

Bankruptcy Filing Trends in Missouri



Prepared by: **The American Bankruptcy Institute**
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Updated
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Missouri



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State at a Glance		
	Missouri	National
Population (7/1/2024)	6,245,466	340,110,988
- Change since April 2020	1.5%	2.6%
- Foreign Born	4.4%	13.9%
Size (Square Miles)	68,746	3,533,038
Median Household Income	\$68,920	\$78,538
Persons per Household	2.42	2.54
Per Capita Income	\$38,497	\$43,289
Median Home Value	\$215,600	\$303,400
Homeownership Rate	67.9%	65.0%
High School Graduate (or Higher)	91.6%	89.4%
College Graduate (or Higher)	31.9%	35.0%
Disabled	10.5%	9.1%
No Health Insurance	9.1%	9.5%
In Poverty	12.0%	11.1%
Source: U.S. Census Bureau January 2025		

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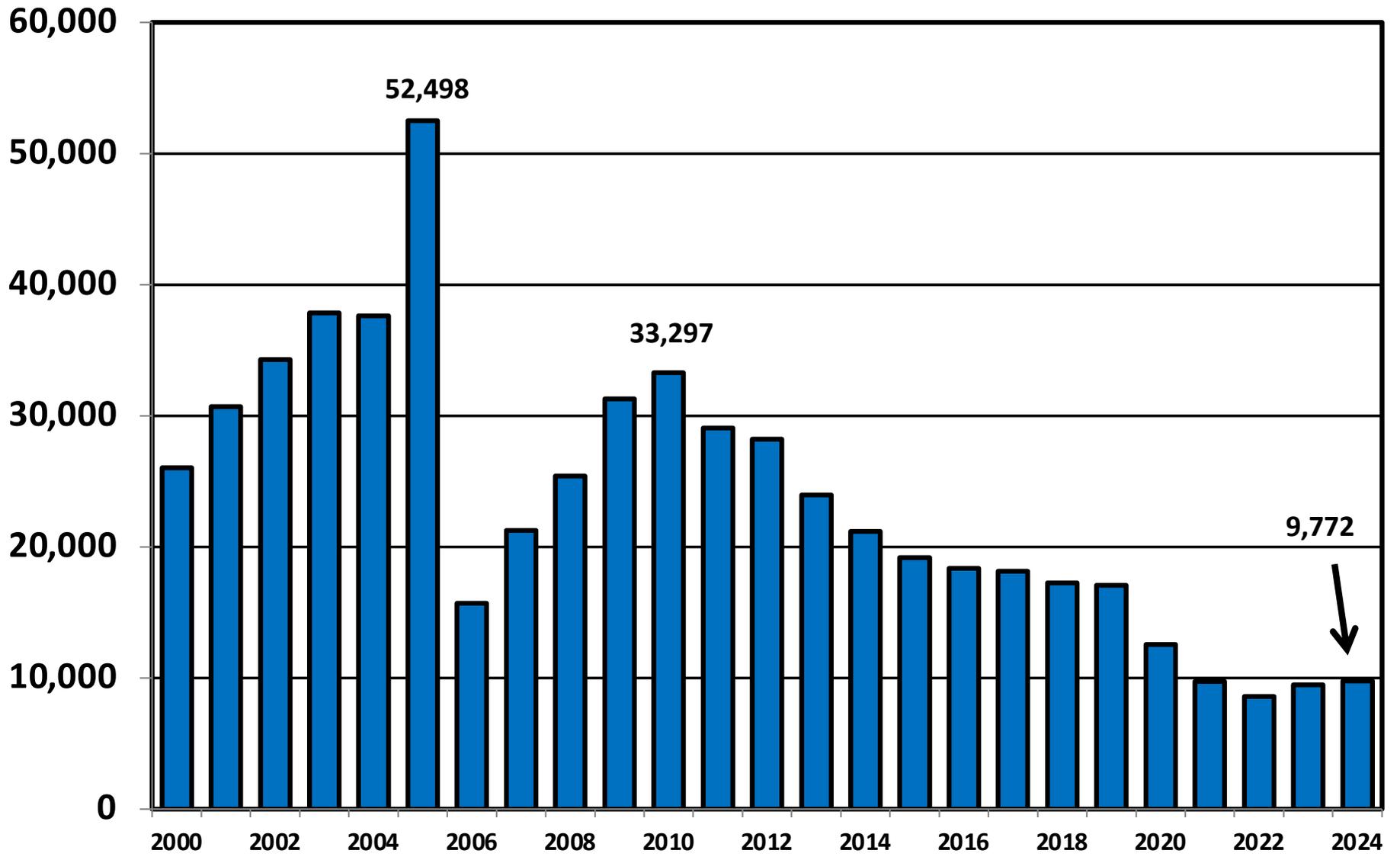
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Bankruptcy Filings in Missouri					
Calendar Years 2000 - 2024					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	9,772	5,391	63	4,311	7
2023	9,482	4,970	35	4,471	6
2022	8,584	4,637	20	3,926	1
2021	9,737	6,378	36	3,317	6
2020	12,568	8,642	80	3,831	15
2019	17,054	10,720	76	6,249	9
2018	17,249	11,231	37	5,971	10
2017	18,140	11,938	85	6,110	7
2016	18,380	12,072	303	5,995	10
2015	19,195	13,066	50	6,075	4
2014	21,170	14,896	61	6,206	7
2013	23,963	17,120	74	6,763	6
2012	28,217	20,280	195	7,739	3
2011	29,083	21,198	114	7,763	8
2010	33,297	24,130	108	9,036	23
2009	31,303	23,363	116	7,813	11
2008	25,396	17,680	82	7,626	8
2007	21,257	14,123	61	7,066	7
2006	15,707	9,958	54	5,680	15
2005	52,498	43,463	62	8,973	0
2004	37,605	28,107	84	9,411	3
2003	37,830	27,509	119	10,183	19
2002	34,291	25,110	118	9,051	12
2001	30,704	22,231	197	8,266	10
2000	26,020	18,371	79	7,559	11
*Chapters 9, 12 and 15					

Business Bankruptcy Cases Filed - Missouri					
Years Ended December 31, 2000 - 2024					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2024	205	119	62	17	7
2023	125	68	34	17	6
2022	117	80	17	19	1
2021	146	82	35	23	6
2020	255	148	77	15	15
2019	292	178	73	32	9
2018	265	192	31	32	10
2017	322	203	79	33	7
2016	560	204	299	47	10
2015	321	236	46	35	4
2014	364	270	58	29	7
2013	448	346	67	29	6
2012	717	483	191	40	3
2011	639	483	106	42	8
2010	772	594	100	55	23
2009	833	662	106	54	11
2008	676	540	80	48	8
2007	384	275	58	44	7
2006	284	187	48	34	15
2005	438	341	57	40	0
2004	354	242	76	33	3
2003	378	201	113	45	19
2002	394	228	107	47	12
2001	505	251	184	60	10
2000	369	248	72	38	11
* Chapters 9, 12 and 15					

Total Bankruptcy Cases Filed in Missouri

Calendar Years 2000 - 2024



Total Filings Relative to Population 2000 - 2024



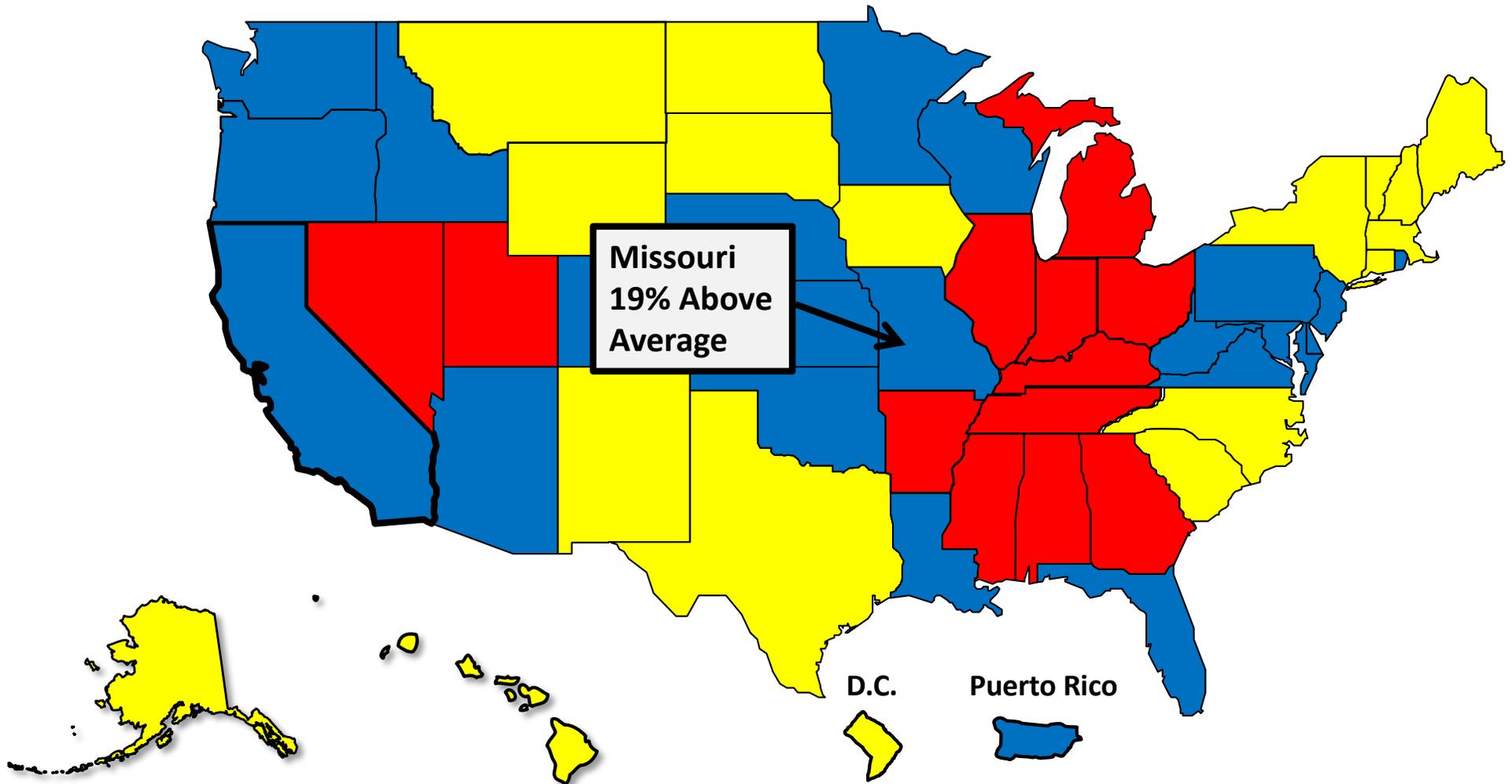
More than 25%
Above Average



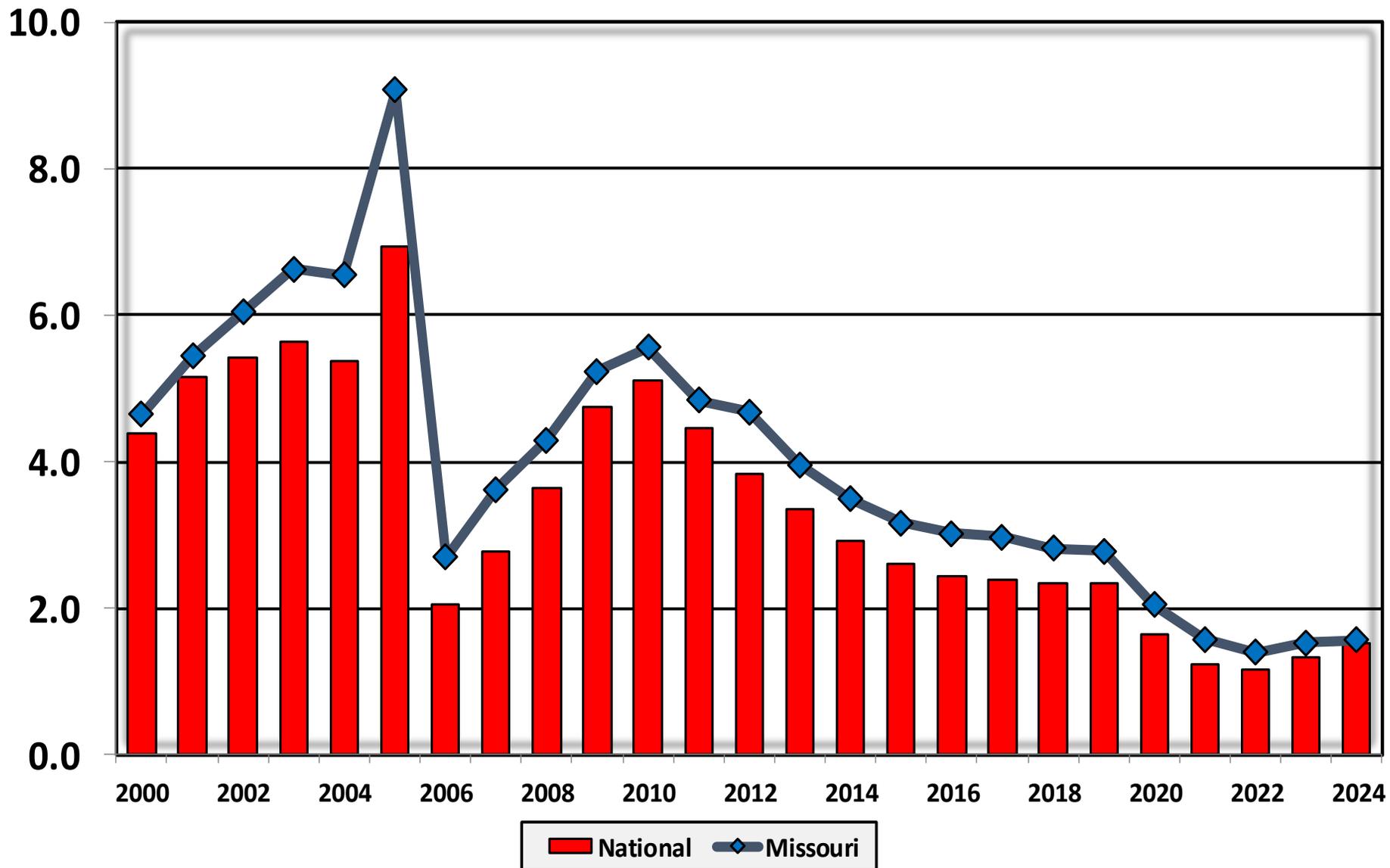
Within 25%
of Average



More than 25%
Below Average

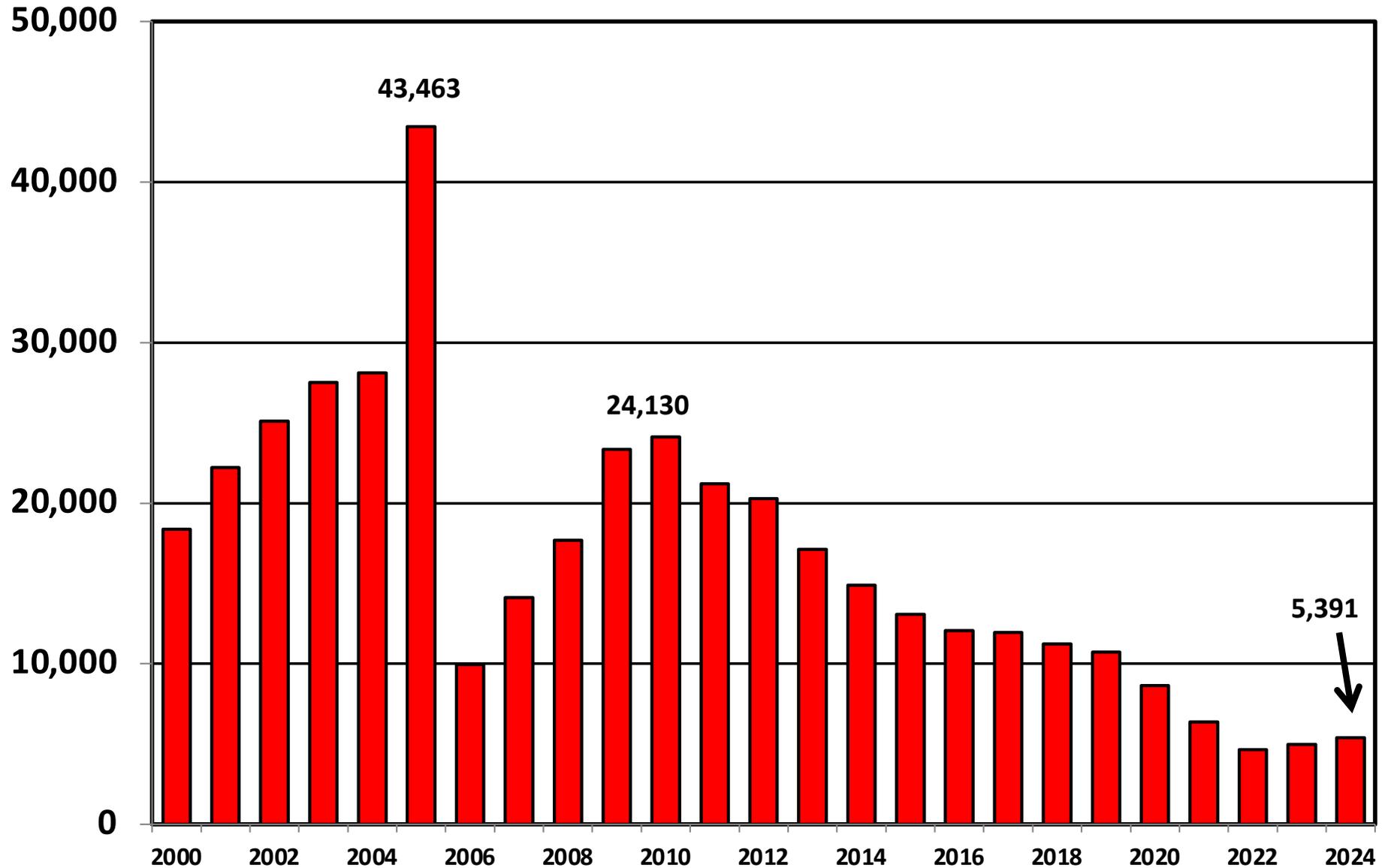


Bankruptcy Filings per 1,000 Population Missouri vs. National Average 2000 - 2024

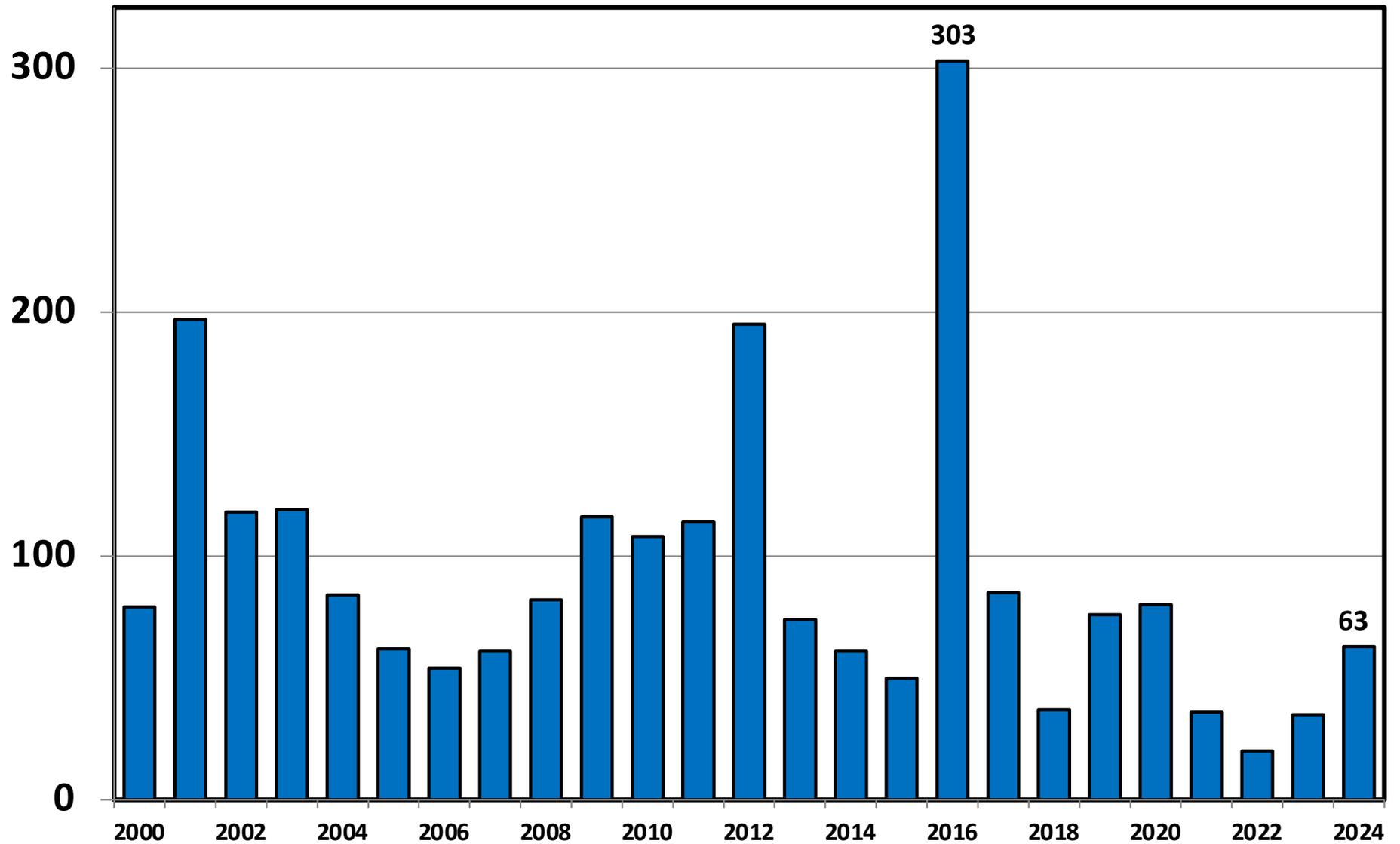


Chapter 7 Cases Filed In Missouri

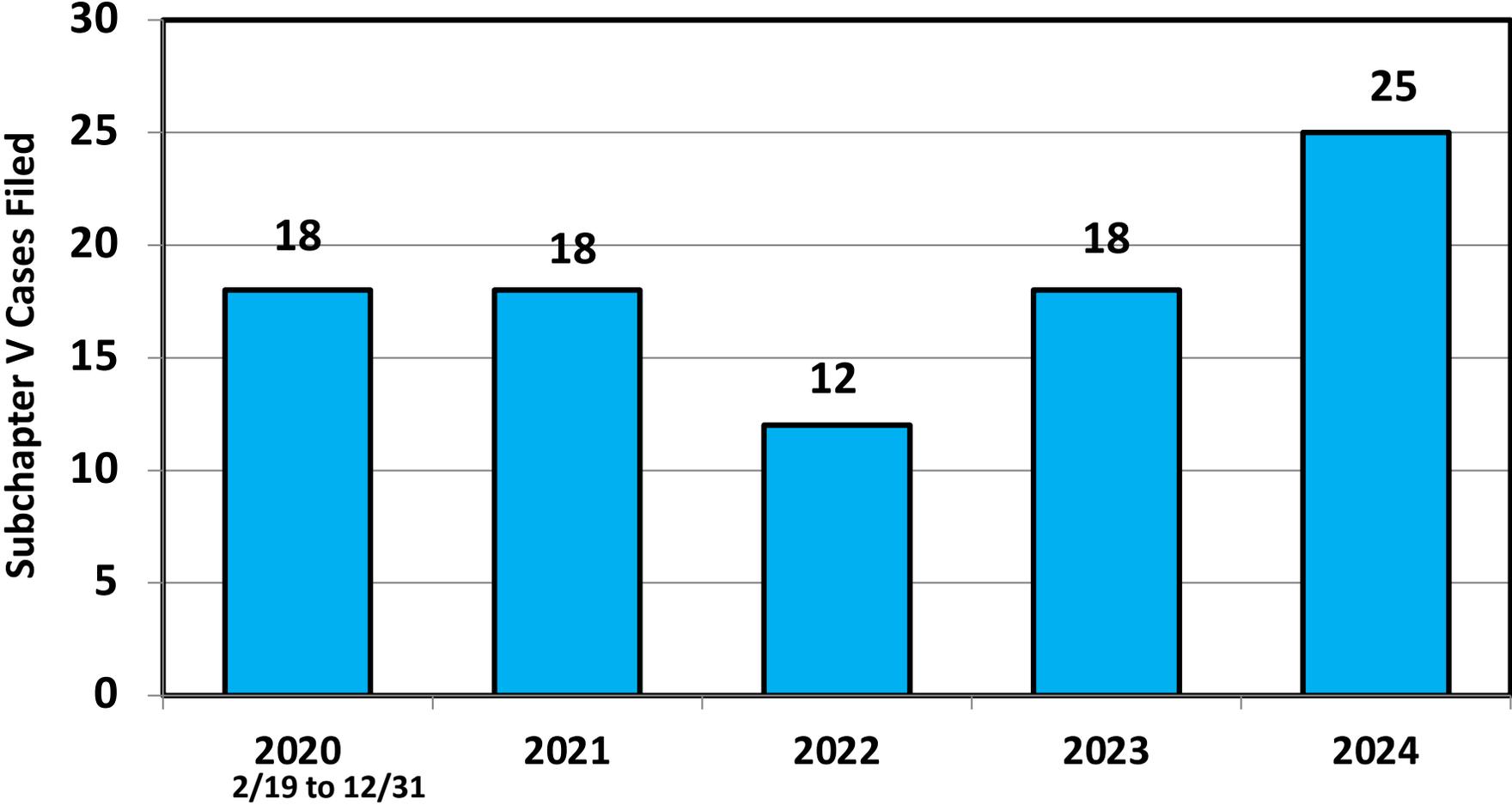
Calendar Years 2000 - 2024



Chapter 11 Cases Filed in Missouri 2000 - 2024

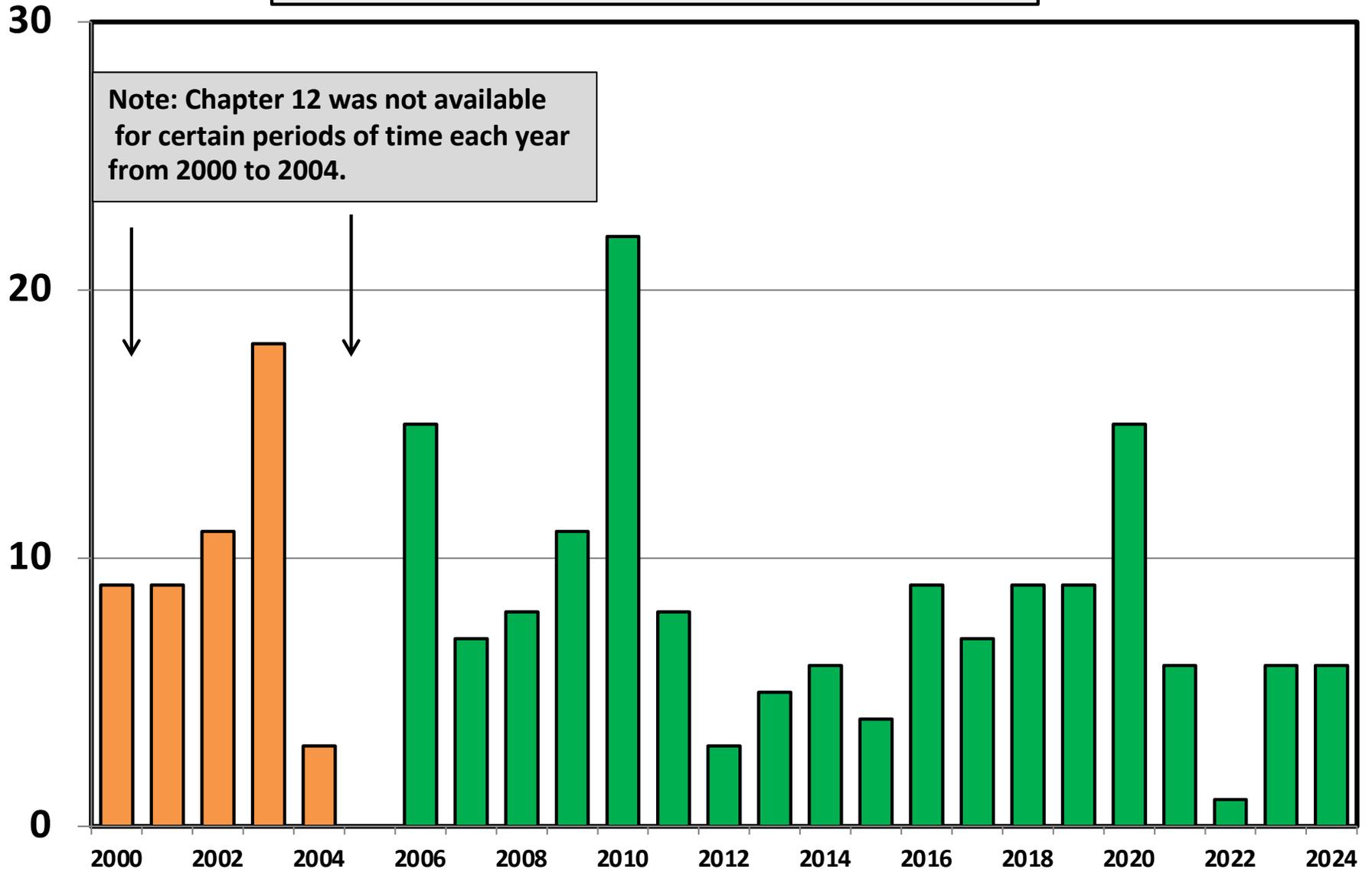


**Subchapter V Cases Filed in Missouri
Calendar Years 2020 - 2024**

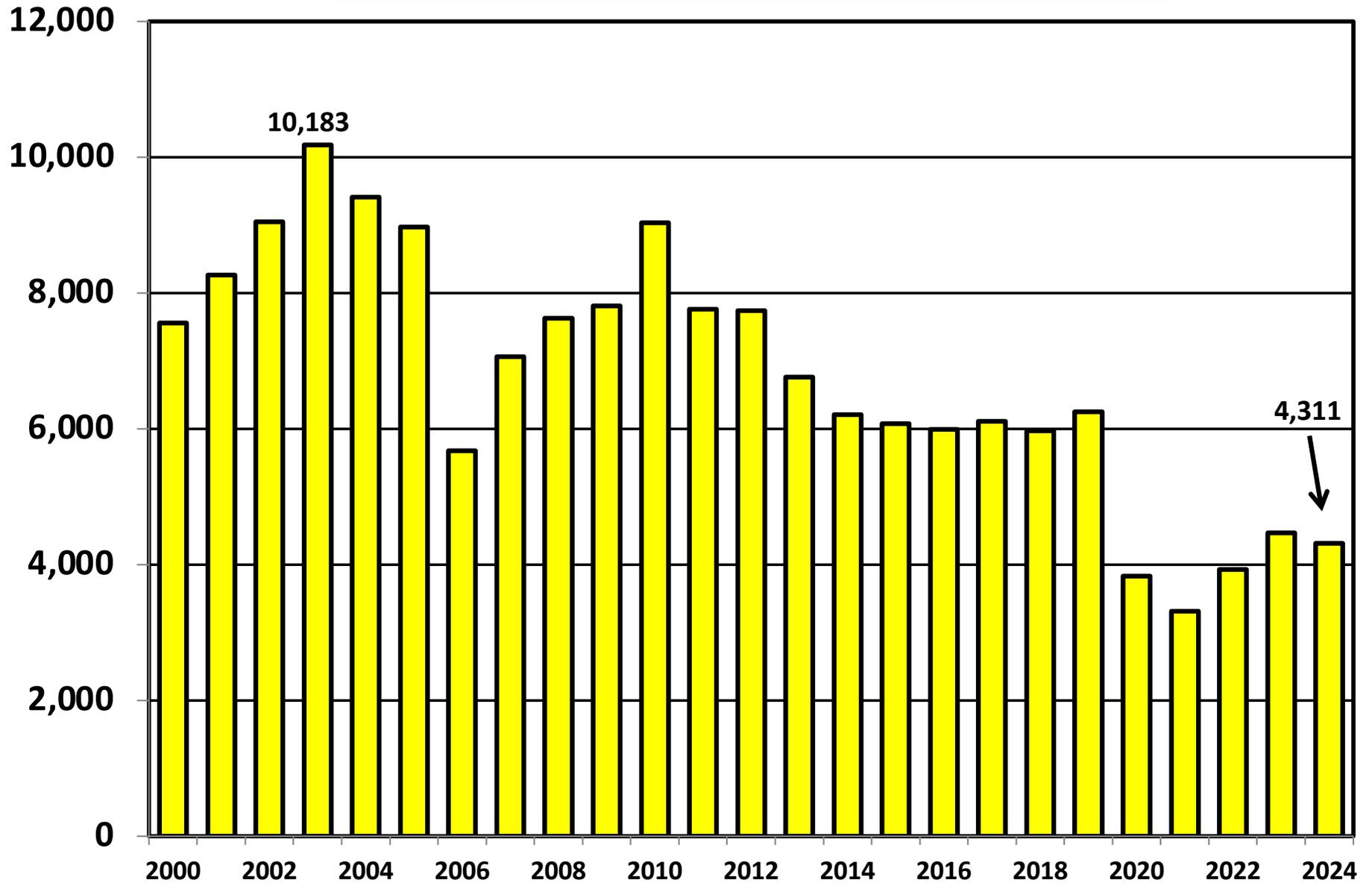


Source: ABI review of PACER records

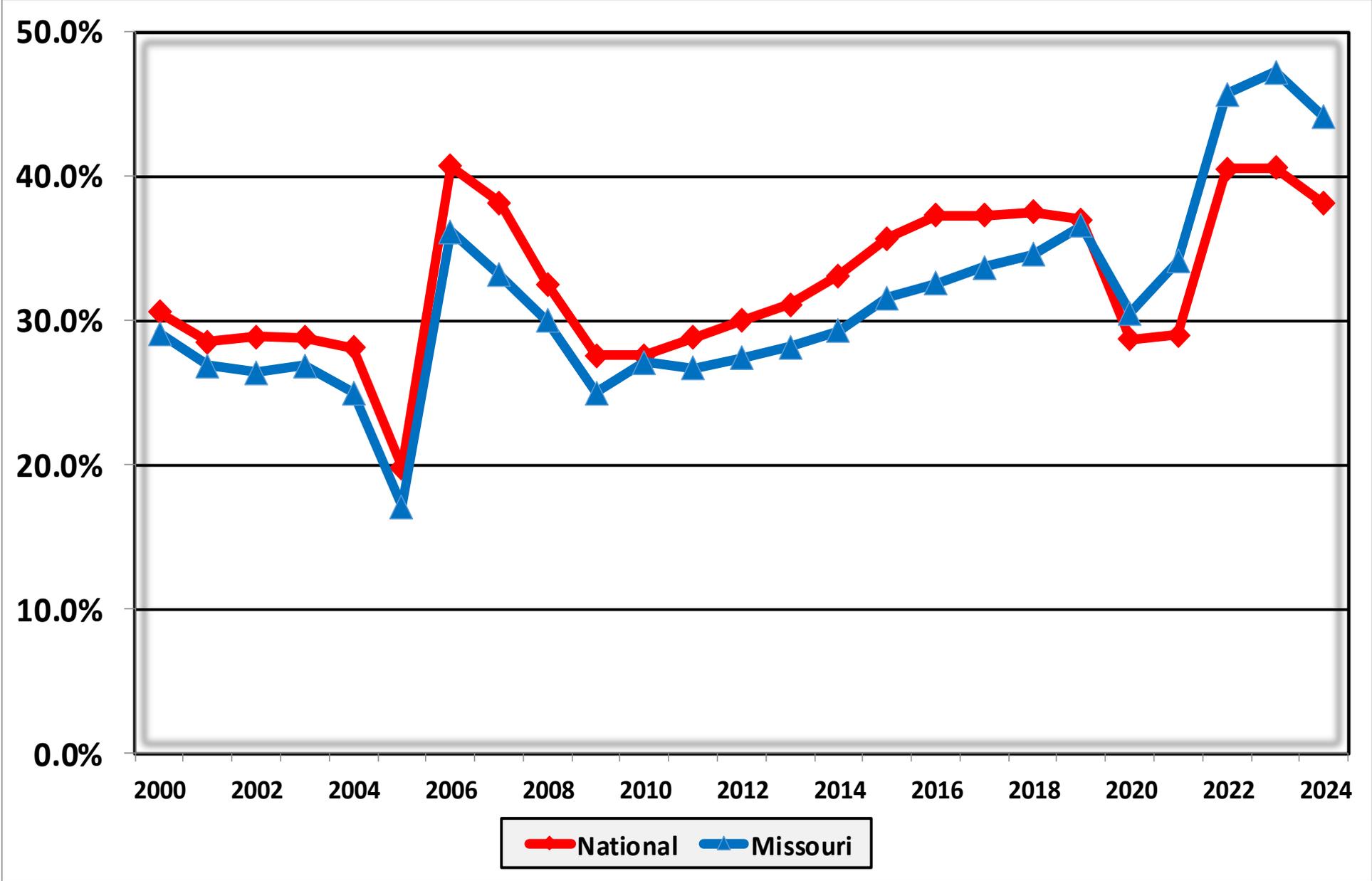
Chapter 12 Cases Filed in Missouri 2000 - 2024



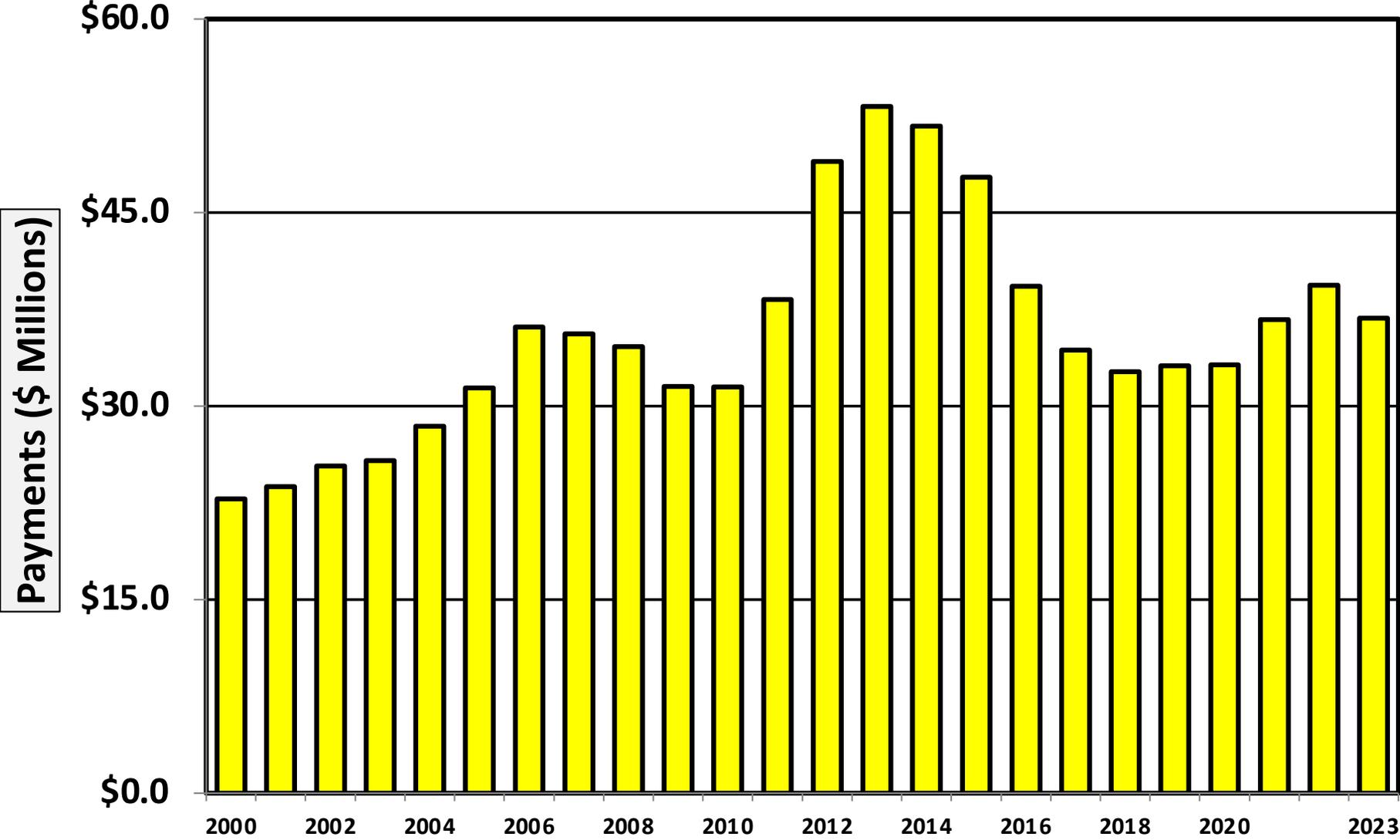
Chapter 13 Cases Filed in Missouri 2000 - 2024



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

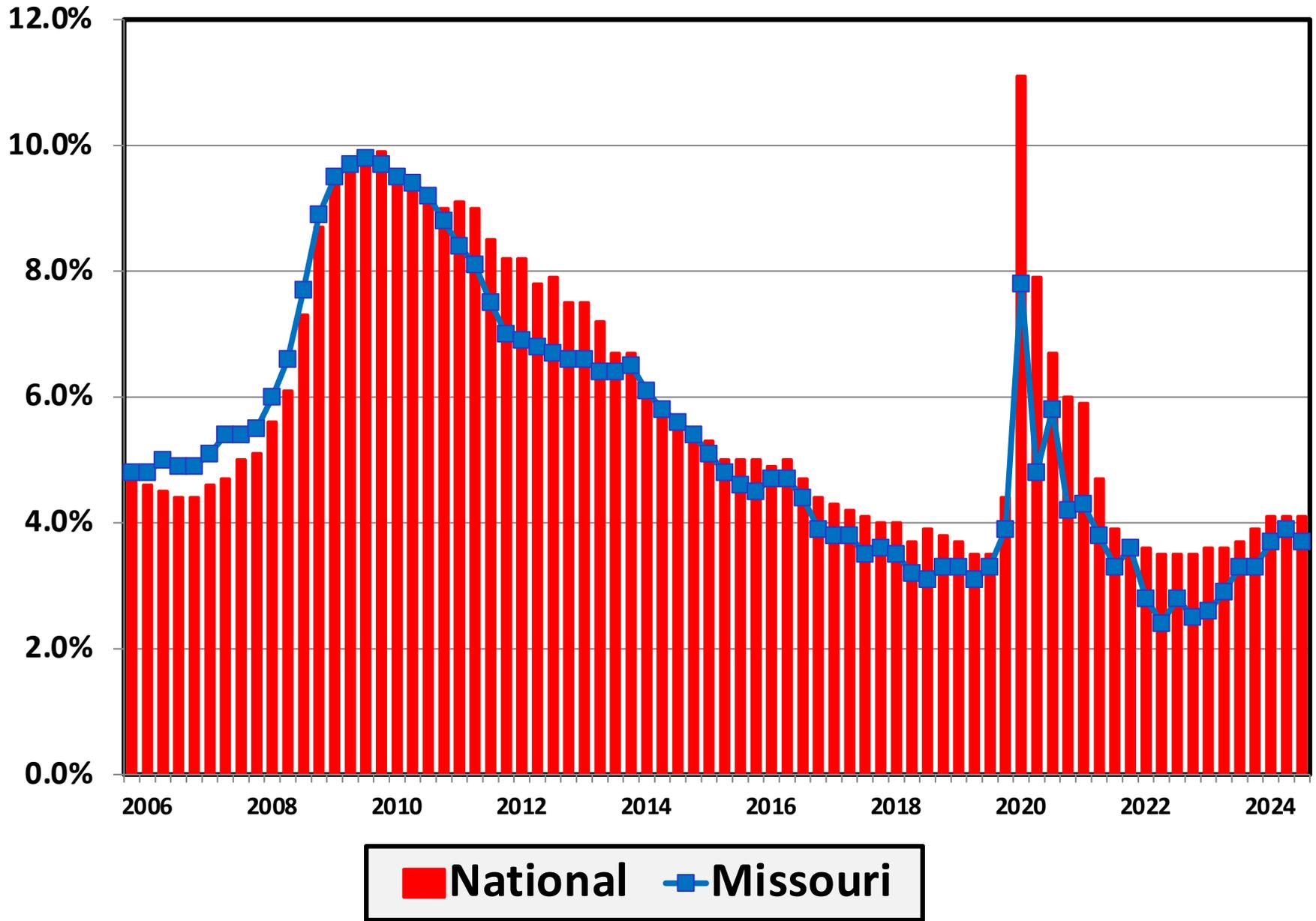


Chapter 13 Cases in Missouri
Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2023



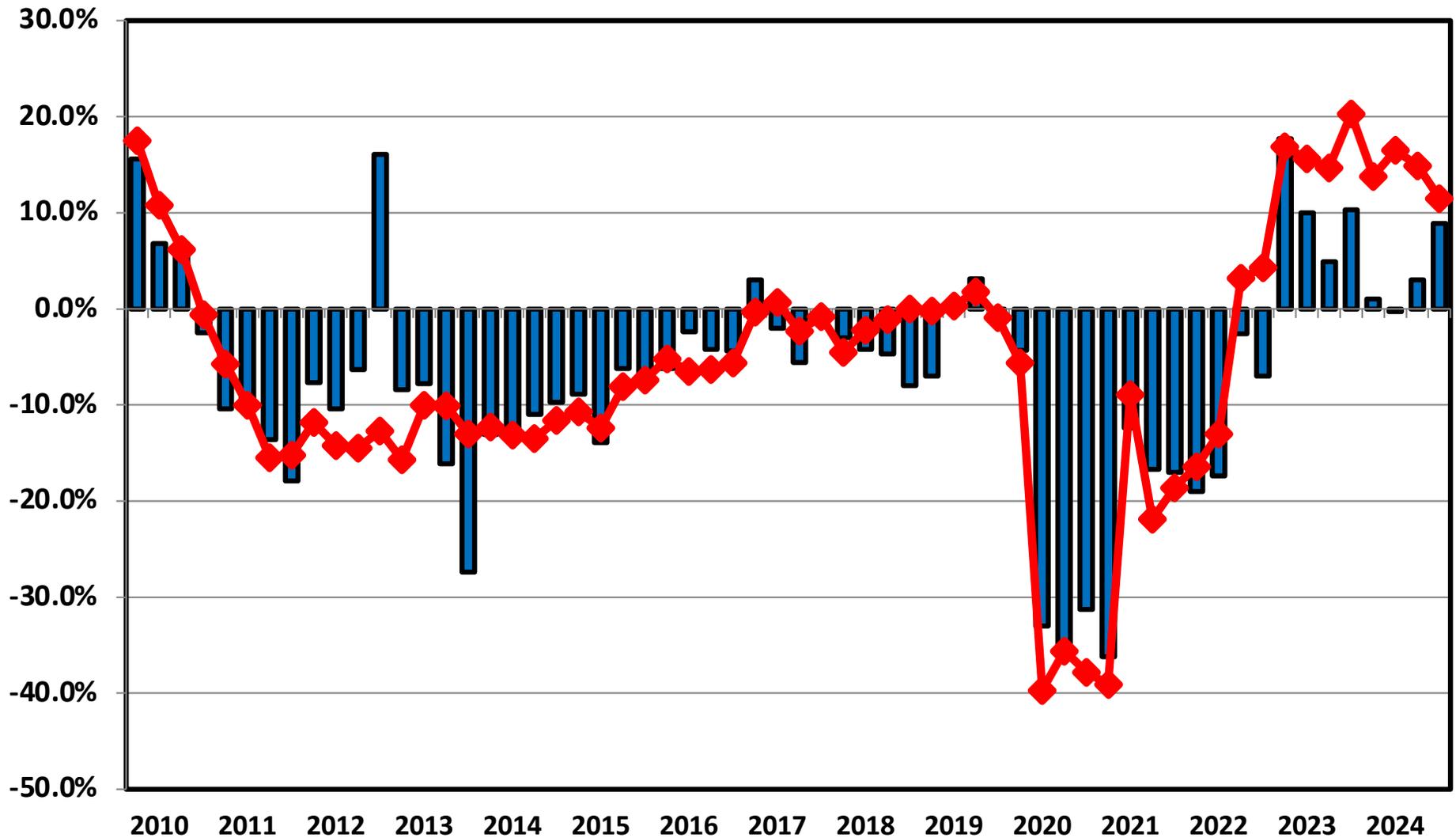
Source: Executive Office for United States Trustees

Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

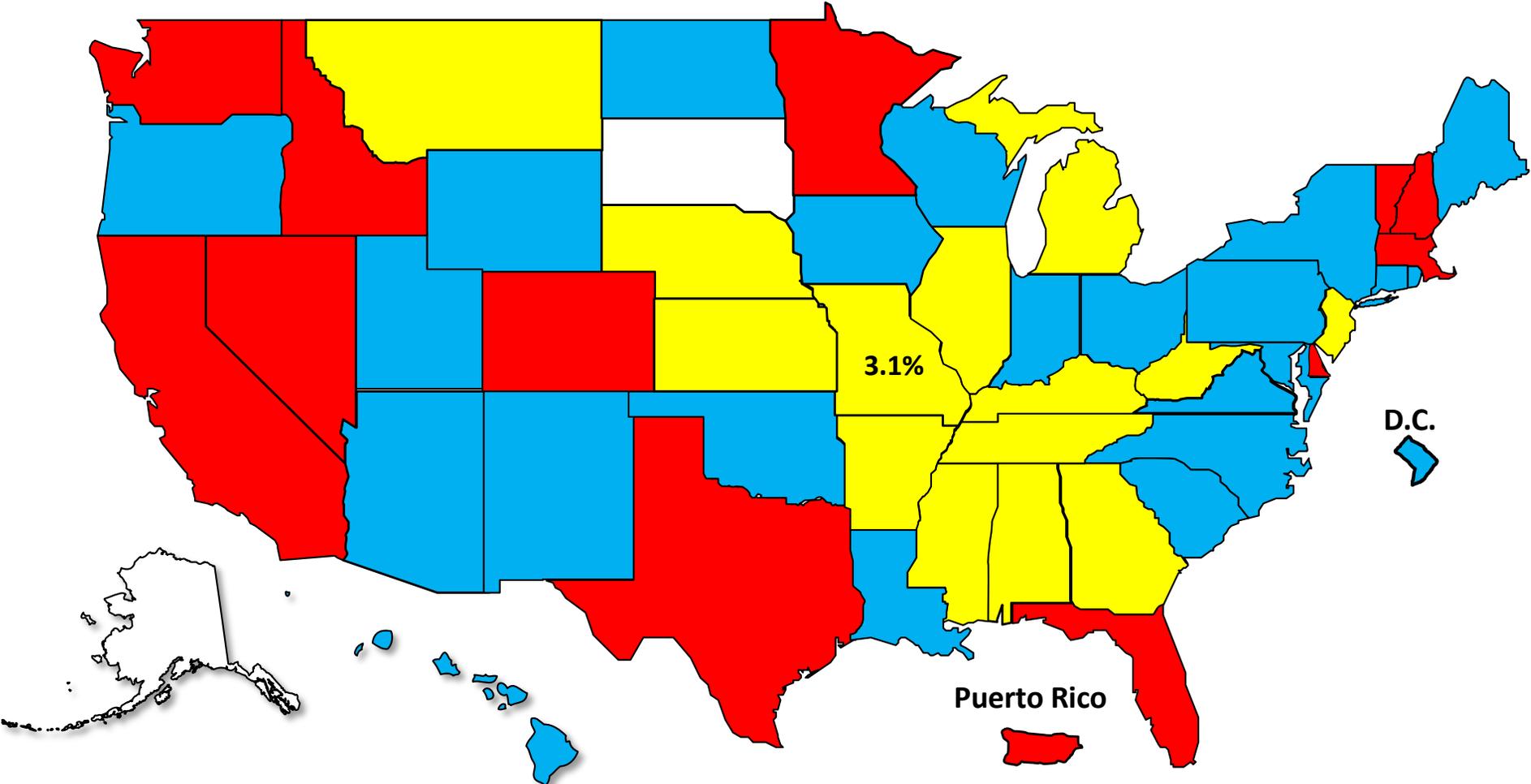


■ Missouri ◆ National

Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

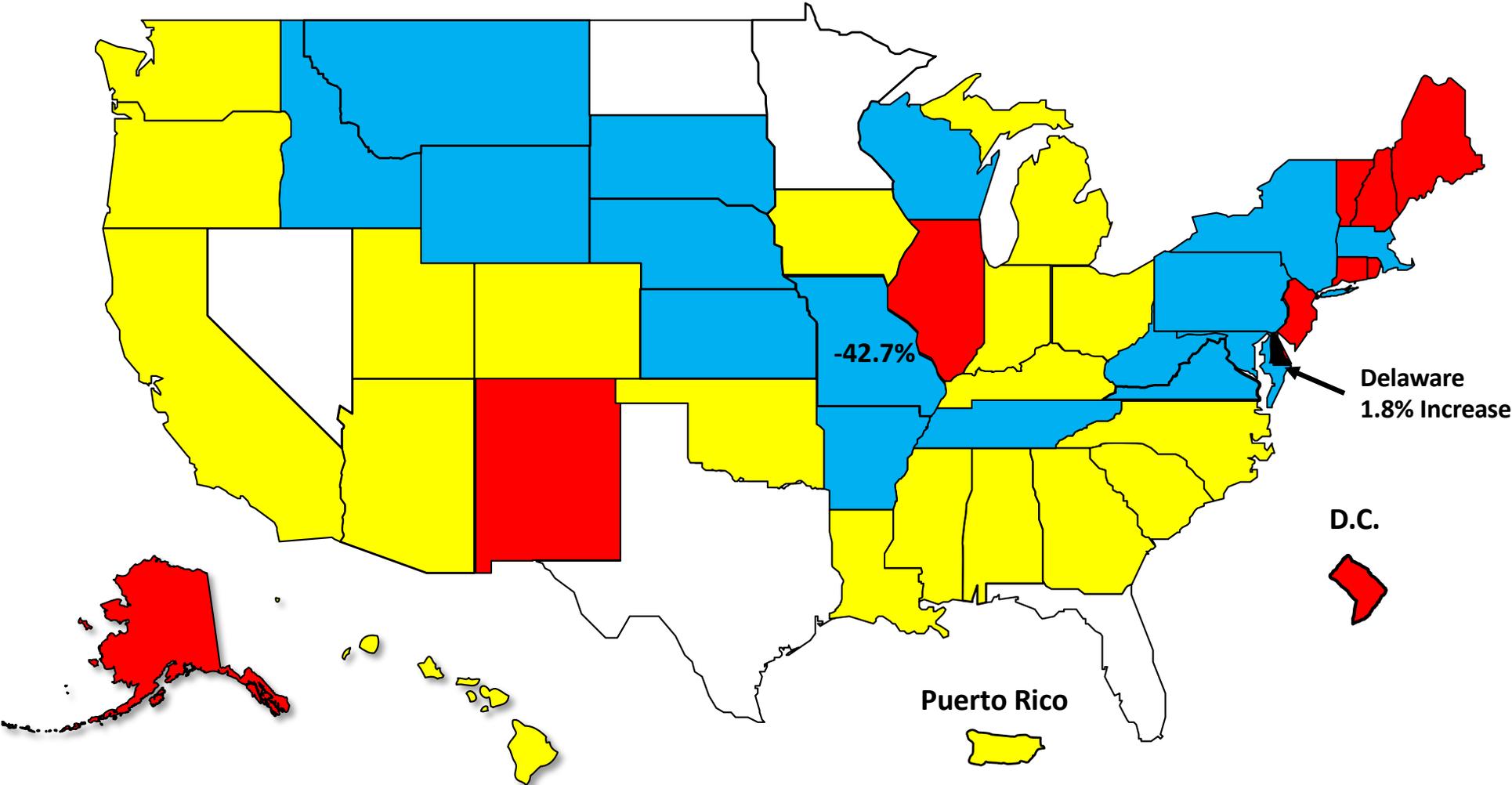
National Average = 14.2% Increase



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





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