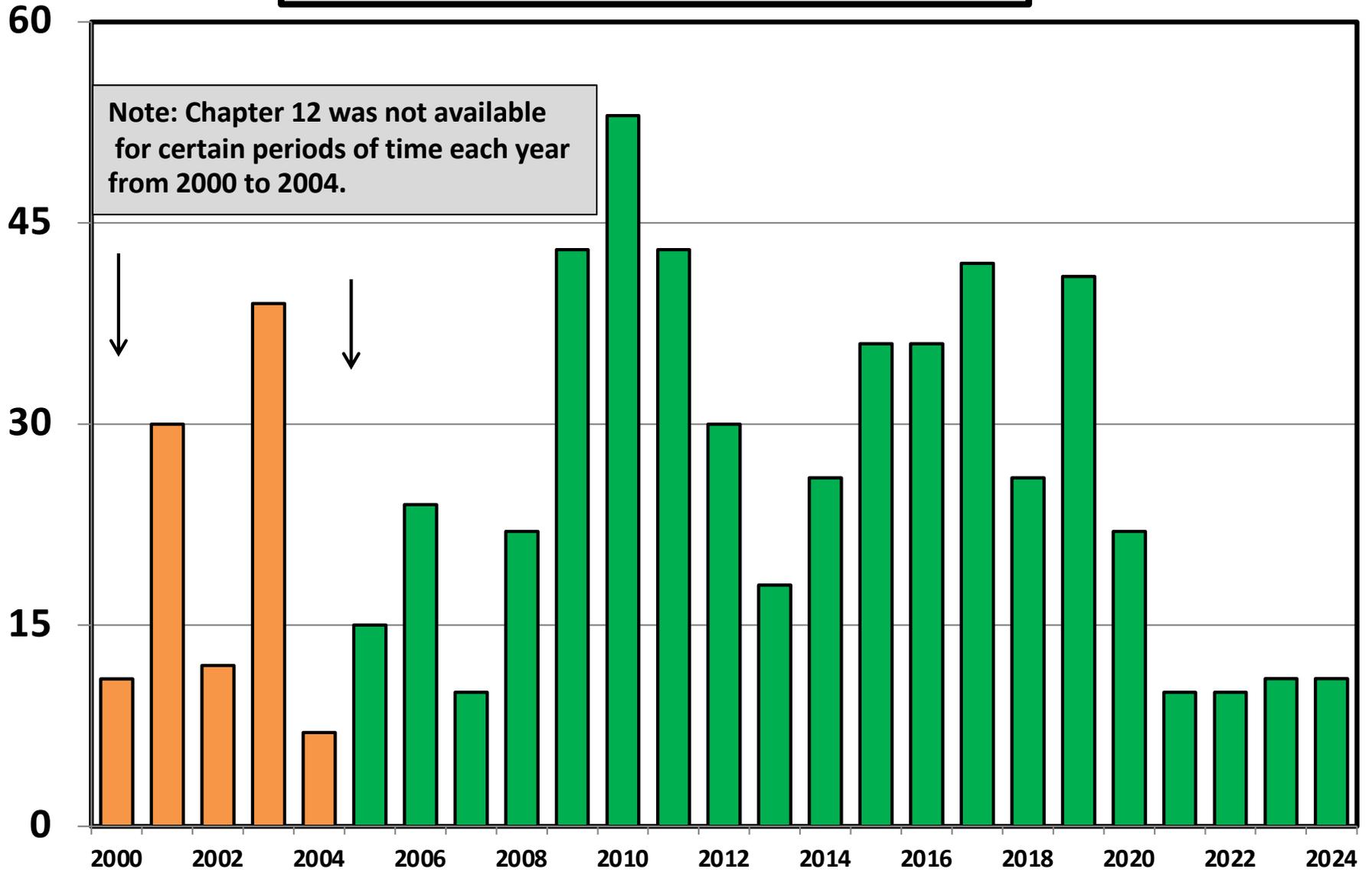
**◆ National ▲ Georgia**

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

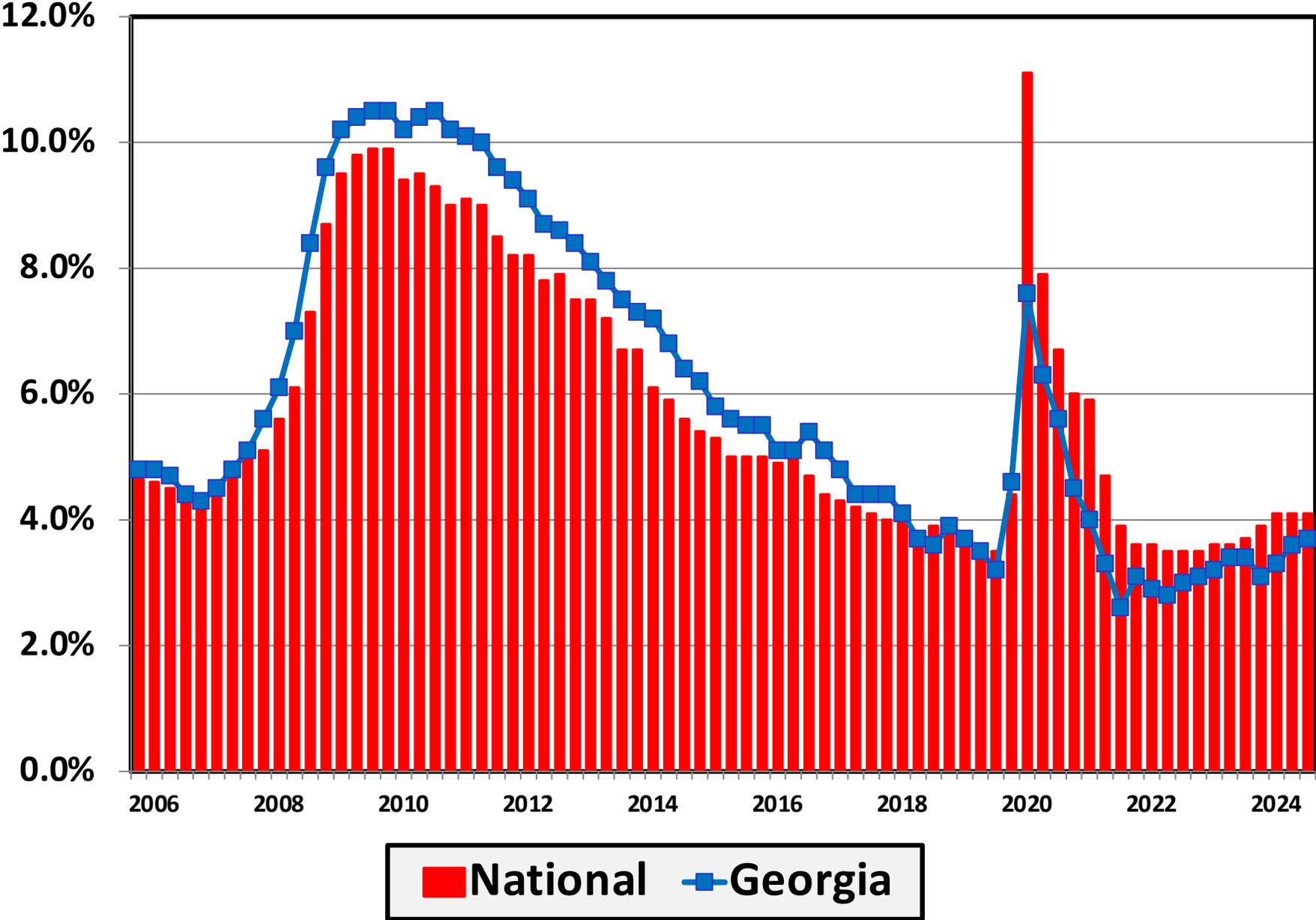


Source: Executive Office for United States Trustees

# Chapter 12 Cases Filed in Georgia 2000 - 2024

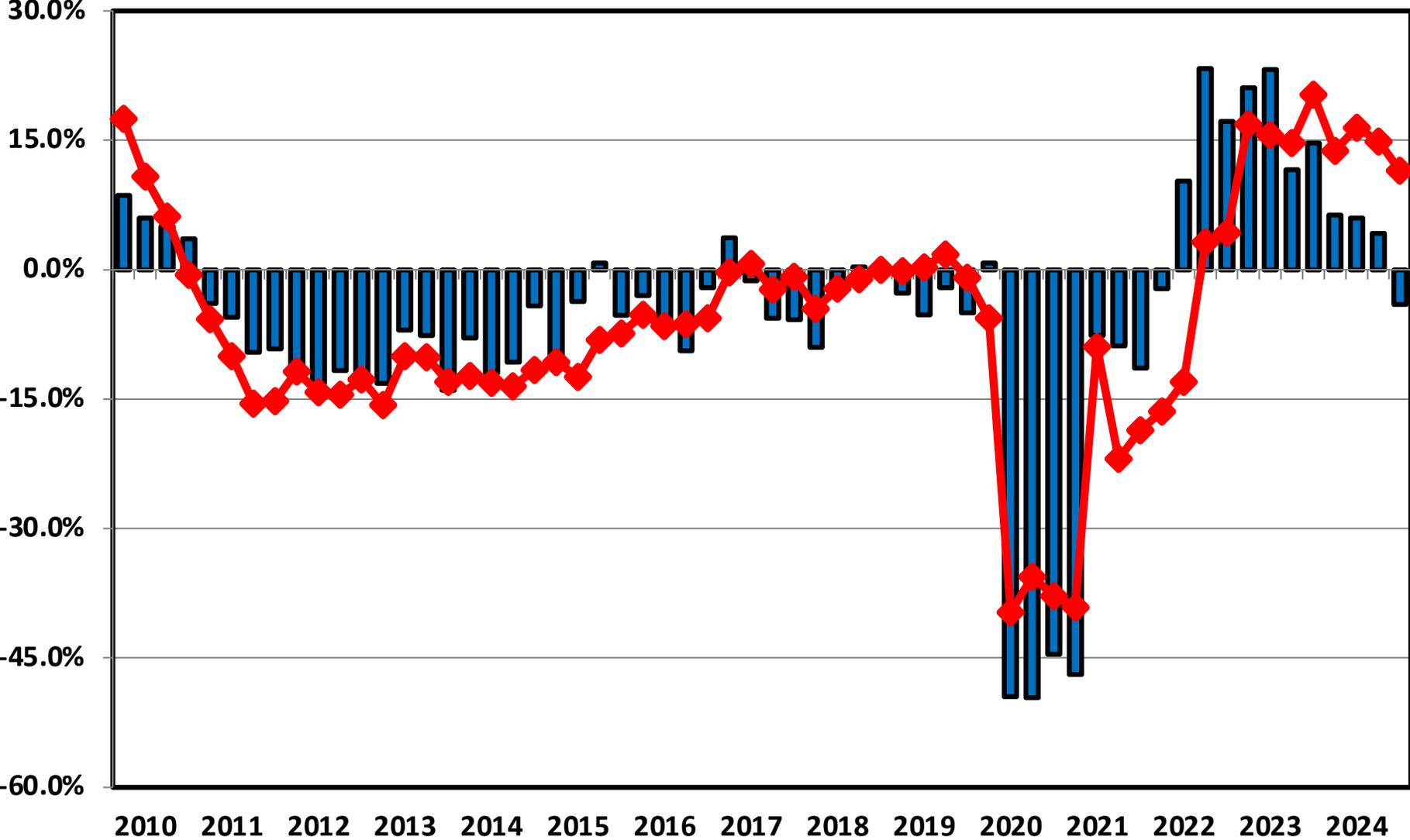


# Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

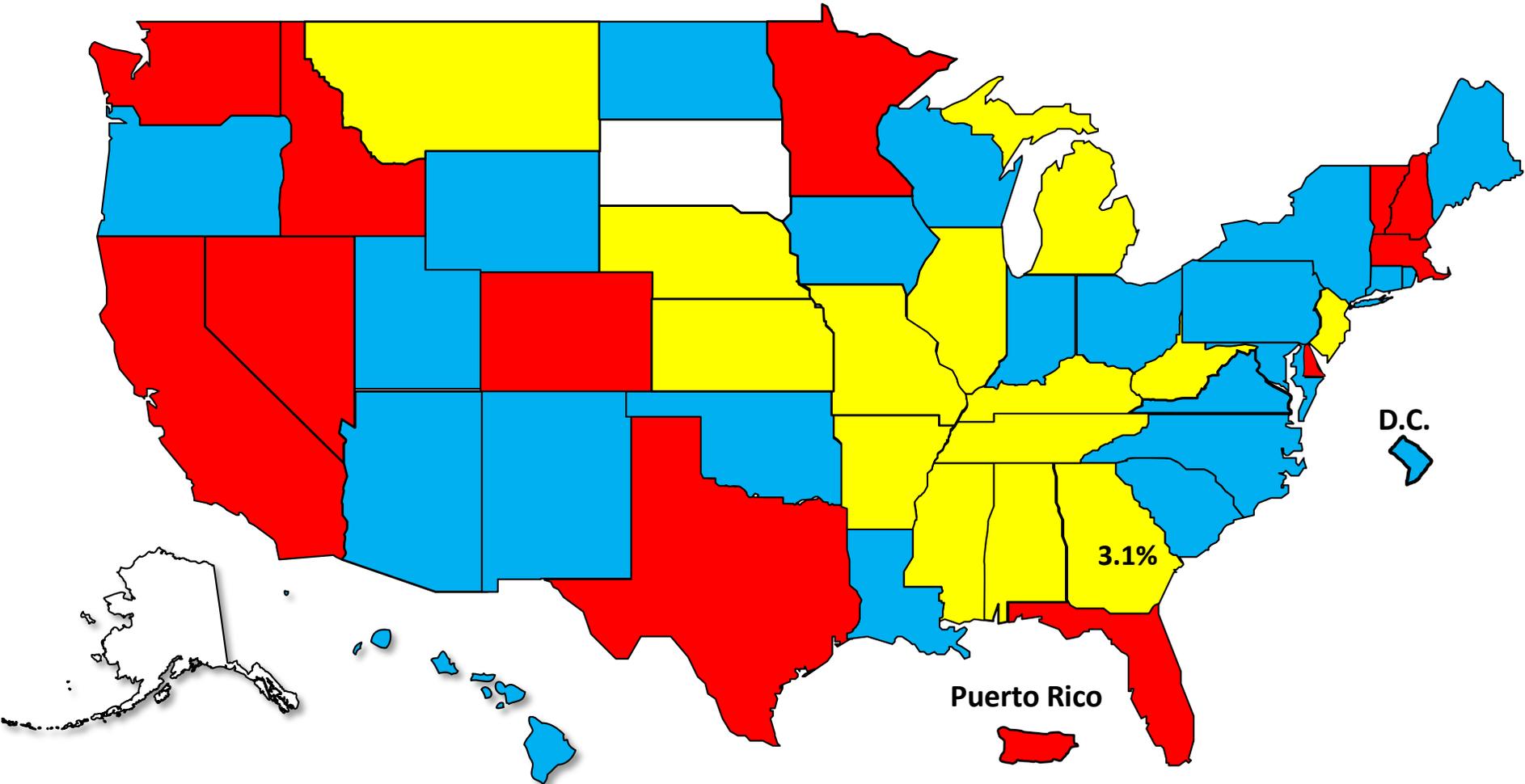


**Georgia National**

# Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

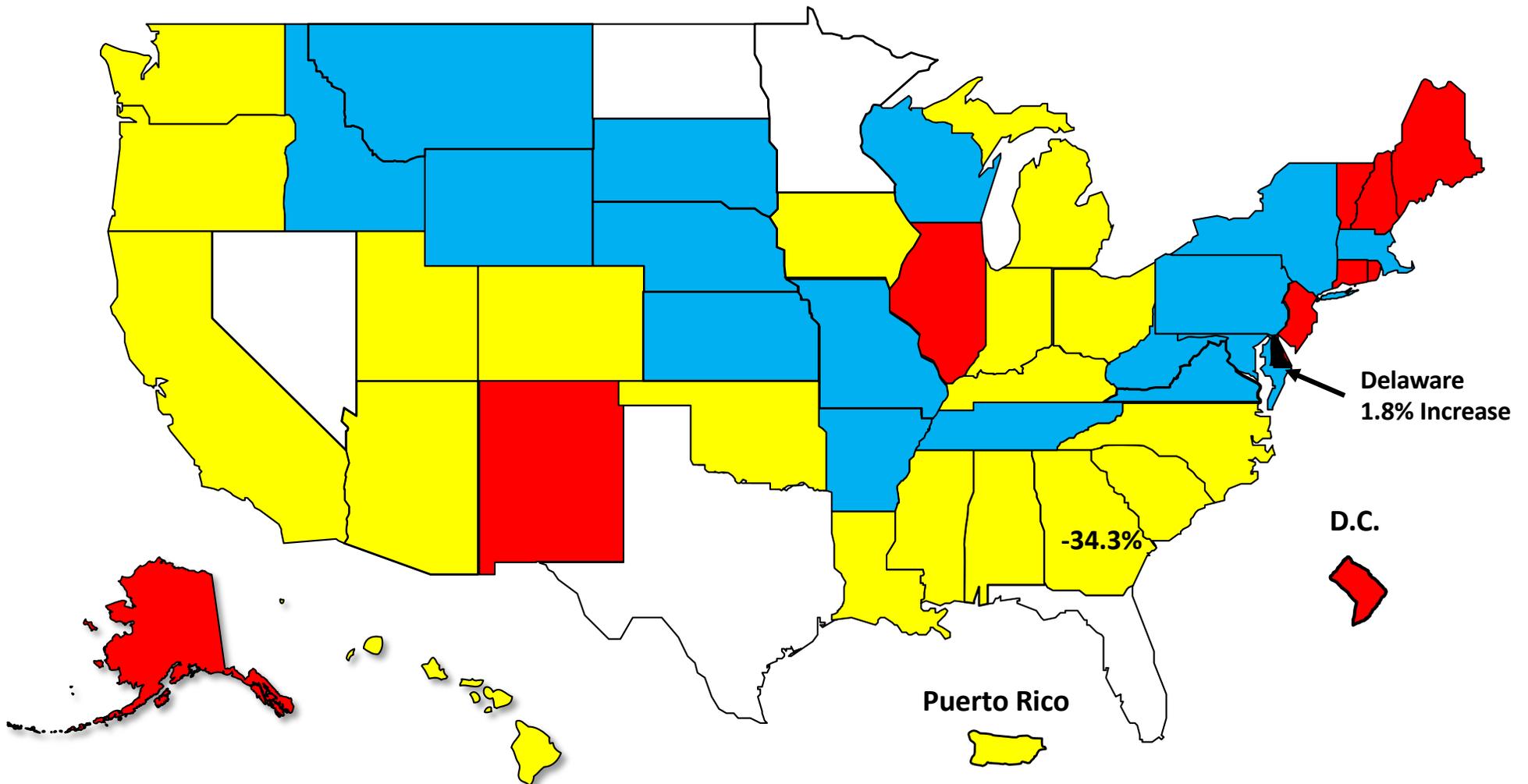
National Average = 14.2% Increase



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

**National Average = 33.2% Decrease**

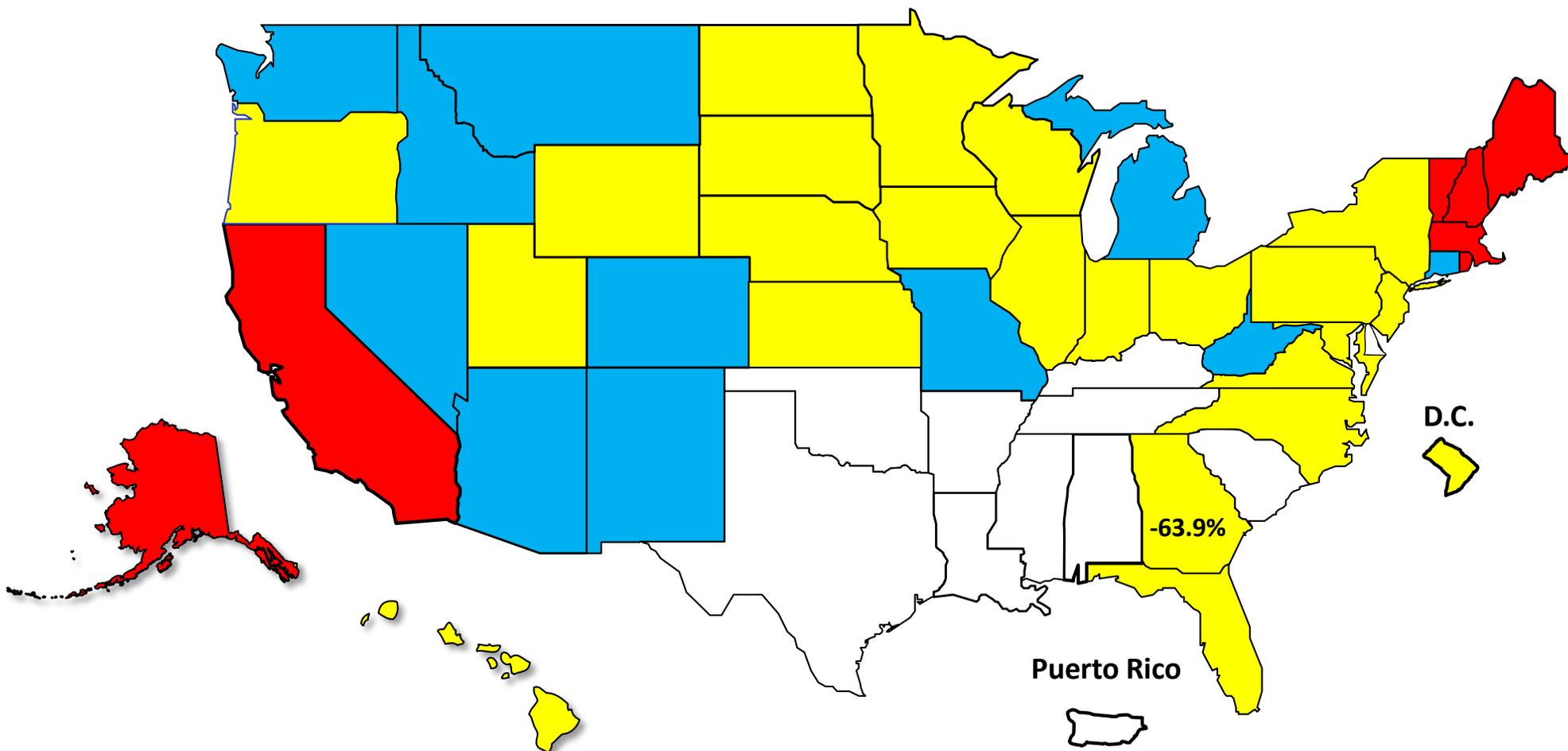
Decline Under 25%    Decline 25.0% – 34.9%    Decline 35.0% – 44.9%    Decline 45% or More



# Percent Change in Total Filings Calendar Year 2024 Compared to 2010

(National Average = 67.5% Decrease)

## Amount of Decrease





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