

Bankruptcy Filing Trends in Tennessee: 2000-2025



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Tennessee

State at a Glance		
	Tennessee	National
Population (7/1/2025)	7,315,076	341,784,857
- Change since April 2020	5.8%	3.1%
- Foreign Born	6.1%	14.1%
Size (Square Miles)	41,232	3,533,038
Median Household Income	\$69,595	\$80,734
Persons per Household	2.45	2.53
Per Capita Income	\$39,437	\$44,673
Median Home Value	\$286,700	\$332,700
Homeownership Rate	66.9%	65.2%
High School Graduate (or Higher)	90.0%	89.6%
College Graduate (or Higher)	31.1%	35.7%
Disabled	10.6%	9.3%
No Health Insurance	11.6%	9.6%
In Poverty	13.5%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Tennessee Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	21,638	9,226	159	12,249	4
2024	20,134	8,362	137	11,635	0
2023	19,678	7,785	132	11,756	5
2022	17,834	6,880	67	10,886	1
2021	15,439	7,700	75	7,658	6
2020	21,717	10,981	111	10,619	6
2019	33,766	14,217	115	19,426	8
2018	34,381	14,305	111	19,955	10
2017	35,193	14,353	138	20,690	12
2016	35,658	14,286	159	21,209	4
2015	36,669	14,724	137	21,798	10
2014	39,075	16,459	163	22,448	5
2013	42,137	18,582	216	23,330	9
2012	44,226	20,263	217	23,730	16
2011	46,910	22,370	233	24,290	17
2010	50,251	25,301	329	24,605	16
2009	54,411	27,255	389	26,737	30
2008	47,567	20,917	230	26,410	10
2007	39,593	14,931	142	24,513	7
2006	31,803	10,947	162	20,681	13
2005	65,934	37,794	205	27,929	6
2004	61,122	29,588	242	31,288	4
2003	65,344	31,923	309	33,106	6
2002	63,208	30,047	357	32,798	6
2001	60,340	28,178	375	31,784	3
2000	49,236	21,586	256	27,391	3
*Chapters 9, 12 and 15					

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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	7,446	4,002	40	3,403	1
2024	6,817	3,668	27	3,122	0
2023	6,699	3,610	12	3,075	2
2022	6,239	3,355	13	2,870	1
2021	5,828	3,732	12	2,080	4
2020	8,332	5,303	29	2,995	5
2019	12,260	7,073	17	5,165	5
2018	12,034	6,758	30	5,241	5
2017	11,973	6,603	46	5,317	7
2016	11,490	6,111	43	5,332	4
2015	11,555	6,130	45	5,371	9
2014	12,113	6,570	48	5,491	4
2013	13,297	7,353	62	5,877	5
2012	14,260	8,117	46	6,084	13
2011	15,996	9,540	75	6,368	13
2010	17,341	10,941	100	6,288	12
2009	19,369	12,289	97	6,963	20
2008	15,847	9,332	48	6,460	7
2007	12,261	6,513	32	5,713	3
2006	9,063	4,405	29	4,621	8
2005	22,471	16,415	45	6,009	2
2004	19,537	12,487	63	6,985	2
2003	20,495	12,936	66	7,488	5
2002	19,524	12,024	62	7,433	5
2001	19,272	11,774	76	7,420	2
2000	15,703	8,900	48	6,753	2
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,533	2,870	75	2,585	3
2024	5,077	2,565	83	2,429	0
2023	4,850	2,318	89	2,440	3
2022	4,254	1,990	39	2,225	0
2021	4,065	2,345	46	1,672	2
2020	5,773	3,284	65	2,423	1
2019	8,430	4,145	70	4,212	3
2018	8,755	4,214	60	4,478	3
2017	8,914	4,268	65	4,579	2
2016	9,422	4,705	76	4,641	0
2015	9,513	4,882	68	4,562	1
2014	10,343	5,837	81	4,424	1
2013	11,213	6,522	94	4,593	4
2012	12,223	7,287	109	4,825	2
2011	13,060	7,665	109	5,284	2
2010	14,240	8,516	165	5,555	4
2009	15,045	8,925	214	5,898	8
2008	12,504	6,603	137	5,761	3
2007	9,758	4,452	71	5,232	3
2006	7,863	3,431	85	4,342	5
2005	16,273	10,661	102	5,506	4
2004	15,618	9,065	115	6,436	2
2003	16,498	10,126	136	6,235	1
2002	15,477	9,638	174	5,665	0
2001	14,599	9,062	141	5,396	0
2000	11,739	7,014	126	4,599	0
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Total Bankruptcy Filings - Western District of Tennessee Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	8,659	2,354	44	6,261	0
2024	8,240	2,129	27	6,084	0
2023	8,129	1,857	31	6,241	0
2022	7,341	1,535	15	5,791	0
2021	5,546	1,623	17	3,906	0
2020	7,612	2,394	17	5,201	0
2019	13,076	3,228	24	9,824	0
2018	13,592	3,333	21	10,236	2
2017	14,306	3,482	27	10,794	3
2016	14,746	3,470	40	11,236	0
2015	15,601	3,712	24	11,865	0
2014	16,619	4,052	34	12,533	0
2013	17,627	4,707	60	12,860	0
2012	17,743	4,859	62	12,821	1
2011	17,854	5,165	49	12,638	2
2010	18,670	5,844	64	12,762	0
2009	19,997	6,041	78	13,876	2
2008	19,216	4,982	45	14,189	0
2007	17,574	3,966	39	13,568	1
2006	14,877	3,111	48	11,718	0
2005	27,190	10,718	58	16,414	0
2004	25,967	8,036	64	17,867	0
2003	28,351	8,861	107	19,383	0
2002	28,207	8,385	121	19,700	1
2001	26,469	7,342	158	18,968	1
2000	21,794	5,672	82	16,039	1
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Tennessee					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	429	250	145	30	4
2024	415	247	128	40	0
2023	361	218	117	21	5
2022	206	136	51	18	1
2021	222	137	67	12	6
2020	363	236	92	29	6
2019	421	286	90	37	8
2018	390	256	94	30	10
2017	442	277	104	49	12
2016	480	287	131	58	4
2015	435	290	96	39	10
2014	527	376	119	27	5
2013	624	401	171	43	9
2012	756	511	163	66	16
2011	961	699	182	63	17
2010	1,101	742	254	89	16
2009	1,273	841	316	86	30
2008	888	609	192	77	10
2007	537	348	109	73	7
2006	397	218	123	43	13
2005	574	359	148	61	6
2004	548	304	175	65	4
2003	597	270	255	66	6
2002	735	344	294	91	6
2001	886	438	317	128	3
2000	641	321	204	113	3
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Eastern District of Tennessee Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	150	96	37	16	1
2024	127	91	26	10	0
2023	89	73	9	5	2
2022	56	45	8	2	1
2021	76	56	12	4	4
2020	124	83	27	9	5
2019	144	114	17	8	5
2018	141	98	26	12	5
2017	170	111	35	17	7
2016	196	131	39	22	4
2015	176	119	33	15	9
2014	160	112	35	9	4
2013	244	171	54	14	5
2012	259	189	39	18	13
2011	350	248	65	24	13
2010	409	281	84	32	12
2009	485	347	89	29	20
2008	302	227	43	25	7
2007	200	147	28	22	3
2006	124	73	26	17	8
2005	184	136	33	13	2
2004	249	164	55	28	2
2003	247	143	62	37	5
2002	277	165	57	50	5
2001	379	227	70	80	2
2000	239	144	46	47	2
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Middle District of Tennessee Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	208	126	69	10	3
2024	217	122	77	18	0
2023	206	116	78	9	3
2022	107	74	28	5	0
2021	107	61	40	4	2
2020	175	117	48	9	1
2019	190	126	48	13	3
2018	163	104	49	7	3
2017	166	105	46	13	2
2016	180	104	58	18	0
2015	166	113	42	10	1
2014	217	159	53	4	1
2013	223	147	64	8	4
2012	308	217	73	16	2
2011	369	281	71	15	2
2010	448	309	114	21	4
2009	564	368	158	30	8
2008	394	257	110	24	3
2007	180	109	49	19	3
2006	152	81	60	6	5
2005	211	122	68	17	4
2004	167	90	65	10	2
2003	201	76	103	21	1
2002	251	104	133	14	0
2001	237	113	112	12	0
2000	254	120	95	39	0
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Western District of Tennessee Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	71	28	39	4	0
2024	71	34	25	12	0
2023	66	29	30	7	0
2022	43	17	15	11	0
2021	39	20	15	4	0
2020	64	36	17	11	0
2019	87	50	23	14	0
2018	86	54	19	11	2
2017	106	61	23	19	3
2016	104	52	34	18	0
2015	93	58	21	14	0
2014	150	105	31	14	0
2013	157	83	53	21	0
2012	189	105	51	32	1
2011	242	170	46	24	2
2010	244	152	56	36	0
2009	224	126	69	27	2
2008	192	125	39	28	0
2007	157	92	32	32	1
2006	121	64	37	20	0
2005	179	101	47	31	0
2004	132	50	55	27	0
2003	149	51	90	8	0
2002	207	75	104	27	1
2001	270	98	135	36	1
2000	148	57	63	27	1
*Chapters 9, 12 and 15					

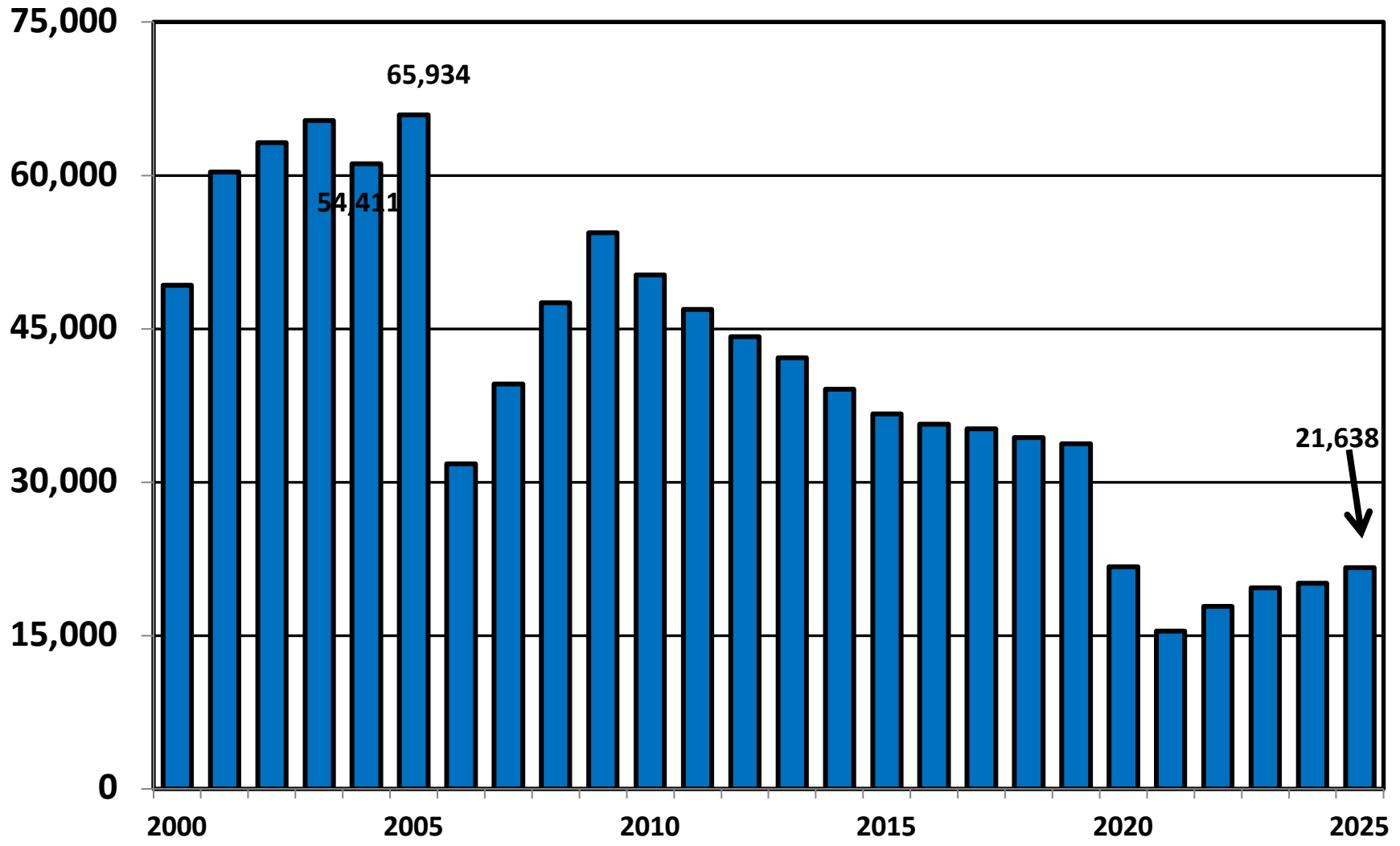
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Total Bankruptcy Cases Filed in Tennessee Calendar Years 2000 - 2025



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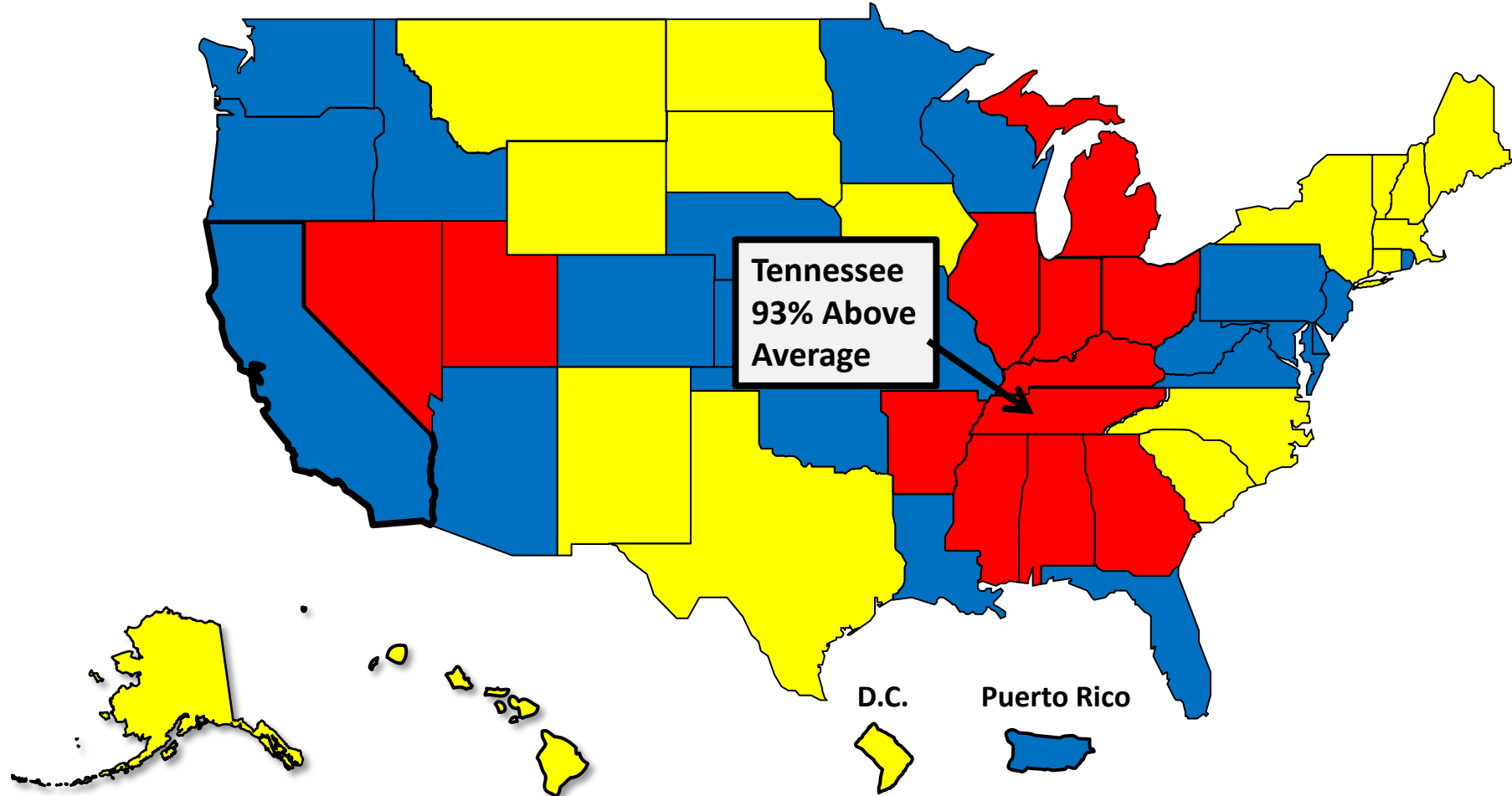


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Total Filings Relative to Population 2000 - 2025

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



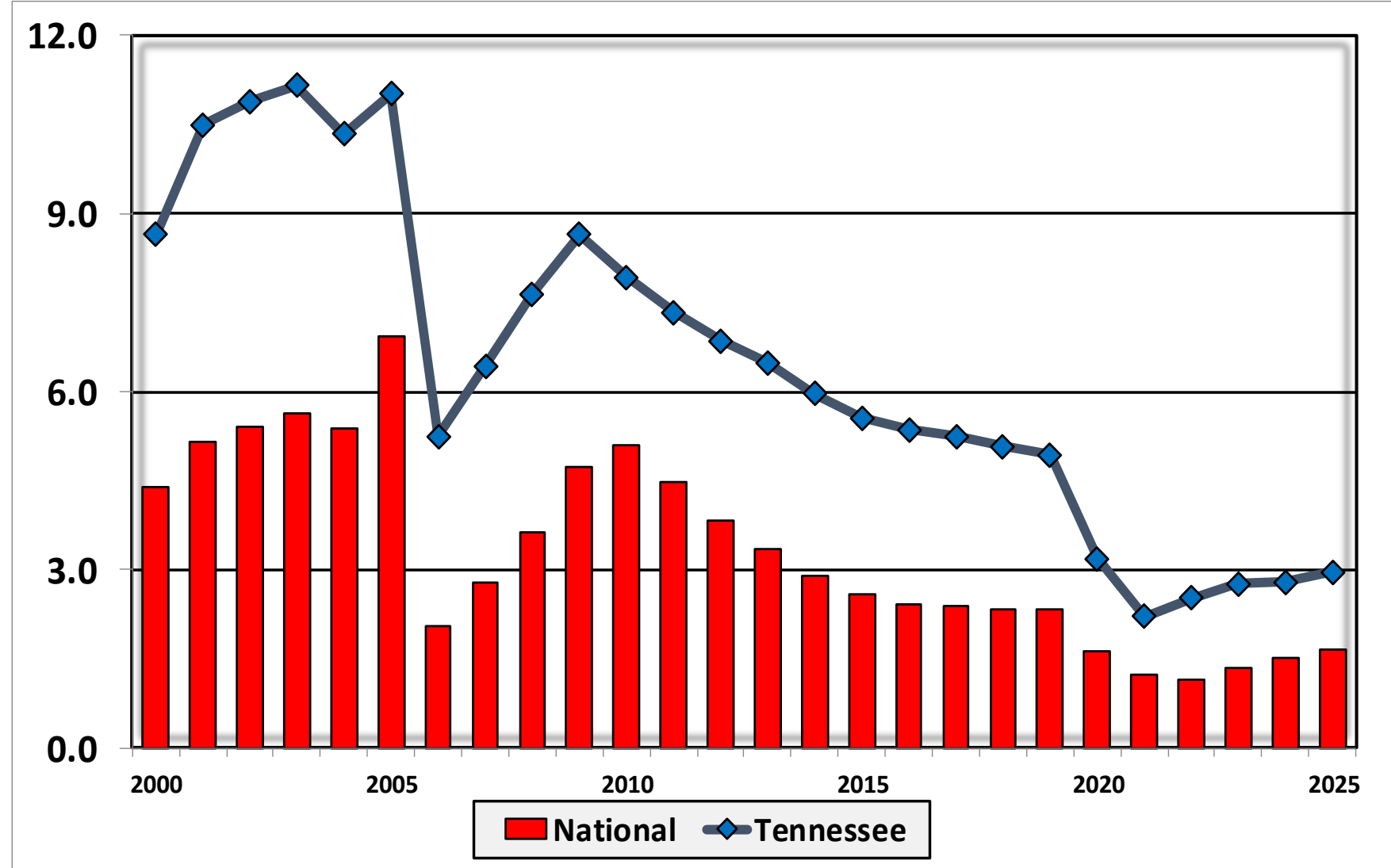
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Bankruptcy Filings per 1,000 Population Tennessee vs. National Average 2000 - 2025



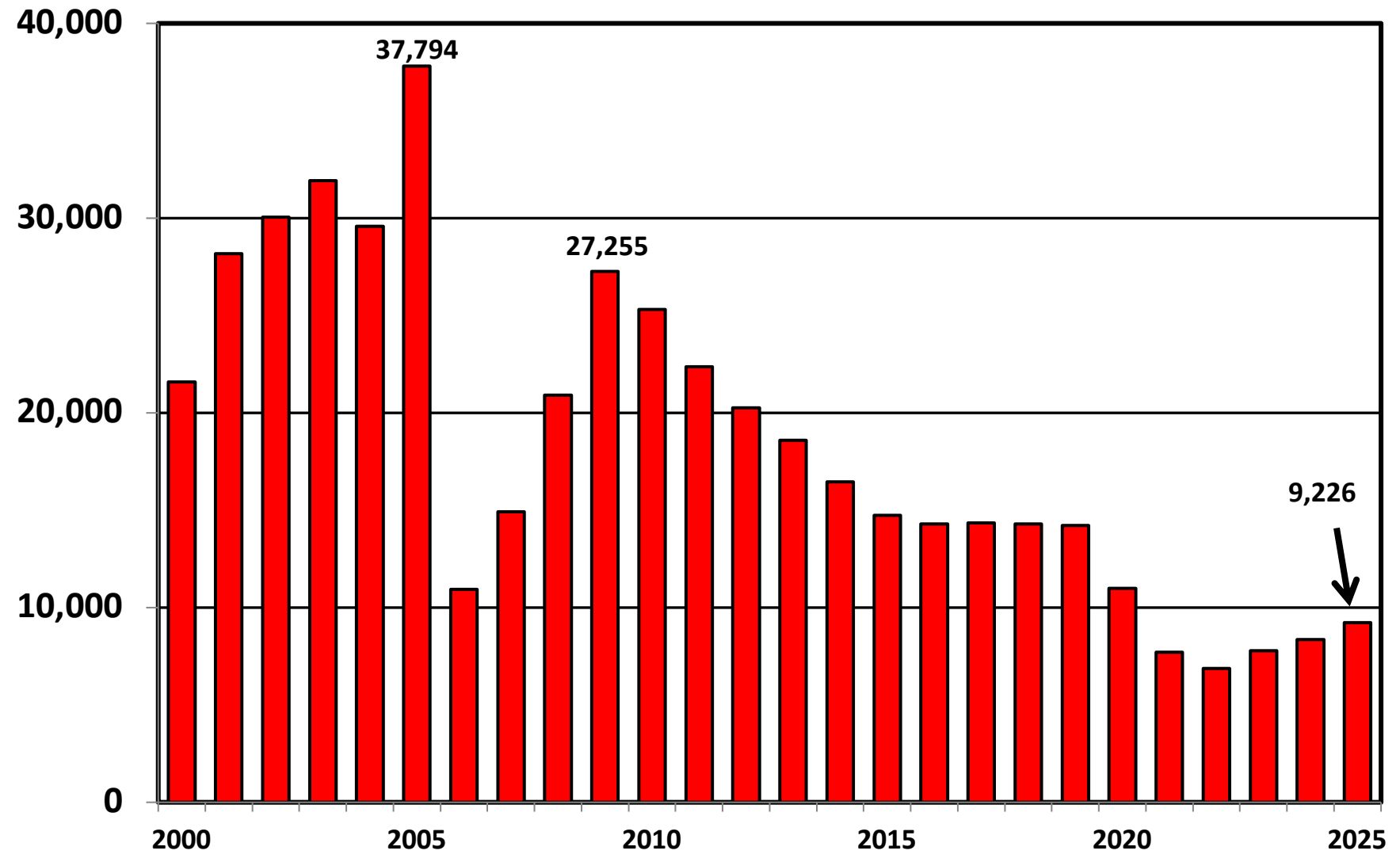
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Chapter 7 Cases Filed In Tennessee Calendar Years 2000 - 2025



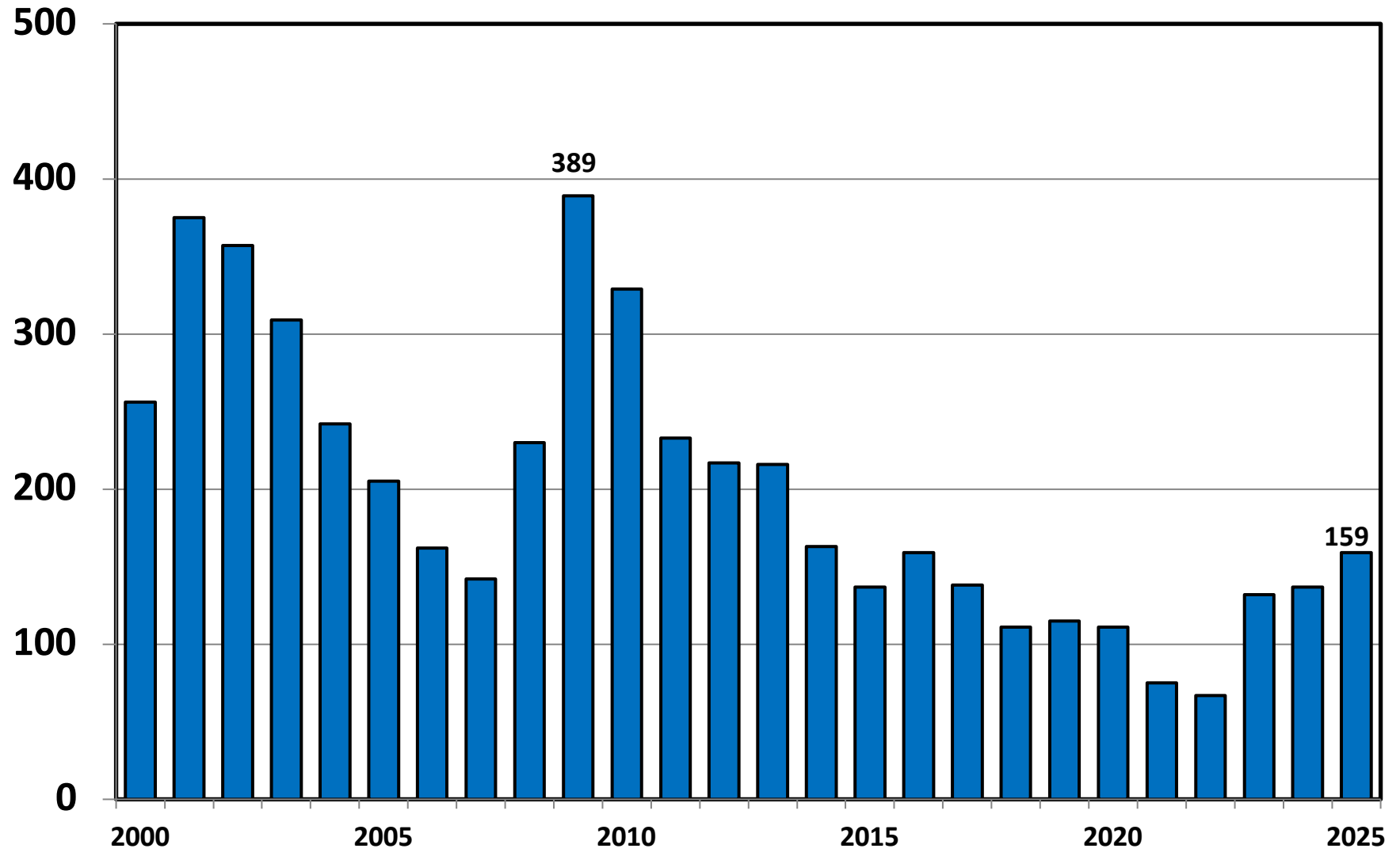
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Chapter 11 Cases Filed in Tennessee 2000 - 2025



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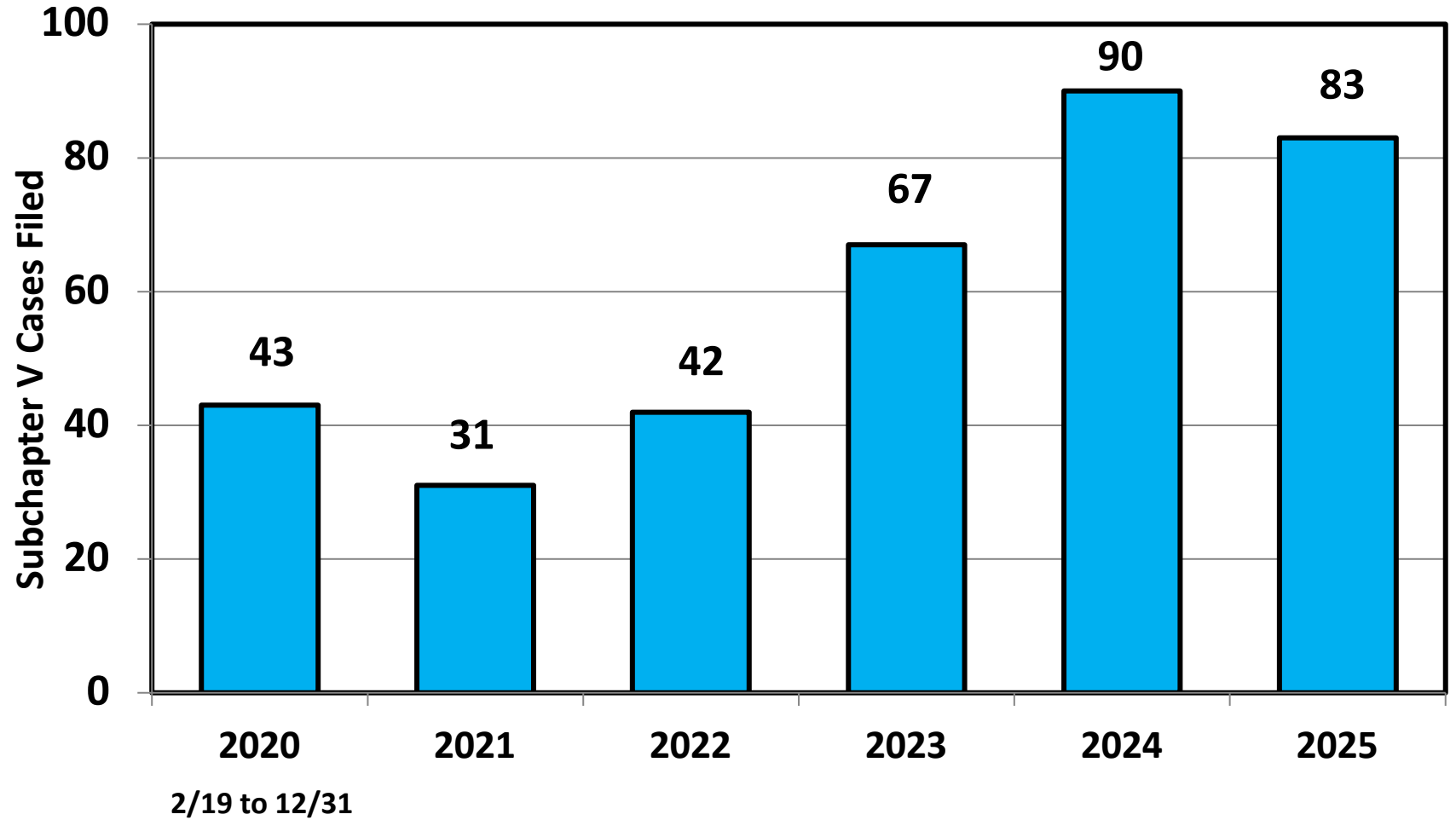


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Subchapter V Cases Filed in Tennessee Calendar Years 2020 - 2025



Source: ABI review of PACER records

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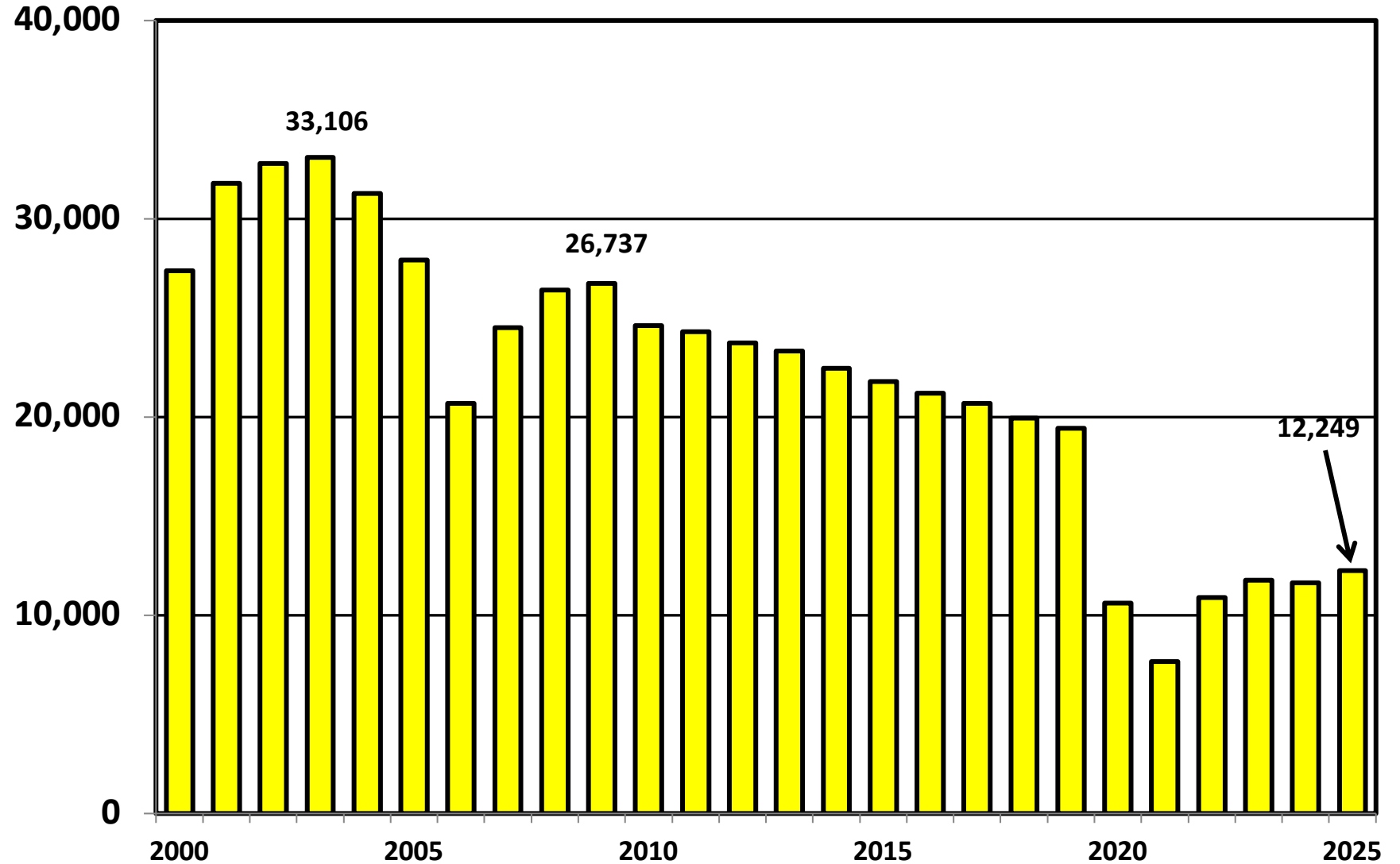


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Chapter 13 Cases Filed in Tennessee 2000 - 2025



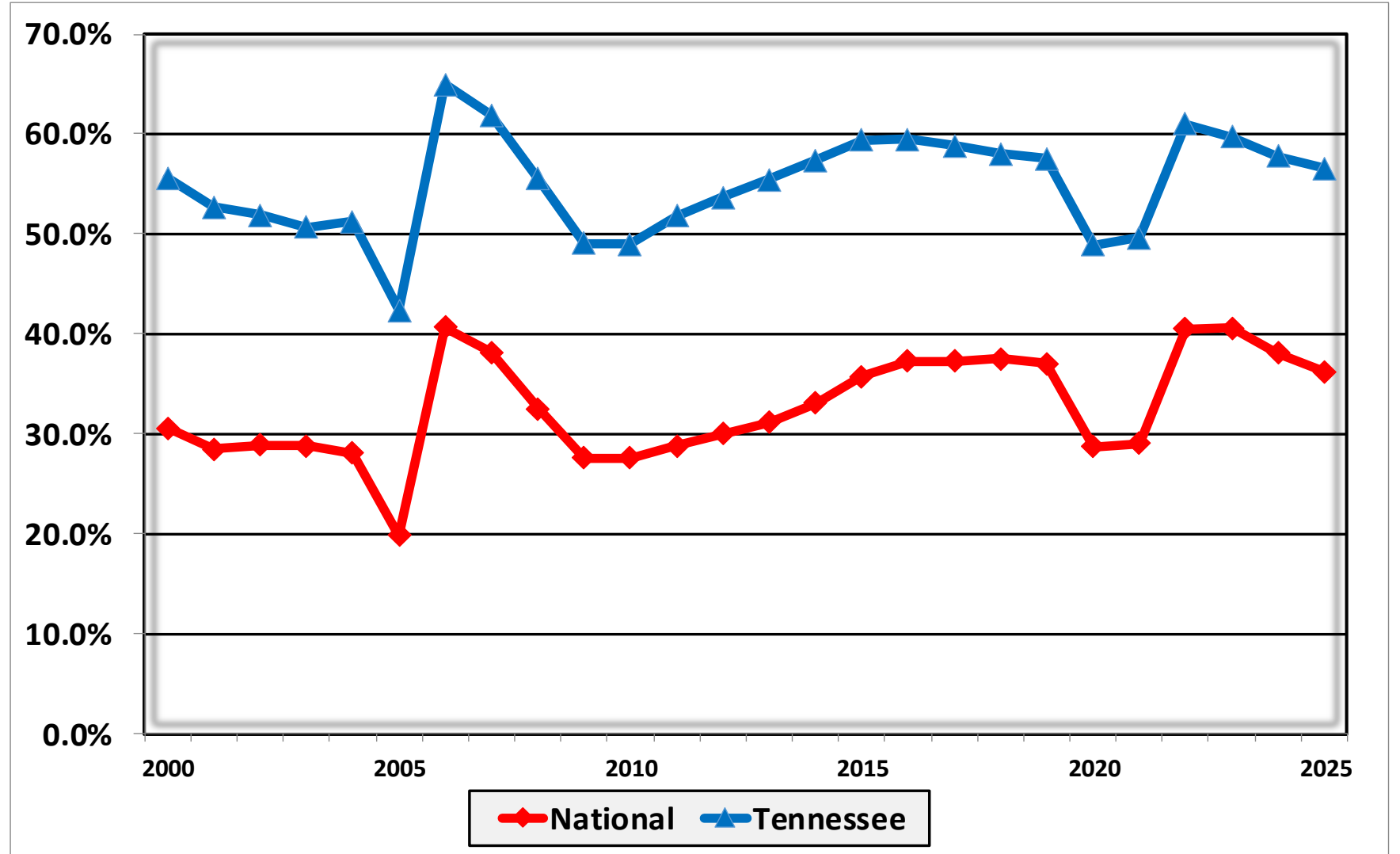
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



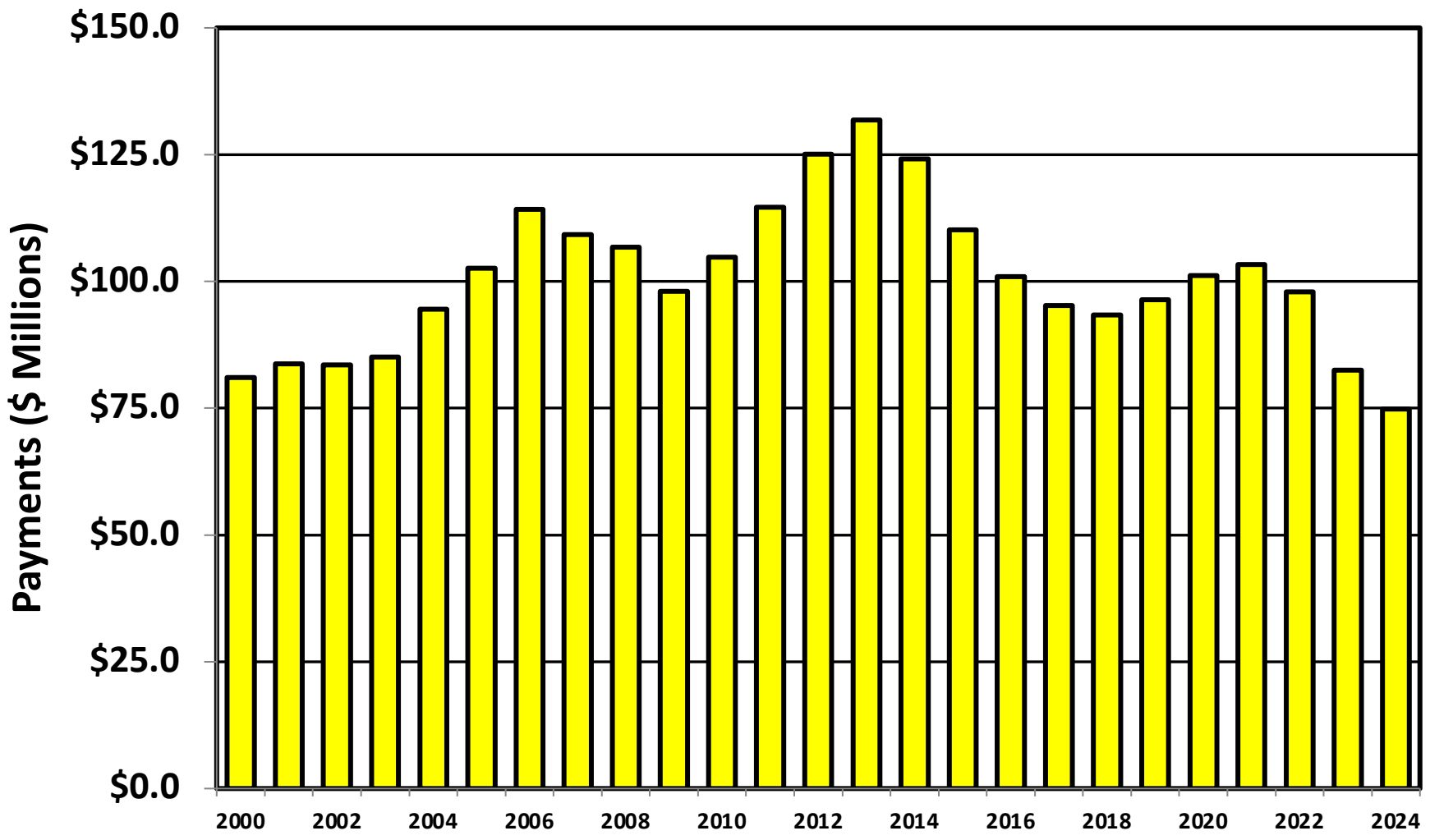
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Chapter 13 Cases in Tennessee Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

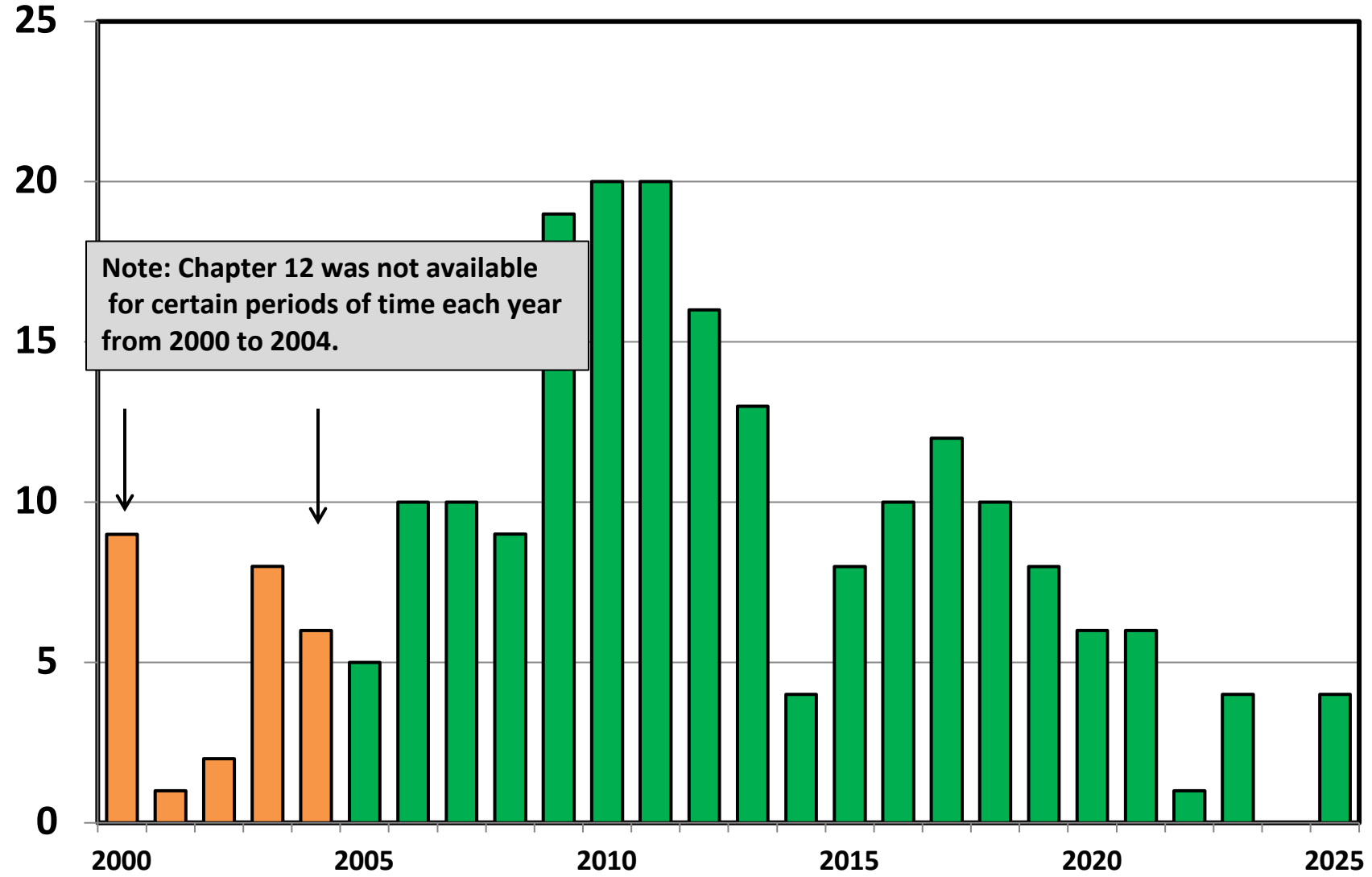
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Chapter 12 Cases Filed in Tennessee 2000 - 2025



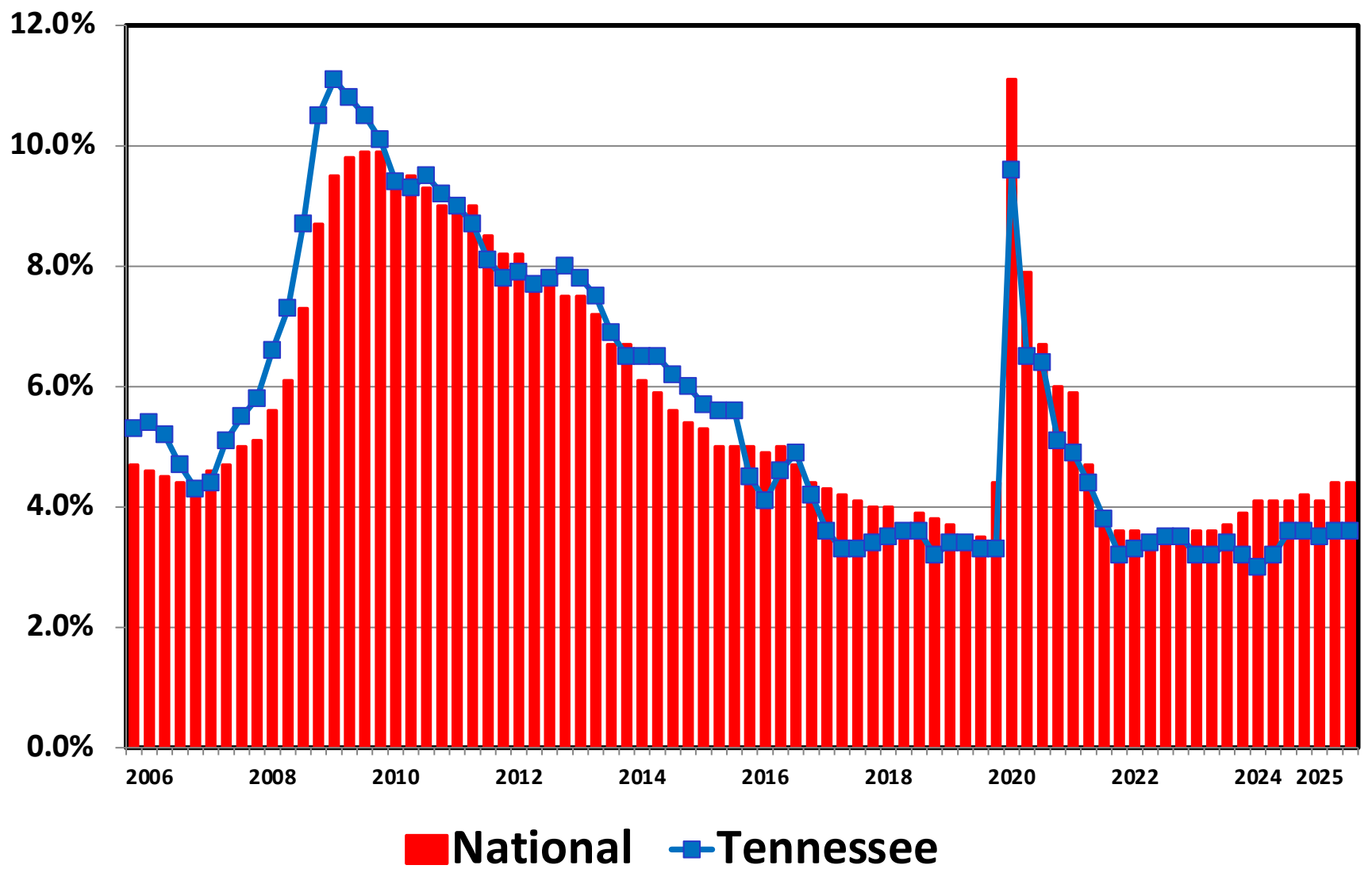
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

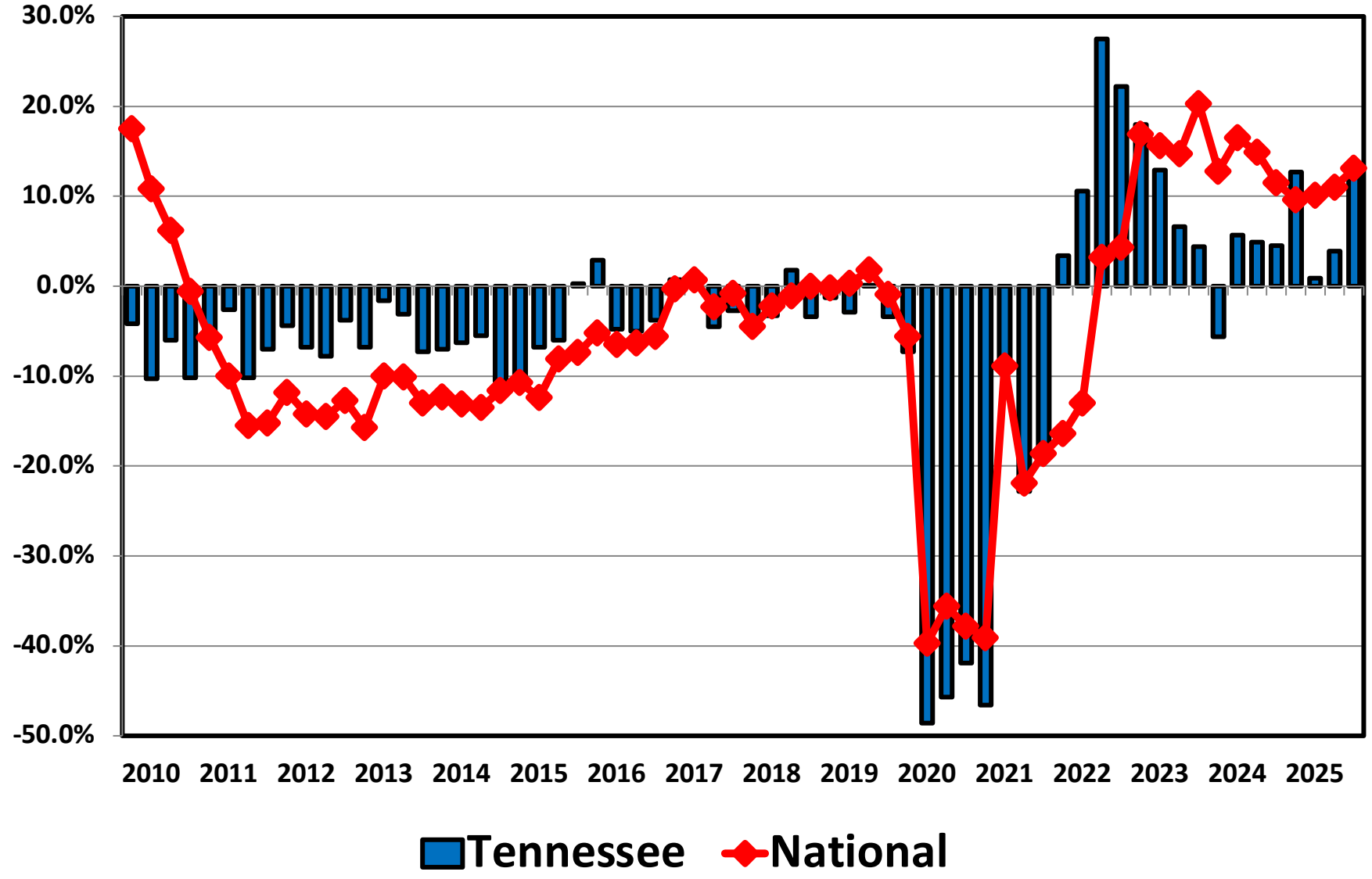
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Filing Trends By Quarter Tennessee vs. National Average (Percent Change From Same Quarter One Year Prior)



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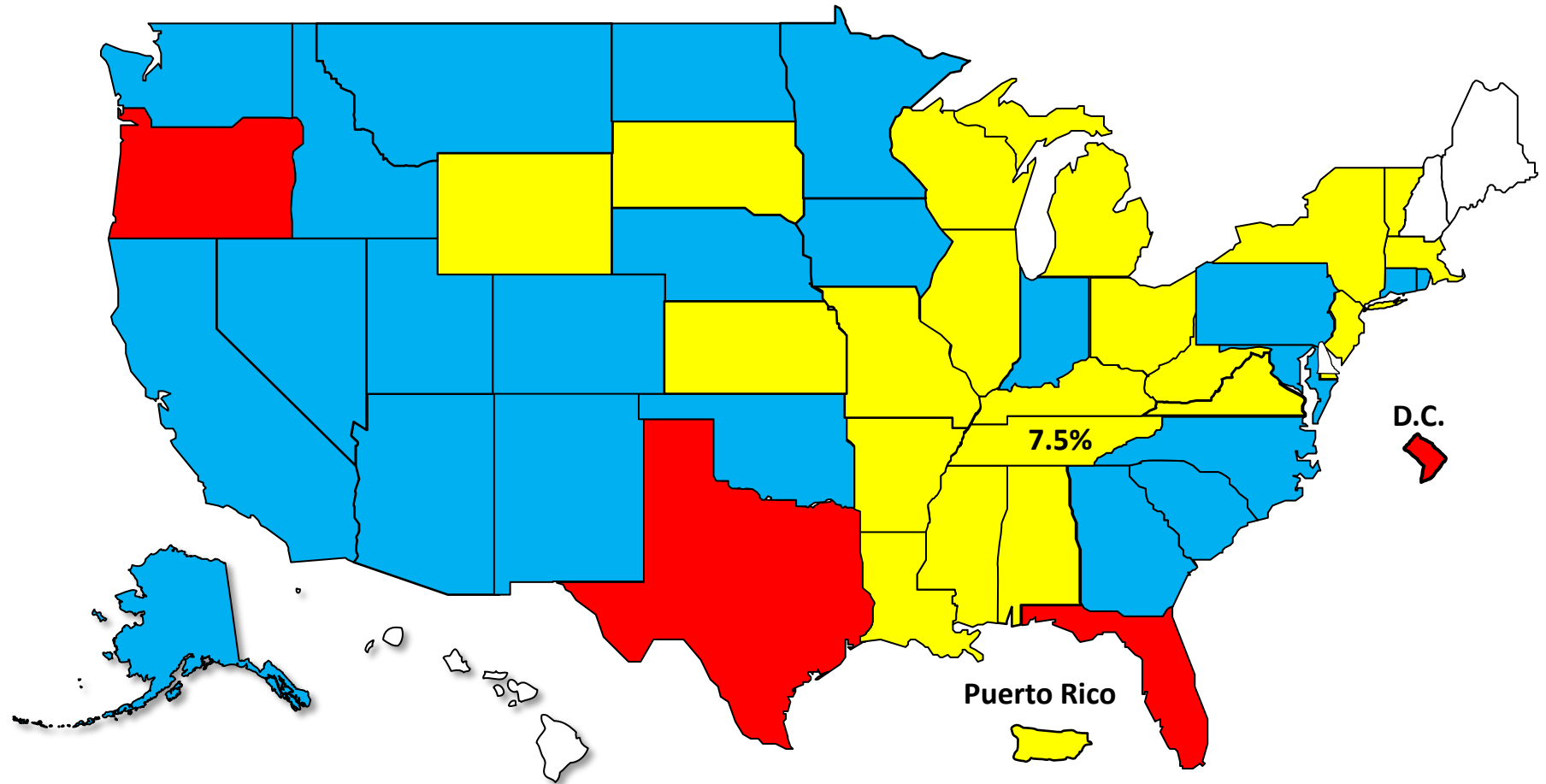
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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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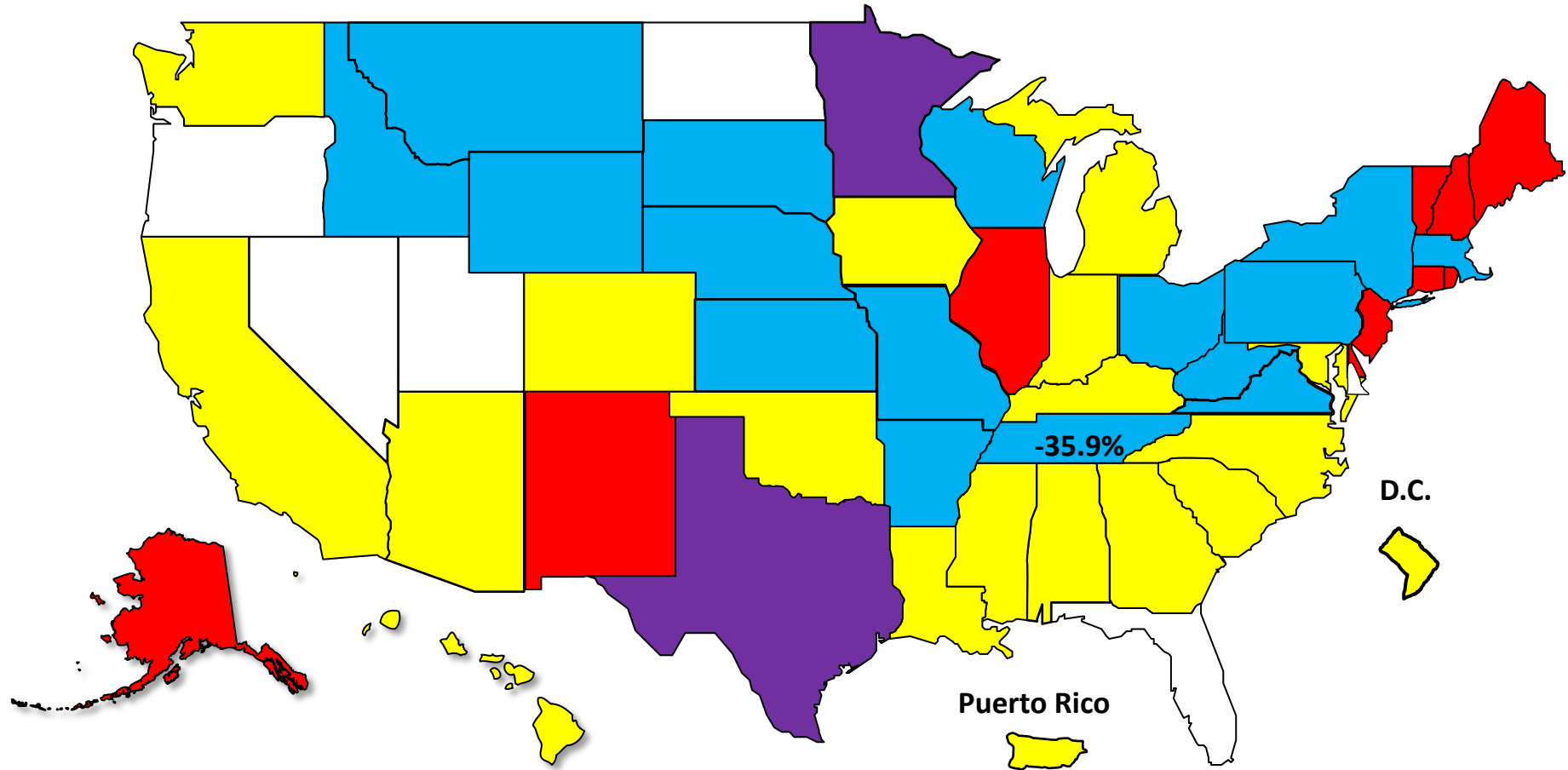
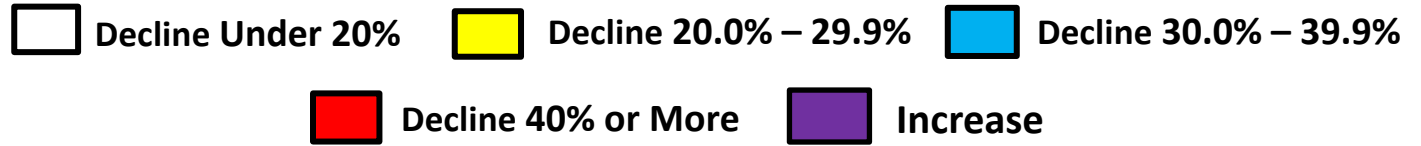
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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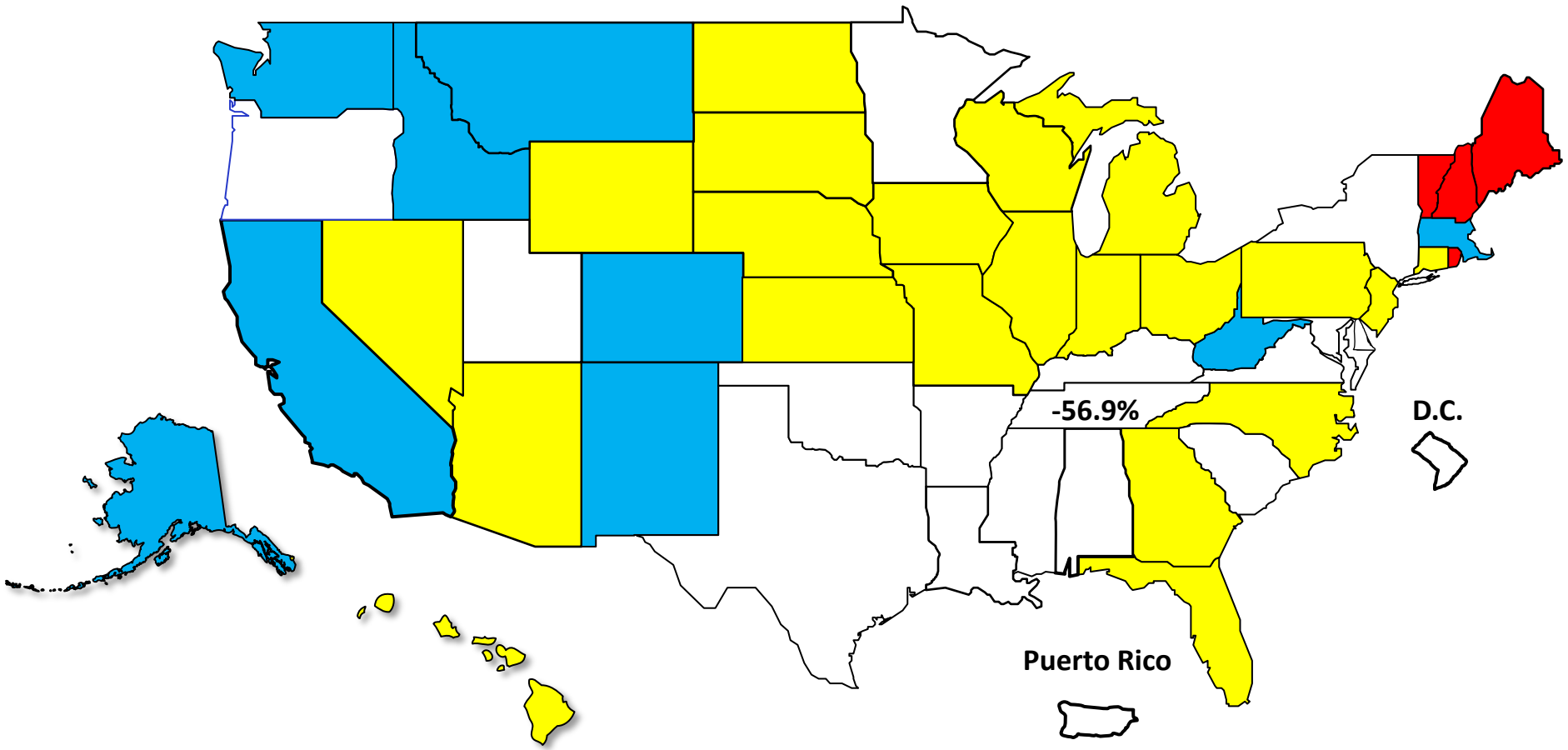


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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