

Bankruptcy Filing Trends in Illinois: 2000-2025



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Illinois

State at a Glance		
	Illinois	National
Population (7/1/2025)	12,719,141	341,784,857
- Change since April 2020	-0.8%	3.1%
- Foreign Born	14.7%	14.1%
Size (Square Miles)	55,513	3,533,038
Median Household Income	\$83,390	\$80,734
Persons per Household	2.46	2.53
Per Capita Income	\$46,406	\$44,673
Median Home Value	\$263,300	\$332,700
Homeownership Rate	67.1%	65.2%
High School Graduate (or Higher)	90.5%	89.6%
College Graduate (or Higher)	37.8%	35.7%
Disabled	8.2%	9.3%
No Health Insurance	8.1%	9.6%
In Poverty	11.6%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Illinois Calendar Years 2000 - 2025

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	26,409	15,168	216	11,004	21
2024	25,998	14,951	220	10,796	31
2023	23,703	13,838	135	9,729	1
2022	20,703	11,967	88	8,646	2
2021	20,944	14,717	98	6,123	6
2020	31,037	22,243	121	8,660	13
2019	48,673	30,449	148	18,060	16
2018	48,141	27,913	147	20,071	10
2017	51,450	29,780	171	21,491	8
2016	53,846	31,404	148	22,279	15
2015	57,325	34,272	349	22,692	12
2014	61,507	39,222	260	22,023	2
2013	66,663	44,533	338	21,789	3
2012	69,112	48,696	393	20,020	3
2011	73,210	54,293	366	18,547	4
2010	82,669	62,617	342	19,694	16
2009	74,244	56,026	444	17,762	12
2008	56,116	38,947	236	16,919	14
2007	41,456	26,490	195	14,764	7
2006	30,443	18,946	157	11,332	8
2005	107,006	88,699	281	18,010	16
2004	80,232	60,305	245	19,665	17
2003	85,511	64,138	324	21,017	32
2002	82,331	60,630	485	21,176	40
2001	74,583	54,513	350	19,693	27
2000	61,162	43,104	197	17,818	43
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Northern District of Illinois Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	21,936	12,230	182	9,510	14
2024	21,582	12,151	200	9,207	24
2023	19,474	11,064	125	8,285	0
2022	16,878	9,411	76	7,390	1
2021	16,790	11,485	86	5,217	2
2020	25,109	17,597	106	7,402	4
2019	40,308	24,470	123	15,711	4
2018	39,413	21,421	116	17,872	4
2017	42,467	23,052	144	19,269	2
2016	44,937	24,675	135	20,122	5
2015	48,161	27,537	330	20,290	4
2014	51,274	31,670	217	19,386	1
2013	55,094	36,303	302	18,488	1
2012	56,954	39,699	339	16,916	0
2011	59,093	43,878	334	14,881	0
2010	66,017	50,527	304	15,176	10
2009	56,831	43,437	384	13,007	3
2008	41,168	28,613	196	12,355	4
2007	28,652	18,098	166	10,388	0
2006	20,501	12,893	120	7,486	2
2005	72,588	60,245	238	12,100	5
2004	54,857	40,177	187	14,492	1
2003	59,068	42,858	263	15,944	3
2002	57,598	40,731	411	16,453	3
2001	51,348	35,863	276	15,207	2
2000	42,340	28,256	153	13,930	1
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Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,684	1,939	14	726	5
2024	2,690	1,882	9	794	5
2023	2,583	1,888	5	689	1
2022	2,224	1,706	8	509	1
2021	2,464	2,056	8	397	3
2020	3,664	3,032	8	618	6
2019	5,103	4,055	13	1,029	6
2018	5,157	4,118	16	1,022	1
2017	5,298	4,254	16	1,026	2
2016	5,203	4,258	5	935	5
2015	5,227	4,208	9	1,008	2
2014	6,018	4,880	26	1,111	1
2013	6,762	5,256	25	1,480	1
2012	7,462	5,994	41	1,426	1
2011	8,814	7,071	21	1,721	1
2010	10,482	8,356	18	2,103	5
2009	10,769	8,458	30	2,276	5
2008	9,083	7,098	16	1,961	8
2007	7,652	5,778	21	1,851	2
2006	5,621	4,146	15	1,454	6
2005	21,601	19,080	29	2,484	8
2004	15,626	13,362	34	2,225	5
2003	16,367	13,983	35	2,327	22
2002	15,649	13,358	45	2,219	27
2001	14,465	12,369	49	2,031	16
2000	11,406	9,618	18	1,740	30
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Southern District of Illinois Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,789	999	20	768	2
2024	1,726	918	11	795	2
2023	1,646	886	5	755	0
2022	1,601	850	4	747	0
2021	1,690	1,176	4	509	1
2020	2,264	1,614	7	640	3
2019	3,262	2,170	9	1,076	7
2018	3,571	2,374	15	1,177	5
2017	3,685	2,474	11	1,196	4
2016	3,706	2,471	8	1,222	5
2015	3,937	2,527	10	1,394	6
2014	4,215	2,672	17	1,526	0
2013	4,807	2,974	11	1,821	1
2012	4,696	3,003	13	1,678	2
2011	5,303	3,344	11	1,945	3
2010	6,171	3,734	20	2,415	2
2009	6,644	4,131	30	2,479	4
2008	5,865	3,236	24	2,603	2
2007	5,152	2,614	8	2,525	5
2006	4,321	1,907	22	2,392	0
2005	12,817	9,374	14	3,426	3
2004	9,749	6,766	24	2,948	11
2003	10,076	7,297	26	2,746	7
2002	9,084	6,541	29	2,504	10
2001	8,770	6,281	25	2,455	9
2000	7,416	5,230	26	2,148	12
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Illinois Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	860	577	208	54	21
2024	863	559	213	60	31
2023	729	537	129	62	1
2022	464	349	76	37	2
2021	549	417	88	38	6
2020	728	550	115	50	13
2019	965	740	126	83	16
2018	872	656	135	71	10
2017	938	683	152	95	8
2016	941	705	134	87	15
2015	1,242	805	328	97	12
2014	1,267	951	230	84	2
2013	1,643	1,216	305	119	3
2012	1,905	1,446	356	100	3
2011	2,135	1,722	335	74	4
2010	2,197	1,770	308	104	15
2009	2,466	1,938	411	105	12
2008	1,557	1,259	211	73	14
2007	1,040	771	179	83	7
2006	669	480	145	36	8
2005	1,042	751	241	34	16
2004	912	649	204	42	17
2003	991	632	289	38	32
2002	1,240	684	454	62	40
2001	1,547	1,011	326	183	27
2000	1,270	860	181	186	43
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Northern District of Illinois Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	702	475	175	38	14
2024	754	501	193	36	24
2023	610	454	120	36	0
2022	389	297	65	26	1
2021	457	360	76	19	2
2020	601	463	101	33	4
2019	782	622	103	53	4
2018	676	516	105	51	4
2017	755	557	125	71	2
2016	741	557	122	57	5
2015	1,058	673	309	72	4
2014	1,051	802	188	60	1
2013	1,423	1,062	271	89	1
2012	1,644	1,267	305	72	0
2011	1,832	1,481	303	48	0
2010	1,841	1,510	270	51	10
2009	1,995	1,603	352	37	3
2008	1,209	997	177	31	4
2007	731	561	152	18	0
2006	473	344	111	16	2
2005	795	563	207	20	5
2004	603	440	159	3	1
2003	681	435	237	6	3
2002	875	480	384	8	3
2001	770	486	257	25	2
2000	548	389	142	16	1
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Central District of Illinois Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	65	43	13	4	5
2024	73	45	9	14	5
2023	79	59	4	15	1
2022	49	38	8	2	1
2021	57	34	8	12	3
2020	81	57	8	10	6
2019	125	95	12	12	6
2018	115	91	15	8	1
2017	104	72	16	14	2
2016	120	94	4	17	5
2015	107	80	9	16	2
2014	133	93	25	14	1
2013	138	102	23	12	1
2012	171	119	40	11	1
2011	192	155	21	15	1
2010	214	176	18	15	5
2009	250	197	29	19	5
2008	191	153	15	15	8
2007	181	140	20	19	2
2006	139	103	15	15	6
2005	197	151	25	13	8
2004	188	135	29	19	5
2003	166	105	35	4	22
2002	188	109	44	8	27
2001	195	119	47	13	16
2000	134	77	17	10	30
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Southern District of Illinois Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	93	59	20	12	2
2024	36	13	11	10	2
2023	40	24	5	11	0
2022	26	14	3	9	0
2021	35	23	4	7	1
2020	46	30	6	7	3
2019	58	33	8	10	7
2018	81	49	15	12	5
2017	79	54	11	10	4
2016	80	54	8	13	5
2015	77	52	10	9	6
2014	83	56	17	10	0
2013	82	52	11	18	1
2012	90	60	11	17	2
2011	111	86	11	11	3
2010	144	84	20	38	2
2009	221	138	30	49	4
2008	157	109	19	27	2
2007	128	70	7	46	5
2006	57	33	19	5	0
2005	50	37	9	1	3
2004	121	74	16	20	11
2003	144	92	17	28	7
2002	177	95	26	46	10
2001	582	406	22	145	9
2000	588	394	22	160	12
*Chapters 9, 12 and 15					

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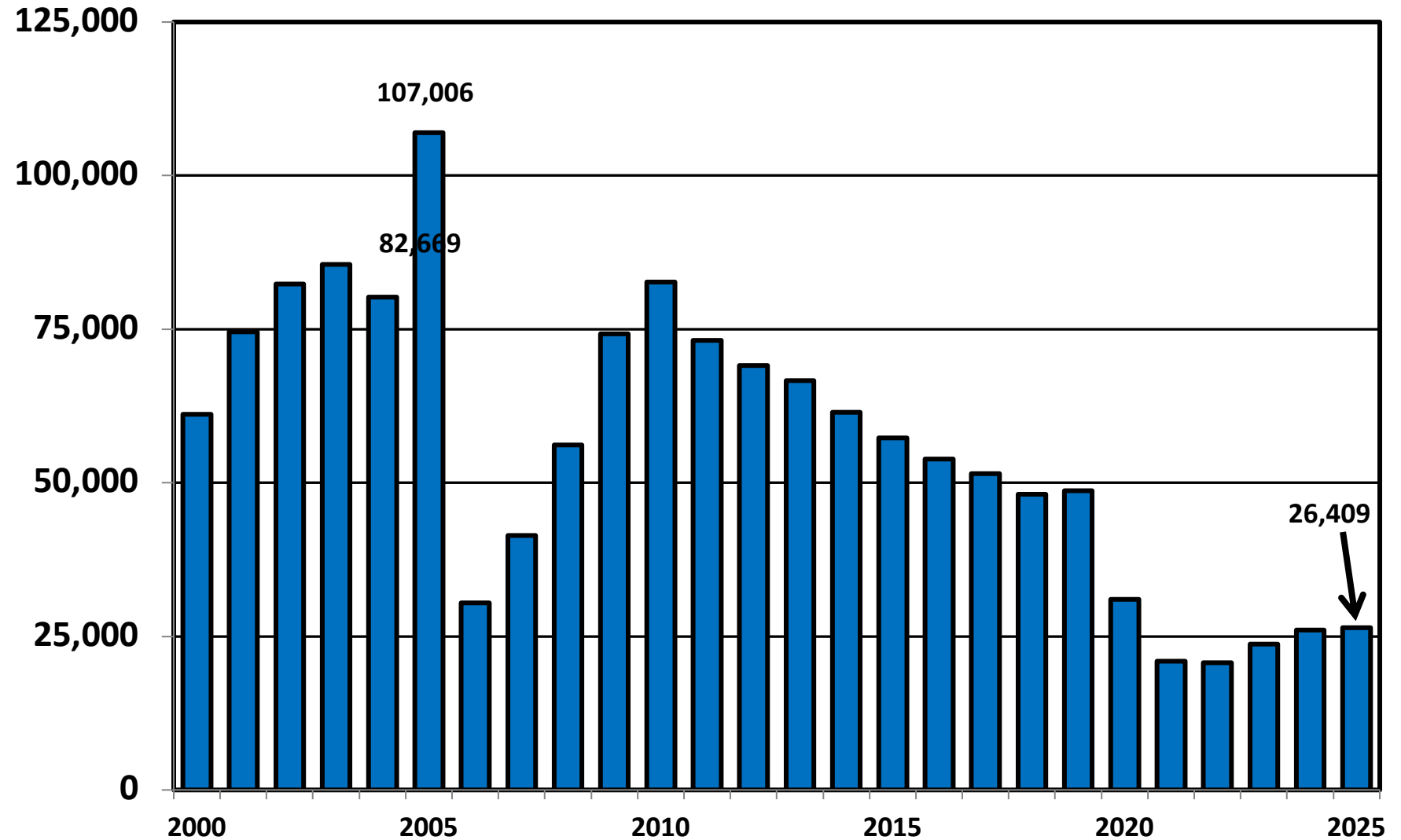


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Total Bankruptcy Cases Filed in Illinois Calendar Years 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



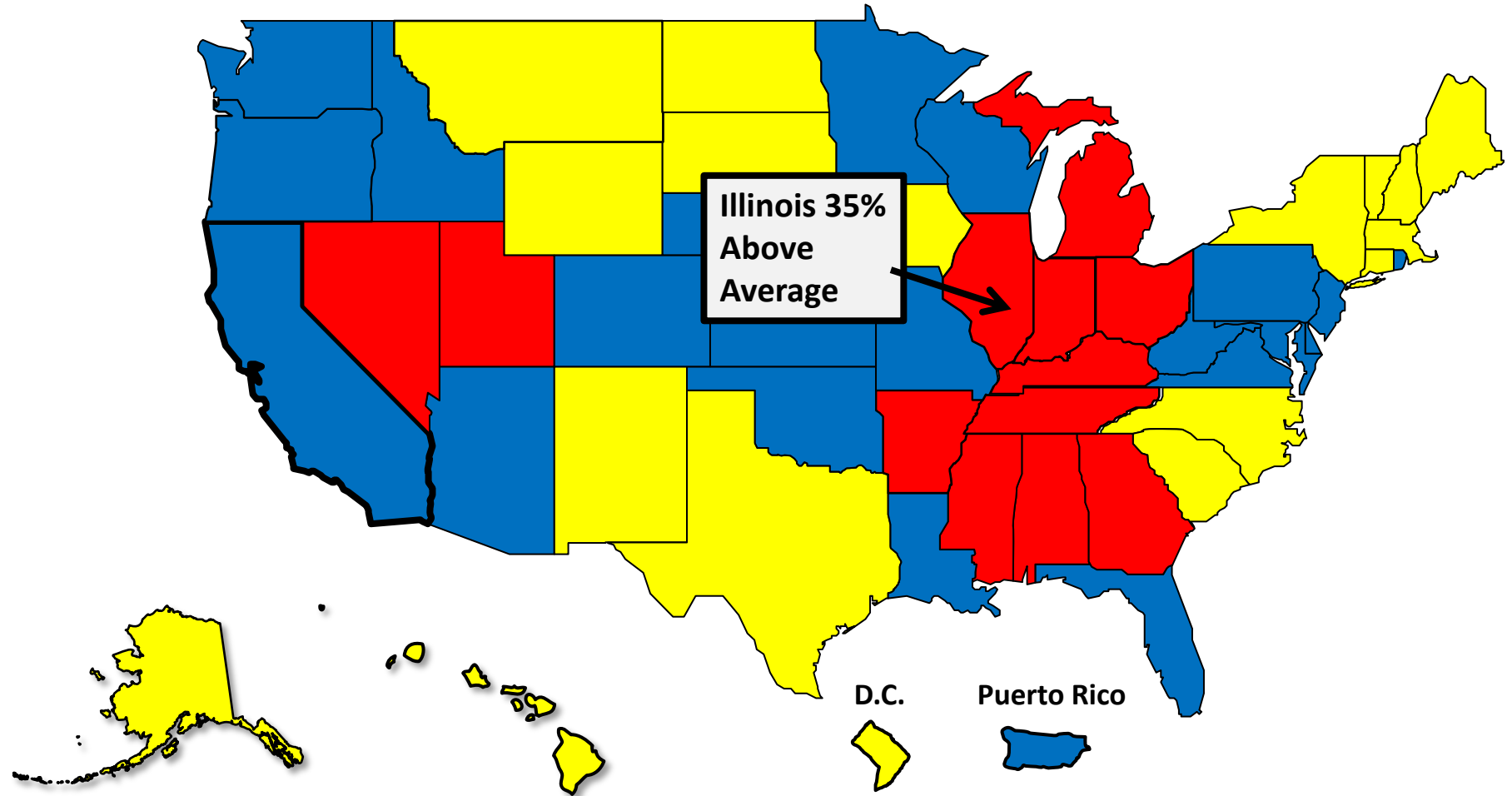
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



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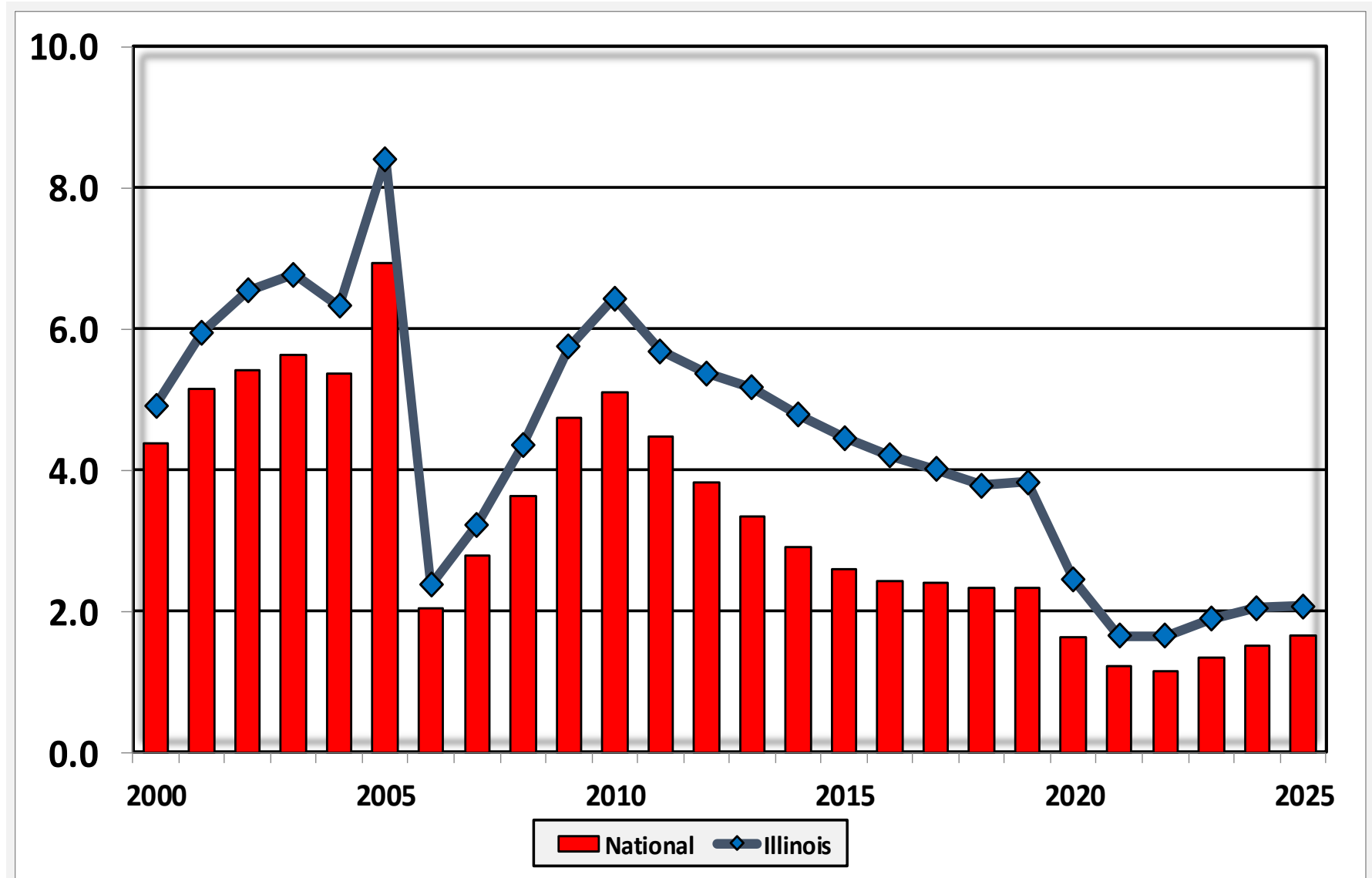


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Bankruptcy Filings per 1,000 Population Illinois vs. National Average 2000 - 2025



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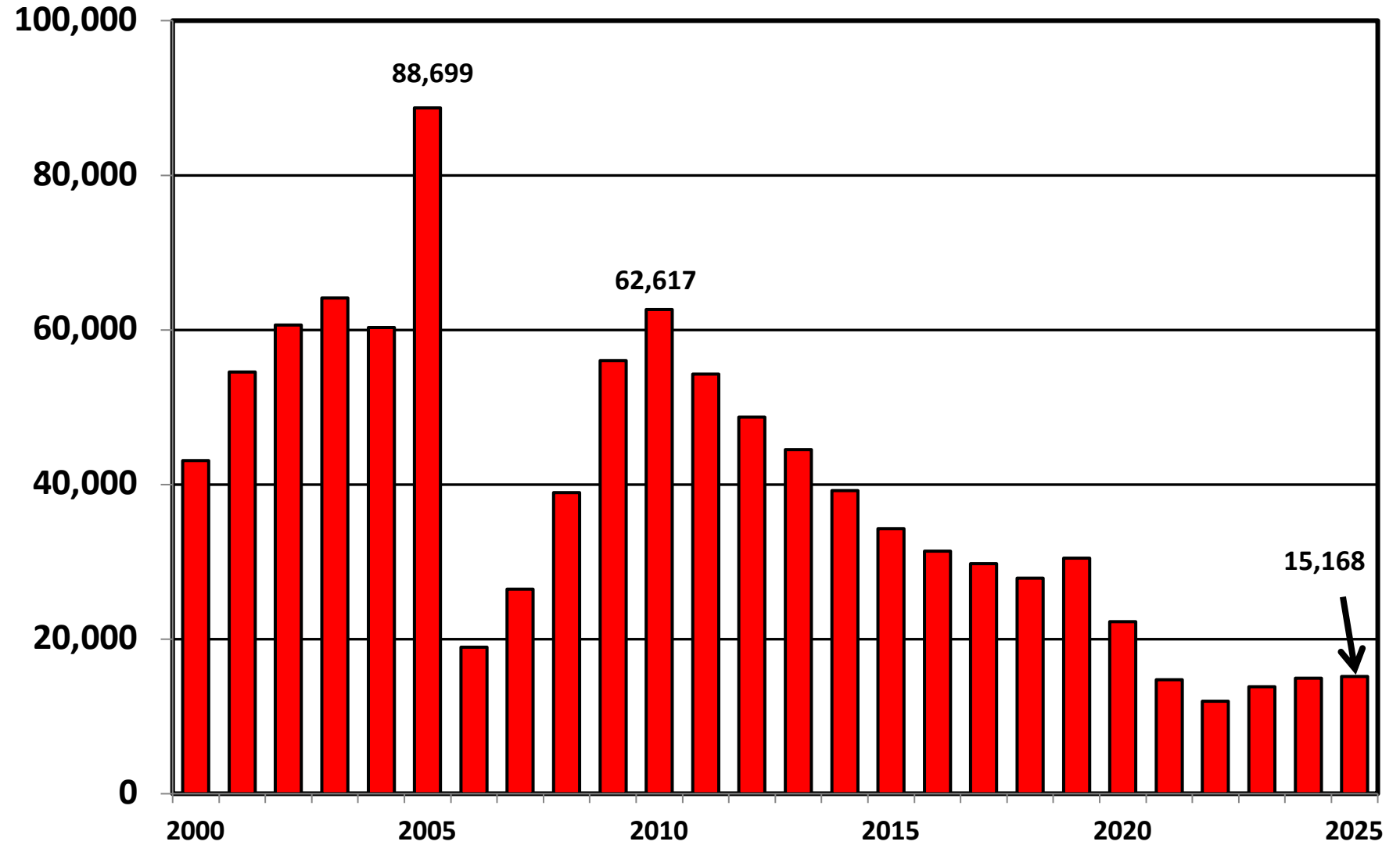


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Chapter 7 Cases Filed In Illinois Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Illinois: 2000-2025

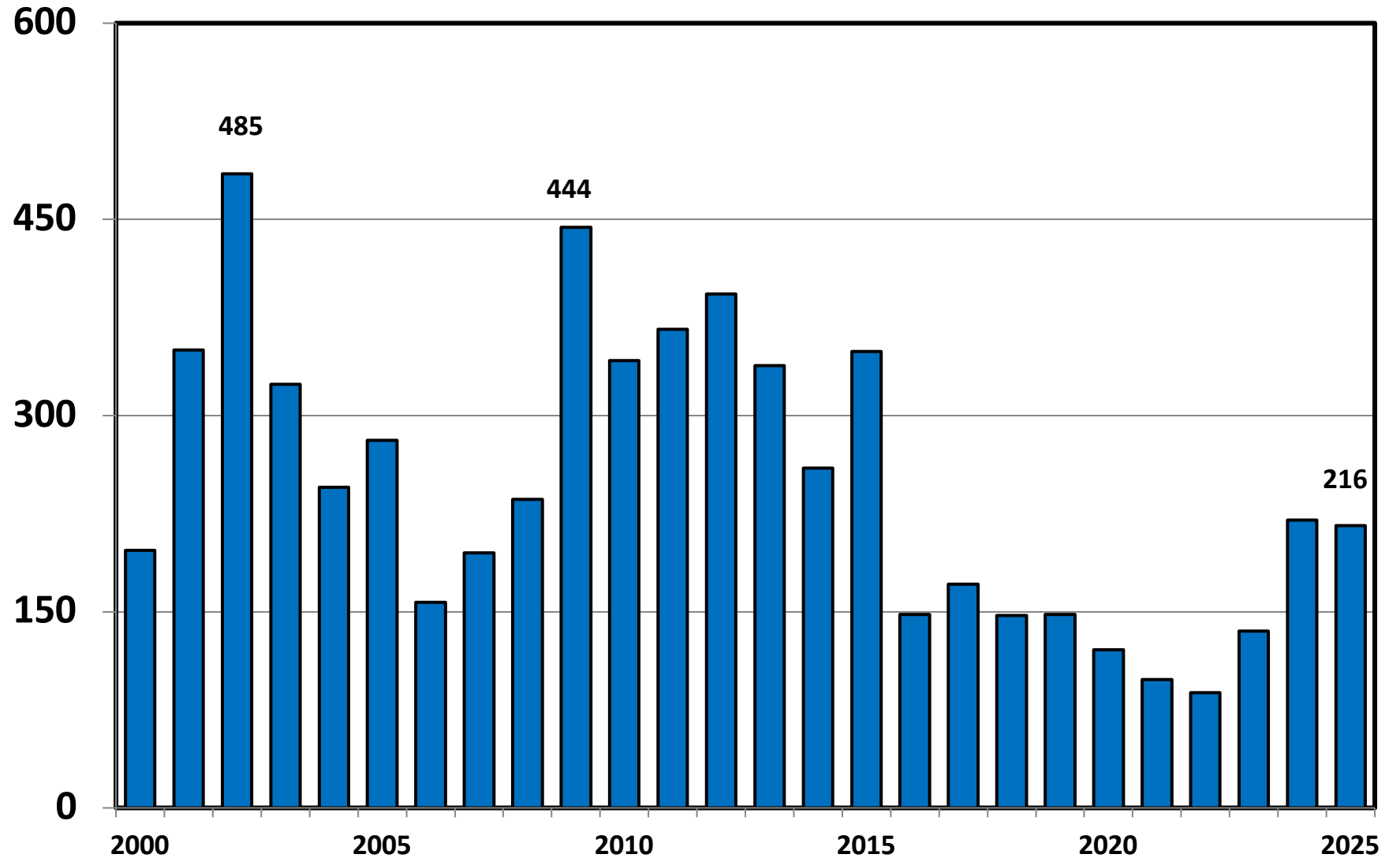


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Chapter 11 Cases Filed in Illinois 2000 - 2025



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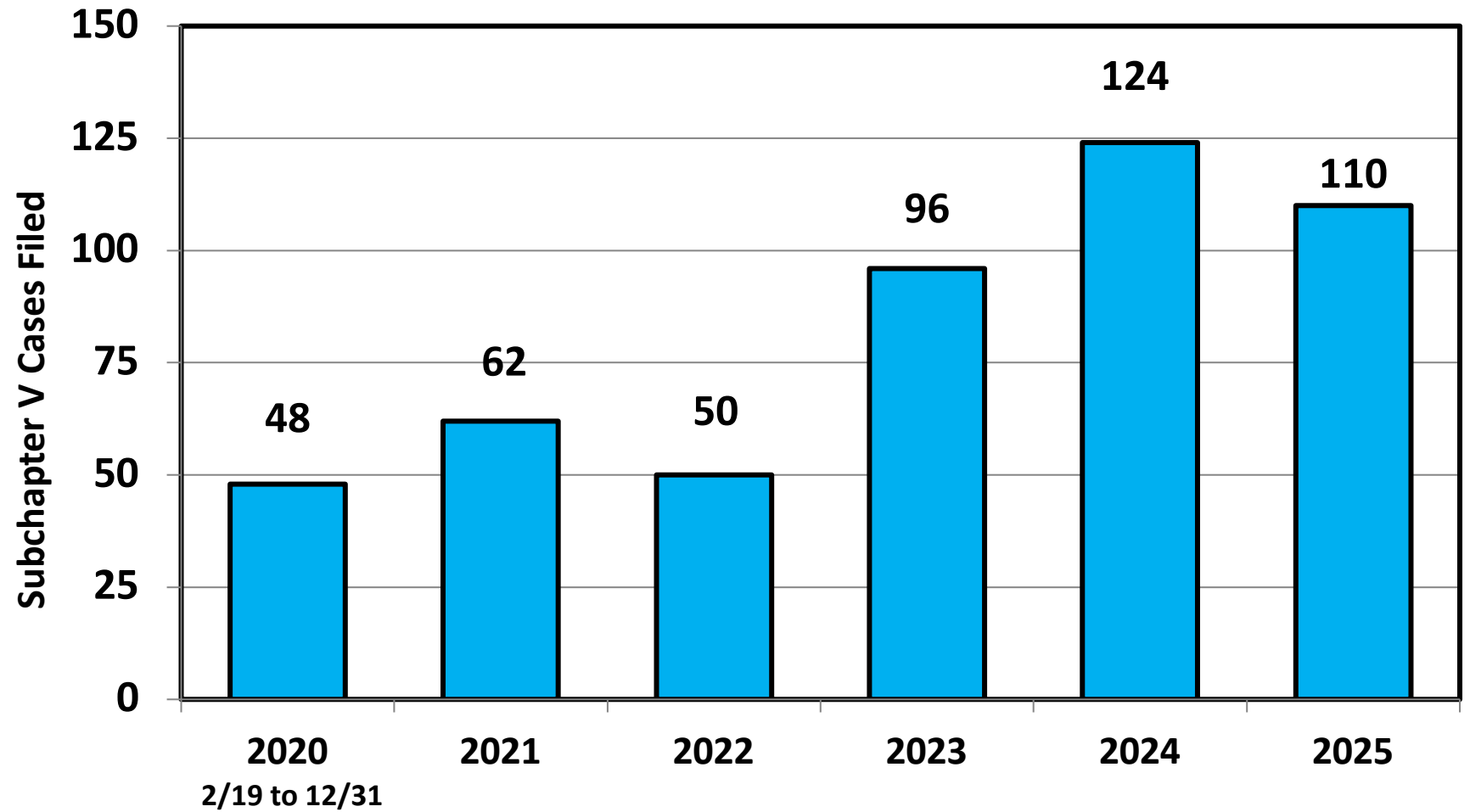


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Subchapter V Cases Filed in Illinois Calendar Years 2020 - 2025



Source: ABI review of PACER records

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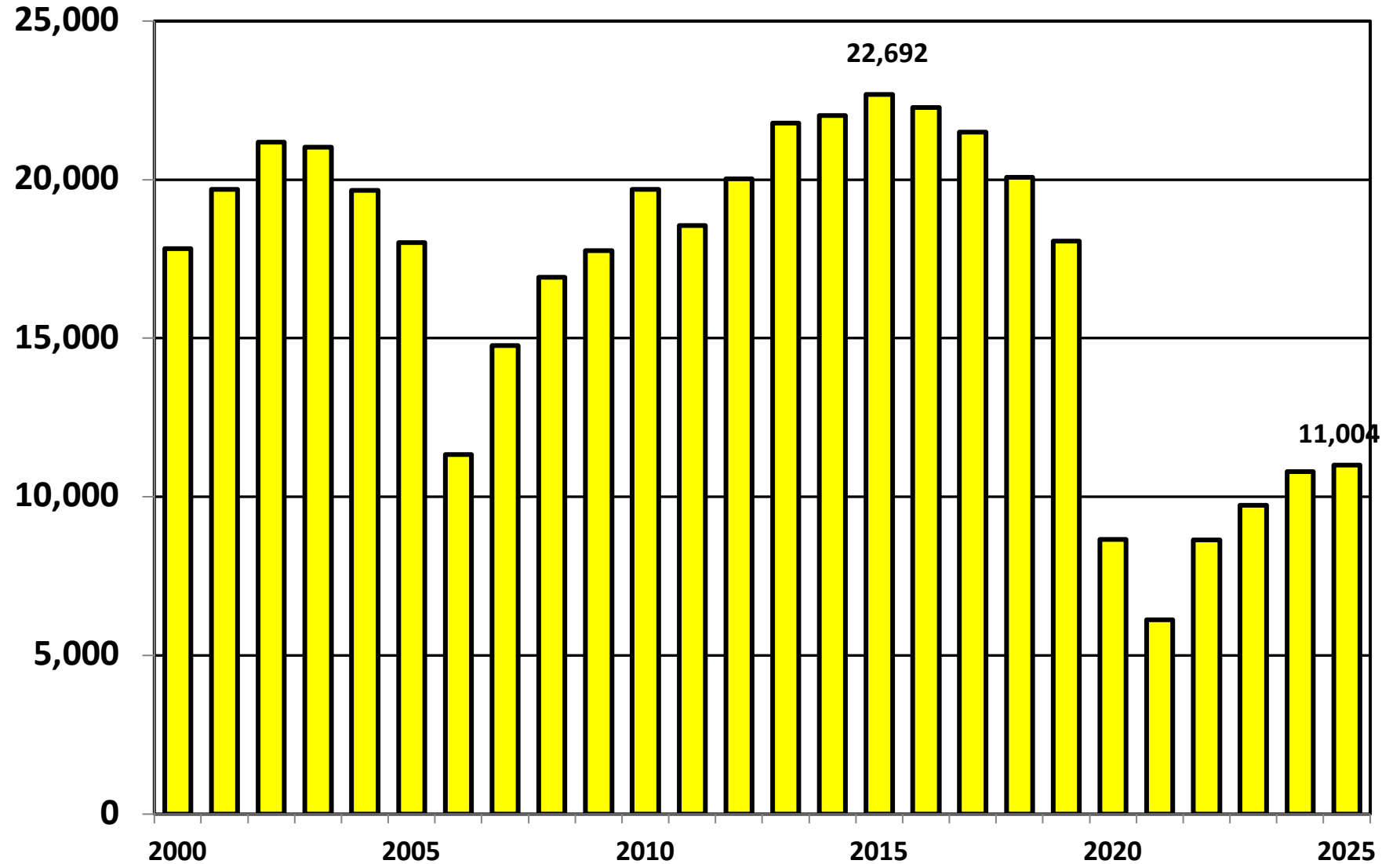


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Chapter 13 Cases Filed in Illinois 2000 - 2025



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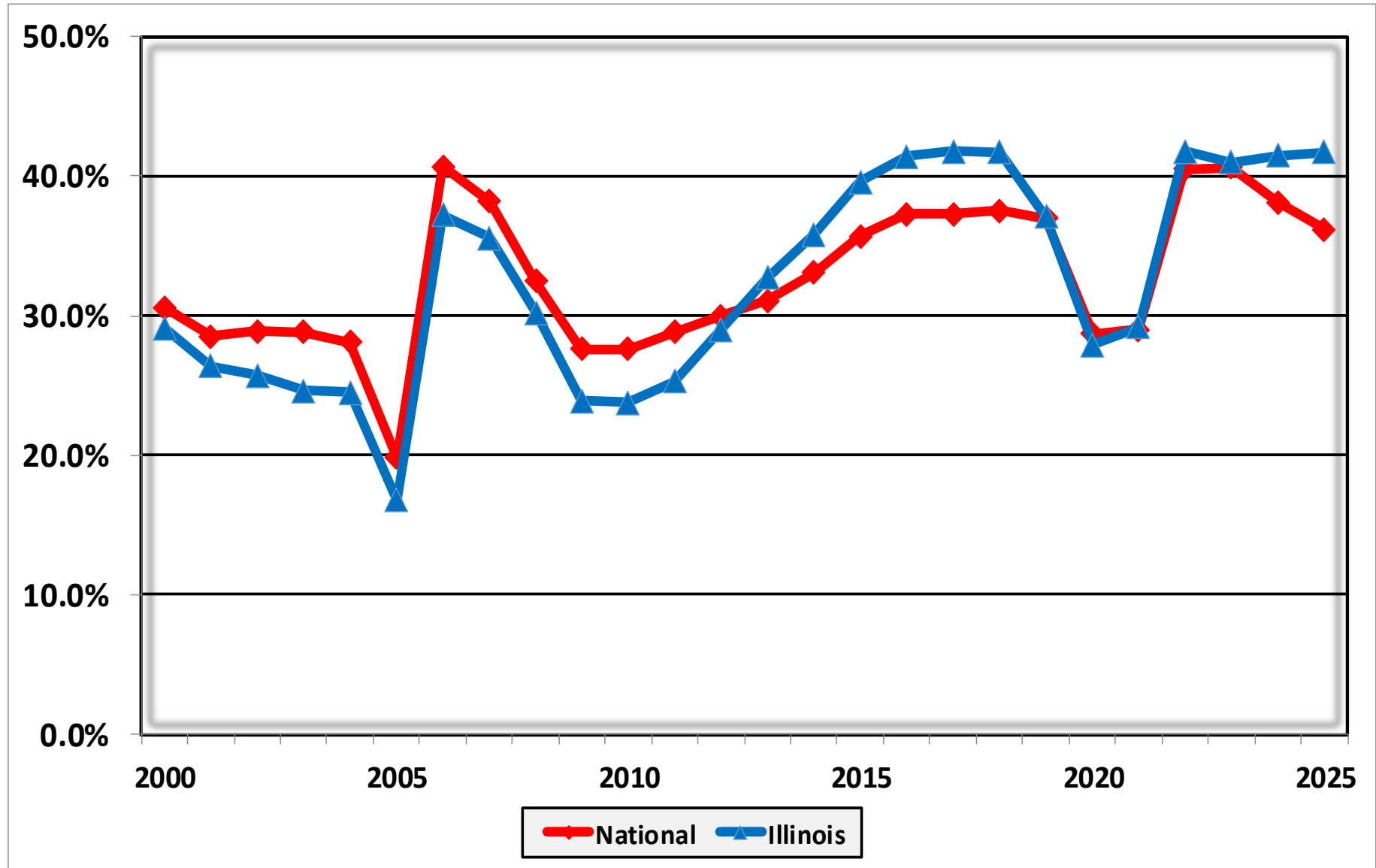


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Illinois: 2000-2025



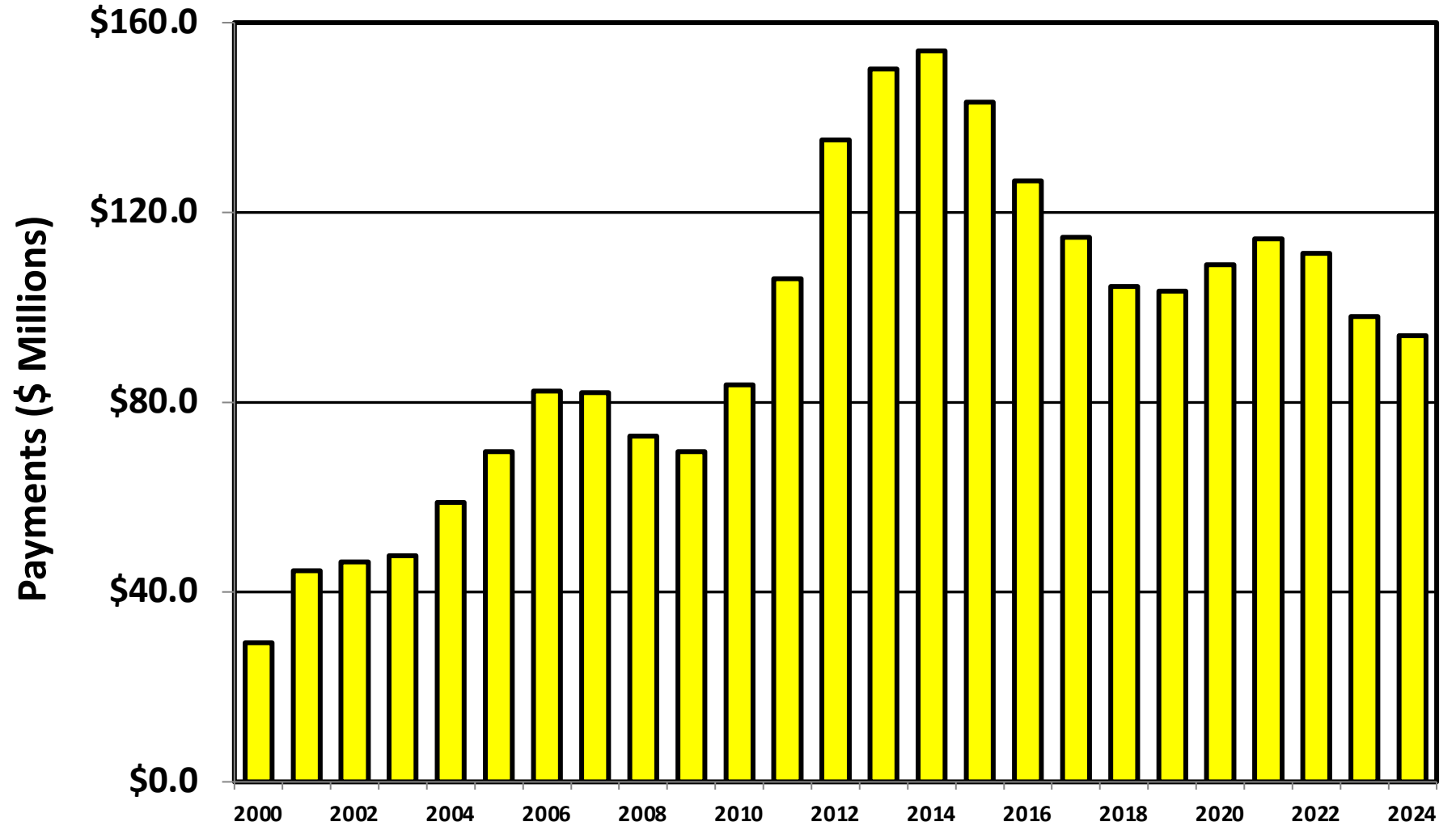
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Chapter 13 Cases in Illinois

Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

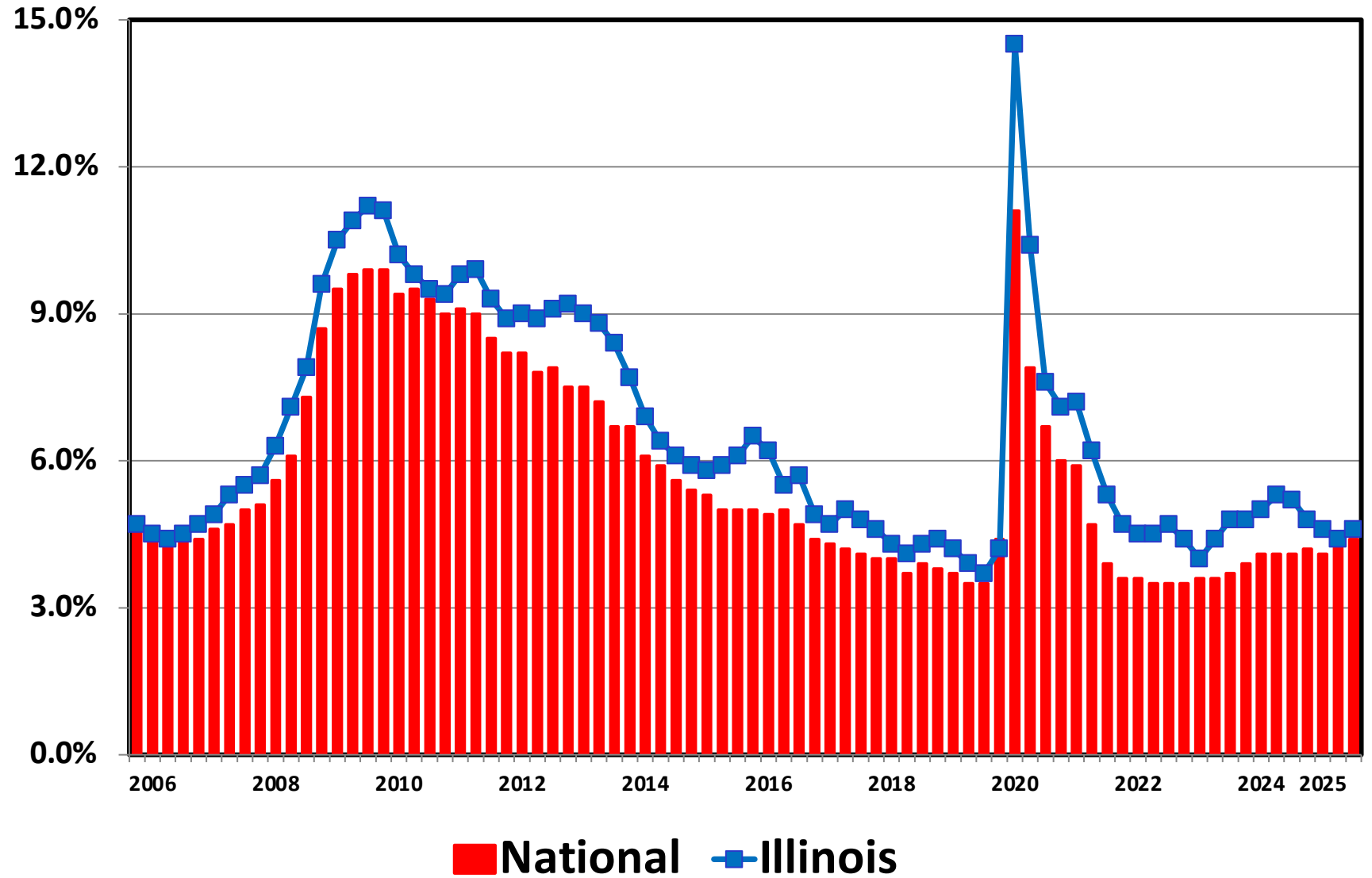
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

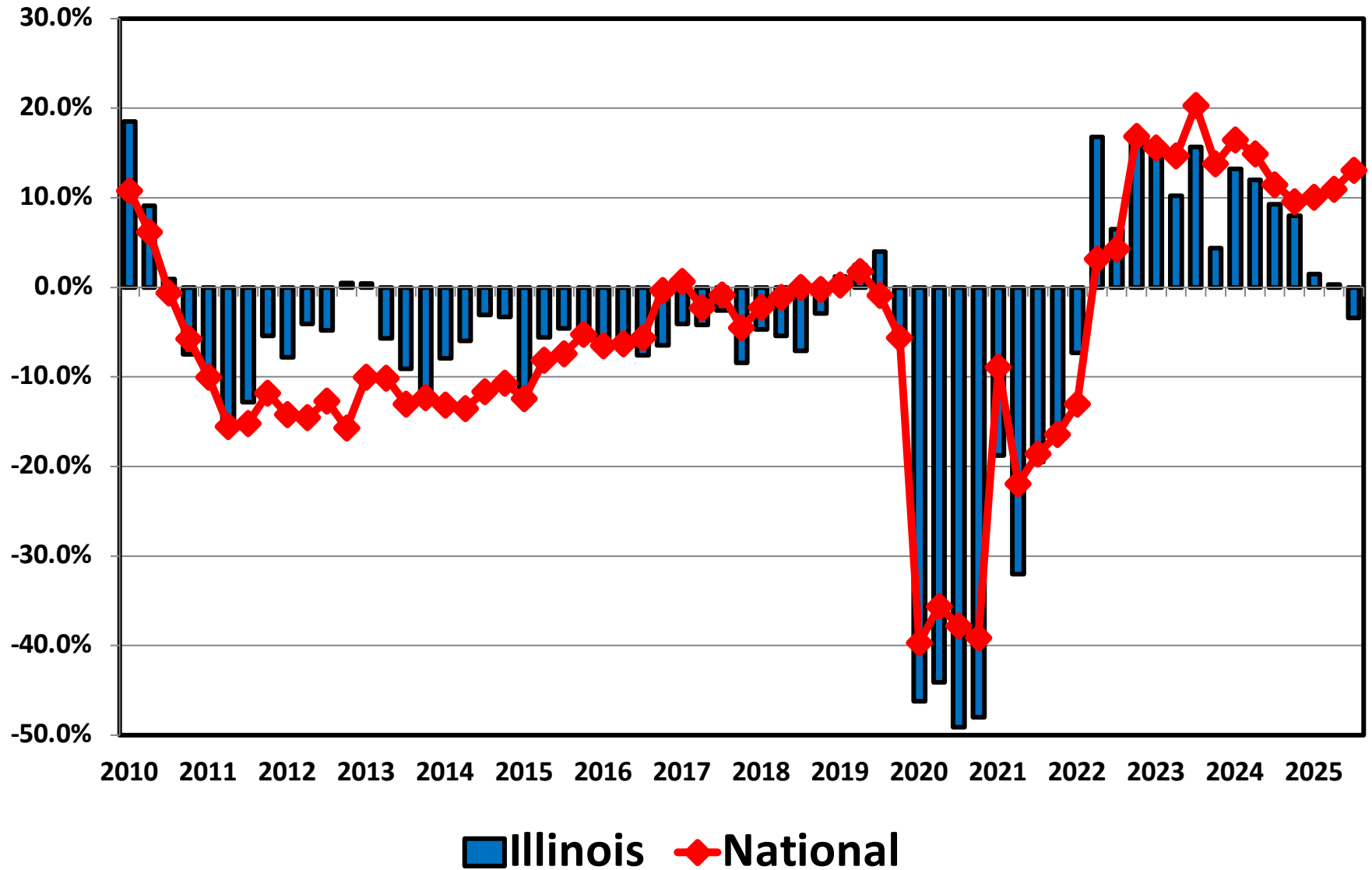
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Filing Trends By Quarter Illinois vs. National Average (Percent Change From Same Quarter One Year Prior)



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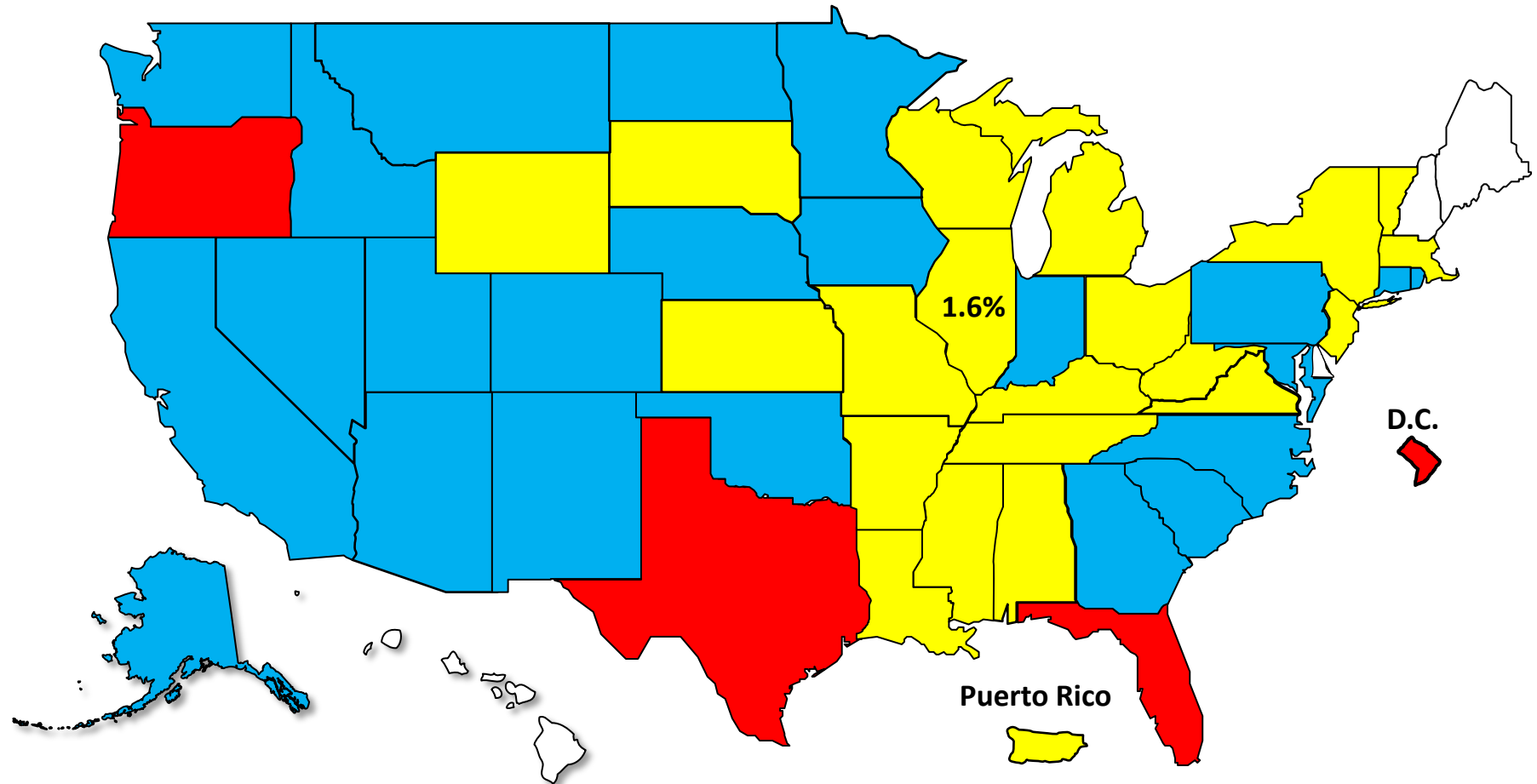
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Bankruptcy Filing Trends

Calendar Year 2025 vs. 2024

National Average = 11.0% Increase

 +20% or More  +10.0% to 19.9%  +0% to 9.9%  Decline



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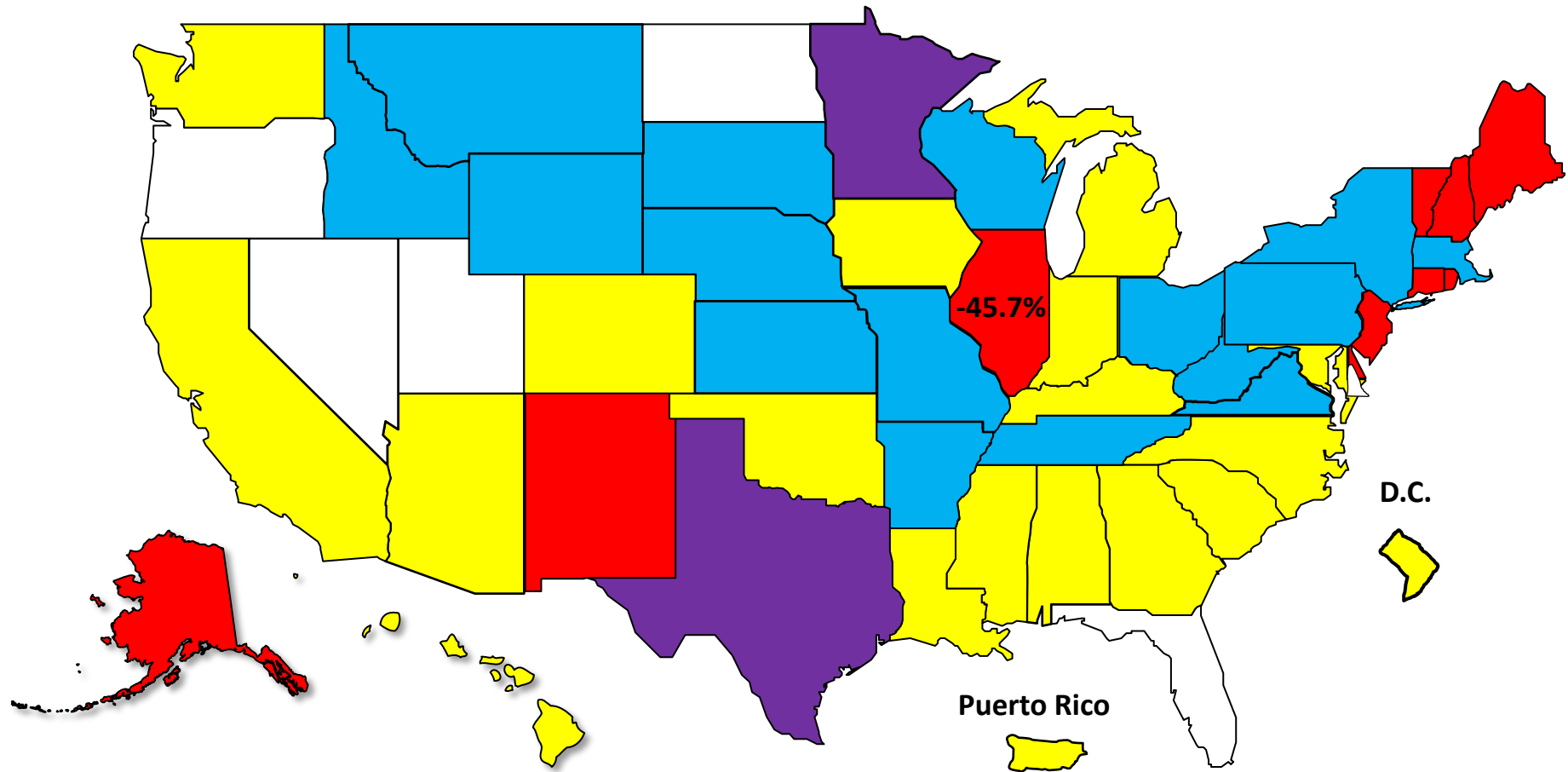
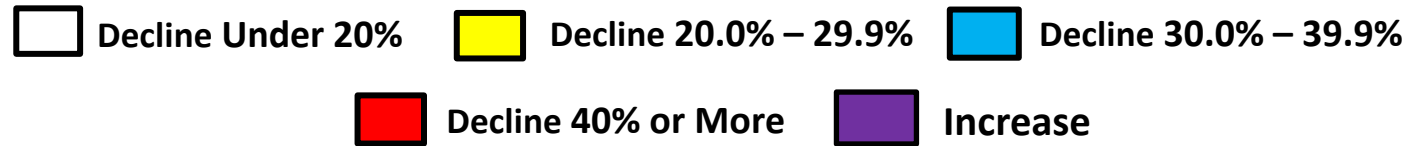
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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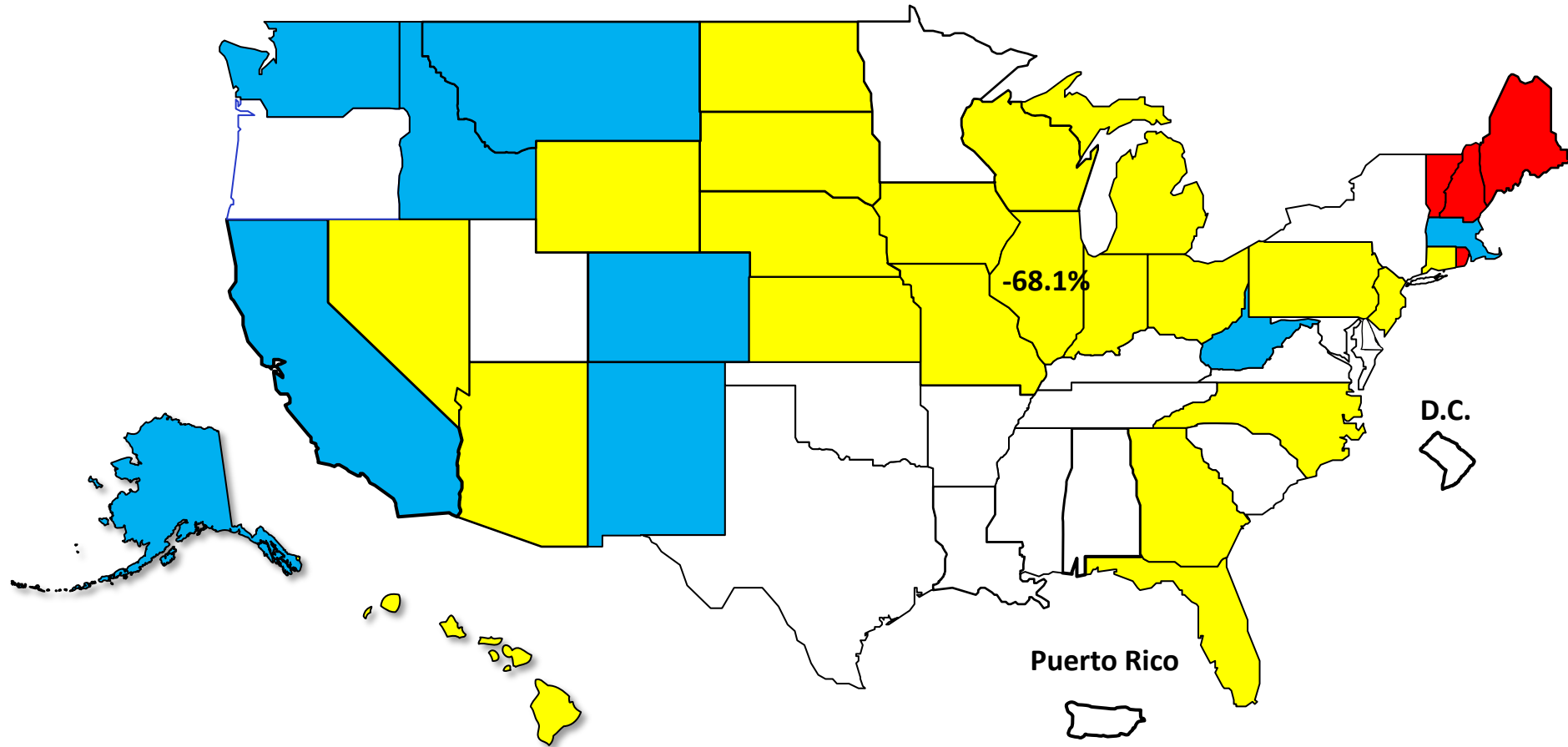


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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