

# Bankruptcy Filing Trends in Montana: 2000-2025

MONTANA



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# Montana

State at a Glance		
	Montana	National
Population (7/1/2025)	1,144,694	341,784,857
- Change since April 2020	5.6%	3.1%
- Foreign Born	2.3%	14.1%
Size (Square Miles)	145,550	3,533,038
Median Household Income	\$72,509	\$80,734
Persons per Household	2.37	2.53
Per Capita Income	\$41,711	\$44,673
Median Home Value	\$375,800	\$332,700
Homeownership Rate	69.2%	65.2%
High School Graduate (or Higher)	94.6%	89.6%
College Graduate (or Higher)	35.2%	35.7%
Disabled	10.1%	9.3%
No Health Insurance	11.0%	9.6%
In Poverty	10.2%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Montana					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	830	669	24	131	6
2024	736	616	11	105	4
2023	677	567	8	101	1
2022	591	486	9	94	2
2021	654	561	7	82	4
2020	1,201	1,004	16	161	20
2019	1,318	1,046	11	250	11
2018	1,302	1,092	4	199	7
2017	1,316	1,096	11	202	7
2016	1,347	1,126	13	204	4
2015	1,320	1,127	6	183	4
2014	1,554	1,346	11	197	0
2013	1,807	1,538	15	252	2
2012	2,109	1,749	23	336	1
2011	2,595	2,169	26	392	8
2010	3,108	2,633	31	432	12
2009	2,771	2,324	32	405	10
2008	1,968	1,636	14	313	5
2007	1,879	1,527	13	332	7
2006	1,845	1,603	10	229	3
2005	5,899	5,400	18	468	13
2004	4,332	3,895	18	418	1
2003	4,385	3,867	17	486	15
2002	4,062	3,556	20	477	9
2001	4,002	3,531	18	449	4
2000	3,336	2,919	20	390	7
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Montana					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	50	21	21	2	6
2024	38	19	11	4	4
2023	33	24	7	1	1
2022	32	20	9	1	2
2021	37	19	7	7	4
2020	100	52	14	14	20
2019	56	29	11	5	11
2018	42	25	4	6	7
2017	58	35	11	5	7
2016	67	43	13	7	4
2015	55	36	5	10	4
2014	74	56	10	8	0
2013	88	60	14	12	2
2012	103	68	20	14	1
2011	115	73	24	10	8
2010	162	108	27	15	12
2009	150	95	29	16	10
2008	88	67	12	4	5
2007	55	38	8	2	7
2006	39	26	9	1	3
2005	129	89	16	11	13
2004	109	83	17	8	1
2003	98	53	16	14	15
2002	120	82	16	13	9
2001	149	114	14	17	4
2000	141	89	20	25	7
* Chapters 9, 12 and 15					

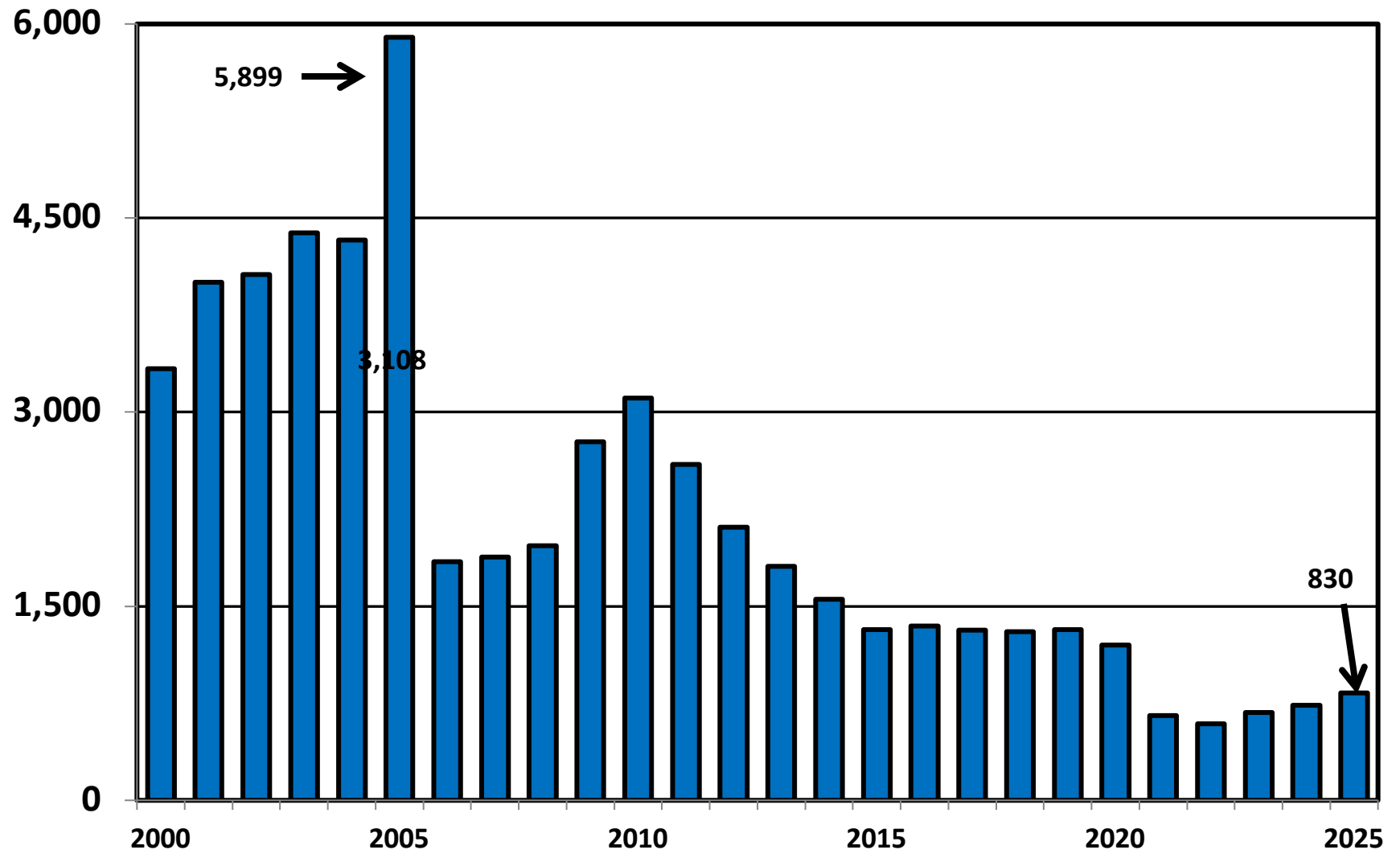
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## District of Montana Total Bankruptcy Cases Filed 2000 - 2025



# Bankruptcy Filing Trends in Montana: 2000-2025

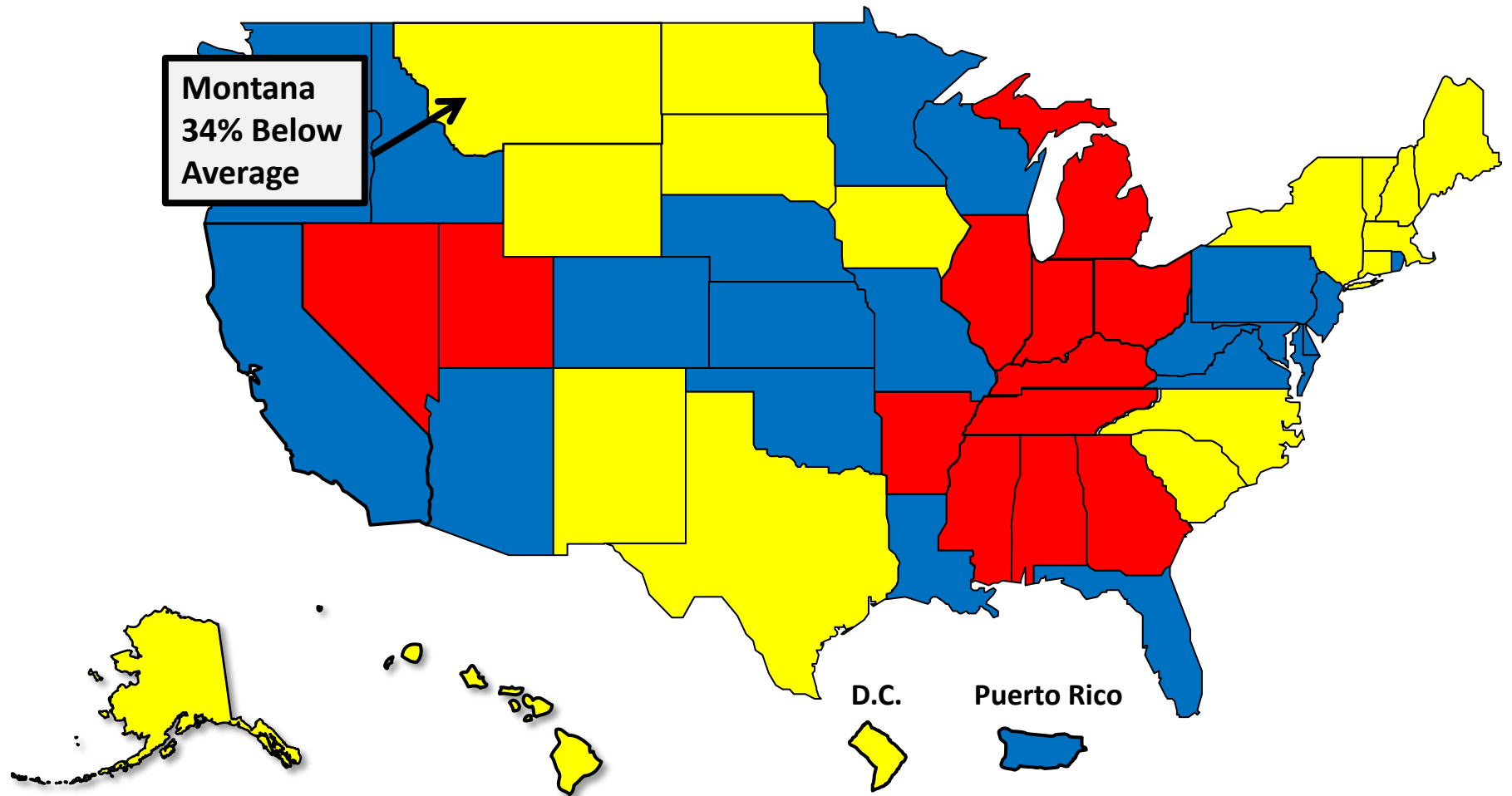


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## Total Filings Relative to Population 2000 - 2025

-  More than 25% Above Average
-  Within 25% of Average
-  More than 25% Below Average



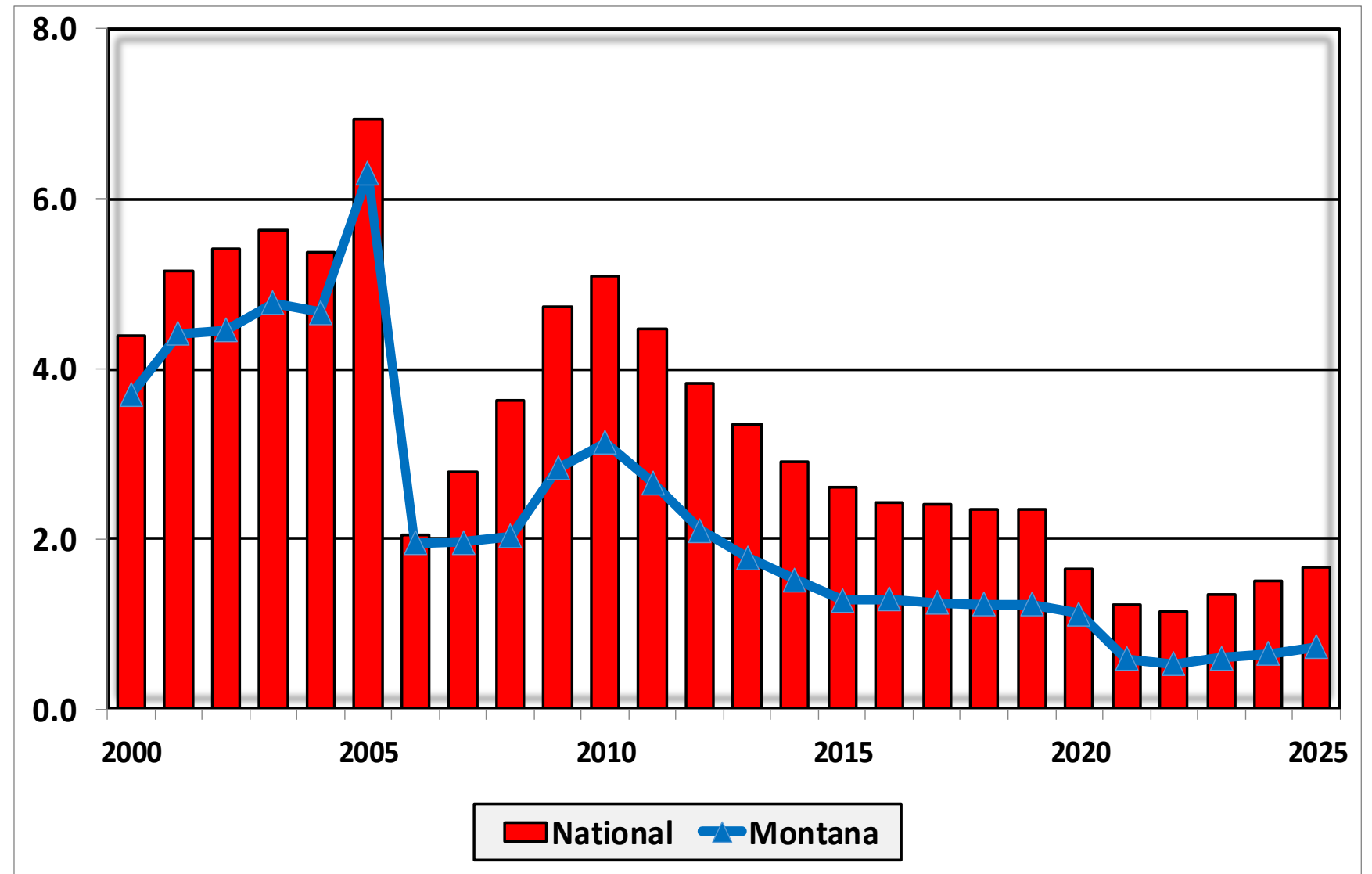
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## Bankruptcy Filings per 1,000 Population Montana vs. National Average 2000 - 2025



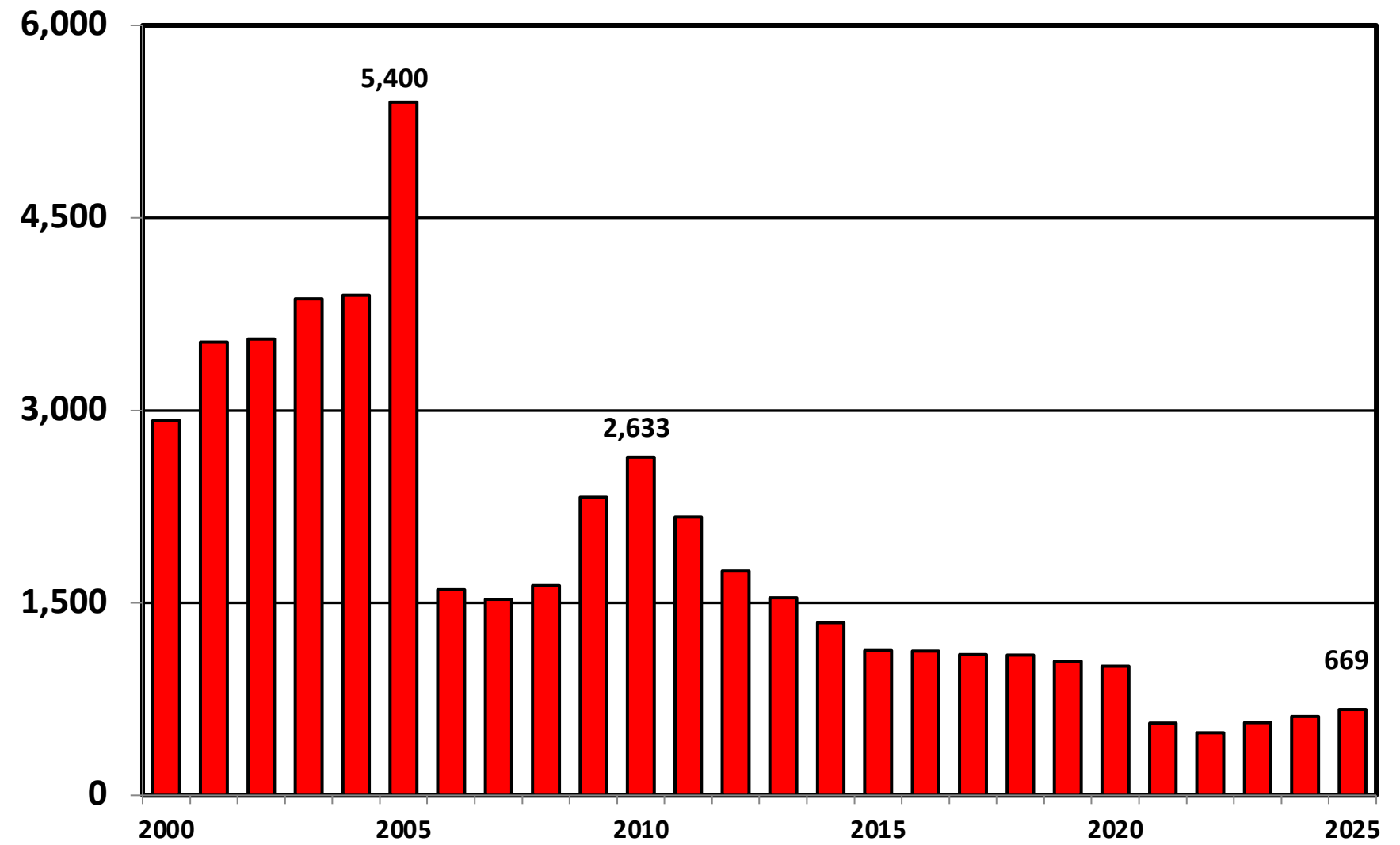
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## District of Montana Chapter 7 Cases Filed 2000 - 2025



# Bankruptcy Filing Trends in Montana: 2000-2025

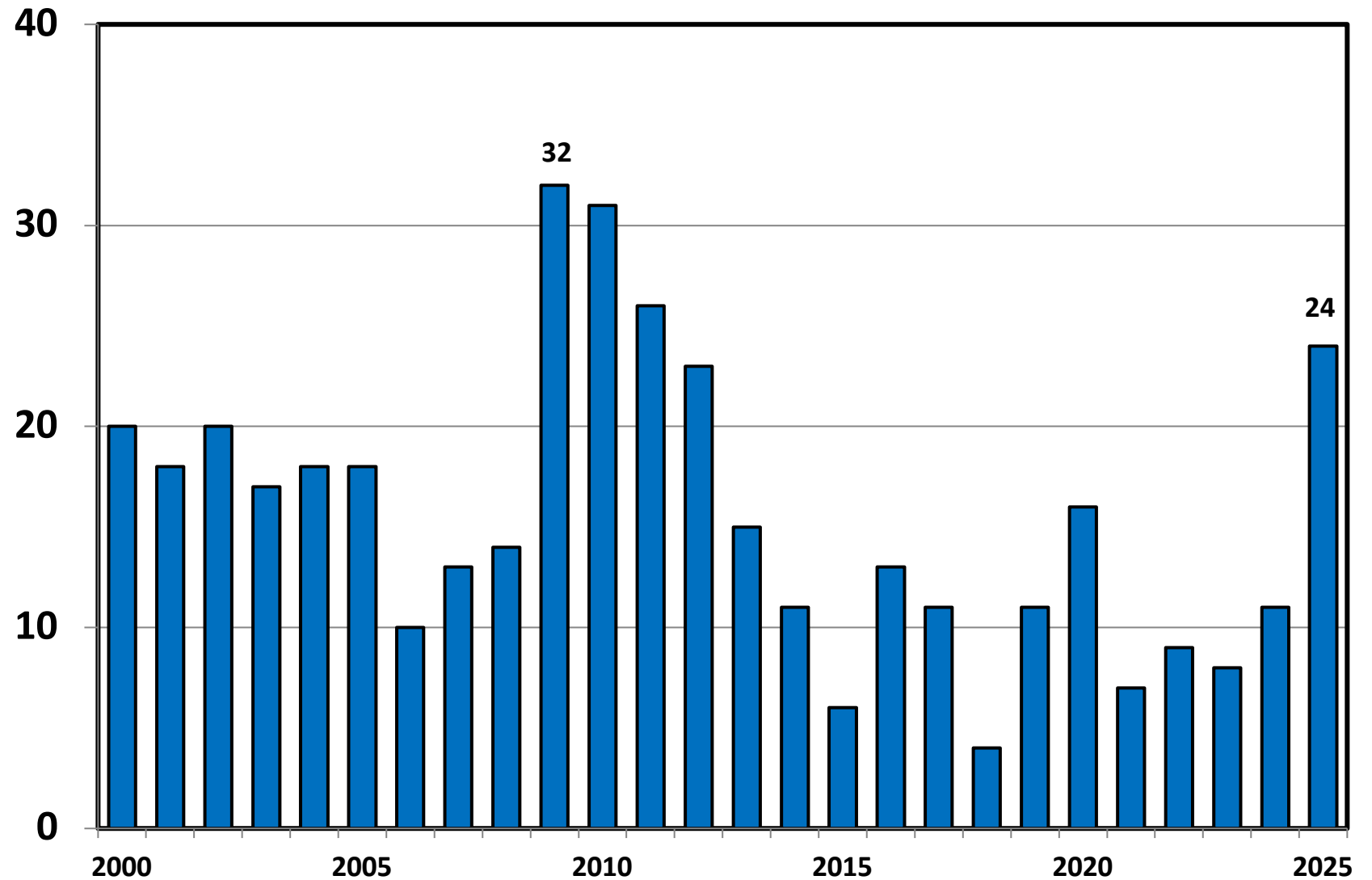


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## Chapter 11 Cases Filed in Montana 2000 - 2025



# Bankruptcy Filing Trends in Montana: 2000-2025

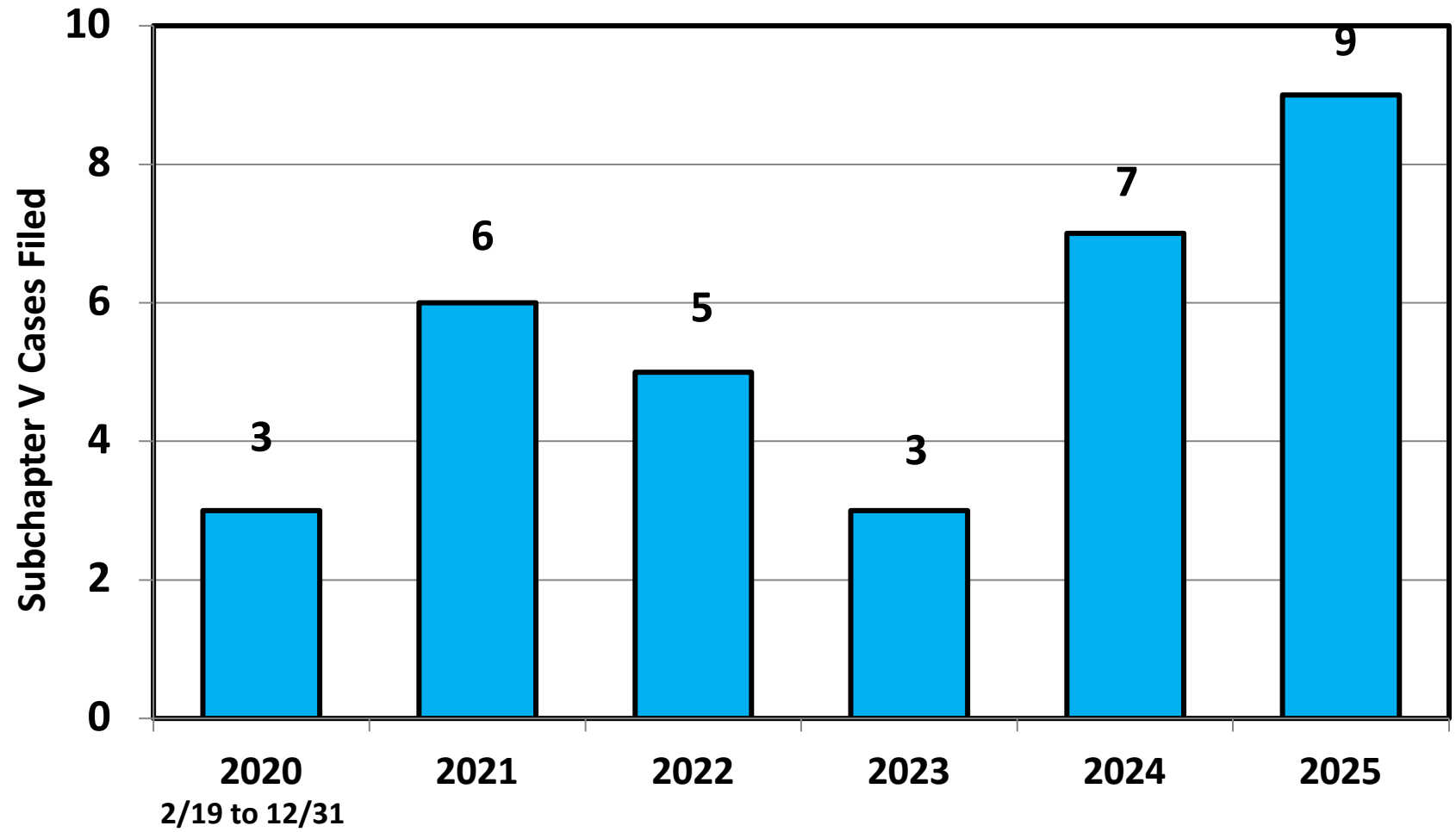


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## Subchapter V Cases Filed in Montana Calendar Years 2020 - 2025



Source: ABI review of PACER records

# Bankruptcy Filing Trends in Montana: 2000-2025

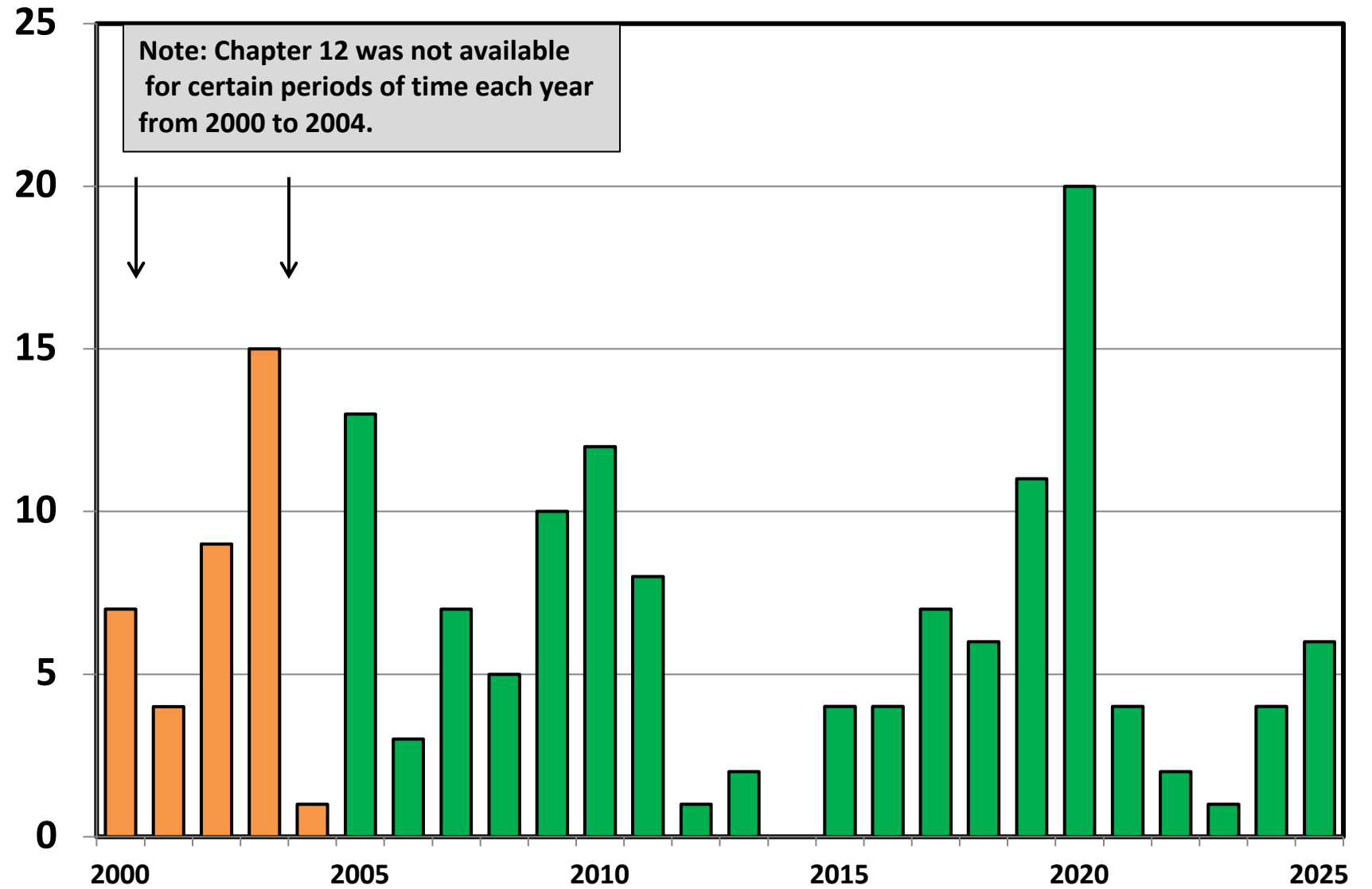


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## Chapter 12 Cases Filed in Montana 2000 - 2025



# Bankruptcy Filing Trends in Montana: 2000-2025

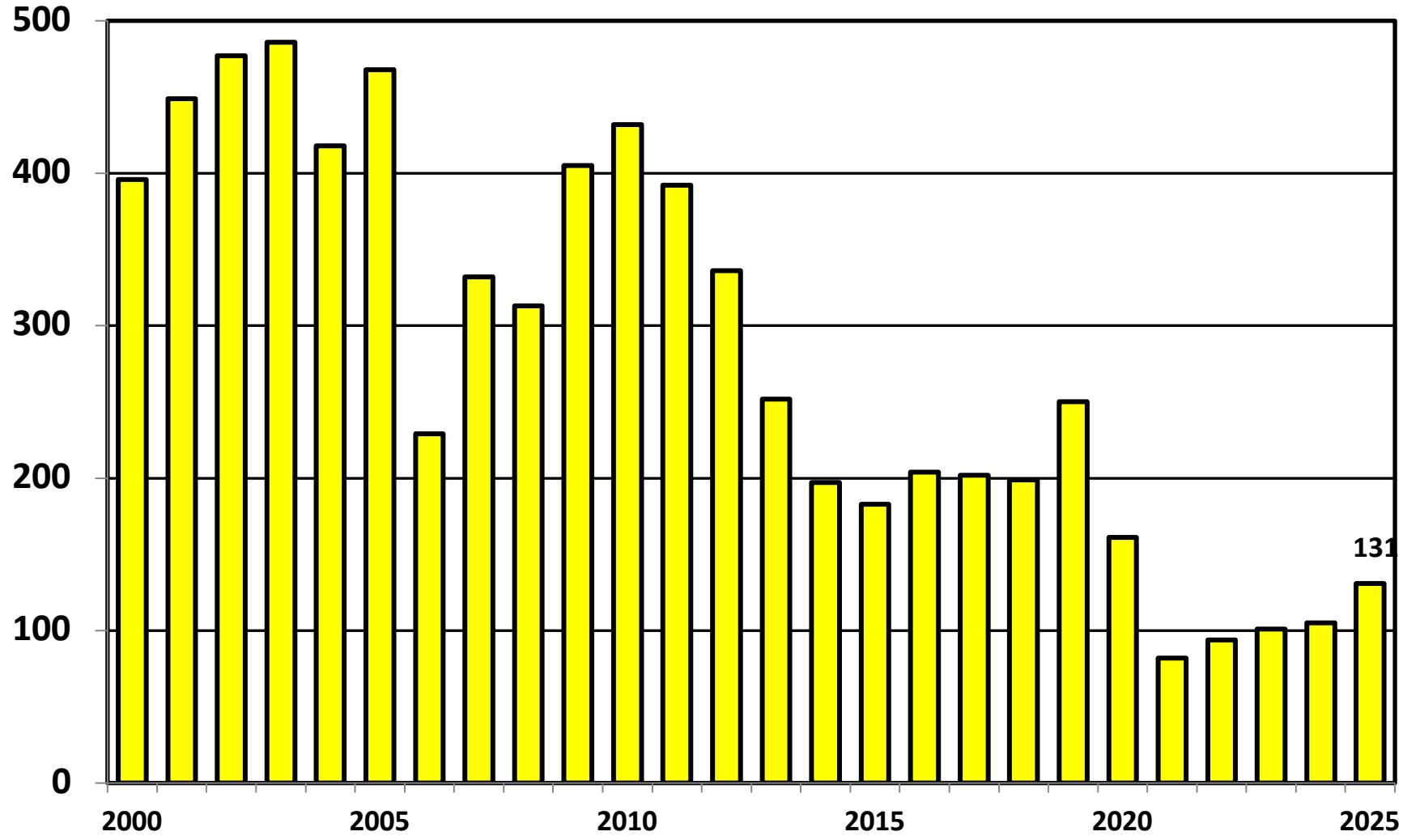


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## District of Montana Chapter 13 Cases Filed 2000 - 2025



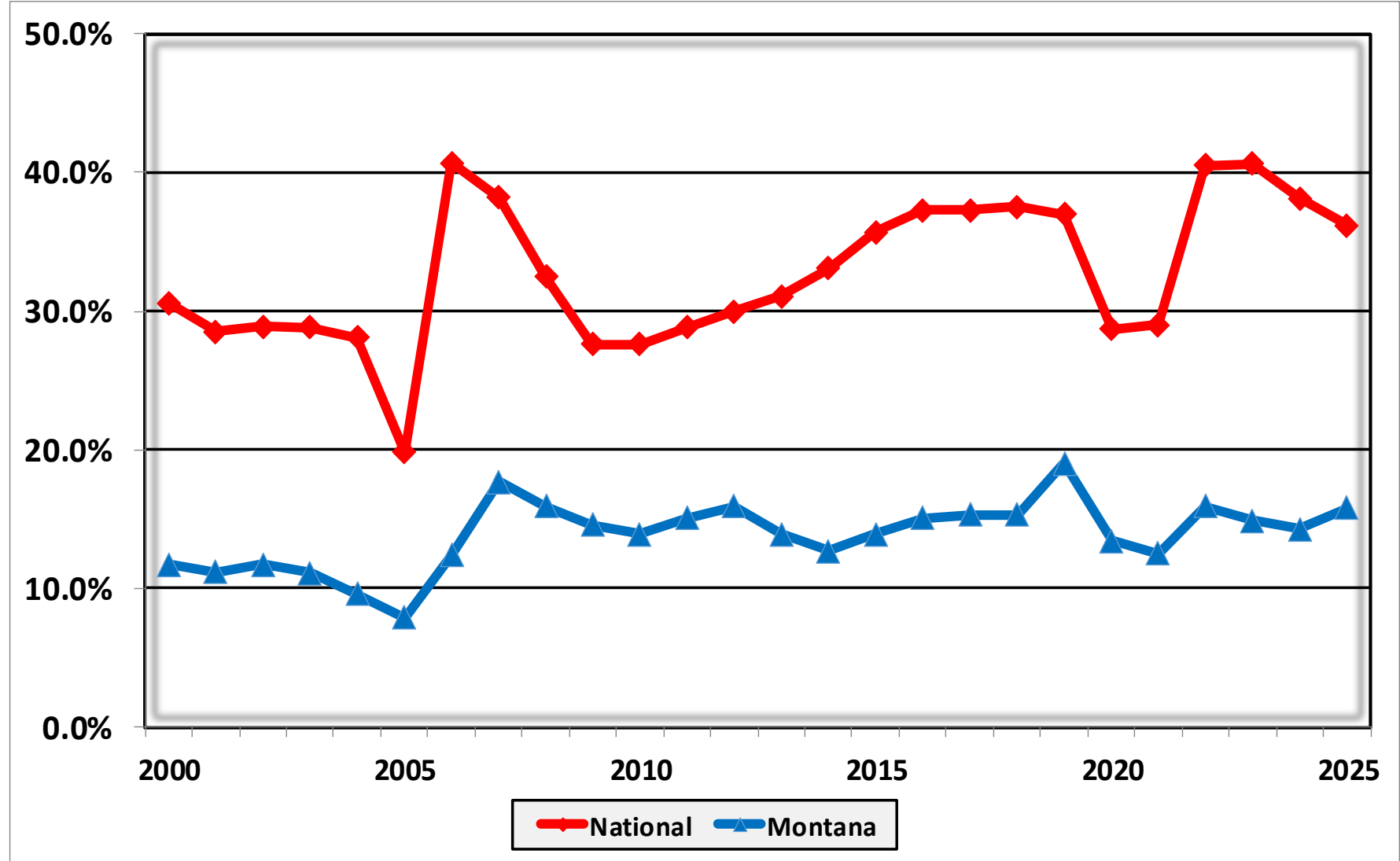
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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



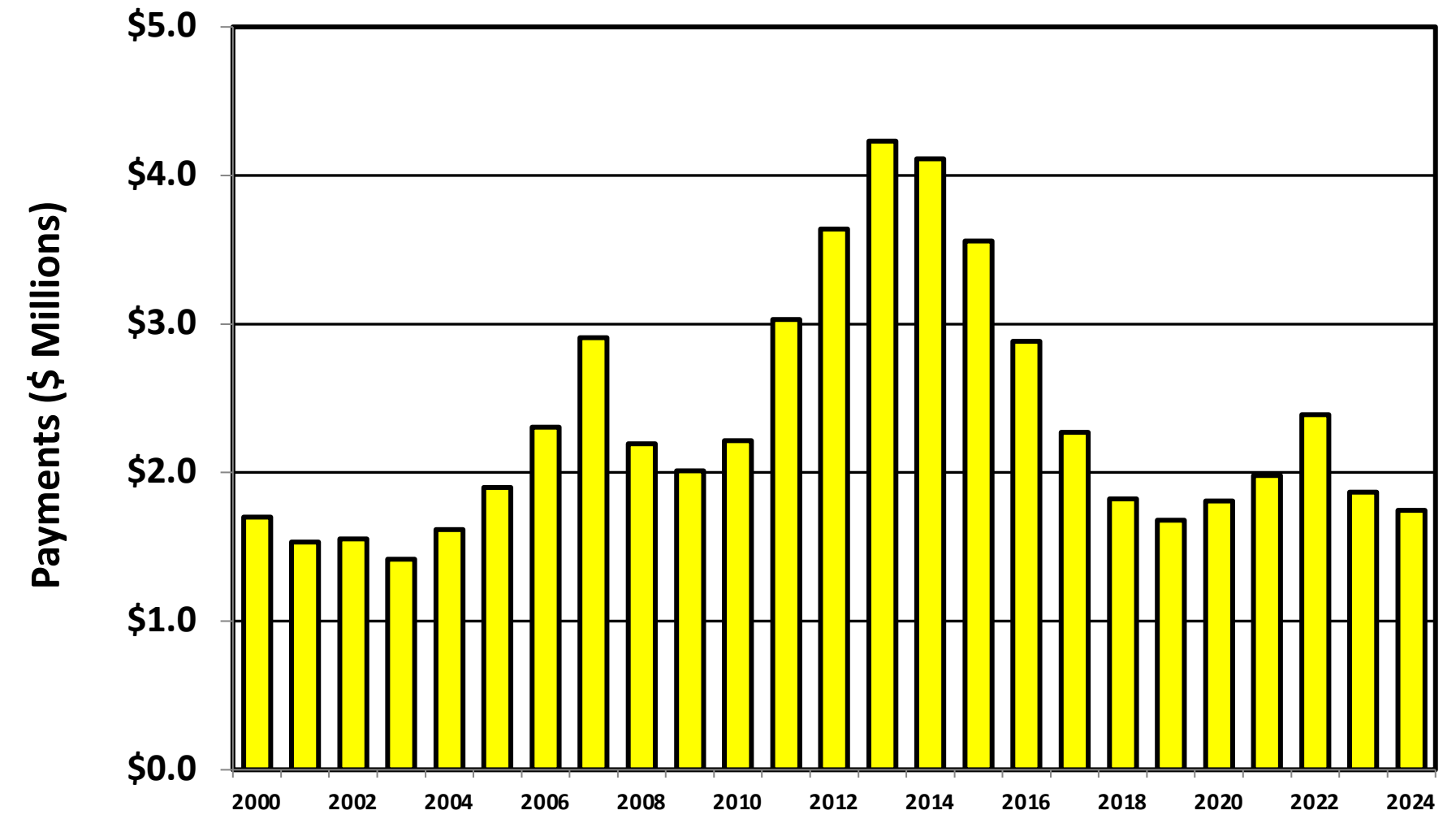
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## Chapter 13 Cases in Montana Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

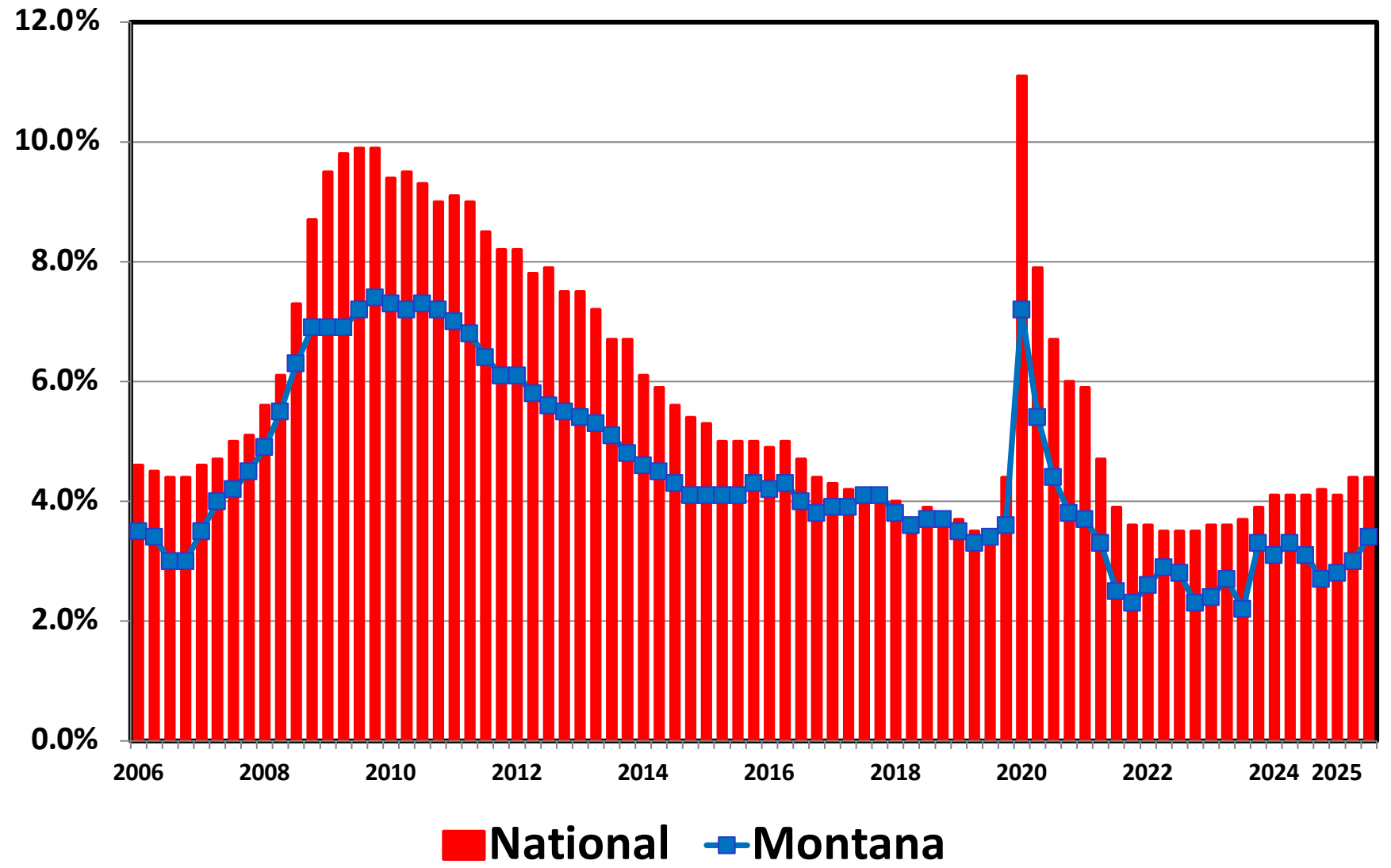
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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

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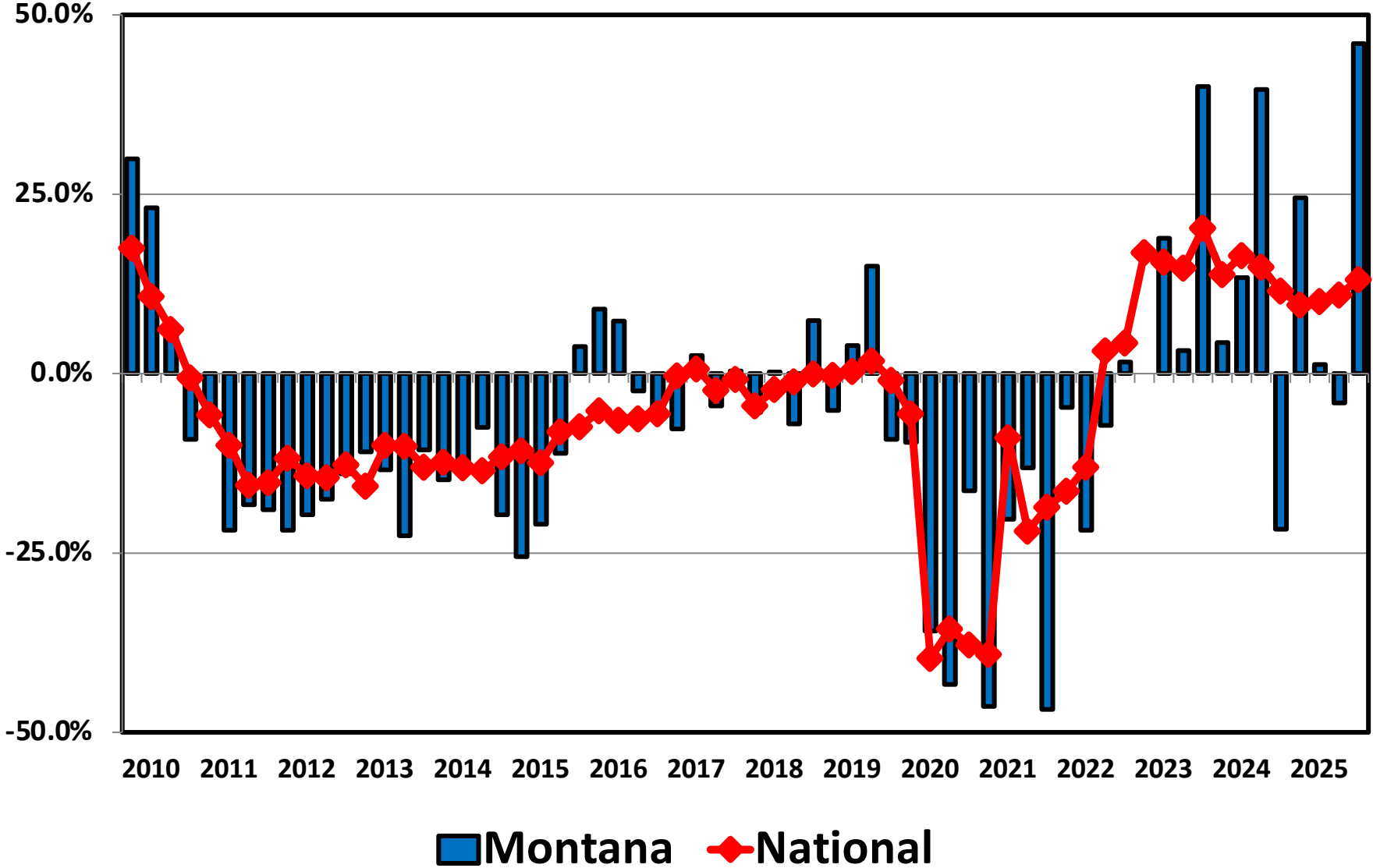


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## Filing Trends By Quarter Montana vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in Montana: 2000-2025

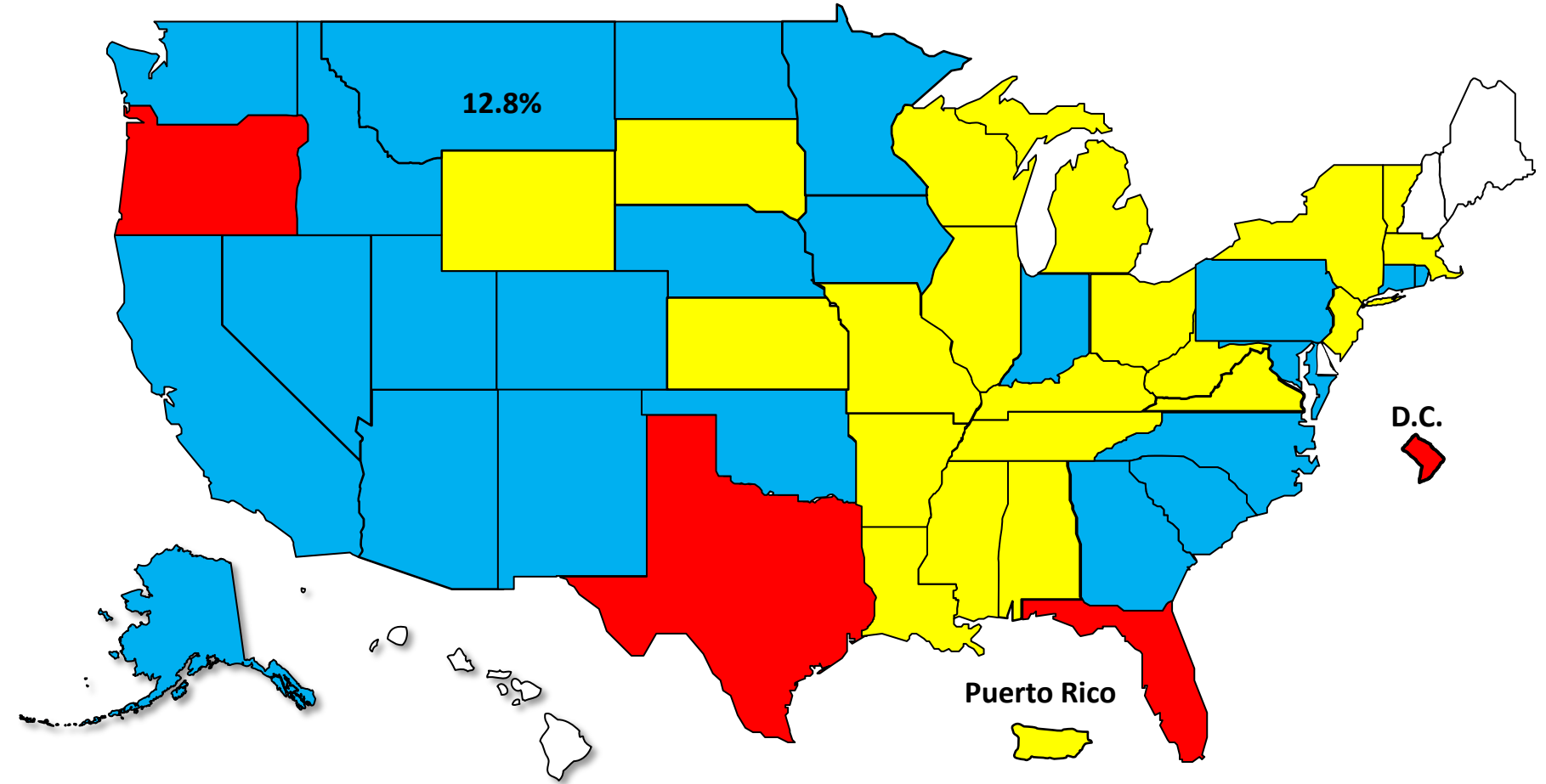


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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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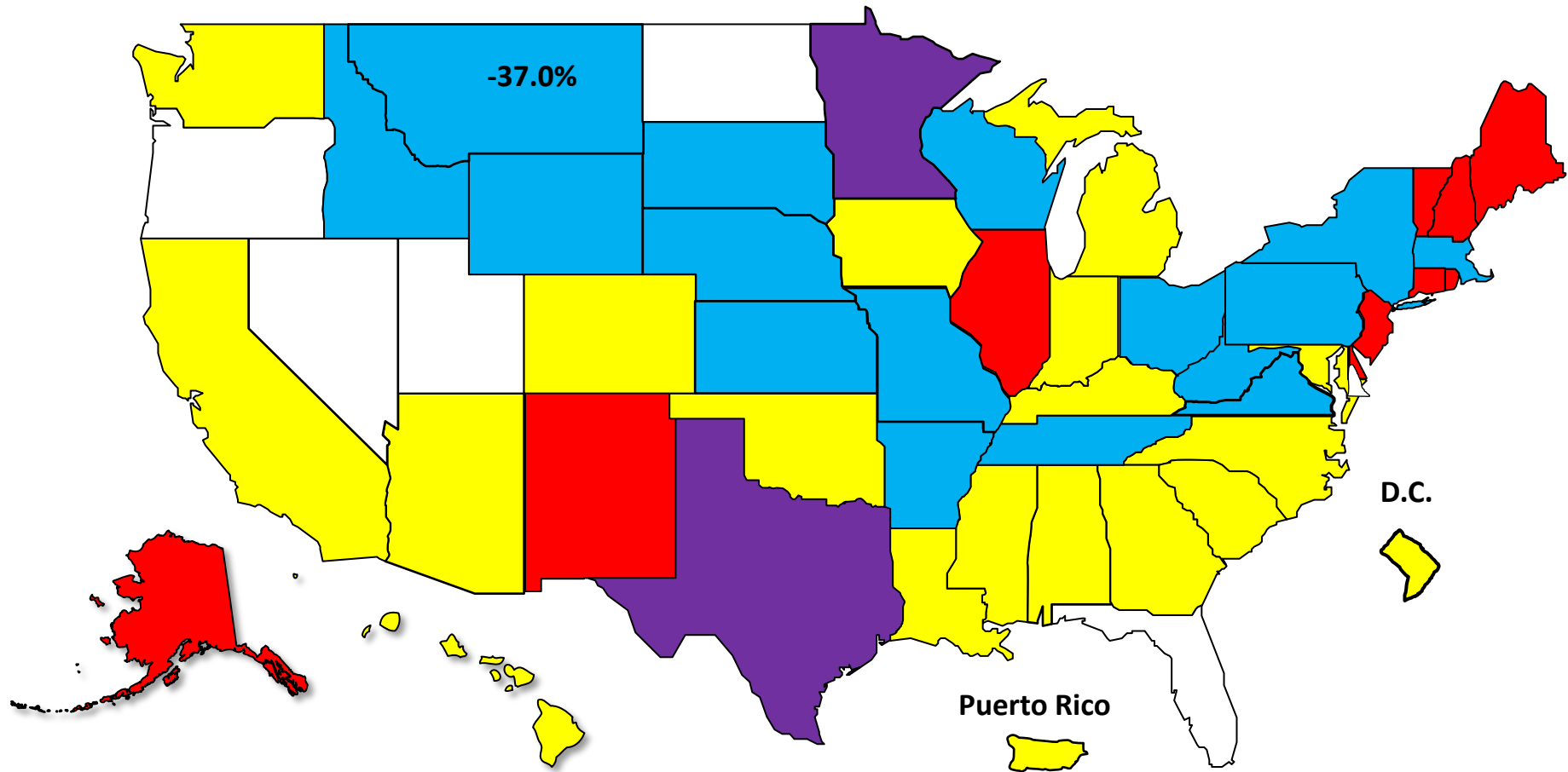
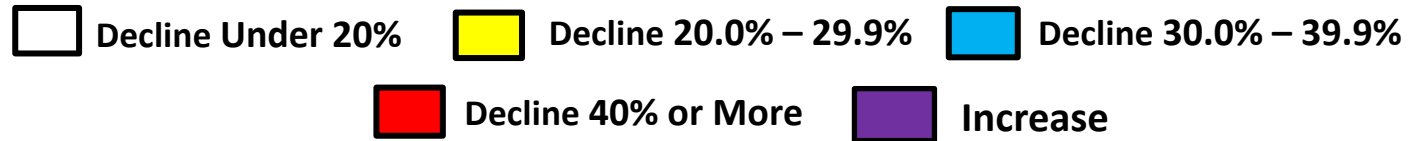
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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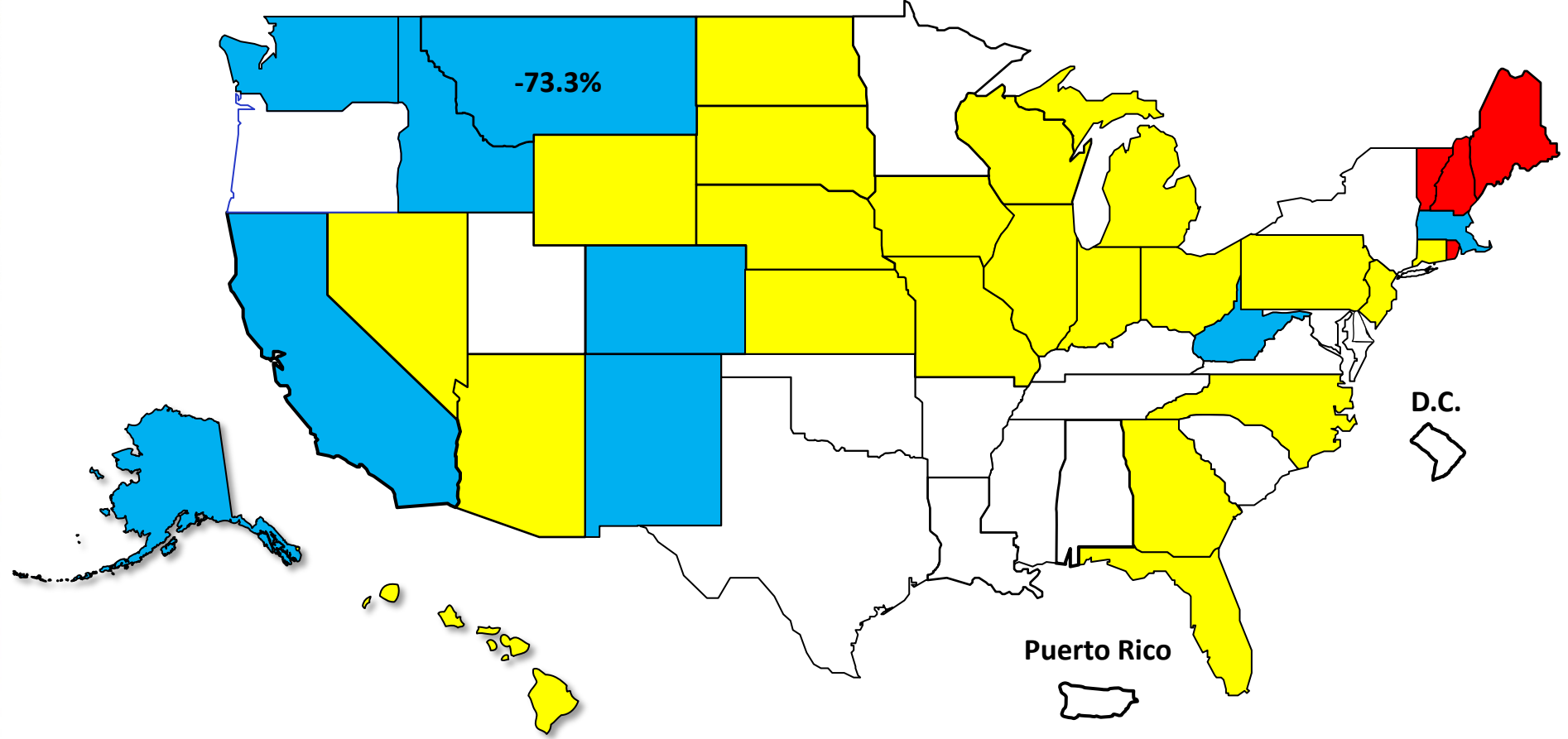


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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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