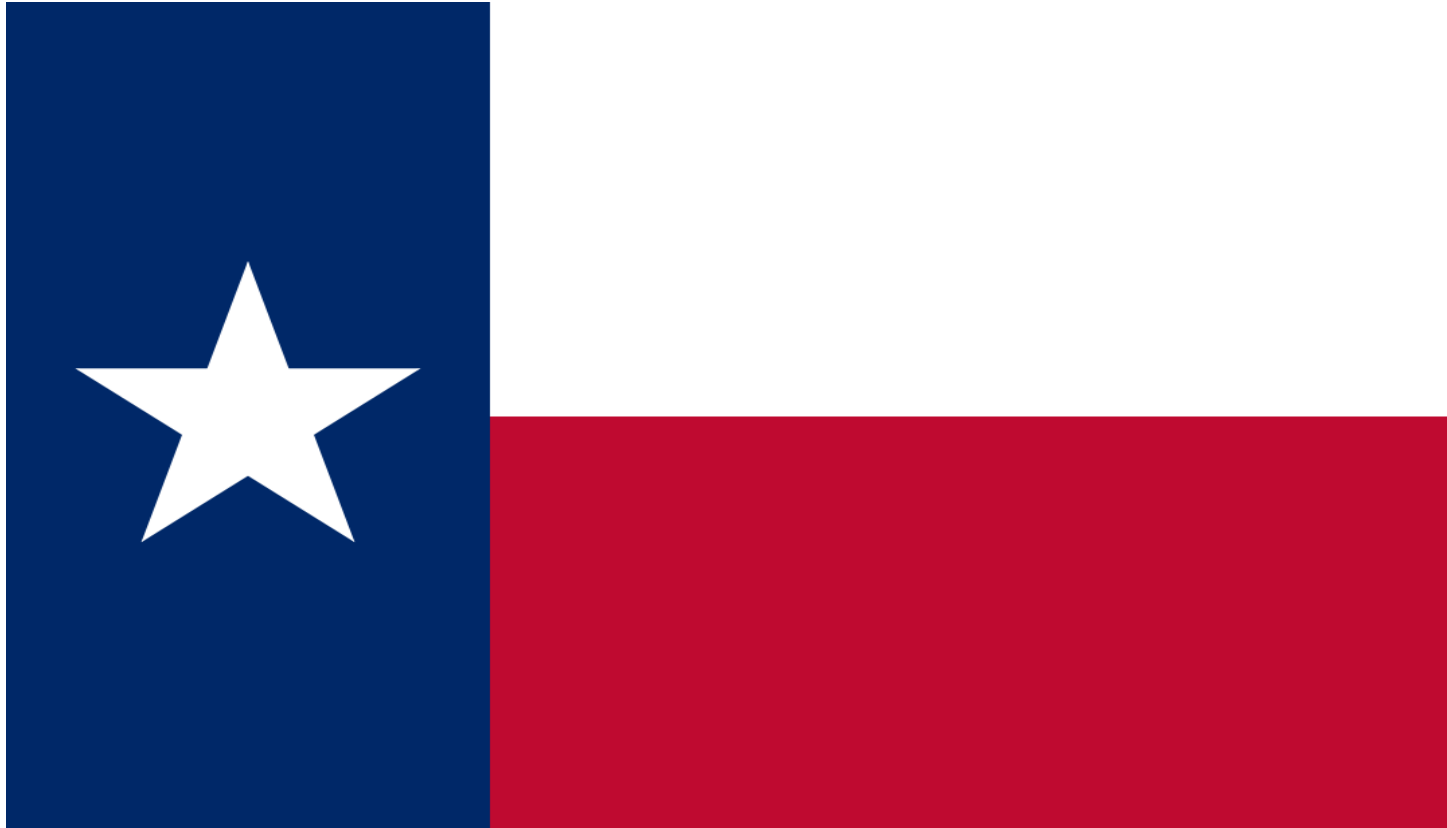


Bankruptcy Filing Trends in Texas



Prepared by: **The American Bankruptcy Institute**

<http://www.abi.org/>



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Updated
February 2021

Texas



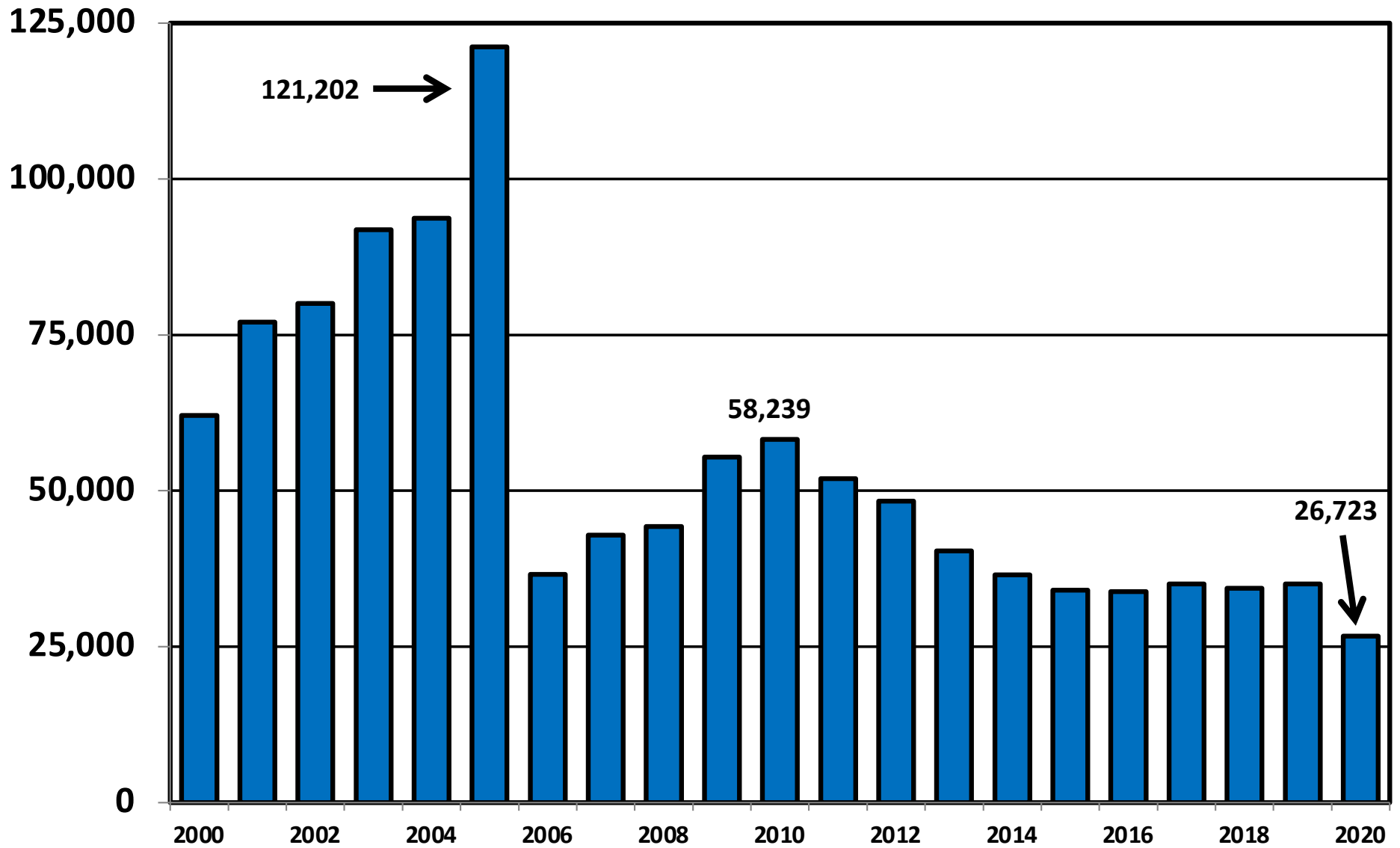
State at a Glance		
	Texas	National
Population (7/1/2019)	28,995,881	328,239,523
- Change since 2010	15.3%	6.3%
- Foreign Born	17.0%	13.6%
Size (Square Miles)	261,232	3,531,905
Median Household Income	\$61,874	\$62,843
Persons per Household	2.85	2.62
Per Capita Income	\$31,277	\$34,103
Median Home Value	\$172,500	\$217,500
Homeownership Rate	62.0%	64.0%
High School Graduate (or Higher)	83.7%	88.0%
College Graduate (or Higher)	29.9%	32.1%
Disabled	7.9%	8.6%
No Health Insurance	20.8%	9.5%
In Poverty	13.6%	10.5%
Source: U.S. Census Bureau January 2021		

Bankruptcy Filings in Texas
Calendar Years 2000 - 2020

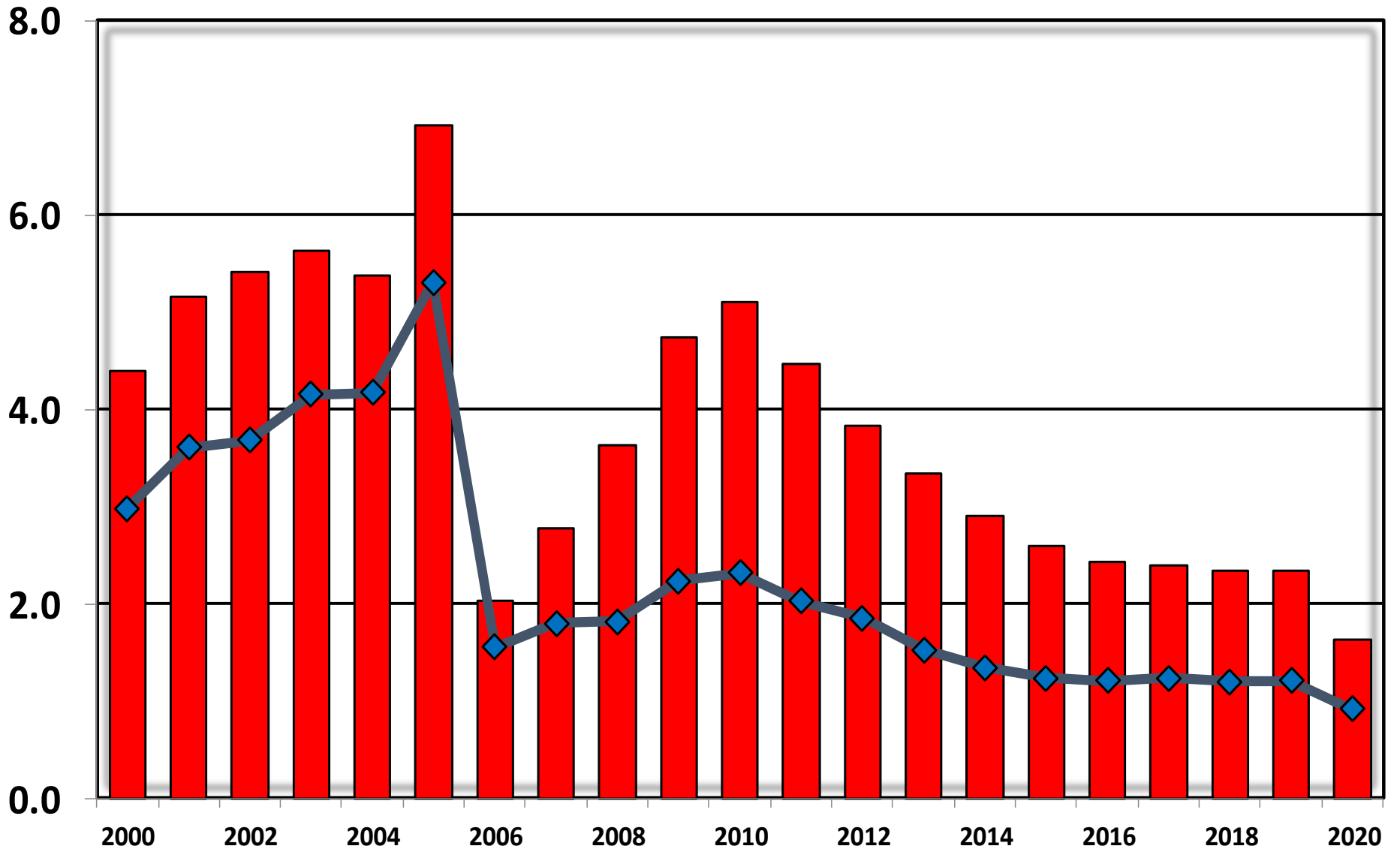
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases
2000	62,121	32,408	618	29,068	27
2001	77,021	41,486	964	34,543	28
2002	80,050	42,474	984	36,546	46
2003	91,840	48,054	992	42,743	51
2004	93,745	48,879	875	43,985	6
2005	121,202	83,206	611	37,358	27
2006	36,631	15,357	594	20,660	20
2007	42,931	18,950	532	23,422	27
2008	44,258	21,438	685	22,121	14
2009	55,435	28,125	1,246	26,037	27
2010	58,239	28,127	1,140	28,934	38
2011	51,955	23,694	926	27,302	33
2012	48,381	21,047	675	26,630	29
2013	40,337	17,697	616	22,012	12
2014	36,503	15,461	476	20,548	18
2015	34,093	13,759	547	19,768	19
2016	33,830	13,981	808	19,005	36
2017	35,091	15,426	1,101	18,541	23
2018	34,386	15,772	1,093	17,496	25
2019	35,069	17,829	747	16,460	33
2020	26,723	15,798	1,810	9,069	46

Total Bankruptcy Cases Filed in Texas

Calendar Years 2000 - 2020

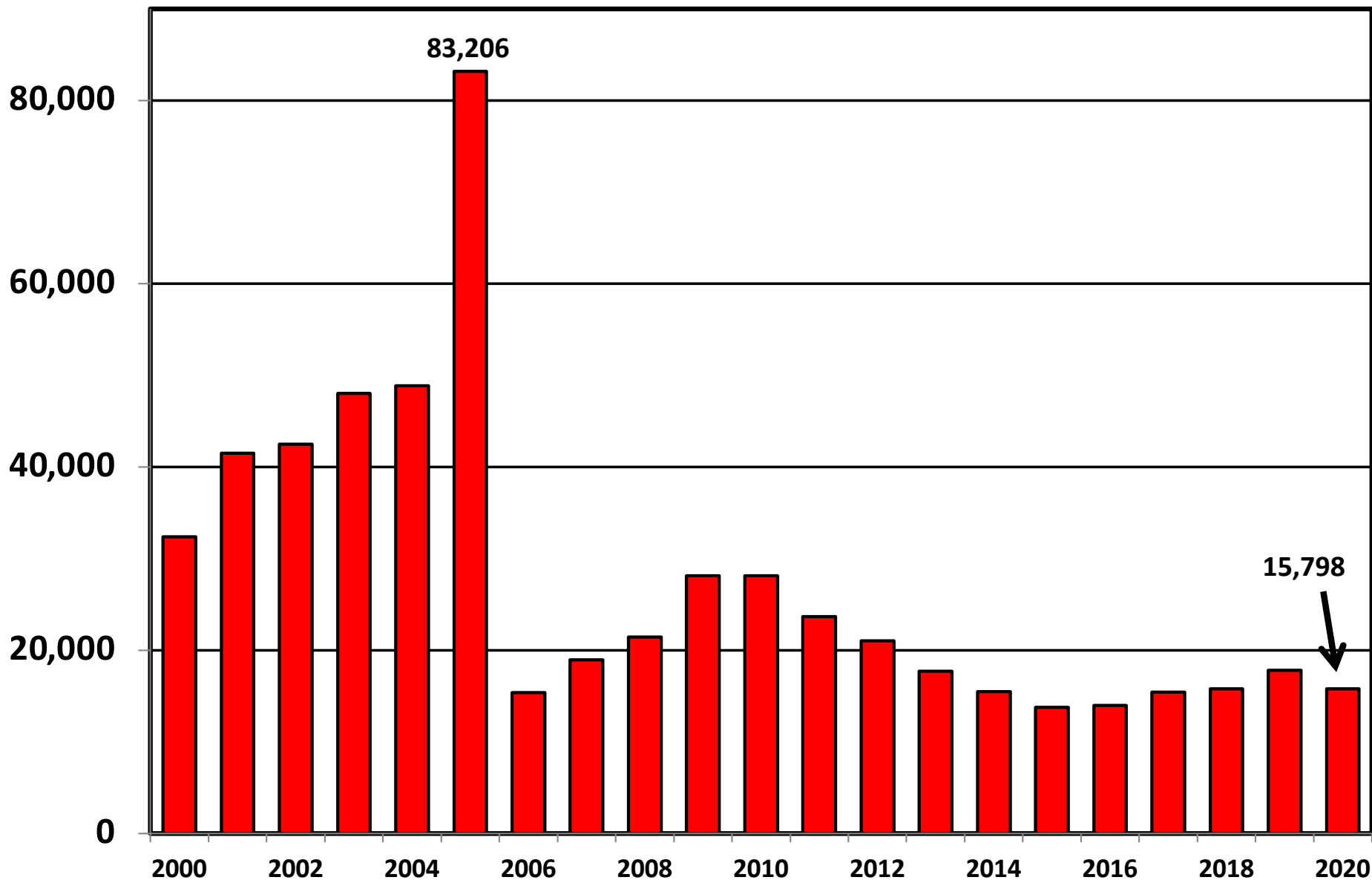


Bankruptcy Filings per 1,000 Population Texas vs. National Average 2000 - 2020

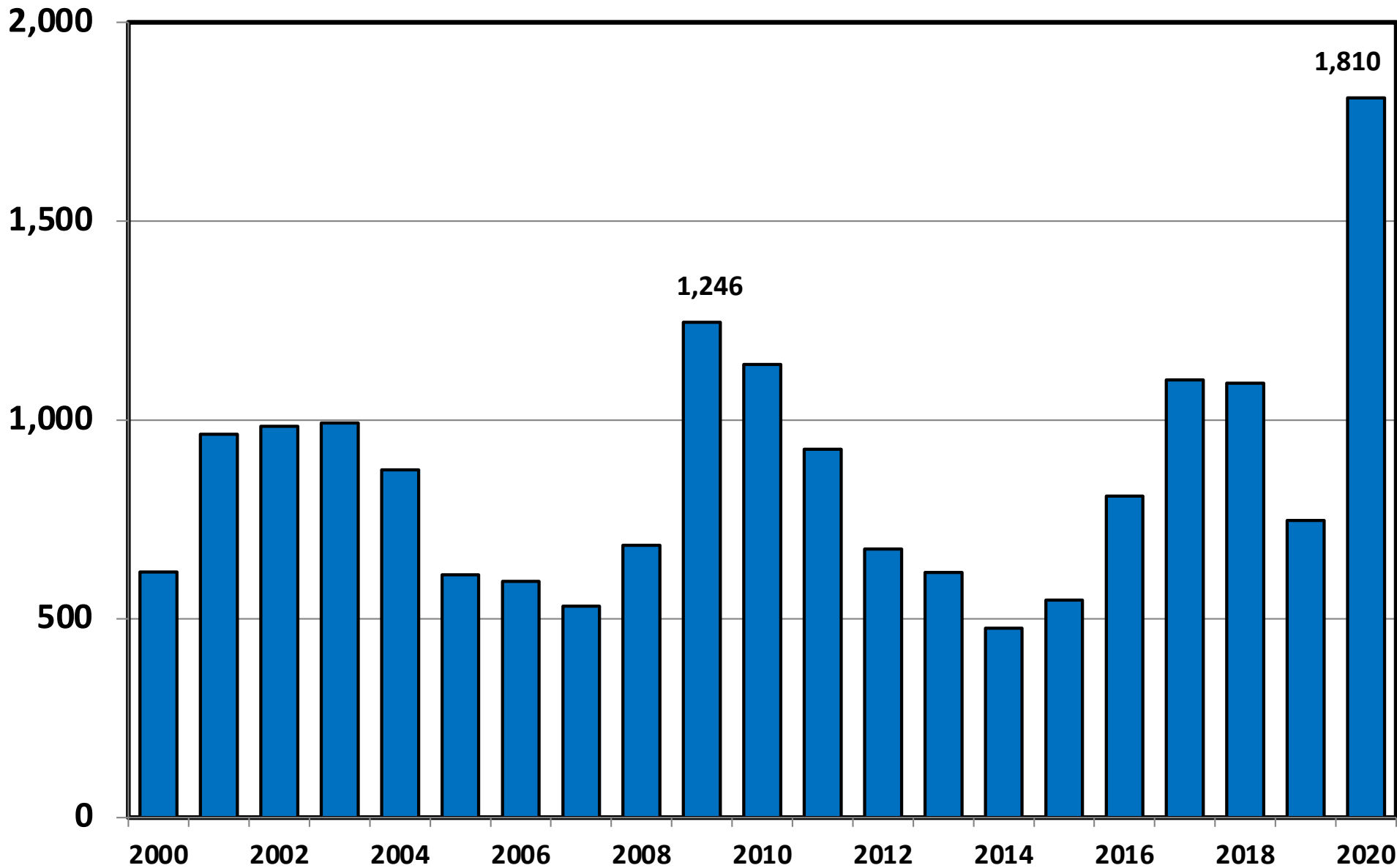


■ National ◆ Texas

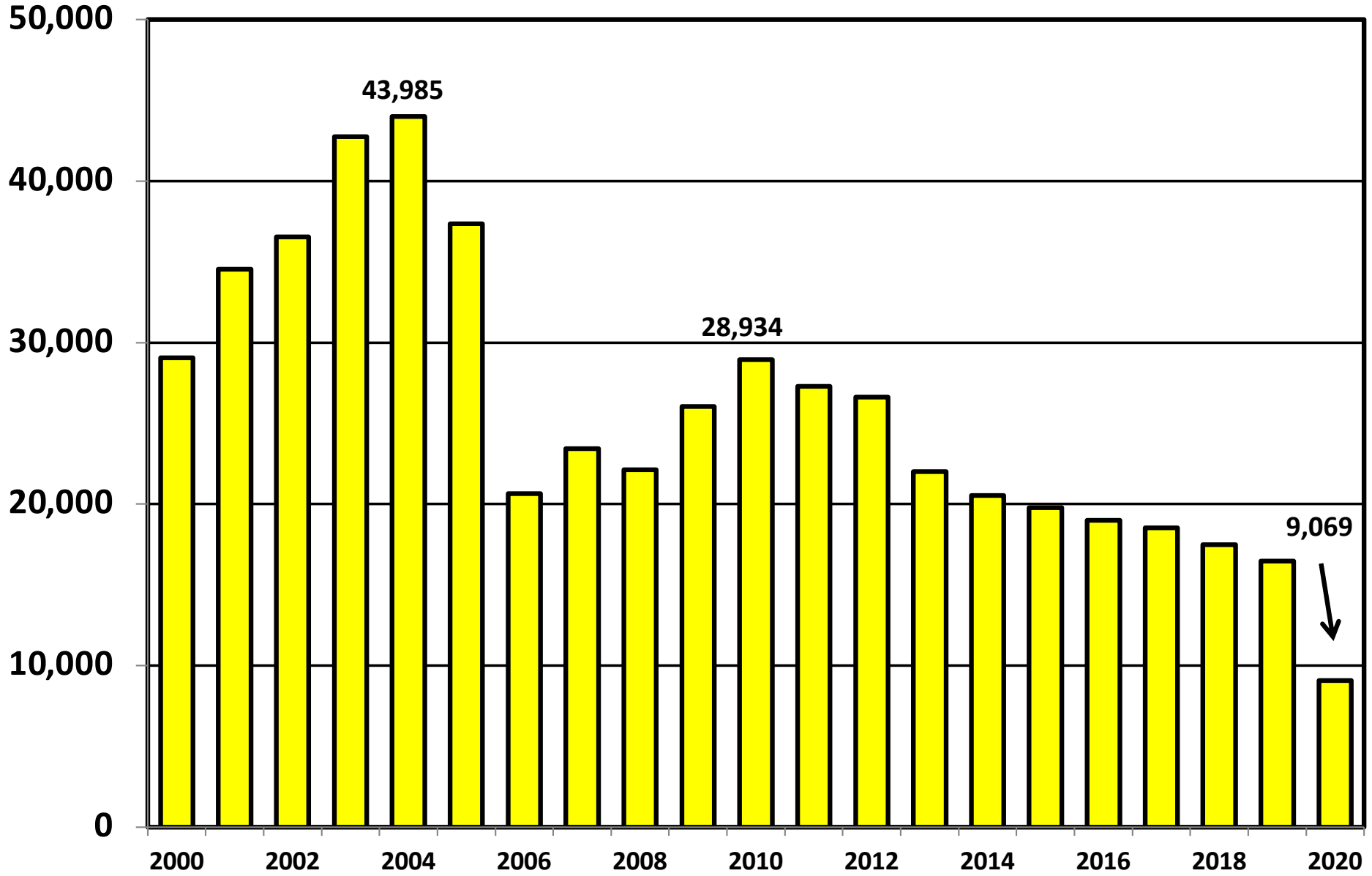
Chapter 7 Cases Filed In Texas Calendar Years 2000 - 2020



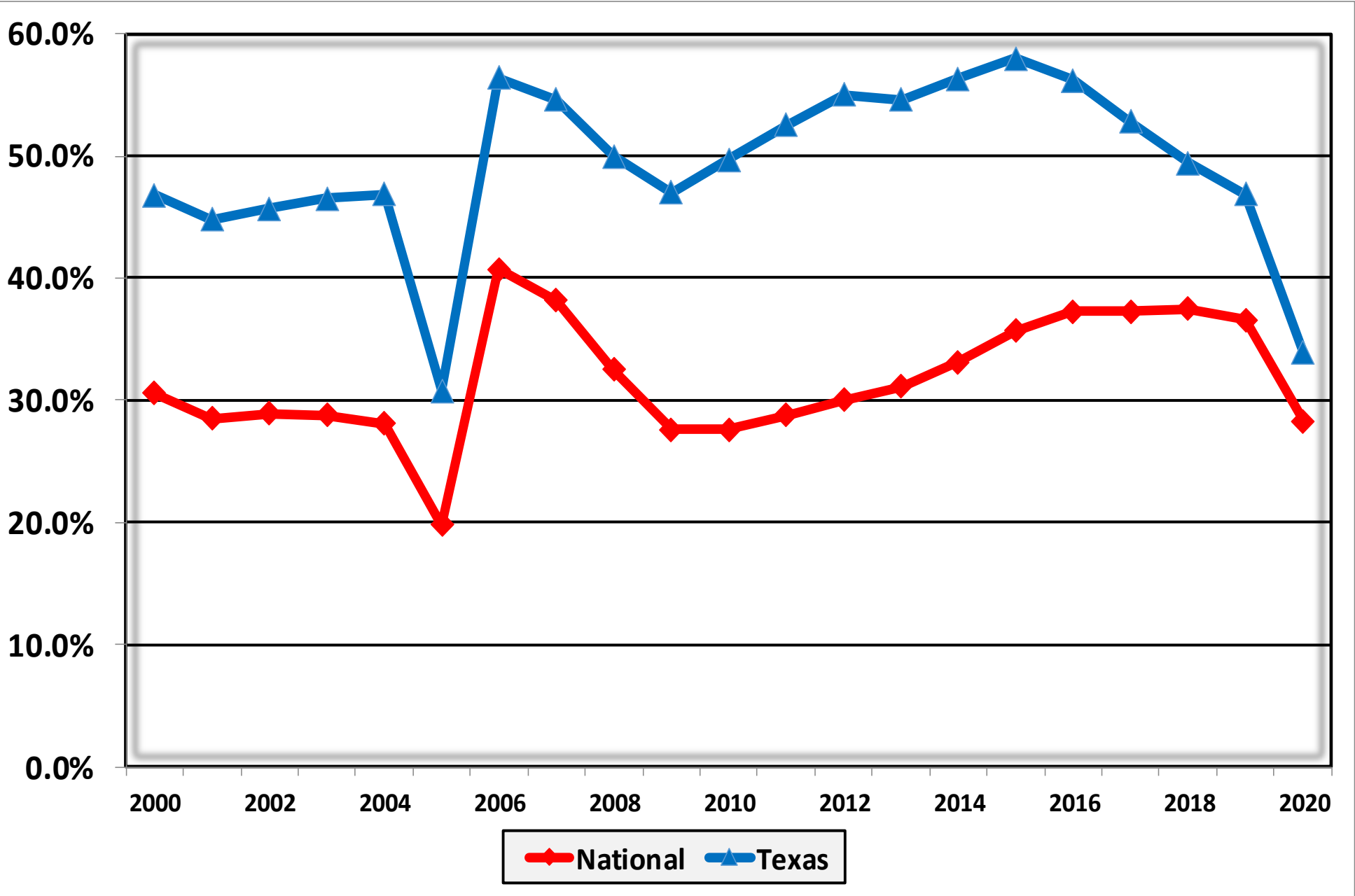
Chapter 11 Cases Filed in Texas 2000 - 2020



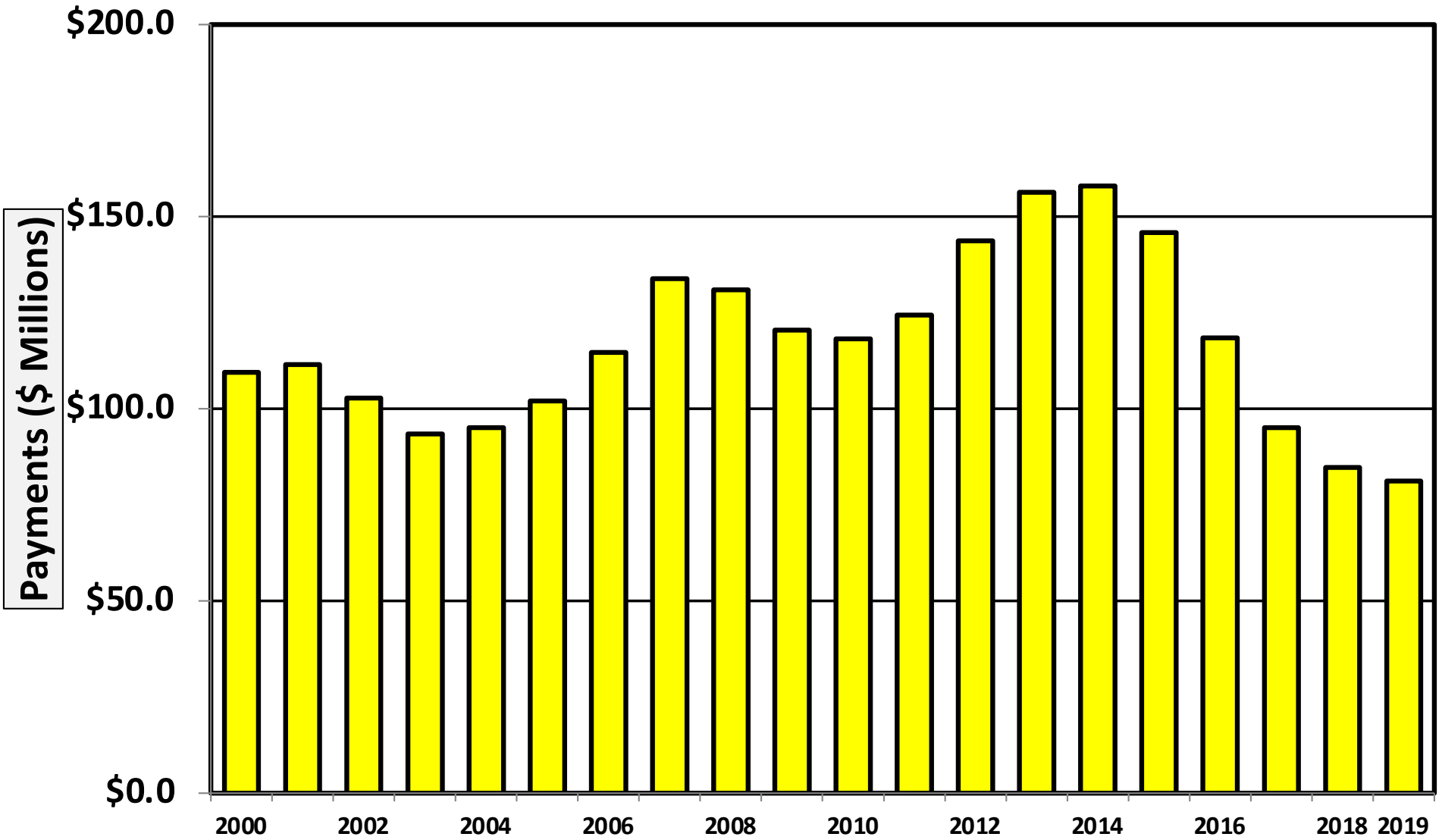
Chapter 13 Cases Filed in Texas 2000 - 2020



**Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2020**

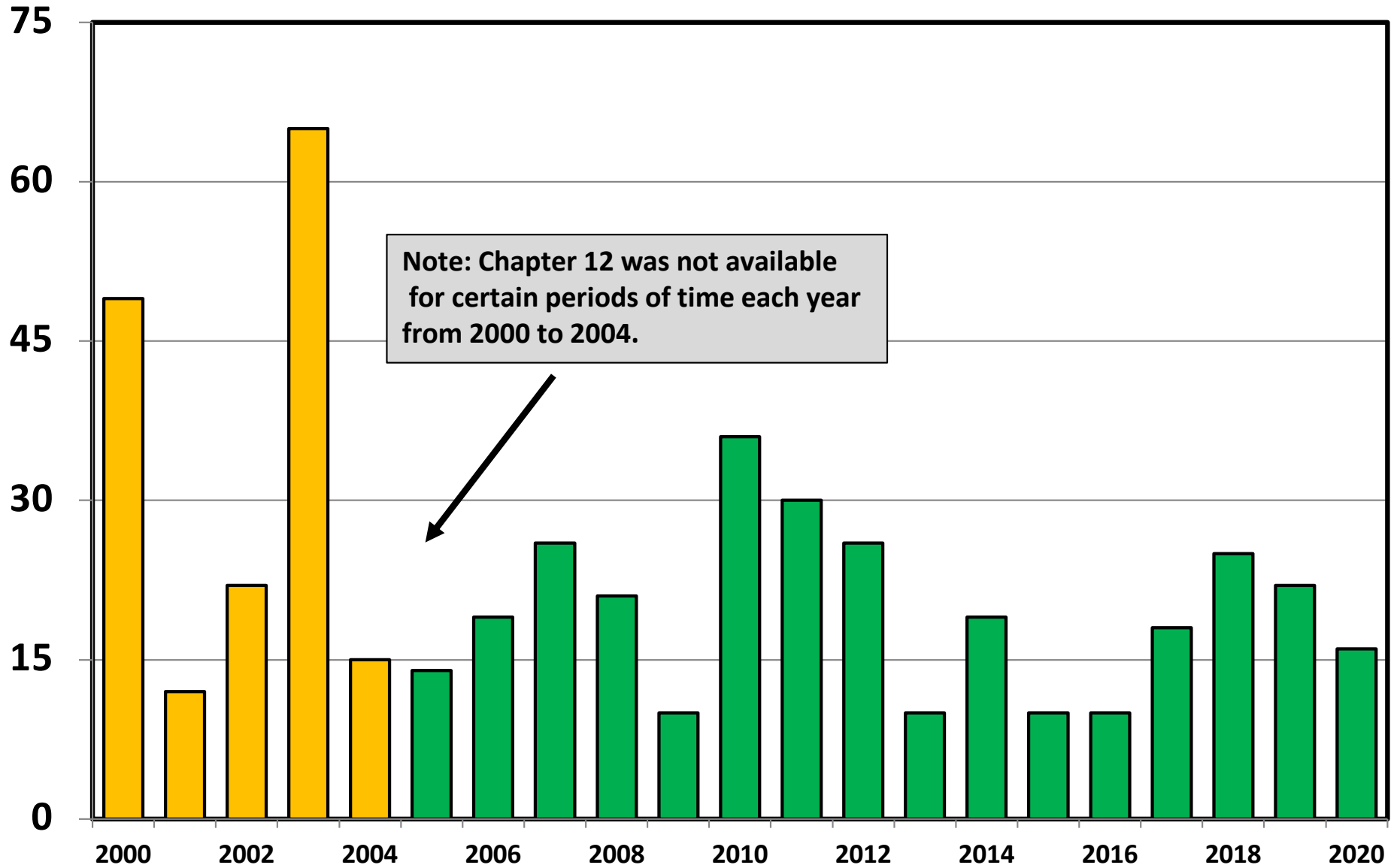


Chapter 13 Cases in Texas
Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2019

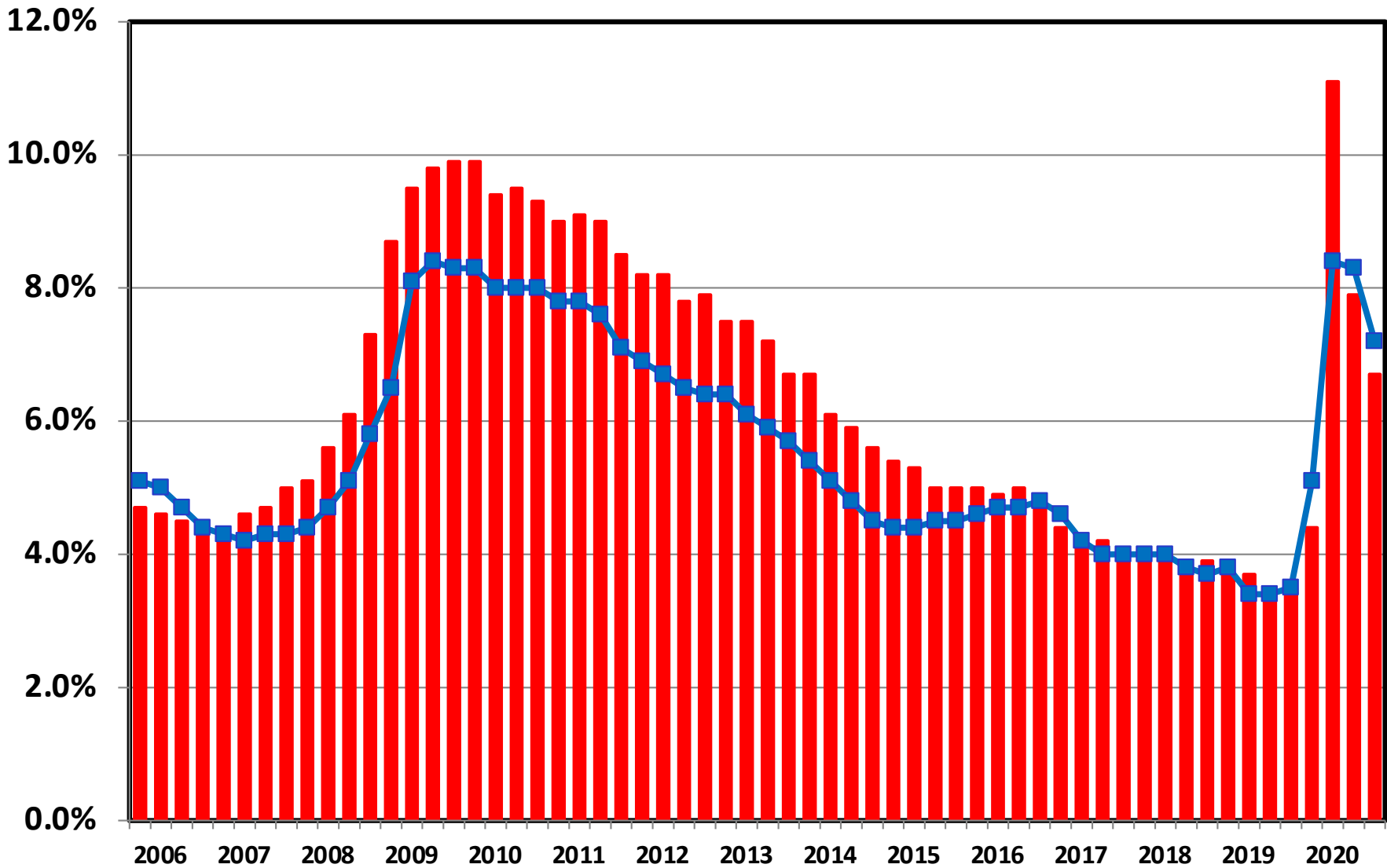


Source: Executive Office for United States Trustees

Chapter 12 Cases Filed in Texas 2000 - 2020



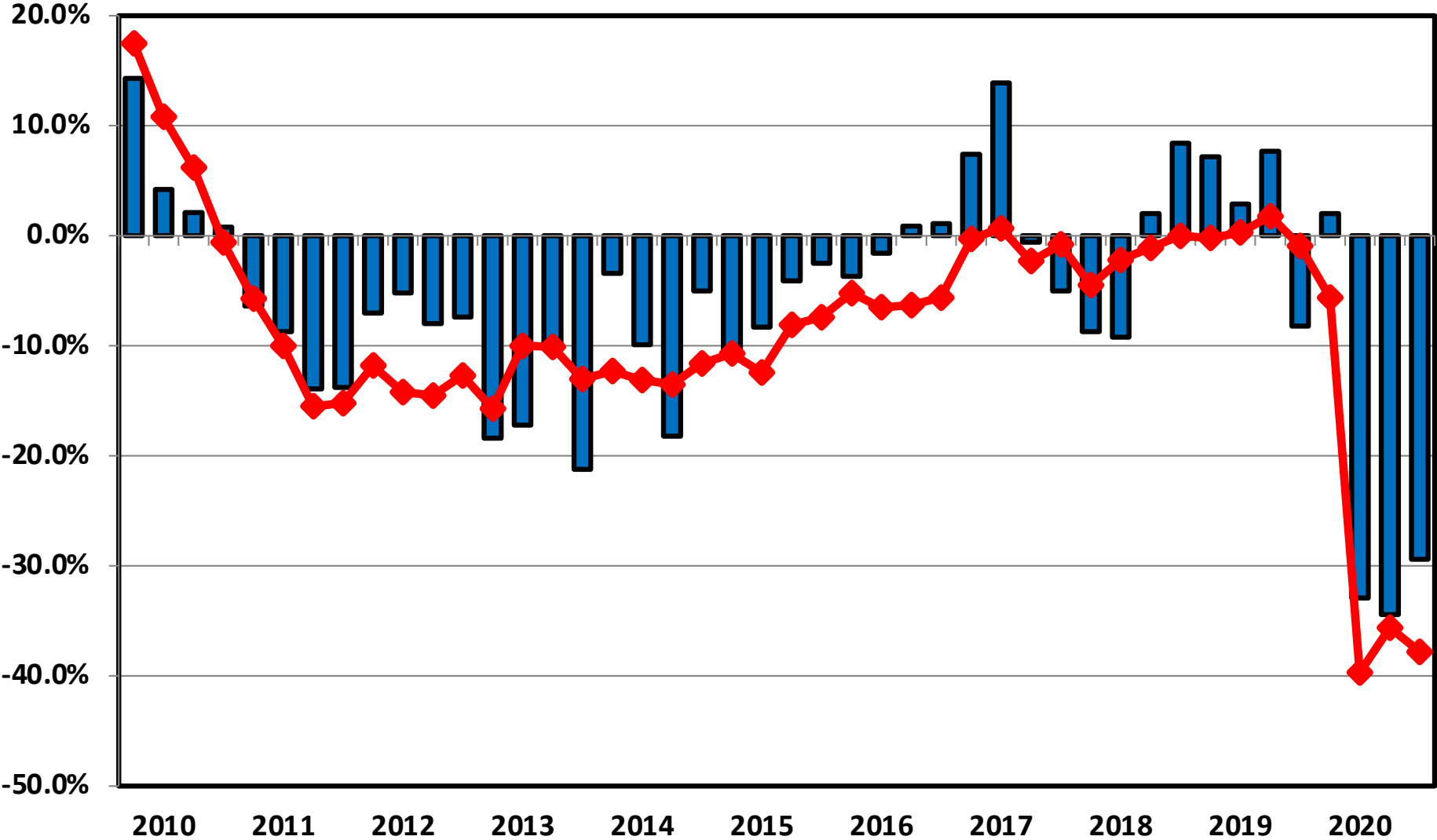
Unemployment Rate By Quarter 2006 - 2020



■ National **—■ Texas**

Source: Bureau of Labor Statistics

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



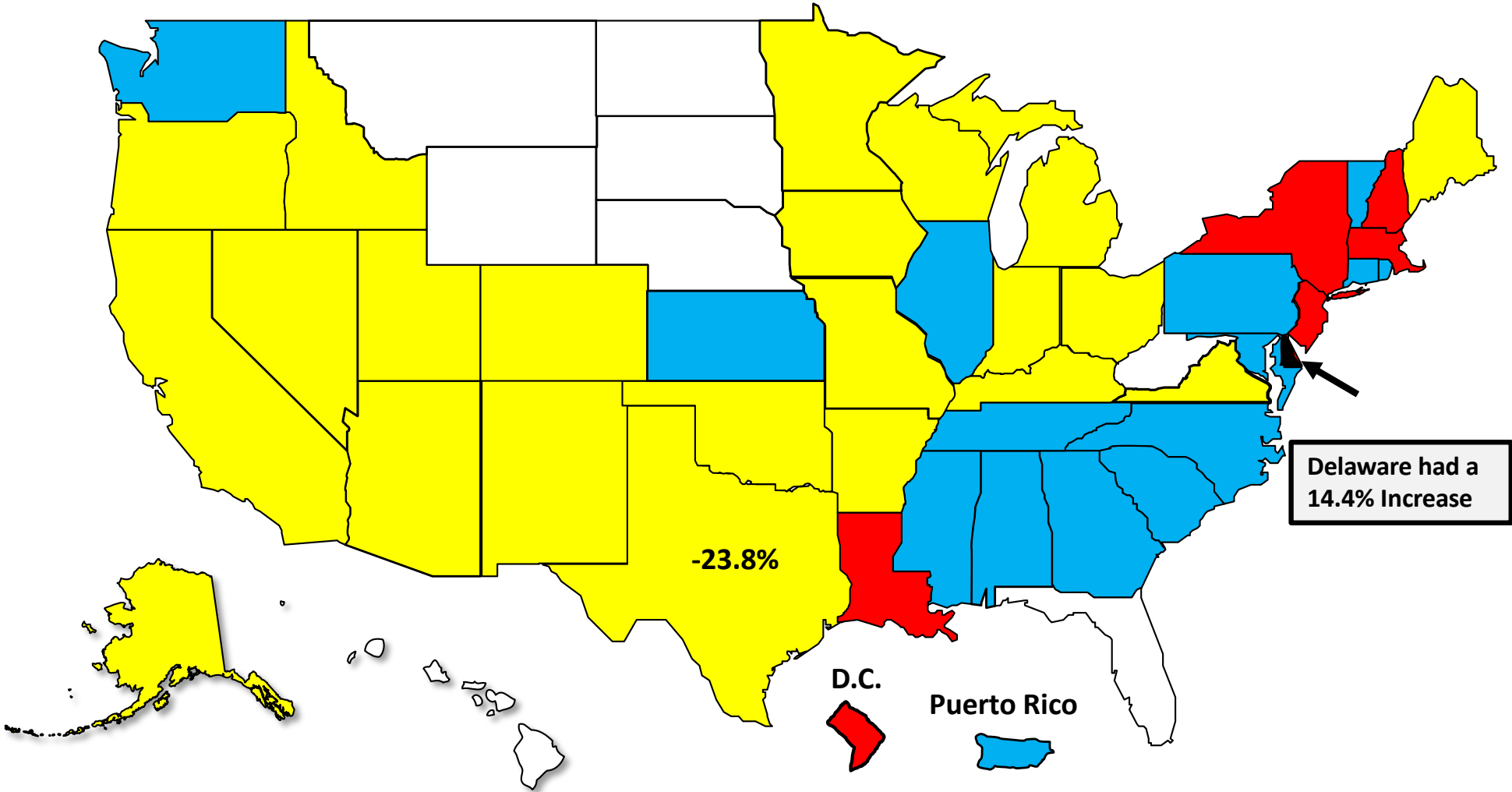
■ Texas ◆ National

Bankruptcy Filing Trends

Calendar Year 2020 vs. 2019

National Average = 29.7 % Decrease

- Decline Under 20%
- Decline 20% – 30%
- Decline 30% - 40%
- Decline Over 40%





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