

# Bankruptcy Filing Trends in Wisconsin

# WISCONSIN



# 1848

Prepared by: **The American Bankruptcy Institute**

<http://www.abi.org/>



AMERICAN  
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# Wisconsin

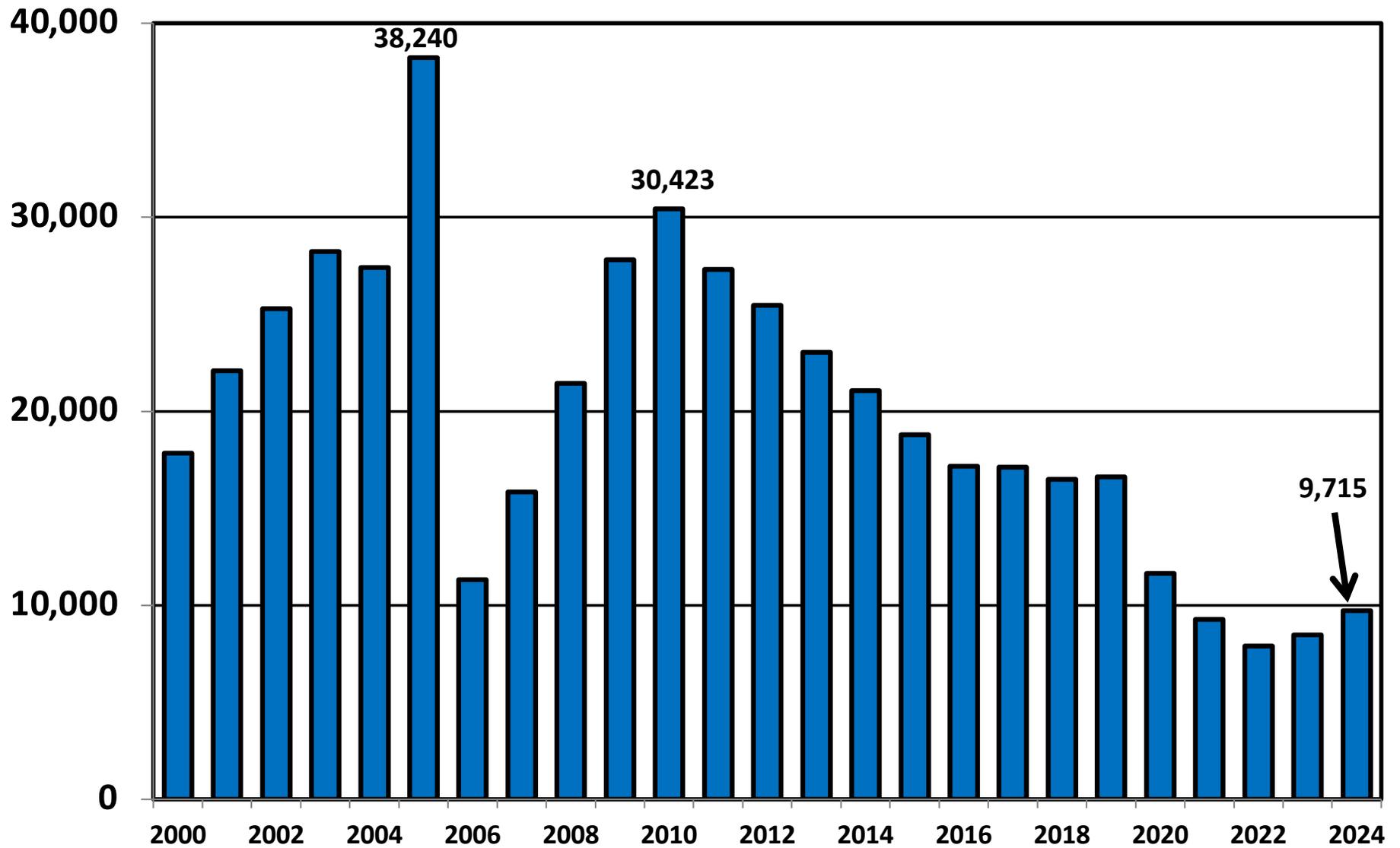


State at a Glance		
	Wisconsin	National
Population (7/1/2024)	5,960,975	340,110,988
- Change since April 2020	1.1%	2.6%
- Foreign Born	5.1%	13.9%
Size (Square Miles)	54,167	3,533,038
Median Household Income	\$75,670	\$78,538
Persons per Household	2.35	2.54
Per Capita Income	\$42,019	\$43,289
Median Home Value	\$247,400	\$303,400
Homeownership Rate	67.9%	65.0%
High School Graduate (or Higher)	93.4%	89.4%
College Graduate (or Higher)	32.8%	35.0%
Disabled	8.5%	9.1%
No Health Insurance	5.9%	9.5%
In Poverty	10.7%	11.1%
Source: U.S. Census Bureau January 2025		

<b>Bankruptcy Filings in Wisconsin</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>9,715</b>	<b>6,169</b>	<b>31</b>	<b>3,510</b>	<b>5</b>
<b>2023</b>	<b>8,469</b>	<b>5,162</b>	<b>48</b>	<b>3,257</b>	<b>2</b>
<b>2022</b>	<b>7,898</b>	<b>4,955</b>	<b>20</b>	<b>2,917</b>	<b>6</b>
<b>2021</b>	<b>9,279</b>	<b>6,684</b>	<b>30</b>	<b>2,538</b>	<b>27</b>
<b>2020</b>	<b>11,643</b>	<b>8,523</b>	<b>37</b>	<b>3,014</b>	<b>69</b>
<b>2019</b>	<b>16,621</b>	<b>11,504</b>	<b>37</b>	<b>5,024</b>	<b>56</b>
<b>2018</b>	<b>16,502</b>	<b>11,573</b>	<b>14</b>	<b>4,866</b>	<b>49</b>
<b>2017</b>	<b>17,129</b>	<b>12,041</b>	<b>37</b>	<b>5,006</b>	<b>45</b>
<b>2016</b>	<b>17,159</b>	<b>11,980</b>	<b>36</b>	<b>5,103</b>	<b>40</b>
<b>2015</b>	<b>18,793</b>	<b>13,729</b>	<b>42</b>	<b>5,000</b>	<b>22</b>
<b>2014</b>	<b>21,076</b>	<b>15,878</b>	<b>53</b>	<b>5,123</b>	<b>22</b>
<b>2013</b>	<b>23,041</b>	<b>17,292</b>	<b>55</b>	<b>5,667</b>	<b>27</b>
<b>2012</b>	<b>25,455</b>	<b>19,323</b>	<b>97</b>	<b>6,001</b>	<b>34</b>
<b>2011</b>	<b>27,308</b>	<b>21,349</b>	<b>87</b>	<b>5,836</b>	<b>36</b>
<b>2010</b>	<b>30,423</b>	<b>24,650</b>	<b>77</b>	<b>5,653</b>	<b>43</b>
<b>2009</b>	<b>27,802</b>	<b>22,532</b>	<b>125</b>	<b>5,117</b>	<b>28</b>
<b>2008</b>	<b>21,448</b>	<b>16,711</b>	<b>70</b>	<b>4,648</b>	<b>19</b>
<b>2007</b>	<b>15,851</b>	<b>11,901</b>	<b>43</b>	<b>3,890</b>	<b>17</b>
<b>2006</b>	<b>11,317</b>	<b>8,336</b>	<b>48</b>	<b>2,919</b>	<b>14</b>
<b>2005</b>	<b>38,240</b>	<b>33,744</b>	<b>53</b>	<b>4,433</b>	<b>10</b>
<b>2004</b>	<b>27,410</b>	<b>22,768</b>	<b>67</b>	<b>4,570</b>	<b>5</b>
<b>2003</b>	<b>28,246</b>	<b>23,601</b>	<b>69</b>	<b>4,557</b>	<b>19</b>
<b>2002</b>	<b>25,296</b>	<b>21,063</b>	<b>69</b>	<b>4,139</b>	<b>25</b>
<b>2001</b>	<b>22,081</b>	<b>18,483</b>	<b>70</b>	<b>3,515</b>	<b>13</b>
<b>2000</b>	<b>17,849</b>	<b>14,992</b>	<b>51</b>	<b>2,796</b>	<b>10</b>
<b>*Chapters 9, 12 and 15</b>					

<b>Business Bankruptcy Cases Filed - Wisconsin</b>					
<b>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>176</b>	<b>117</b>	<b>31</b>	<b>23</b>	<b>5</b>
<b>2023</b>	<b>174</b>	<b>97</b>	<b>47</b>	<b>28</b>	<b>2</b>
<b>2022</b>	<b>131</b>	<b>81</b>	<b>18</b>	<b>26</b>	<b>6</b>
<b>2021</b>	<b>190</b>	<b>112</b>	<b>28</b>	<b>23</b>	<b>27</b>
<b>2020</b>	<b>299</b>	<b>161</b>	<b>37</b>	<b>32</b>	<b>69</b>
<b>2019</b>	<b>355</b>	<b>216</b>	<b>37</b>	<b>46</b>	<b>56</b>
<b>2018</b>	<b>304</b>	<b>207</b>	<b>11</b>	<b>37</b>	<b>49</b>
<b>2017</b>	<b>383</b>	<b>246</b>	<b>35</b>	<b>57</b>	<b>45</b>
<b>2016</b>	<b>403</b>	<b>274</b>	<b>31</b>	<b>58</b>	<b>40</b>
<b>2015</b>	<b>375</b>	<b>267</b>	<b>36</b>	<b>50</b>	<b>22</b>
<b>2014</b>	<b>454</b>	<b>337</b>	<b>46</b>	<b>49</b>	<b>22</b>
<b>2013</b>	<b>569</b>	<b>421</b>	<b>46</b>	<b>75</b>	<b>27</b>
<b>2012</b>	<b>693</b>	<b>502</b>	<b>87</b>	<b>70</b>	<b>34</b>
<b>2011</b>	<b>796</b>	<b>604</b>	<b>76</b>	<b>80</b>	<b>36</b>
<b>2010</b>	<b>930</b>	<b>741</b>	<b>60</b>	<b>86</b>	<b>43</b>
<b>2009</b>	<b>828</b>	<b>610</b>	<b>117</b>	<b>73</b>	<b>28</b>
<b>2008</b>	<b>652</b>	<b>498</b>	<b>64</b>	<b>71</b>	<b>19</b>
<b>2007</b>	<b>412</b>	<b>309</b>	<b>36</b>	<b>50</b>	<b>17</b>
<b>2006</b>	<b>307</b>	<b>217</b>	<b>41</b>	<b>35</b>	<b>14</b>
<b>2005</b>	<b>820</b>	<b>701</b>	<b>44</b>	<b>65</b>	<b>10</b>
<b>2004</b>	<b>742</b>	<b>624</b>	<b>57</b>	<b>56</b>	<b>5</b>
<b>2003</b>	<b>722</b>	<b>574</b>	<b>57</b>	<b>72</b>	<b>19</b>
<b>2002</b>	<b>856</b>	<b>669</b>	<b>64</b>	<b>100</b>	<b>23</b>
<b>2001</b>	<b>734</b>	<b>571</b>	<b>63</b>	<b>87</b>	<b>13</b>
<b>2000</b>	<b>685</b>	<b>548</b>	<b>47</b>	<b>80</b>	<b>10</b>
<b>* Chapters 9, 12 and 15</b>					

# Total Bankruptcy Cases Filed In Wisconsin Calendar Years 2000 - 2024



# Total Filings Relative to Population 2000 - 2024



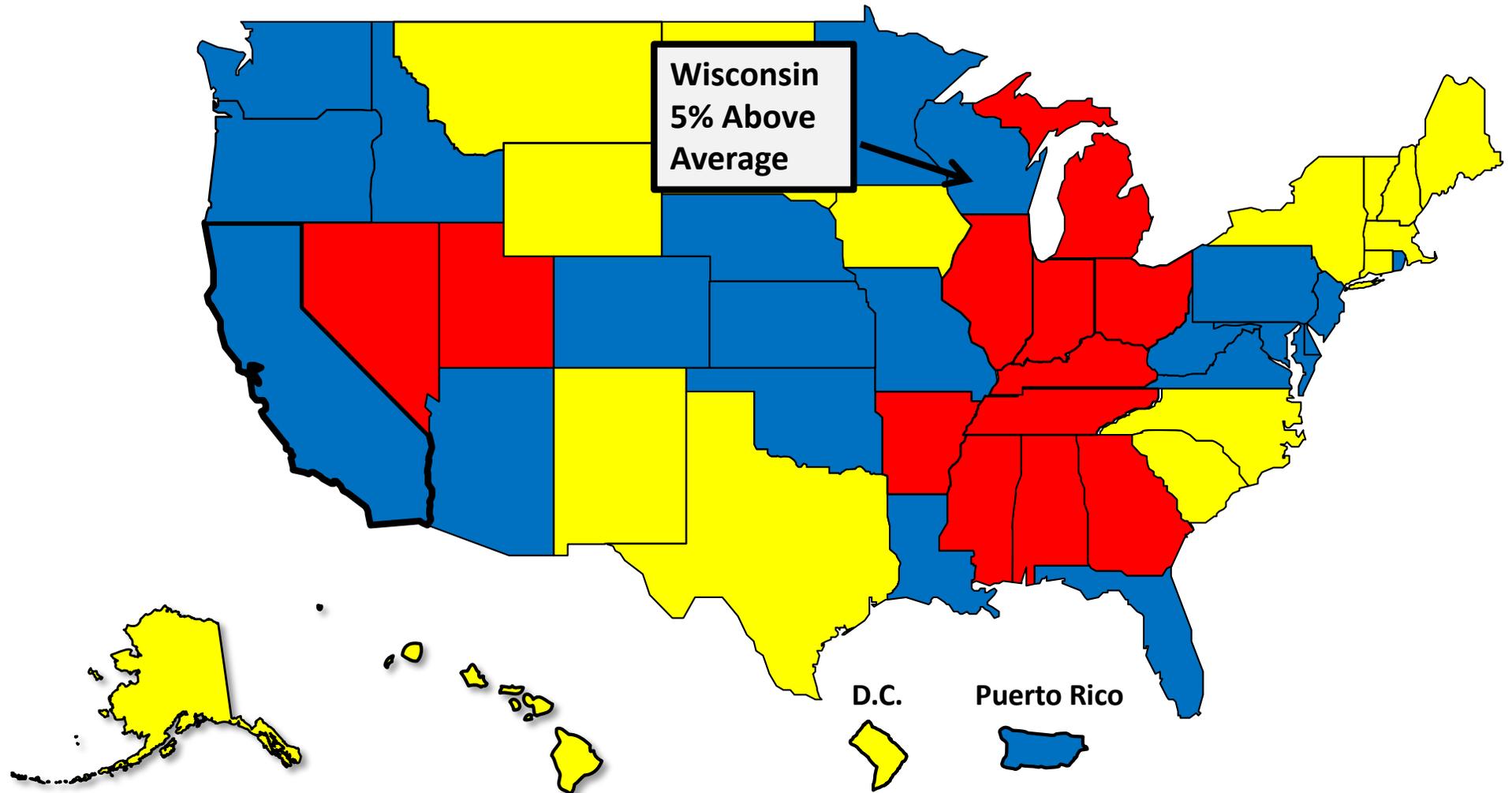
More than 25%  
Above Average



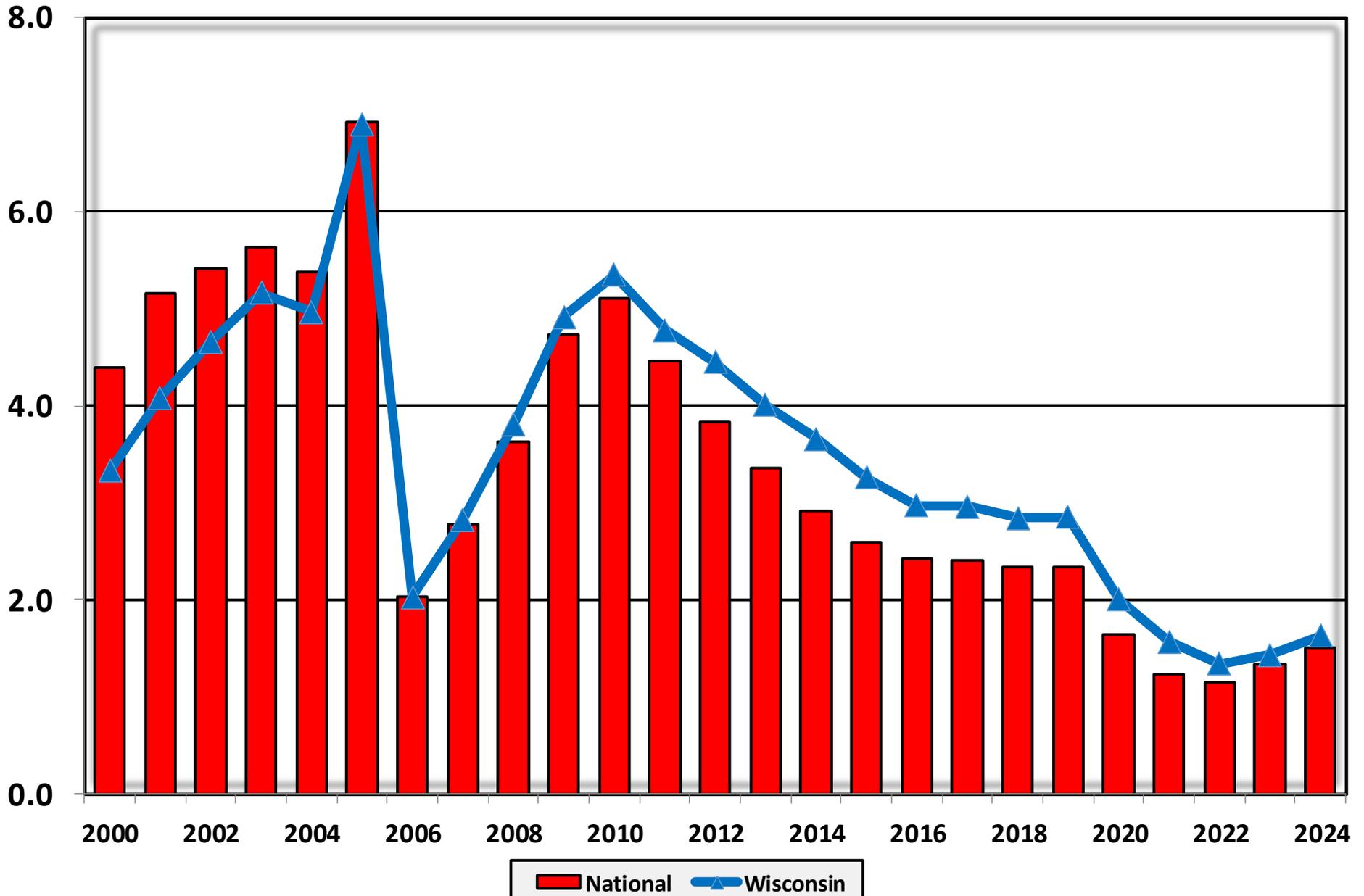
Within 25%  
of Average



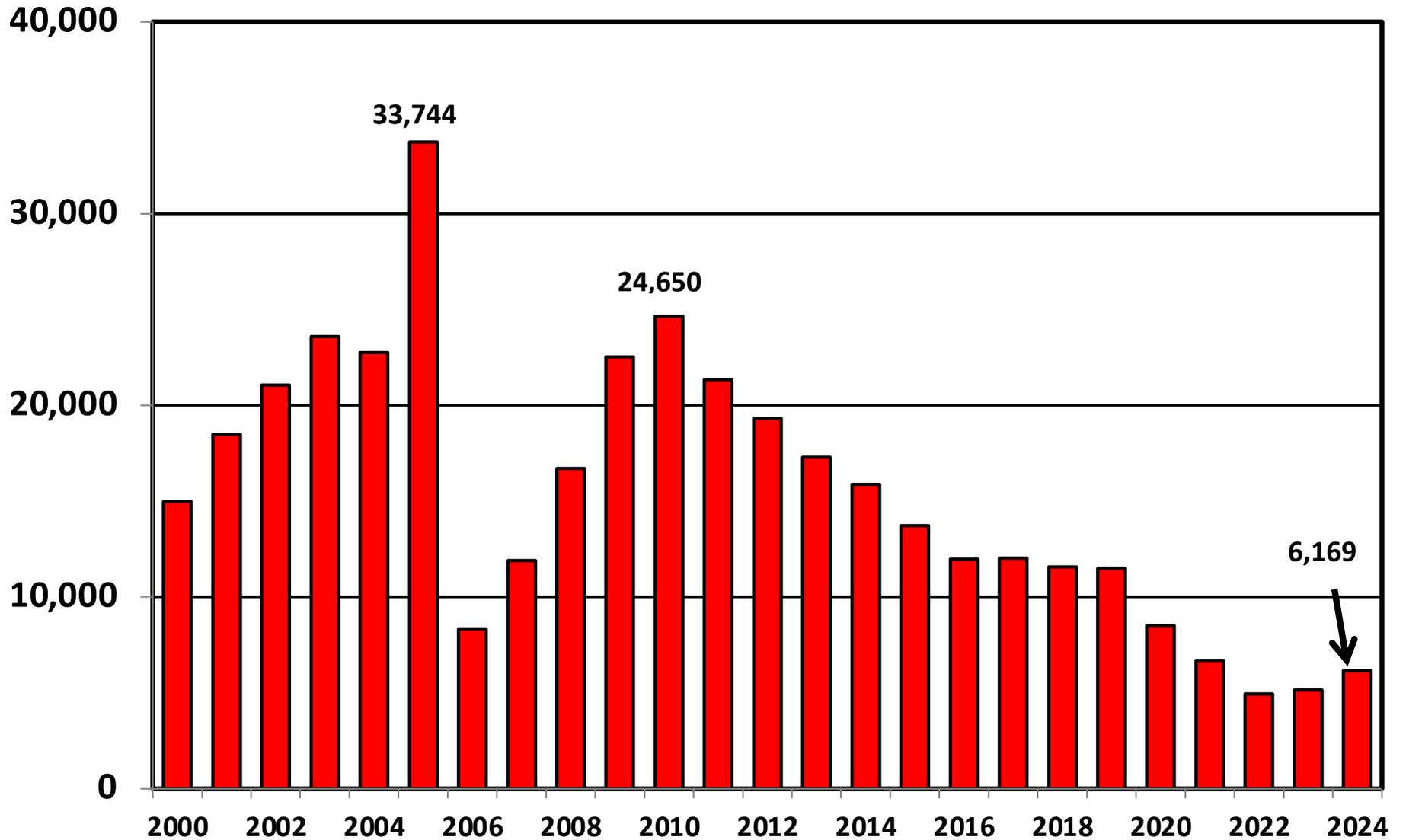
More than 25%  
Below Average



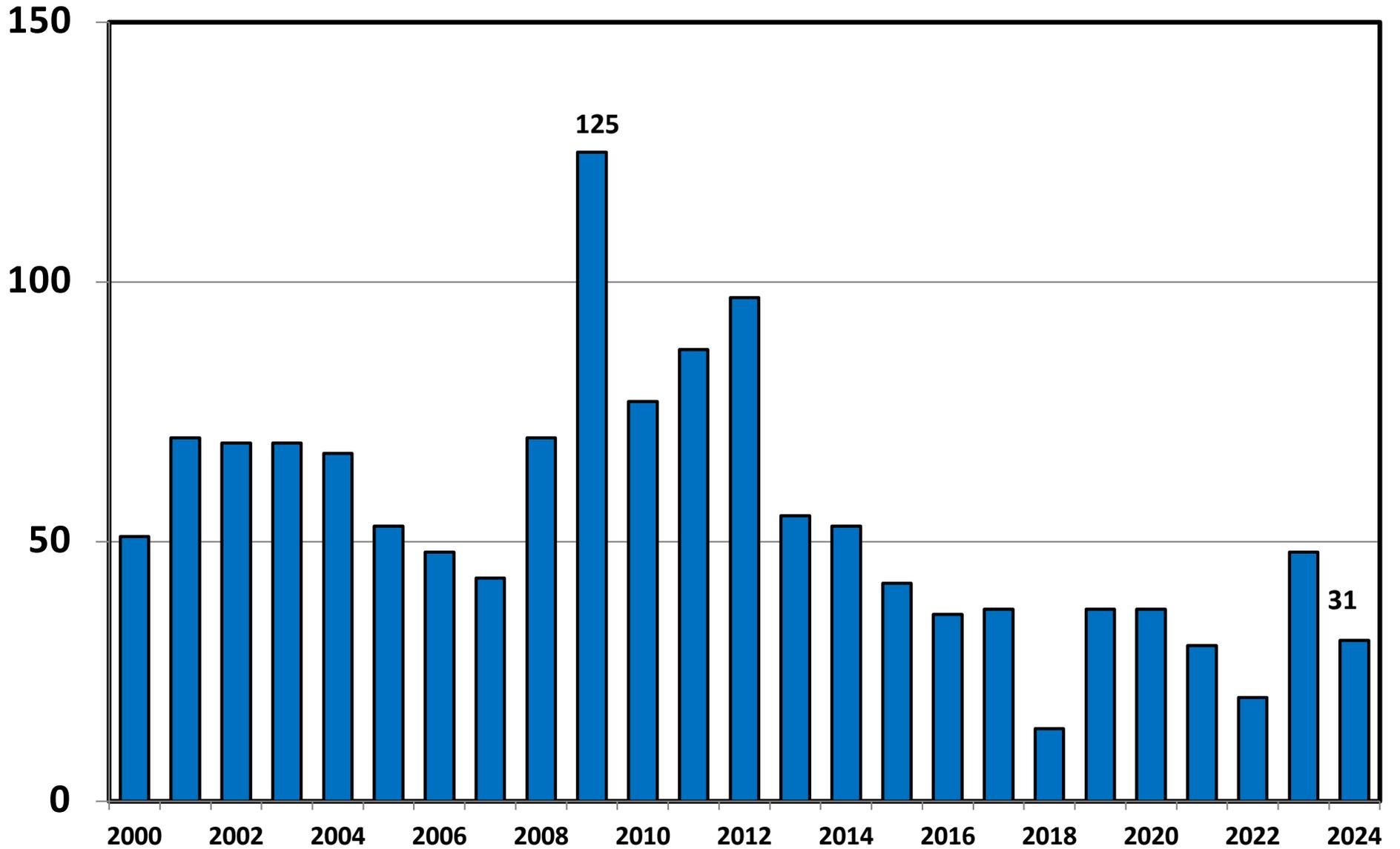
# Bankruptcy Filings per 1,000 Population Wisconsin vs. National Average 2000 - 2024



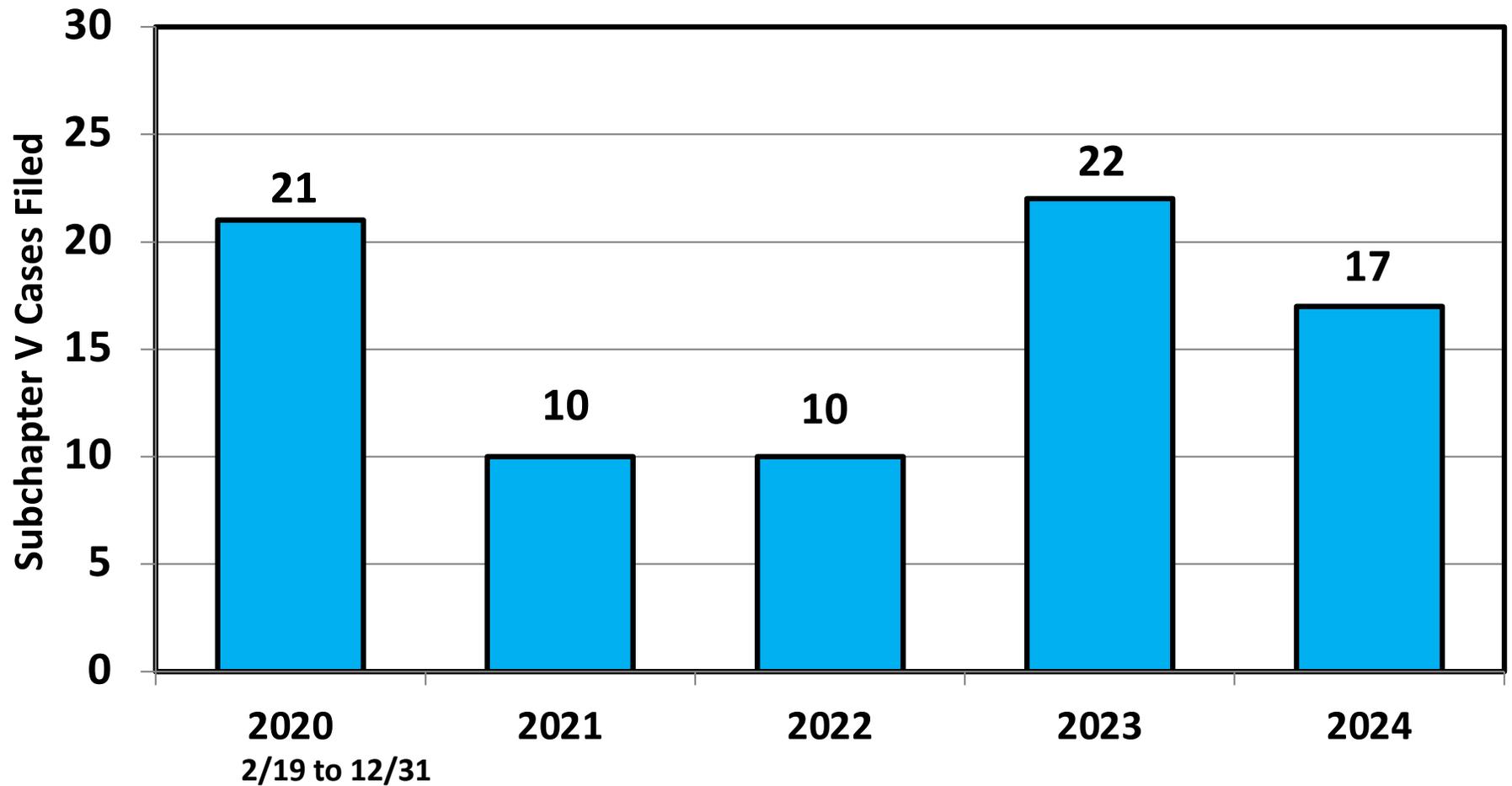
# Chapter 7 Cases Filed In Wisconsin Calendar Years 2000 - 2024



# Chapter 11 Cases Filed in Wisconsin 2000 - 2024

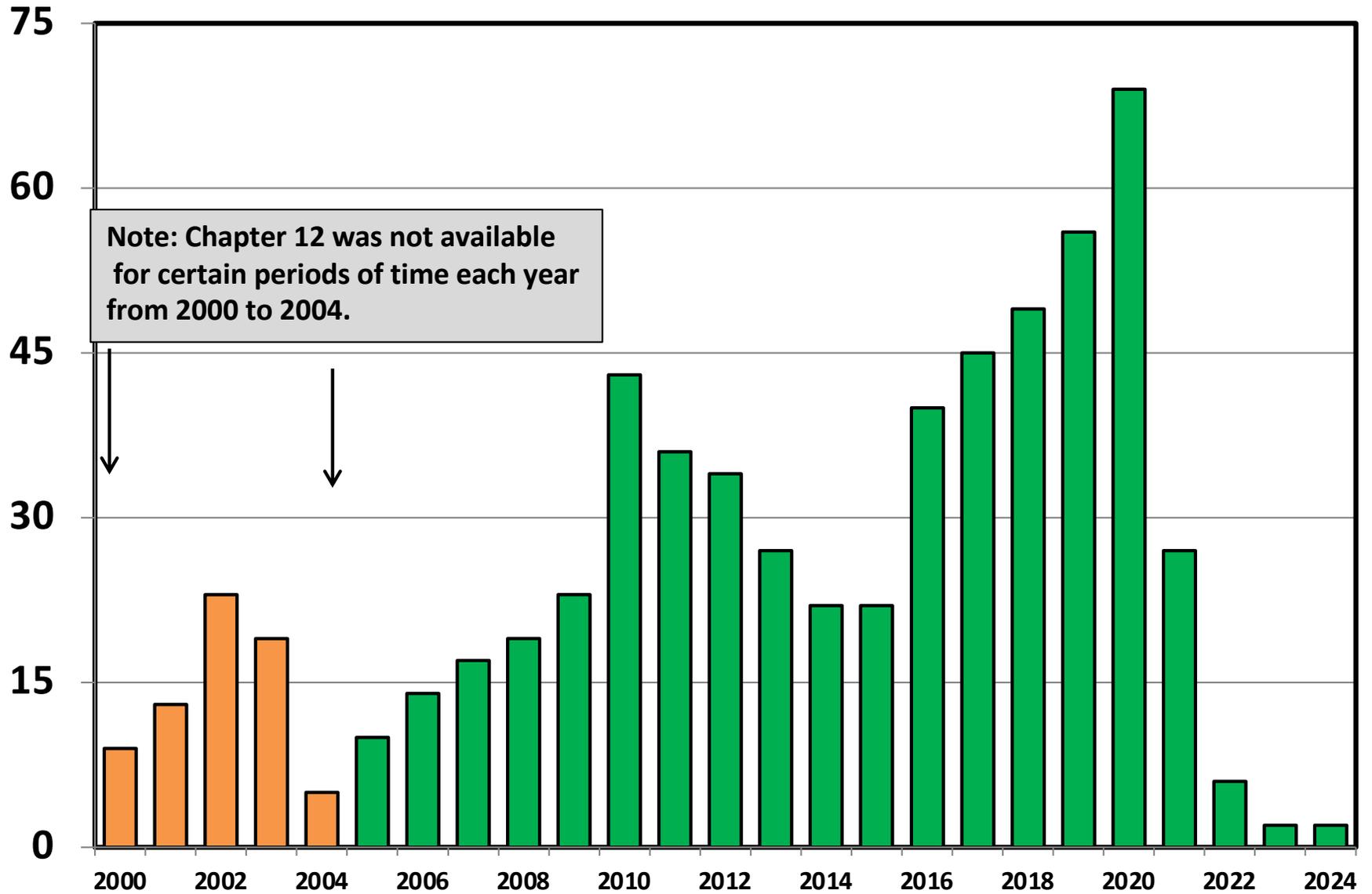


## Subchapter V Cases Filed in Wisconsin Calendar Years 2020 - 2024

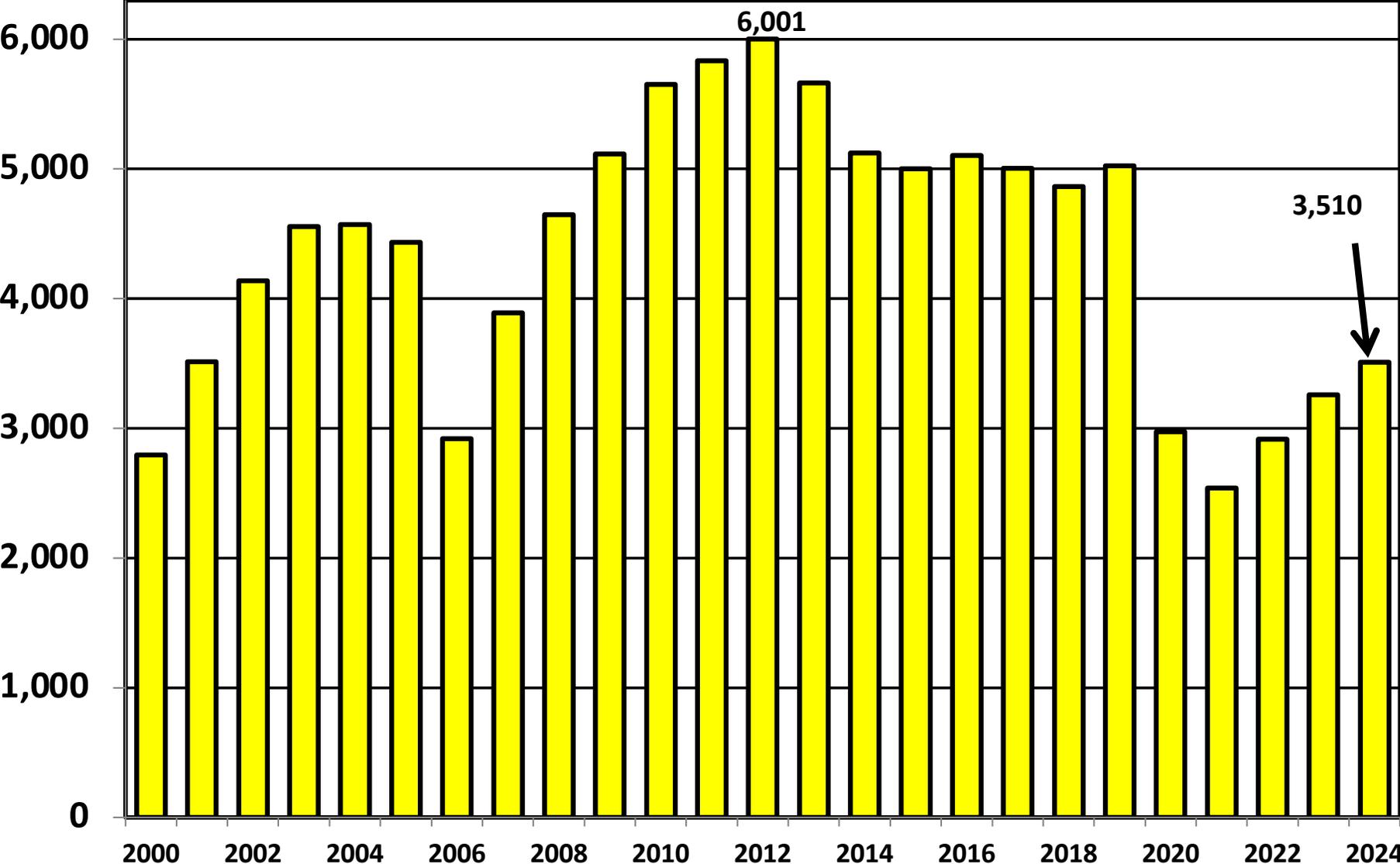


Source: ABI review of PACER records

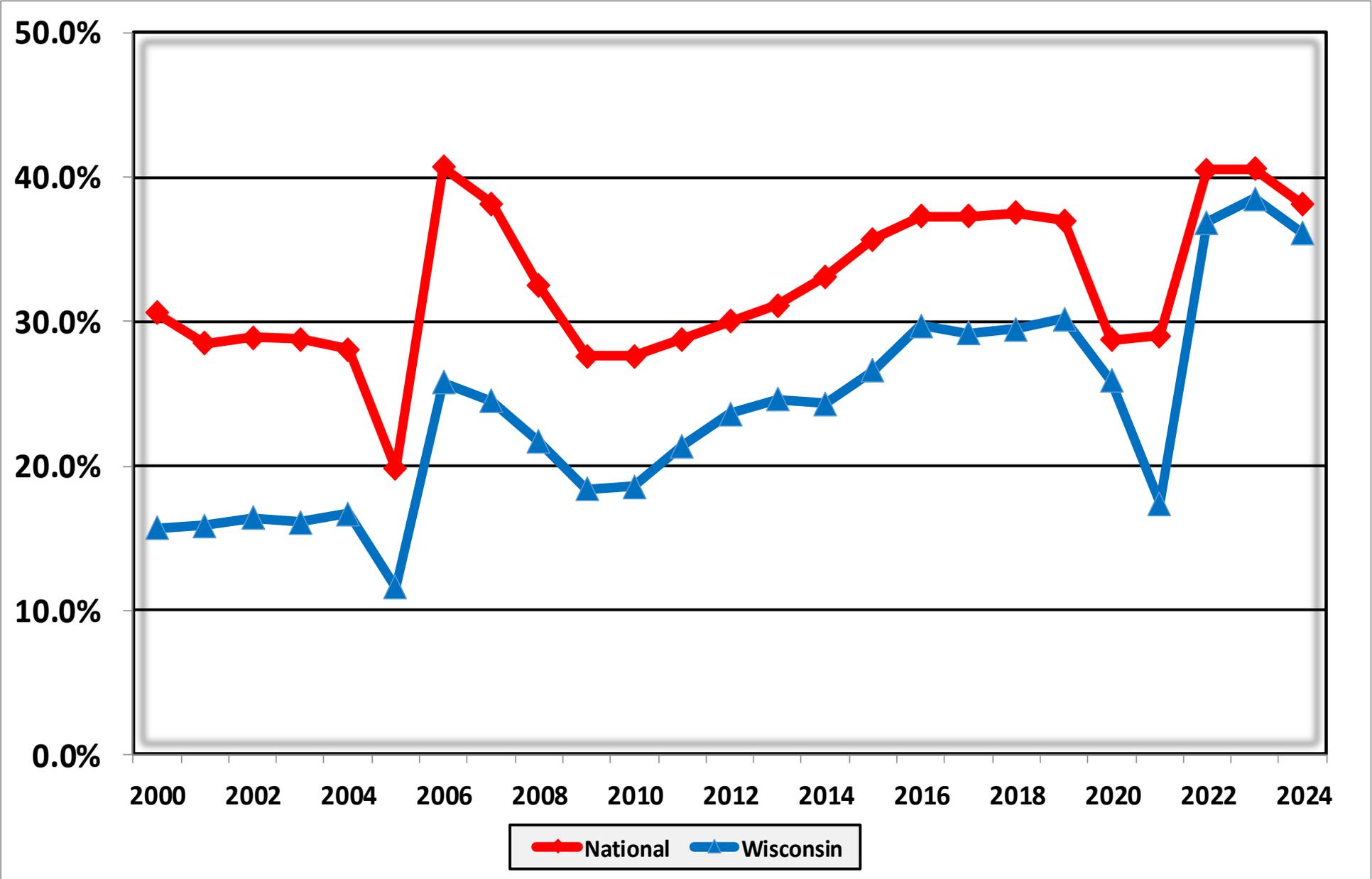
# Chapter 12 Cases Filed in Wisconsin 2000 - 2024



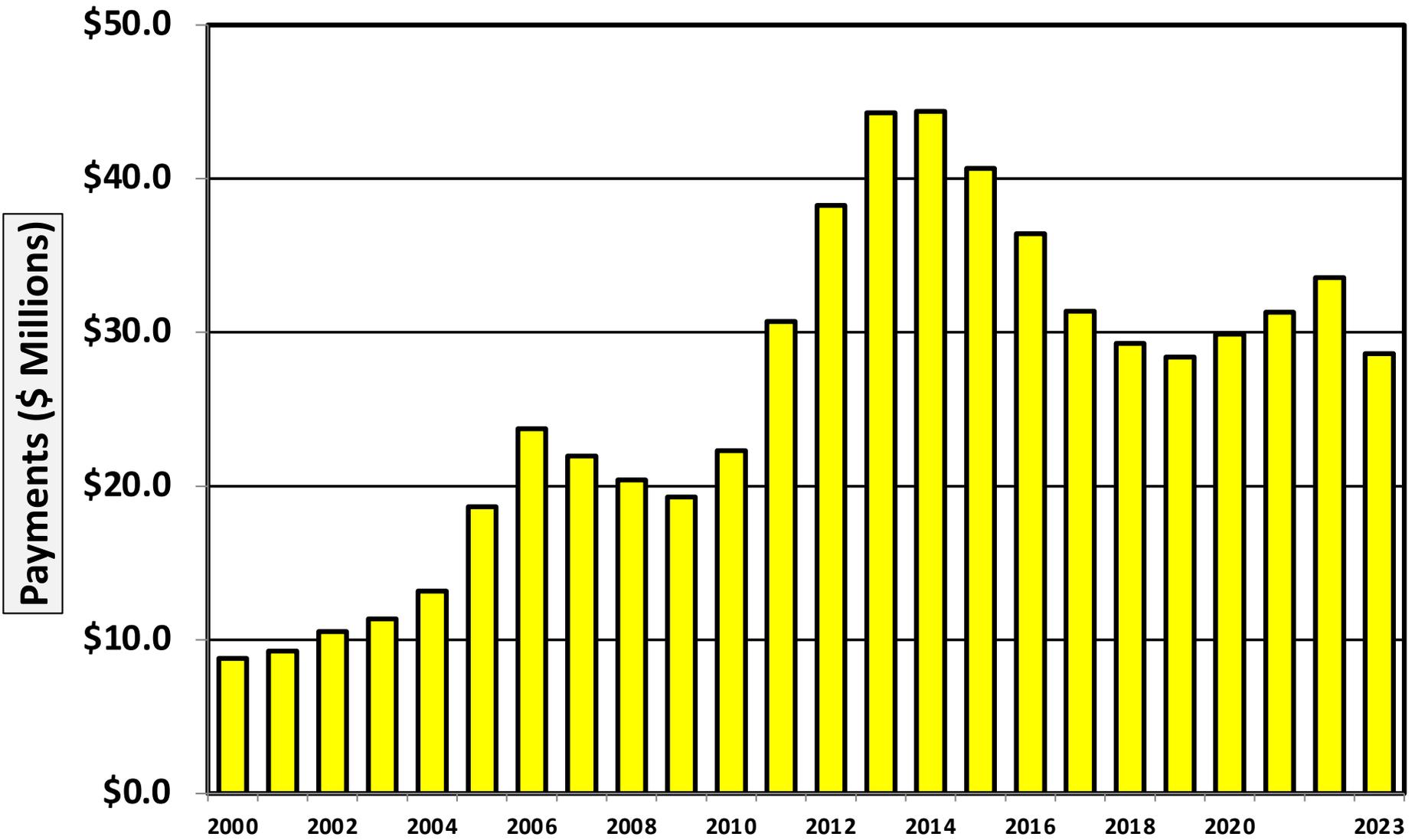
# Chapter 13 Cases Filed in Wisconsin 2000 - 2024



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

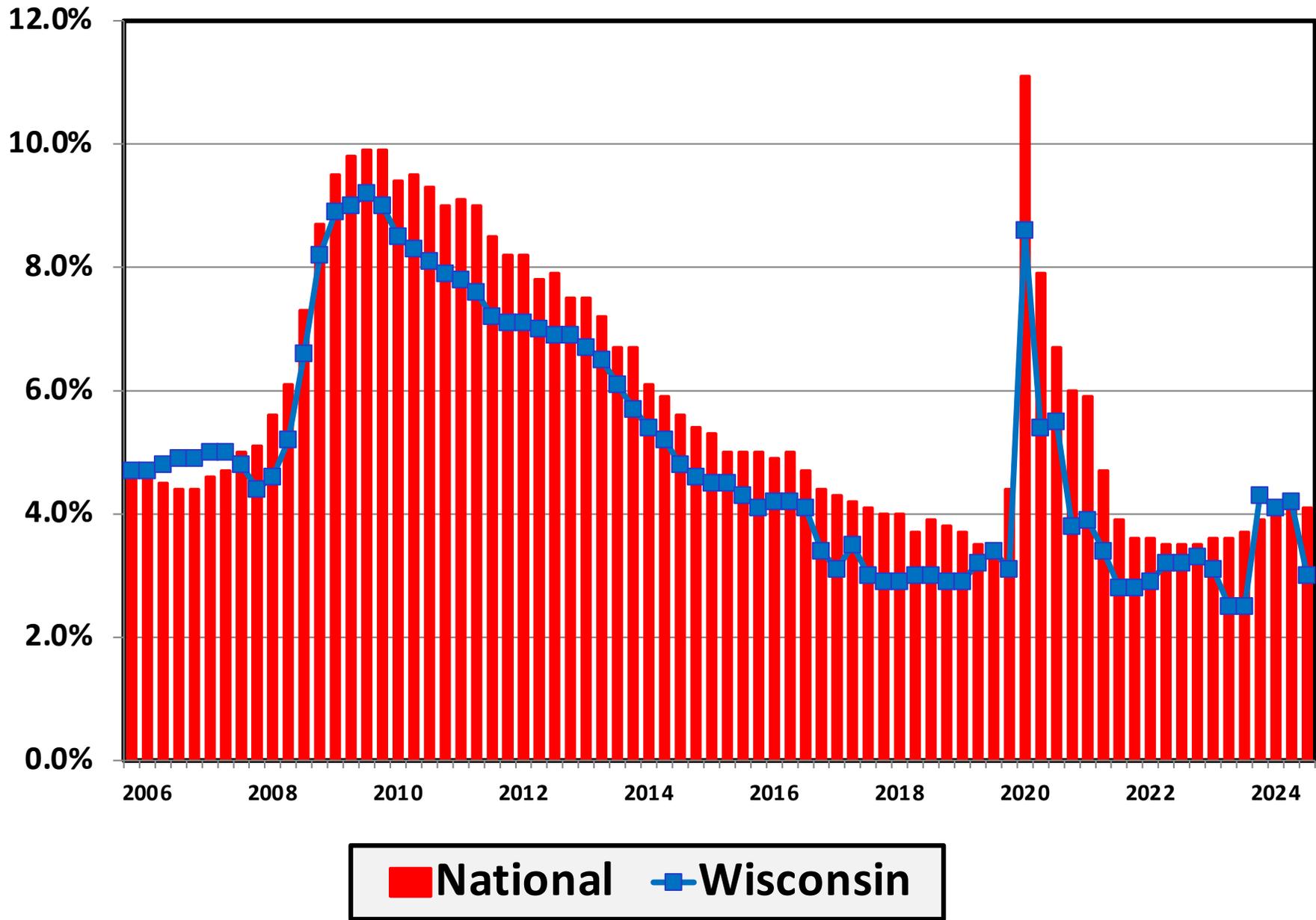


**Chapter 13 Cases in Wisconsin**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2023



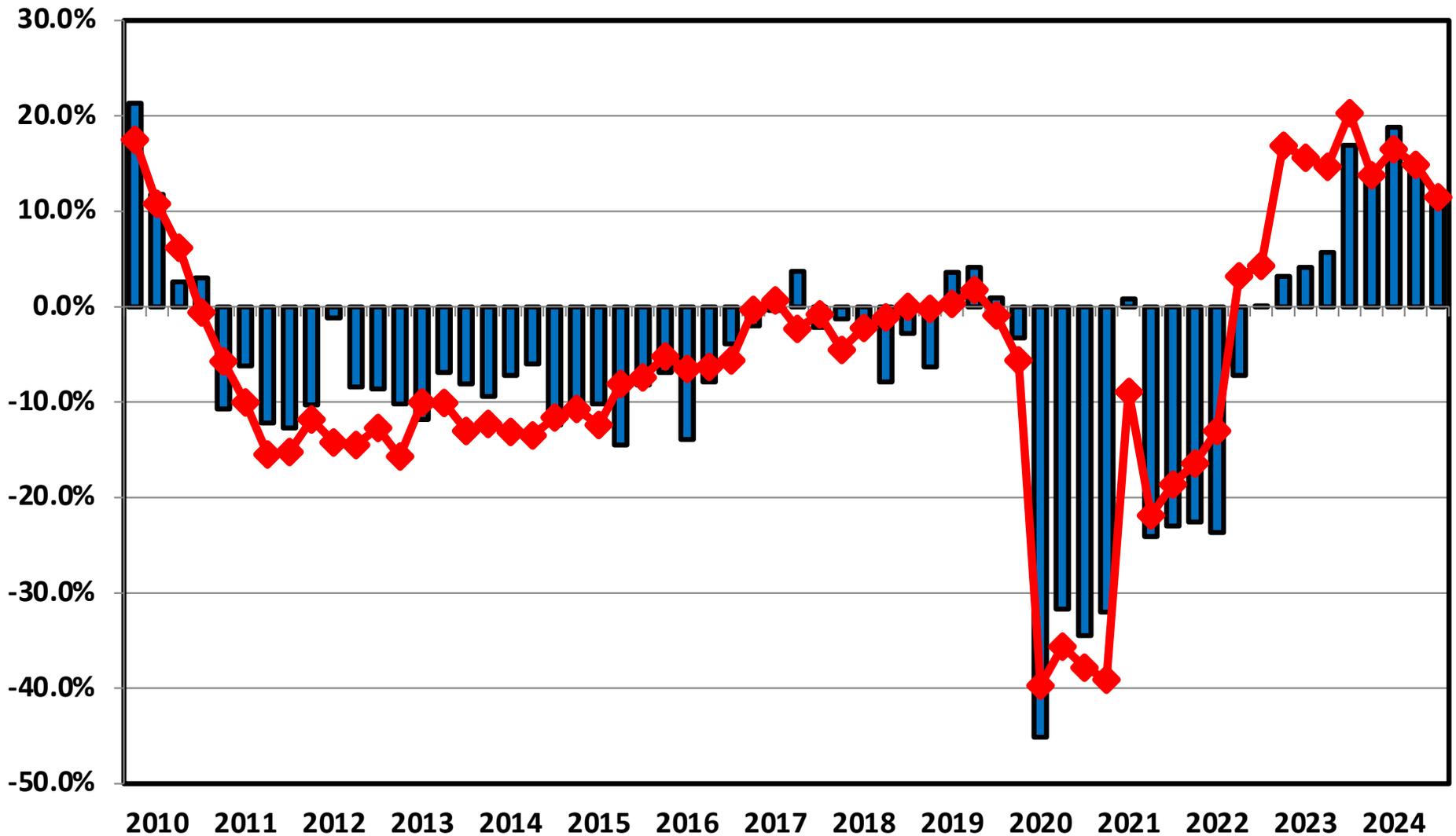
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2024



Source: Bureau of Labor Statistics

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

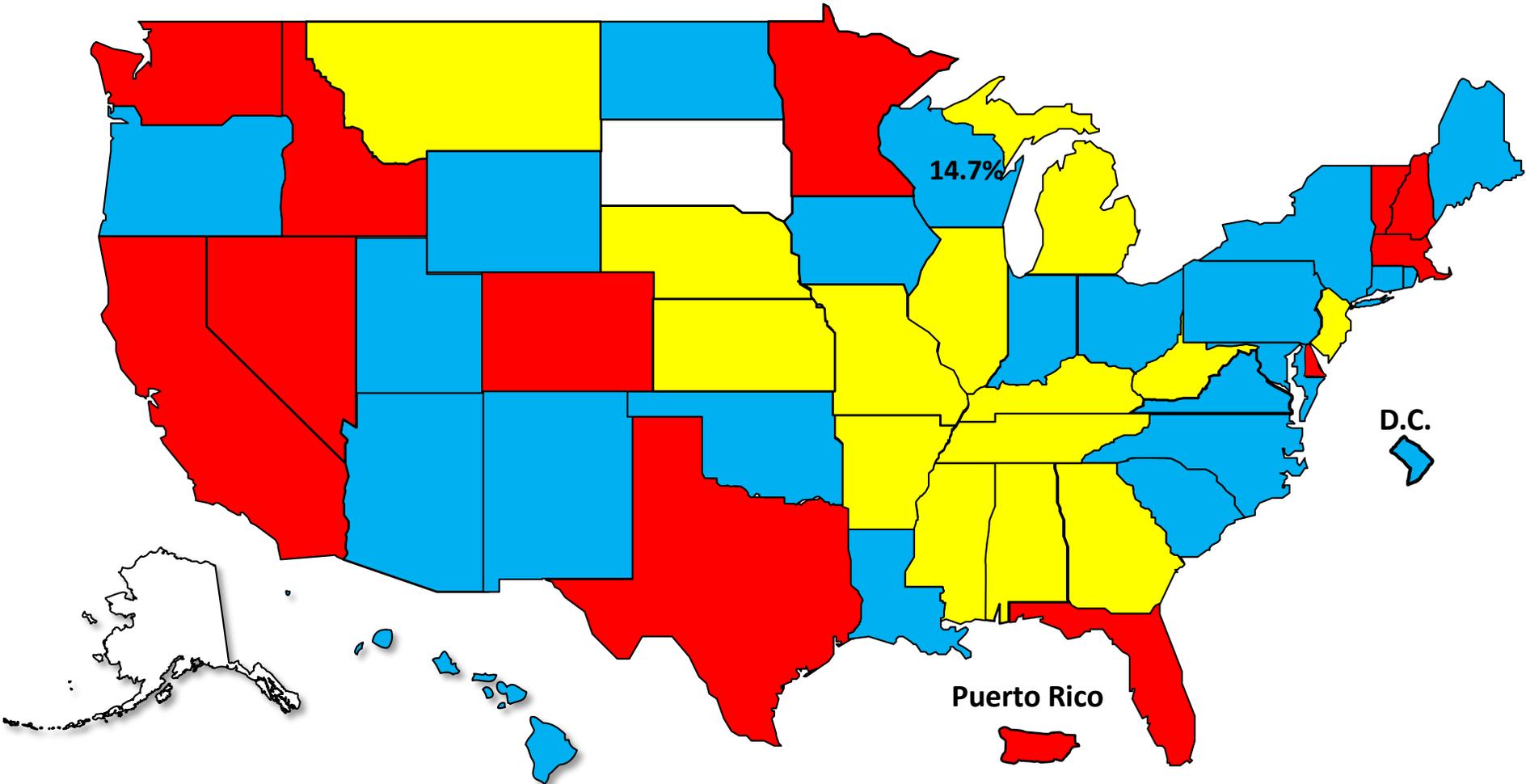


**■ Wisconsin    ◆ National**

# Bankruptcy Filing Trends

## Calendar Year 2024 vs. 2023

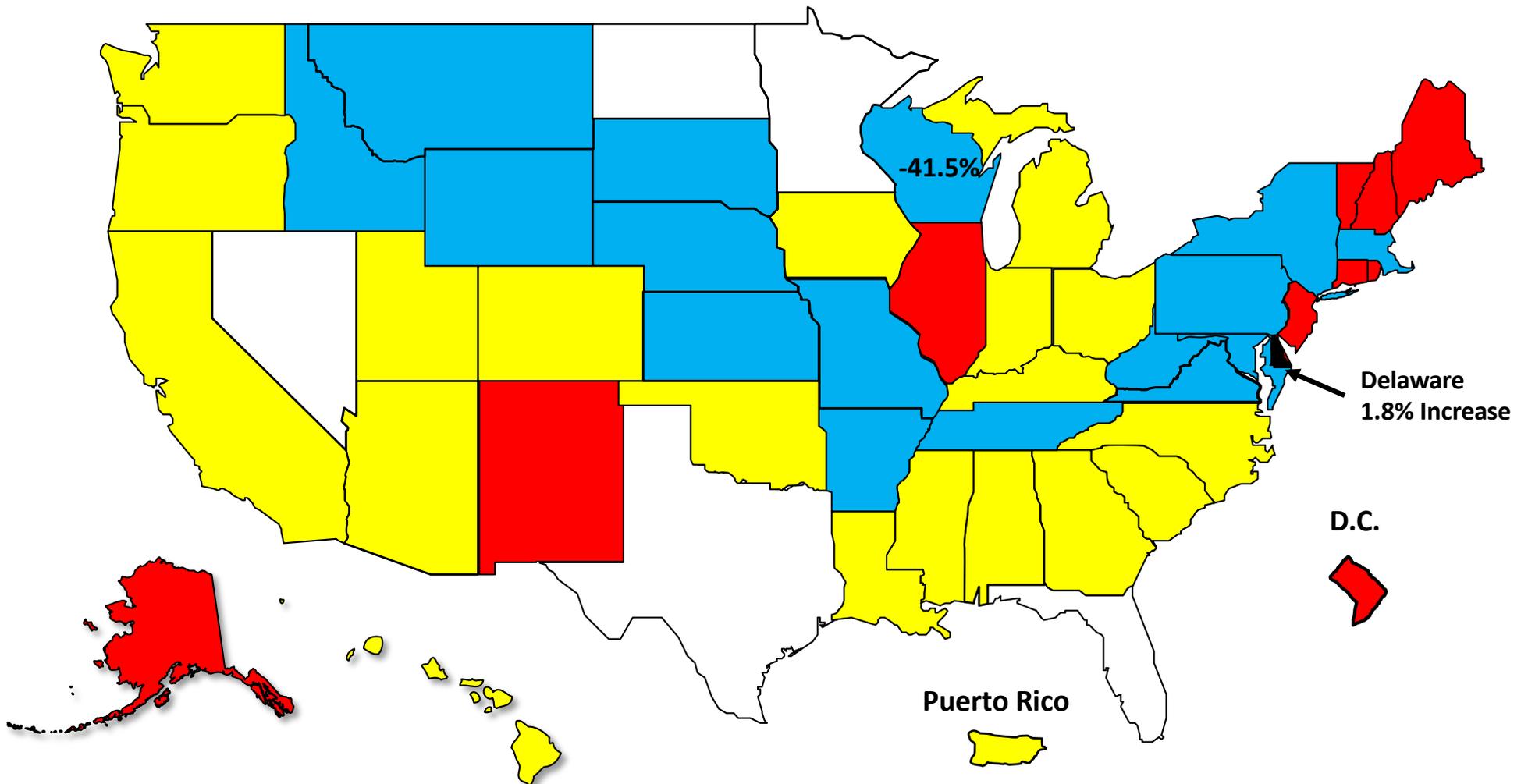
National Average = 14.2% Increase



# 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%



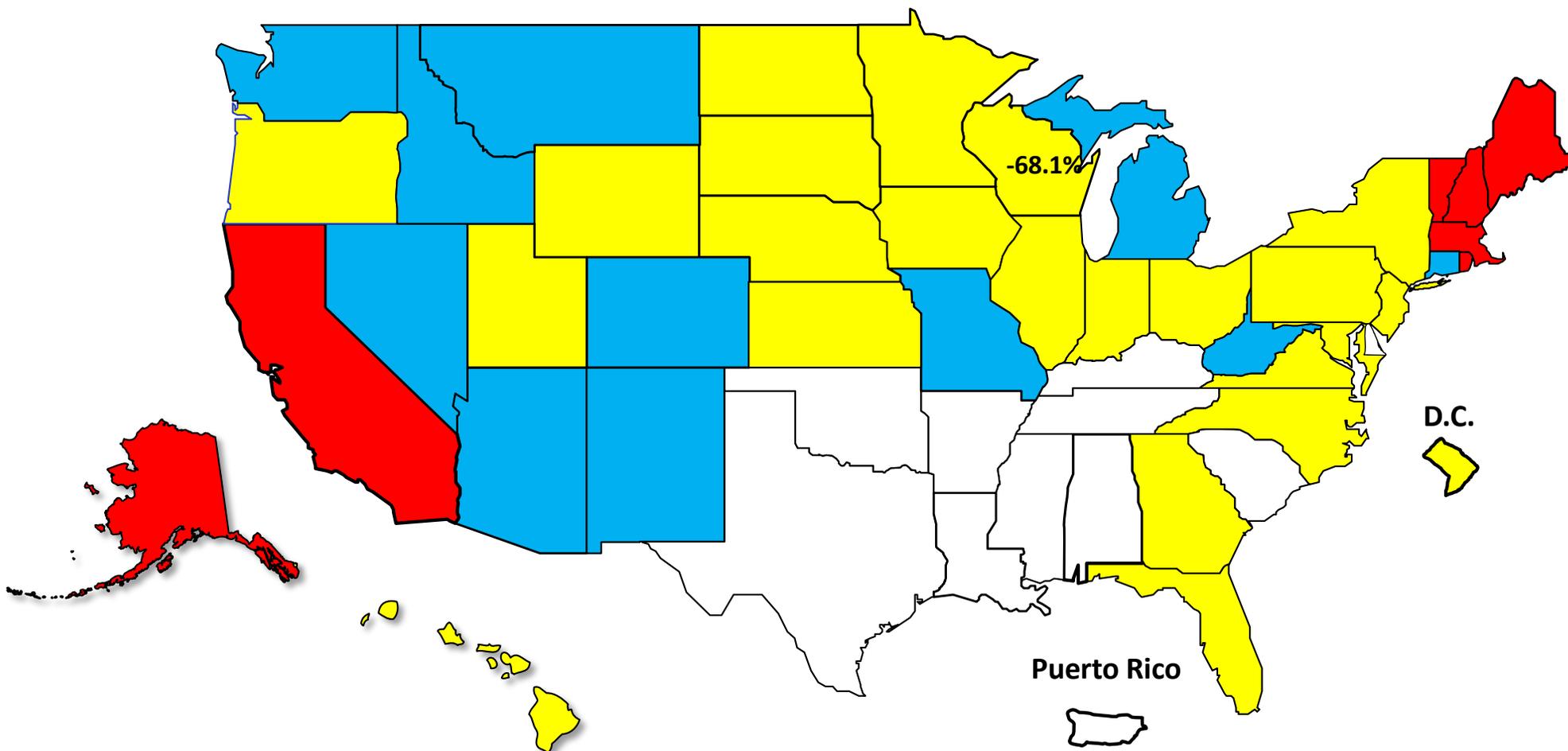
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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