

Bankruptcy Filing Trends in New Hampshire



Prepared by: **The American Bankruptcy Institute**

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AMERICAN
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February 2025

New Hampshire



State at a Glance

	New Hampshire	National
Population (7/1/2024)	1,409,032	340,110,988
- Change since April 2020	2.3%	2.6%
- Foreign Born	6.2%	13.9%
Size (Square Miles)	8,954	3,533,038
Median Household Income	\$95,628	\$78,538
Persons per Household	2.44	2.54
Per Capita Income	\$50,867	\$43,289
Median Home Value	\$367,200	\$303,400
Homeownership Rate	72.5%	65.0%
High School Graduate (or Higher)	94.1%	89.4%
College Graduate (or Higher)	39.8%	35.0%
Disabled	9.4%	9.1%
No Health Insurance	5.9%	9.5%
In Poverty	7.2%	11.1%

Source: U.S. Census Bureau January 2025

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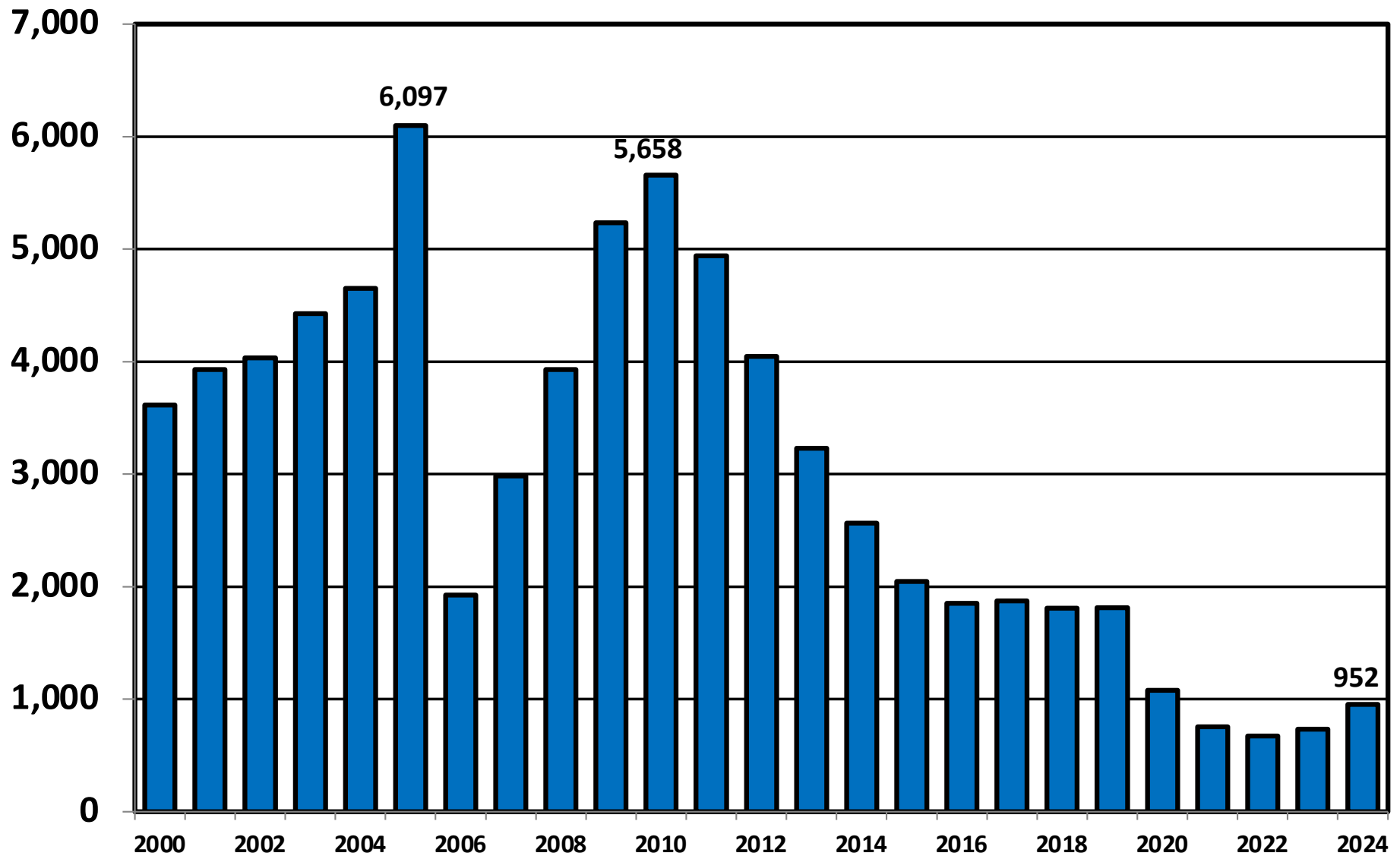
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Bankruptcy Filings in New Hampshire Calendar Years 2000 - 2024					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	952	647	11	292	2
2023	732	487	11	234	0
2022	675	450	6	219	0
2021	753	612	7	134	0
2020	1,081	880	6	193	2
2019	1,812	1,262	17	531	2
2018	1,808	1,300	11	495	2
2017	1,873	1,371	19	482	1
2016	1,853	1,401	18	433	1
2015	2,047	1,514	13	519	1
2014	2,563	1,985	37	539	2
2013	3,231	2,426	33	772	0
2012	4,045	3,044	33	968	0
2011	4,940	3,721	49	1,169	1
2010	5,658	4,532	41	1,085	0
2009	5,233	4,264	57	910	2
2008	3,931	3,030	38	863	0
2007	2,983	2,100	20	860	3
2006	1,925	1,390	12	521	2
2005	6,097	5,533	32	531	1
2004	4,651	4,195	17	439	0
2003	4,426	3,945	15	466	0
2002	4,034	3,627	26	381	0
2001	3,931	3,582	32	317	0
2000	3,615	3,295	17	303	0
*Chapters 9, 12 and 15					

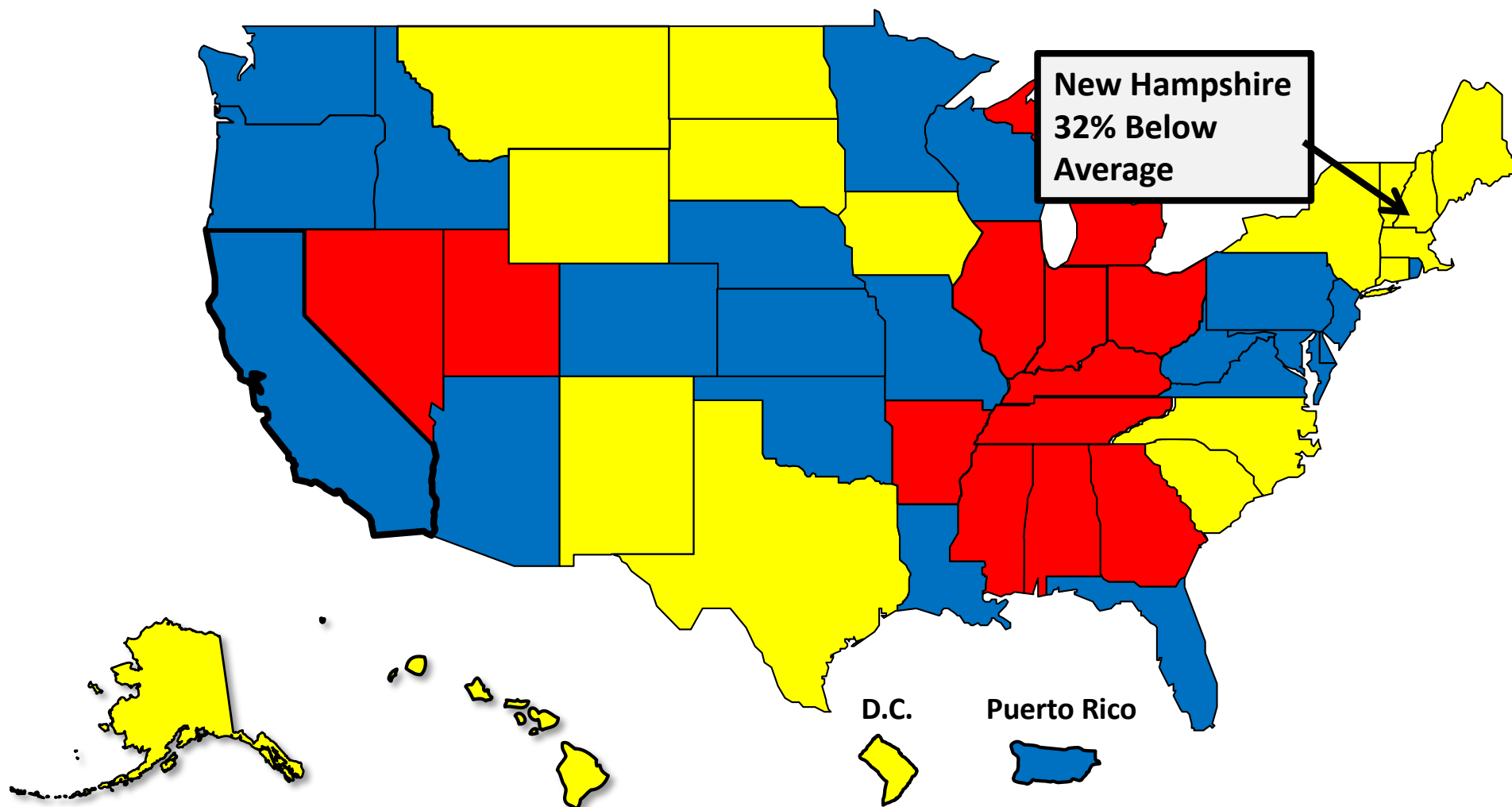
Business Bankruptcy Cases Filed - New Hampshire Years Ended December 31, 2000 - 2024					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2024	64	39	8	2	0
2023	41	22	10	9	0
2022	36	22	6	8	0
2021	53	41	7	5	0
2020	48	37	6	3	2
2019	74	45	15	12	2
2018	71	51	9	9	2
2017	79	55	17	6	1
2016	149	106	17	25	1
2015	140	90	12	37	1
2014	191	130	33	26	2
2013	243	149	27	67	0
2012	349	226	32	91	0
2011	479	333	45	100	1
2010	632	503	34	95	0
2009	542	400	51	89	2
2008	393	292	32	69	0
2007	327	229	19	76	3
2006	218	155	11	50	2
2005	586	497	28	60	1
2004	158	132	15	11	0
2003	178	152	12	14	0
2002	212	168	24	20	0
2001	334	294	32	8	0
2000	302	277	17	8	0
* Chapters 9, 12 and 15					

District of New Hampshire

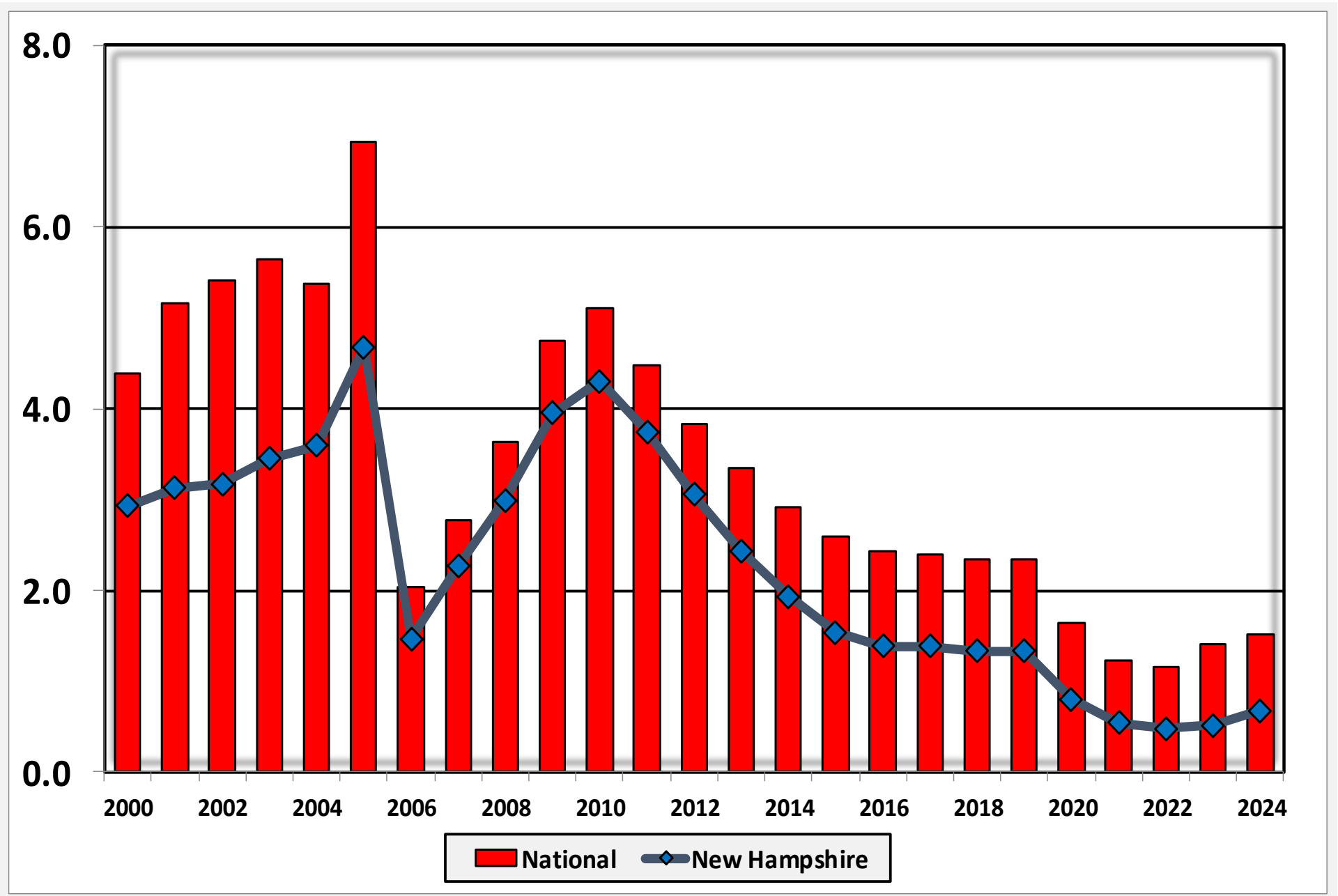
Total Bankruptcy Cases Filed Calendar Years 2000 - 2024



Total Filings Relative to Population 2000 - 2024

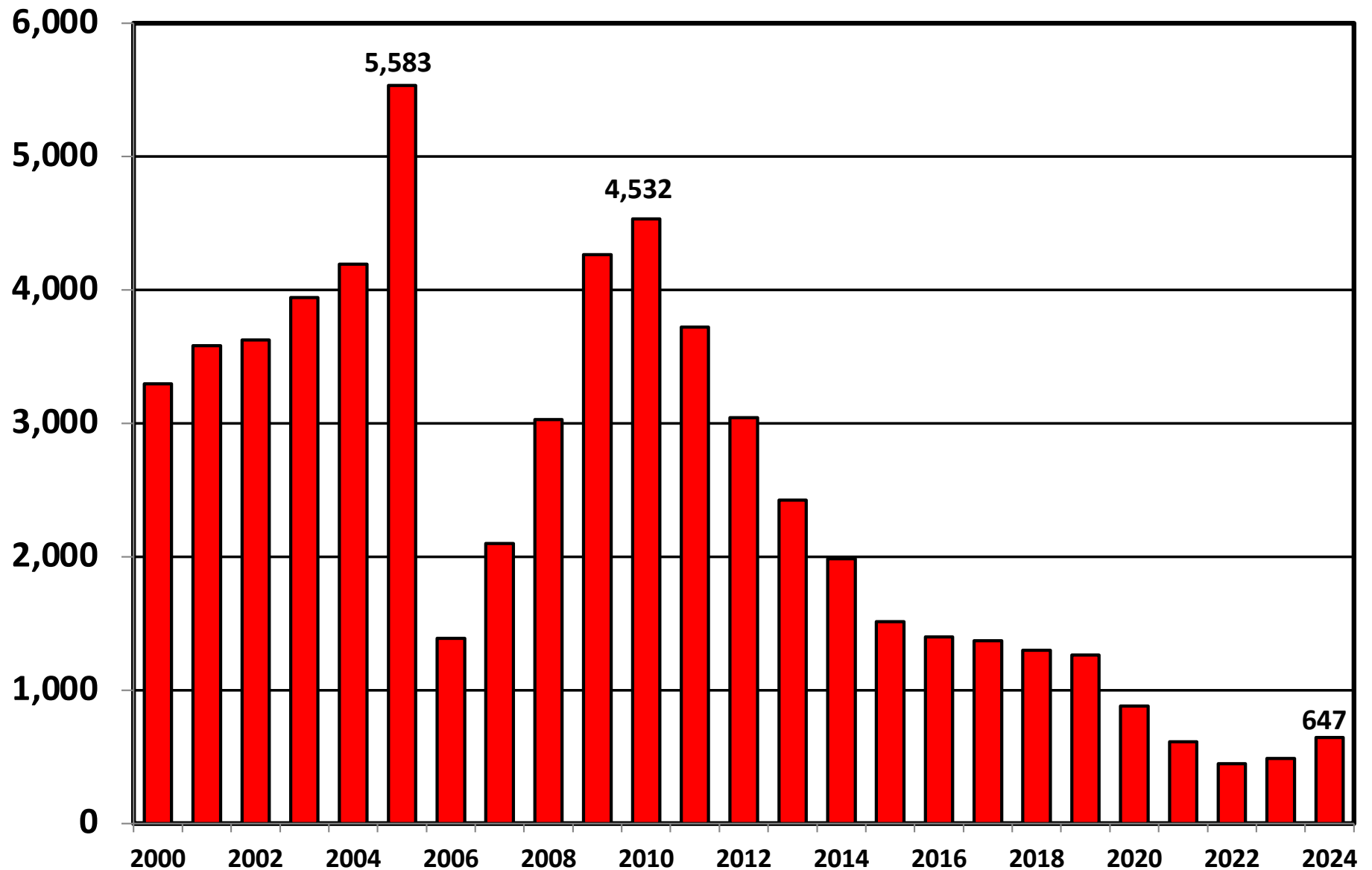


Bankruptcy Filings per 1,000 Population New Hampshire vs. National Average 2000 - 2024

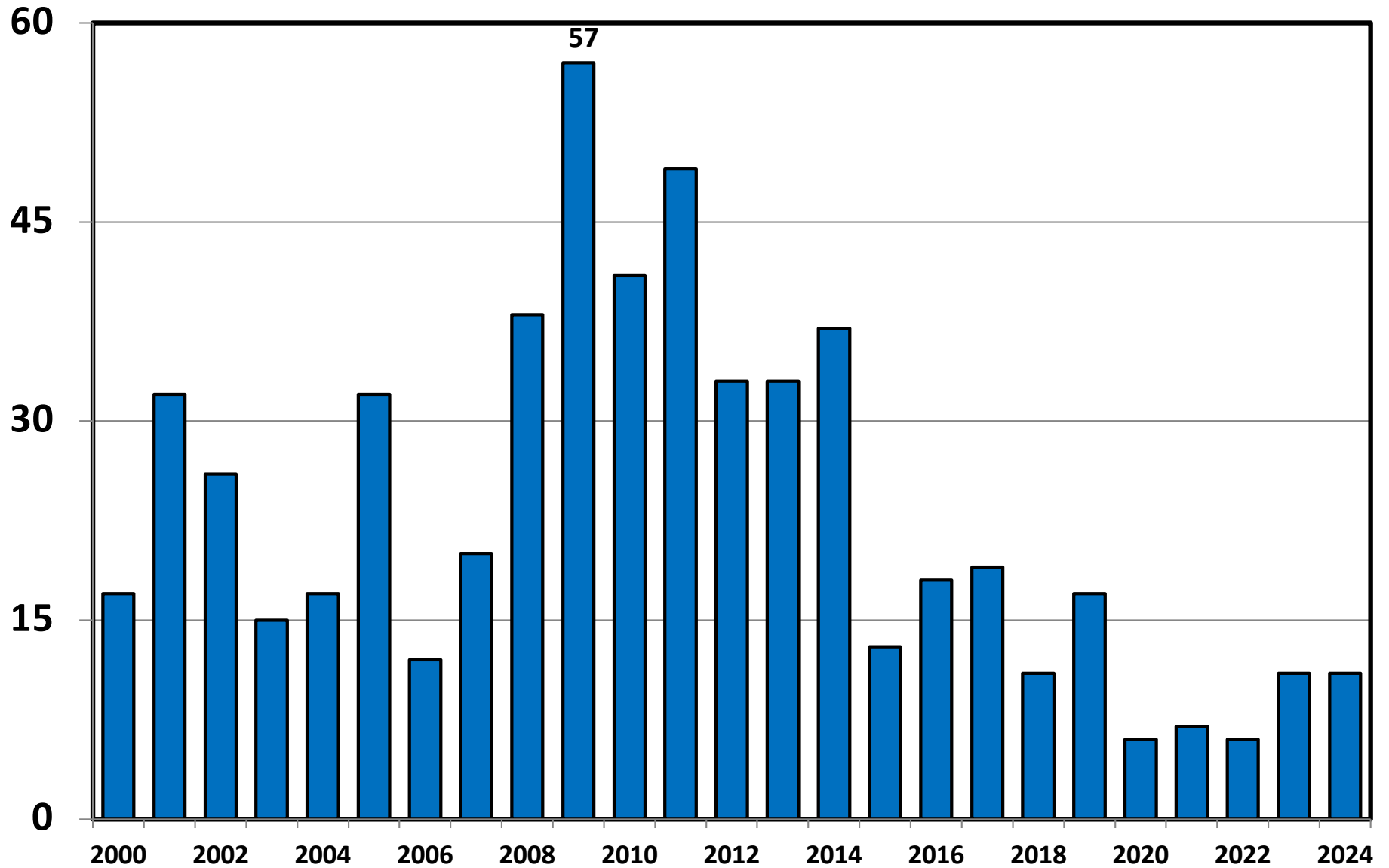


Chapter 7 Cases Filed In New Hampshire

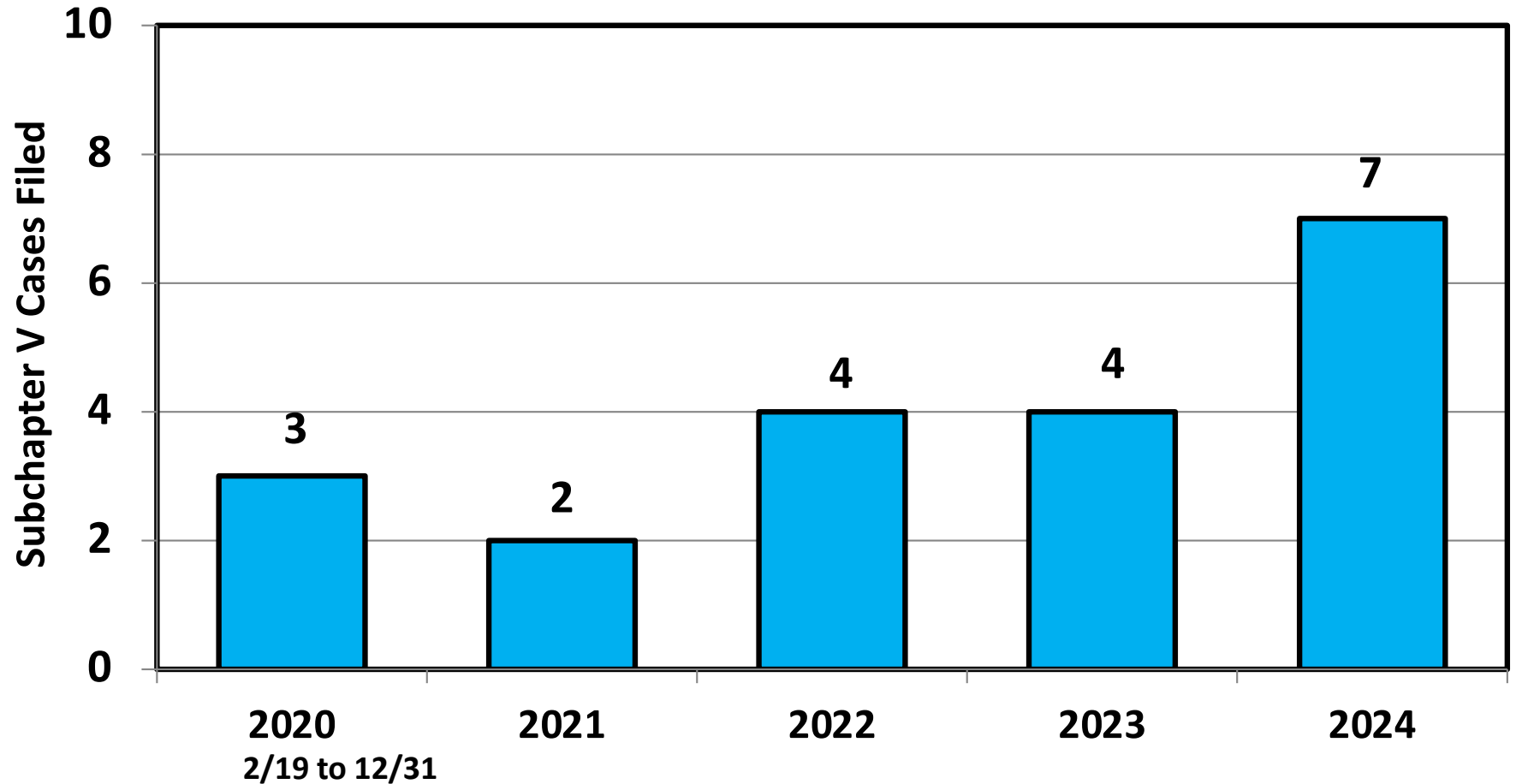
Calendar Years 2000 - 2024



Chapter 11 Cases Filed in New Hampshire 2000 - 2024



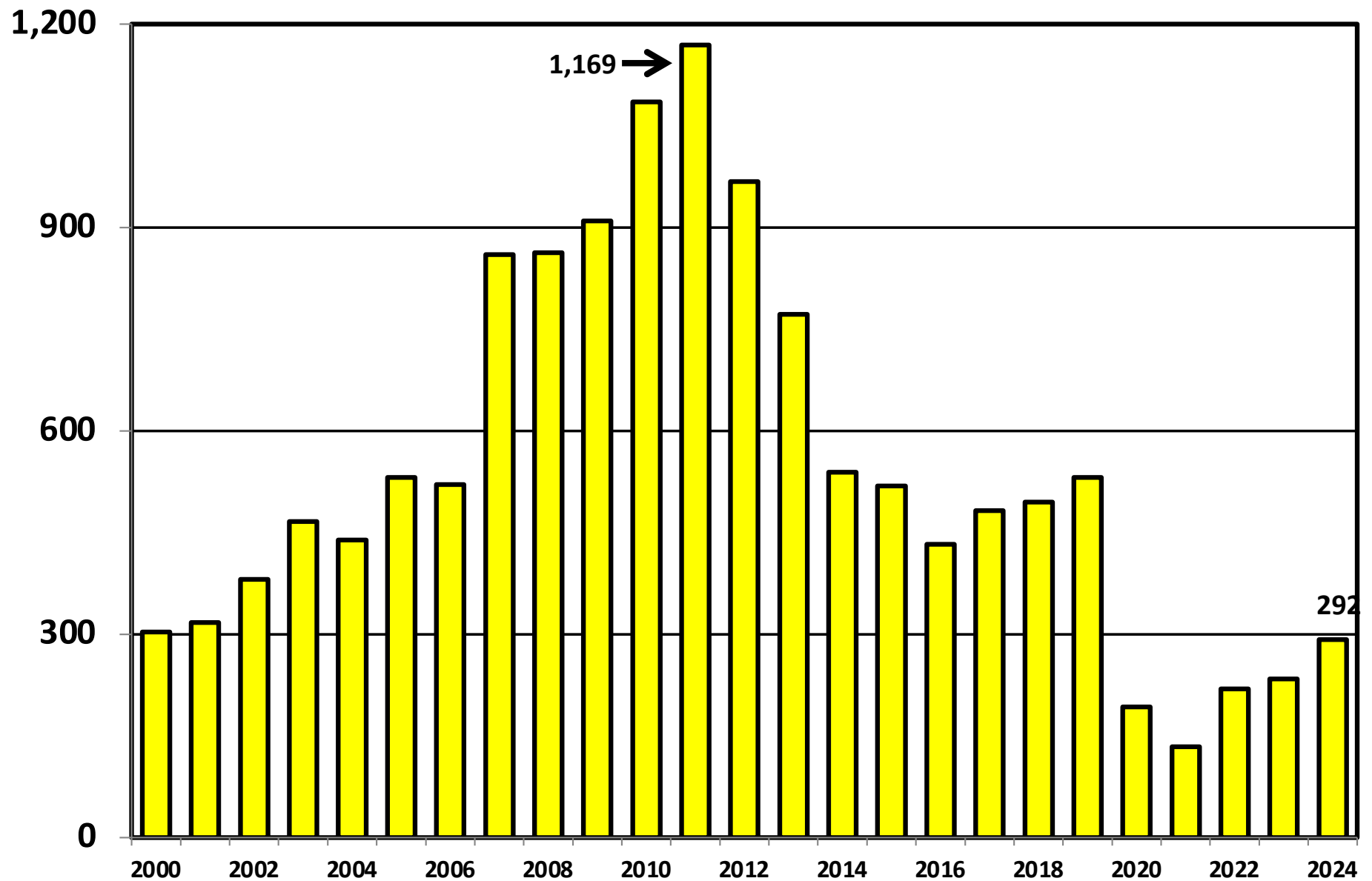
Subchapter V Cases Filed in New Hampshire Calendar Years 2020 - 2024



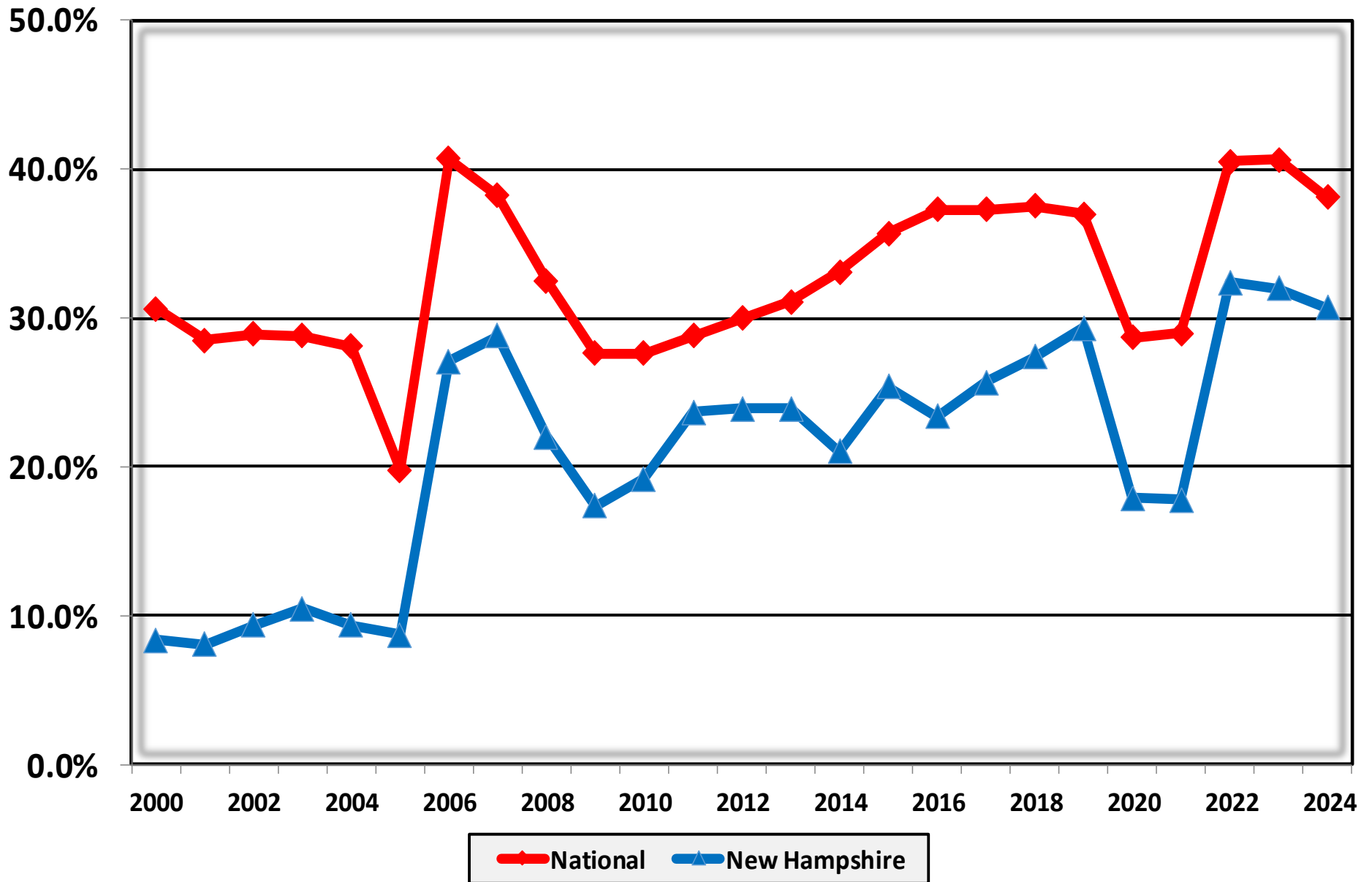
Source: ABI review of PACER records

Chapter 13 Cases Filed in New Hampshire

2000 - 2024

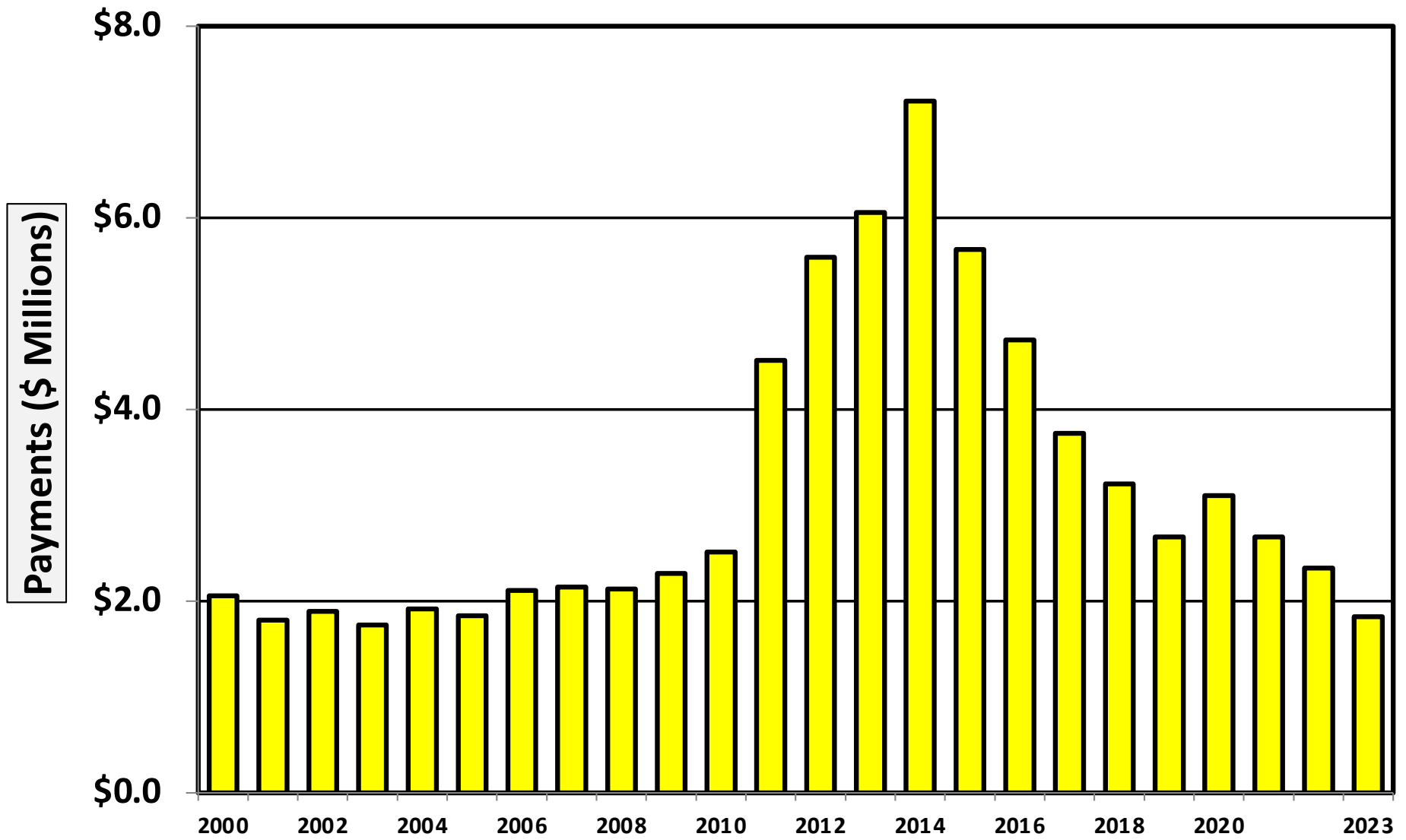


**Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2024**



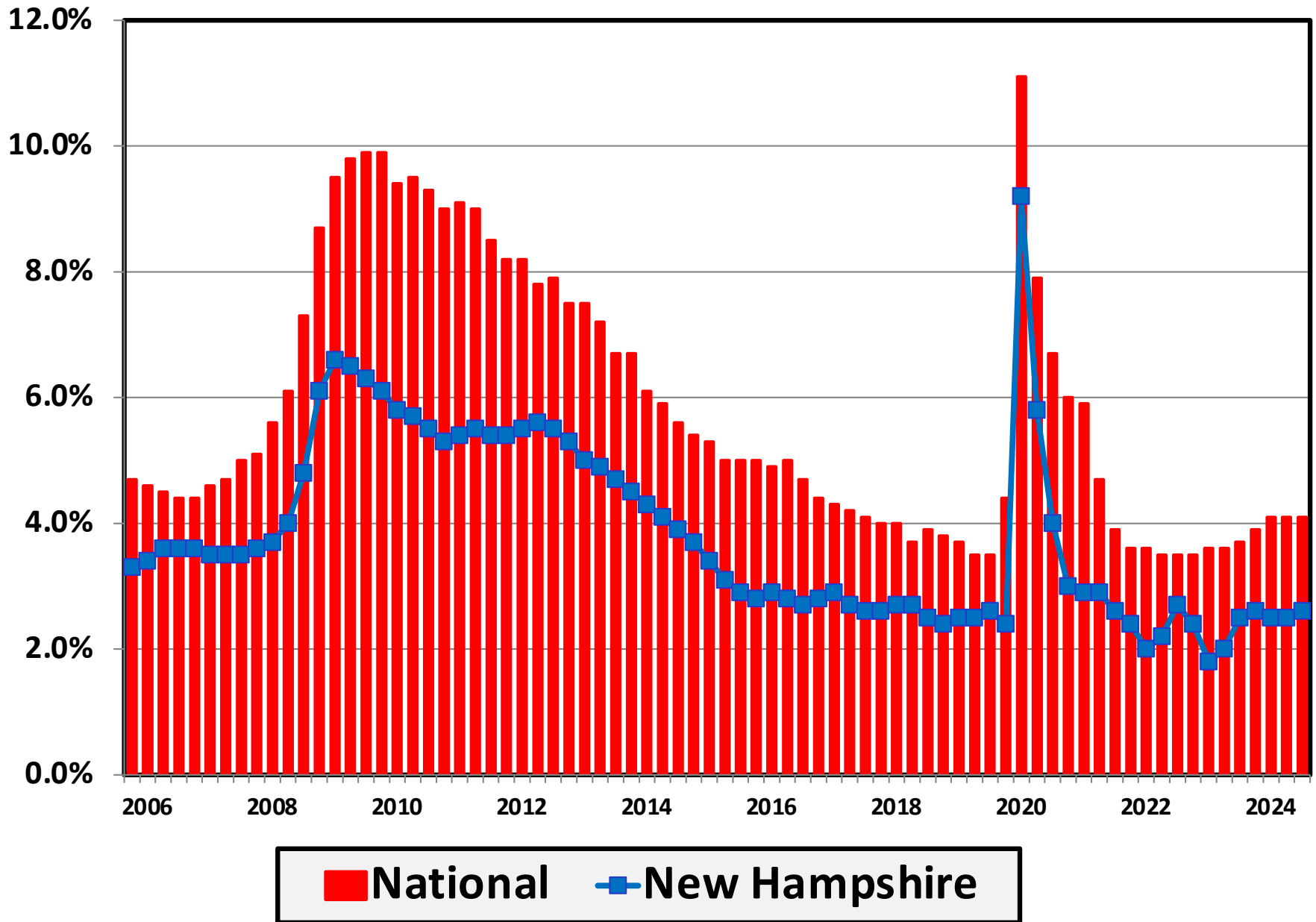
Chapter 13 Cases in New Hampshire

Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2023



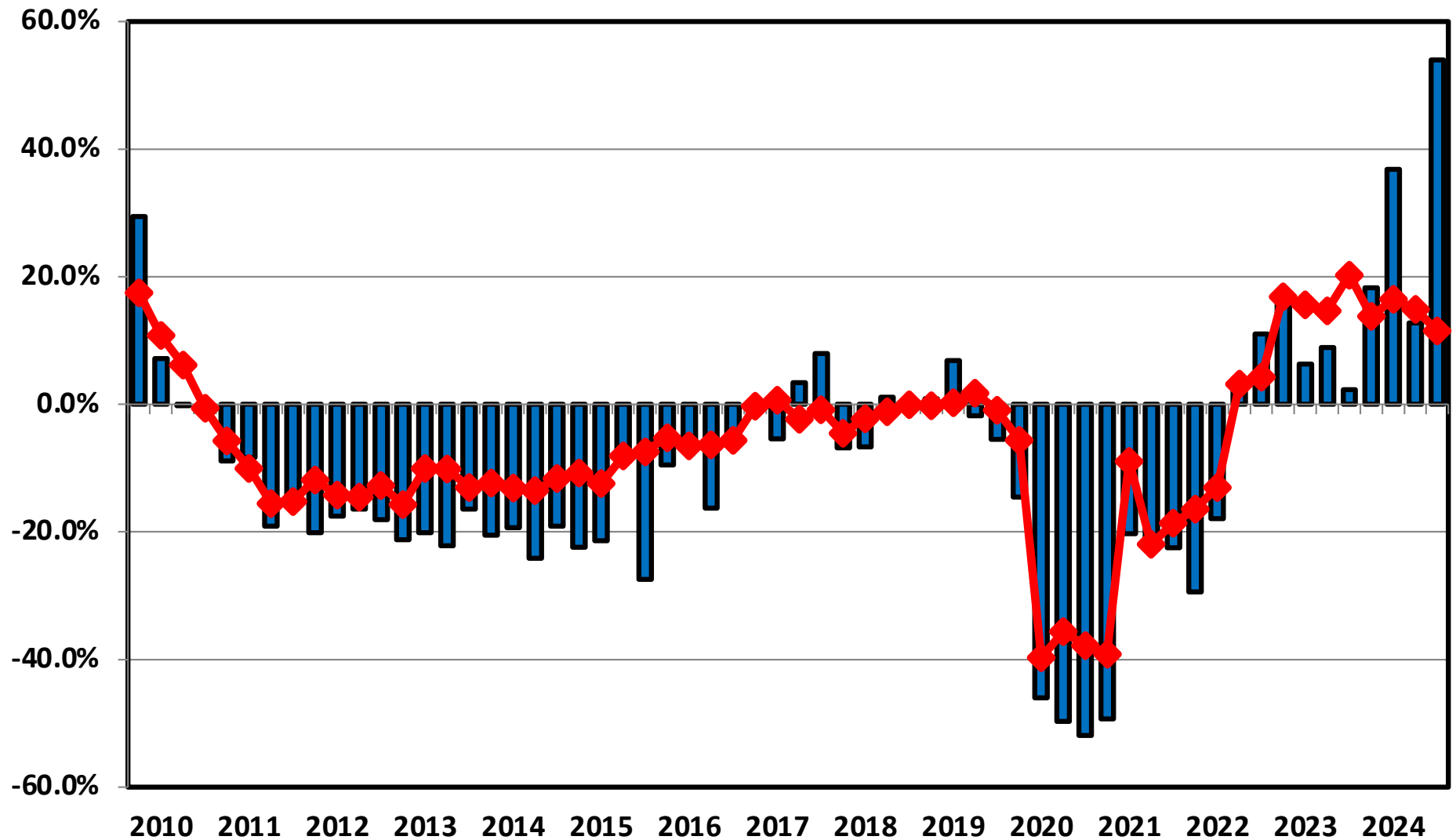
Source: Executive Office for United States Trustees

Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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



New Hampshire **National**

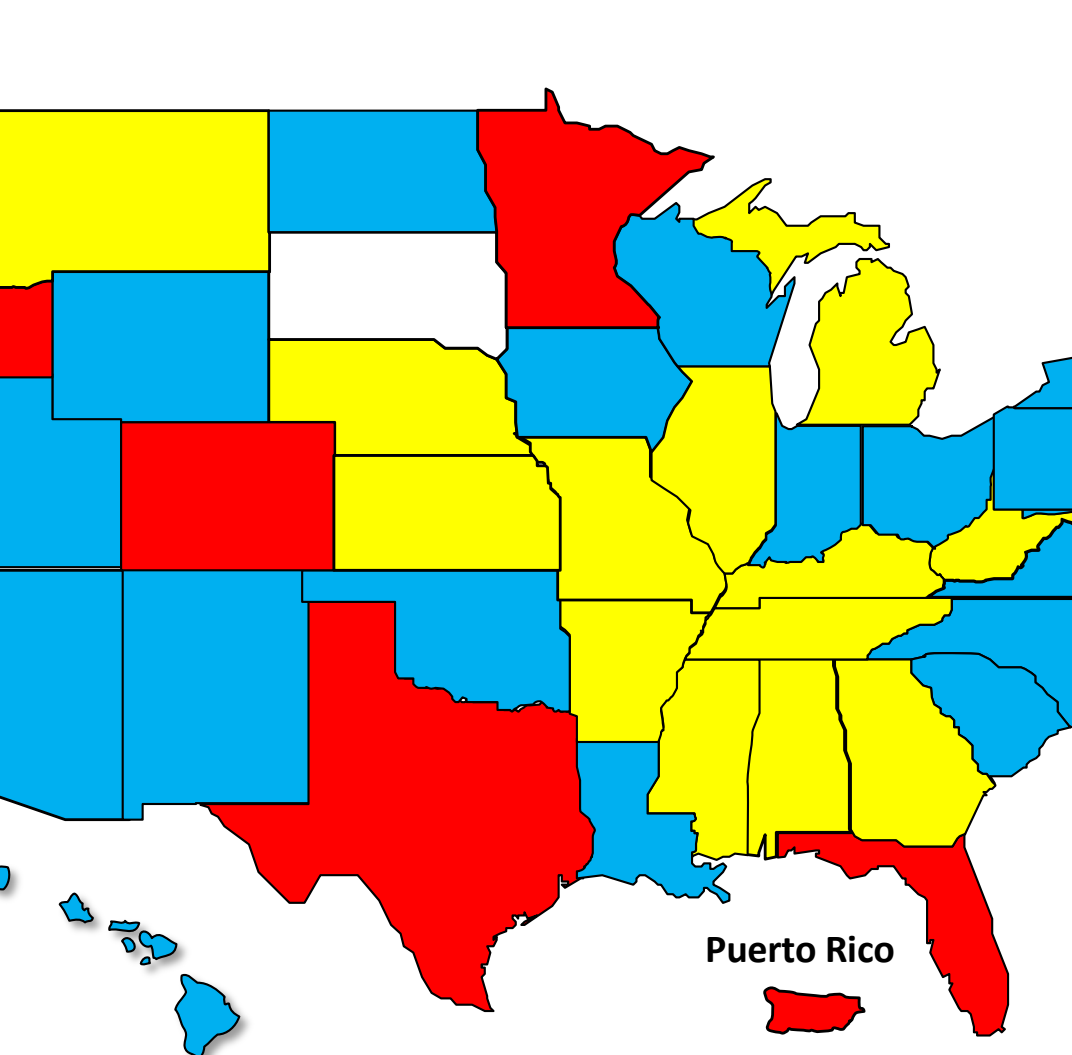
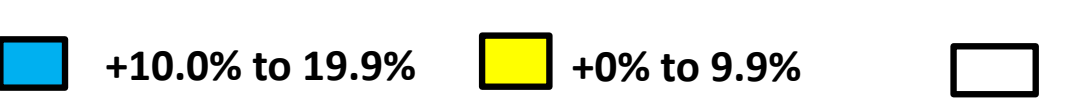
Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

National Average = 14.2% Increase

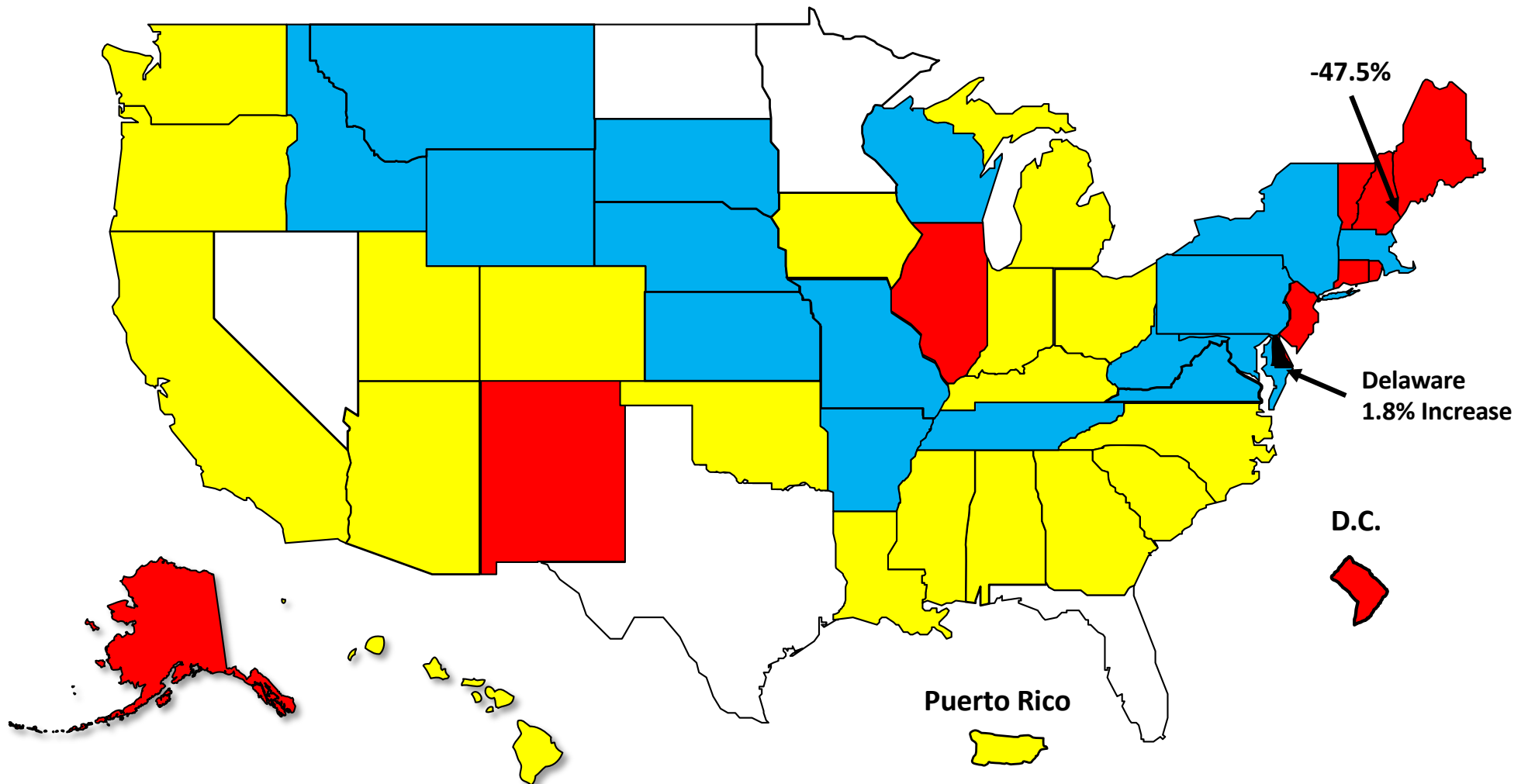


Bankruptcy Filing Trends Since the Pandemic

Calendar Year 2024 vs. 2019

National Average = 33.2% Decrease

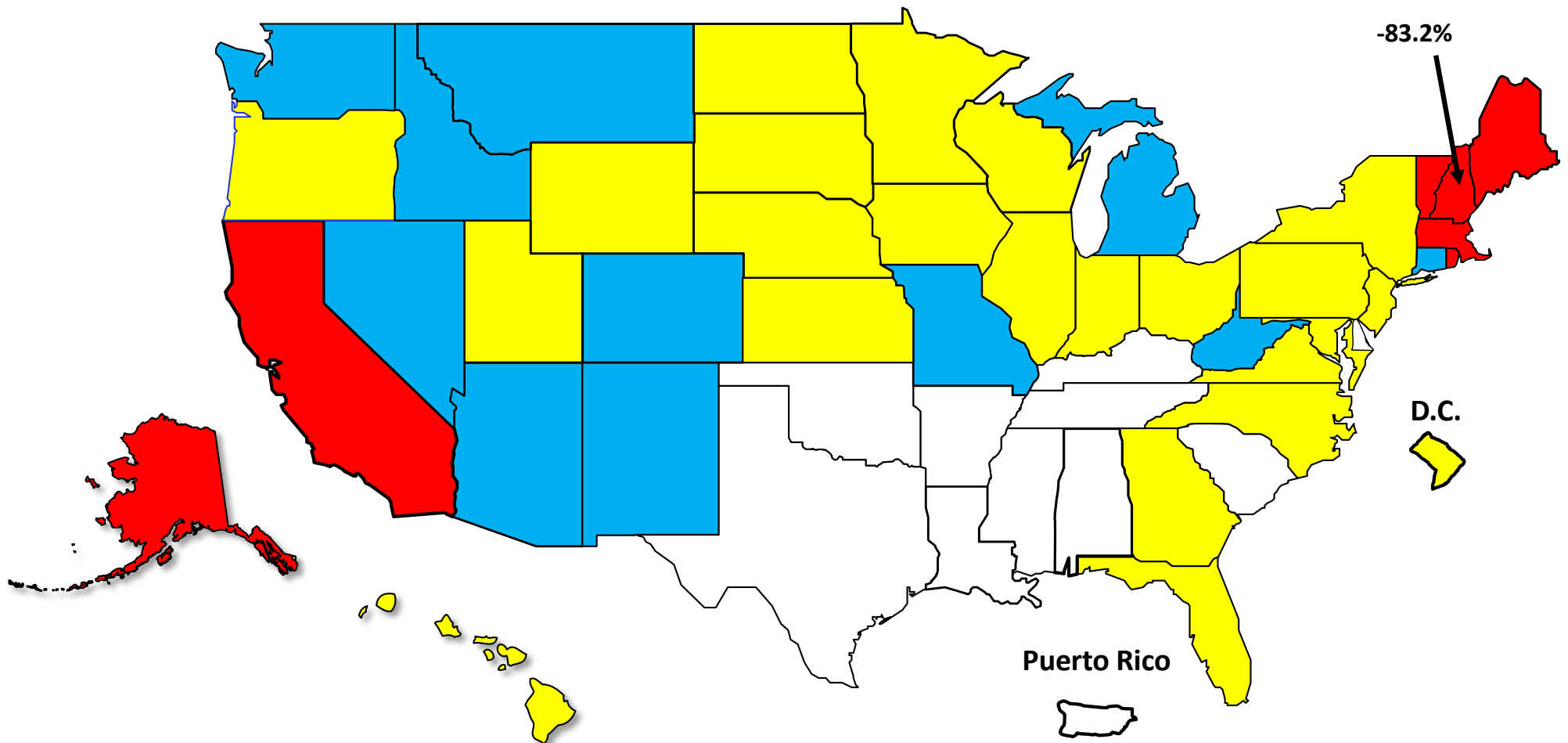
 Decline Under 25%  Decline 25.0% – 34.9%  Decline 35.0% – 44.9%  Decline 45% or More



Percent Change in Total Filings Calendar Year 2024 Compared to 2010

(National Average = 67.5% Decrease)

Amount of Decrease





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