

Bankruptcy Filing Trends in Washington: 2000-2025



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Washington



State at a Glance		
	Washington	National
Population (7/1/2025)	8,001,020	341,784,857
- Change since April 2020	3.8%	3.1%
- Foreign Born	15.4%	14.1%
Size (Square Miles)	66,455	3,533,038
Median Household Income	\$98,141	\$80,734
Persons per Household	2.50	2.53
Per Capita Income	\$53,744	\$44,673
Median Home Value	\$564,600	\$332,700
Homeownership Rate	63.8%	65.2%
High School Graduate (or Higher)	92.3%	89.6%
College Graduate (or Higher)	39.6%	35.7%
Disabled	9.6%	9.3%
No Health Insurance	7.8%	9.6%
In Poverty	9.9%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Washington (State)					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	9,346	7,401	98	1,844	3
2024	8,494	6,639	80	1,766	9
2023	6,661	4,943	92	1,625	1
2022	5,162	3,879	43	1,237	3
2021	6,007	4,855	57	1,094	1
2020	8,646	6,753	75	1,811	7
2019	12,553	9,039	105	3,401	8
2018	13,394	9,725	76	3,588	5
2017	14,762	10,676	81	3,996	9
2016	16,388	11,926	106	4,347	9
2015	18,416	13,781	115	4,516	4
2014	21,378	16,833	136	4,406	3
2013	24,912	19,533	174	5,199	6
2012	27,868	22,308	212	5,342	6
2011	31,996	24,899	301	6,786	10
2010	34,124	26,595	334	7,185	10
2009	31,537	24,337	255	6,911	34
2008	21,835	15,756	143	5,920	16
2007	15,568	10,932	94	4,537	5
2006	11,911	8,375	101	3,423	12
2005	46,930	39,958	127	6,830	15
2004	38,409	30,824	156	7,426	3
2003	40,555	32,427	220	7,886	22
2002	39,243	31,147	258	7,825	13
2001	37,135	29,544	213	7,350	28
2000	31,131	23,948	212	6,956	15
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Eastern District of Washington Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,295	1,923	26	343	3
2024	2,122	1,723	20	375	4
2023	1,717	1,343	41	332	1
2022	1,261	1,013	2	243	3
2021	1,550	1,260	9	280	1
2020	2,277	1,816	11	447	3
2019	3,340	2,550	25	761	4
2018	3,644	2,790	13	836	5
2017	3,840	2,959	9	870	2
2016	4,106	3,113	13	976	4
2015	4,346	3,390	12	942	2
2014	4,672	3,736	14	920	2
2013	5,182	4,115	27	1,039	1
2012	5,575	4,453	24	1,093	5
2011	6,337	4,925	46	1,361	5
2010	7,299	5,858	37	1,399	5
2009	7,320	5,844	50	1,418	8
2008	5,583	4,343	22	1,213	5
2007	4,344	3,276	17	1,049	2
2006	3,463	2,582	19	854	8
2005	11,577	9,775	26	1,767	9
2004	9,453	7,424	50	1,976	3
2003	10,480	8,037	70	2,351	22
2002	10,213	7,702	74	2,426	11
2001	10,149	7,692	58	2,372	27
2000	8,376	6,290	43	2,032	11
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Western District of Washington Calendar Years 2000 - 2025

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	7,051	5,478	72	1,501	0
2024	6,372	4,916	60	1,391	5
2023	4,944	3,600	51	1,293	0
2022	3,901	2,866	41	994	0
2021	4,457	3,595	48	814	0
2020	6,369	4,937	64	1,364	4
2019	9,213	6,515	79	2,616	3
2018	9,750	6,935	63	2,752	0
2017	10,922	7,717	72	3,126	7
2016	12,282	8,813	93	3,371	5
2015	14,070	10,392	103	3,574	1
2014	16,706	13,097	122	3,486	1
2013	19,730	15,418	147	4,160	5
2012	22,293	17,855	188	4,249	1
2011	25,659	19,974	255	5,425	5
2010	26,825	20,737	297	5,786	5
2009	24,217	18,493	205	5,493	26
2008	16,252	11,413	121	4,707	11
2007	11,224	7,656	77	3,488	3
2006	8,448	5,793	82	2,569	4
2005	35,353	30,183	101	5,063	6
2004	28,956	23,400	106	5,450	0
2003	30,075	24,390	150	5,535	0
2002	29,030	23,445	184	5,399	2
2001	26,986	21,852	155	4,978	1
2000	22,755	17,658	169	4,924	4

*Chapters 9, 12 and 15

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Business Bankruptcy Cases Filed - Washington Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	331	228	87	13	3
2024	329	222	73	25	9
2023	257	151	87	18	1
2022	176	127	35	11	3
2021	198	140	45	12	1
2020	268	180	67	14	7
2019	383	264	77	34	8
2018	362	266	59	32	5
2017	407	306	58	34	9
2016	427	299	75	44	9
2015	443	320	85	35	3
2014	564	413	106	42	3
2013	741	556	126	53	6
2012	884	654	172	52	6
2011	1,124	775	254	85	10
2010	1,188	818	277	83	10
2009	1,158	814	218	92	34
2008	714	478	120	100	16
2007	477	312	79	81	5
2006	401	237	88	64	12
2005	786	584	90	97	15
2004	665	437	123	102	3
2003	737	454	177	84	22
2002	698	406	200	79	13
2001	642	364	169	81	28
2000	717	428	194	80	15
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Eastern District of Washington Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	91	60	25	3	3
2024	70	41	19	6	4
2023	95	48	41	5	1
2022	35	25	2	5	3
2021	34	22	8	3	1
2020	50	35	11	1	3
2019	97	63	24	6	4
2018	79	56	11	7	5
2017	76	58	7	9	2
2016	77	51	11	11	4
2015	74	55	12	5	2
2014	91	67	13	9	2
2013	117	87	20	9	1
2012	144	109	20	10	5
2011	201	128	42	26	5
2010	245	181	36	23	5
2009	257	180	47	22	8
2008	186	134	20	27	5
2007	155	104	16	33	2
2006	124	73	18	25	8
2005	280	213	22	36	9
2004	230	157	41	29	3
2003	260	156	55	27	22
2002	252	140	52	49	11
2001	332	202	43	60	27
2000	382	285	38	48	11
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Western District of Washington Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	240	168	62	10	0
2024	259	181	54	19	5
2023	162	103	46	13	0
2022	141	102	33	6	0
2021	164	118	37	9	0
2020	218	145	56	13	4
2019	286	206	52	25	3
2018	283	210	48	25	0
2017	331	248	51	25	7
2016	350	248	64	33	5
2015	369	265	73	30	1
2014	473	346	93	33	1
2013	624	469	106	44	5
2012	740	545	152	42	1
2011	923	647	212	59	5
2010	943	637	241	60	5
2009	901	634	171	70	26
2008	528	344	100	73	11
2007	322	208	63	48	3
2006	277	164	70	39	4
2005	506	371	68	61	6
2004	435	280	82	73	0
2003	477	298	122	57	0
2002	446	266	148	30	2
2001	310	162	126	21	1
2000	335	143	156	32	4
*Chapters 9, 12 and 15					

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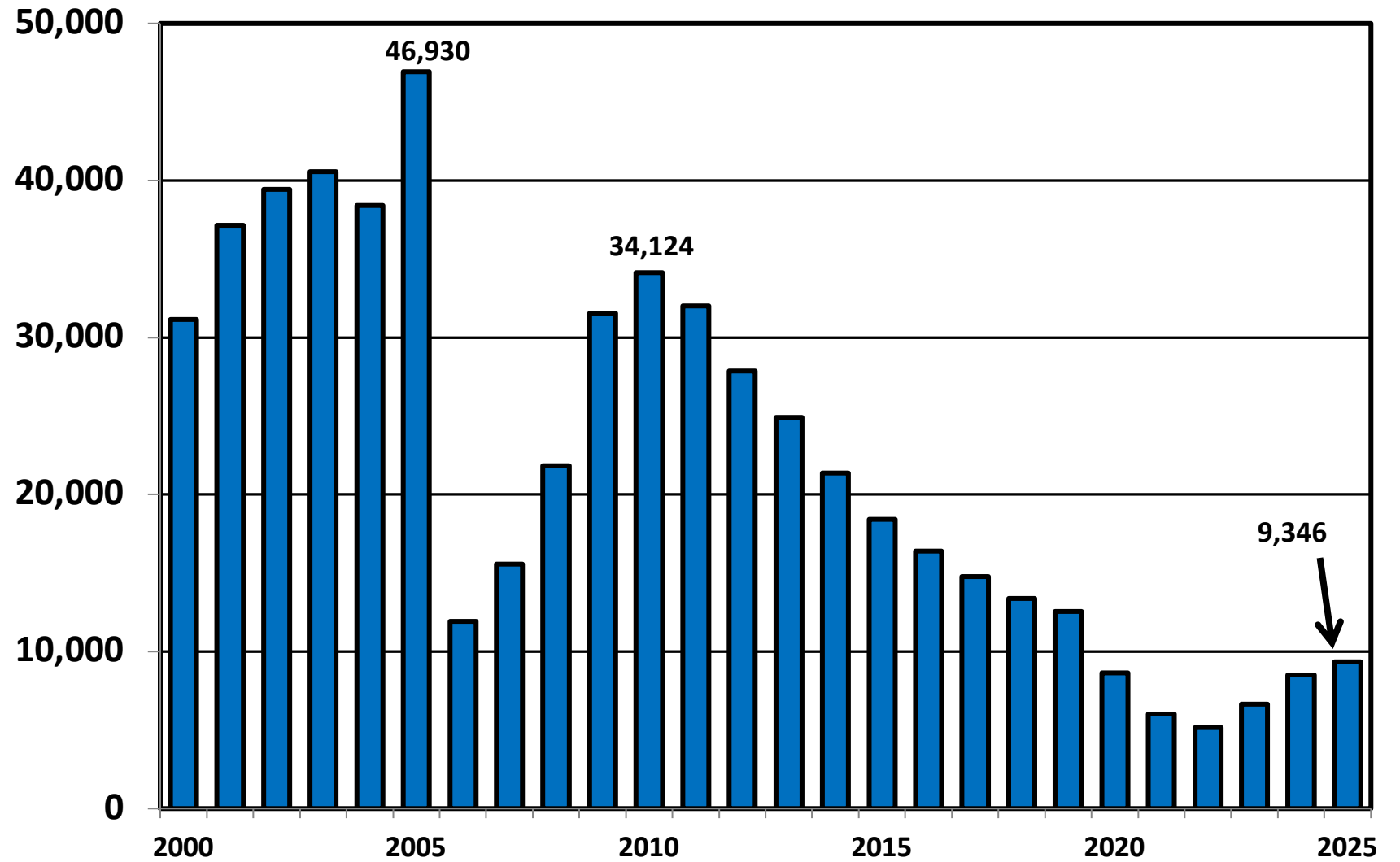


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Eastern & Western Districts of Washington Total Bankruptcy Cases Filed 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



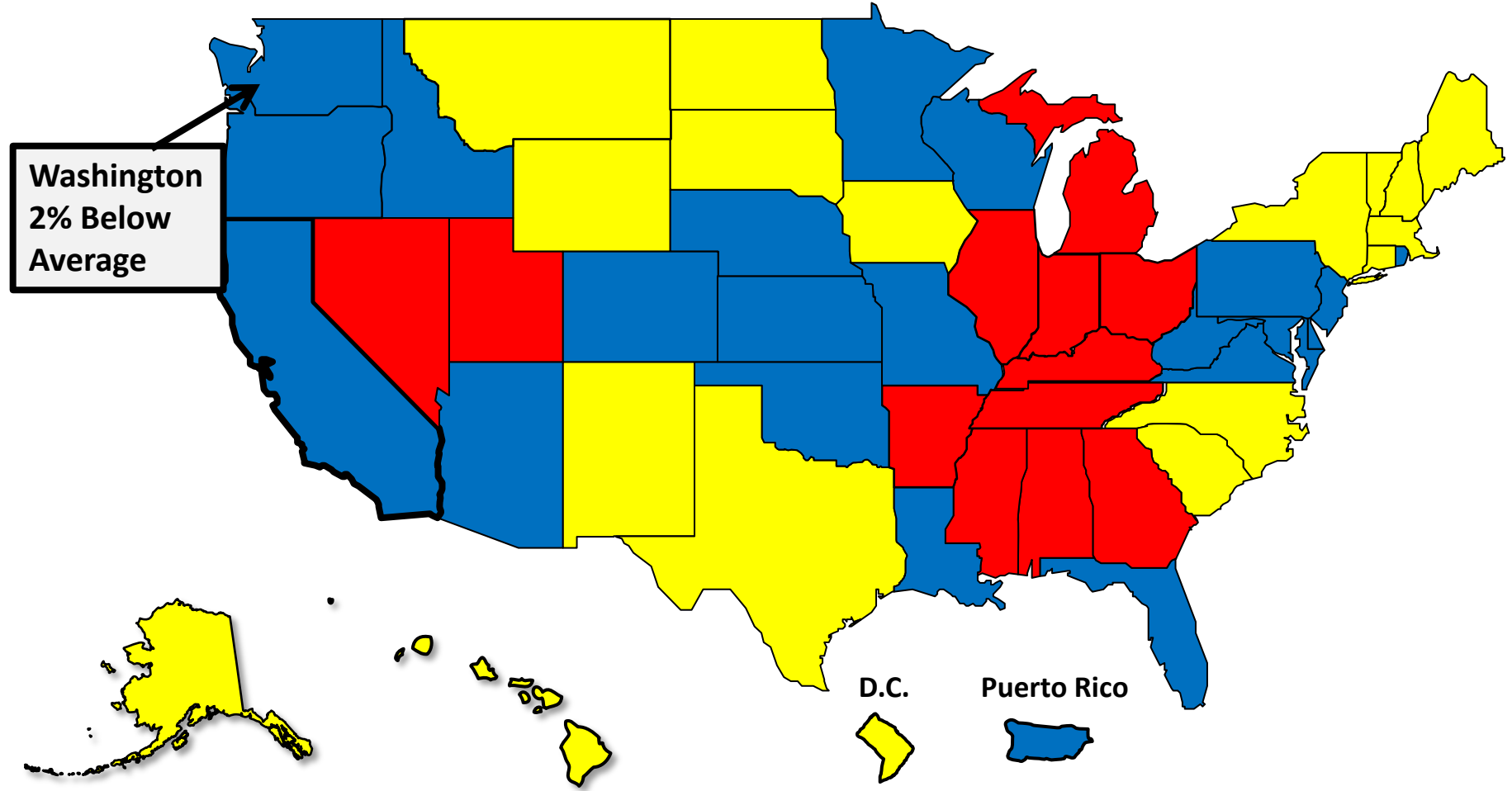
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



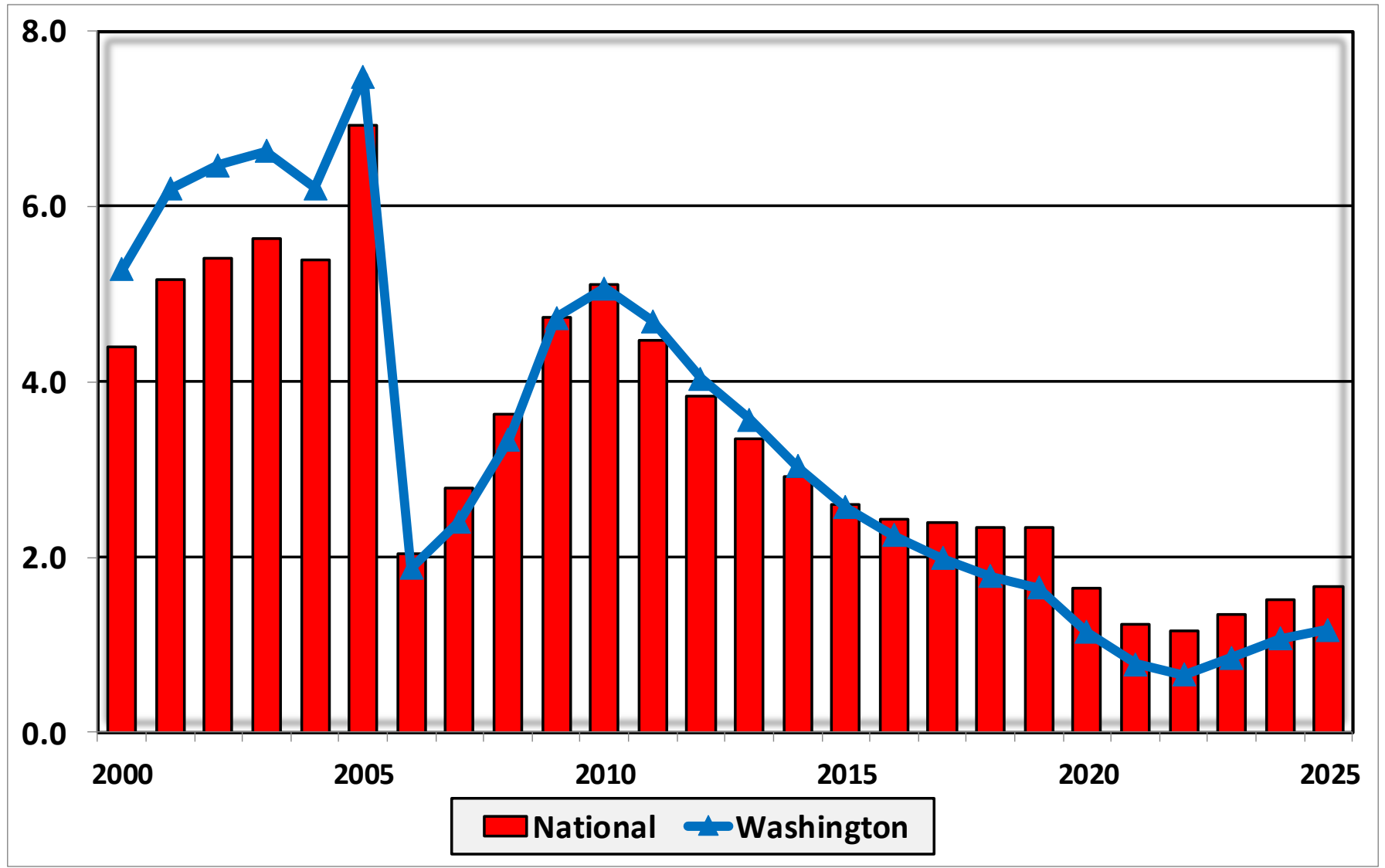
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Bankruptcy Filings per 1,000 Population Washington vs. National Average 2000 - 2025



Bankruptcy Filing Trends in Washington: 2000-2025

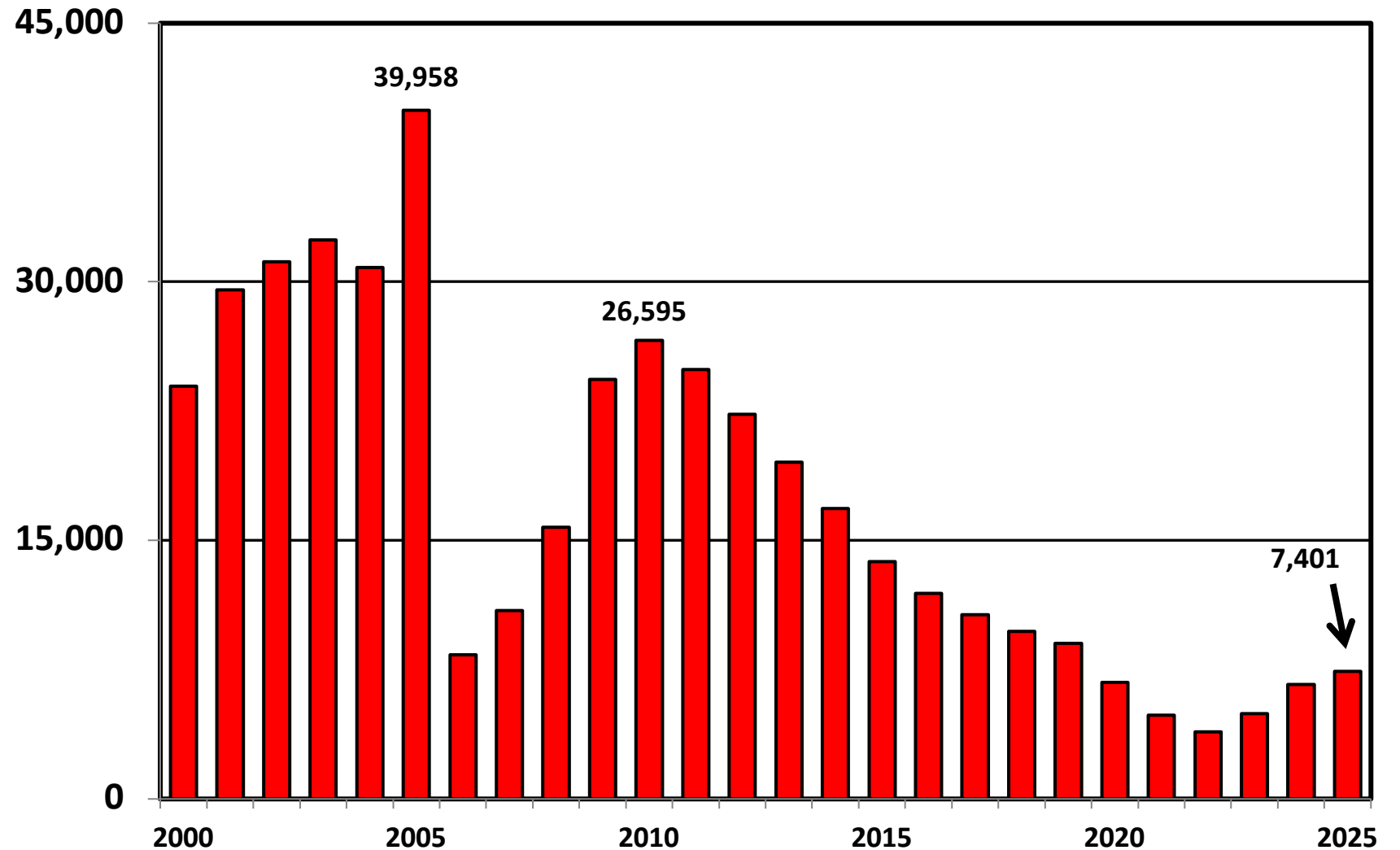


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Chapter 7 Cases Filed In Washington 2000 - 2025



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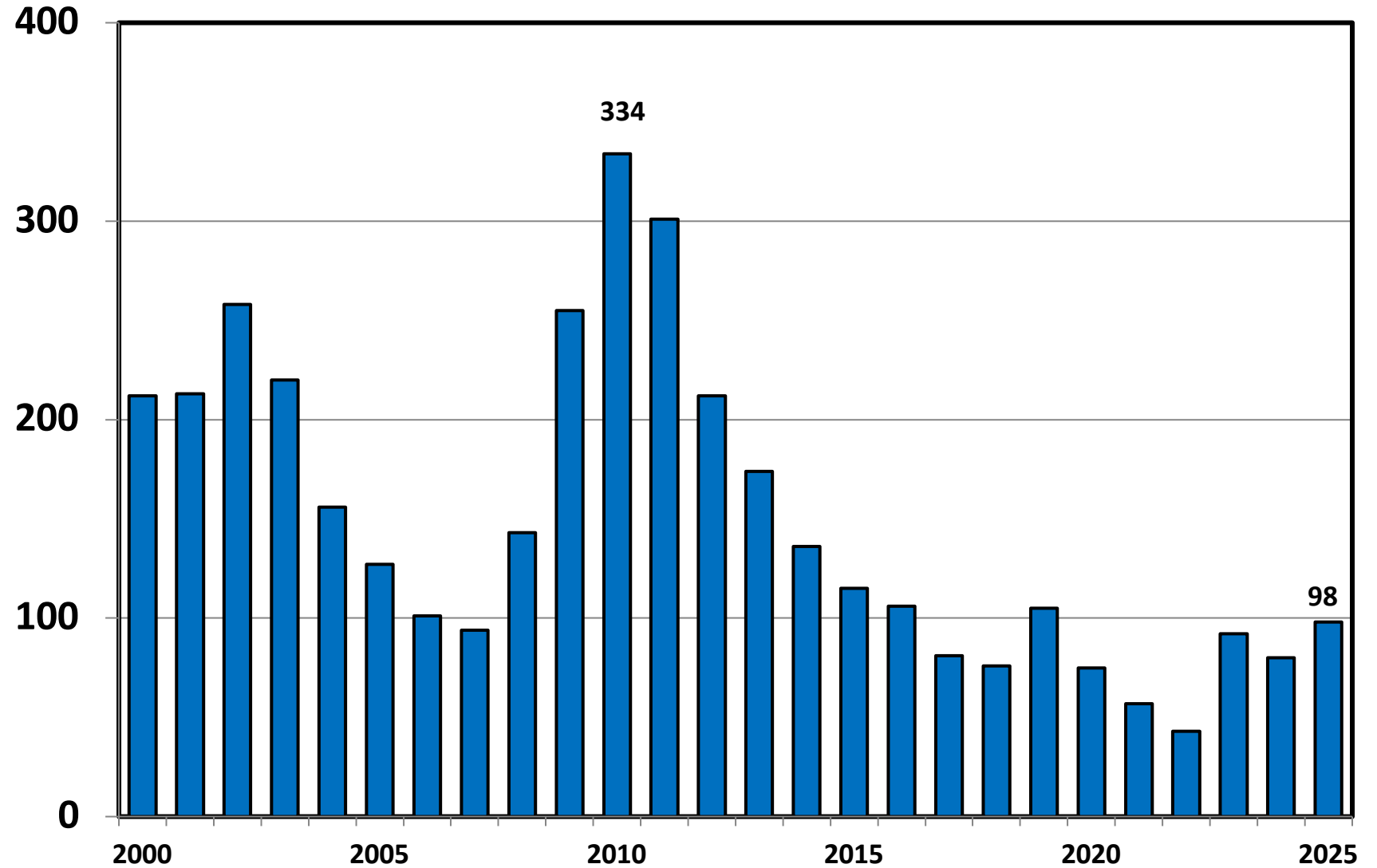


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Chapter 11 Cases Filed in Washington 2000 - 2025



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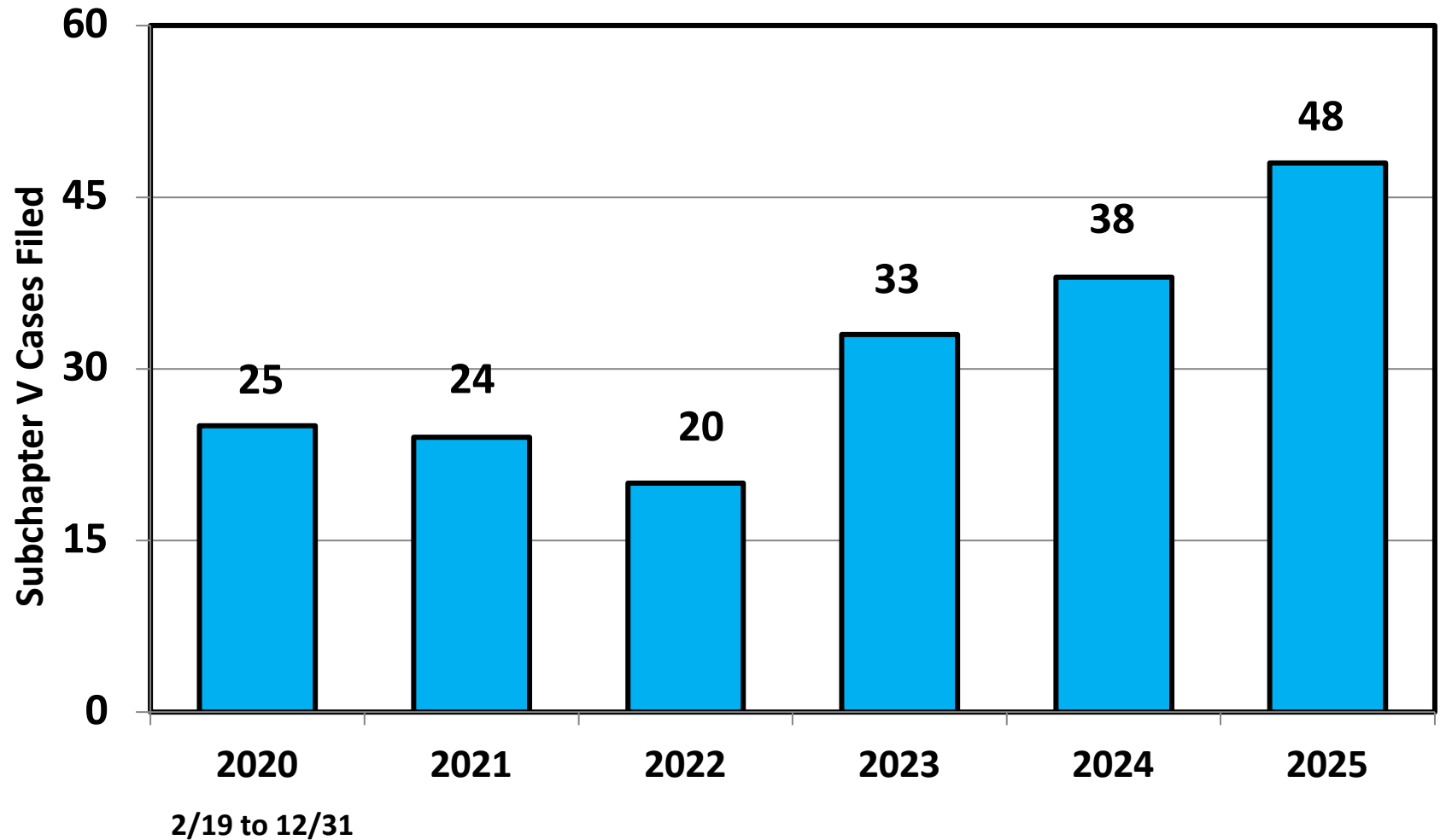


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Subchapter V Cases Filed in Washington Calendar Years 2020 - 2025



Source: ABI review of PACER records

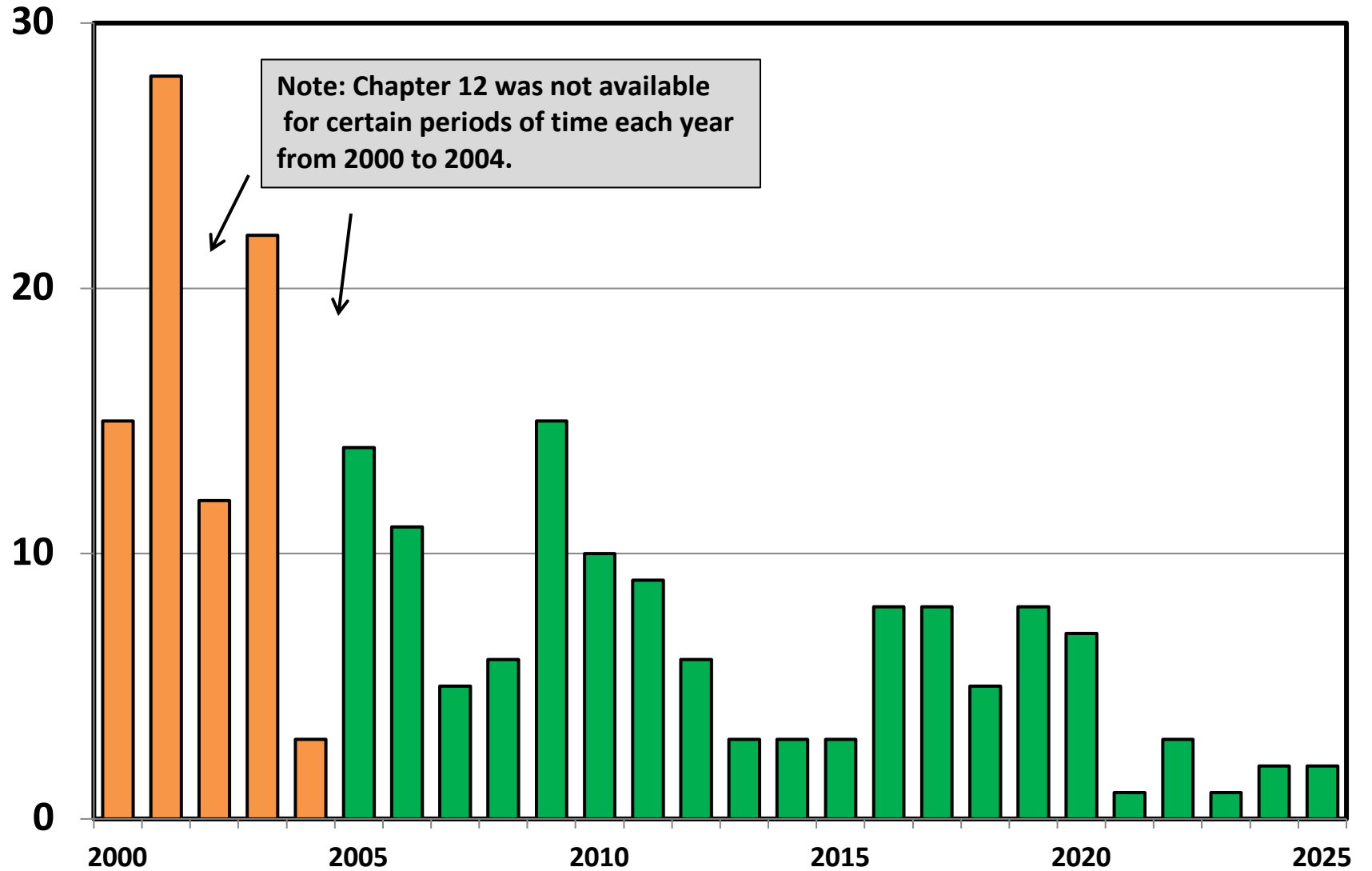
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Chapter 12 Cases Filed in Washington 2000 - 2025



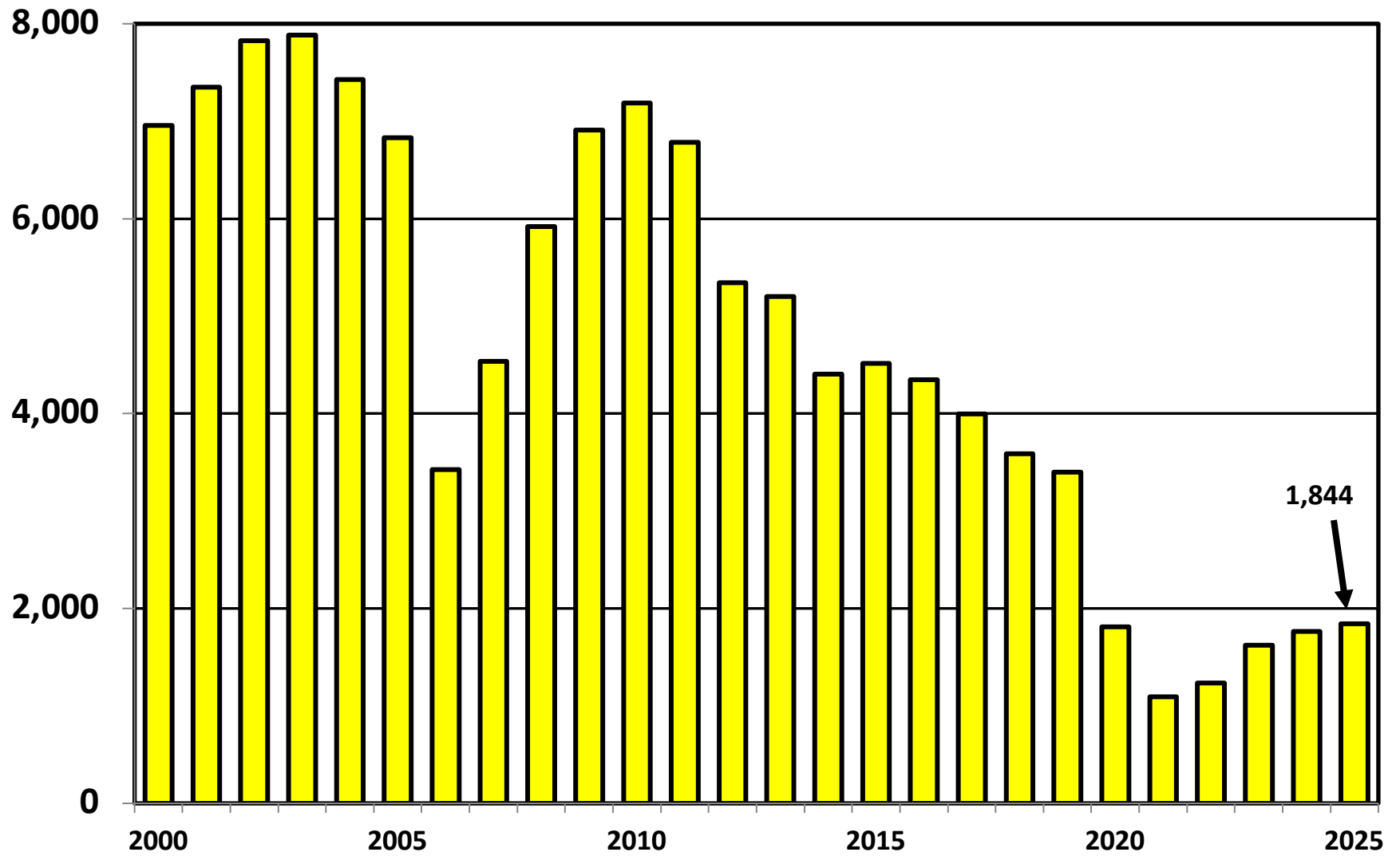
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Chapter 13 Cases Filed in Washington Calendar Years 2000 - 2025



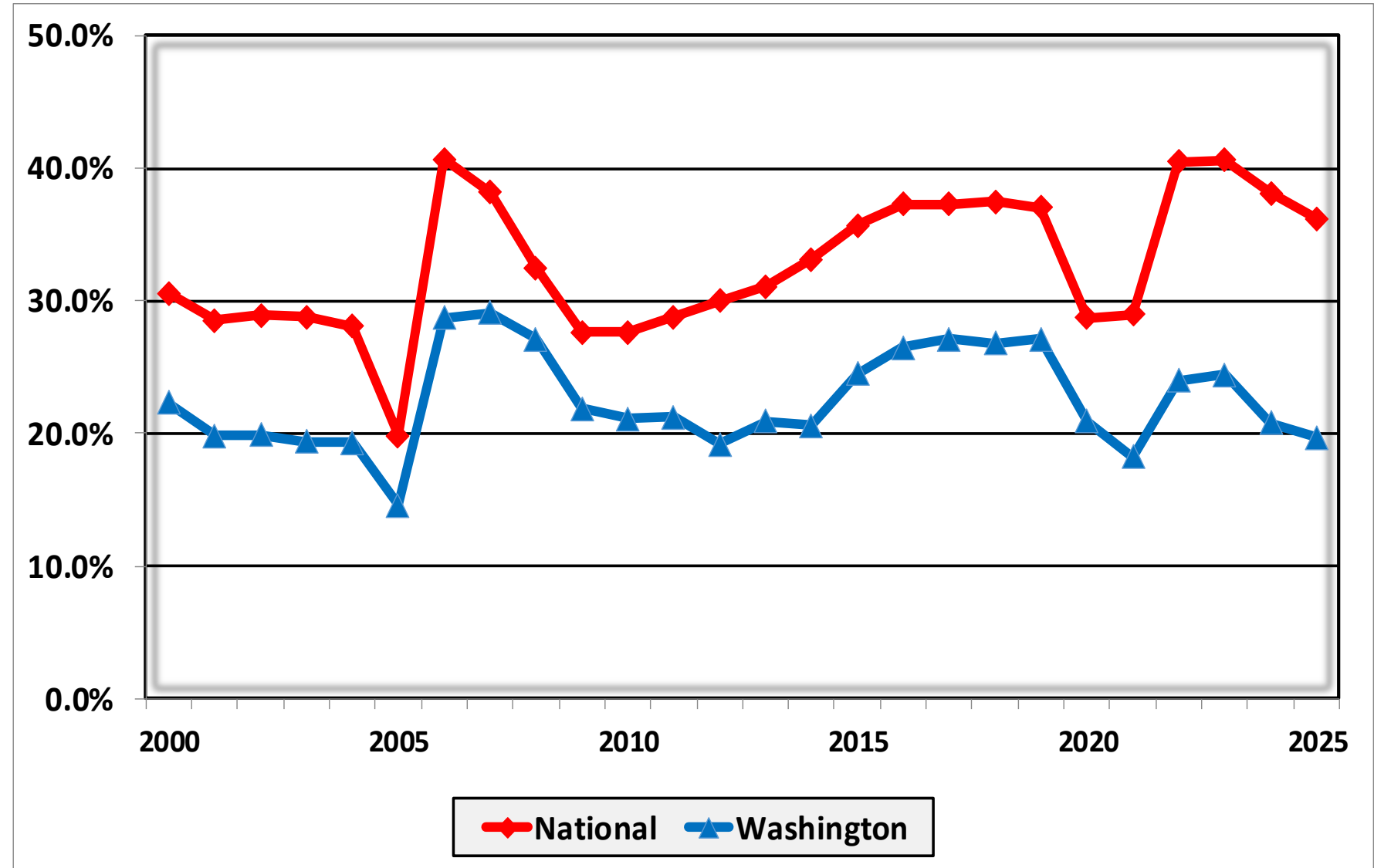
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



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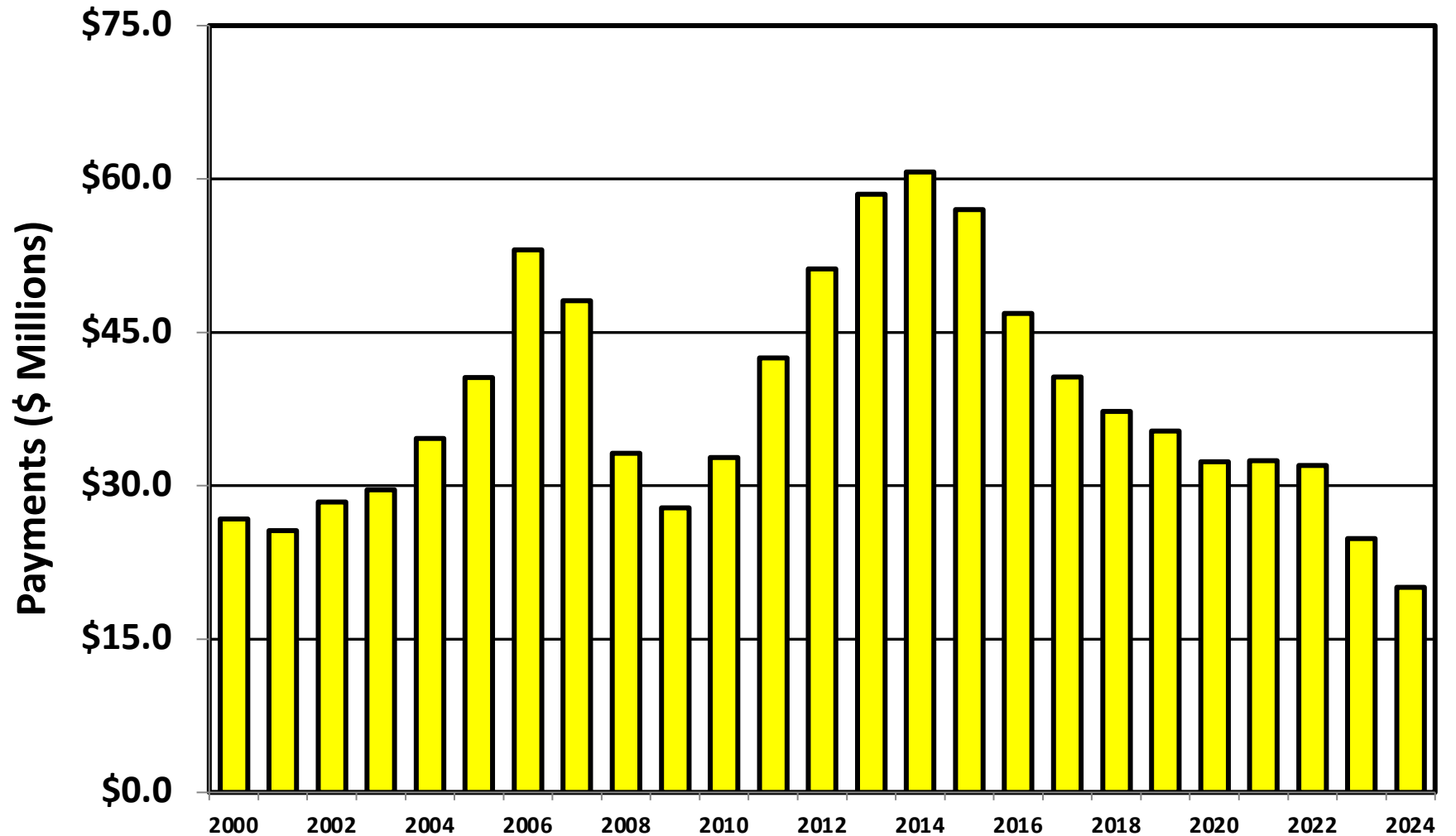


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Chapter 13 Cases in Washington Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

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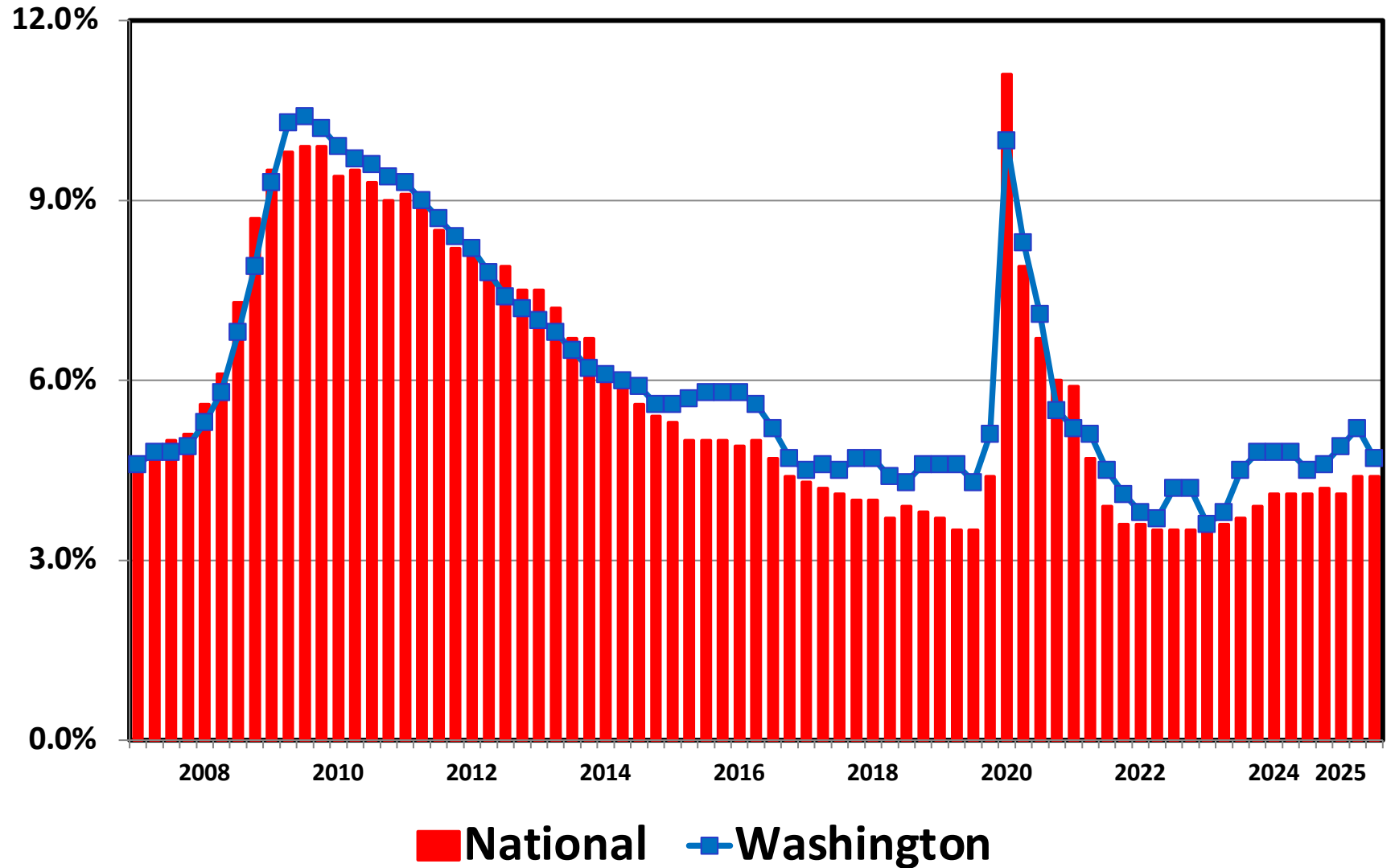


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

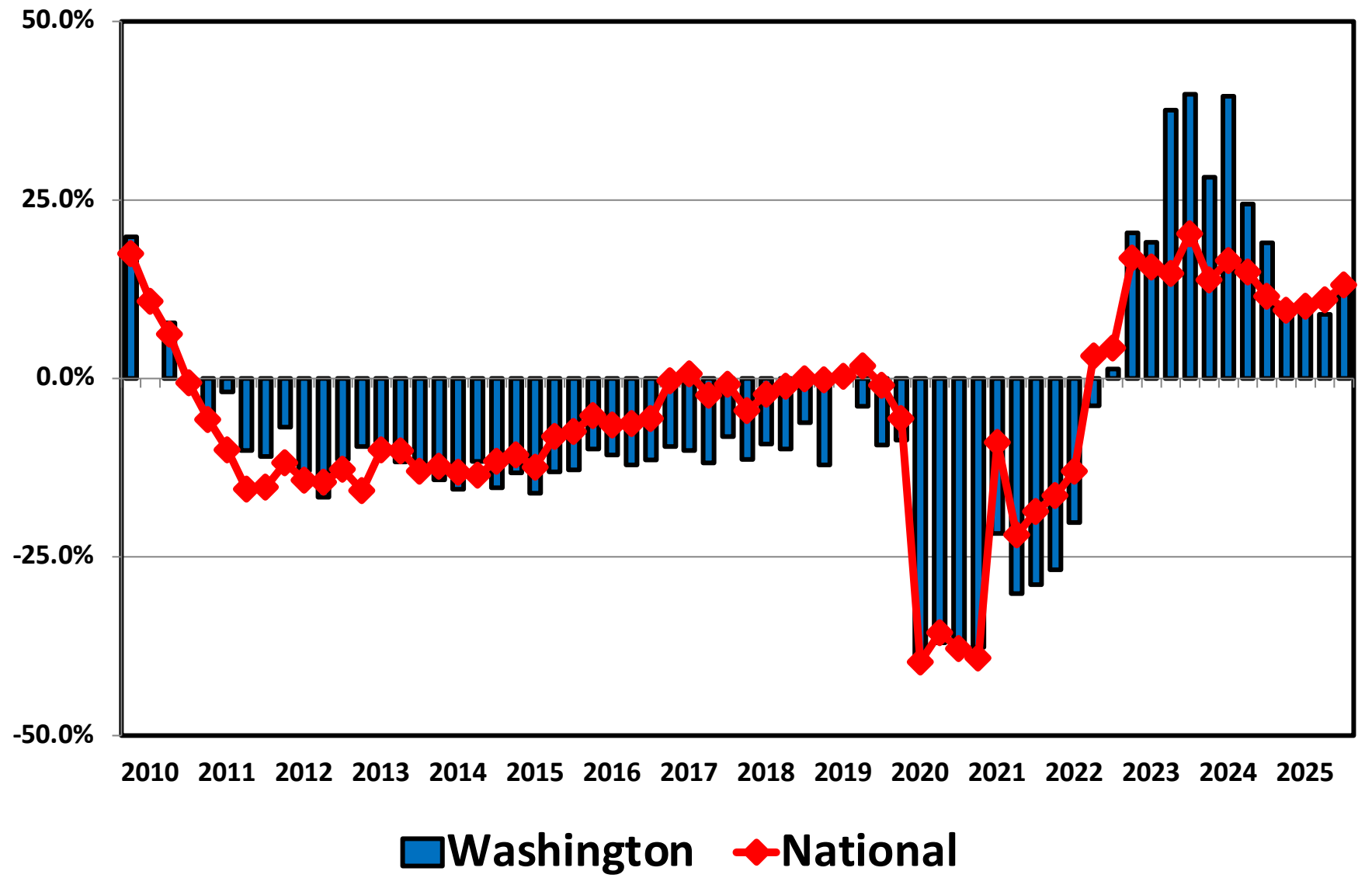
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Filing Trends By Quarter Washington vs. National Average (Percent Change From Same Quarter One Year Prior)



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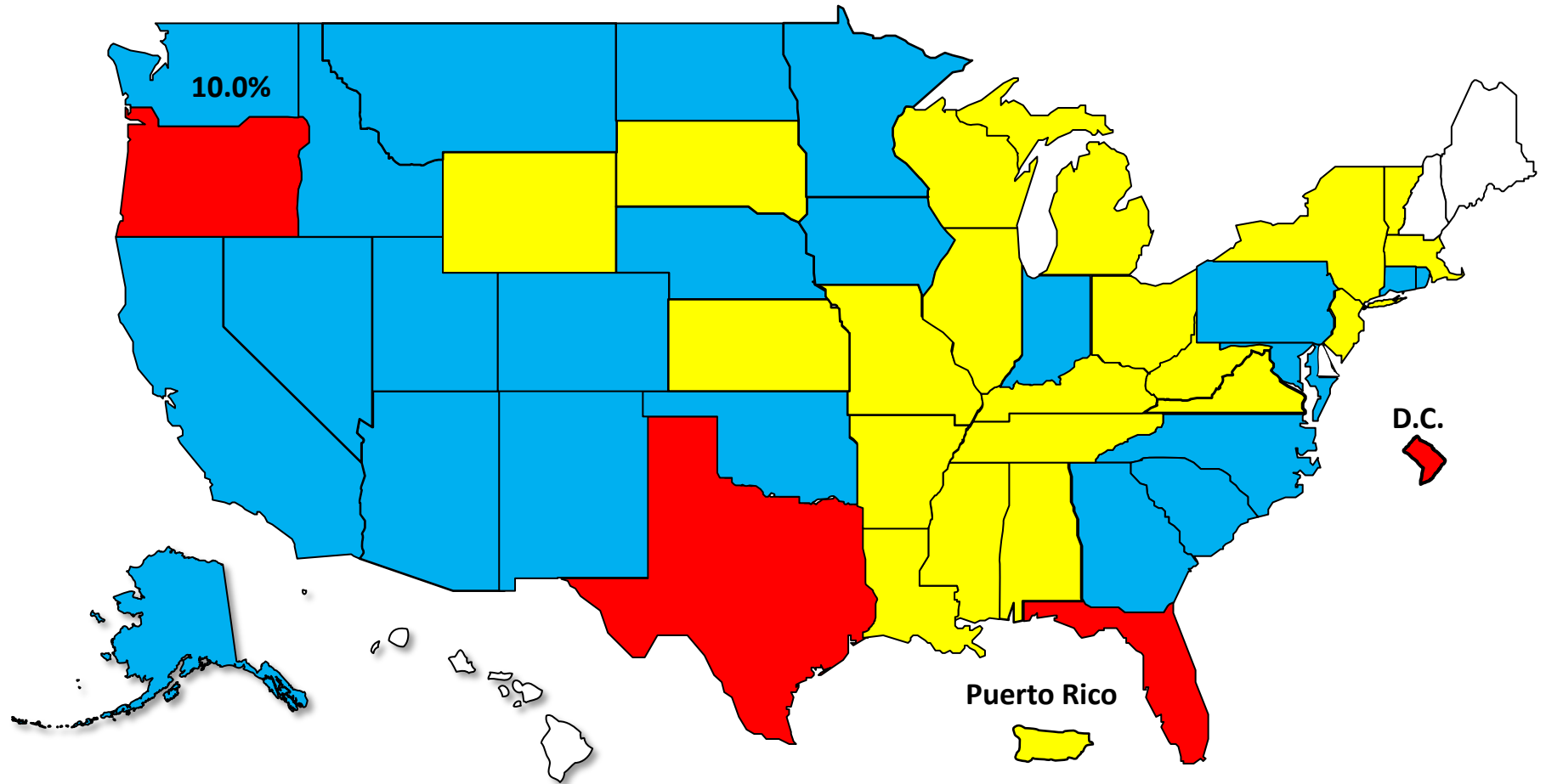
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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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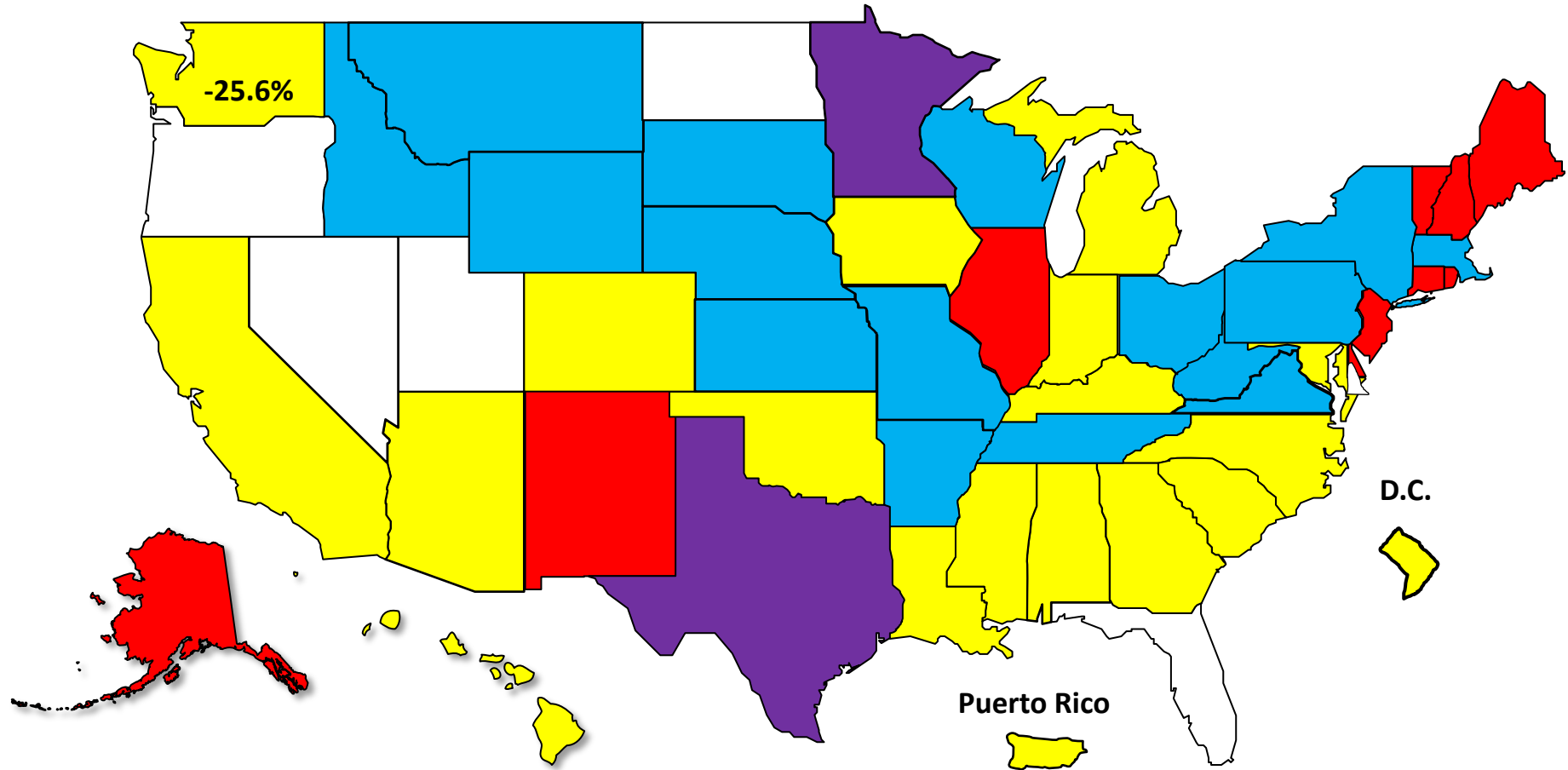
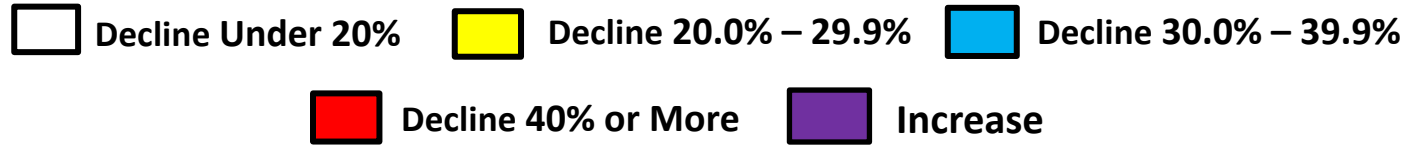
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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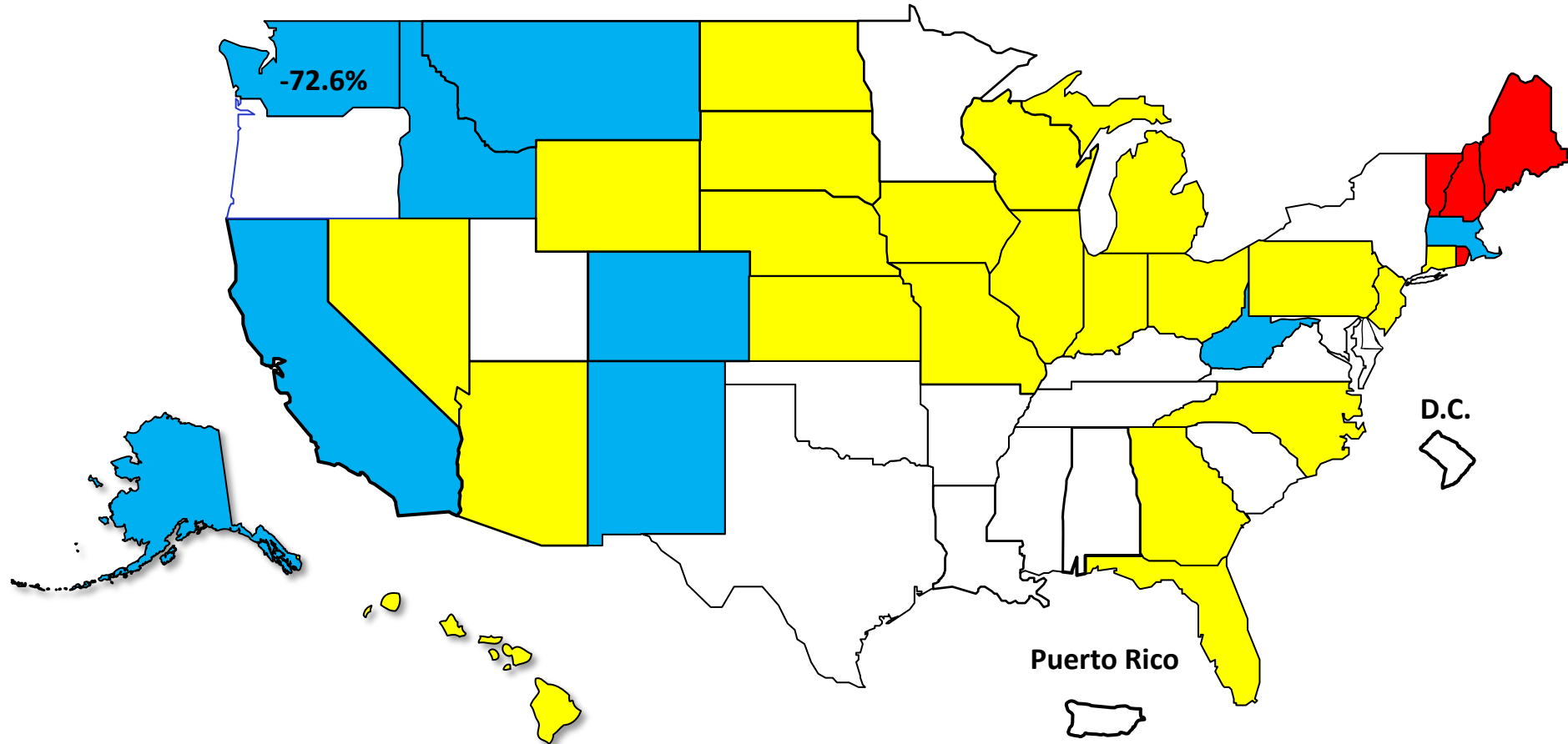
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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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