

Methodology for Estimating Personal Bankruptcy Filings in States and Counties Represented by Each Member of Congress

This document describes the methodology for estimating personal bankruptcy filings in states and the counties represented by each member of Congress. The estimates rely on bankruptcy data published by the Administrative Office of the U.S. Federal Courts and, for the member-level estimates, a geographic crosswalk that maps counties to congressional districts.

Overview

The methodology uses data published by the Administrative Office of the U.S. Federal Courts showing the number of bankruptcy filings by county for calendar years 2024 and 2025.¹ These data separate business bankruptcy filings from personal (nonbusiness) filings. This methodology uses only personal filings, which account for the majority of all bankruptcy cases.

Personal bankruptcies primarily include Chapter 7 filings (which liquidate assets to discharge debts) and Chapter 13 filings (which establish repayment plans). In some cases, individuals with complex situations also file under Chapter 11 (reorganizations).² The data shows the number of Chapter 7, Chapter 11, Chapter 13 filings, and a combined total for all chapters of the Bankruptcy Code for non-business filers.³

Estimating State-Level Bankruptcy Filings

State-level estimates are calculated by summing all county-level personal bankruptcy filings within each state. Because counties fall entirely within state boundaries, this approach produces a comprehensive count of personal bankruptcies filed in each state.

The state-level totals represent the actual number of personal bankruptcy cases filed in courts located within each state during each calendar year. The change in personal bankruptcies is the difference between the number of filings in 2024 and 2025. The percent change divides this difference by the state's number of 2024 filings.

¹ Administrative Office of the U.S. Courts, *U.S. Bankruptcy Courts—Business and Nonbusiness Cases Filed, by Chapter of the Bankruptcy Code, District, and County—During the 12-Month Period Ending December 31, 2024 & 2025* (<https://www.uscourts.gov/data-table-numbers/f-5a>).

² Congressional Research Service, *Bankruptcy Basics: A Primer* (updated October 12, 2022) (https://www.congress.gov/crs_external_products/R/PDF/R45137/R45137.5.pdf).

³ Bankruptcy filings are recorded in the county where the case is filed, which typically corresponds to the filer's residence. However, some filers may file in a county different from their primary residence. Administrative Office of the U.S. Courts, *Table F-5A — Bankruptcy Filings (Methodology Note), Caseload Statistics Data Tables* (June 2014) (<https://www.uscourts.gov/data-news/data-tables/2014/06/30/bankruptcy-filings/f-5a>).

Estimating Member-Level Bankruptcy Filings

The methodology uses a “county-served” approach to calculate the bankruptcy filings in the counties represented by each member of the House of Representatives. For each member, the methodology uses data from the Missouri Census Data Center to identify every county that overlaps each district for the 119th Congress based on the 2020 Census.⁴ Each member’s count of bankruptcy filings equals the sum of personal filings across all of the counties the member represents in whole or in part.

When a county spans multiple districts, each district receives the full county-level filing count. This approach recognizes that a county’s bankruptcy filings reflect the economic conditions in counties represented by multiple members of Congress. Under this county-served approach, the sum of filings across all districts will exceed the national total of personal bankruptcies.

The change in personal bankruptcies is calculated by comparing the county-served totals for each district between 2024 and 2025. The absolute change equals the 2025 filing count minus the 2024 filing count. The percent change divides this difference by the district’s number of 2024 filings.

⁴ Missouri Census Data Center, *Geocorr 2022: Geographic Correspondence Engine* (October 2022) (<https://mcdc.missouri.edu/applications/geocorr2022.html>).