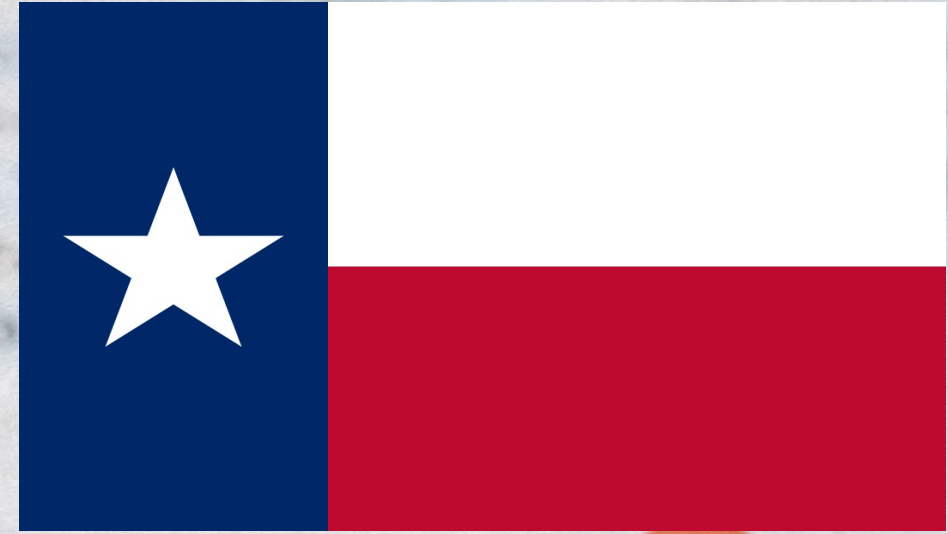


# Bankruptcy Filing Trends in Texas: 2000-2025

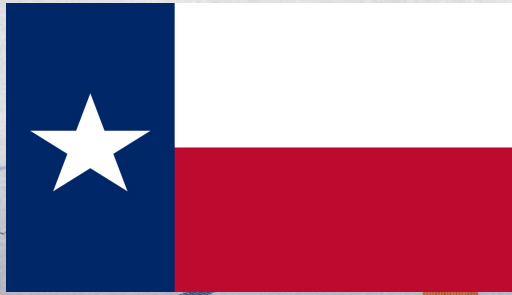


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# Bankruptcy Filing Trends in Texas: 2000-2025



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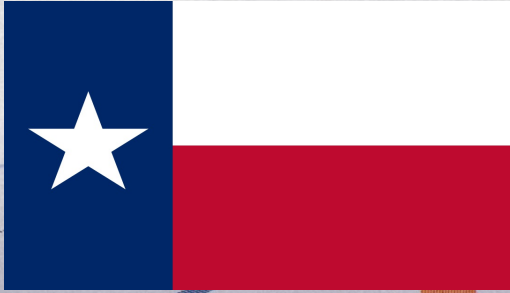
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# Texas

State at a Glance		
	Texas	National
Population (7/1/2025)	<b>31,709,821</b>	<b>341,784,857</b>
- Change since April 2020	<b>8.8%</b>	<b>3.1%</b>
- Foreign Born	<b>17.6%</b>	<b>14.1%</b>
Size (Square Miles)	<b>261,268</b>	<b>3,533,038</b>
Median Household Income	<b>\$78,476</b>	<b>\$80,734</b>
Persons per Household	<b>2.69</b>	<b>2.53</b>
Per Capita Income	<b>\$40,752</b>	<b>\$44,673</b>
Median Home Value	<b>\$283,800</b>	<b>\$332,700</b>
Homeownership Rate	<b>62.6%</b>	<b>65.2%</b>
High School Graduate (or Higher)	<b>86.0%</b>	<b>89.6%</b>
College Graduate (or Higher)	<b>33.8%</b>	<b>35.7%</b>
Disabled	<b>8.7%</b>	<b>9.3%</b>
No Health Insurance	<b>19.2%</b>	<b>9.6%</b>
In Poverty	<b>13.4%</b>	<b>10.6%</b>

Source: U.S. Census Bureau January 2026

# Bankruptcy Filing Trends in Texas: 2000-2025



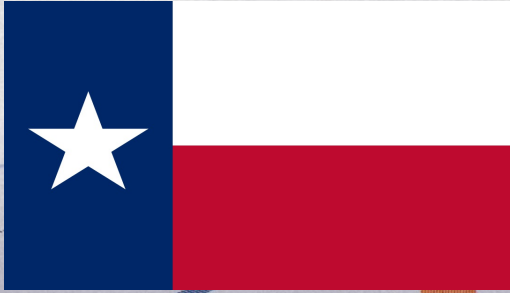
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Bankruptcy Filings in Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	38,066	22,345	2,156	13,539	26
2024	31,520	17,679	1,389	12,411	41
2023	25,671	12,484	1,438	11,723	26
2022	20,121	9,981	761	9,377	2
2021	19,762	12,461	828	6,415	58
2020	26,723	15,474	1,841	9,361	47
2019	35,069	17,387	773	16,878	31
2018	34,386	15,772	1,093	17,496	25
2017	35,091	15,426	1,101	18,541	23
2016	33,830	13,981	808	19,005	36
2015	34,093	13,759	547	19,768	19
2014	36,503	15,461	476	20,548	18
2013	40,337	17,697	616	22,012	12
2012	48,381	21,047	675	26,630	29
2011	51,955	23,694	926	27,302	33
2010	58,239	28,127	1,140	28,934	38
2009	55,435	28,125	1,246	26,037	27
2008	44,258	21,438	685	22,121	14
2007	42,931	18,950	532	23,422	27
2006	36,631	15,357	594	20,660	20
2005	121,202	83,206	611	37,358	27
2004	93,745	48,879	875	43,985	6
2003	91,840	48,054	992	42,743	51
2002	80,050	42,474	984	36,546	46
2001	77,021	41,486	964	34,543	28
2000	62,121	32,408	618	29,068	27
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



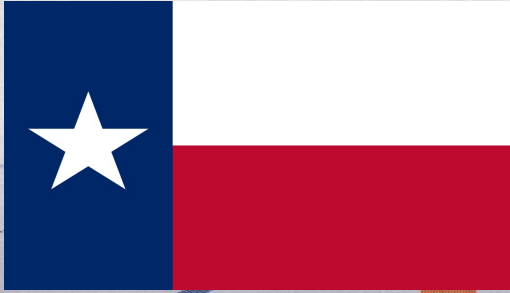
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Total Bankruptcy Filings - Northern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	12,785	7,316	885	4,572	12
2024	10,925	6,054	374	4,472	25
2023	8,494	4,261	172	4,050	11
2022	6,859	3,406	164	3,287	2
2021	6,574	4,059	169	2,342	4
2020	8,689	5,063	272	3,338	16
2019	11,393	5,770	196	5,410	17
2018	11,441	5,149	444	5,839	9
2017	12,171	5,311	378	6,470	12
2016	11,886	4,824	246	6,805	11
2015	12,201	4,712	167	7,316	6
2014	13,199	5,491	176	7,520	12
2013	14,585	6,152	233	8,194	6
2012	17,864	7,550	234	10,065	15
2011	18,295	8,210	307	9,763	15
2010	20,751	9,819	374	10,544	14
2009	20,368	9,948	450	9,960	10
2008	15,698	7,111	250	8,332	5
2007	15,089	6,172	201	8,713	3
2006	13,076	4,813	286	7,972	5
2005	40,982	26,162	201	14,601	18
2004	32,616	15,398	381	16,834	3
2003	31,469	15,385	405	15,650	29
2002	28,084	13,828	308	13,928	20
2001	27,146	13,866	327	12,935	18
2000	20,674	10,508	238	9,921	7
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



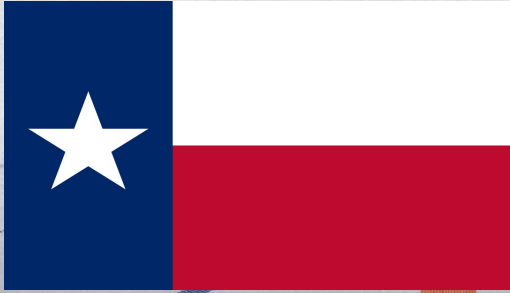
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Total Bankruptcy Filings - Eastern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,199	3,678	99	2,414	8
2024	5,250	2,890	86	2,274	0
2023	4,292	2,082	75	2,132	3
2022	3,409	1,711	50	1,648	0
2021	3,356	2,021	43	1,290	2
2020	4,366	2,529	69	1,766	2
2019	5,785	2,894	76	2,813	2
2018	5,078	2,379	56	2,641	2
2017	5,334	2,290	95	2,947	2
2016	4,765	2,037	90	2,636	2
2015	4,615	2,048	67	2,500	0
2014	5,087	2,394	62	2,629	2
2013	5,596	2,632	67	2,895	2
2012	6,423	3,060	87	3,274	2
2011	6,852	3,441	105	3,299	7
2010	7,873	4,326	131	3,411	5
2009	7,433	4,215	99	3,115	4
2008	6,270	3,340	78	2,848	4
2007	5,985	3,037	53	2,886	9
2006	4,673	2,360	42	2,268	3
2005	16,992	12,435	61	4,494	2
2004	12,958	7,508	80	5,369	1
2003	13,264	7,607	77	5,572	8
2002	12,175	6,682	75	5,411	7
2001	11,504	6,257	71	5,174	2
2000	8,962	4,577	46	4,337	2
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



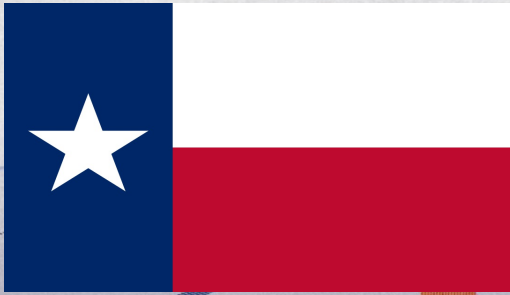
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Total Bankruptcy Filings - Southern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	10,846	5,853	1,037	3,951	5
2024	8,302	4,287	784	3,215	16
2023	7,616	3,160	1,070	3,374	12
2022	5,538	2,380	467	2,691	0
2021	5,381	3,161	519	1,653	48
2020	7,796	3,783	1,372	2,612	29
2019	9,704	4,400	351	4,948	5
2018	9,694	3,925	469	5,293	7
2017	9,496	3,688	546	5,257	5
2016	9,227	3,351	310	5,557	9
2015	9,208	3,140	183	5,878	7
2014	9,728	3,529	153	6,042	4
2013	10,728	4,164	195	6,366	3
2012	12,999	4,834	198	7,961	6
2011	14,694	5,801	312	8,577	4
2010	15,972	6,686	390	8,880	16
2009	13,879	6,582	370	6,920	7
2008	11,716	5,403	262	6,049	2
2007	12,473	5,104	168	7,189	12
2006	10,997	4,359	182	6,447	9
2005	36,551	25,003	266	11,278	4
2004	27,121	13,900	242	12,979	0
2003	25,996	13,191	338	12,463	4
2002	21,269	11,505	427	9,332	5
2001	20,243	11,243	406	8,591	3
2000	17,157	9,153	229	7,763	12
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



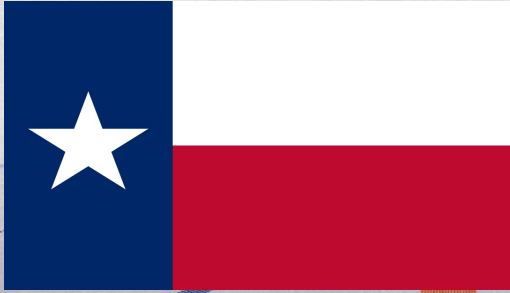
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Total Bankruptcy Filings - Western District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	8,236	5,498	135	2,602	1
2024	7,043	4,448	145	2,450	0
2023	5,269	2,981	121	2,167	0
2022	4,316	2,484	80	1,752	0
2021	4,451	3,220	97	1,130	4
2020	5,872	4,099	128	1,645	0
2019	8,187	4,765	124	3,289	9
2018	8,173	4,319	124	3,723	7
2017	8,090	4,137	82	3,867	4
2016	7,952	3,769	162	4,007	14
2015	8,069	3,859	130	4,074	6
2014	8,489	4,047	85	4,357	0
2013	9,428	4,749	121	4,557	1
2012	11,095	5,603	156	5,330	6
2011	12,114	6,242	202	5,663	7
2010	13,643	7,296	245	6,099	3
2009	13,755	7,380	327	6,042	6
2008	10,574	5,584	95	4,892	3
2007	9,384	4,637	110	4,634	3
2006	7,885	3,825	84	3,973	3
2005	26,677	19,606	83	6,985	3
2004	21,050	12,073	172	8,803	2
2003	21,111	11,871	172	9,058	10
2002	18,522	10,459	174	7,875	14
2001	18,128	10,120	160	7,843	5
2000	15,328	8,170	105	7,047	6
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



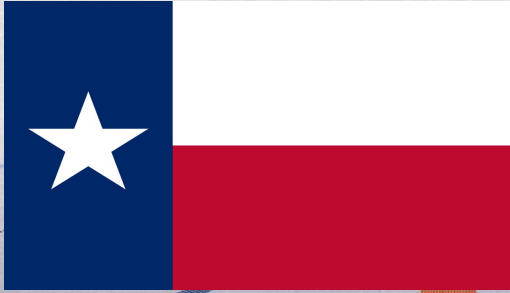
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Business Bankruptcy Cases Filed - Texas Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	4,087	1,827	2,130	104	26
2024	3,176	1,639	1,369	127	41
2023	2,873	1,316	1,417	114	26
2022	1,878	1,062	745	69	2
2021	1,953	1,035	804	56	58
2020	3,500	1,529	1,820	104	47
2019	2,429	1,529	734	135	31
2018	2,621	1,403	1,053	140	25
2017	2,642	1,378	1,069	172	23
2016	2,402	1,404	776	186	36
2015	2,038	1,304	520	196	18
2014	2,074	1,408	440	208	18
2013	2,364	1,552	579	221	12
2012	2,813	1,860	633	291	29
2011	3,513	2,243	884	354	32
2010	4,109	2,606	1,066	399	38
2009	4,567	2,922	1,207	411	27
2008	3,124	2,127	646	337	14
2007	2,480	1,624	512	317	27
2006	2,081	1,248	548	265	20
2005	3,590	2,502	545	516	27
2004	3,094	1,725	804	559	6
2003	3,153	1,597	926	579	51
2002	2,994	1,499	899	550	46
2001	3,155	1,663	919	545	28
2000	2,592	1,374	586	605	27
* Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



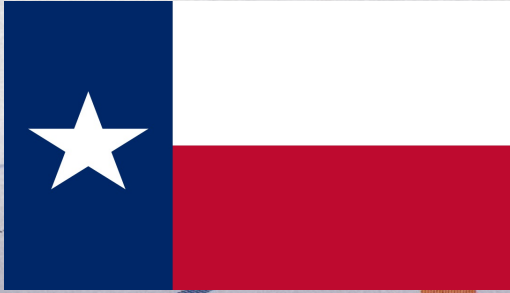
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Business Bankruptcy Filings - Northern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,494	582	881	19	12
2024	950	528	369	28	25
2023	640	437	169	23	11
2022	570	388	160	20	2
2021	481	298	162	17	4
2020	885	569	270	30	16
2019	703	454	191	41	17
2018	906	417	433	47	9
2017	907	474	371	50	12
2016	756	454	236	55	11
2015	635	394	161	74	6
2014	713	466	166	69	12
2013	815	497	224	88	6
2012	976	630	220	111	15
2011	1,166	732	301	118	15
2010	1,470	936	360	160	14
2009	1,706	1,100	445	151	10
2008	1,171	802	240	124	5
2007	899	567	197	132	3
2006	828	418	278	127	5
2005	1,376	941	188	229	18
2004	1,304	682	368	251	3
2003	1,223	582	383	229	29
2002	1,160	617	293	230	20
2001	1,099	639	317	125	18
2000	937	521	231	178	7
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



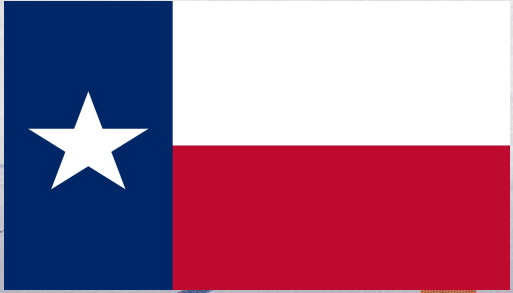
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Business Bankruptcy Filings - Eastern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	429	306	92	23	8
2024	371	259	81	31	0
2023	321	217	72	29	3
2022	275	215	48	12	0
2021	224	171	38	13	2
2020	305	219	66	18	2
2019	351	261	70	18	2
2018	326	250	51	23	2
2017	343	226	85	30	2
2016	321	202	82	35	2
2015	332	240	64	28	0
2014	321	236	56	27	2
2013	344	264	62	16	2
2012	454	321	82	49	2
2011	505	349	103	46	7
2010	580	414	122	39	5
2009	591	447	90	50	4
2008	531	398	76	53	4
2007	383	285	50	39	9
2006	275	206	39	27	3
2005	452	329	51	70	2
2004	343	196	75	71	1
2003	326	179	70	69	8
2002	341	164	70	100	7
2001	427	218	66	141	2
2000	387	196	43	146	2
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



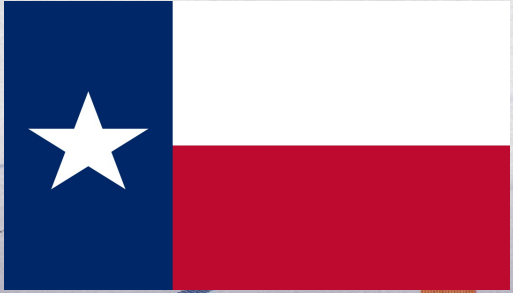
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Business Bankruptcy Filings - Southern District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,559	494	1,025	35	5
2024	1,252	422	777	37	16
2023	1,441	344	1,061	24	12
2022	716	233	459	24	0
2021	859	289	515	7	48
2020	1,816	388	1,361	38	29
2019	802	428	334	35	5
2018	878	378	453	40	7
2017	924	331	532	56	5
2016	751	385	304	53	9
2015	550	319	170	54	7
2014	526	323	140	59	4
2013	622	381	185	53	3
2012	689	440	183	60	6
2011	981	586	295	96	4
2010	1,151	665	367	103	16
2009	1,157	702	357	91	7
2008	831	518	242	69	2
2007	668	429	158	69	12
2006	549	328	154	58	9
2005	932	632	230	66	4
2004	709	443	206	60	0
2003	786	380	308	94	4
2002	810	339	386	80	5
2001	1,061	487	390	181	3
2000	823	394	215	202	12
*Chapters 9, 12 and 15					

# Bankruptcy Filing Trends in Texas: 2000-2025



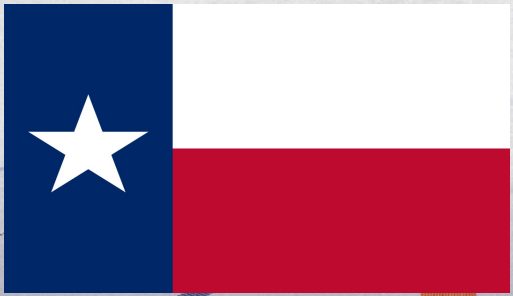
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Business Bankruptcy Filings - Western District of Texas Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	605	445	132	27	1
2024	603	430	142	31	0
2023	471	318	115	38	0
2022	317	226	78	13	0
2021	389	277	89	19	4
2020	494	353	123	18	0
2019	573	424	111	29	9
2018	511	358	116	30	7
2017	468	347	81	36	4
2016	574	363	154	43	14
2015	522	351	125	40	6
2014	514	383	78	53	0
2013	583	410	108	64	1
2012	694	469	148	71	6
2011	862	576	185	94	7
2010	908	591	217	97	3
2009	1,113	673	315	119	6
2008	591	409	88	91	3
2007	530	343	107	77	3
2006	429	296	77	53	3
2005	830	600	76	151	3
2004	738	404	155	177	2
2003	818	456	165	187	10
2002	683	379	150	140	14
2001	568	319	146	98	5
2000	445	263	97	79	6
*Chapters 9, 12 and 15					

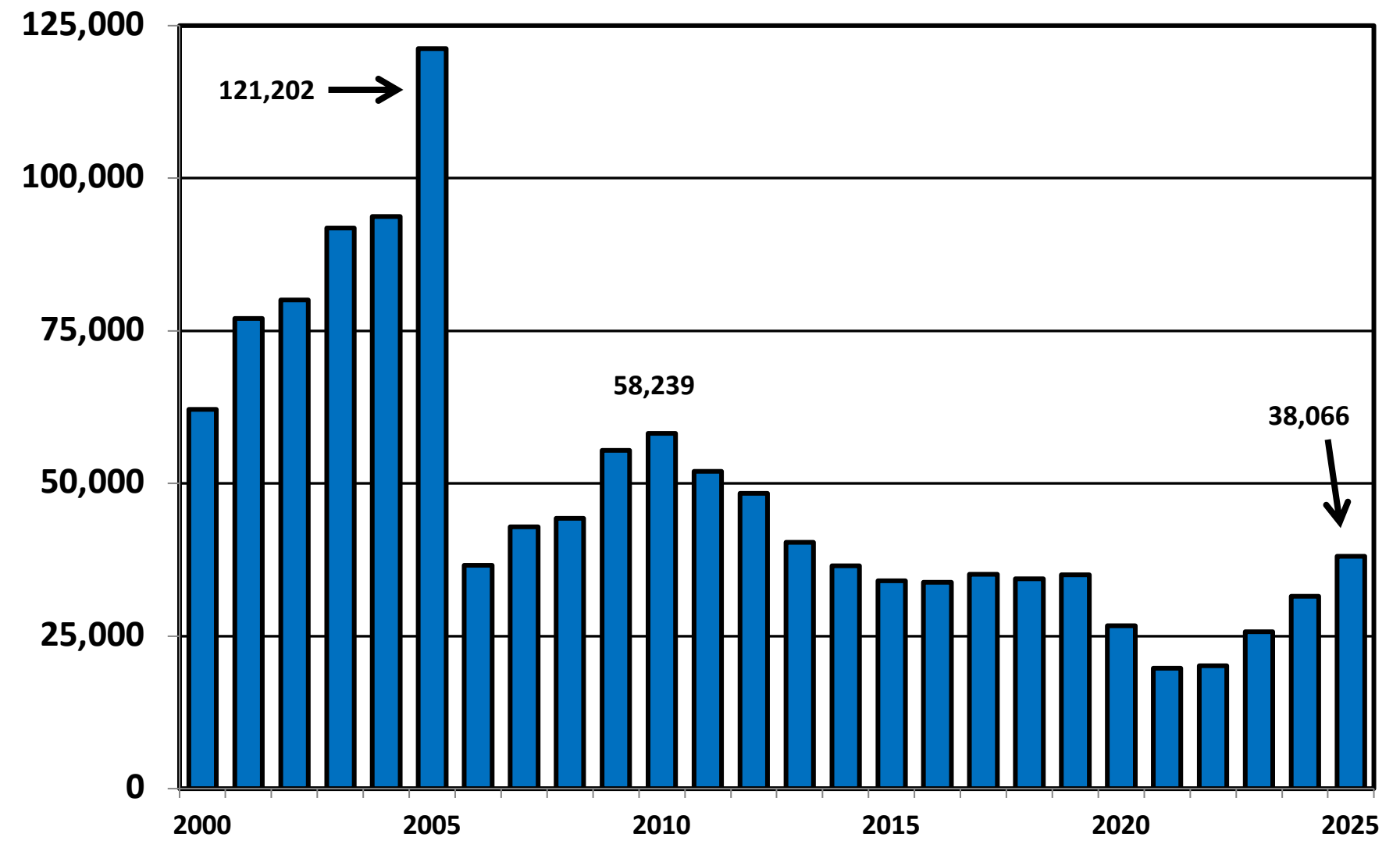
# Bankruptcy Filing Trends in Texas: 2000-2025



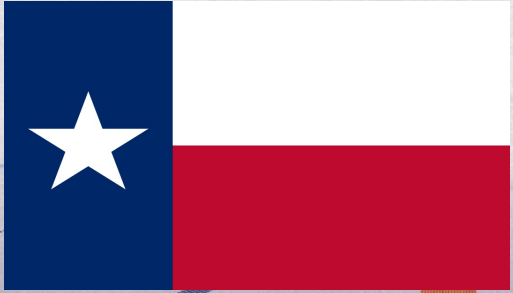
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## Total Bankruptcy Cases Filed in Texas Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025



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## Total Filings Relative to Population 2000 - 2025



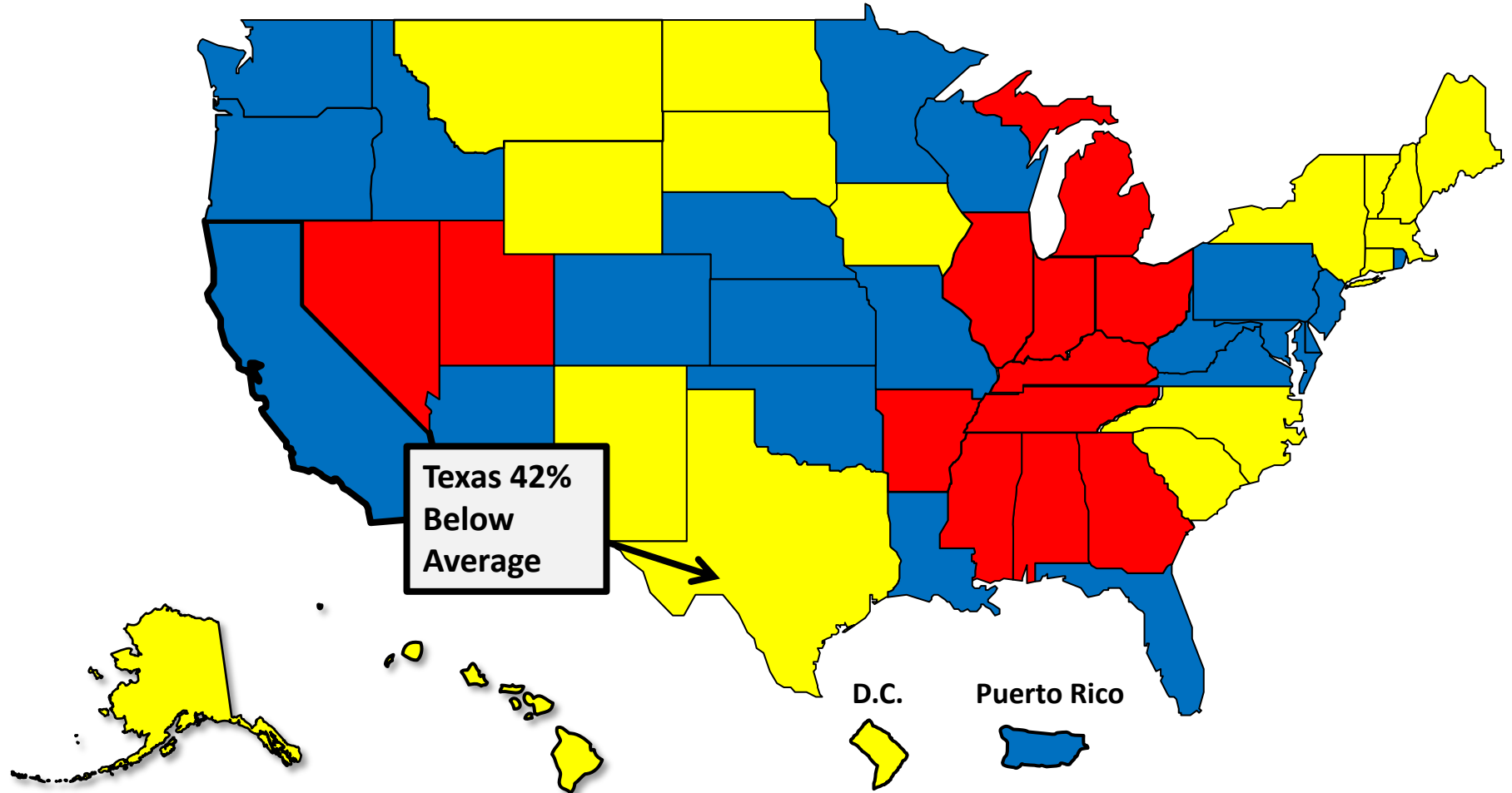
More than 25%  
Above Average



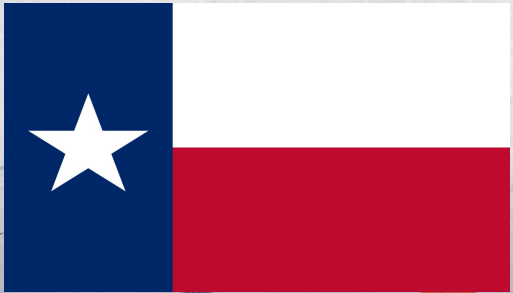
Within 25%  
of Average



More than 25%  
Below Average



# Bankruptcy Filing Trends in Texas: 2000-2025

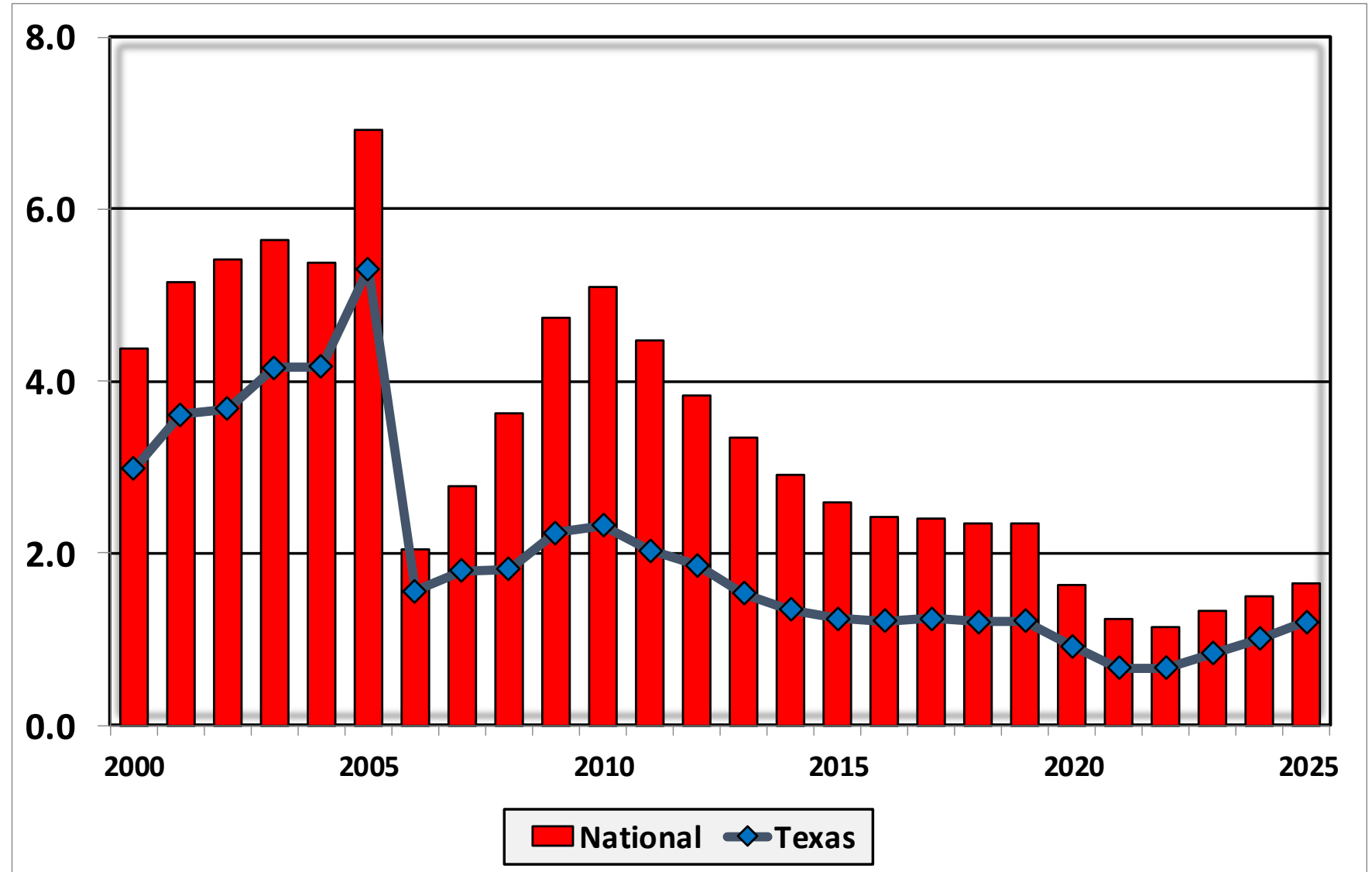


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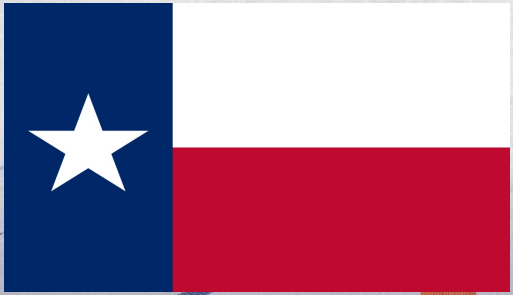


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## Bankruptcy Filings per 1,000 Population Texas vs. National Average 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025

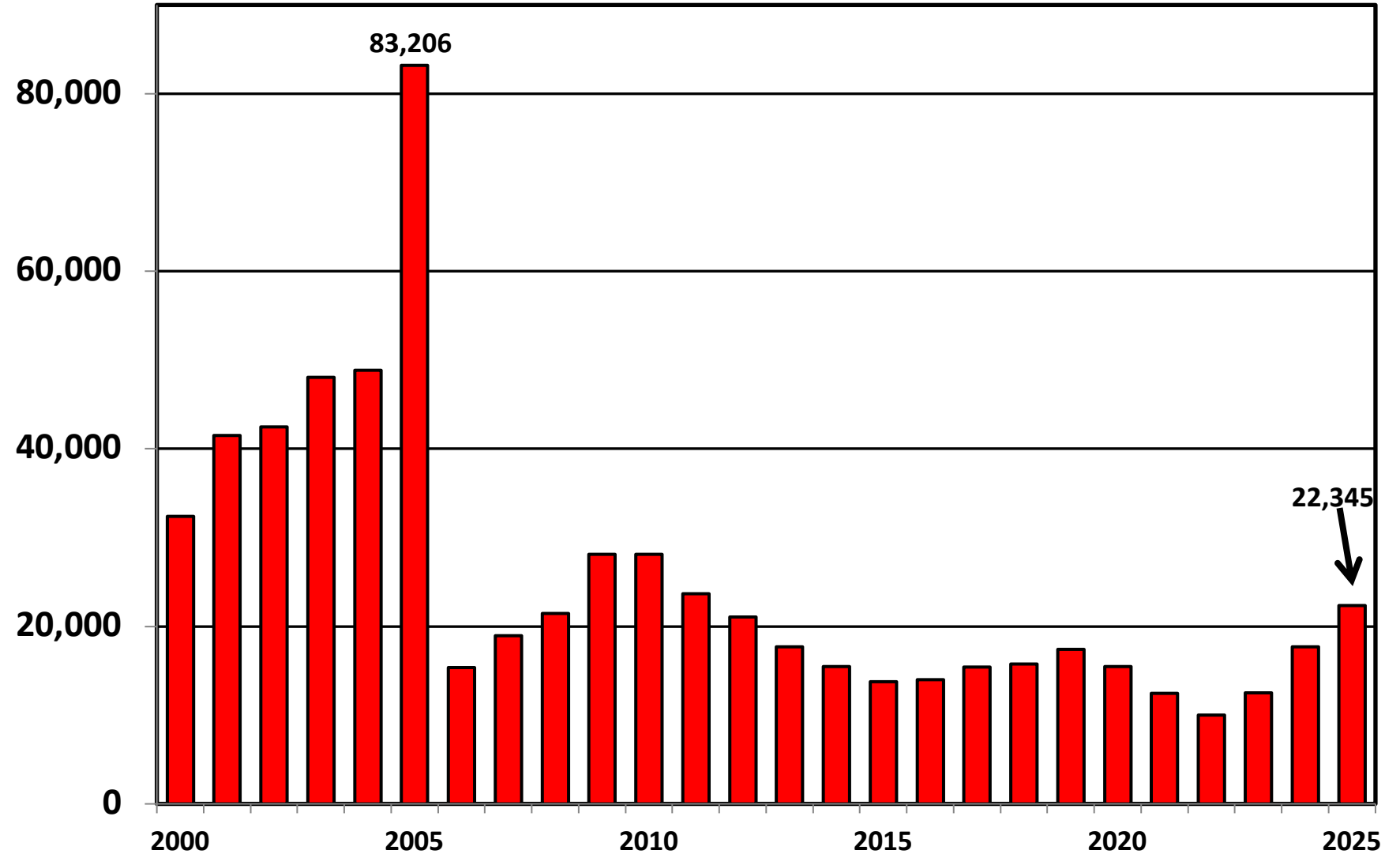


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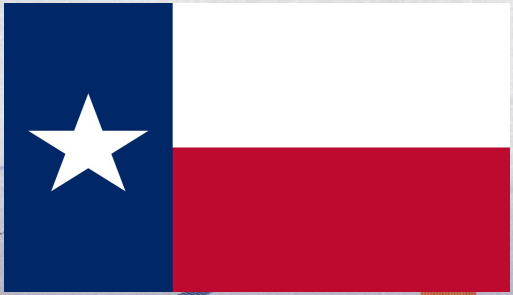


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## Chapter 7 Cases Filed In Texas Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025

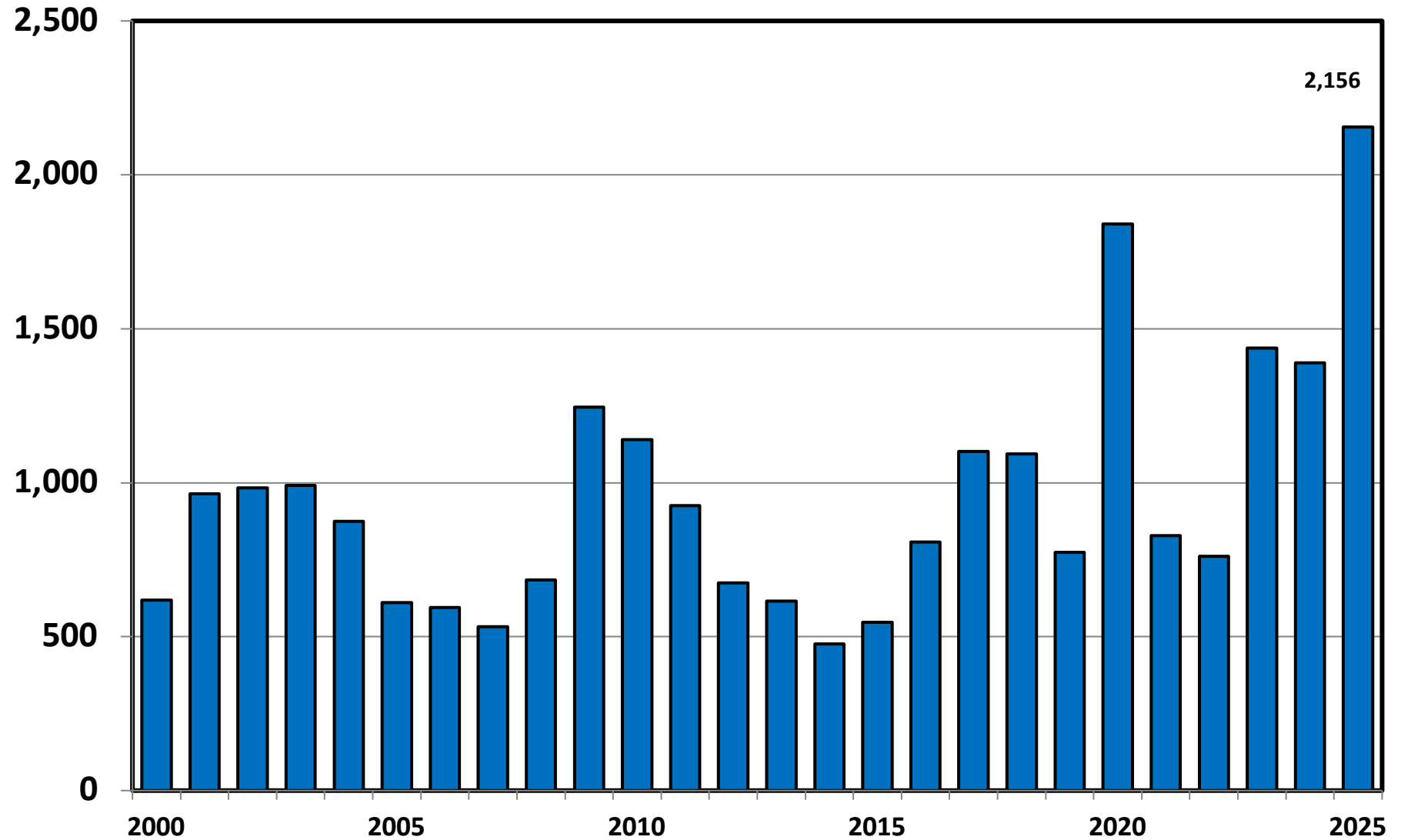


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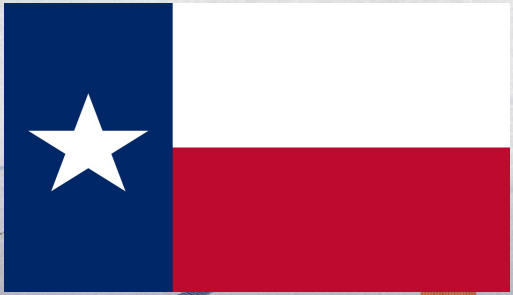


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## Chapter 11 Cases Filed in Texas 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025

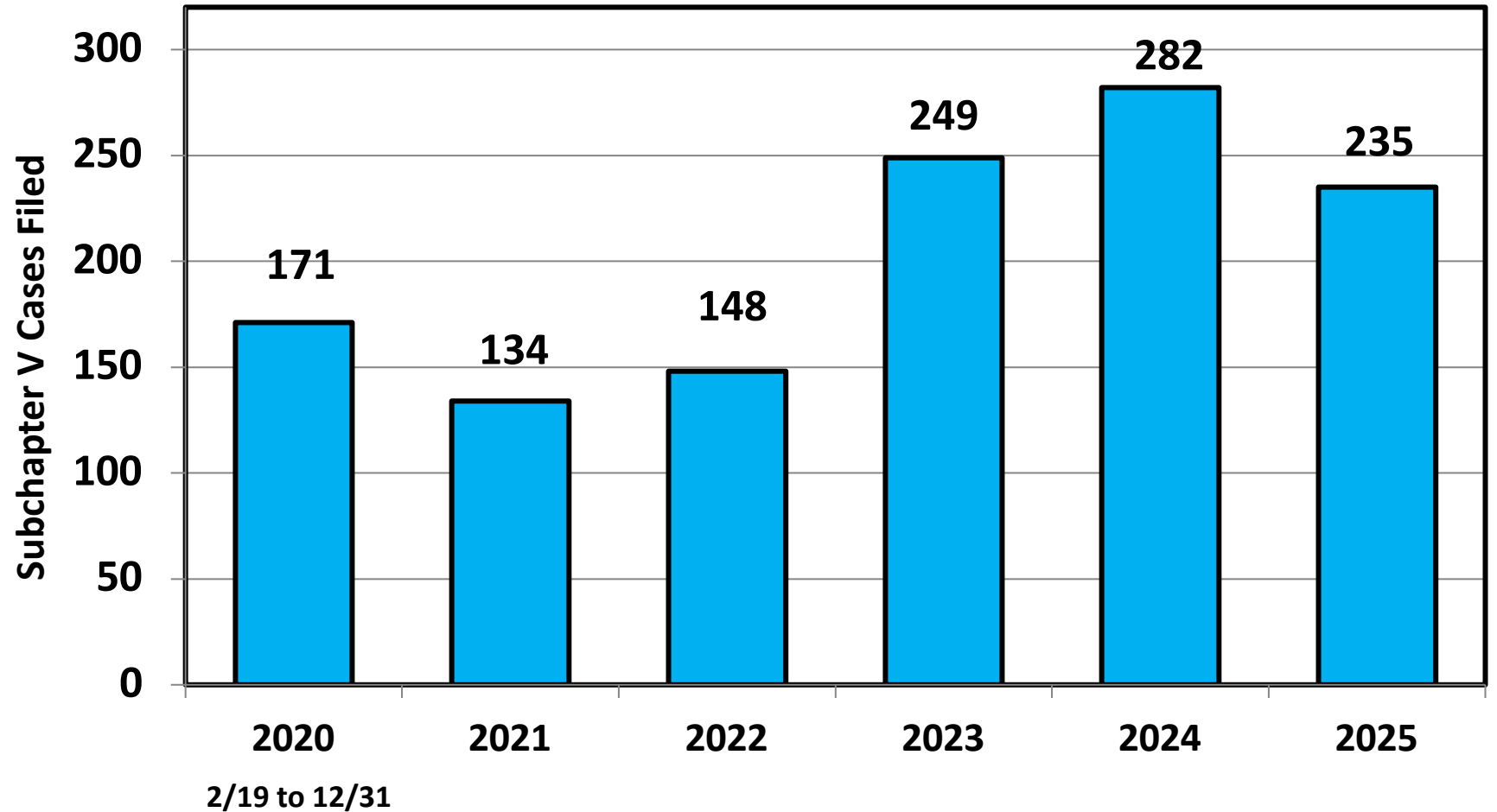


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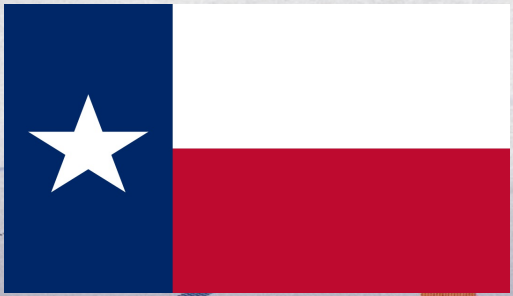
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## Subchapter V Cases Filed in Texas Calendar Years 2020 - 2025



Source: ABI review of PACER records

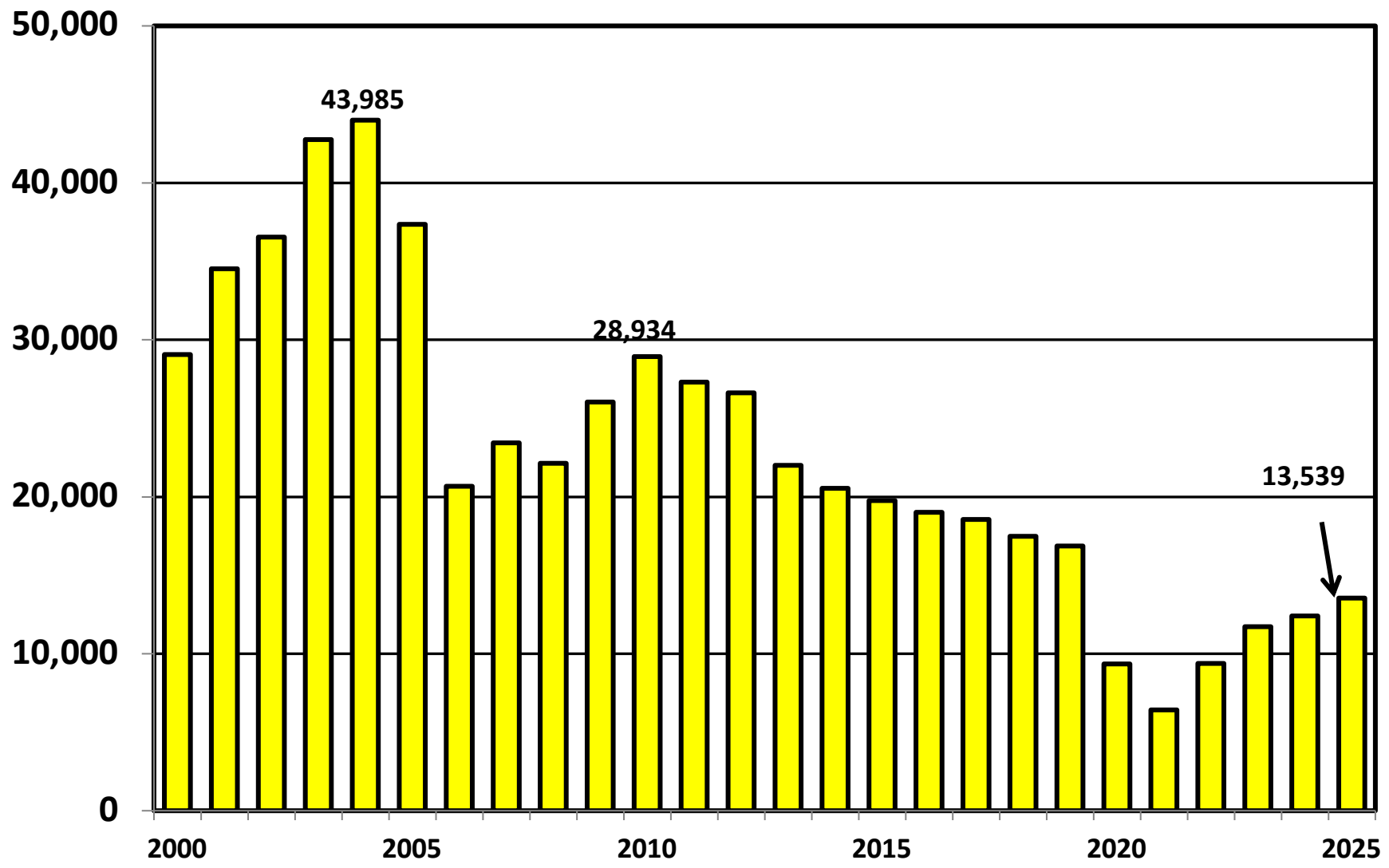
# Bankruptcy Filing Trends in Texas: 2000-2025



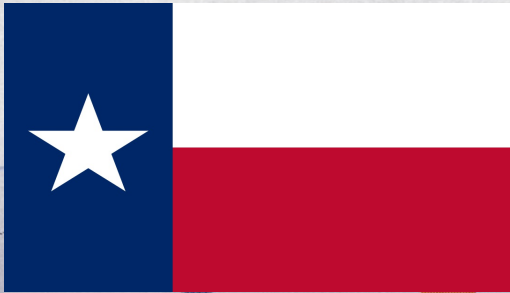
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## Chapter 13 Cases Filed in Texas 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025

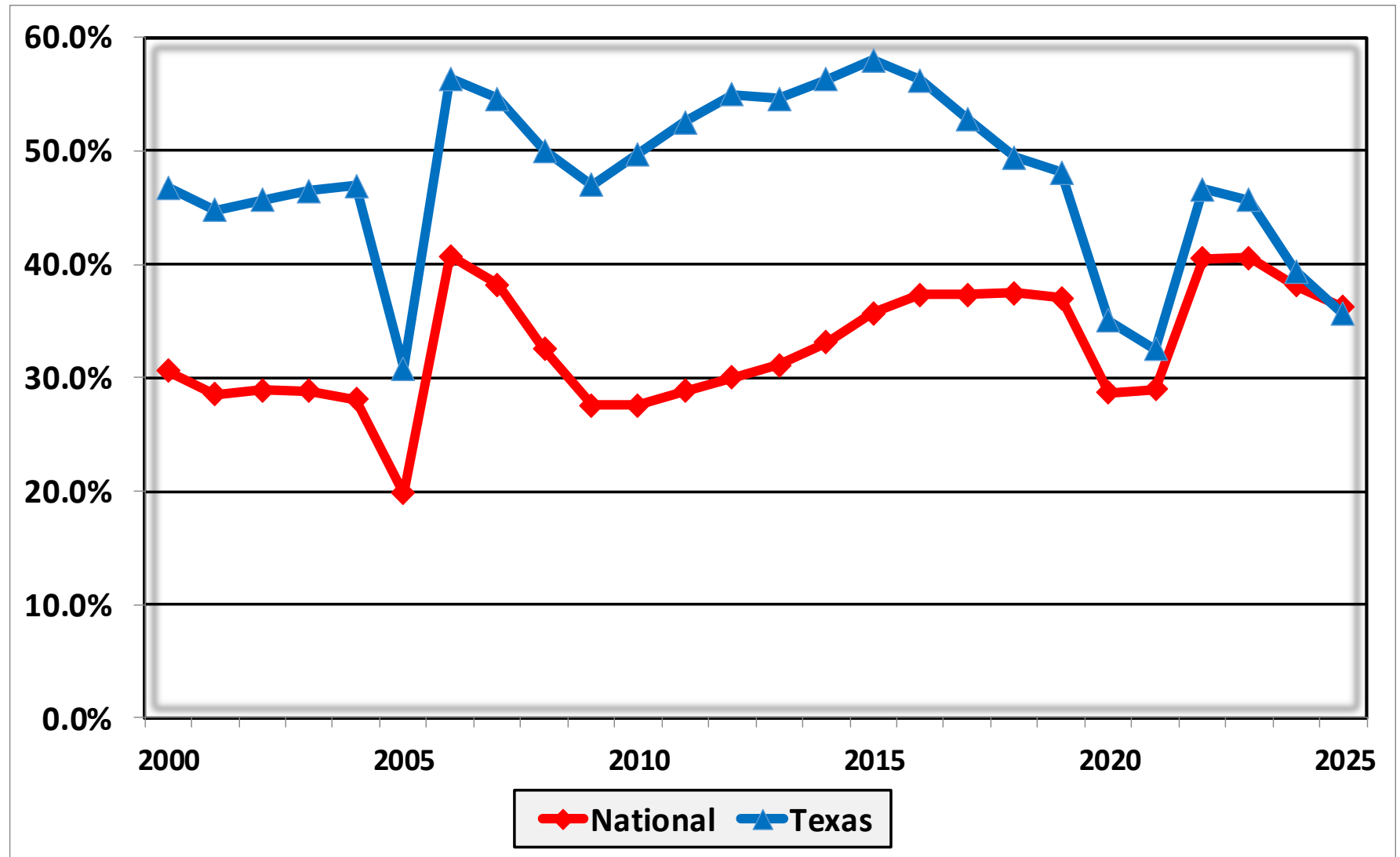


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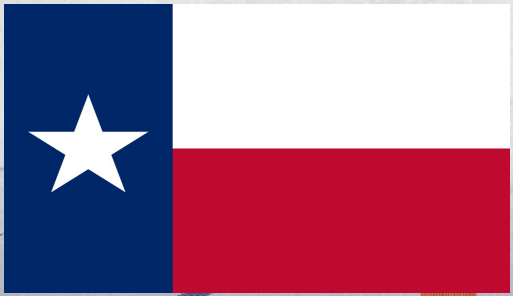


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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025



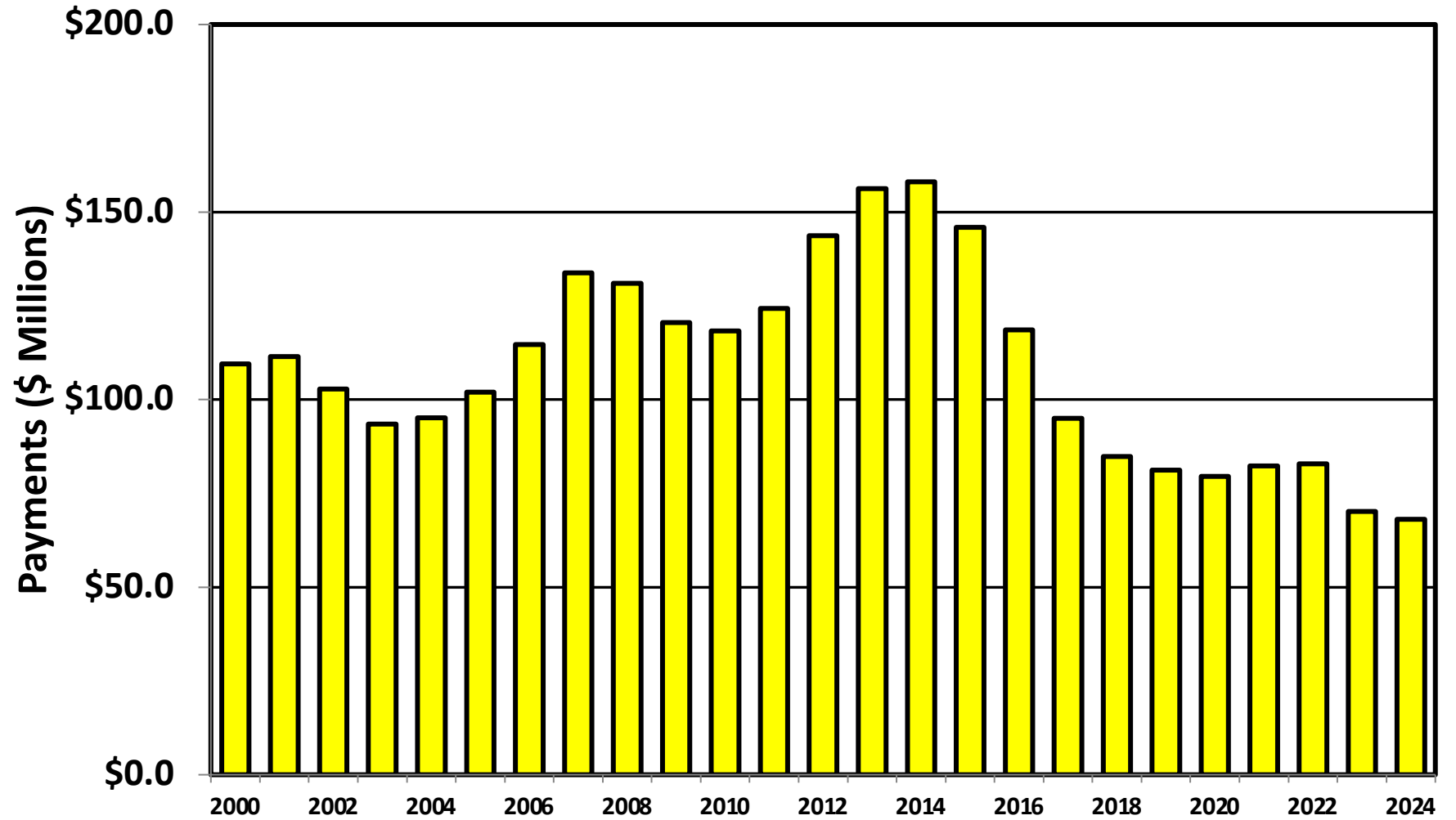
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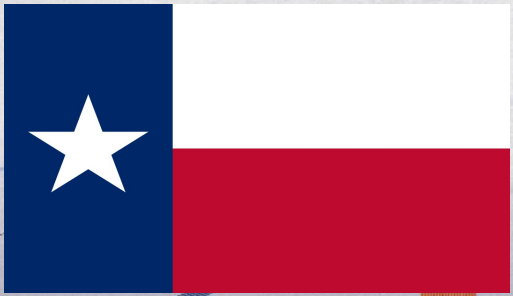
## Chapter 13 Cases in Texas

Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

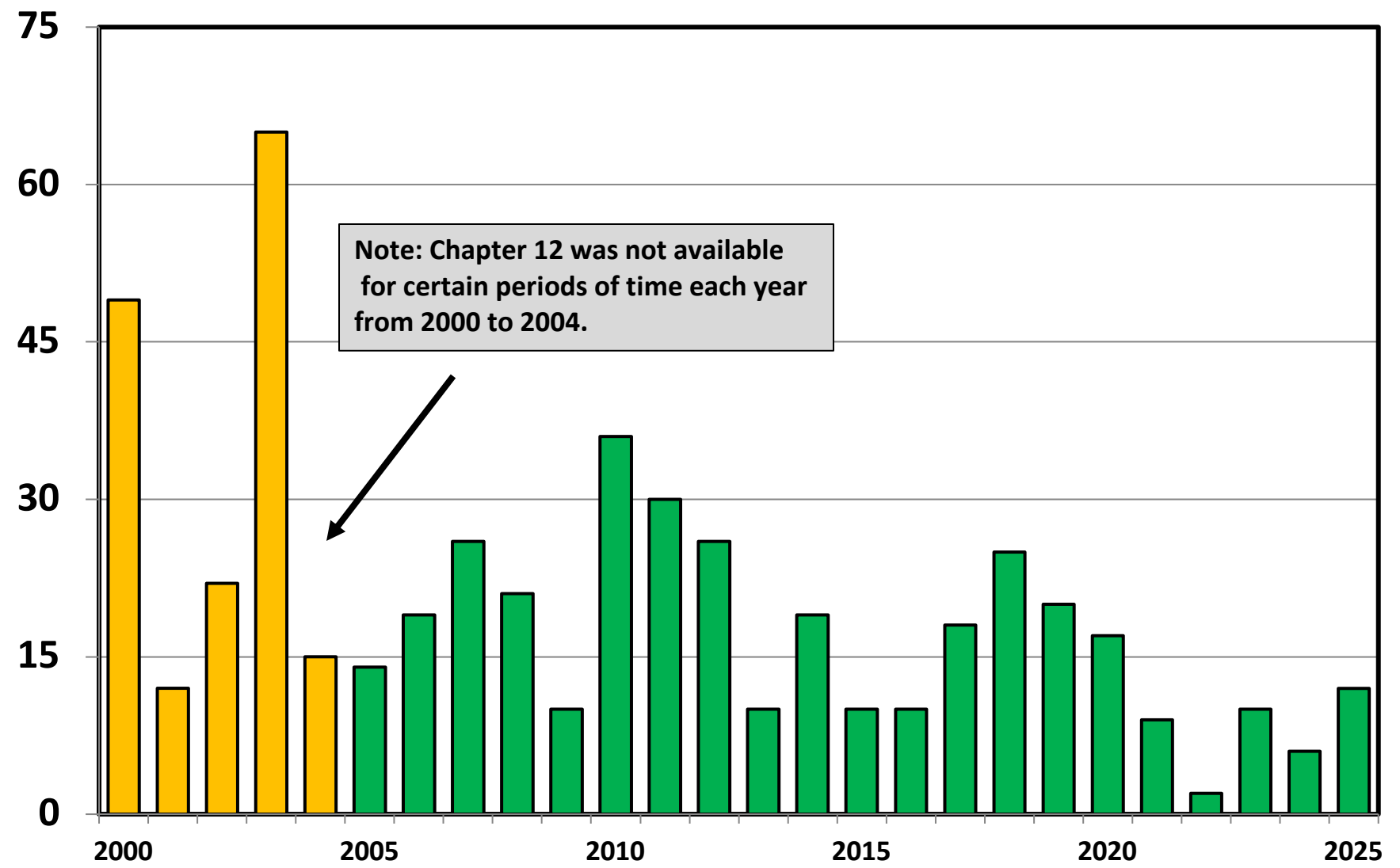
# Bankruptcy Filing Trends in Texas: 2000-2025



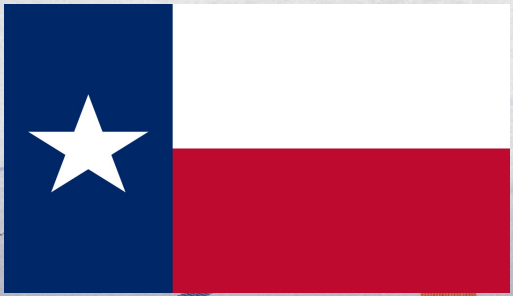
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## Chapter 12 Cases Filed in Texas 2000 - 2025



# Bankruptcy Filing Trends in Texas: 2000-2025

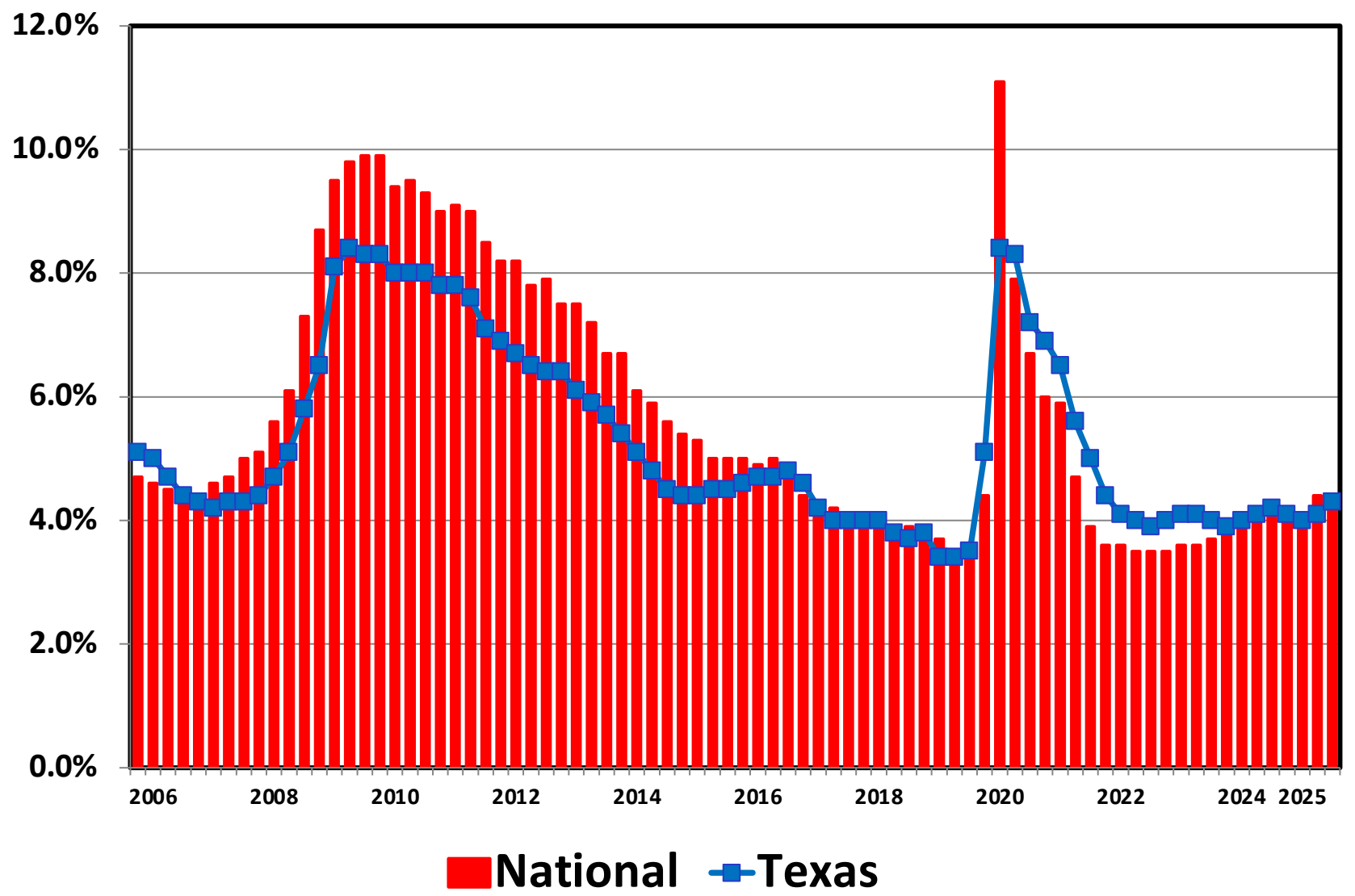


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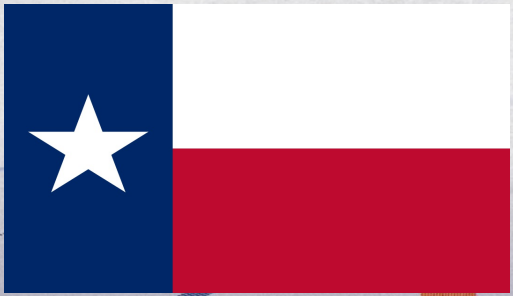
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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

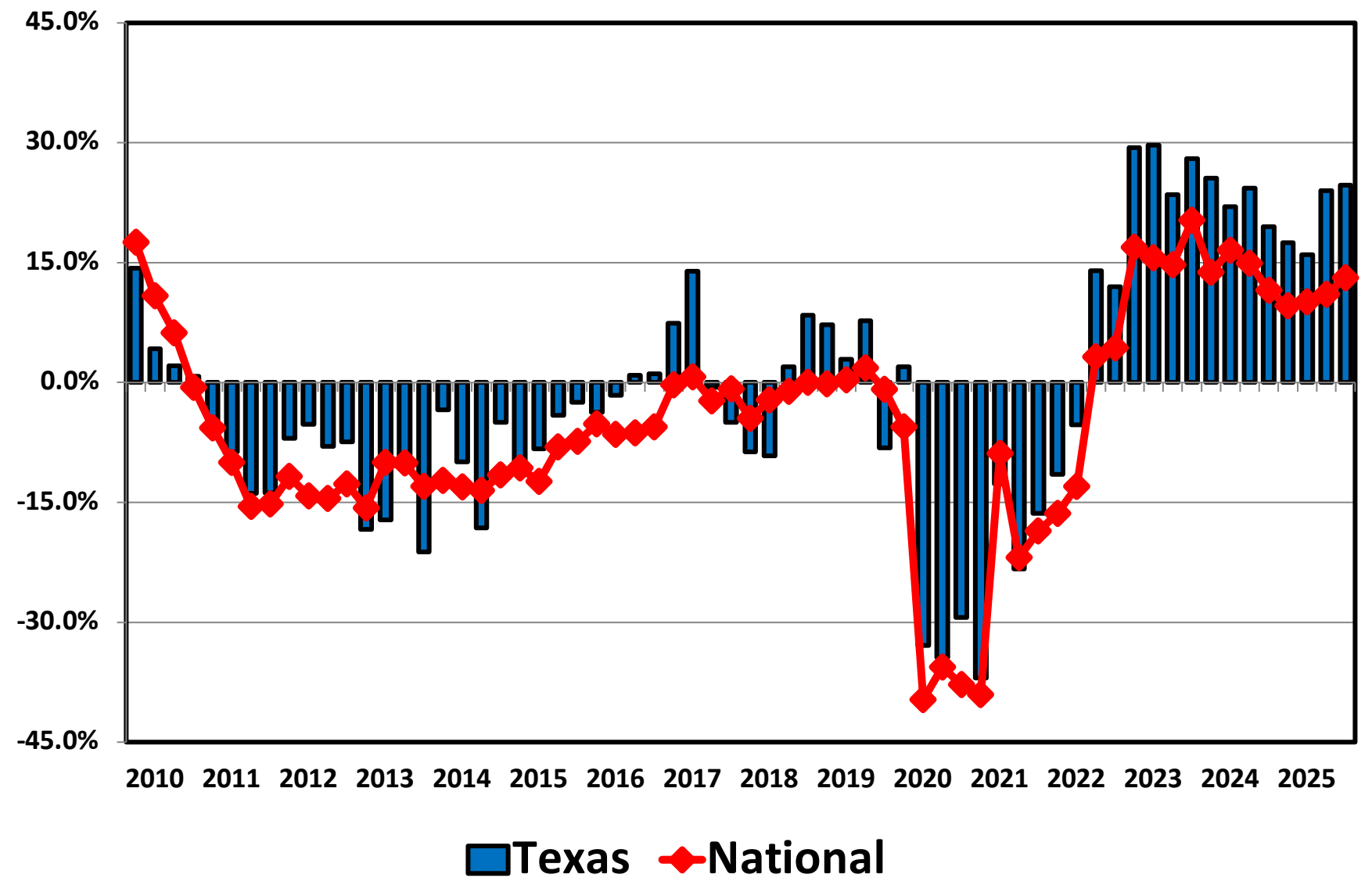
# Bankruptcy Filing Trends in Texas: 2000-2025



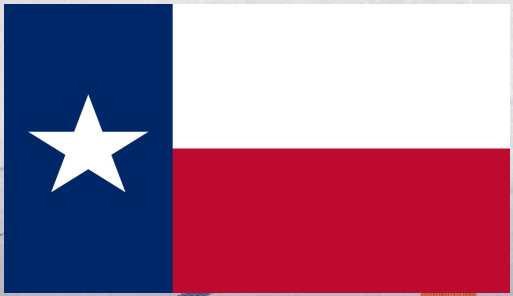
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## Filing Trends By Quarter Texas vs. National Average (Percent Change From Same Quarter One Year Prior)



# Bankruptcy Filing Trends in Texas: 2000-2025



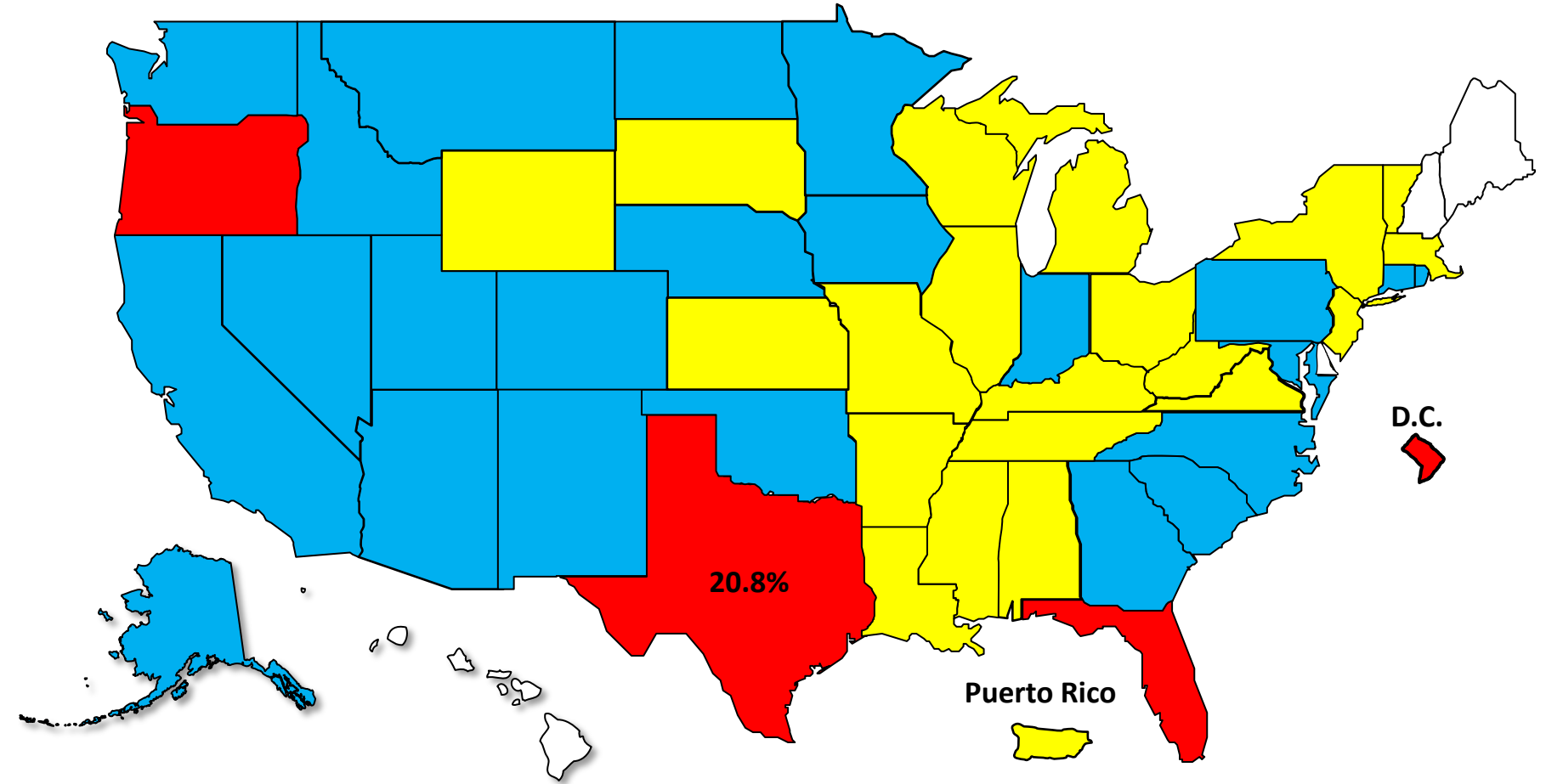
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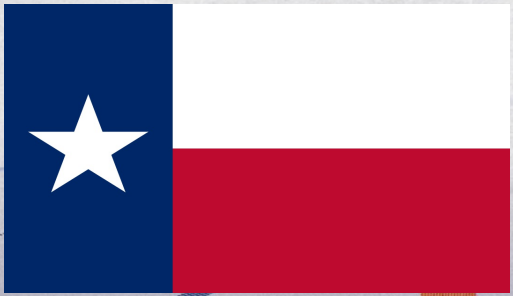
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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



# Bankruptcy Filing Trends in Texas: 2000-2025



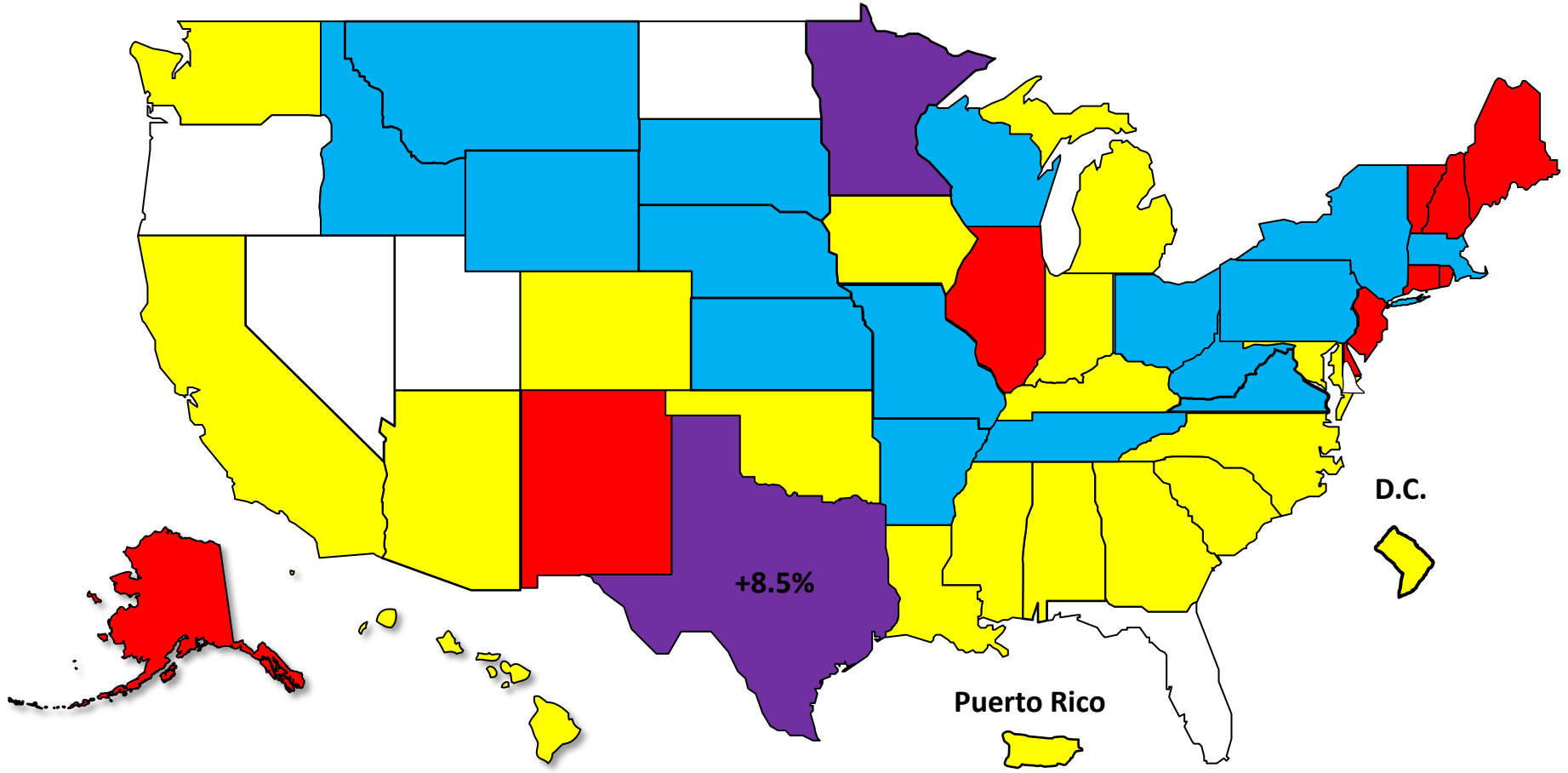
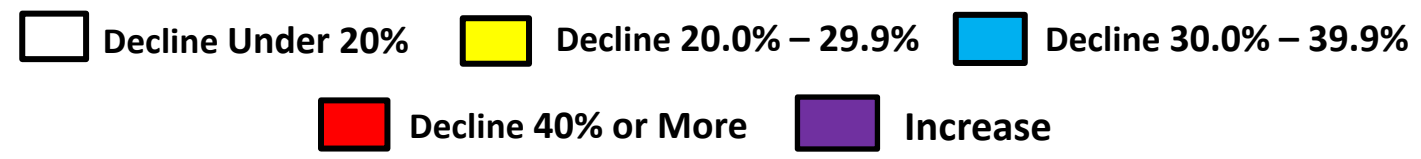
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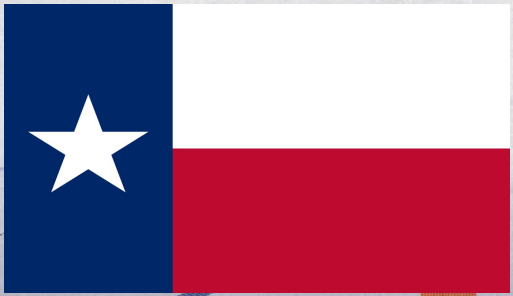
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

### National Average = 25.9% Decrease



# Bankruptcy Filing Trends in Texas: 2000-2025



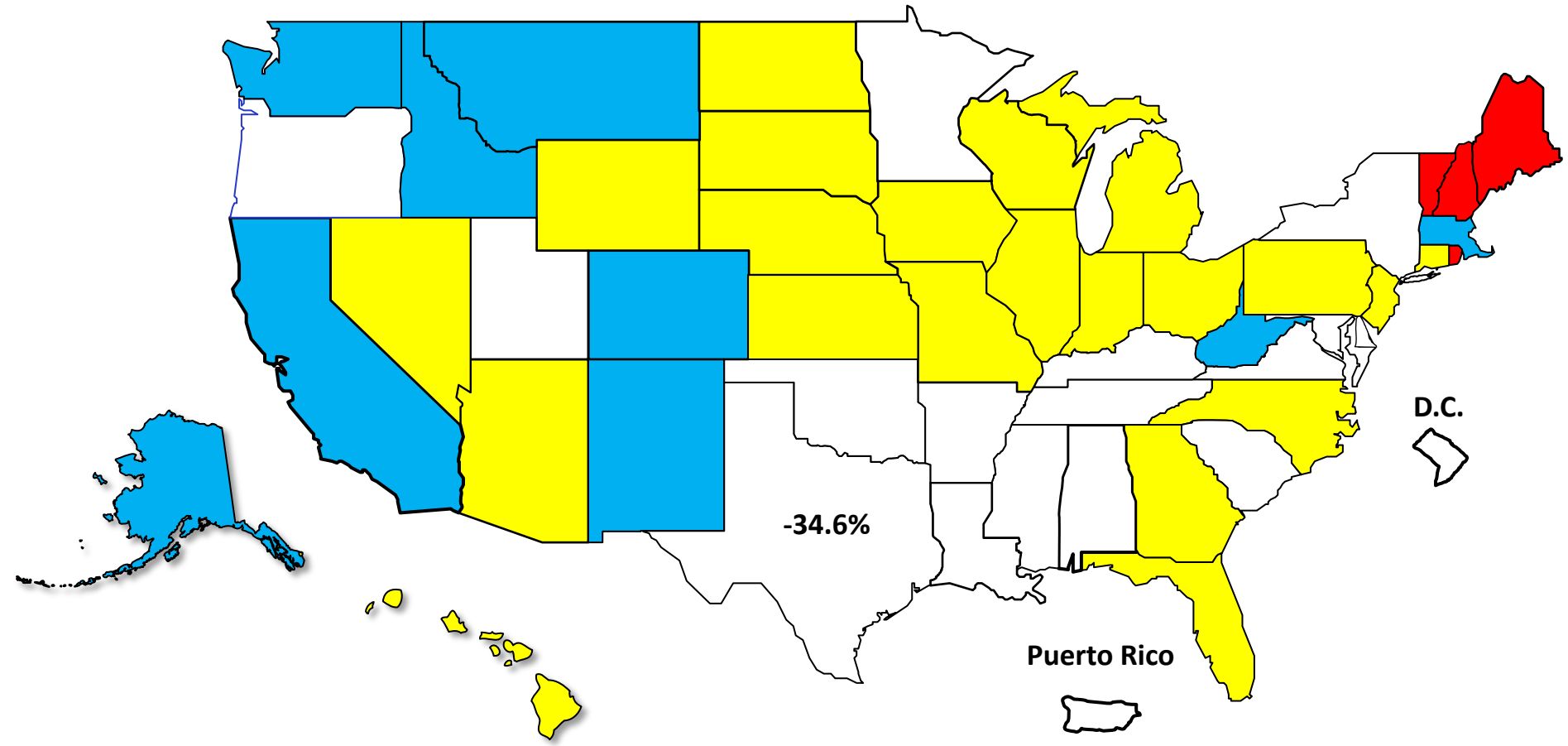
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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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