

# Bankruptcy Filing Trends in California: 2000-2025



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# California

State at a Glance		
	California	National
Population (7/1/2025)	39,355,509	341,784,857
- Change since April 2020	<b>-0.5%</b>	3.1%
- Foreign Born	27.0%	14.1%
Size (Square Miles)	155,858	3,533,038
Median Household Income	\$99,122	\$80,734
Persons per Household	2.84	2.53
Per Capita Income	\$49,513	\$44,673
Median Home Value	\$734,700	\$332,700
Homeownership Rate	55.9%	65.2%
High School Graduate (or Higher)	84.7%	89.6%
College Graduate (or Higher)	37.1%	35.7%
Disabled	7.6%	9.3%
No Health Insurance	6.9%	9.6%
In Poverty	11.8%	10.6%

Source: U.S. Census Bureau January 2026

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Bankruptcy Filings in California					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	54,492	44,512	735	9,226	19
2024	47,621	37,979	746	8,871	25
2023	38,597	30,248	601	7,732	16
2022	30,973	24,191	445	6,324	13
2021	40,972	34,855	548	5,555	14
2020	51,146	42,663	628	7,833	22
2019	69,432	52,628	675	16,100	29
2018	68,668	51,087	712	16,849	20
2017	71,359	51,733	701	18,891	34
2016	75,113	53,780	714	20,591	28
2015	83,670	61,672	771	21,196	31
2014	103,379	79,846	873	22,628	32
2013	136,485	106,475	1,149	28,822	39
2012	187,322	140,693	1,483	45,070	76
2011	240,151	176,958	1,958	61,161	74
2010	260,210	198,379	1,932	59,829	70
2009	209,818	162,107	1,846	45,813	52
2008	133,223	101,497	1,264	30,447	15
2007	72,615	52,587	663	19,348	17
2006	39,205	28,921	449	9,816	19
2005	166,768	151,225	554	14,975	14
2004	122,696	104,942	628	17,117	9
2003	141,659	117,506	790	23,303	60
2002	149,907	122,193	896	26,769	49
2001	153,659	125,293	1,066	27,259	41
2000	142,719	112,635	880	29,183	21
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Northern District of California Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,478	4,374	192	1,910	2
2024	5,965	3,675	237	2,053	0
2023	4,883	3,037	168	1,674	4
2022	3,906	2,384	140	1,380	2
2021	4,700	3,204	148	1,345	3
2020	5,900	4,094	175	1,627	4
2019	8,086	4,700	141	3,237	8
2018	8,657	4,771	146	3,737	3
2017	9,118	4,835	174	4,101	8
2016	10,279	5,358	184	4,734	3
2015	11,471	6,270	193	5,006	2
2014	14,552	8,629	220	5,691	12
2013	19,197	11,863	203	7,117	14
2012	27,637	16,536	285	10,795	21
2011	35,253	22,330	397	12,500	26
2010	39,066	25,616	444	12,992	14
2009	33,025	22,231	379	10,407	8
2008	21,196	14,144	255	6,794	3
2007	12,599	7,280	194	5,122	3
2006	7,742	4,600	98	3,041	3
2005	29,383	23,532	134	5,715	2
2004	21,819	16,044	184	5,590	1
2003	22,948	16,378	221	6,347	2
2002	21,405	15,088	233	6,082	2
2001	19,838	13,973	310	5,551	4
2000	19,562	13,648	142	5,769	3
*Chapters 9, 12 and 15					

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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	12,830	10,238	87	2,493	12
2024	10,677	8,415	84	2,164	14
2023	8,444	6,512	66	1,858	8
2022	6,336	4,750	47	1,530	9
2021	8,179	6,811	59	1,305	4
2020	10,968	9,048	71	1,837	12
2019	15,150	11,640	71	3,420	19
2018	14,847	11,366	71	3,396	14
2017	15,401	11,767	79	3,537	18
2016	15,206	11,595	62	3,532	17
2015	17,060	13,392	80	3,567	21
2014	21,057	17,126	96	3,820	15
2013	28,809	23,092	133	5,563	21
2012	36,760	29,271	192	7,253	44
2011	48,911	38,400	240	10,237	34
2010	54,837	44,398	220	10,180	39
2009	47,418	39,169	226	7,997	26
2008	32,154	26,103	141	5,903	7
2007	18,052	13,364	89	4,587	12
2006	9,323	6,779	66	2,469	9
2005	37,402	33,743	71	3,581	7
2004	28,985	24,550	94	4,336	5
2003	31,166	26,177	83	4,867	39
2002	31,497	26,680	117	4,665	35
2001	32,259	27,568	117	4,549	25
2000	29,756	24,989	110	4,640	17
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	29,591	25,018	417	4,153	3
2024	25,911	21,526	385	3,989	11
2023	21,048	17,062	342	3,640	4
2022	17,282	14,120	231	2,929	2
2021	23,104	20,329	322	2,447	6
2020	27,852	23,814	351	3,683	4
2019	38,148	29,972	389	7,786	1
2018	37,192	28,489	463	8,237	3
2017	38,704	28,657	407	9,634	6
2016	41,399	30,403	433	10,555	8
2015	46,523	35,266	460	10,791	6
2014	57,356	45,710	502	11,140	4
2013	75,581	61,127	725	13,726	3
2012	105,515	81,128	904	23,473	10
2011	134,501	99,170	1,165	34,154	12
2010	142,726	109,415	1,123	32,174	14
2009	108,647	83,656	1,126	23,853	12
2008	65,856	49,451	789	15,611	5
2007	34,028	25,668	344	8,014	2
2006	17,802	14,230	244	3,323	5
2005	84,304	79,999	305	3,995	5
2004	60,633	54,886	301	5,443	3
2003	75,712	65,230	375	10,089	18
2002	84,114	69,944	486	13,674	10
2001	88,195	73,153	573	14,460	9
2000	80,782	64,186	572	16,024	0
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,593	4,882	39	670	2
2024	5,068	4,363	40	665	0
2023	4,222	3,637	25	560	0
2022	3,449	2,937	27	485	0
2021	4,989	4,511	19	458	1
2020	6,426	5,707	31	686	2
2019	8,048	6,591	38	1,418	1
2018	7,972	6,461	32	1,479	0
2017	8,136	6,474	41	1,619	2
2016	8,229	6,424	35	1,770	0
2015	8,616	6,744	38	1,832	2
2014	10,414	8,381	55	1,977	1
2013	12,898	10,393	88	2,416	1
2012	17,410	13,758	102	3,549	1
2011	21,486	17,058	156	4,270	2
2010	23,581	18,950	145	4,483	3
2009	20,728	17,051	115	3,556	6
2008	14,017	11,799	79	2,139	0
2007	7,936	6,275	36	1,625	0
2006	4,338	3,312	41	983	2
2005	15,679	13,951	44	1,684	0
2004	11,259	9,462	49	1,748	0
2003	11,833	9,721	111	2,000	1
2002	12,890	10,481	60	2,348	1
2001	13,367	10,599	66	2,699	3
2000	12,619	9,812	56	2,750	1
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Business Bankruptcy Cases Filed - California					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	3,128	2,313	626	170	19
2024	2,975	2,108	646	196	25
2023	2,452	1,735	530	171	16
2022	1,775	1,245	348	169	13
2021	2,078	1,528	420	116	14
2020	2,431	1,805	471	133	22
2019	2,773	2,081	409	254	29
2018	2,813	2,004	476	313	20
2017	2,910	2,134	461	281	34
2016	3,025	2,239	430	328	28
2015	3,325	2,467	514	313	31
2014	3,742	2,781	597	332	32
2013	4,783	3,559	779	406	39
2012	6,127	4,581	979	491	76
2011	7,558	5,602	1,292	591	73
2010	8,814	6,782	1,322	640	70
2009	9,012	6,883	1,444	633	52
2008	6,404	4,819	1,048	522	15
2007	3,505	2,583	532	373	17
2006	2,098	1,433	371	275	19
2005	4,236	3,217	475	530	14
2004	3,748	2,565	538	636	9
2003	4,501	2,991	704	746	60
2002	5,141	3,454	793	847	47
2001	5,238	3,451	983	764	40
2000	4,595	2,970	791	813	21
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	529	333	150	44	2
2024	593	325	203	65	0
2023	471	276	140	51	4
2022	351	196	105	48	2
2021	383	241	109	30	3
2020	460	306	123	27	4
2019	438	312	66	52	8
2018	487	315	90	79	3
2017	519	333	100	78	8
2016	557	339	107	108	3
2015	620	387	134	97	2
2014	748	473	163	100	12
2013	798	552	126	106	14
2012	1,095	746	167	161	21
2011	1,313	877	235	175	26
2010	1,548	1,040	256	238	14
2009	1,674	1,186	254	226	8
2008	1,117	767	172	175	3
2007	634	403	129	99	3
2006	489	313	64	109	3
2005	1,089	701	103	283	2
2004	972	546	141	284	1
2003	1,079	593	182	302	2
2002	1,267	714	212	339	2
2001	1,221	637	294	286	4
2000	1,063	560	128	372	3
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	515	370	81	52	12
2024	494	330	83	67	14
2023	399	282	60	49	8
2022	271	182	36	44	9
2021	355	263	49	39	4
2020	365	264	53	36	12
2019	466	340	50	57	19
2018	447	303	62	68	14
2017	513	351	69	75	18
2016	498	352	39	90	17
2015	503	334	69	79	21
2014	579	410	67	87	15
2013	842	624	90	107	21
2012	1,009	701	141	123	44
2011	1,316	942	181	159	34
2010	1,243	900	167	137	39
2009	1,549	1,158	184	181	26
2008	1,208	939	123	139	7
2007	786	545	76	153	12
2006	408	245	58	96	9
2005	914	692	63	152	7
2004	964	645	92	222	5
2003	1,111	712	76	284	39
2002	1,232	784	102	311	35
2001	1,273	839	109	300	25
2000	1,139	766	96	260	17
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Business Bankruptcy Filings - Central District of California Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,776	1,353	361	59	3
2024	1,633	1,248	320	54	11
2023	1,372	998	306	64	4
2022	991	743	184	62	2
2021	1,144	859	246	33	6
2020	1,337	1,011	269	53	4
2019	1,576	1,235	235	105	1
2018	1,576	1,169	301	103	3
2017	1,577	1,205	270	96	6
2016	1,685	1,320	260	97	8
2015	1,870	1,470	289	105	6
2014	2,035	1,607	326	98	4
2013	2,685	2,051	502	129	3
2012	3,509	2,733	608	158	10
2011	4,314	3,310	787	205	12
2010	5,363	4,321	807	221	14
2009	5,108	3,981	920	195	12
2008	3,511	2,636	688	182	5
2007	1,780	1,383	295	100	2
2006	959	684	215	55	5
2005	2,001	1,643	273	80	5
2004	1,613	1,231	265	114	3
2003	2,041	1,542	343	138	18
2002	2,413	1,793	433	177	10
2001	2,553	1,846	524	174	9
2000	2,232	1,539	520	173	0
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Business Bankruptcy Filings - Southern District of California Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	308	257	34	15	
2024	255	205	40	10	0
2023	210	179	24	7	0
2022	162	124	23	15	0
2021	196	165	16	14	1
2020	269	224	26	17	2
2019	293	235	25	32	1
2018	303	217	23	63	0
2017	301	245	22	32	2
2016	285	228	24	33	0
2015	332	276	22	32	2
2014	380	291	41	47	1
2013	458	332	61	64	1
2012	514	401	63	49	1
2011	616	473	89	52	2
2010	660	521	92	44	3
2009	681	558	86	31	6
2008	568	477	65	26	0
2007	305	252	32	21	0
2006	242	191	34	15	2
2005	232	181	36	15	0
2004	199	143	40	16	0
2003	270	144	103	22	1
2002	230	163	46	20	1
2001	192	129	56	4	3
2000	161	105	47	8	1
*Chapters 9, 12 and 15					

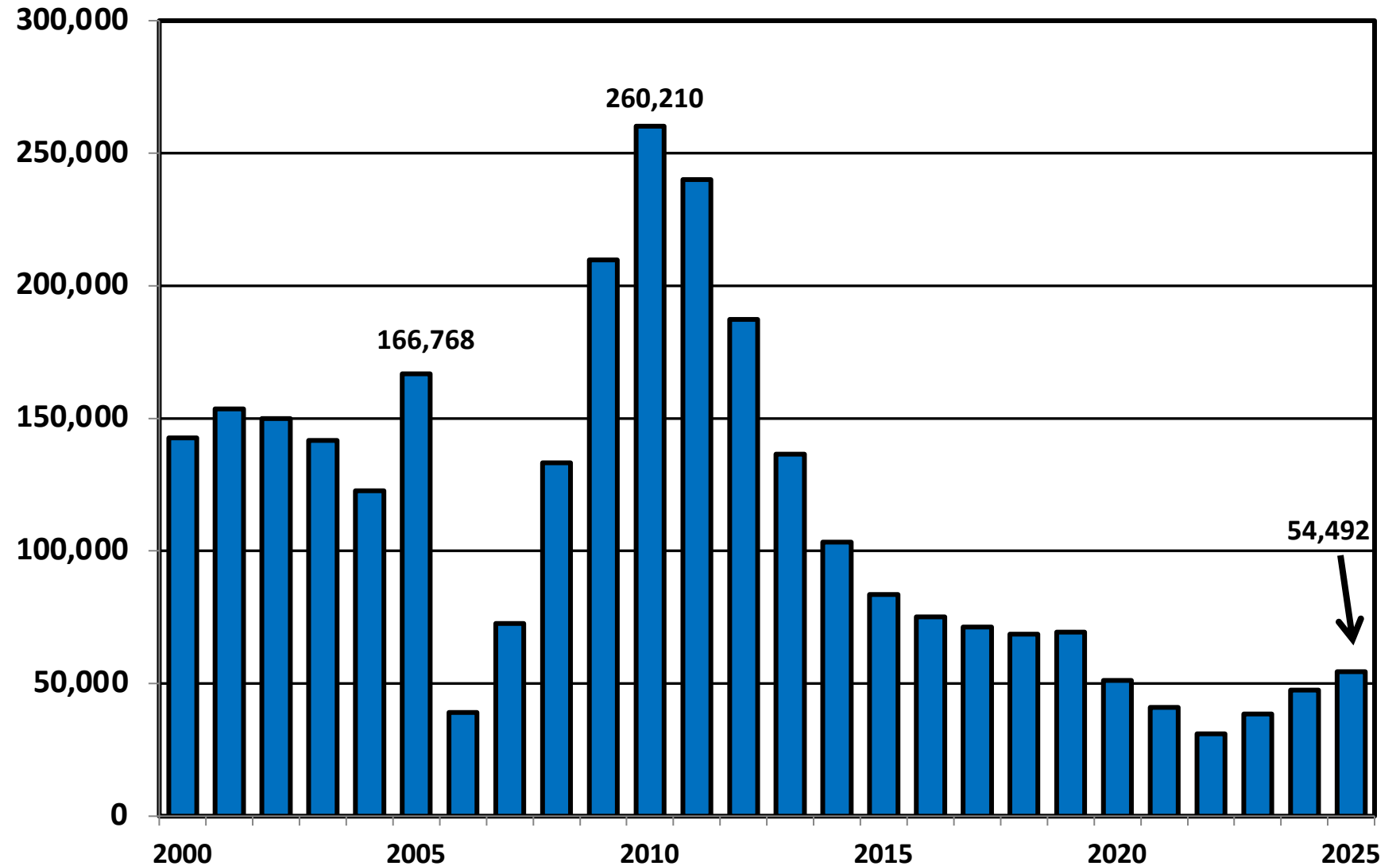
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## Total Bankruptcy Cases Filed in California Calendar Years 2000 - 2025



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## Total Filings Relative to Population 2000 - 2025



More than 25% Above Average

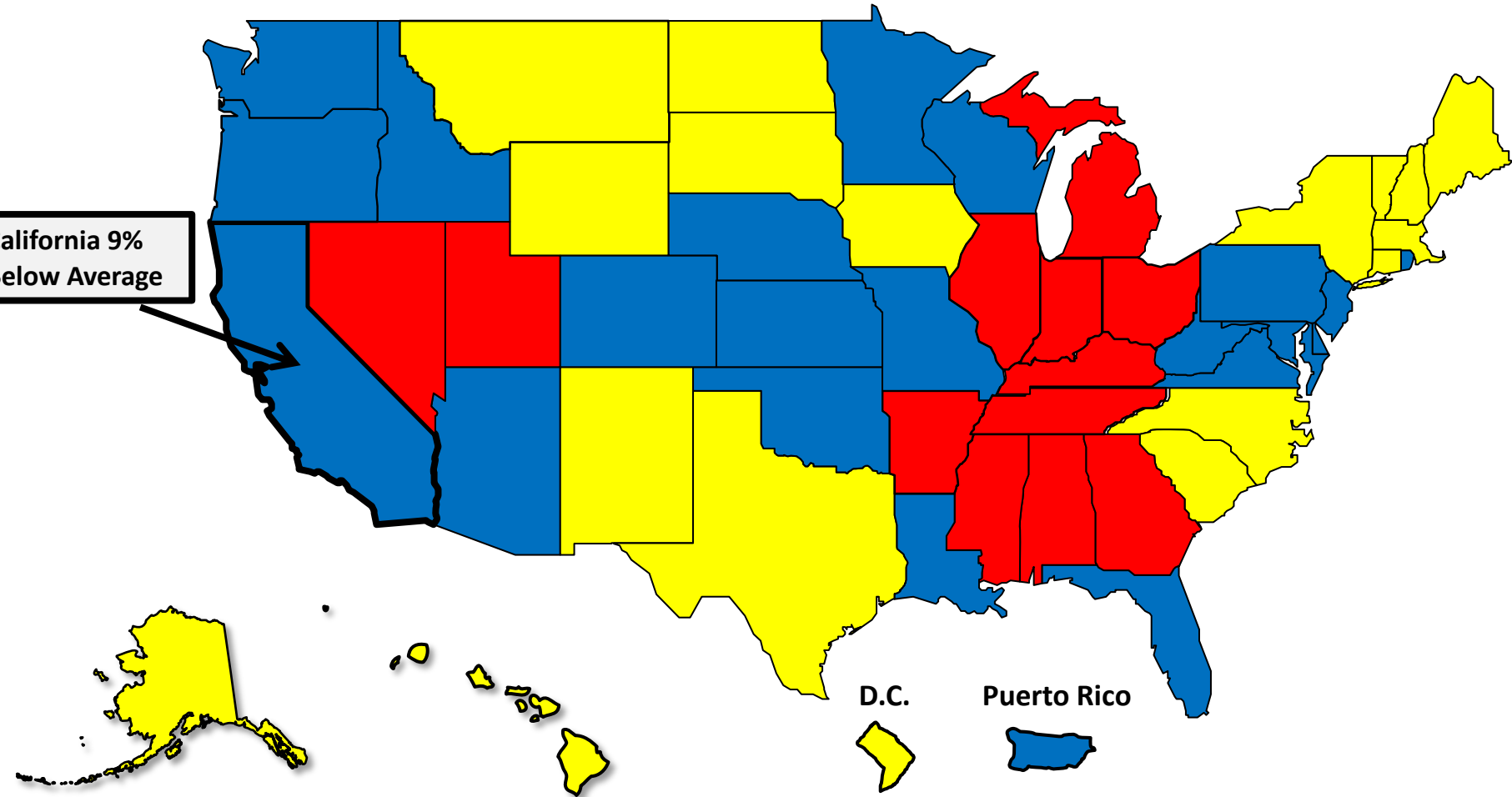


Within 25% of Average



More than 25% Below Average

California 9% Below Average



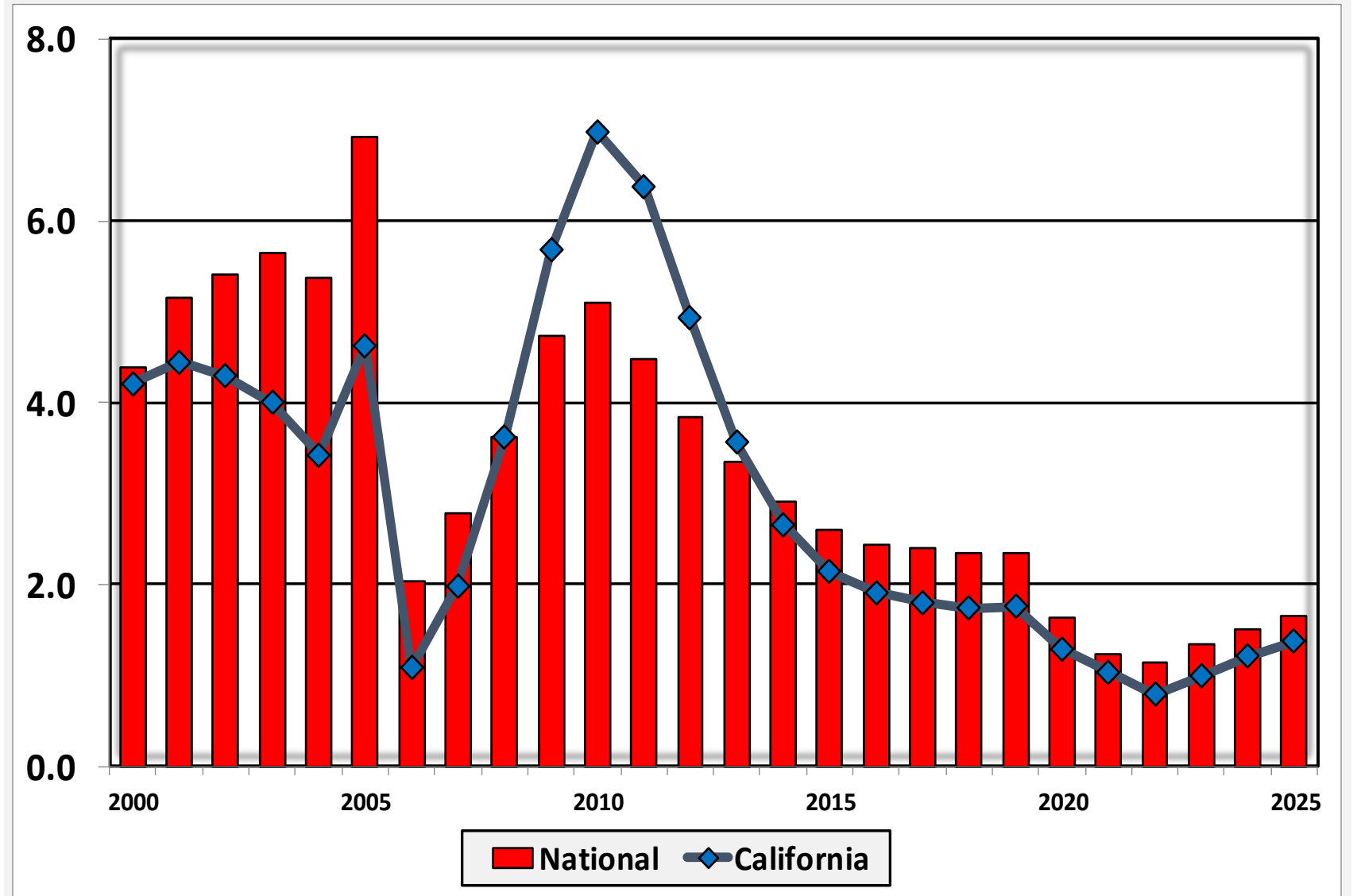
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## Bankruptcy Filings per 1,000 Population California vs. National Average 2000 - 2025



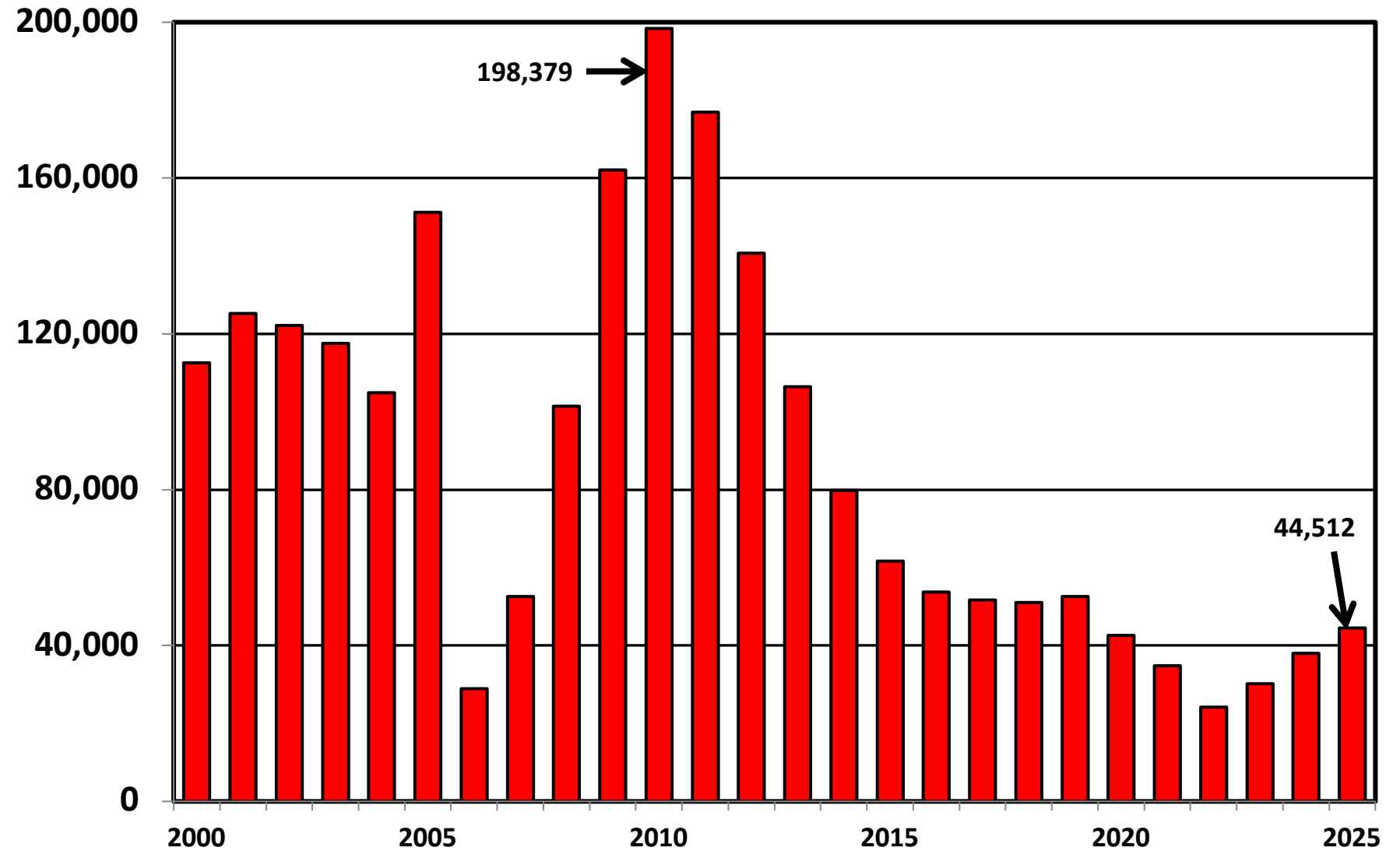
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## Chapter 7 Cases Filed In California Calendar Years 2000 - 2025



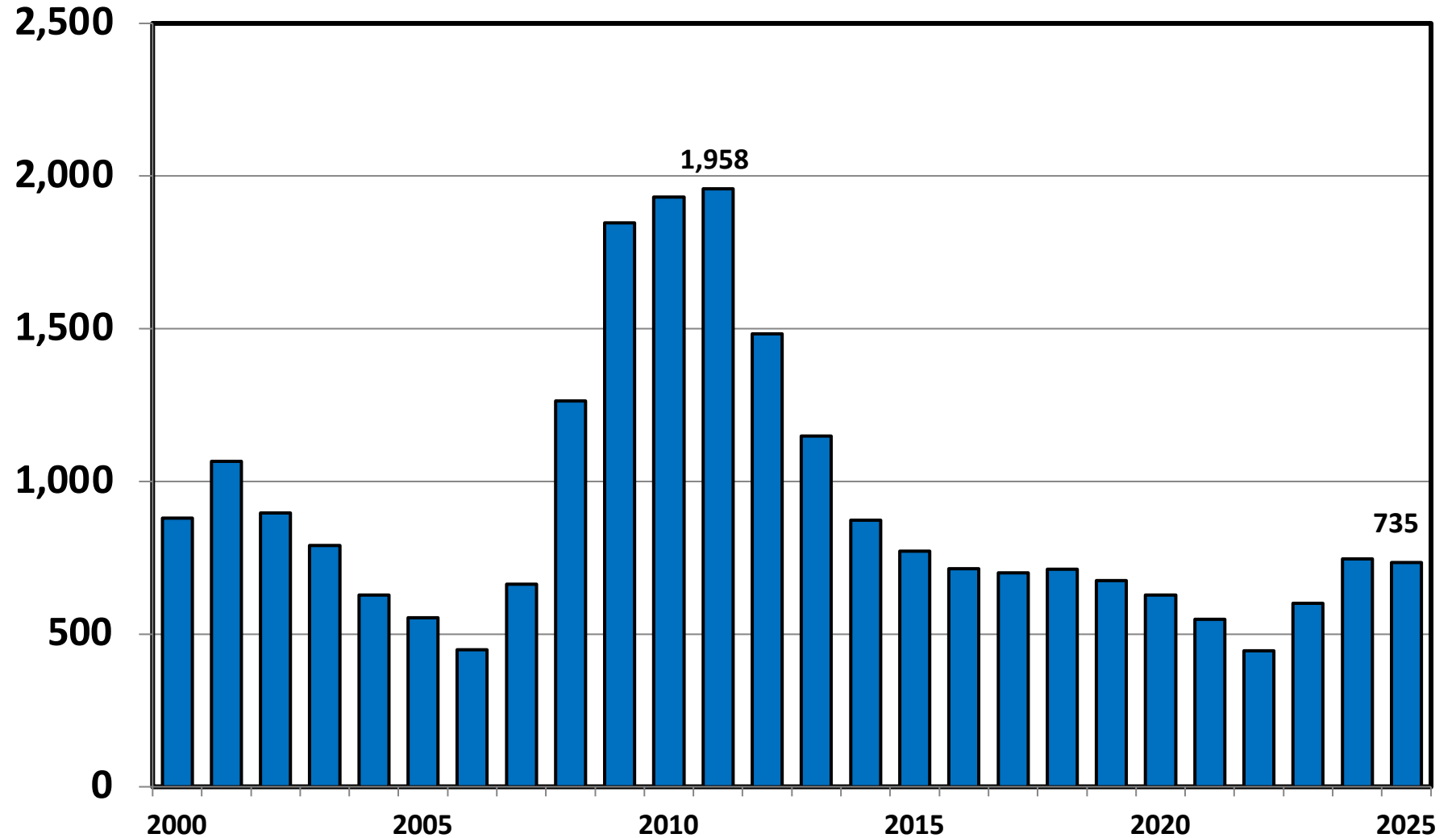
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## Chapter 11 Cases Filed in California 2000 - 2025



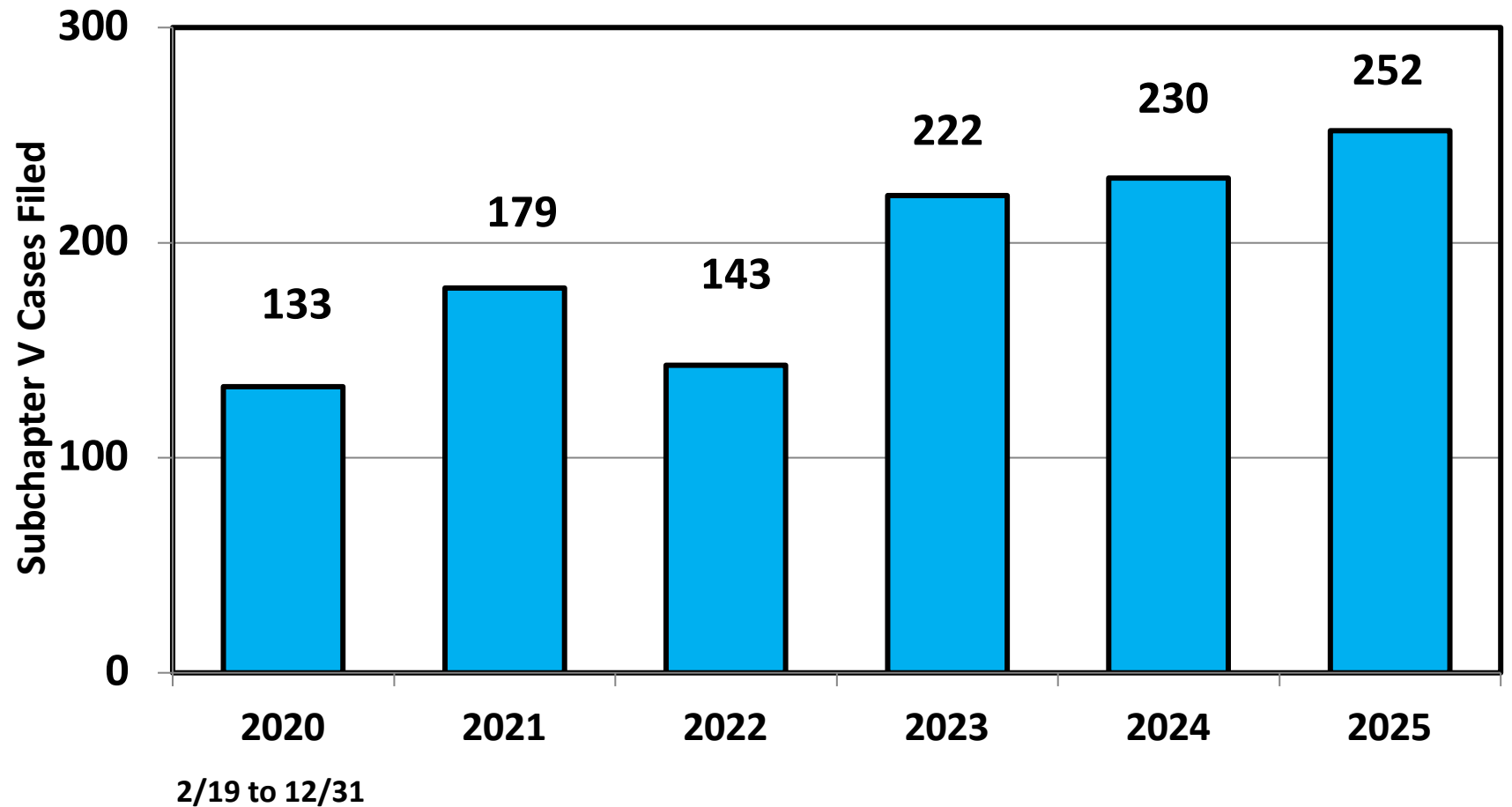
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## Subchapter V Cases Filed in California Calendar Years 2020 - 2025



Source: ABI review of PACER records

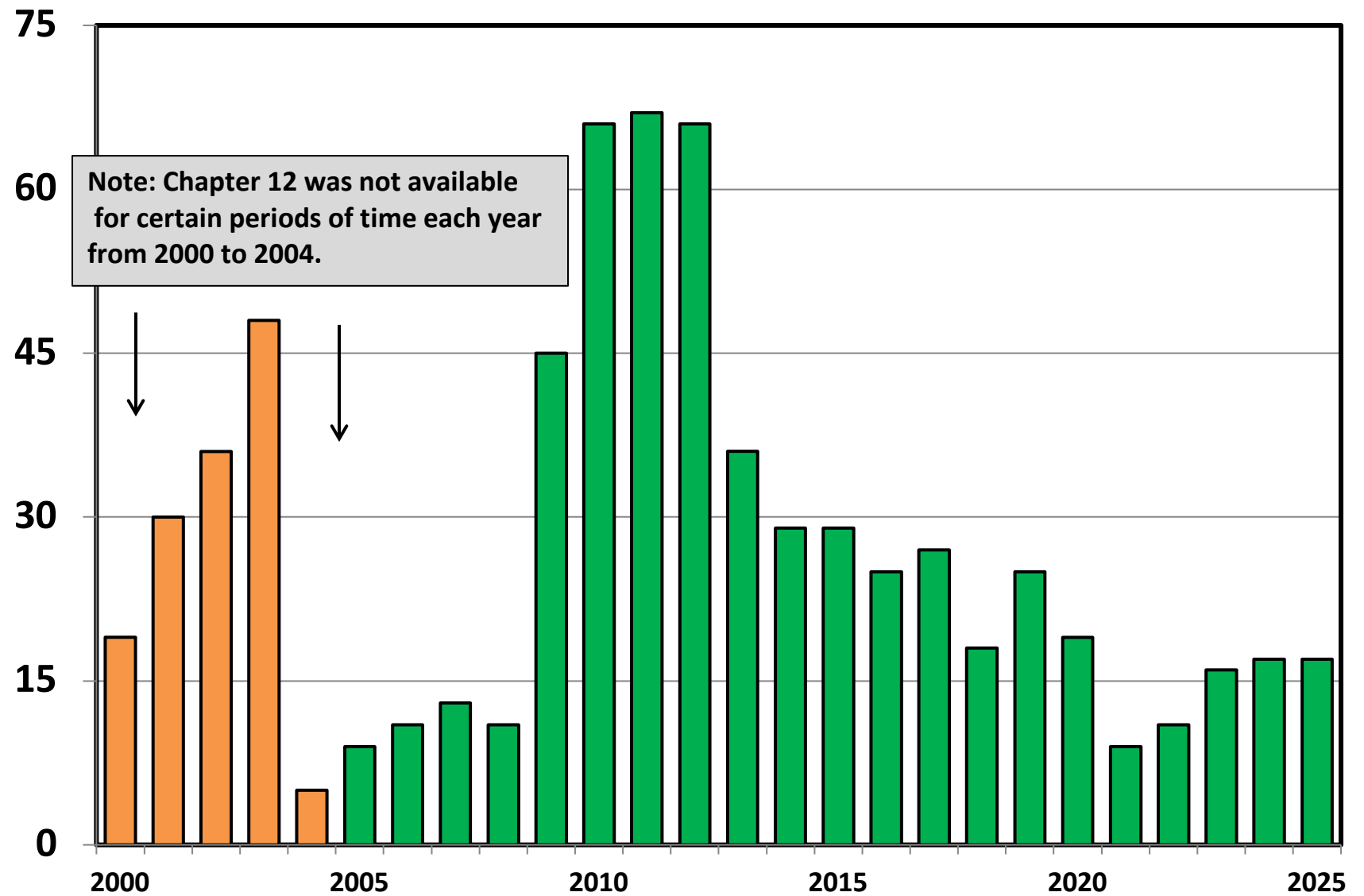
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## Chapter 12 Cases Filed in California 2000 - 2025



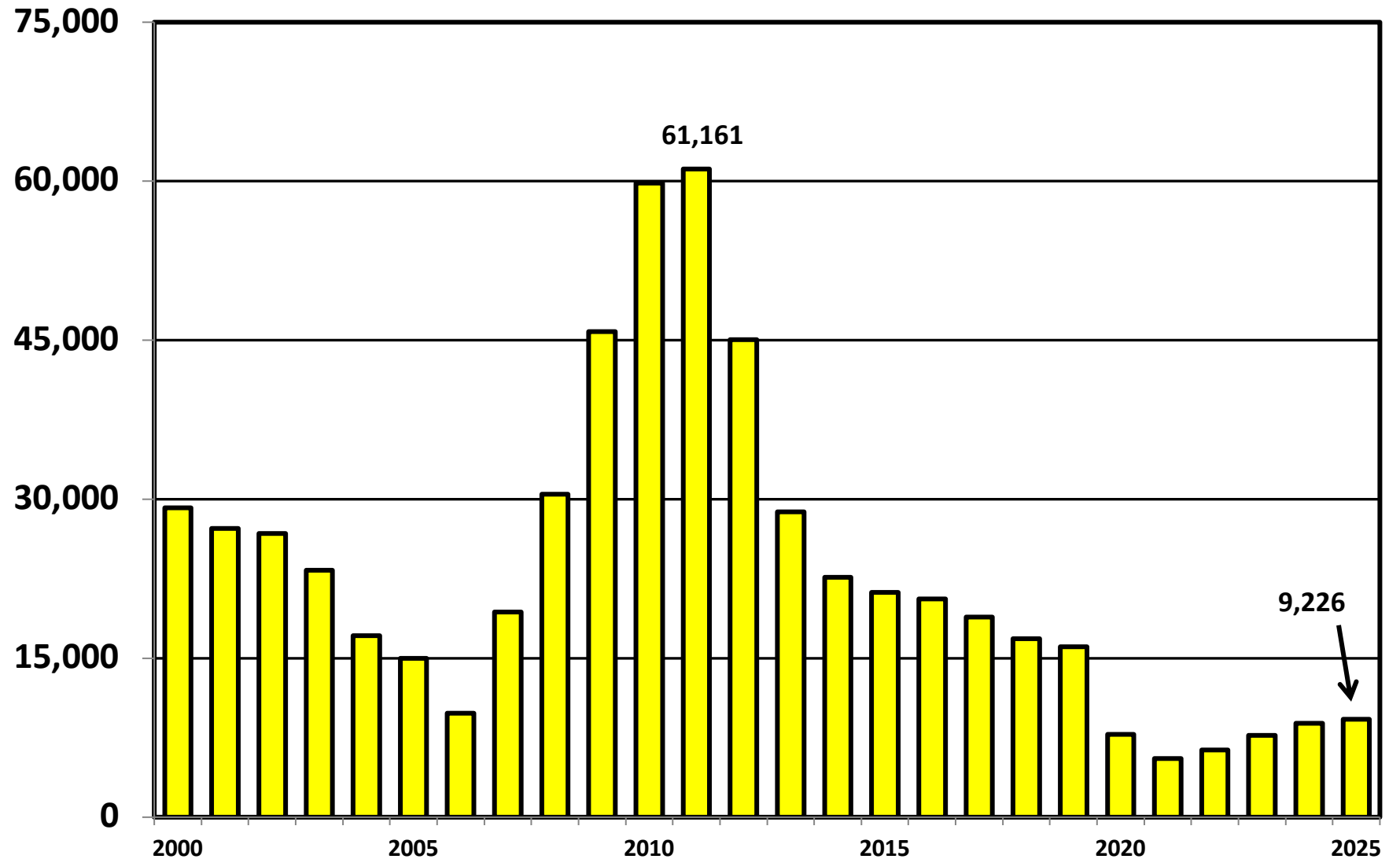
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## Chapter 13 Cases Filed in California 2000 – 2025



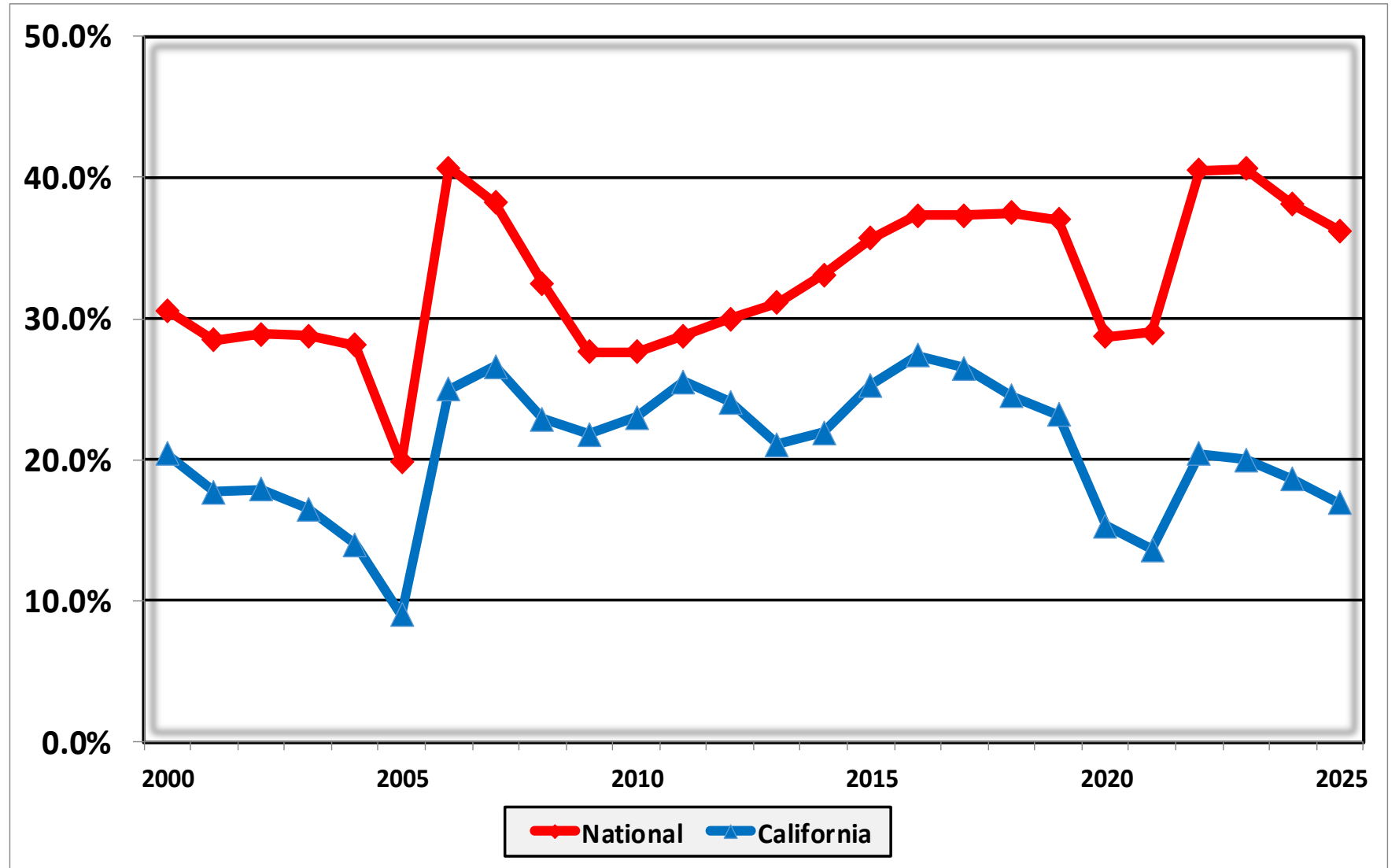
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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 – 2025



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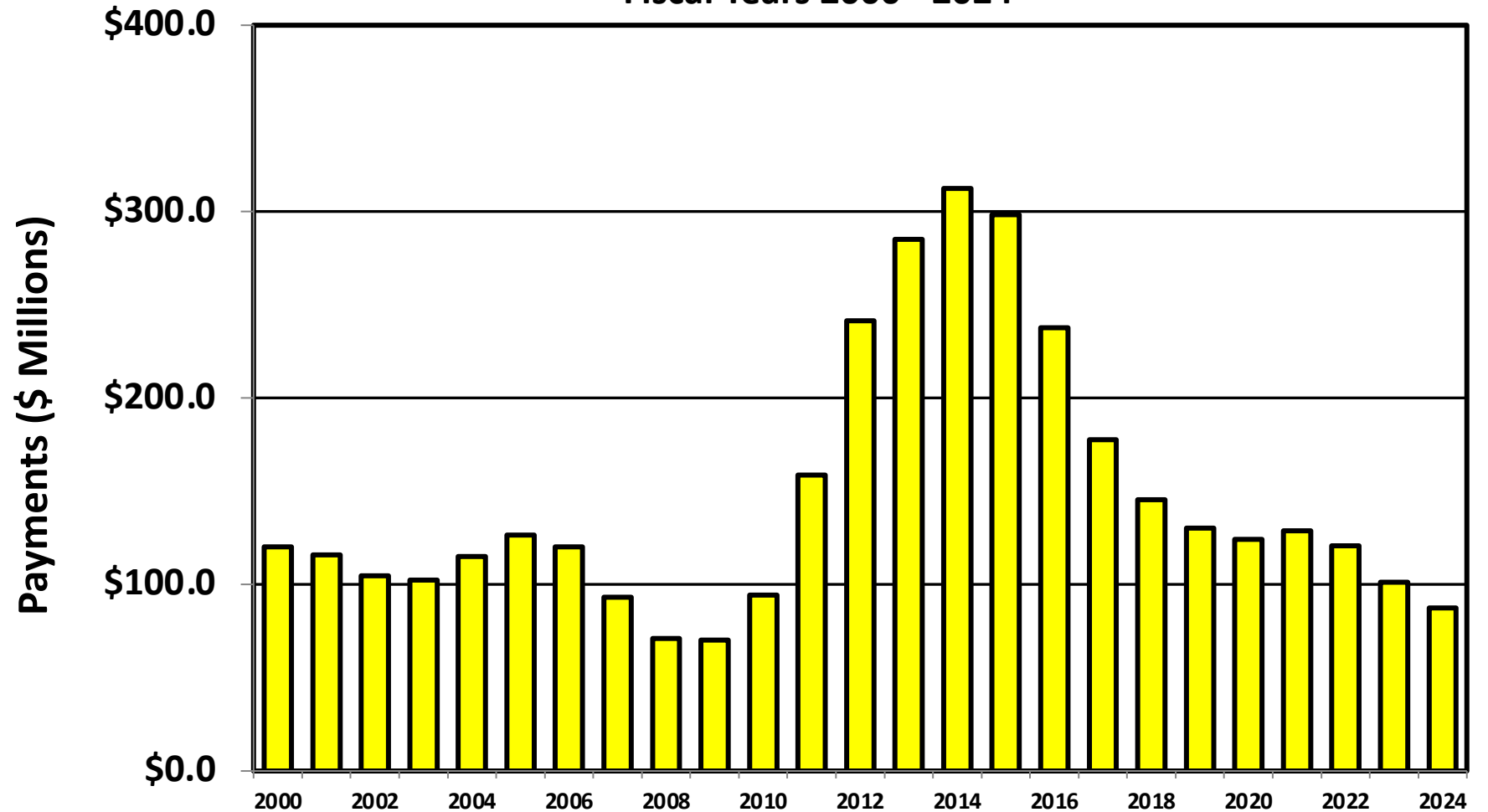
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## Chapter 13 Cases in California

Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

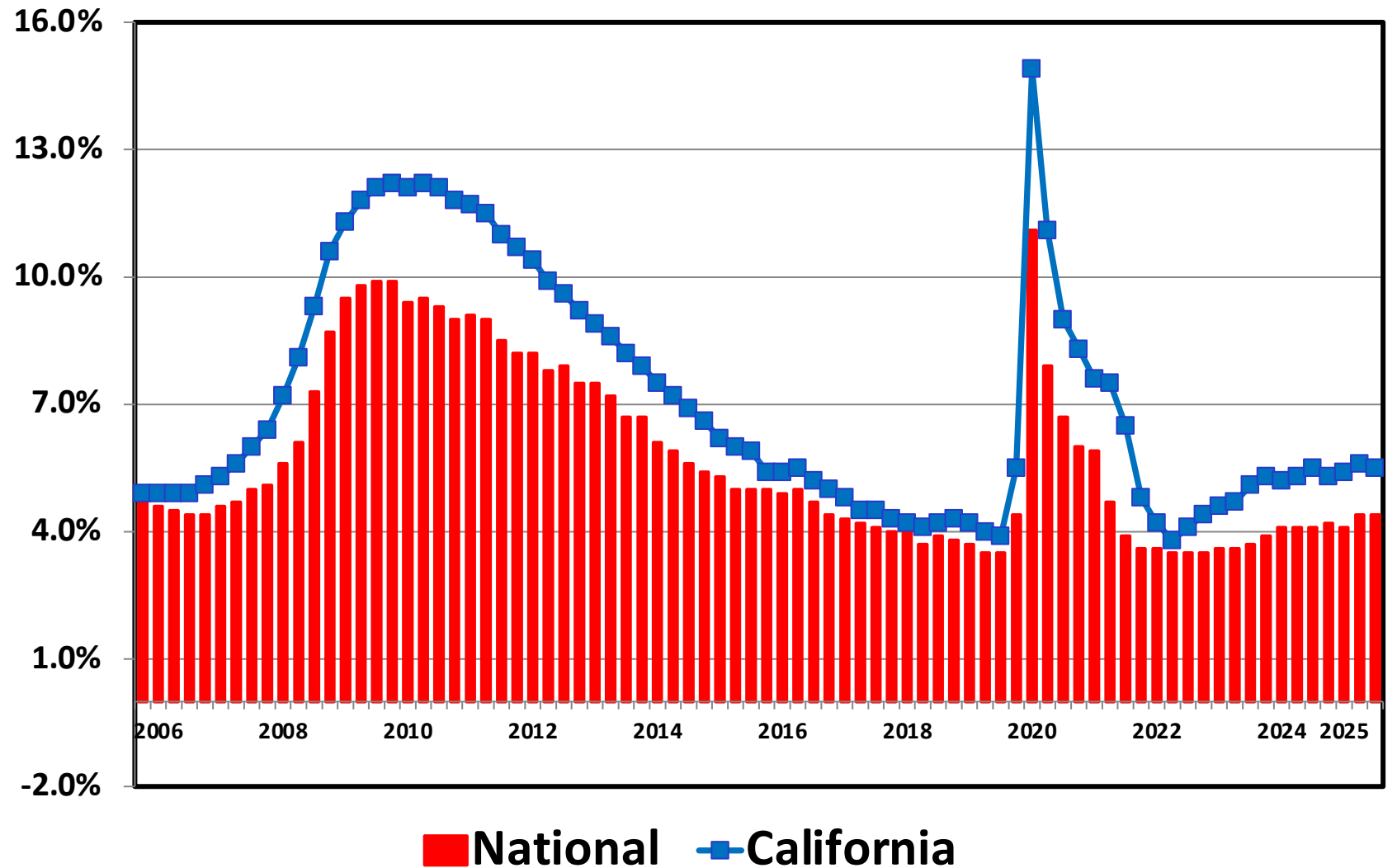
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## Unemployment Rate By Quarter 2006 – 2025



Source: Bureau of Labor Statistics

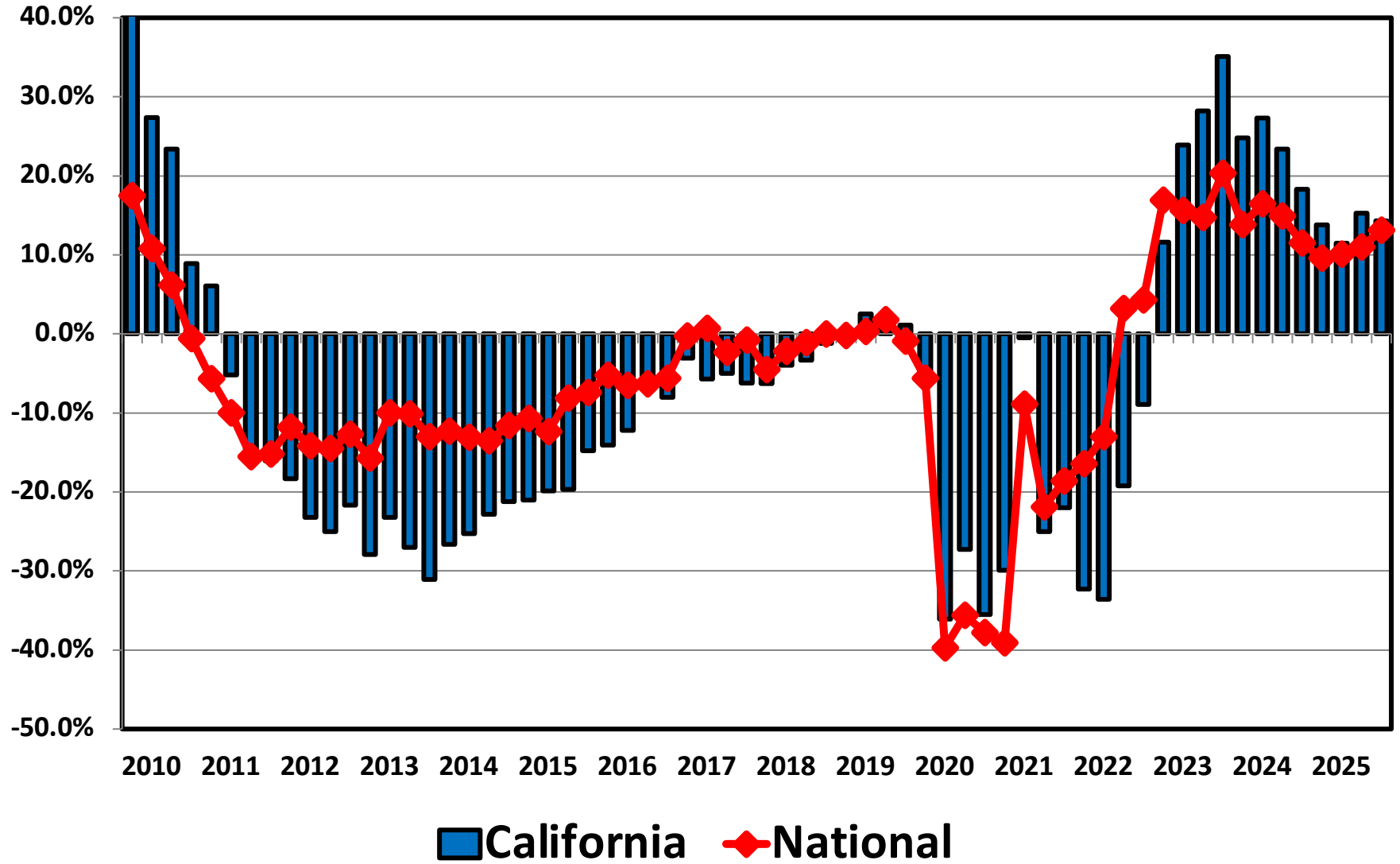
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## Filing Trends By Quarter California vs. National Average (Percent Change From Same Quarter One Year Prior)



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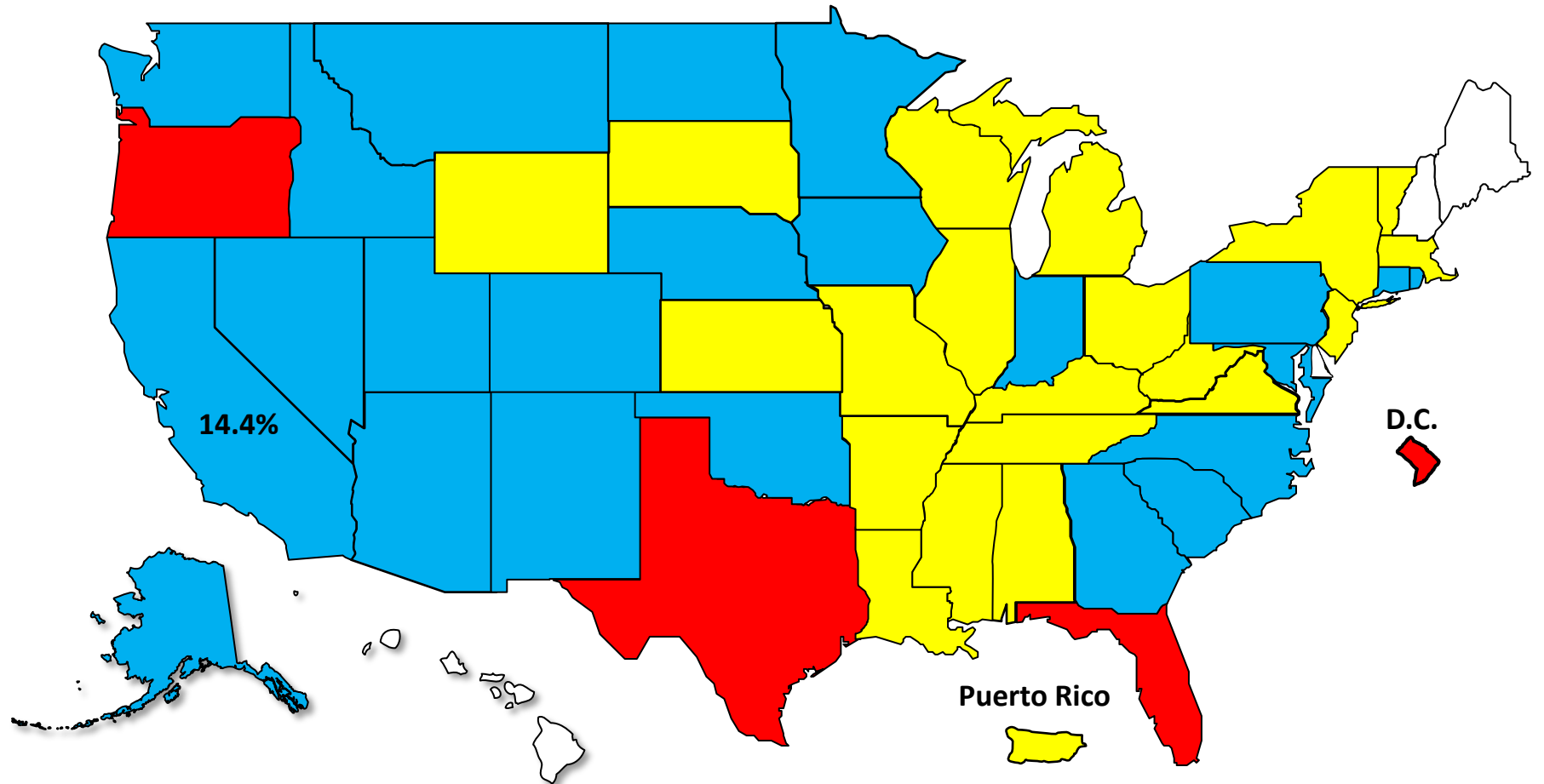
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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



# Bankruptcy Filing Trends in California: 2000-2025

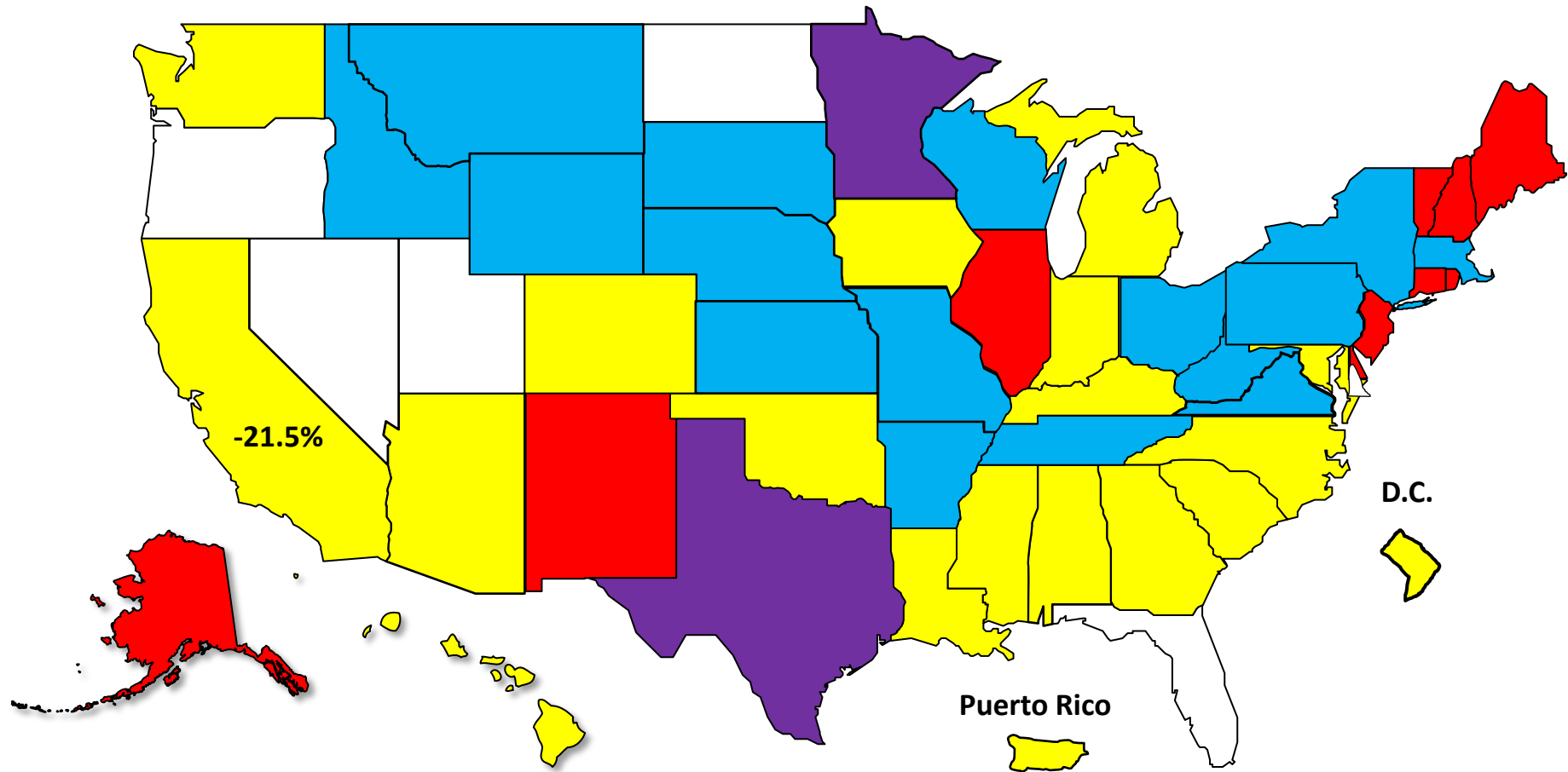
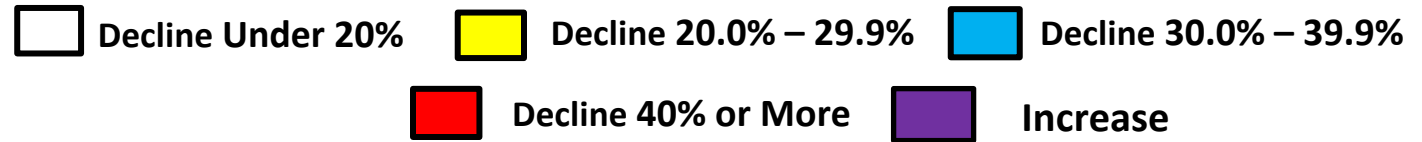
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



# Bankruptcy Filing Trends in California: 2000-2025

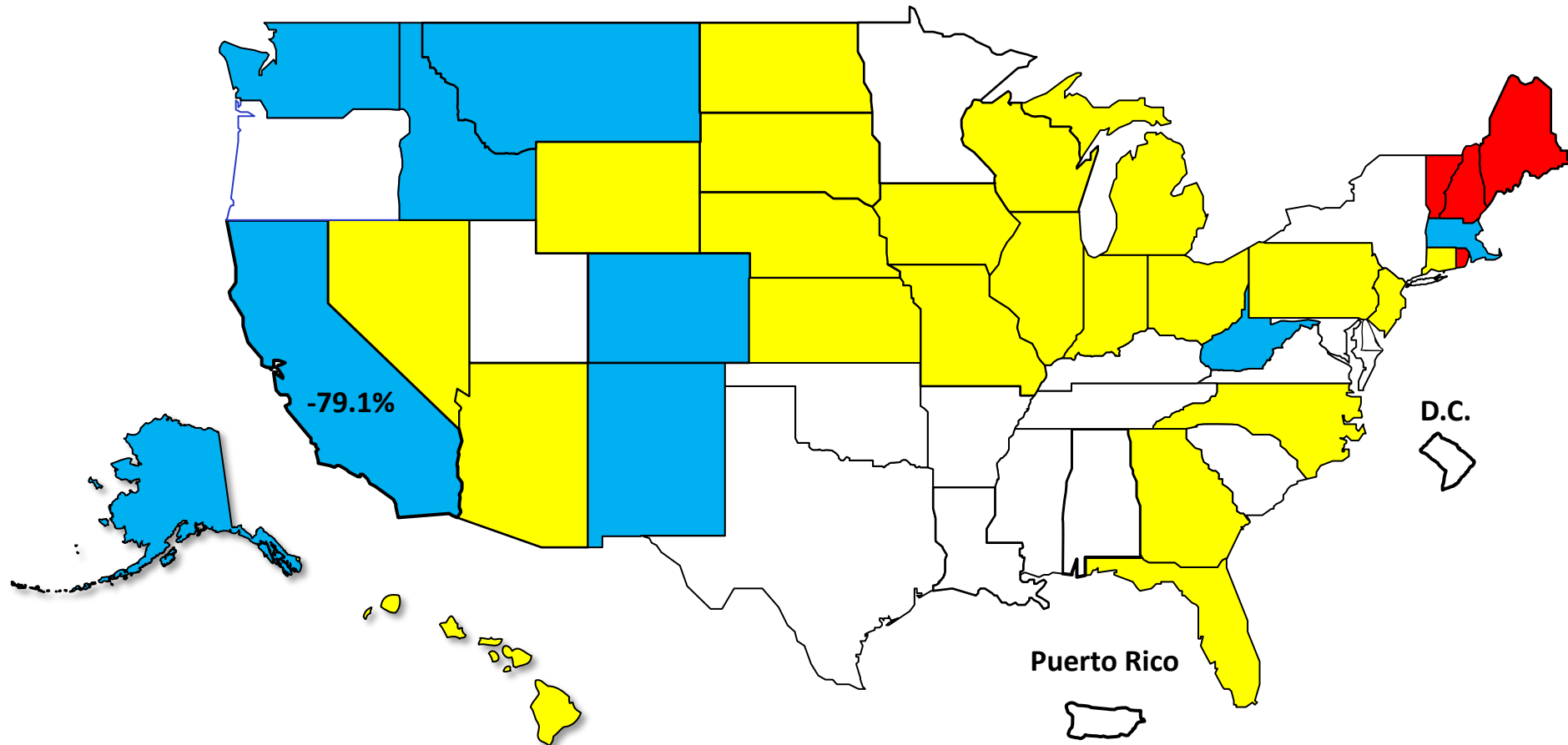
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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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