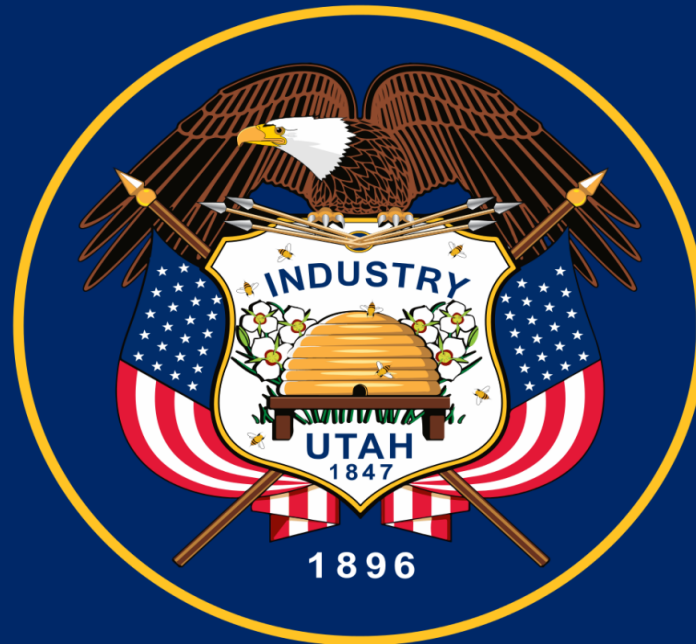


Bankruptcy Filing Trends in Utah



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



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Updated
February 2023

Utah



State at a Glance

	Utah	National
Population (7/1/2022)	3,380,800	333,287,557
- Change since April 2020	3.3%	.6%
- Foreign Born	8.5%	13.6%
Size (Square Miles)	82,378	3,533,038
Median Household Income	\$79,133	\$69,021
Persons per Household	3.08	2.60
Per Capita Income	\$33,378	\$37,638
Median Home Value	\$2339,700	\$244,900
Homeownership Rate	70.5%	64.6%
High School Graduate (or Higher)	93.1%	88.9%
College Graduate (or Higher)	35.4%	33.7%
Disabled	7.1%	8.7%
No Health Insurance	10.1%	9.8%
In Poverty	8.6%	11.6%
Source: U.S. Census Bureau January 2023		

Prepared by: The American Bankruptcy Institute

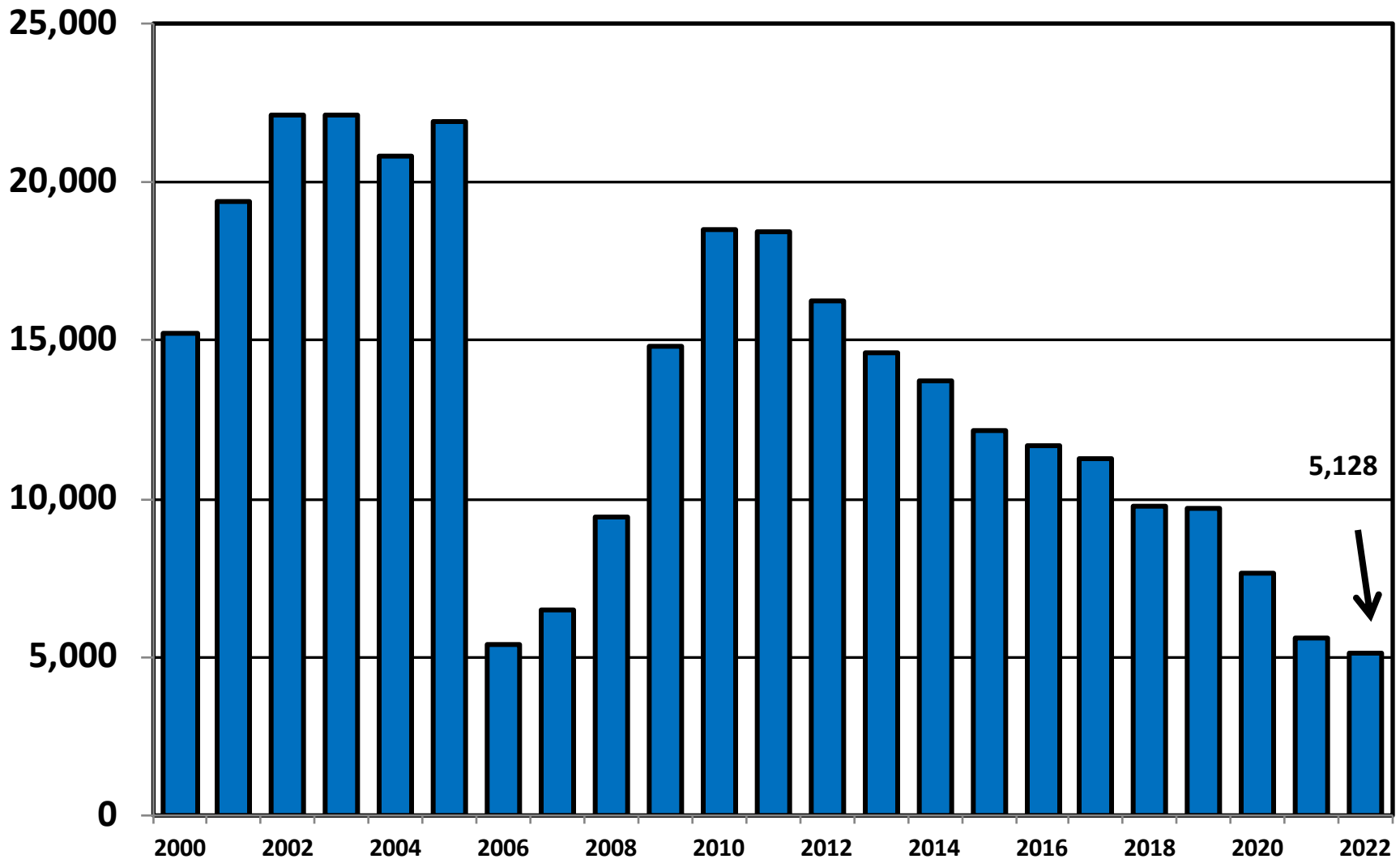
<http://www.abi.org>

Bankruptcy Filings in Utah Calendar Years 2000 - 2022					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2022	5,128	3,054	20	2,053	1
2021	5,576	3,697	8	1,868	3
2020	7,638	5,090	20	2,526	2
2019	9,688	5,804	23	3,861	0
2018	9,771	5,785	28	3,952	6
2017	11,254	6,666	22	4,564	2
2016	11,650	6,838	31	4,781	0
2015	12,132	7,353	32	4,747	0
2014	13,725	8,785	18	4,922	0
2013	14,606	9,764	40	4,801	1
2012	16,266	11,006	53	5,207	0
2011	18,415	12,185	90	6,137	3
2010	18,478	12,325	87	6,063	3
2009	14,829	9,611	91	5,122	5
2008	9,447	5,597	78	3,772	0
2007	6,464	3,730	25	2,708	1
2006	5,363	3,440	25	1,897	1
2005	21,925	16,800	38	5,086	1
2004	20,802	14,379	54	6,368	1
2003	22,084	15,106	88	6,889	1
2002	22,129	14,588	109	7,426	6
2001	19,411	12,526	86	6,797	2
2000	15,192	9,068	49	6,073	2
*Chapters 9, 12 and 15					

Business Bankruptcy Cases Filed - Utah Years Ended December 31, 2000 - 2022					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2022	77	51	20	5	1
2021	78	65	7	3	3
2020	119	80	20	17	2
2019	143	114	20	9	0
2018	166	114	27	19	6
2017	168	121	20	25	2
2016	208	142	29	37	0
2015	203	150	32	21	0
2014	229	194	17	18	0
2013	295	235	35	24	1
2012	378	308	44	26	0
2011	597	471	81	42	3
2010	670	544	80	43	3
2009	670	512	84	69	5
2008	419	296	77	46	0
2007	183	133	22	27	1
2006	148	104	23	20	1
2005	449	313	34	101	1
2004	440	294	52	93	1
2003	519	341	85	92	1
2002	602	359	102	135	6
2001	475	294	80	99	2
2000	451	297	47	105	2
* Chapters 9, 12 and 15					

Total Bankruptcy Cases Filed in Utah

Calendar Years 2000 - 2022



Total Filings Relative to Population 2000 - 2022



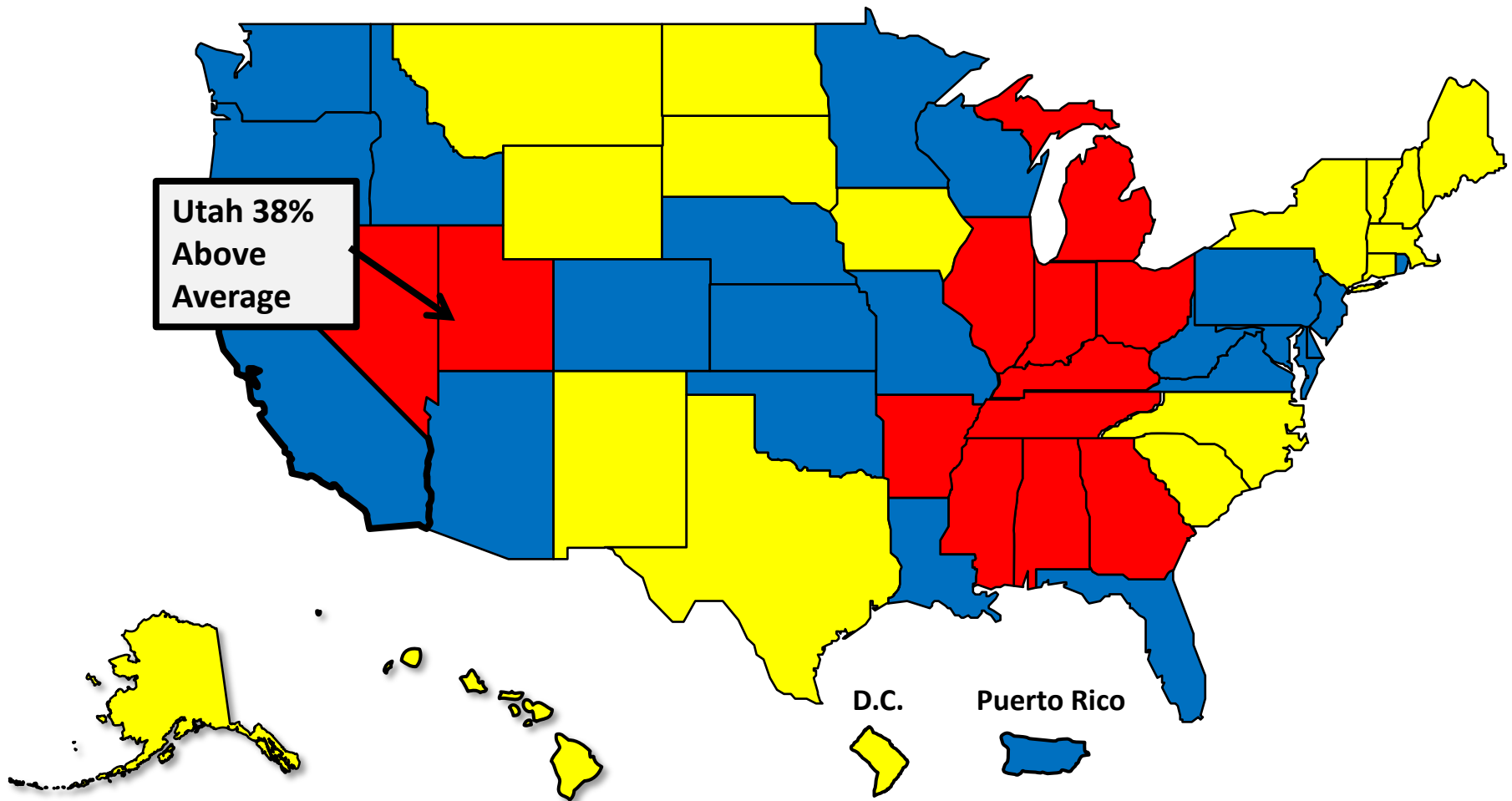
**More than 25%
Above Average**



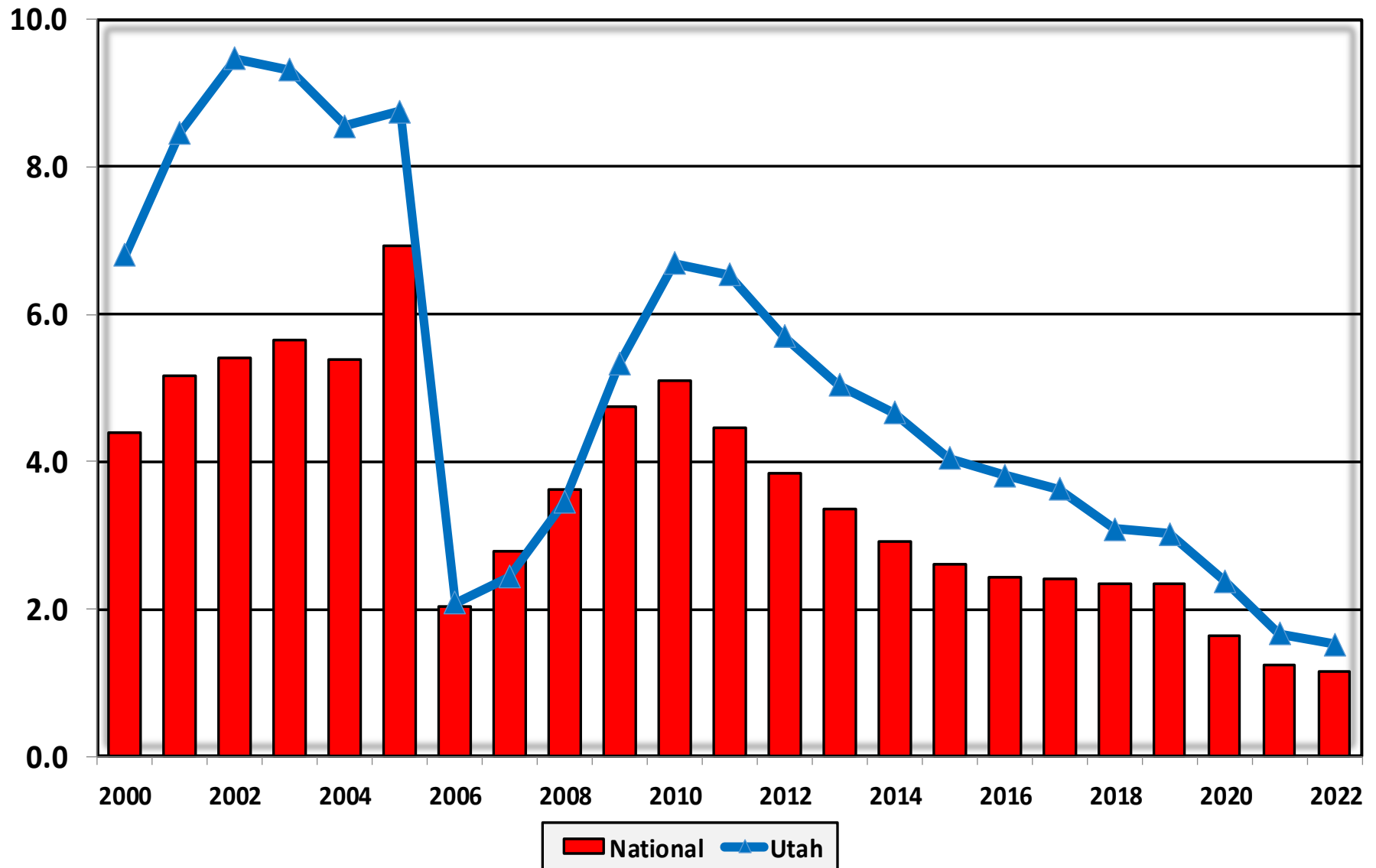
**Within 25%
of Average**



**More than 25%
Below Average**

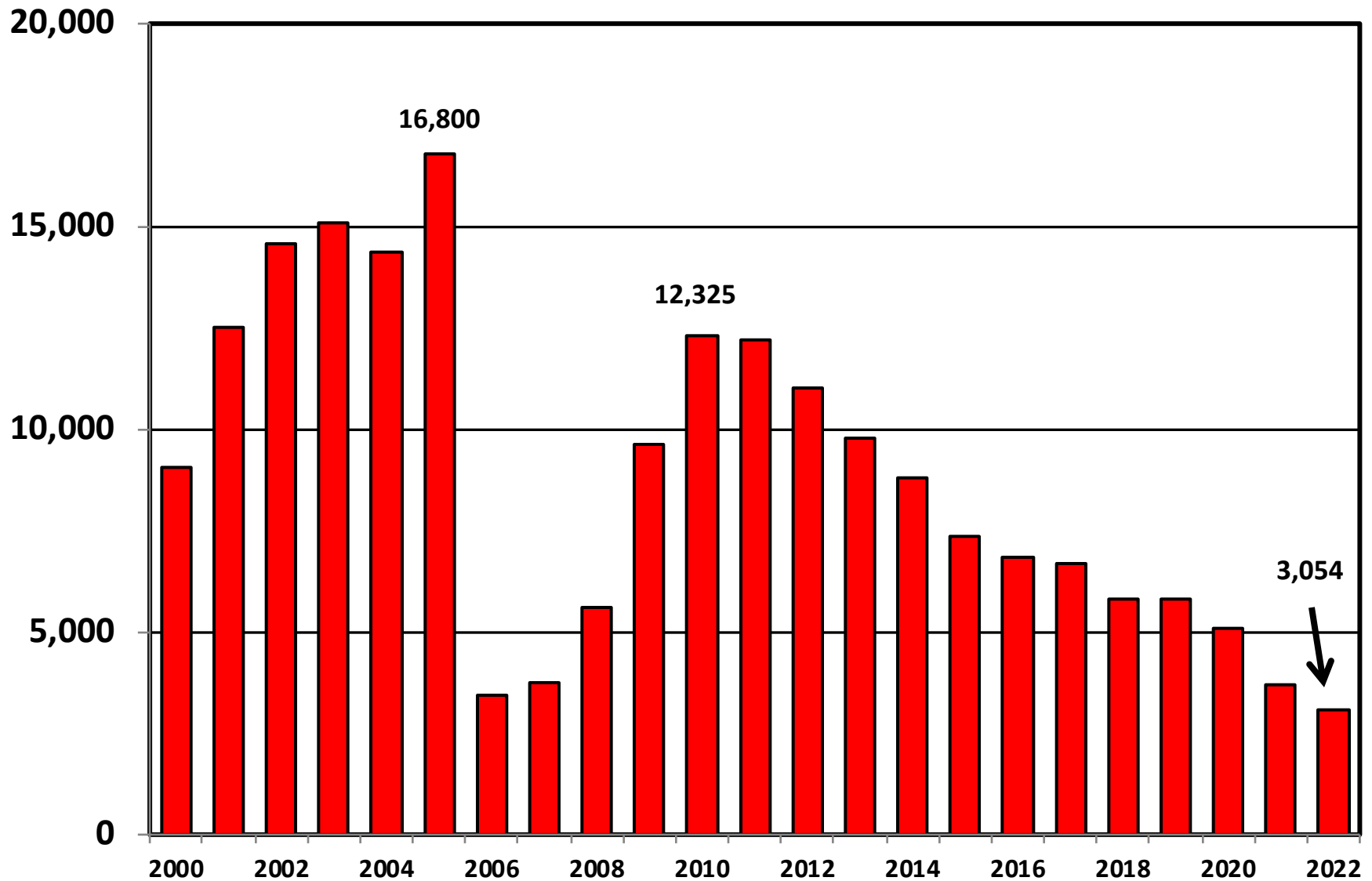


Bankruptcy Filings per 1,000 Population Utah vs. National Average 2000 - 2022

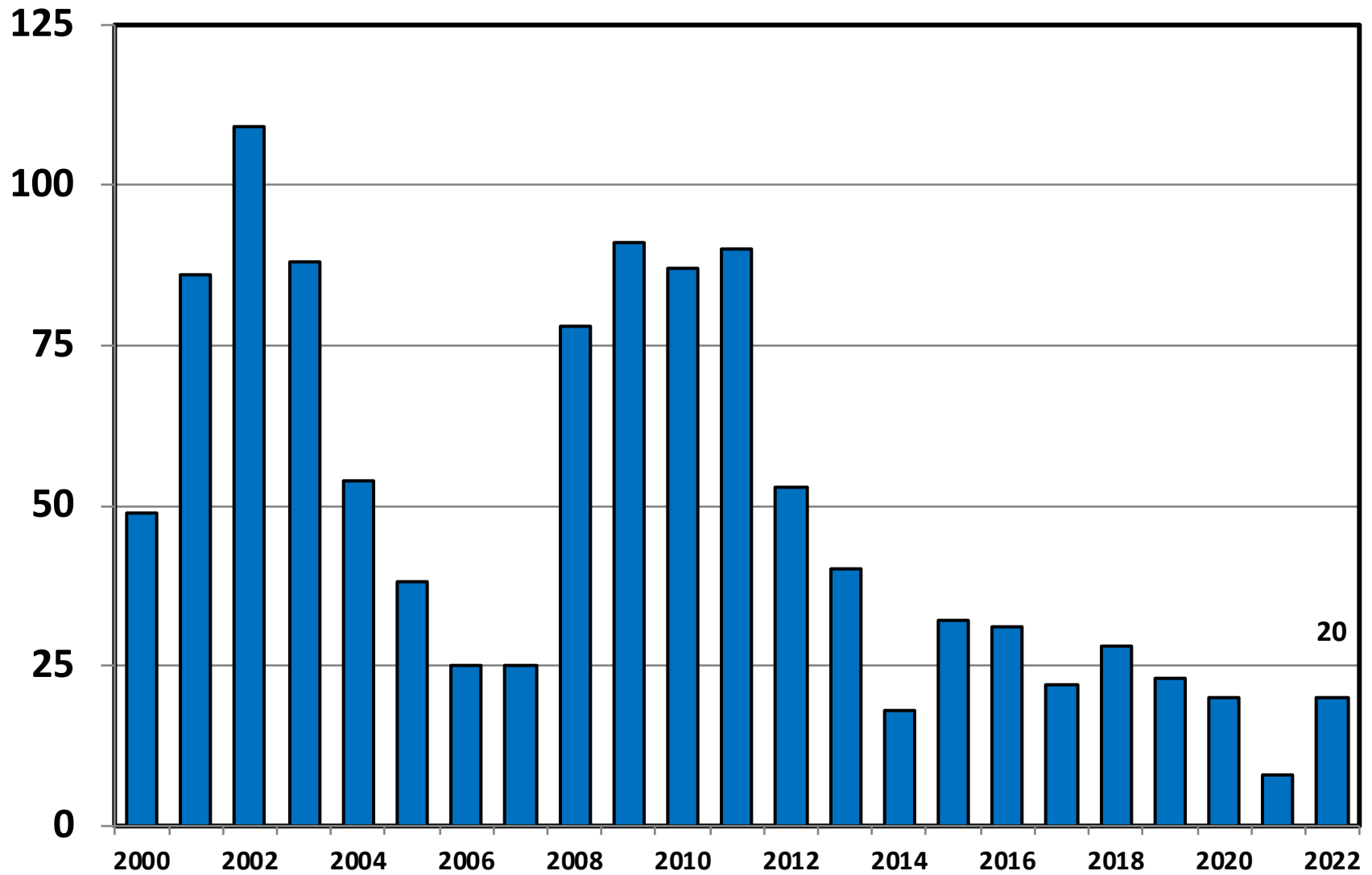


District of Utah

Chapter 7 Cases Filed 2000 - 2022

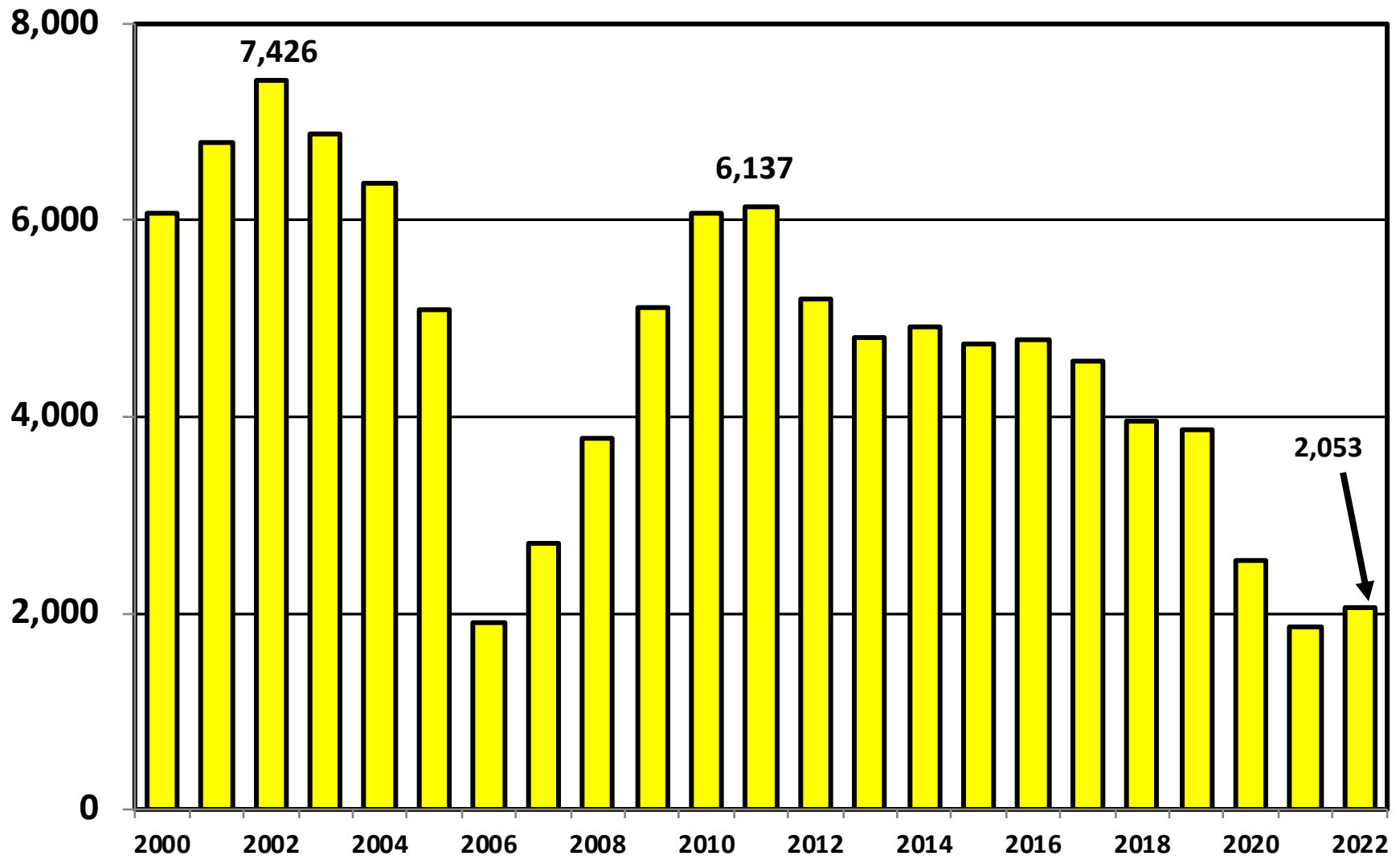


Chapter 11 Cases Filed in Utah 2000 - 2022

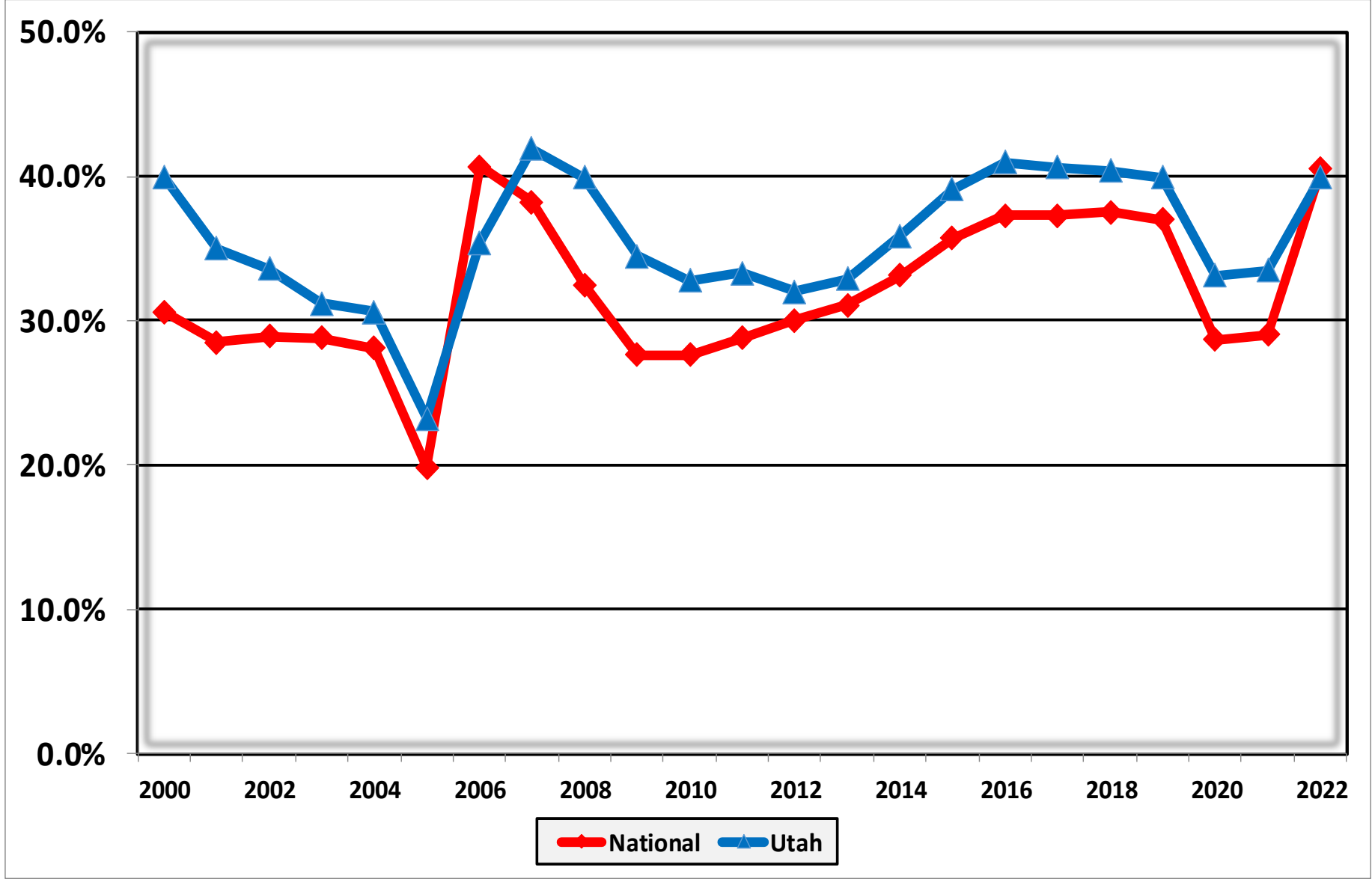


District of Utah

Chapter 13 Cases Filed 2000 - 2022



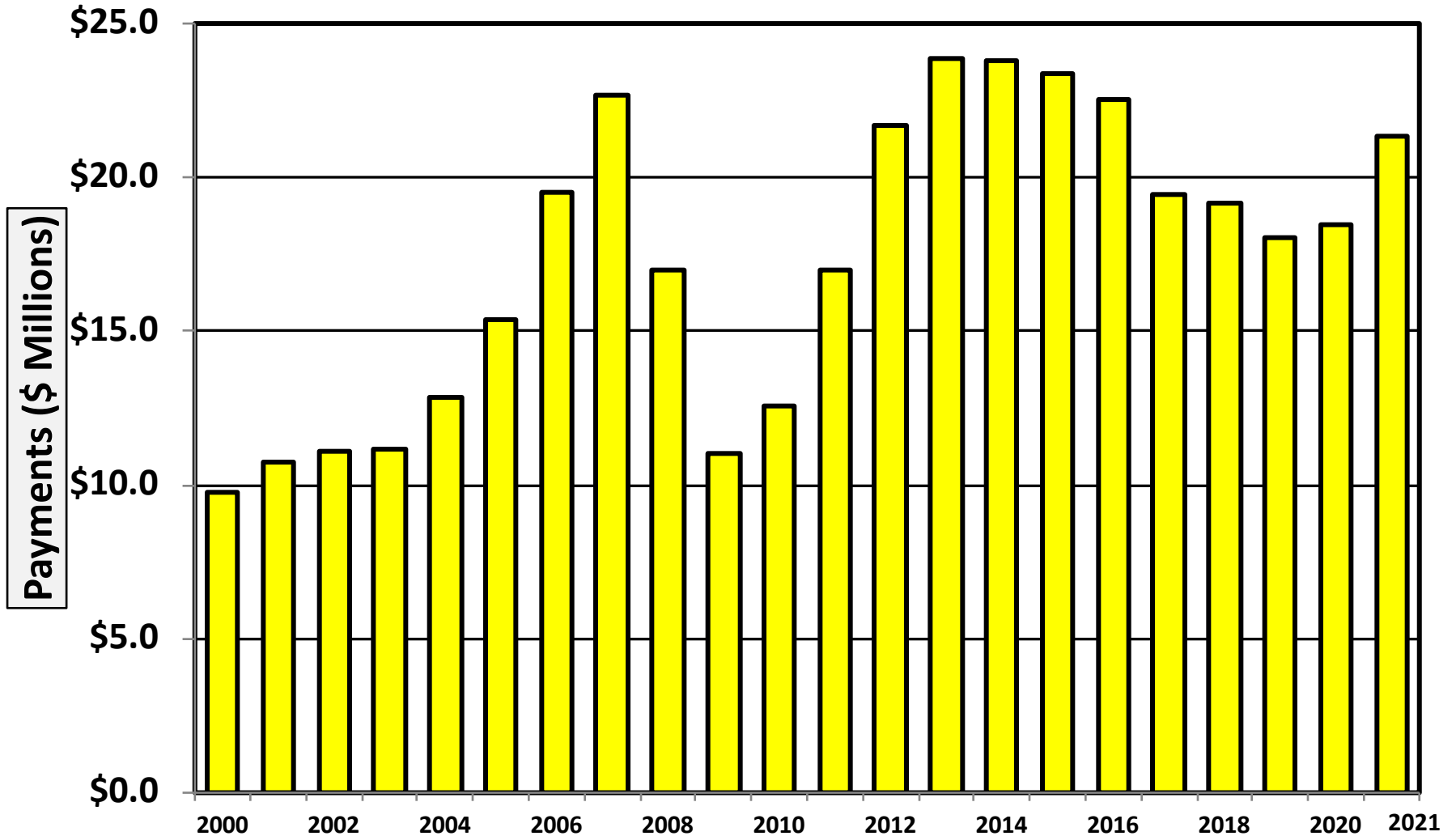
**Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2022**



Chapter 13 Cases in Utah

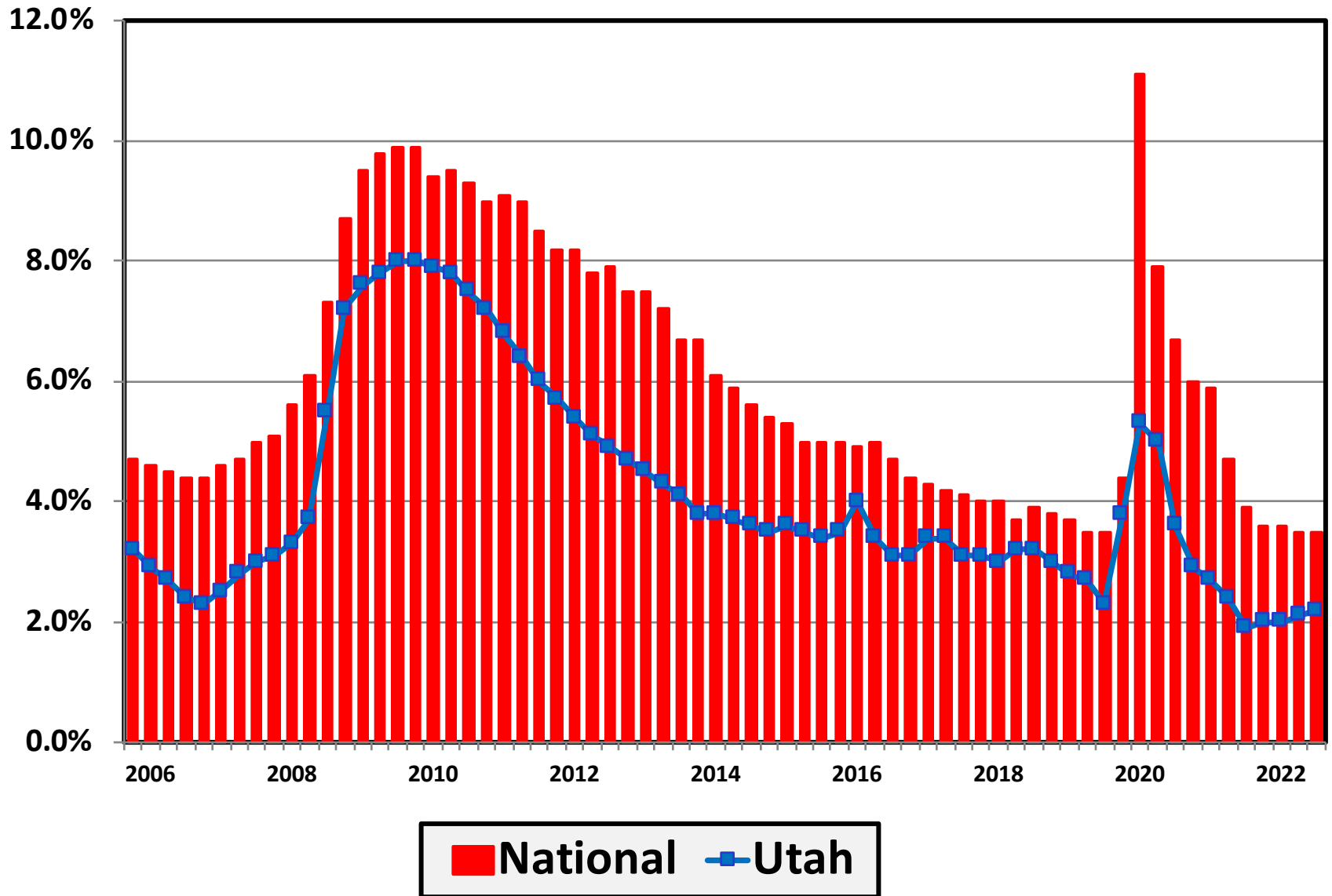
Amount (in Millions) Paid to Unsecured Creditors

Fiscal Years 2000 - 2021



Source: Executive Office for United States Trustees

Unemployment Rate By Quarter 2006 - 2022

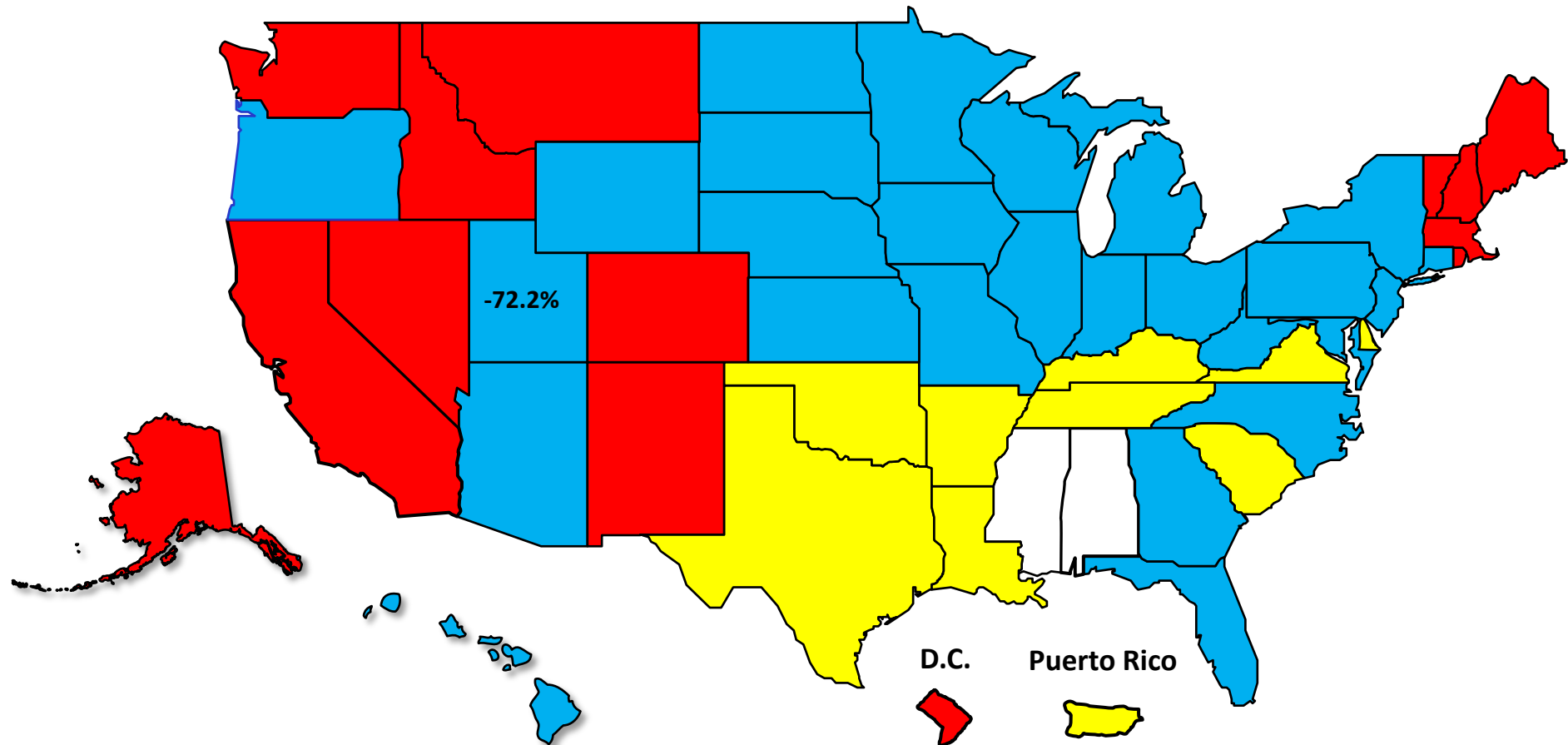


Source: Bureau of Labor Statistics

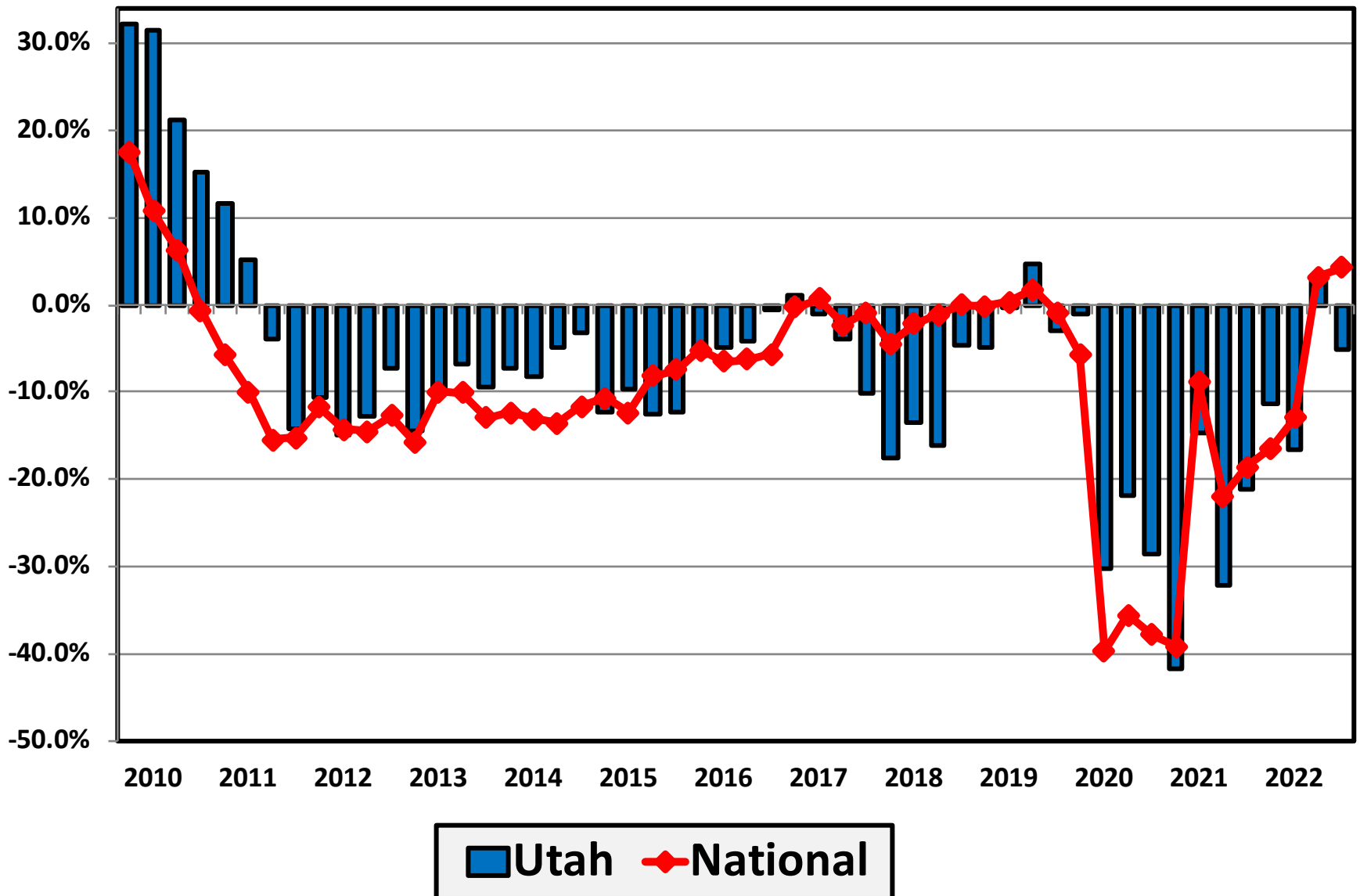
Percent Change in Total Filings Calendar Year 2022 Compared to 2010

(National Average = 75.7% Decrease)

Amount of Decrease



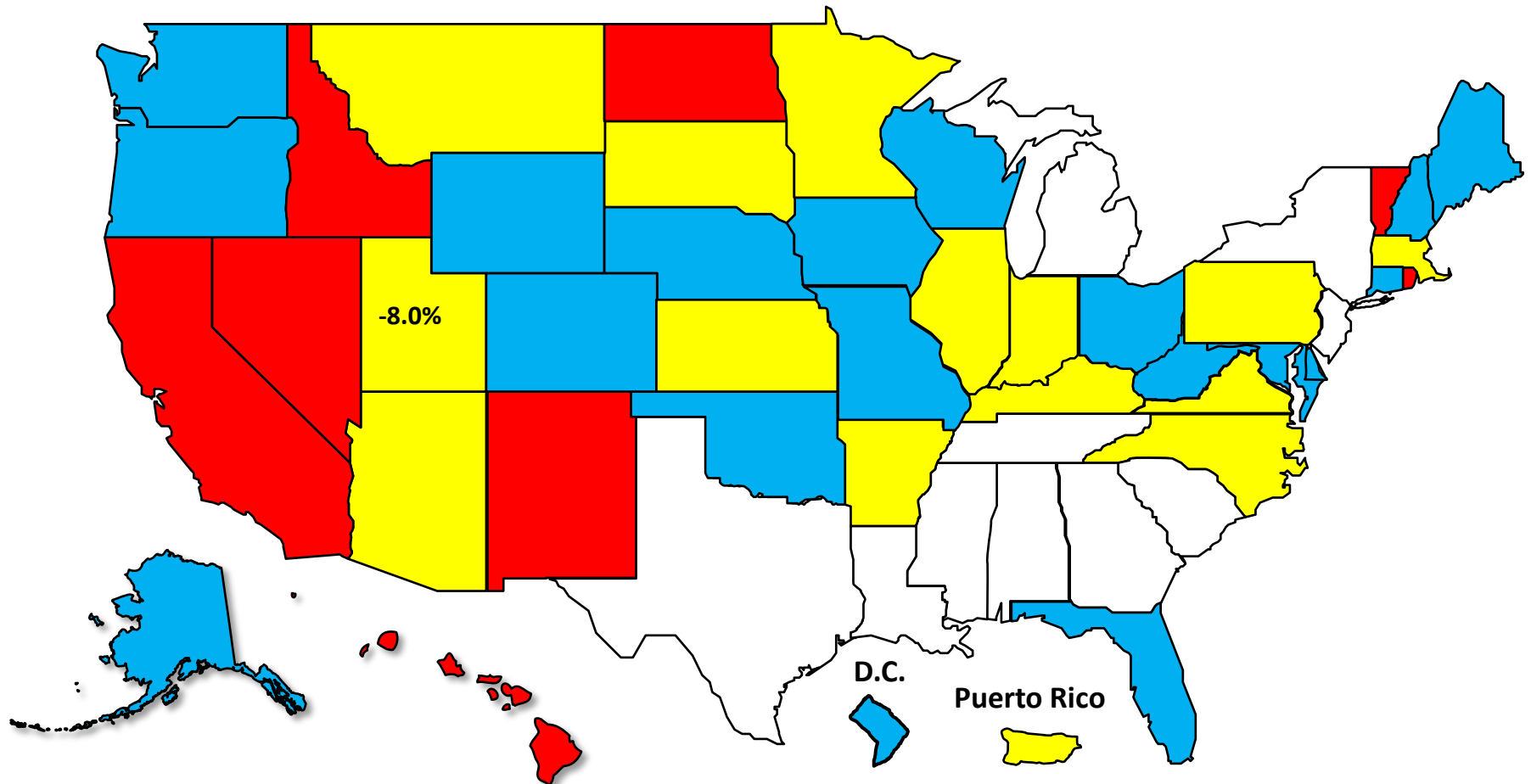
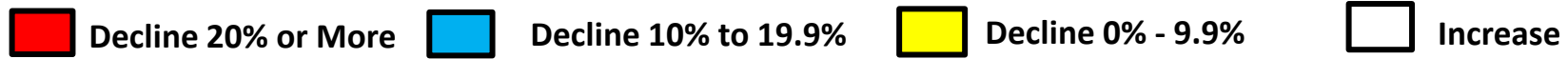
Filing Trends By Quarter Utah vs. National Average (Percent Change From Same Quarter One Year Prior)



Bankruptcy Filing Trends

Calendar Year 2022 vs. 2021

National Average = 6.3% Decrease

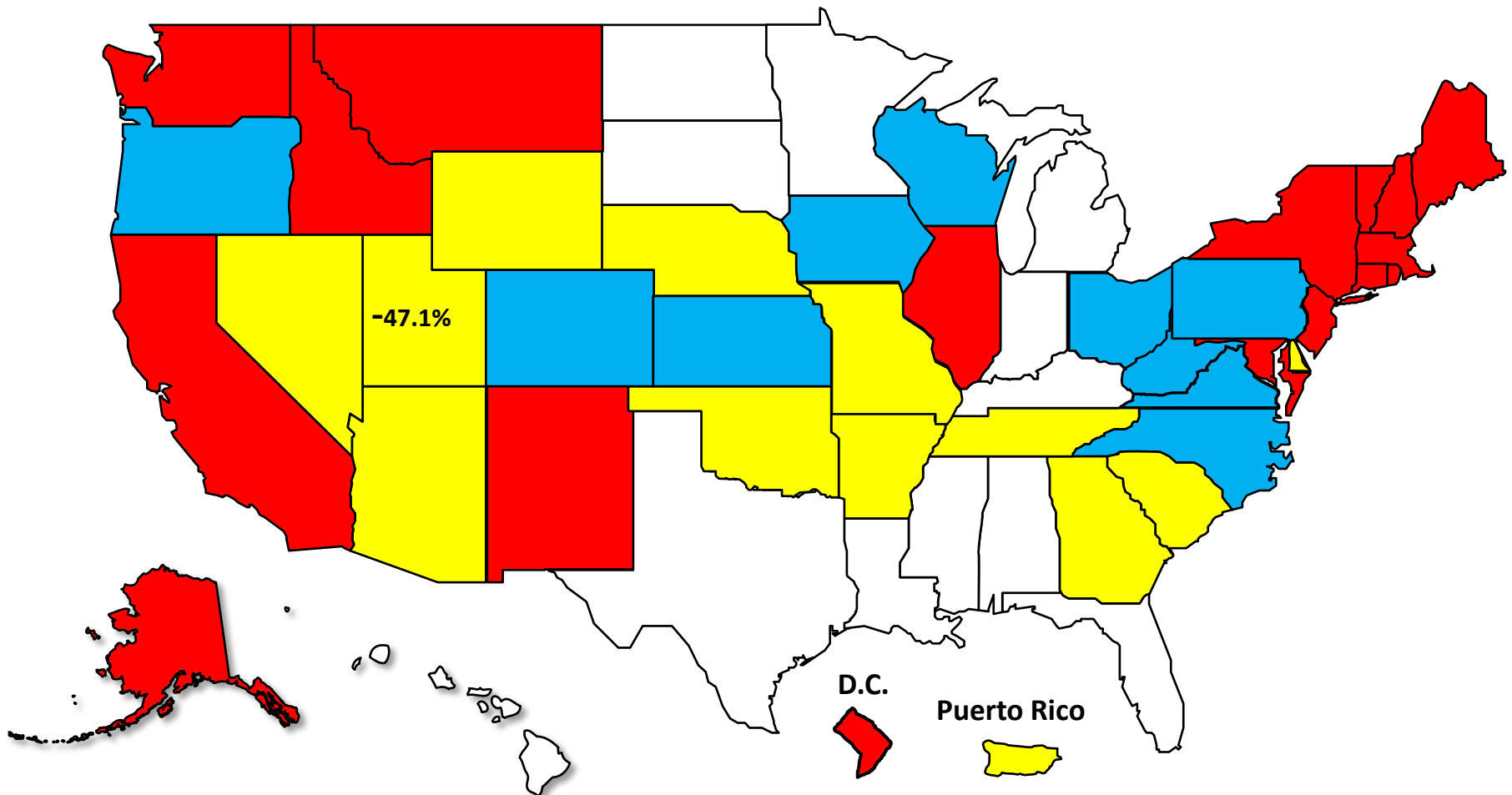


Bankruptcy Filing Trends During the Pandemic

Calendar Year 2022 vs. 2019

National Average = 50.0% Decrease

Decline Under 45% Decline 45.0% – 49.9% Decline 50.0% – 54.9% Decline 55% or More





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