

# Bankruptcy Filing Trends in South Dakota: 2000-2025



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# South Dakota



State at a Glance		
	South Dakota	National
Population (7/1/2025)	935,094	341,784,857
- Change since April 2020	5.5%	3.1%
- Foreign Born	4.0%	14.1%
Size (Square Miles)	75,810	3,533,038
Median Household Income	\$75,081	\$80,734
Persons per Household	2.39	2.53
Per Capita Income	\$40,550	\$44,673
Median Home Value	\$257,400	\$332,700
Homeownership Rate	68.6%	65.2%
High School Graduate (or Higher)	93.2%	89.6%
College Graduate (or Higher)	31.9%	35.7%
Disabled	8.5%	9.3%
No Health Insurance	9.8%	9.6%
In Poverty	10.4%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in South Dakota Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	669	506	3	158	3
2024	624	464	6	153	1
2023	625	459	0	163	3
2022	552	456	1	89	6
2021	599	530	4	60	5
2020	815	735	5	55	20
2019	964	823	7	121	13
2018	1,084	951	4	116	13
2017	1,047	894	7	138	8
2016	1,095	973	2	112	8
2015	1,095	973	6	111	5
2014	1,197	1,085	3	109	0
2013	1,310	1,187	5	114	4
2012	1,551	1,405	1	143	2
2011	1,877	1,697	12	161	7
2010	2,031	1,819	14	195	3
2009	1,876	1,668	15	192	1
2008	1,478	1,276	2	198	2
2007	1,366	1,158	4	204	0
2006	947	791	2	151	3
2005	4,171	3,845	5	316	5
2004	2,821	2,588	12	219	2
2003	2,847	2,653	14	174	6
2002	2,659	2,510	6	137	6
2001	2,706	2,594	8	104	0
2000	2,105	2,005	9	84	7
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - South Dakota Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	28	8	3	14	3
2024	24	7	6	10	1
2023	18	3	0	12	3
2022	18	6	1	5	6
2021	29	14	4	6	5
2020	61	32	4	5	20
2019	63	30	7	13	13
2018	56	26	4	13	13
2017	44	21	6	9	8
2016	40	21	0	11	8
2015	44	22	6	11	5
2014	47	35	3	9	0
2013	61	41	5	11	4
2012	55	45	1	7	2
2011	99	69	10	13	7
2010	100	70	14	13	3
2009	116	86	15	14	1
2008	96	78	2	14	2
2007	90	67	4	19	0
2006	47	36	2	6	3
2005	196	163	5	23	5
2004	108	82	11	13	2
2003	110	77	12	15	6
2002	119	95	6	12	6
2001	164	140	7	17	0
2000	133	104	9	13	7
* Chapters 9, 12 and 15					

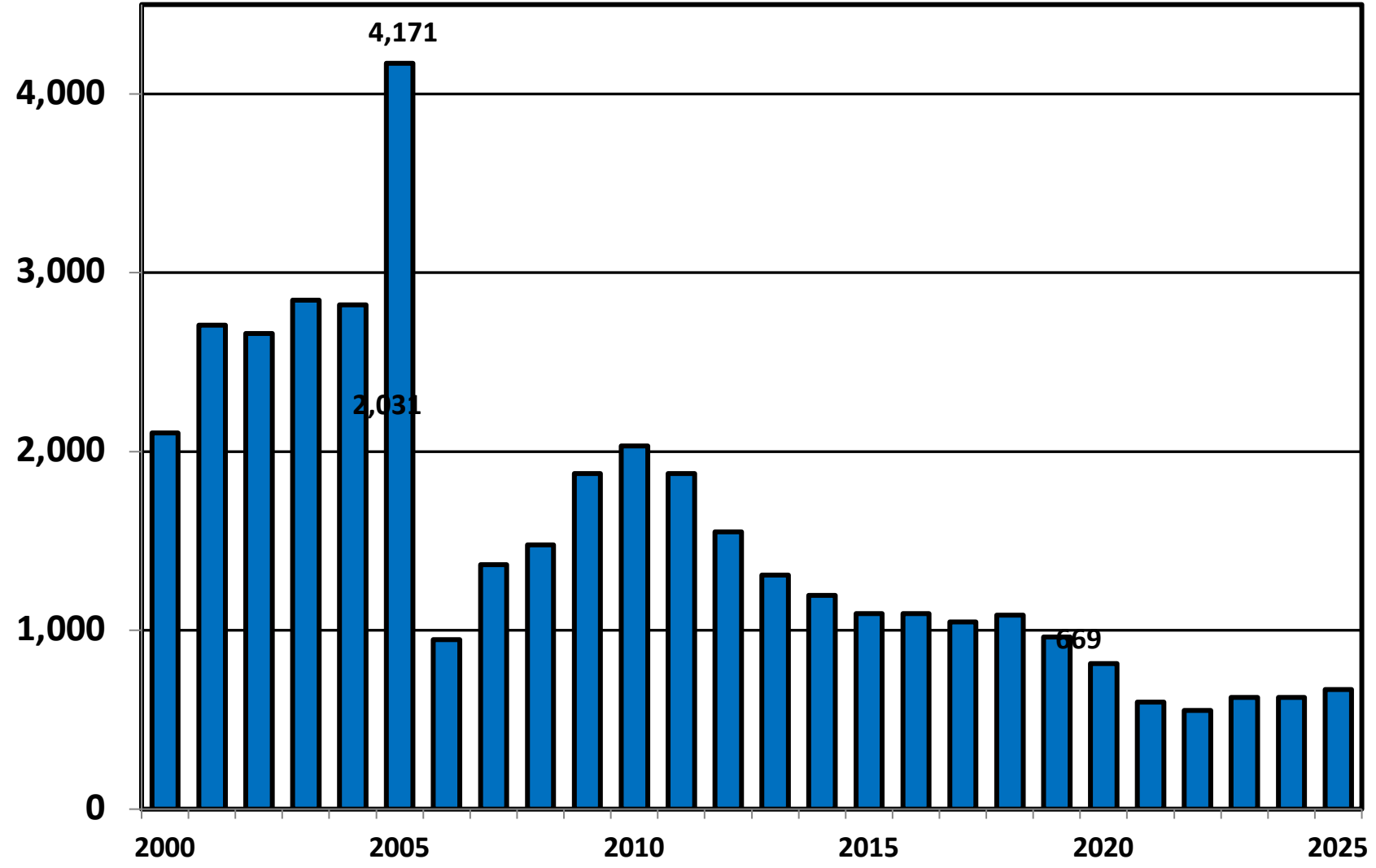
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## District of South Dakota Total Bankruptcy Cases Filed 2000 - 2025



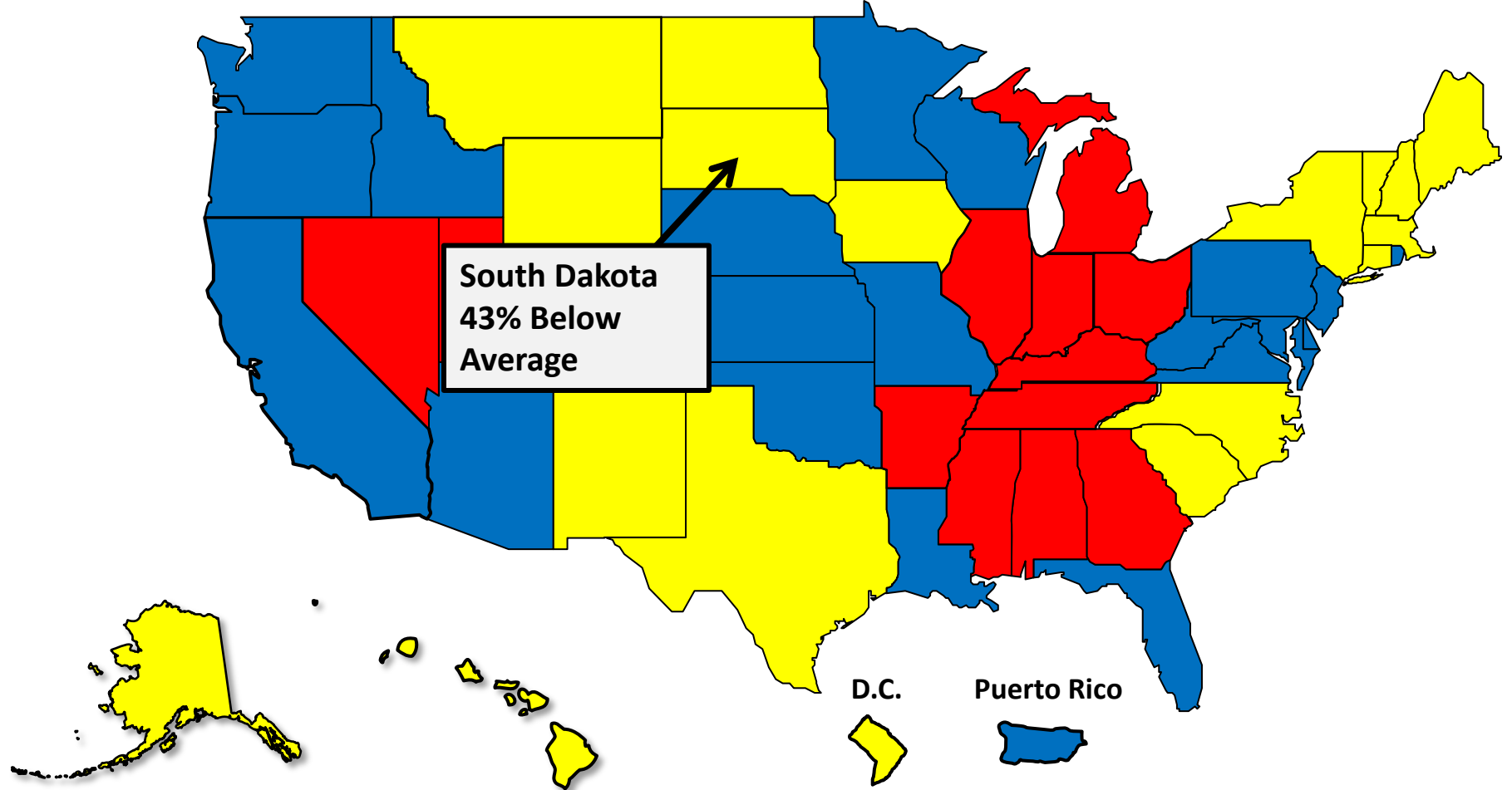
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## Total Filings Relative to Population 2000 - 2025



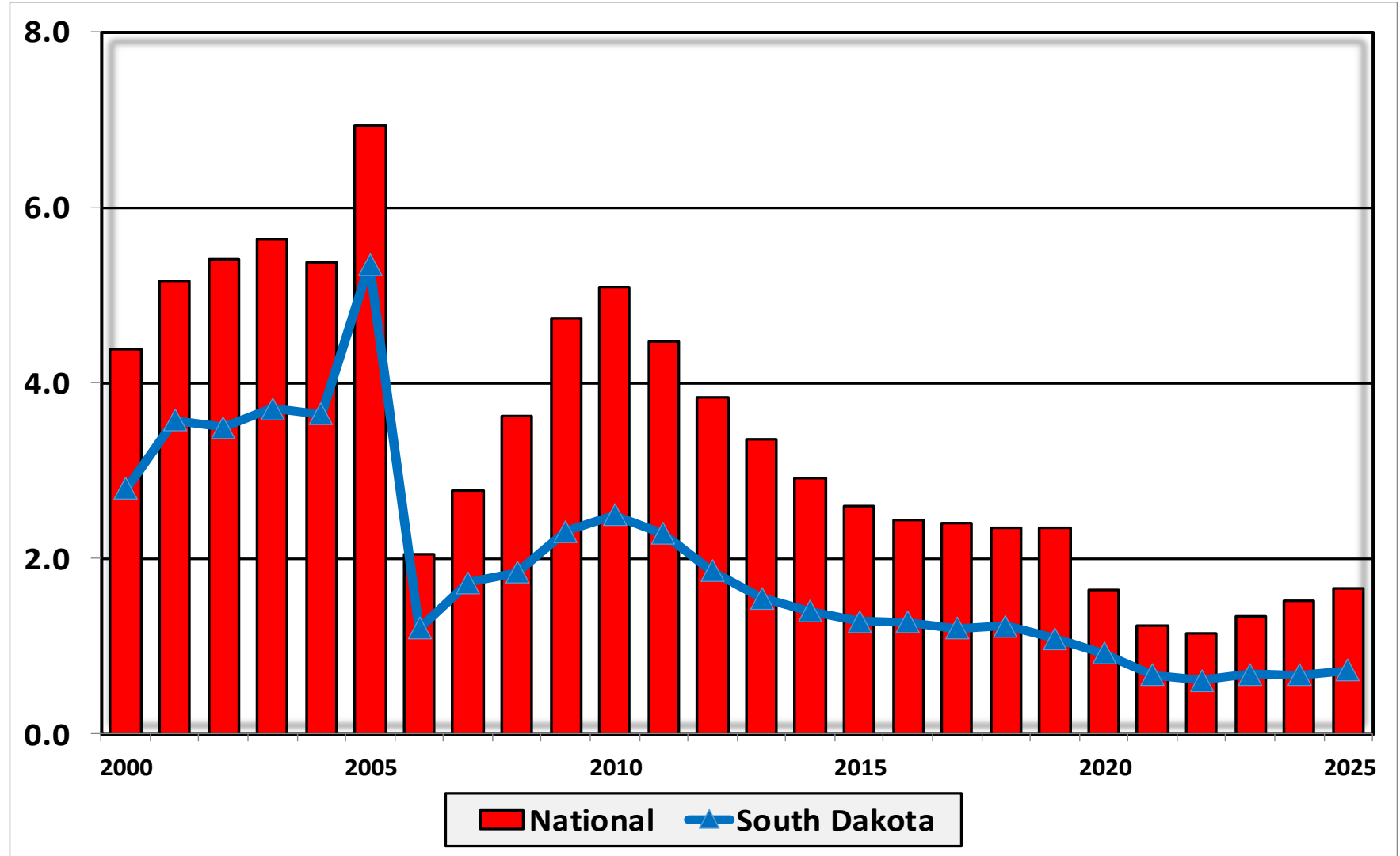
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## Bankruptcy Filings per 1,000 Population South Dakota vs. National Average 2000 - 2025



# Bankruptcy Filing Trends in South Dakota: 2000-2025

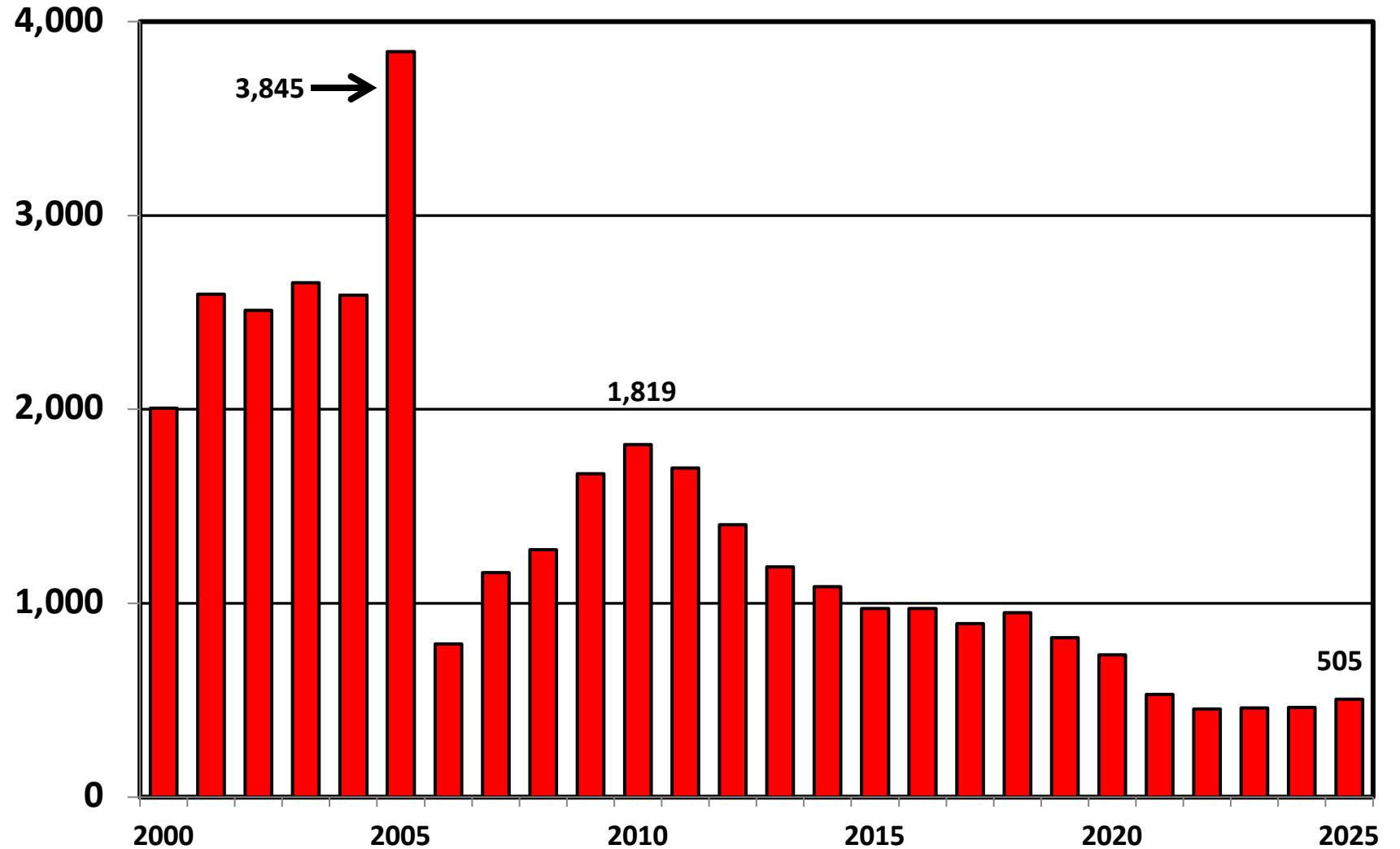


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## District of South Dakota Chapter 7 Cases Filed 2000 - 2025



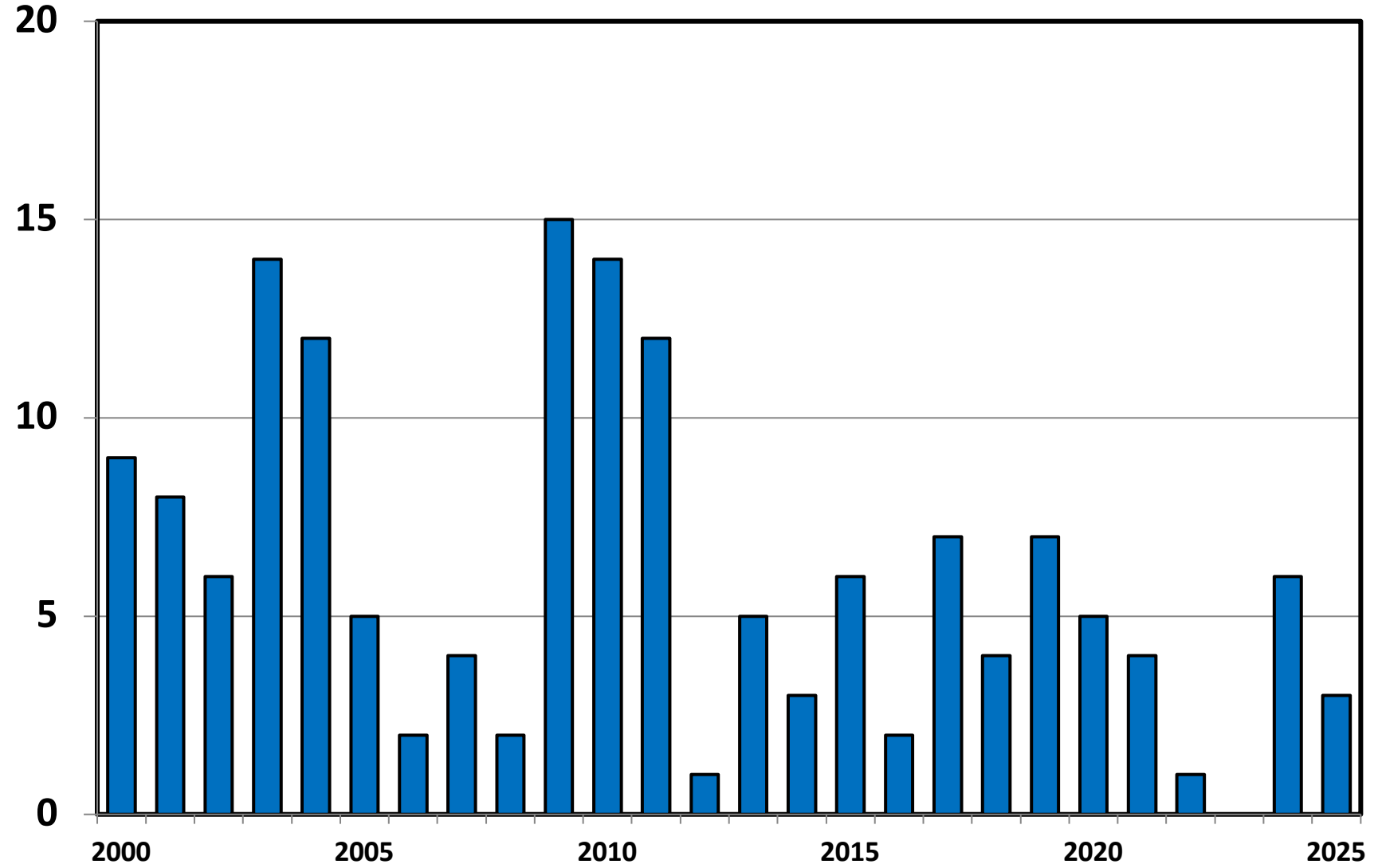
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## Chapter 11 Cases Filed in South Dakota 2000 - 2025



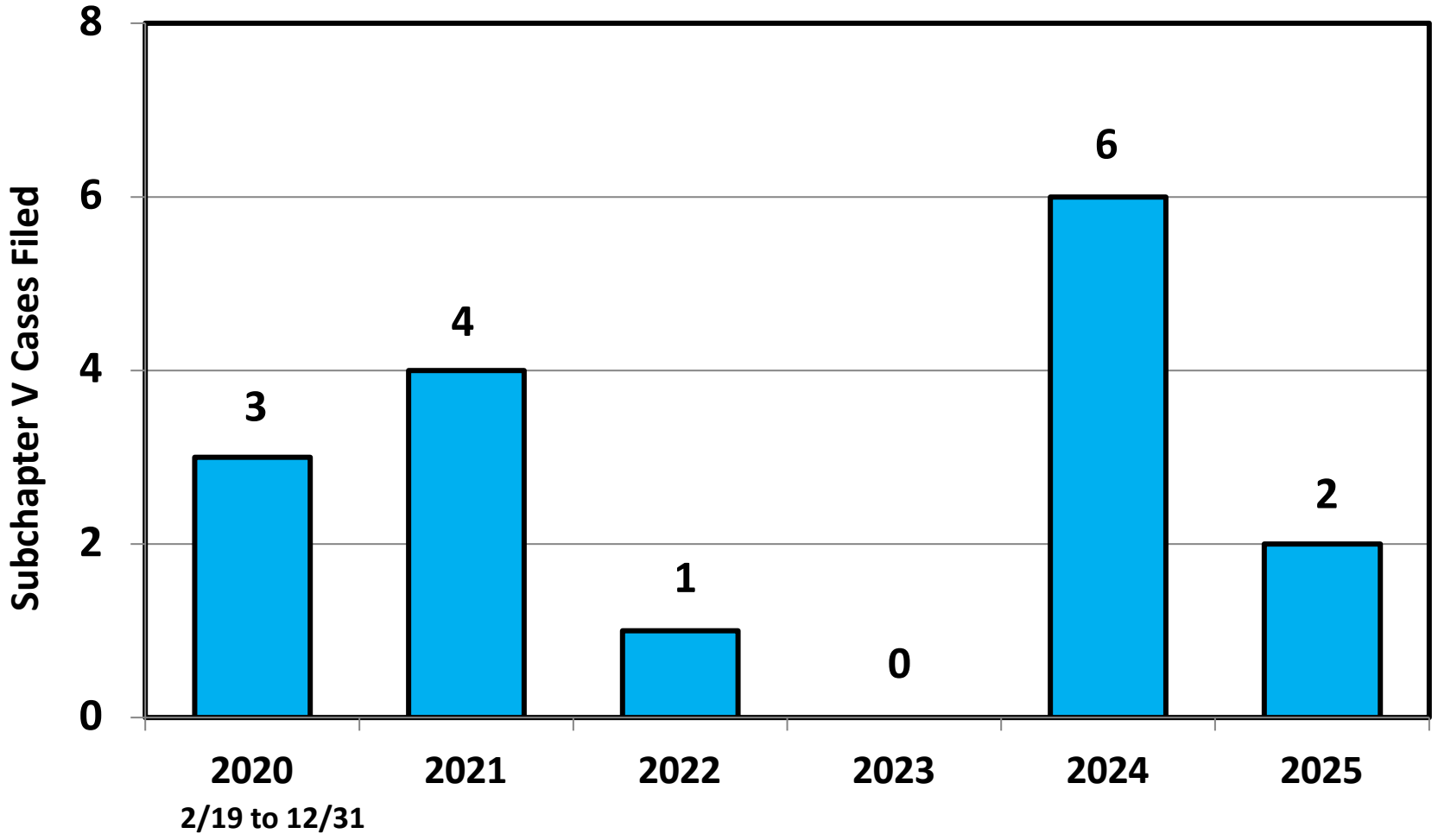
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## Subchapter V Cases Filed in South Dakota Calendar Years 2020 - 2025



Source: ABI review of PACER records

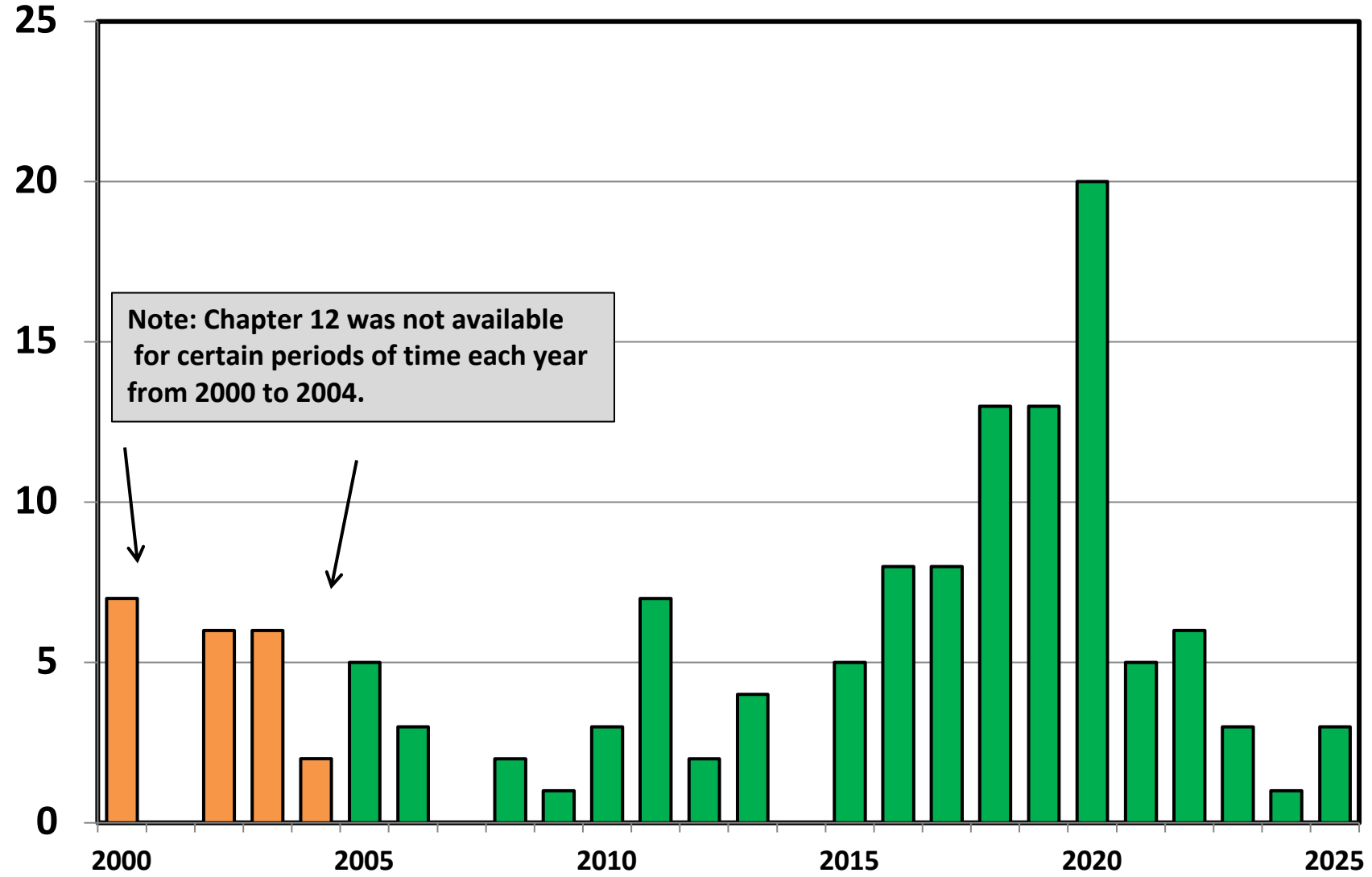
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## Chapter 12 Cases Filed in South Dakota 2000 - 2025



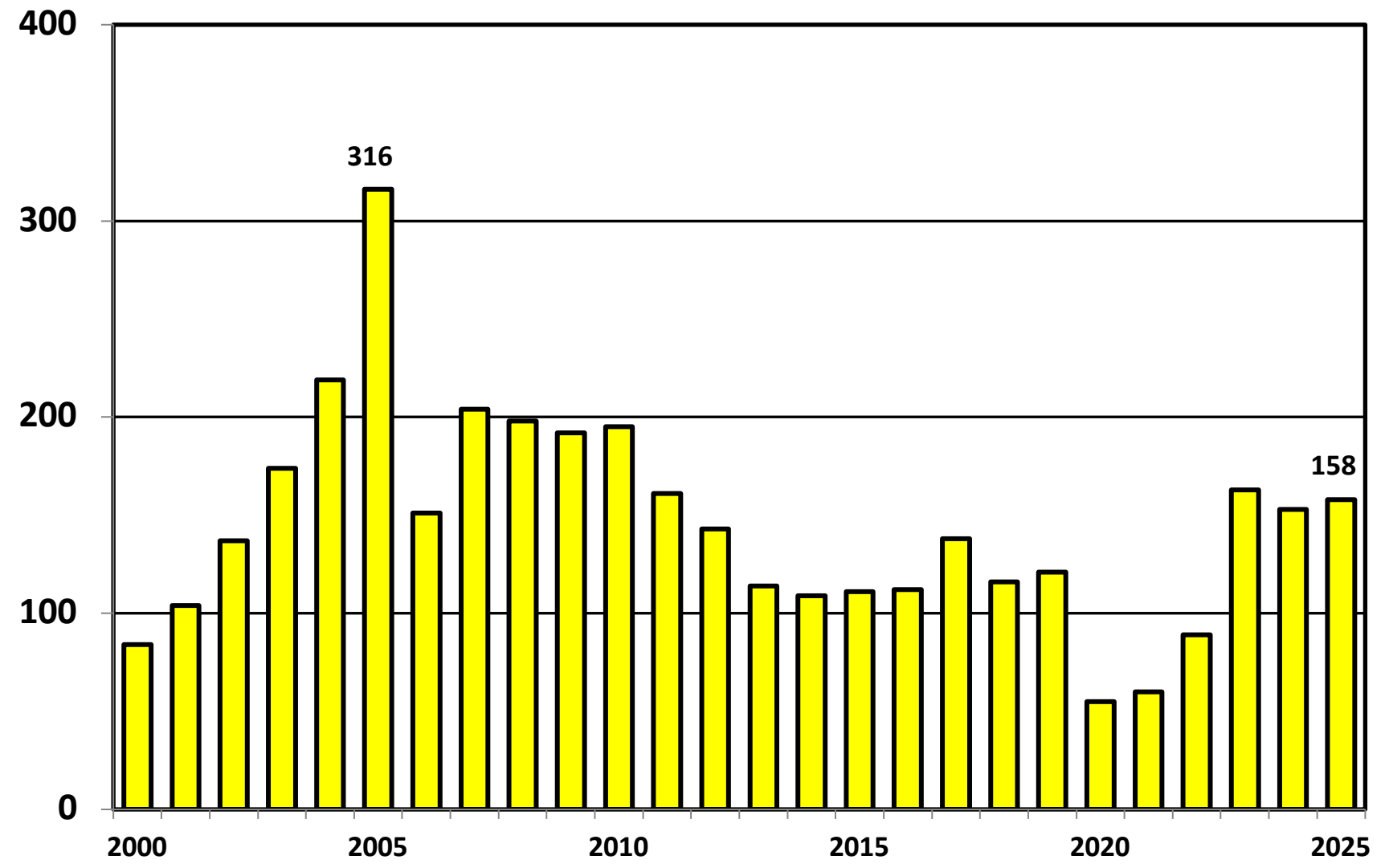
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## District of South Dakota Chapter 13 Cases Filed 2000 - 2025



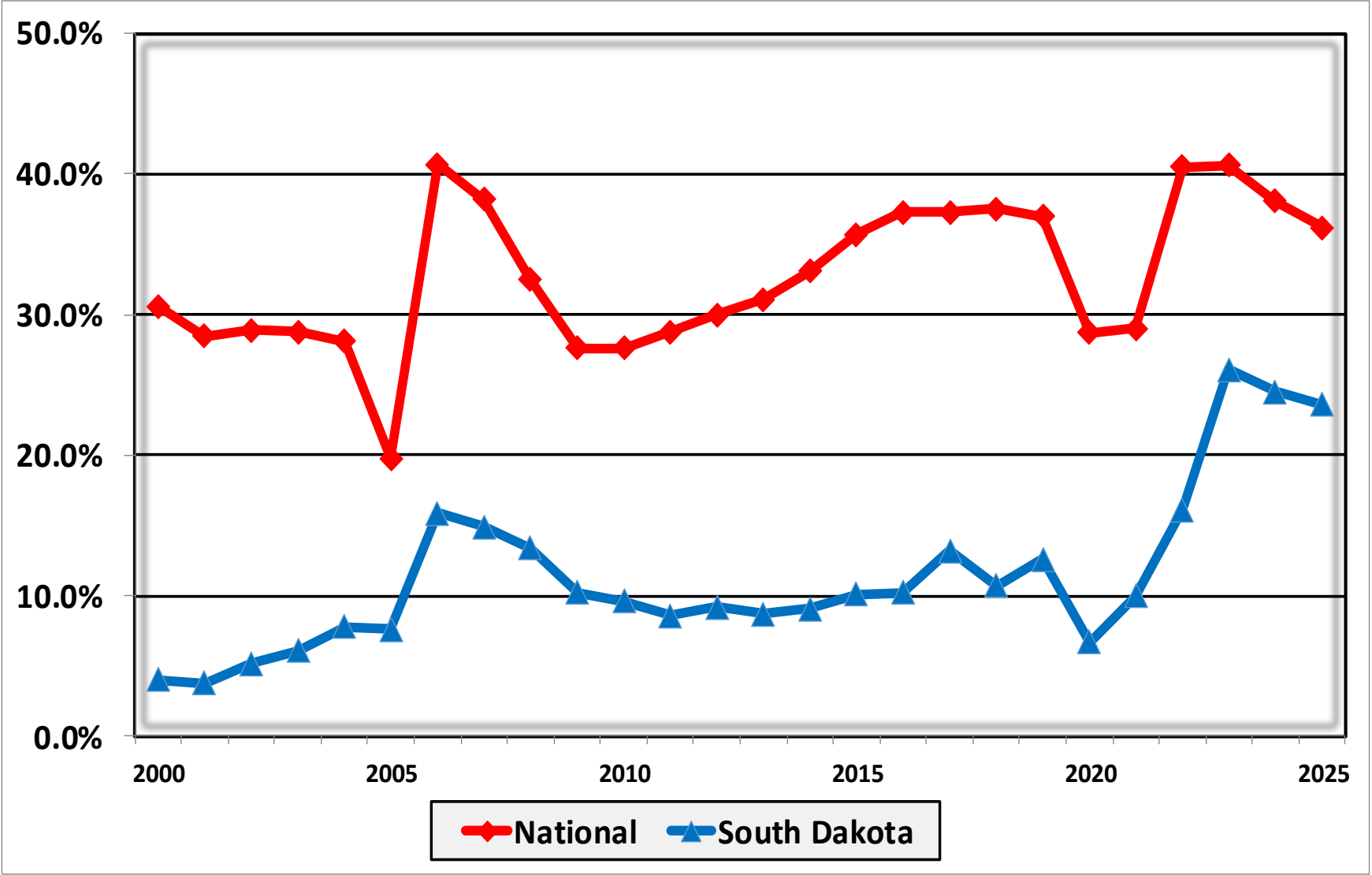
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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



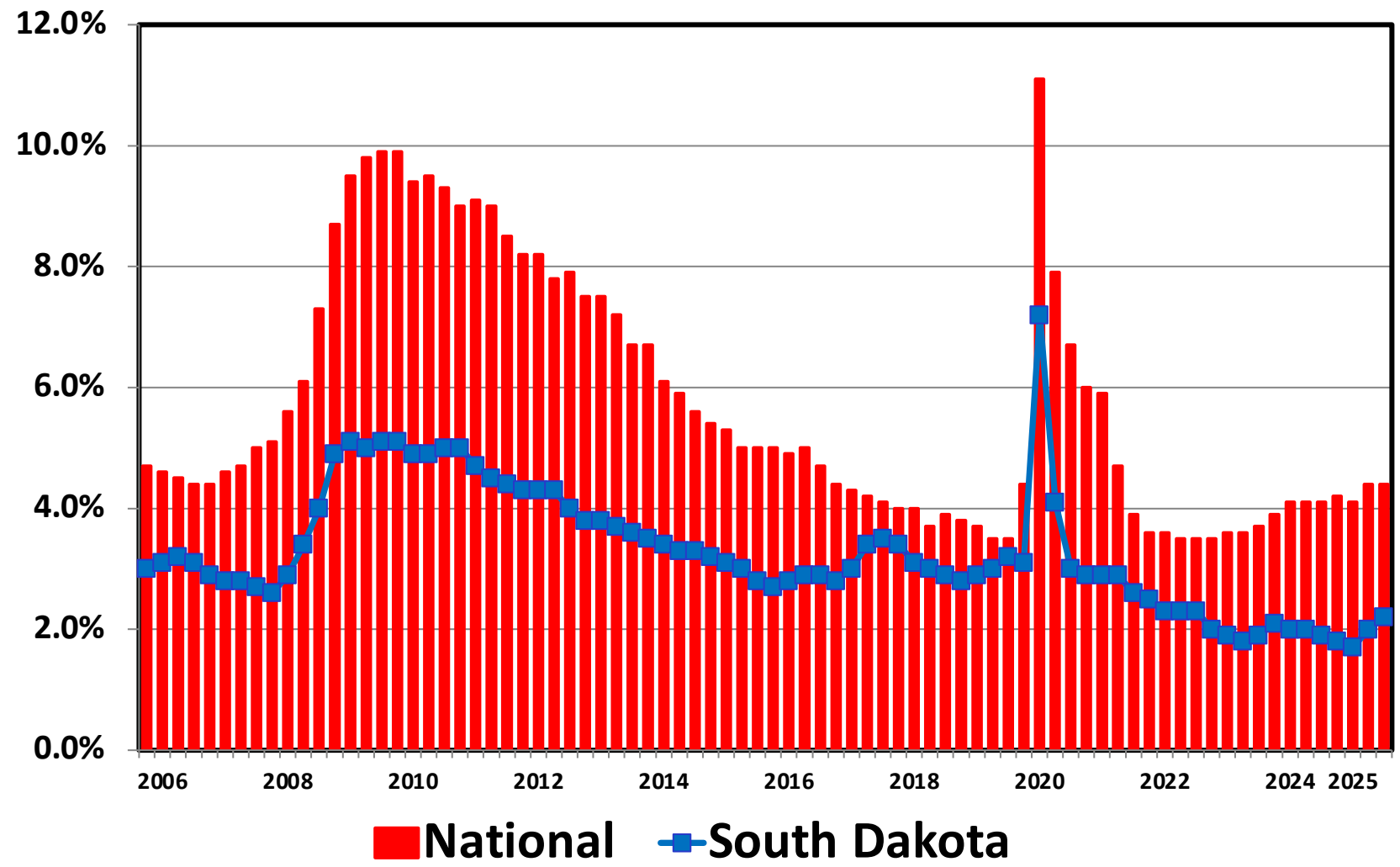
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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

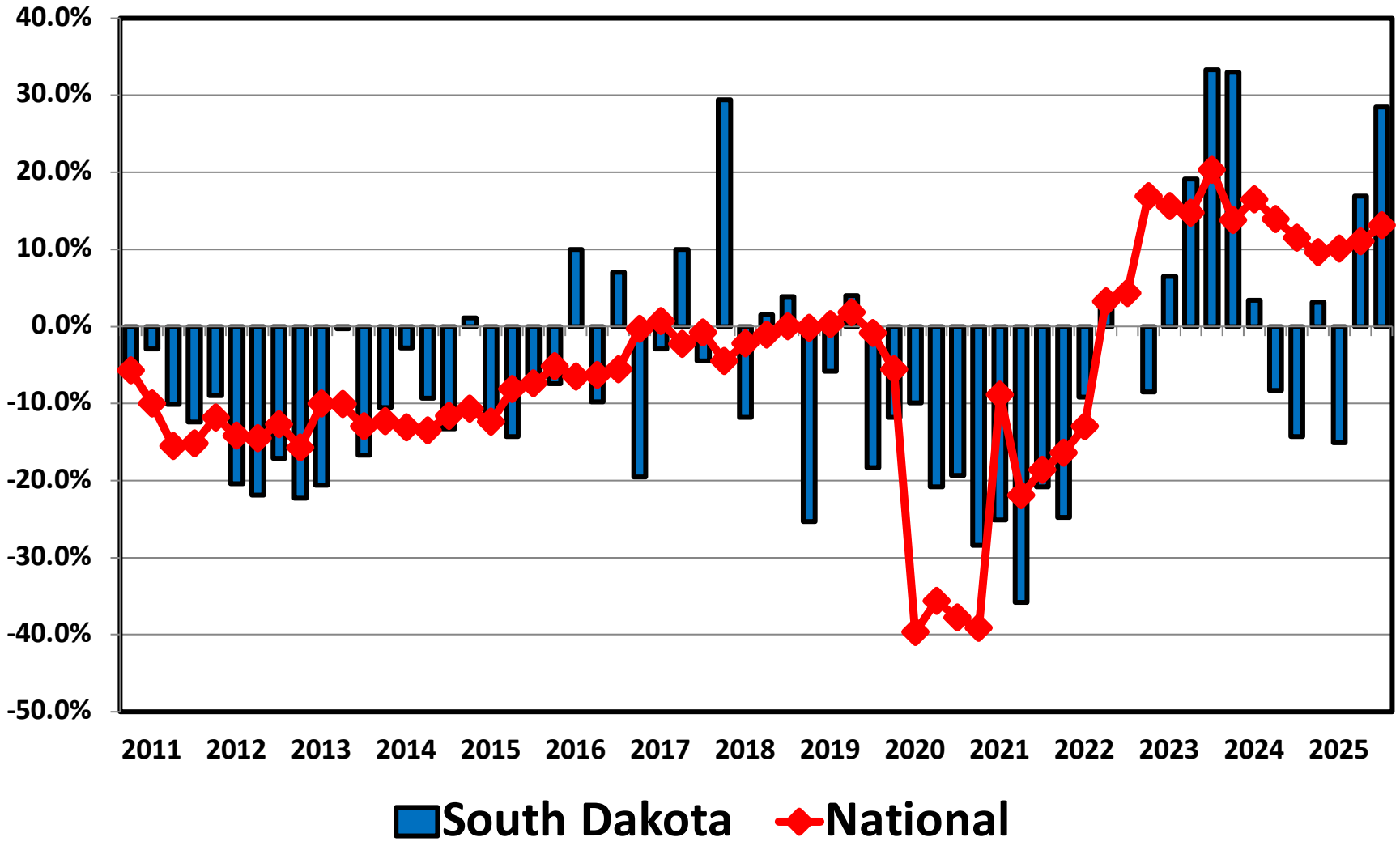
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## Filing Trends By Quarter South Dakota vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in South Dakota: 2000-2025



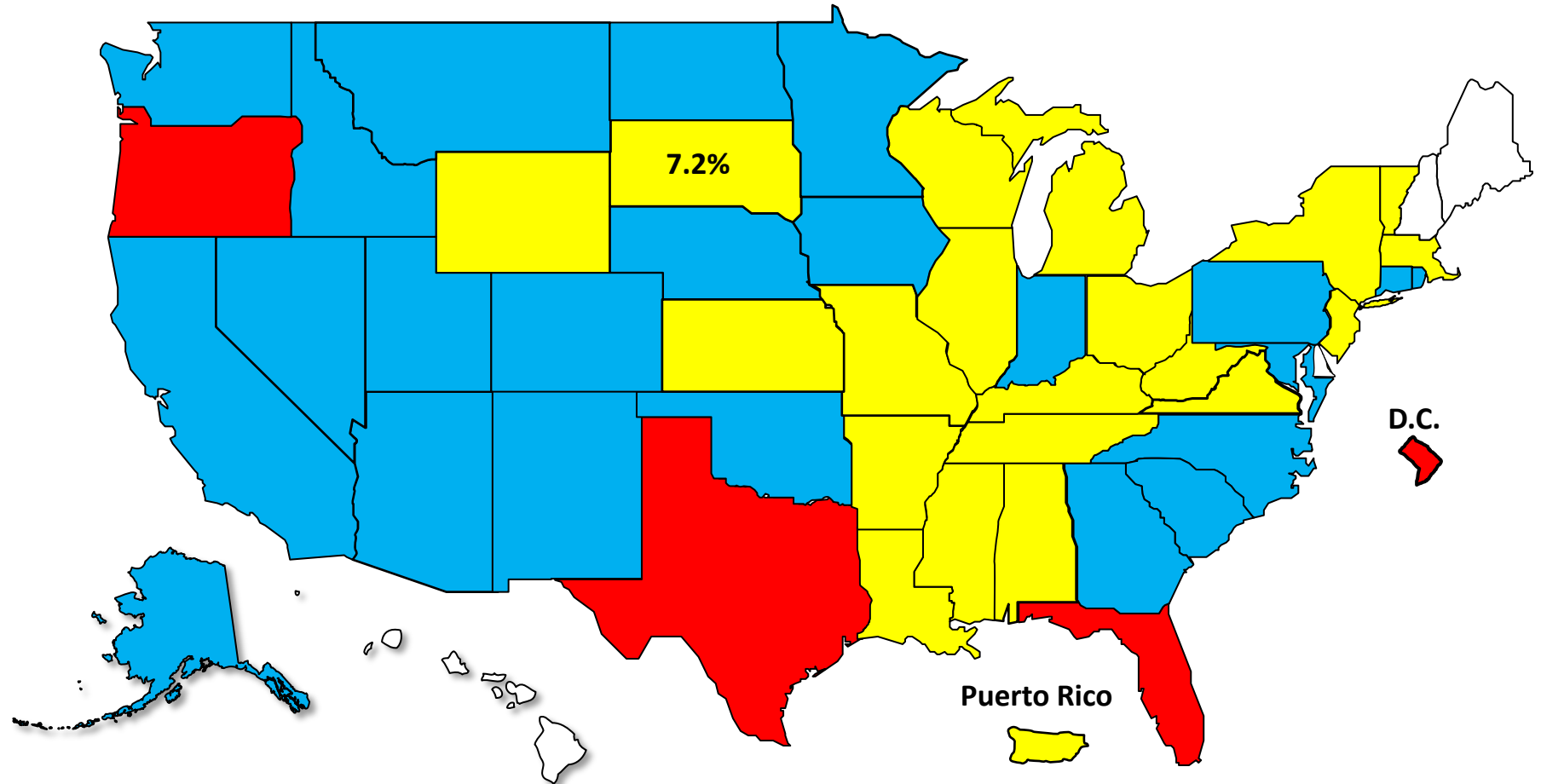
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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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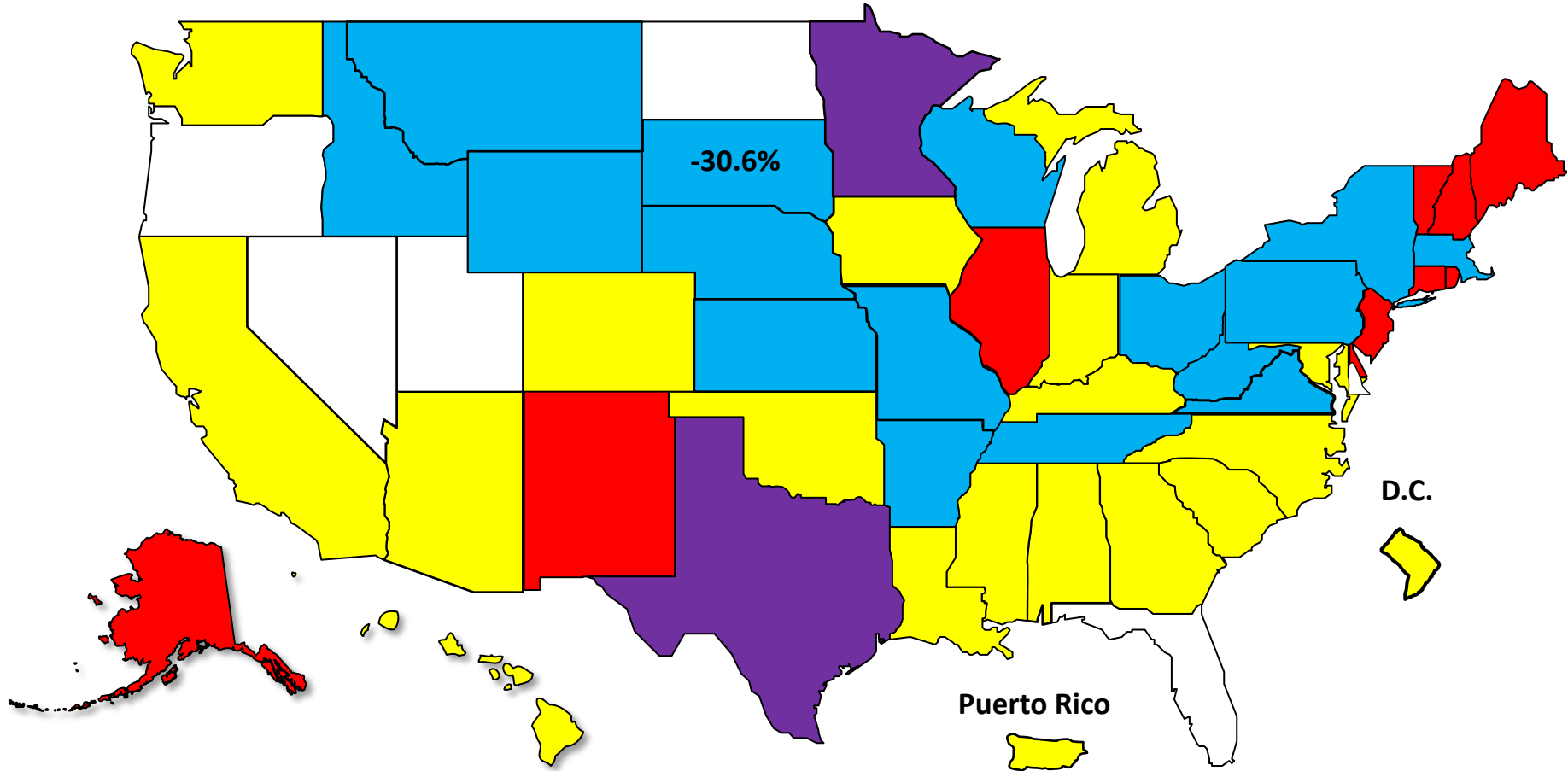
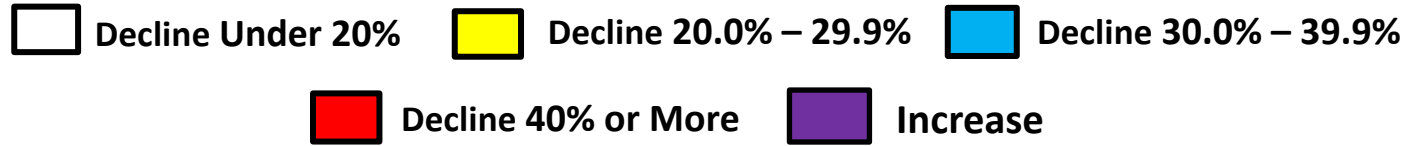
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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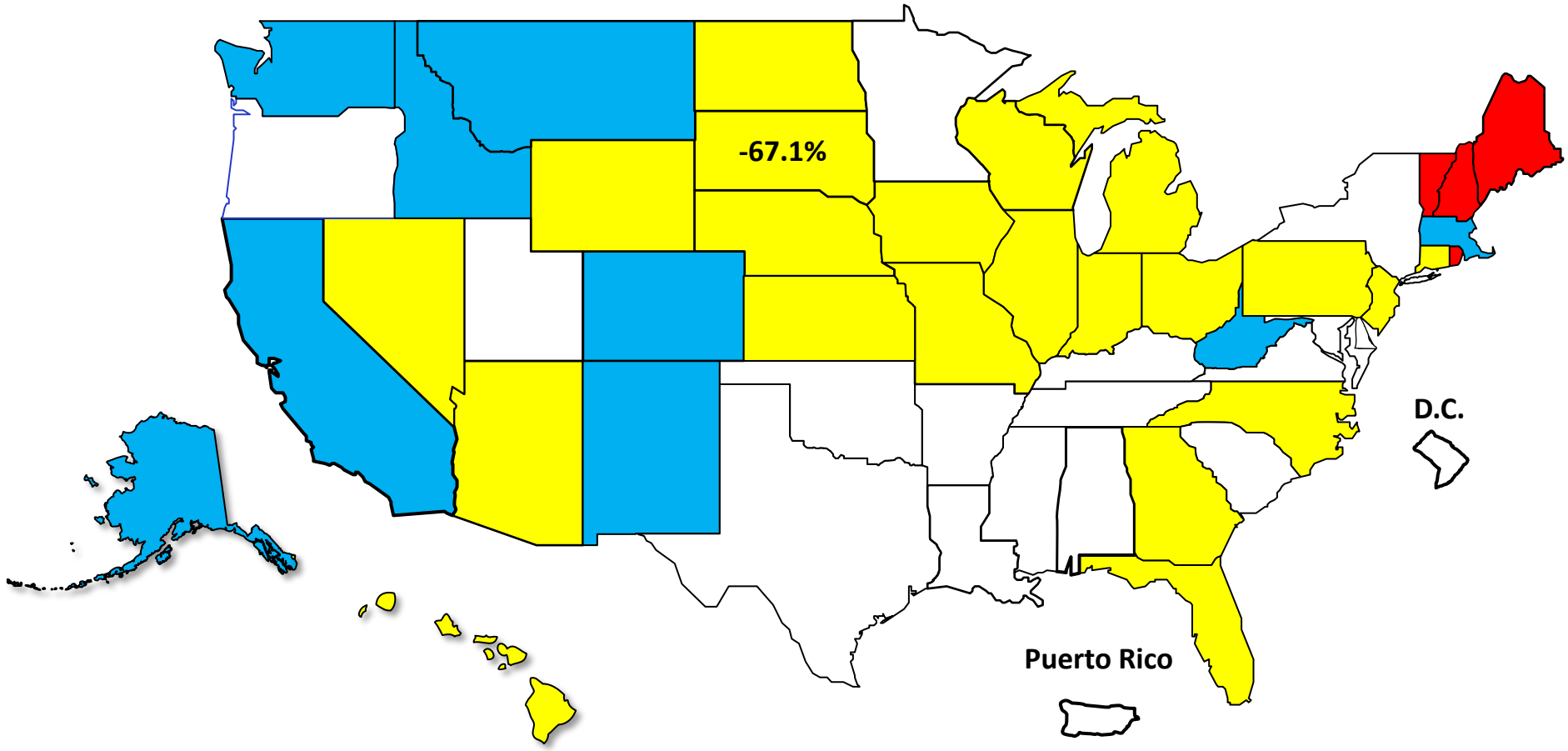


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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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