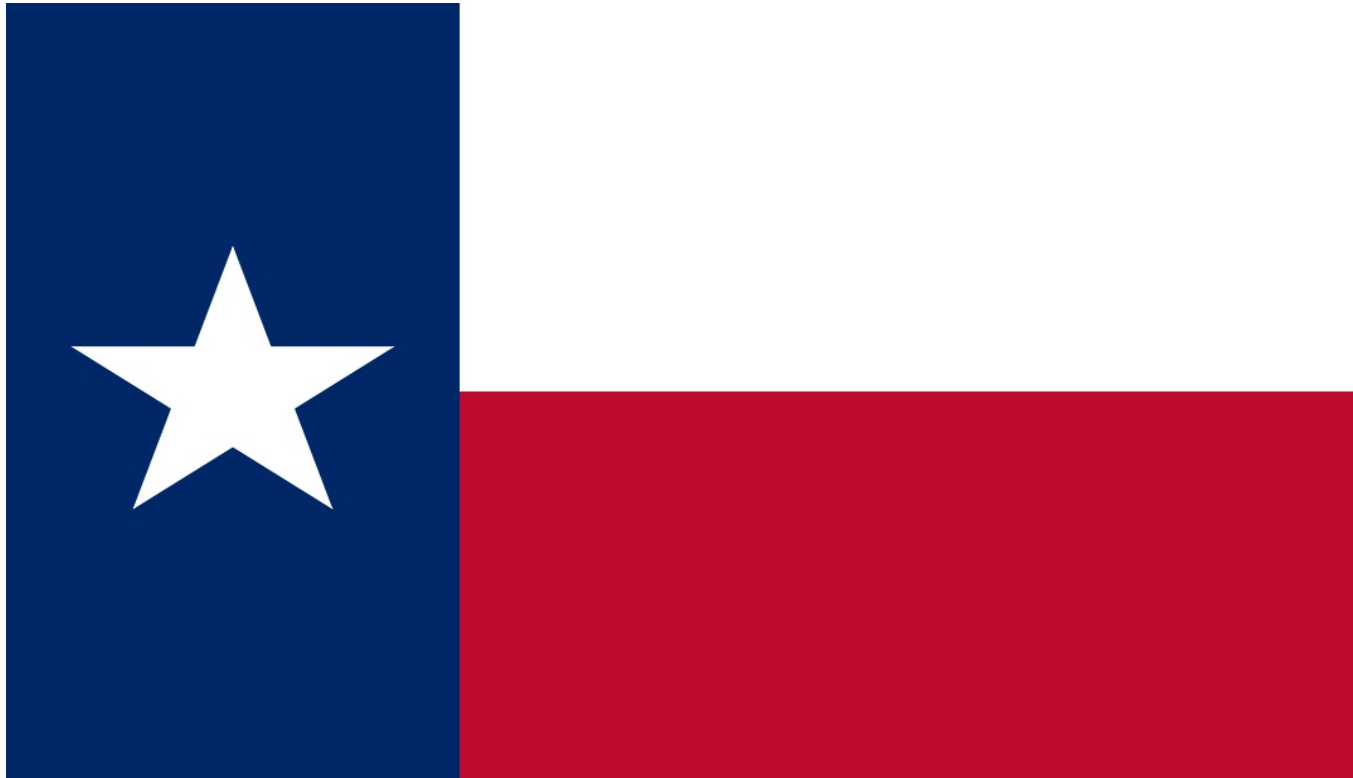


# Bankruptcy Filing Trends in Texas



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



AMERICAN  
BANKRUPTCY  
INSTITUTE

Updated  
February 2024

# Texas



AMERICAN  
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## State at a Glance

	Texas	National
<b>Population (7/1/2023)</b>	<b>30,503,301</b>	<b>334,914,895</b>
- Change since April 2020	4.7%	1.0%
- Foreign Born	17.1%	13.7%
<b>Size (Square Miles)</b>	<b>261,268</b>	<b>3,533,038</b>
<b>Median Household Income</b>	<b>\$73,035</b>	<b>\$75,021</b>
<b>Persons per Household</b>	<b>2.73</b>	<b>2.57</b>
<b>Per Capita Income</b>	<b>\$37,514</b>	<b>\$41,261</b>
<b>Median Home Value</b>	<b>\$238,000</b>	<b>\$281,900</b>
<b>Homeownership Rate</b>	<b>62.4%</b>	<b>64.8%</b>
<b>High School Graduate (or Higher)</b>	<b>85.2%</b>	<b>89.1%</b>
<b>College Graduate (or Higher)</b>	<b>32.3%</b>	<b>34.3%</b>
<b>Disabled</b>	<b>8.2%</b>	<b>8.9%</b>
<b>No Health Insurance</b>	<b>18.9%</b>	<b>9.3%</b>
<b>In Poverty</b>	<b>14.0%</b>	<b>11.5%</b>
<b>Source: U.S. Census Bureau January 2024</b>		

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

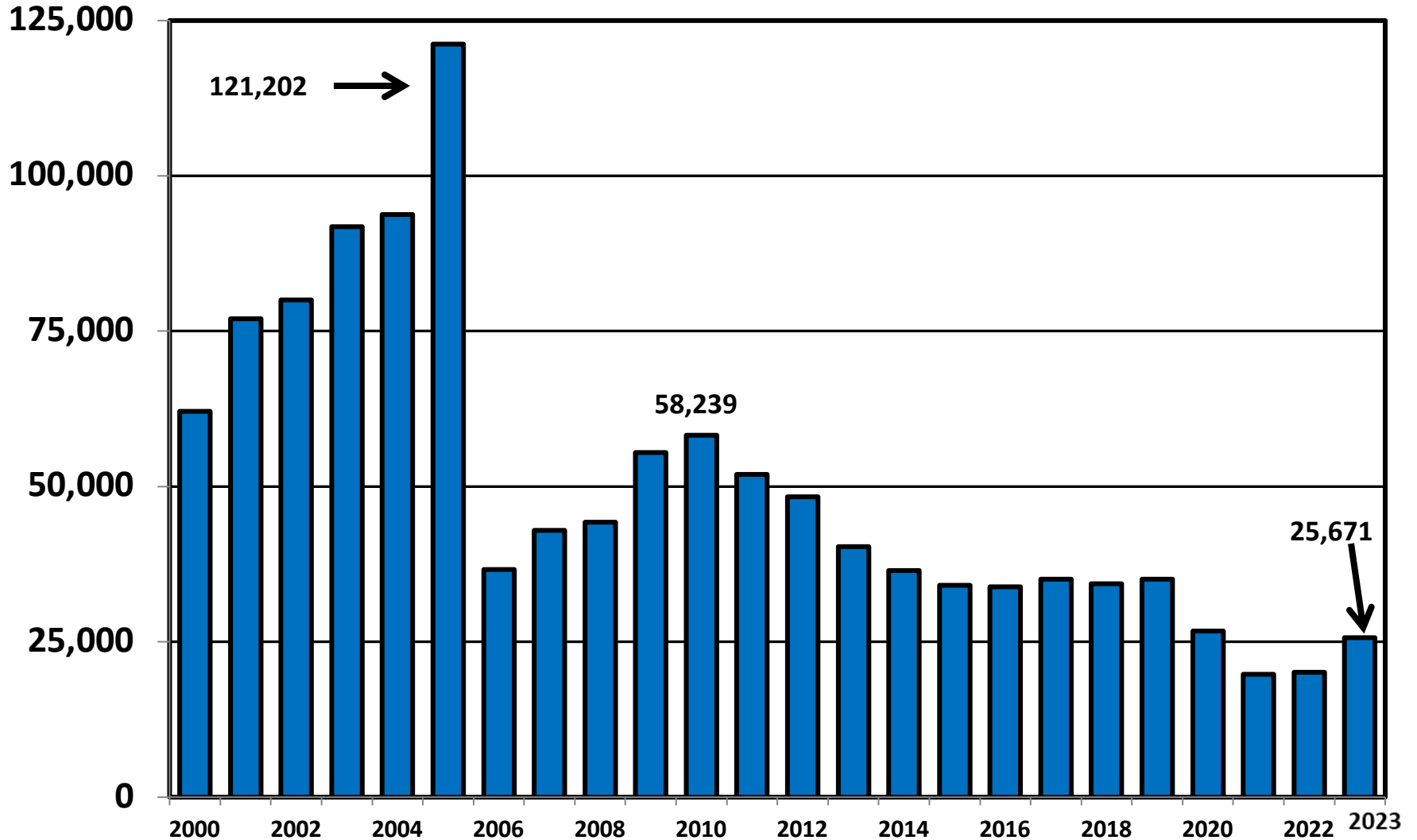
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
<b>2023</b>	<b>25,671</b>	<b>12,484</b>	<b>1,438</b>	<b>11,723</b>	<b>26</b>
<b>2022</b>	<b>20,121</b>	<b>9,981</b>	<b>761</b>	<b>9,377</b>	<b>2</b>
<b>2021</b>	<b>19,762</b>	<b>12,461</b>	<b>828</b>	<b>6,415</b>	<b>58</b>
<b>2020</b>	<b>26,723</b>	<b>15,474</b>	<b>1,841</b>	<b>9,361</b>	<b>47</b>
<i>2019</i>	<i>35,069</i>	<i>17,387</i>	<i>773</i>	<i>16,878</i>	<i>31</i>
<b>2018</b>	<b>34,386</b>	<b>15,772</b>	<b>1,093</b>	<b>17,496</b>	<b>25</b>
<b>2017</b>	<b>35,091</b>	<b>15,426</b>	<b>1,101</b>	<b>18,541</b>	<b>23</b>
<b>2016</b>	<b>33,830</b>	<b>13,981</b>	<b>808</b>	<b>19,005</b>	<b>36</b>
<b>2015</b>	<b>34,093</b>	<b>13,759</b>	<b>547</b>	<b>19,768</b>	<b>19</b>
<b>2014</b>	<b>36,503</b>	<b>15,461</b>	<b>476</b>	<b>20,548</b>	<b>18</b>
<b>2013</b>	<b>40,337</b>	<b>17,697</b>	<b>616</b>	<b>22,012</b>	<b>12</b>
<b>2012</b>	<b>48,381</b>	<b>21,047</b>	<b>675</b>	<b>26,630</b>	<b>29</b>
<b>2011</b>	<b>51,955</b>	<b>23,694</b>	<b>926</b>	<b>27,302</b>	<b>33</b>
<b>2010</b>	<b>58,239</b>	<b>28,127</b>	<b>1,140</b>	<b>28,934</b>	<b>38</b>
<b>2009</b>	<b>55,435</b>	<b>28,125</b>	<b>1,246</b>	<b>26,037</b>	<b>27</b>
<b>2008</b>	<b>44,258</b>	<b>21,438</b>	<b>685</b>	<b>22,121</b>	<b>14</b>
<b>2007</b>	<b>42,931</b>	<b>18,950</b>	<b>532</b>	<b>23,422</b>	<b>27</b>
<b>2006</b>	<b>36,631</b>	<b>15,357</b>	<b>594</b>	<b>20,660</b>	<b>20</b>
<b>2005</b>	<b>121,202</b>	<b>83,206</b>	<b>611</b>	<b>37,358</b>	<b>27</b>
<b>2004</b>	<b>93,745</b>	<b>48,879</b>	<b>875</b>	<b>43,985</b>	<b>6</b>
<b>2003</b>	<b>91,840</b>	<b>48,054</b>	<b>992</b>	<b>42,743</b>	<b>51</b>
<b>2002</b>	<b>80,050</b>	<b>42,474</b>	<b>984</b>	<b>36,546</b>	<b>46</b>
<b>2001</b>	<b>77,021</b>	<b>41,486</b>	<b>964</b>	<b>34,543</b>	<b>28</b>
<b>2000</b>	<b>62,121</b>	<b>32,408</b>	<b>618</b>	<b>29,068</b>	<b>27</b>
<b>*Chapters 9, 12 and 15</b>					

**Business Bankruptcy Cases Filed - Texas**  
**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>2,873</b>	<b>1,316</b>	<b>1,417</b>	<b>114</b>	<b>26</b>
<b>2022</b>	<b>1,878</b>	<b>1,062</b>	<b>745</b>	<b>69</b>	<b>2</b>
<b>2021</b>	<b>1,953</b>	<b>1,035</b>	<b>804</b>	<b>56</b>	<b>58</b>
<b>2020</b>	<b>3,500</b>	<b>1,529</b>	<b>1,820</b>	<b>104</b>	<b>47</b>
<b>2019</b>	<b>2,429</b>	<b>1,529</b>	<b>734</b>	<b>135</b>	<b>31</b>
<b>2018</b>	<b>2,621</b>	<b>1,403</b>	<b>1,053</b>	<b>140</b>	<b>25</b>
<b>2017</b>	<b>2,642</b>	<b>1,378</b>	<b>1,069</b>	<b>172</b>	<b>23</b>
<b>2016</b>	<b>2,402</b>	<b>1,404</b>	<b>776</b>	<b>186</b>	<b>36</b>
<b>2015</b>	<b>2,038</b>	<b>1,304</b>	<b>520</b>	<b>196</b>	<b>18</b>
<b>2014</b>	<b>2,074</b>	<b>1,408</b>	<b>440</b>	<b>208</b>	<b>18</b>
<b>2013</b>	<b>2,364</b>	<b>1,552</b>	<b>579</b>	<b>221</b>	<b>12</b>
<b>2012</b>	<b>2,813</b>	<b>1,860</b>	<b>633</b>	<b>291</b>	<b>29</b>
<b>2011</b>	<b>3,513</b>	<b>2,243</b>	<b>884</b>	<b>354</b>	<b>32</b>
<b>2010</b>	<b>4,109</b>	<b>2,606</b>	<b>1,066</b>	<b>399</b>	<b>38</b>
<b>2009</b>	<b>4,567</b>	<b>2,922</b>	<b>1,207</b>	<b>411</b>	<b>27</b>
<b>2008</b>	<b>3,124</b>	<b>2,127</b>	<b>646</b>	<b>337</b>	<b>14</b>
<b>2007</b>	<b>2,480</b>	<b>1,624</b>	<b>512</b>	<b>317</b>	<b>27</b>
<b>2006</b>	<b>2,081</b>	<b>1,248</b>	<b>548</b>	<b>265</b>	<b>20</b>
<b>2005</b>	<b>3,590</b>	<b>2,502</b>	<b>545</b>	<b>516</b>	<b>27</b>
<b>2004</b>	<b>3,094</b>	<b>1,725</b>	<b>804</b>	<b>559</b>	<b>6</b>
<b>2003</b>	<b>3,153</b>	<b>1,597</b>	<b>926</b>	<b>579</b>	<b>51</b>
<b>2002</b>	<b>2,994</b>	<b>1,499</b>	<b>899</b>	<b>550</b>	<b>46</b>
<b>2001</b>	<b>3,155</b>	<b>1,663</b>	<b>919</b>	<b>545</b>	<b>28</b>
<b>2000</b>	<b>2,592</b>	<b>1,374</b>	<b>586</b>	<b>605</b>	<b>27</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in Texas

Calendar Years 2000 - 2023



# Total Filings Relative to Population 2000 - 2023



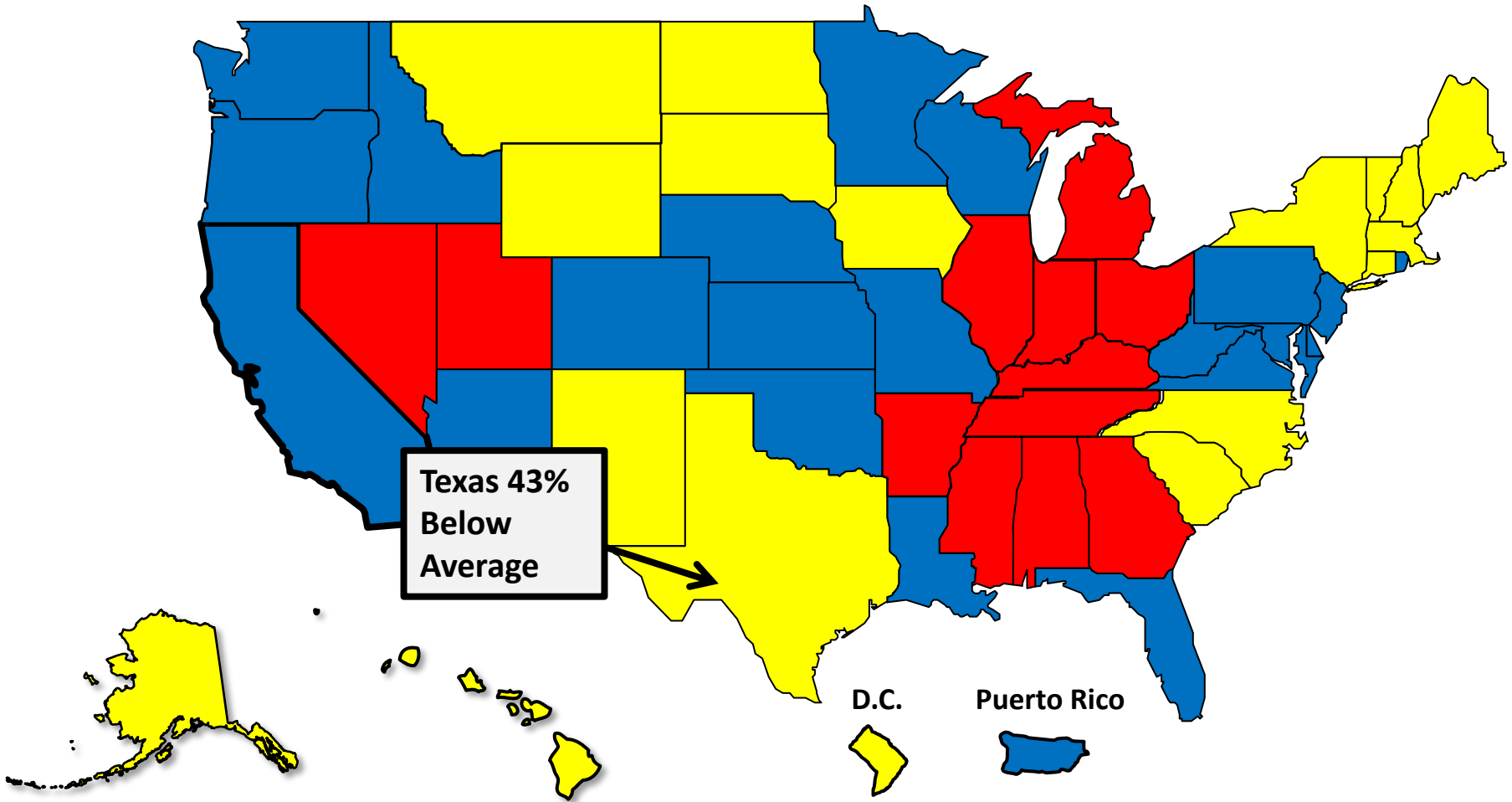
More than 25%  
Above Average



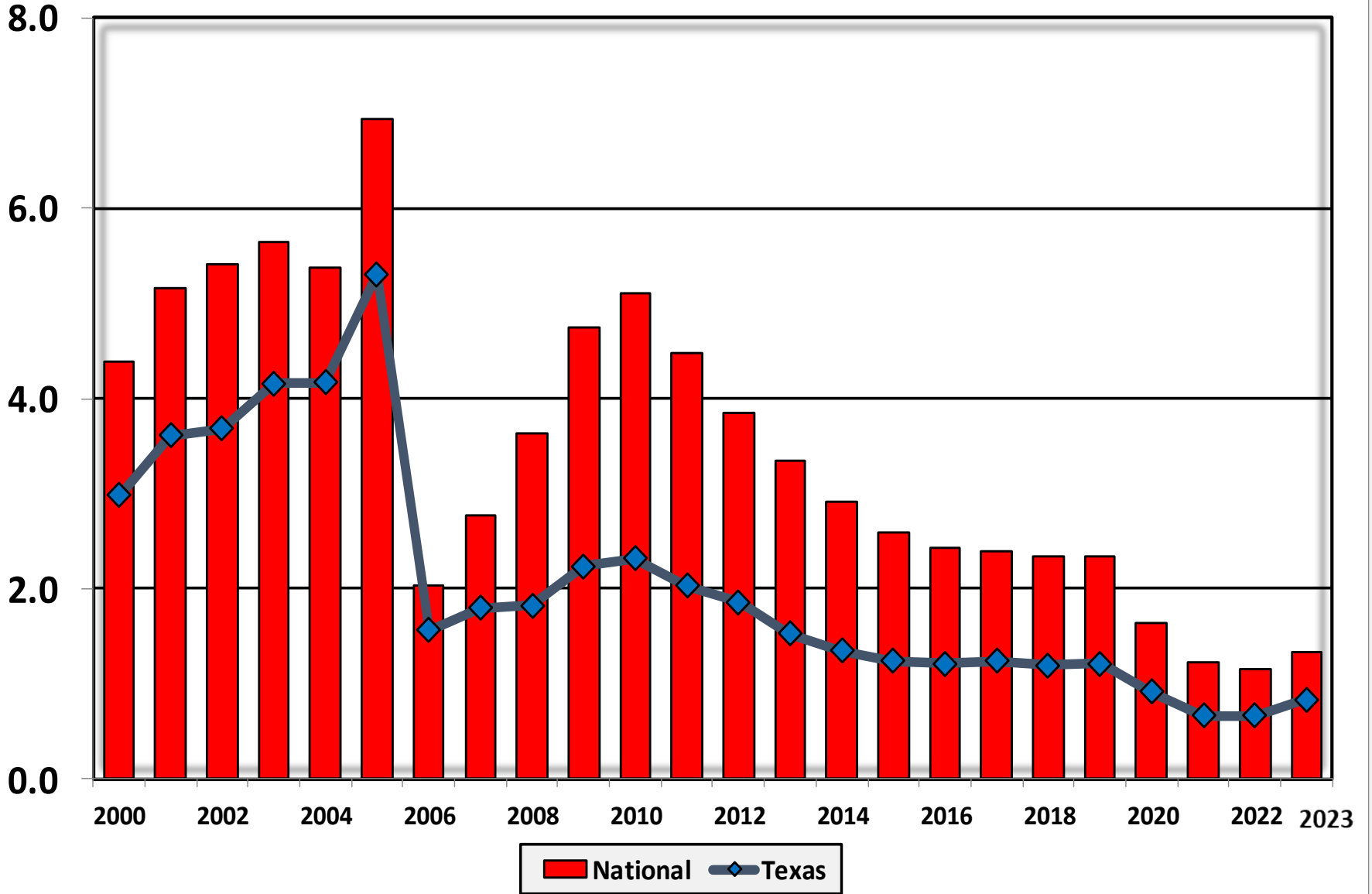
Within 25%  
of Average



More than 25%  
Below Average

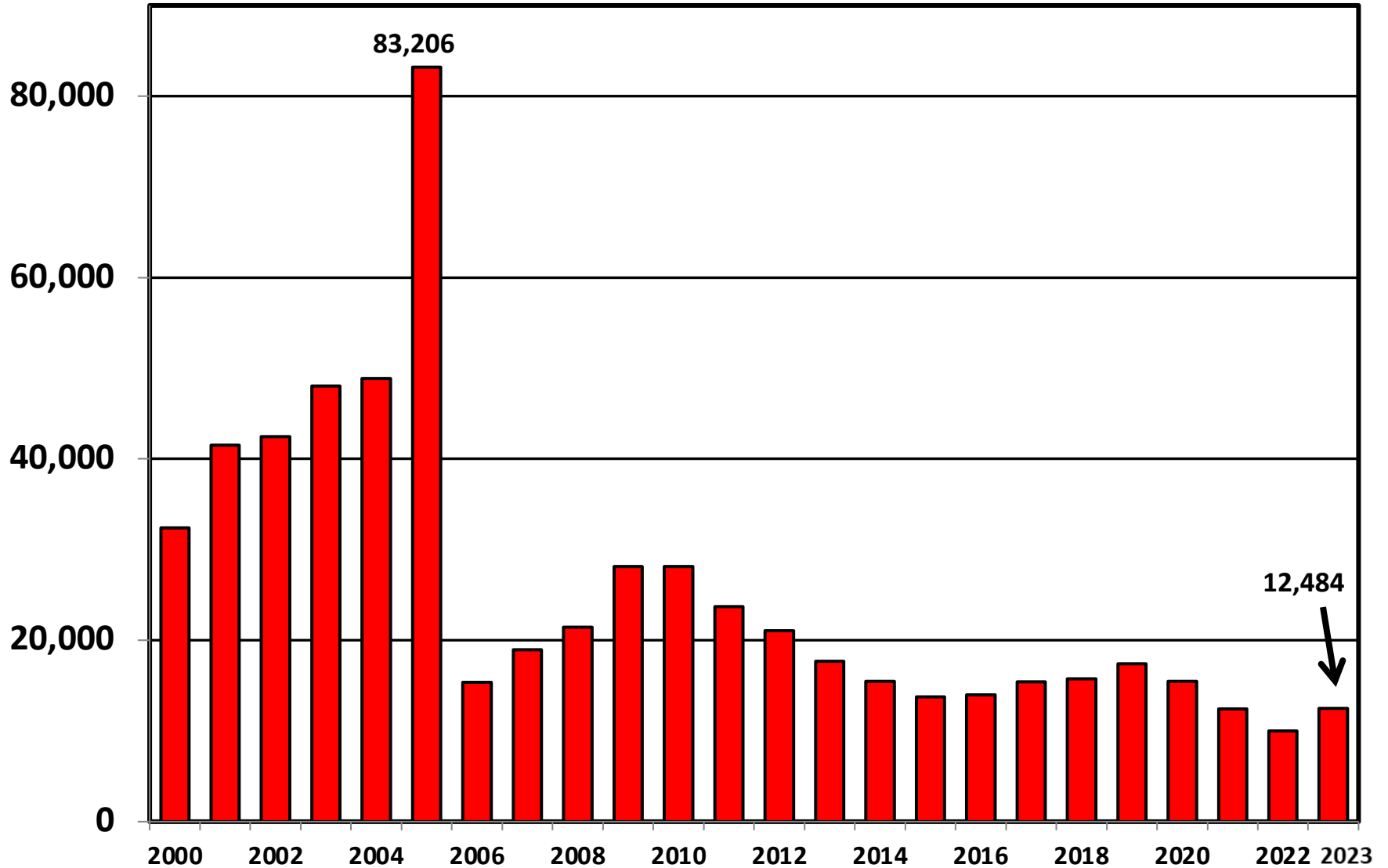


# Bankruptcy Filings per 1,000 Population Texas vs. National Average 2000 - 2023



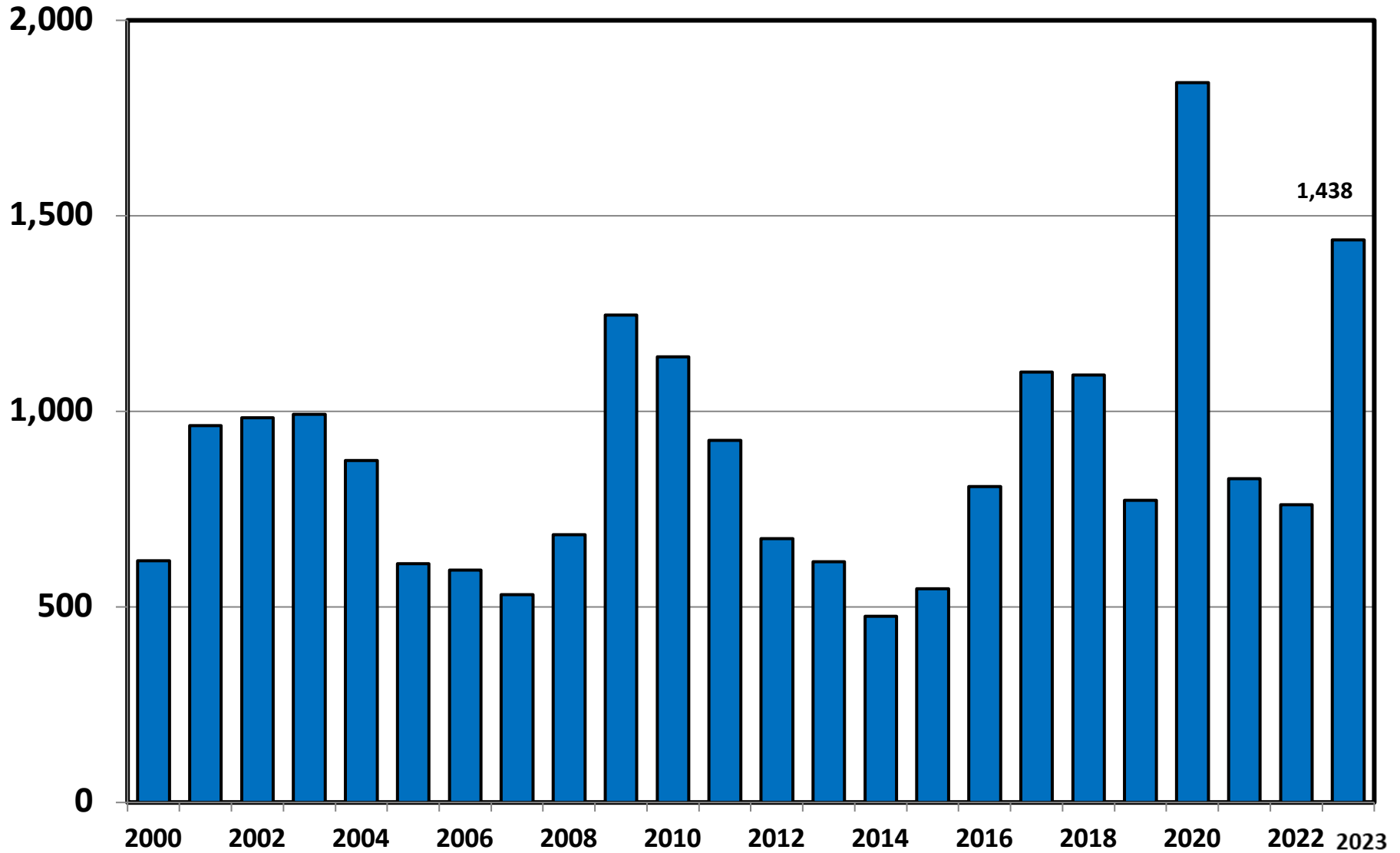
# Chapter 7 Cases Filed In Texas

## Calendar Years 2000 - 2023

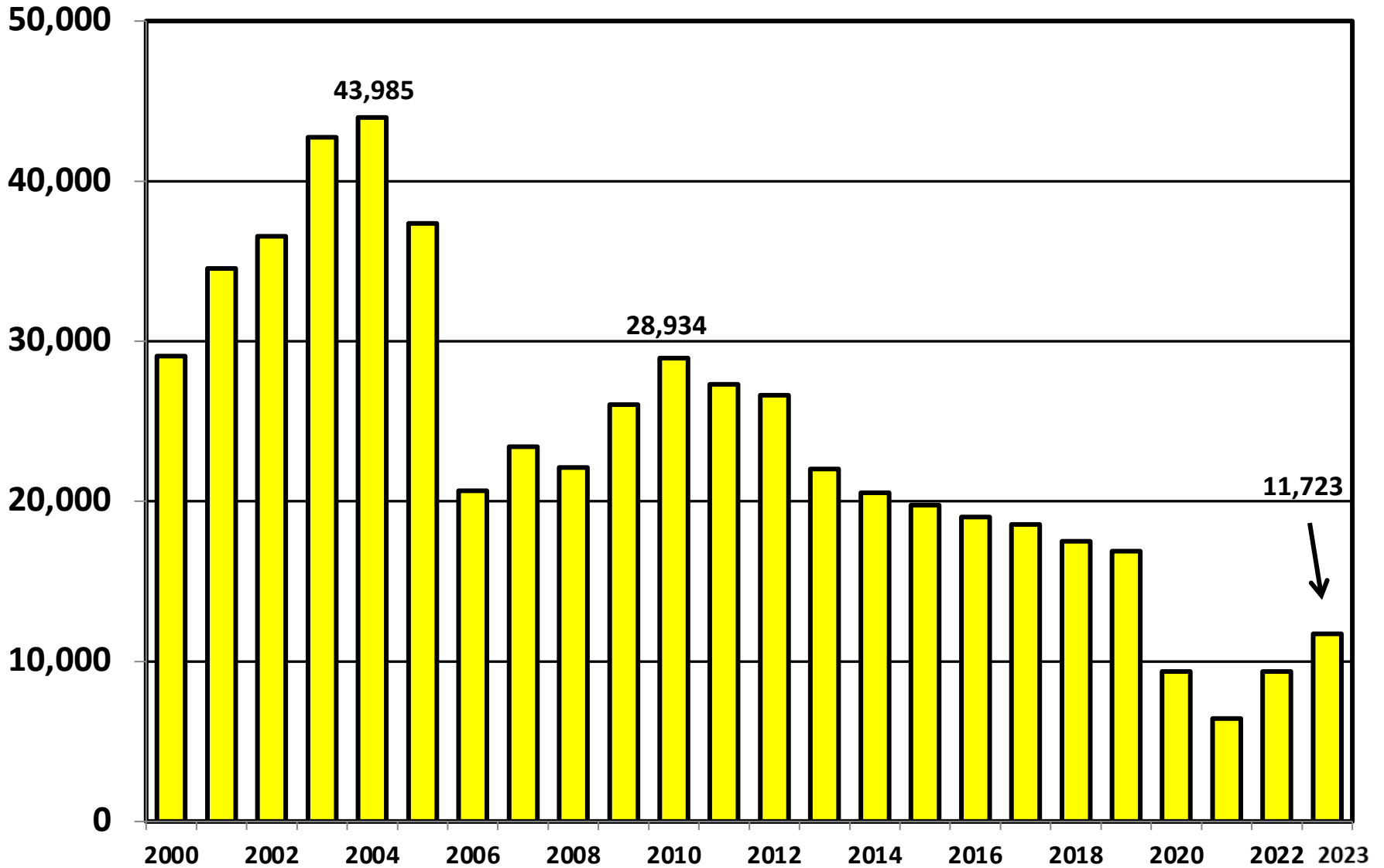




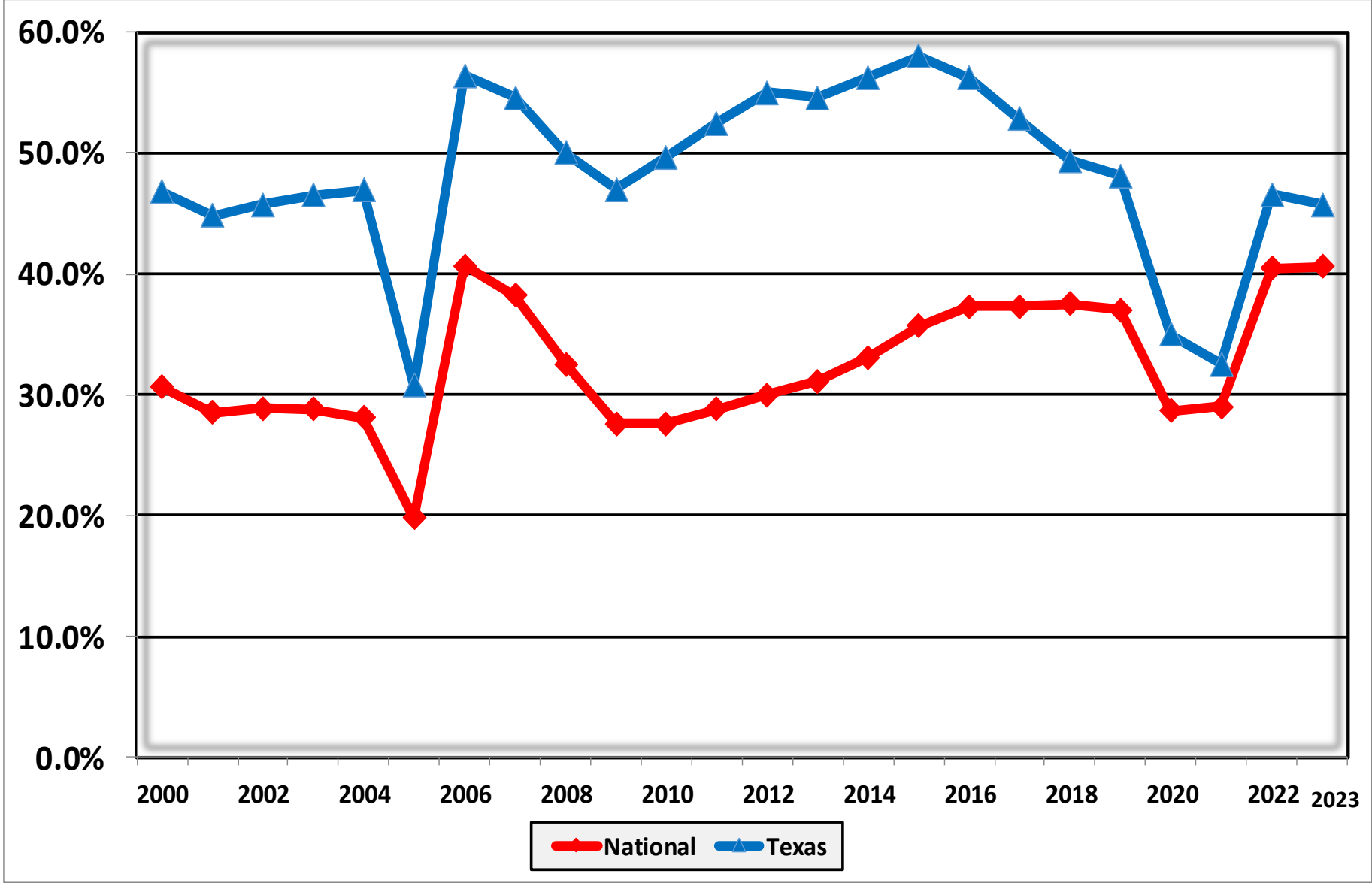
# Chapter 11 Cases Filed in Texas 2000 - 2023



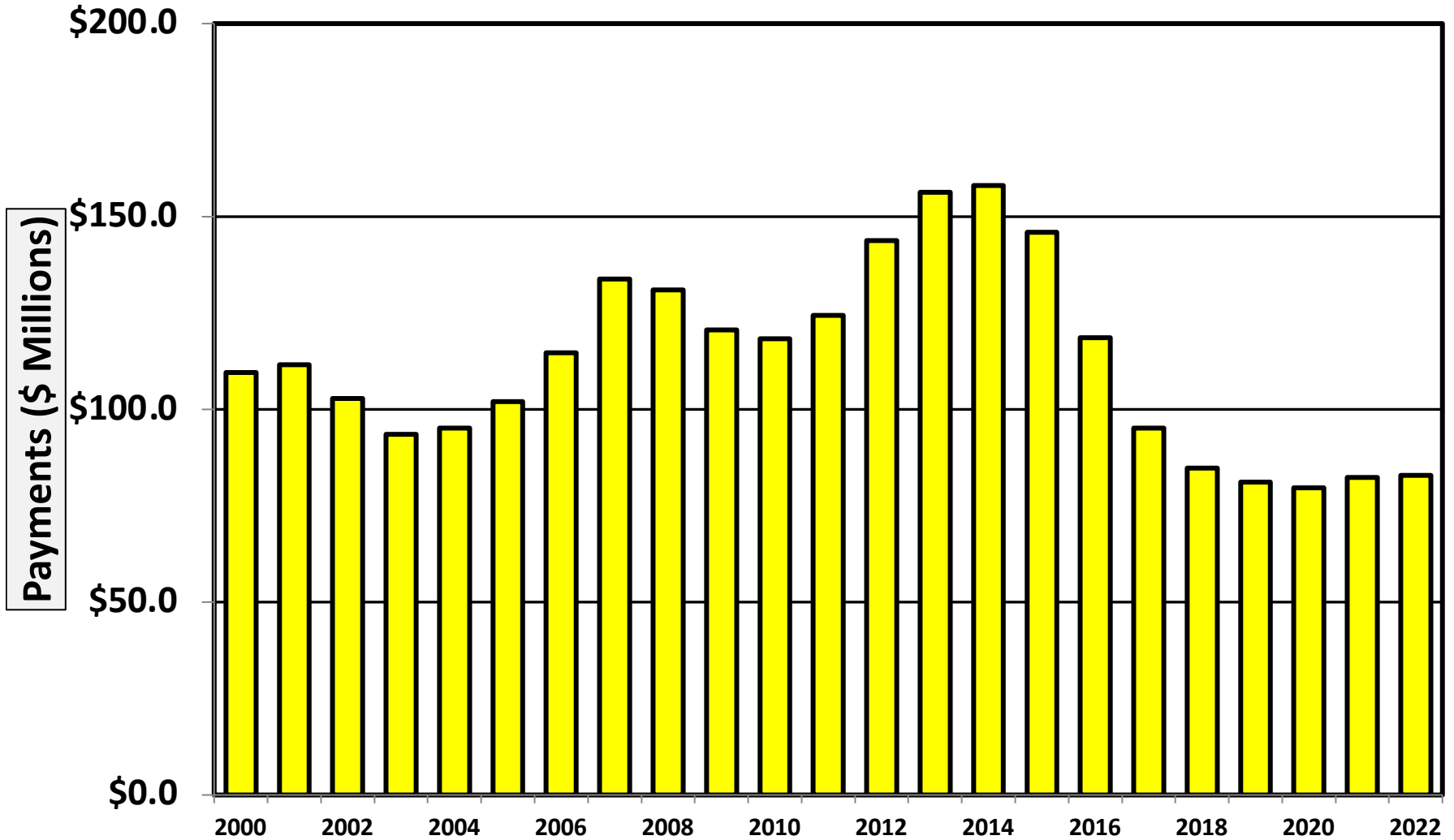
# Chapter 13 Cases Filed in Texas 2000 - 2023



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

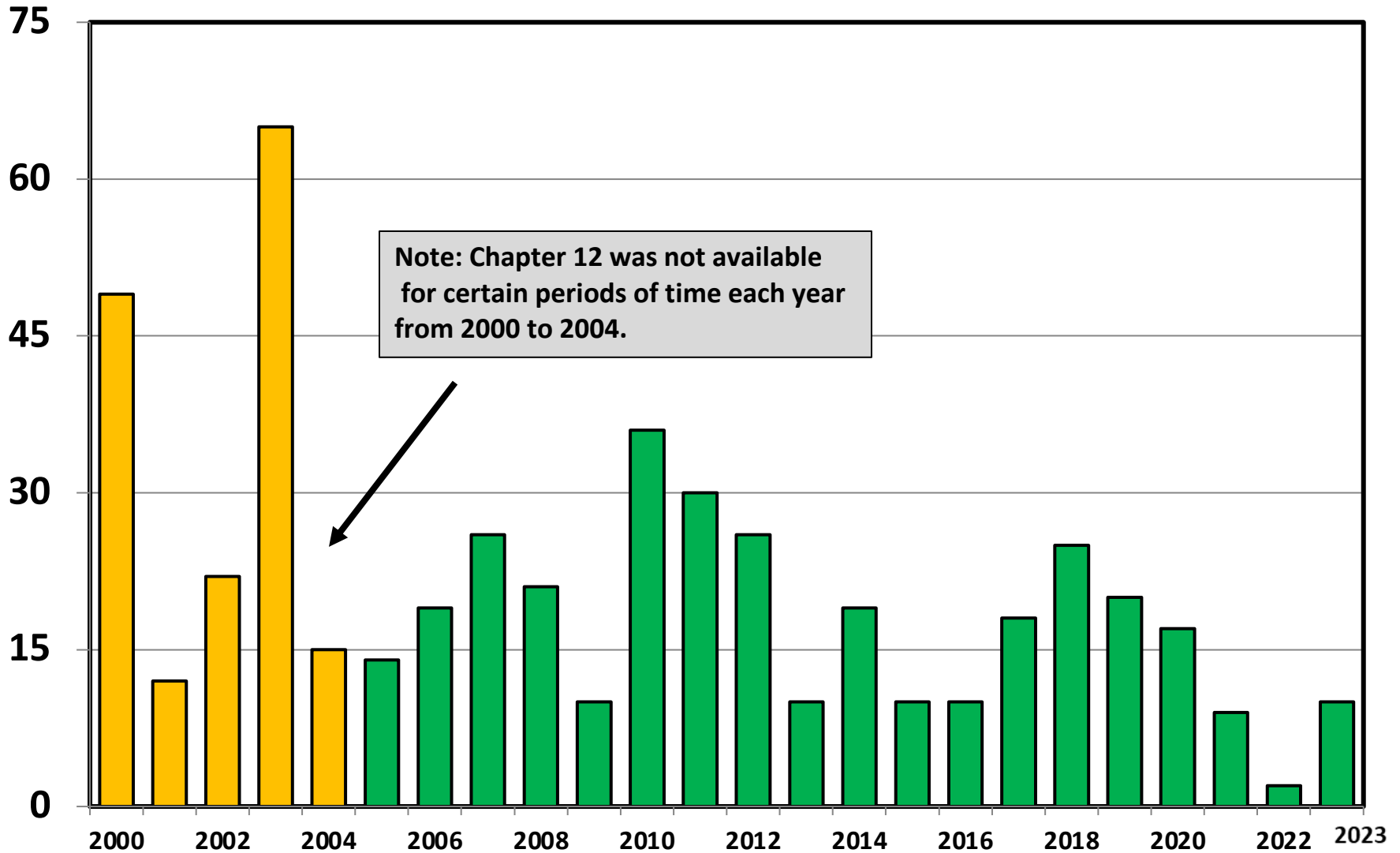


**Chapter 13 Cases in Texas**  
**Amount (in Millions) Paid to Unsecured Creditors**  
**Fiscal Years 2000 - 2022**

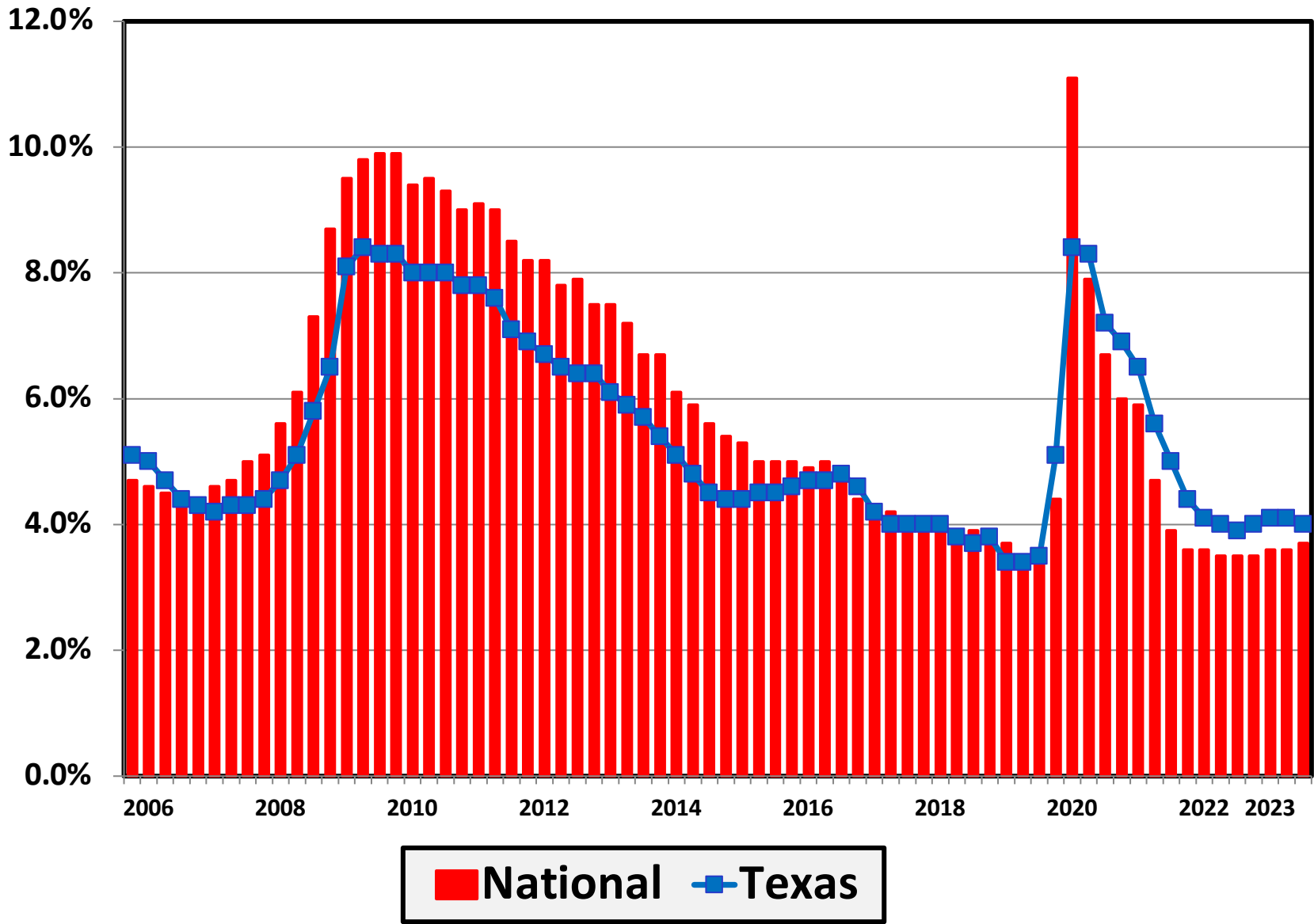


Source: Executive Office for United States Trustees

# Chapter 12 Cases Filed in Texas 2000 - 2023

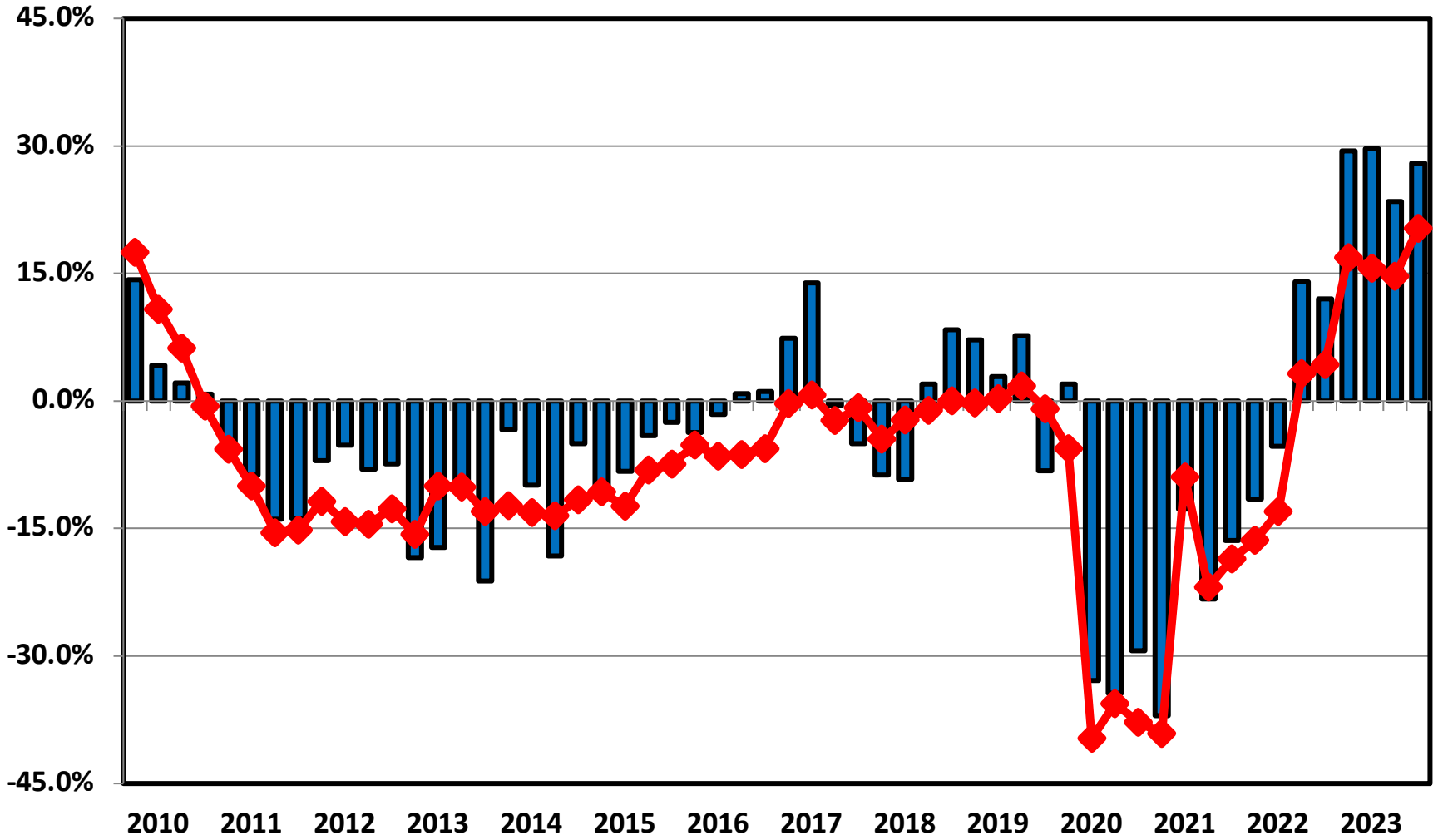


# Unemployment Rate By Quarter 2006 - 2023



Source: Bureau of Labor Statistics

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

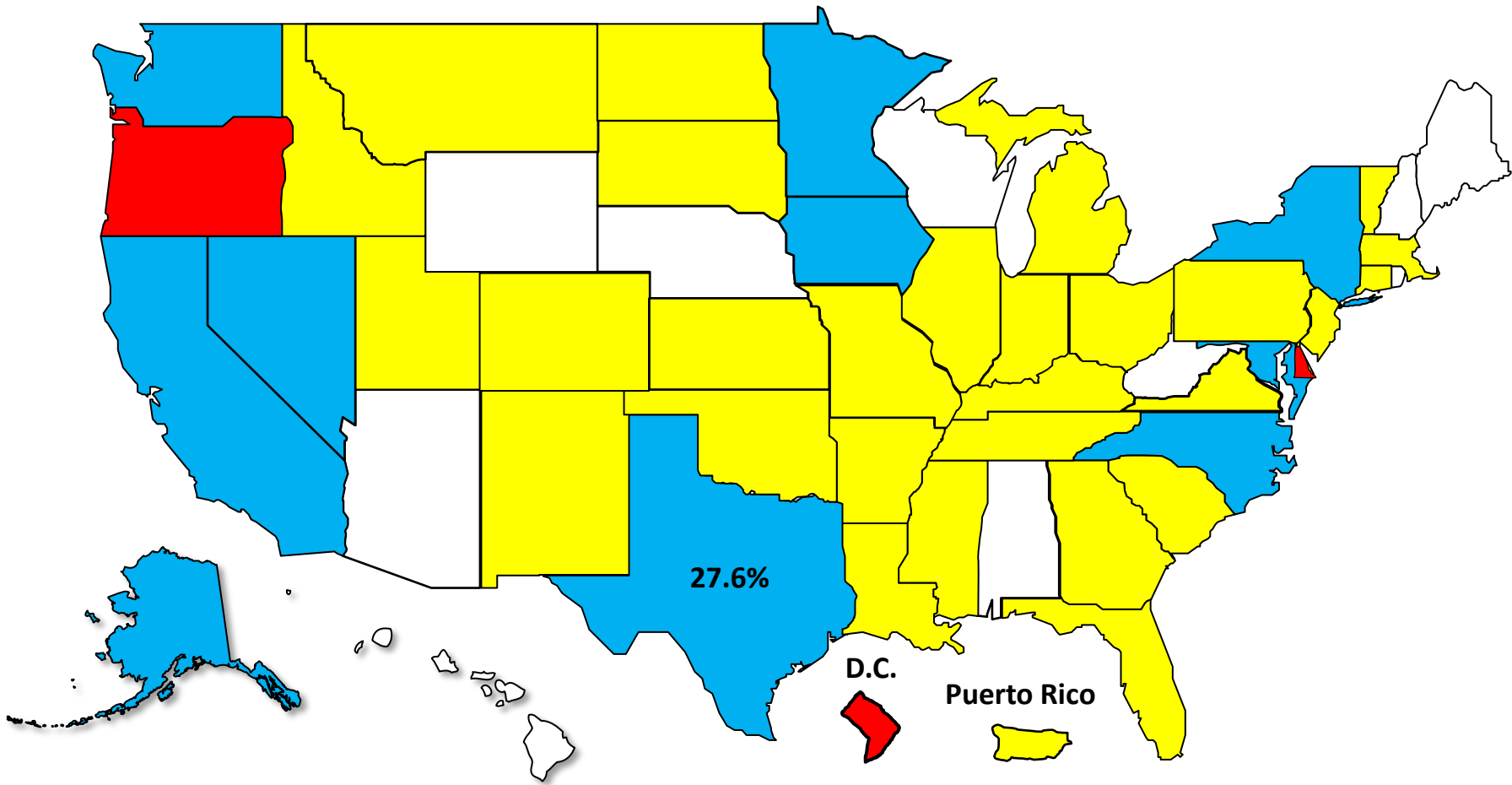


**■ Texas    ◆ National**

# Bankruptcy Filing Trends

## Calendar Year 2023 vs. 2022

National Average = 16.8% Increase











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