

# Bankruptcy Filing Trends in West Virginia



Prepared by: **The American Bankruptcy Institute**  
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AMERICAN  
BANKRUPTCY  
INSTITUTE

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# West Virginia



## State at a Glance

	West Virginia	National
Population (7/1/2024)	1,769,979	340,110,988
- Change since April 2020	<b>-1.3%</b>	2.6%
- Foreign Born	1.7%	13.9%
Size (Square Miles)	24,041	3,533,038
Median Household Income	\$57,917	\$78,538
Persons per Household	2.40	2.54
Per Capita Income	\$32,949	\$43,289
Median Home Value	\$155,600	\$303,400
Homeownership Rate	74.3%	65.0%
High School Graduate (or Higher)	88.6%	89.4%
College Graduate (or Higher)	23.3	35.0%
Disabled	13.8%	9.1%
No Health Insurance	7.5%	9.5%
In Poverty	16.7%	11.1%
Source: U.S. Census Bureau January 2025		

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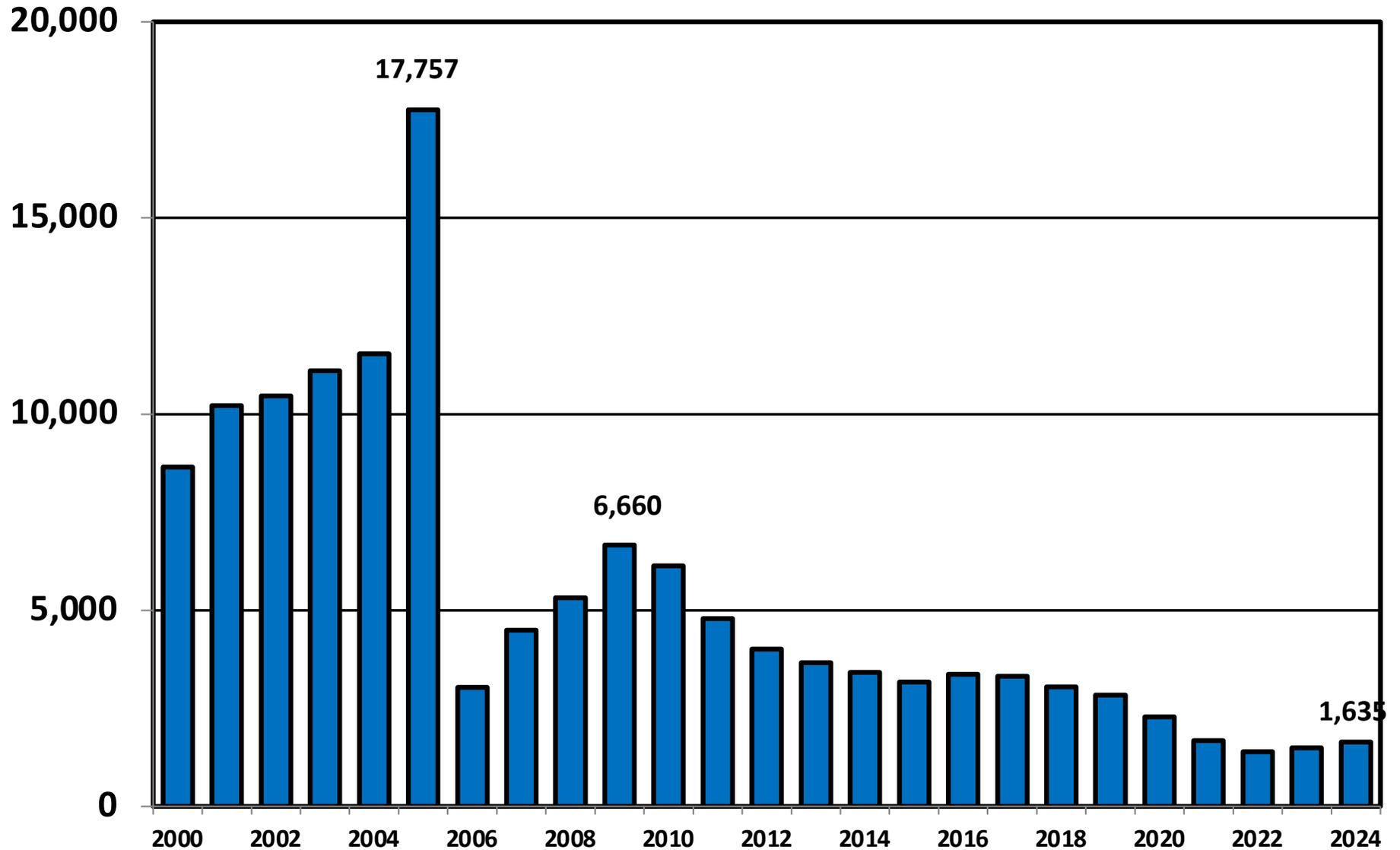
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<b>Bankruptcy Filings in West Virginia</b>					
<b>Calendar Years 2000 - 2024</b>					
<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases*</b>
<b>2024</b>	<b>1,635</b>	<b>1,313</b>	<b>24</b>	<b>298</b>	<b>0</b>
<b>2023</b>	<b>1,487</b>	<b>1,212</b>	<b>16</b>	<b>259</b>	<b>0</b>
<b>2022</b>	<b>1,393</b>	<b>1,141</b>	<b>15</b>	<b>237</b>	<b>0</b>
<b>2021</b>	<b>1,675</b>	<b>1,477</b>	<b>11</b>	<b>187</b>	<b>0</b>
<b>2020</b>	<b>2,279</b>	<b>2,024</b>	<b>29</b>	<b>226</b>	<b>0</b>
<b>2019</b>	<b>2,838</b>	<b>2,430</b>	<b>42</b>	<b>365</b>	<b>1</b>
<b>2018</b>	<b>3,050</b>	<b>2,611</b>	<b>34</b>	<b>404</b>	<b>1</b>
<b>2017</b>	<b>3,313</b>	<b>2,873</b>	<b>44</b>	<b>394</b>	<b>2</b>
<b>2016</b>	<b>3,372</b>	<b>2,903</b>	<b>42</b>	<b>426</b>	<b>1</b>
<b>2015</b>	<b>3,169</b>	<b>2,734</b>	<b>27</b>	<b>407</b>	<b>1</b>
<b>2014</b>	<b>3,412</b>	<b>2,941</b>	<b>41</b>	<b>429</b>	<b>1</b>
<b>2013</b>	<b>3,663</b>	<b>3,090</b>	<b>38</b>	<b>533</b>	<b>2</b>
<b>2012</b>	<b>4,012</b>	<b>3,476</b>	<b>32</b>	<b>503</b>	<b>1</b>
<b>2011</b>	<b>4,788</b>	<b>4,147</b>	<b>49</b>	<b>590</b>	<b>2</b>
<b>2010</b>	<b>6,130</b>	<b>5,437</b>	<b>58</b>	<b>635</b>	<b>0</b>
<b>2009</b>	<b>6,660</b>	<b>6,018</b>	<b>41</b>	<b>600</b>	<b>1</b>
<b>2008</b>	<b>5,319</b>	<b>4,761</b>	<b>40</b>	<b>517</b>	<b>1</b>
<b>2007</b>	<b>4,492</b>	<b>3,960</b>	<b>32</b>	<b>500</b>	<b>0</b>
<b>2006</b>	<b>3,033</b>	<b>2,627</b>	<b>26</b>	<b>377</b>	<b>3</b>
<b>2005</b>	<b>17,757</b>	<b>17,065</b>	<b>50</b>	<b>639</b>	<b>3</b>
<b>2004</b>	<b>11,534</b>	<b>10,925</b>	<b>48</b>	<b>561</b>	<b>0</b>
<b>2003</b>	<b>11,101</b>	<b>10,450</b>	<b>52</b>	<b>597</b>	<b>2</b>
<b>2002</b>	<b>10,466</b>	<b>9,820</b>	<b>91</b>	<b>555</b>	<b>0</b>
<b>2001</b>	<b>10,223</b>	<b>9,640</b>	<b>51</b>	<b>531</b>	<b>1</b>
<b>2000</b>	<b>8,646</b>	<b>8,144</b>	<b>53</b>	<b>448</b>	<b>1</b>
<b>*Chapters 9, 12 and 15</b>					

<b>Business Bankruptcy Cases Filed - West Virginia Years Ended December 31, 2000 - 2024</b>					
<b>CALENDAR YEAR</b>	<b>TOTAL FILINGS</b>	<b>CHAPTER 7</b>	<b>CHAPTER 11</b>	<b>CHAPTER 13</b>	<b>OTHER CASES*</b>
<b>2024</b>	<b>98</b>	<b>65</b>	<b>24</b>	<b>9</b>	<b>0</b>
<b>2023</b>	<b>61</b>	<b>41</b>	<b>16</b>	<b>4</b>	<b>0</b>
<b>2022</b>	<b>44</b>	<b>26</b>	<b>14</b>	<b>4</b>	<b>0</b>
<b>2021</b>	<b>56</b>	<b>42</b>	<b>10</b>	<b>4</b>	<b>0</b>
<b>2020</b>	<b>66</b>	<b>38</b>	<b>27</b>	<b>1</b>	<b>0</b>
<b>2019</b>	<b>97</b>	<b>52</b>	<b>41</b>	<b>3</b>	<b>1</b>
<b>2018</b>	<b>103</b>	<b>65</b>	<b>34</b>	<b>3</b>	<b>1</b>
<b>2017</b>	<b>116</b>	<b>65</b>	<b>42</b>	<b>7</b>	<b>2</b>
<b>2016</b>	<b>135</b>	<b>79</b>	<b>40</b>	<b>15</b>	<b>1</b>
<b>2015</b>	<b>103</b>	<b>71</b>	<b>25</b>	<b>6</b>	<b>1</b>
<b>2014</b>	<b>117</b>	<b>68</b>	<b>40</b>	<b>8</b>	<b>1</b>
<b>2013</b>	<b>125</b>	<b>82</b>	<b>35</b>	<b>6</b>	<b>2</b>
<b>2012</b>	<b>143</b>	<b>98</b>	<b>32</b>	<b>12</b>	<b>1</b>
<b>2011</b>	<b>193</b>	<b>127</b>	<b>45</b>	<b>19</b>	<b>2</b>
<b>2010</b>	<b>235</b>	<b>163</b>	<b>55</b>	<b>17</b>	<b>0</b>
<b>2009</b>	<b>202</b>	<b>147</b>	<b>38</b>	<b>16</b>	<b>1</b>
<b>2008</b>	<b>178</b>	<b>134</b>	<b>32</b>	<b>11</b>	<b>1</b>
<b>2007</b>	<b>150</b>	<b>112</b>	<b>28</b>	<b>10</b>	<b>0</b>
<b>2006</b>	<b>114</b>	<b>75</b>	<b>24</b>	<b>12</b>	<b>3</b>
<b>2005</b>	<b>282</b>	<b>224</b>	<b>35</b>	<b>20</b>	<b>3</b>
<b>2004</b>	<b>247</b>	<b>198</b>	<b>39</b>	<b>10</b>	<b>0</b>
<b>2003</b>	<b>290</b>	<b>213</b>	<b>49</b>	<b>26</b>	<b>2</b>
<b>2002</b>	<b>357</b>	<b>247</b>	<b>86</b>	<b>24</b>	<b>0</b>
<b>2001</b>	<b>322</b>	<b>243</b>	<b>50</b>	<b>28</b>	<b>1</b>
<b>2000</b>	<b>277</b>	<b>198</b>	<b>51</b>	<b>27</b>	<b>1</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed in West Virginia

## Calendar Years 2000 - 2024



# Total Filings Relative to Population 2000 - 2024



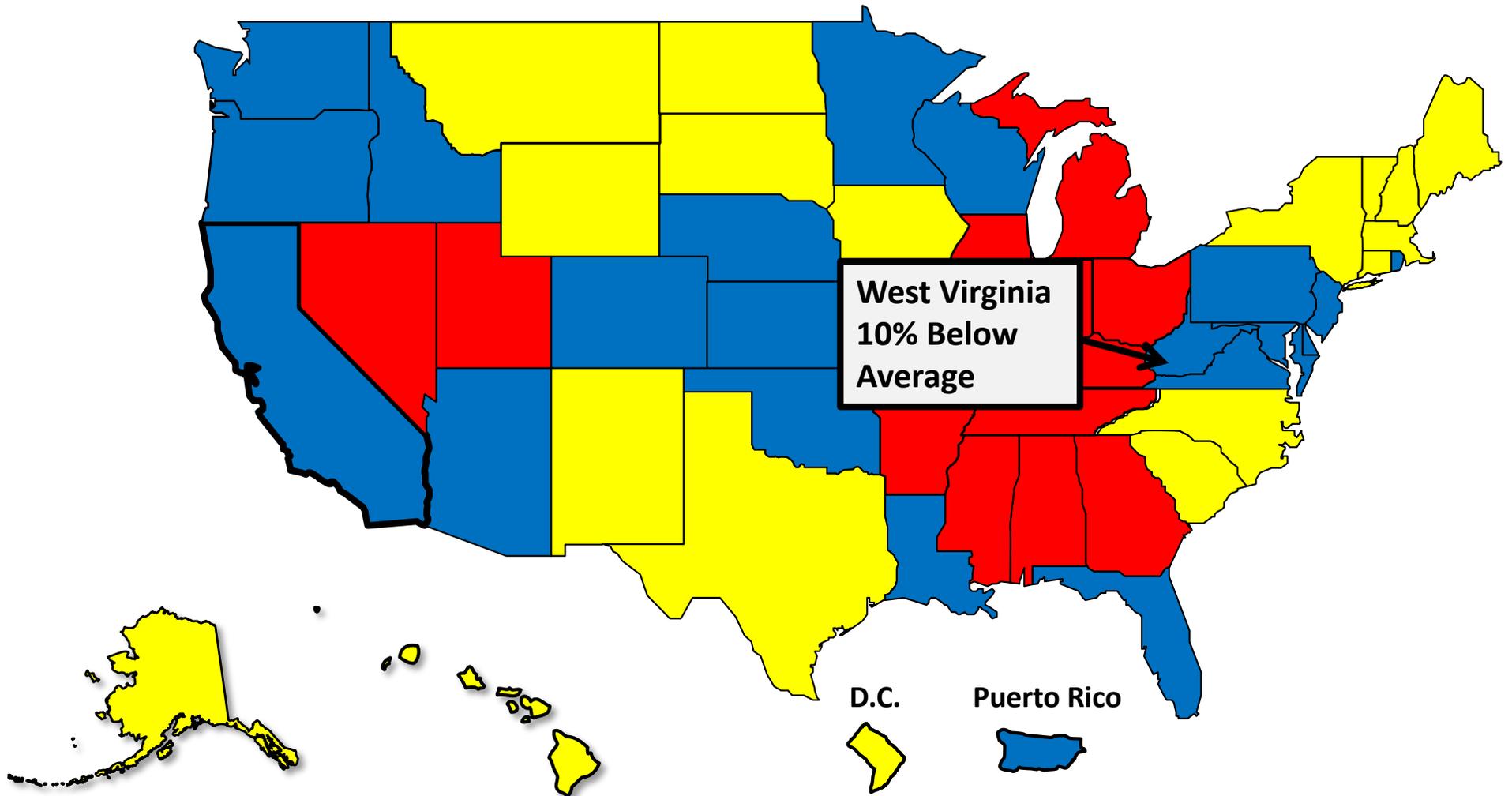
More than 25%  
Above Average



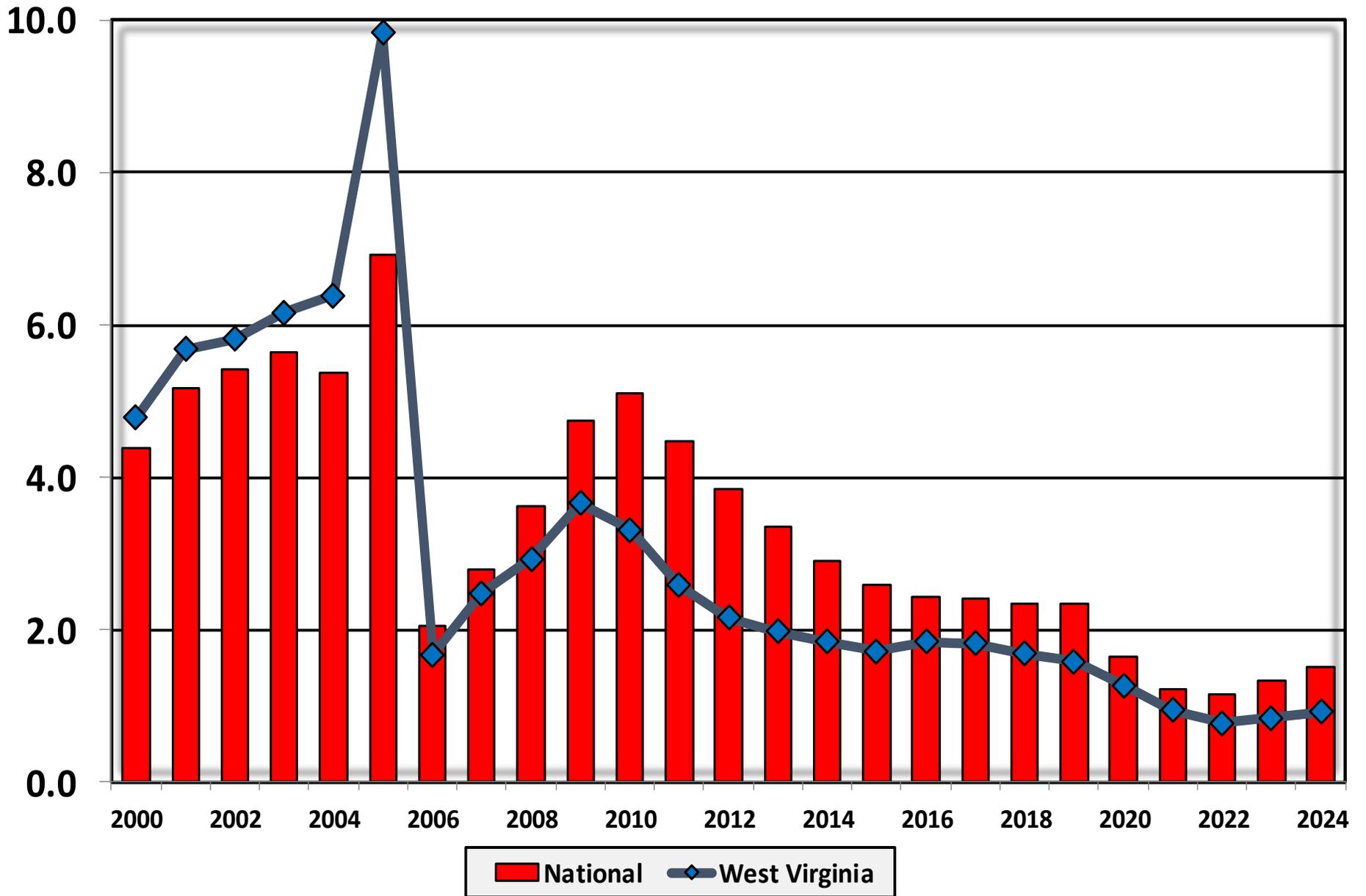
Within 25%  
of Average



More than 25%  
Below Average

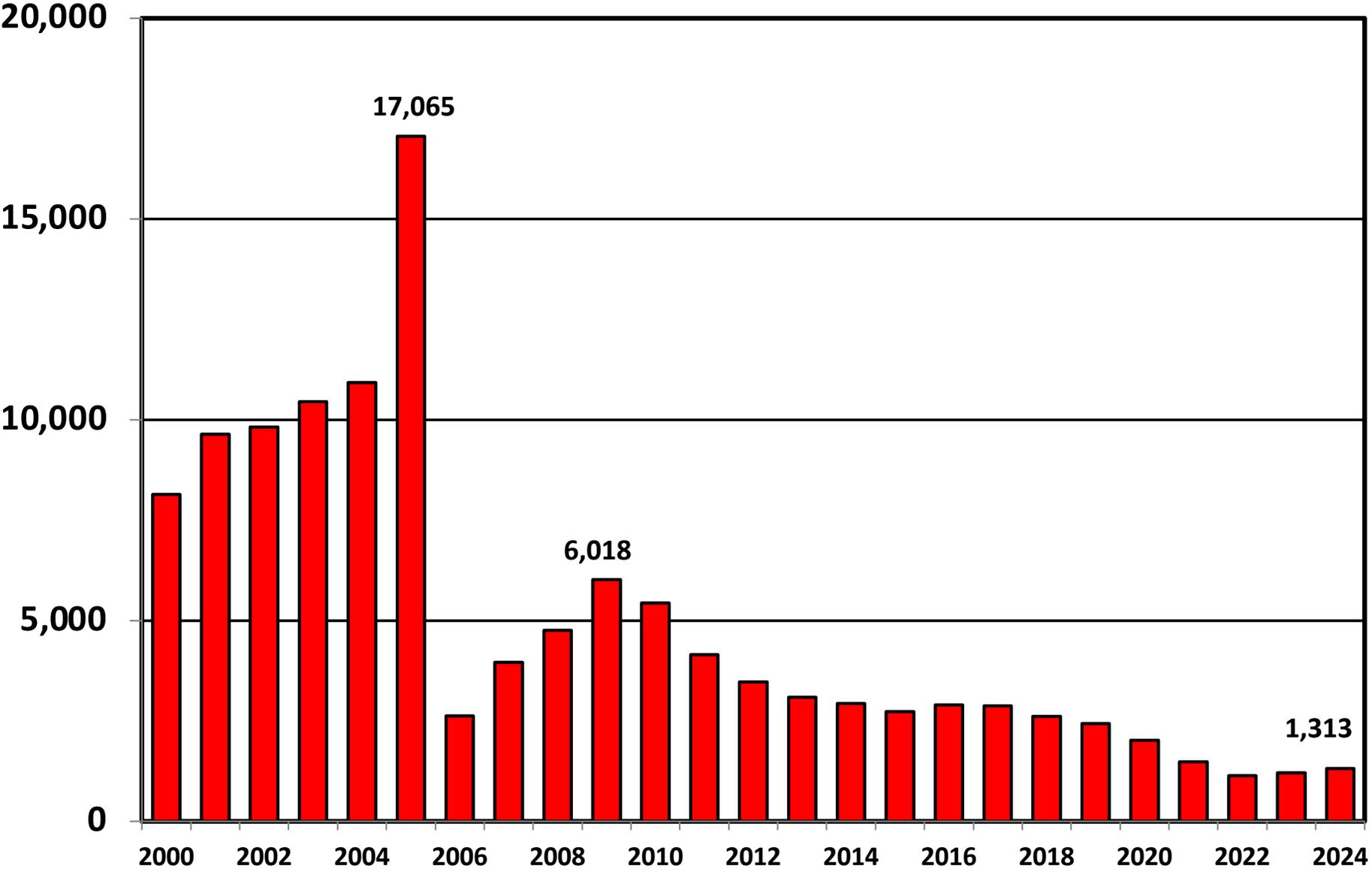


**Bankruptcy Filings per 1,000 Population  
West Virginia vs. National Average 2000 - 2024**

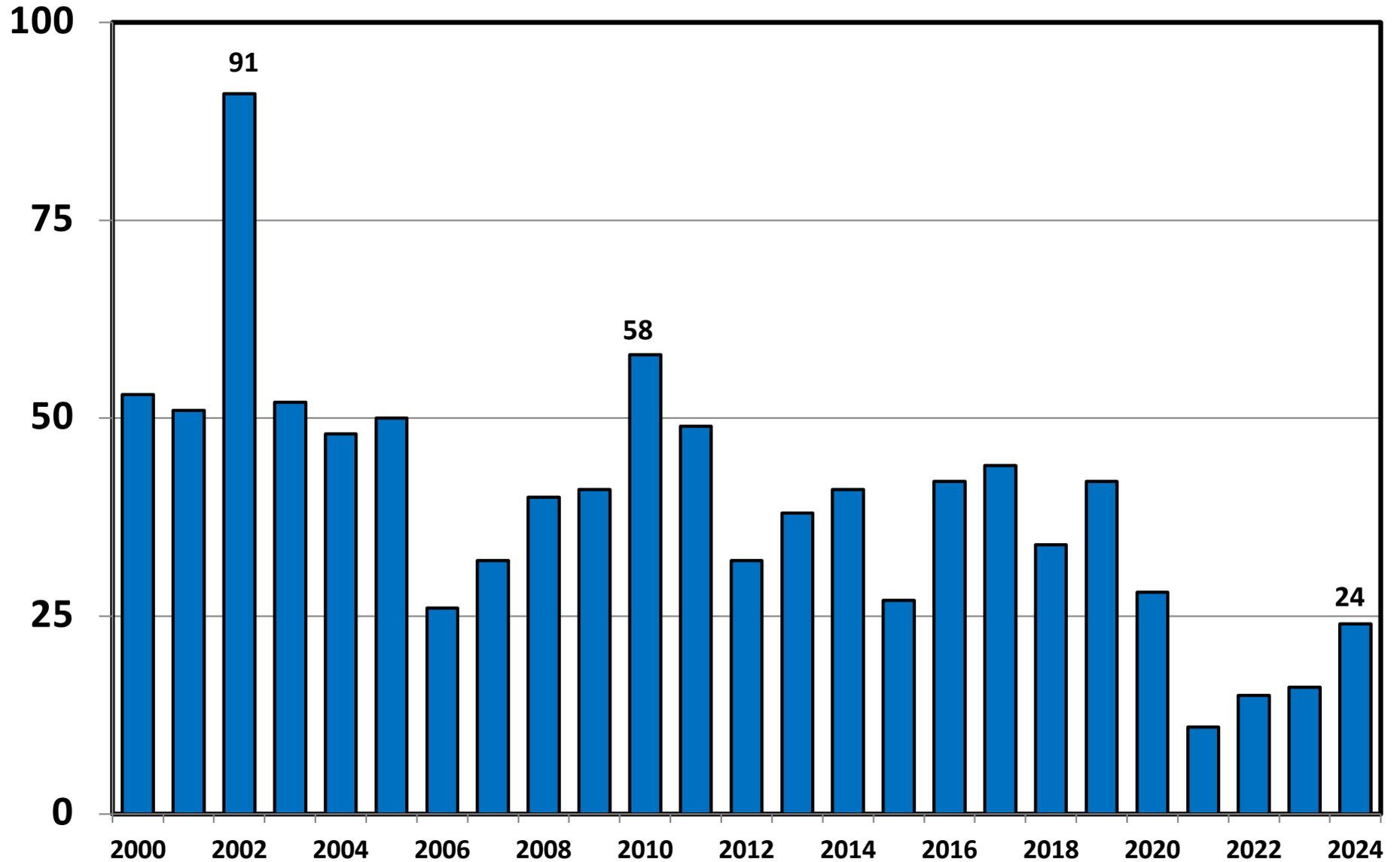


# Chapter 7 Cases Filed In West Virginia

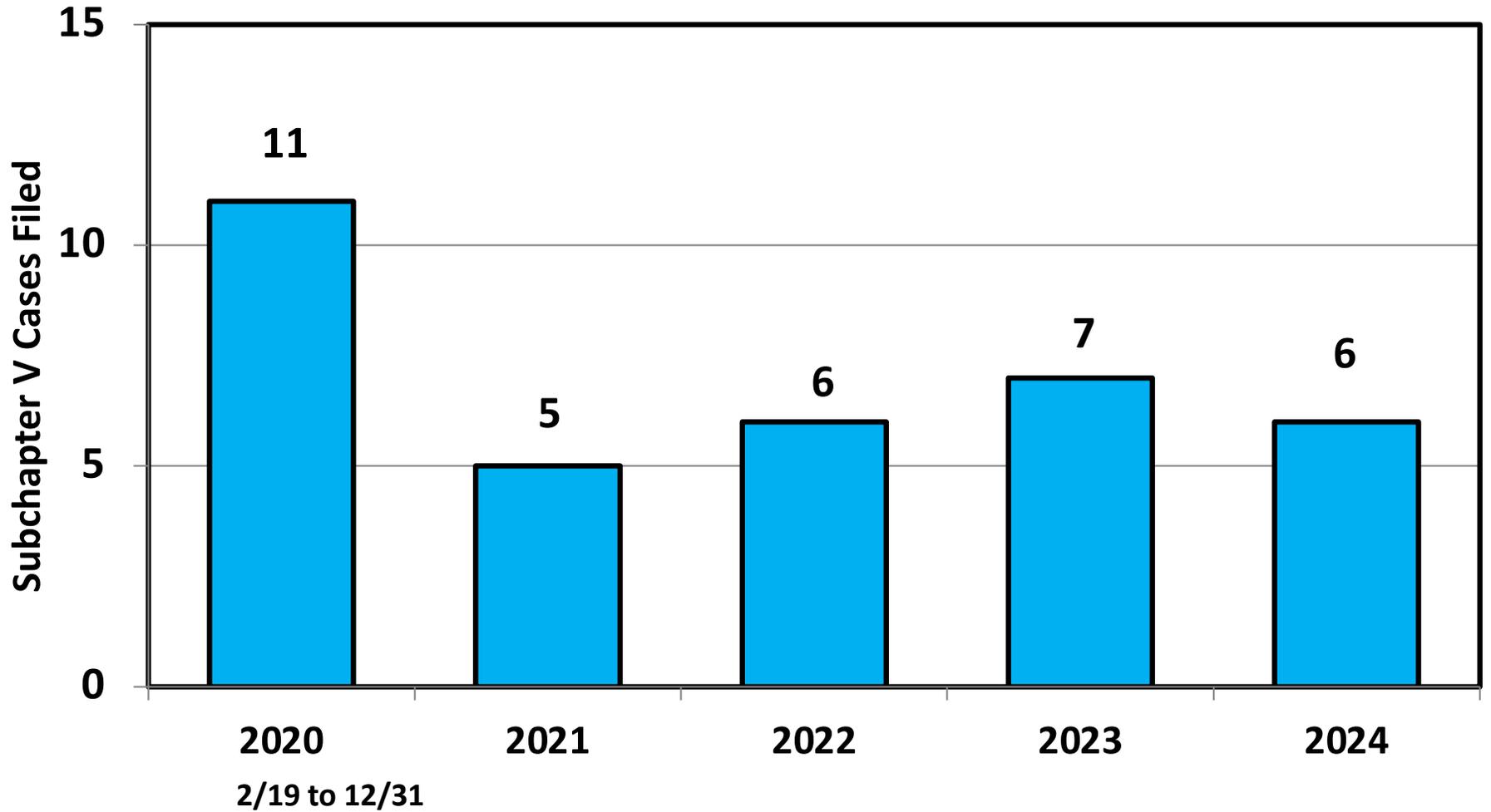
## Calendar Years 2000 - 2024



# Chapter 11 Cases Filed in West Virginia 2000 - 2024

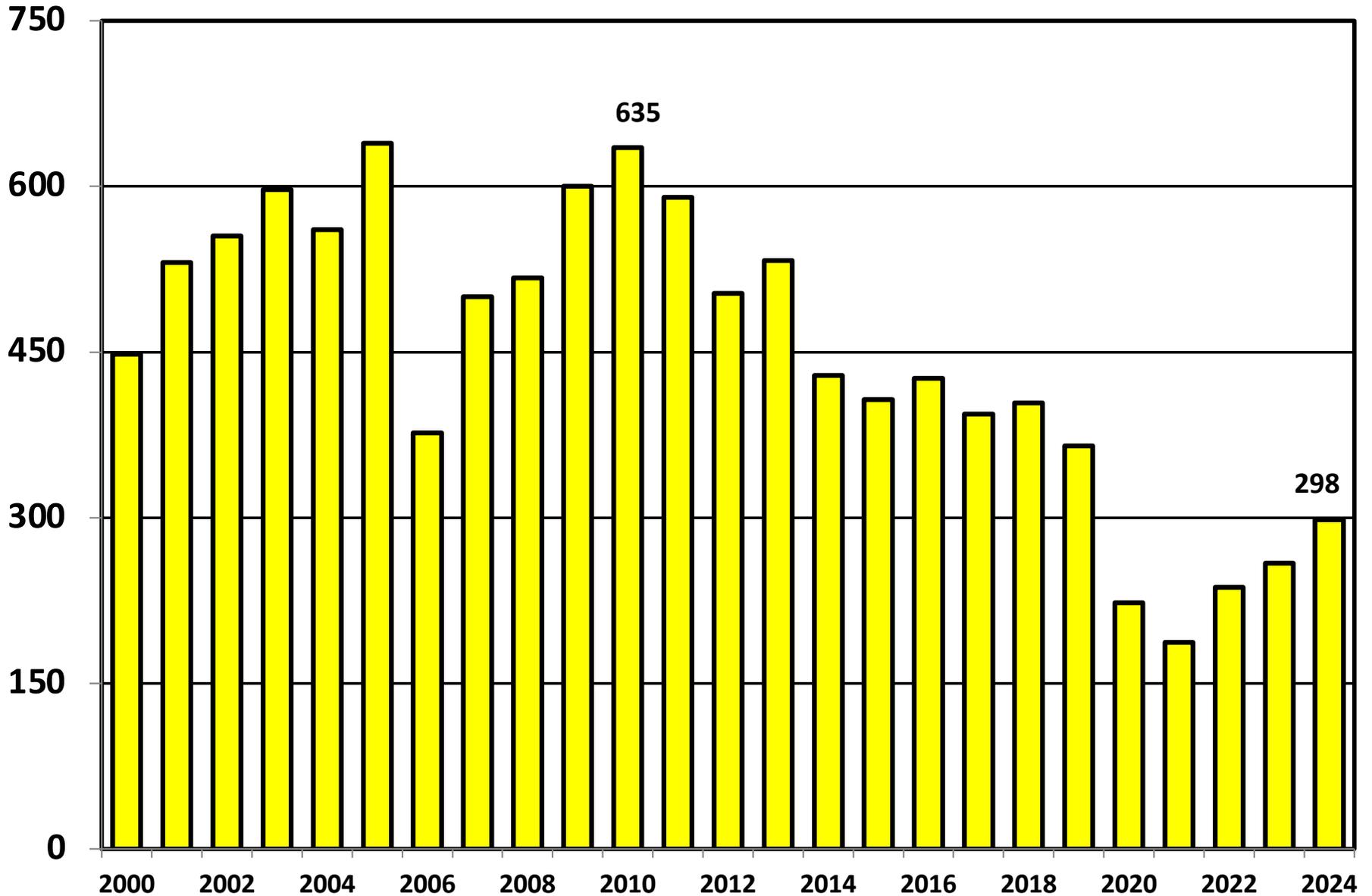


**Subchapter V Cases Filed in West Virginia  
Calendar Years 2020 - 2024**

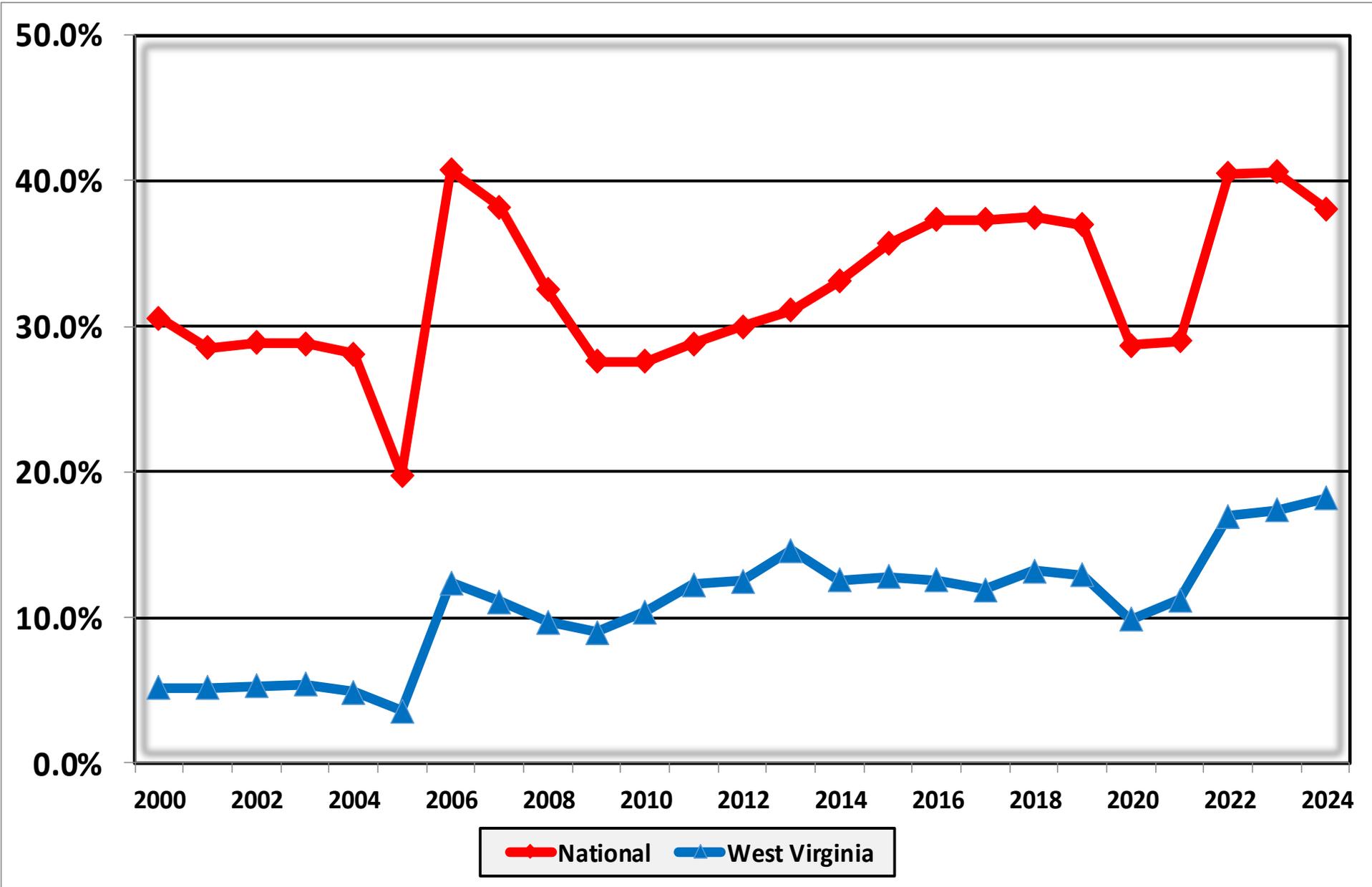


Source: ABI review of PACER records

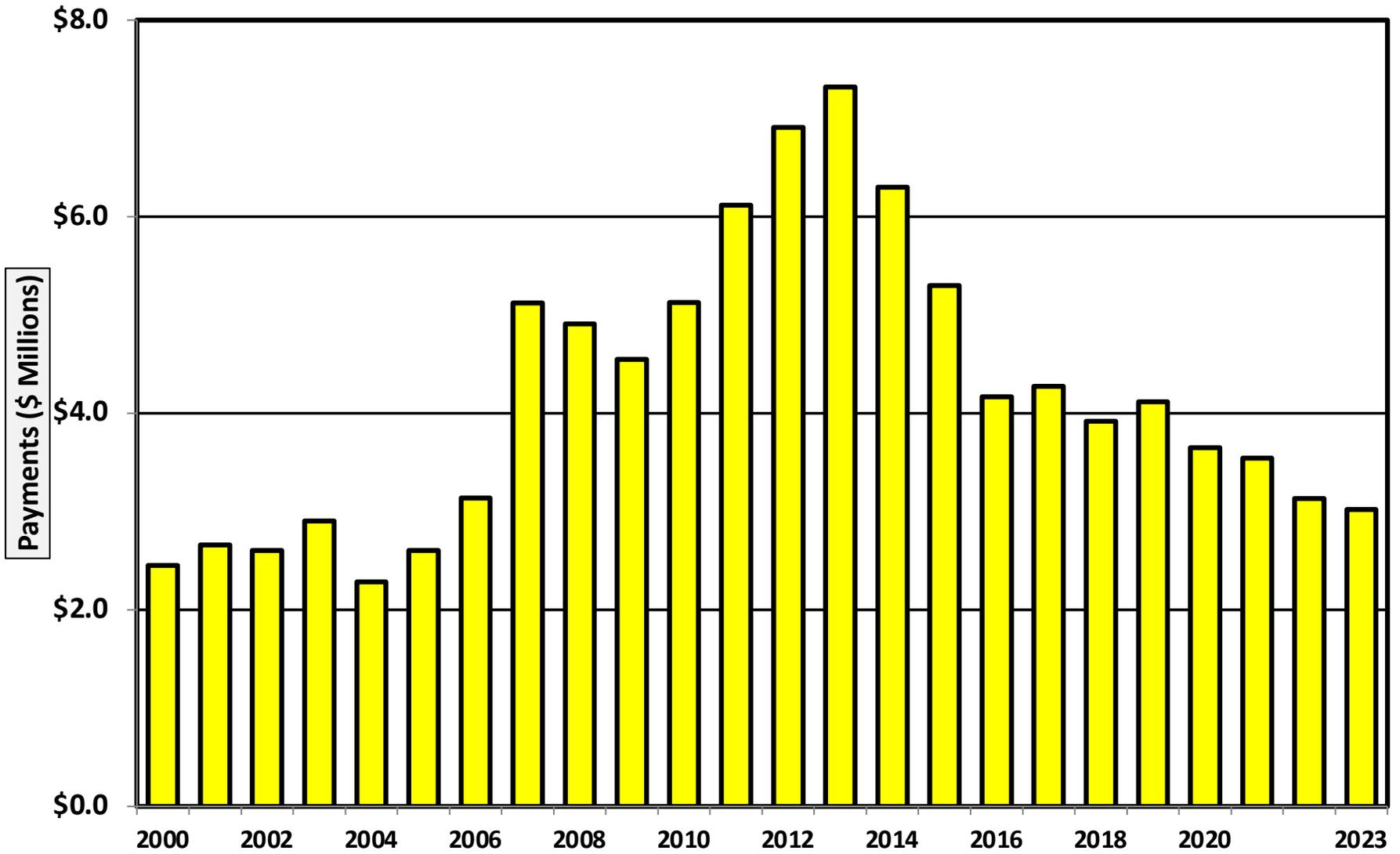
# Chapter 13 Cases Filed in West Virginia 2000 - 2024



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

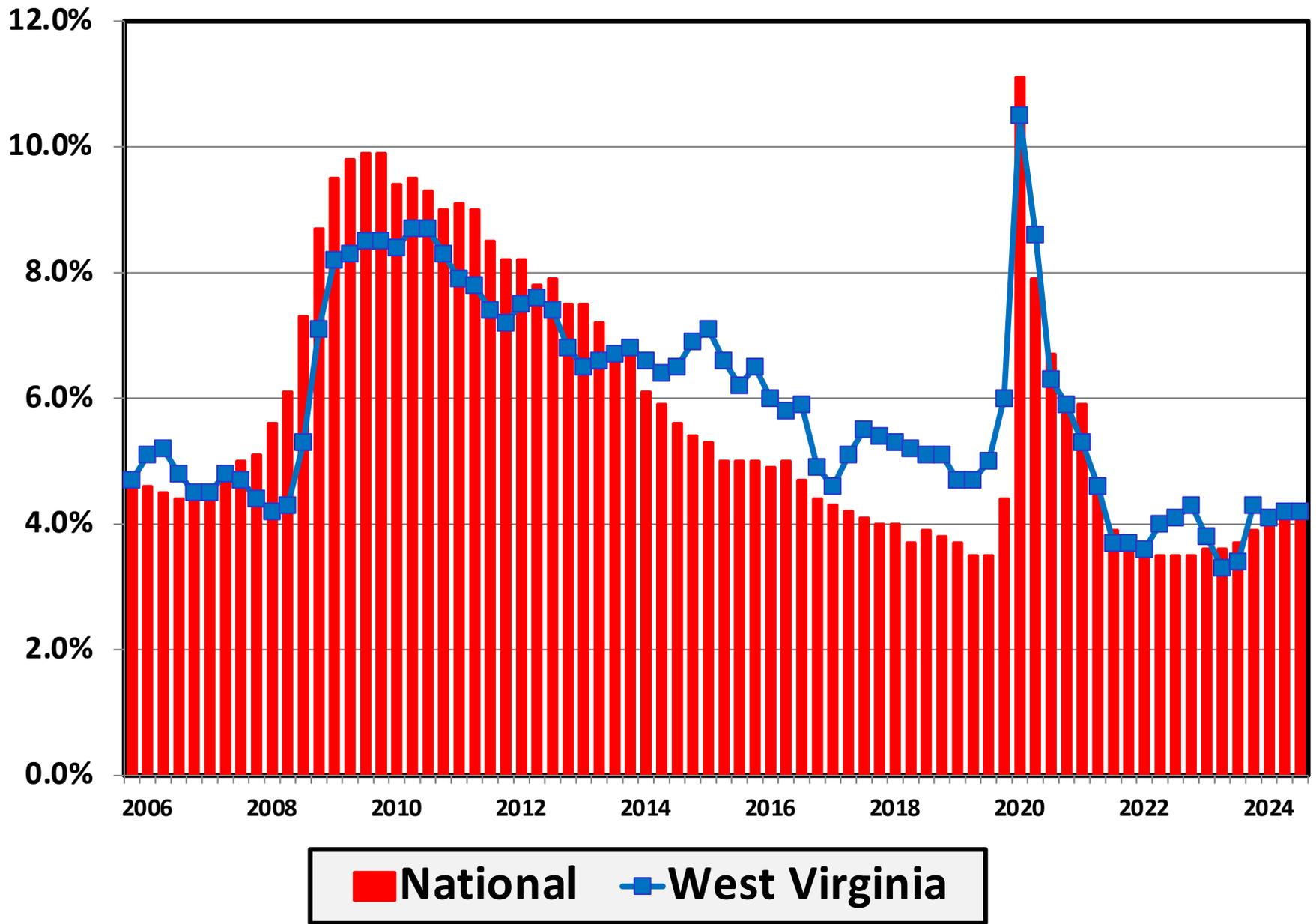


**Chapter 13 Cases in West Virginia  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2023**



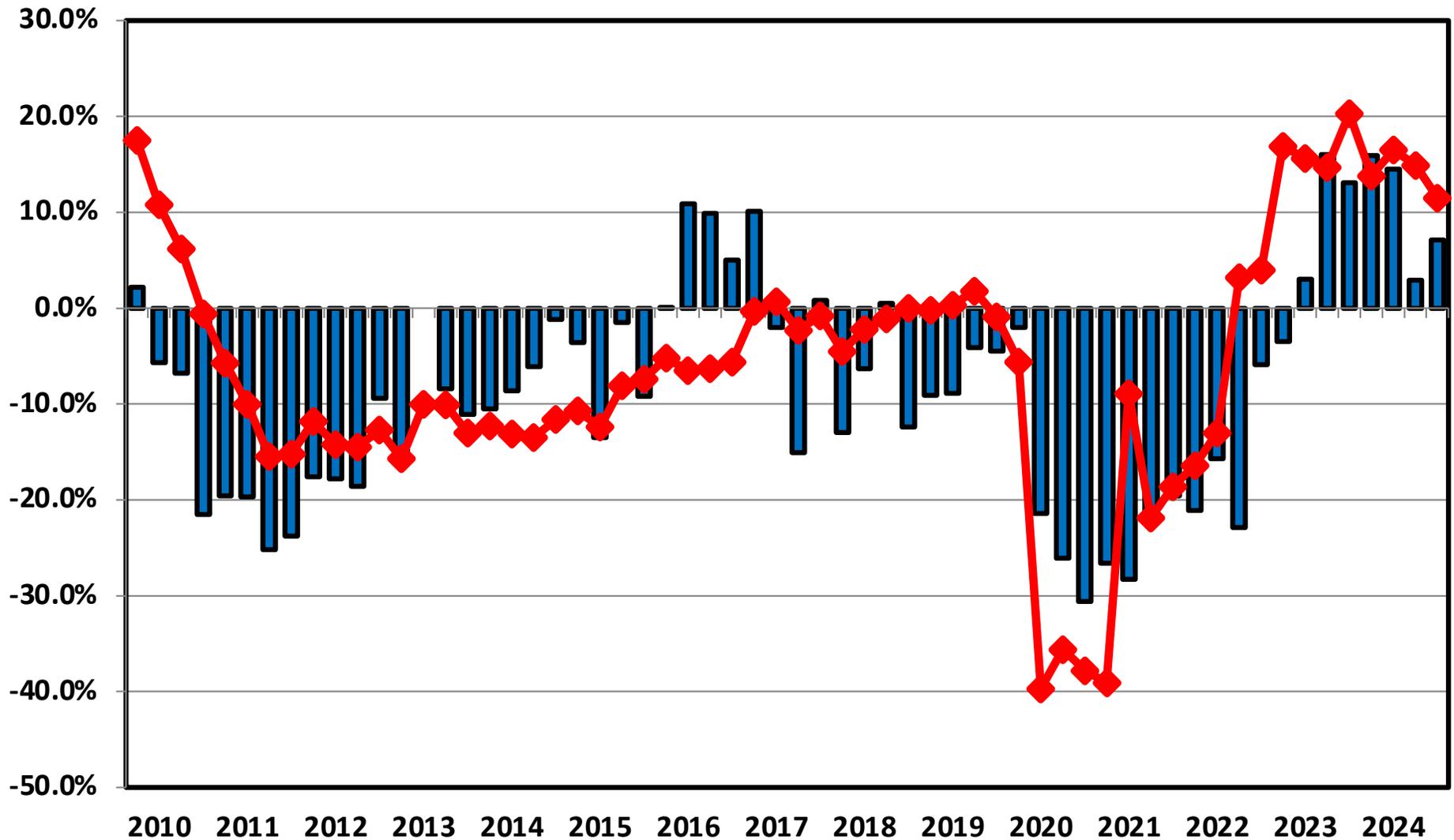
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

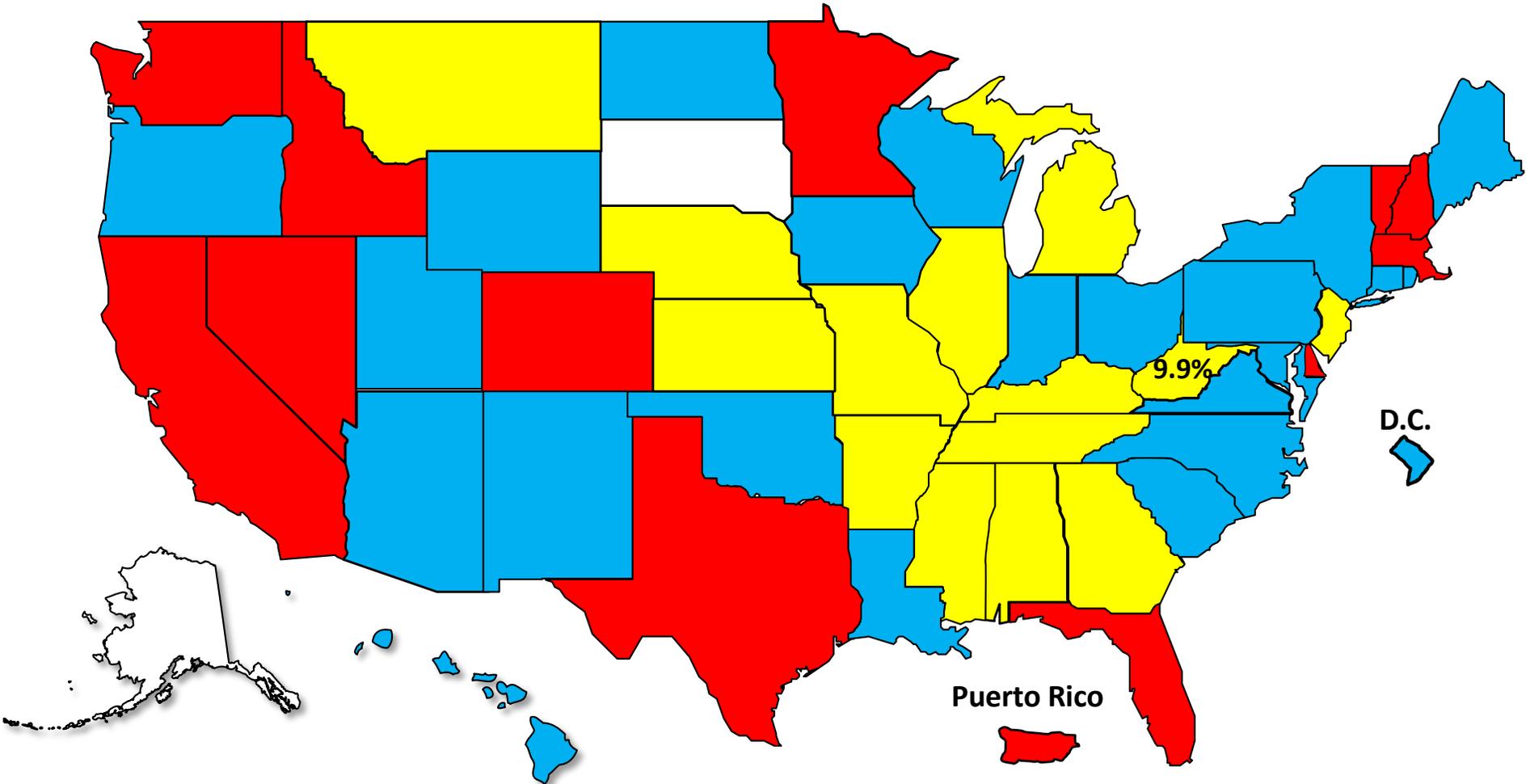


**West Virginia** **National**

# Bankruptcy Filing Trends

Calendar Year 2024 vs. 2023

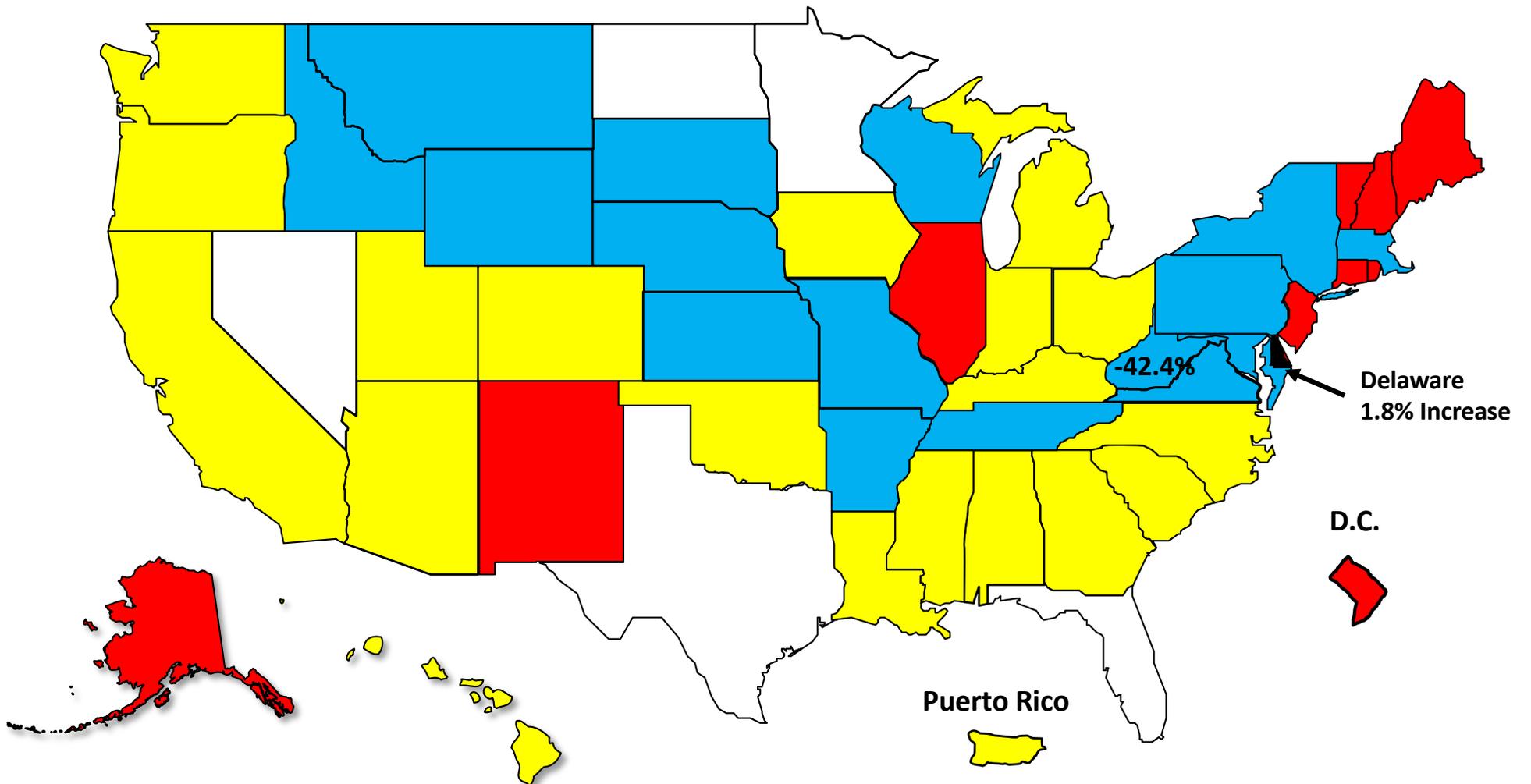
National Average = 14.2% Increase



# 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



Under 60%



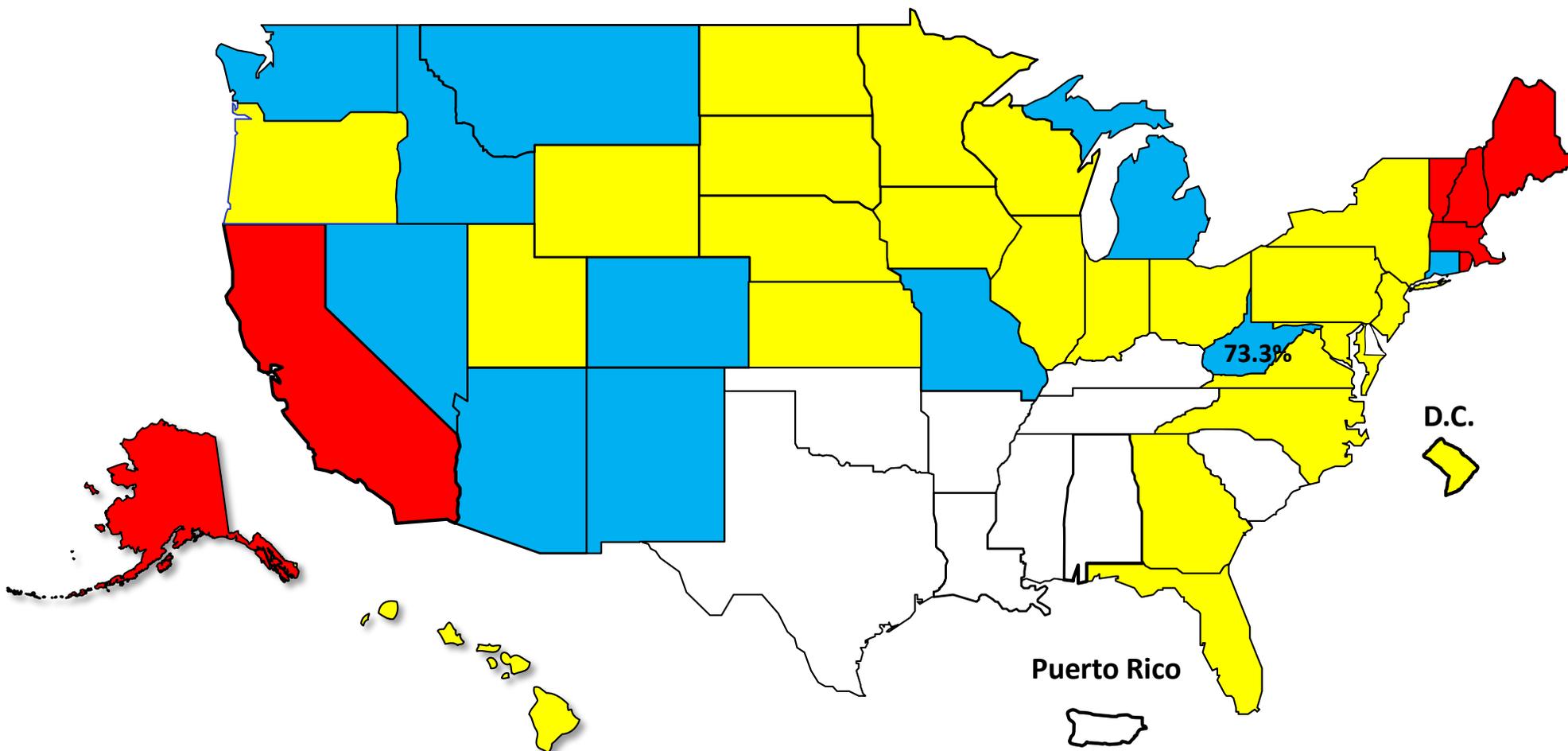
60.0 % - 69.9%



70.0% - 79.9%



80.0% or More





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