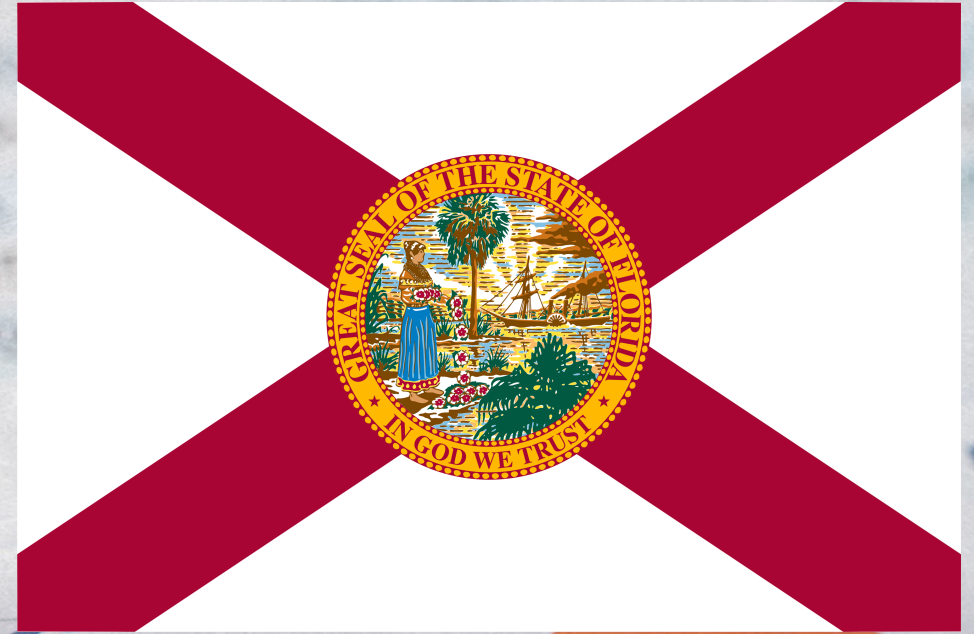


# Bankruptcy Filing Trends in Florida: 2000-2025



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# Florida

State at a Glance		
	Florida	National
Population (7/1/2025)	23,462,518	341,784,857
- Change since April 2020	8.9%	3.1%
- Foreign Born	21.9%	14.1%
Size (Square Miles)	53,652	3,533,038
Median Household Income	\$74,568	\$80,734
Persons per Household	2.51	2.53
Per Capita Income	\$42,609	\$44,673
Median Home Value	\$359,000	\$332,700
Homeownership Rate	67.6%	65.2%
High School Graduate (or Higher)	89.9%	89.6%
College Graduate (or Higher)	34.1%	35.7%
Disabled	8.9%	9.3%
No Health Insurance	13.6%	9.6%
In Poverty	12.0%	10.6%
Source: U.S. Census Bureau January 2026		

# Bankruptcy Filing Trends in Florida: 2000-2025



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Bankruptcy Filings in Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	44,661	31,088	895	12,646	32
2024	37,156	24,683	808	11,641	24
2023	29,410	18,721	620	10,049	20
2022	25,760	16,175	531	9,010	44
2021	31,541	22,675	507	8,339	20
2020	37,452	27,574	590	9,265	23
2019	46,777	31,041	649	15,044	43
2018	43,812	28,547	586	14,652	27
2017	42,626	27,426	541	14,639	20
2016	45,660	28,284	619	16,726	31
2015	56,172	35,351	656	20,139	26
2014	68,597	44,560	725	23,278	34
2013	76,425	52,848	793	22,749	35
2012	81,777	59,349	844	21,565	19
2011	94,815	70,936	980	22,871	28
2010	113,066	84,338	1,201	27,480	47
2009	97,087	72,549	962	23,524	52
2008	67,649	47,654	858	19,126	11
2007	41,462	26,245	522	14,680	15
2006	25,700	16,544	249	8,903	4
2005	107,872	89,447	370	18,048	7
2004	85,889	64,090	389	21,407	3
2003	94,424	68,202	529	25,681	12
2002	92,177	66,449	568	25,146	14
2001	87,112	63,234	711	23,158	9
2000	72,731	51,311	512	20,900	8
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



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Total Bankruptcy Filings - Northern District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,602	1,963	68	570	1
2024	2,099	1,535	49	515	0
2023	1,877	1,317	49	511	0
2022	1,554	1,106	30	418	0
2021	1,625	1,301	36	286	2
2020	1,923	1,652	28	241	2
2019	2,644	2,078	29	533	4
2018	2,570	1,992	38	536	4
2017	2,413	1,918	23	468	4
2016	2,538	2,003	40	492	3
2015	2,723	2,125	37	557	4
2014	3,016	2,416	47	549	4
2013	3,341	2,765	46	525	5
2012	3,784	3,182	48	553	1
2011	4,413	3,798	52	561	2
2010	5,469	4,810	40	617	2
2009	5,390	4,629	34	719	8
2008	4,240	3,461	38	740	1
2007	2,753	2,001	21	728	3
2006	2,143	1,504	19	620	0
2005	7,310	6,161	22	1,127	0
2004	6,641	5,284	22	1,335	0
2003	7,121	5,686	43	1,392	0
2002	6,598	5,242	33	1,321	2
2001	6,182	4,897	52	1,230	3
2000	5,148	3,986	24	1,138	0
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



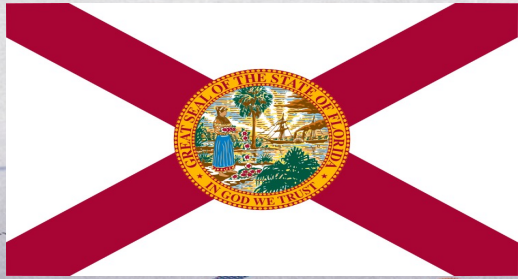
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Total Bankruptcy Filings - Middle District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	26,279	20,323	478	5,461	17
2024	21,094	15,761	469	4,858	6
2023	16,405	11,913	262	4,227	3
2022	13,923	10,016	290	3,593	24
2021	17,367	13,753	226	3,382	6
2020	20,838	16,607	294	3,925	12
2019	26,193	18,873	349	6,951	20
2018	24,312	17,363	285	6,661	3
2017	23,895	16,850	296	6,740	9
2016	24,968	16,879	315	7,760	14
2015	30,077	20,274	331	9,453	19
2014	36,268	25,096	400	10,750	22
2013	41,167	29,390	440	11,319	18
2012	46,004	33,593	491	11,903	17
2011	53,555	39,924	584	13,029	18
2010	66,688	49,756	773	16,125	34
2009	61,671	45,537	644	15,453	37
2008	42,611	28,904	520	13,185	2
2007	26,437	15,825	229	10,374	9
2006	15,756	9,437	129	6,187	3
2005	64,094	51,829	211	12,051	3
2004	52,207	37,842	212	14,153	0
2003	55,511	39,869	237	15,398	7
2002	52,923	38,069	244	14,604	6
2001	49,187	35,914	313	12,956	4
2000	40,551	28,512	252	11,783	4
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



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Total Bankruptcy Filings - Southern District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	15,780	8,802	349	6,615	14
2024	13,963	7,387	290	6,268	18
2023	11,128	5,491	309	5,311	17
2022	10,283	5,053	211	4,999	20
2021	12,549	7,621	245	4,671	12
2020	14,691	9,315	268	5,099	9
2019	17,940	10,209	251	7,460	20
2018	16,930	9,192	263	7,455	20
2017	16,318	8,658	222	7,431	7
2016	18,154	9,402	264	8,474	14
2015	23,372	12,952	288	10,129	3
2014	29,313	17,048	278	11,979	8
2013	31,917	20,693	307	10,905	12
2012	31,989	22,574	305	9,109	1
2011	36,847	27,214	344	9,281	8
2010	40,909	29,772	388	10,738	11
2009	30,026	22,383	284	7,352	7
2008	20,798	15,289	300	5,201	8
2007	12,272	8,419	272	3,578	3
2006	7,801	5,603	101	2,096	1
2005	36,468	31,457	137	4,870	4
2004	27,040	20,964	155	5,919	2
2003	31,792	22,647	249	8,891	5
2002	32,656	23,138	291	9,221	6
2001	31,743	22,423	346	8,972	2
2000	27,032	18,813	236	7,979	4
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



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Business Bankruptcy Cases Filed - Florida Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	2,372	1,370	840	130	32
2024	1,995	1,082	758	131	24
2023	1,577	868	570	119	20
2022	1,271	651	465	111	44
2021	1,263	744	430	69	20
2020	1,613	987	513	90	23
2019	1,817	1,103	537	134	43
2018	1,681	1,085	460	109	27
2017	1,658	1,102	405	131	20
2016	1,762	1,135	477	119	31
2015	1,973	1,308	499	141	25
2014	2,291	1,531	560	167	33
2013	2,800	1,927	637	202	34
2012	3,285	2,307	728	232	18
2011	4,016	2,921	841	226	28
2010	4,880	3,537	1,035	262	46
2009	4,929	3,730	842	305	52
2008	3,923	2,878	803	231	11
2007	2,029	1,391	475	149	14
2006	991	711	225	51	4
2005	1,622	1,200	325	92	5
2004	1,183	771	338	72	2
2003	1,534	963	449	112	10
2002	1,803	1,142	517	132	12
2001	1,896	1,078	655	154	9
2000	1,447	866	468	105	8
* Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



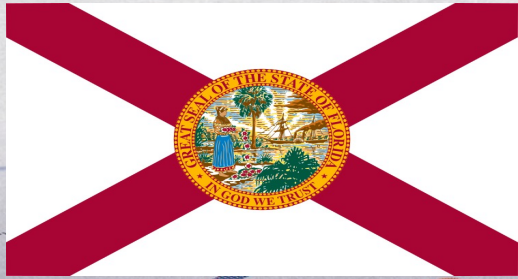
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Business Bankruptcy Filings - Northern District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	149	84	63	1	1
2024	115	60	47	8	0
2023	97	48	43	6	0
2022	66	35	23	8	0
2021	72	38	30	2	2
2020	73	45	24	2	2
2019	115	78	26	7	4
2018	103	67	31	1	4
2017	87	59	21	4	3
2016	143	94	39	7	3
2015	144	106	28	6	4
2014	178	123	43	8	4
2013	220	165	35	15	5
2012	255	196	40	18	1
2011	317	259	48	8	2
2010	315	270	37	6	2
2009	329	282	31	8	8
2008	239	189	37	12	1
2007	121	90	17	11	3
2006	86	63	19	4	0
2005	108	84	17	7	0
2004	73	52	16	5	0
2003	72	36	34	2	0
2002	73	41	30	0	2
2001	91	35	48	5	3
2000	66	37	21	8	0
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



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Business Bankruptcy Filings - Middle District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,310	791	453	49	17
2024	1,179	664	446	63	6
2023	873	577	240	53	3
2022	719	401	252	42	24
2021	713	475	195	37	6
2020	882	571	254	45	12
2019	1,073	683	293	77	20
2018	941	661	213	64	3
2017	994	690	225	70	9
2016	1,007	688	229	76	14
2015	1,134	789	241	85	19
2014	1,409	957	320	110	22
2013	1,618	1,120	354	126	18
2012	1,971	1,377	412	165	17
2011	2,389	1,718	496	157	18
2010	2,857	2,026	639	158	34
2009	3,131	2,333	550	211	37
2008	2,230	1,605	480	143	2
2007	1,109	800	206	94	9
2006	521	370	114	34	3
2005	939	678	191	67	3
2004	542	317	183	42	0
2003	647	383	192	65	7
2002	853	529	222	96	6
2001	1,048	612	287	145	4
2000	777	439	237	97	4
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Florida: 2000-2025



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Business Bankruptcy Filings - Southern District of Florida Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	913	495	324	80	14
2024	701	358	265	60	18
2023	607	243	287	60	17
2022	486	215	190	61	20
2021	478	231	205	30	12
2020	658	371	235	43	9
2019	629	362	197	50	20
2018	637	357	216	44	20
2017	577	353	159	58	7
2016	612	353	209	36	14
2015	696	413	230	50	3
2014	705	451	197	49	8
2013	963	642	248	61	12
2012	1,060	734	276	49	1
2011	1,310	944	297	61	8
2010	1,709	1,241	359	98	11
2009	1,469	1,115	261	86	7
2008	1,454	1,084	286	76	8
2007	800	501	252	44	3
2006	384	278	92	13	1
2005	577	438	117	18	4
2004	568	402	139	25	2
2003	817	544	223	45	5
2002	879	572	265	36	6
2001	757	431	320	4	2
2000	604	390	210	0	4
*Chapters 9, 12 and 15					

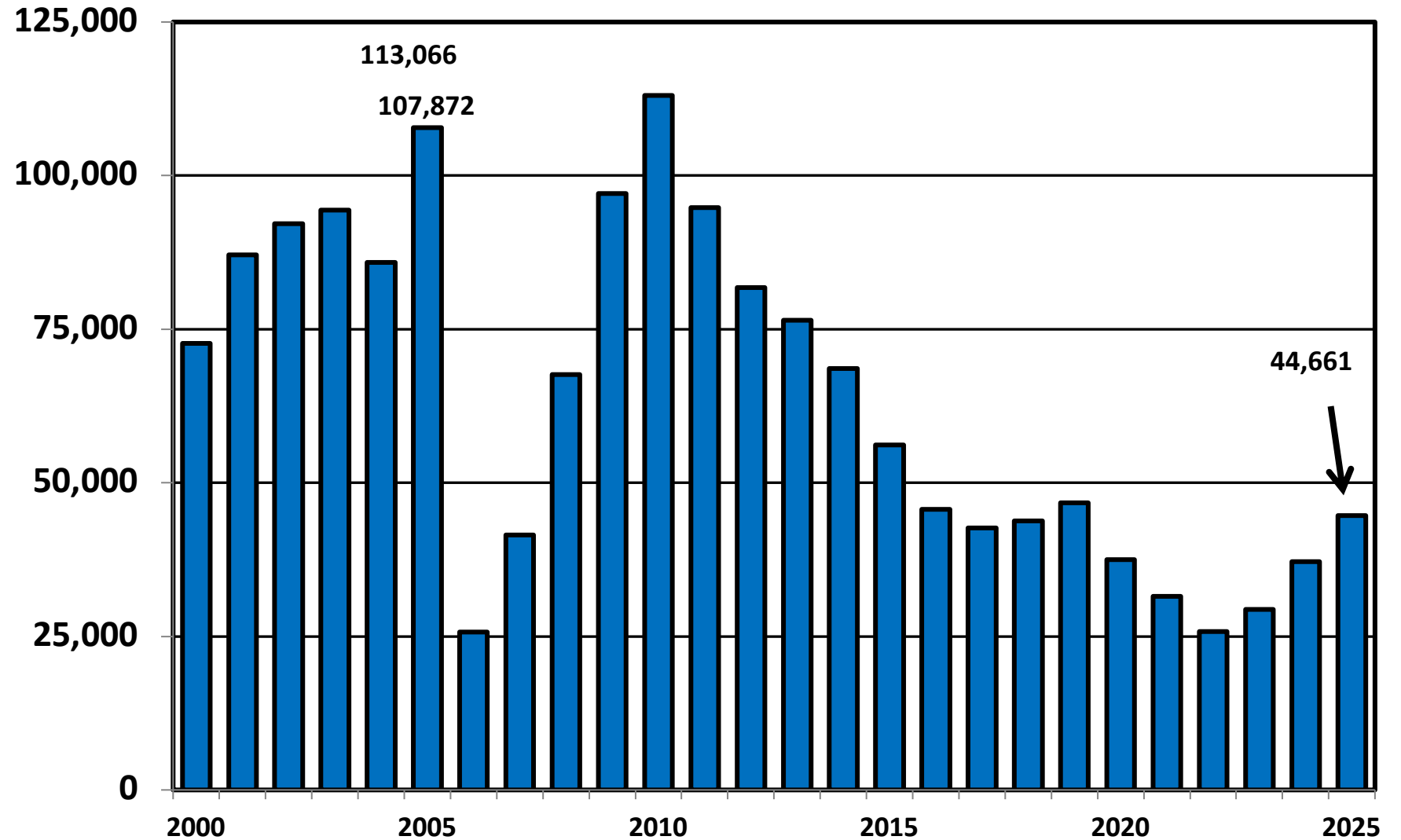
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## Total Bankruptcy Cases Filed in Florida Calendar Years 2000 - 2025



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## Total Filings Relative to Population 2000 - 2025



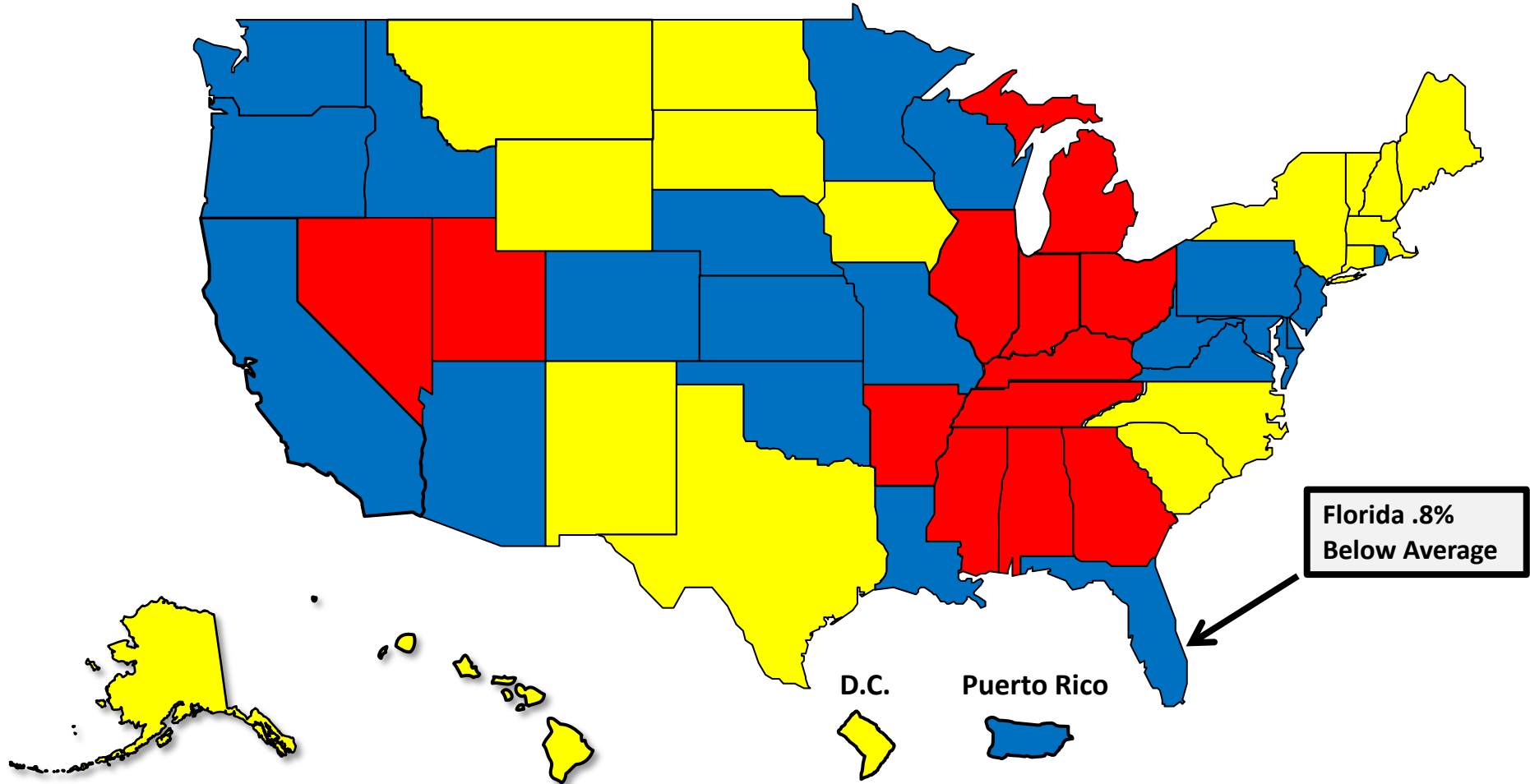
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



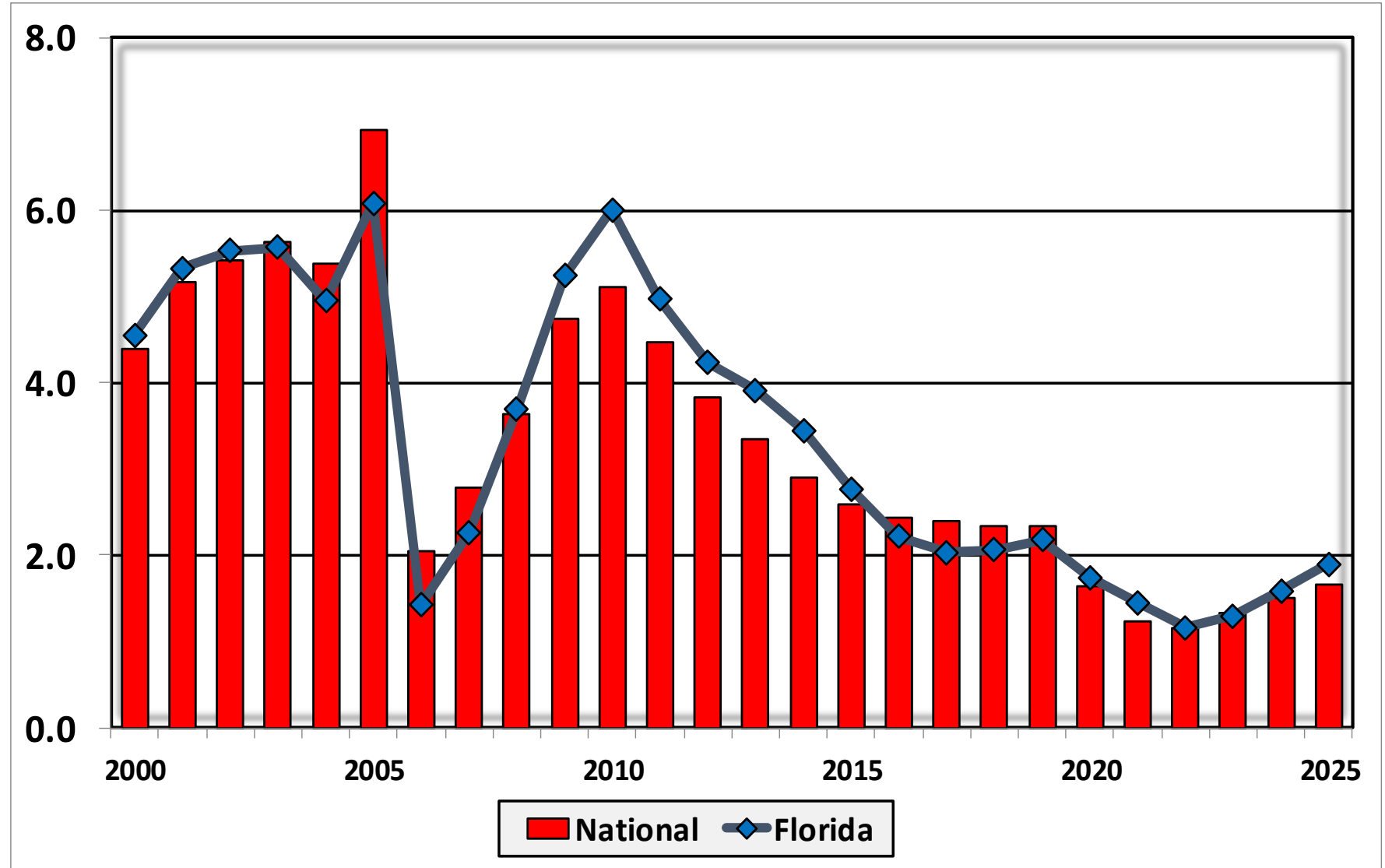
# Bankruptcy Filing Trends in Florida: 2000-2025



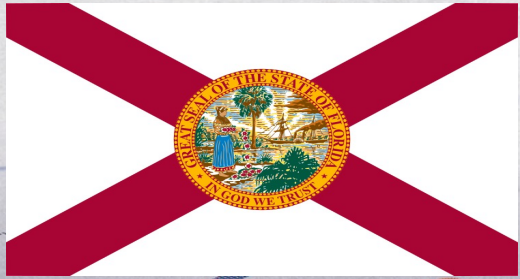
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## Bankruptcy Filings per 1,000 Population Florida vs. National Average 2000 - 2025



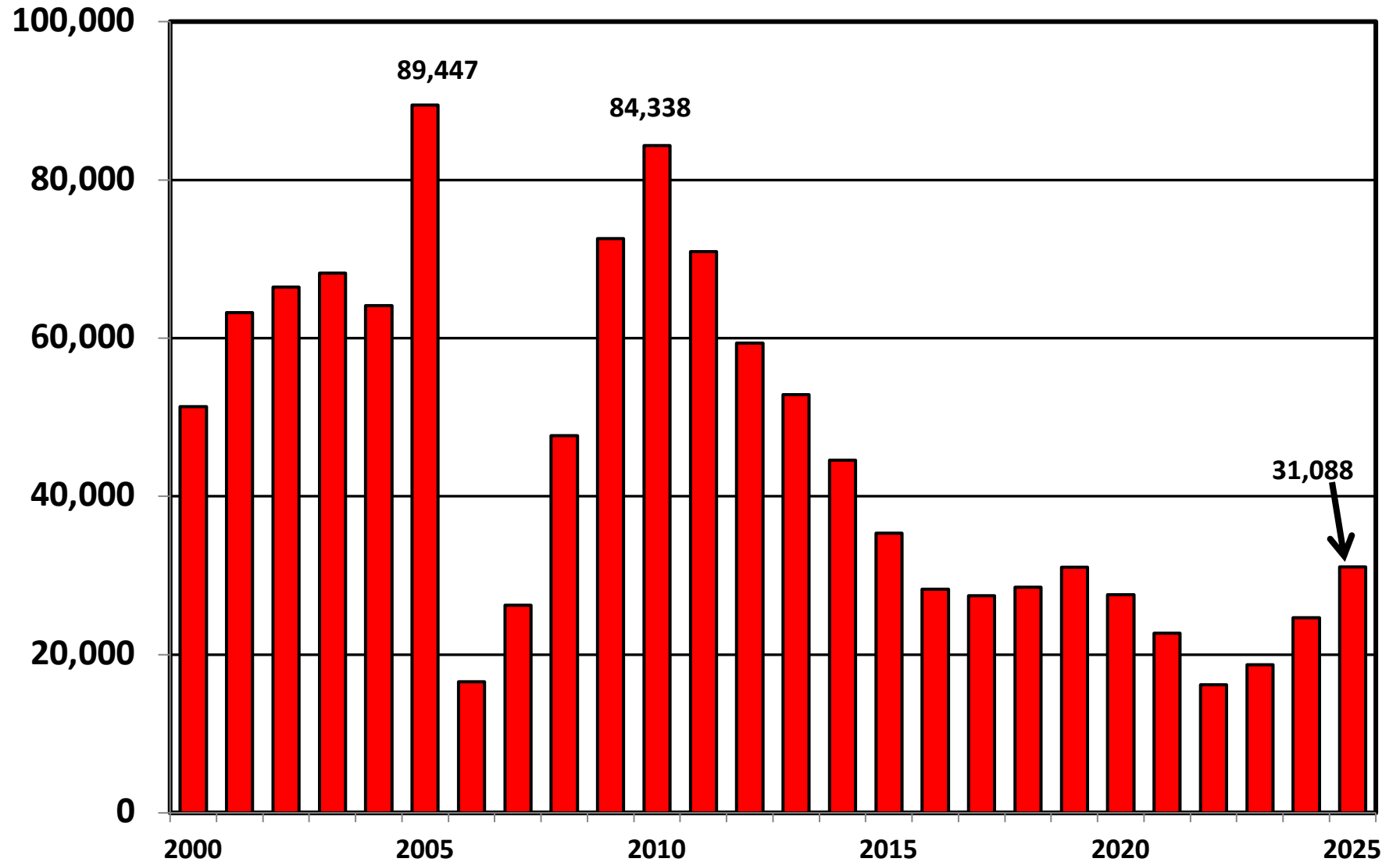
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## Chapter 7 Cases Filed In Florida Calendar Years 2000 - 2025



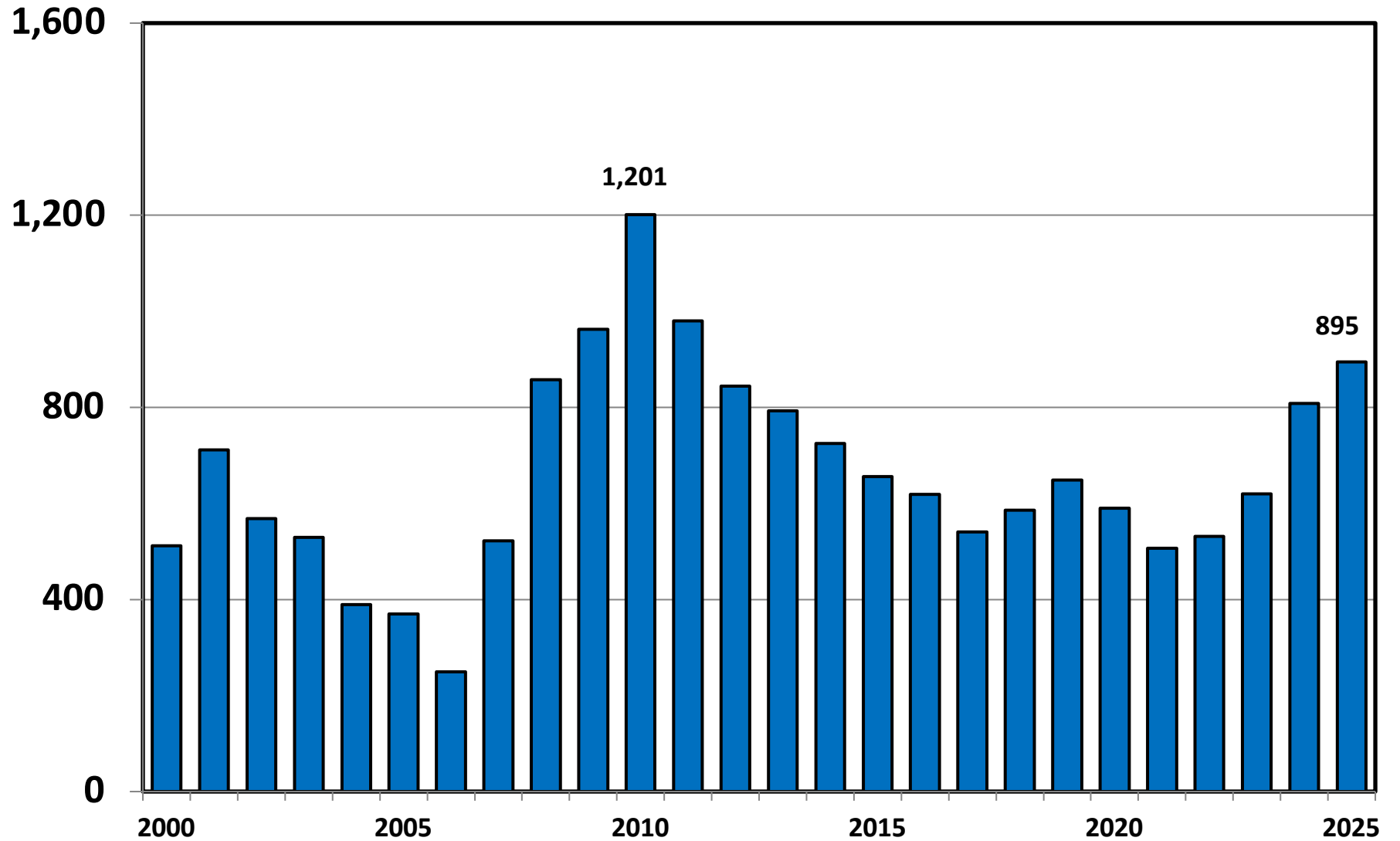
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## Chapter 11 Cases Filed in Florida 2000 - 2025



# Bankruptcy Filing Trends in Florida: 2000-2025

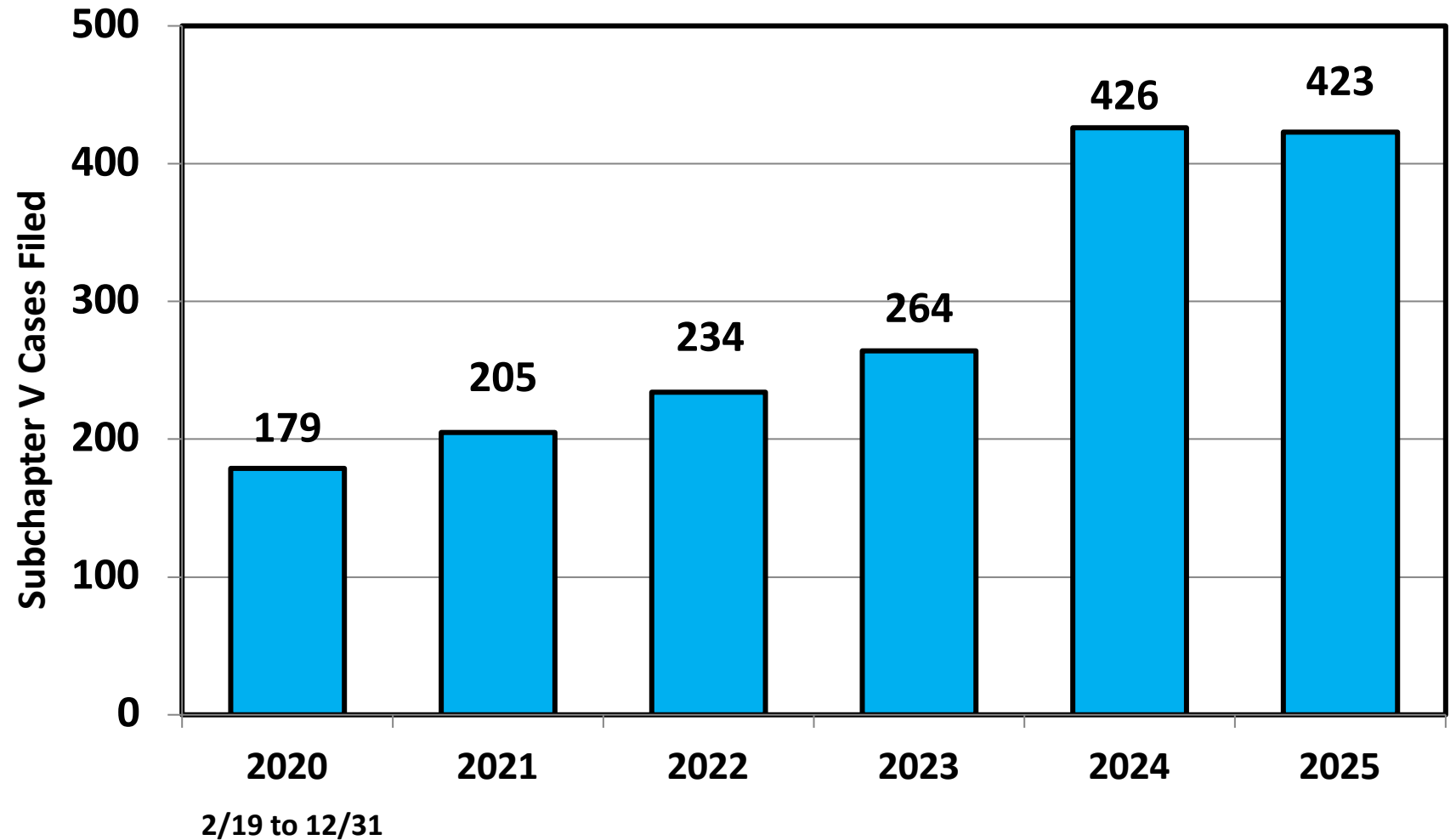


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## Subchapter V Cases Filed in Florida Calendar Years 2020 - 2025



Source: ABI review of PACER records

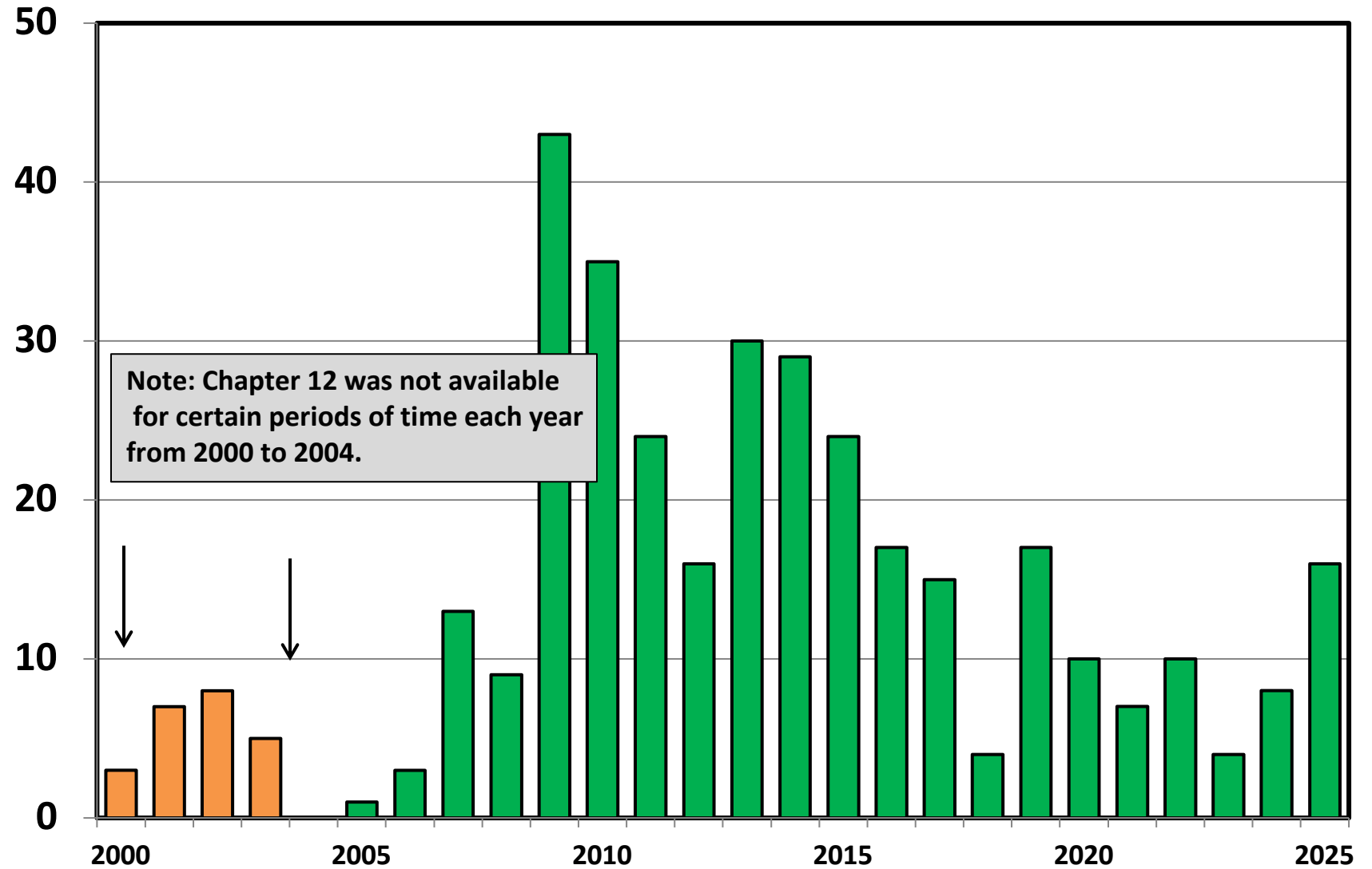
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## Chapter 12 Cases Filed in Florida 2000 - 2025



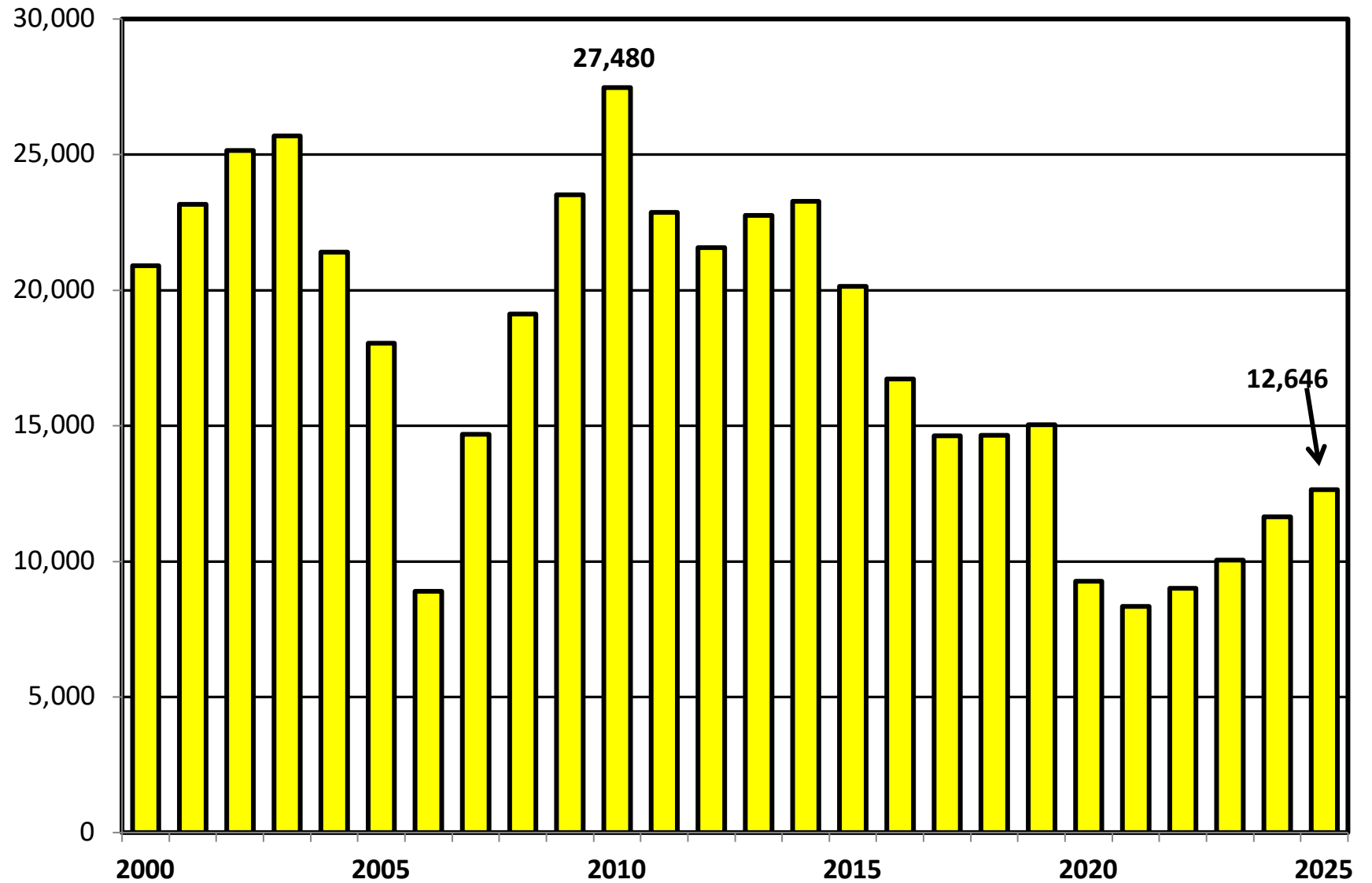
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## Chapter 13 Cases Filed in Florida 2000 - 2025



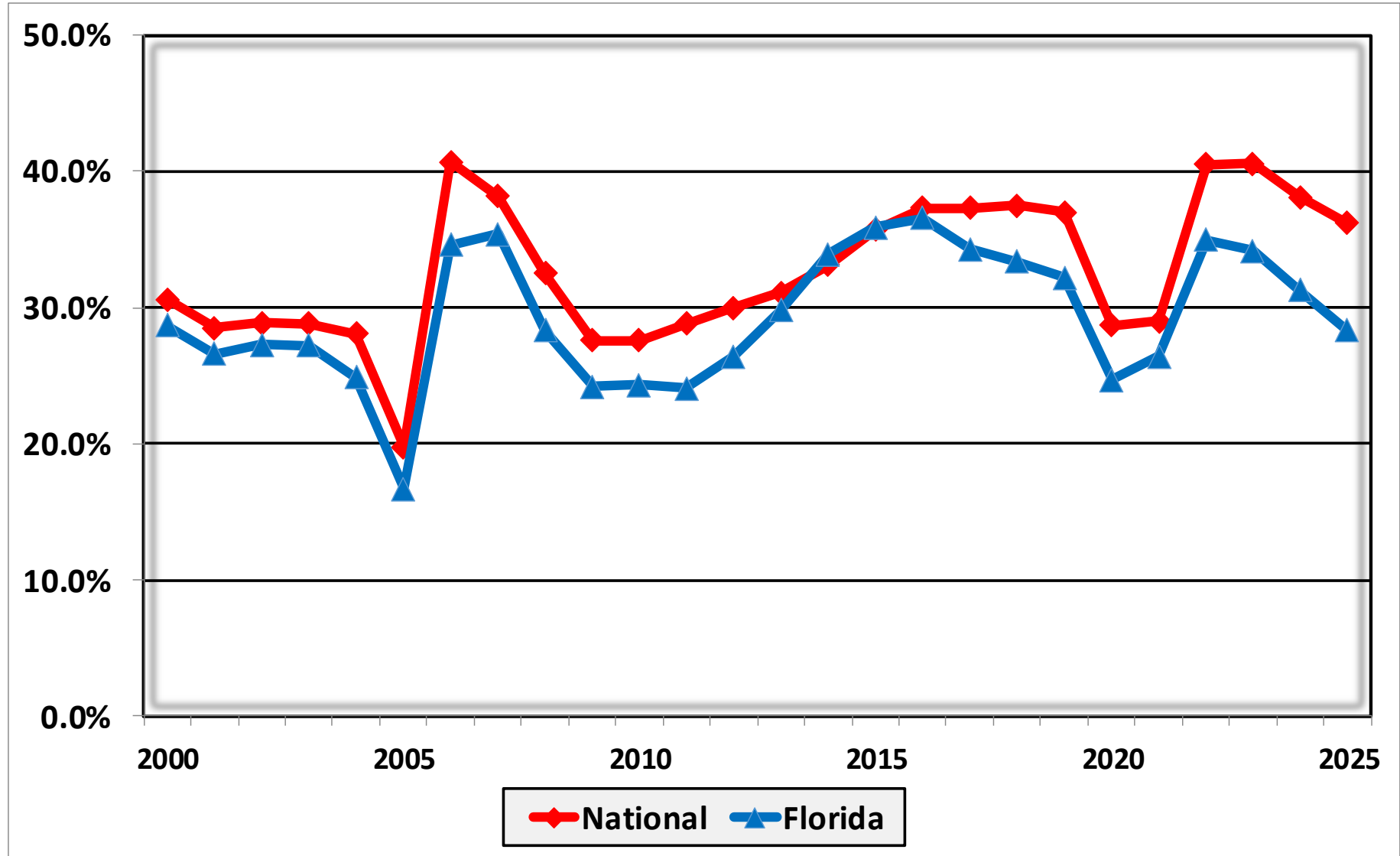
# Bankruptcy Filing Trends in Florida: 2000-2025



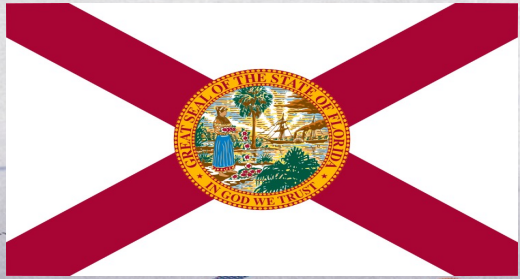
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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Florida: 2000-2025

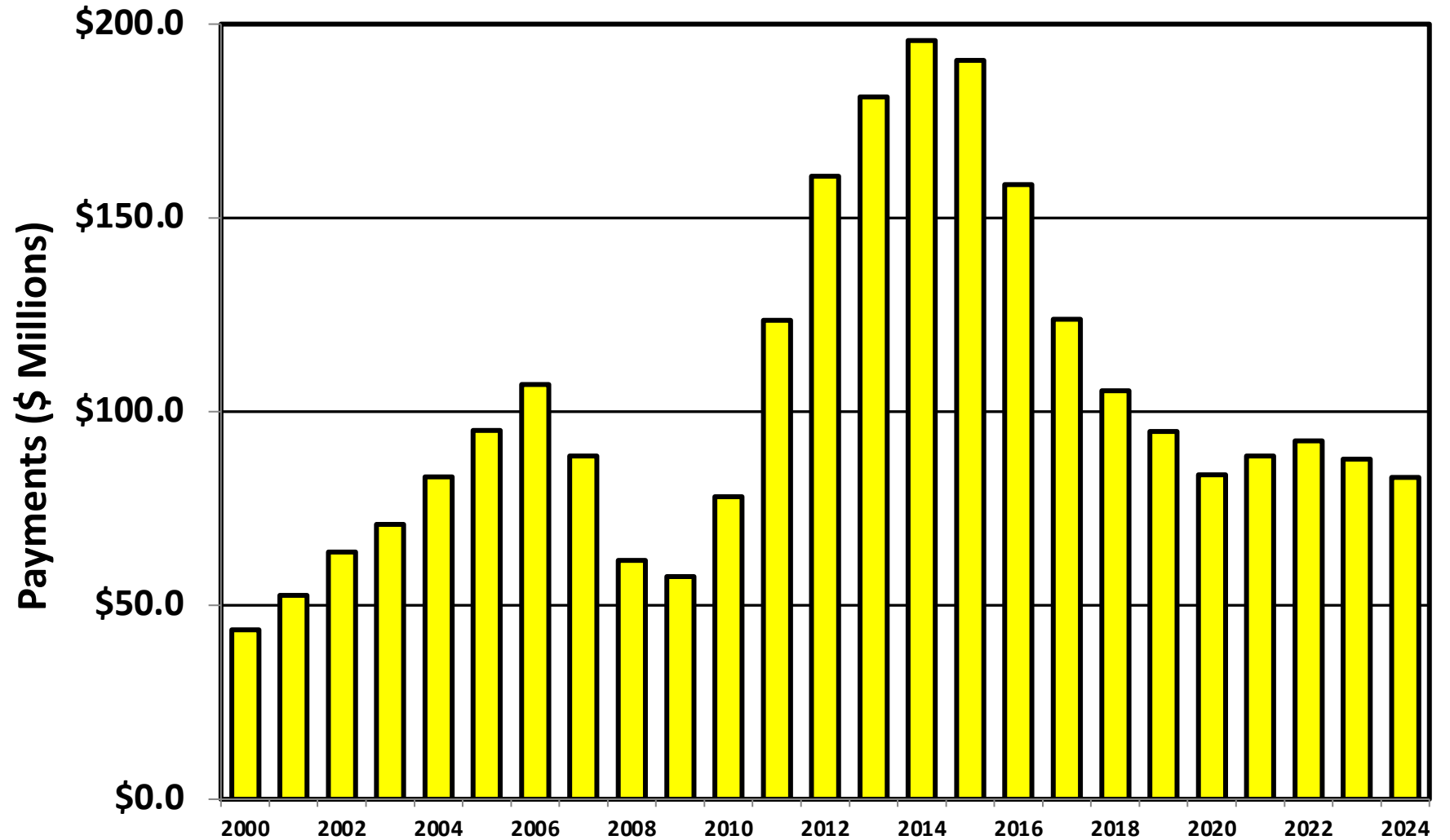


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## Chapter 13 Cases in Florida Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

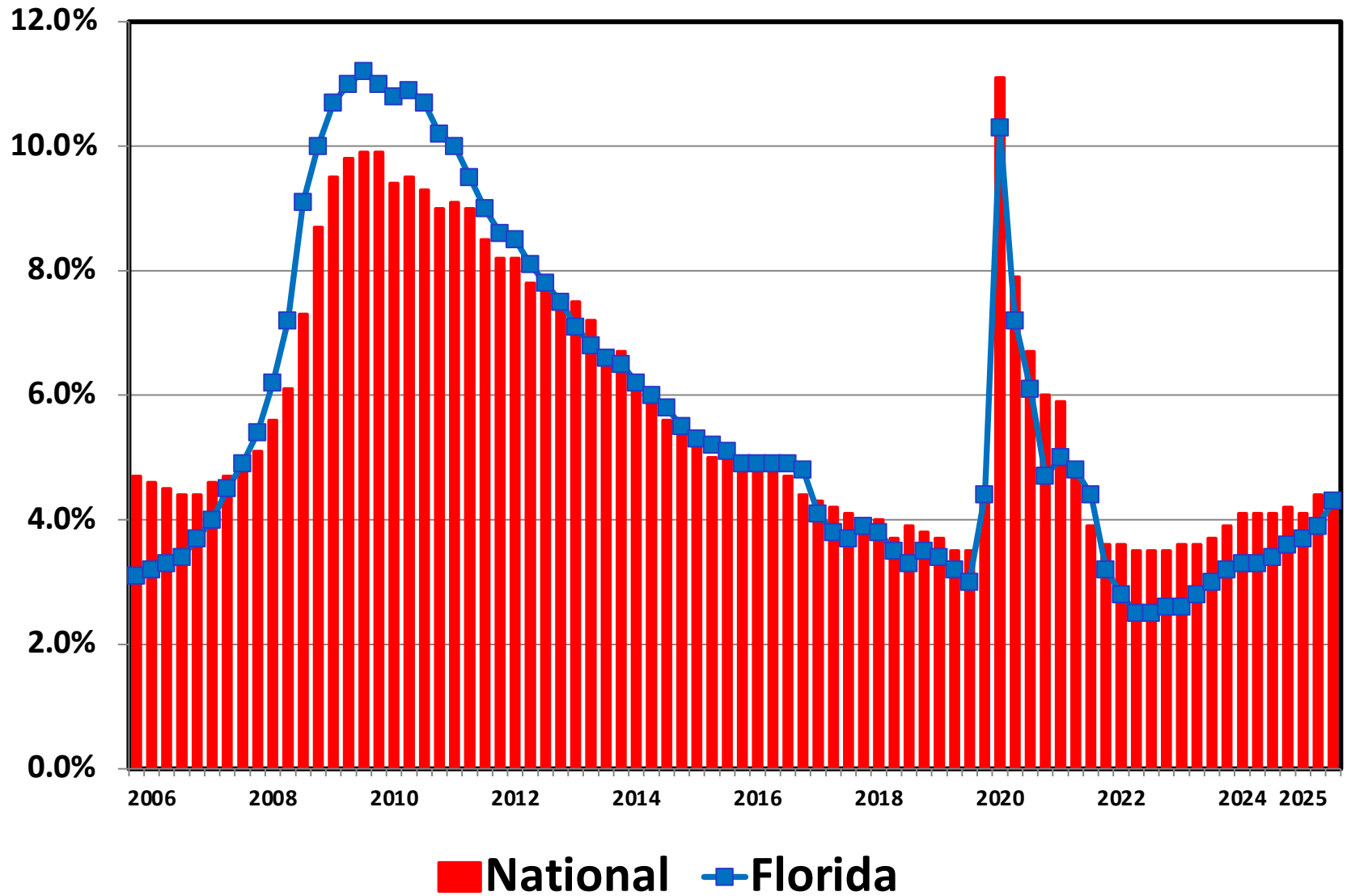
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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

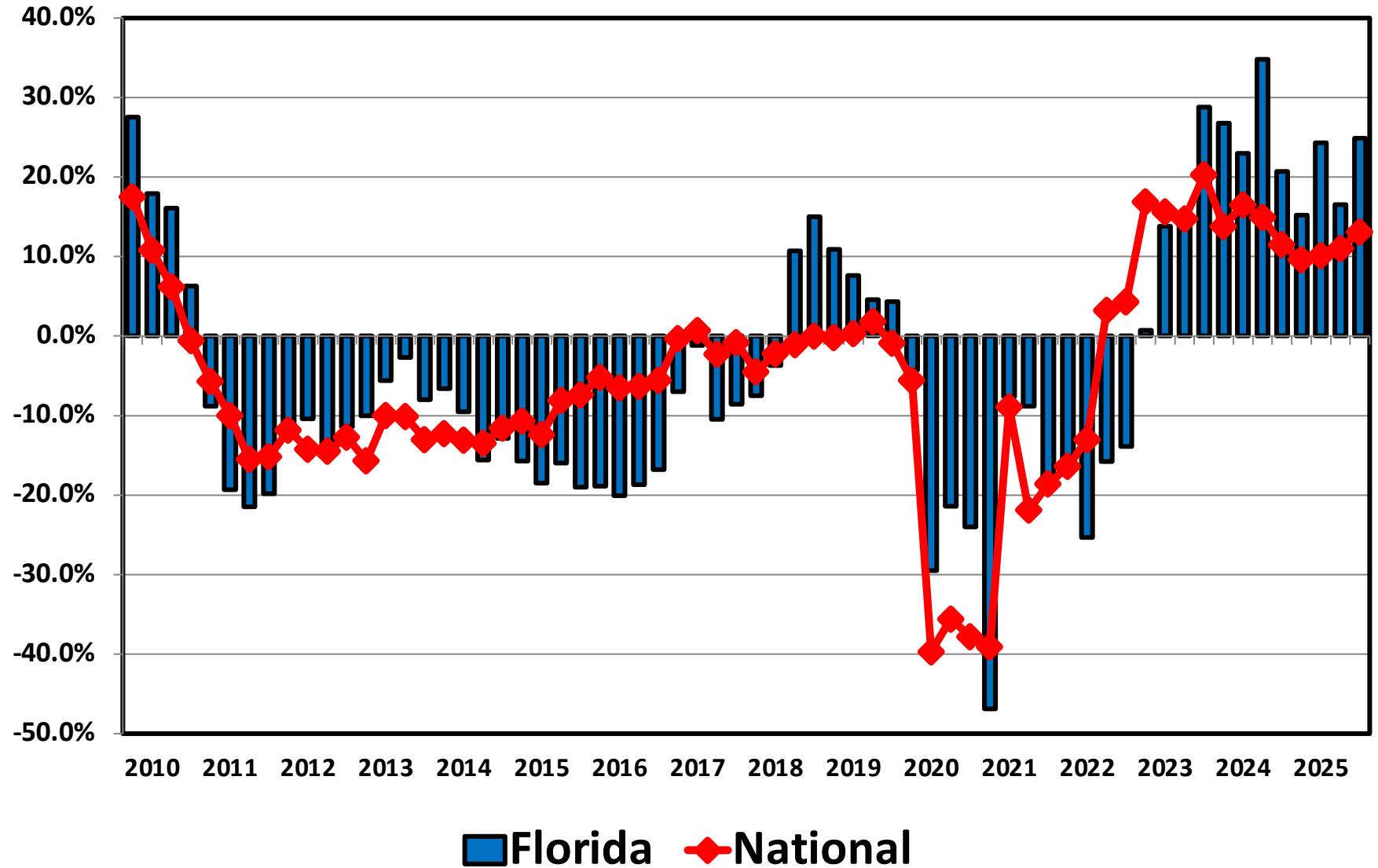
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## Filing Trends By Quarter Florida vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in Florida: 2000-2025



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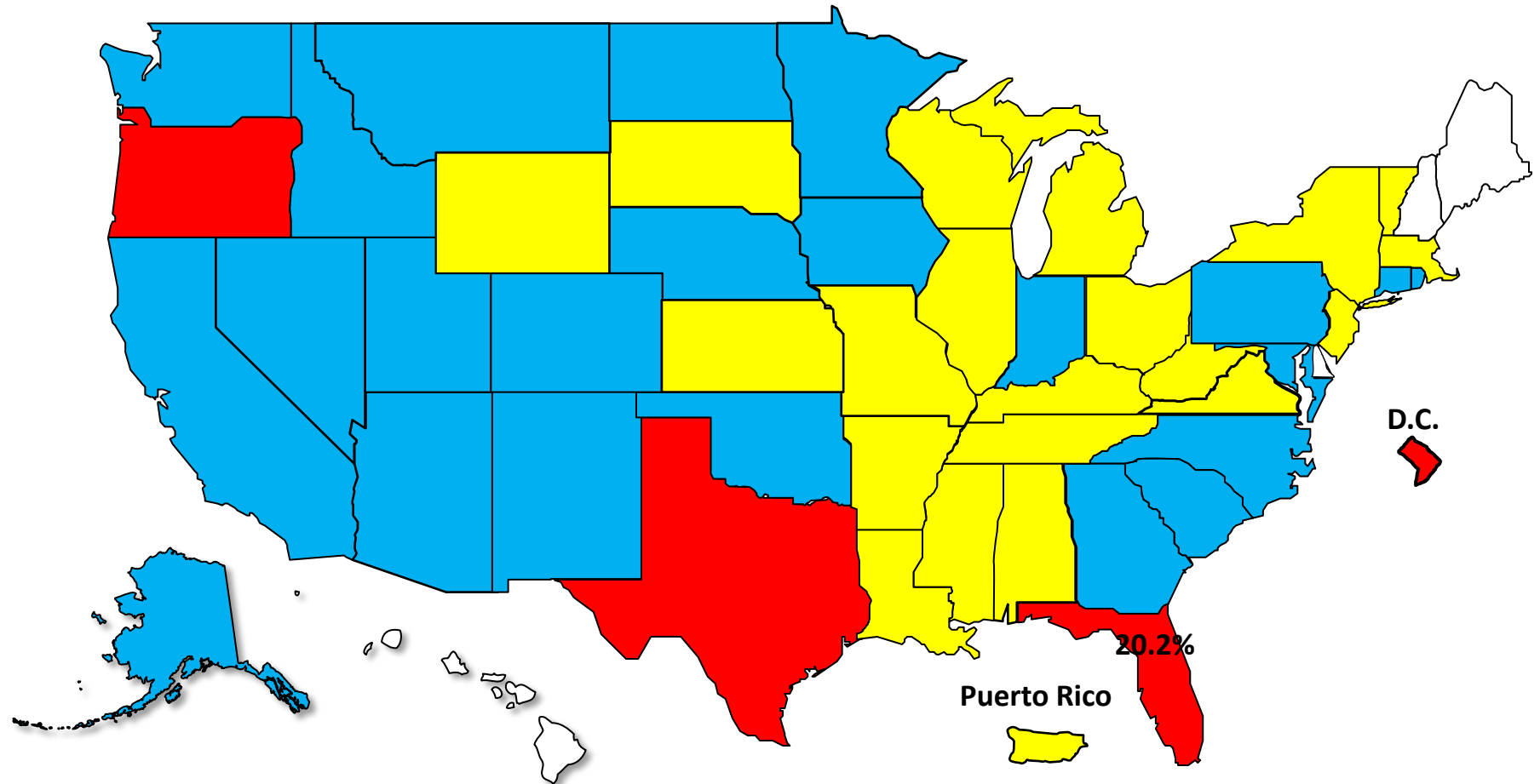
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## Bankruptcy Filing Trends

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 Florida: 2000-2025



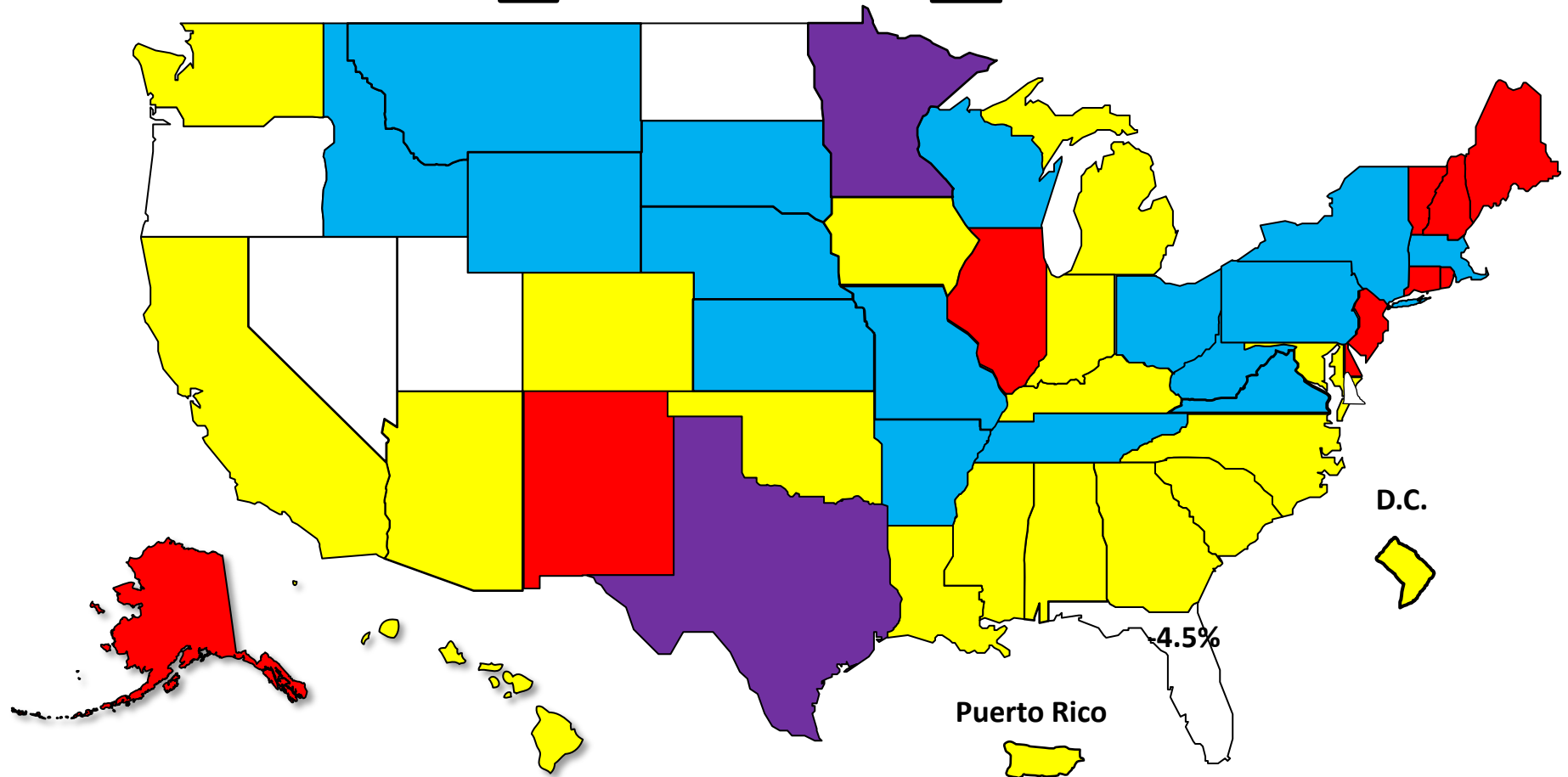
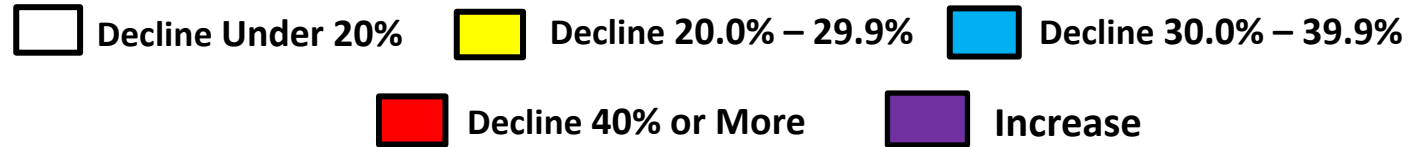
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



# Bankruptcy Filing Trends in Florida: 2000-2025

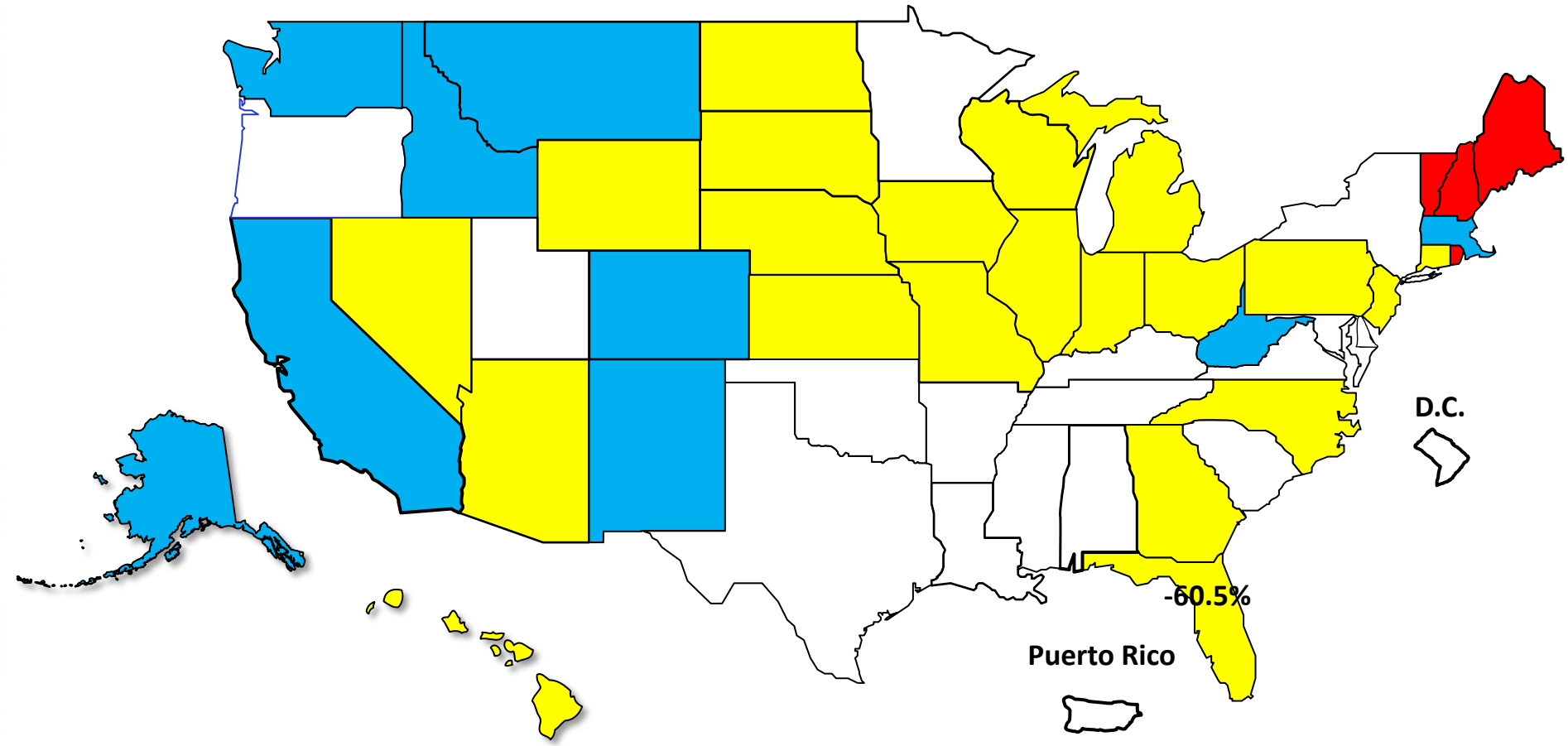


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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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