

Bankruptcy Filing Trends in Utah: 2000-2025



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Utah

| State at a Glance | | |
|---|-----------|-------------|
| | Utah | National |
| Population (7/1/2025) | 3,538,904 | 341,784,857 |
| - Change since April 2020 | 8.2% | 3.1% |
| - Foreign Born | 8.9% | 14.1% |
| Size (Square Miles) | 82,378 | 3,533,038 |
| Median Household Income | \$95,166 | \$80,734 |
| Persons per Household | 2.97 | 2.53 |
| Per Capita Income | \$40,873 | \$44,673 |
| Median Home Value | \$489,400 | \$332,700 |
| Homeownership Rate | 70.2% | 65.2% |
| High School Graduate (or Higher) | 93.4% | 89.6% |
| College Graduate (or Higher) | 37.7% | 35.7% |
| Disabled | 8.0% | 9.3% |
| No Health Insurance | 9.3% | 9.6% |
| In Poverty | 8.3% | 10.6% |
| Source: U.S. Census Bureau January 2026 | | |

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| Bankruptcy Filings in Utah Calendar Years 2000 - 2025 | | | | | |
|--|--------|-----------|------------|------------|--------------|
| Year | Total | Chapter 7 | Chapter 11 | Chapter 13 | Other Cases* |
| 2025 | 7,912 | 5,159 | 32 | 2,721 | 0 |
| 2024 | 6,802 | 4,396 | 29 | 2,467 | 0 |
| 2023 | 6,023 | 3,616 | 35 | 2,372 | 0 |
| 2022 | 5,128 | 3,054 | 20 | 2,053 | 1 |
| 2021 | 5,576 | 3,697 | 8 | 1,868 | 3 |
| 2020 | 7,638 | 5,090 | 20 | 2,526 | 2 |
| 2019 | 9,688 | 5,804 | 23 | 3,861 | 0 |
| 2018 | 9,771 | 5,785 | 28 | 3,952 | 6 |
| 2017 | 11,254 | 6,666 | 22 | 4,564 | 2 |
| 2016 | 11,650 | 6,838 | 31 | 4,781 | 0 |
| 2015 | 12,132 | 7,353 | 32 | 4,747 | 0 |
| 2014 | 13,725 | 8,785 | 18 | 4,922 | 0 |
| 2013 | 14,606 | 9,764 | 40 | 4,801 | 1 |
| 2012 | 16,266 | 11,006 | 53 | 5,207 | 0 |
| 2011 | 18,415 | 12,185 | 90 | 6,137 | 3 |
| 2010 | 18,478 | 12,325 | 87 | 6,063 | 3 |
| 2009 | 14,829 | 9,611 | 91 | 5,122 | 5 |
| 2008 | 9,447 | 5,597 | 78 | 3,772 | 0 |
| 2007 | 6,464 | 3,730 | 25 | 2,708 | 1 |
| 2006 | 5,363 | 3,440 | 25 | 1,897 | 1 |
| 2005 | 21,925 | 16,800 | 38 | 5,086 | 1 |
| 2004 | 20,802 | 14,379 | 54 | 6,368 | 1 |
| 2003 | 22,084 | 15,106 | 88 | 6,889 | 1 |
| 2002 | 22,129 | 14,588 | 109 | 7,426 | 6 |
| 2001 | 19,411 | 12,526 | 86 | 6,797 | 2 |
| 2000 | 15,192 | 9,068 | 49 | 6,073 | 2 |
| *Chapters 9, 12 and 15 | | | | | |

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| Business Bankruptcy Cases Filed - Utah Years Ended December 31, 2000 - 2025 | | | | | |
|--|---------------|-----------|------------|------------|--------------|
| CALENDAR YEAR | TOTAL FILINGS | CHAPTER 7 | CHAPTER 11 | CHAPTER 13 | OTHER CASES* |
| 2025 | 148 | 106 | 31 | 11 | 0 |
| 2024 | 124 | 85 | 28 | 11 | 0 |
| 2023 | 132 | 86 | 35 | 11 | 0 |
| 2022 | 77 | 51 | 20 | 5 | 1 |
| 2021 | 78 | 65 | 7 | 3 | 3 |
| 2020 | 119 | 80 | 20 | 17 | 2 |
| 2019 | 143 | 114 | 20 | 9 | 0 |
| 2018 | 166 | 114 | 27 | 19 | 6 |
| 2017 | 168 | 121 | 20 | 25 | 2 |
| 2016 | 208 | 142 | 29 | 37 | 0 |
| 2015 | 203 | 150 | 32 | 21 | 0 |
| 2014 | 229 | 194 | 17 | 18 | 0 |
| 2013 | 295 | 235 | 35 | 24 | 1 |
| 2012 | 378 | 308 | 44 | 26 | 0 |
| 2011 | 597 | 471 | 81 | 42 | 3 |
| 2010 | 670 | 544 | 80 | 43 | 3 |
| 2009 | 670 | 512 | 84 | 69 | 5 |
| 2008 | 419 | 296 | 77 | 46 | 0 |
| 2007 | 183 | 133 | 22 | 27 | 1 |
| 2006 | 148 | 104 | 23 | 20 | 1 |
| 2005 | 449 | 313 | 34 | 101 | 1 |
| 2004 | 440 | 294 | 52 | 93 | 1 |
| 2003 | 519 | 341 | 85 | 92 | 1 |
| 2002 | 602 | 359 | 102 | 135 | 6 |
| 2001 | 475 | 294 | 80 | 99 | 2 |
| 2000 | 451 | 297 | 47 | 105 | 2 |
| * Chapters 9, 12 and 15 | | | | | |

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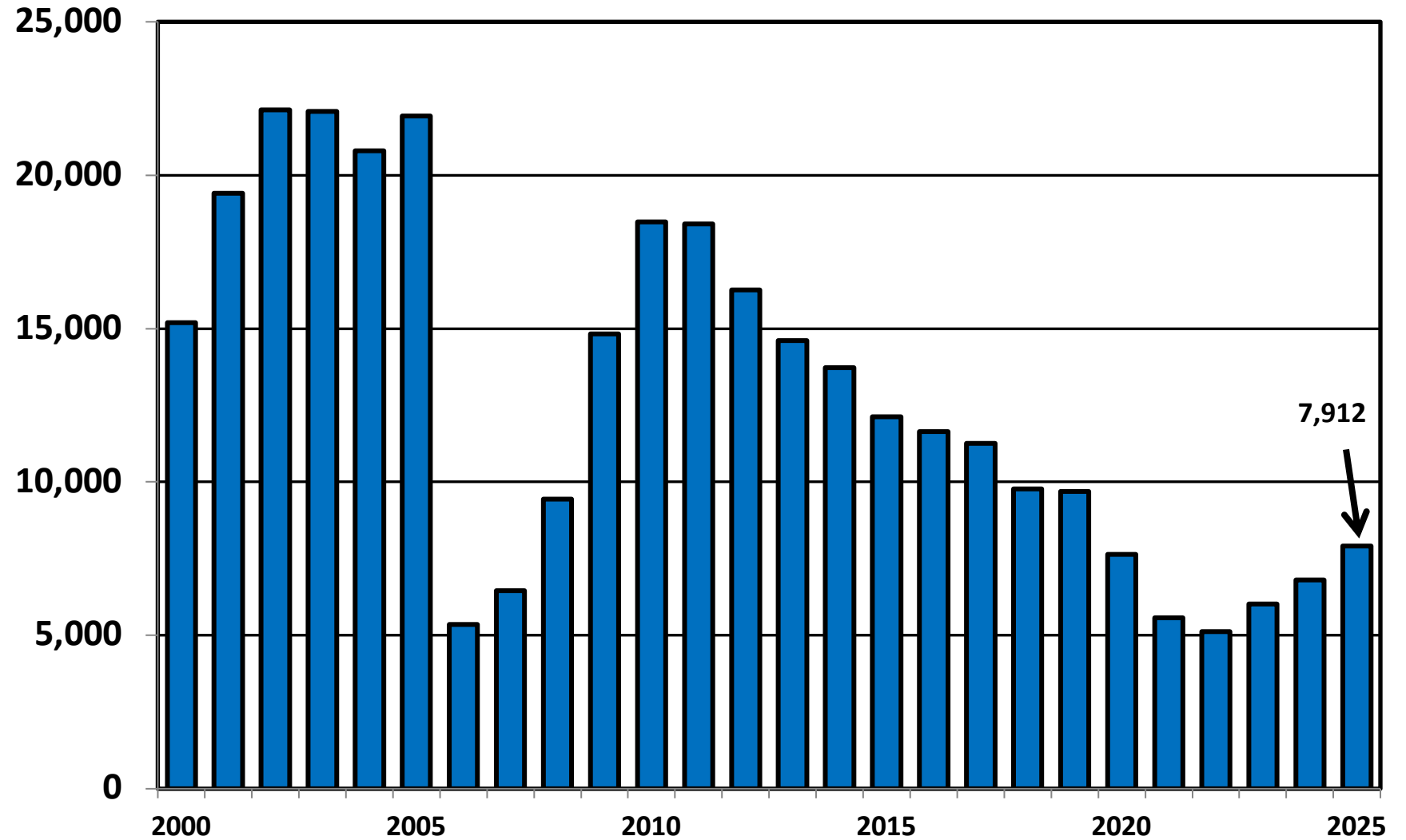


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Total Bankruptcy Cases Filed in Utah Calendar Years 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



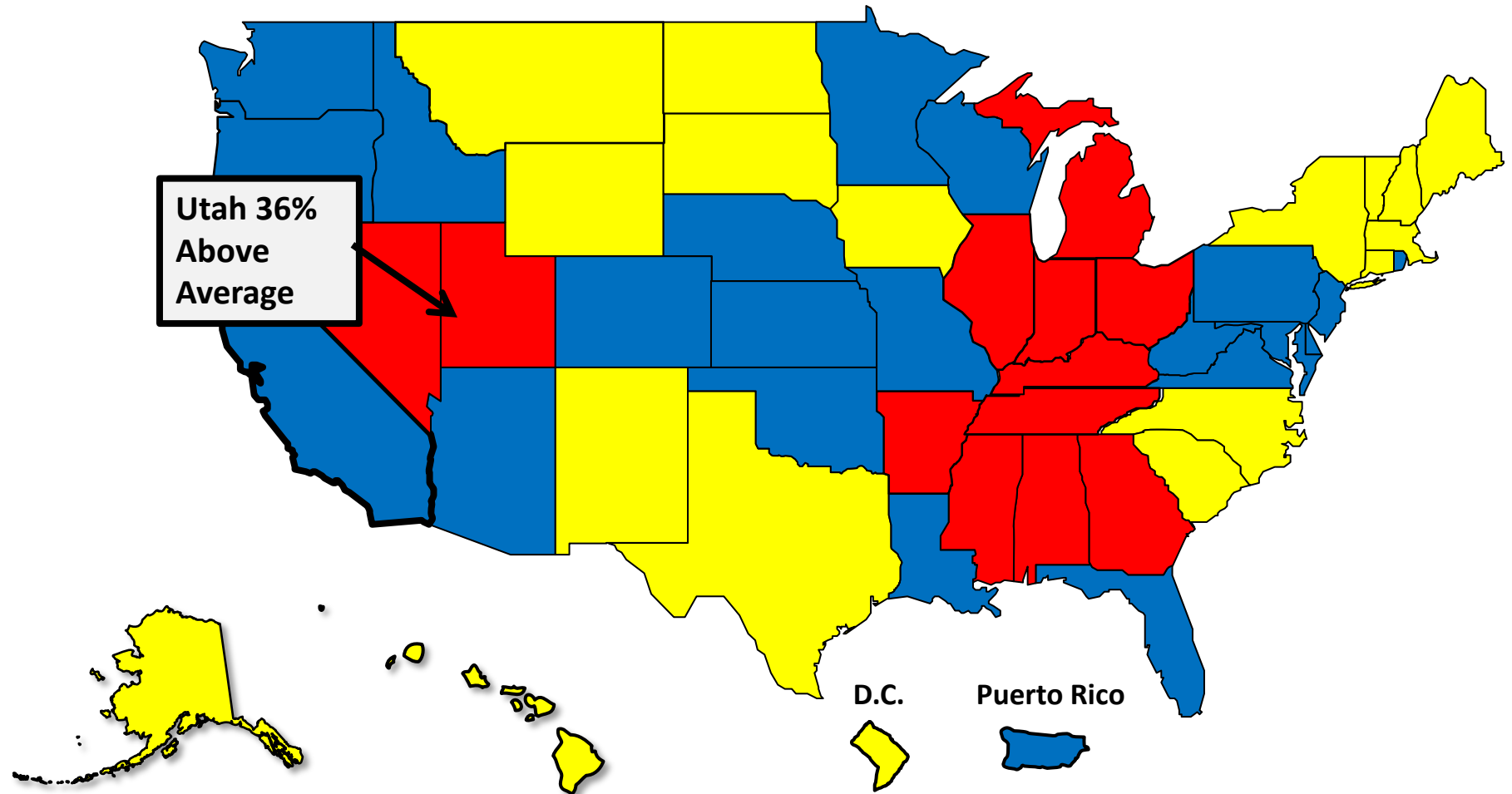
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



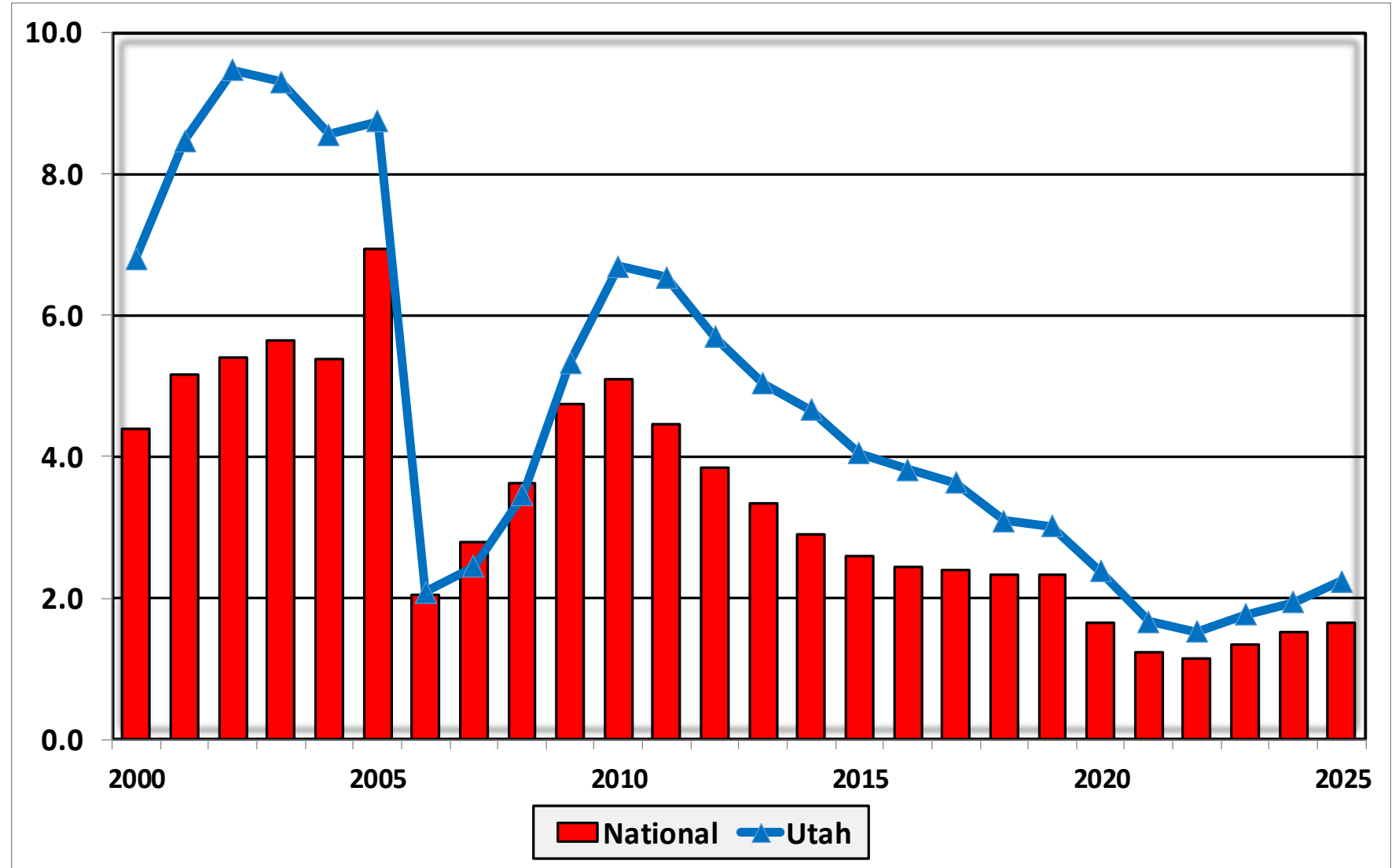
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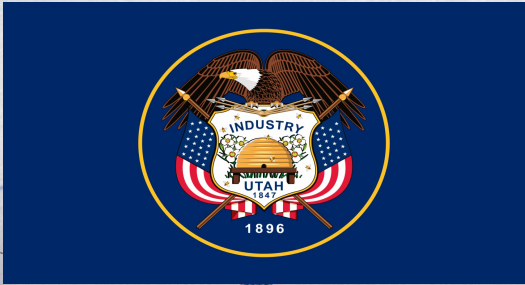
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Bankruptcy Filings per 1,000 Population Utah vs. National Average 2000 – 2025



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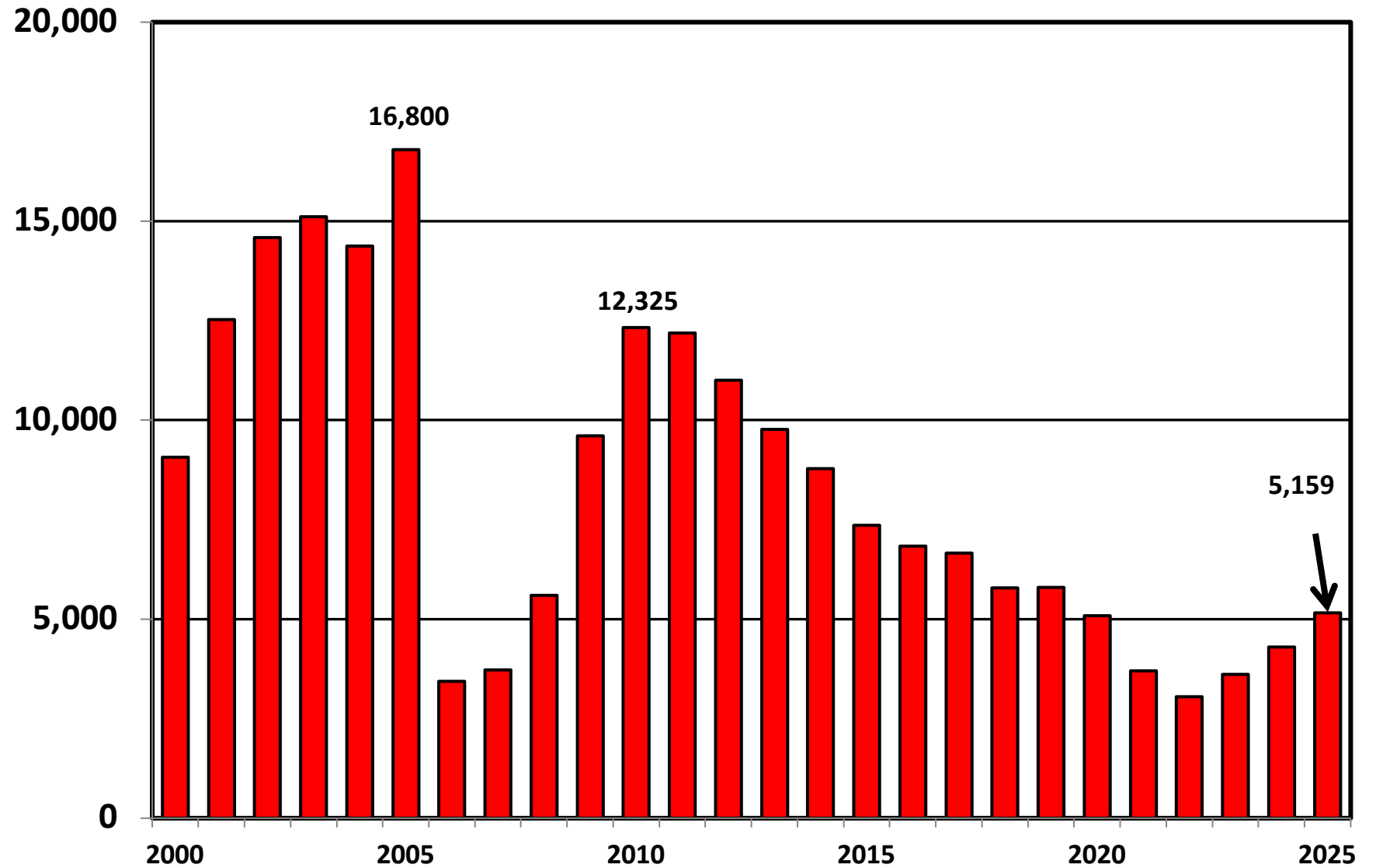


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District of Utah Chapter 7 Cases Filed 2000 - 2025



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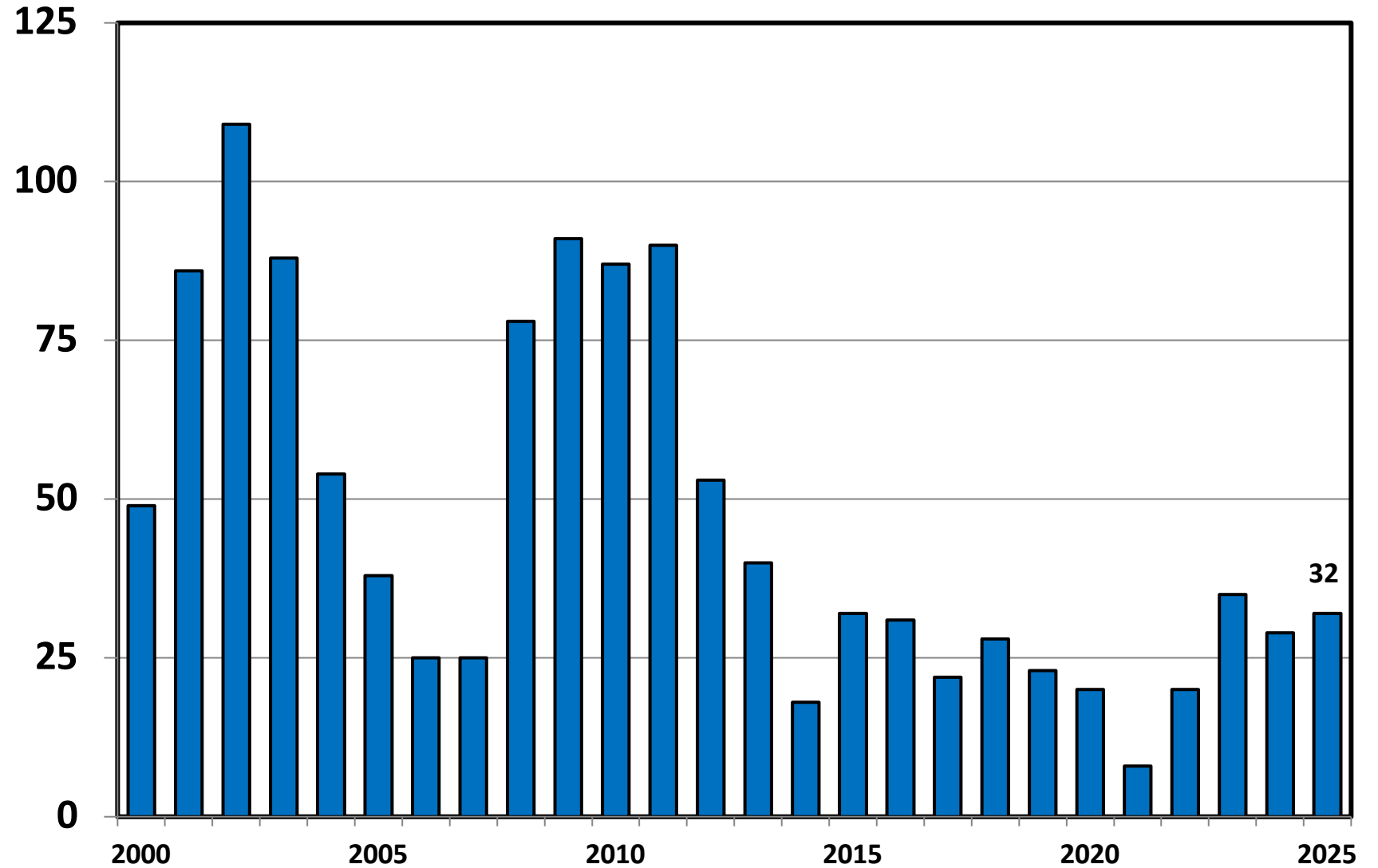


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Chapter 11 Cases Filed in Utah 2000 - 2025



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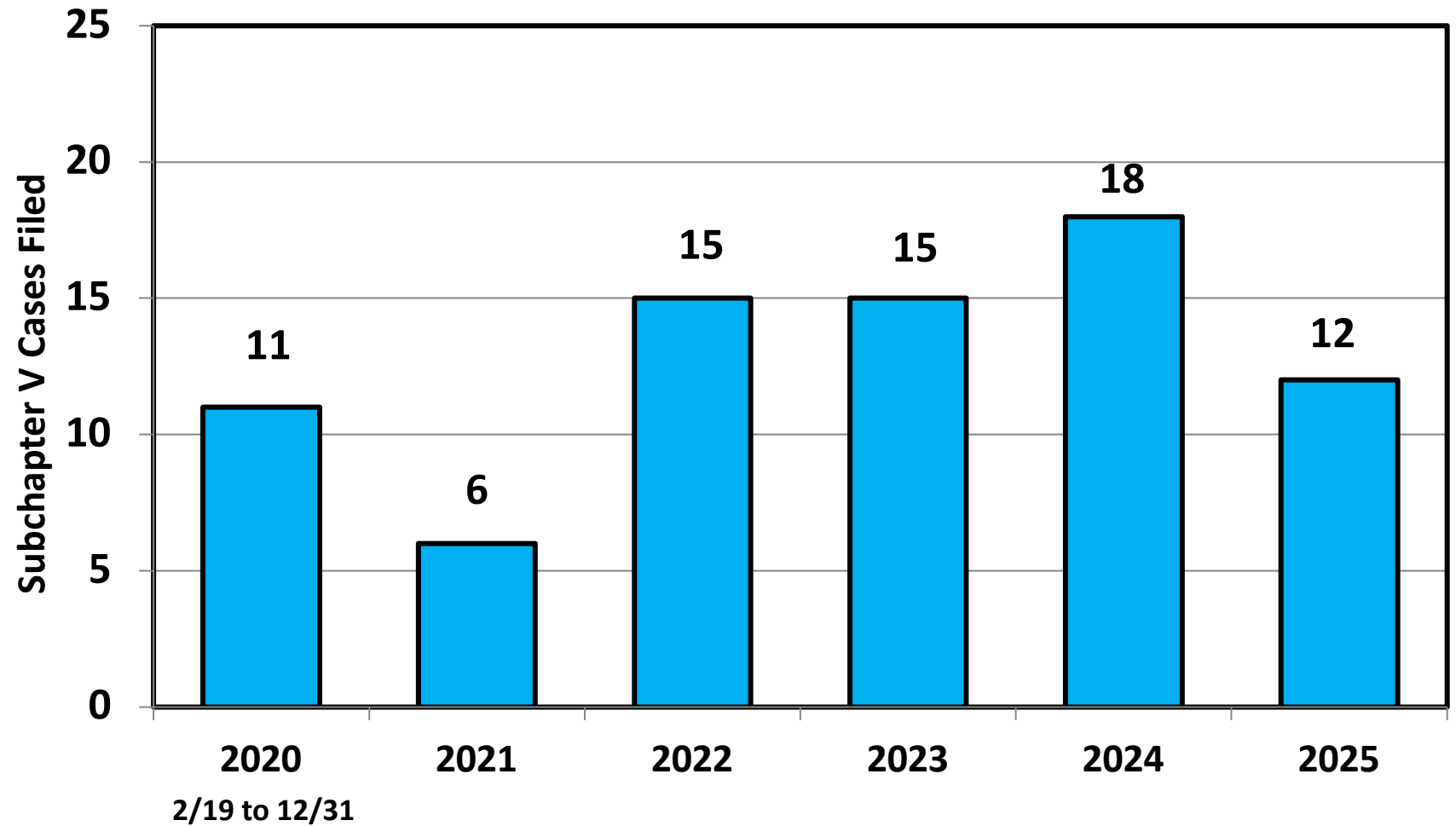


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Subchapter V Cases Filed in Utah Calendar Years 2020 - 2025



Source: ABI review of PACER records

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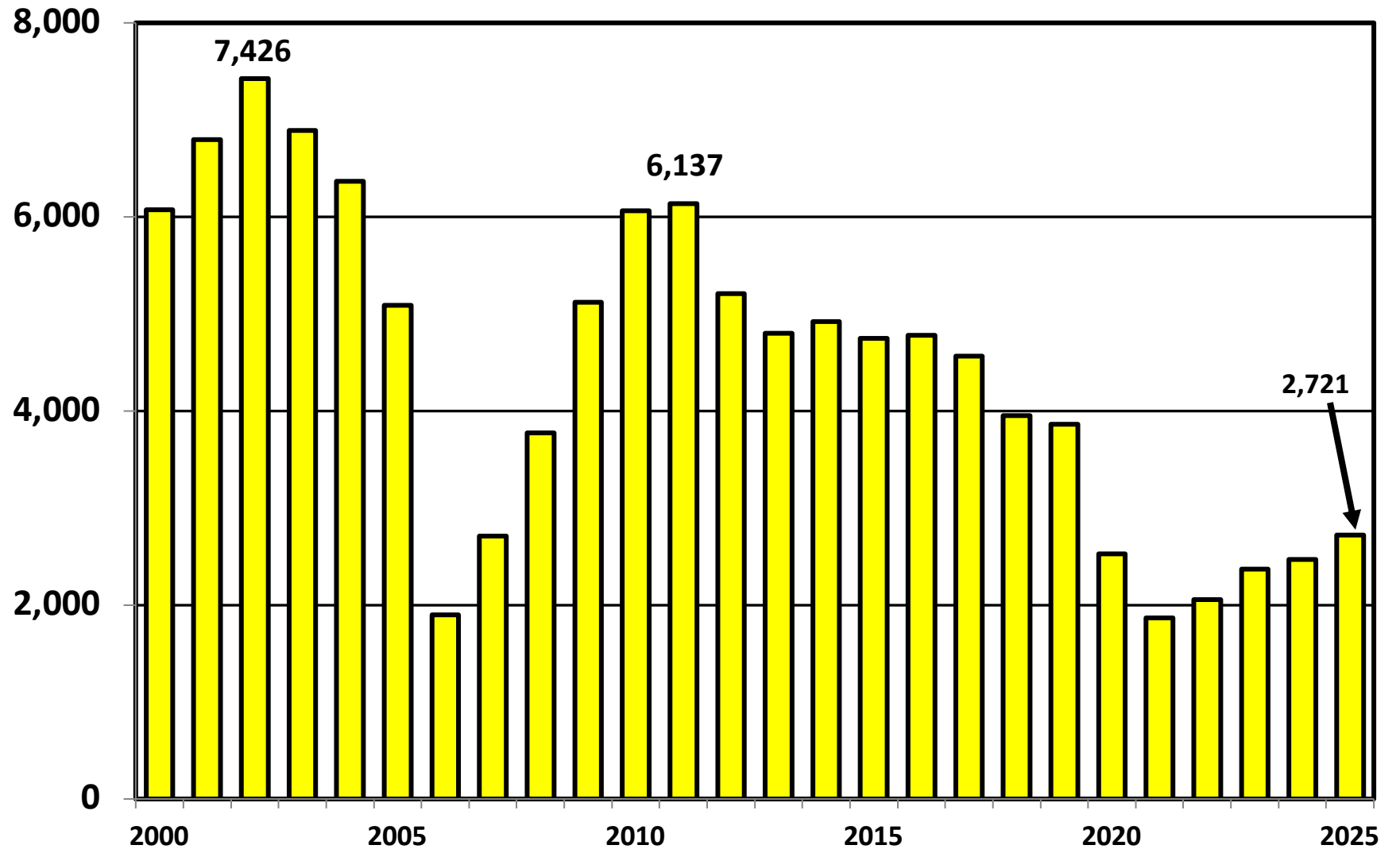


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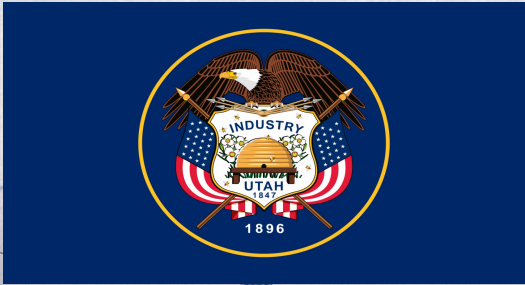


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District of Utah Chapter 13 Cases Filed 2000 - 2025



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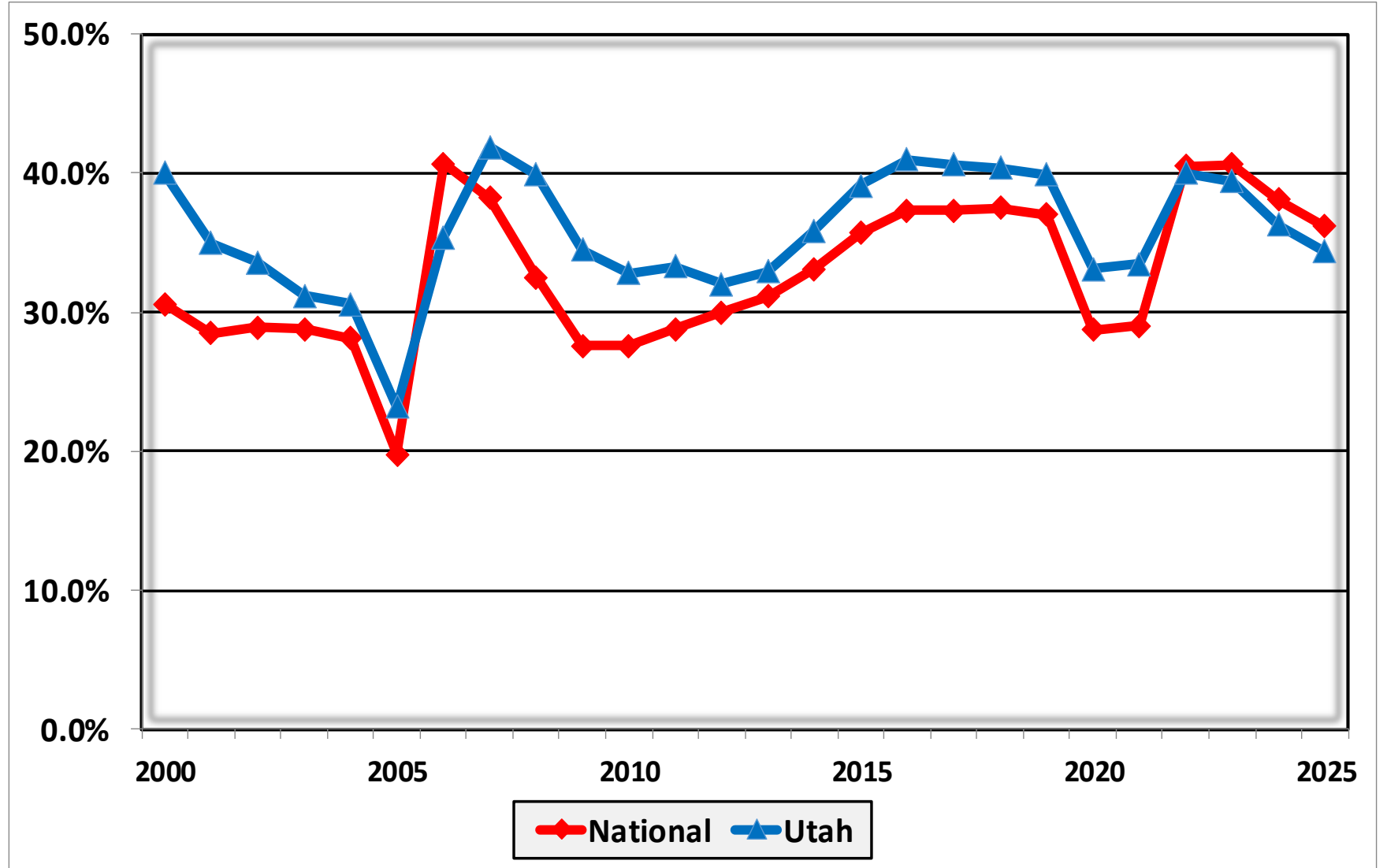


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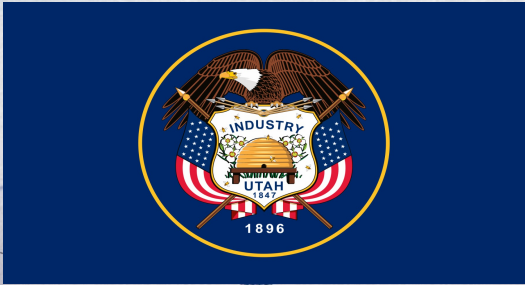


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Utah: 2000-2025

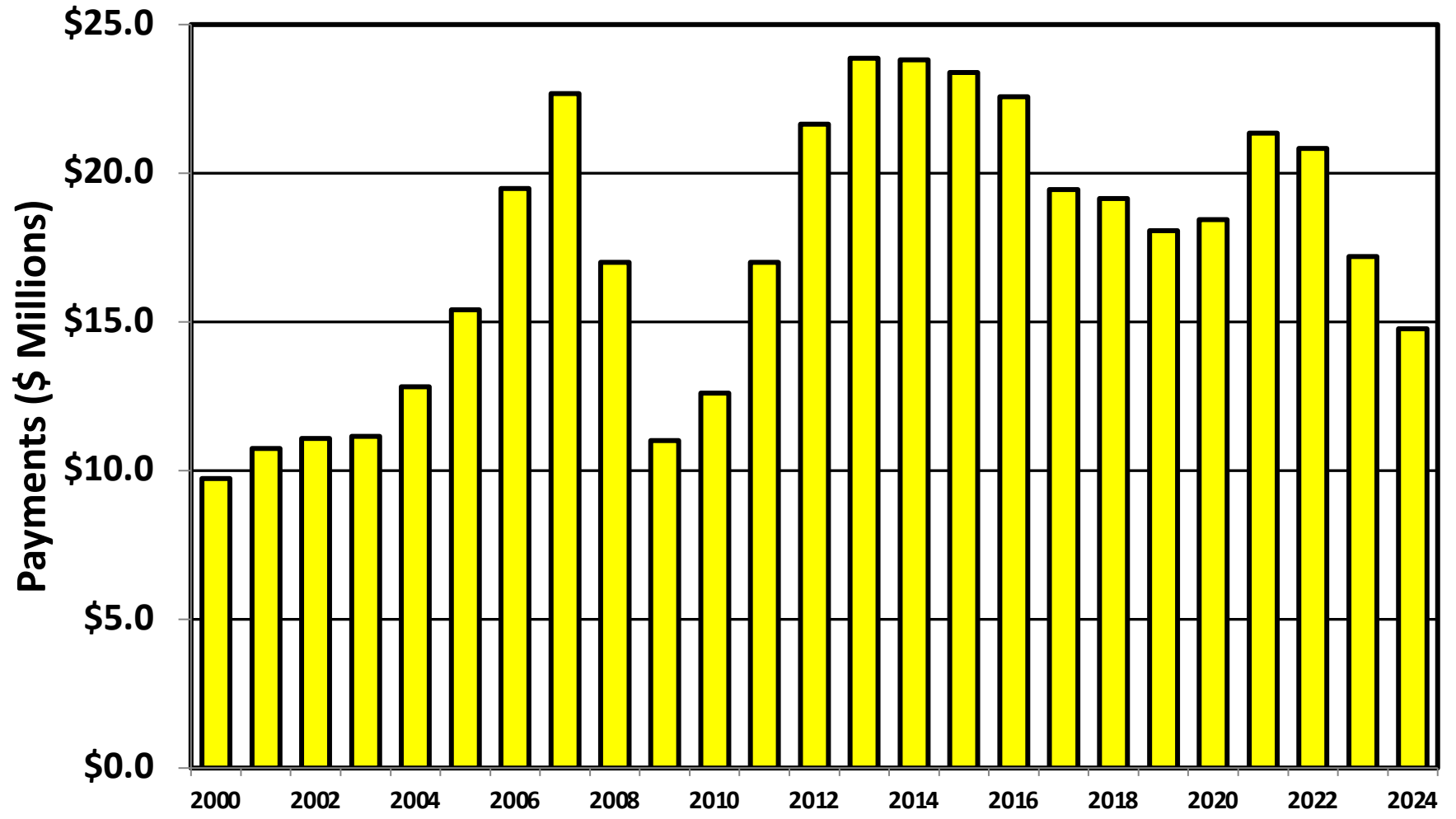


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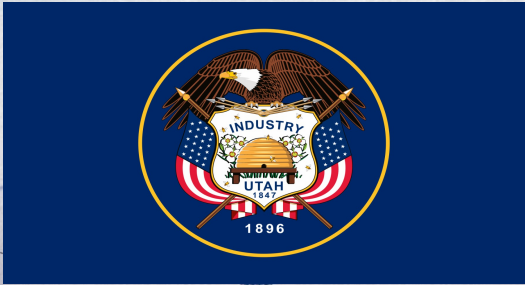
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Chapter 13 Cases in Utah Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

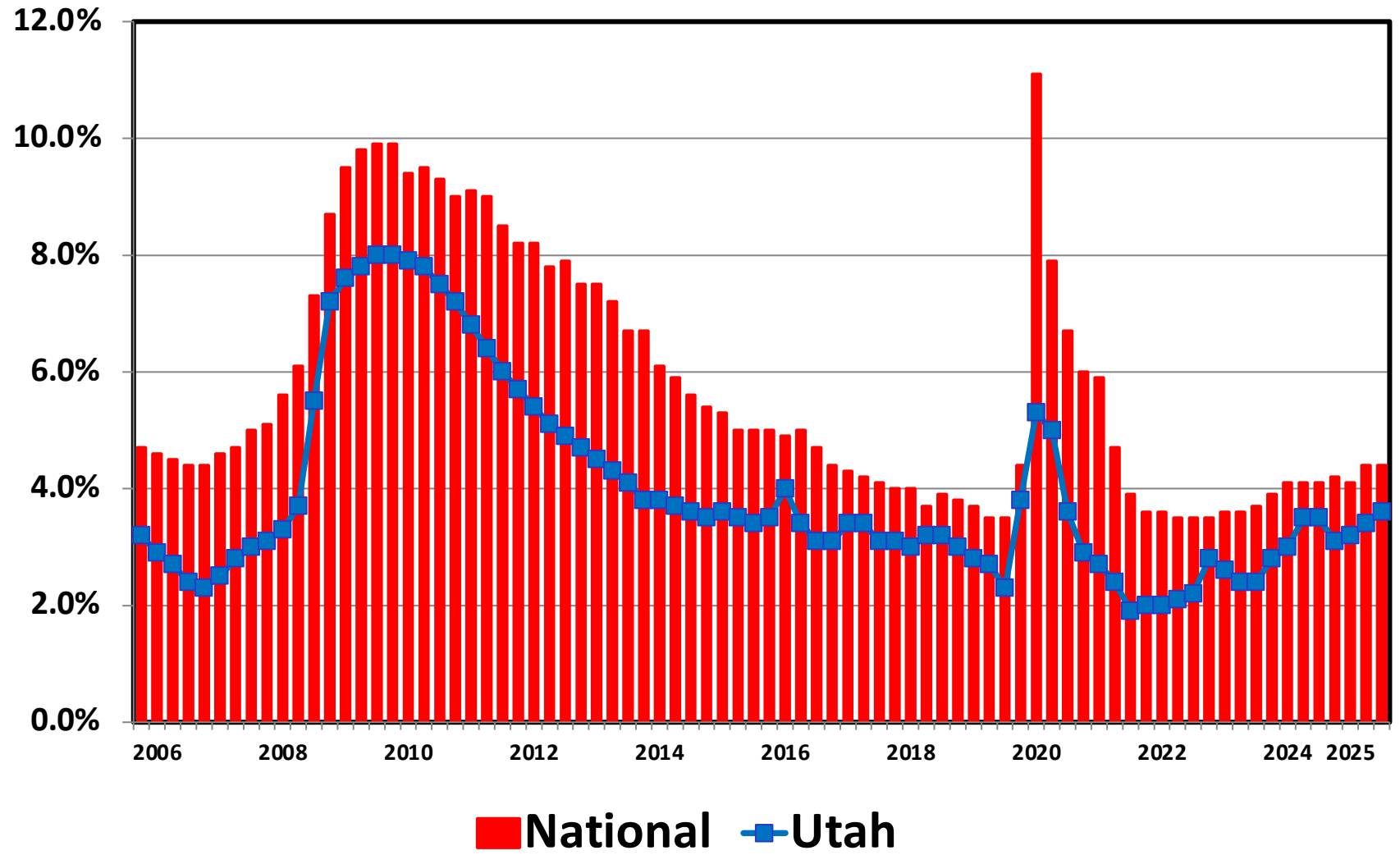
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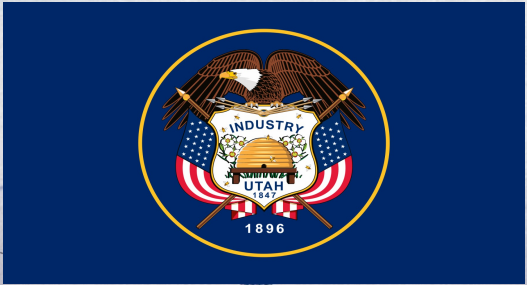


Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

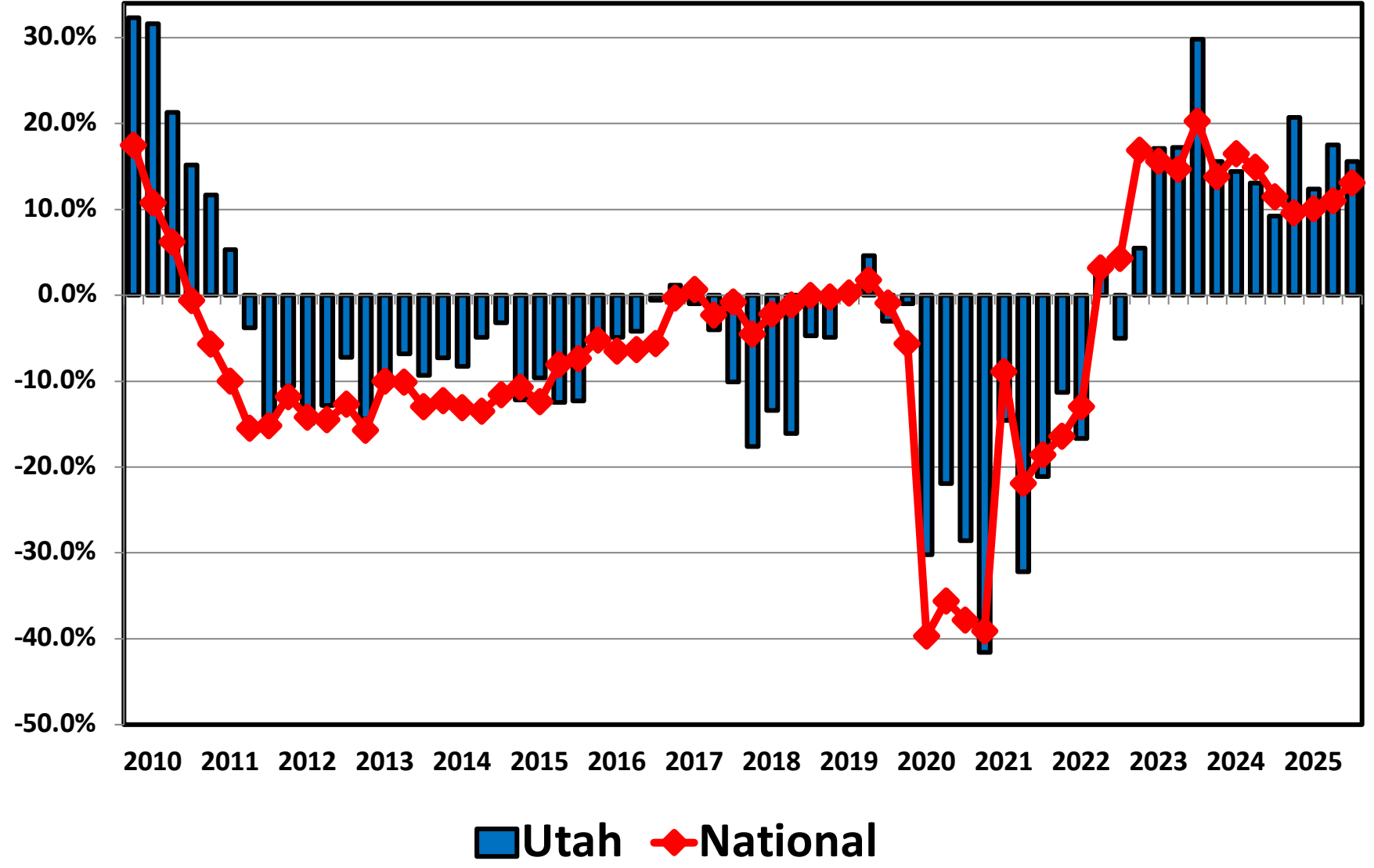
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Filing Trends By Quarter Utah vs. National Average (Percent Change From Same Quarter One Year Prior)



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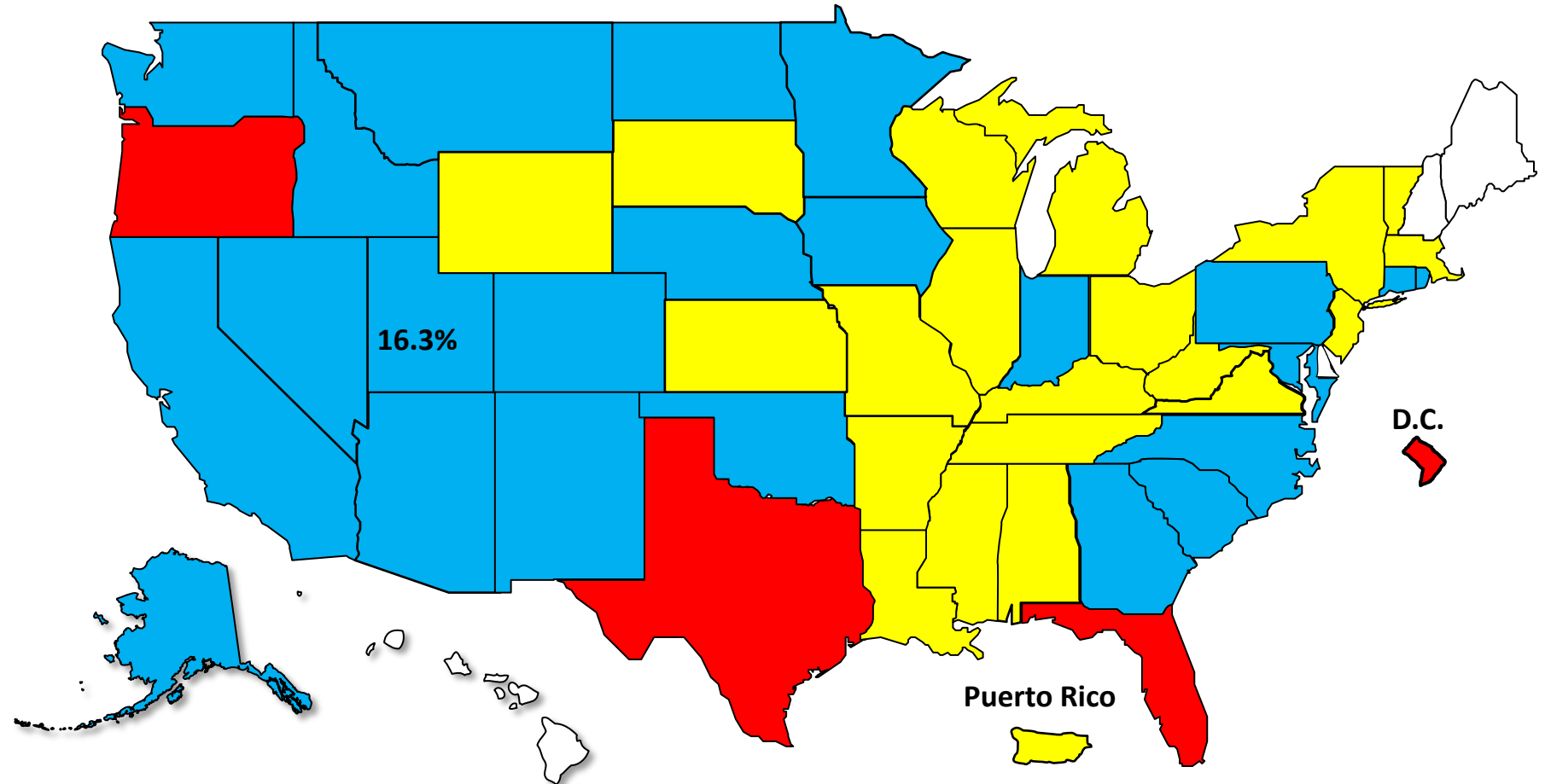


Bankruptcy Filing Trends

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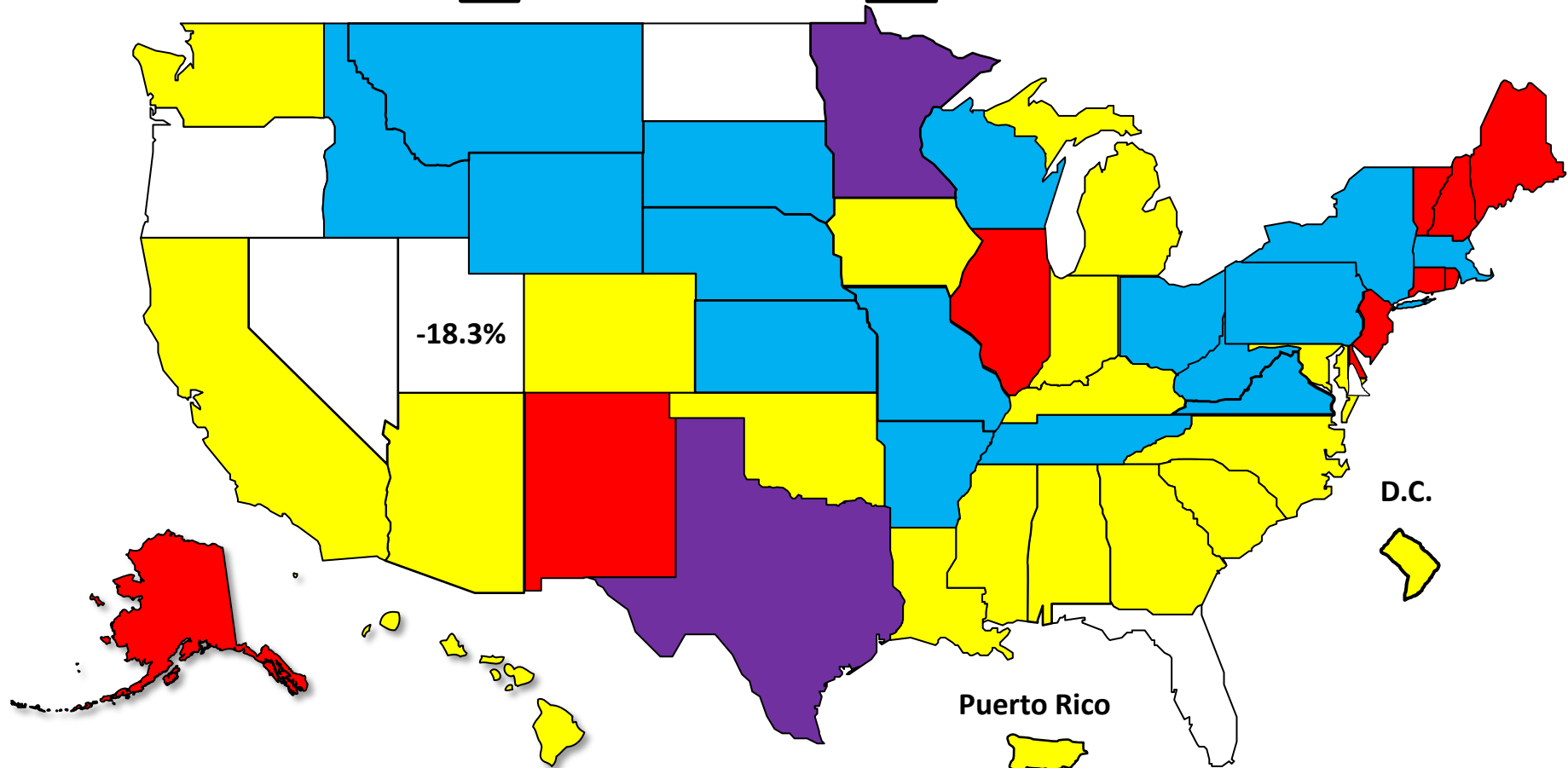
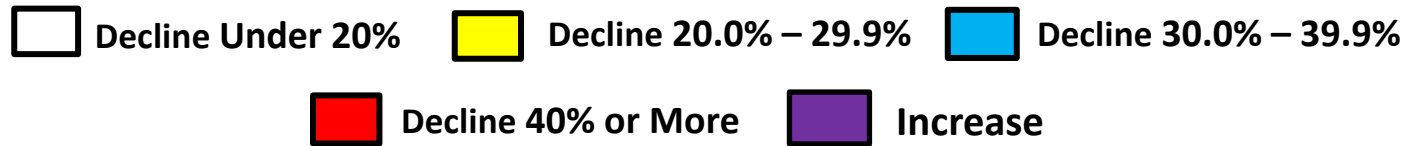
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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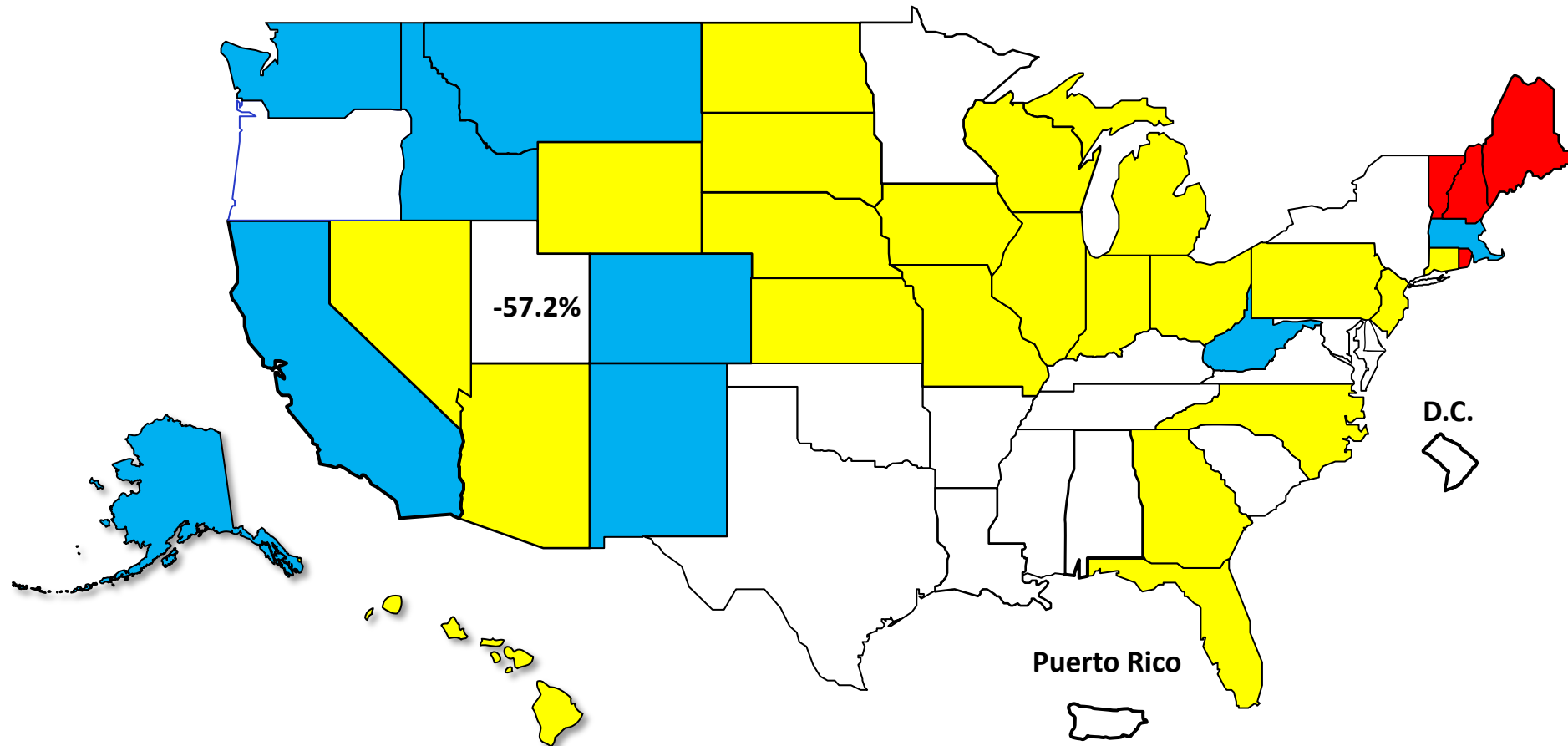


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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