

# Bankruptcy Filing Trends in Missouri



Prepared by: **The American Bankruptcy Institute**  
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Updated  
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# Missouri



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## State at a Glance

	Missouri	National
<b>Population (7/1/2023)</b>	<b>6,196,156</b>	<b>334,914,895</b>
- Change since April 2020	.7%	1.0%
- Foreign Born	4.2%	13.7%
<b>Size (Square Miles)</b>	<b>68,746</b>	<b>3,533,038</b>
<b>Median Household Income</b>	<b>\$65,920</b>	<b>\$75,021</b>
<b>Persons per Household</b>	<b>2.44</b>	<b>2.57</b>
<b>Per Capita Income</b>	<b>\$36,754</b>	<b>\$41,261</b>
<b>Median Home Value</b>	<b>\$199,400</b>	<b>\$281,900</b>
<b>Homeownership Rate</b>	<b>67.6%</b>	<b>64.8%</b>
<b>High School Graduate (or Higher)</b>	<b>91.3%</b>	<b>89.1%</b>
<b>College Graduate (or Higher)</b>	<b>31.2%</b>	<b>34.3%</b>
<b>Disabled</b>	<b>10.3%</b>	<b>8.9%</b>
<b>No Health Insurance</b>	<b>10.3%</b>	<b>9.3%</b>
<b>In Poverty</b>	<b>13.2%</b>	<b>11.5%</b>
<b>Source: U.S. Census Bureau January 2024</b>		

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# Bankruptcy Filings in Missouri

## Calendar Years 2000 - 2023

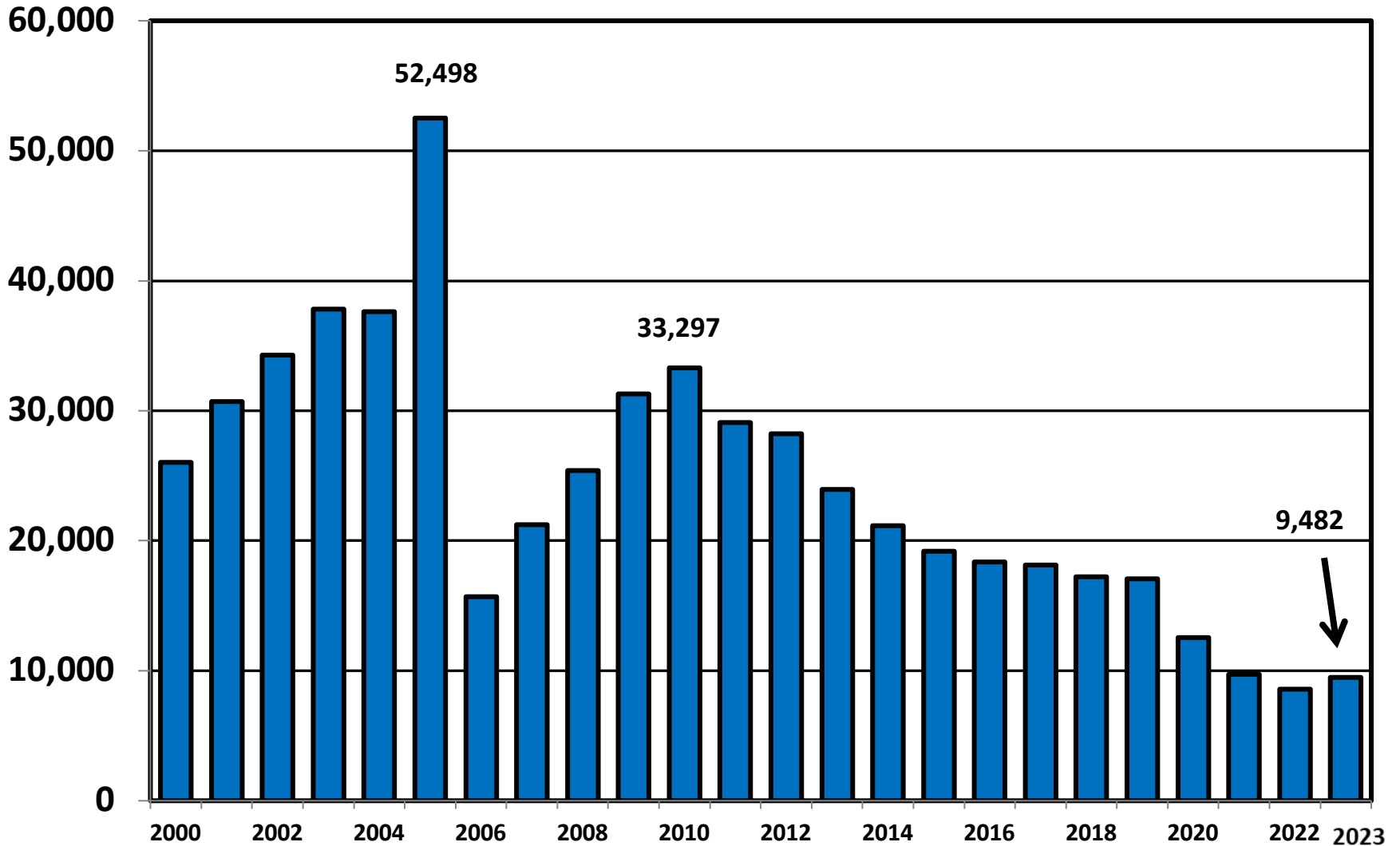
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2023	9,482	4,970	35	4,471	6
2022	8,584	4,637	20	3,926	1
2021	9,737	6,378	36	3,317	6
2020	12,568	8,642	80	3,831	15
2019	17,054	10,720	76	6,249	9
2018	17,249	11,231	37	5,971	10
2017	18,140	11,938	85	6,110	7
2016	18,380	12,072	303	5,995	10
2015	19,195	13,066	50	6,075	4
2014	21,170	14,896	61	6,206	7
2013	23,963	17,120	74	6,763	6
2012	28,217	20,280	195	7,739	3
2011	29,083	21,198	114	7,763	8
2010	33,297	24,130	108	9,036	23
2009	31,303	23,363	116	7,813	11
2008	25,396	17,680	82	7,626	8
2007	21,257	14,123	61	7,066	7
2006	15,707	9,958	54	5,680	15
2005	52,498	43,463	62	8,973	0
2004	37,605	28,107	84	9,411	3
2003	37,830	27,509	119	10,183	19
2002	34,291	25,110	118	9,051	12
2001	30,704	22,231	197	8,266	10
2000	26,020	18,371	79	7,559	11
*Chapters 9, 12 and 15					

**Business Bankruptcy Cases Filed - Missouri****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>125</b>	<b>68</b>	<b>34</b>	<b>17</b>	<b>6</b>
<b>2022</b>	<b>117</b>	<b>80</b>	<b>17</b>	<b>19</b>	<b>1</b>
<b>2021</b>	<b>146</b>	<b>82</b>	<b>35</b>	<b>23</b>	<b>6</b>
<b>2020</b>	<b>255</b>	<b>148</b>	<b>77</b>	<b>15</b>	<b>15</b>
<b>2019</b>	<b>292</b>	<b>178</b>	<b>73</b>	<b>32</b>	<b>9</b>
<b>2018</b>	<b>265</b>	<b>192</b>	<b>31</b>	<b>32</b>	<b>10</b>
<b>2017</b>	<b>322</b>	<b>203</b>	<b>79</b>	<b>33</b>	<b>7</b>
<b>2016</b>	<b>560</b>	<b>204</b>	<b>299</b>	<b>47</b>	<b>10</b>
<b>2015</b>	<b>321</b>	<b>236</b>	<b>46</b>	<b>35</b>	<b>4</b>
<b>2014</b>	<b>364</b>	<b>270</b>	<b>58</b>	<b>29</b>	<b>7</b>
<b>2013</b>	<b>448</b>	<b>346</b>	<b>67</b>	<b>29</b>	<b>6</b>
<b>2012</b>	<b>717</b>	<b>483</b>	<b>191</b>	<b>40</b>	<b>3</b>
<b>2011</b>	<b>639</b>	<b>483</b>	<b>106</b>	<b>42</b>	<b>8</b>
<b>2010</b>	<b>772</b>	<b>594</b>	<b>100</b>	<b>55</b>	<b>23</b>
<b>2009</b>	<b>833</b>	<b>662</b>	<b>106</b>	<b>54</b>	<b>11</b>
<b>2008</b>	<b>676</b>	<b>540</b>	<b>80</b>	<b>48</b>	<b>8</b>
<b>2007</b>	<b>384</b>	<b>275</b>	<b>58</b>	<b>44</b>	<b>7</b>
<b>2006</b>	<b>284</b>	<b>187</b>	<b>48</b>	<b>34</b>	<b>15</b>
<b>2005</b>	<b>438</b>	<b>341</b>	<b>57</b>	<b>40</b>	<b>0</b>
<b>2004</b>	<b>354</b>	<b>242</b>	<b>76</b>	<b>33</b>	<b>3</b>
<b>2003</b>	<b>378</b>	<b>201</b>	<b>113</b>	<b>45</b>	<b>19</b>
<b>2002</b>	<b>394</b>	<b>228</b>	<b>107</b>	<b>47</b>	<b>12</b>
<b>2001</b>	<b>505</b>	<b>251</b>	<b>184</b>	<b>60</b>	<b>10</b>
<b>2000</b>	<b>369</b>	<b>248</b>	<b>72</b>	<b>38</b>	<b>11</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in Missouri

## Calendar Years 2000 - 2023



# Total Filings Relative to Population 2000 - 2023



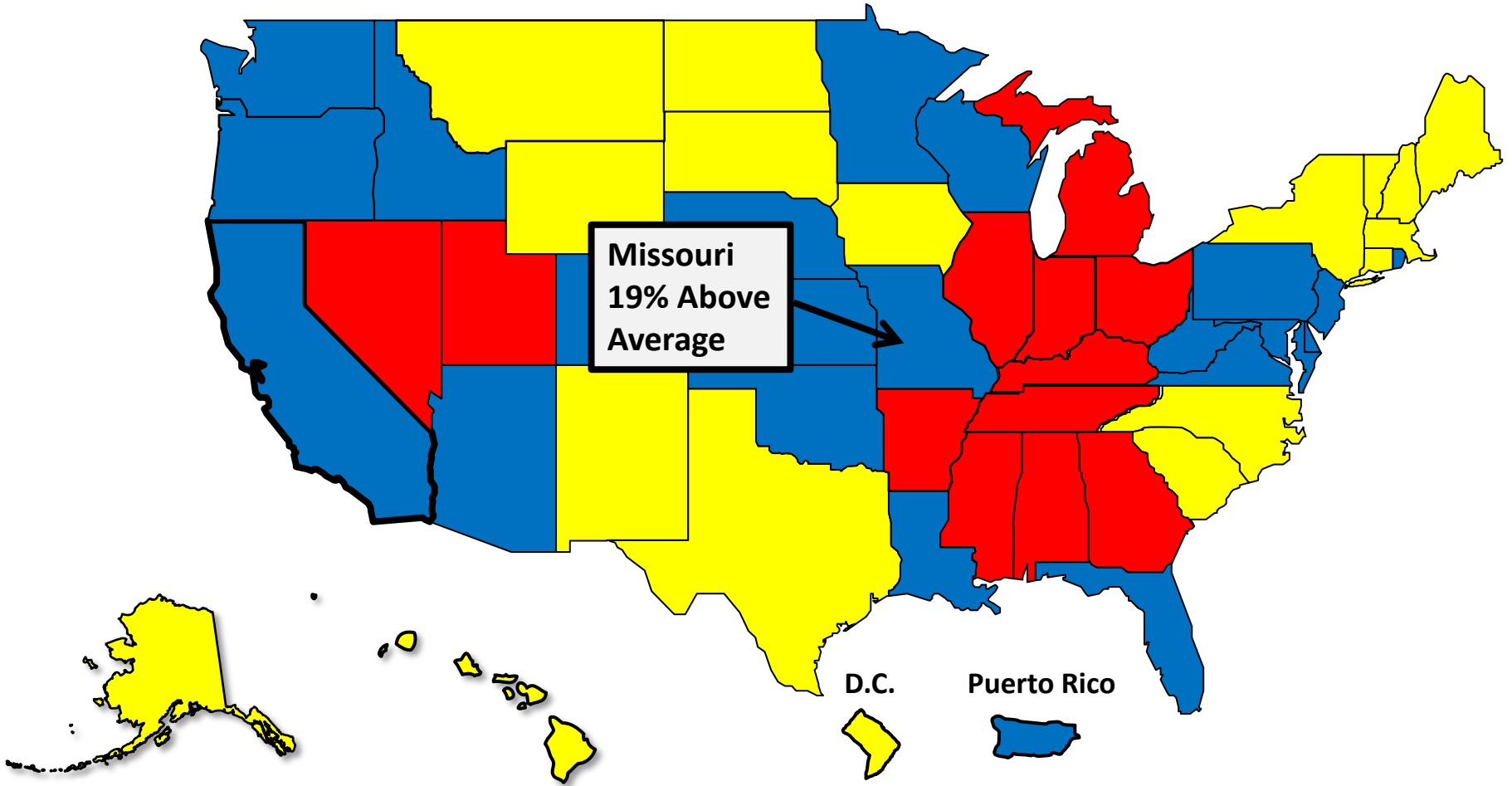
More than 25%  
Above Average



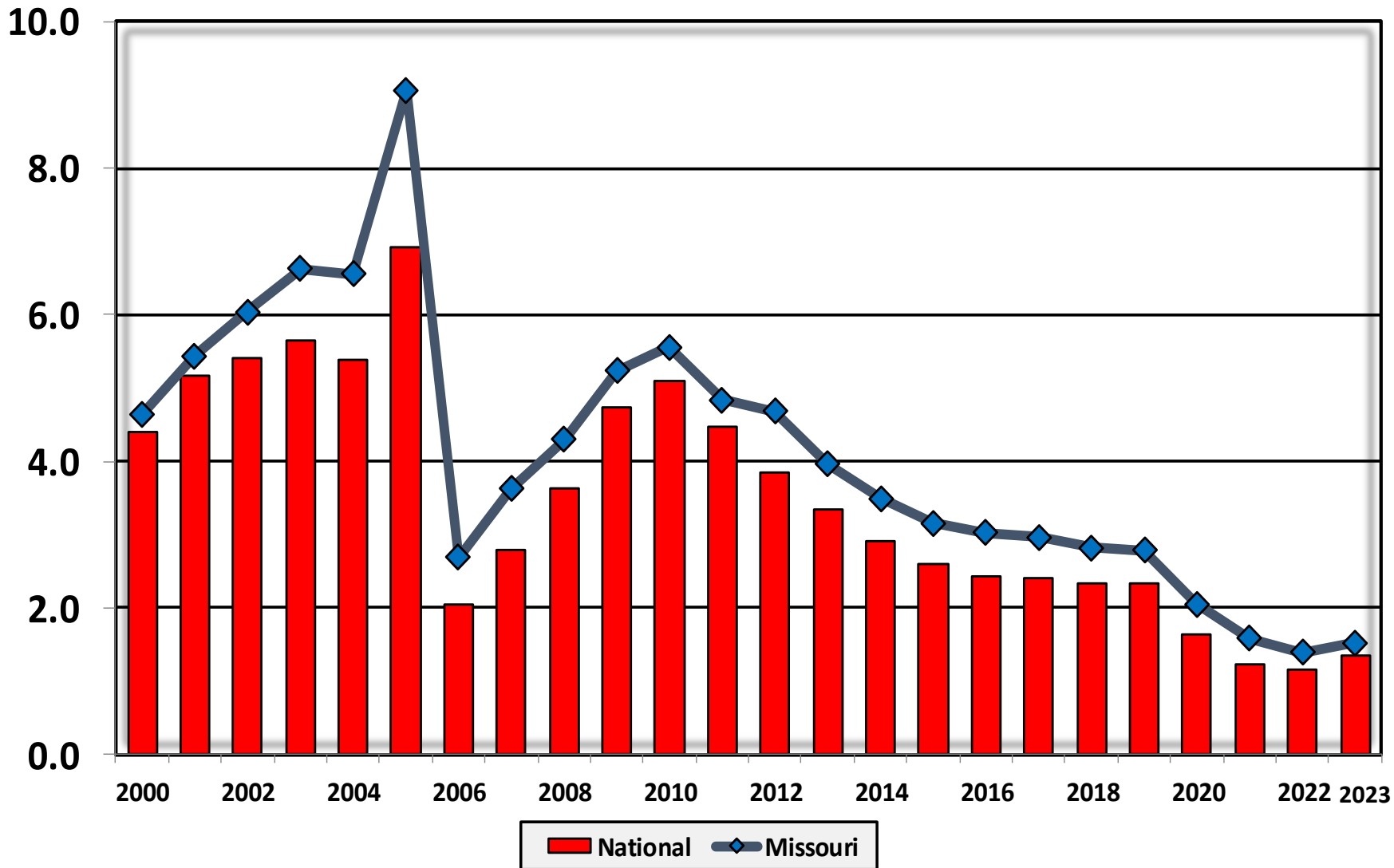
Within 25%  
of Average



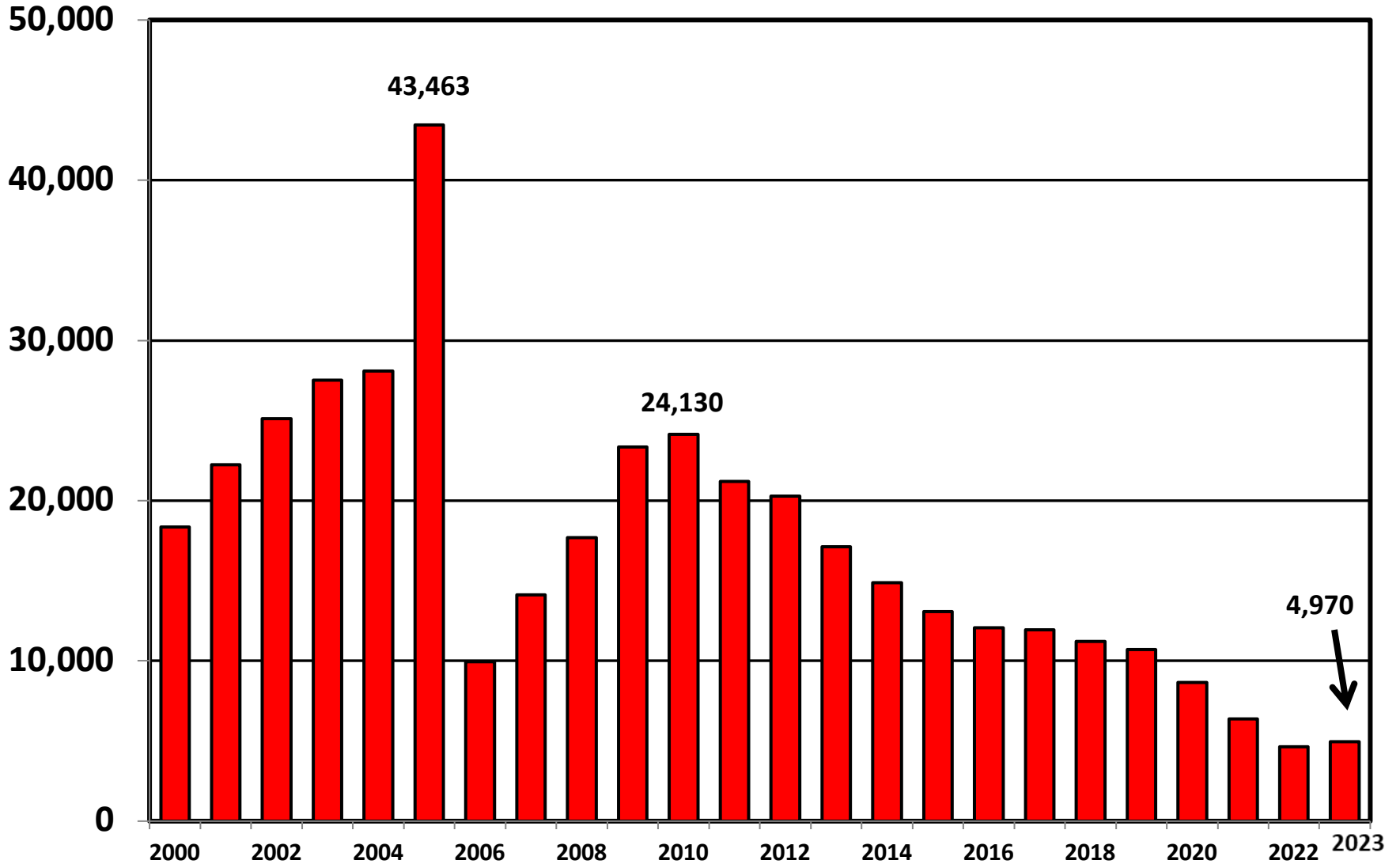
More than 25%  
Below Average



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

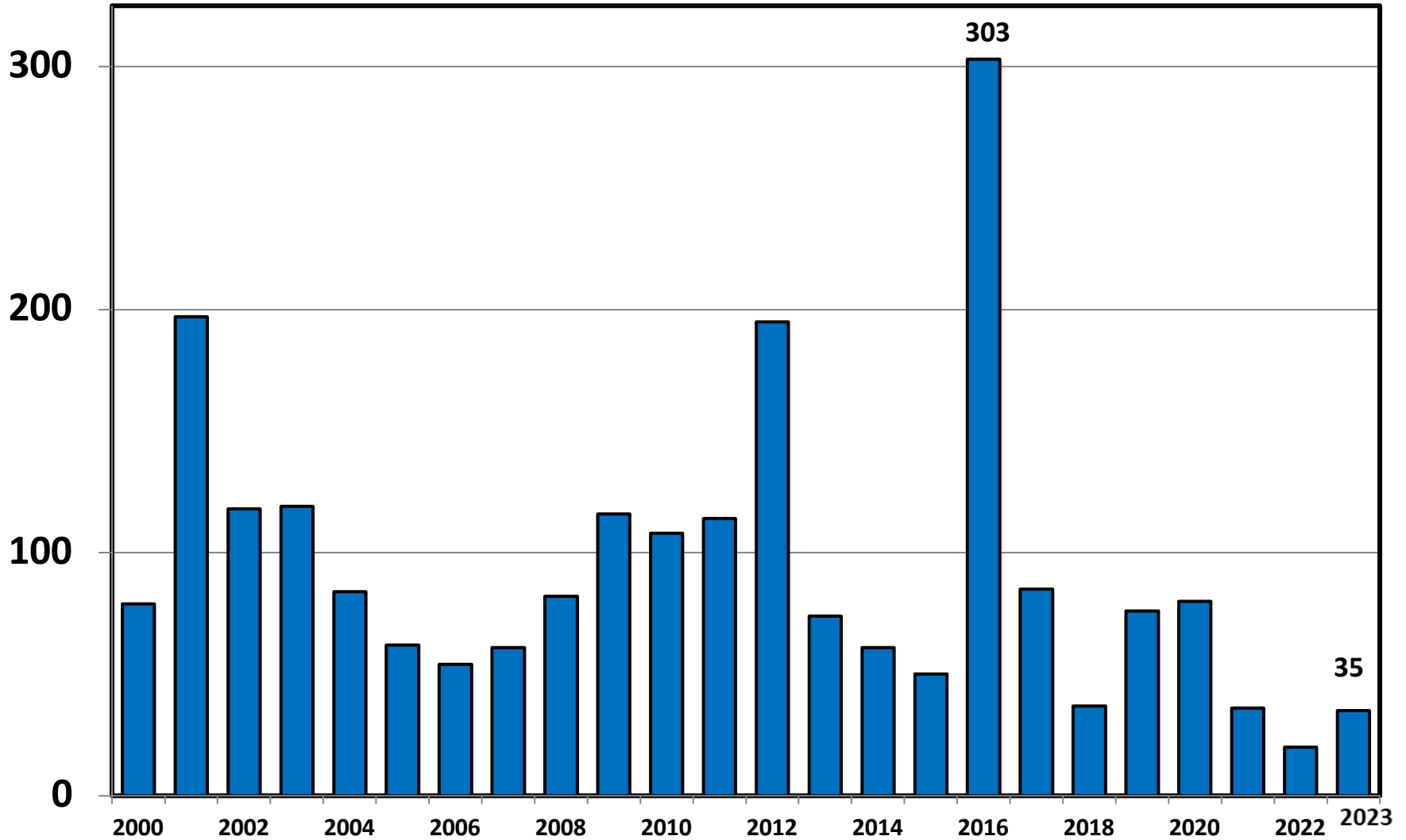


# Chapter 7 Cases Filed In Missouri Calendar Years 2000 - 2023

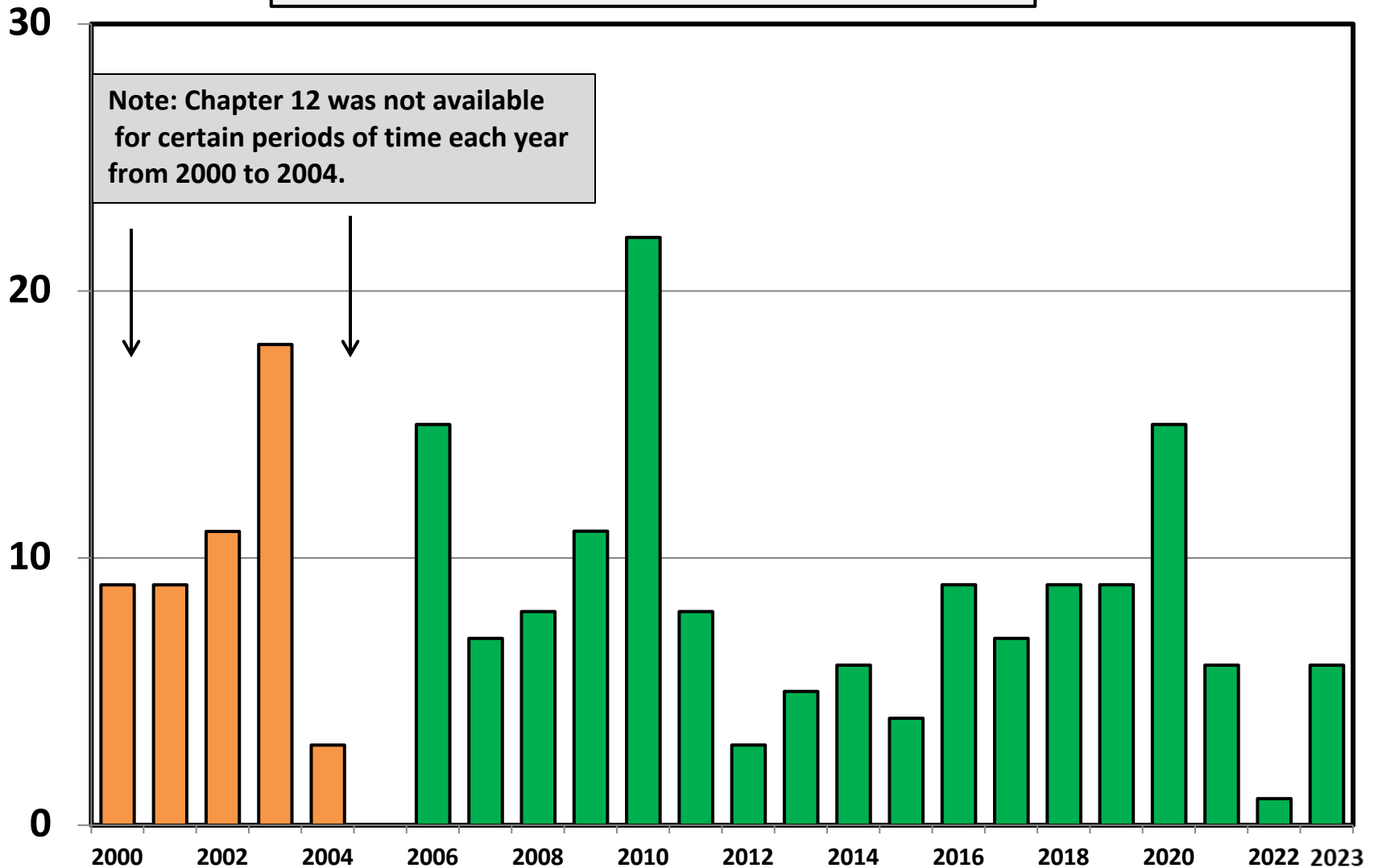




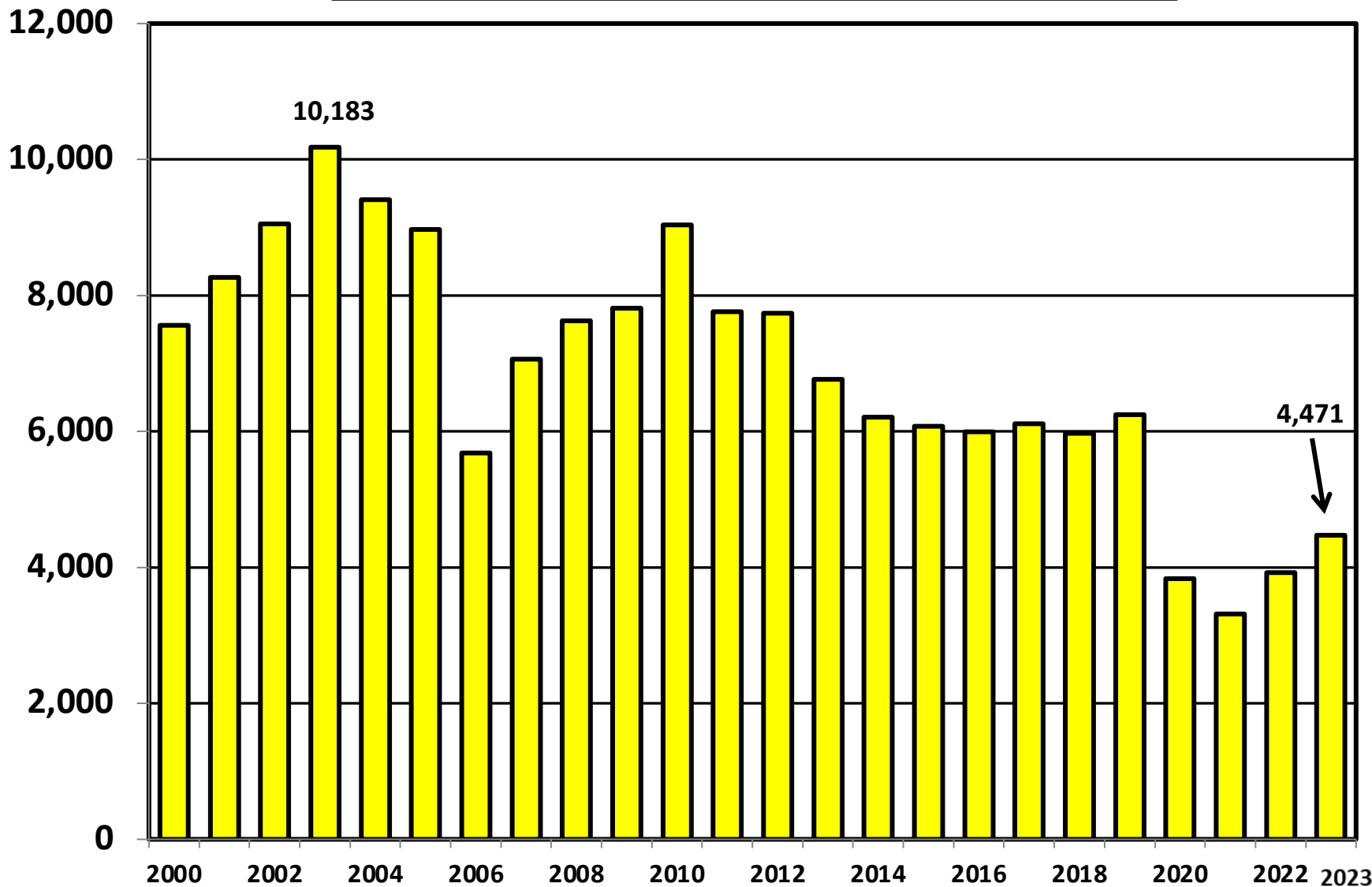
# Chapter 11 Cases Filed in Missouri 2000 - 2023



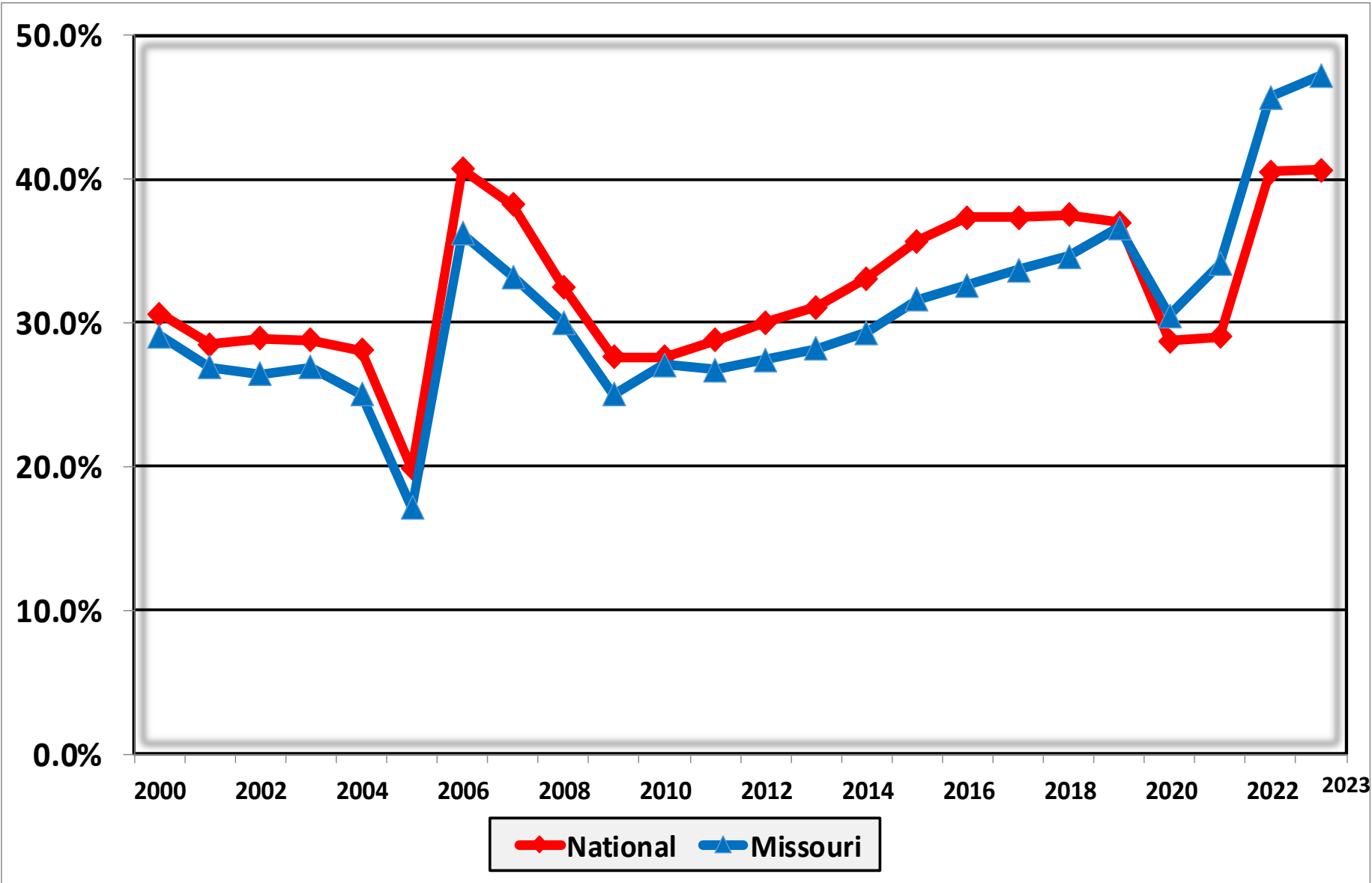
# Chapter 12 Cases Filed in Missouri 2000 - 2023



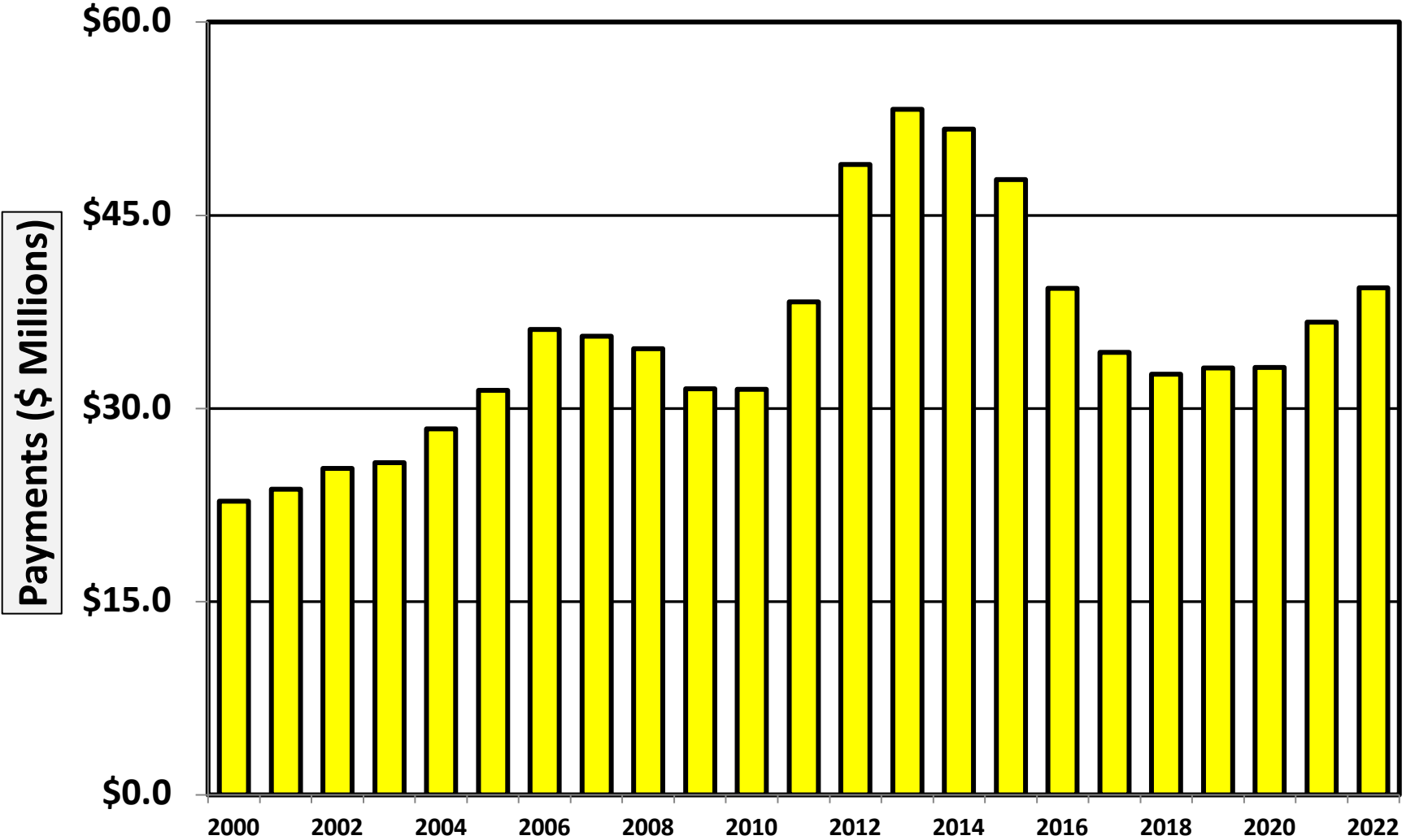
# Chapter 13 Cases Filed in Missouri 2000 - 2023



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

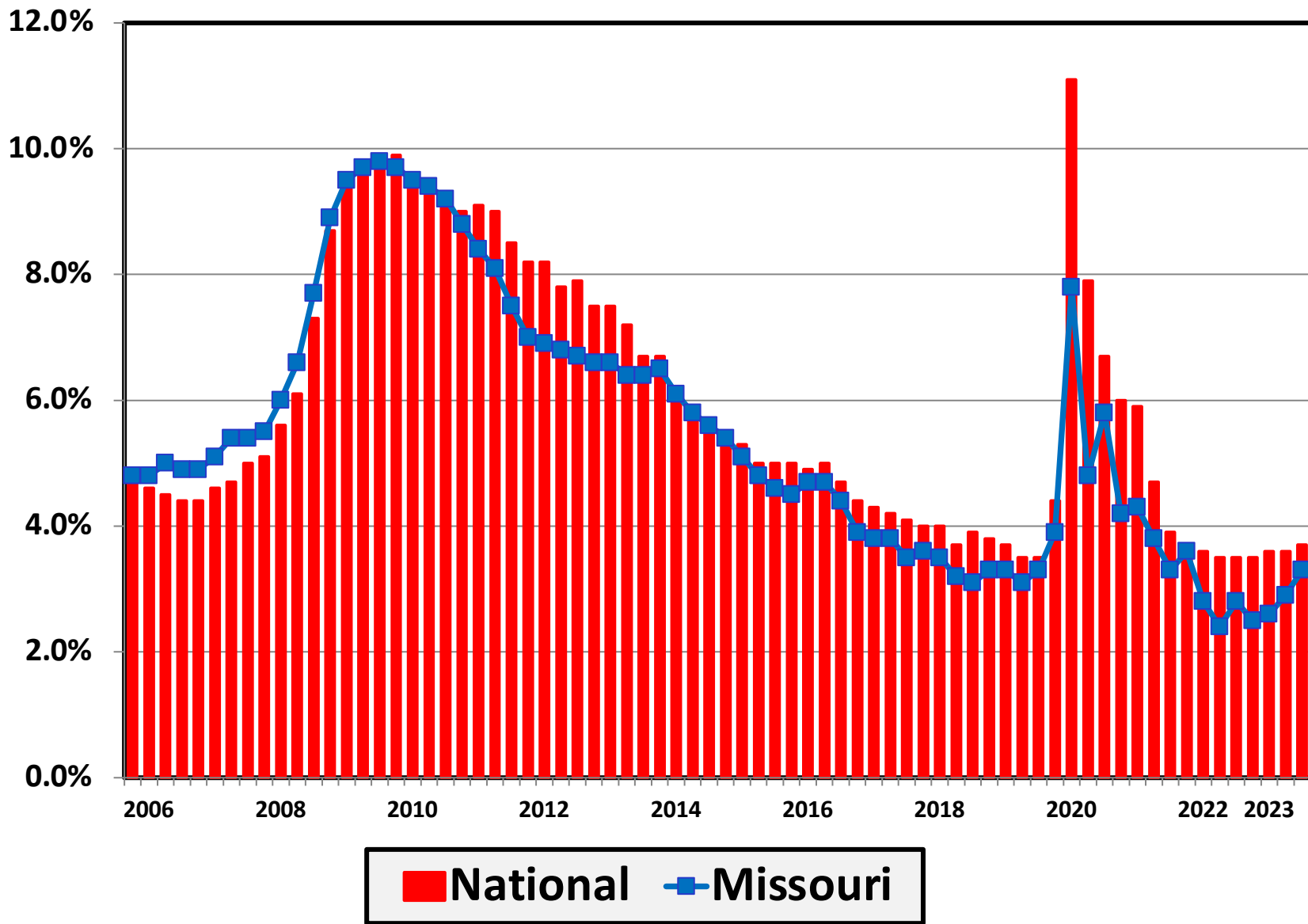


**Chapter 13 Cases in Missouri**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2022



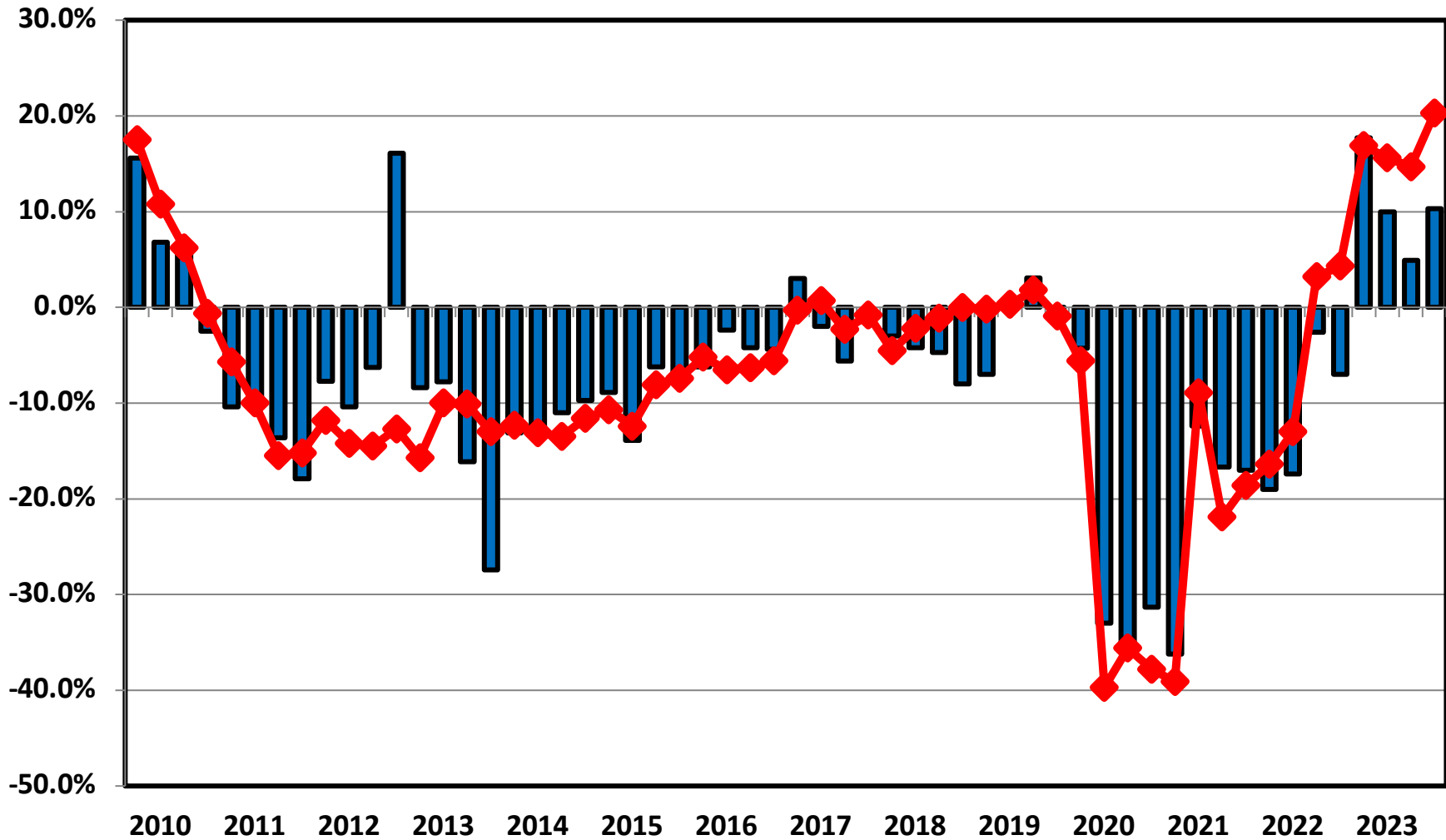
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2023



Source: Bureau of Labor Statistics

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

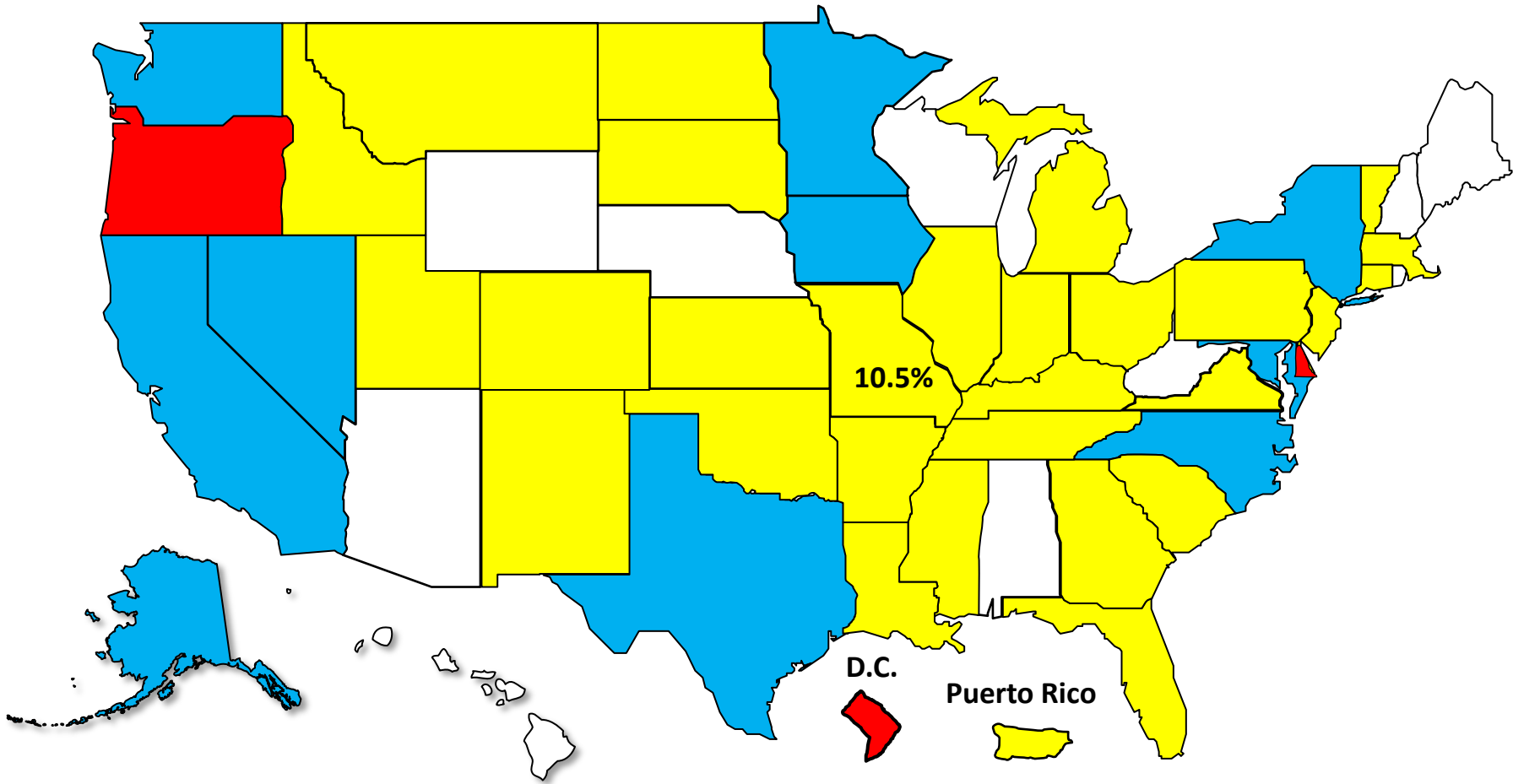


■ Missouri ◆ National

# Bankruptcy Filing Trends

## Calendar Year 2023 vs. 2022

National Average = 16.8% Increase



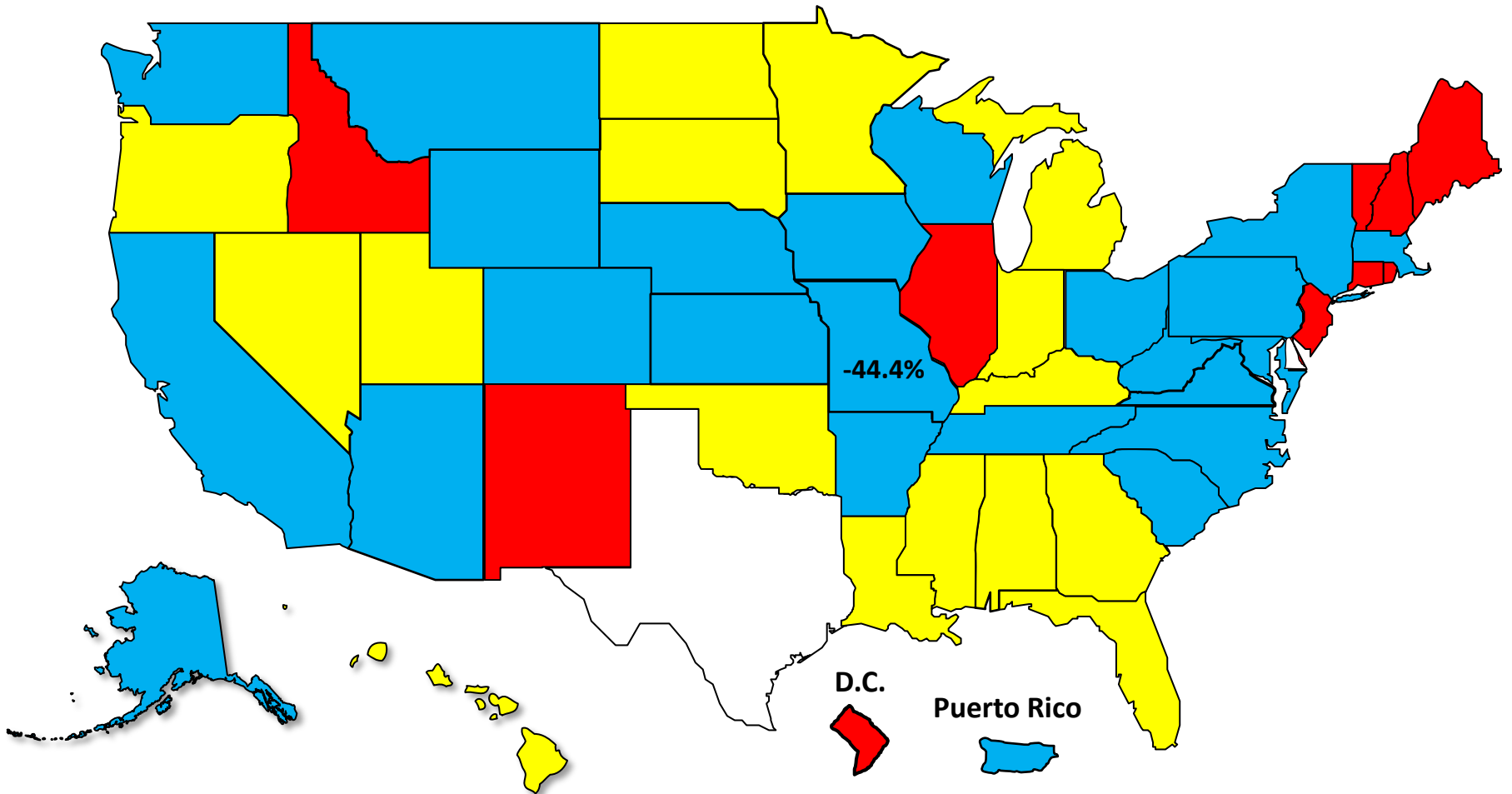


# Bankruptcy Filing Trends During the Pandemic

## 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

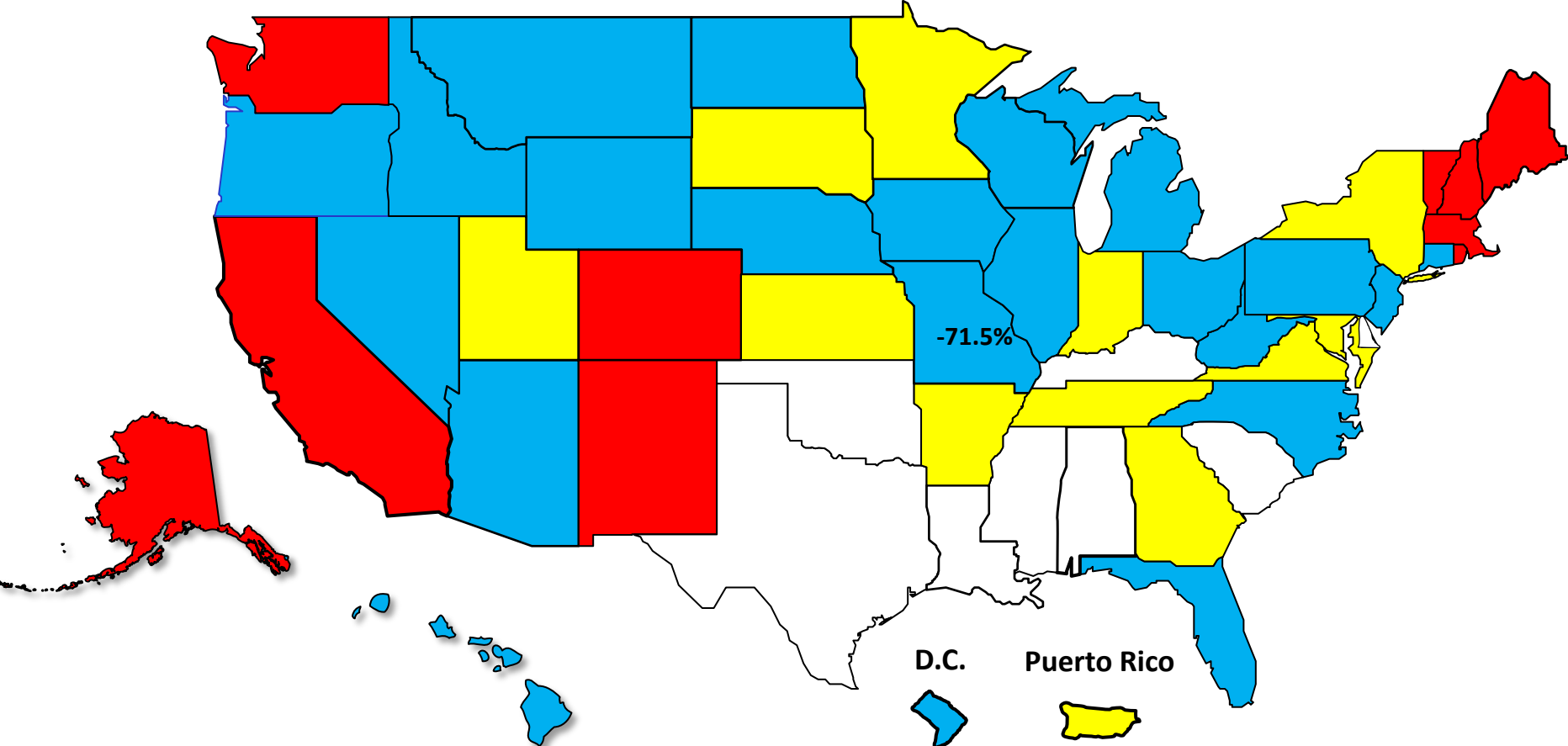


# Percent Change in Total Filings

Calendar Year 2023 Compared to 2010 (Great Recession)

(National Average = 71.6% Decrease)

## Amount of Decrease





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