

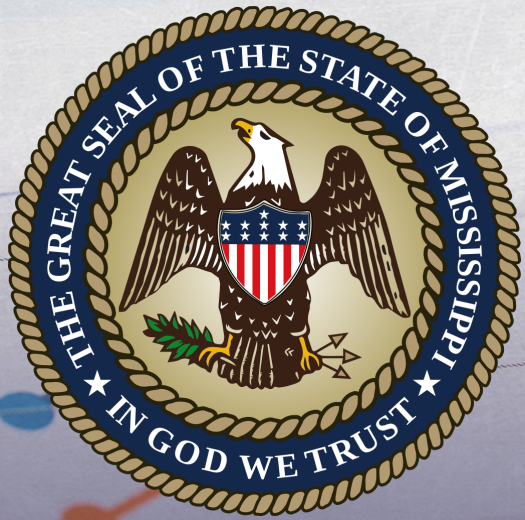
# Bankruptcy Filing Trends in Mississippi: 2000-2025



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# Mississippi

State at a Glance		
	Mississippi	National
Population (7/1/2025)	2,954,160	341,784,857
- Change since April 2020	<b>-0.2%</b>	3.1%
- Foreign Born	2.4%	14.1%
Size (Square Miles)	46,924	3,533,038
Median Household Income	\$56,447	\$80,734
Persons per Household	2.49	2.53
Per Capita Income	\$31,549	\$44,673
Median Home Value	\$169,800	\$332,700
Homeownership Rate	70.0%	65.2%
High School Graduate (or Higher)	87.1%	89.6%
College Graduate (or Higher)	25.1%	35.7%
Disabled	13.0%	9.3%
No Health Insurance	11.7%	9.6%
In Poverty	17.8%	10.6%
Source: U.S. Census Bureau January 2026		

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Bankruptcy Filings in Mississippi Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	9,774	4,475	56	5,238	5
2024	9,129	3,969	42	5,113	5
2023	8,779	3,609	55	5,113	2
2022	7,730	3,390	23	4,316	1
2021	6,166	3,452	67	2,645	2
2020	8,612	4,894	49	3,660	9
2019	12,569	5,944	32	6,586	7
2018	12,793	6,030	45	6,713	5
2017	12,398	5,800	45	6,546	7
2016	11,246	5,371	61	5,806	8
2015	10,977	5,291	42	5,638	6
2014	11,106	5,200	59	5,844	3
2013	12,873	6,250	58	6,561	4
2012	12,566	6,434	66	6,059	7
2011	13,727	7,509	72	6,141	5
2010	14,329	8,001	75	6,233	20
2009	14,701	8,025	67	6,602	7
2008	12,350	5,990	74	6,282	4
2007	11,217	4,886	52	6,269	10
2006	8,826	4,190	38	4,582	16
2005	23,681	17,476	63	6,130	12
2004	21,177	13,907	58	7,211	1
2003	22,246	15,129	99	6,999	19
2002	22,397	14,675	127	7,572	23
2001	22,116	14,275	118	7,718	5
2000	18,458	10,983	46	7,418	11
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Total Bankruptcy Filings - Northern District of Mississippi Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	4,454	1,731	29	2,691	3
2024	4,178	1,453	18	2,704	3
2023	4,012	1,276	27	2,709	0
2022	3,492	1,221	7	2,264	0
2021	2,563	1,246	15	1,302	0
2020	3,639	1,779	30	1,824	6
2019	5,314	2,211	13	3,085	5
2018	5,196	2,120	20	3,052	4
2017	4,990	2,033	21	2,931	5
2016	4,635	1,909	23	2,696	7
2015	4,691	1,951	10	2,727	3
2014	4,858	2,010	26	2,821	1
2013	5,516	2,307	31	3,176	2
2012	5,657	2,537	29	3,085	6
2011	6,101	3,022	34	3,040	5
2010	6,509	3,415	27	3,050	17
2009	7,048	3,702	30	3,312	4
2008	5,890	2,907	44	2,938	1
2007	4,937	2,226	23	2,684	4
2006	3,814	1,765	18	2,025	6
2005	9,897	7,326	32	2,529	10
2004	8,420	5,582	26	2,811	1
2003	8,391	5,878	36	2,460	17
2002	8,169	5,501	45	2,606	17
2001	7,841	5,071	30	2,737	3
2000	6,314	3,834	22	2,453	5
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Total Bankruptcy Filings - Southern District of Mississippi Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,320	2,744	27	2,547	2
2024	4,951	2,516	24	2,409	2
2023	4,767	2,333	28	2,404	2
2022	4,238	2,169	16	2,052	1
2021	3,603	2,206	52	1,343	2
2020	4,973	3,115	19	1,836	3
2019	7,255	3,802	19	3,432	2
2018	7,597	3,910	25	3,661	1
2017	7,408	3,767	24	3,615	2
2016	6,611	3,462	38	3,110	1
2015	6,286	3,340	32	2,911	3
2014	6,248	3,190	33	3,023	2
2013	7,357	3,943	27	3,385	2
2012	6,909	3,897	37	2,974	1
2011	7,626	4,487	38	3,101	0
2010	7,820	4,586	48	3,183	3
2009	7,653	4,323	37	3,290	3
2008	6,460	3,083	30	3,344	3
2007	6,280	2,660	29	3,585	6
2006	5,012	2,425	20	2,557	10
2005	13,784	10,150	31	3,601	2
2004	12,757	8,325	32	4,400	0
2003	13,855	9,251	63	4,539	2
2002	14,228	9,174	82	4,966	6
2001	14,275	9,204	88	4,981	2
2000	12,144	7,149	24	4,965	6
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Business Bankruptcy Cases Filed - Mississippi Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	225	148	54	18	5
2024	170	100	42	23	5
2023	171	95	52	22	2
2022	121	84	21	15	1
2021	148	69	65	12	2
2020	253	158	49	37	9
2019	204	135	31	31	7
2018	214	139	42	28	5
2017	242	161	45	29	7
2016	270	167	60	35	8
2015	223	158	38	21	6
2014	266	189	55	19	3
2013	301	219	56	22	4
2012	323	230	65	21	7
2011	406	292	72	37	5
2010	465	338	74	33	20
2009	484	368	64	45	7
2008	357	229	73	51	4
2007	262	173	52	27	10
2006	187	108	35	28	16
2005	200	122	57	9	12
2004	170	100	54	15	1
2003	282	147	90	26	19
2002	309	153	112	21	23
2001	289	160	108	16	5
2000	203	131	43	18	11
* Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Business Bankruptcy Filings - Northern District of Mississippi Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	97	54	29	11	3
2024	62	27	18	14	3
2023	63	24	26	13	0
2022	34	22	7	5	0
2021	41	20	15	6	0
2020	141	74	30	31	6
2019	84	47	13	19	5
2018	82	47	20	11	4
2017	90	49	21	15	5
2016	99	49	23	20	7
2015	79	56	10	10	3
2014	95	57	26	11	1
2013	123	78	31	12	2
2012	131	81	29	15	6
2011	175	116	34	20	5
2010	205	143	27	18	17
2009	198	135	29	30	4
2008	179	103	44	31	1
2007	132	91	23	14	4
2006	97	60	18	13	6
2005	87	44	32	1	10
2004	63	35	26	1	1
2003	127	66	35	9	17
2002	131	62	43	9	17
2001	96	61	28	4	3
2000	99	62	21	11	5
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Mississippi: 2000-2025



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Business Bankruptcy Filings - Southern District of Mississippi Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	128	94	25	7	2
2024	108	73	24	9	2
2023	108	71	26	9	2
2022	87	62	14	10	1
2021	107	49	50	6	2
2020	112	84	19	6	3
2019	120	90	18	10	2
2018	132	92	22	17	1
2017	152	112	24	14	2
2016	171	118	37	15	1
2015	144	102	28	11	3
2014	171	132	29	8	2
2013	178	141	25	10	2
2012	192	149	36	6	1
2011	231	176	38	17	0
2010	260	195	47	15	3
2009	286	233	35	15	3
2008	178	126	29	20	3
2007	130	82	29	13	6
2006	90	48	17	15	10
2005	113	78	25	8	2
2004	107	65	28	14	0
2003	155	81	55	17	2
2002	178	91	69	12	6
2001	193	99	80	12	2
2000	104	69	22	7	6
*Chapters 9, 12 and 15					

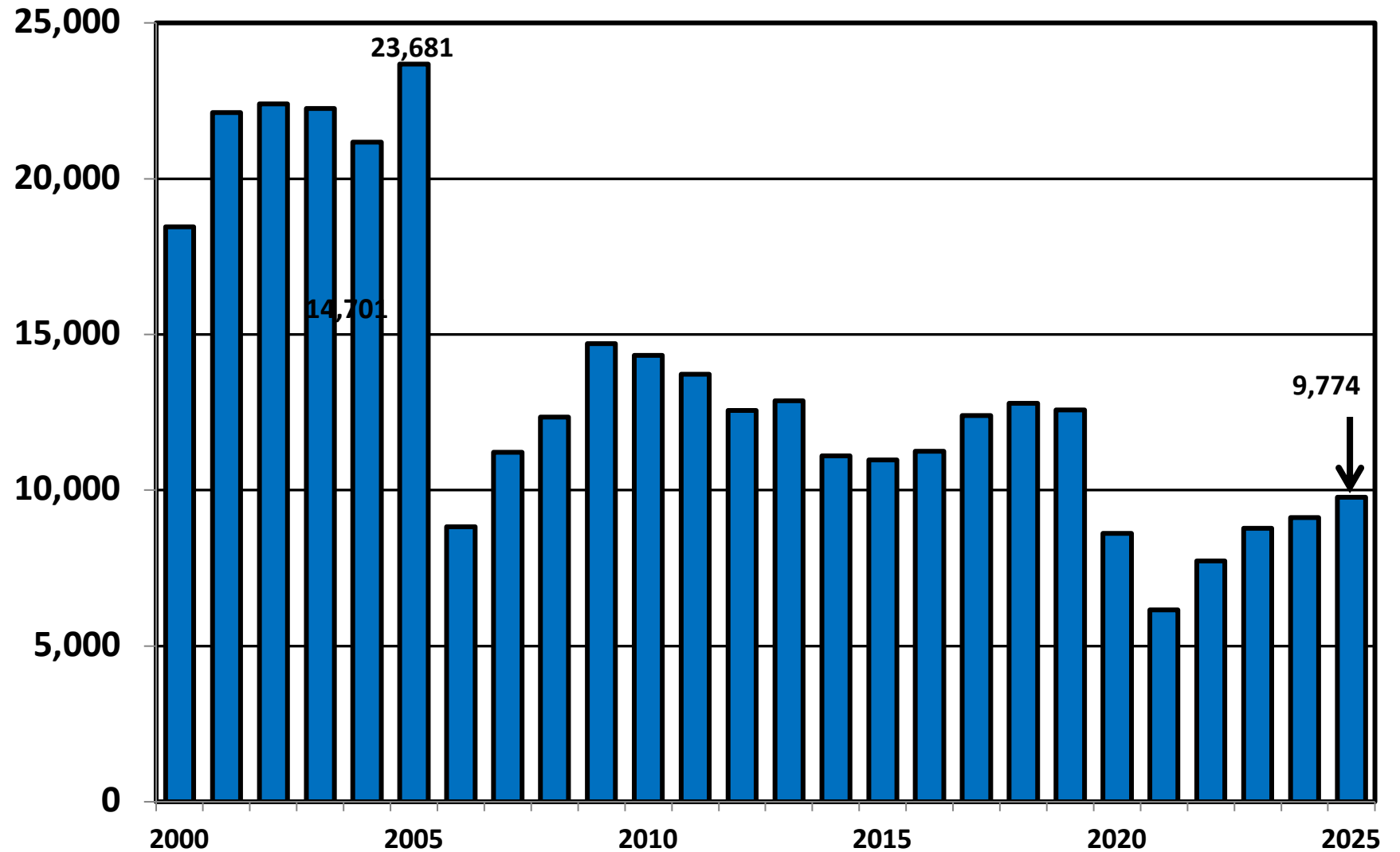
# Bankruptcy Filing Trends in Mississippi: 2000-2025



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



# Bankruptcy Filing Trends in Mississippi: 2000-2025



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## Total Filings Relative to Population 2000 - 2025



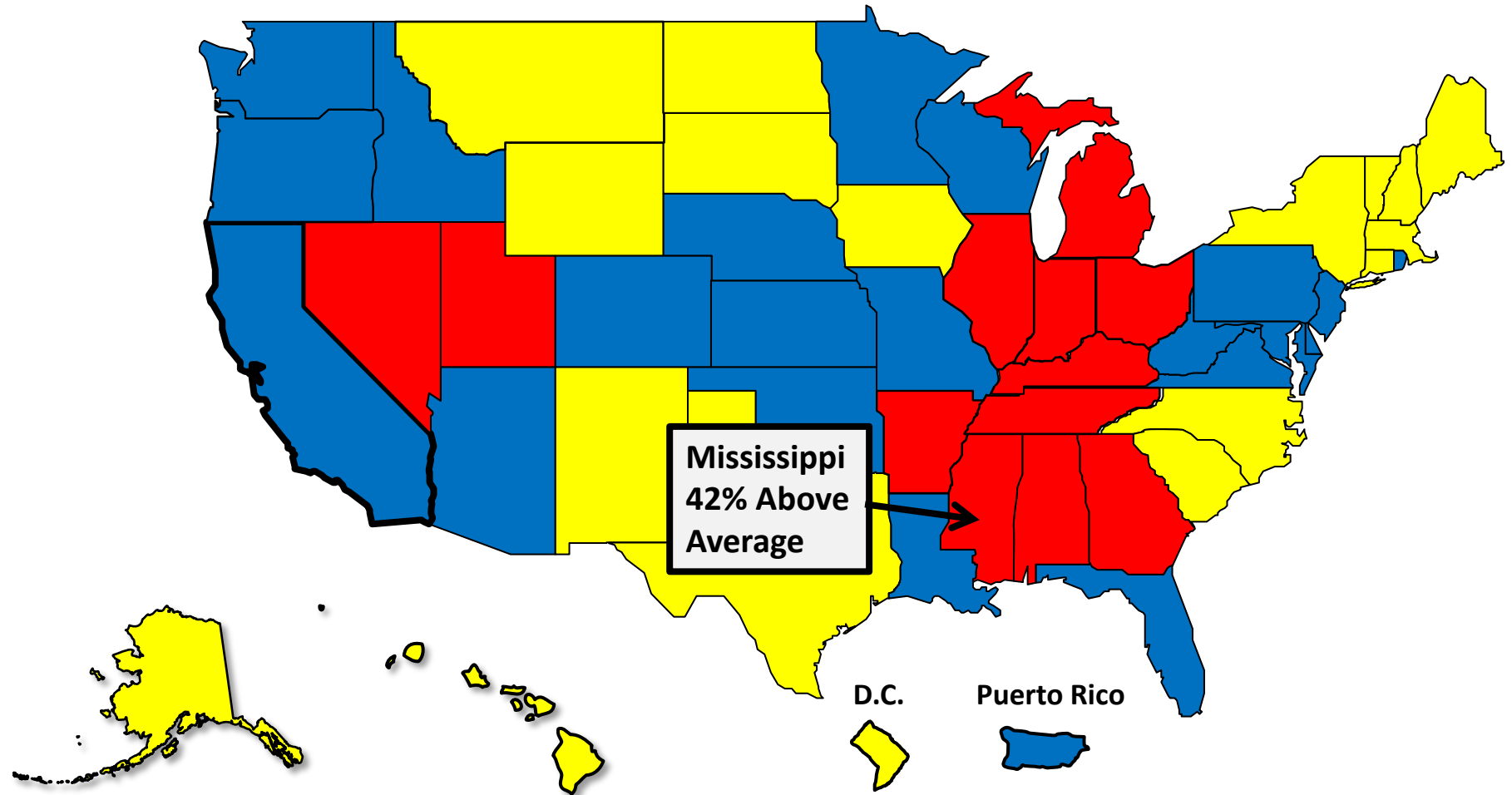
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



# Bankruptcy Filing Trends in Mississippi: 2000-2025

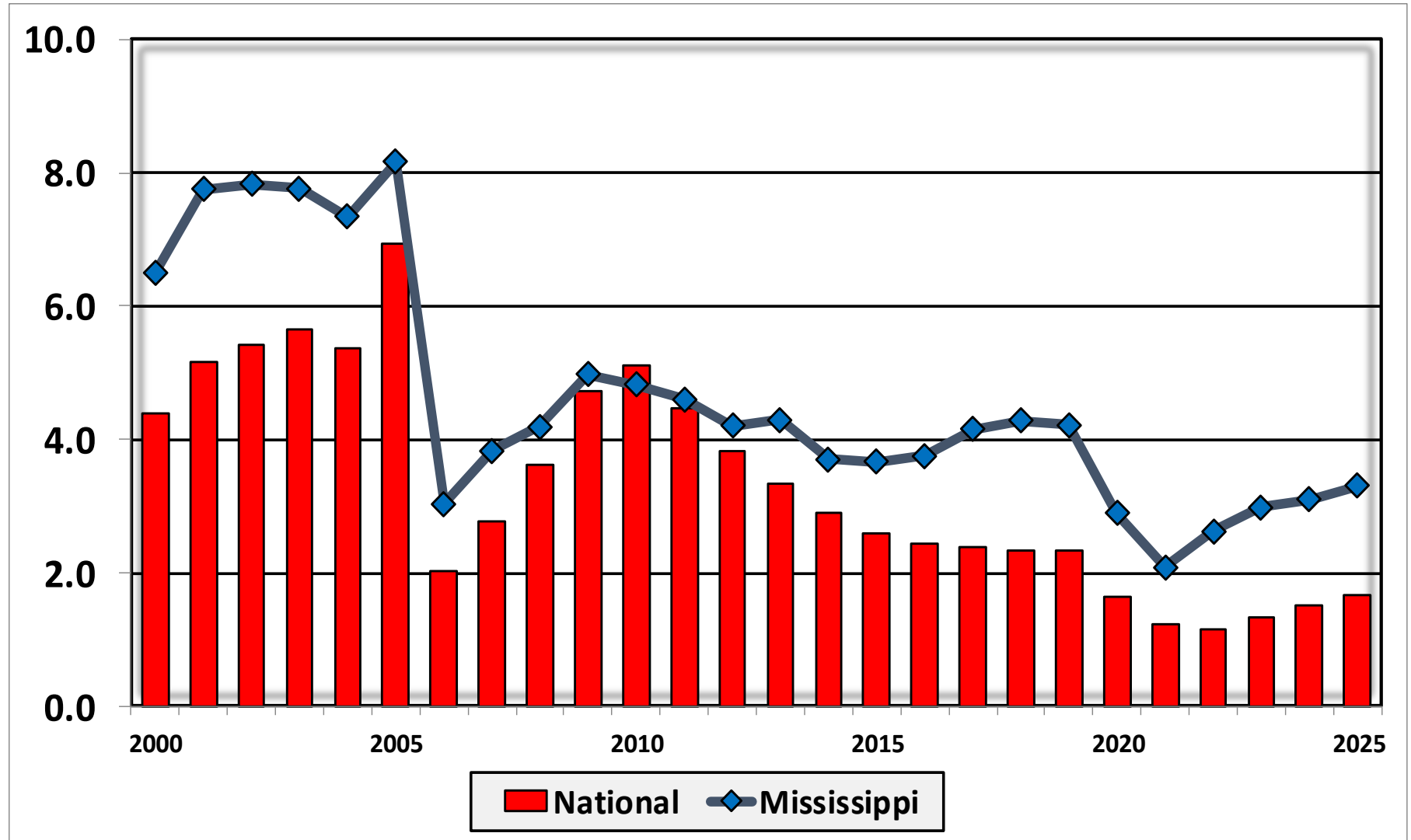


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## Bankruptcy Filings per 1,000 Population Mississippi vs. National Average 2000 - 2025



# Bankruptcy Filing Trends in Mississippi: 2000-2025

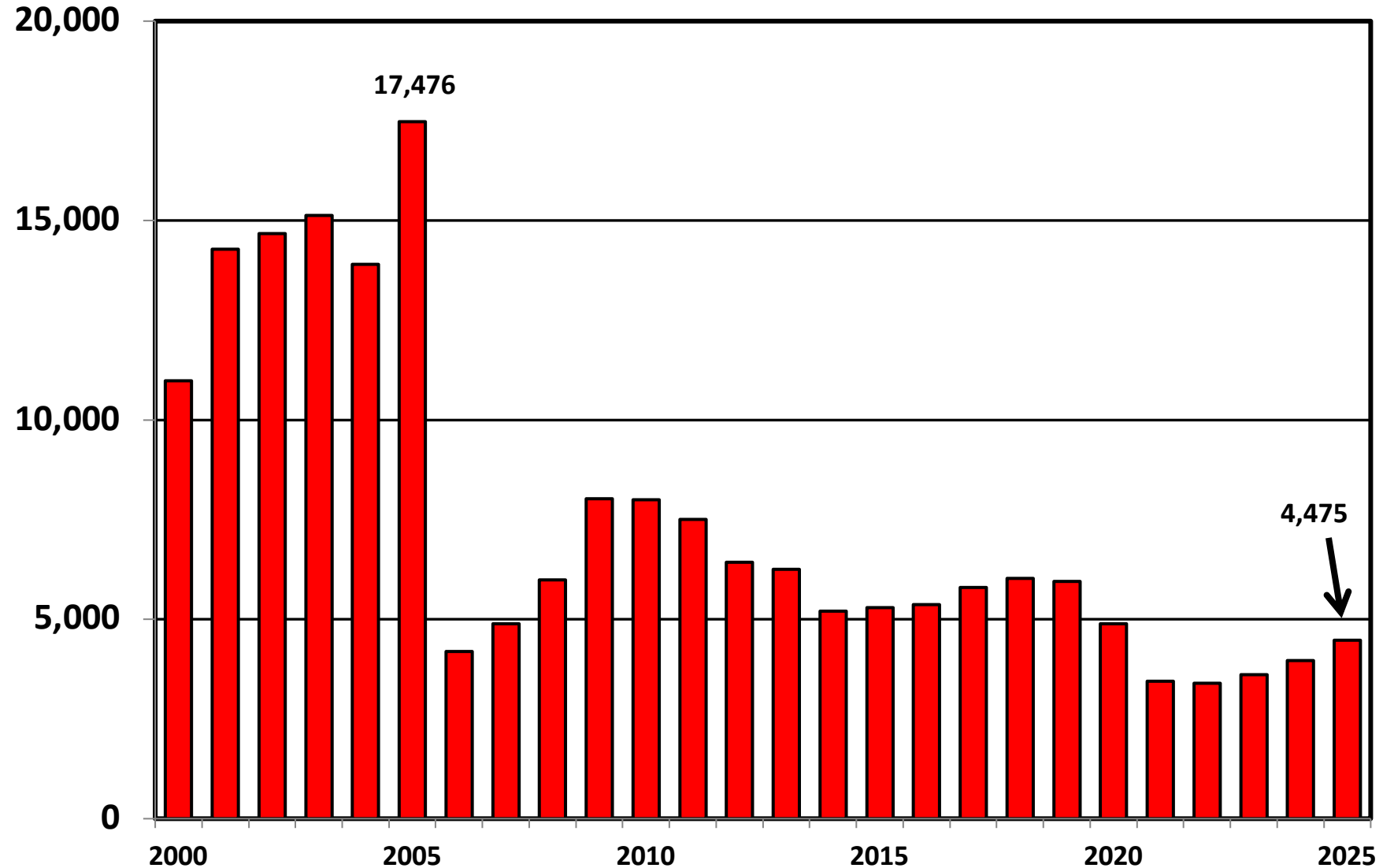


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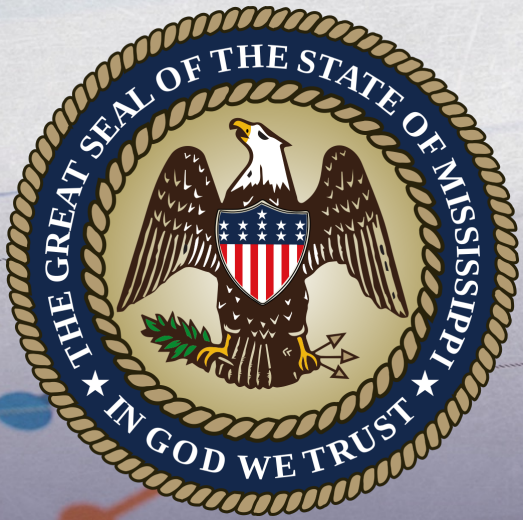


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## Chapter 7 Cases Filed In Mississippi Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Mississippi: 2000-2025

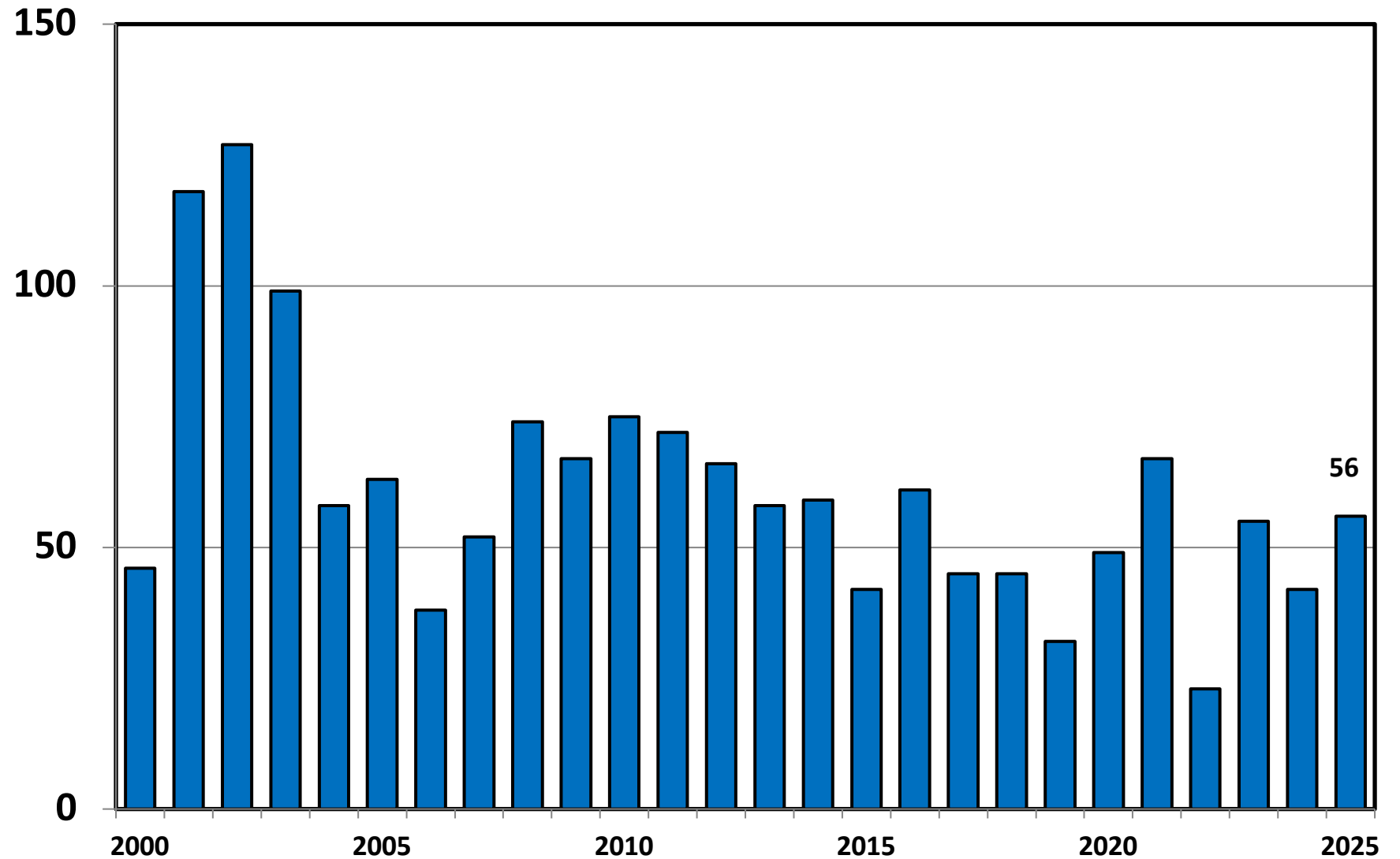


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## Chapter 11 Cases Filed in Mississippi 2000 - 2025



# Bankruptcy Filing Trends in Mississippi: 2000-2025

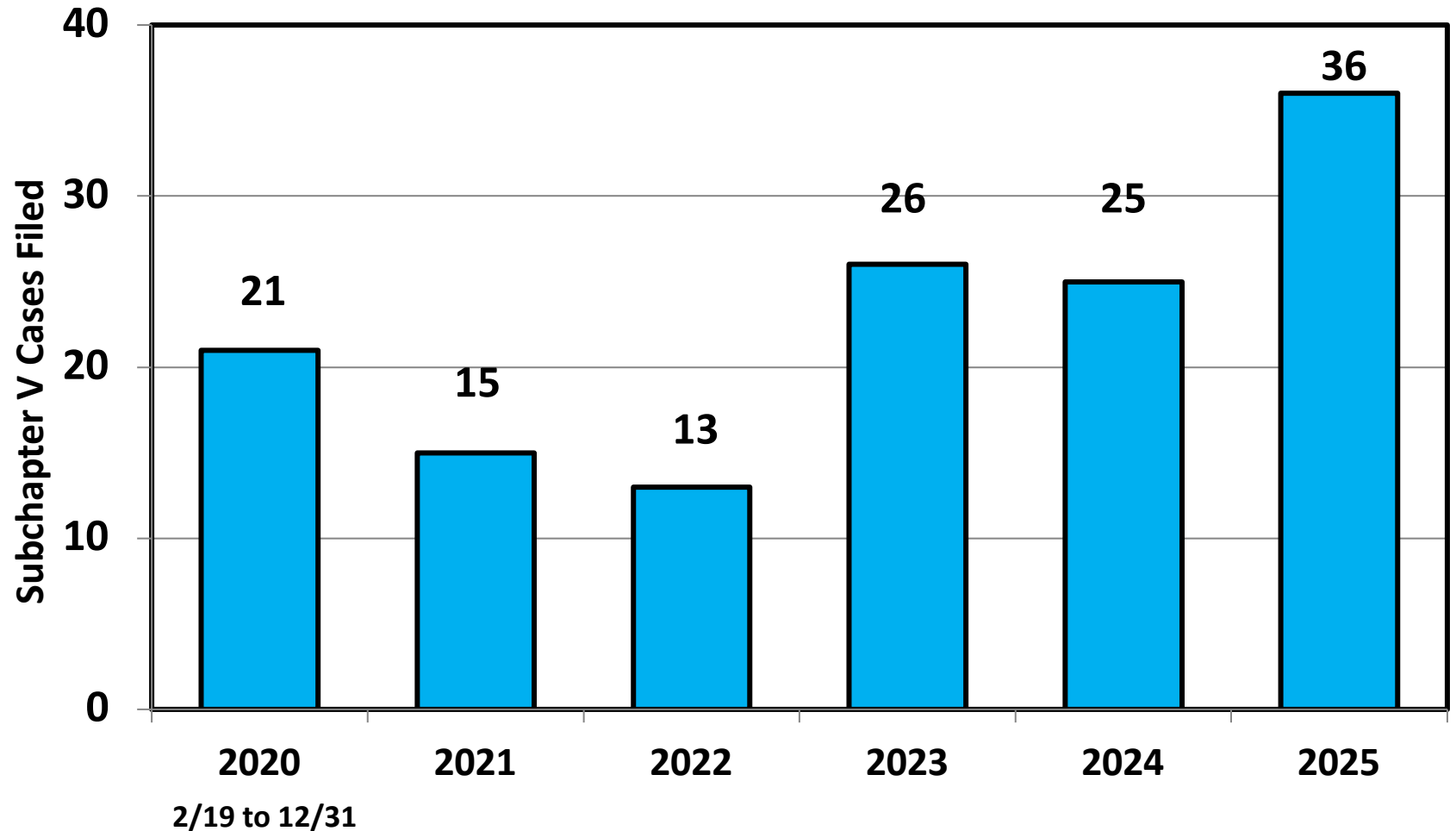


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## Subchapter V Cases Filed in Mississippi Calendar Years 2020 - 2025



Source: ABI review of PACER records

# Bankruptcy Filing Trends in Mississippi: 2000-2025

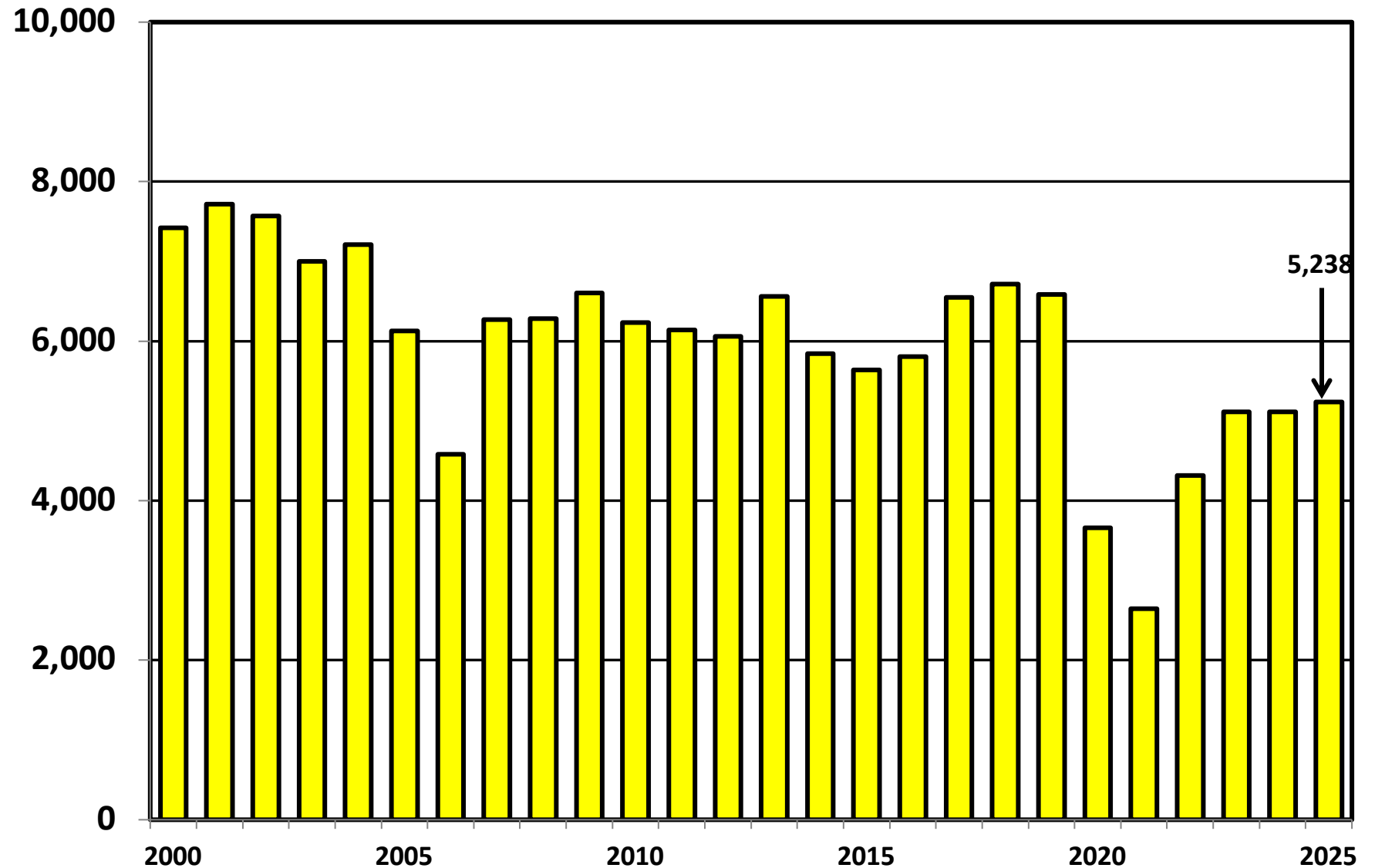


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## Chapter 13 Cases Filed in Mississippi 2000 - 2025



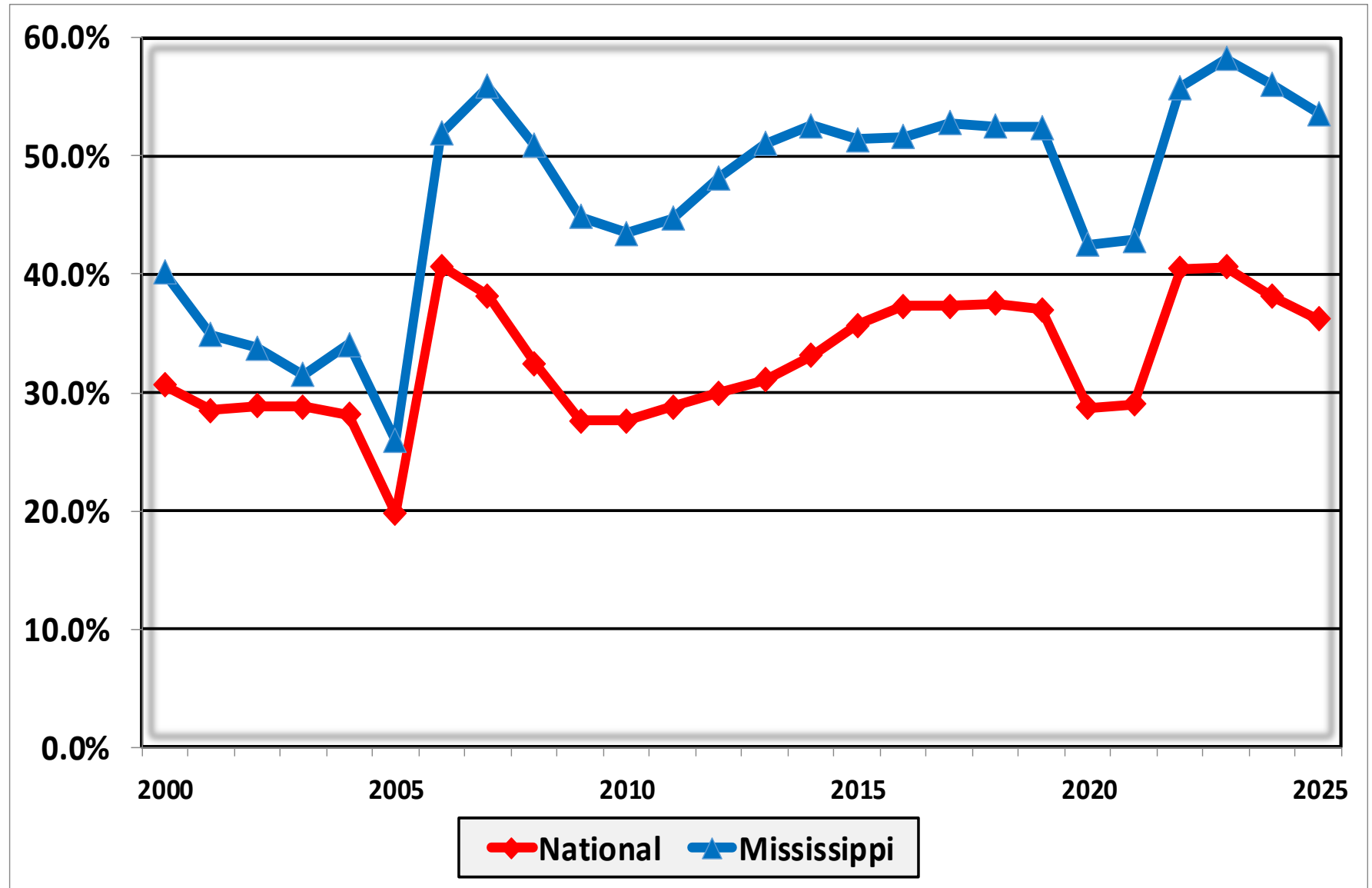
# Bankruptcy Filing Trends in Mississippi: 2000-2025



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



# Bankruptcy Filing Trends in Mississippi: 2000-2025

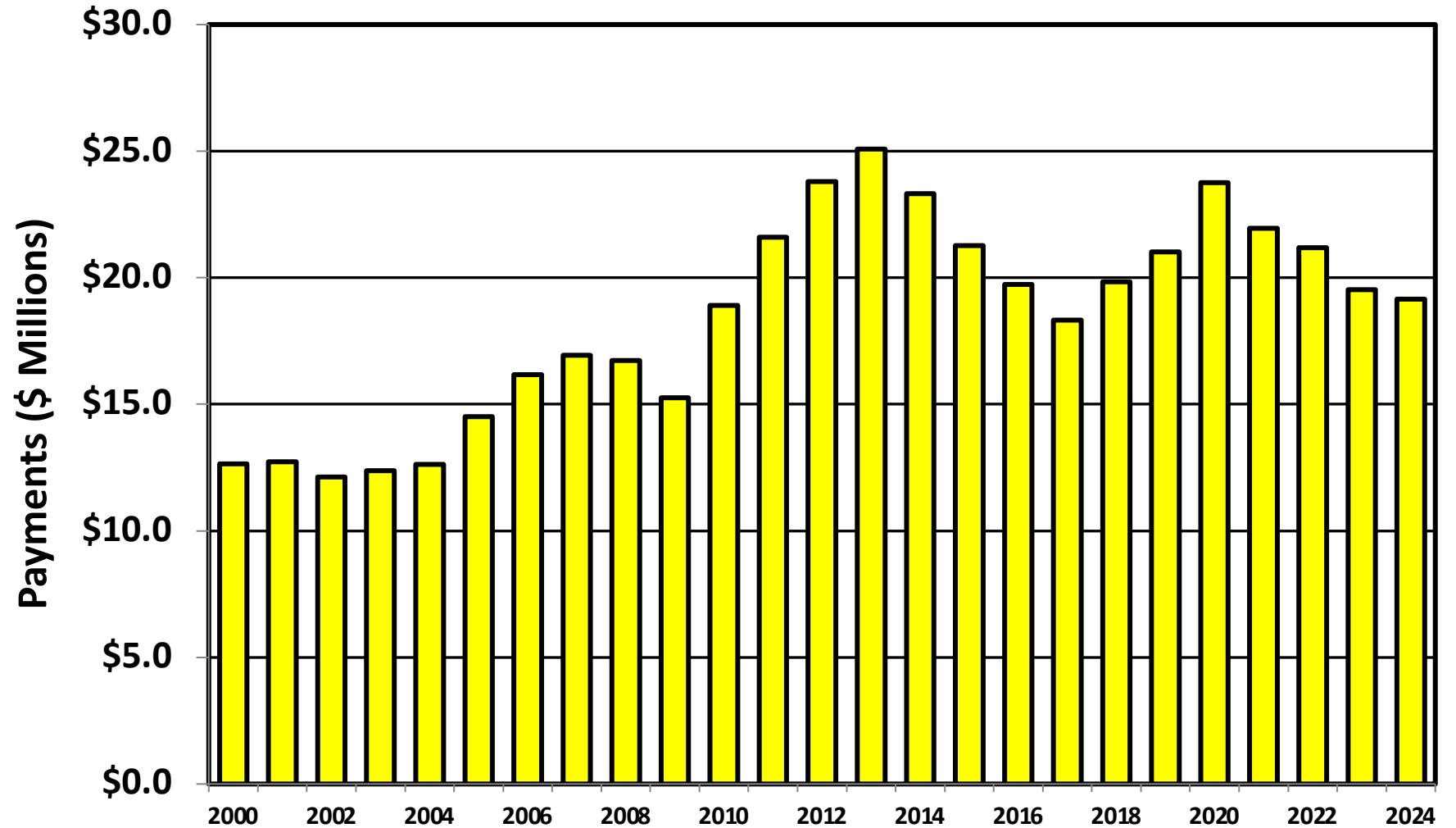


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## Chapter 13 Cases in Mississippi Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

# Bankruptcy Filing Trends in Mississippi: 2000-2025

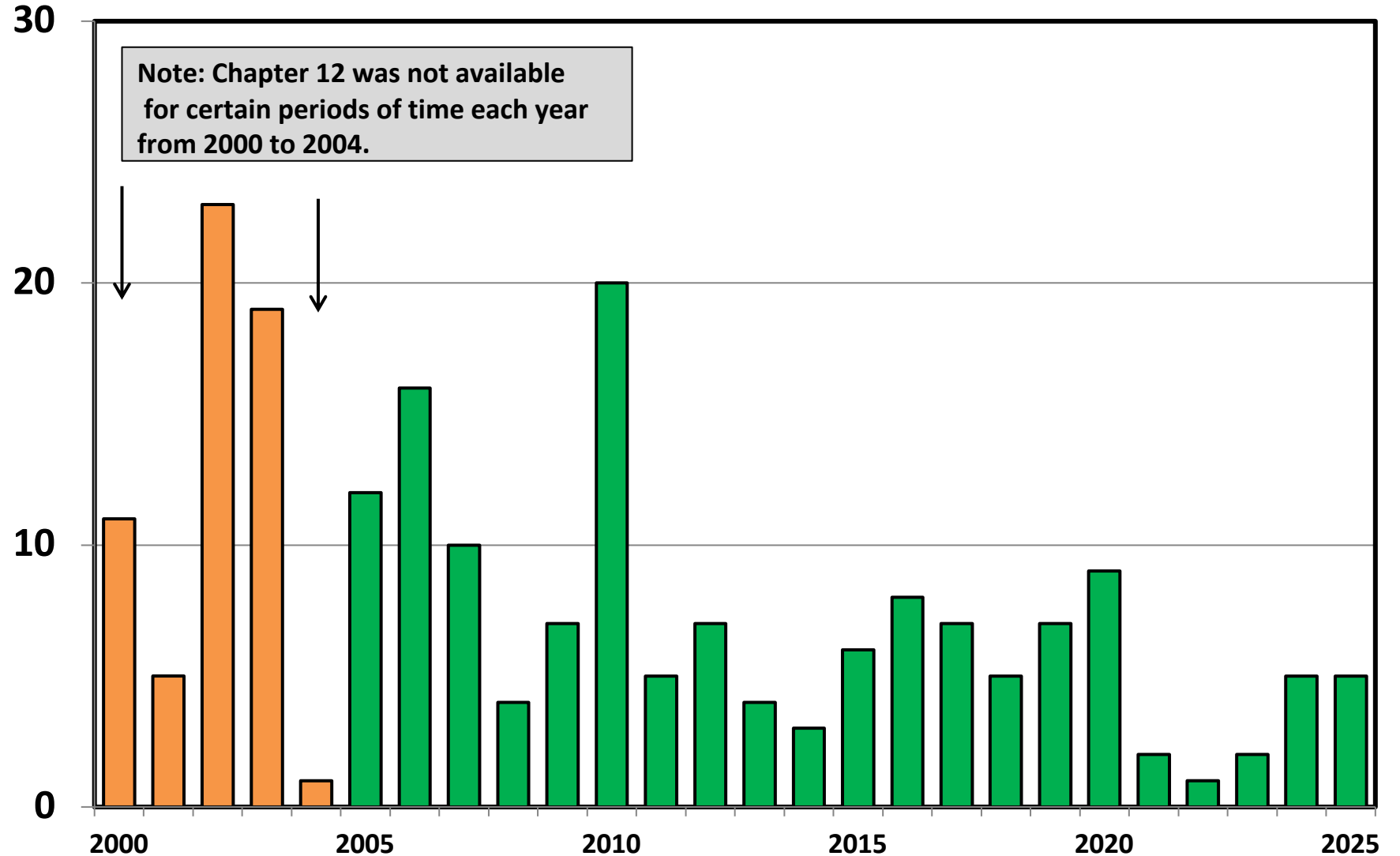


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## Chapter 12 Cases Filed in Mississippi 2000 - 2025



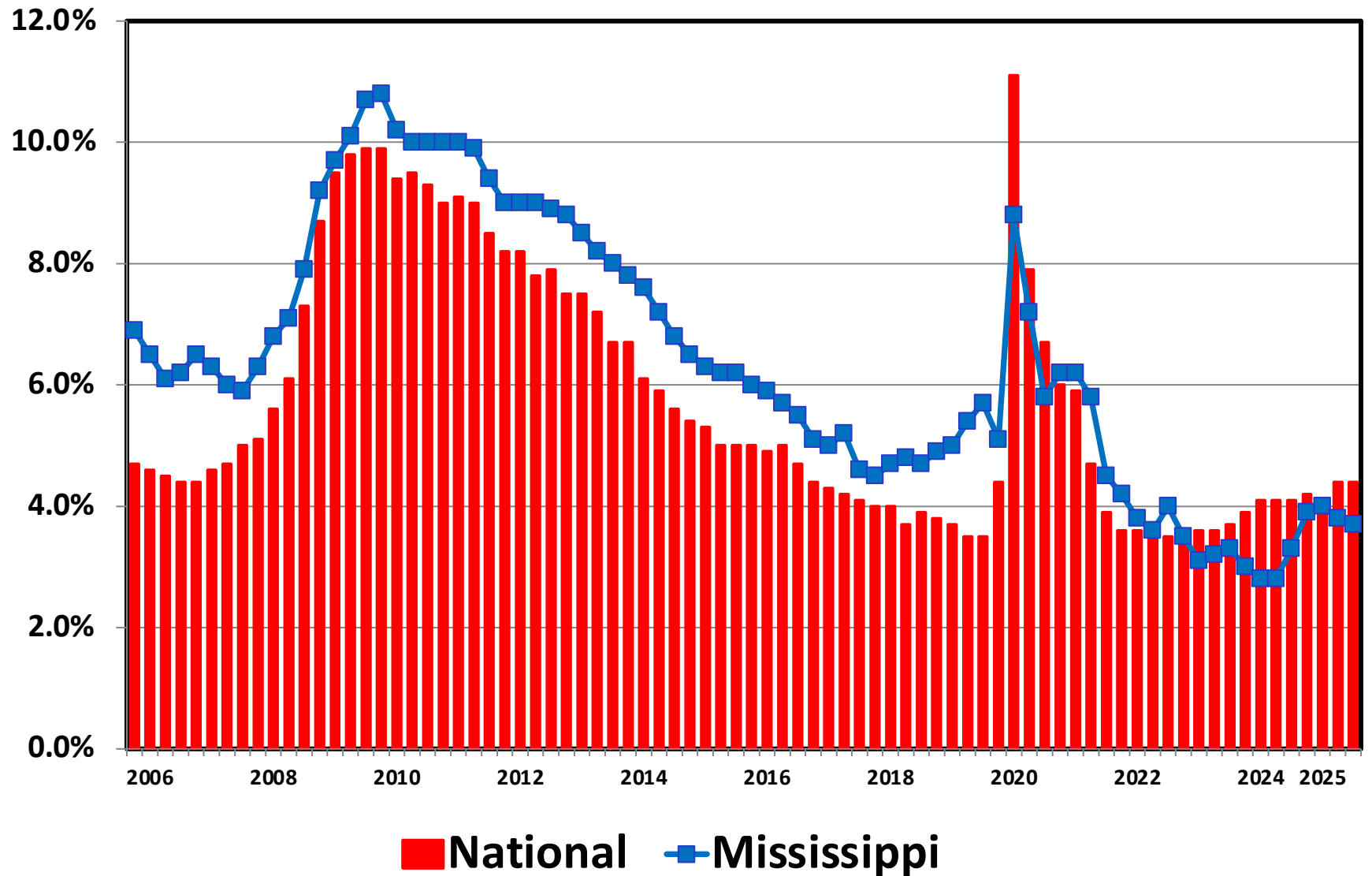
# Bankruptcy Filing Trends in Mississippi: 2000-2025



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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

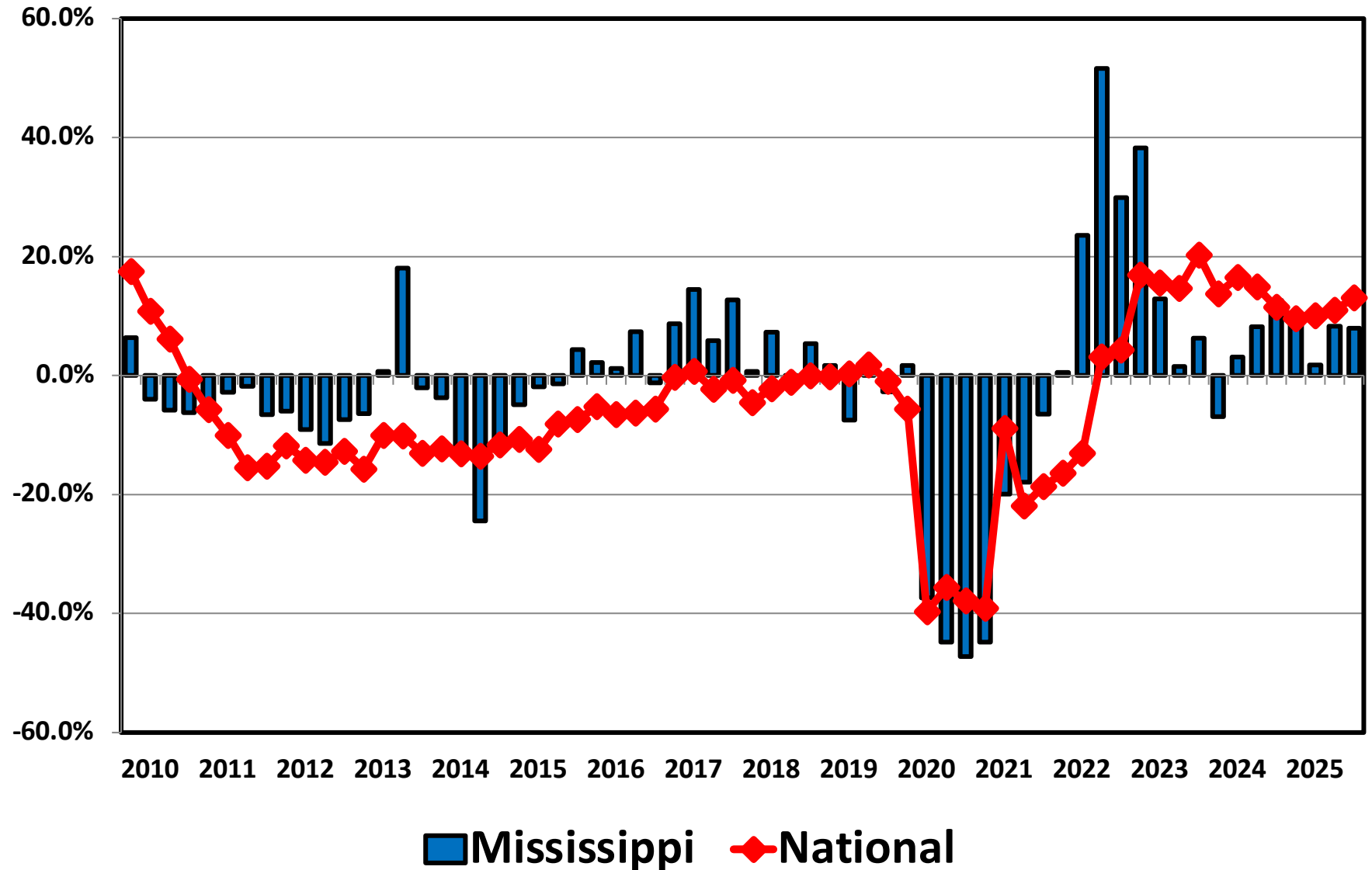
# Bankruptcy Filing Trends in Mississippi: 2000-2025



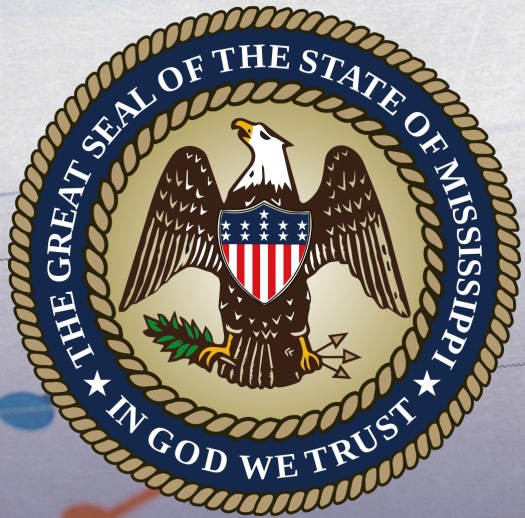
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## Filing Trends By Quarter Mississippi vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in Mississippi: 2000-2025







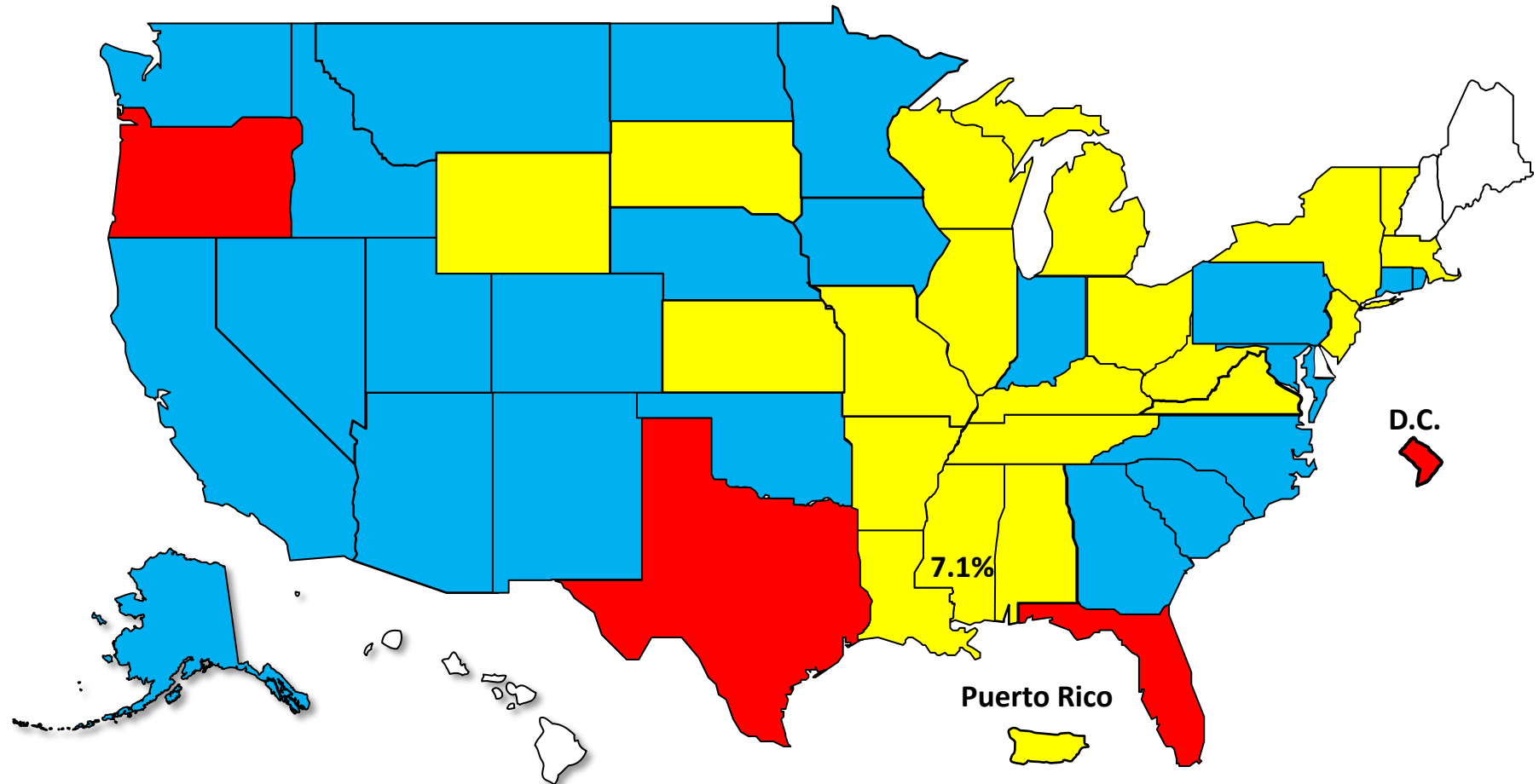
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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



# Bankruptcy Filing Trends in Mississippi: 2000-2025

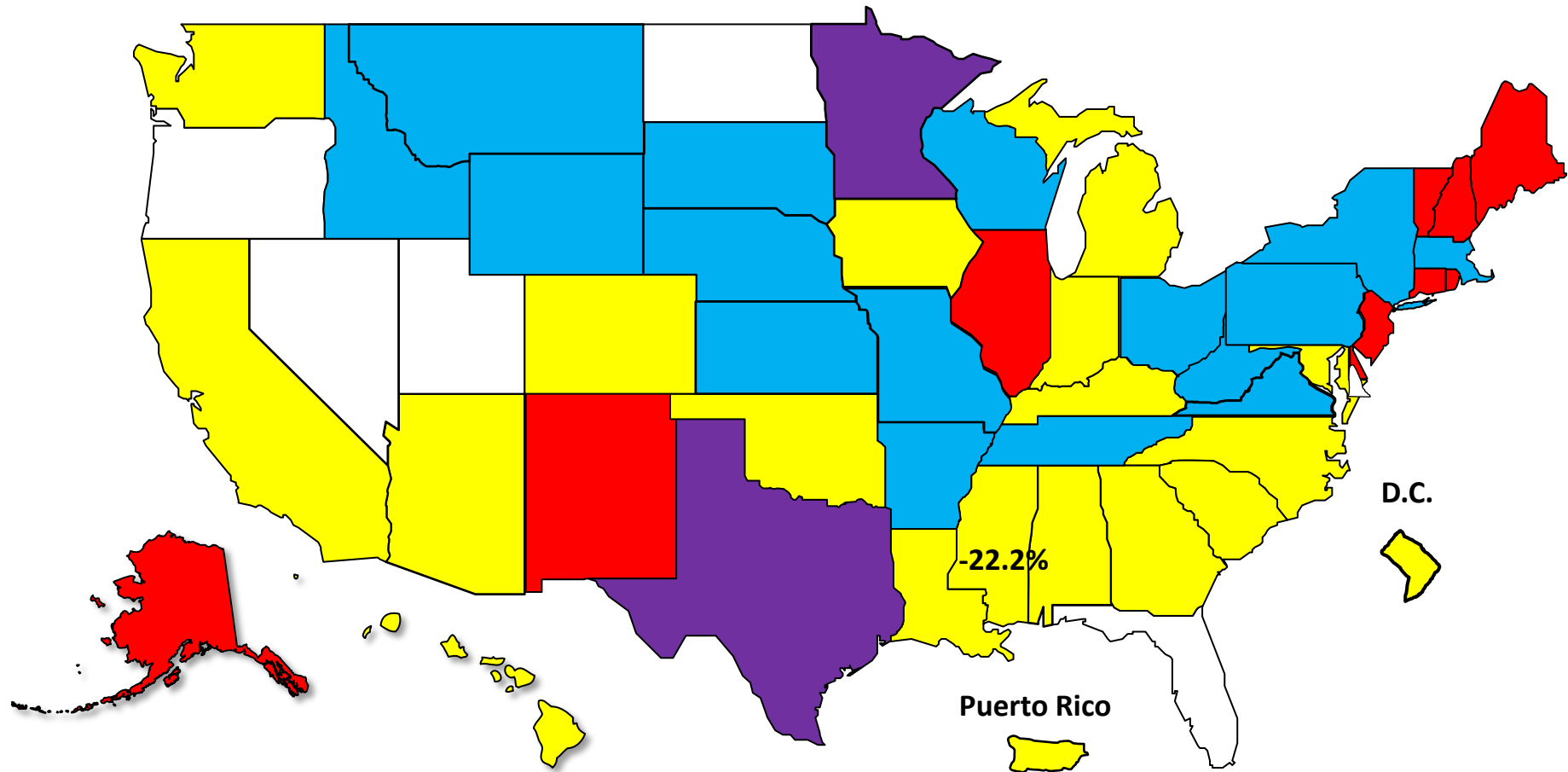
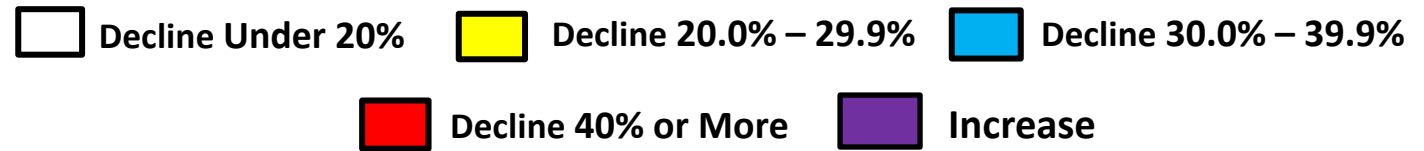


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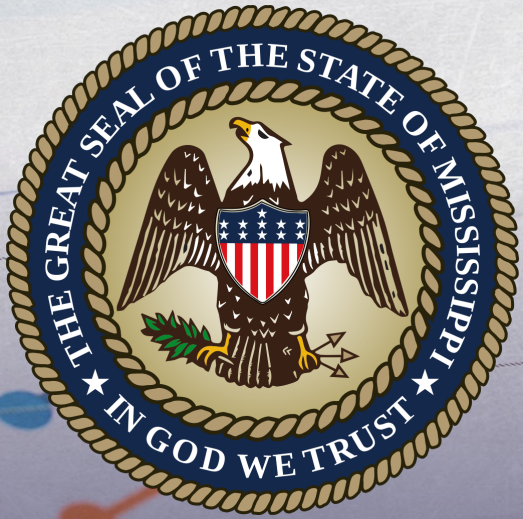


## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



# Bankruptcy Filing Trends in Mississippi: 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



Under 60%



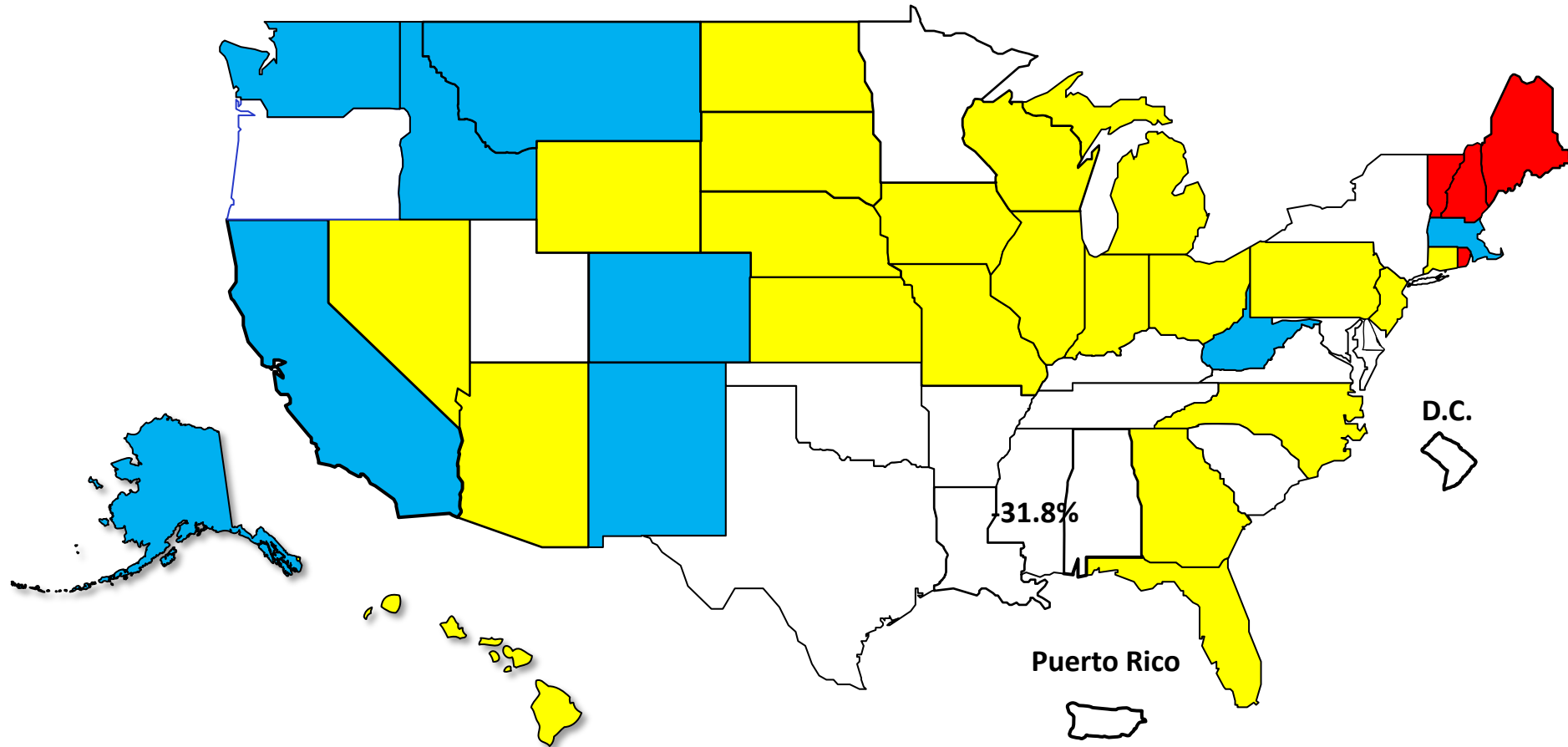
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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