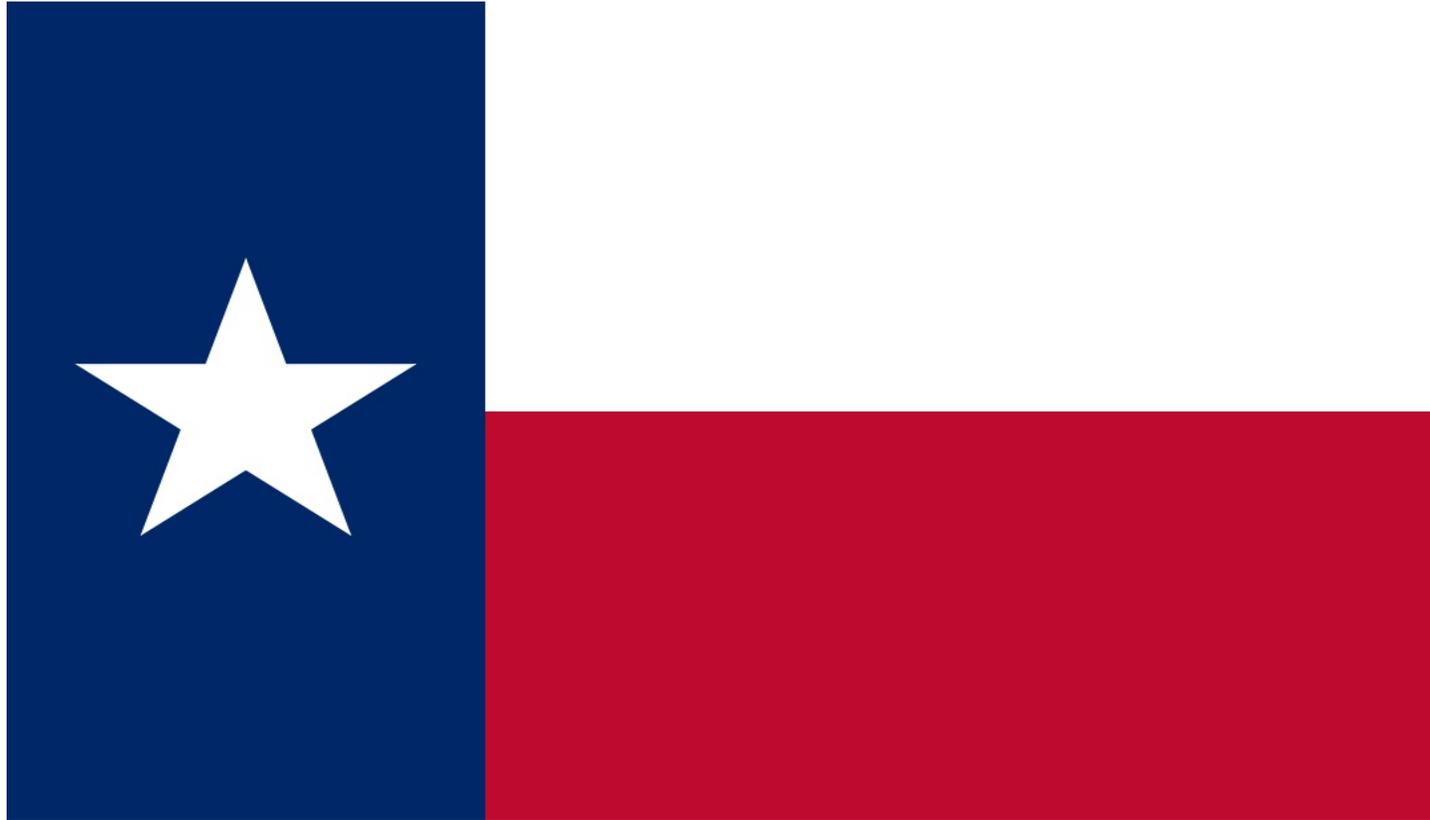


Bankruptcy Filing Trends in Texas



Prepared by: **The American Bankruptcy Institute**

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



AMERICAN
BANKRUPTCY
INSTITUTE

Updated
February 2025

Texas



AMERICAN
BANKRUPTCY
INSTITUTE

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

State at a Glance

	Texas	National
Population (7/1/2024)	31,290,831	340,110,988
- Change since April 2020	7.3%	2.6%
- Foreign Born	17.2%	13.9%
Size (Square Miles)	261,268	3,533,038
Median Household Income	\$76,292	\$78,538
Persons per Household	2.70	2.54
Per Capita Income	\$39,446	\$43,289
Median Home Value	\$260,400	\$303,400
Homeownership Rate	62.6%	65.0%
High School Graduate (or Higher)	85.7%	89.4%
College Graduate (or Higher)	33.1%	35.0%
Disabled	8.4%	9.1%
No Health Insurance	18.7%	9.5%
In Poverty	13.7%	11.1%
Source: U.S. Census Bureau January 2025		

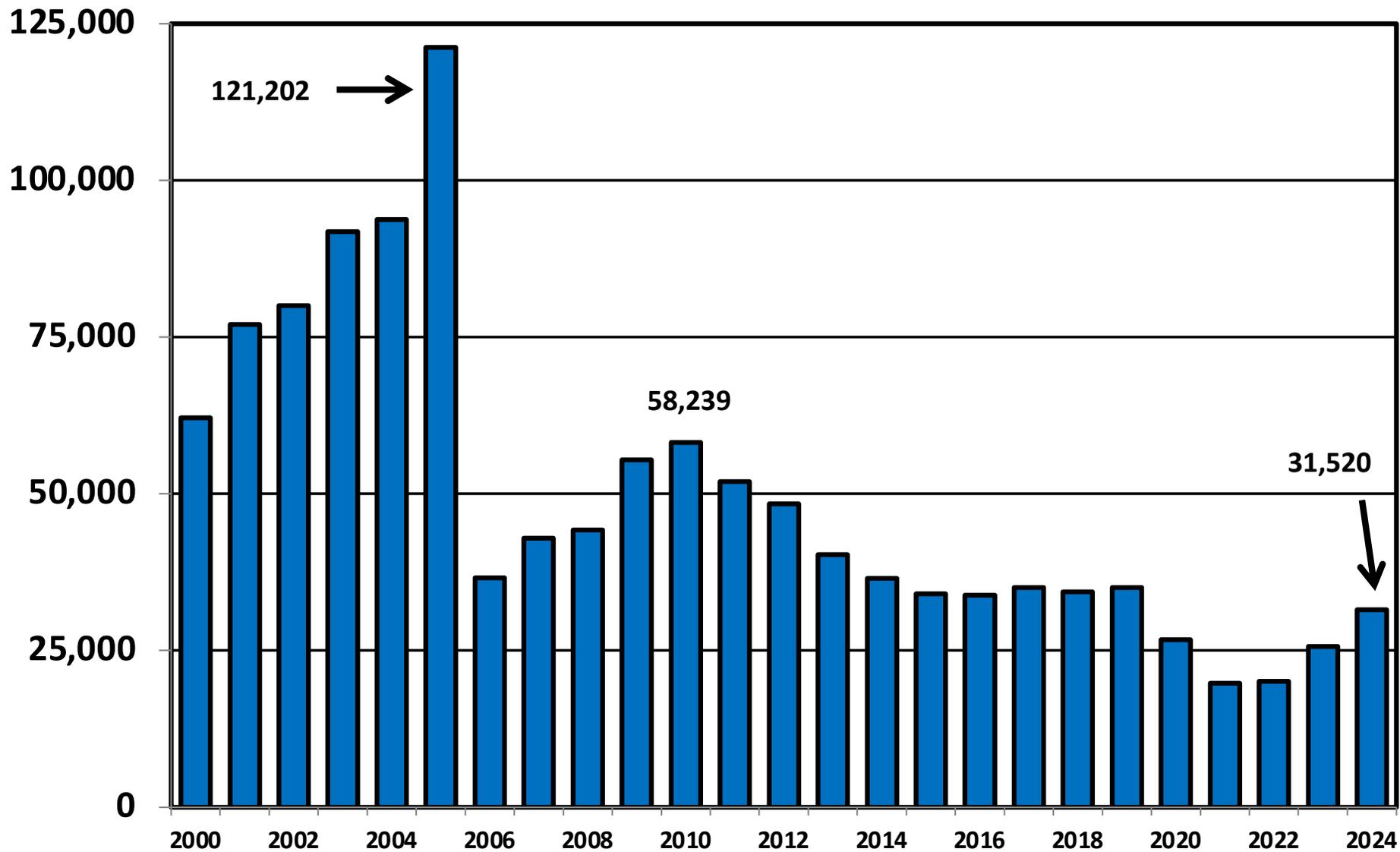
**Bankruptcy Filings in Texas
Calendar Years 2000 - 2024**

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	31,520	17,679	1,389	12,411	41
2023	25,671	12,484	1,438	11,723	26
2022	20,121	9,981	761	9,377	2
2021	19,762	12,461	828	6,415	58
2020	26,723	15,474	1,841	9,361	47
2019	35,069	17,387	773	16,878	31
2018	34,386	15,772	1,093	17,496	25
2017	35,091	15,426	1,101	18,541	23
2016	33,830	13,981	808	19,005	36
2015	34,093	13,759	547	19,768	19
2014	36,503	15,461	476	20,548	18
2013	40,337	17,697	616	22,012	12
2012	48,381	21,047	675	26,630	29
2011	51,955	23,694	926	27,302	33
2010	58,239	28,127	1,140	28,934	38
2009	55,435	28,125	1,246	26,037	27
2008	44,258	21,438	685	22,121	14
2007	42,931	18,950	532	23,422	27
2006	36,631	15,357	594	20,660	20
2005	121,202	83,206	611	37,358	27
2004	93,745	48,879	875	43,985	6
2003	91,840	48,054	992	42,743	51
2002	80,050	42,474	984	36,546	46
2001	77,021	41,486	964	34,543	28
2000	62,121	32,408	618	29,068	27
*Chapters 9, 12 and 15					

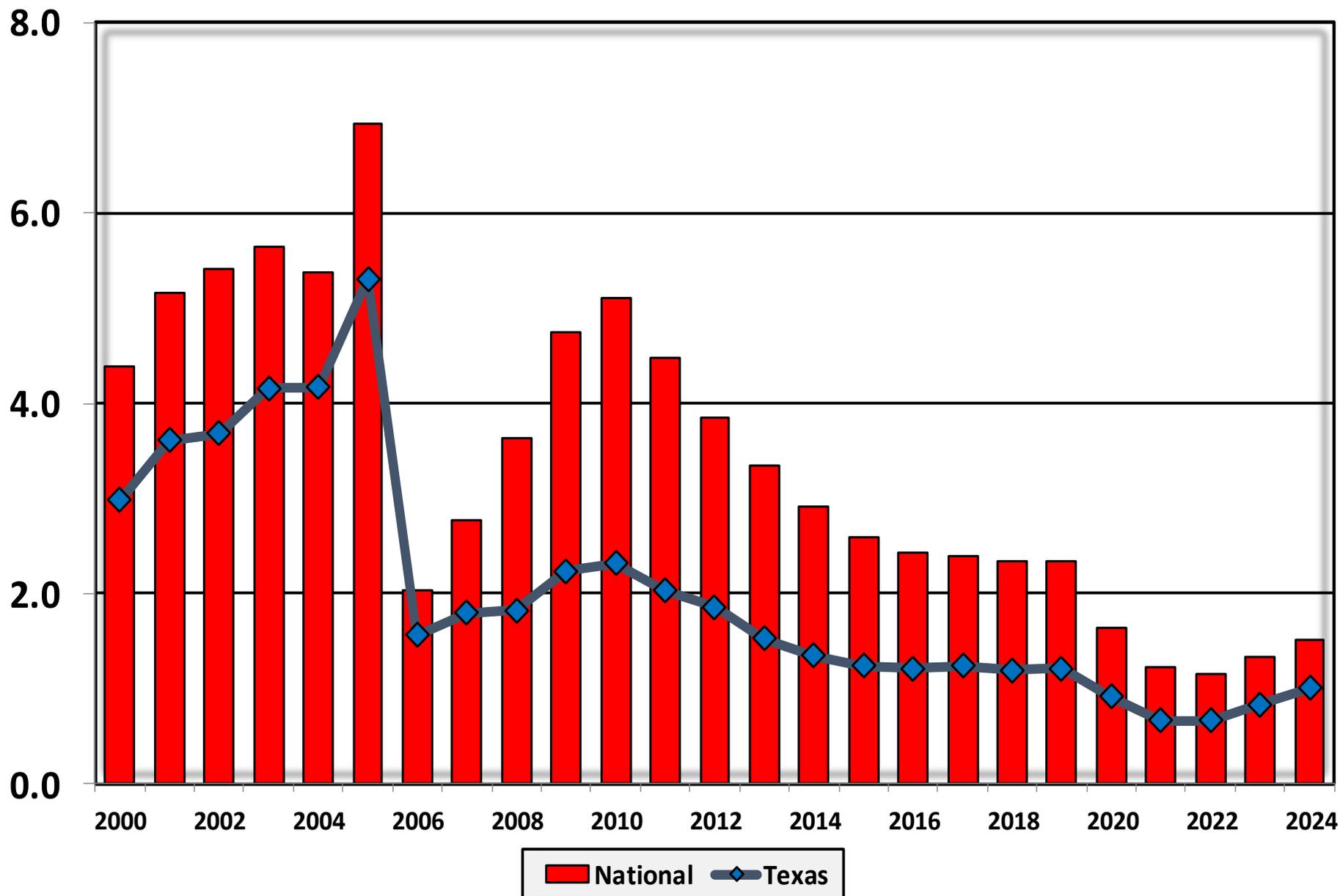
Business Bankruptcy Cases Filed - Texas					
Years Ended December 31, 2000 - 2024					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2024	3,176	1,639	1,369	127	41
2023	2,873	1,316	1,417	114	26
2022	1,878	1,062	745	69	2
2021	1,953	1,035	804	56	58
2020	3,500	1,529	1,820	104	47
2019	2,429	1,529	734	135	31
2018	2,621	1,403	1,053	140	25
2017	2,642	1,378	1,069	172	23
2016	2,402	1,404	776	186	36
2015	2,038	1,304	520	196	18
2014	2,074	1,408	440	208	18
2013	2,364	1,552	579	221	12
2012	2,813	1,860	633	291	29
2011	3,513	2,243	884	354	32
2010	4,109	2,606	1,066	399	38
2009	4,567	2,922	1,207	411	27
2008	3,124	2,127	646	337	14
2007	2,480	1,624	512	317	27
2006	2,081	1,248	548	265	20
2005	3,590	2,502	545	516	27
2004	3,094	1,725	804	559	6
2003	3,153	1,597	926	579	51
2002	2,994	1,499	899	550	46
2001	3,155	1,663	919	545	28
2000	2,592	1,374	586	605	27
* Chapters 9, 12 and 15					

Total Bankruptcy Cases Filed in Texas

Calendar Years 2000 - 2024

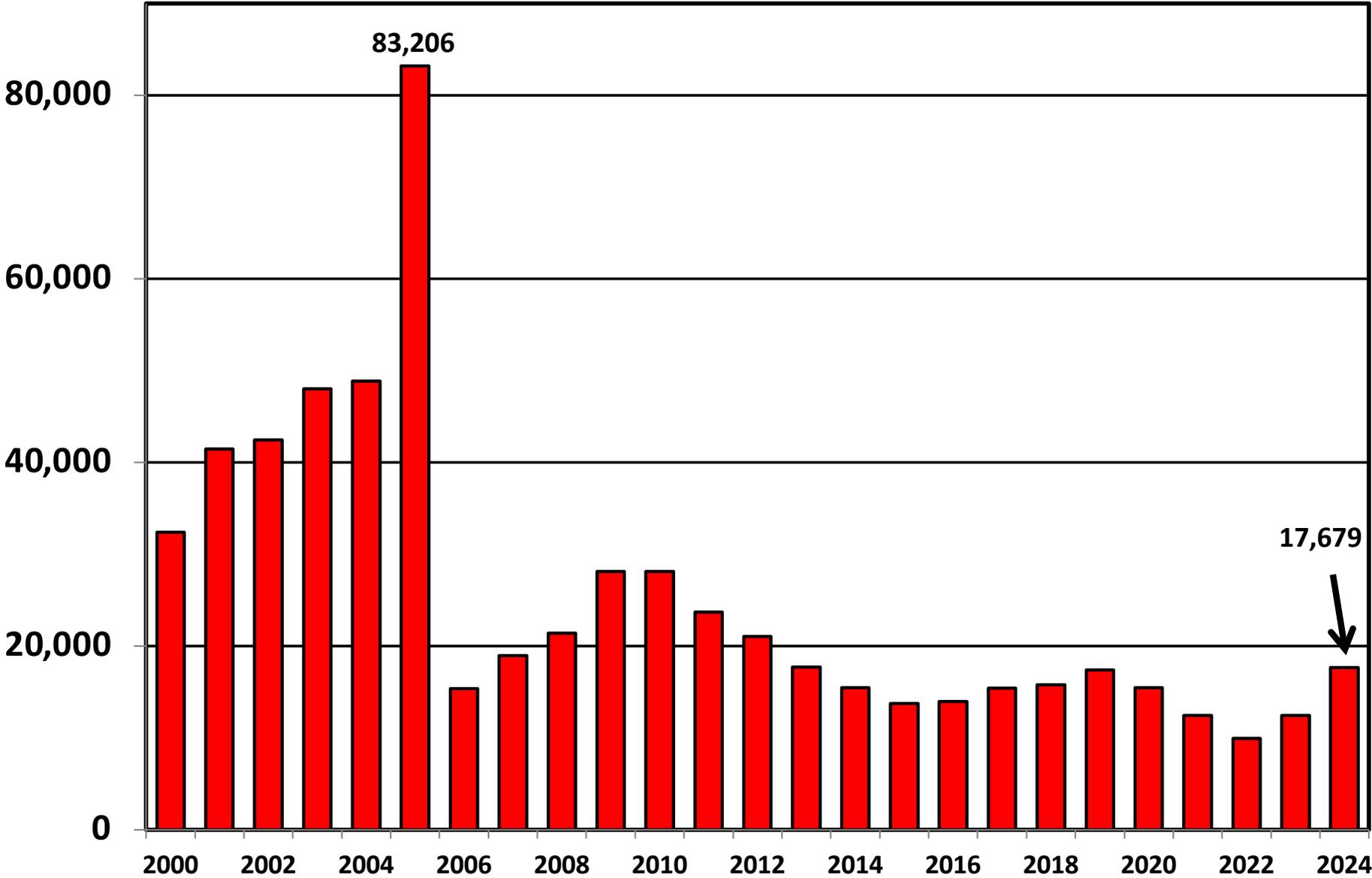


Bankruptcy Filings per 1,000 Population Texas vs. National Average 2000 - 2024

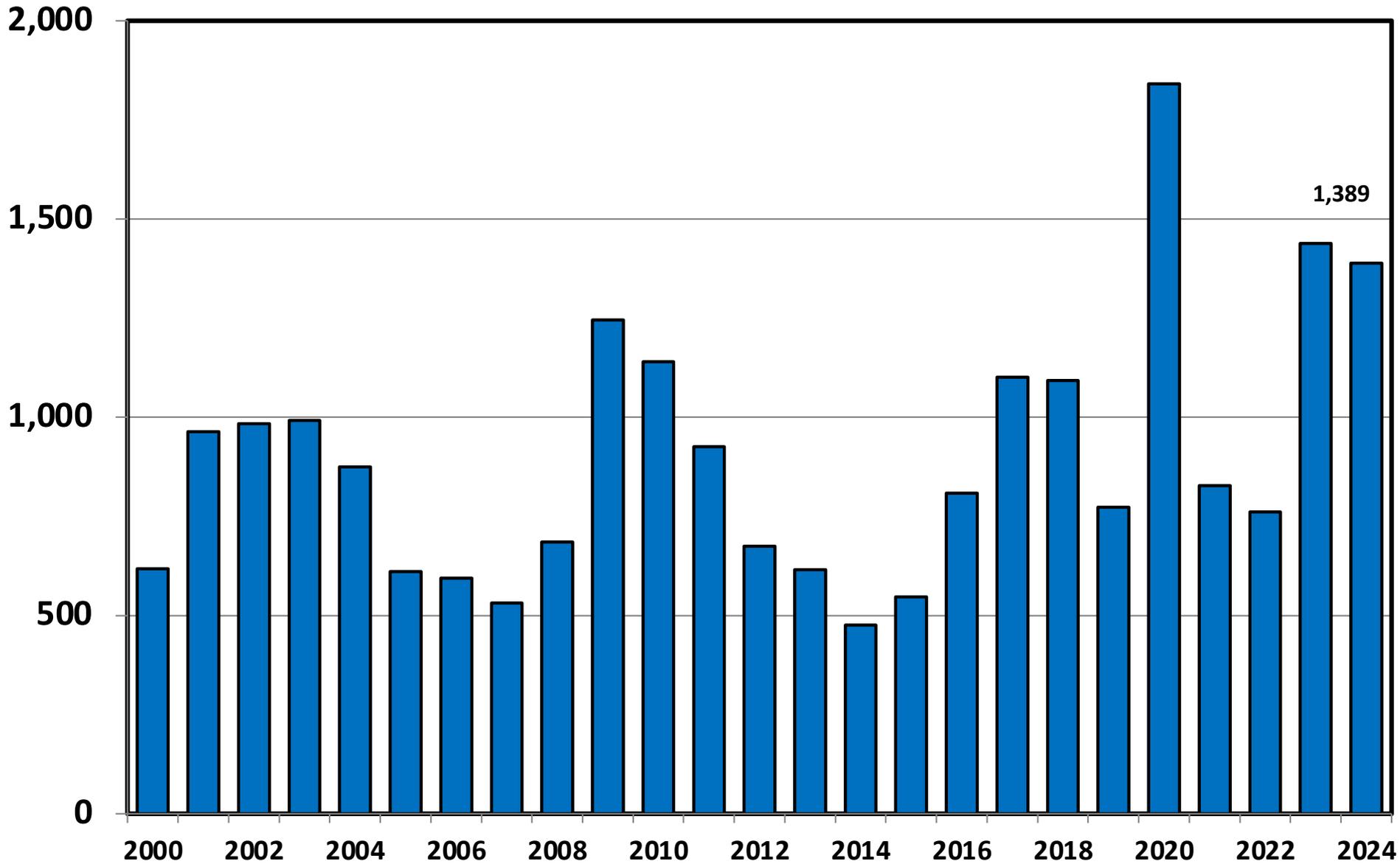


Chapter 7 Cases Filed In Texas

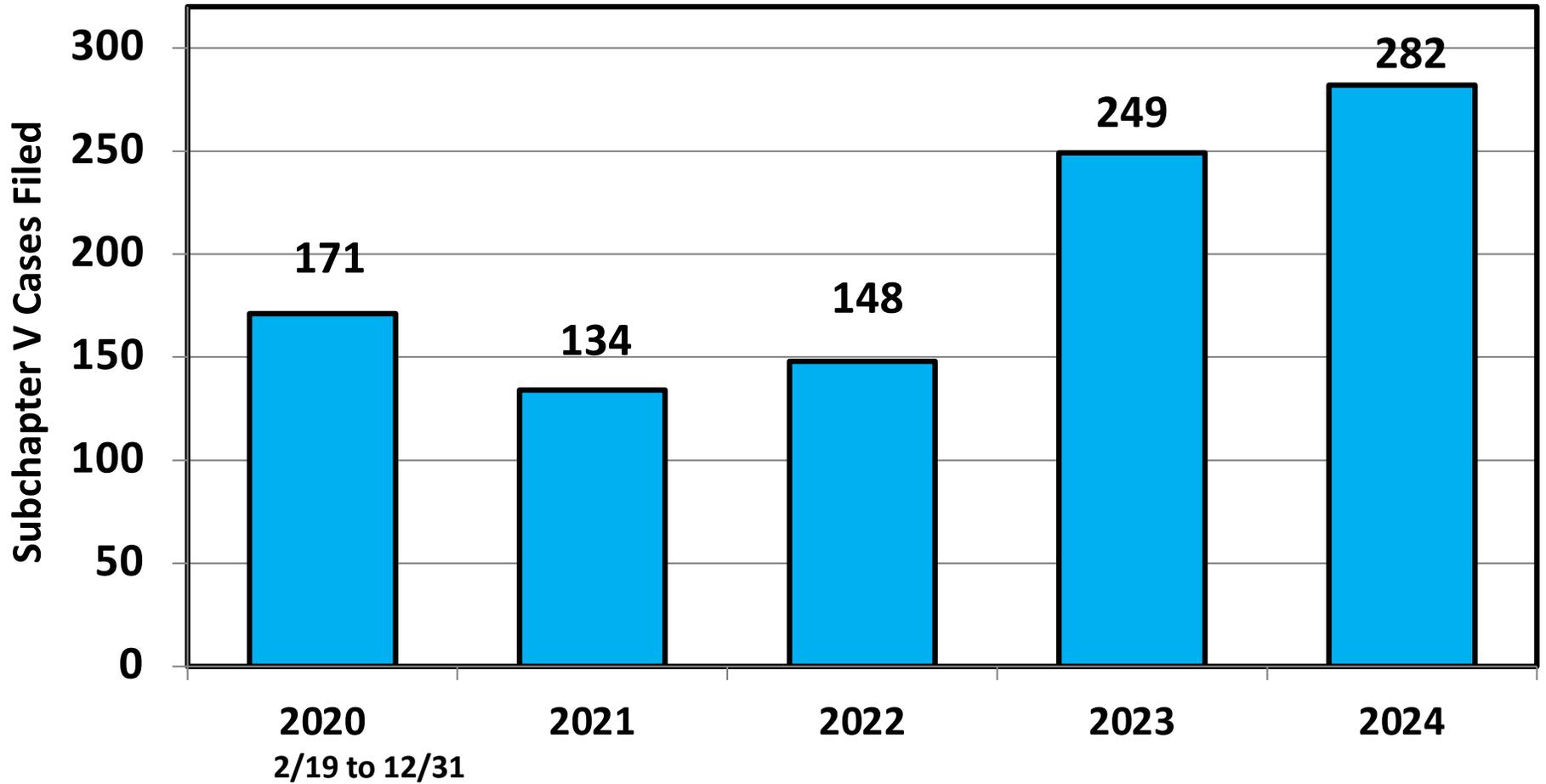
Calendar Years 2000 - 2024



Chapter 11 Cases Filed in Texas 2000 - 2024

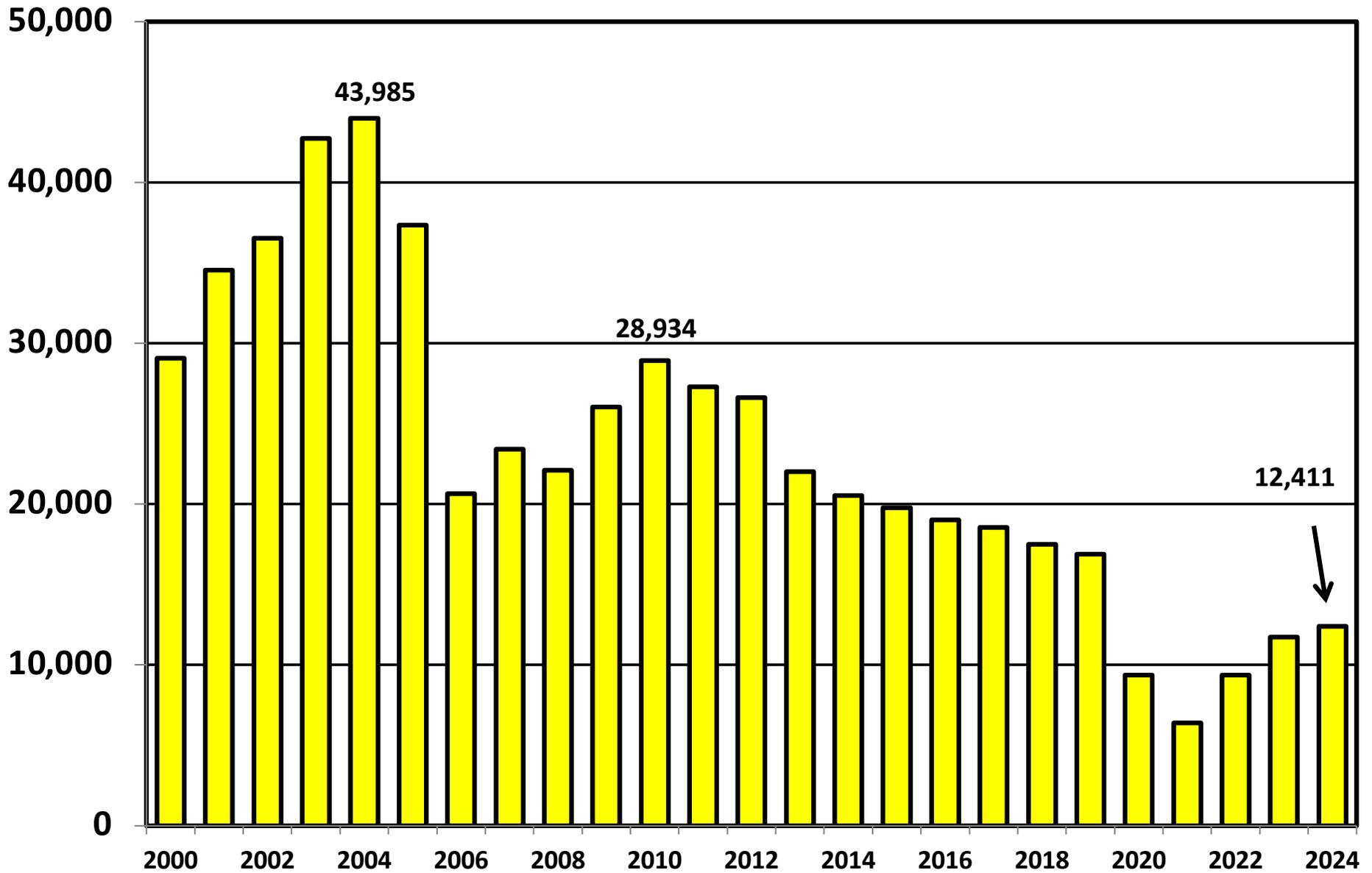


**Subchapter V Cases Filed in Texas
Calendar Years 2020 - 2024**

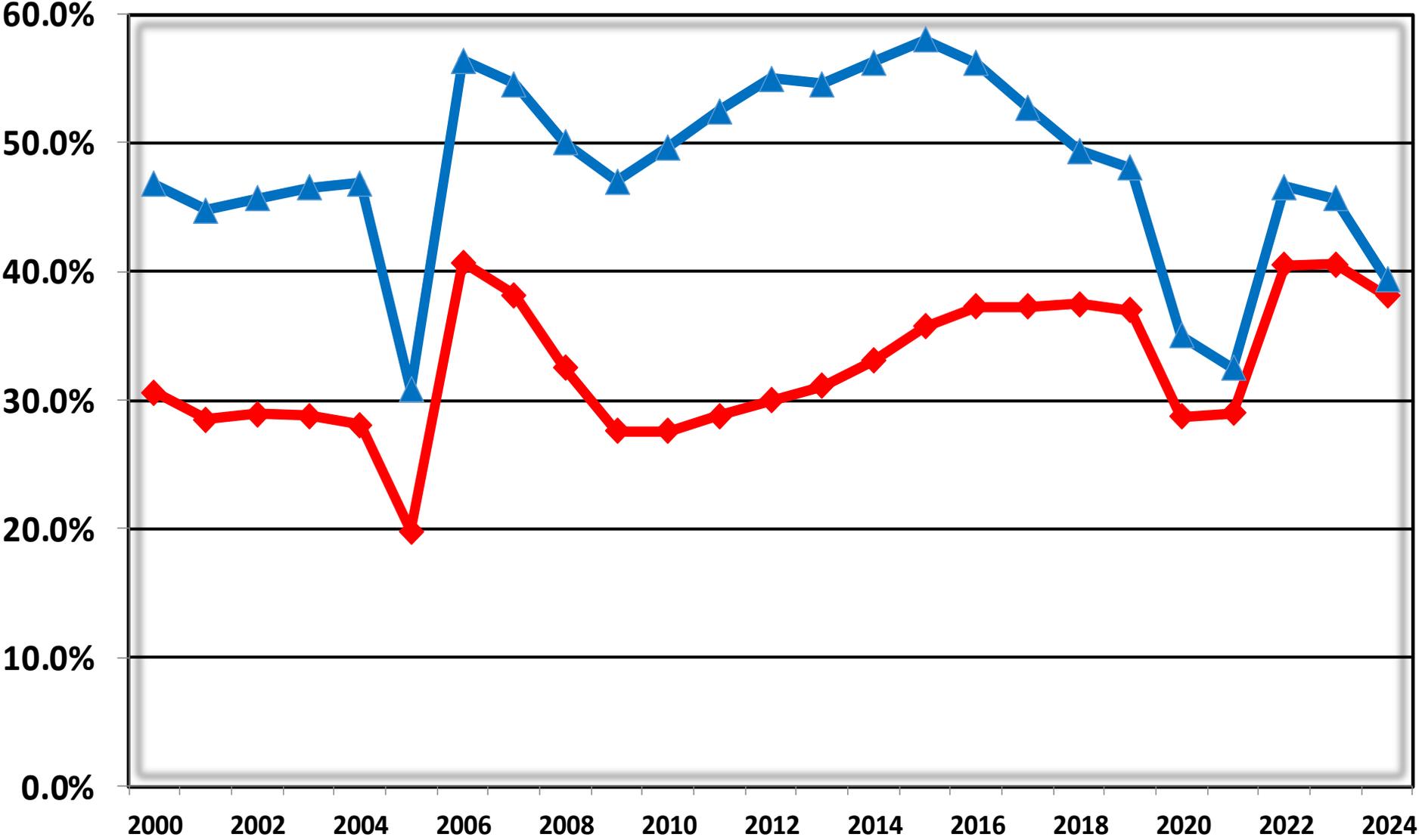


Source: ABI review of PACER records

Chapter 13 Cases Filed in Texas 2000 - 2024

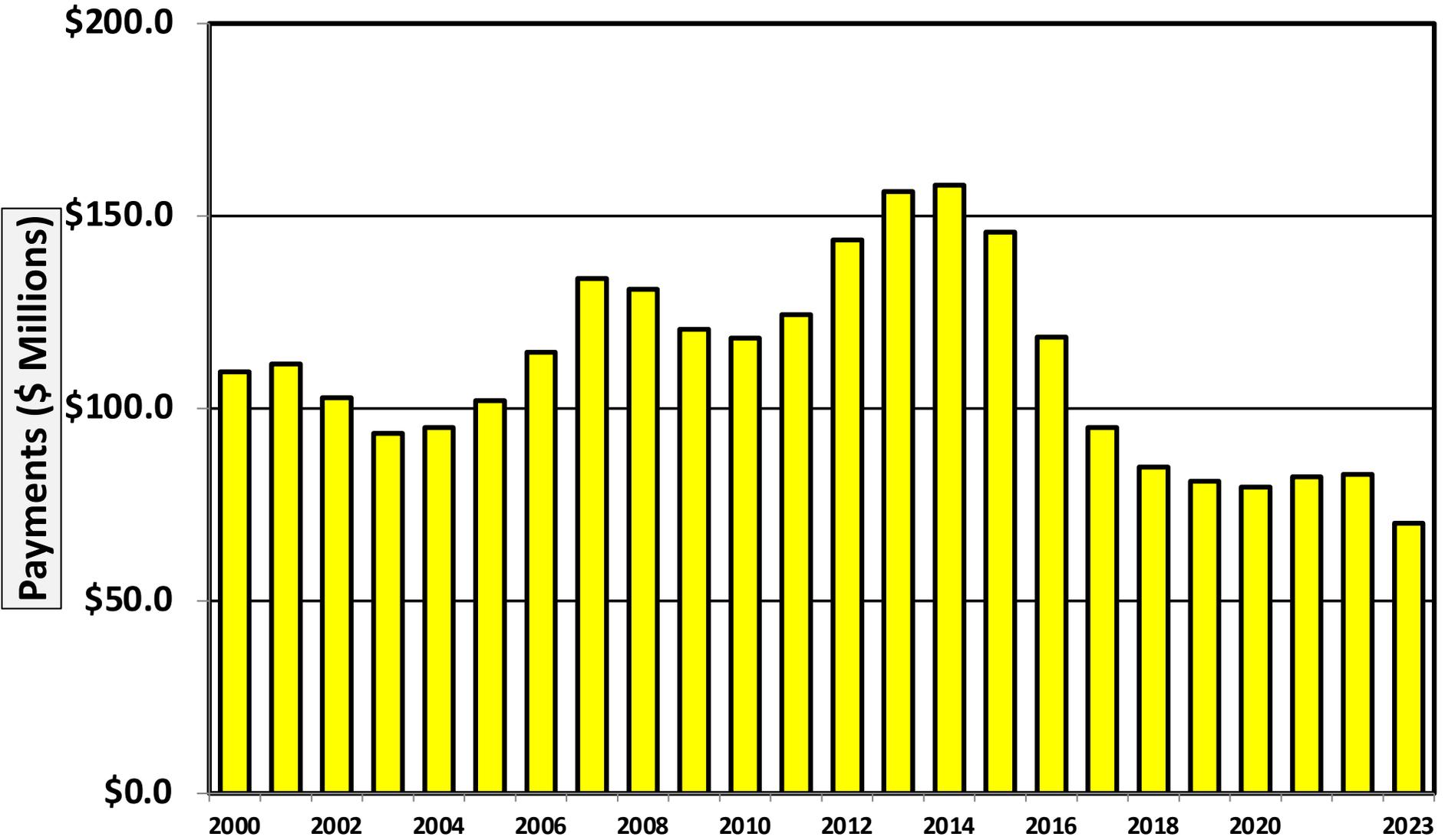


**Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2024**



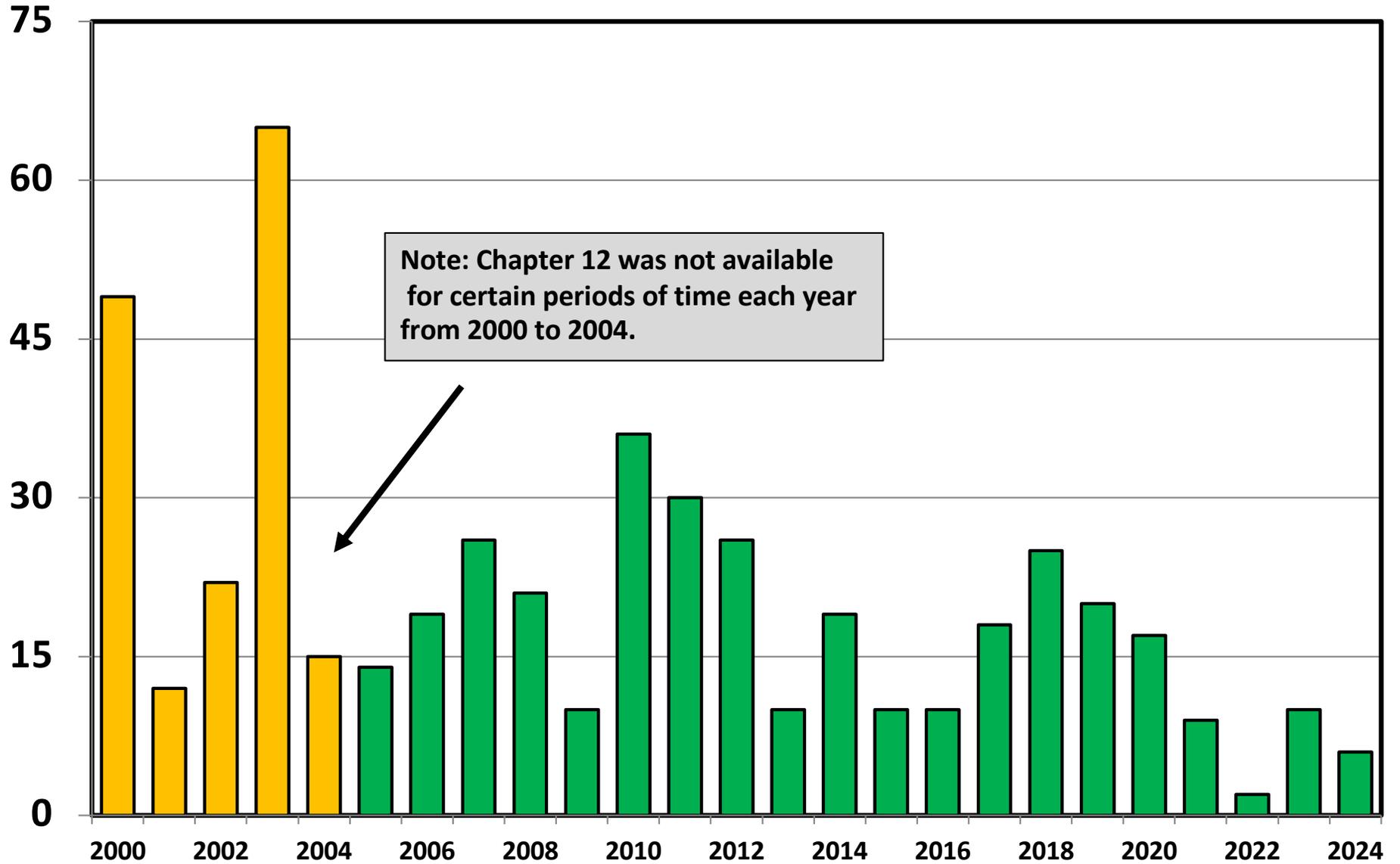
National **Texas**

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

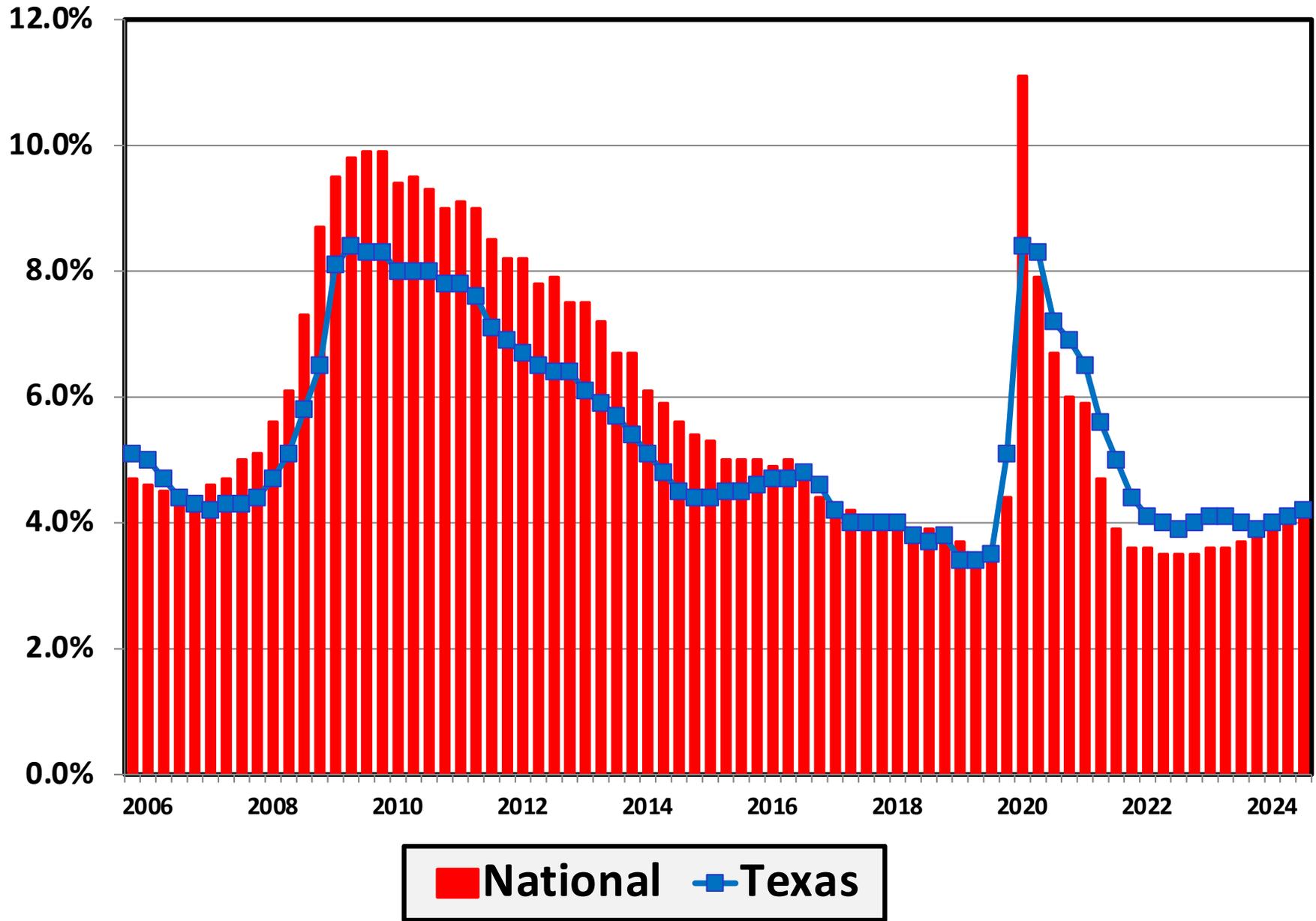


Source: Executive Office for United States Trustees

Chapter 12 Cases Filed in Texas 2000 - 2024

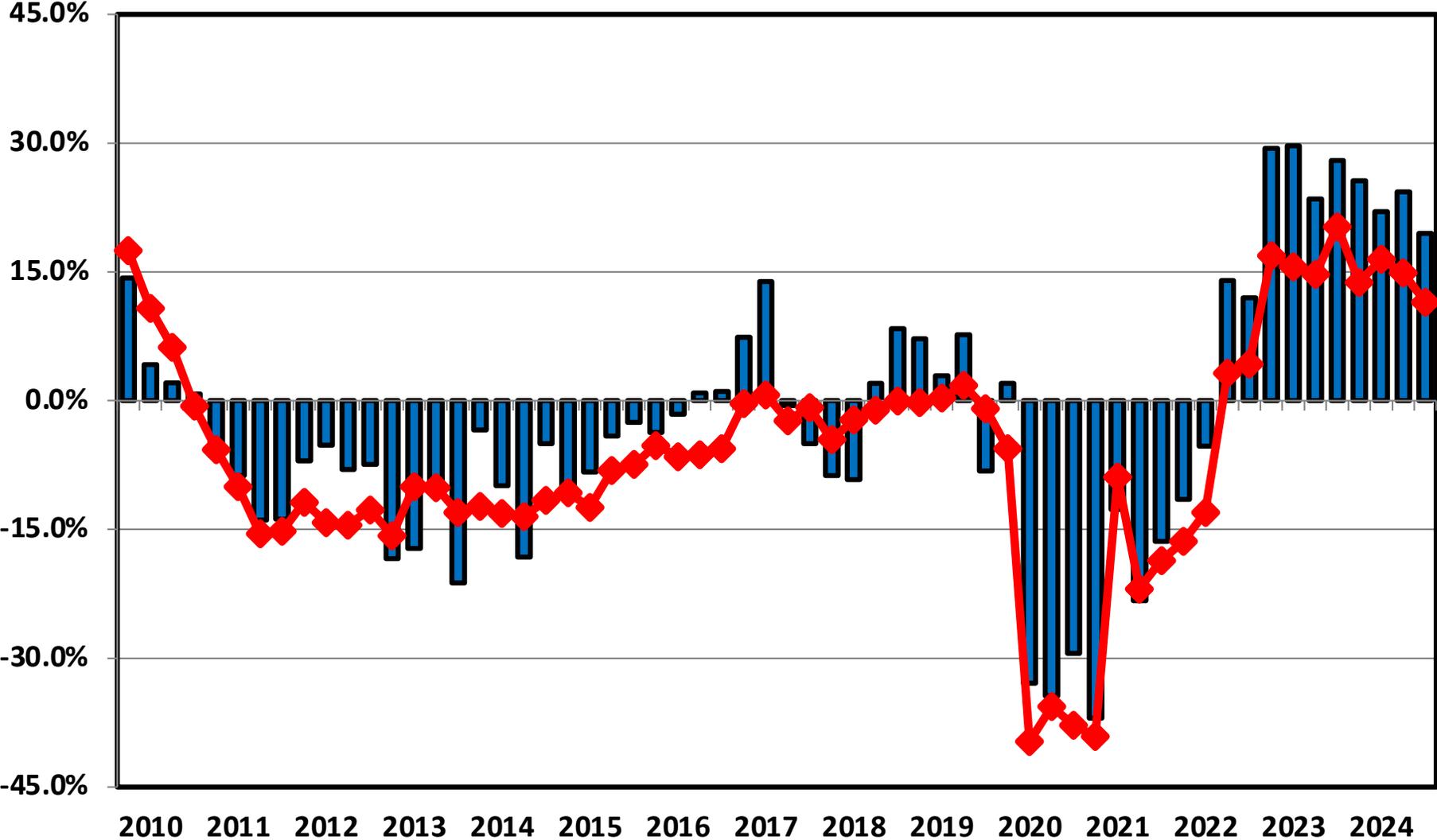


Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

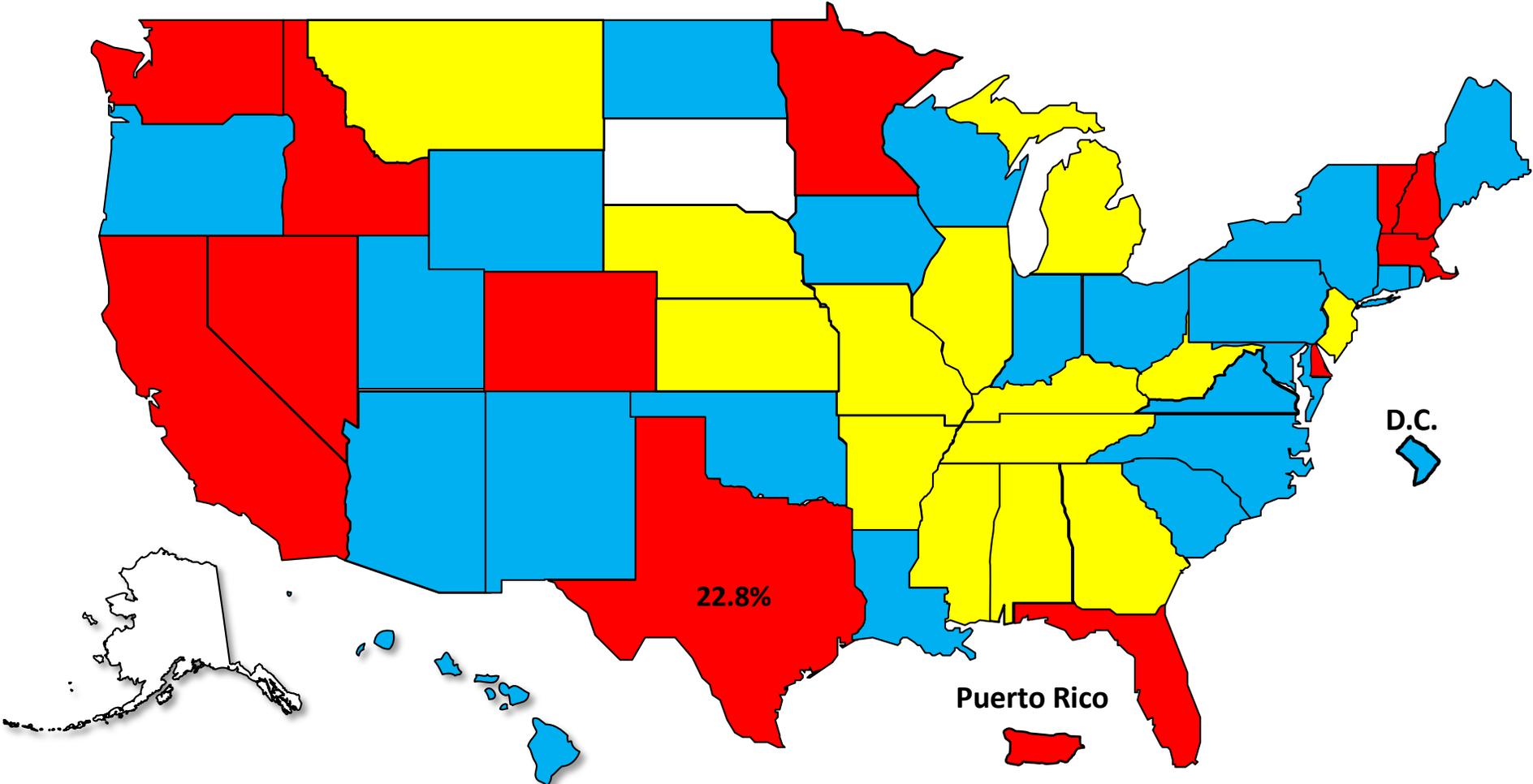


■ Texas ◆ National

Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

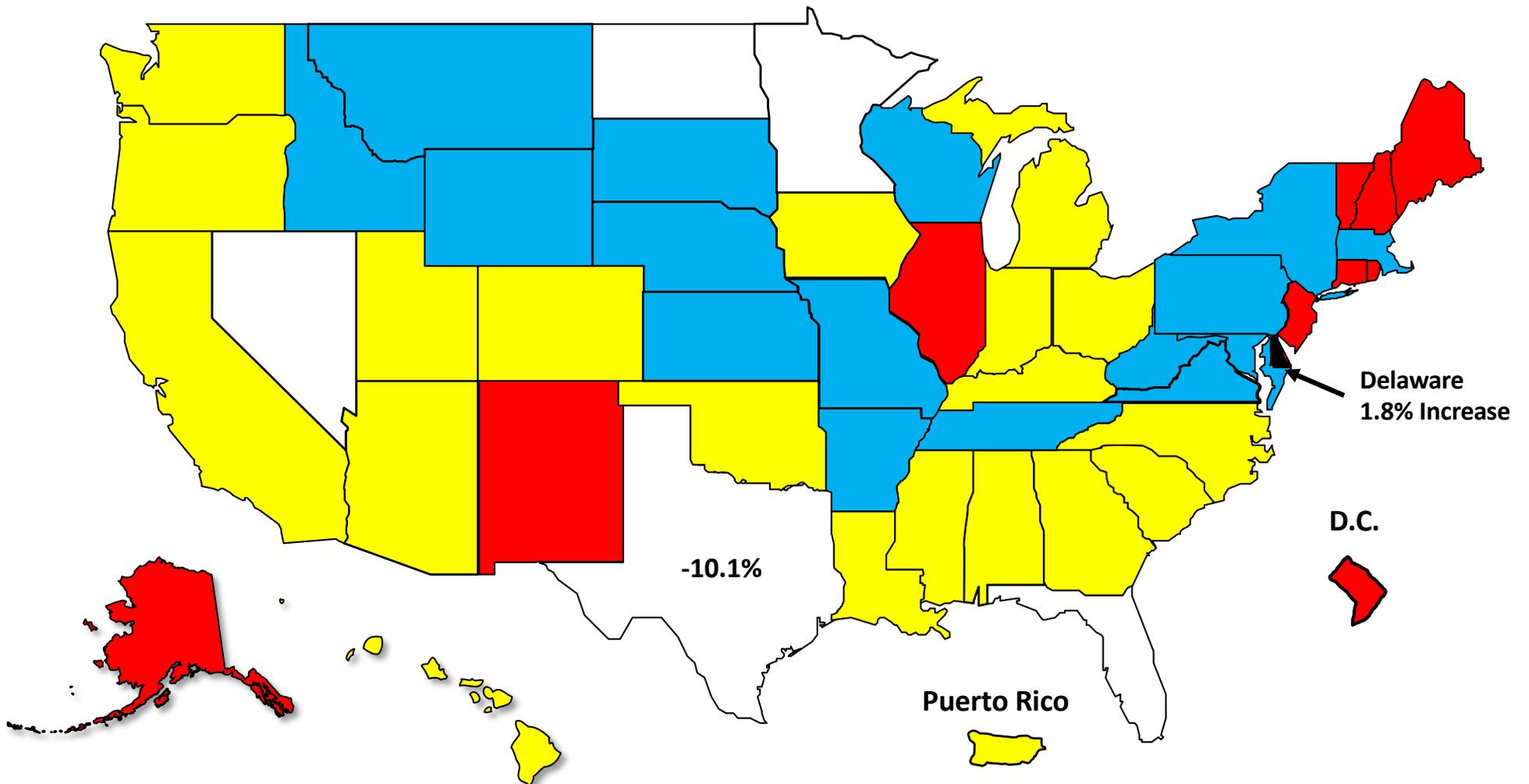
National Average = 14.2% Increase



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

National Average = 33.2% Decrease

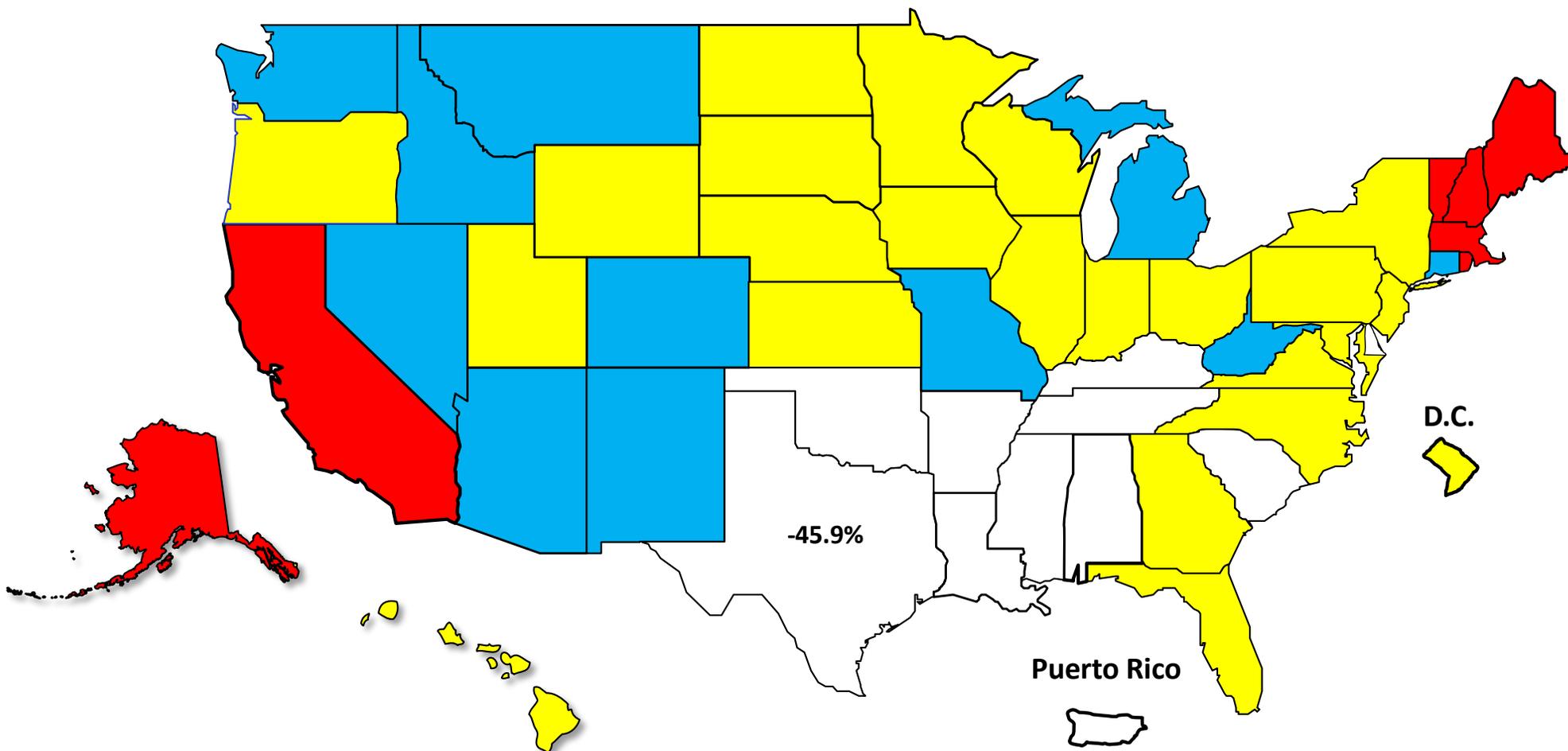
Decline Under 25% Decline 25.0% – 34.9% Decline 35.0% – 44.9% Decline 45% or More



Percent Change in Total Filings Calendar Year 2024 Compared to 2010

(National Average = 67.5% Decrease)

Amount of Decrease





AMERICAN
BANKRUPTCY
INSTITUTE

www.abi.org