

Bankruptcy Filing Trends in Pennsylvania



Prepared by: **The American Bankruptcy Institute**

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Updated
February 2025

Pennsylvania



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State at a Glance

	Pennsylvania	National
Population (7/1/2024)	13,078,751	340,110,988
- Change since April 2020	.6%	2.6%
- Foreign Born	7.4%	13.9%
Size (Square Miles)	44,742	3,533,038
Median Household Income	\$76,081	\$78,538
Persons per Household	2.40	2.54
Per Capita Income	\$45,919	\$43,289
Median Home Value	\$240,500	\$303,400
Homeownership Rate	69.3%	65.0%
High School Graduate (or Higher)	91.9%	89.4%
College Graduate (or Higher)	34.3%	35.0%
Disabled	10.2%	9.1%
No Health Insurance	6.6%	9.5%
In Poverty	12.0%	11.1%
Source: U.S. Census Bureau January 2025		

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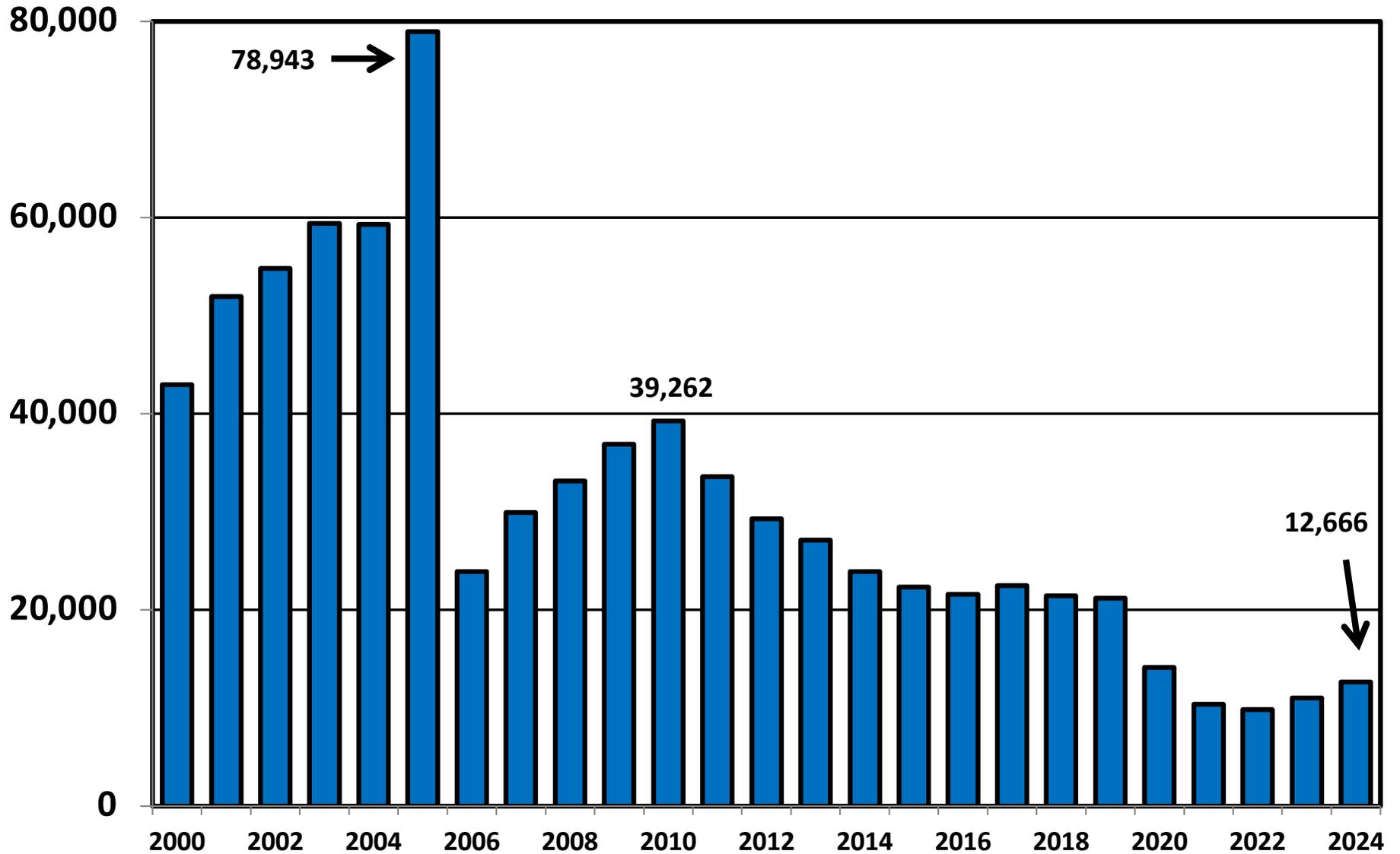
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Bankruptcy Filings in Pennsylvania					
Calendar Years 2000 - 2024					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2024	12,666	6,711	250	5,701	4
2023	11,027	5,725	110	5,187	5
2022	9,826	5,355	111	4,354	6
2021	10,382	6,918	115	3,341	8
2020	14,120	9,317	131	4,665	7
2019	21,220	12,184	184	8,833	19
2018	21,427	12,268	182	8,961	16
2017	22,466	13,175	232	9,050	9
2016	21,608	12,644	206	8,750	8
2015	22,352	13,438	225	8,676	13
2014	23,926	14,956	239	8,721	10
2013	27,126	16,972	281	9,860	13
2012	29,311	19,774	291	9,229	17
2011	33,572	23,847	296	9,411	18
2010	39,262	27,770	359	11,094	39
2009	36,923	26,737	381	9,793	12
2008	33,150	22,140	313	10,691	6
2007	29,962	18,296	258	11,392	16
2006	23,932	13,577	192	10,149	14
2005	78,943	61,386	324	17,223	10
2004	59,302	40,873	390	18,031	8
2003	59,423	40,686	406	18,319	12
2002	54,801	37,632	383	16,781	5
2001	51,938	36,973	365	14,597	3
2000	43,970	30,282	382	13,293	13
*Chapters 9, 12 and 15					

Business Bankruptcy Cases Filed - Pennsylvania					
Years Ended December 31, 2000 - 2024					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2024	617	312	240	61	4
2023	375	220	106	44	5
2022	387	233	102	46	6
2021	385	226	107	44	8
2020	516	326	115	68	7
2019	702	414	168	101	19
2018	695	397	169	113	16
2017	744	400	208	127	9
2016	737	444	181	104	8
2015	768	410	210	135	13
2014	824	449	219	146	10
2013	955	555	251	136	13
2012	1,058	623	270	148	17
2011	1,208	757	274	159	18
2010	1,401	851	330	182	38
2009	1,480	923	354	191	12
2008	1,193	730	293	165	5
2007	1,017	584	245	172	16
2006	742	421	172	135	14
2005	1,356	866	272	210	8
2004	1,138	652	311	167	8
2003	1,193	654	363	165	11
2002	1,263	723	353	182	5
2001	1,541	950	335	253	3
2000	1,455	844	337	261	13
* Chapters 9, 12 and 15					

Total Bankruptcy Cases Filed in Pennsylvania

Calendar Years 2000 - 2024



Total Filings Relative to Population 2000 - 2024



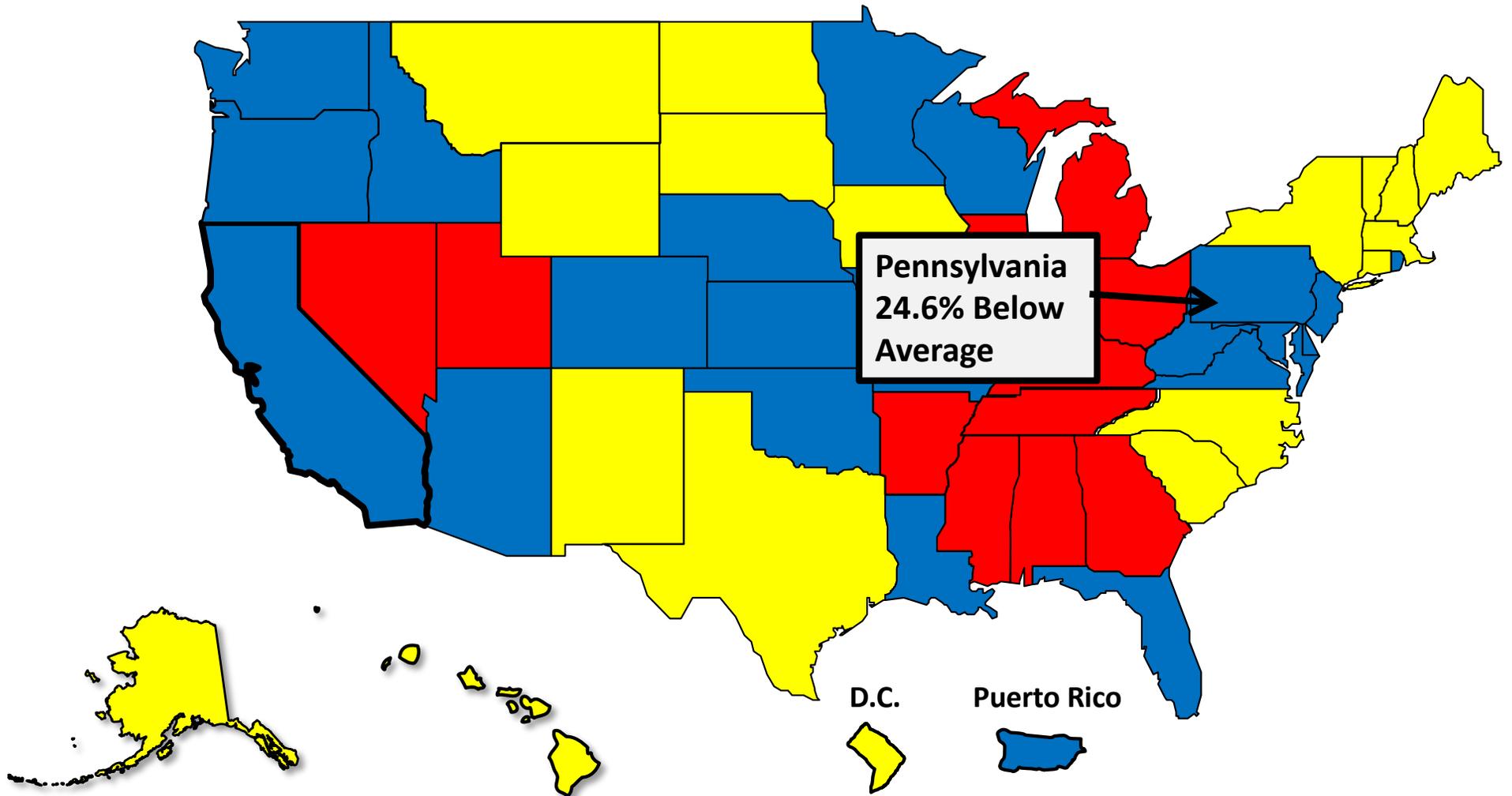
More than 25%
Above Average



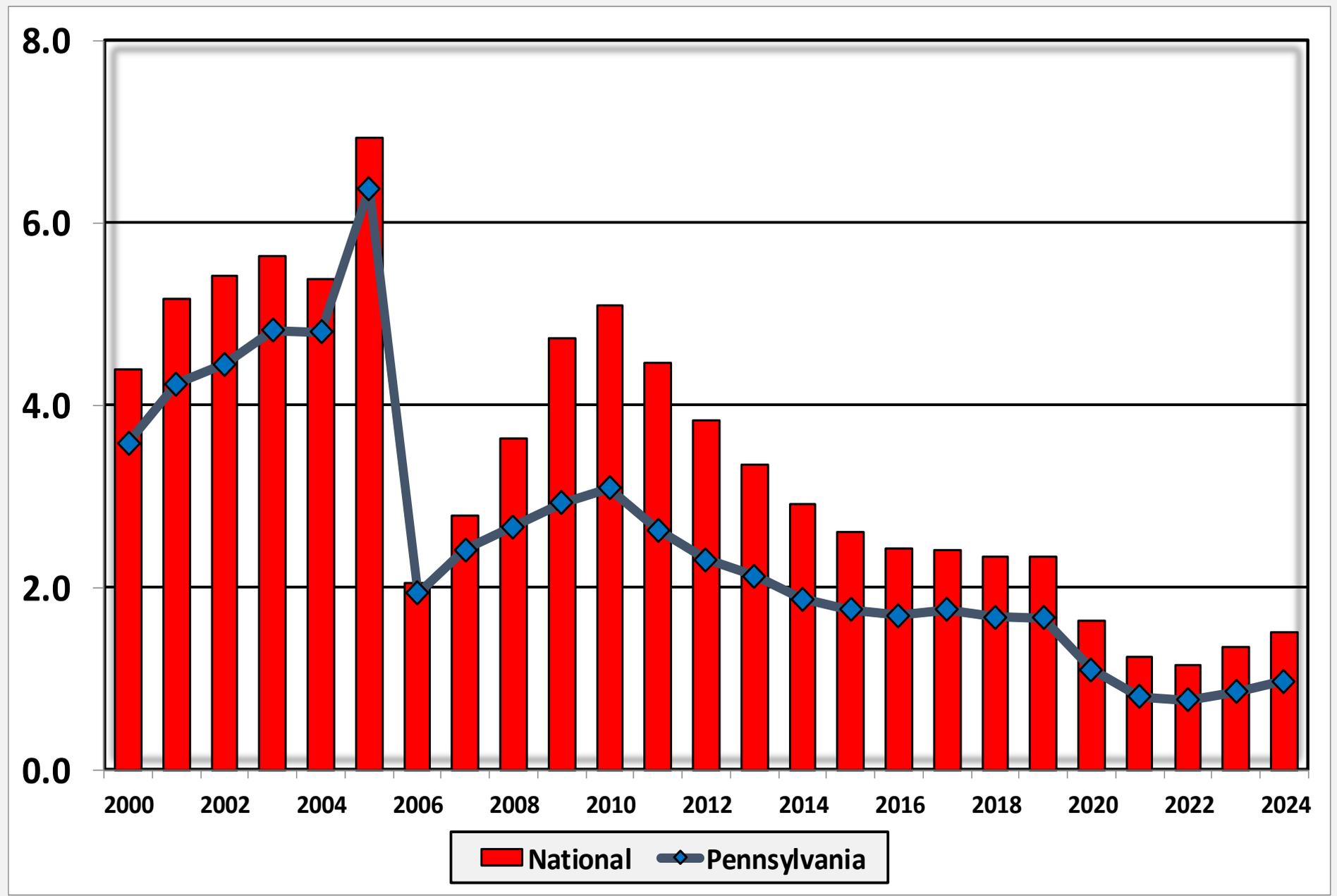
Within 25%
of Average



More than 25%
Below Average

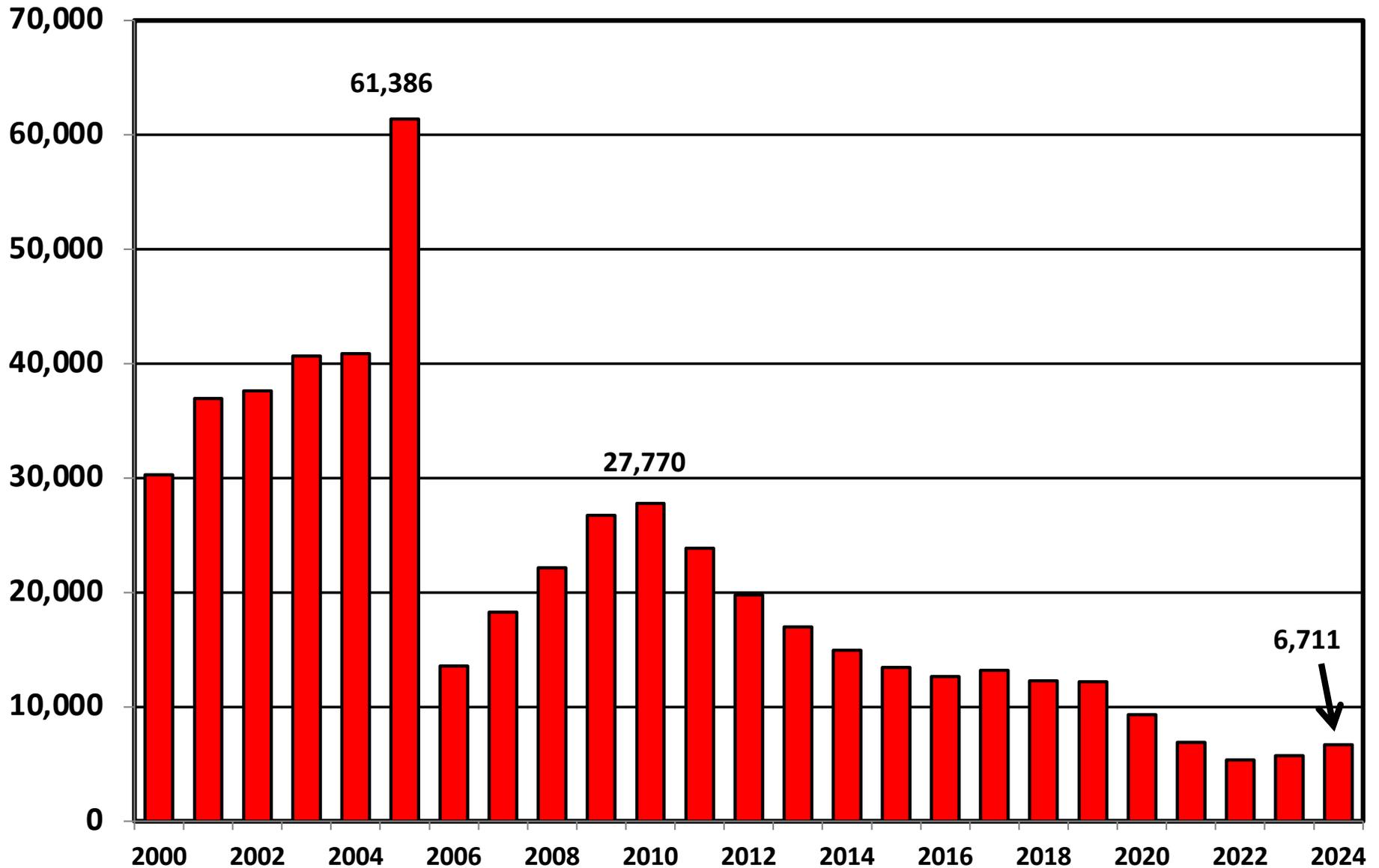


**Bankruptcy Filings per 1,000 Population
Pennsylvania vs. National Average 2000 - 2024**

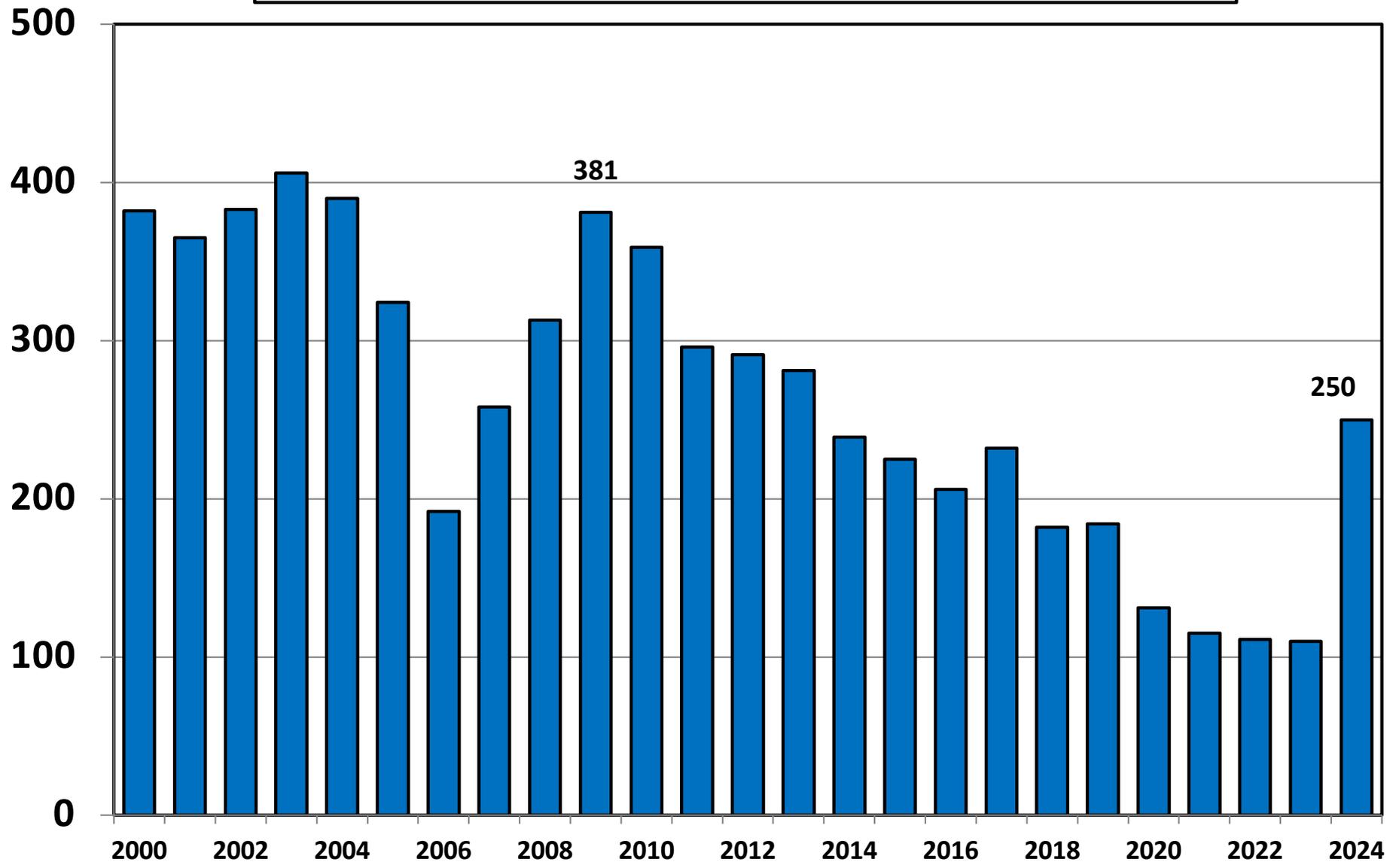


Chapter 7 Cases Filed In Pennsylvania

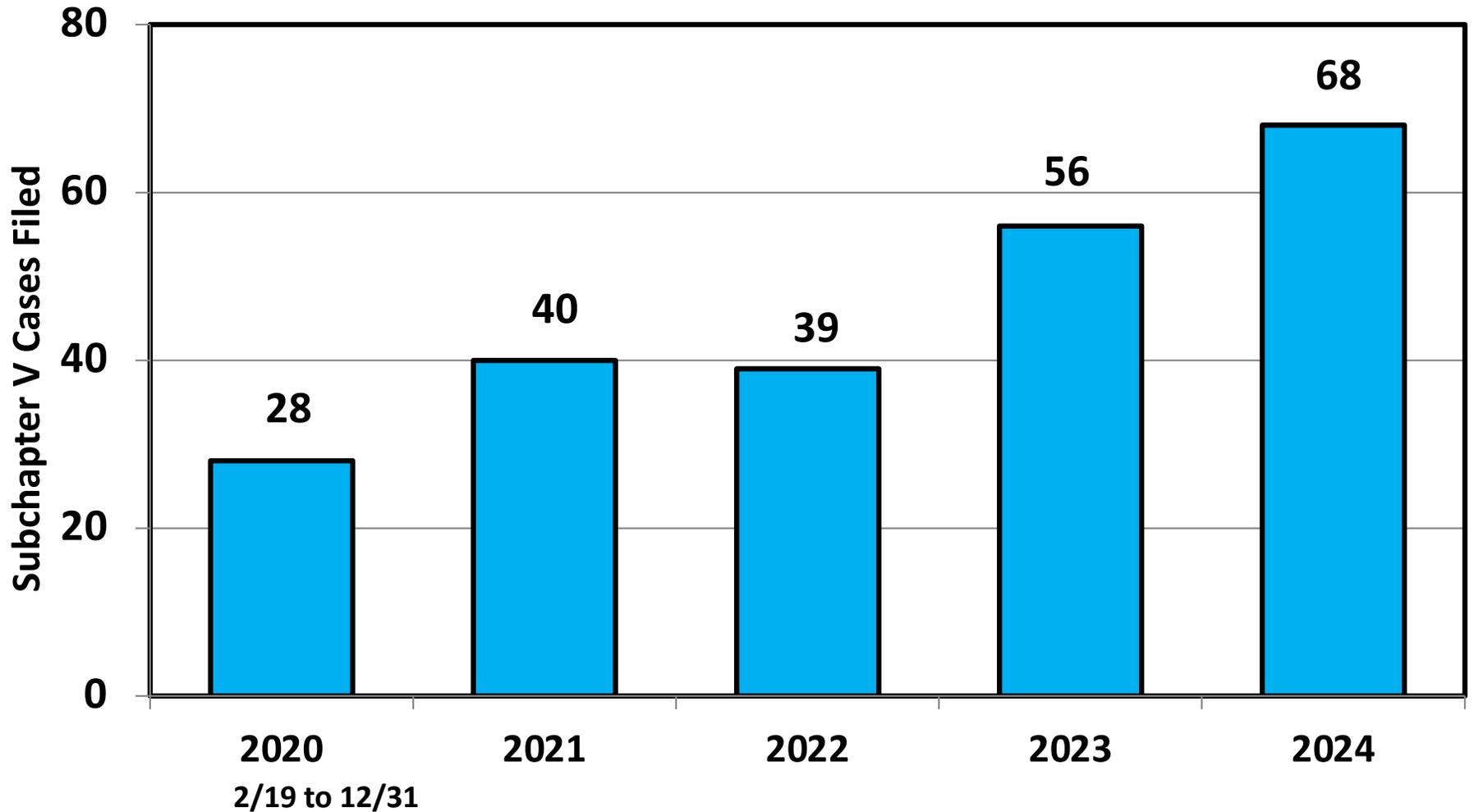
Calendar Years 2000 - 2024



Chapter 11 Cases Filed in Pennsylvania 2000 - 2024

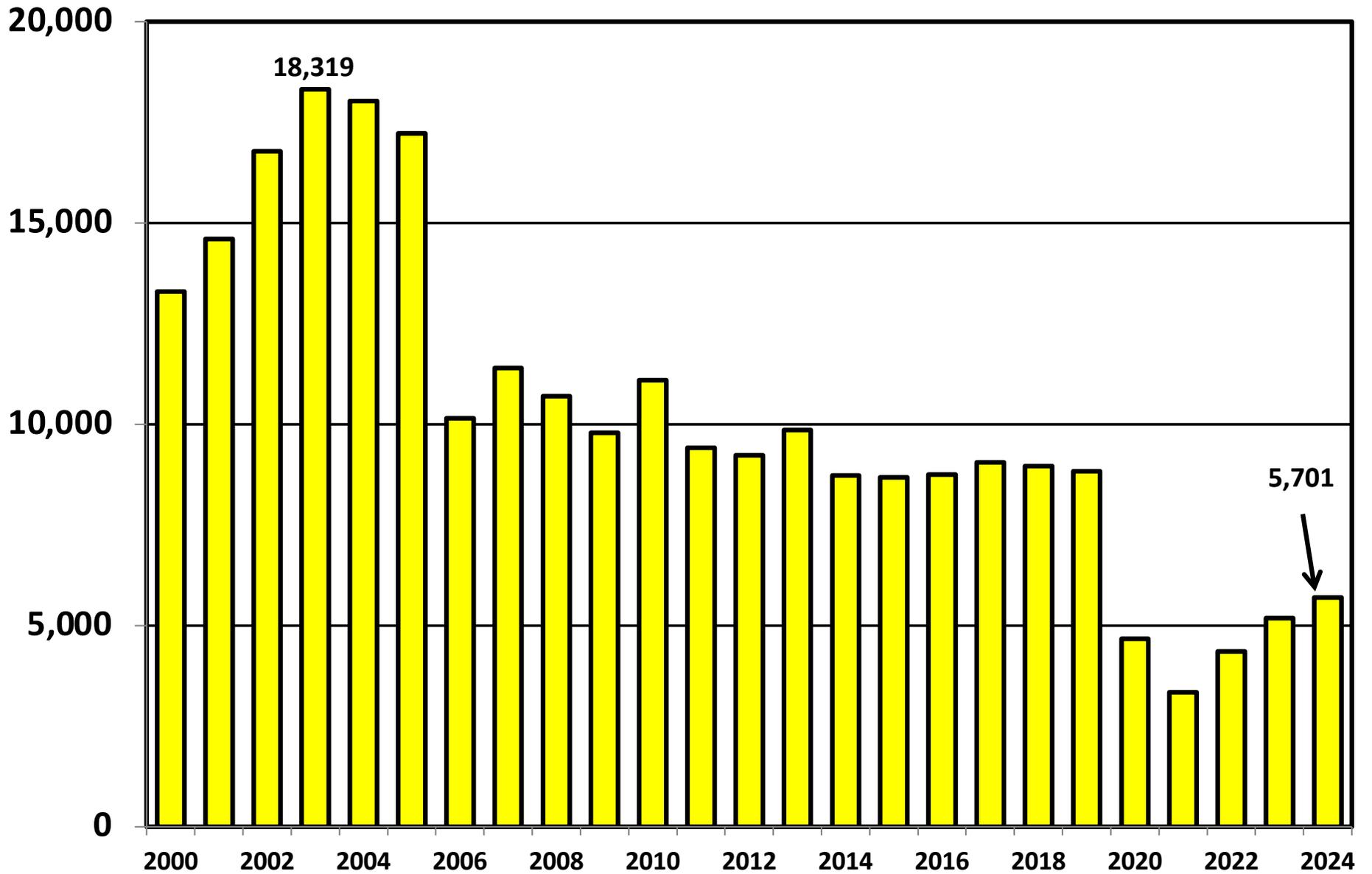


**Subchapter V Cases Filed in Pennsylvania
Calendar Years 2020 - 2024**

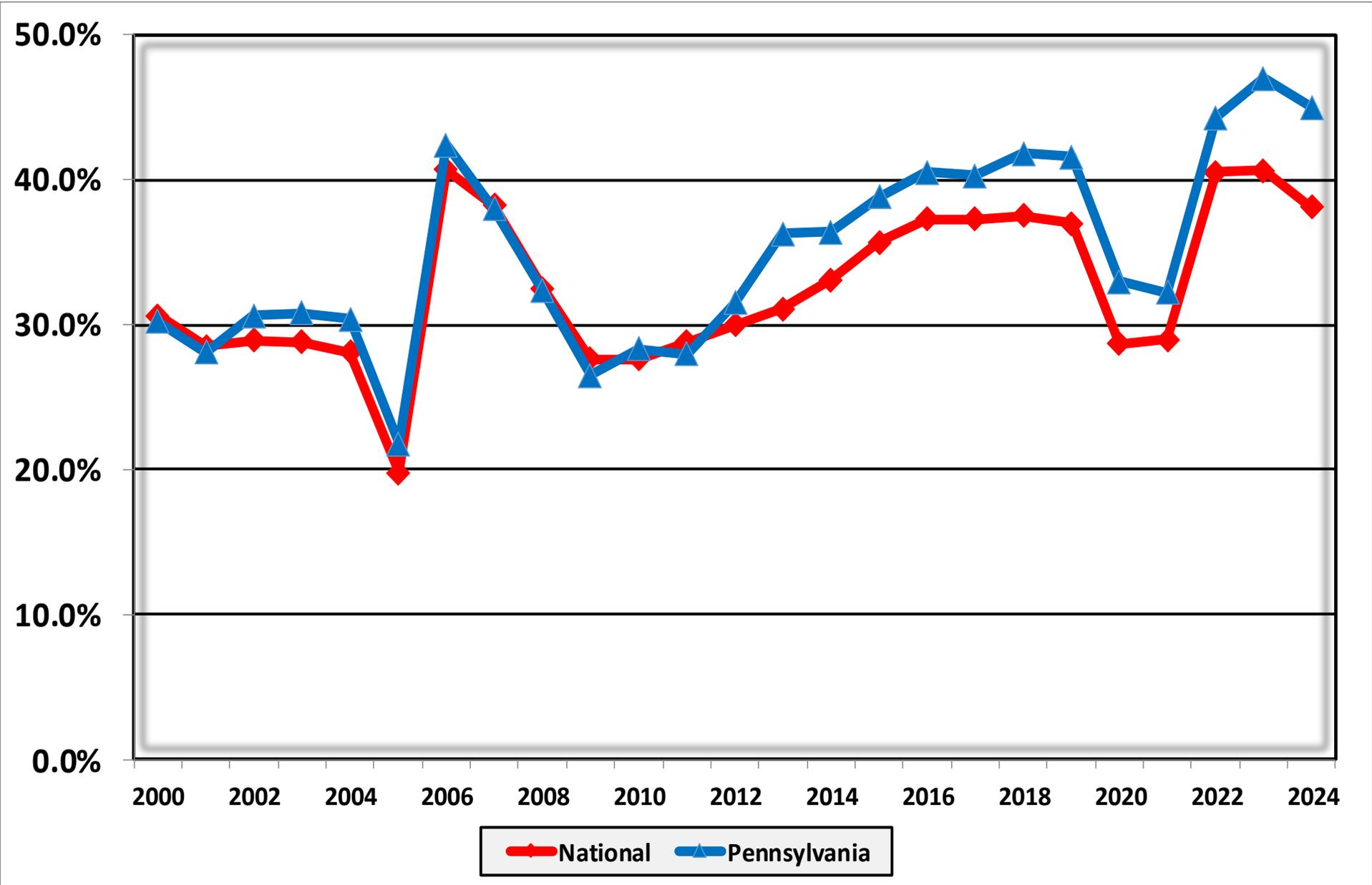


Source: ABI review of PACER records

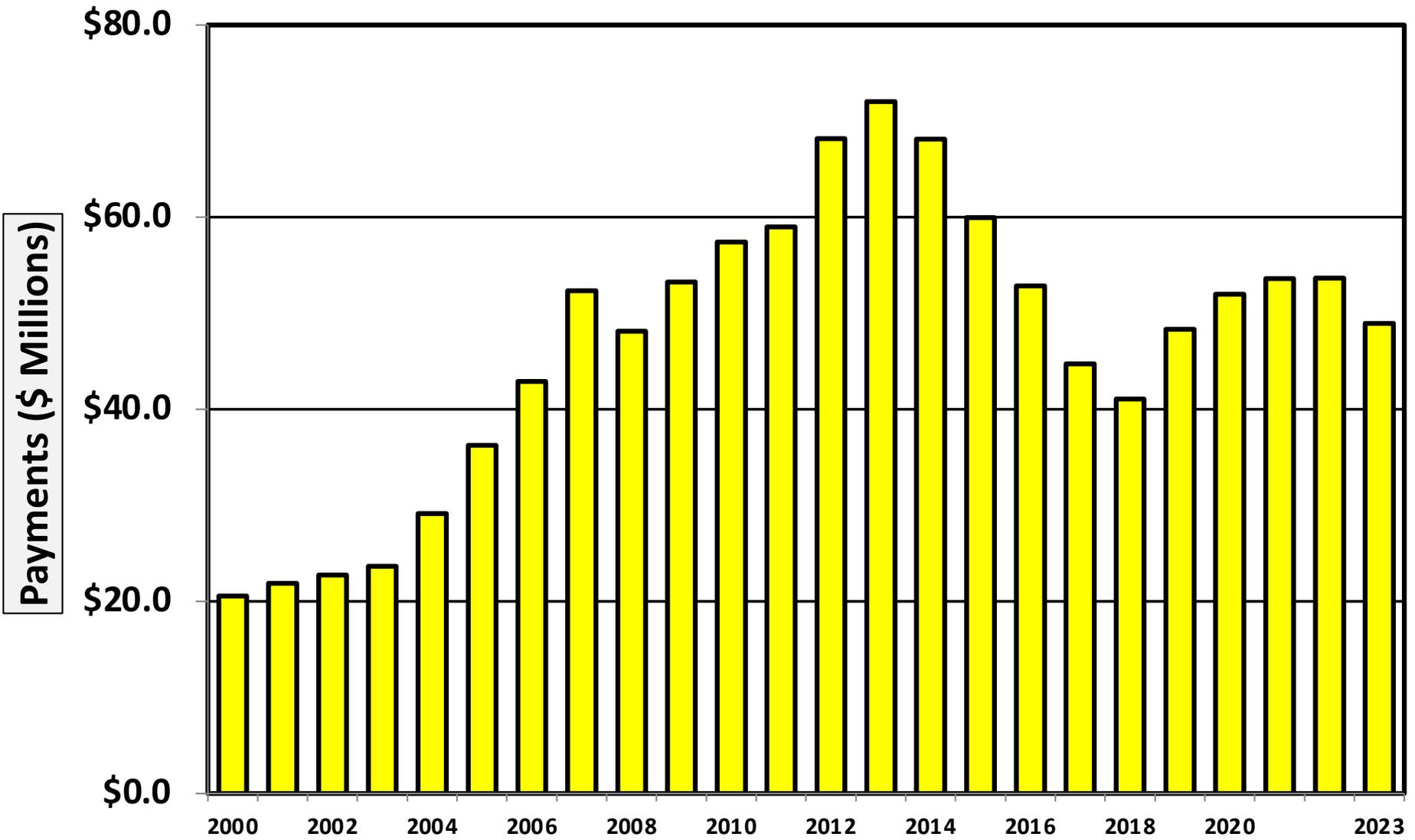
Chapter 13 Cases Filed in Pennsylvania 2000 - 2024



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

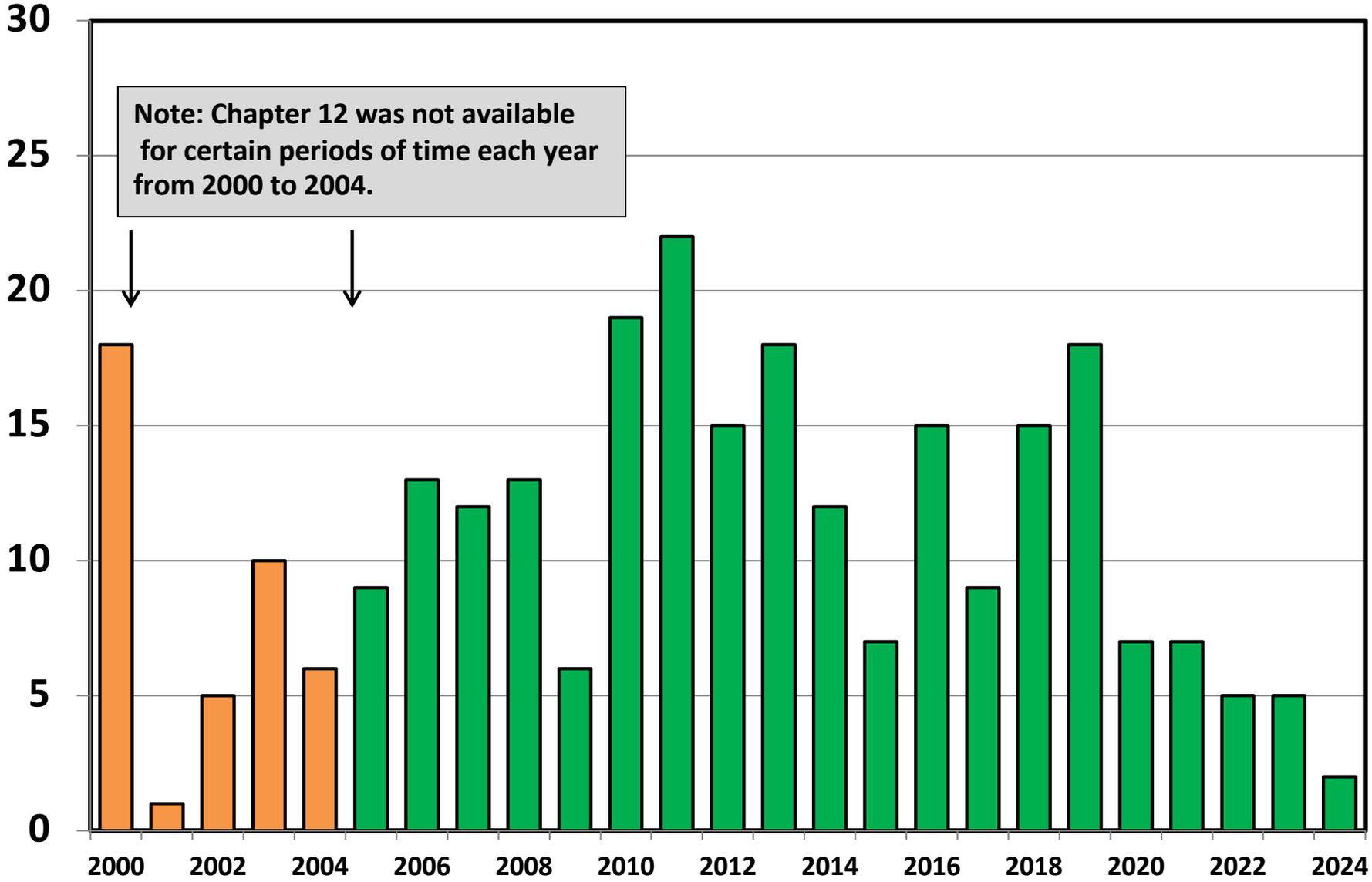


Chapter 13 Cases in Pennsylvania
Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2023

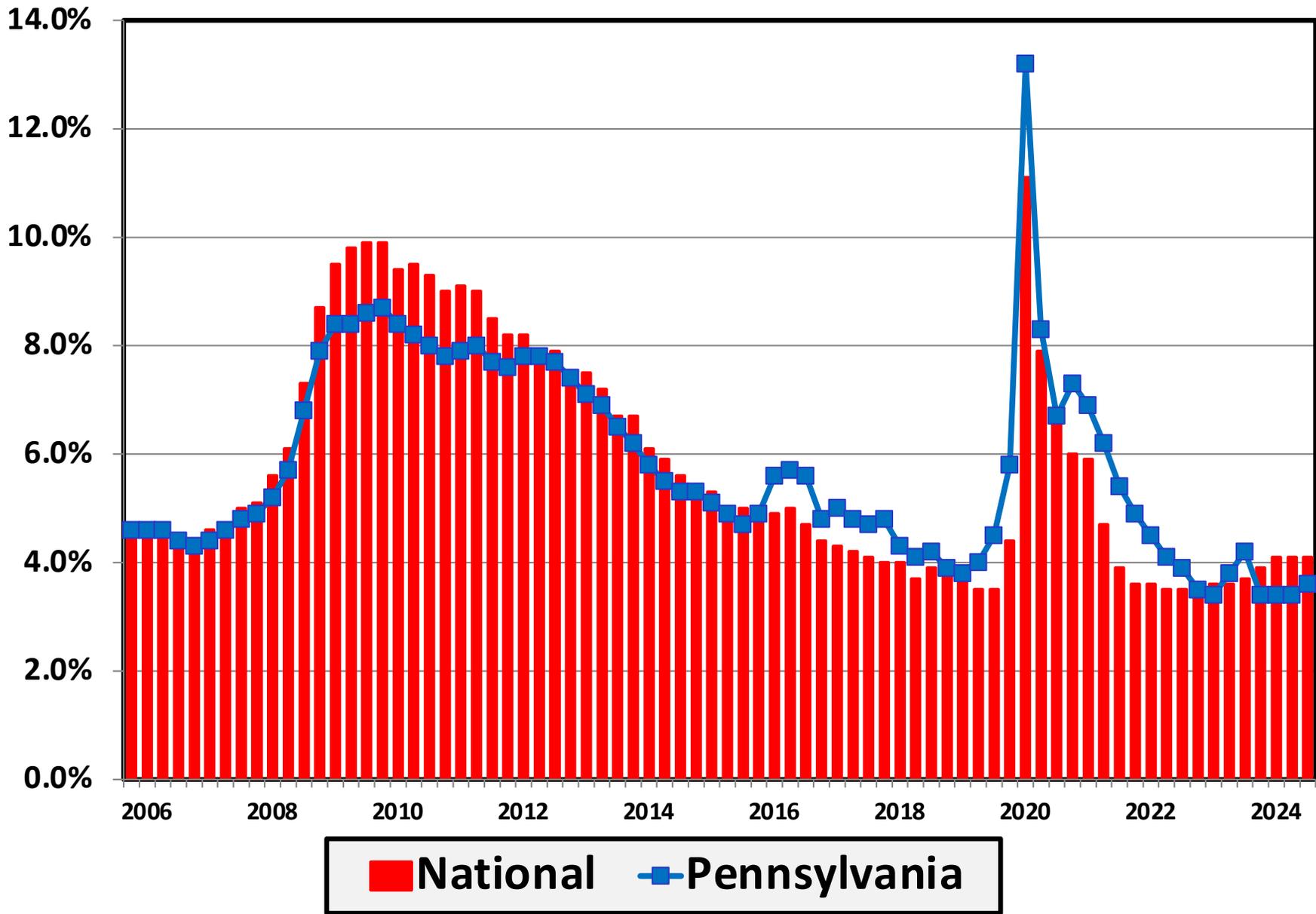


Source: Executive Office for United States Trustees

Chapter 12 Cases Filed in Pennsylvania 2000 - 2024

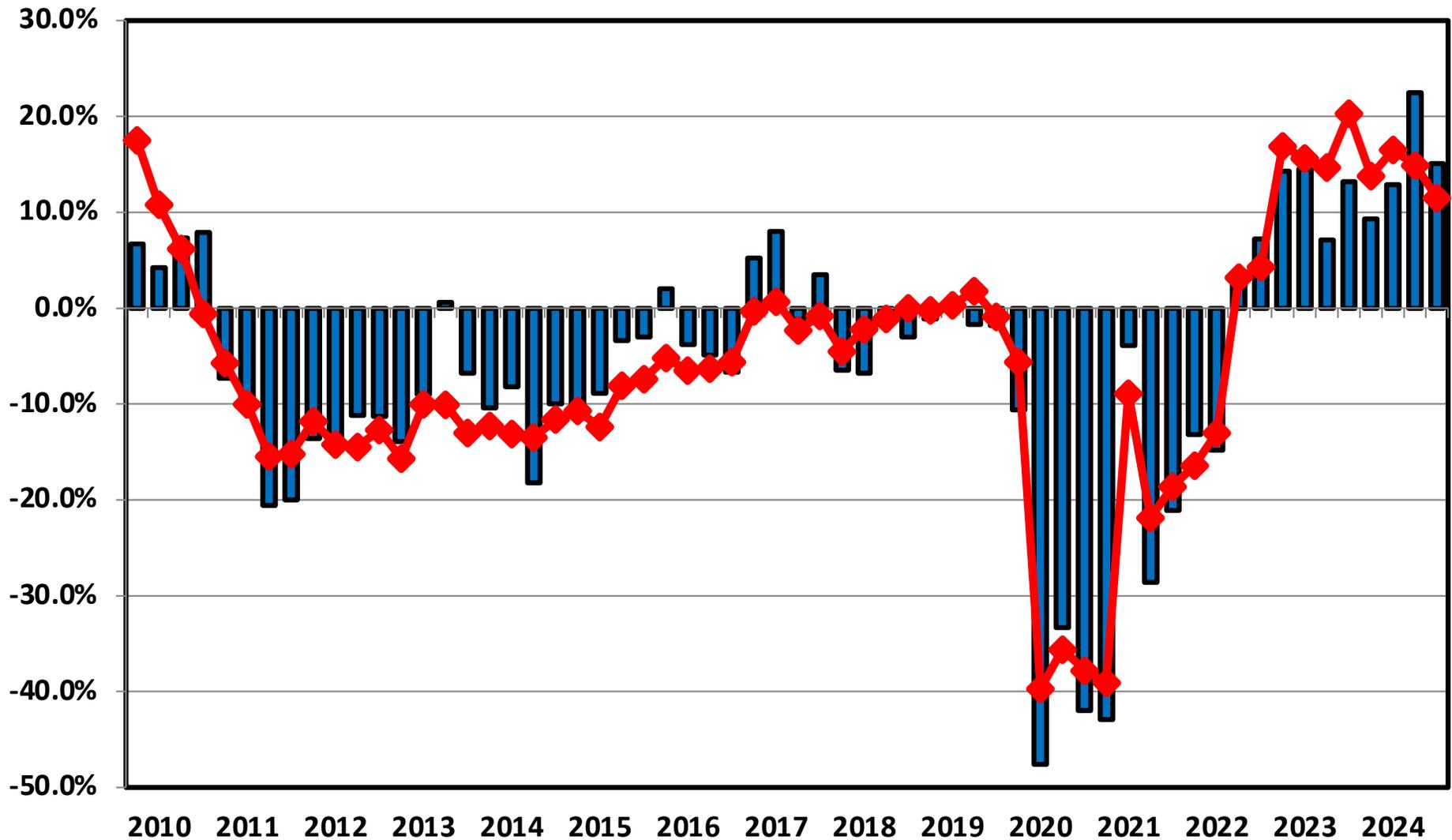


Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

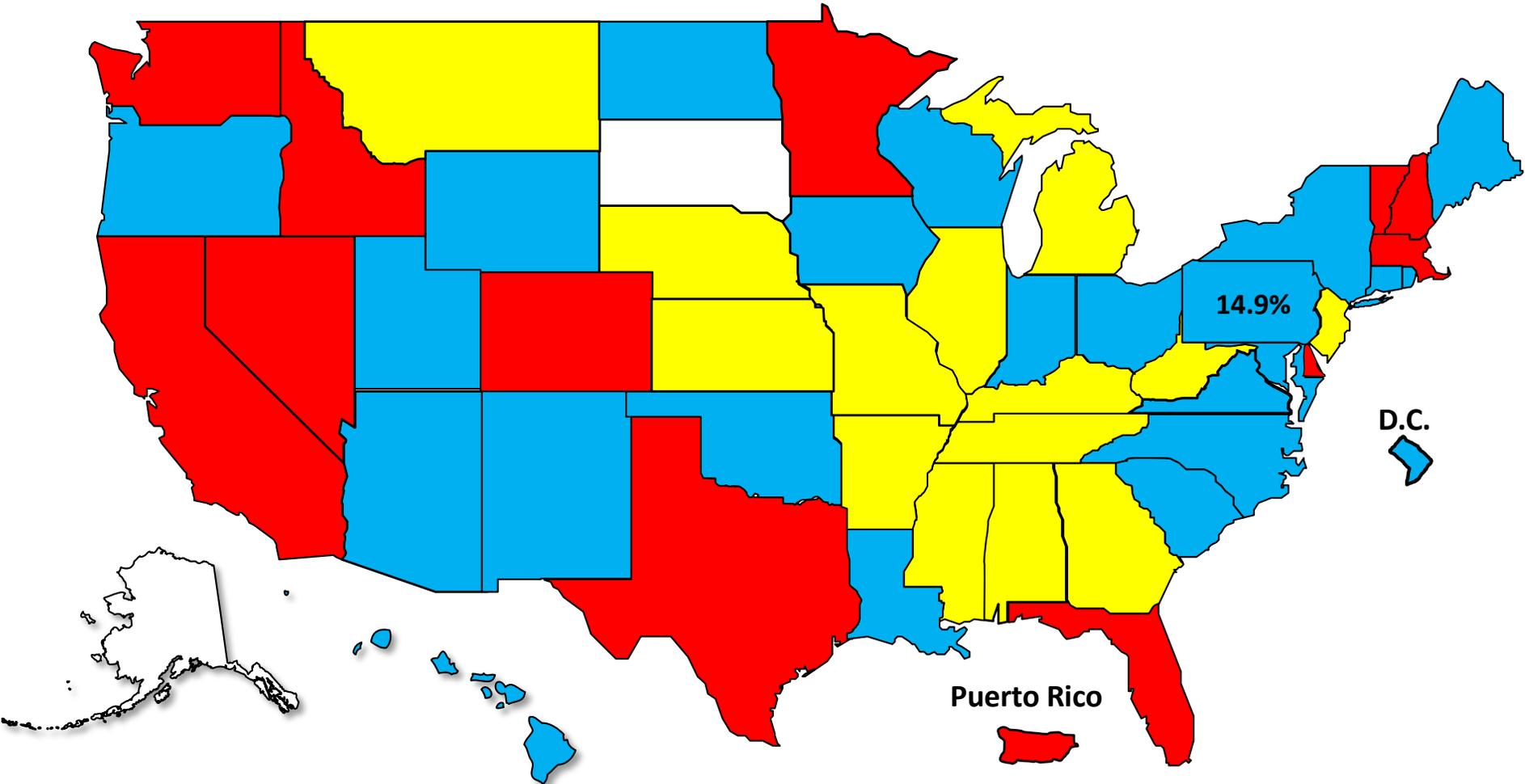


■ Pennsylvania ◆ National

Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

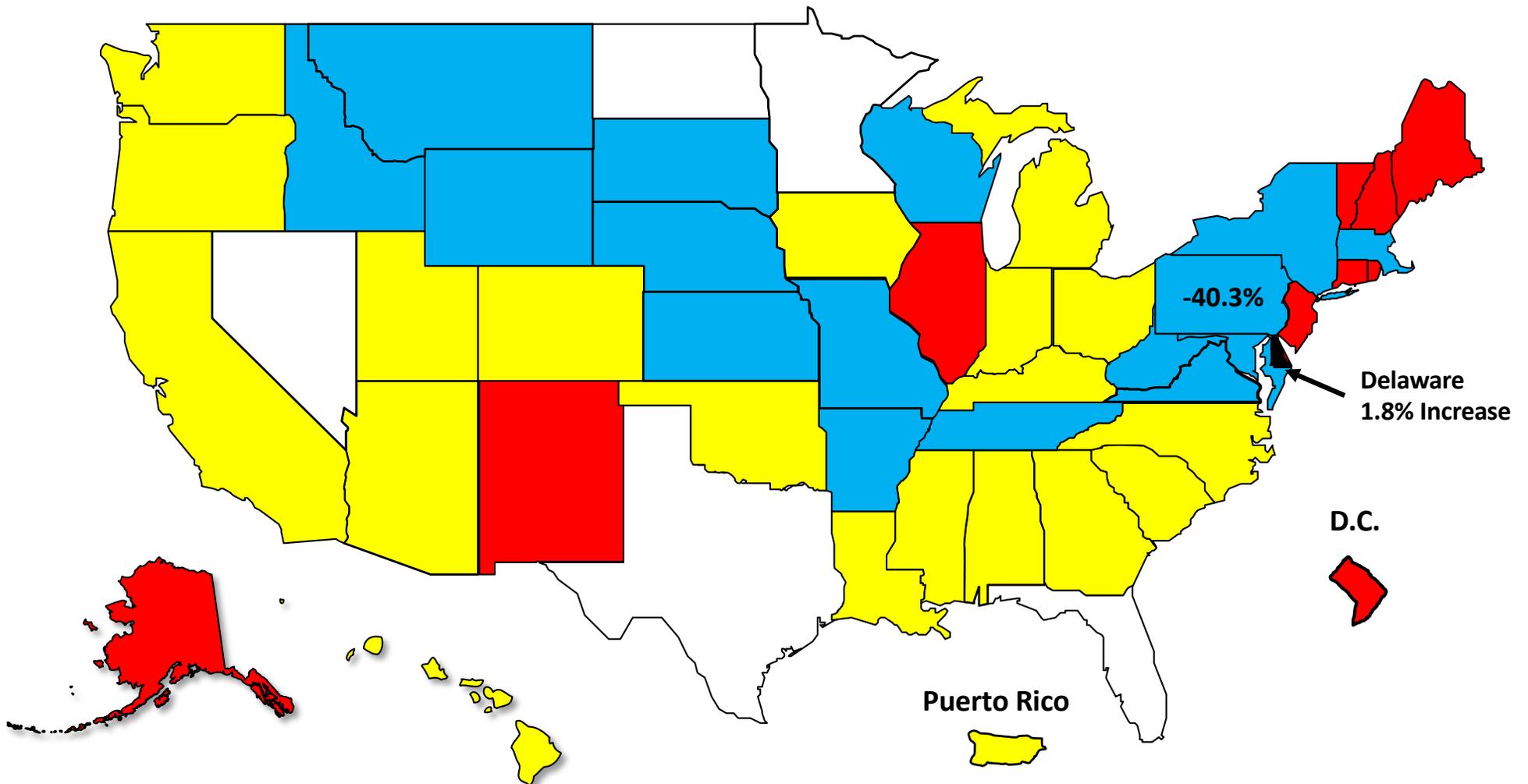
National Average = 14.2% Increase



Bankruptcy Filing Trends Since the Pandemic Calendar Year 2024 vs. 2019

National Average = 33.2% Decrease

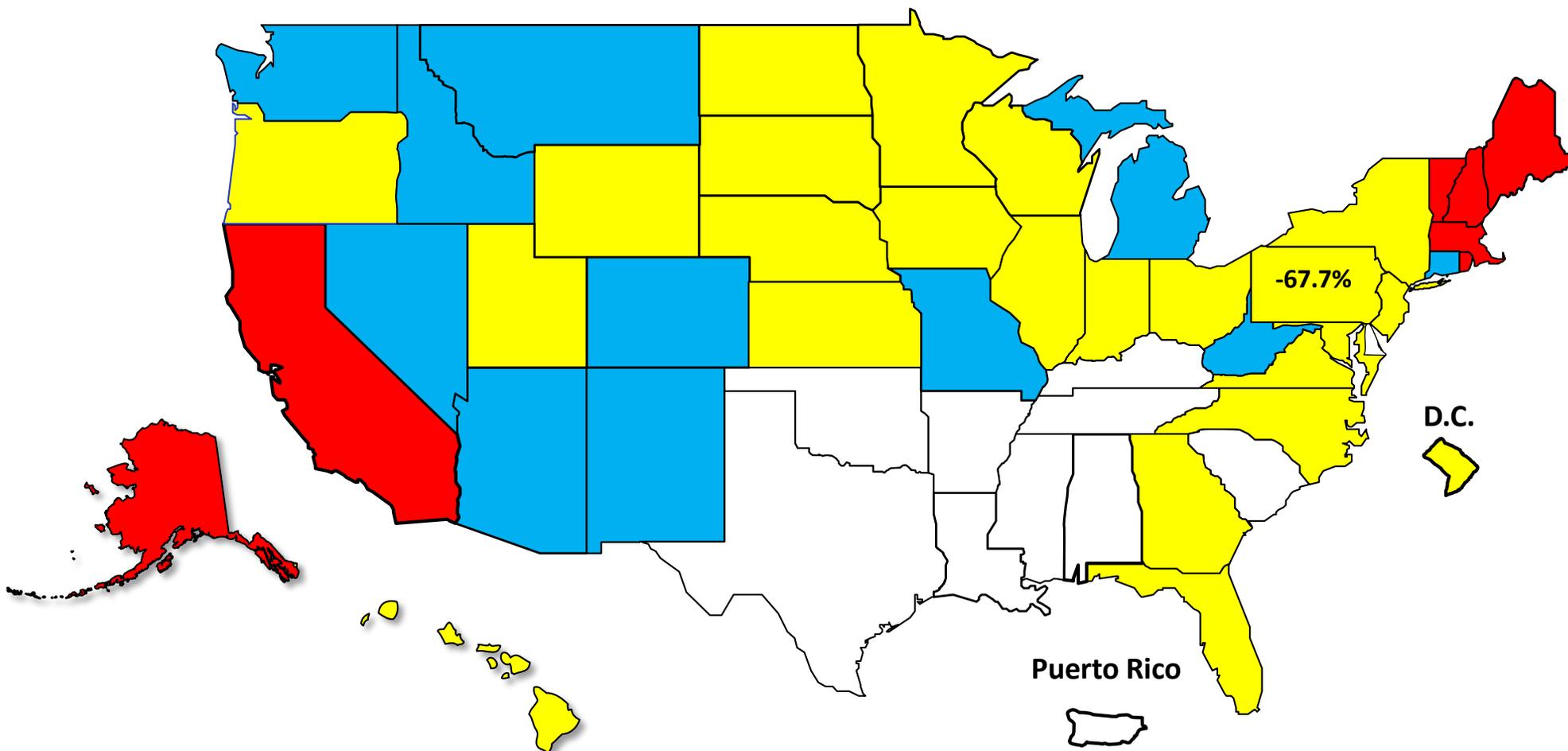
Decline Under 25% Decline 25.0% – 34.9% Decline 35.0% – 44.9% Decline 45% or More



Percent Change in Total Filings Calendar Year 2024 Compared to 2010

(National Average = 67.5% Decrease)

Amount of Decrease





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