

# Bankruptcy Filing Trends in Florida



AMERICAN  
BANKRUPTCY  
INSTITUTE

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

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# Florida



State at a Glance		
	Florida	National
Population (7/1/2023)	22,610,726	334,914,895
- Change since April 2020	5.0%	1.0%
- Foreign Born	20.1%	13.7%
Size (Square Miles)	53,652	3,533,038
Median Household Income	\$67,917	\$75,021
Persons per Household	2.53	2.57
Per Capita Income	\$38,850	\$41,261
Median Home Value	\$292,200	\$281,900
Homeownership Rate	66.9%	64.8%
High School Graduate (or Higher)	89.3%	89.1%
College Graduate (or Higher)	32.3%	34.3%
Disabled	8.7%	8.9%
No Health Insurance	13.9%	9.3%
In Poverty	12.7%	11.5%
Source: U.S. Census Bureau January 2024		

**Bankruptcy Filings in Florida  
Calendar Years 2000 - 2023**

<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases*</b>
<b>2023</b>	<b>29,410</b>	<b>18,721</b>	<b>620</b>	<b>10,049</b>	<b>20</b>
<b>2022</b>	<b>25,760</b>	<b>16,175</b>	<b>531</b>	<b>9,010</b>	<b>44</b>
<b>2021</b>	<b>31,541</b>	<b>22,675</b>	<b>507</b>	<b>8,339</b>	<b>20</b>
<b>2020</b>	<b>37,452</b>	<b>27,574</b>	<b>590</b>	<b>9,265</b>	<b>23</b>
<b>2019</b>	<b>46,777</b>	<b>31,041</b>	<b>649</b>	<b>15,044</b>	<b>43</b>
<b>2018</b>	<b>43,812</b>	<b>28,547</b>	<b>586</b>	<b>14,652</b>	<b>27</b>
<b>2017</b>	<b>42,626</b>	<b>27,426</b>	<b>541</b>	<b>14,639</b>	<b>20</b>
<b>2016</b>	<b>45,660</b>	<b>28,284</b>	<b>619</b>	<b>16,726</b>	<b>31</b>
<b>2015</b>	<b>56,172</b>	<b>35,351</b>	<b>656</b>	<b>20,139</b>	<b>26</b>
<b>2014</b>	<b>68,597</b>	<b>44,560</b>	<b>725</b>	<b>23,278</b>	<b>34</b>
<b>2013</b>	<b>76,425</b>	<b>52,848</b>	<b>793</b>	<b>22,749</b>	<b>35</b>
<b>2012</b>	<b>81,777</b>	<b>59,349</b>	<b>844</b>	<b>21,565</b>	<b>19</b>
<b>2011</b>	<b>94,815</b>	<b>70,936</b>	<b>980</b>	<b>22,871</b>	<b>28</b>
<b>2010</b>	<b>113,066</b>	<b>84,338</b>	<b>1,201</b>	<b>27,480</b>	<b>47</b>
<b>2009</b>	<b>97,087</b>	<b>72,549</b>	<b>962</b>	<b>23,524</b>	<b>52</b>
<b>2008</b>	<b>67,649</b>	<b>47,654</b>	<b>858</b>	<b>19,126</b>	<b>11</b>
<b>2007</b>	<b>41,462</b>	<b>26,245</b>	<b>522</b>	<b>14,680</b>	<b>15</b>
<b>2006</b>	<b>25,700</b>	<b>16,544</b>	<b>249</b>	<b>8,903</b>	<b>4</b>
<b>2005</b>	<b>107,872</b>	<b>89,447</b>	<b>370</b>	<b>18,048</b>	<b>7</b>
<b>2004</b>	<b>85,889</b>	<b>64,090</b>	<b>389</b>	<b>21,407</b>	<b>3</b>
<b>2003</b>	<b>94,424</b>	<b>68,202</b>	<b>529</b>	<b>25,681</b>	<b>12</b>
<b>2002</b>	<b>92,177</b>	<b>66,449</b>	<b>568</b>	<b>25,146</b>	<b>14</b>
<b>2001</b>	<b>87,112</b>	<b>63,234</b>	<b>711</b>	<b>23,158</b>	<b>9</b>
<b>2000</b>	<b>72,731</b>	<b>51,311</b>	<b>512</b>	<b>20,900</b>	<b>8</b>
<b>*Chapters 9, 12 and 15</b>					

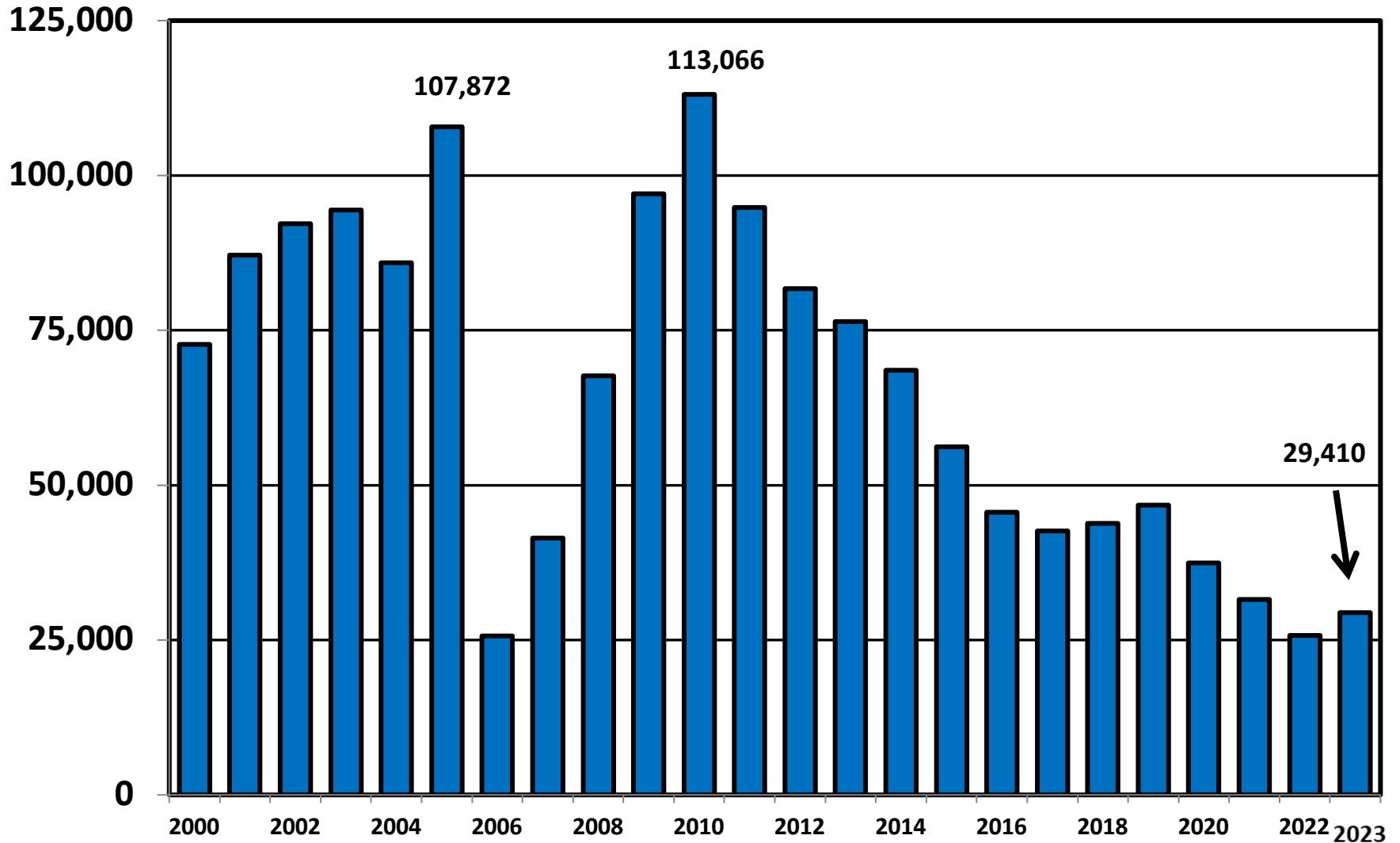
**Business Bankruptcy Cases Filed - Florida**  
**Years Ended December 31, 2000 - 2023**

<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>1,577</b>	<b>868</b>	<b>570</b>	<b>119</b>	<b>20</b>
<b>2022</b>	<b>1,271</b>	<b>651</b>	<b>465</b>	<b>111</b>	<b>44</b>
<b>2021</b>	<b>1,263</b>	<b>744</b>	<b>430</b>	<b>69</b>	<b>20</b>
<b>2020</b>	<b>1,613</b>	<b>987</b>	<b>513</b>	<b>90</b>	<b>23</b>
<b>2019</b>	<b>1,817</b>	<b>1,103</b>	<b>537</b>	<b>134</b>	<b>43</b>
<b>2018</b>	<b>1,681</b>	<b>1,085</b>	<b>460</b>	<b>109</b>	<b>27</b>
<b>2017</b>	<b>1,658</b>	<b>1,102</b>	<b>405</b>	<b>131</b>	<b>20</b>
<b>2016</b>	<b>1,762</b>	<b>1,135</b>	<b>477</b>	<b>119</b>	<b>31</b>
<b>2015</b>	<b>1,973</b>	<b>1,308</b>	<b>499</b>	<b>141</b>	<b>25</b>
<b>2014</b>	<b>2,291</b>	<b>1,531</b>	<b>560</b>	<b>167</b>	<b>33</b>
<b>2013</b>	<b>2,800</b>	<b>1,927</b>	<b>637</b>	<b>202</b>	<b>34</b>
<b>2012</b>	<b>3,285</b>	<b>2,307</b>	<b>728</b>	<b>232</b>	<b>18</b>
<b>2011</b>	<b>4,016</b>	<b>2,921</b>	<b>841</b>	<b>226</b>	<b>28</b>
<b>2010</b>	<b>4,880</b>	<b>3,537</b>	<b>1,035</b>	<b>262</b>	<b>46</b>
<b>2009</b>	<b>4,929</b>	<b>3,730</b>	<b>842</b>	<b>305</b>	<b>52</b>
<b>2008</b>	<b>3,923</b>	<b>2,878</b>	<b>803</b>	<b>231</b>	<b>11</b>
<b>2007</b>	<b>2,029</b>	<b>1,391</b>	<b>475</b>	<b>149</b>	<b>14</b>
<b>2006</b>	<b>991</b>	<b>711</b>	<b>225</b>	<b>51</b>	<b>4</b>
<b>2005</b>	<b>1,622</b>	<b>1,200</b>	<b>325</b>	<b>92</b>	<b>5</b>
<b>2004</b>	<b>1,183</b>	<b>771</b>	<b>338</b>	<b>72</b>	<b>2</b>
<b>2003</b>	<b>1,534</b>	<b>963</b>	<b>449</b>	<b>112</b>	<b>10</b>
<b>2002</b>	<b>1,803</b>	<b>1,142</b>	<b>517</b>	<b>132</b>	<b>12</b>
<b>2001</b>	<b>1,896</b>	<b>1,078</b>	<b>655</b>	<b>154</b>	<b>9</b>
<b>2000</b>	<b>1,447</b>	<b>866</b>	<b>468</b>	<b>105</b>	<b>8</b>

\* Chapters 9, 12 and 15

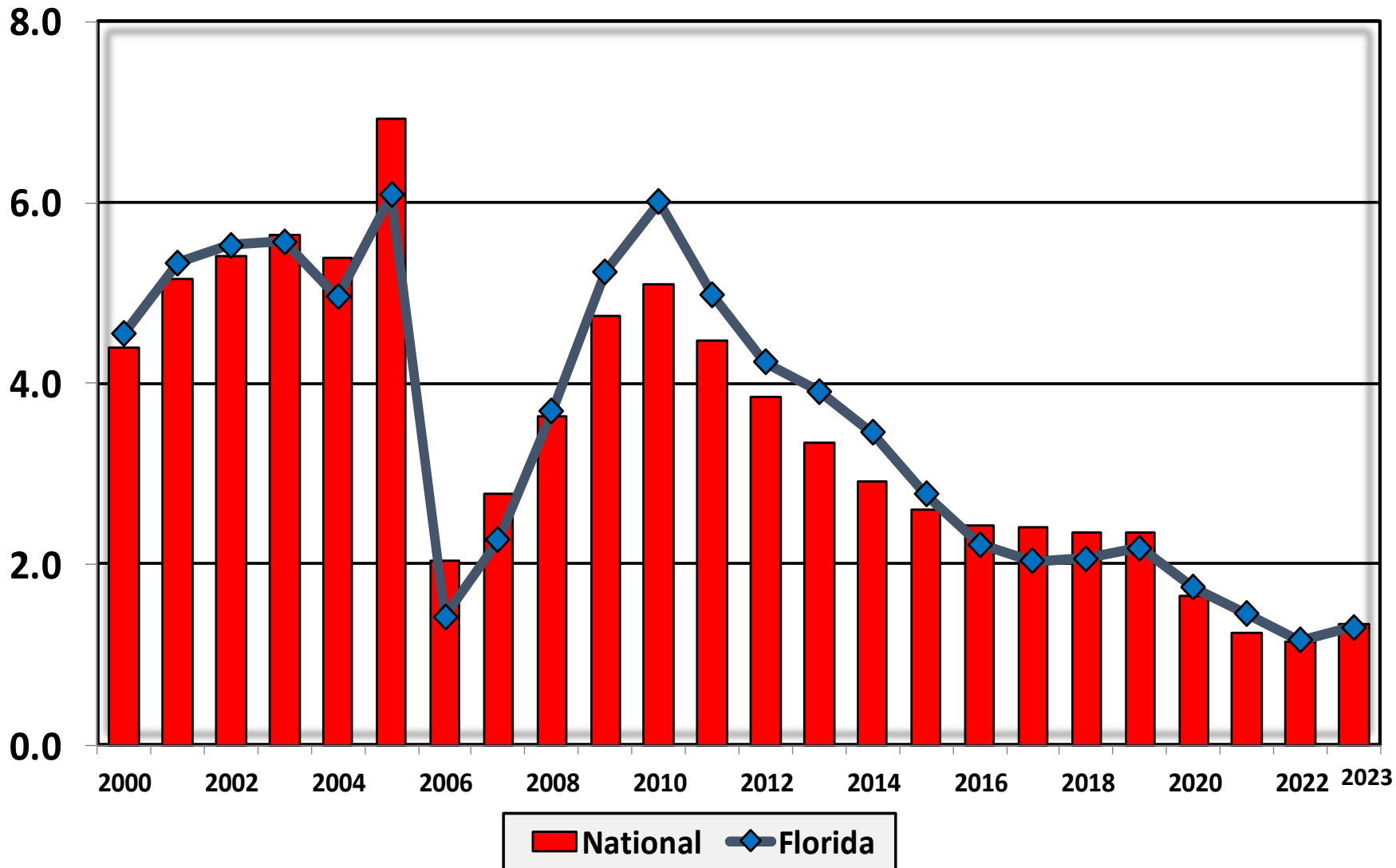
# Total Bankruptcy Cases Filed in Florida

Calendar Years 2000 - 2023

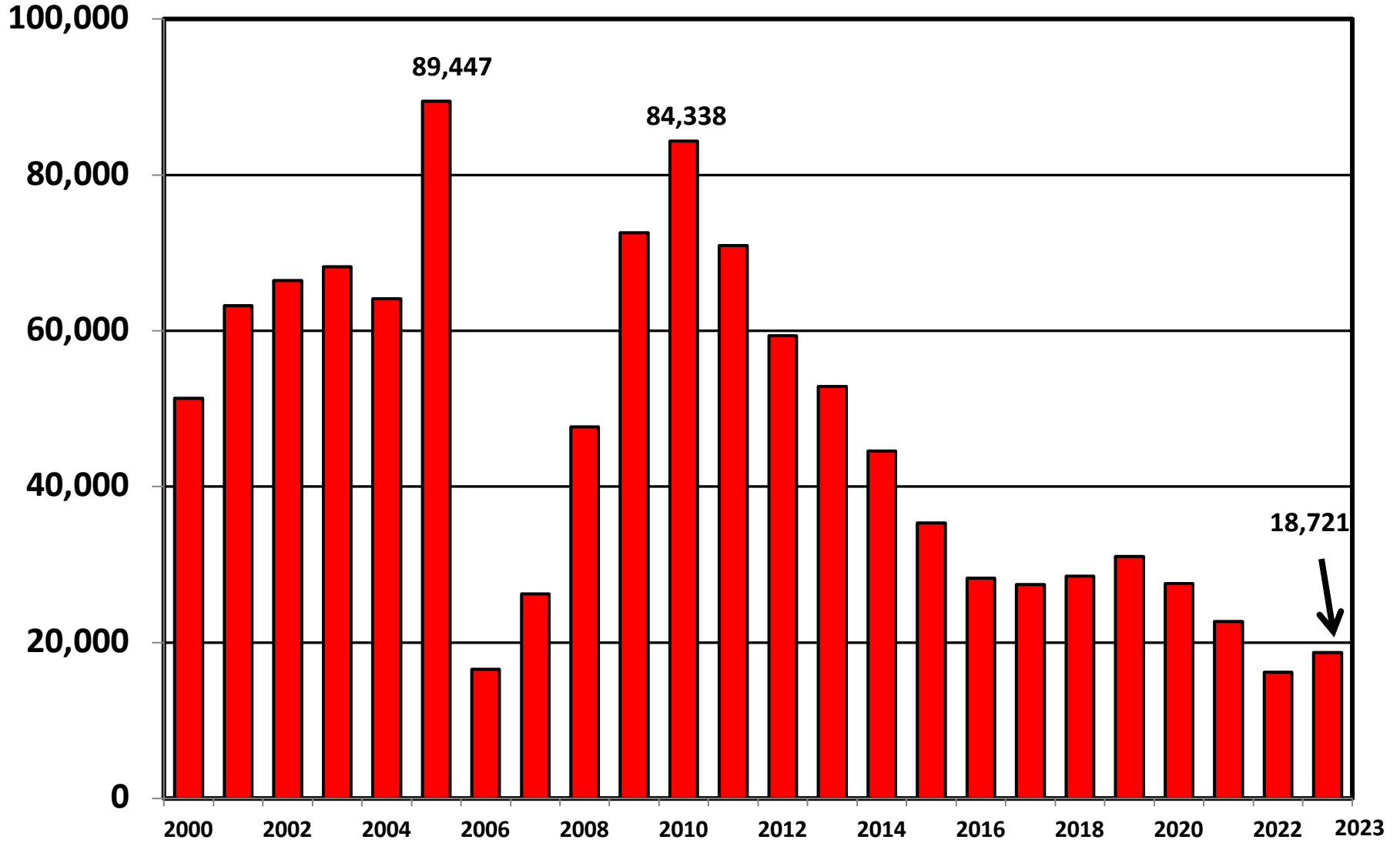




**Bankruptcy Filings per 1,000 Population  
Florida vs. National Average 2000 - 2023**

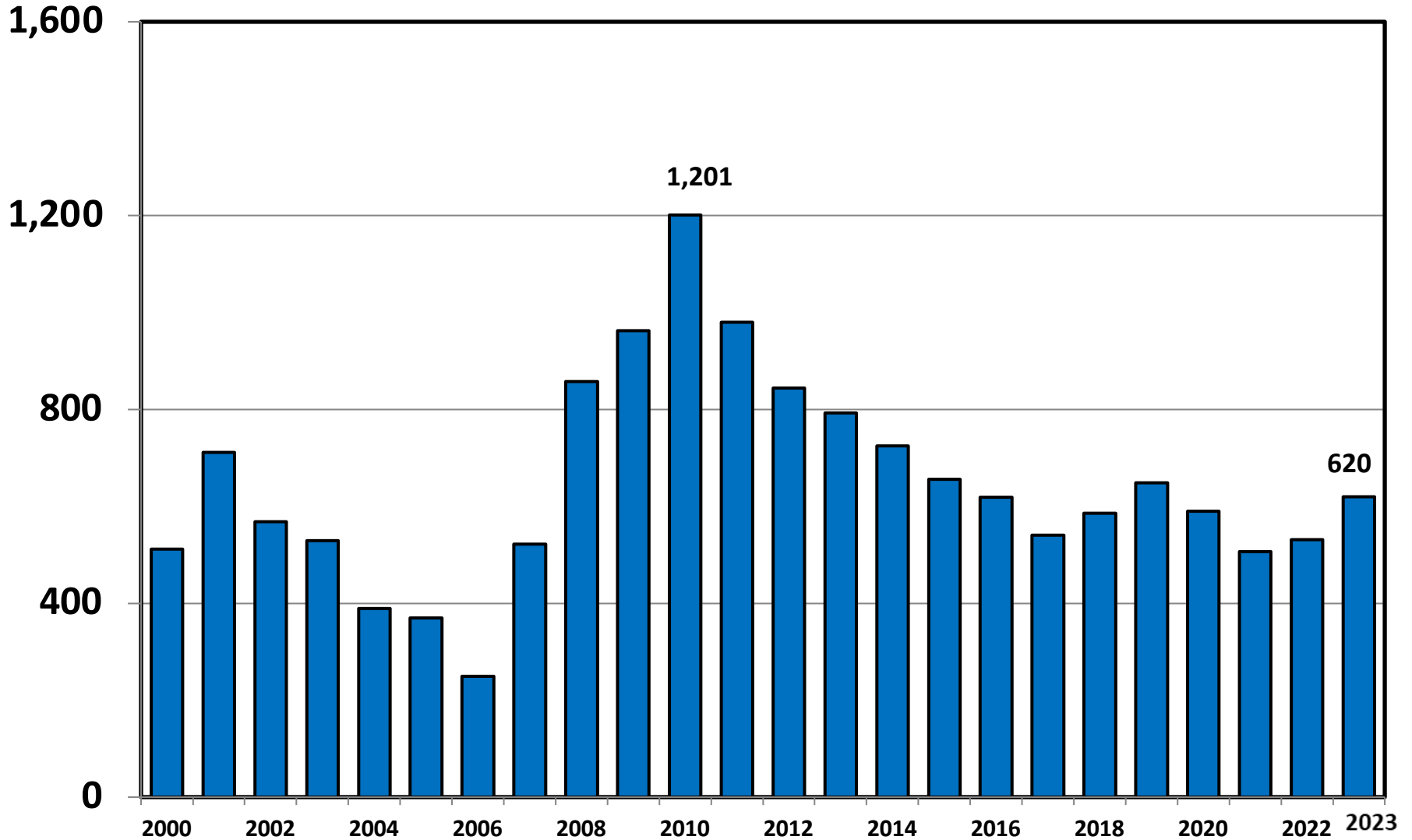


# Chapter 7 Cases Filed In Florida Calendar Years 2000 - 2023

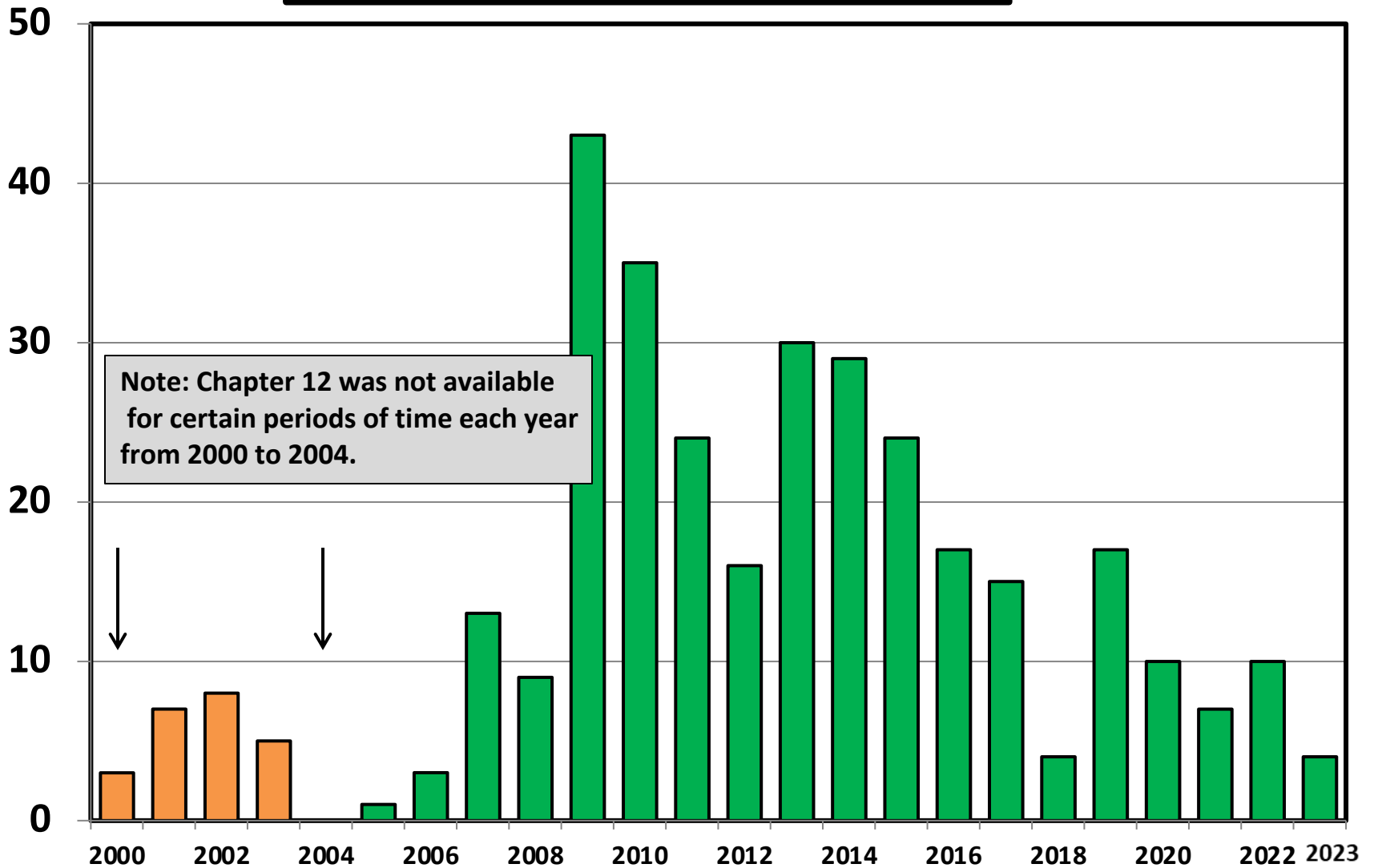




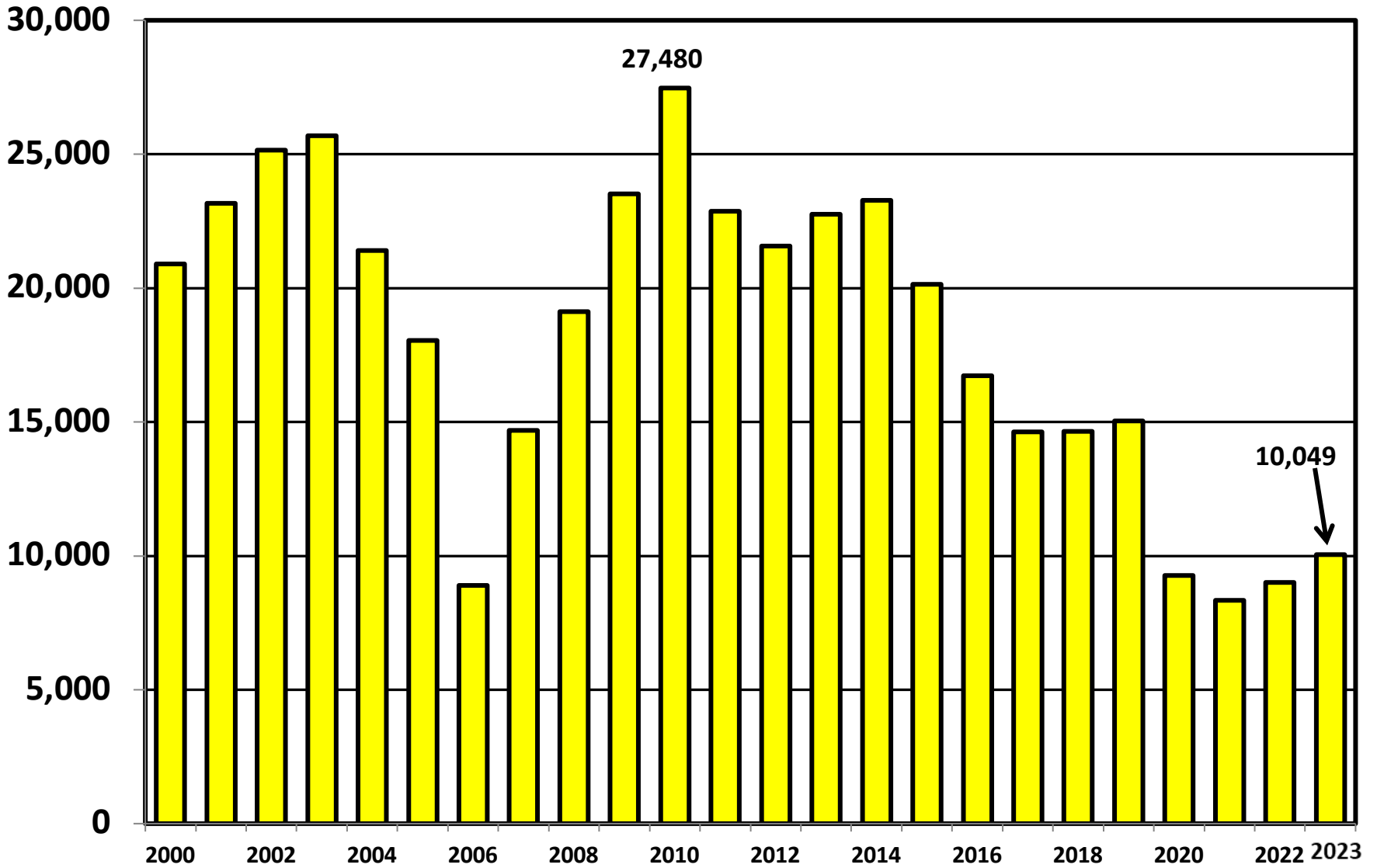
# Chapter 11 Cases Filed in Florida 2000 - 2023



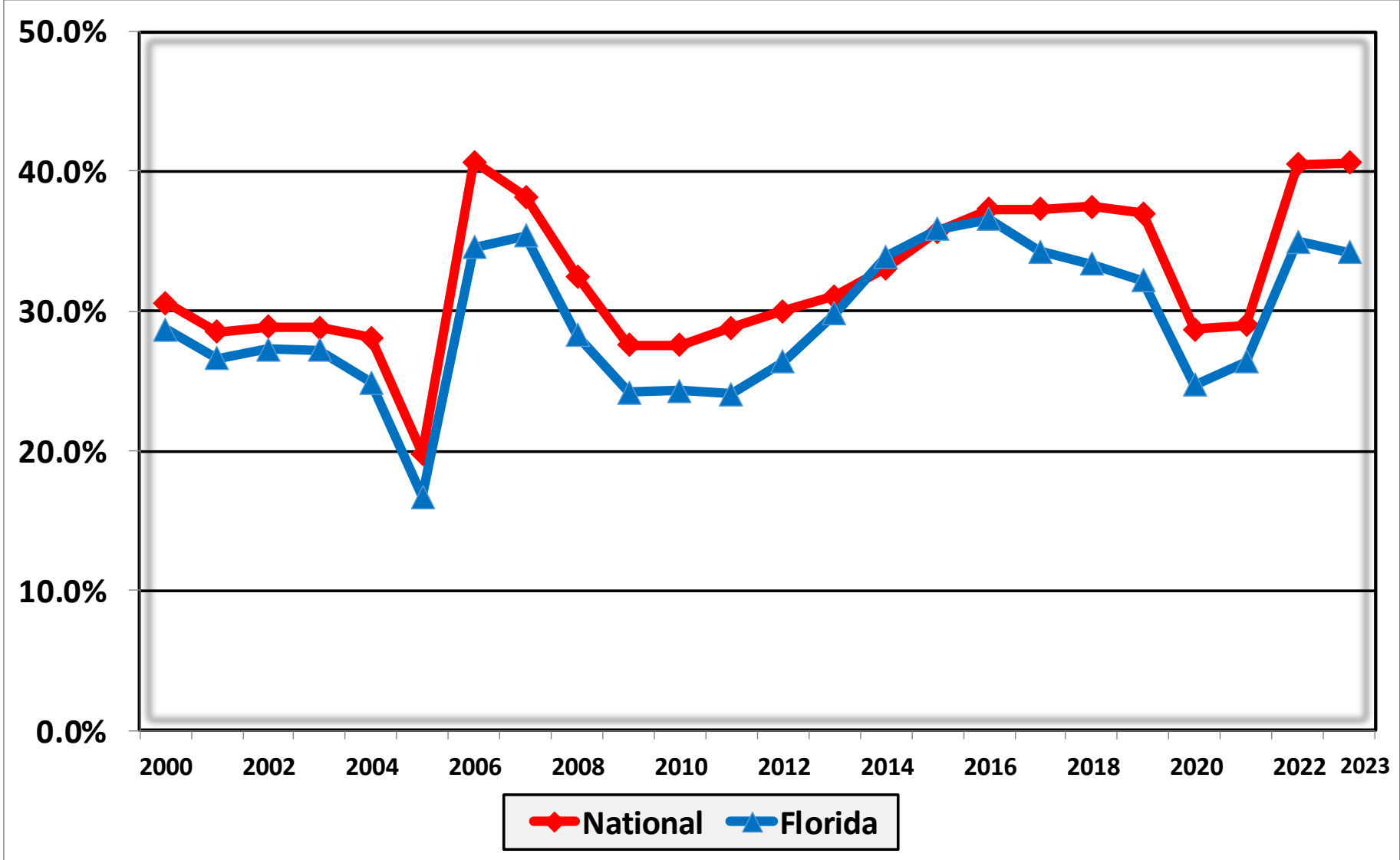
# Chapter 12 Cases Filed in Florida 2000 - 2023



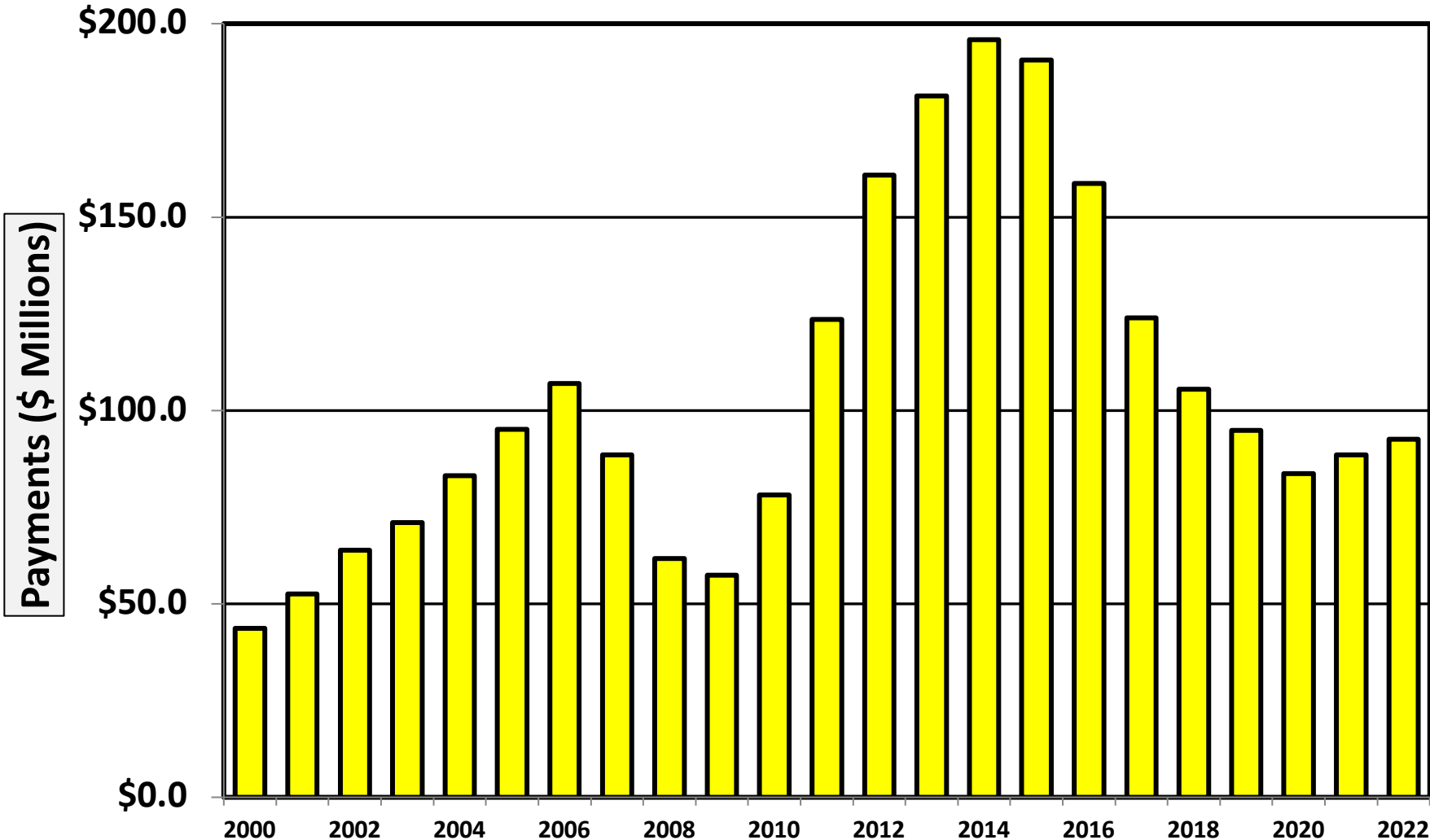
# Chapter 13 Cases Filed in Florida 2000 - 2023



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

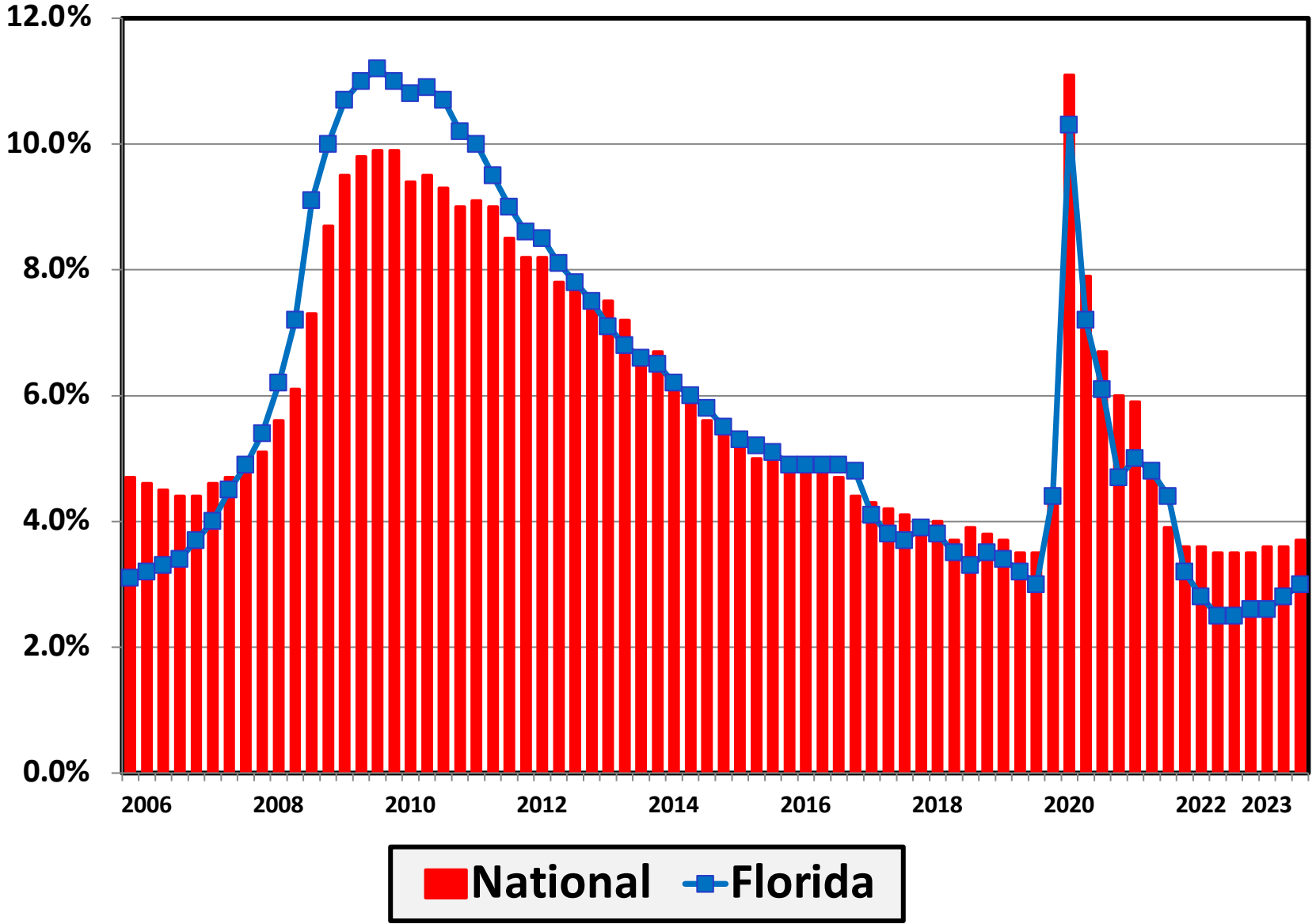


**Chapter 13 Cases in Florida**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2022



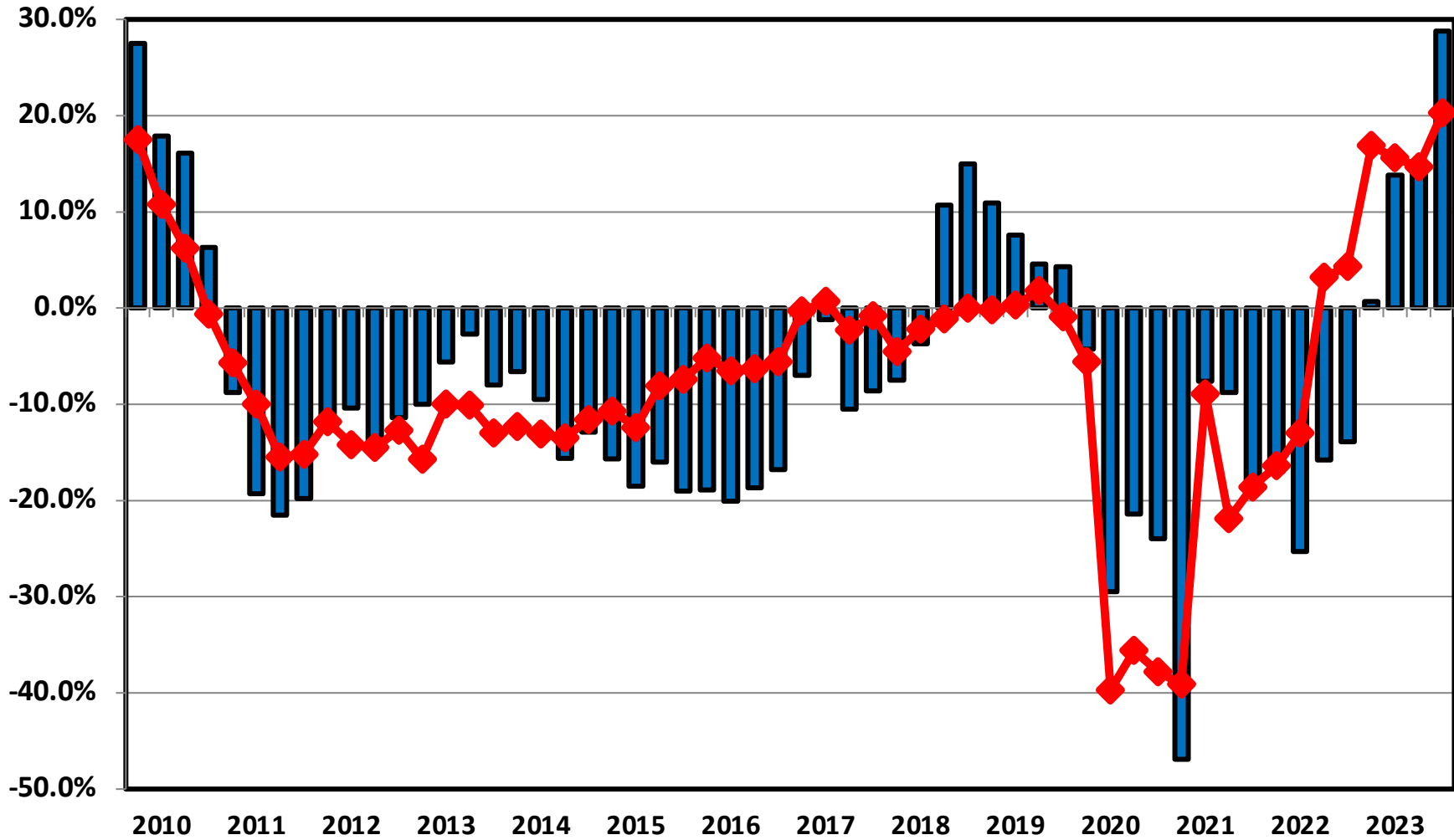
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2023



Source: Bureau of Labor Statistics

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

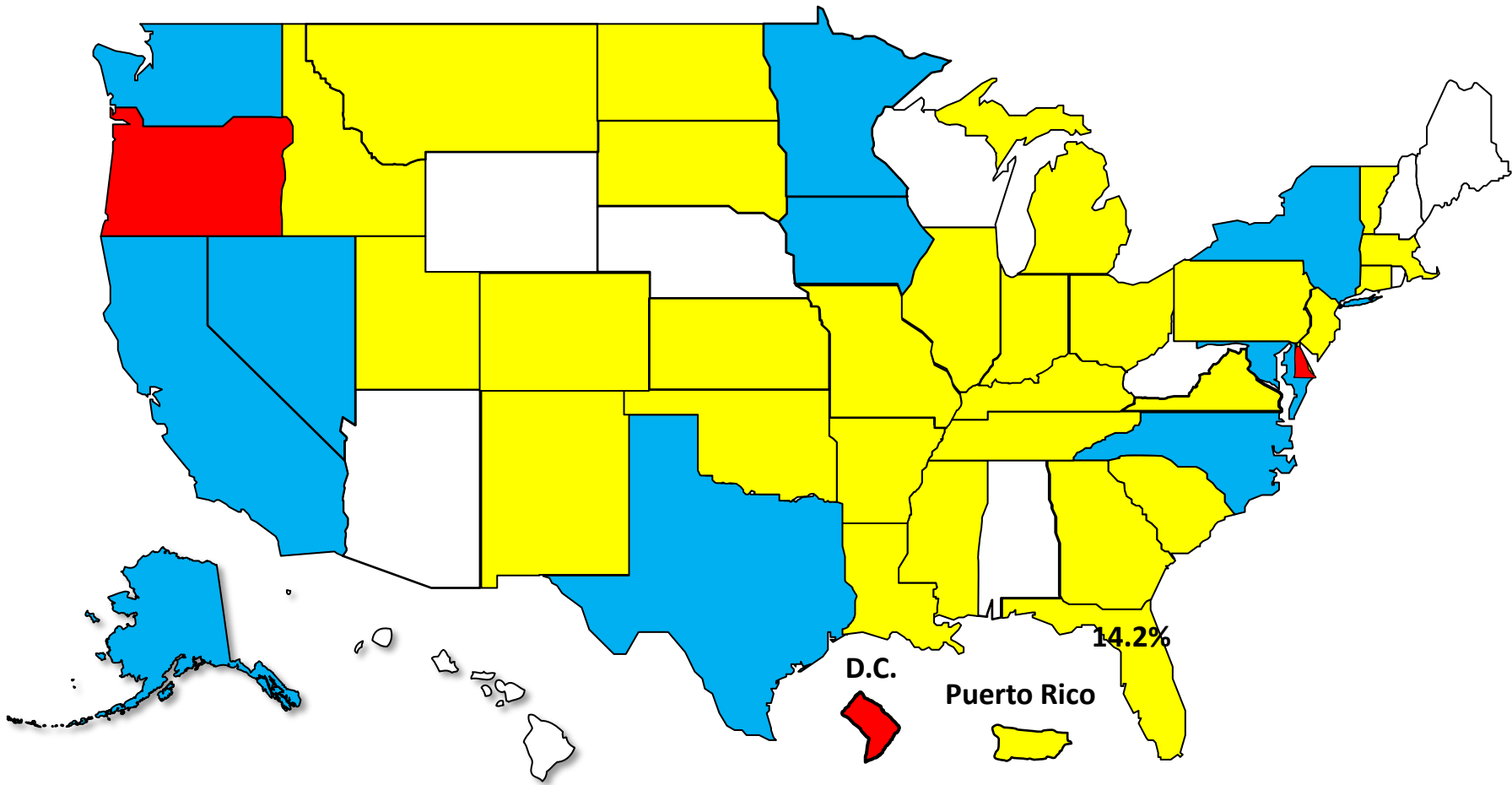


**■ Florida    ◆ National**

# Bankruptcy Filing Trends

## Calendar Year 2023 vs. 2022

National Average = 16.8% Increase

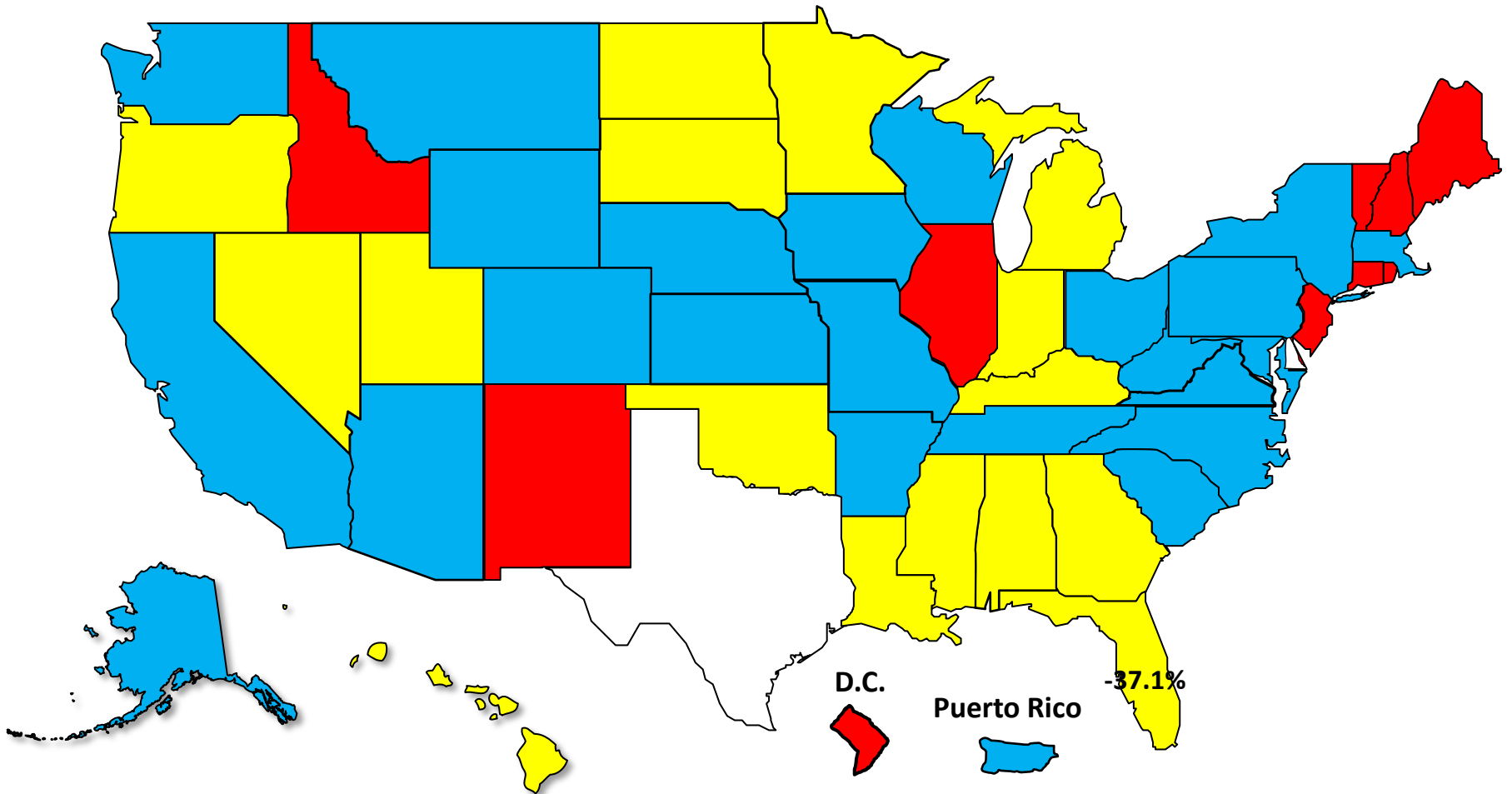




# Bankruptcy Filing Trends During the Pandemic Calendar Year 2023 vs. 2019

**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



Under 60%



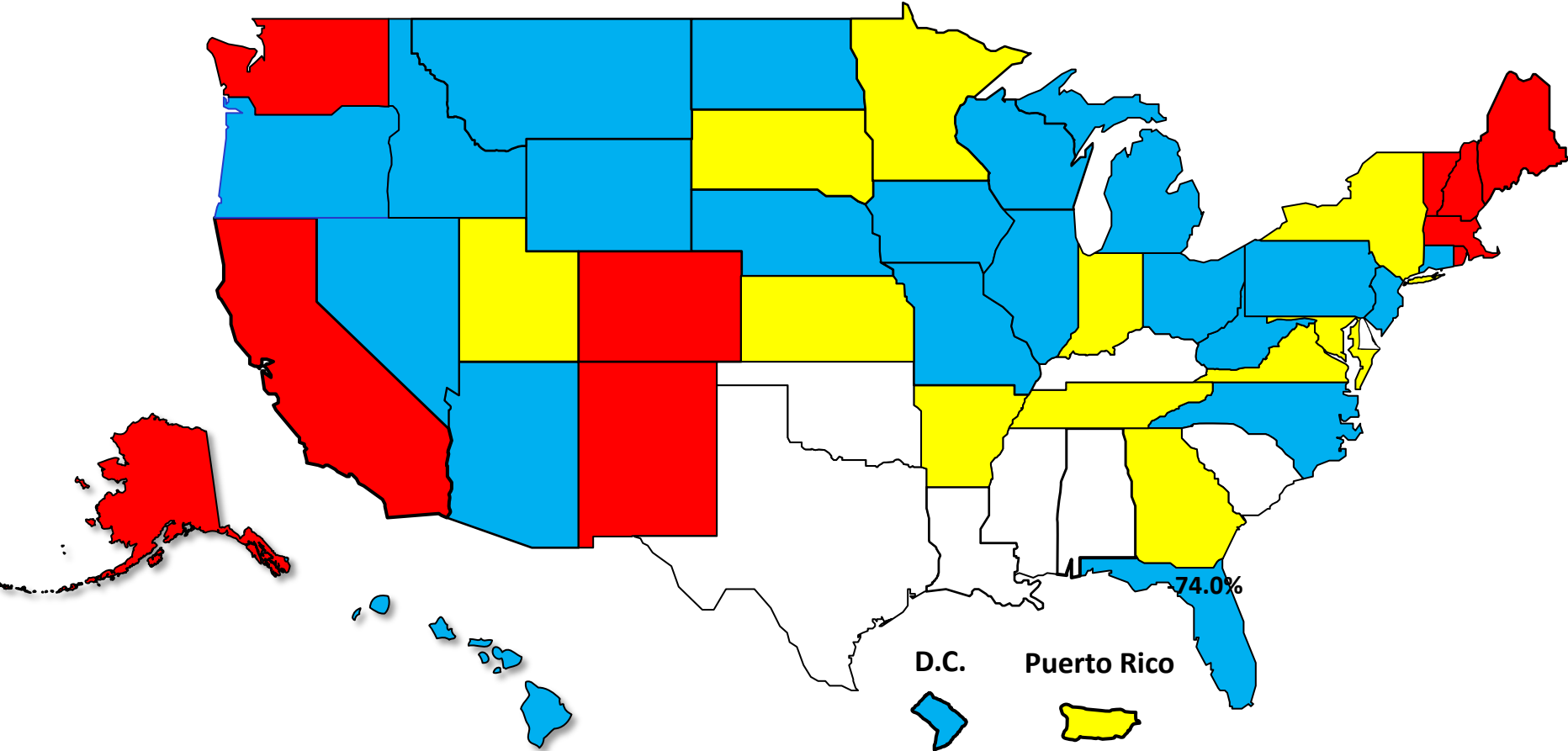
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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