

# Bankruptcy Filing Trends in Washington



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



AMERICAN  
BANKRUPTCY  
INSTITUTE

Updated  
February 2025

# Washington



## State at a Glance

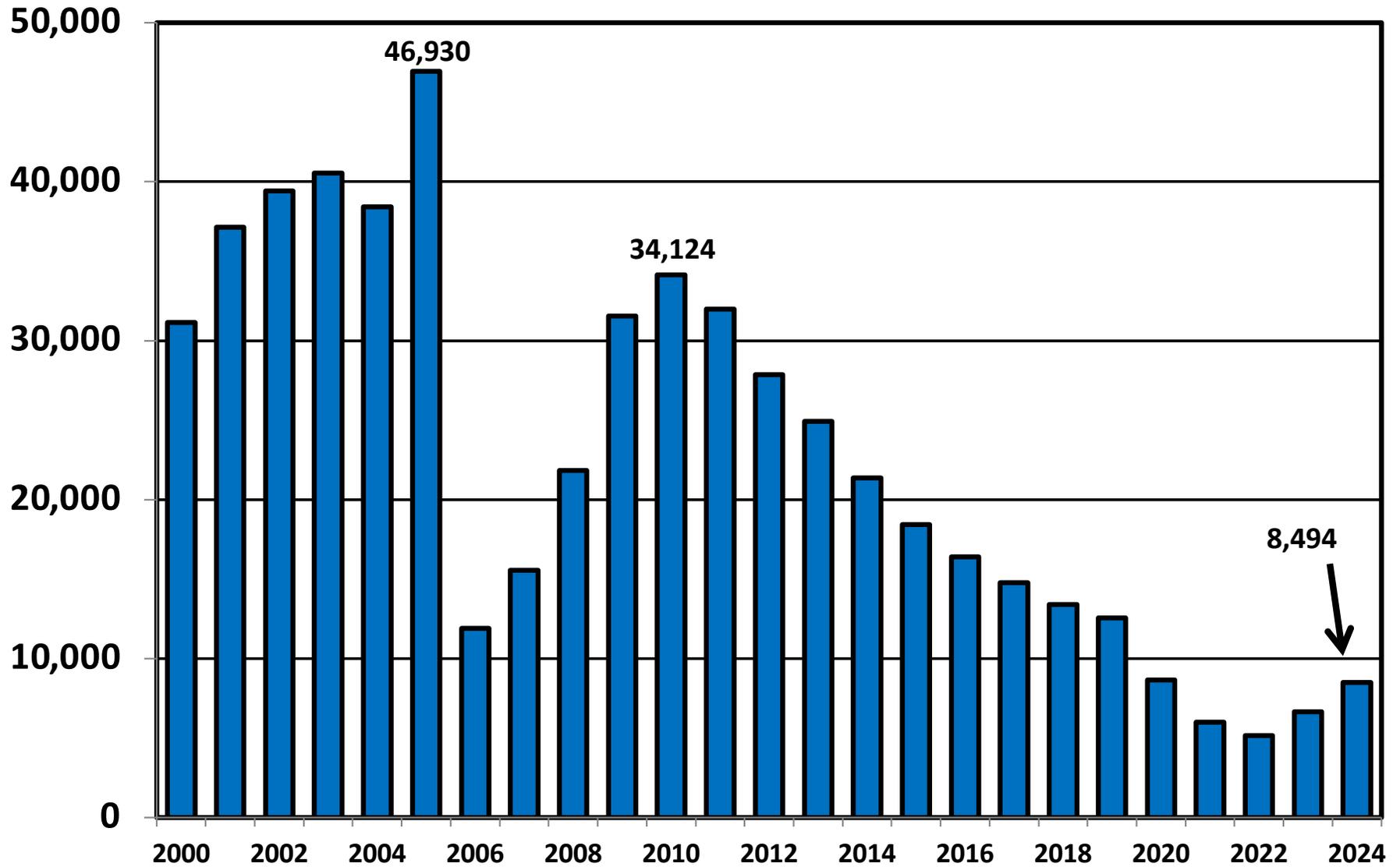
	Washington	National
<b>Population (7/1/2024)</b>	<b>7,958,180</b>	<b>340,110,988</b>
- Change since April 2020	3.3%	2.6%
- Foreign Born	15.1%	13.9%
<b>Size (Square Miles)</b>	<b>66,455</b>	<b>3,533,038</b>
<b>Median Household Income</b>	<b>\$94,952</b>	<b>\$78,538</b>
<b>Persons per Household</b>	<b>2.51</b>	<b>2.54</b>
<b>Per Capita Income</b>	<b>\$51,493</b>	<b>\$43,289</b>
<b>Median Home Value</b>	<b>\$519,800</b>	<b>\$303,400</b>
<b>Homeownership Rate</b>	<b>63.9%</b>	<b>65.0%</b>
<b>High School Graduate (or Higher)</b>	<b>92.2%</b>	<b>89.4%</b>
<b>College Graduate (or Higher)</b>	<b>38.8%</b>	<b>35.0%</b>
<b>Disabled</b>	<b>9.3%</b>	<b>9.1%</b>
<b>No Health Insurance</b>	<b>7.4%</b>	<b>9.5%</b>
<b>In Poverty</b>	<b>10.3%</b>	<b>11.1%</b>
<b>Source: U.S. Census Bureau January 2025</b>		

<b>Bankruptcy Filings in Washington (State)</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>8,494</b>	<b>6,639</b>	<b>80</b>	<b>1,766</b>	<b>9</b>
<b>2023</b>	<b>6,661</b>	<b>4,943</b>	<b>92</b>	<b>1,625</b>	<b>1</b>
<b>2022</b>	<b>5,162</b>	<b>3,879</b>	<b>43</b>	<b>1,237</b>	<b>3</b>
<b>2021</b>	<b>6,007</b>	<b>4,855</b>	<b>57</b>	<b>1,094</b>	<b>1</b>
<b>2020</b>	<b>8,646</b>	<b>6,753</b>	<b>75</b>	<b>1,811</b>	<b>7</b>
<b>2019</b>	<b>12,553</b>	<b>9,039</b>	<b>105</b>	<b>3,401</b>	<b>8</b>
<b>2018</b>	<b>13,394</b>	<b>9,725</b>	<b>76</b>	<b>3,588</b>	<b>5</b>
<b>2017</b>	<b>14,762</b>	<b>10,676</b>	<b>81</b>	<b>3,996</b>	<b>9</b>
<b>2016</b>	<b>16,388</b>	<b>11,926</b>	<b>106</b>	<b>4,347</b>	<b>9</b>
<b>2015</b>	<b>18,416</b>	<b>13,781</b>	<b>115</b>	<b>4,516</b>	<b>4</b>
<b>2014</b>	<b>21,378</b>	<b>16,833</b>	<b>136</b>	<b>4,406</b>	<b>3</b>
<b>2013</b>	<b>24,912</b>	<b>19,533</b>	<b>174</b>	<b>5,199</b>	<b>6</b>
<b>2012</b>	<b>27,868</b>	<b>22,308</b>	<b>212</b>	<b>5,342</b>	<b>6</b>
<b>2011</b>	<b>31,996</b>	<b>24,899</b>	<b>301</b>	<b>6,786</b>	<b>10</b>
<b>2010</b>	<b>34,124</b>	<b>26,595</b>	<b>334</b>	<b>7,185</b>	<b>10</b>
<b>2009</b>	<b>31,537</b>	<b>24,337</b>	<b>255</b>	<b>6,911</b>	<b>34</b>
<b>2008</b>	<b>21,835</b>	<b>15,756</b>	<b>143</b>	<b>5,920</b>	<b>16</b>
<b>2007</b>	<b>15,568</b>	<b>10,932</b>	<b>94</b>	<b>4,537</b>	<b>5</b>
<b>2006</b>	<b>11,911</b>	<b>8,375</b>	<b>101</b>	<b>3,423</b>	<b>12</b>
<b>2005</b>	<b>46,930</b>	<b>39,958</b>	<b>127</b>	<b>6,830</b>	<b>15</b>
<b>2004</b>	<b>38,409</b>	<b>30,824</b>	<b>156</b>	<b>7,426</b>	<b>3</b>
<b>2003</b>	<b>40,555</b>	<b>32,427</b>	<b>220</b>	<b>7,886</b>	<b>22</b>
<b>2002</b>	<b>39,243</b>	<b>31,147</b>	<b>258</b>	<b>7,825</b>	<b>13</b>
<b>2001</b>	<b>37,135</b>	<b>29,544</b>	<b>213</b>	<b>7,350</b>	<b>28</b>
<b>2000</b>	<b>31,131</b>	<b>23,948</b>	<b>212</b>	<b>6,956</b>	<b>15</b>
<b>*Chapters 9, 12 and 15</b>					

**Business Bankruptcy Cases Filed - Washington  
Years Ended December 31, 2000 - 2024**

<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>329</b>	<b>222</b>	<b>73</b>	<b>25</b>	<b>9</b>
<b>2023</b>	<b>257</b>	<b>151</b>	<b>87</b>	<b>18</b>	<b>1</b>
<b>2022</b>	<b>176</b>	<b>127</b>	<b>35</b>	<b>11</b>	<b>3</b>
<b>2021</b>	<b>198</b>	<b>140</b>	<b>45</b>	<b>12</b>	<b>1</b>
<b>2020</b>	<b>268</b>	<b>180</b>	<b>67</b>	<b>14</b>	<b>7</b>
<b>2019</b>	<b>383</b>	<b>264</b>	<b>77</b>	<b>34</b>	<b>8</b>
<b>2018</b>	<b>362</b>	<b>266</b>	<b>59</b>	<b>32</b>	<b>5</b>
<b>2017</b>	<b>407</b>	<b>306</b>	<b>58</b>	<b>34</b>	<b>9</b>
<b>2016</b>	<b>427</b>	<b>299</b>	<b>75</b>	<b>44</b>	<b>9</b>
<b>2015</b>	<b>443</b>	<b>320</b>	<b>85</b>	<b>35</b>	<b>3</b>
<b>2014</b>	<b>564</b>	<b>413</b>	<b>106</b>	<b>42</b>	<b>3</b>
<b>2013</b>	<b>741</b>	<b>556</b>	<b>126</b>	<b>53</b>	<b>6</b>
<b>2012</b>	<b>884</b>	<b>654</b>	<b>172</b>	<b>52</b>	<b>6</b>
<b>2011</b>	<b>1,124</b>	<b>775</b>	<b>254</b>	<b>85</b>	<b>10</b>
<b>2010</b>	<b>1,188</b>	<b>818</b>	<b>277</b>	<b>83</b>	<b>10</b>
<b>2009</b>	<b>1,158</b>	<b>814</b>	<b>218</b>	<b>92</b>	<b>34</b>
<b>2008</b>	<b>714</b>	<b>478</b>	<b>120</b>	<b>100</b>	<b>16</b>
<b>2007</b>	<b>477</b>	<b>312</b>	<b>79</b>	<b>81</b>	<b>5</b>
<b>2006</b>	<b>401</b>	<b>237</b>	<b>88</b>	<b>64</b>	<b>12</b>
<b>2005</b>	<b>786</b>	<b>584</b>	<b>90</b>	<b>97</b>	<b>15</b>
<b>2004</b>	<b>665</b>	<b>437</b>	<b>123</b>	<b>102</b>	<b>3</b>
<b>2003</b>	<b>737</b>	<b>454</b>	<b>177</b>	<b>84</b>	<b>22</b>
<b>2002</b>	<b>698</b>	<b>406</b>	<b>200</b>	<b>79</b>	<b>13</b>
<b>2001</b>	<b>642</b>	<b>364</b>	<b>169</b>	<b>81</b>	<b>28</b>
<b>2000</b>	<b>717</b>	<b>428</b>	<b>194</b>	<b>80</b>	<b>15</b>
<b>* Chapters 9, 12 and 15</b>					

# Eastern & Western Districts of Washington Total Bankruptcy Cases Filed 2000 - 2024



# Total Filings Relative to Population 2000 - 2024



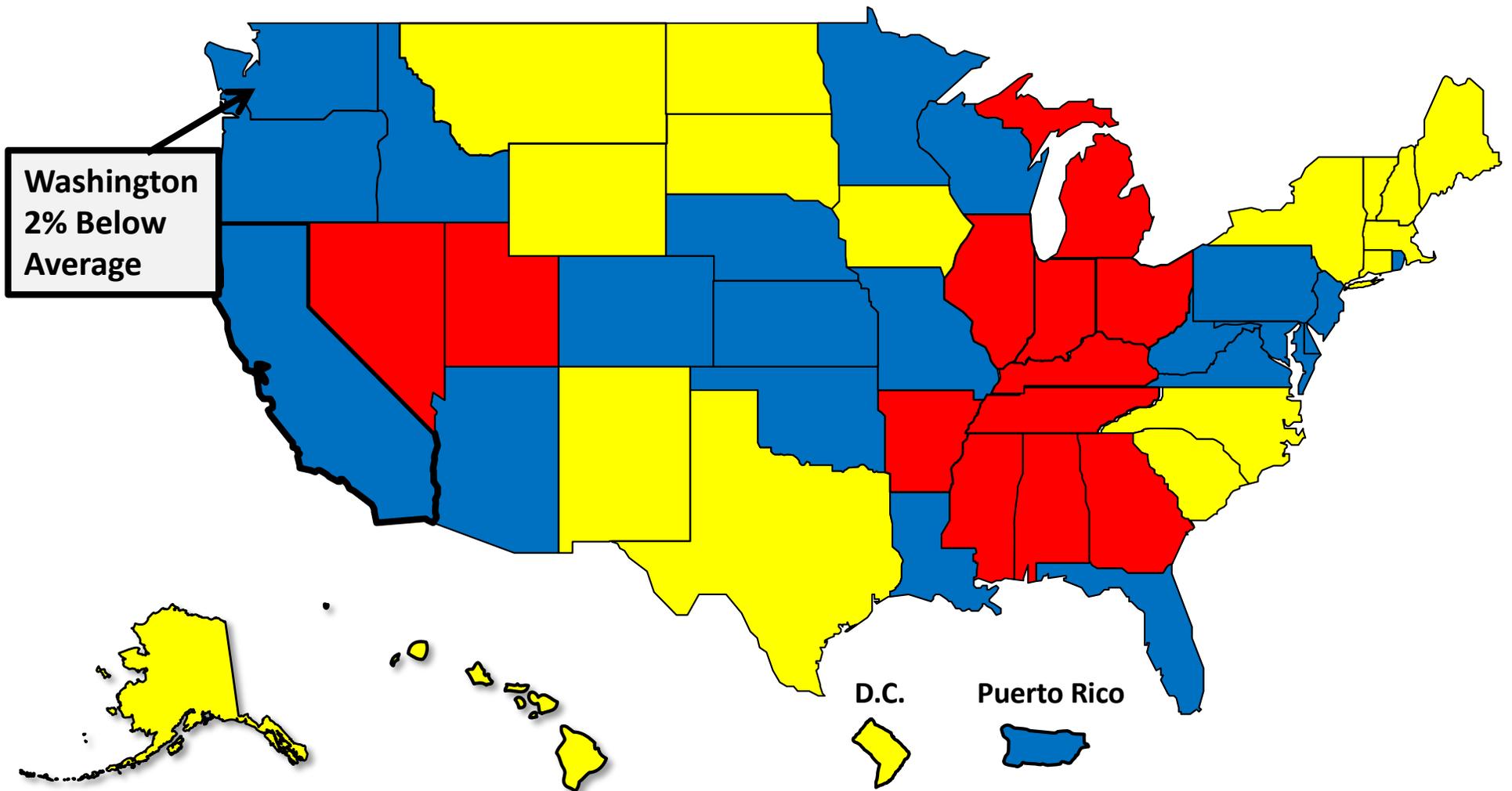
More than 25%  
Above Average



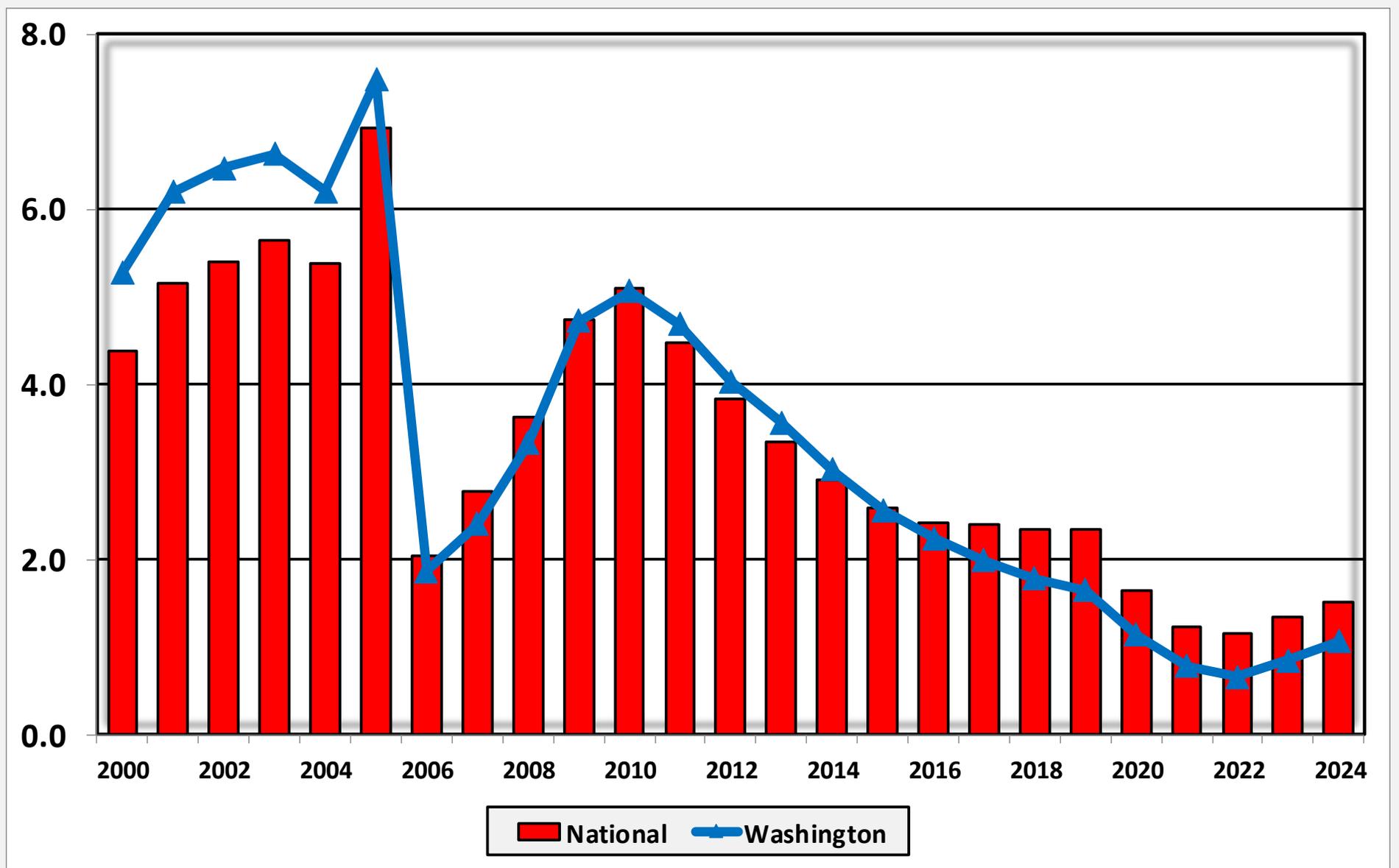
Within 25%  
of Average



More than 25%  
Below Average

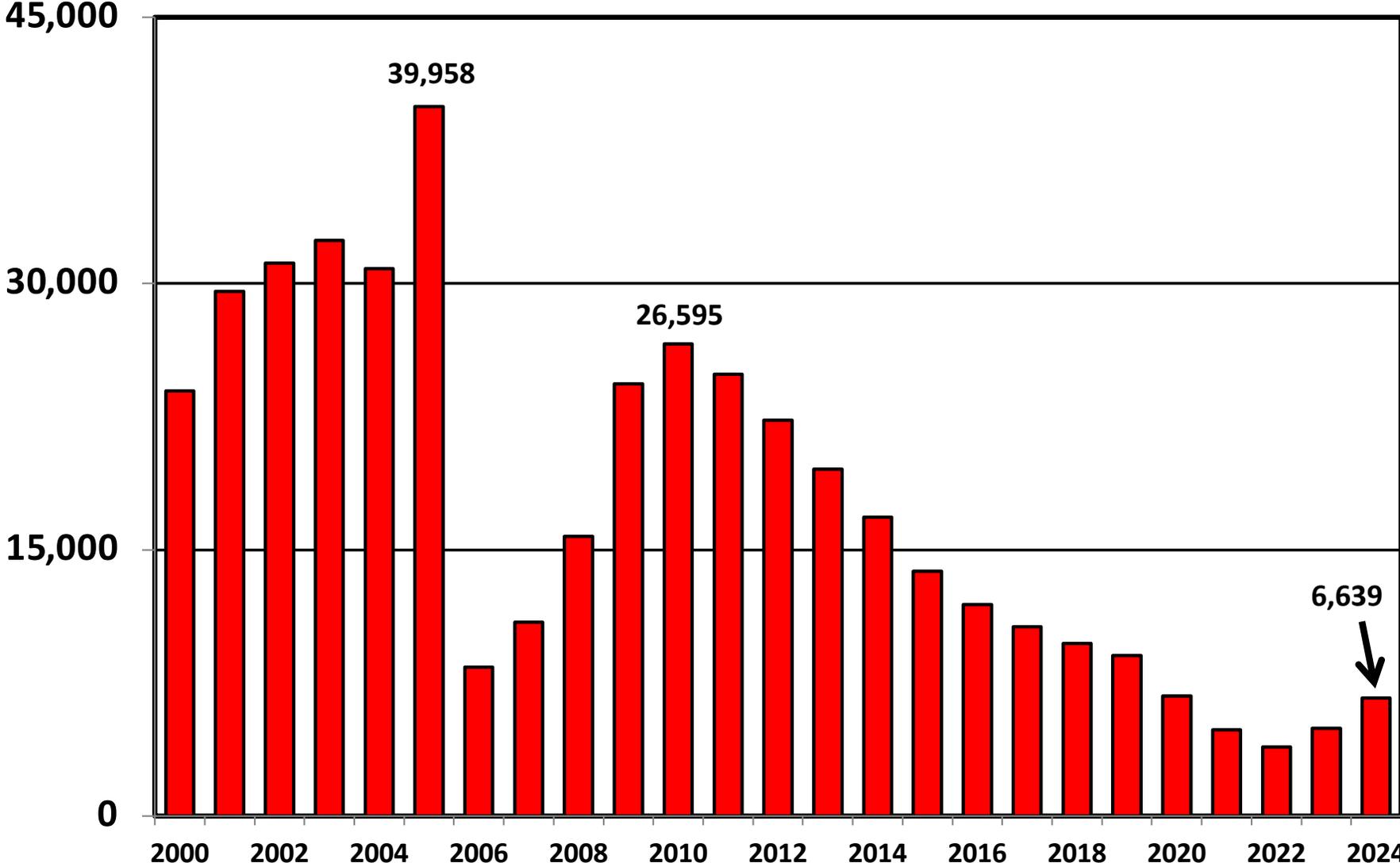


**Bankruptcy Filings per 1,000 Population  
Washington vs. National Average 2000 - 2024**

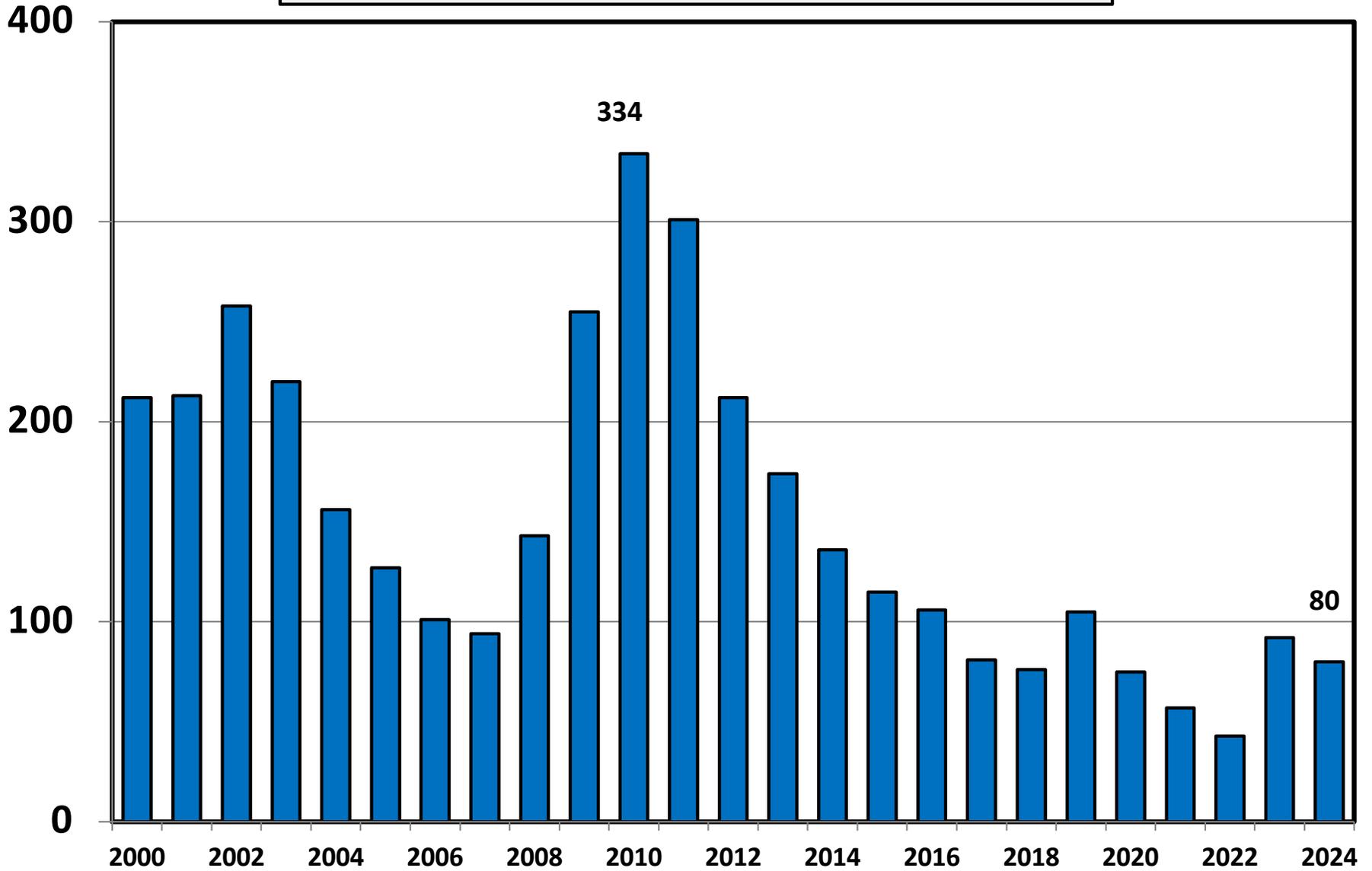


# Chapter 7 Cases Filed In Washington

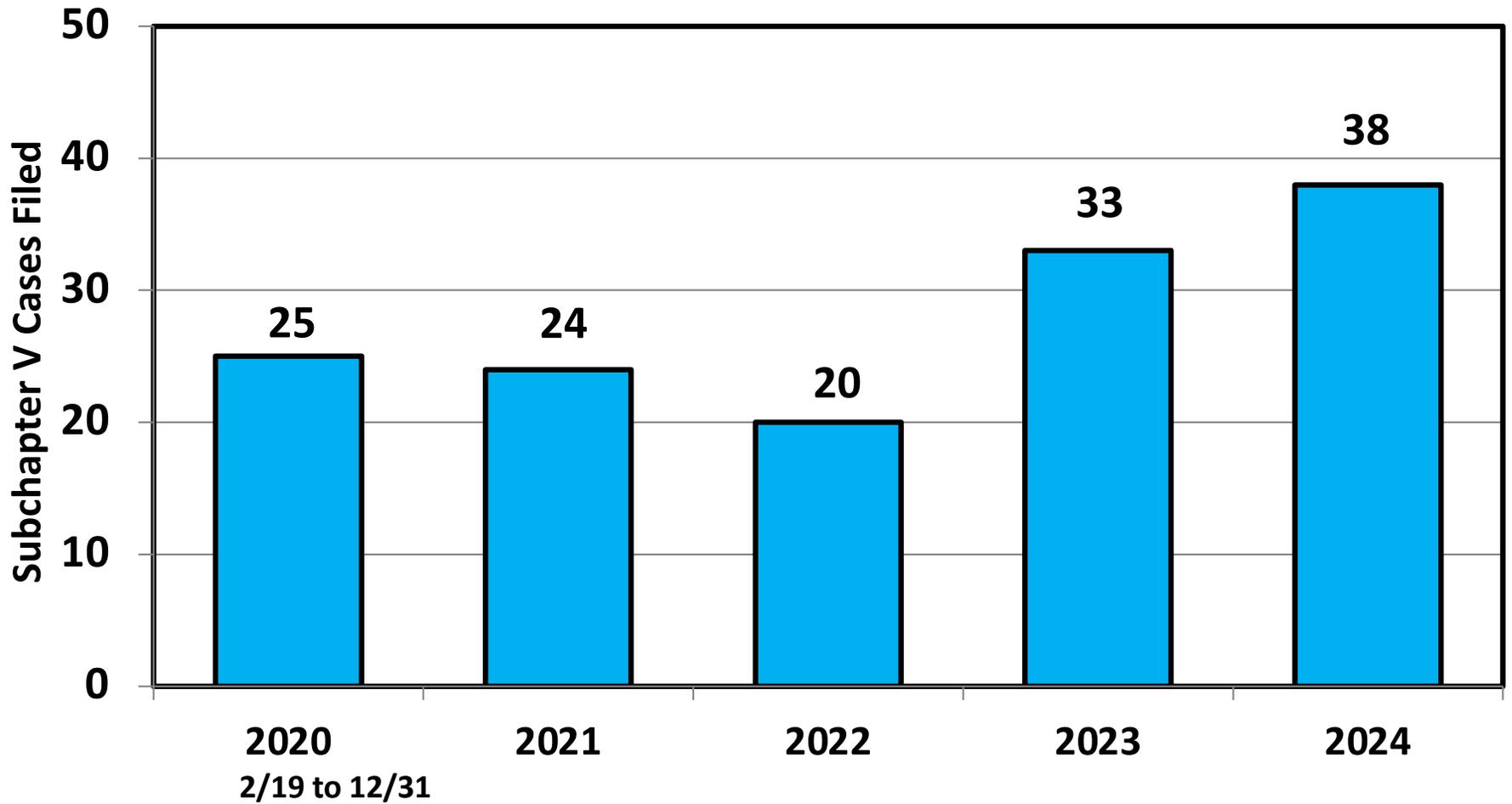
2000 - 2024



# Chapter 11 Cases Filed in Washington 2000 - 2024

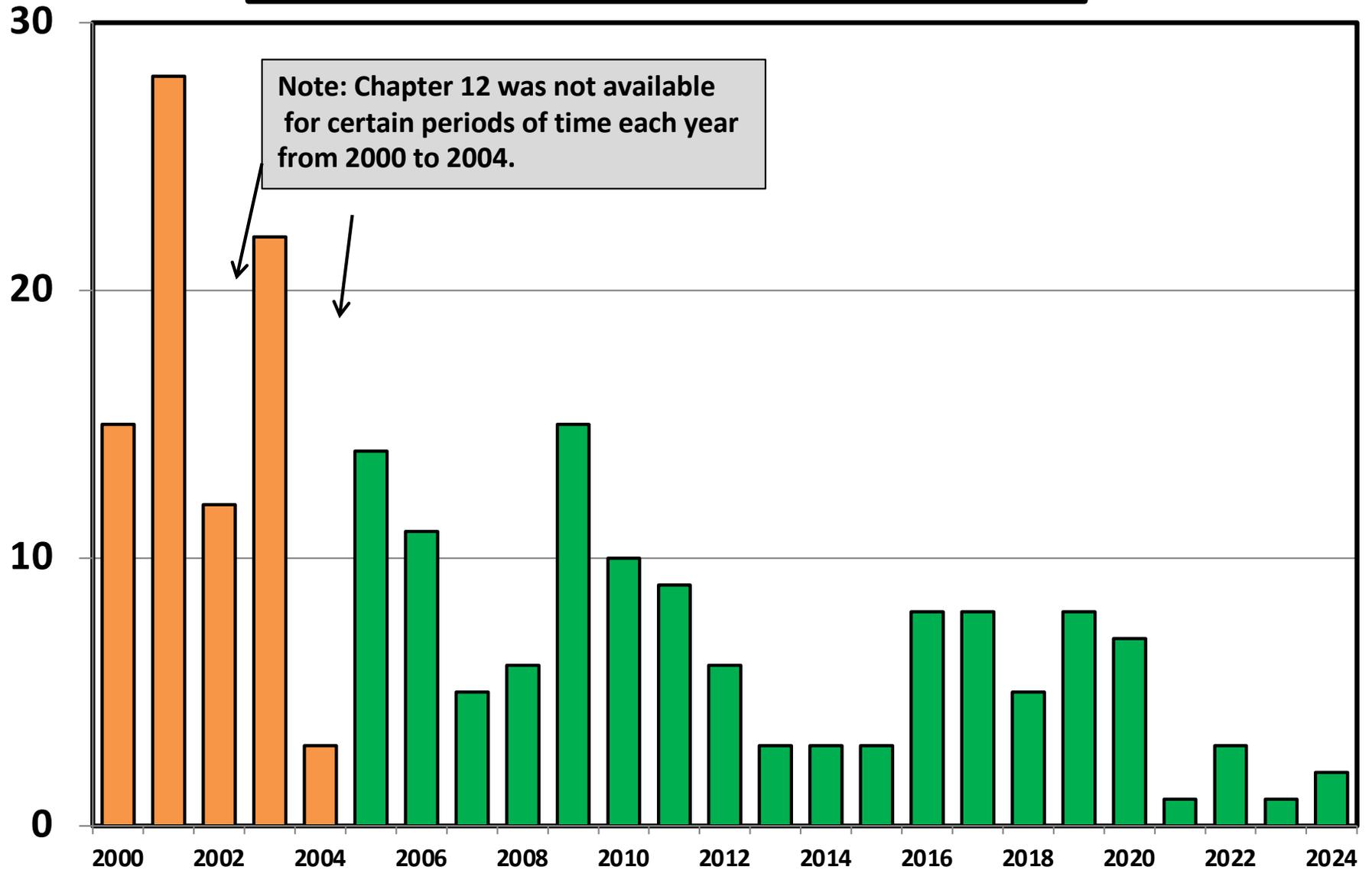


**Subchapter V Cases Filed in Washington  
Calendar Years 2020 - 2024**



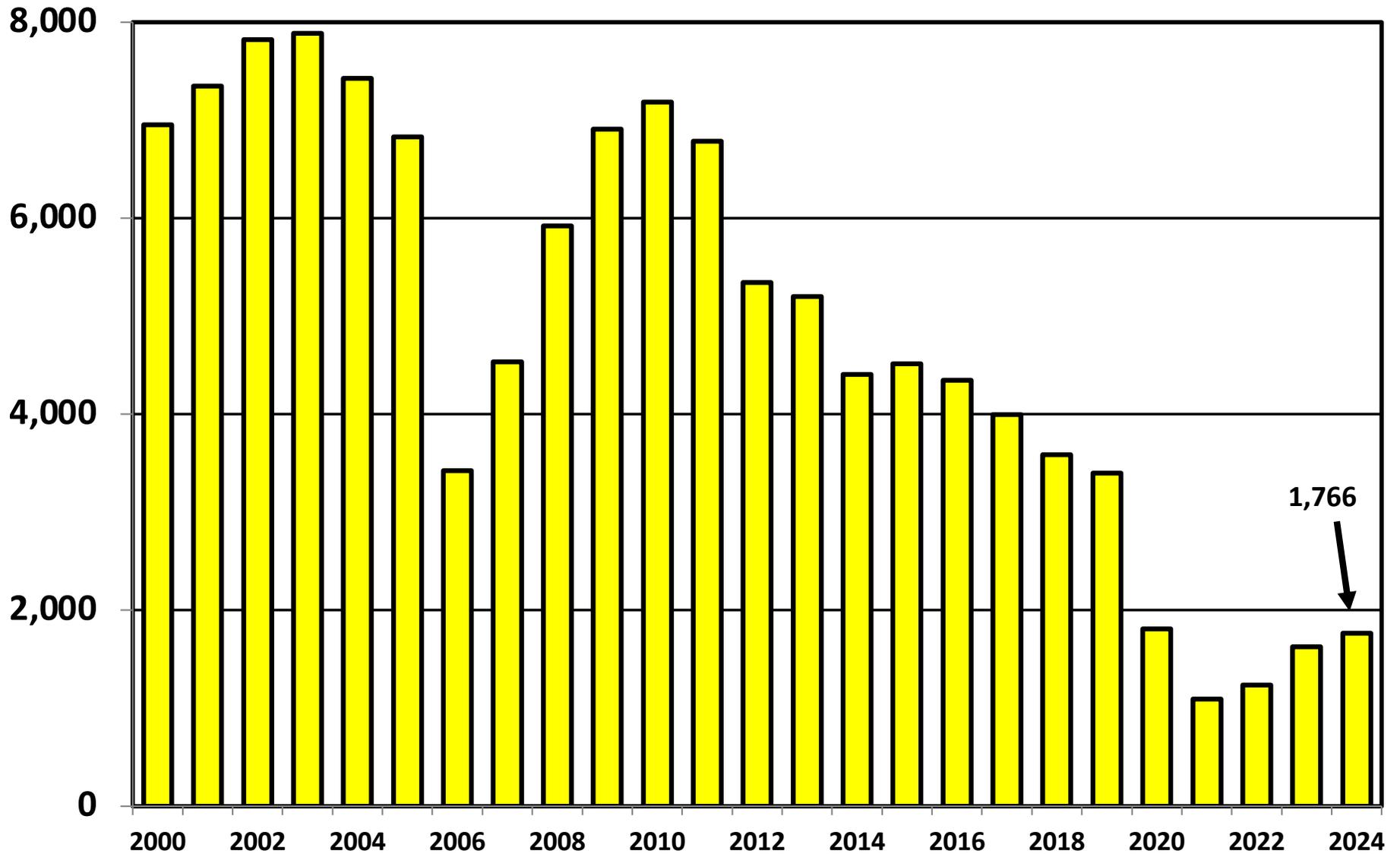
Source: ABI review of PACER records

# Chapter 12 Cases Filed in Washington 2000 - 2024

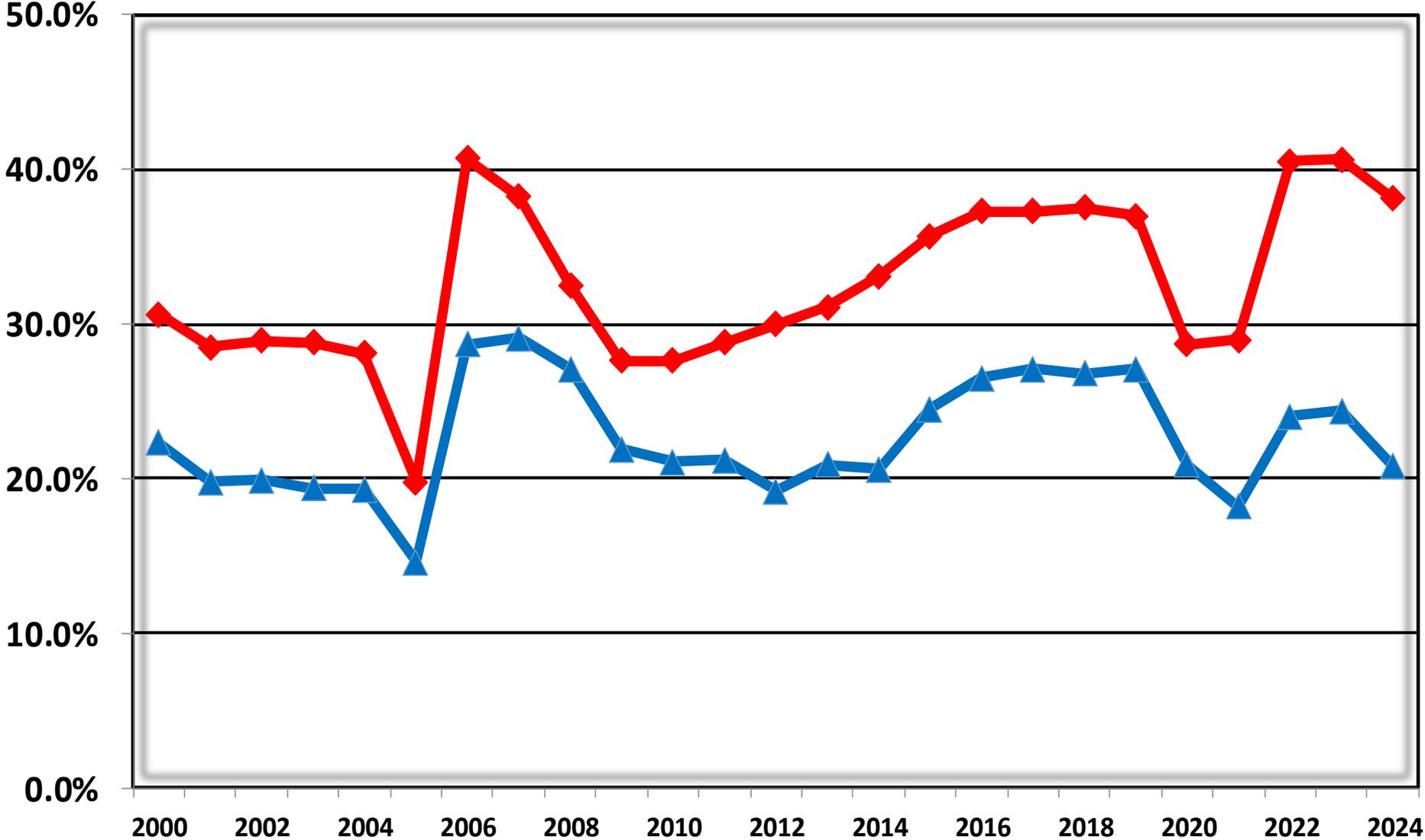


# Chapter 13 Cases Filed in Washington

## Calendar Years 2000 - 2024

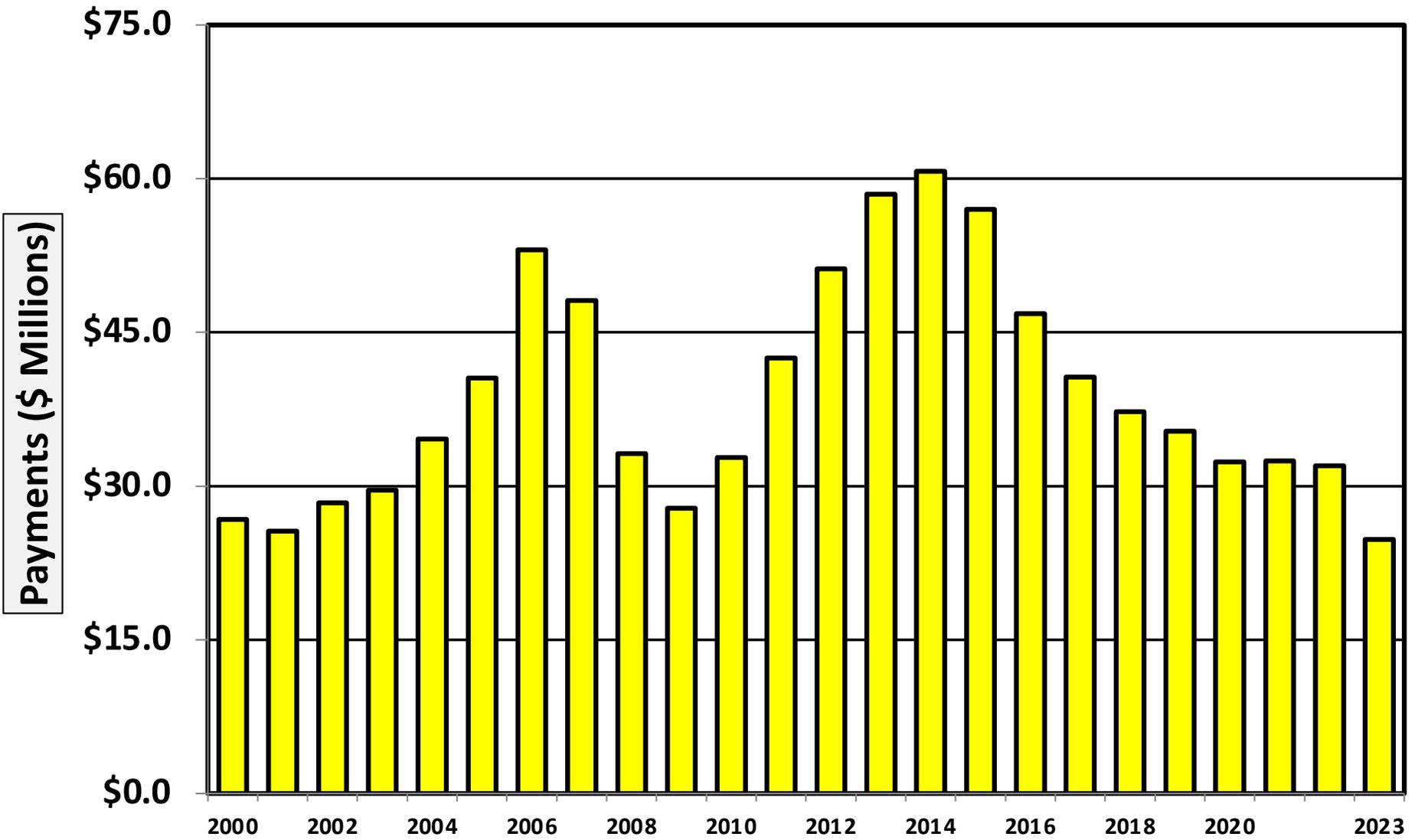


**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2024**



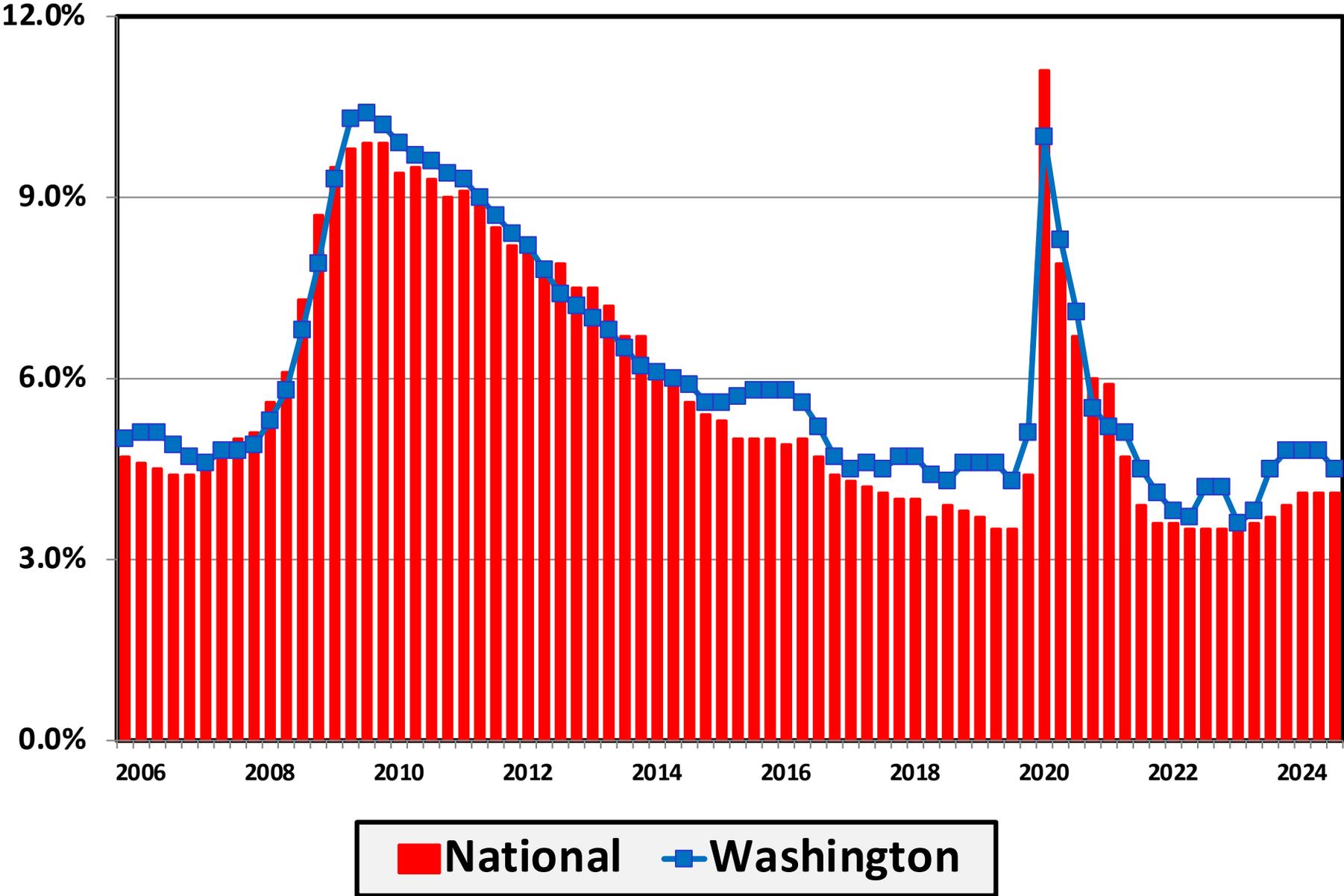
**National** **Washington**

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



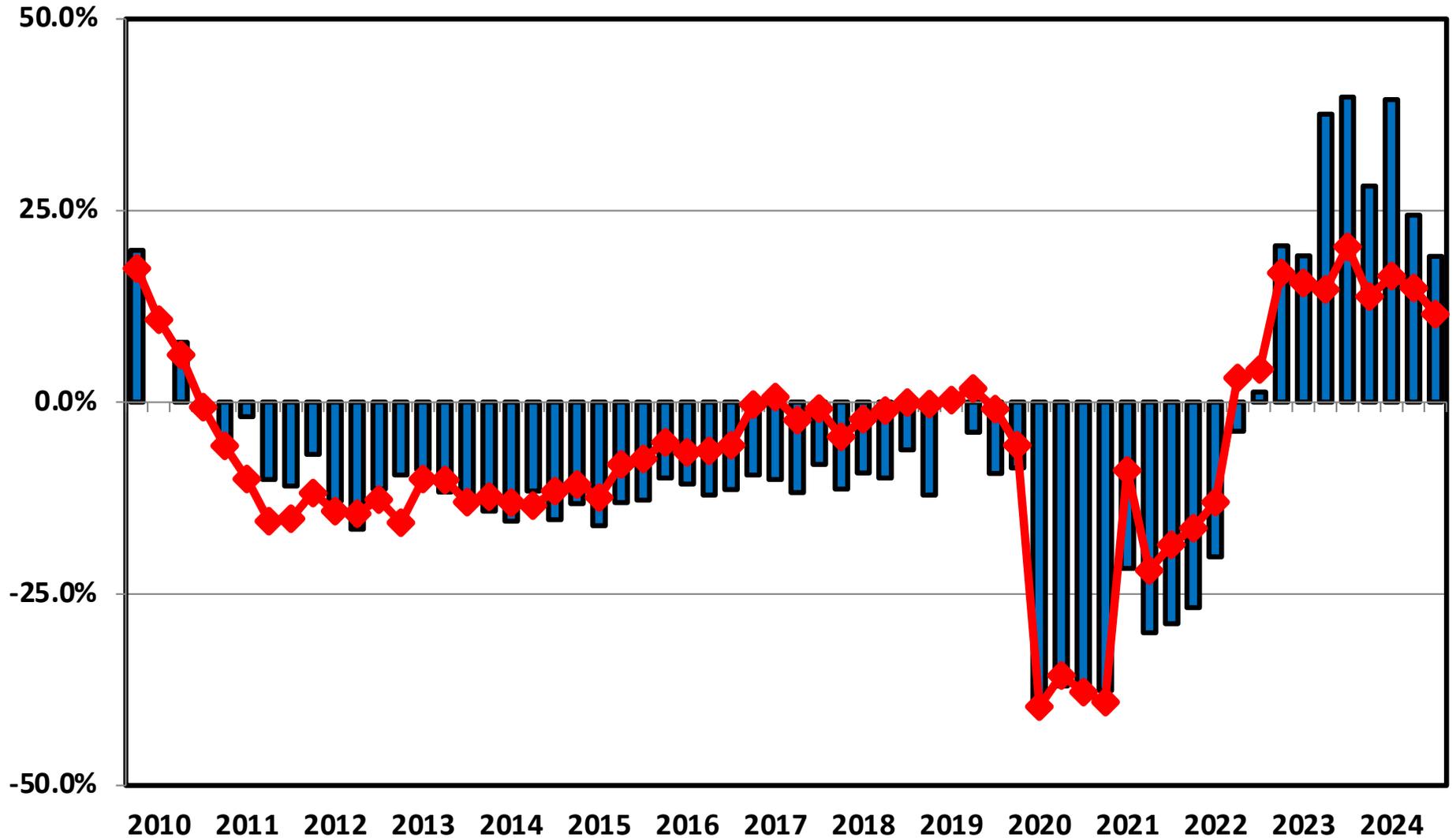
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

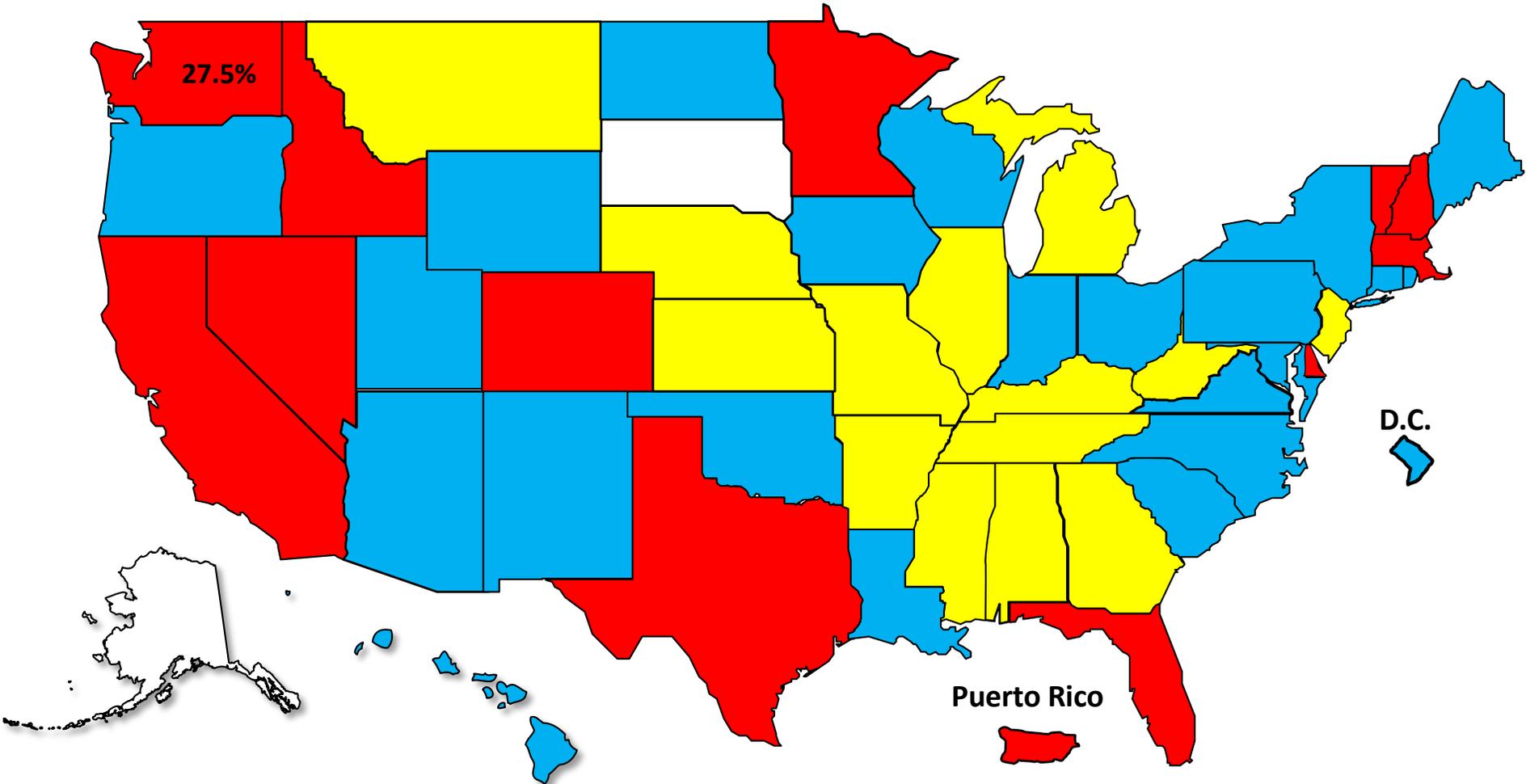


Washington National

# Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

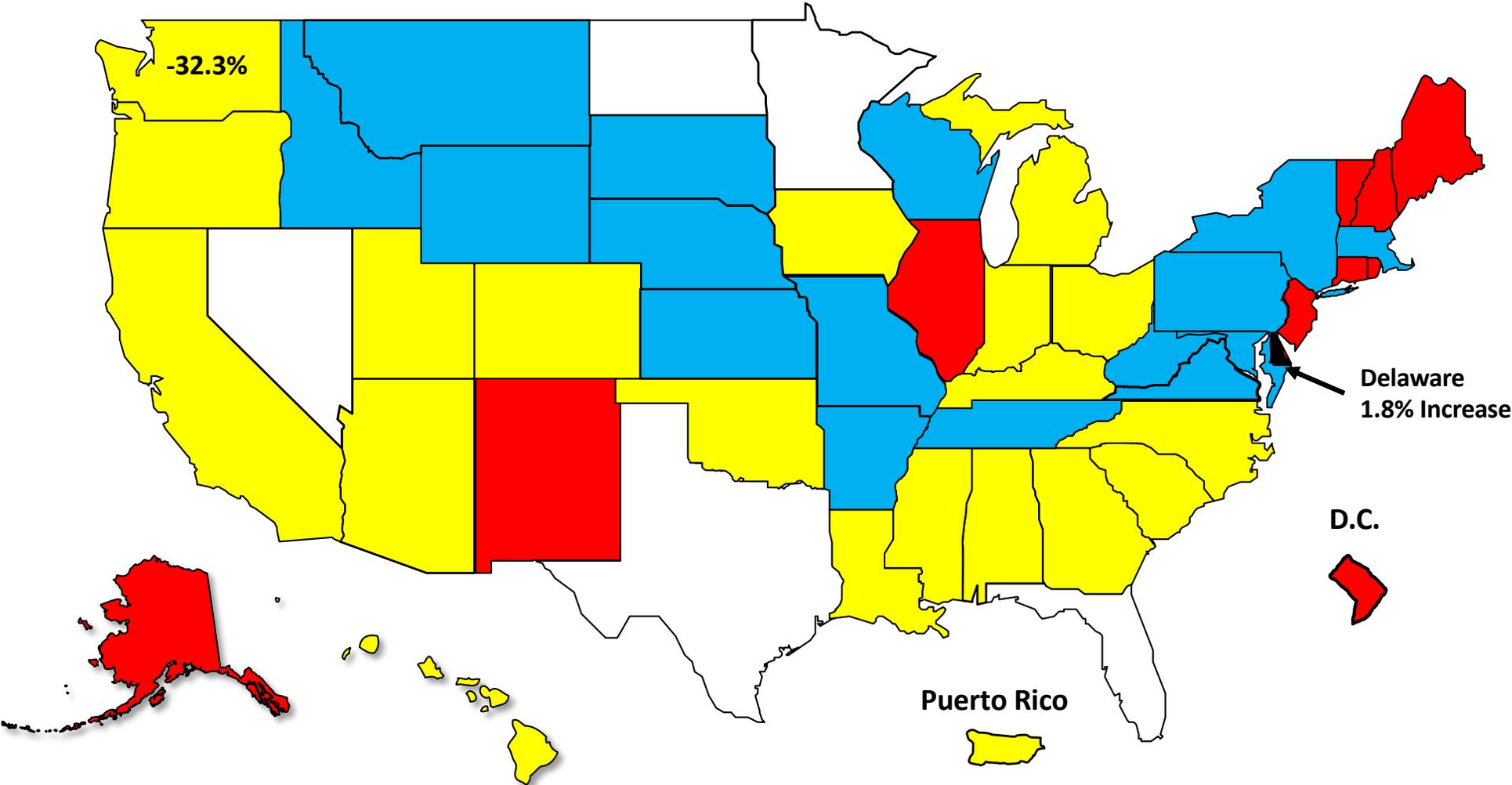
National Average = 14.2% Increase



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

National Average = 33.2% Decrease

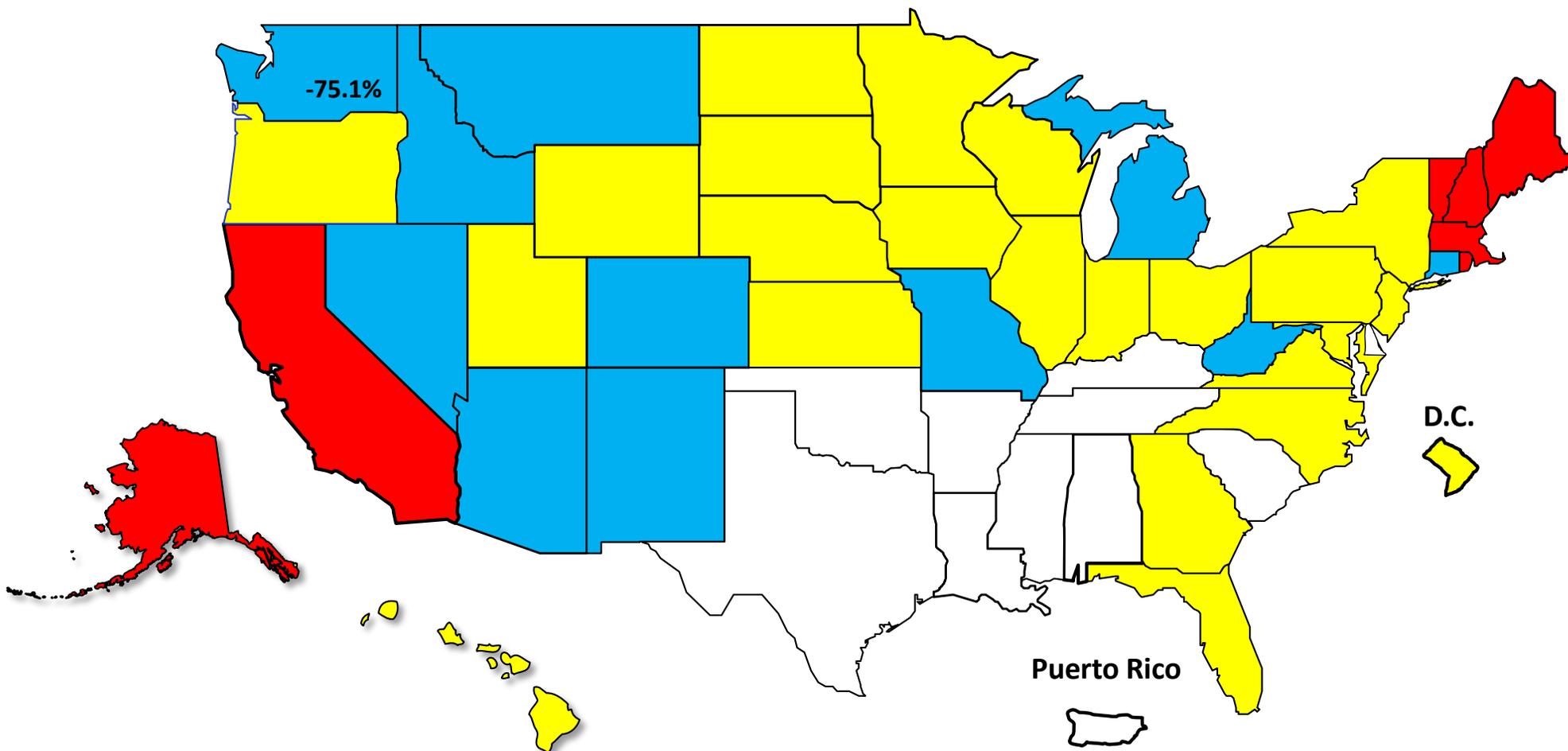
Decline Under 25%    Decline 25.0% – 34.9%    Decline 35.0% – 44.9%    Decline 45% or More



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