

# Bankruptcy Filing Trends in California



**CALIFORNIA REPUBLIC**



Prepared by: **The American Bankruptcy Institute**  
<http://www.abi.org/>



AMERICAN  
BANKRUPTCY  
INSTITUTE

Updated  
February 2024

# California



State at a Glance		
	California	National
Population (7/1/2023)	38,965,193	334,914,895
- Change since April 2020	-1.4%	1.0%
- Foreign Born	26.5%	13.7%
Size (Square Miles)	155,858	3,533,038
Median Household Income	\$91,905	\$75,021
Persons per Household	2.89	2.57
Per Capita Income	\$45,591	\$41,261
Median Home Value	\$659,300	\$281,900
Homeownership Rate	55.6%	64.8%
High School Graduate (or Higher)	84.4%	89.1%
College Graduate (or Higher)	35.9%	34.3%
Disabled	7.1%	8.9%
No Health Insurance	7.5%	9.3%
In Poverty	12.2%	11.5%
Source: U.S. Census Bureau January 2024		

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## Bankruptcy Filings in California

Calendar Years 2000 - 2023

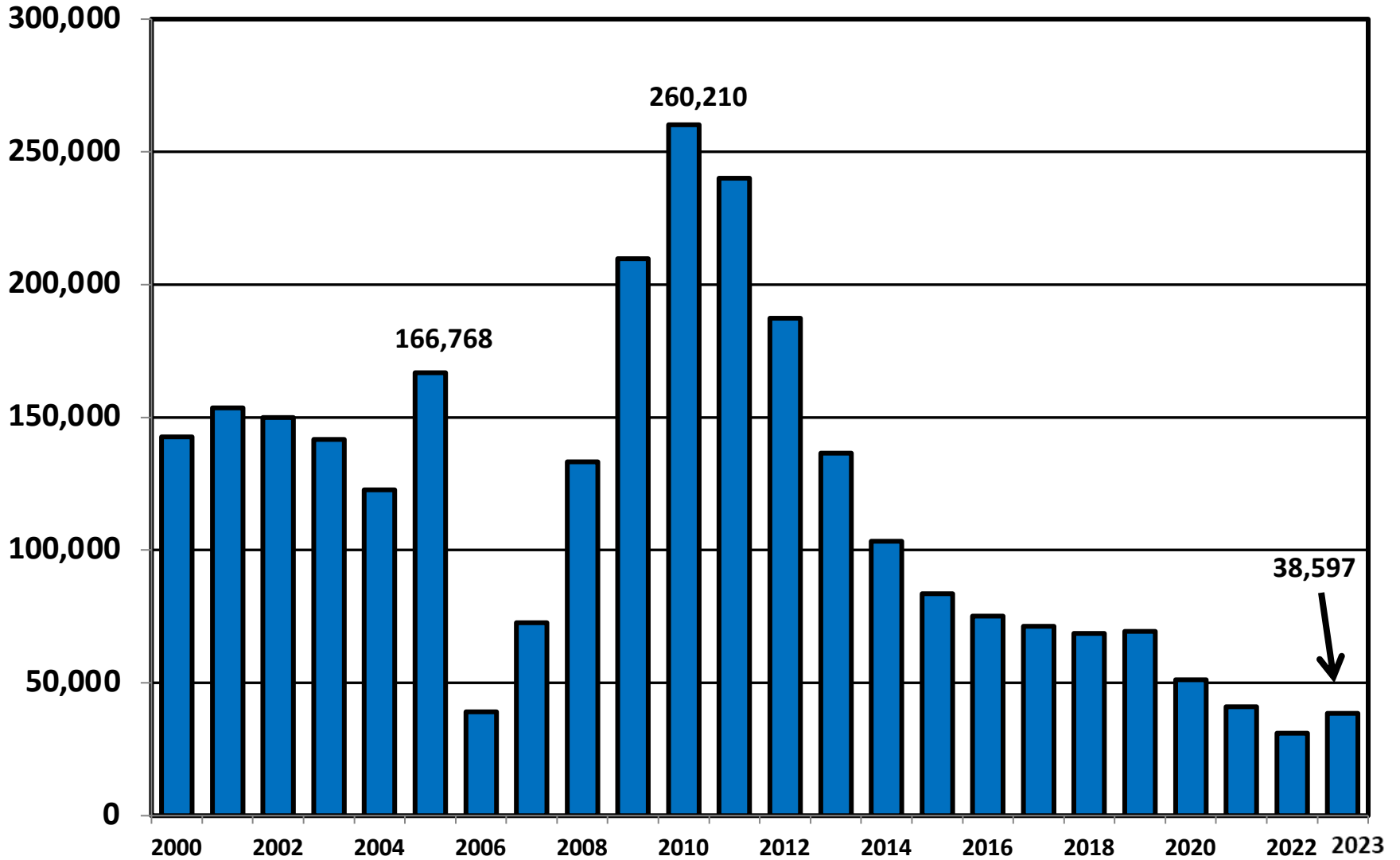
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2023	38,597	30,248	601	7,732	16
2022	30,973	24,191	445	6,324	13
2021	40,972	34,855	548	5,555	14
2020	51,146	42,663	628	7,833	22
2019	69,432	52,628	675	16,100	29
2018	68,668	51,087	712	16,849	20
2017	71,359	51,733	701	18,891	34
2016	75,113	53,780	714	20,591	28
2015	83,670	61,672	771	21,196	31
2014	103,379	79,846	873	22,628	32
2013	136,485	106,475	1,149	28,822	39
2012	187,322	140,693	1,483	45,070	76
2011	240,151	176,958	1,958	61,161	74
2010	260,210	198,379	1,932	59,829	70
2009	209,818	162,107	1,846	45,813	52
2008	133,223	101,497	1,264	30,447	15
2007	72,615	52,587	663	19,348	17
2006	39,205	28,921	449	9,816	19
2005	166,768	151,225	554	14,975	14
2004	122,696	104,942	628	17,117	9
2003	141,659	117,506	790	23,303	60
2002	149,907	122,193	896	26,769	49
2001	153,659	125,293	1,066	27,259	41
2000	142,719	112,635	880	29,183	21
*Chapters 9, 12 and 15					

**Business Bankruptcy Cases Filed - California****Years Ended December 31, 2000 - 2023**

<b>CALENDAR YEAR</b>	<b>TOTAL FILINGS</b>	<b>CHAPTER 7</b>	<b>CHAPTER 11</b>	<b>CHAPTER 13</b>	<b>OTHER CASES*</b>
<b>2023</b>	<b>2,452</b>	<b>1,735</b>	<b>530</b>	<b>171</b>	<b>16</b>
<b>2022</b>	<b>1,775</b>	<b>1,245</b>	<b>348</b>	<b>169</b>	<b>13</b>
<b>2021</b>	<b>2,078</b>	<b>1,528</b>	<b>420</b>	<b>116</b>	<b>14</b>
<b>2020</b>	<b>2,431</b>	<b>1,805</b>	<b>471</b>	<b>133</b>	<b>22</b>
<b>2019</b>	<b>2,773</b>	<b>2,081</b>	<b>409</b>	<b>254</b>	<b>29</b>
<b>2018</b>	<b>2,813</b>	<b>2,004</b>	<b>476</b>	<b>313</b>	<b>20</b>
<b>2017</b>	<b>2,910</b>	<b>2,134</b>	<b>461</b>	<b>281</b>	<b>34</b>
<b>2016</b>	<b>3,025</b>	<b>2,239</b>	<b>430</b>	<b>328</b>	<b>28</b>
<b>2015</b>	<b>3,325</b>	<b>2,467</b>	<b>514</b>	<b>313</b>	<b>31</b>
<b>2014</b>	<b>3,742</b>	<b>2,781</b>	<b>597</b>	<b>332</b>	<b>32</b>
<b>2013</b>	<b>4,783</b>	<b>3,559</b>	<b>779</b>	<b>406</b>	<b>39</b>
<b>2012</b>	<b>6,127</b>	<b>4,581</b>	<b>979</b>	<b>491</b>	<b>76</b>
<b>2011</b>	<b>7,558</b>	<b>5,602</b>	<b>1,292</b>	<b>591</b>	<b>73</b>
<b>2010</b>	<b>8,814</b>	<b>6,782</b>	<b>1,322</b>	<b>640</b>	<b>70</b>
<b>2009</b>	<b>9,012</b>	<b>6,883</b>	<b>1,444</b>	<b>633</b>	<b>52</b>
<b>2008</b>	<b>6,404</b>	<b>4,819</b>	<b>1,048</b>	<b>522</b>	<b>15</b>
<b>2007</b>	<b>3,505</b>	<b>2,583</b>	<b>532</b>	<b>373</b>	<b>17</b>
<b>2006</b>	<b>2,098</b>	<b>1,433</b>	<b>371</b>	<b>275</b>	<b>19</b>
<b>2005</b>	<b>4,236</b>	<b>3,217</b>	<b>475</b>	<b>530</b>	<b>14</b>
<b>2004</b>	<b>3,748</b>	<b>2,565</b>	<b>538</b>	<b>636</b>	<b>9</b>
<b>2003</b>	<b>4,501</b>	<b>2,991</b>	<b>704</b>	<b>746</b>	<b>60</b>
<b>2002</b>	<b>5,141</b>	<b>3,454</b>	<b>793</b>	<b>847</b>	<b>47</b>
<b>2001</b>	<b>5,238</b>	<b>3,451</b>	<b>983</b>	<b>764</b>	<b>40</b>
<b>2000</b>	<b>4,595</b>	<b>2,970</b>	<b>791</b>	<b>813</b>	<b>21</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in California

## Calendar Years 2000 - 2023



# Total Filings Relative to Population 2000 - 2023



More than 25%  
Above Average

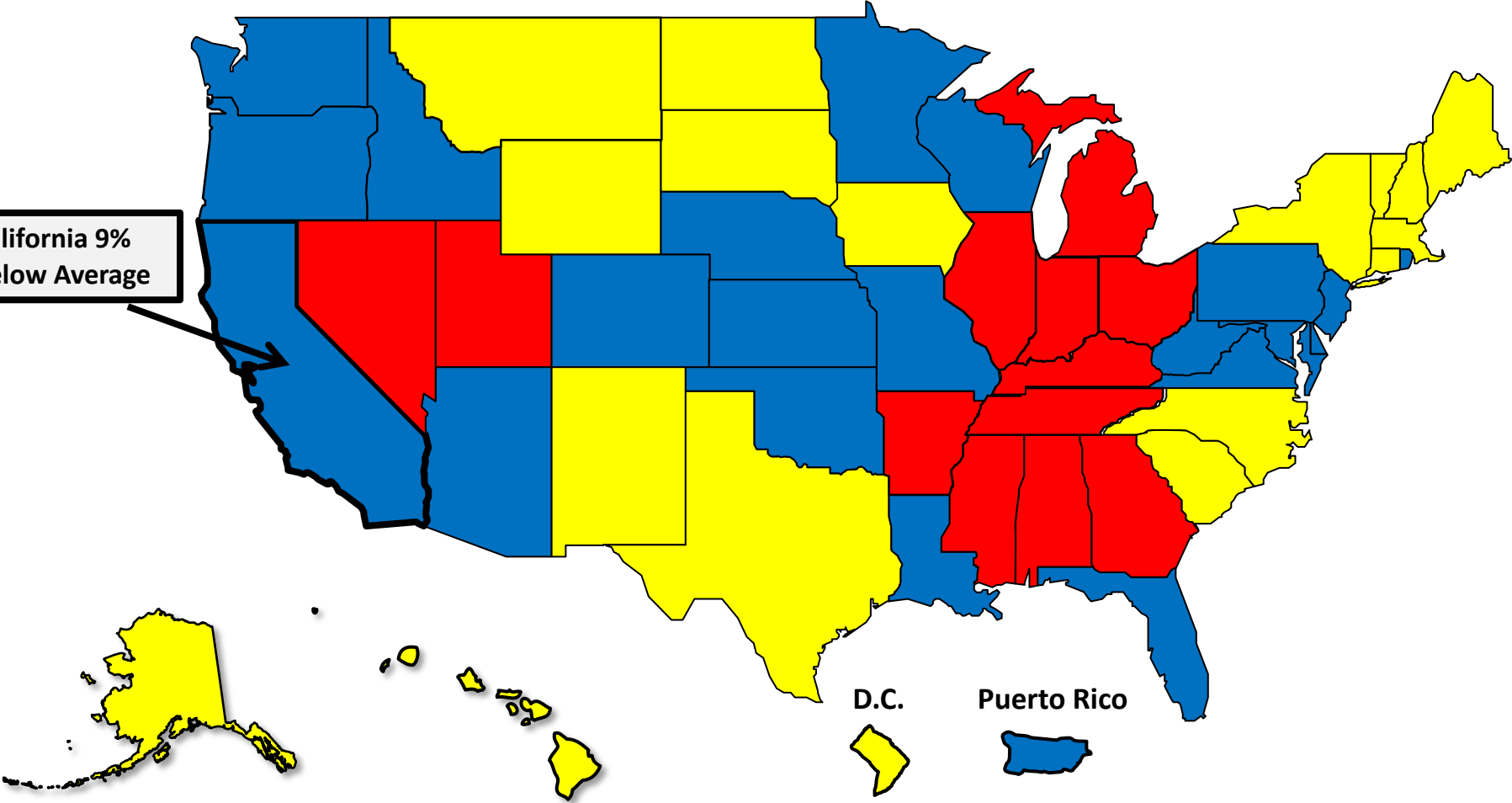


Within 25%  
of Average

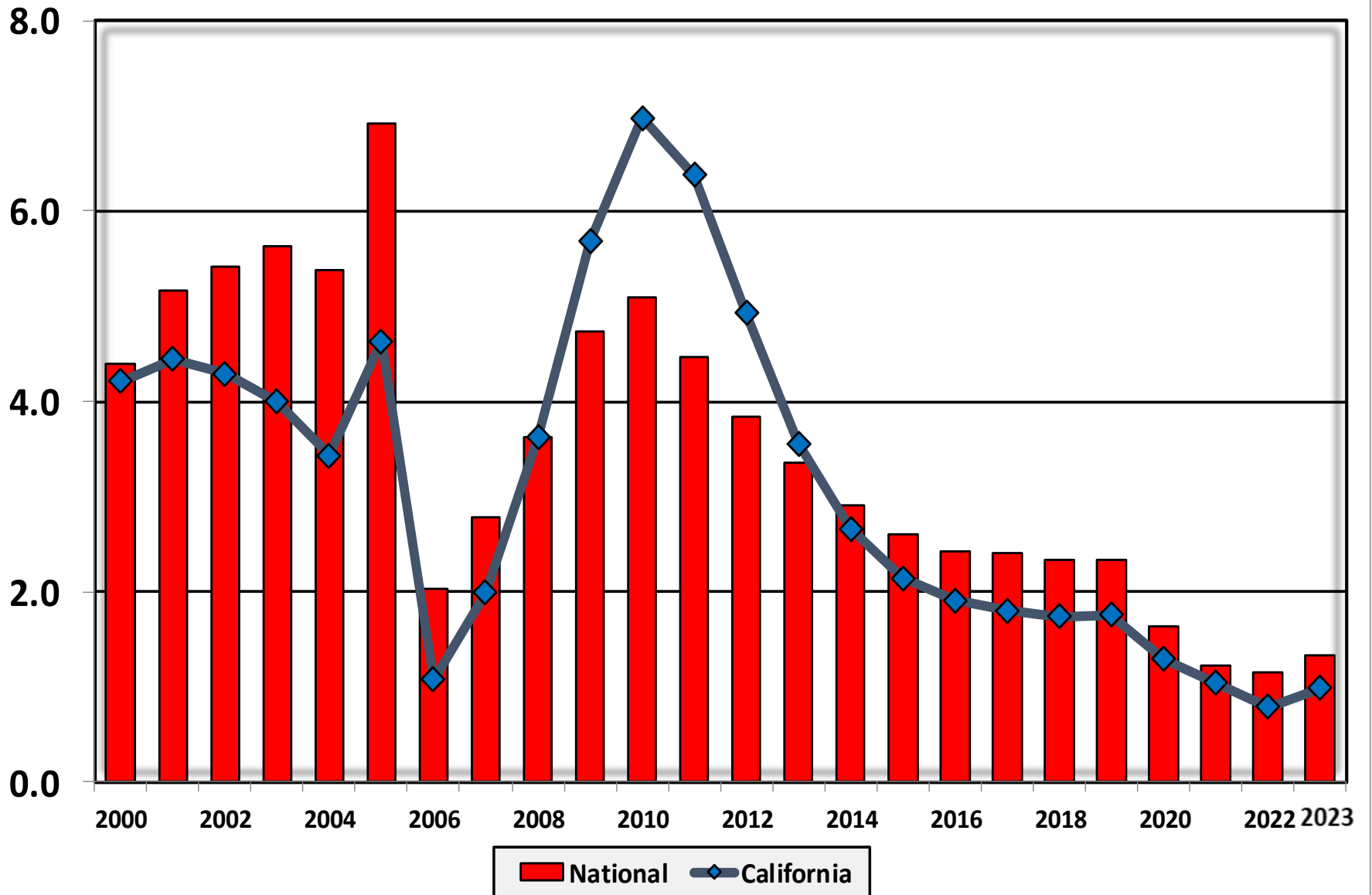


More than 25%  
Below Average

California 9%  
Below Average

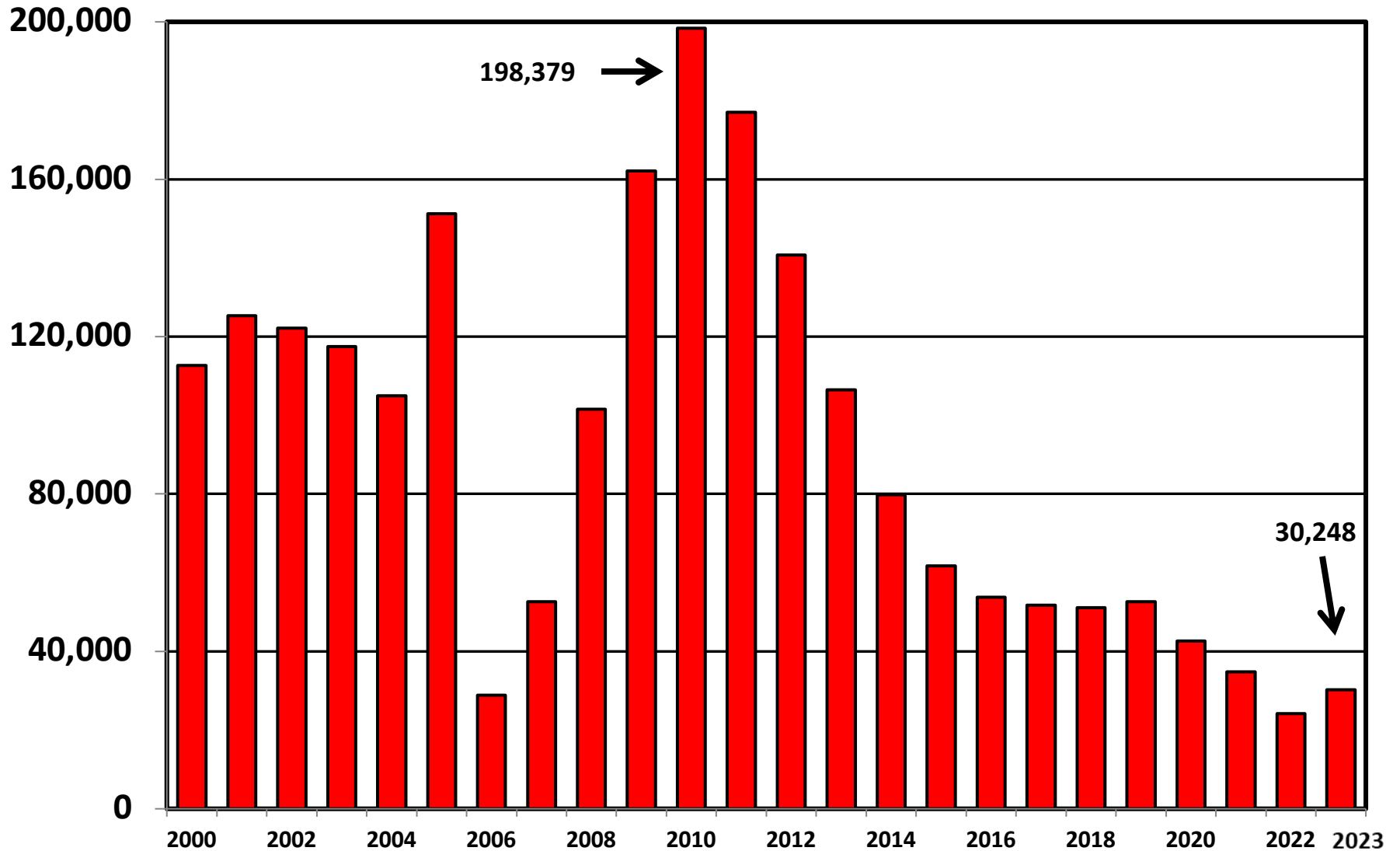


# Bankruptcy Filings per 1,000 Population California vs. National Average 2000 - 2023



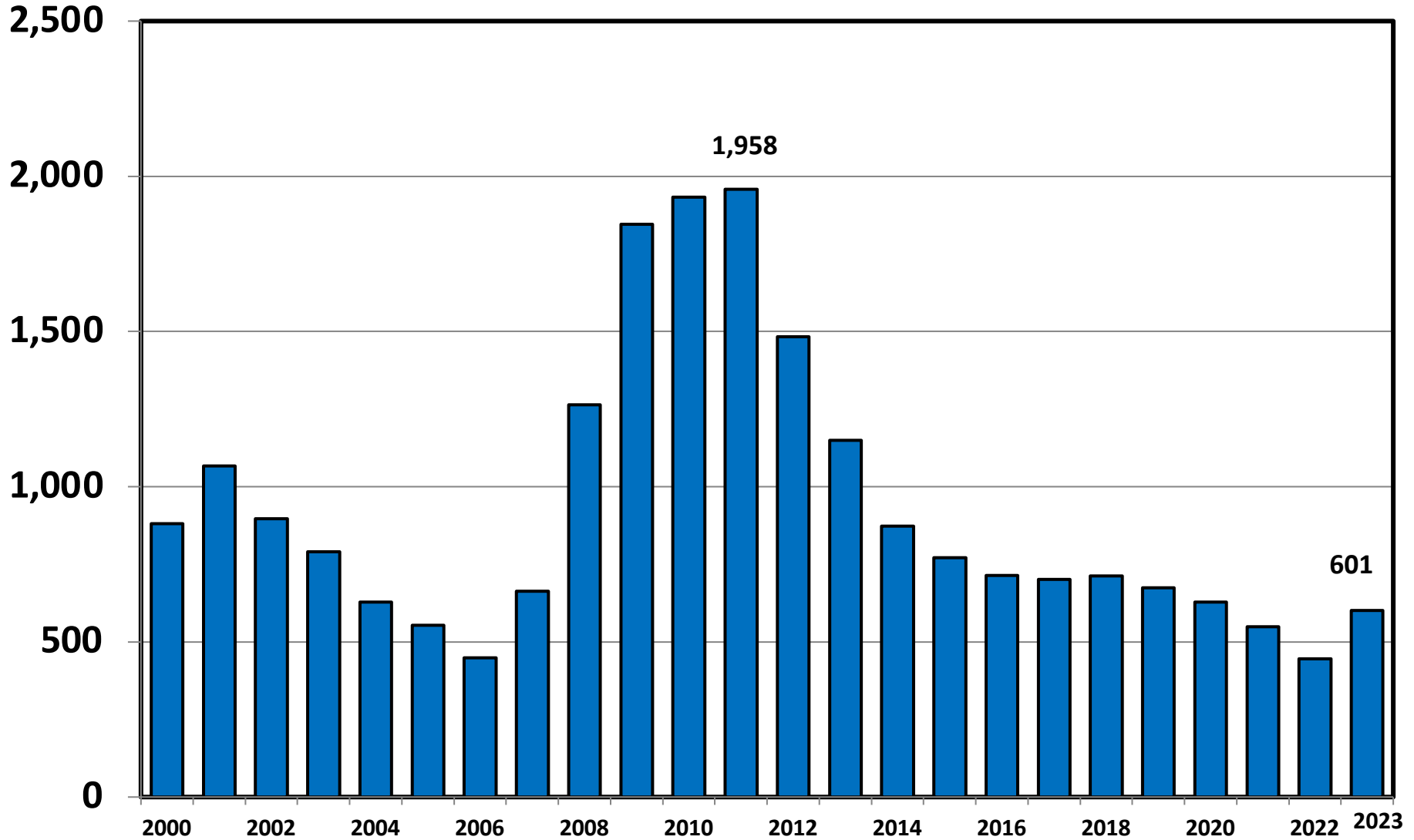
# Chapter 7 Cases Filed In California

## Calendar Years 2000 - 2023

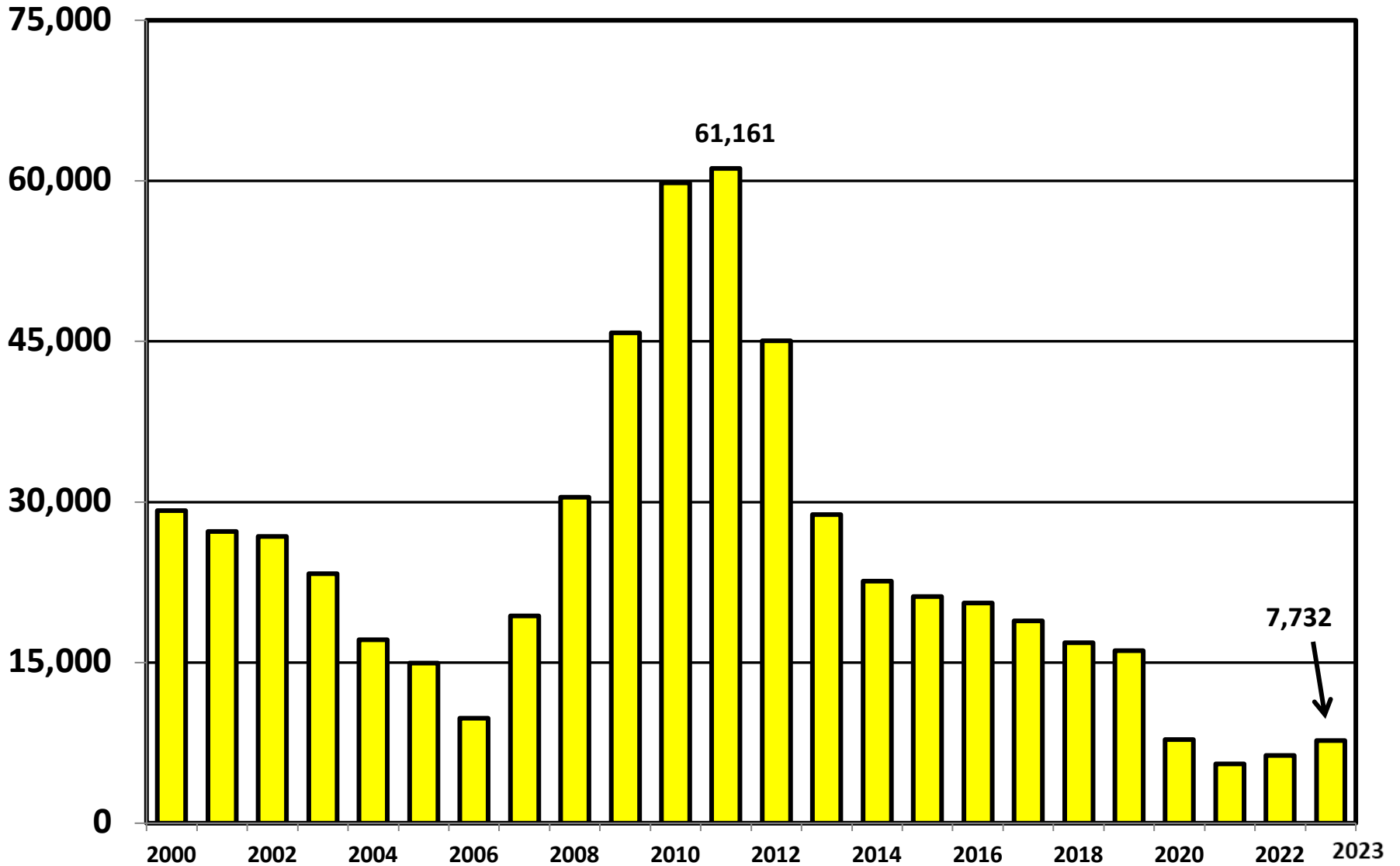




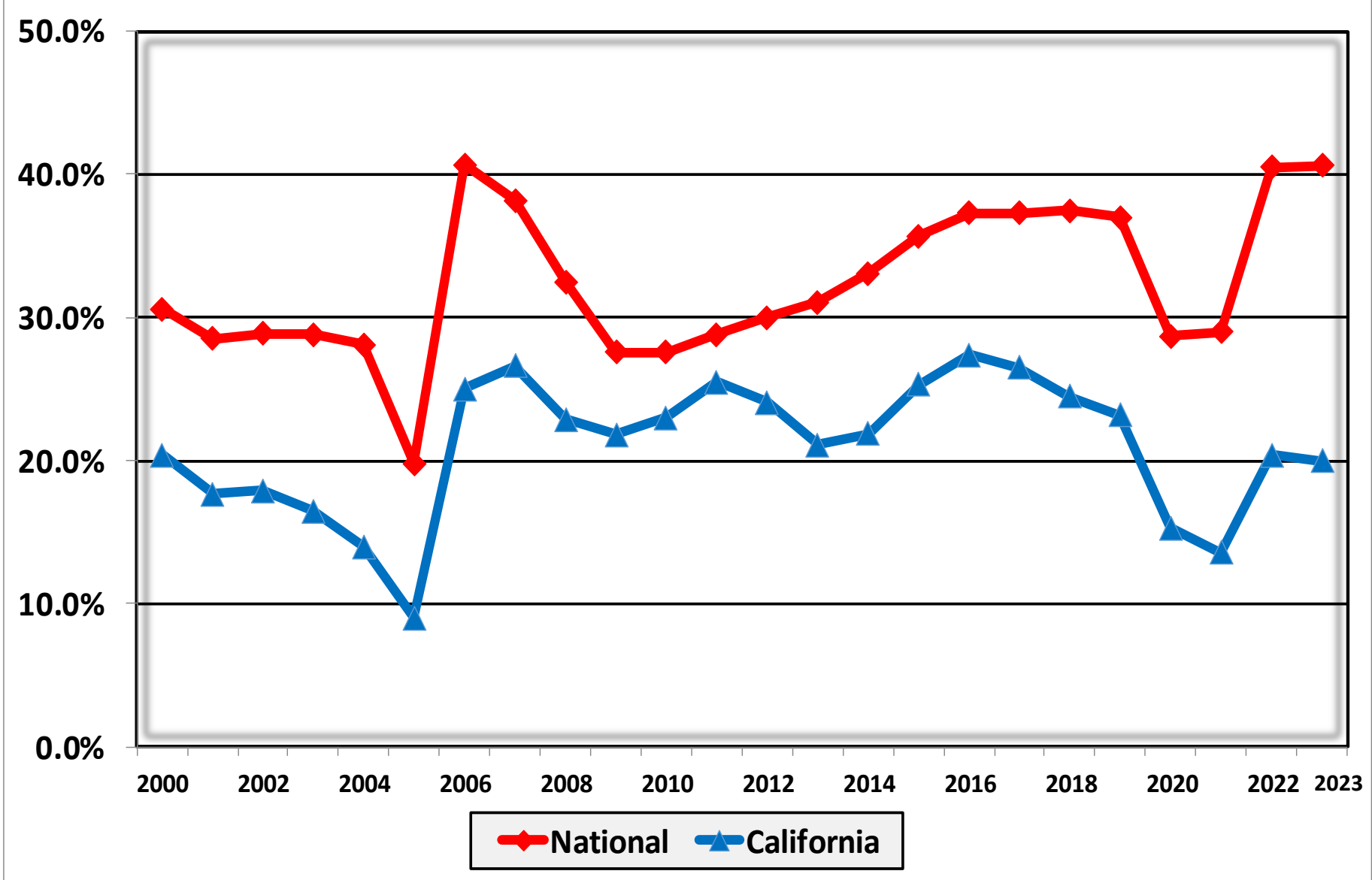
# Chapter 11 Cases Filed in California 2000 - 2023



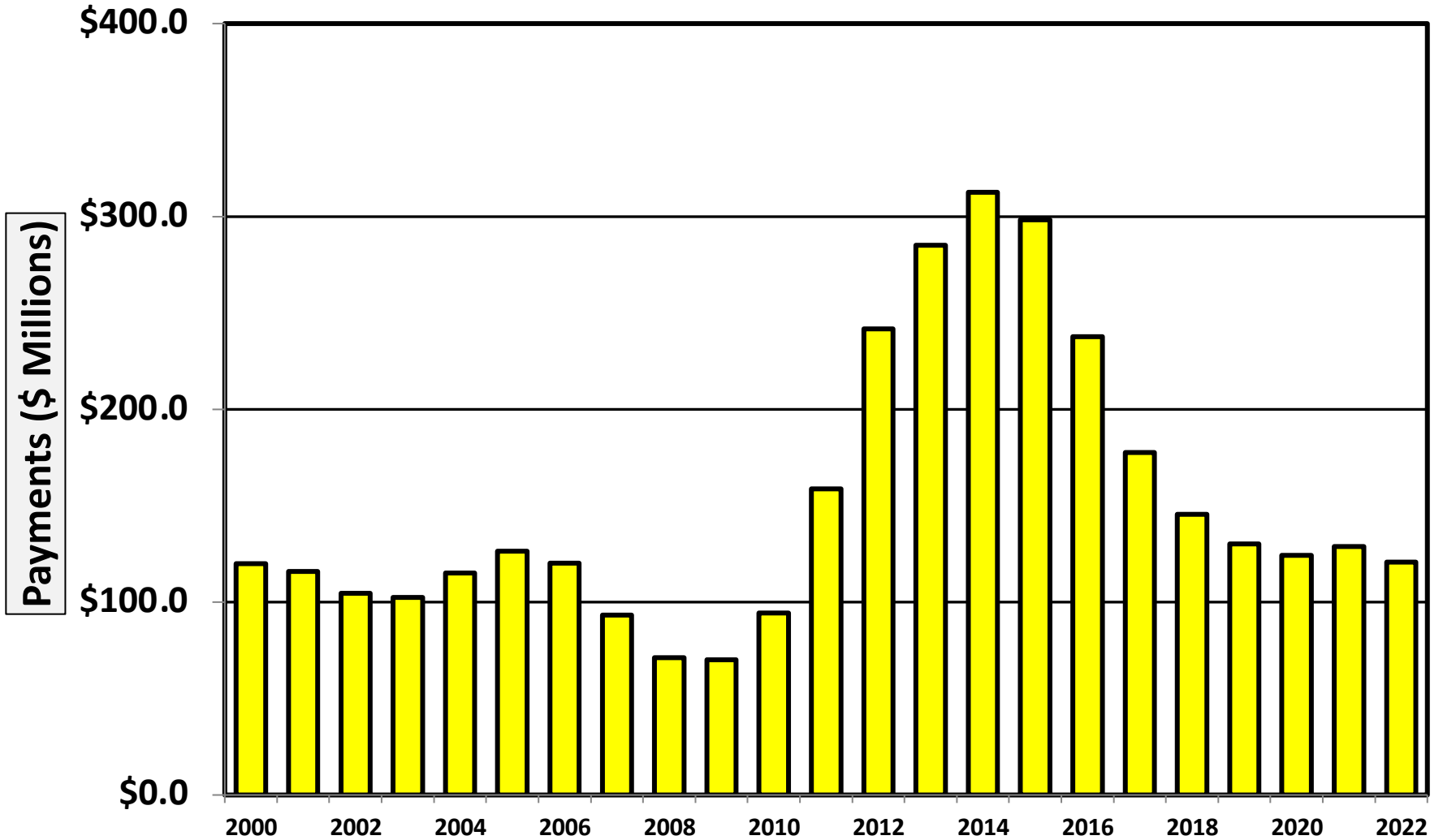
# Chapter 13 Cases Filed in California 2000 – 2023



**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2023**

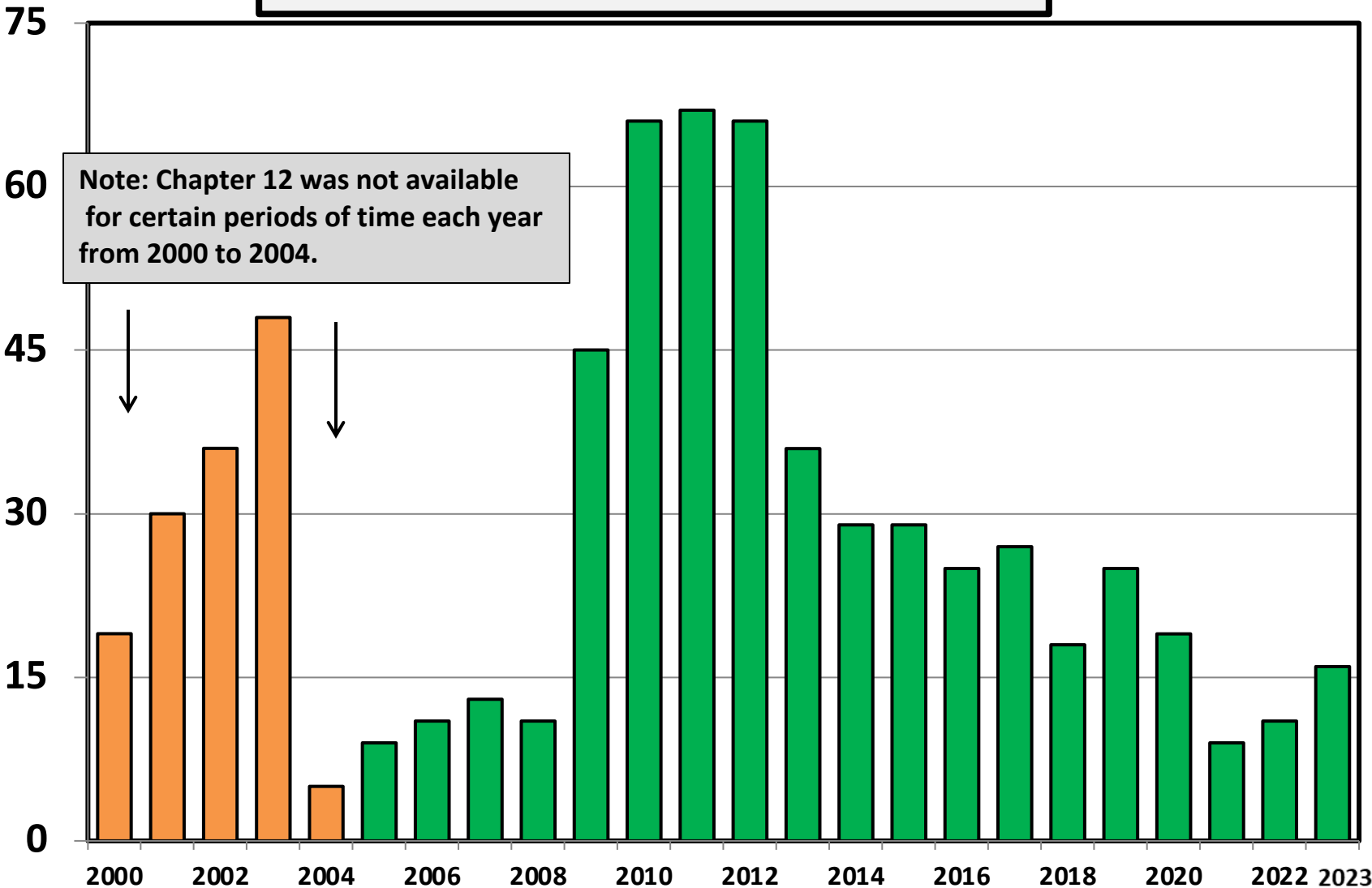


**Chapter 13 Cases in California**  
**Amount (in Millions) Paid to Unsecured Creditors**  
**Fiscal Years 2000 - 2022**

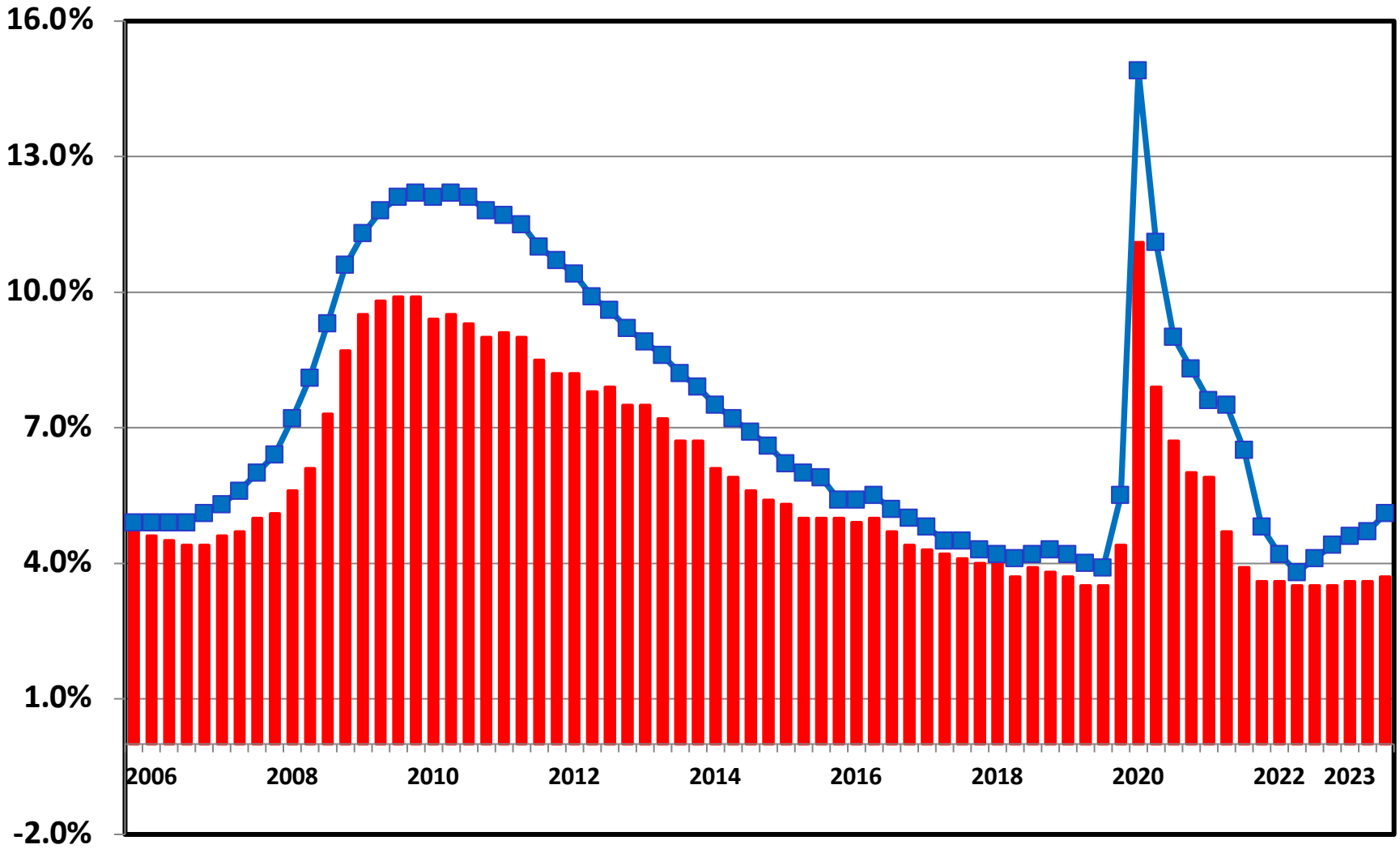


Source: Executive Office for United States Trustees

# Chapter 12 Cases Filed in California 2000 - 2023



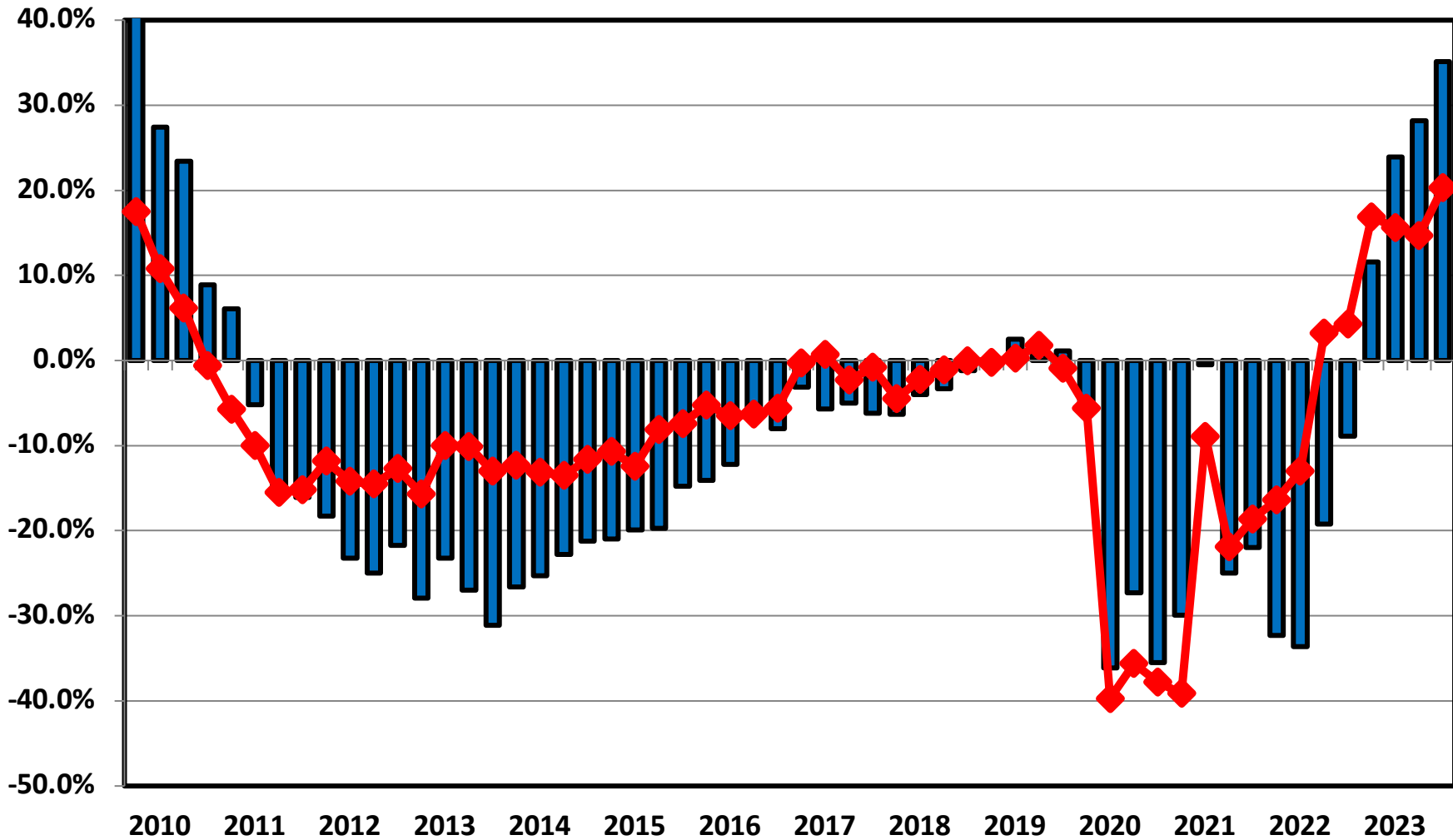
# Unemployment Rate By Quarter 2006 – 2023



**■ National** **—■ California**

Source: Bureau of Labor Statistics

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

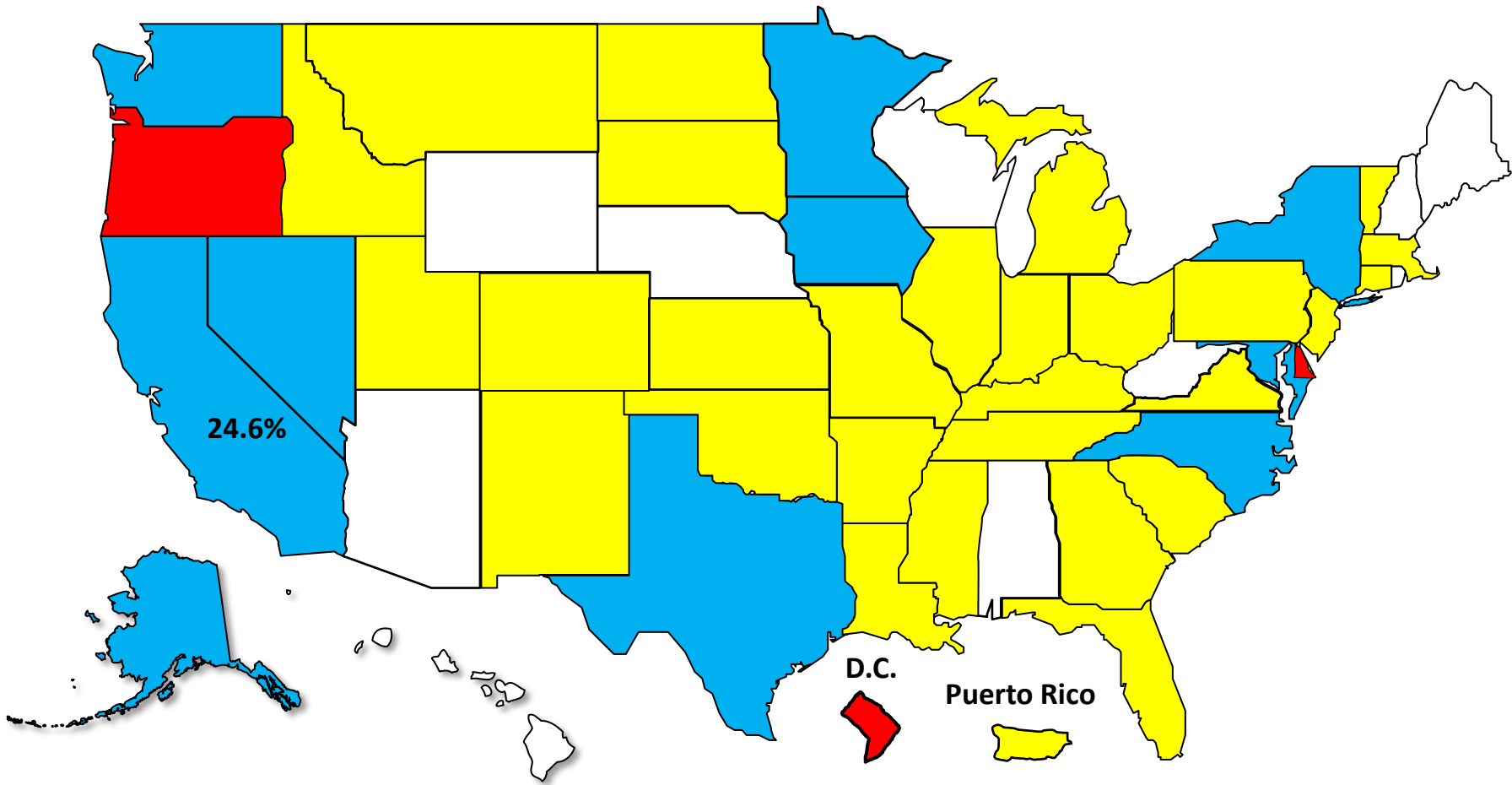


**California**   **National**

# Bankruptcy Filing Trends

## Calendar Year 2023 vs. 2022

National Average = 16.8% Increase



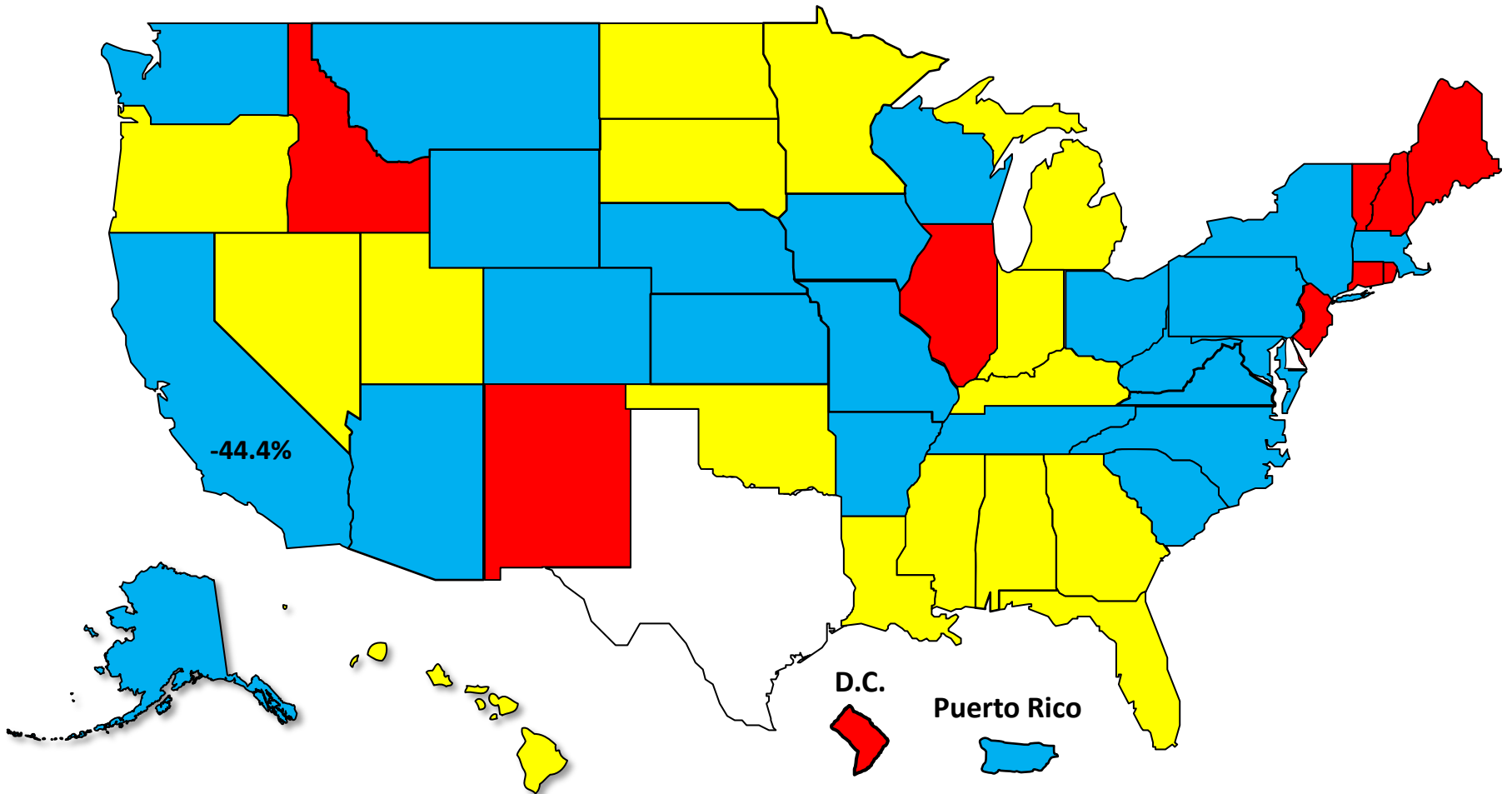


# Bankruptcy Filing Trends During the Pandemic

## Calendar Year 2023 vs. 2019

**National Average = 41.5% Decrease**

 Decline Under 30.0%  Decline 30.0% – 39.9%  Decline 40.0% – 49.9%  Decline 50.0% or More

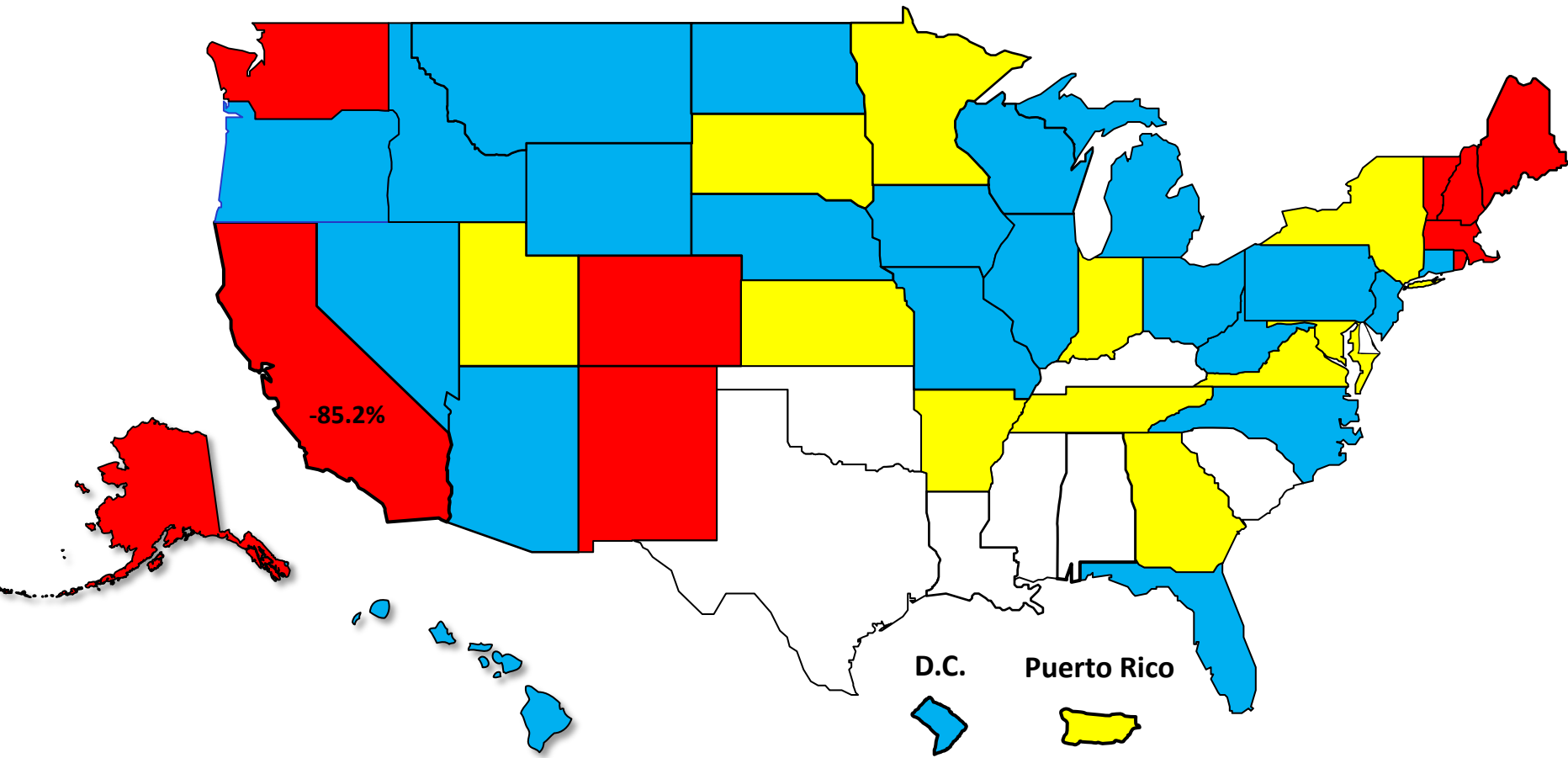


# Percent Change in Total Filings

Calendar Year 2023 Compared to 2010 (Great Recession)

(National Average = 71.6% Decrease)

## Amount of Decrease





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