

Bankruptcy Filing Trends in Georgia: 2000-2025



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Georgia

State at a Glance		
	Georgia	National
Population (7/1/2025)	11,302,748	341,784,857
- Change since April 2020	5.5%	3.1%
- Foreign Born	11.2%	14.1%
Size (Square Miles)	57,717	3,533,038
Median Household Income	\$77,353	\$80,734
Persons per Household	2.62	2.53
Per Capita Income	\$40,924	\$44,673
Median Home Value	\$303,000	\$332,700
Homeownership Rate	65.7%	65.2%
High School Graduate (or Higher)	89.2%	89.6%
College Graduate (or Higher)	34.9%	35.7%
Disabled	9.4%	9.3%
No Health Insurance	14.0%	9.6%
In Poverty	12.6%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	31,593	14,310	397	16,859	27
2024	28,683	11,876	611	16,164	32
2023	27,833	10,666	204	16,925	38
2022	23,716	8,940	163	14,603	10
2021	21,196	10,056	145	10,985	10
2020	27,953	13,861	165	13,905	22
2019	43,663	18,614	219	24,789	41
2018	45,726	19,587	199	25,914	26
2017	46,718	20,491	158	26,027	42
2016	47,831	20,613	169	27,013	36
2015	50,556	22,037	176	28,307	36
2014	52,969	24,040	213	28,690	26
2013	58,117	28,041	327	29,731	18
2012	64,883	31,705	355	32,791	32
2011	73,852	36,309	430	37,068	45
2010	79,474	42,116	513	36,792	53
2009	75,145	40,557	498	34,047	43
2008	61,524	27,886	463	33,153	22
2007	50,092	20,357	265	29,460	10
2006	40,290	15,312	227	24,727	24
2005	81,505	46,246	265	34,977	17
2004	77,960	36,253	299	41,400	8
2003	81,205	37,220	268	43,677	40
2002	75,713	32,200	312	43,189	12
2001	70,095	28,117	270	41,676	32
2000	59,927	21,985	265	37,664	13
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Northern District of Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	21,161	11,644	350	9,164	3
2024	19,082	9,637	571	8,852	22
2023	18,121	8,566	173	9,350	32
2022	15,146	7,033	136	7,974	3
2021	14,006	7,854	120	6,031	1
2020	18,741	10,758	136	7,846	1
2019	29,304	15,148	184	13,963	9
2018	30,741	15,485	144	15,105	7
2017	31,419	16,276	109	15,028	6
2016	32,302	16,648	115	15,538	1
2015	34,018	17,779	133	16,100	6
2014	35,362	19,383	165	15,803	11
2013	39,333	22,565	232	16,525	11
2012	45,343	25,685	237	19,411	10
2011	52,649	29,619	306	22,714	10
2010	56,016	34,202	331	21,474	9
2009	51,018	32,275	371	18,368	4
2008	40,122	21,577	373	18,171	1
2007	32,320	15,423	222	16,673	2
2006	25,035	11,130	188	13,717	0
2005	51,324	33,176	194	17,950	4
2004	45,115	24,219	238	20,657	1
2003	46,756	24,275	178	22,299	4
2002	42,437	20,146	237	22,054	0
2001	38,437	16,920	188	21,327	2
2000	32,242	12,798	203	19,238	3
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Middle District of Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,612	2,018	30	4,542	22
2024	5,981	1,710	31	4,233	7
2023	5,772	1,578	25	4,163	6
2022	5,075	1,432	26	3,610	7
2021	4,158	1,571	18	2,560	9
2020	5,372	2,127	17	3,212	16
2019	8,100	2,632	18	5,424	26
2018	8,417	2,741	37	5,621	18
2017	8,540	2,773	37	5,705	25
2016	8,446	2,559	26	5,833	28
2015	8,763	2,701	29	6,013	20
2014	9,333	2,899	35	6,388	11
2013	10,068	3,509	43	6,511	5
2012	10,685	3,943	60	6,668	14
2011	11,607	4,445	42	7,091	29
2010	12,843	5,246	79	7,485	33
2009	12,791	5,375	52	7,336	28
2008	11,427	4,222	44	7,145	16
2007	9,446	3,273	17	6,152	4
2006	7,922	2,697	21	5,190	14
2005	16,477	8,782	37	7,651	7
2004	17,654	8,021	33	9,595	5
2003	18,142	8,401	53	9,657	31
2002	17,932	7,840	44	10,040	8
2001	17,132	7,309	49	9,749	25
2000	14,833	6,086	26	8,713	8
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Southern District of Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,820	648	17	3,153	2
2024	3,620	529	9	3,079	3
2023	3,940	522	6	3,412	0
2022	3,495	475	1	3,019	0
2021	3,032	631	7	2,394	0
2020	3,840	976	12	2,847	5
2019	6,259	1,217	14	5,022	6
2018	6,568	1,361	18	5,188	1
2017	6,759	1,442	12	5,294	11
2016	7,083	1,406	28	5,642	7
2015	7,775	1,557	14	6,194	10
2014	8,274	1,758	13	6,499	4
2013	8,716	1,967	52	6,695	2
2012	8,855	2,077	58	6,712	8
2011	9,596	2,245	82	7,263	6
2010	10,615	2,668	103	7,833	11
2009	11,336	2,907	75	8,343	11
2008	9,975	2,087	46	7,837	5
2007	8,326	1,661	26	6,635	4
2006	7,333	1,485	18	5,820	10
2005	13,704	4,288	34	9,376	6
2004	15,191	4,013	28	11,148	2
2003	16,307	4,544	37	11,721	5
2002	15,344	4,214	31	11,095	4
2001	14,526	3,888	33	10,600	5
2000	12,852	3,101	36	9,713	2
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Georgia Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	1,076	622	379	48	27
2024	1,155	469	605	49	32
2023	710	429	189	54	38
2022	506	310	153	33	10
2021	475	295	140	30	10
2020	660	438	156	44	22
2019	863	551	207	64	41
2018	813	520	189	78	26
2017	790	536	139	73	42
2016	938	654	161	87	36
2015	903	633	165	69	36
2014	1,155	835	200	94	26
2013	1,481	1,030	314	119	18
2012	1,899	1,396	332	139	32
2011	2,242	1,631	397	169	45
2010	2,650	1,957	474	166	53
2009	3,019	2,276	454	246	43
2008	2,237	1,484	435	296	22
2007	1,456	845	239	362	10
2006	1,148	552	200	372	24
2005	2,232	1,454	233	528	17
2004	2,090	1,093	264	725	8
2003	1,585	863	248	434	40
2002	1,359	724	278	345	12
2001	1,162	541	249	341	31
2000	1,012	466	253	280	13
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Northern District of Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	898	537	335	23	3
2024	1,026	409	565	30	22
2023	582	360	160	30	32
2022	393	253	127	10	3
2021	364	231	115	17	1
2020	484	335	131	17	1
2019	646	446	169	22	9
2018	557	387	136	27	7
2017	517	380	99	32	6
2016	630	478	109	42	1
2015	636	476	125	29	6
2014	846	633	157	45	11
2013	1,044	736	222	75	11
2012	1,357	1,059	221	67	10
2011	1,574	1,207	277	80	10
2010	1,863	1,477	302	75	9
2009	2,240	1,779	334	123	4
2008	1,748	1,191	347	209	1
2007	1,154	647	197	308	2
2006	899	431	165	303	0
2005	1,928	1,289	175	460	4
2004	1,825	988	206	630	1
2003	1,239	723	163	349	4
2002	1,055	571	209	275	0
2001	908	435	173	298	2
2000	727	338	197	189	3
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Middle District of Georgia Calendar Years 2000 - 2025

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	121	56	30	13	22
2024	91	40	31	13	7
2023	97	51	23	17	6
2022	93	42	25	19	7
2021	90	52	18	11	9
2020	102	53	17	16	16
2019	151	77	16	32	26
2018	173	81	36	38	18
2017	192	104	31	32	25
2016	192	104	26	34	28
2015	179	100	29	30	20
2014	190	109	34	36	11
2013	268	192	41	30	5
2012	332	209	57	52	14
2011	407	276	41	61	29
2010	461	296	75	57	33
2009	458	303	50	77	28
2008	313	197	43	57	16
2007	161	110	17	30	4
2006	138	79	18	27	14
2005	160	98	32	23	7
2004	124	68	31	20	5
2003	193	69	51	42	31
2002	165	83	41	33	8
2001	140	48	46	21	25
2000	113	51	25	29	8
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Southern District of Georgia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	57	29	14	12	2
2024	38	20	9	6	3
2023	31	18	6	7	0
2022	20	15	1	4	0
2021	21	12	7	2	0
2020	74	50	8	11	5
2019	66	40	14	6	6
2018	83	52	17	13	1
2017	81	52	9	9	11
2016	116	72	26	11	7
2015	88	57	11	10	10
2014	119	93	9	13	4
2013	169	102	51	14	2
2012	210	128	54	20	8
2011	261	148	79	28	6
2010	326	184	97	34	11
2009	321	194	70	46	11
2008	176	96	45	30	5
2007	141	88	25	24	4
2006	111	42	17	42	10
2005	144	67	26	45	6
2004	141	37	27	75	2
2003	153	71	34	43	5
2002	139	70	28	37	4
2001	115	58	30	22	5
2000	172	77	31	62	2
*Chapters 9, 12 and 15					

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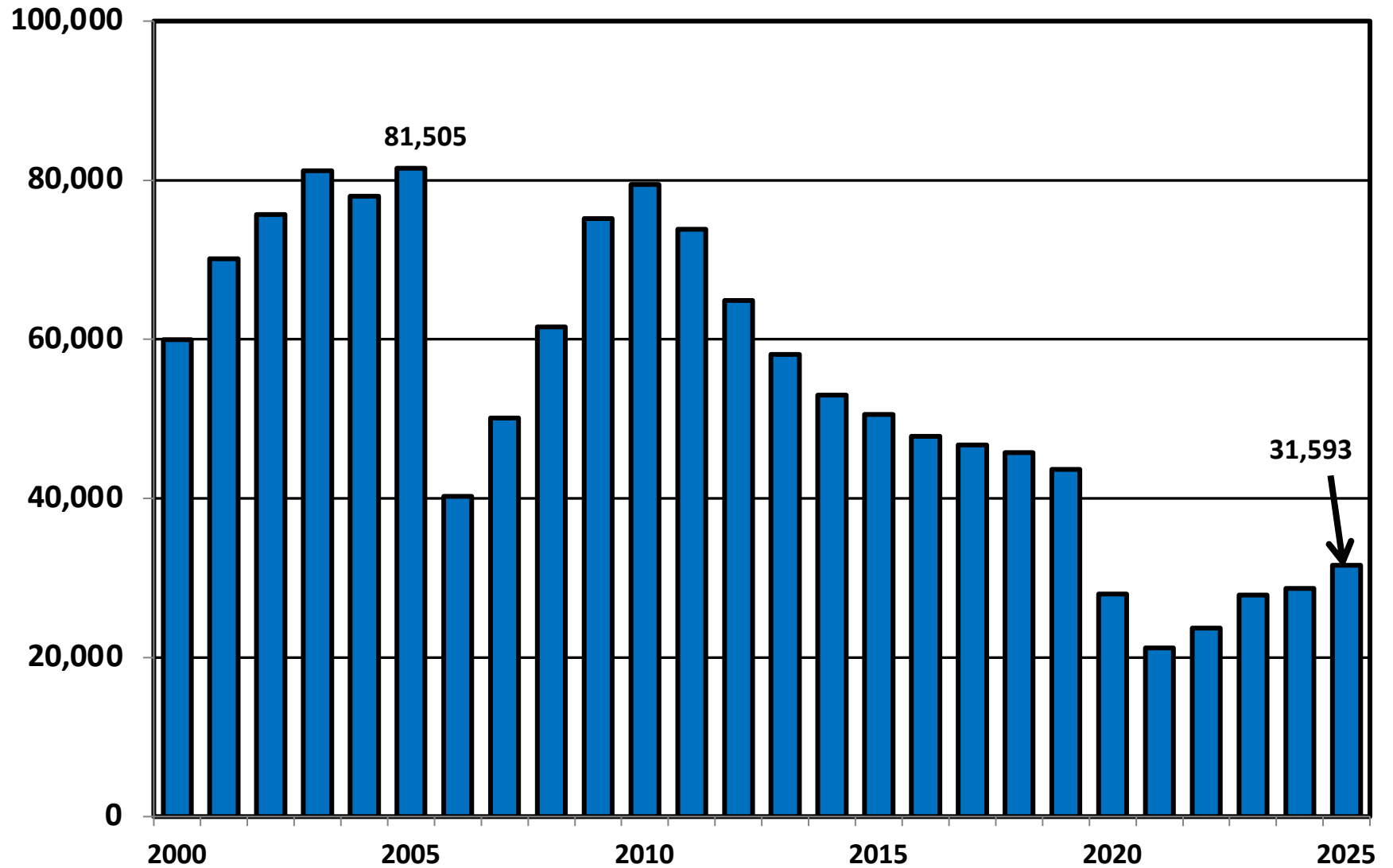


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Total Bankruptcy Cases Filed in Georgia Calendar Years 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



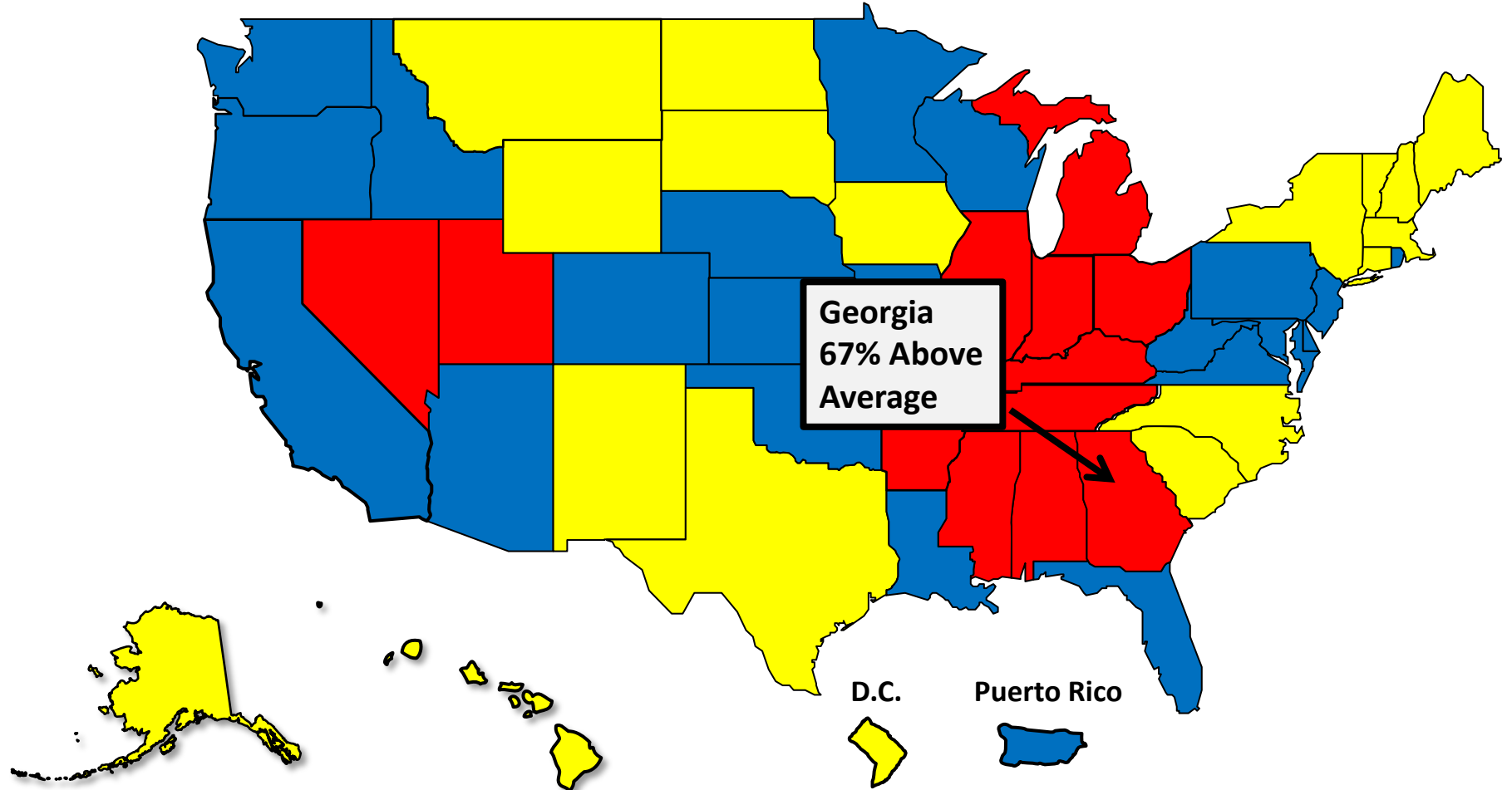
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



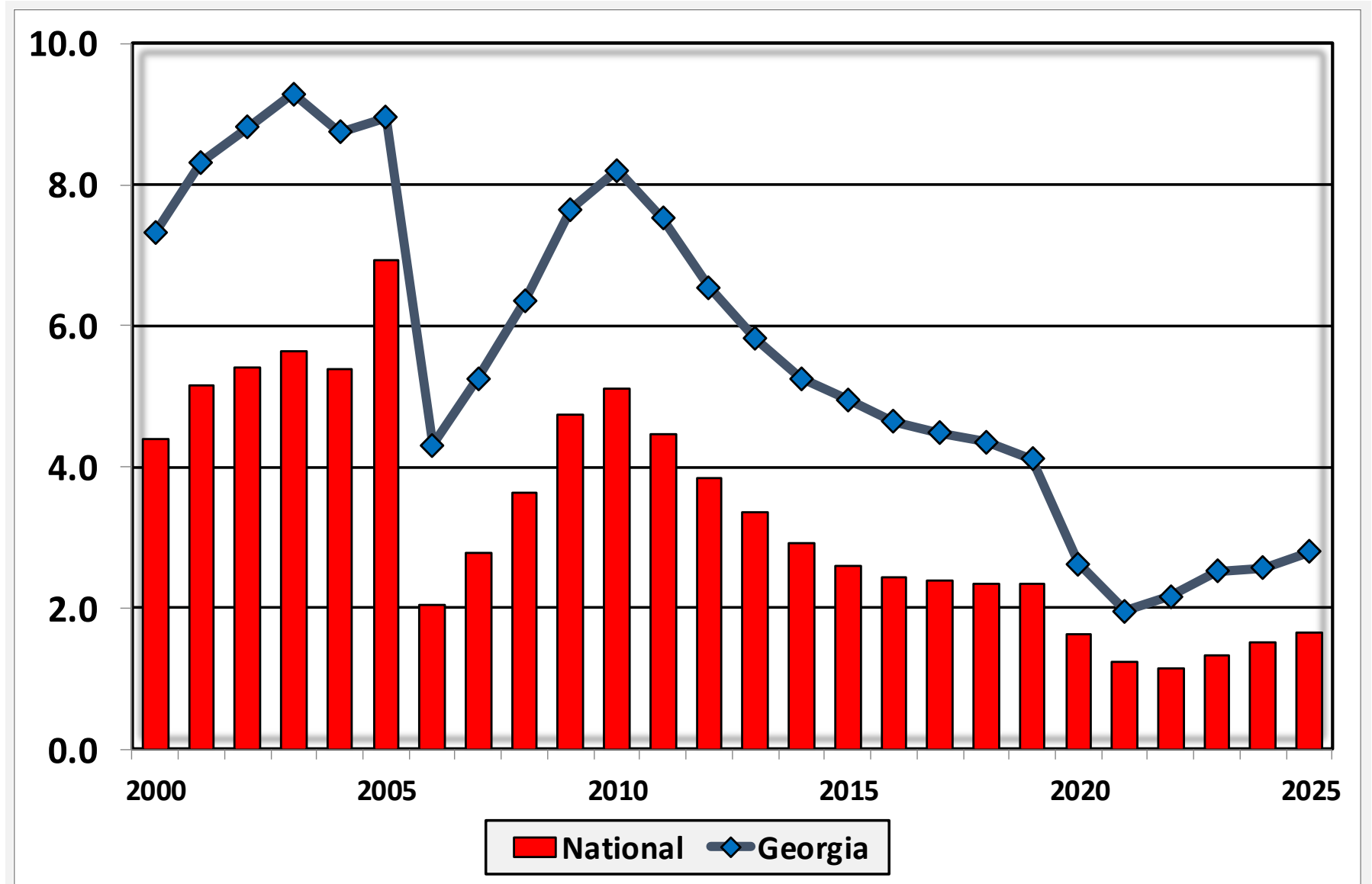
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Bankruptcy Filings per 1,000 Population Georgia vs. National Average 2000 - 2025



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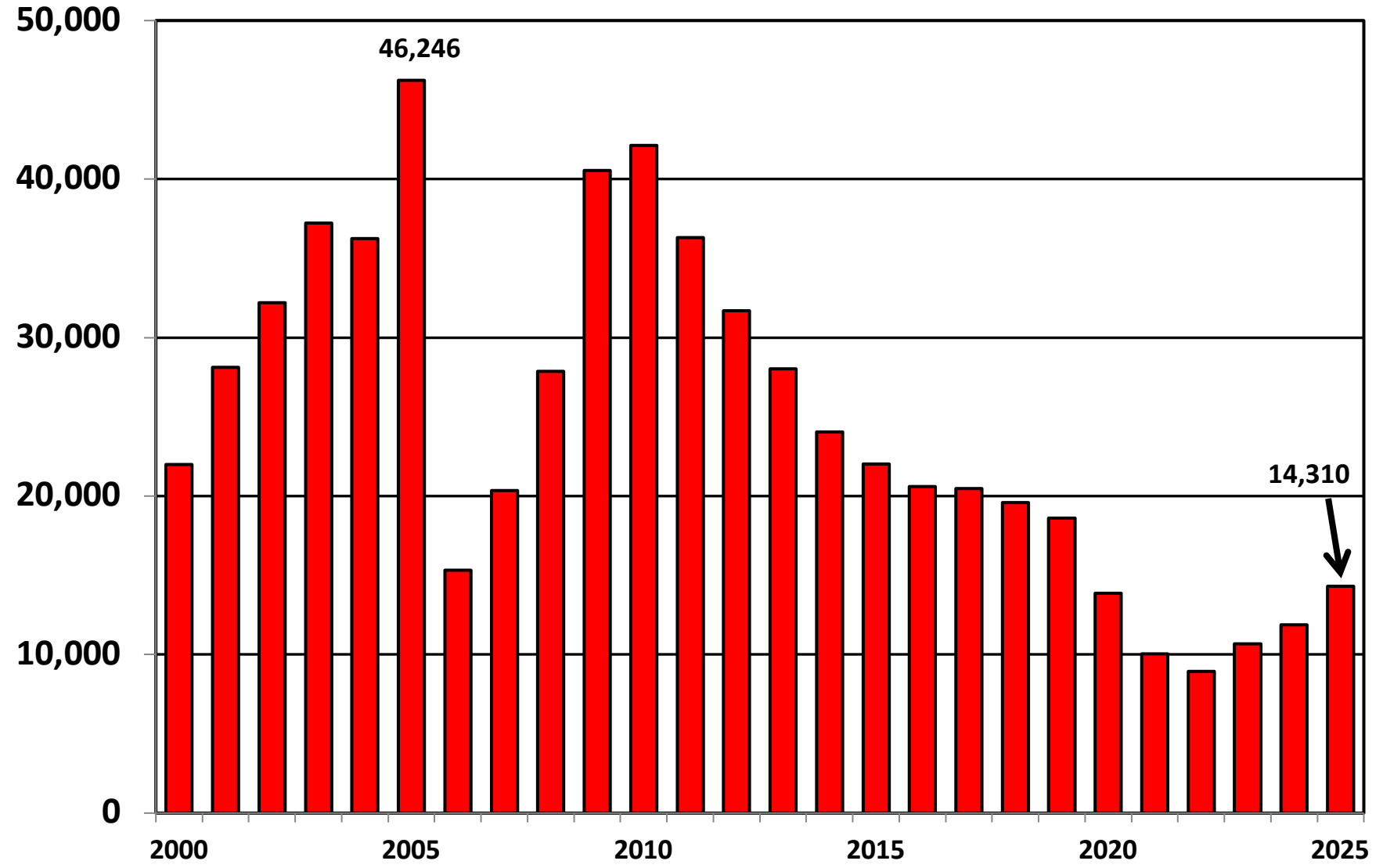


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Chapter 7 Cases Filed In Georgia Calendar Years 2000 - 2025



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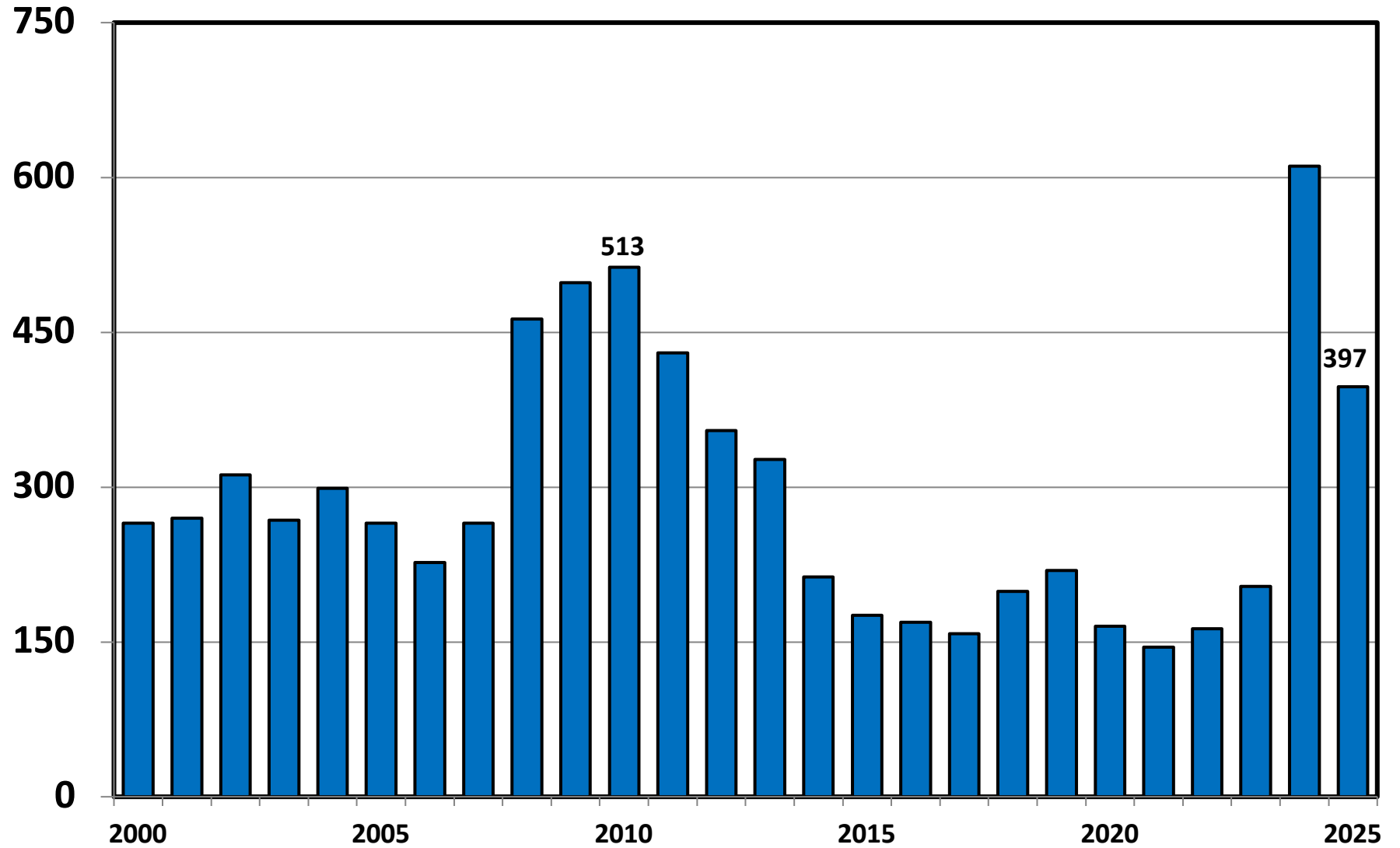


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Chapter 11 Cases Filed in Georgia 2000 - 2025



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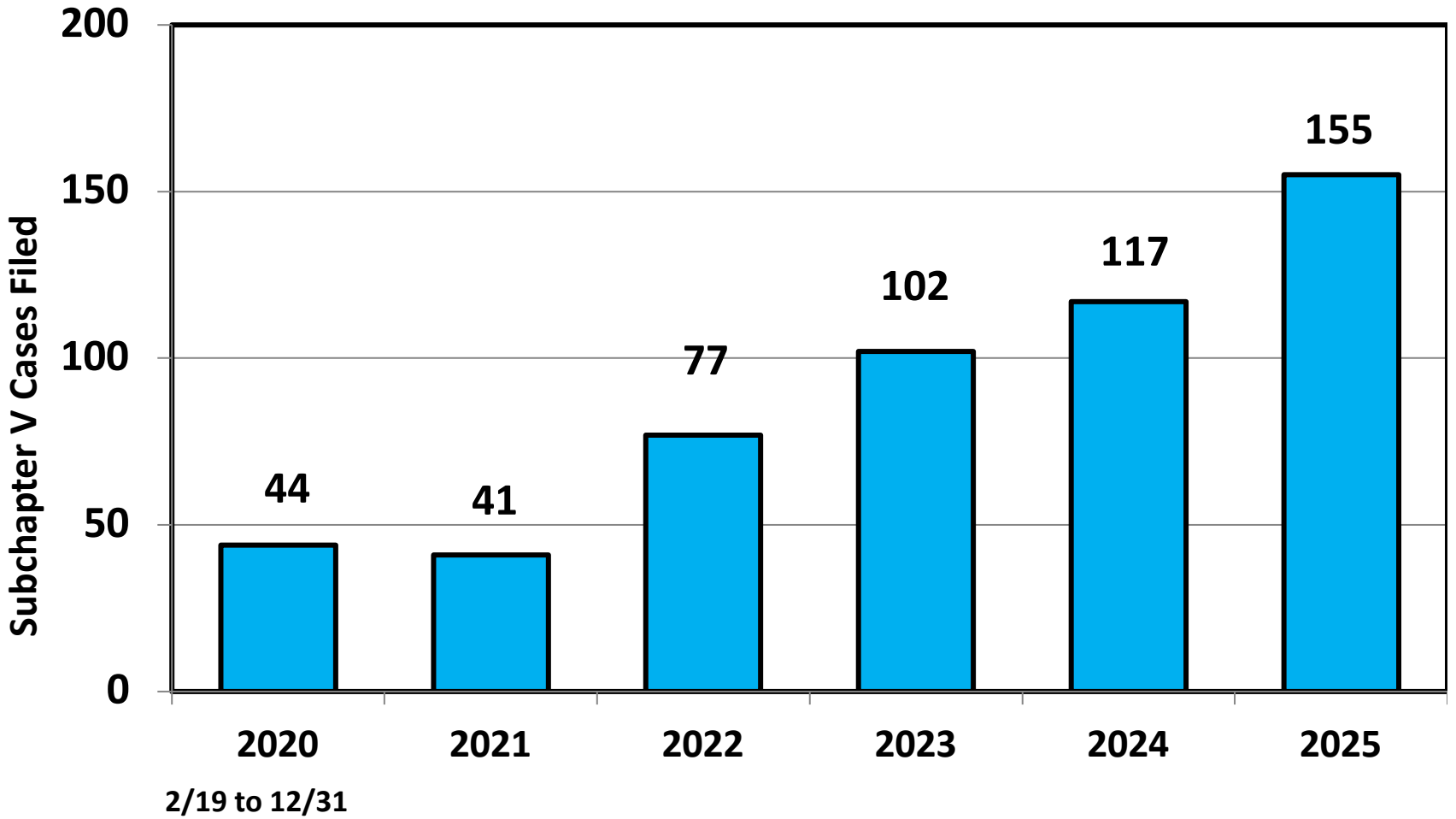


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Subchapter V Cases Filed in Georgia Calendar Years 2020 - 2025



Source: ABI review of PACER records

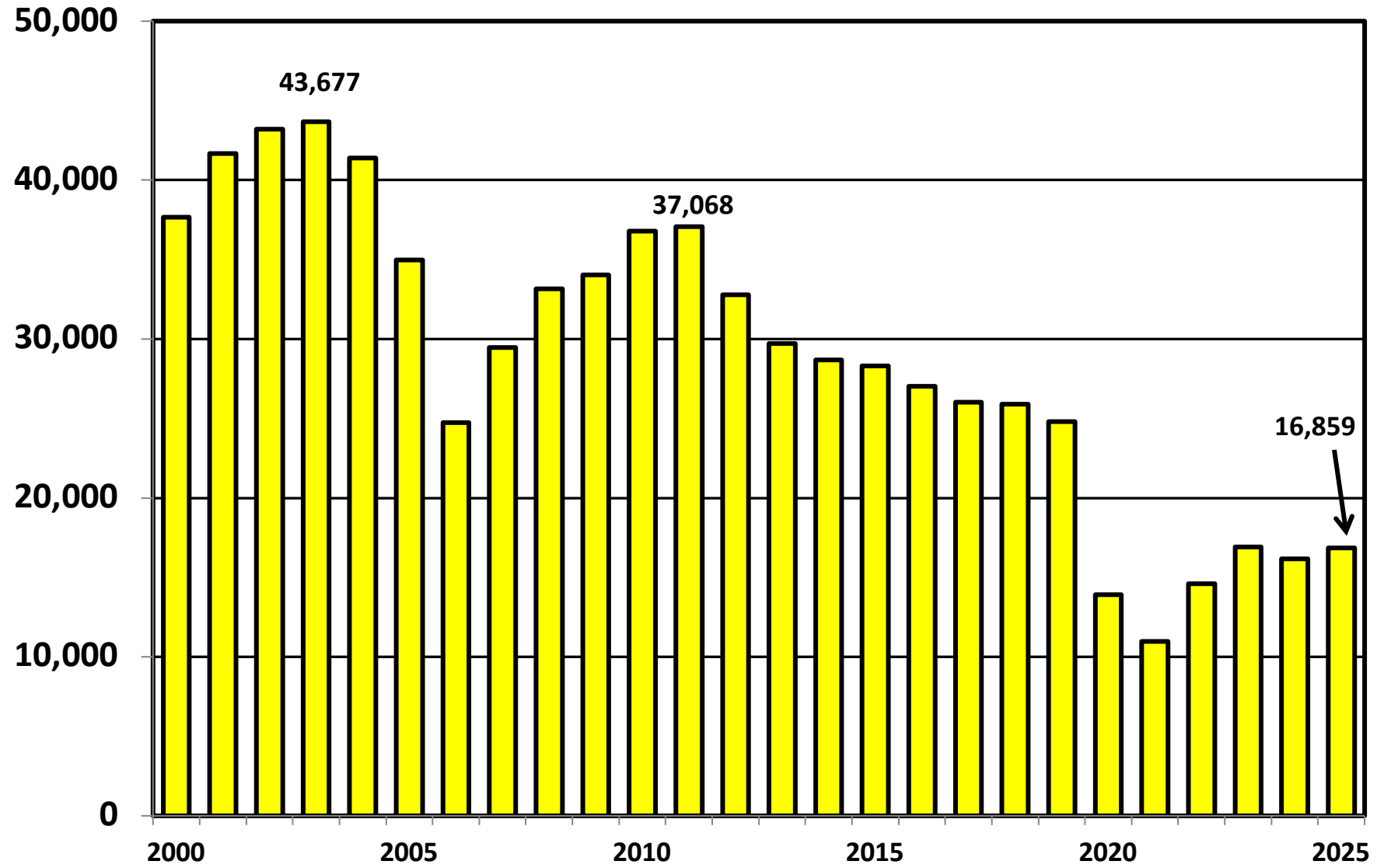
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Chapter 13 Cases Filed in Georgia 2000 - 2025



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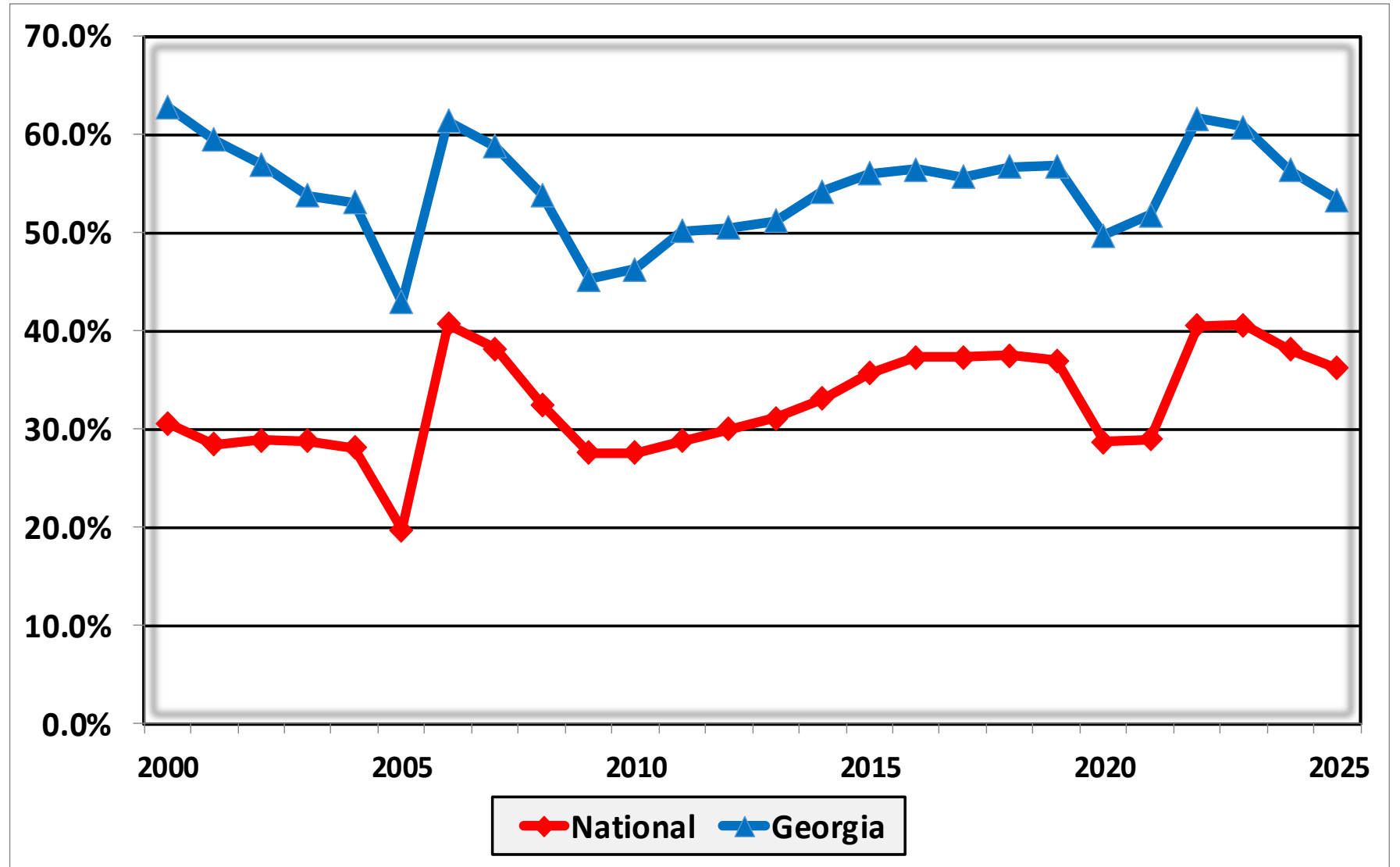


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Georgia: 2000-2025



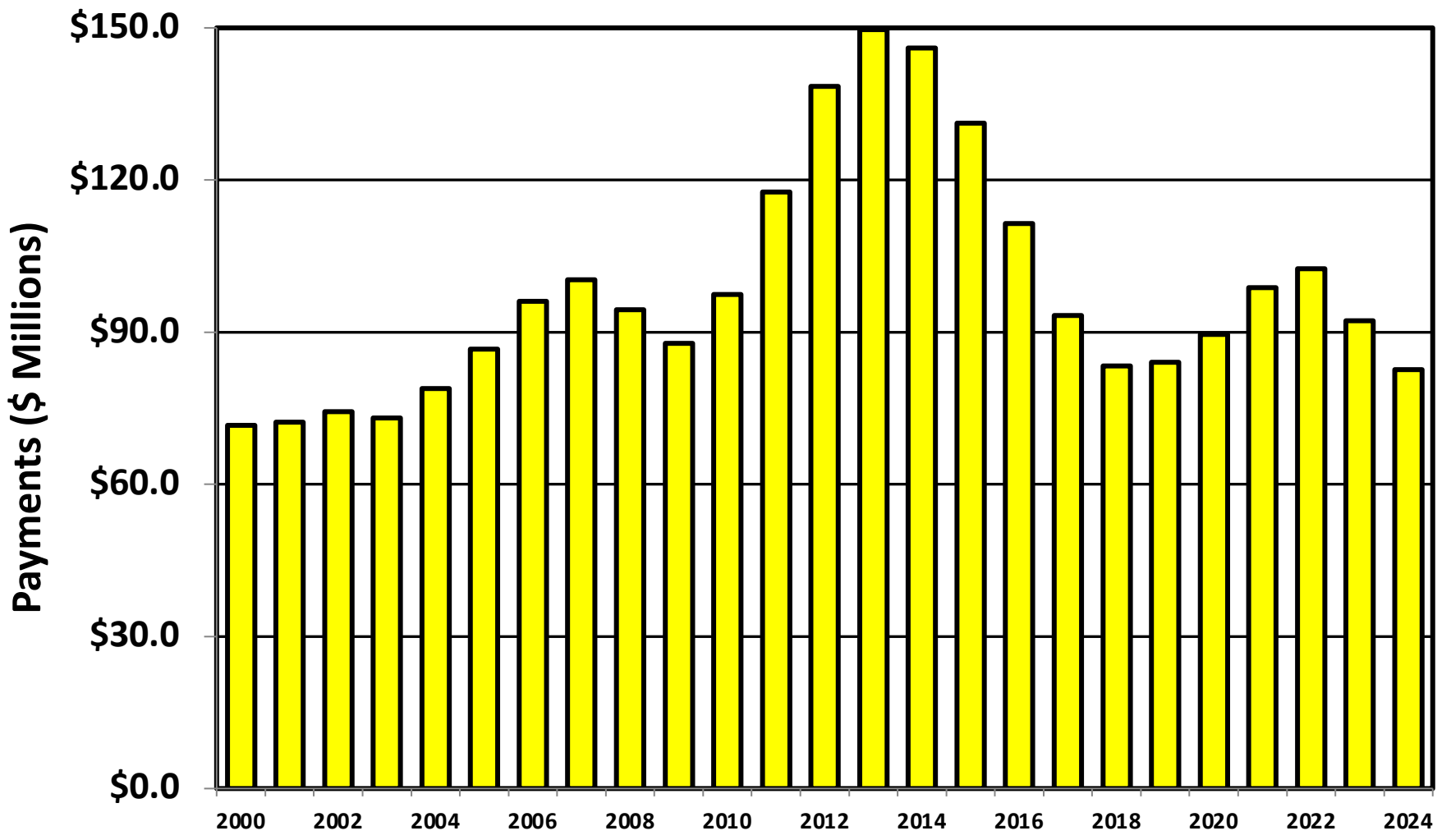
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Chapter 13 Cases in Georgia

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



Source: Executive Office for United States Trustees

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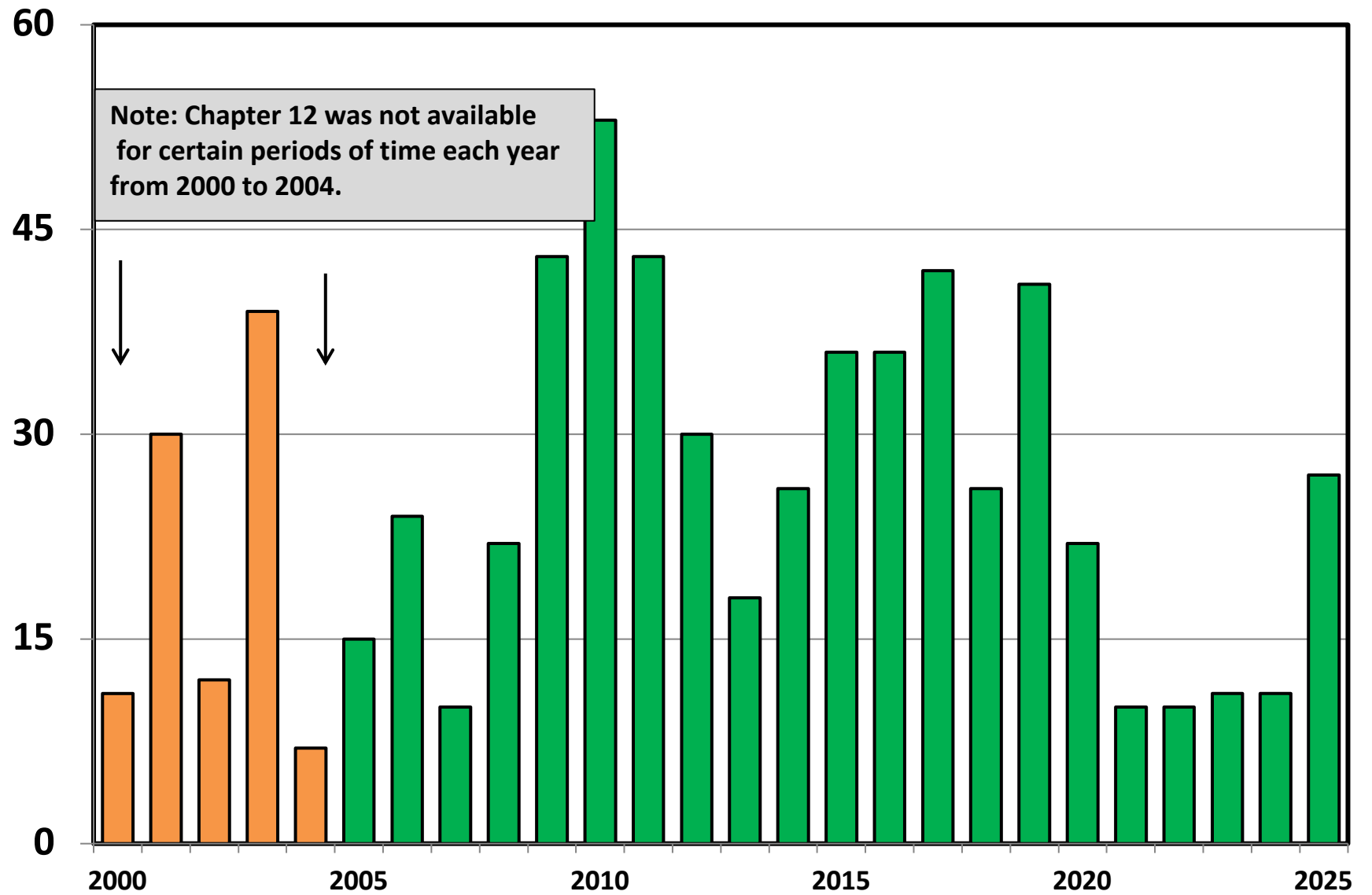


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Chapter 12 Cases Filed in Georgia 2000 - 2025



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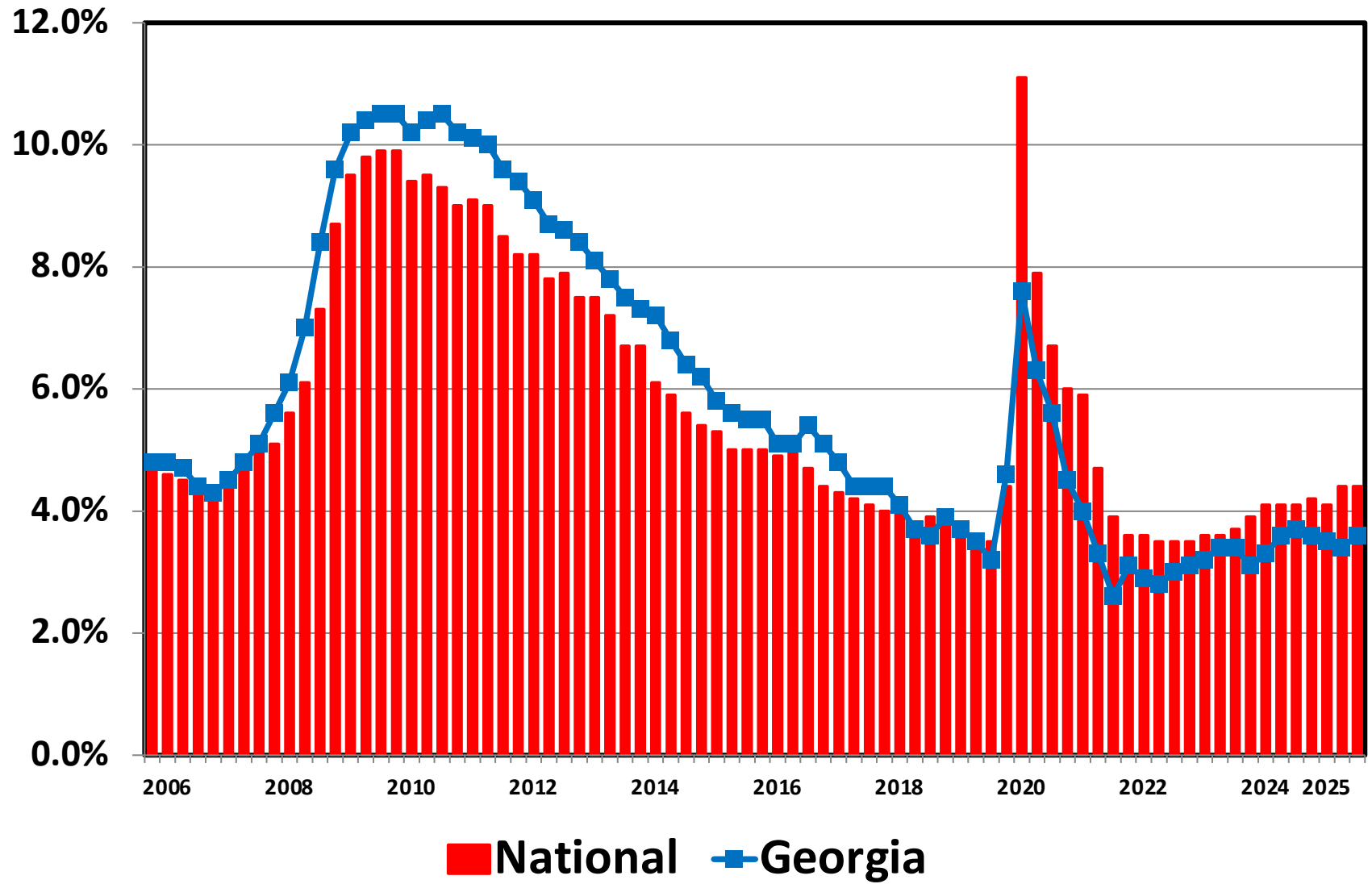


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

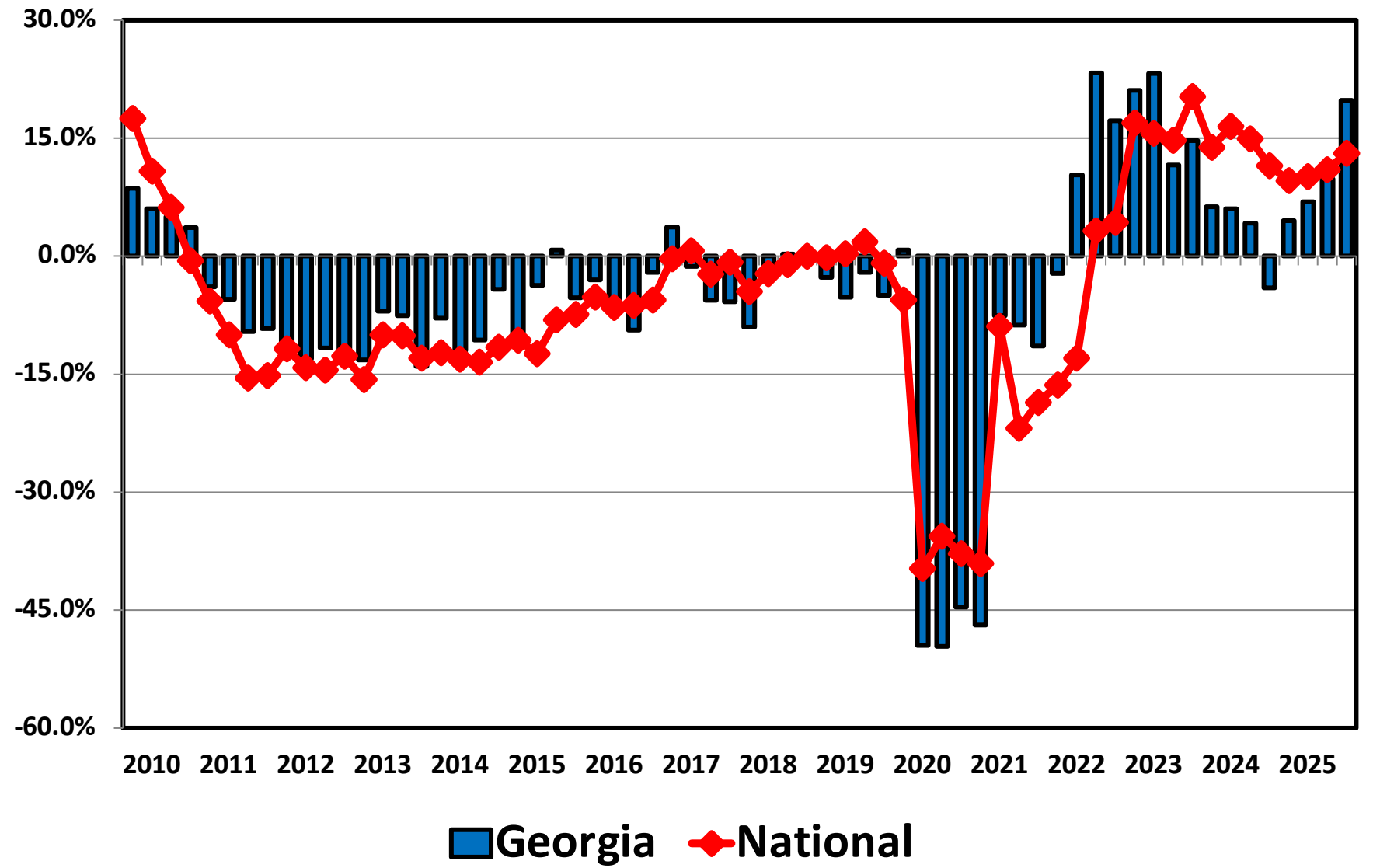
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Filing Trends By Quarter Georgia vs. National Average (Percent Change From Same Quarter One Year Prior)



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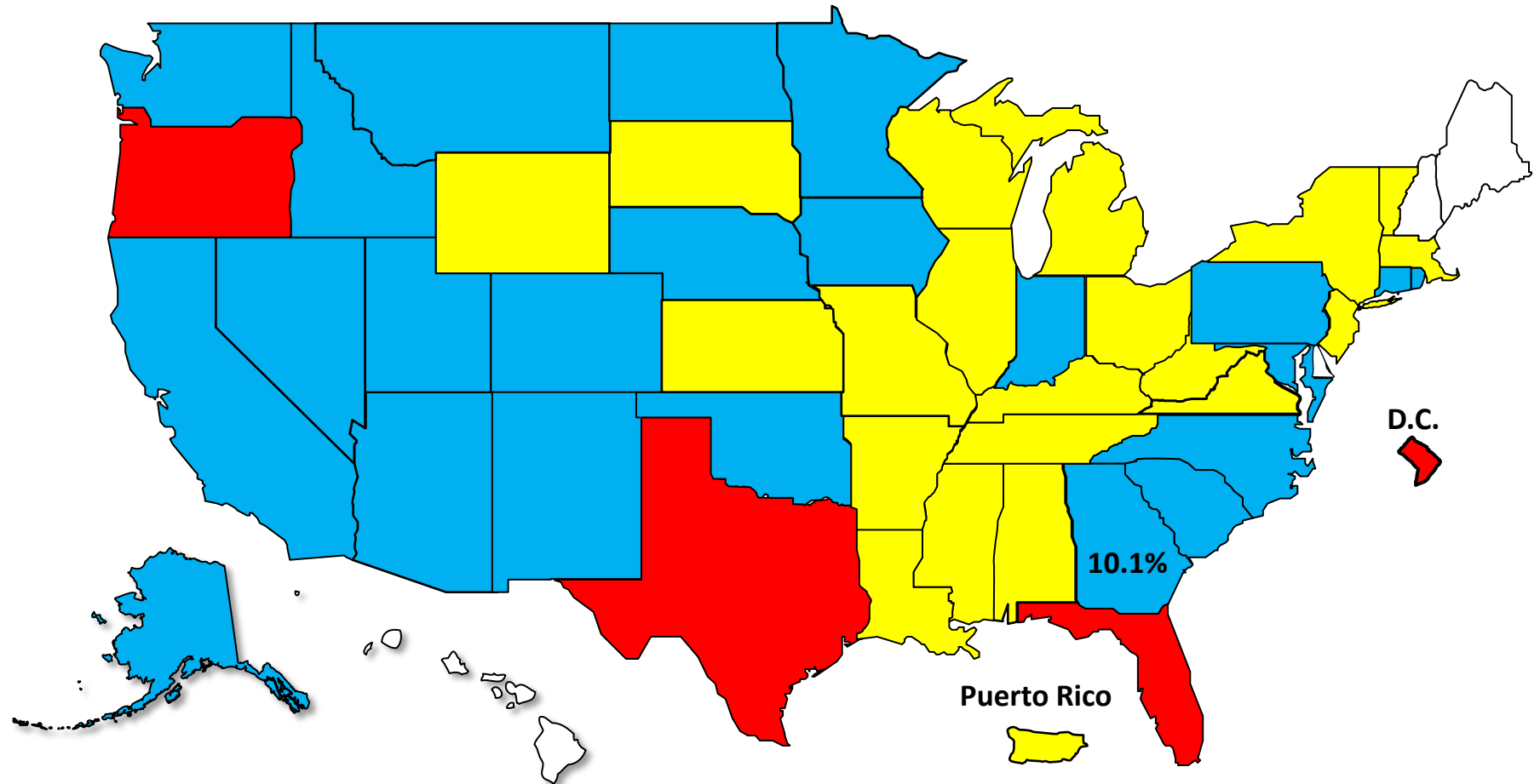
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Bankruptcy Filing Trends

Calendar Year 2025 vs. 2024

National Average = 11.0% Increase

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



10.1%

Puerto Rico

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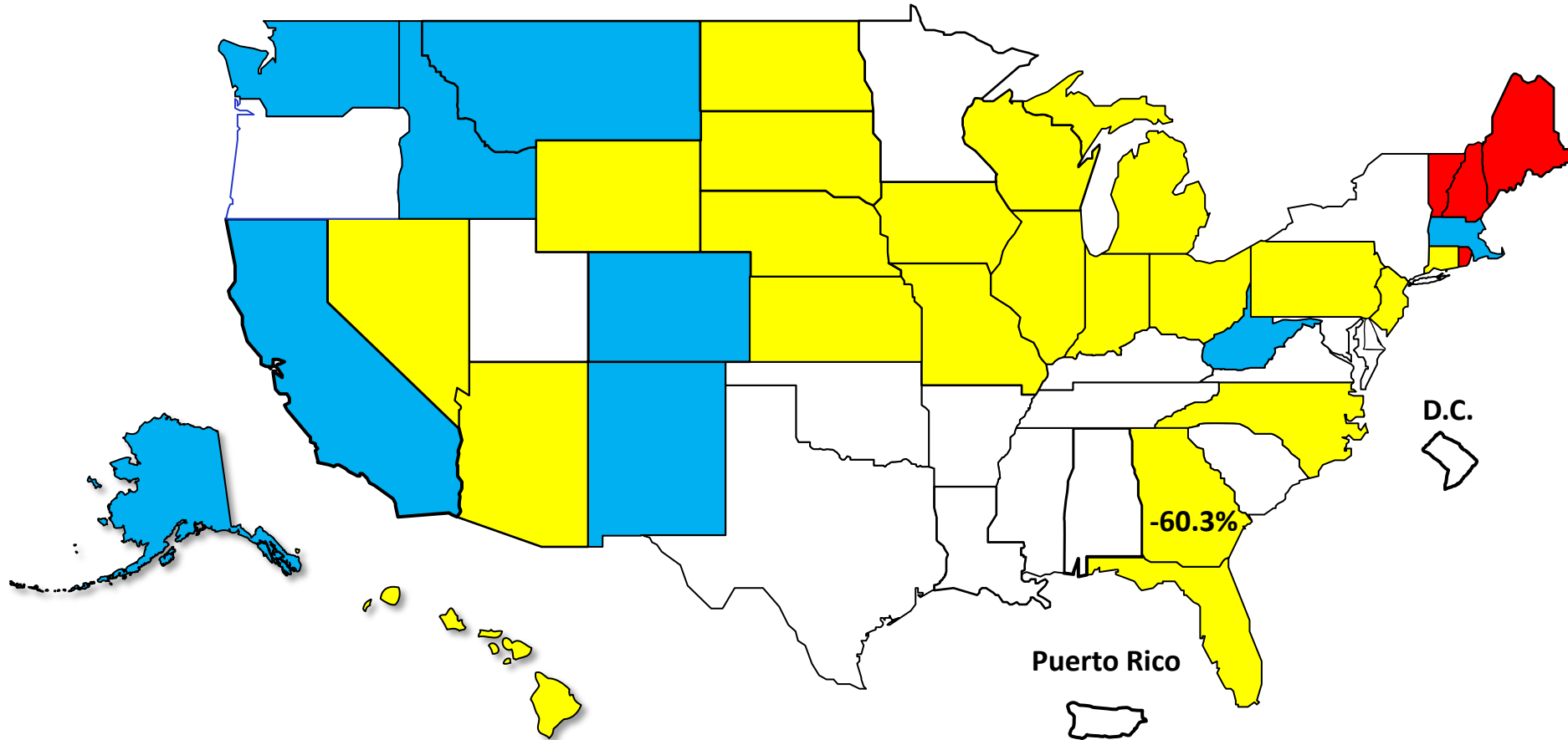


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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