

Bankruptcy Filing Trends in Colorado: 2000-2025



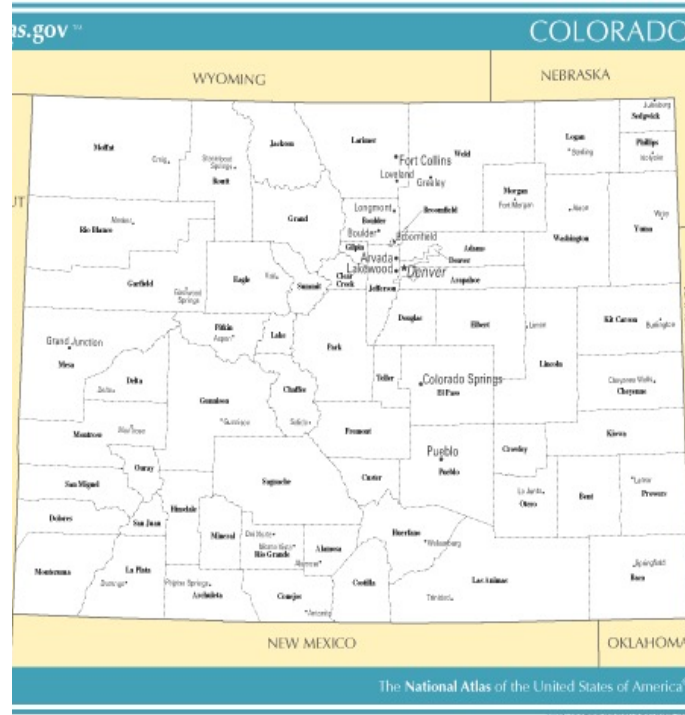
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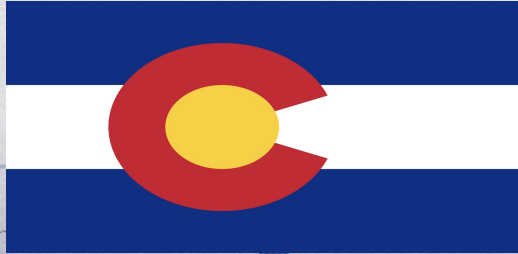
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Colorado

State at a Glance		
	Colorado	National
Population (7/1/2025)	6,012,561	341,784,857
- Change since April 2020	4.1%	3.1%
- Foreign Born	9.8%	14.1%
Size (Square Miles)	103,637	3,533,038
Median Household Income	\$95,470	\$80,734
Persons per Household	2.42	2.53
Per Capita Income	\$52,636	\$44,673
Median Home Value	\$539,400	\$332,700
Homeownership Rate	66.2%	65.2%
High School Graduate (or Higher)	92.9%	89.6%
College Graduate (or Higher)	45.7%	35.7%
Disabled	8.1%	9.3%
No Health Insurance	9.3%	9.6%
In Poverty	9.6%	10.6%
Source: U.S. Census Bureau January 2026		

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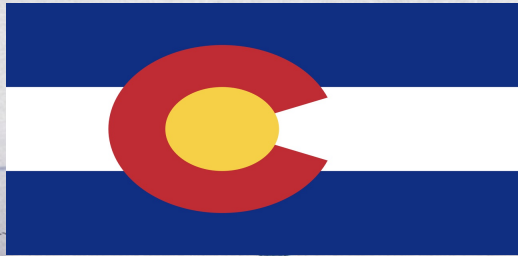
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Bankruptcy Filings in Colorado Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	8,641	6,999	119	1,520	3
2024	7,761	6,094	103	1,560	4
2023	6,152	4,703	81	1,367	1
2022	5,193	3,872	64	1,252	5
2021	6,462	5,198	68	1,191	5
2020	8,562	6,844	85	1,624	9
2019	11,377	8,779	73	2,521	4
2018	11,445	8,882	63	2,492	8
2017	12,268	9,528	88	2,650	2
2016	12,957	10,219	81	2,657	0
2015	14,725	11,936	85	2,699	5
2014	17,632	14,823	73	2,730	6
2013	22,629	18,971	113	3,537	8
2012	26,809	22,111	147	4,547	4
2011	30,409	25,225	139	5,043	2
2010	32,776	27,371	182	5,214	9
2009	28,304	23,955	187	4,152	10
2008	21,136	18,033	122	2,976	5
2007	15,499	12,962	75	2,461	1
2006	9,979	8,189	76	1,712	2
2005	43,293	40,355	81	2,851	6
2004	28,169	25,159	104	2,902	4
2003	25,956	23,230	79	2,638	9
2002	21,359	18,630	113	2,607	9
2001	18,800	16,303	105	2,389	3
2000	15,558	13,126	75	2,344	13
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Colorado					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	500	370	113	14	3
2024	465	334	97	30	4
2023	351	241	78	31	1
2022	241	155	63	18	5
2021	247	159	64	19	5
2020	369	259	82	19	9
2019	384	292	65	23	4
2018	370	276	59	27	8
2017	407	290	82	33	2
2016	402	294	77	31	0
2015	442	334	77	26	5
2014	475	369	69	31	6
2013	740	585	103	44	8
2012	906	720	140	42	4
2011	1,162	974	129	57	2
2010	1,361	1,113	163	76	9
2009	1,421	1,173	177	61	10
2008	965	811	117	32	5
2007	645	542	72	30	1
2006	435	330	68	35	2
2005	1,120	993	74	47	6
2004	786	635	97	50	4
2003	552	429	76	38	9
2002	590	437	109	35	9
2001	467	340	102	22	3
2000	373	256	75	29	13
* Chapters 9, 12 and 15					

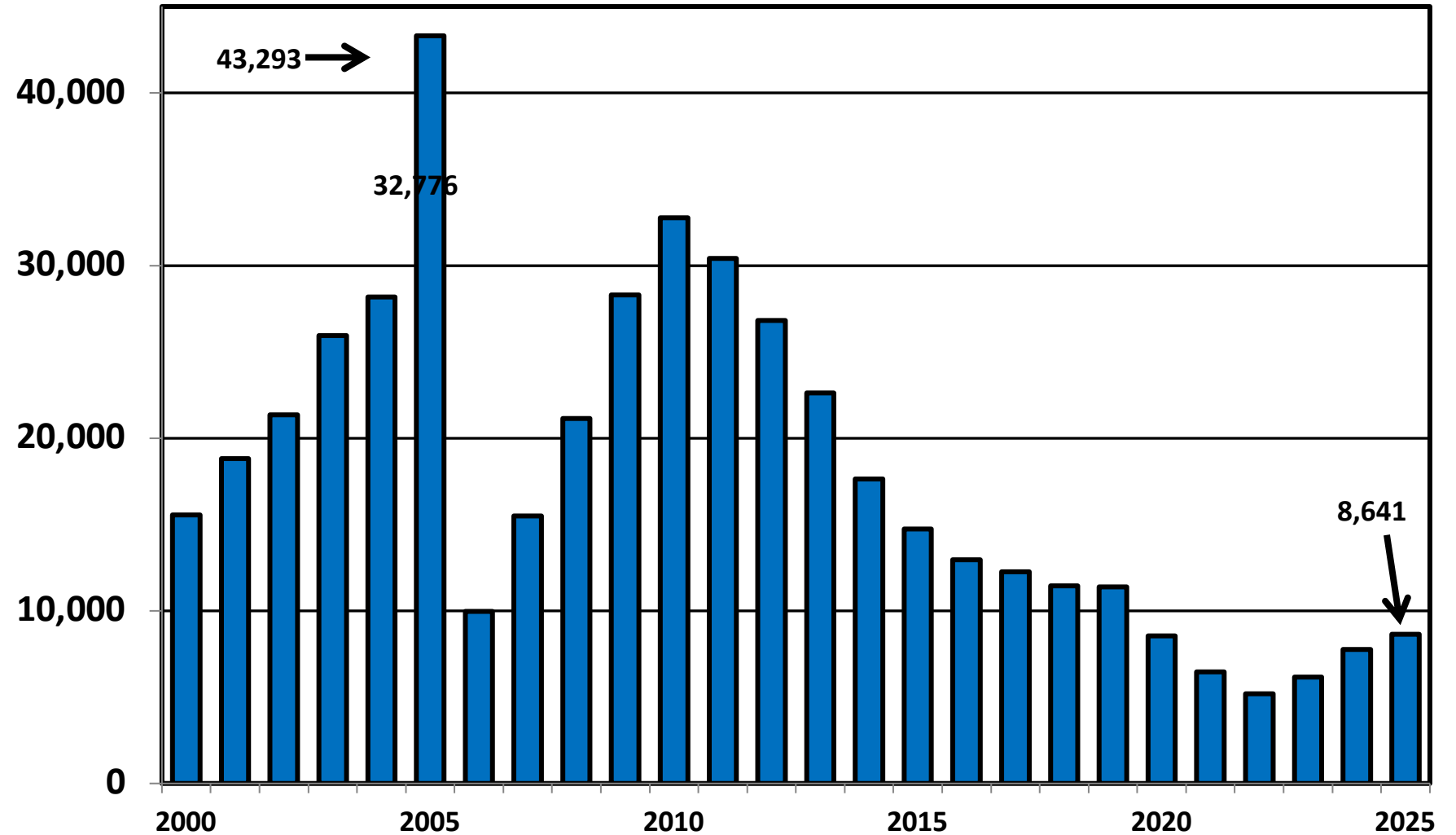
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District of Colorado Total Bankruptcy Cases Filed 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



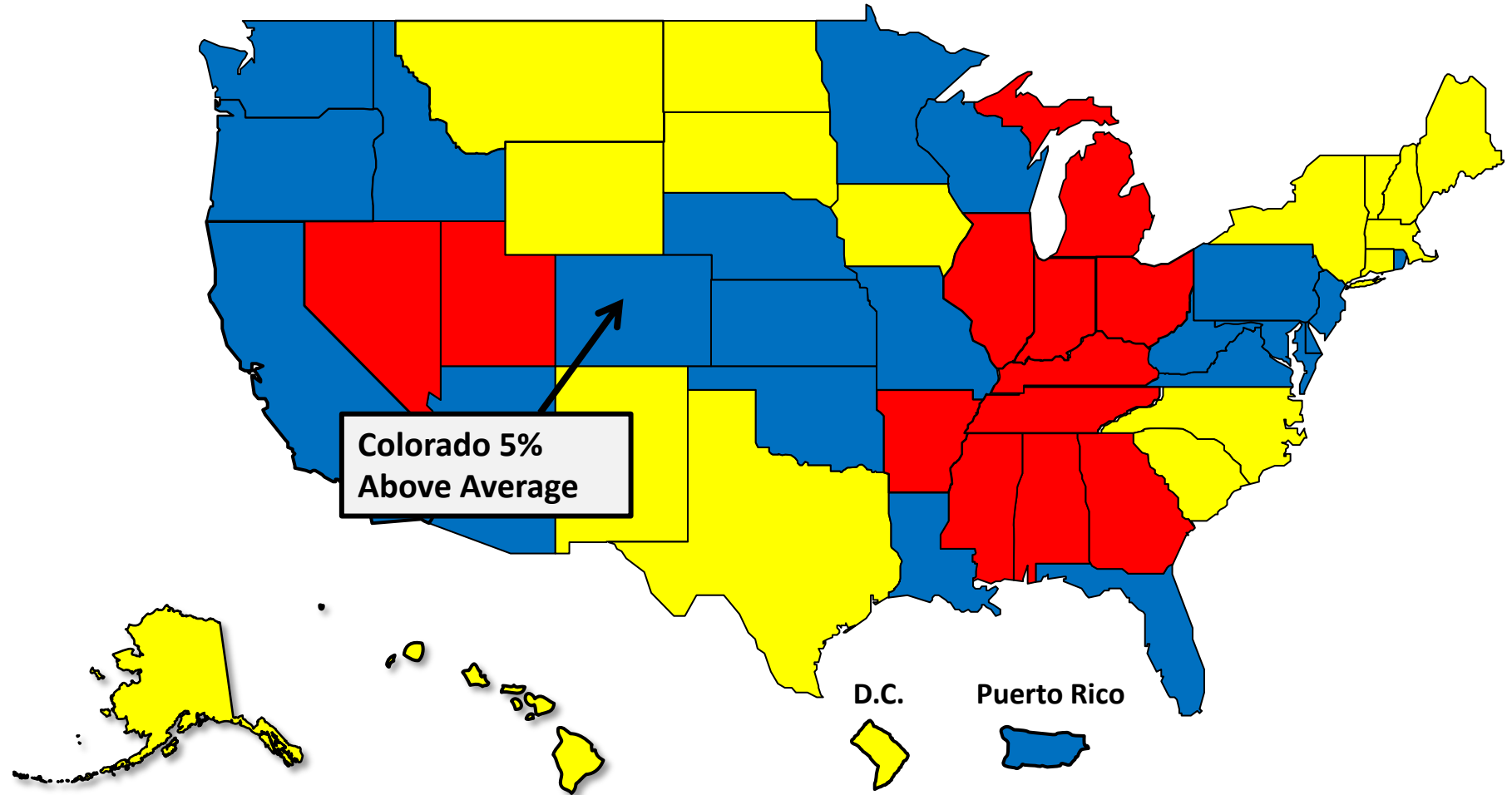
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



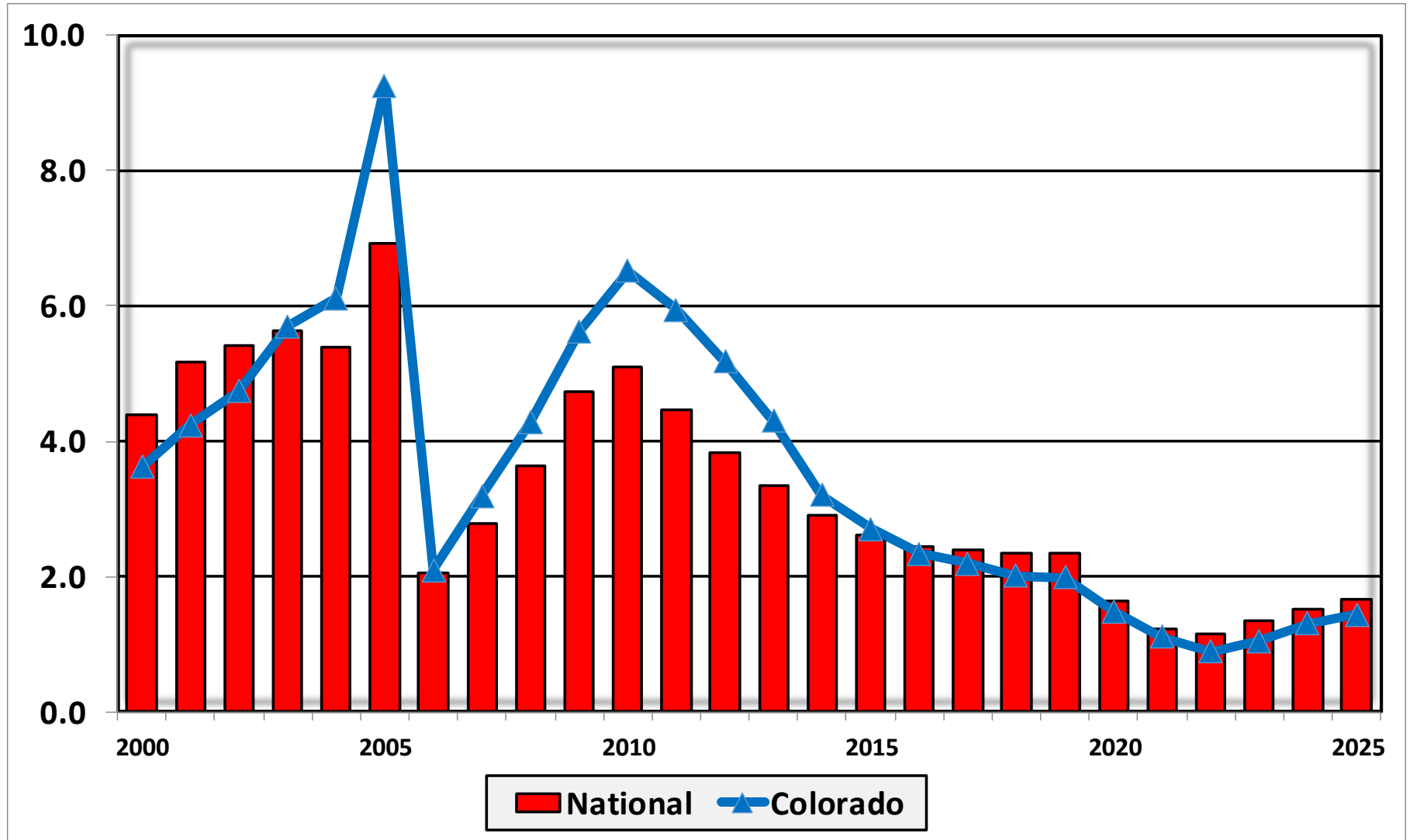
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Bankruptcy Filings per 1,000 Population Colorado vs. National Average 2000 – 2025



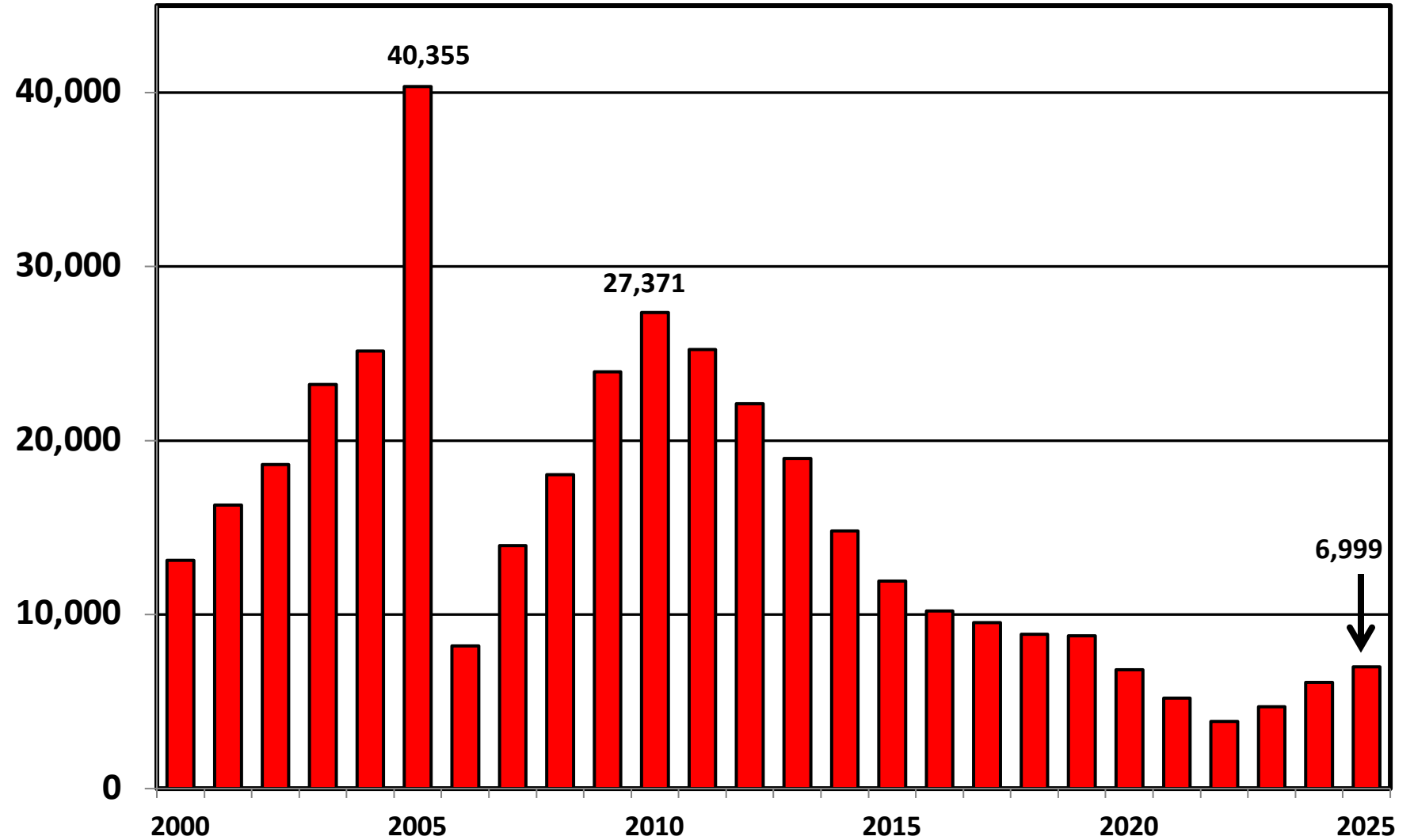
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District of Colorado Chapter 7 Cases Filed 2000 - 2025



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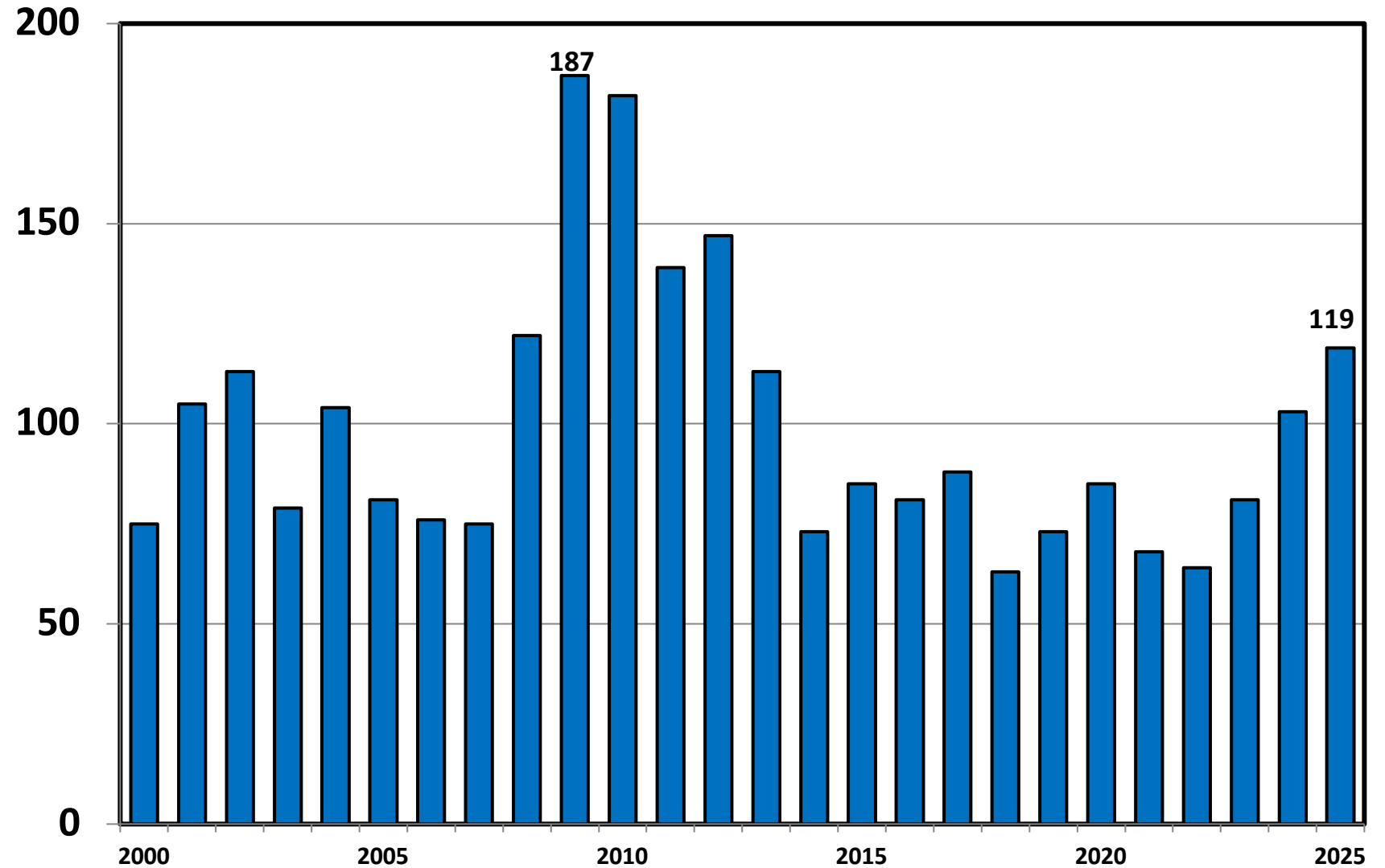


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Chapter 11 Cases Filed in Colorado 2000 - 2025



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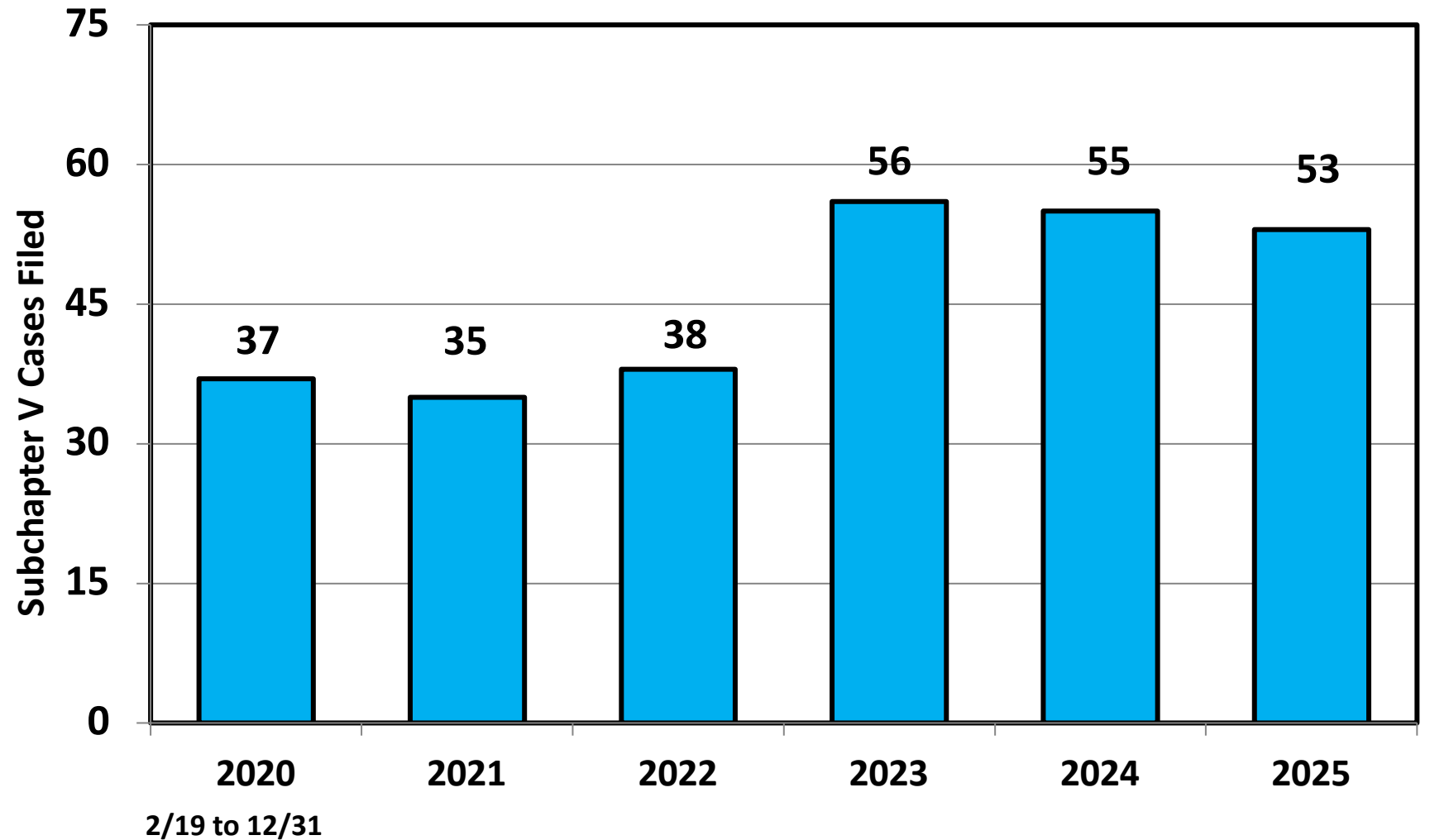


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Subchapter V Cases Filed in Colorado Calendar Years 2020 - 2025



Source: ABI review of PACER records

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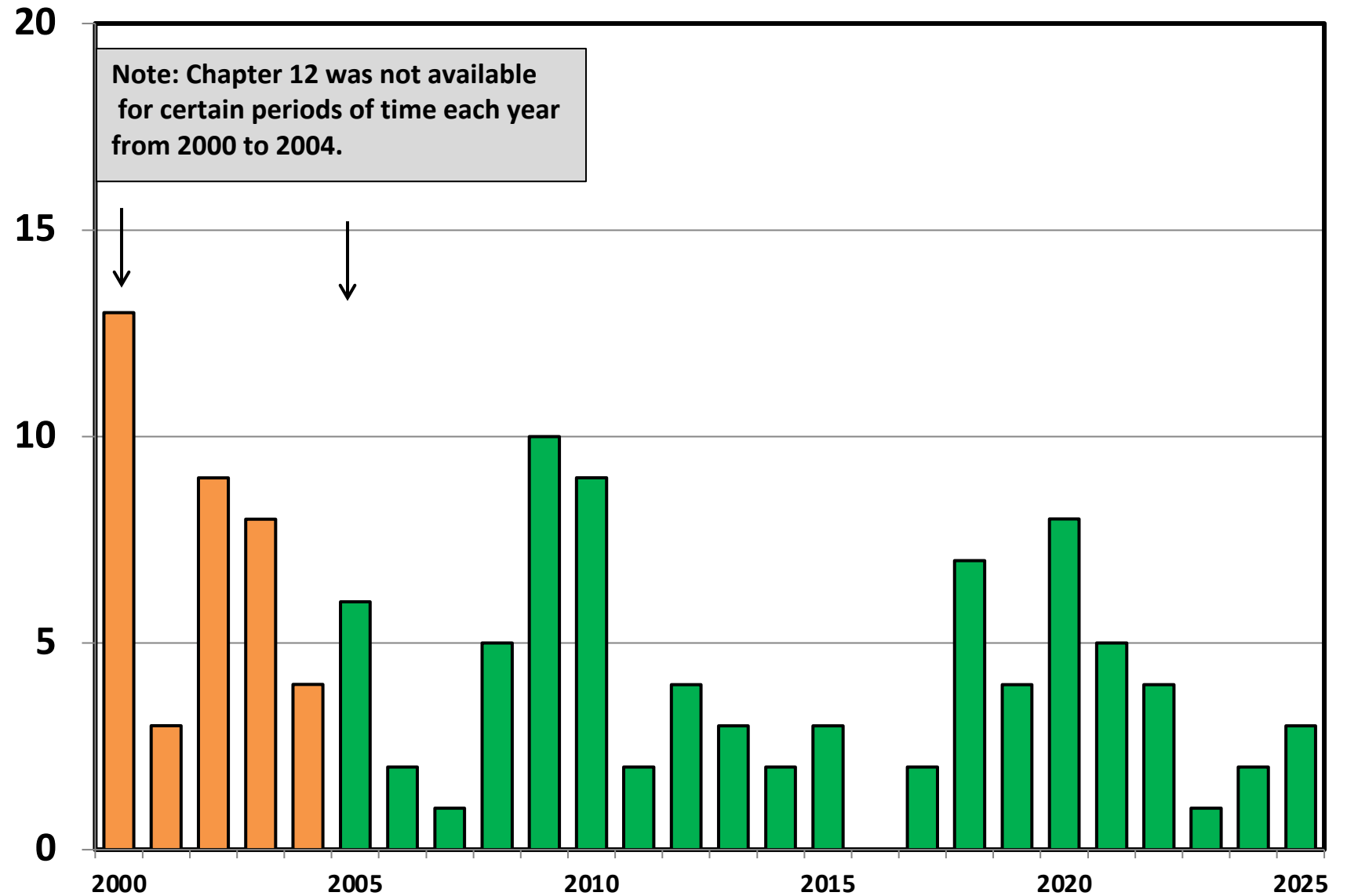


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Chapter 12 Cases Filed in Colorado 2000 - 2025



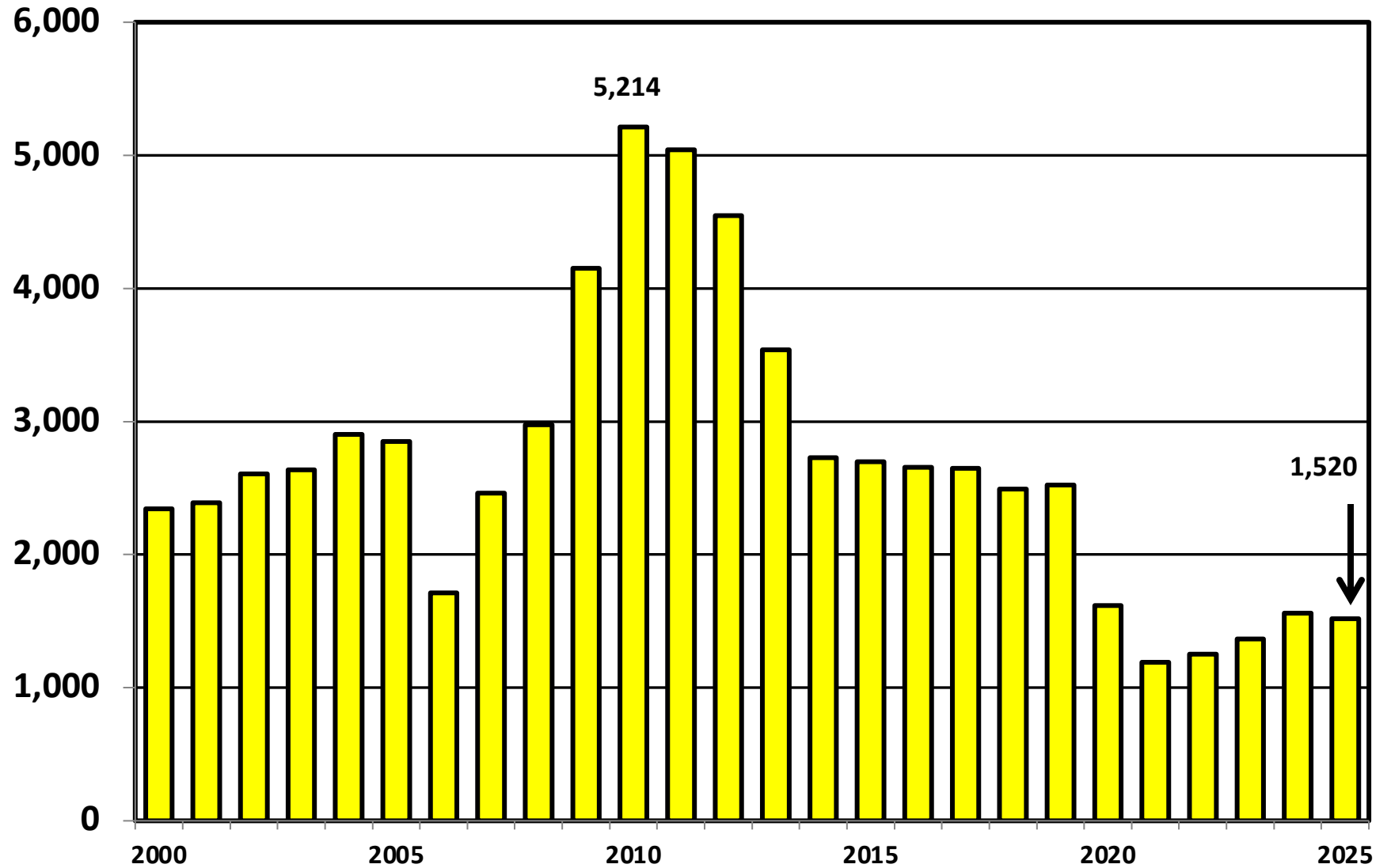
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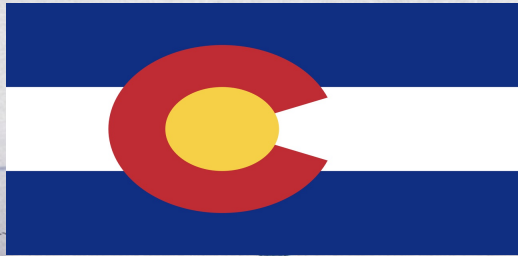
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District of Colorado Chapter 13 Cases Filed 2000 – 2025



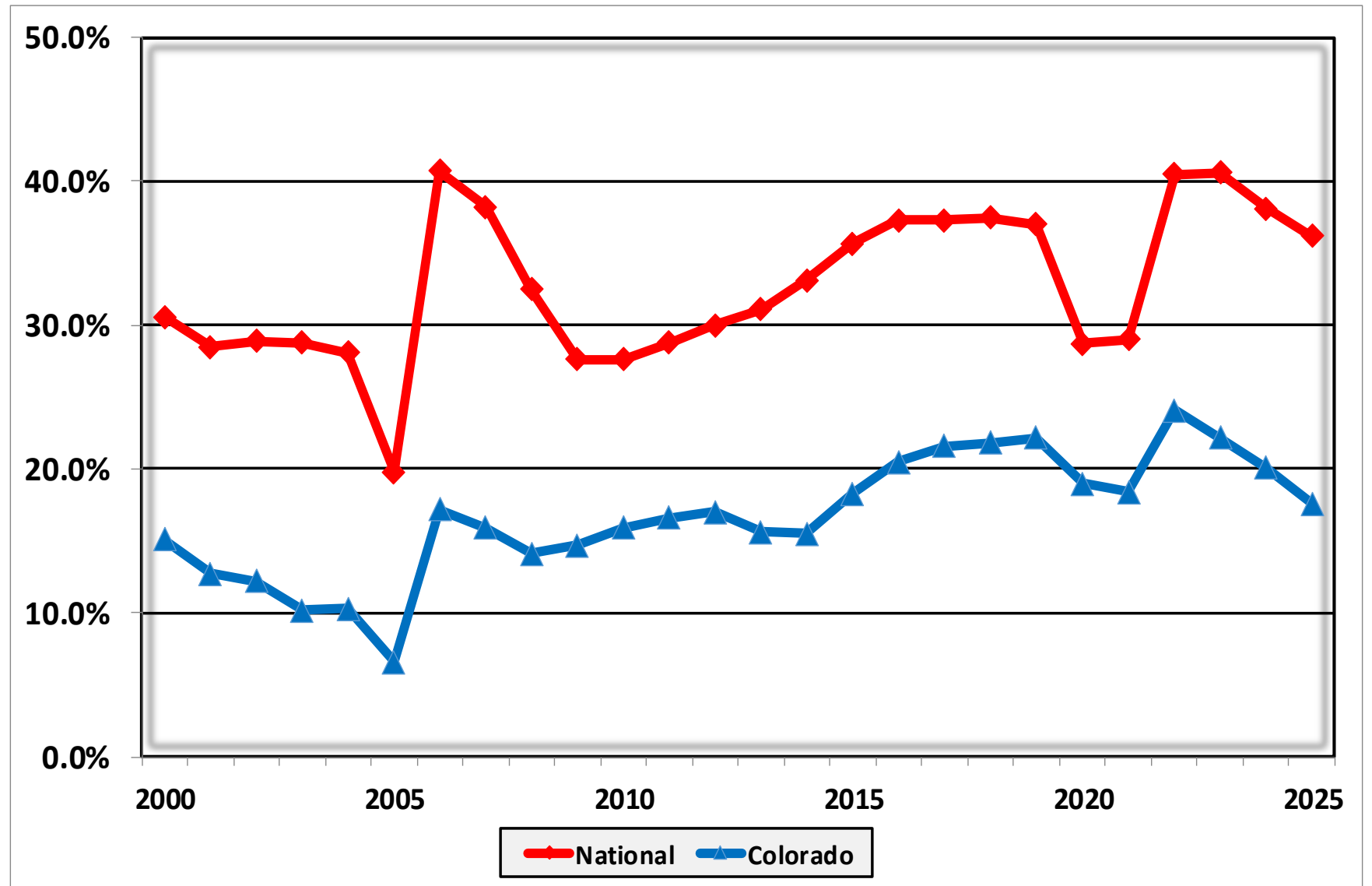
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



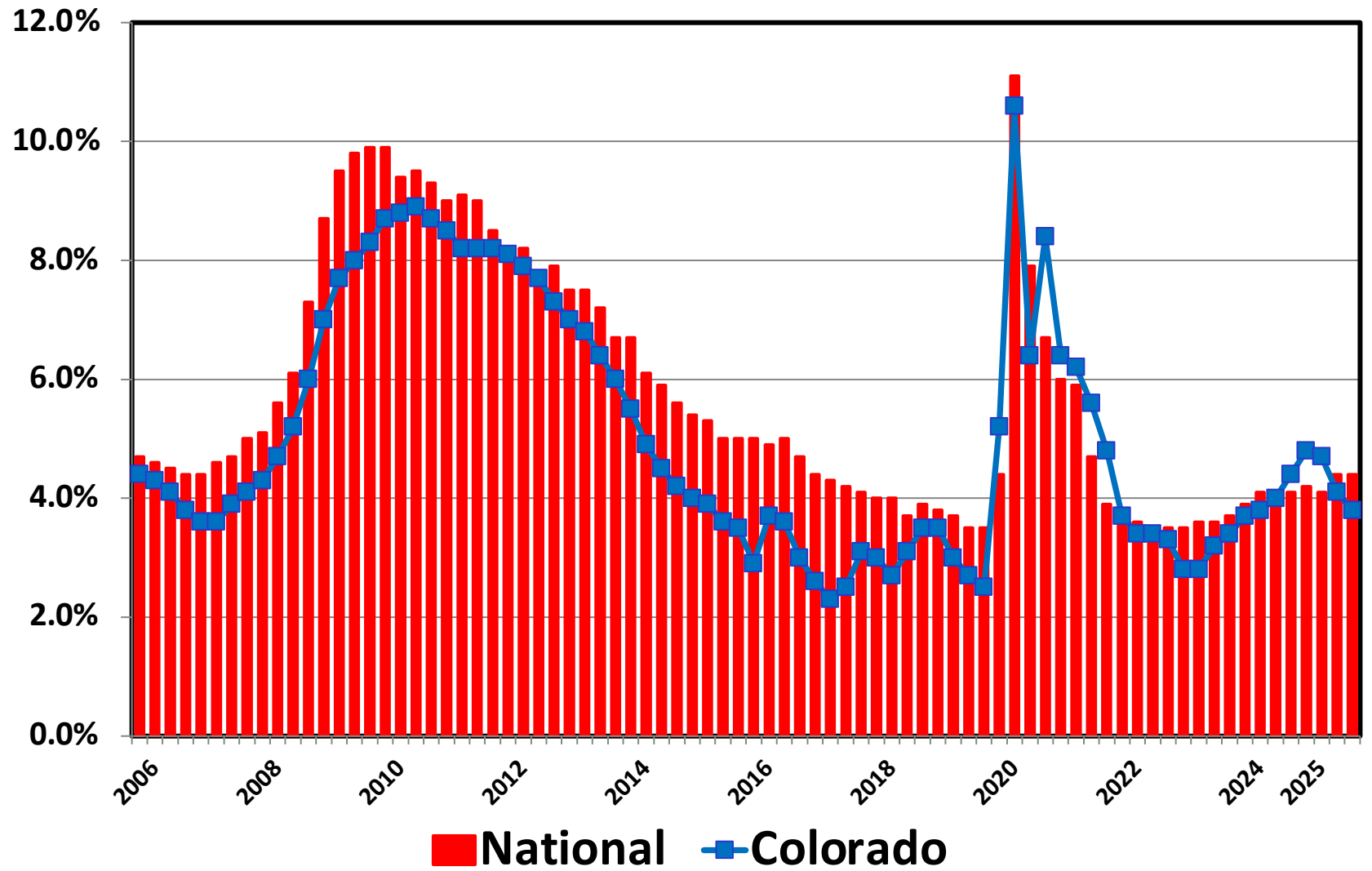
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

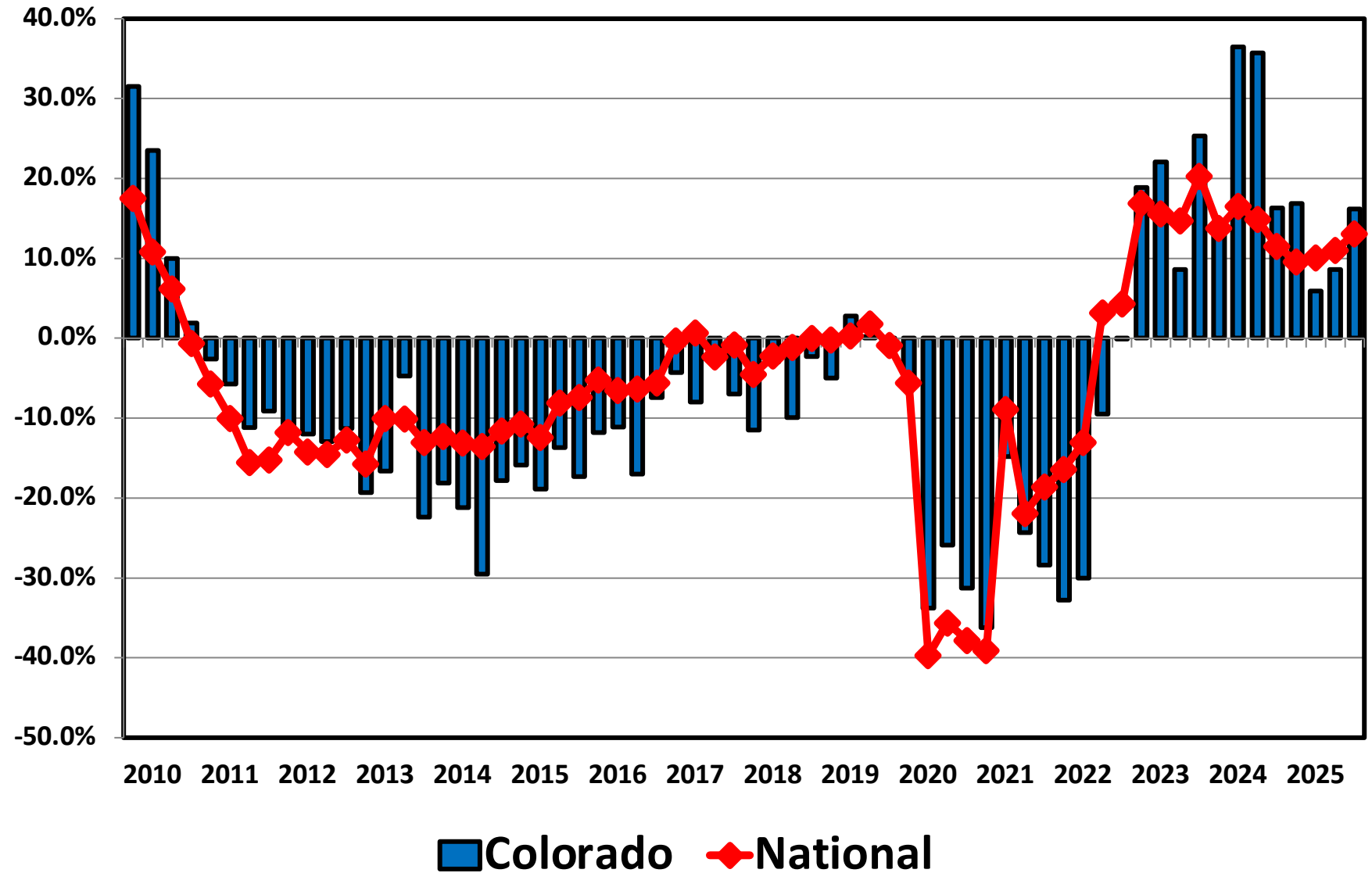
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Filing Trends By Quarter Colorado vs. National Average (Percent Change From Same Quarter One Year Prior)



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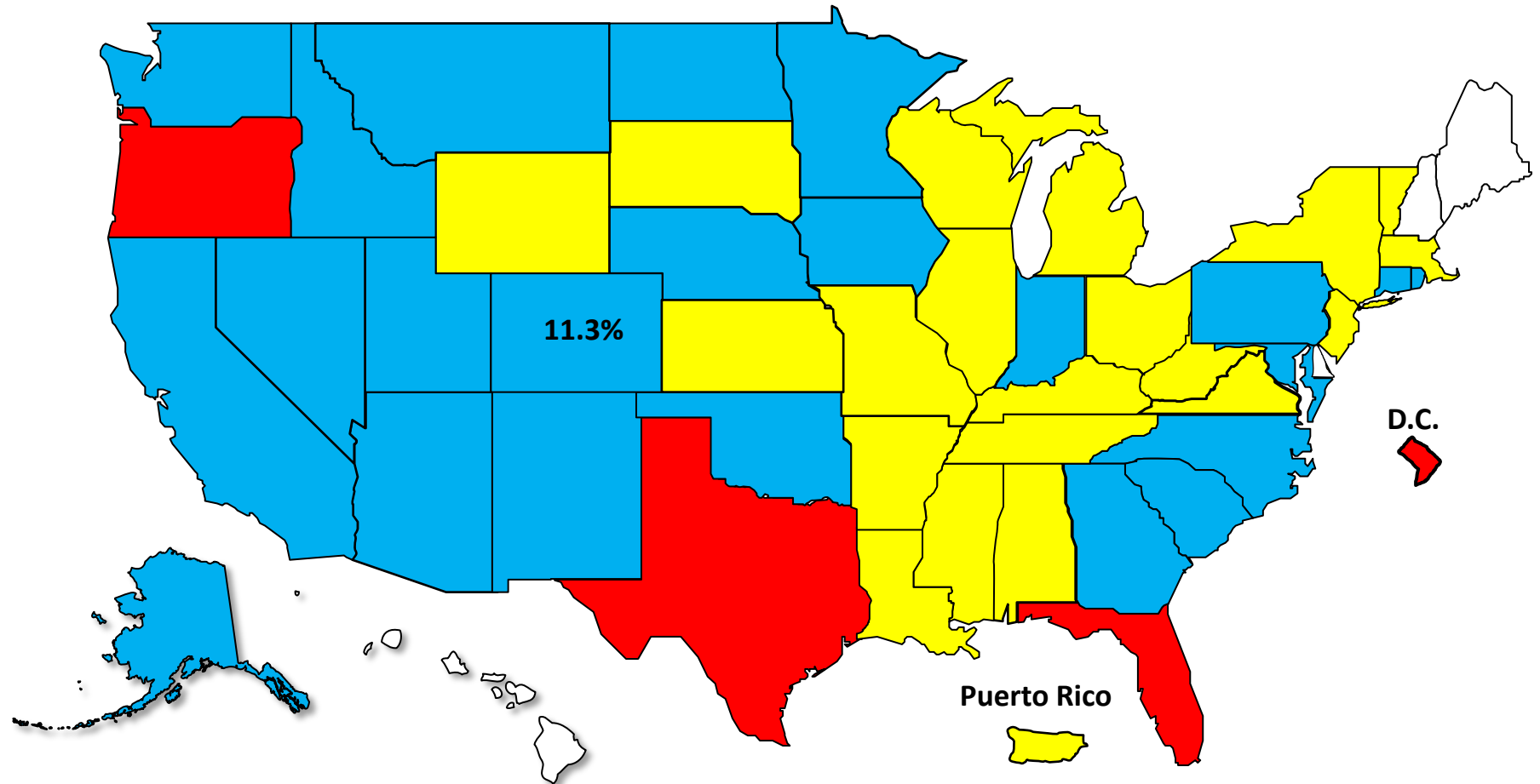


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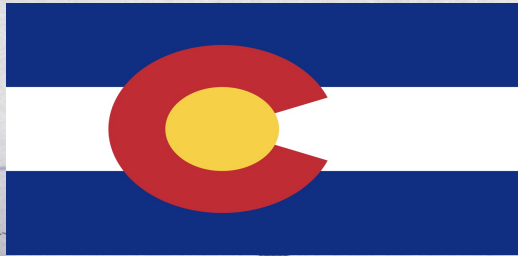


Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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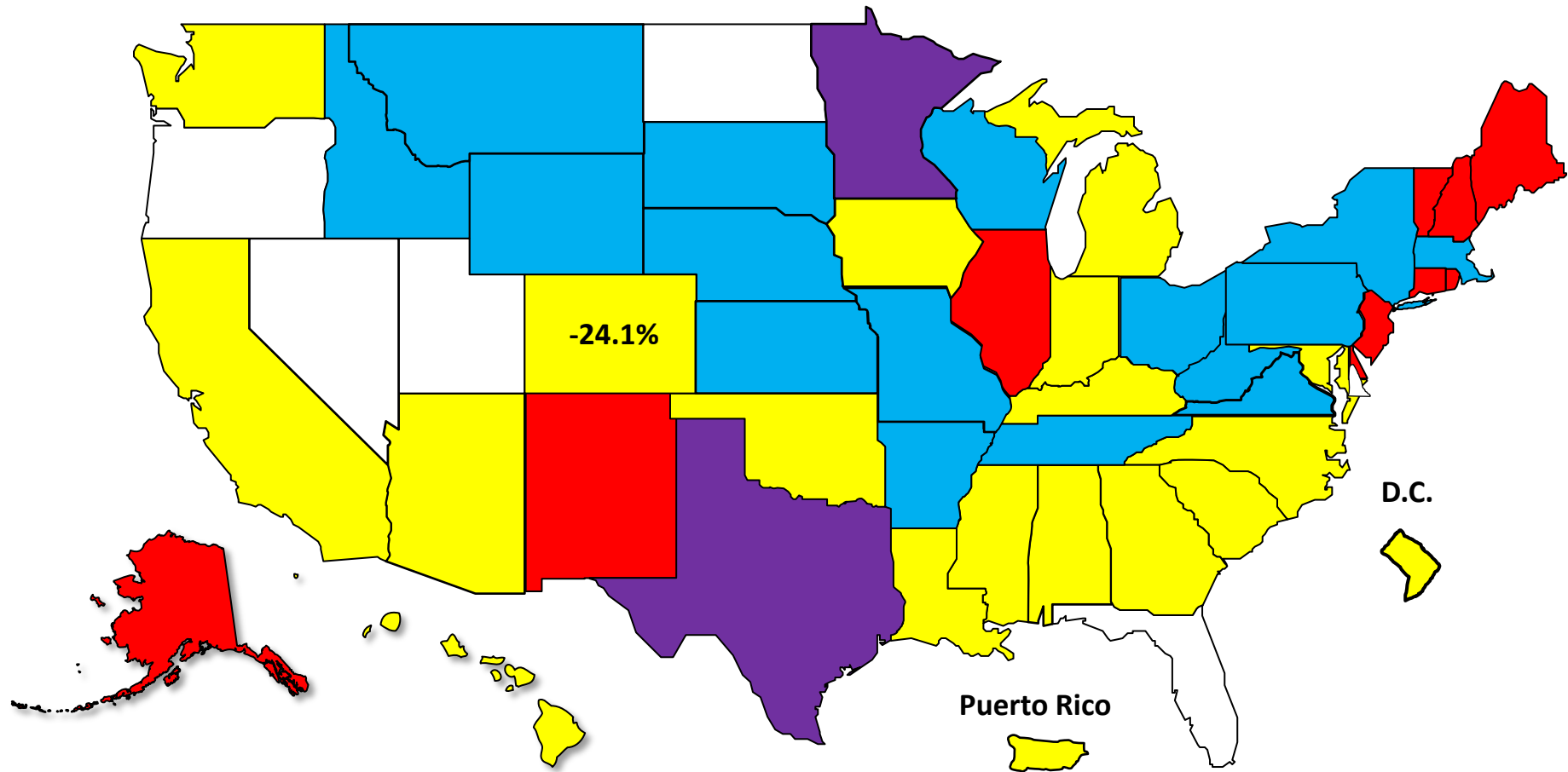
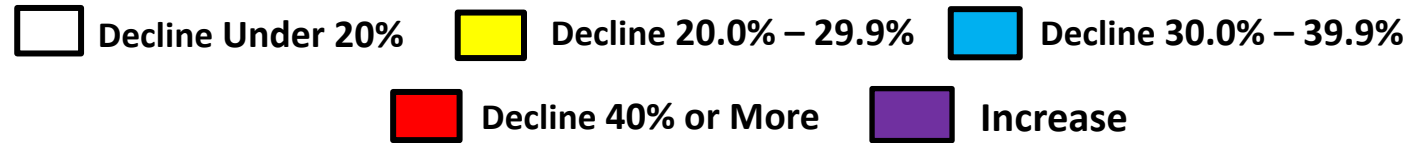


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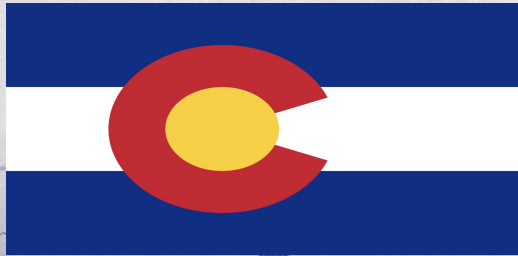


Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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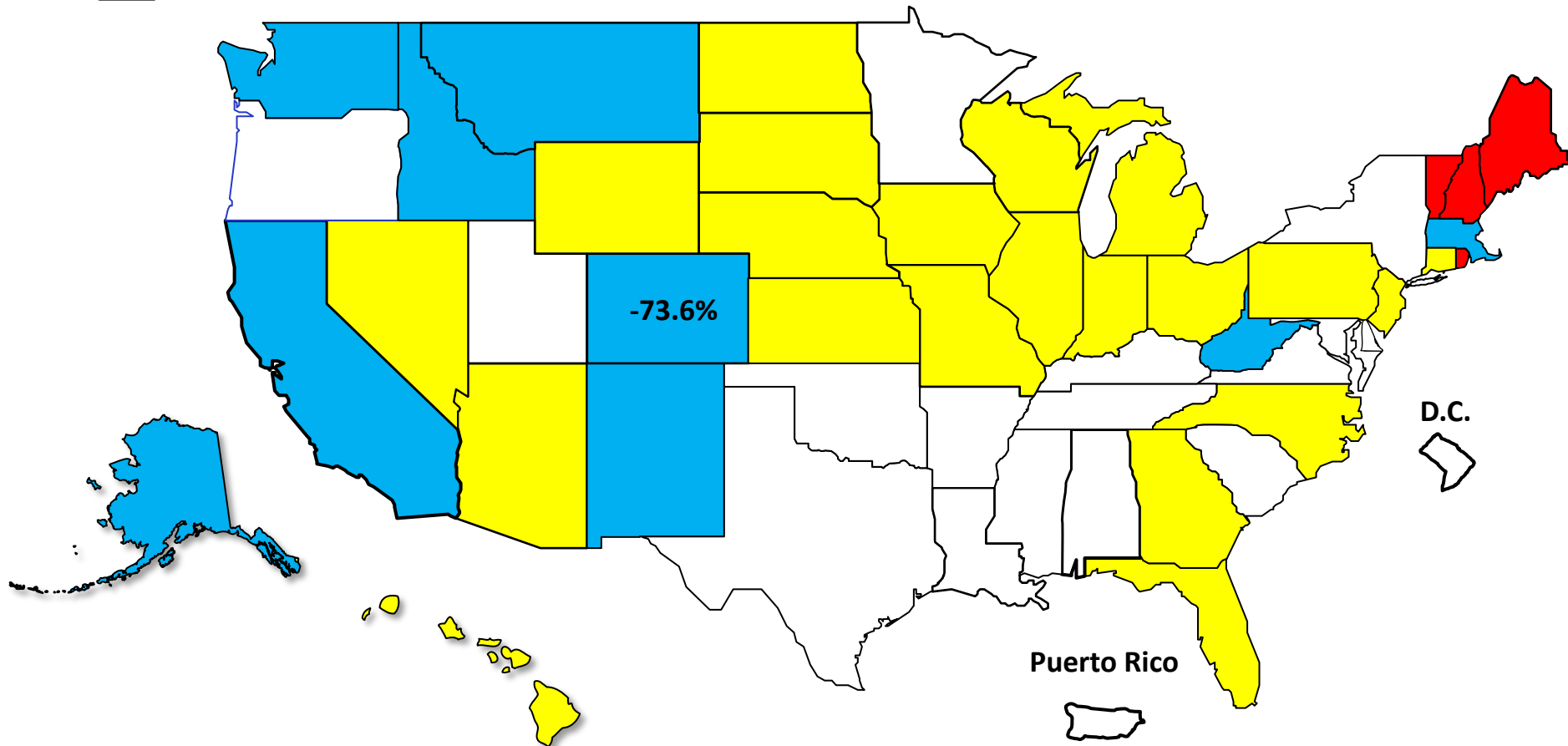


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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