

# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



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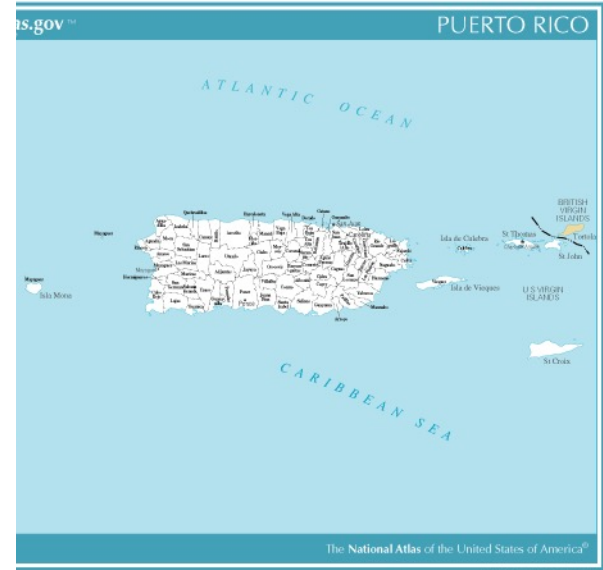
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# Puerto Rico



Puerto Rico at a Glance		
	Puerto Rico	National
Population (7/1/2025)	3,184,195	341,784,857
- Change since April 2020	-3.1%	3.1%
- Foreign Born	2.7%	14.1%
Size (Square Miles)	3,424	3,533,038
Median Household Income	\$26,297	\$80,734
Persons per Household	2.48	2.53
Per Capita Income	\$17,981	\$44,673
Median Home Value	\$131,500	\$332,700
Homeownership Rate	67.9%	65.2%
High School Graduate (or Higher)	81.2%	89.6%
College Graduate (or Higher)	29.8%	35.7%
Disabled	15.1%	9.3%
No Health Insurance	7.2%	9.6%
In Poverty	37.3%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Puerto Rico Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,036	2,085	75	3,866	10
2024	5,816	1,873	70	3,861	12
2023	4,567	1,412	88	3,063	4
2022	3,945	1,375	62	2,496	12
2021	3,977	1,613	48	2,311	5
2020	5,247	2,324	50	2,867	6
2019	7,810	2,937	106	4,751	16
2018	7,861	3,345	135	4,363	18
2017	7,828	3,325	126	4,362	15
2016	10,479	4,385	252	5,817	25
2015	10,746	4,594	192	5,944	16
2014	11,058	4,213	196	6,627	22
2013	11,409	4,039	209	7,138	23
2012	10,519	3,777	199	6,508	35
2011	11,460	4,033	218	7,168	41
2010	12,488	4,321	158	7,983	26
2009	11,342	3,177	158	7,991	16
2008	9,082	2,325	128	6,609	20
2007	7,786	1,768	93	5,911	14
2006	5,454	1,307	65	4,073	9
2005	13,176	4,056	126	8,979	15
2004	13,285	4,263	137	8,883	2
2003	14,273	4,238	128	9,897	10
2002	13,811	4,110	135	9,563	3
2001	14,346	4,278	126	9,941	1
2000	14,919	4,307	77	10,533	2
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Puerto Rico Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	143	46	57	30	10
2024	144	55	57	20	12
2023	124	35	64	21	4
2022	110	36	47	15	12
2021	82	26	37	14	5
2020	109	49	41	13	6
2019	206	75	84	31	16
2018	216	63	101	34	18
2017	257	76	104	62	15
2016	427	114	219	69	25
2015	352	124	168	44	16
2014	363	116	170	55	22
2013	383	133	178	49	23
2012	410	136	178	61	35
2011	493	159	195	98	41
2010	430	176	135	93	26
2009	396	154	138	88	16
2008	349	116	114	99	20
2007	276	93	78	91	14
2006	206	64	58	75	9
2005	472	165	102	190	15
2004	286	147	91	46	2
2003	254	140	92	12	10
2002	351	146	104	98	3
2001	333	163	106	63	1
2000	209	90	64	53	2
* Chapters 9, 12 and 15					

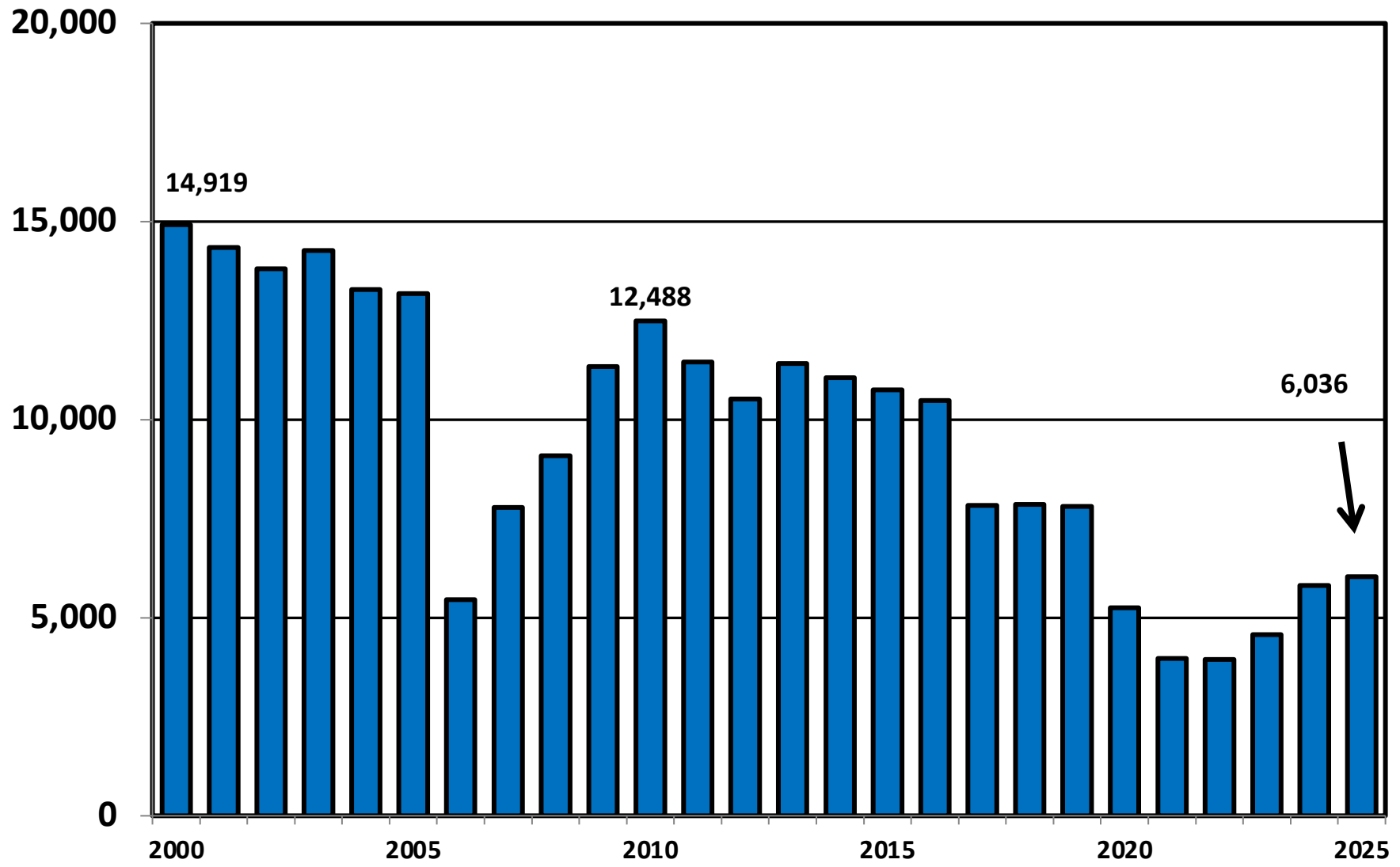
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## Total Bankruptcy Cases Filed in Puerto Rico Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



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## Total Filings Relative to Population 2000 - 2025



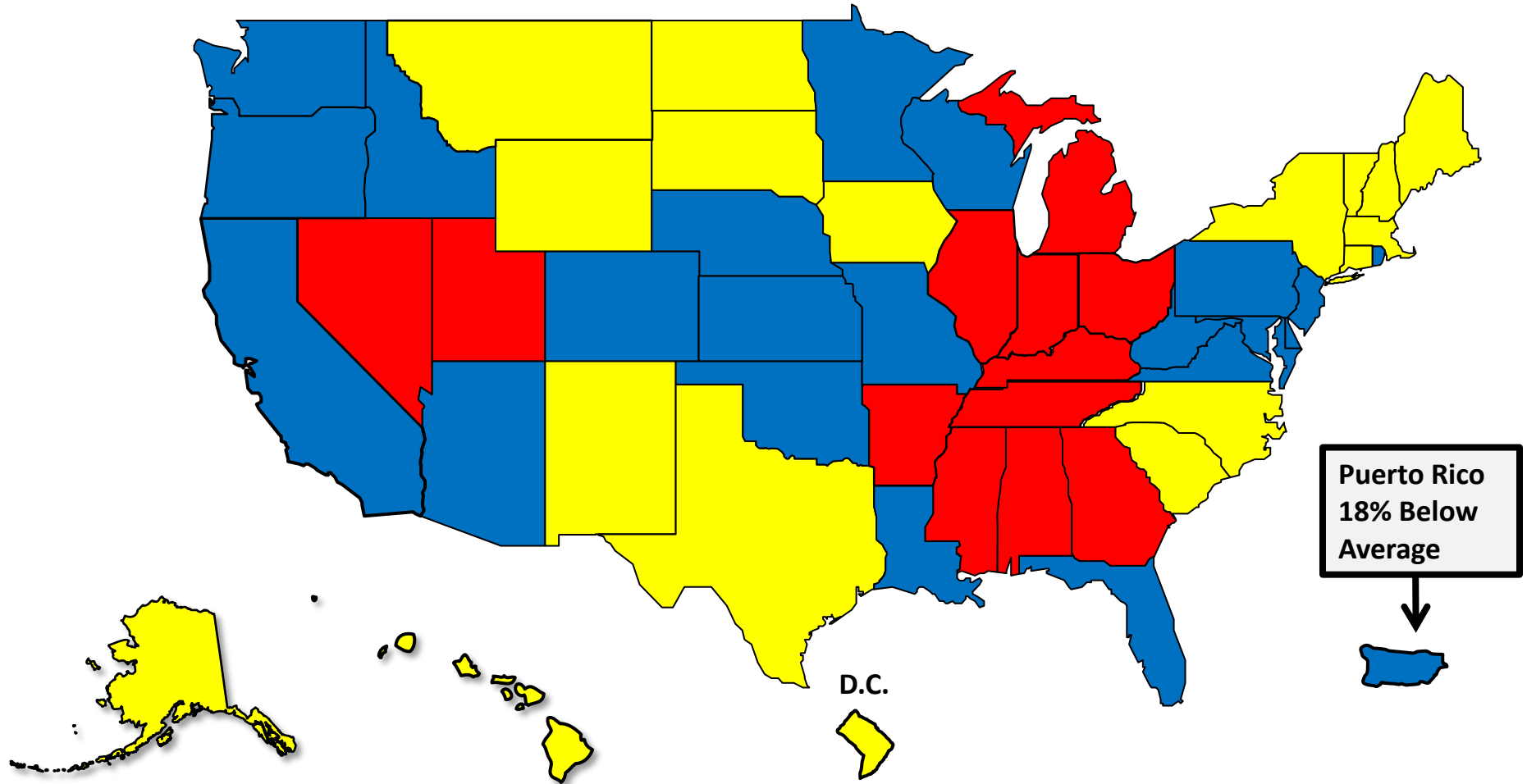
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



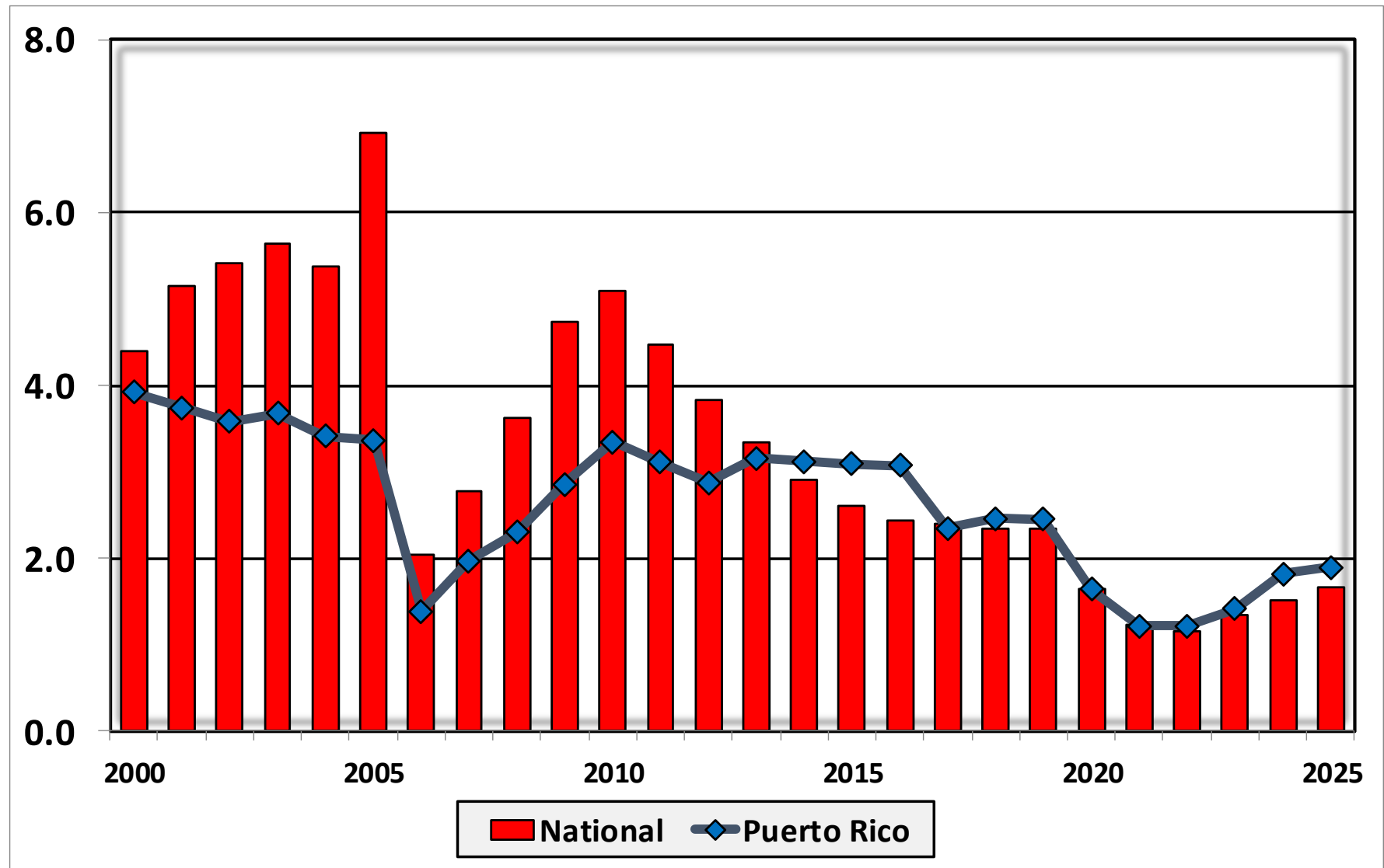
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## Bankruptcy Filings per 1,000 Population Puerto Rico vs. National Average 2000 - 2025



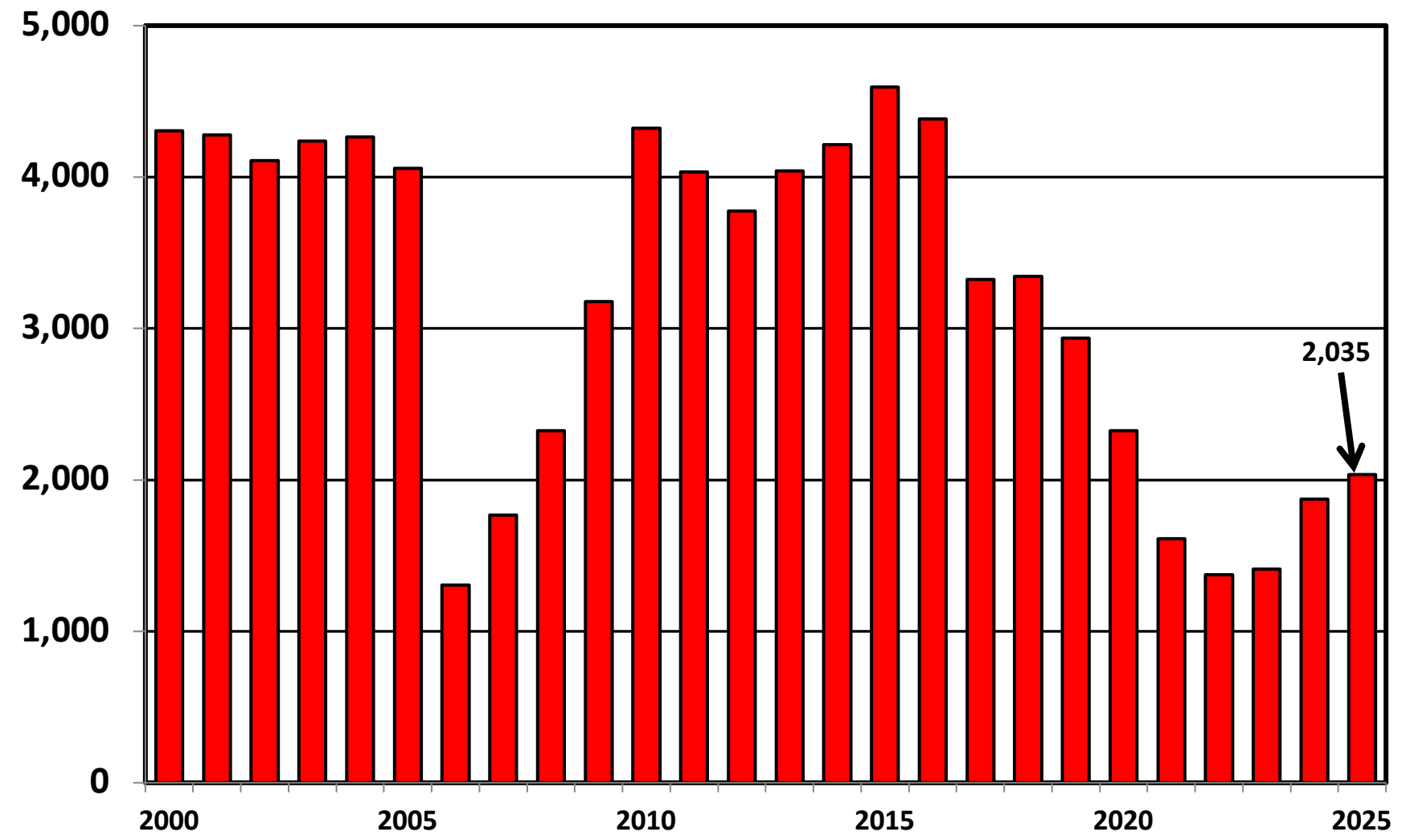
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## Chapter 7 Cases Filed In Puerto Rico Calendar Years 2000 - 2025



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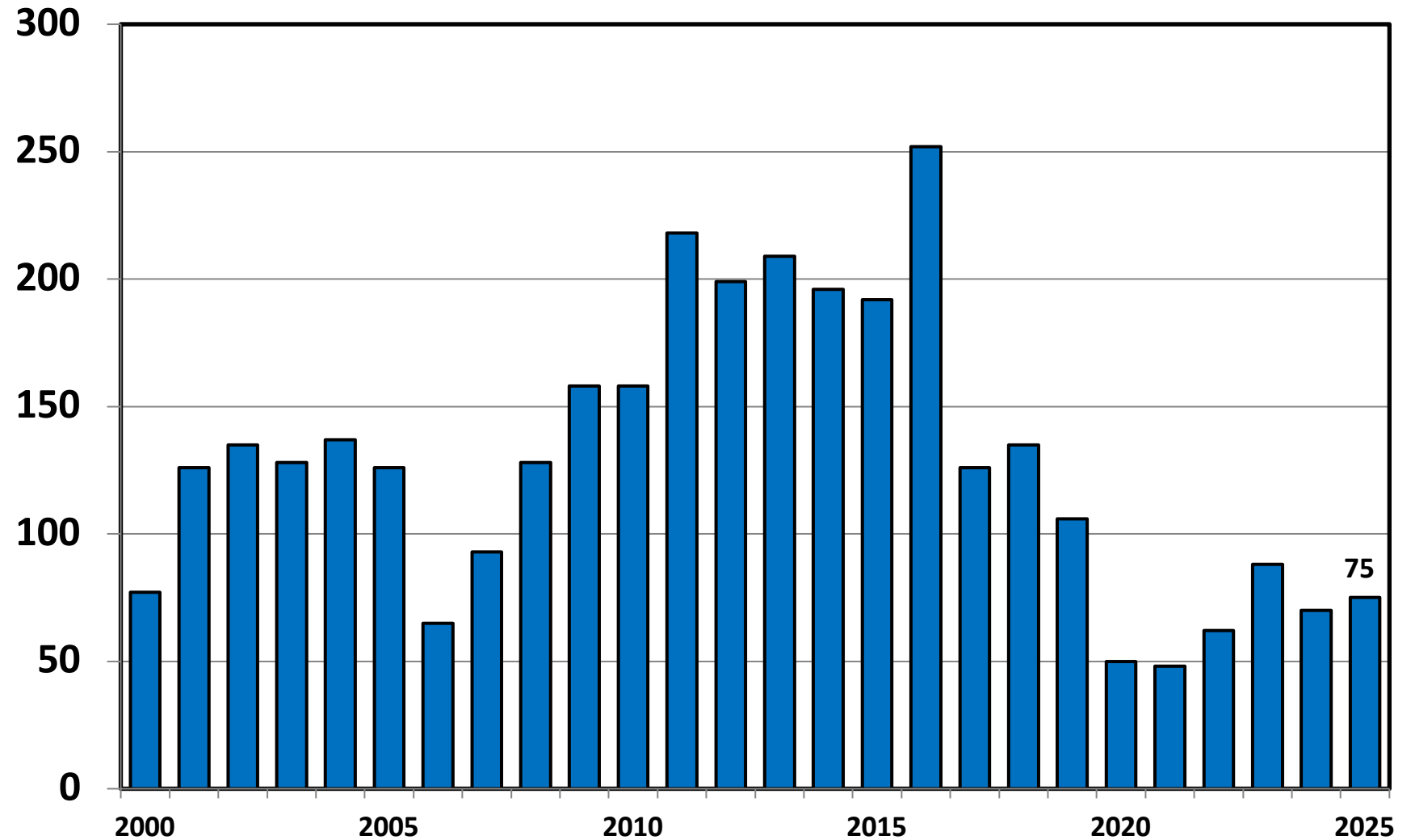


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## Chapter 11 Cases Filed in Puerto Rico 2000 - 2025



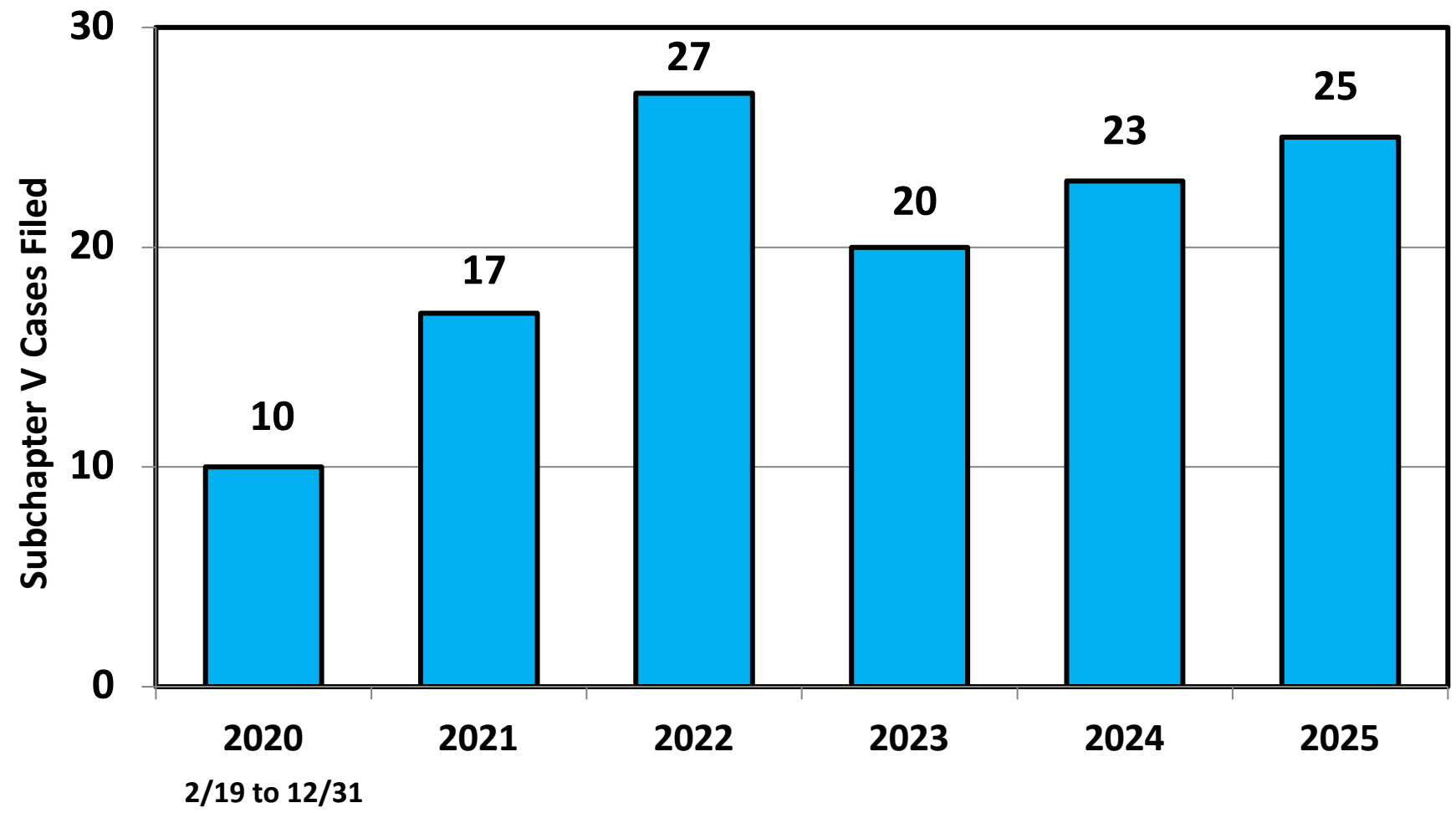
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## Subchapter V Cases Filed in Puerto Rico Calendar Years 2020 - 2025



Source: ABI review of PACER records

# Bankruptcy Filing Trends in Puerto Rico: 2000-2025

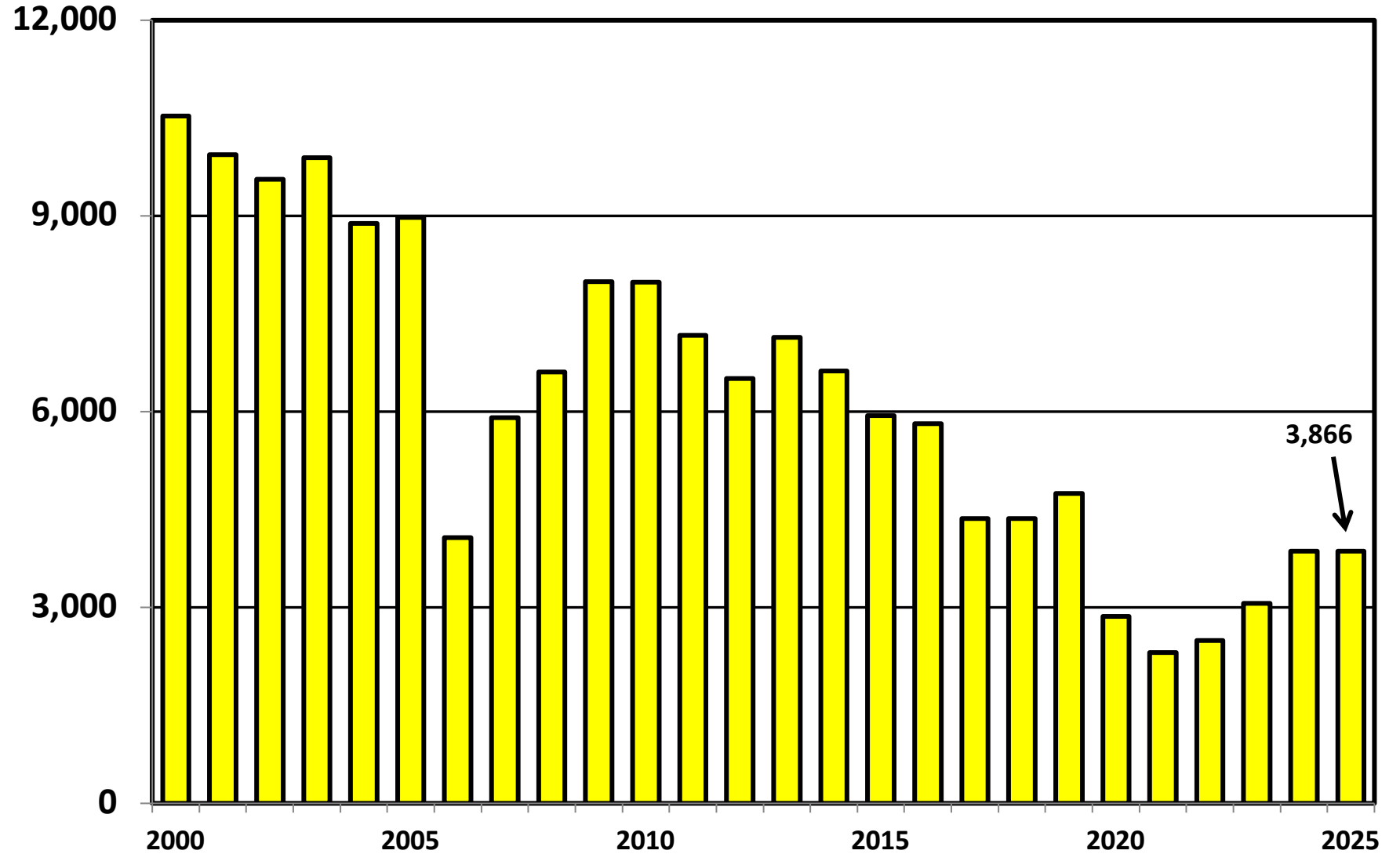


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## Chapter 13 Cases Filed in Puerto Rico 2000 - 2025



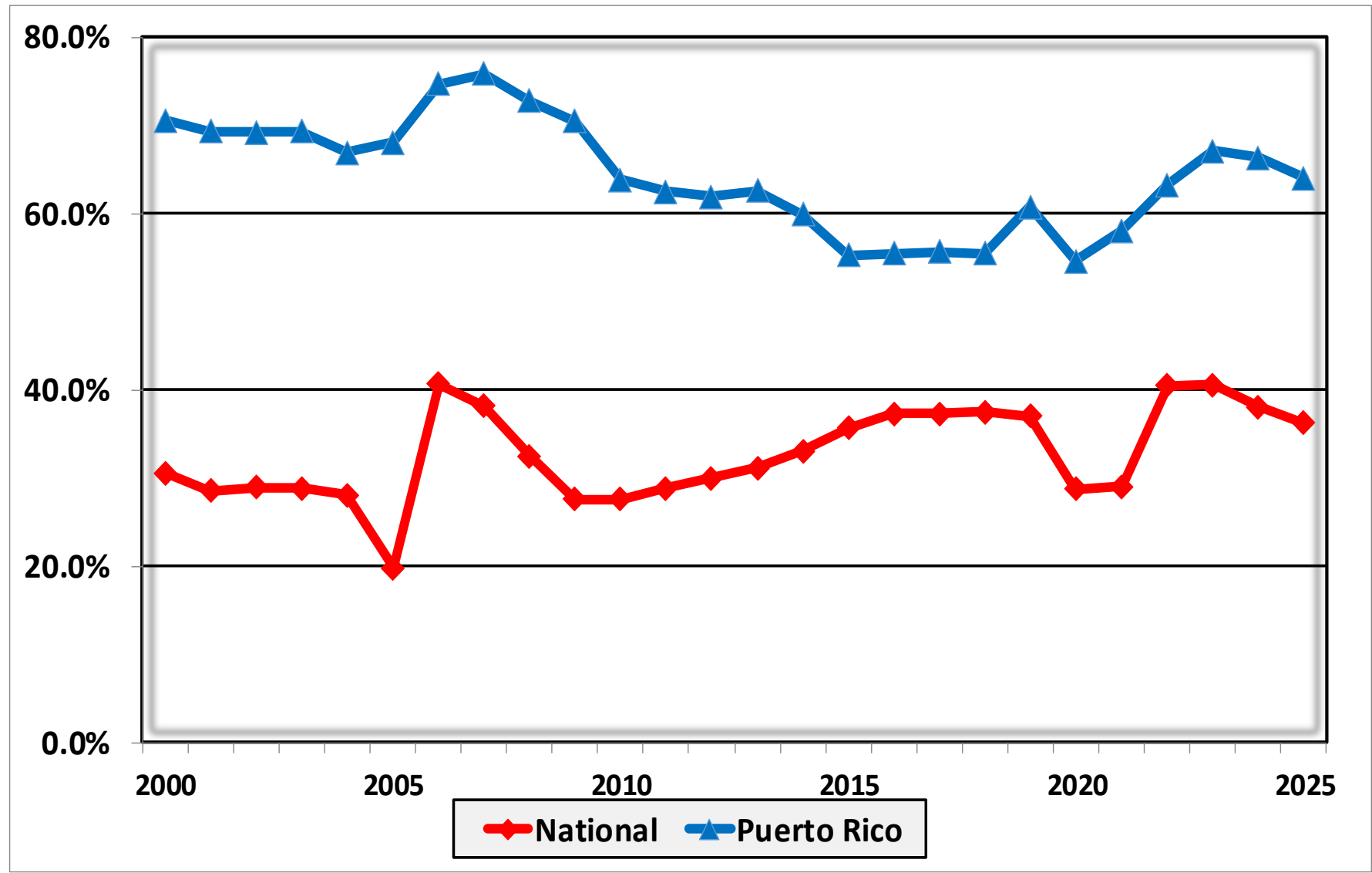
# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



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



# Bankruptcy Filing Trends in Puerto Rico: 2000-2025

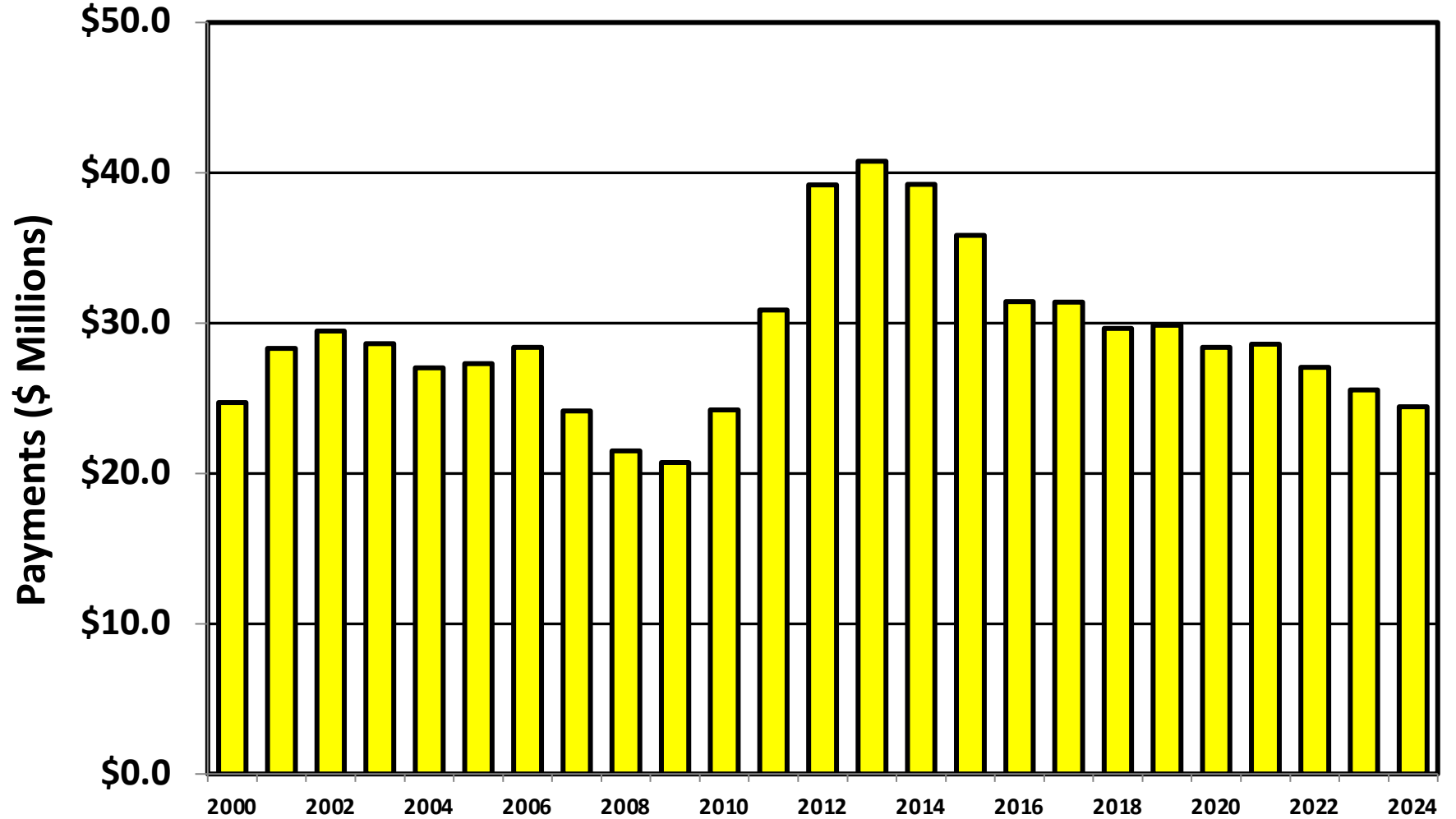


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## Chapter 13 Cases in Puerto Rico Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

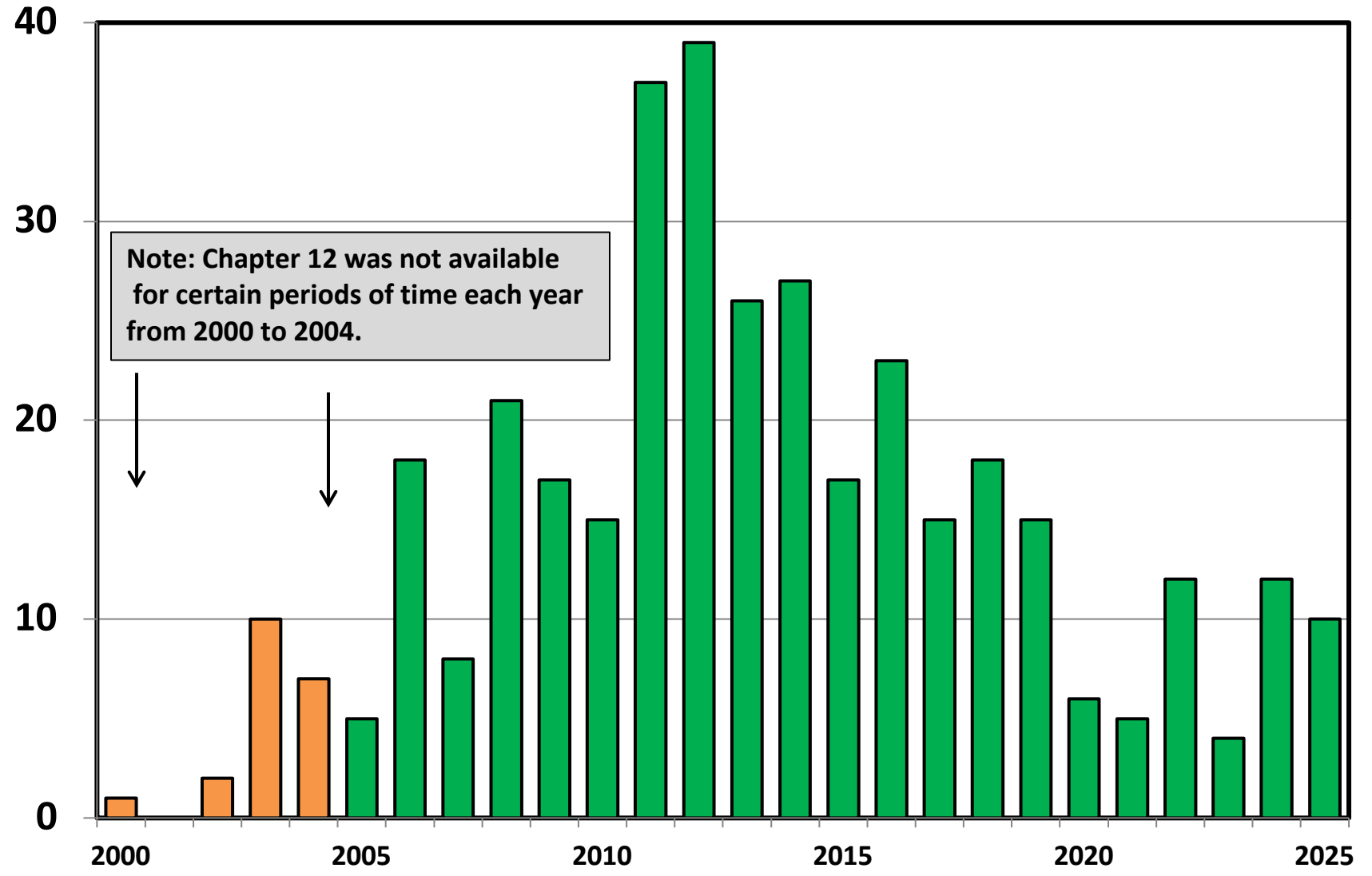
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## Chapter 12 Cases Filed in Puerto Rico 2000 - 2025



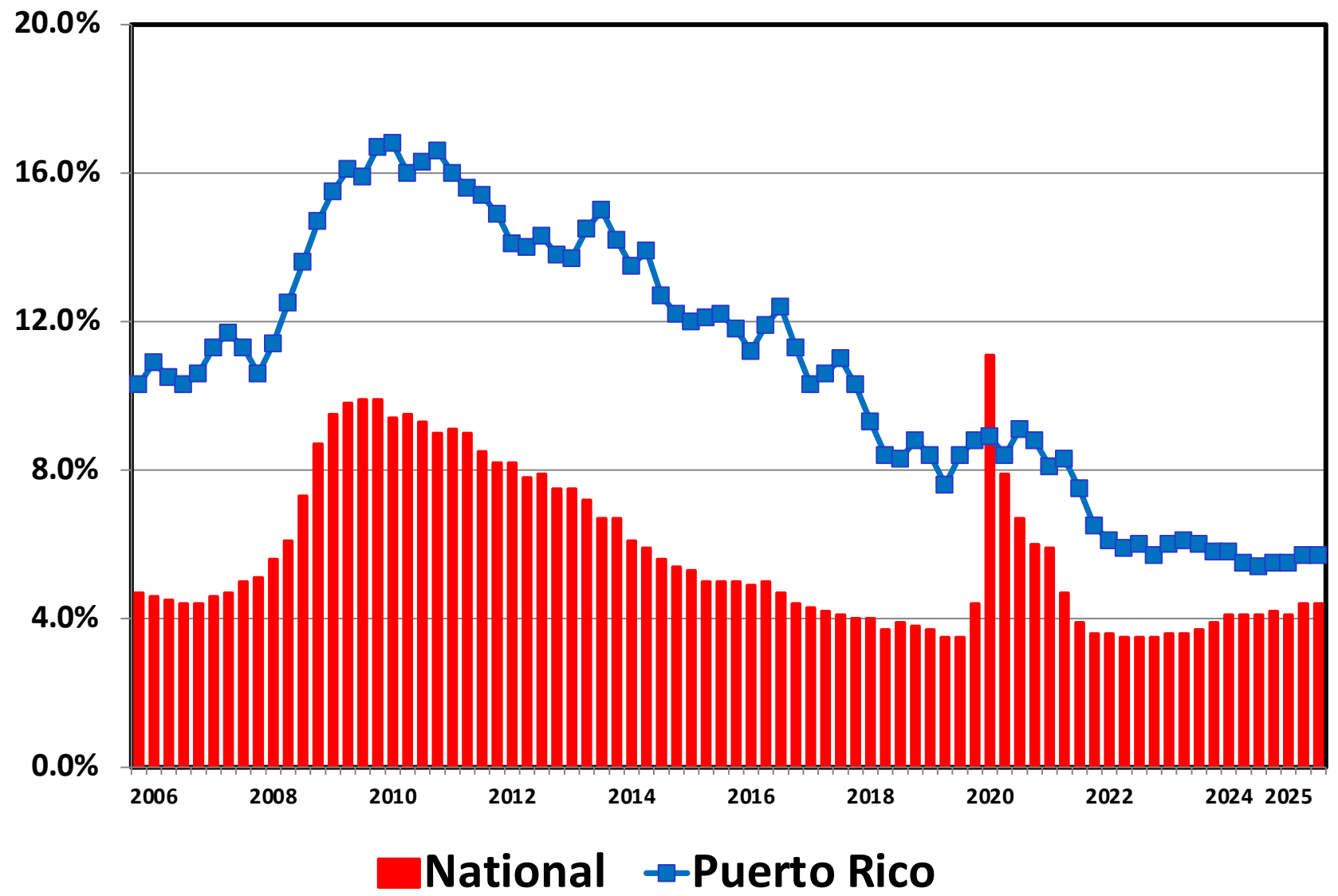
# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



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## Unemployment Rate By Quarter 2006 – 2025



Source: Bureau of Labor Statistics

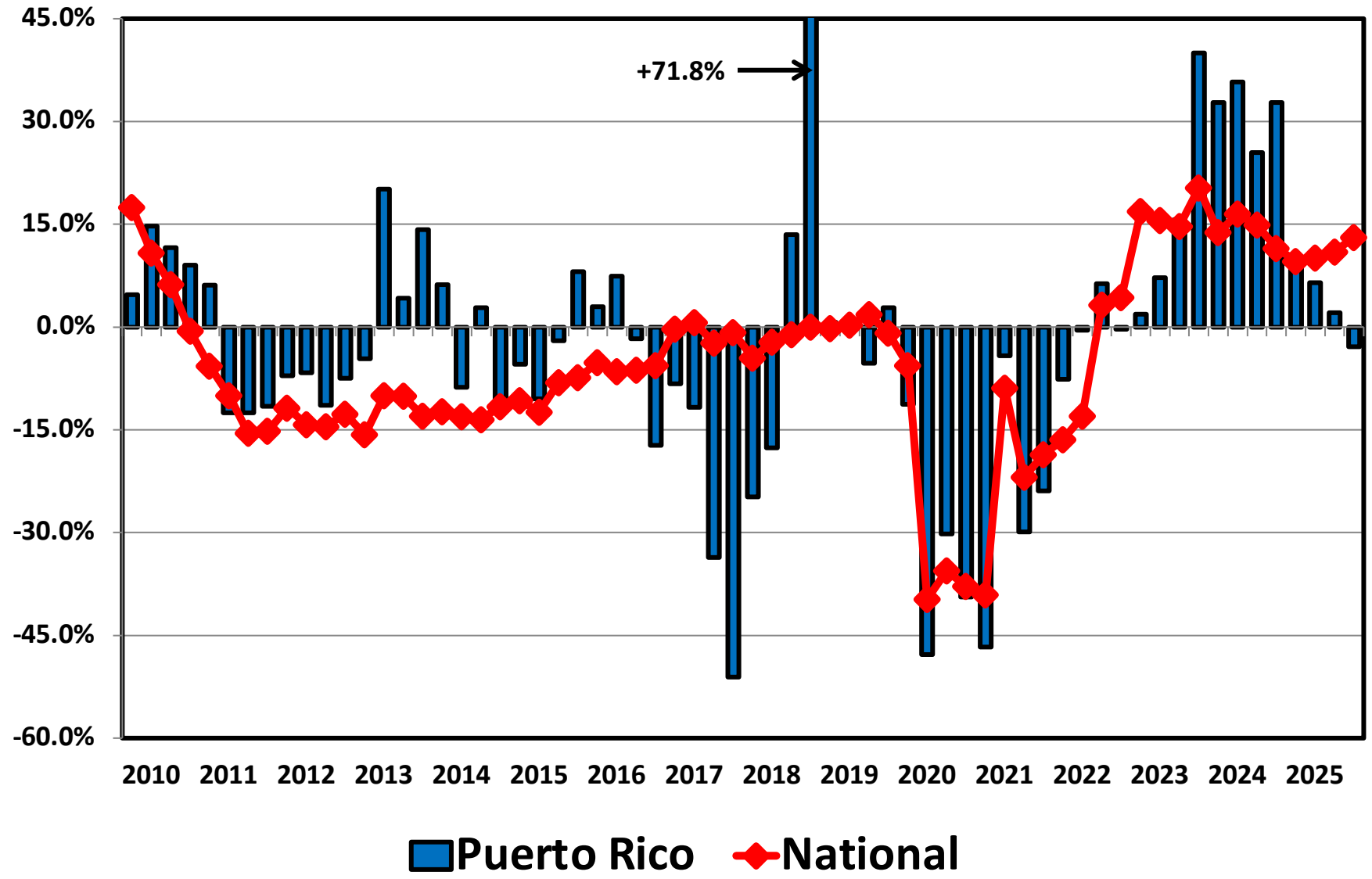
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## Filing Trends By Quarter Puerto Rico vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in Puerto Rico: 2000-2025

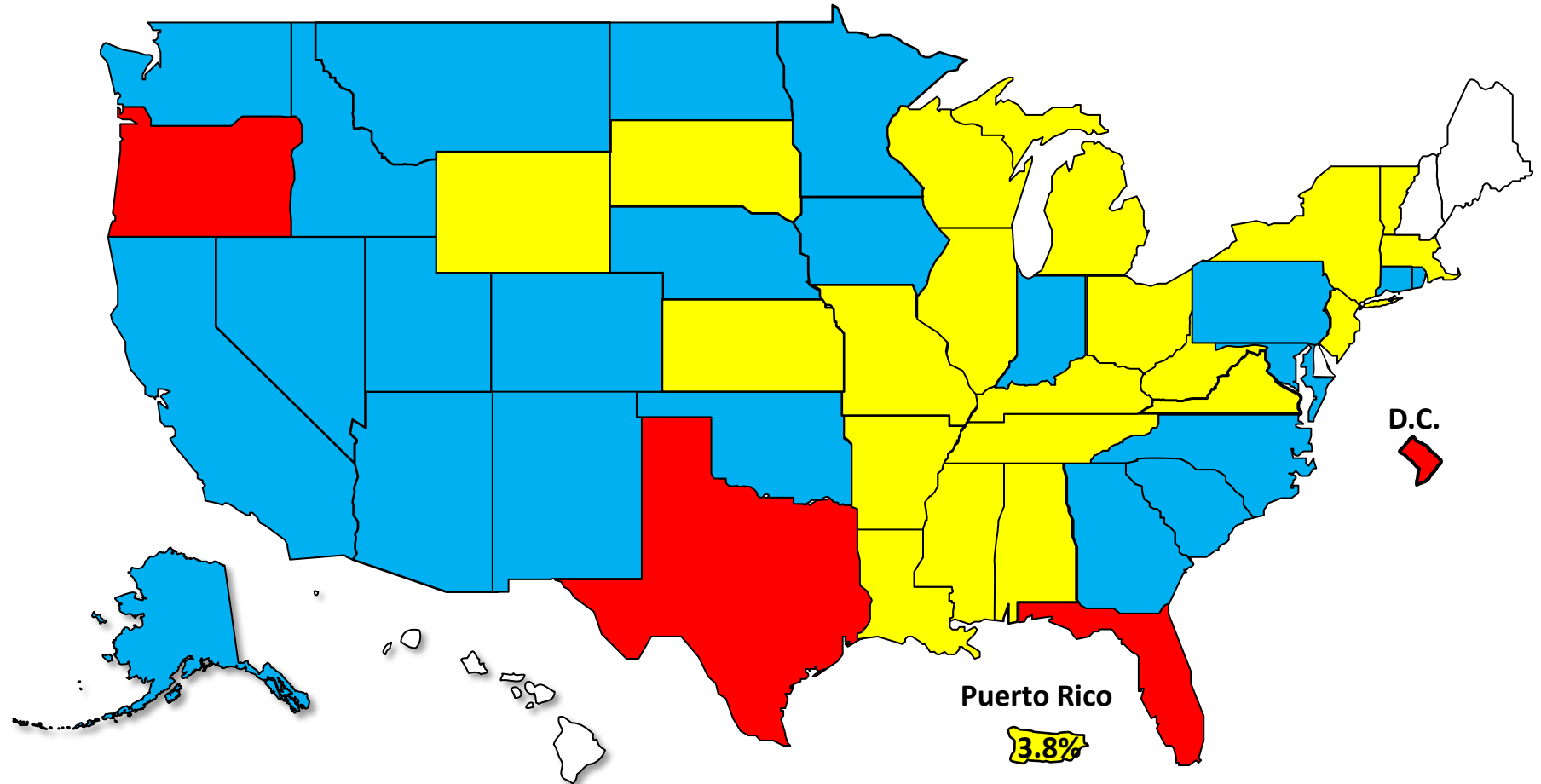


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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

**Red** +20% or More    **Blue** +10.0% to 19.9%    **Yellow** +0% to 9.9%    **White** Decline



# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



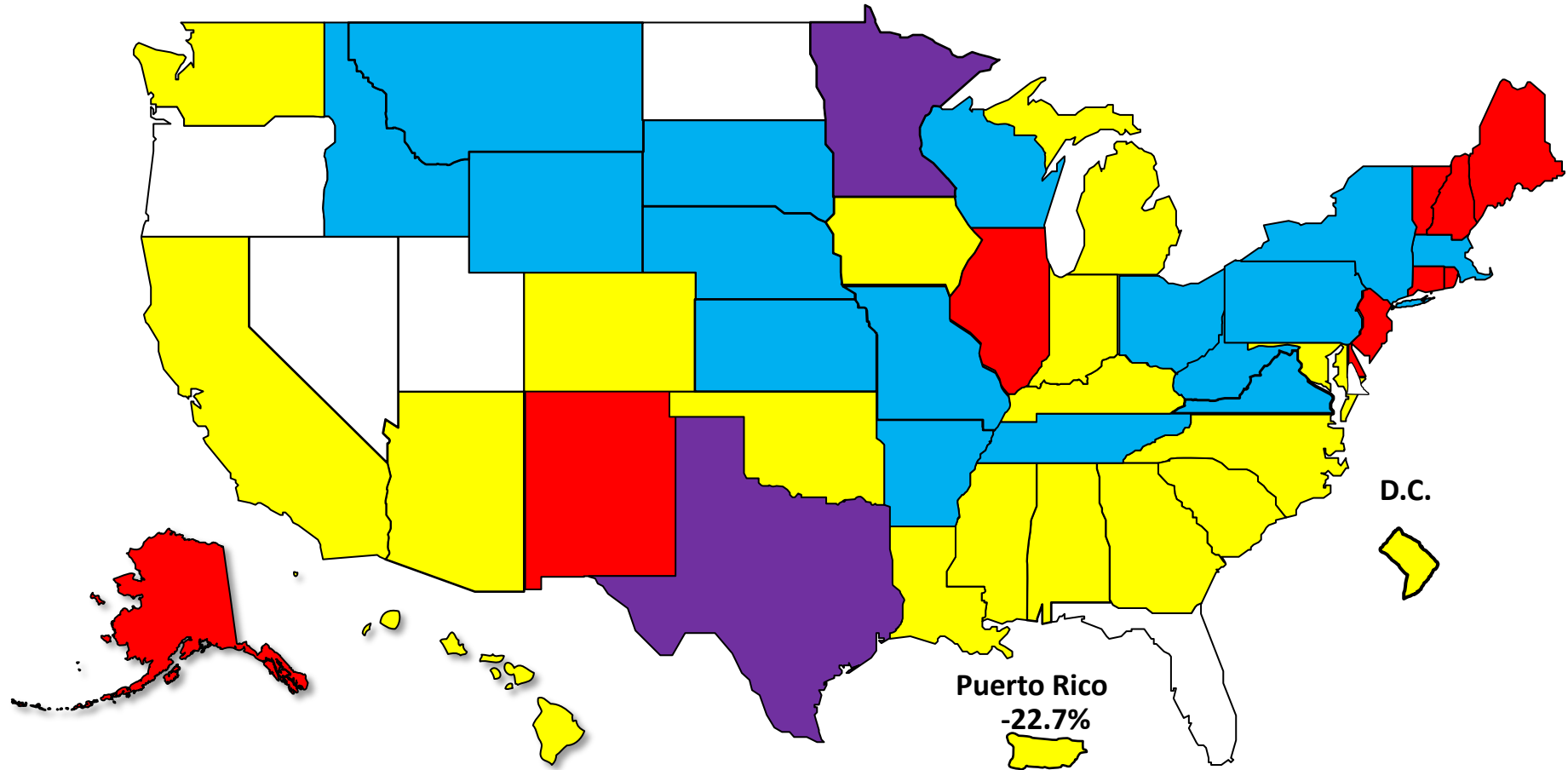
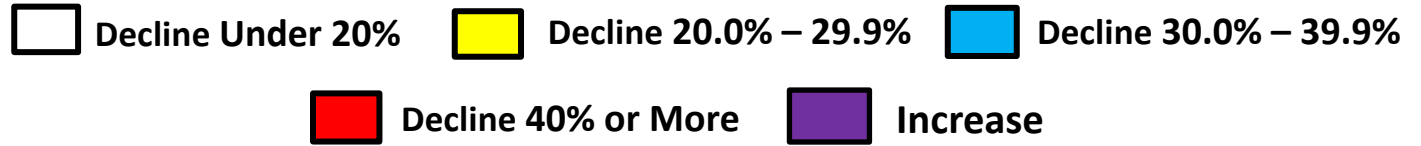
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



# Bankruptcy Filing Trends in Puerto Rico: 2000-2025



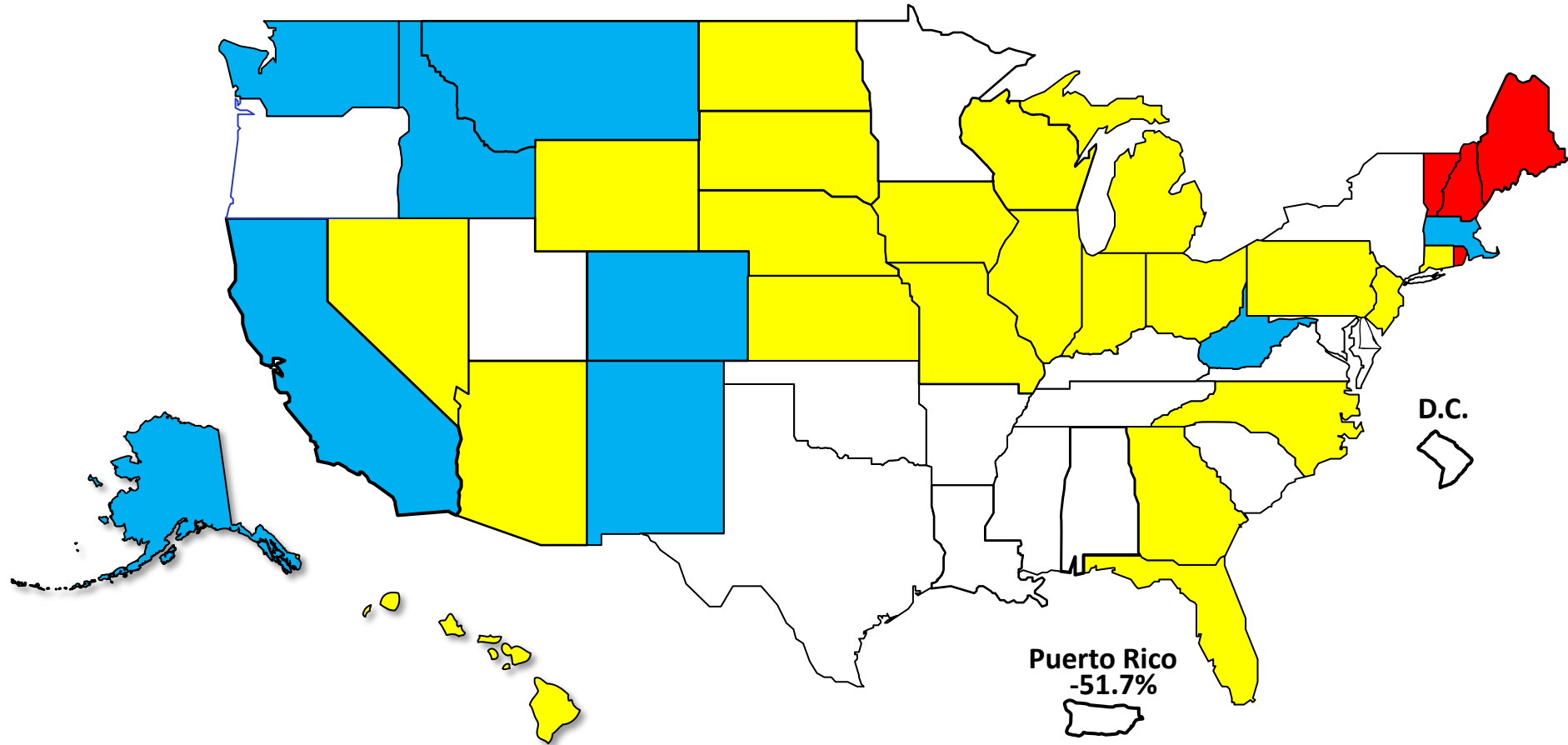
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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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