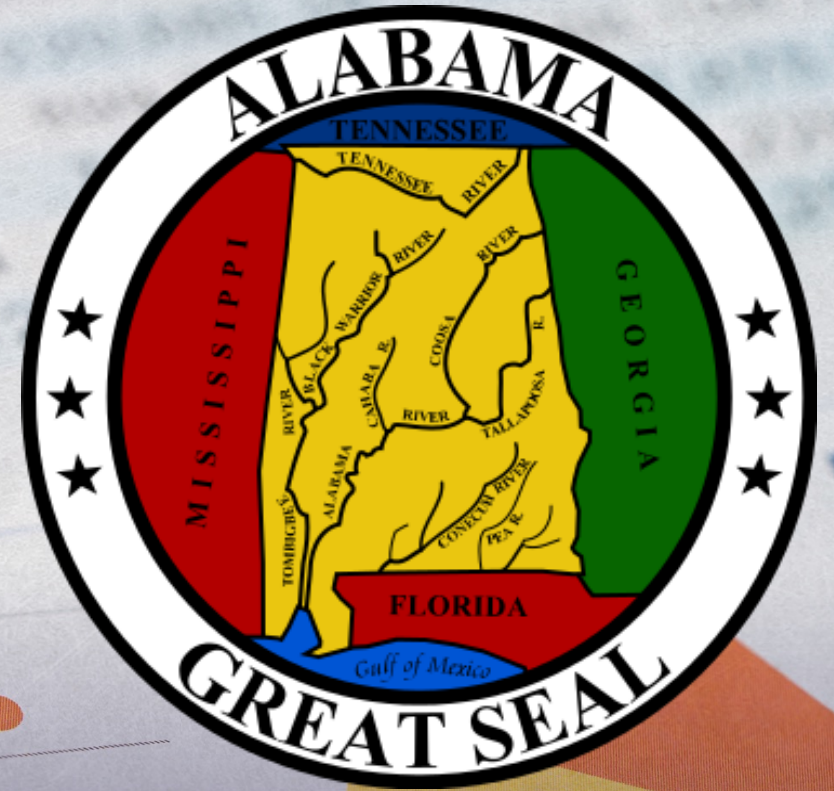


Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute. www.abi.org



Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE



Alabama

State at a Glance		
	Alabama	National
Population (7/1/2025)	5,157,699	341,784,857
- Change since April 2020	3.3%	3.1%
- Foreign Born	4.0%	14.1%
Size (Square Miles)	50,647	3,533,038
Median Household Income	\$63,999	\$80,734
Persons per Household	2.48	2.53
Per Capita Income	\$36,087	\$44,673
Median Home Value	\$209,900	\$332,700
Homeownership Rate	70.2%	65.2%
High School Graduate (or Higher)	88.6%	89.6%
College Graduate (or Higher)	28.4%	35.7%
Disabled	11.8%	9.3%
No Health Insurance	10.6%	9.6%
In Poverty	15.2%	10.6%
Source: U.S. Census Bureau January 2026		

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Bankruptcy Filings in Alabama					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	20,636	5,931	91	14,610	4
2024	19,395	5,777	76	13,536	6
2023	17,887	5,036	49	12,802	0
2022	16,561	4,637	38	11,878	8
2021	14,940	5,862	34	9,033	11
2020	18,412	7,848	78	10,478	8
2019	26,809	9,405	67	17,332	5
2018	26,846	9,570	67	17,204	5
2017	27,042	9,804	68	17,164	6
2016	26,269	9,524	50	16,691	4
2015	25,672	9,257	98	16,313	4
2014	25,248	9,305	80	15,860	3
2013	27,290	10,212	102	16,970	6
2012	28,207	10,659	109	17,433	6
2011	30,394	11,892	164	18,321	17
2010	34,163	14,660	184	19,304	15
2009	34,999	14,677	221	20,091	10
2008	29,557	11,029	172	18,349	7
2007	23,856	8,262	104	15,480	10
2006	19,639	6,651	82	12,903	3
2005	47,844	28,449	135	19,258	2
2004	41,972	20,395	133	21,443	1
2003	42,421	20,616	157	21,643	5
2002	41,859	19,968	160	21,726	5
2001	38,849	17,425	151	21,269	4
2000	32,988	13,213	124	19,645	6
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Total Bankruptcy Filings - Northern District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	10,251	4,023	52	6,175	1
2024	9,827	3,937	31	5,856	3
2023	8,993	3,393	32	5,568	0
2022	8,333	3,182	17	5,131	3
2021	7,744	3,891	17	3,829	7
2020	9,616	5,310	44	4,259	3
2019	13,573	6,397	41	7,135	0
2018	13,614	6,318	44	7,247	5
2017	13,961	6,603	35	7,318	5
2016	13,643	6,597	21	7,022	3
2015	13,135	6,433	61	6,641	0
2014	13,001	6,425	43	6,532	1
2013	14,685	7,012	56	7,615	2
2012	15,644	7,327	60	8,252	5
2011	17,135	8,057	84	8,983	11
2010	19,840	10,105	91	9,635	9
2009	20,333	10,079	120	10,129	5
2008	17,013	7,464	103	9,443	3
2007	14,377	5,809	63	8,500	5
2006	12,292	4,566	53	7,671	2
2005	30,411	18,923	74	11,412	2
2004	25,930	13,408	96	12,425	1
2003	26,027	13,054	113	12,858	2
2002	24,598	11,620	113	12,860	5
2001	23,918	10,621	99	13,195	3
2000	20,348	7,786	81	12,478	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Total Bankruptcy Filings - Middle District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,378	1,056	16	5,303	3
2024	5,995	1,061	28	4,904	2
2023	5,531	923	5	4,603	0
2022	5,216	839	10	4,362	5
2021	4,551	1,143	6	3,401	1
2020	5,538	1,440	18	4,076	4
2019	8,150	1,808	7	6,332	3
2018	7,931	1,777	10	6,144	0
2017	8,161	1,808	13	6,339	1
2016	8,000	1,683	9	6,307	1
2015	8,227	1,628	16	6,579	4
2014	7,942	1,579	9	6,353	1
2013	7,935	1,775	24	6,132	4
2012	7,928	1,907	19	6,001	1
2011	7,839	2,095	41	5,699	4
2010	8,157	2,413	42	5,697	5
2009	8,434	2,644	37	5,750	3
2008	7,139	2,035	30	5,071	3
2007	5,418	1,407	16	3,991	4
2006	4,494	1,244	15	3,234	1
2005	9,680	5,457	40	4,183	0
2004	8,634	4,031	14	4,589	0
2003	8,824	4,419	19	4,384	2
2002	9,842	5,190	12	4,640	0
2001	8,236	3,835	20	4,381	0
2000	7,284	3,110	22	4,149	3

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Total Bankruptcy Filings - Southern District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	4,007	852	23	3,132	0
2024	3,573	779	17	2,776	1
2023	3,363	720	12	2,631	0
2022	3,012	616	11	2,385	0
2021	2,645	828	11	1,803	3
2020	3,258	1,098	16	2,143	1
2019	5,086	1,376	16	3,692	2
2018	5,301	1,475	13	3,813	0
2017	4,920	1,393	20	3,507	0
2016	4,626	1,244	20	3,362	0
2015	4,310	1,196	21	3,093	0
2014	4,305	1,301	28	2,975	1
2013	4,670	1,425	22	3,223	0
2012	4,635	1,425	30	3,180	0
2011	5,420	1,740	39	3,639	2
2010	6,166	2,142	51	3,972	1
2009	6,232	1,954	64	4,212	2
2008	5,405	1,530	39	3,835	1
2007	4,061	1,046	25	2,989	1
2006	2,853	841	14	1,998	0
2005	7,753	4,069	21	3,663	0
2004	7,408	2,956	23	4,429	0
2003	7,570	3,143	25	4,401	1
2002	7,419	3,158	35	4,226	0
2001	6,695	2,969	32	3,693	1
2000	5,356	2,317	21	3,018	0
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Business Bankruptcy Cases Filed - Alabama Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	248	133	83	28	4
2024	275	175	75	19	6
2023	175	116	45	14	0
2022	147	88	36	15	8
2021	157	106	30	10	11
2020	256	155	73	20	8
2019	257	177	59	16	5
2018	243	164	57	17	5
2017	263	176	61	20	6
2016	270	203	45	18	4
2015	363	246	89	24	4
2014	363	273	67	20	3
2013	470	337	90	37	6
2012	549	412	94	37	6
2011	641	443	143	38	17
2010	751	505	169	62	15
2009	819	534	202	73	10
2008	536	327	148	54	7
2007	306	176	87	33	10
2006	219	111	65	40	3
2005	331	206	99	24	2
2004	325	179	112	33	1
2003	287	144	109	29	5
2002	381	214	126	36	5
2001	428	236	123	65	4
2000	445	217	106	116	6
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Business Bankruptcy Filings - Northern District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	149	85	46	17	1
2024	157	113	30	11	3
2023	107	68	29	10	0
2022	88	57	17	11	3
2021	92	64	14	7	7
2020	143	87	42	11	3
2019	165	120	35	10	0
2018	161	103	44	9	5
2017	140	90	33	12	5
2016	167	137	20	7	3
2015	206	141	57	8	0
2014	205	158	38	8	1
2013	278	213	49	14	2
2012	302	228	53	16	5
2011	376	277	69	19	11
2010	410	295	84	22	9
2009	469	322	109	33	5
2008	314	205	87	19	3
2007	170	99	51	15	5
2006	142	71	43	26	2
2005	178	119	47	10	2
2004	182	85	82	14	1
2003	158	77	74	5	2
2002	191	95	85	6	5
2001	219	111	78	27	3
2000	275	136	65	71	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Business Bankruptcy Filings - Middle District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	54	29	15	7	3
2024	70	35	28	5	2
2023	37	28	5	4	0
2022	31	18	8	0	5
2021	36	27	6	2	1
2020	69	43	16	6	4
2019	49	38	5	3	3
2018	45	36	6	3	0
2017	82	63	12	6	1
2016	65	48	9	7	1
2015	104	74	14	12	4
2014	91	75	8	7	1
2013	111	74	23	10	4
2012	165	134	18	12	1
2011	166	108	38	16	4
2010	211	138	40	28	5
2009	210	146	35	26	3
2008	150	98	28	21	3
2007	85	55	14	12	4
2006	50	25	13	11	1
2005	110	61	39	10	0
2004	90	62	11	17	0
2003	73	47	15	9	2
2002	128	92	12	24	0
2001	135	99	15	21	0
2000	137	67	22	45	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Business Bankruptcy Filings - Southern District of Alabama Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	45	19	22	4	0
2024	48	27	17	3	1
2023	31	20	11	0	0
2022	28	13	11	4	0
2021	29	15	10	1	3
2020	44	25	15	3	1
2019	43	23	15	3	2
2018	37	25	7	5	0
2017	41	23	16	2	0
2016	38	18	16	4	0
2015	53	31	18	4	0
2014	67	40	21	5	1
2013	81	50	18	13	0
2012	82	50	23	9	0
2011	99	58	36	3	2
2010	130	72	45	12	1
2009	140	66	58	14	2
2008	72	24	33	14	1
2007	51	22	22	6	1
2006	27	15	9	3	0
2005	43	26	13	4	0
2004	53	32	19	2	0
2003	56	20	20	15	1
2002	62	27	29	6	0
2001	74	26	30	17	1
2000	33	14	19	0	0
*Chapters 9, 12 and 15					

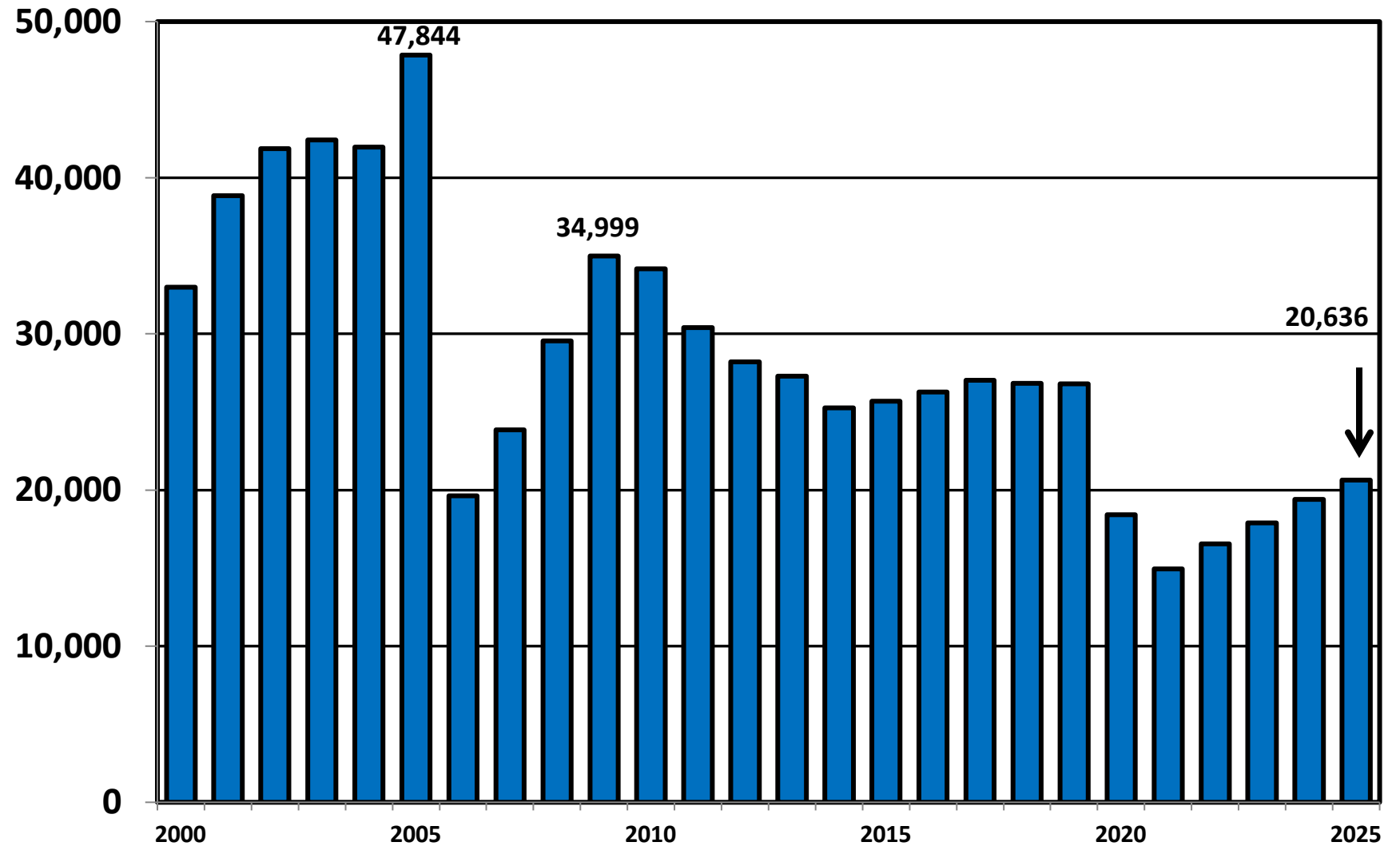
Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



Total Bankruptcy Cases Filed in Alabama Calendar Years 2000 - 2025



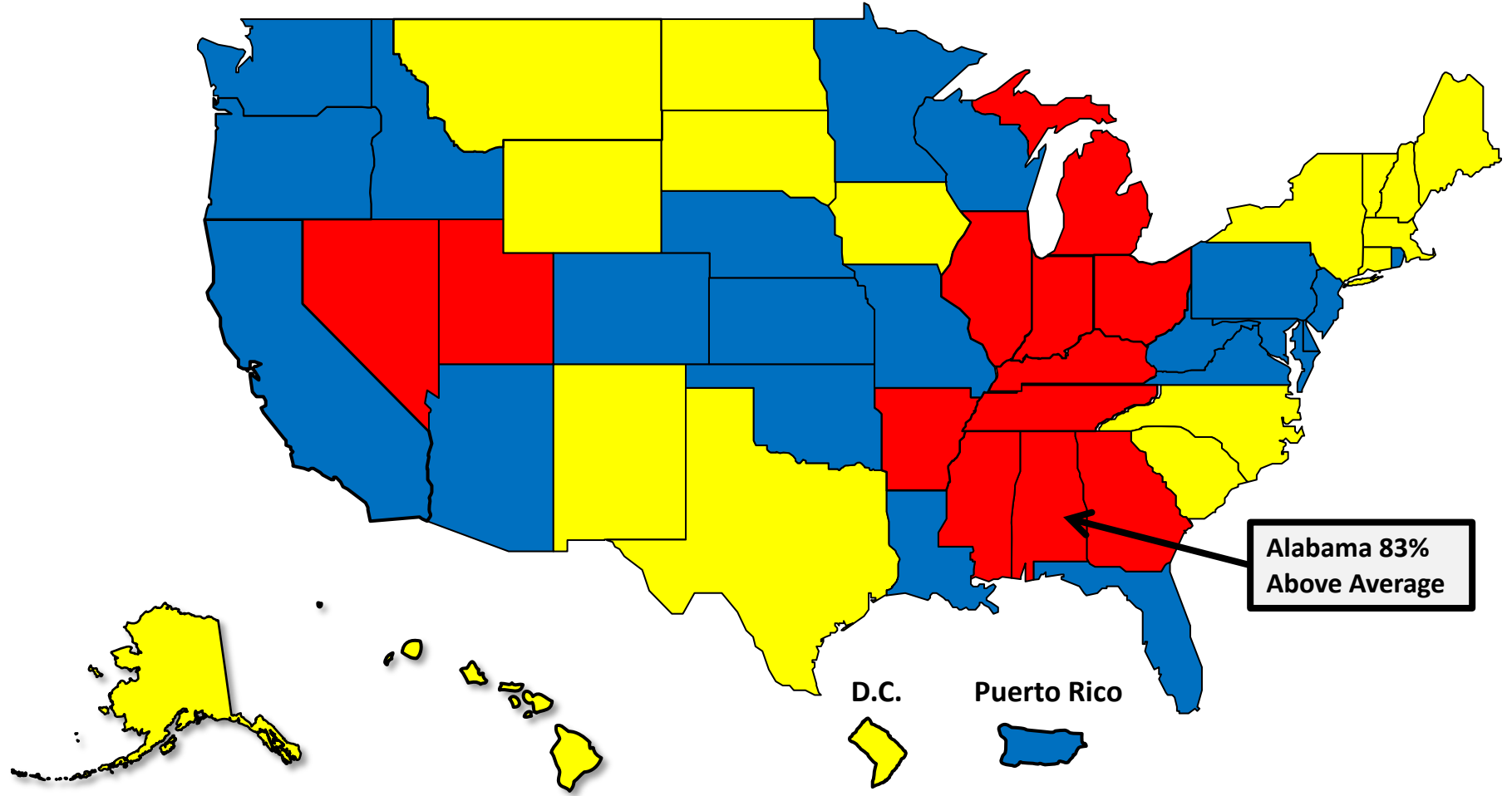
Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



Total Filings Relative to Population 2000 - 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

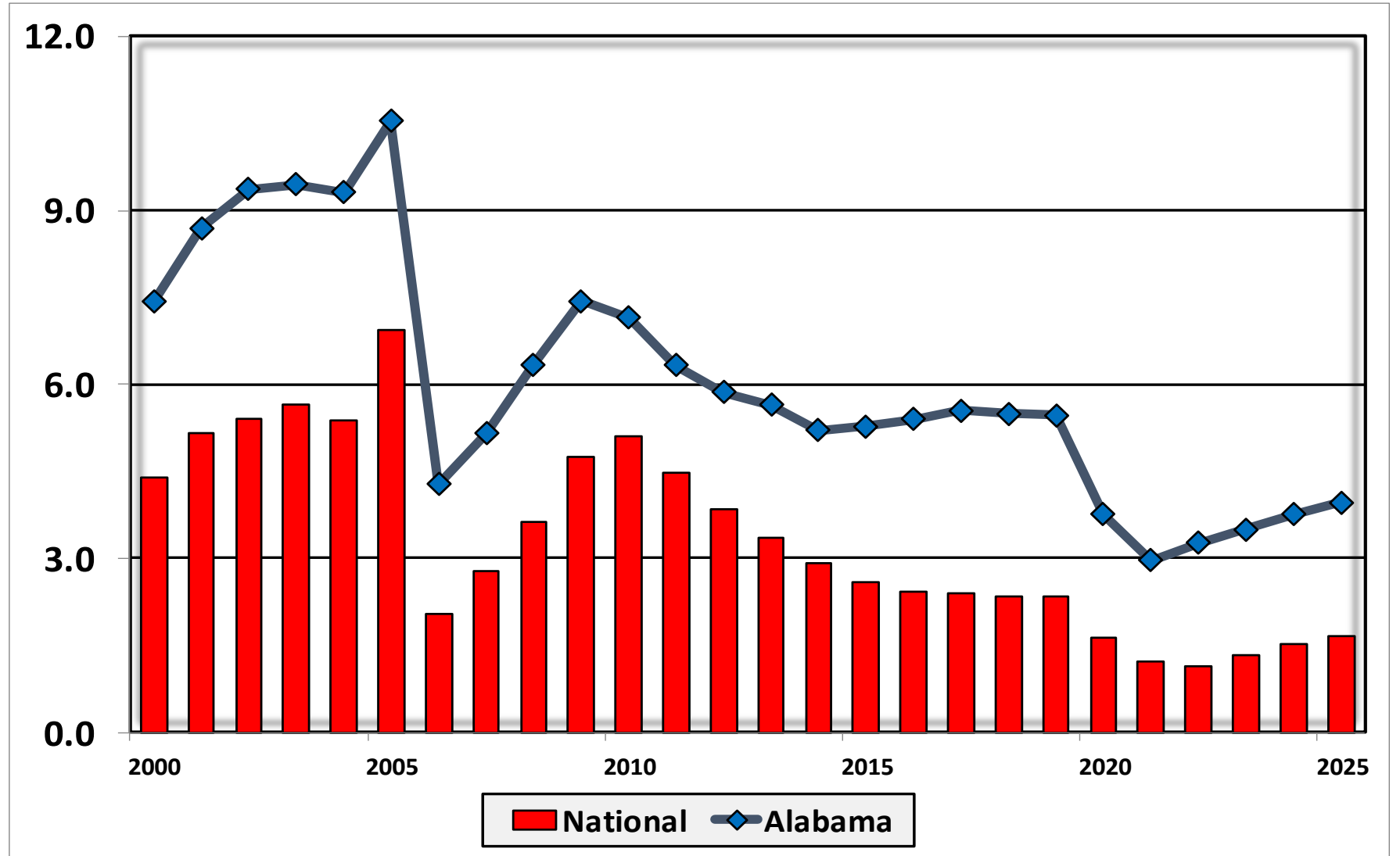


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Bankruptcy Filings per 1,000 Population Alabama vs. National Average 2000 - 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

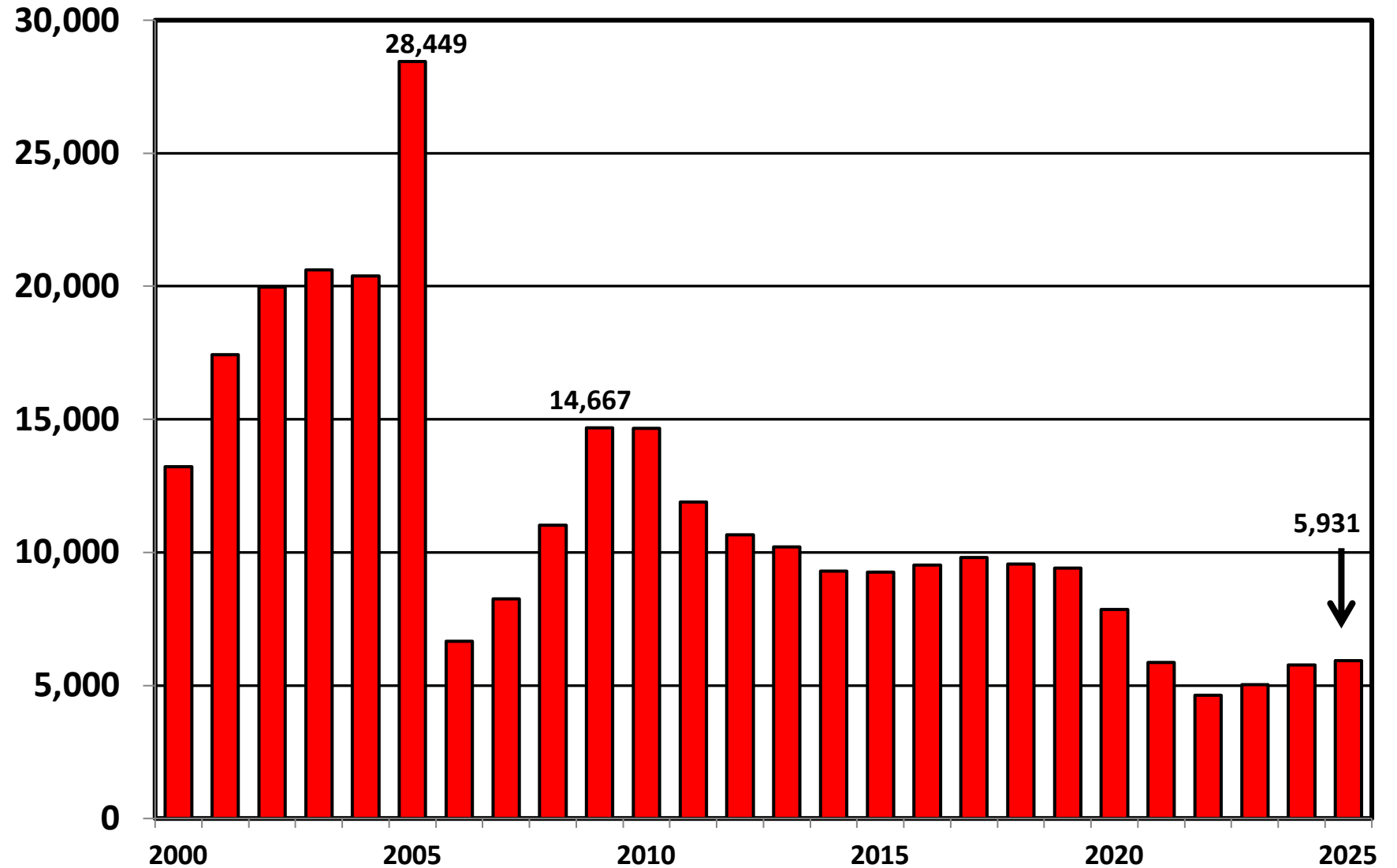


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Chapter 7 Cases Filed In Alabama Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

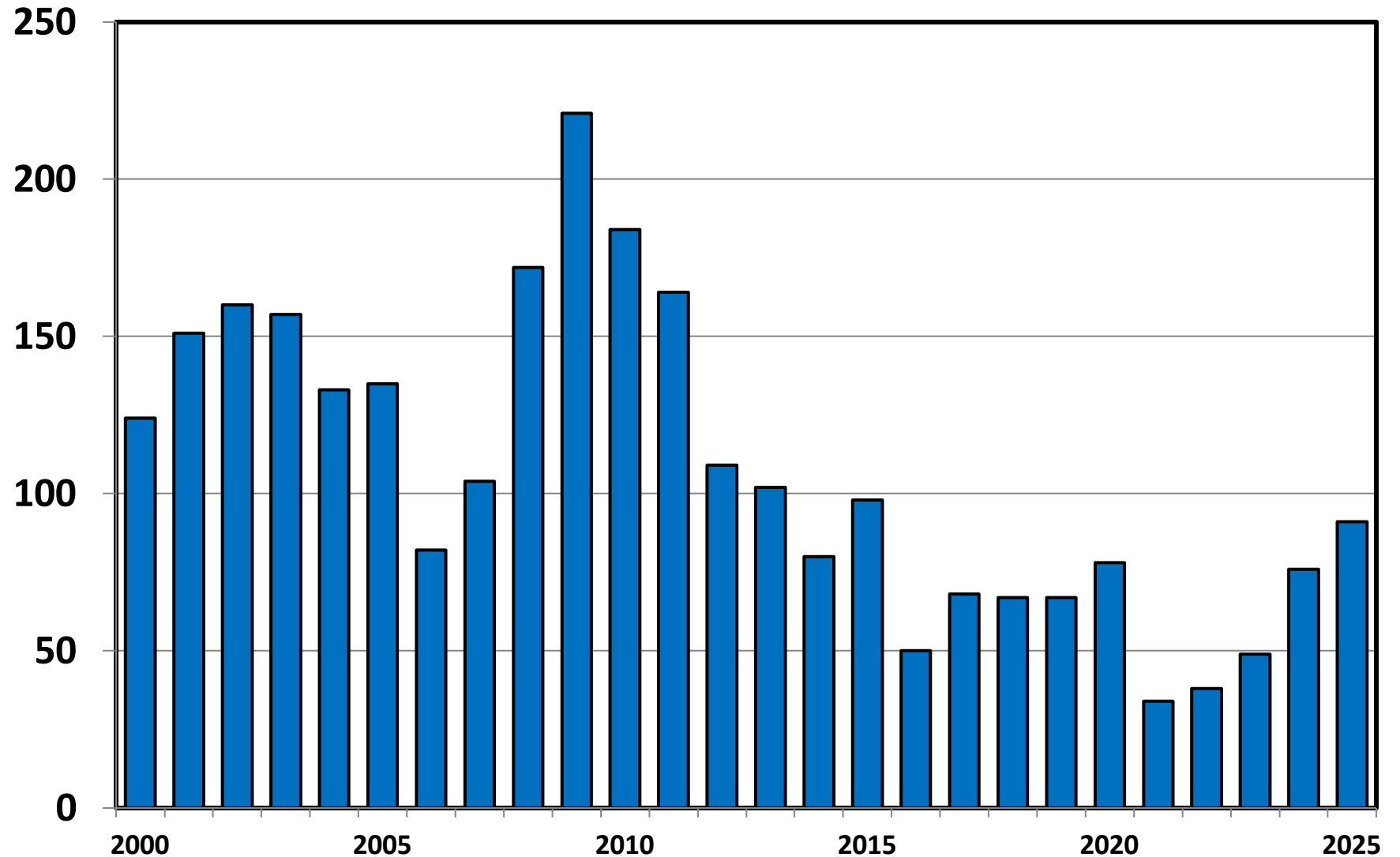


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Chapter 11 Cases Filed in Alabama 2000 - 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

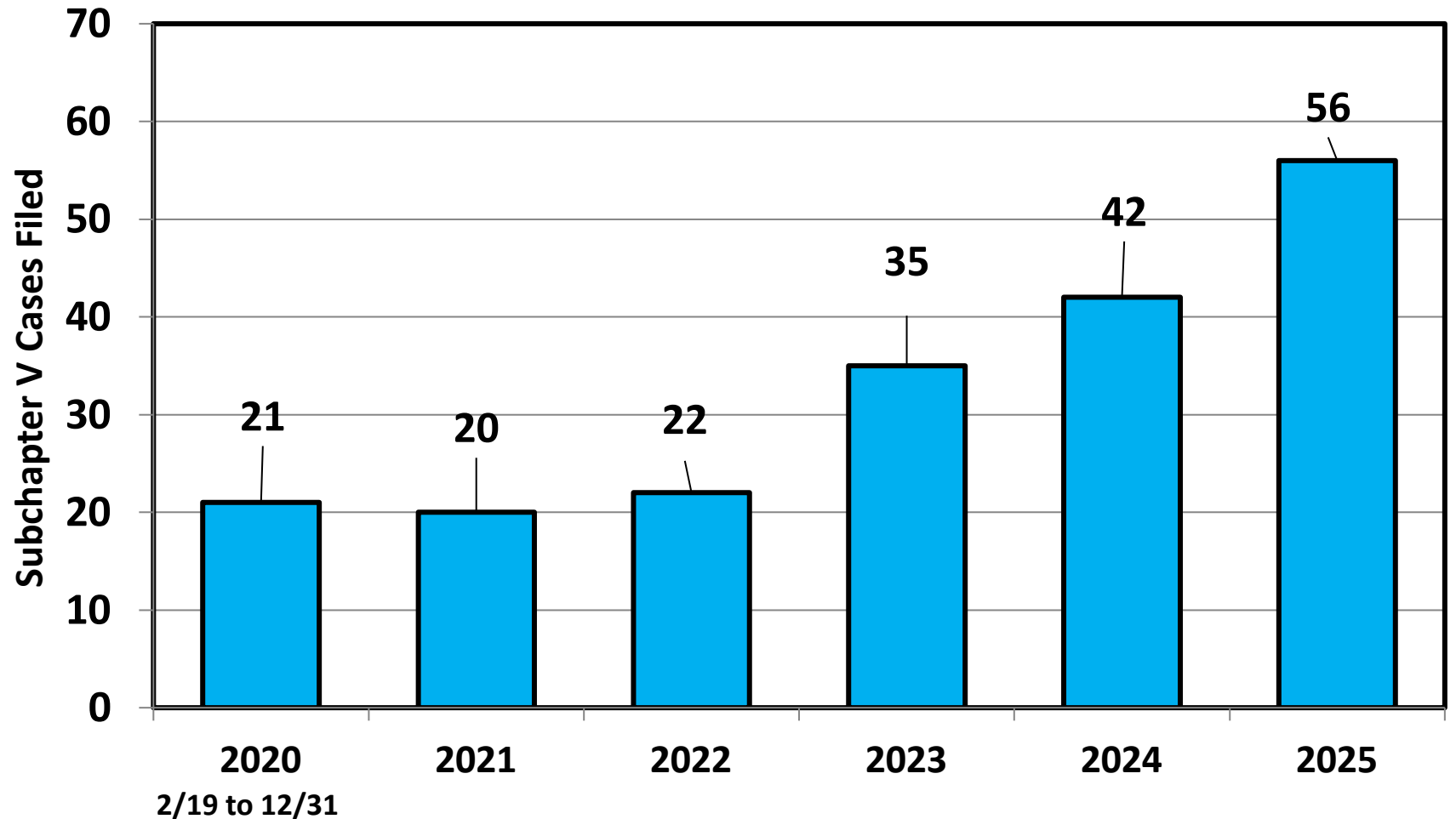


Prepared by the American
Bankruptcy Institute
www.abi.org



AMERICAN
BANKRUPTCY
INSTITUTE

Subchapter V Cases Filed in Alabama Calendar Years 2020 - 2025



Source: ABI review of PACER records

Bankruptcy Filing Trends in Alabama: 2000-2025

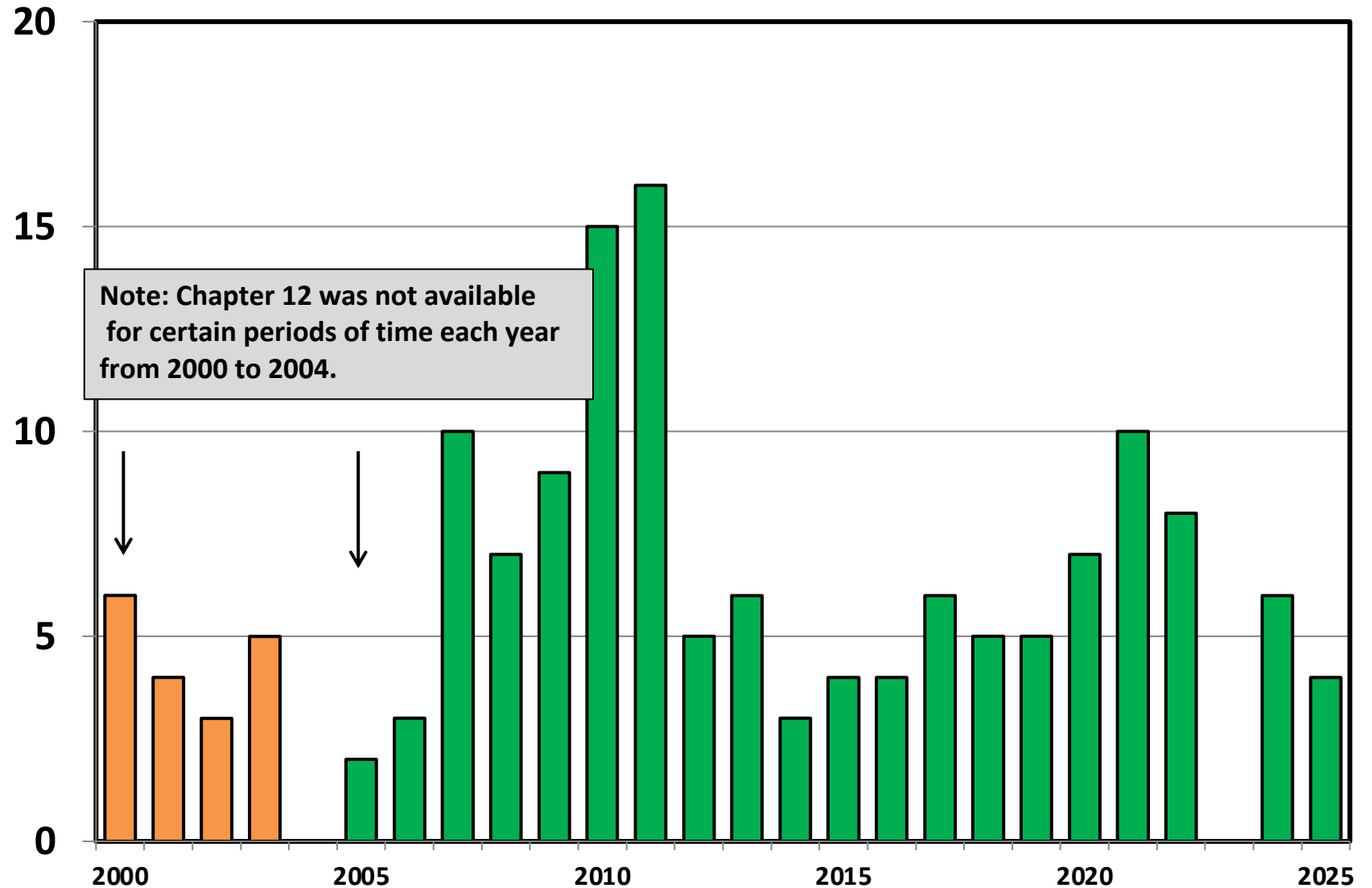


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Chapter 12 Cases Filed in Alabama 2000 - 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

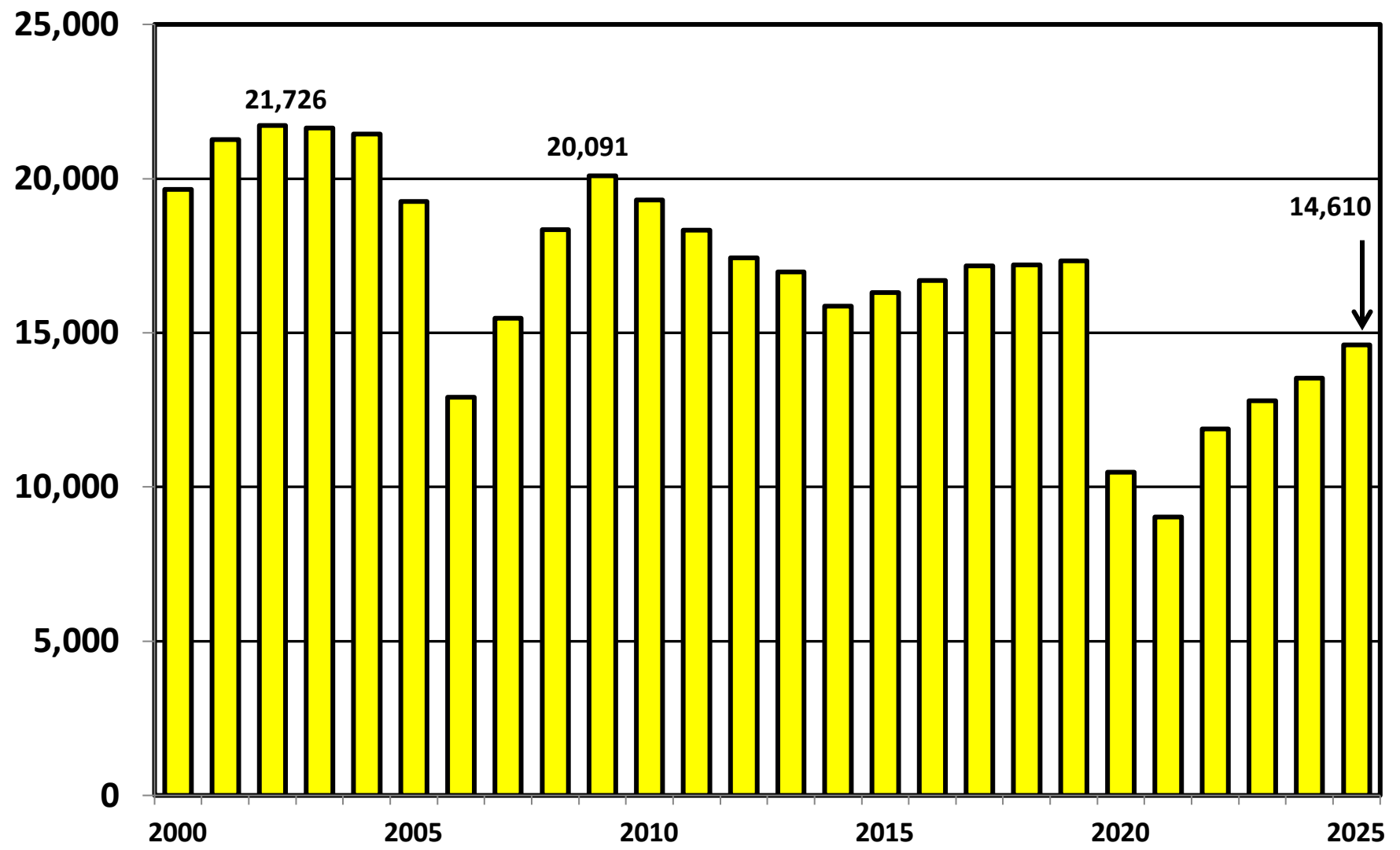


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Chapter 13 Cases Filed in Alabama 2000 - 2025



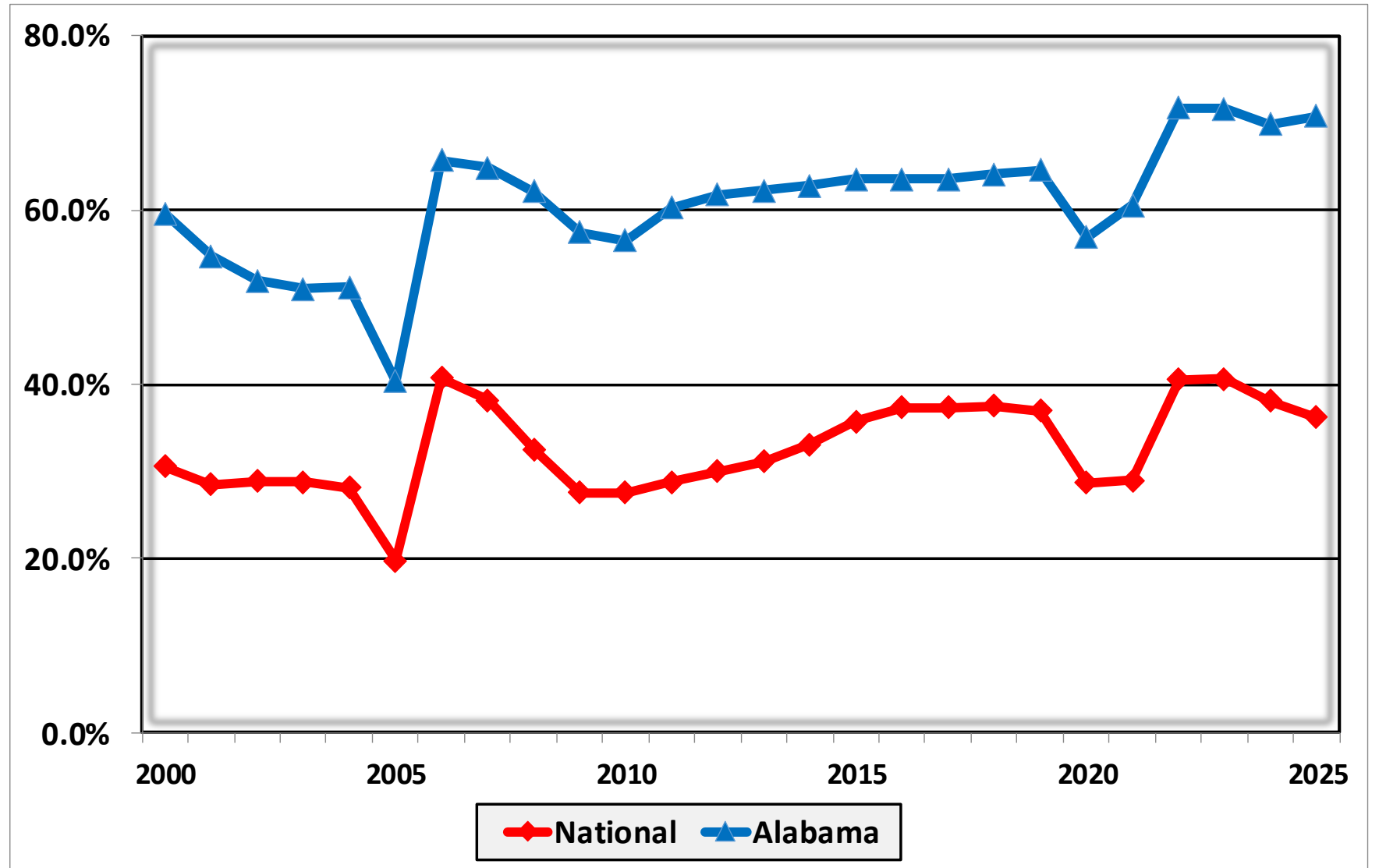
Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



Percent of Cases Filed as Chapter 13 Calendar Years 2000 – 2025



Bankruptcy Filing Trends in Alabama: 2000-2025

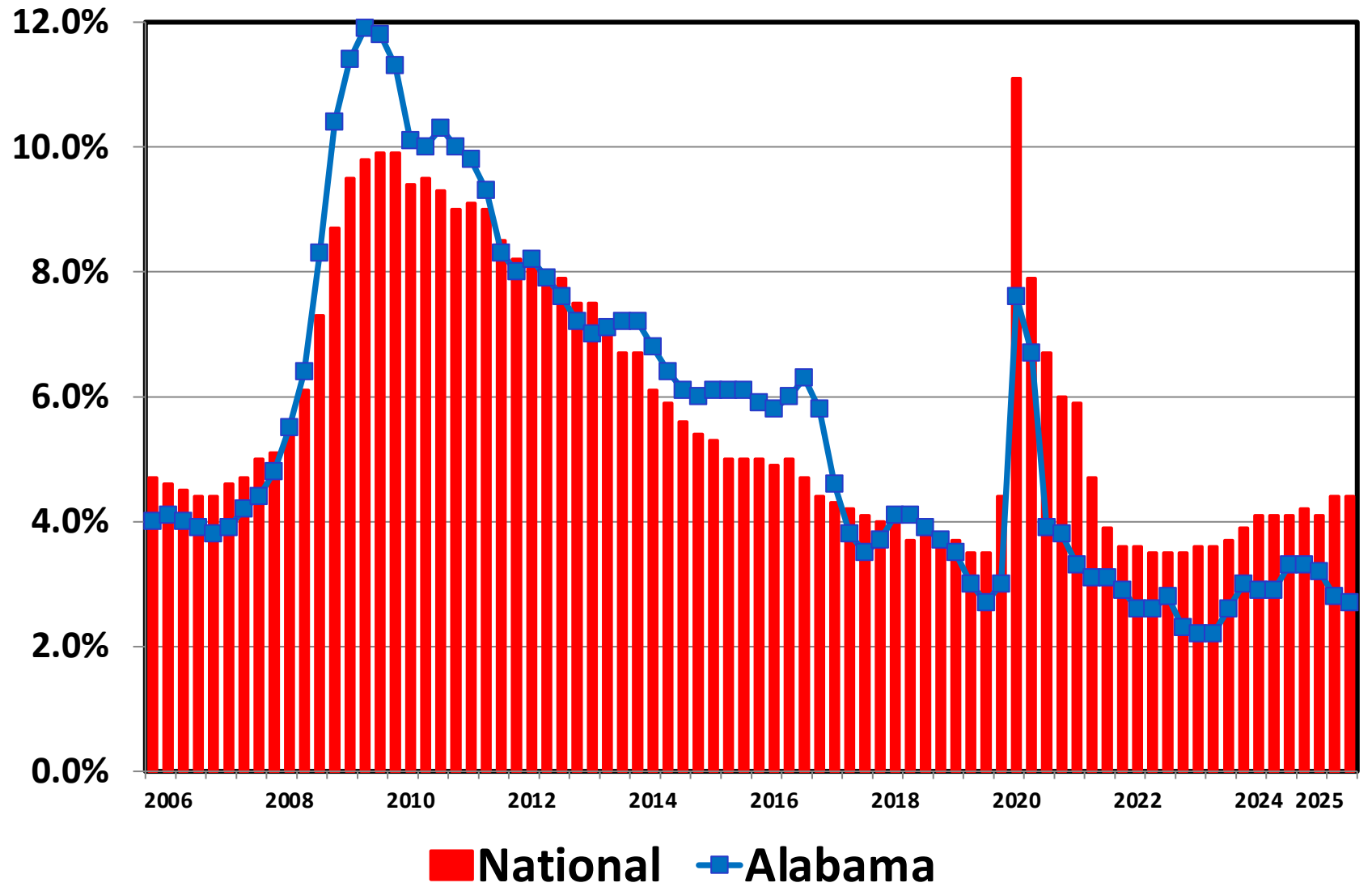


Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

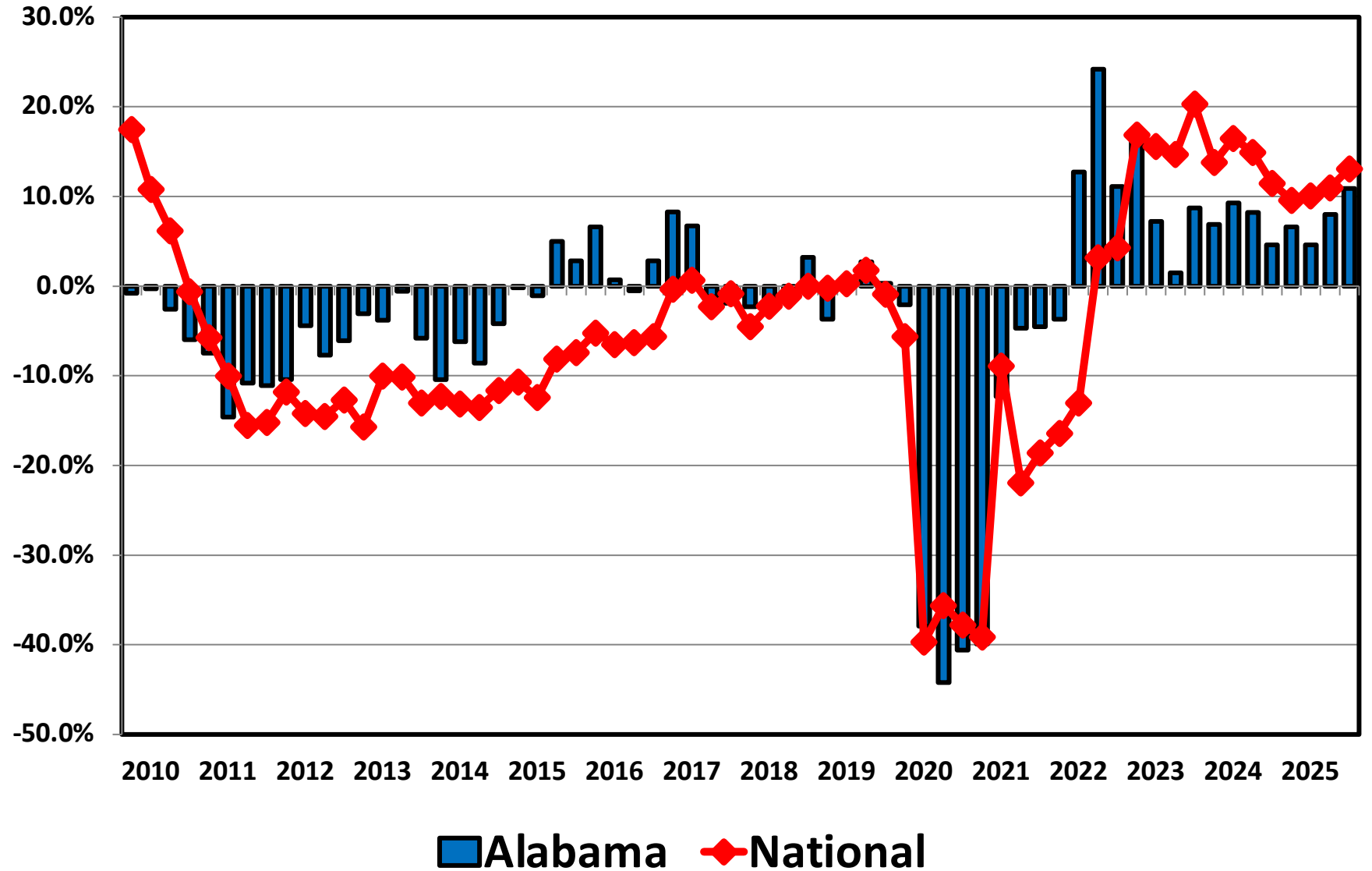
Bankruptcy Filing Trends in Alabama: 2000-2025



Prepared by the American Bankruptcy Institute
www.abi.org



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



Bankruptcy Filing Trends in Alabama: 2000-2025



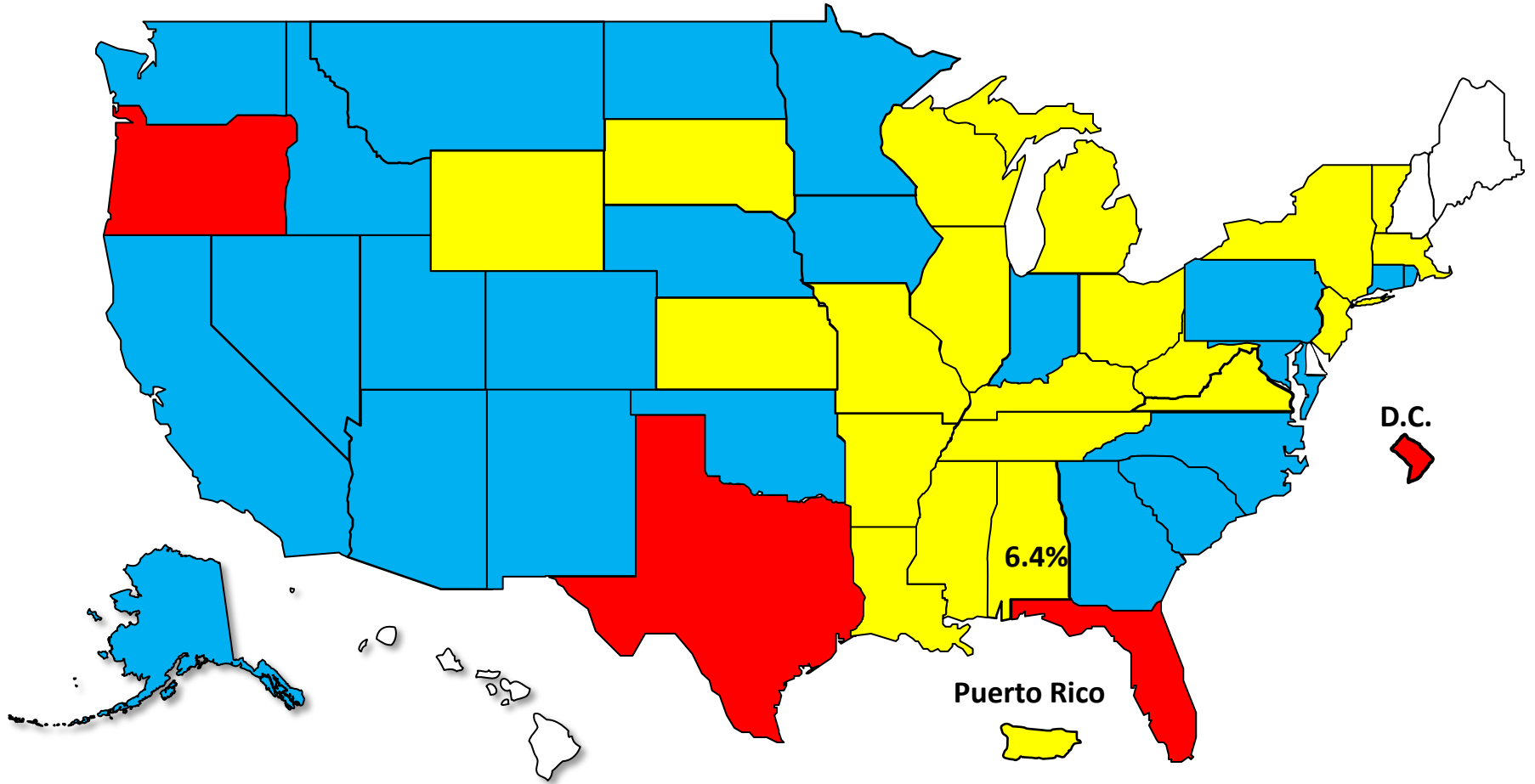
Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

■ +20% or More ■ +10.0% to 19.9% ■ +0% to 9.9% Decline



Bankruptcy Filing Trends in Alabama: 2000-2025



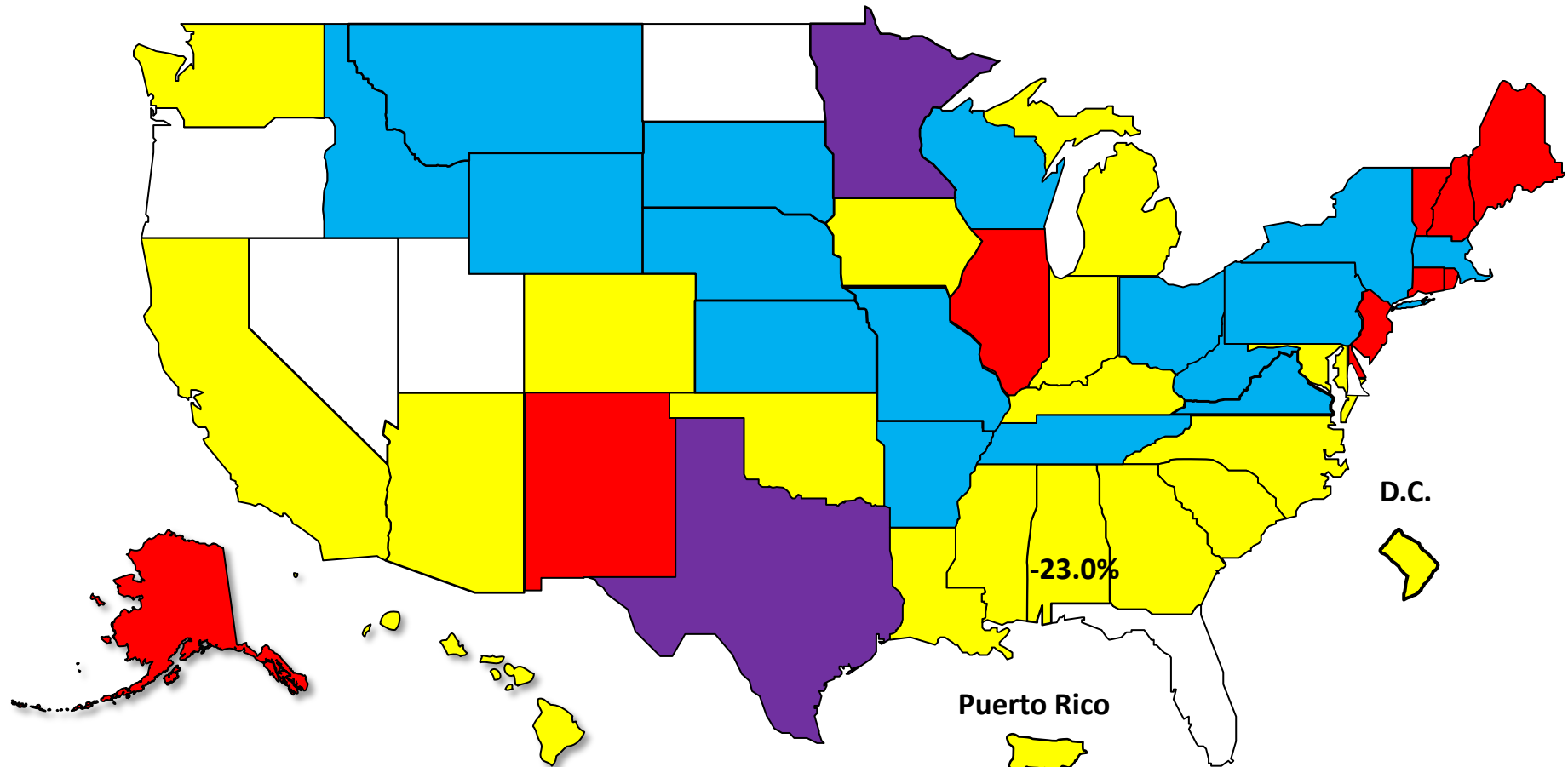
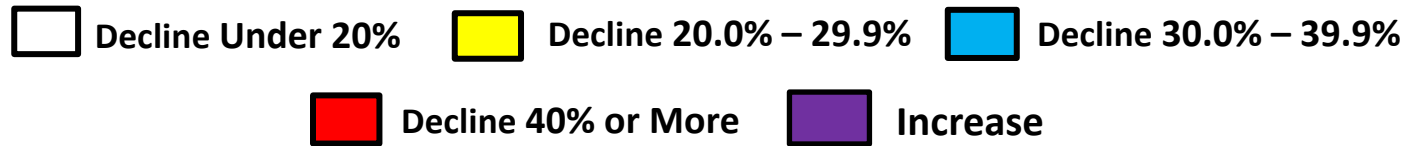
Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



Bankruptcy Filing Trends in Alabama: 2000-2025



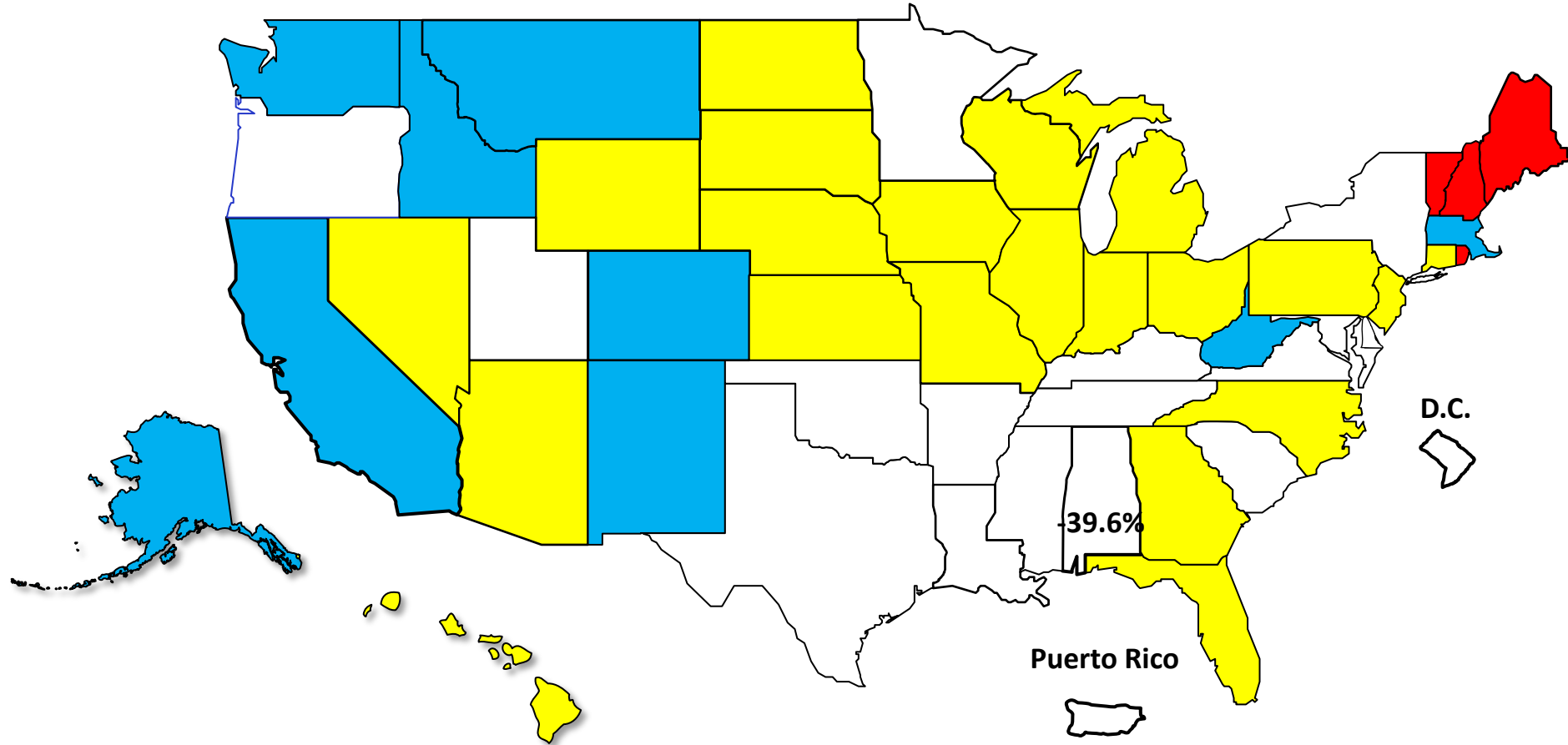
Prepared by the American Bankruptcy Institute
www.abi.org



AMERICAN BANKRUPTCY INSTITUTE

Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





AMERICAN BANKRUPTCY INSTITUTE

Prepared by the American Bankruptcy Institute. www.abi.org