

Bankruptcy Filing Trends in Iowa: 2000-2025



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Iowa

State at a Glance		
	Iowa	National
Population (7/1/2025)	3,238,387	341,784,857
- Change since April 2020	1.5%	3.1%
- Foreign Born	5.9%	14.1%
Size (Square Miles)	55,853	3,533,038
Median Household Income	\$75,059	\$80,734
Persons per Household	2.36	2.53
Per Capita Income	\$40,877	\$44,673
Median Home Value	\$208,000	\$332,700
Homeownership Rate	71.7%	65.2%
High School Graduate (or Higher)	93.3%	89.6%
College Graduate (or Higher)	31.4%	35.7%
Disabled	8.9%	9.3%
No Health Insurance	6.6%	9.6%
In Poverty	11.3%	10.6%

Source: U.S. Census Bureau January 2026

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Bankruptcy Filings in Iowa Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,738	3,069	26	625	18
2024	3,202	2,686	23	484	9
2023	2,836	2,344	13	474	5
2022	2,305	1,952	22	325	6
2021	2,846	2,532	25	272	17
2020	3,804	3,384	8	377	35
2019	4,902	4,259	13	603	27
2018	4,629	4,074	19	523	13
2017	4,320	3,818	15	469	18
2016	4,297	3,797	8	480	12
2015	4,535	4,054	8	459	14
2014	5,079	4,607	20	448	4
2013	5,747	5,240	10	493	4
2012	6,411	5,803	19	578	11
2011	7,965	7,231	24	700	10
2010	9,829	9,013	36	770	10
2009	10,171	9,354	21	789	7
2008	8,125	7,383	14	726	2
2007	7,036	6,275	11	744	6
2006	4,891	4,316	11	561	3
2005	18,709	17,771	18	914	6
2004	13,082	12,430	23	628	1
2003	12,582	11,895	28	647	12
2002	11,808	11,186	26	587	9
2001	11,076	10,459	28	582	7
2000	8,293	7,683	19	583	8
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Northern District of Iowa Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,471	1,267	7	183	14
2024	1,314	1,156	11	144	3
2023	1,109	954	9	143	3
2022	867	766	6	91	4
2021	1,120	1,016	7	87	10
2020	1,462	1,314	4	119	25
2019	1,846	1,647	4	175	20
2018	1,791	1,605	5	171	10
2017	1,680	1,509	10	146	15
2016	1,686	1,526	0	153	7
2015	1,807	1,674	3	121	9
2014	1,950	1,833	3	111	3
2013	2,189	2,061	3	122	3
2012	2,403	2,222	6	166	9
2011	2,924	2,752	10	157	5
2010	3,531	3,343	7	171	10
2009	3,796	3,612	9	170	5
2008	2,939	2,770	5	164	0
2007	2,490	2,326	5	154	5
2006	1,766	1,624	5	134	3
2005	7,427	7,137	11	275	4
2004	5,070	4,879	9	182	0
2003	4,940	4,734	12	188	6
2002	4,646	4,466	13	163	4
2001	4,377	4,210	13	151	3
2000	3,399	3,249	12	131	7
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Southern District of Iowa Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,267	1,802	19	442	4
2024	1,888	1,530	12	340	6
2023	1,727	1,390	4	331	2
2022	1,438	1,186	16	234	2
2021	1,726	1,516	18	185	7
2020	2,342	2,070	4	258	10
2019	3,056	2,627	4	418	7
2018	2,838	2,469	14	352	3
2017	2,640	2,309	5	323	3
2016	2,611	2,271	8	327	5
2015	2,728	2,380	5	338	5
2014	3,129	2,774	17	337	1
2013	3,558	3,179	7	371	1
2012	4,008	3,582	13	412	1
2011	5,041	4,479	14	543	5
2010	6,298	5,670	29	599	0
2009	6,375	5,742	12	619	2
2008	5,186	4,613	9	562	2
2007	4,546	3,949	6	590	1
2006	3,125	2,692	6	427	0
2005	11,282	10,634	7	639	2
2004	8,012	7,551	14	446	1
2003	7,642	7,161	16	459	6
2002	7,162	6,720	13	424	5
2001	6,699	6,249	15	431	4
2000	4,894	4,434	7	452	1
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Iowa Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	148	99	26	5	18
2024	123	84	21	9	9
2023	111	86	13	7	5
2022	104	72	22	4	6
2021	144	97	25	5	17
2020	165	117	8	5	35
2019	183	140	13	3	27
2018	166	130	18	5	13
2017	166	129	15	4	18
2016	174	142	8	12	12
2015	187	154	8	11	14
2014	170	139	19	8	4
2013	230	209	10	7	4
2012	255	223	17	5	10
2011	356	314	24	8	10
2010	381	329	33	9	10
2009	384	351	21	5	7
2008	342	317	14	9	2
2007	243	213	11	13	6
2006	208	182	9	14	3
2005	455	412	18	19	6
2004	360	324	23	12	1
2003	323	264	27	20	12
2002	354	309	25	11	9
2001	289	243	28	11	7
2000	214	176	18	12	8
* Chapters 9, 12 and 15					

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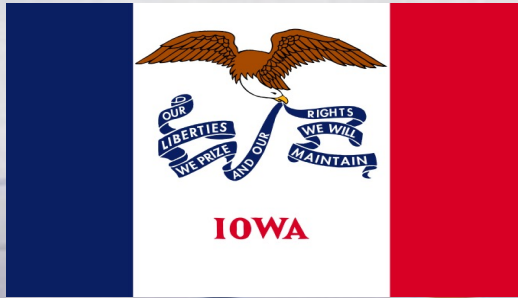


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Business Bankruptcy Filings - Northern District of Iowa Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	58	36	7	1	14
2024	64	49	9	3	3
2023	52	37	9	3	3
2022	41	30	6	1	4
2021	66	46	7	3	10
2020	91	60	4	2	25
2019	88	63	4	1	20
2018	71	55	5	1	10
2017	87	60	10	2	15
2016	77	65	0	5	7
2015	85	68	3	5	9
2014	62	55	3	1	3
2013	86	76	3	4	3
2012	108	93	5	1	9
2011	159	140	10	4	5
2010	153	133	5	5	10
2009	165	149	9	2	5
2008	150	141	5	4	0
2007	113	99	5	4	5
2006	115	103	3	6	3
2005	295	271	11	9	4
2004	234	219	9	6	0
2003	211	181	11	13	6
2002	207	185	12	6	4
2001	185	164	13	5	3
2000	163	134	11	11	7
*Chapters 9, 12 and 15					

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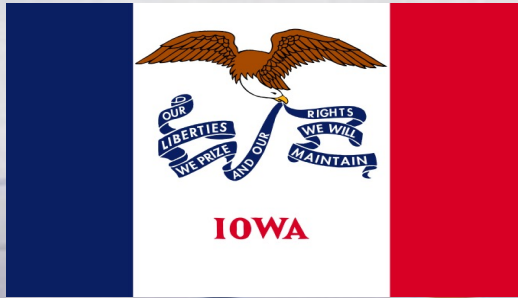


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Business Bankruptcy Filings - Southern District of Iowa Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	90	63	19	4	4
2024	59	35	12	6	6
2023	59	49	4	4	2
2022	63	42	16	3	2
2021	78	51	18	2	7
2020	74	57	4	3	10
2019	95	80	4	4	7
2018	95	75	13	4	3
2017	79	69	5	2	3
2016	97	77	8	7	5
2015	102	86	5	6	5
2014	108	84	16	7	1
2013	144	133	7	3	1
2012	147	130	12	4	1
2011	197	174	14	4	5
2010	228	196	28	4	0
2009	219	202	12	3	2
2008	192	176	9	5	2
2007	130	114	6	9	1
2006	93	79	6	8	0
2005	160	141	7	10	2
2004	126	105	14	6	1
2003	112	83	16	7	6
2002	147	124	13	5	5
2001	104	79	15	6	4
2000	51	42	7	1	1
*Chapters 9, 12 and 15					

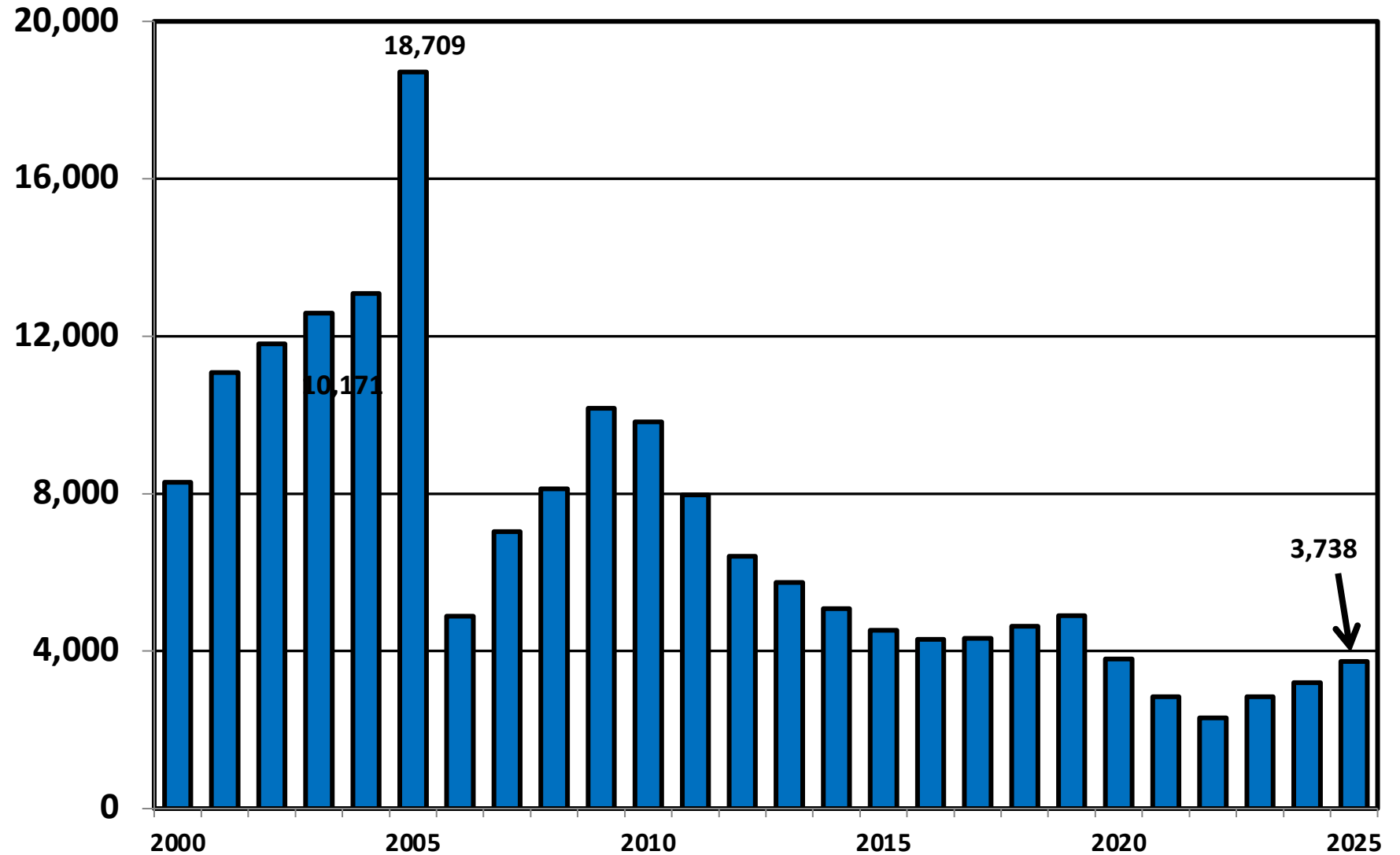
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Total Bankruptcy Cases Filed In Iowa Calendar Years 2000 - 2025



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Total Filings Relative to Population 2000 - 2025



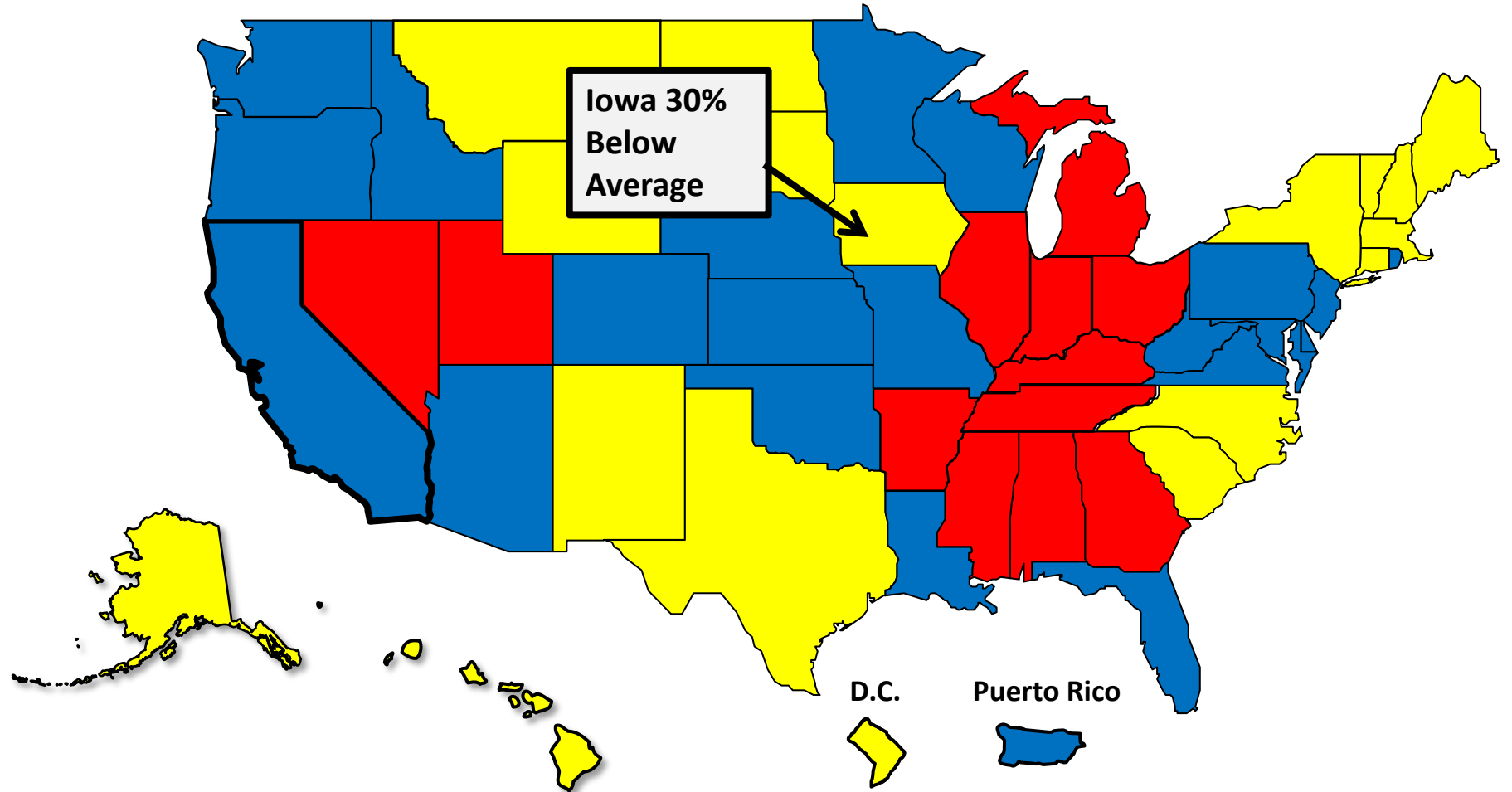
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



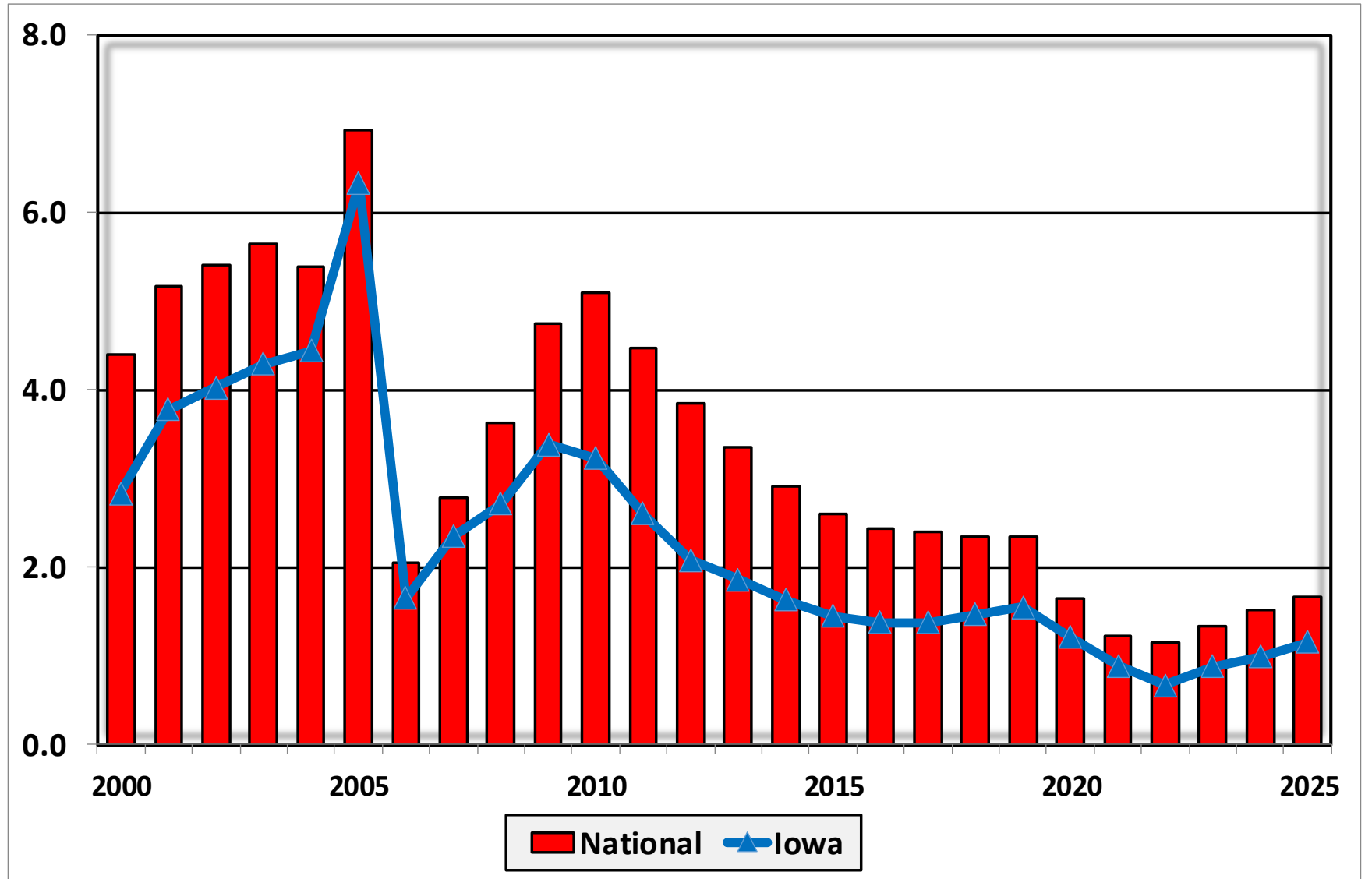
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Bankruptcy Filings per 1,000 Population Iowa vs. National Average 2000 - 2025



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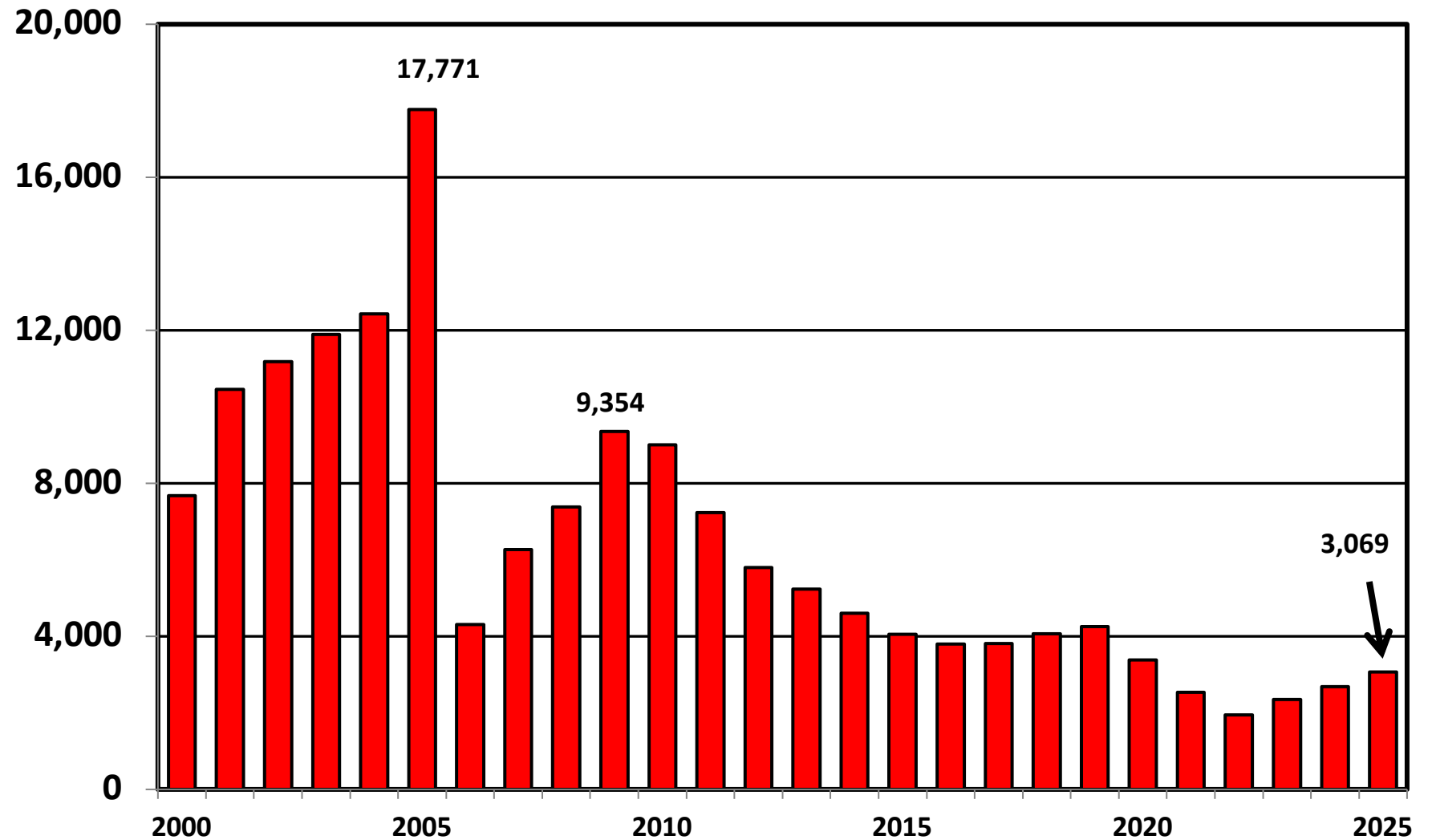


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Chapter 7 Cases Filed In Iowa Calendar Years 2000 - 2025



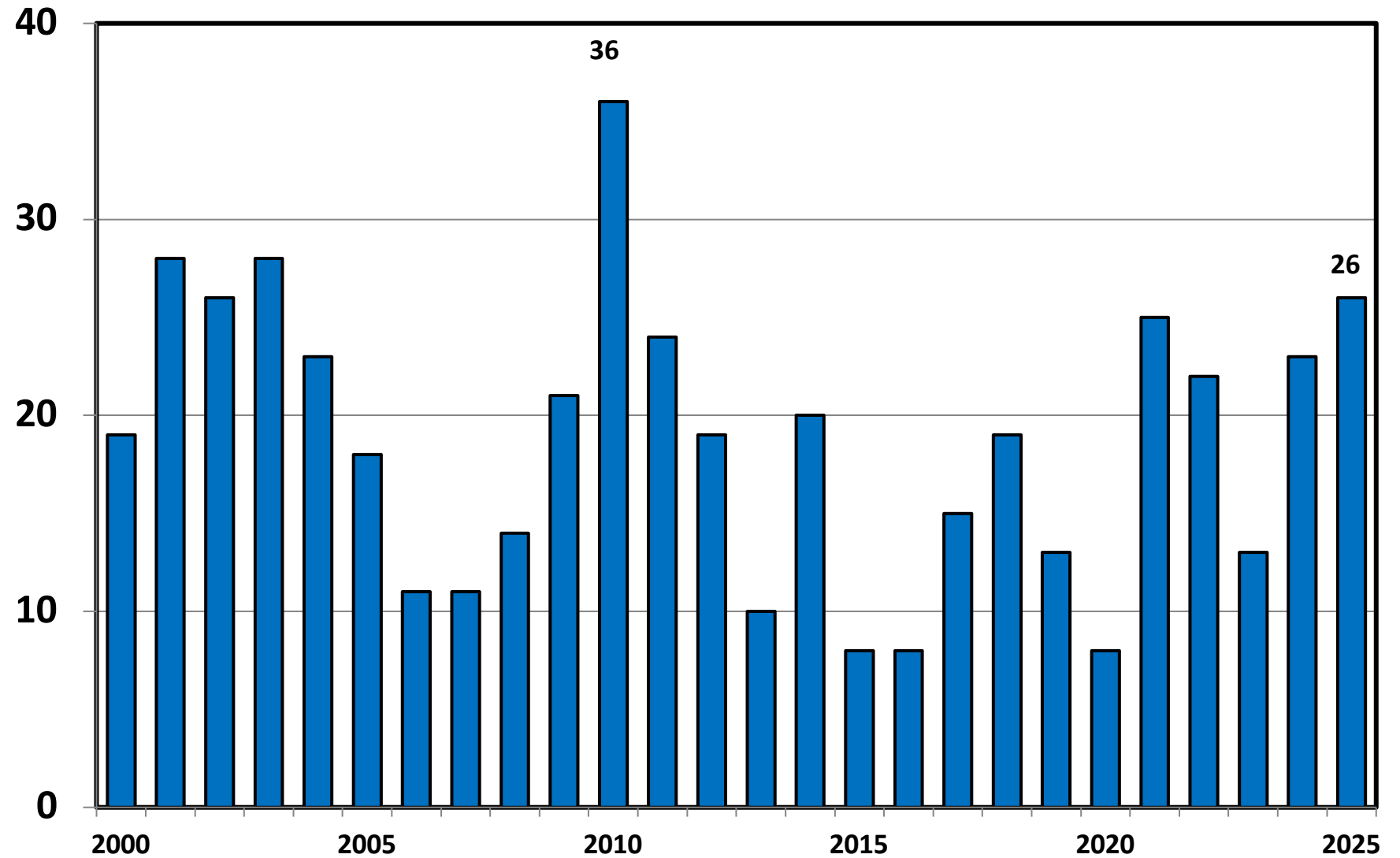
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Chapter 11 Cases Filed in Iowa 2000 - 2025



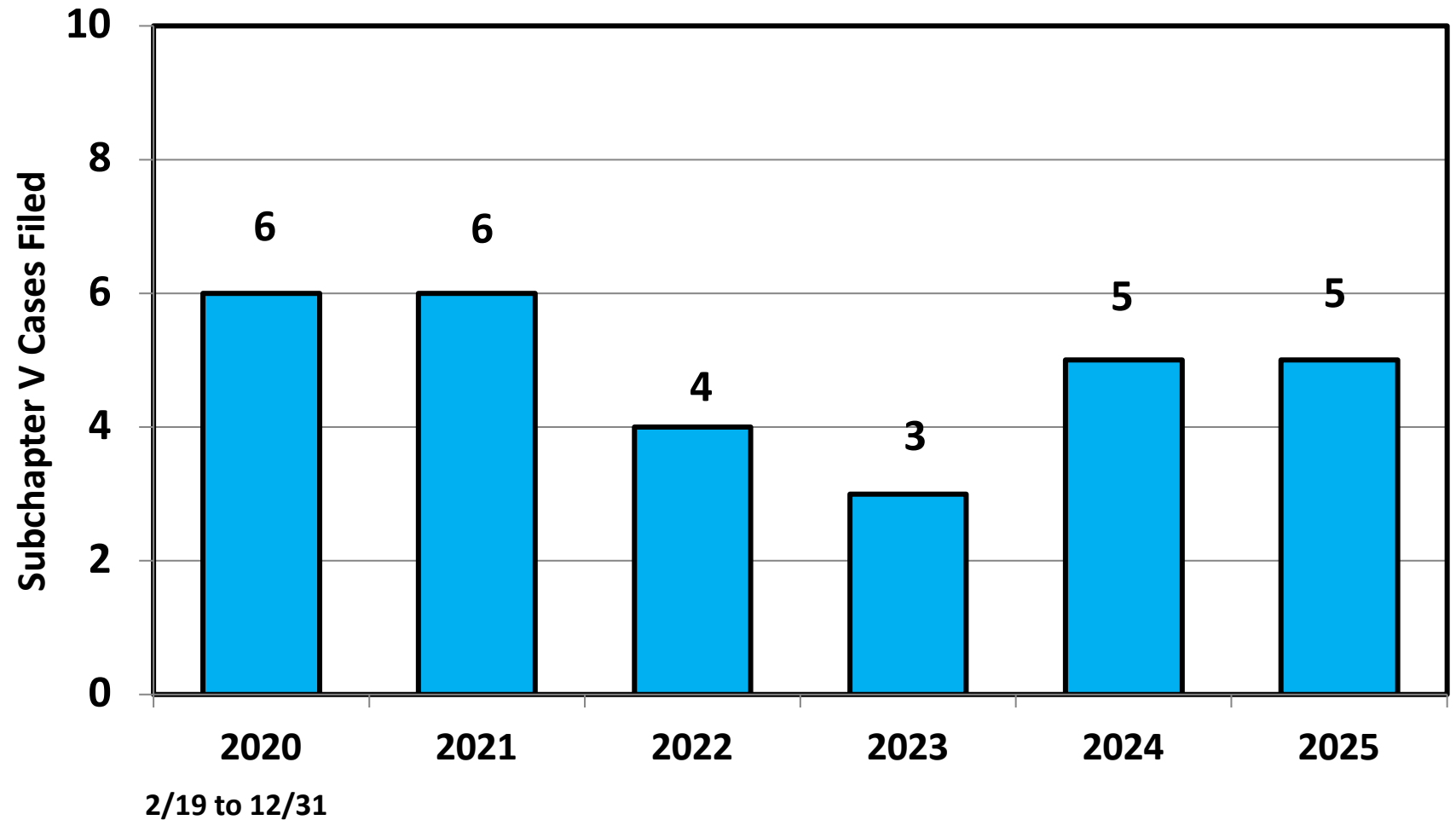
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Subchapter V Cases Filed in Iowa Calendar Years 2020 - 2025



Source: ABI review of PACER records

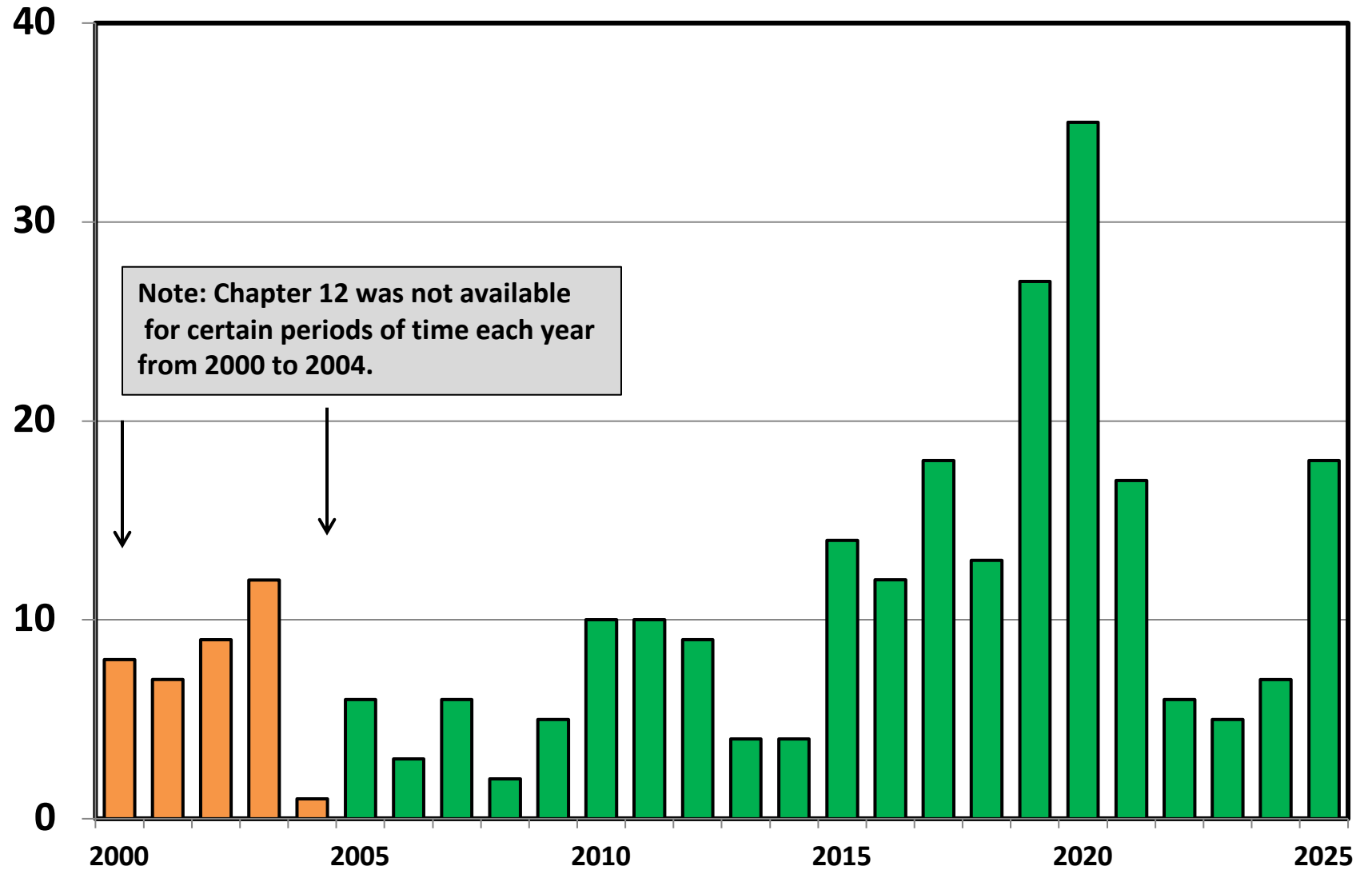
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Chapter 12 Cases Filed in Iowa 2000 – 2025



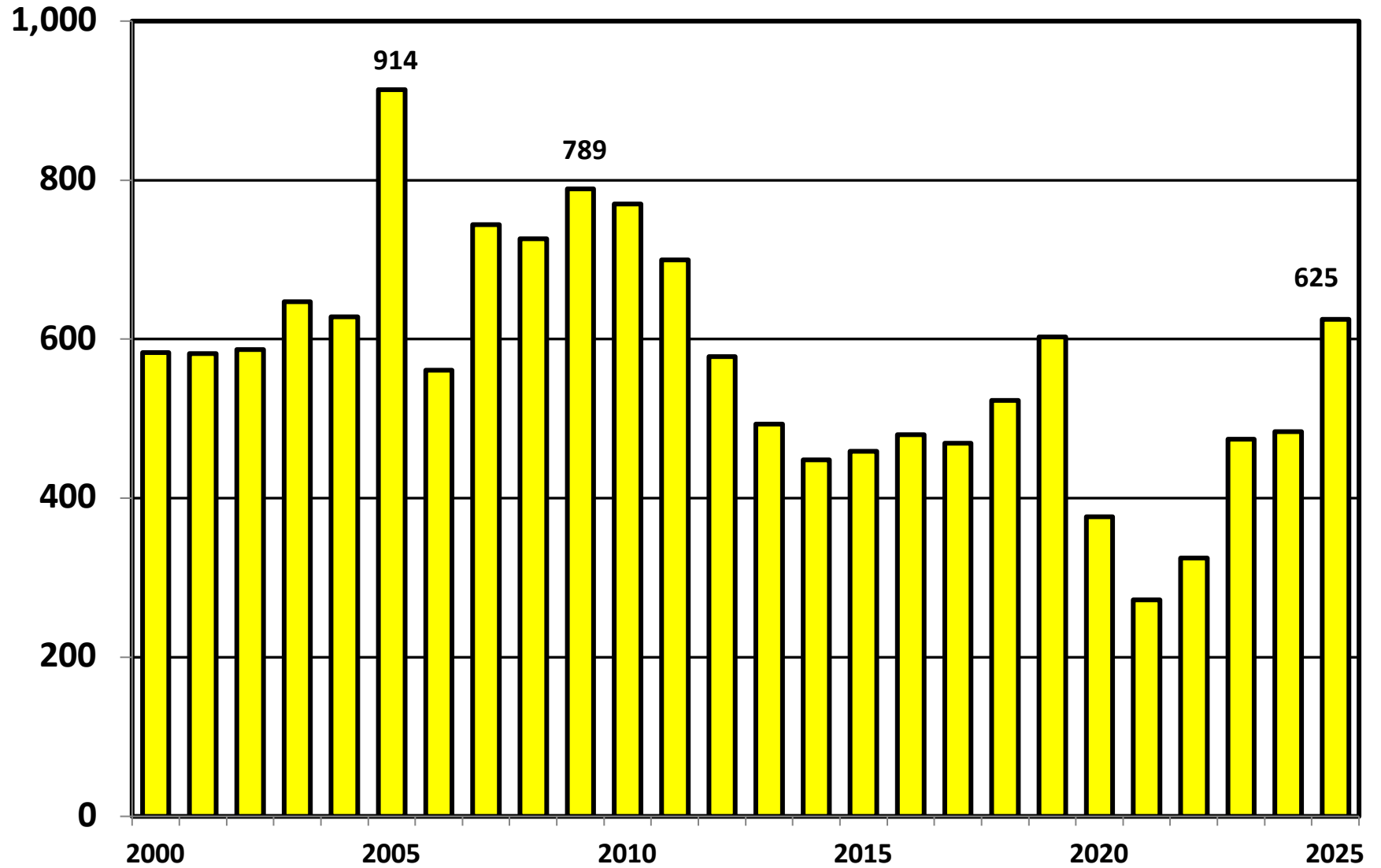
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Chapter 13 Cases Filed in Iowa 2000 - 2025



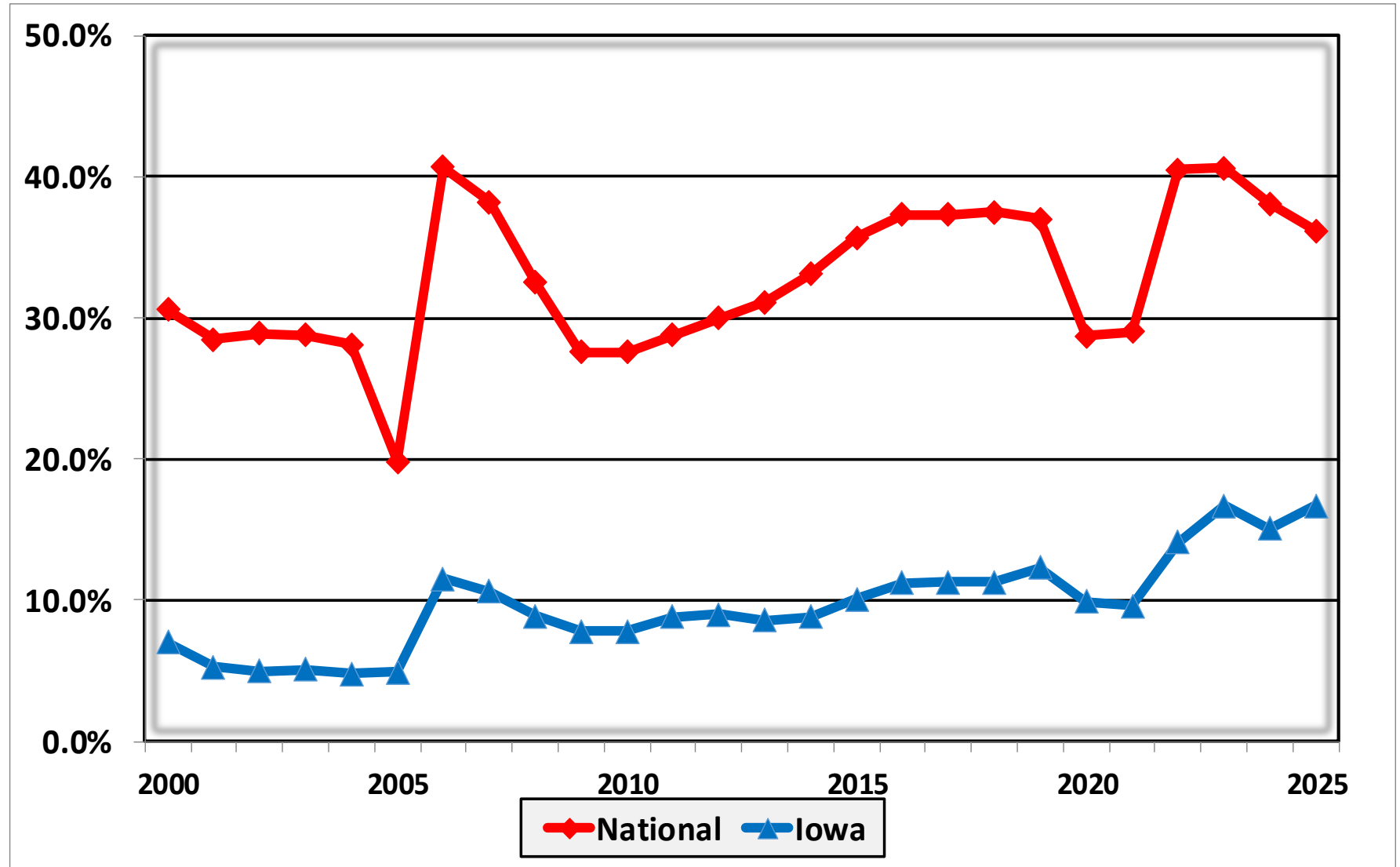
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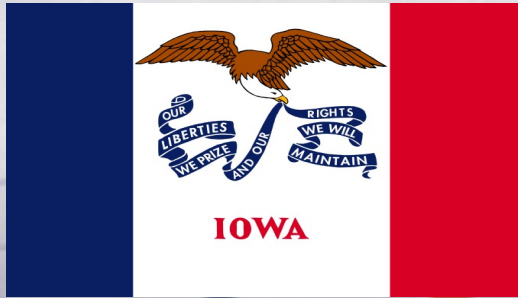
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



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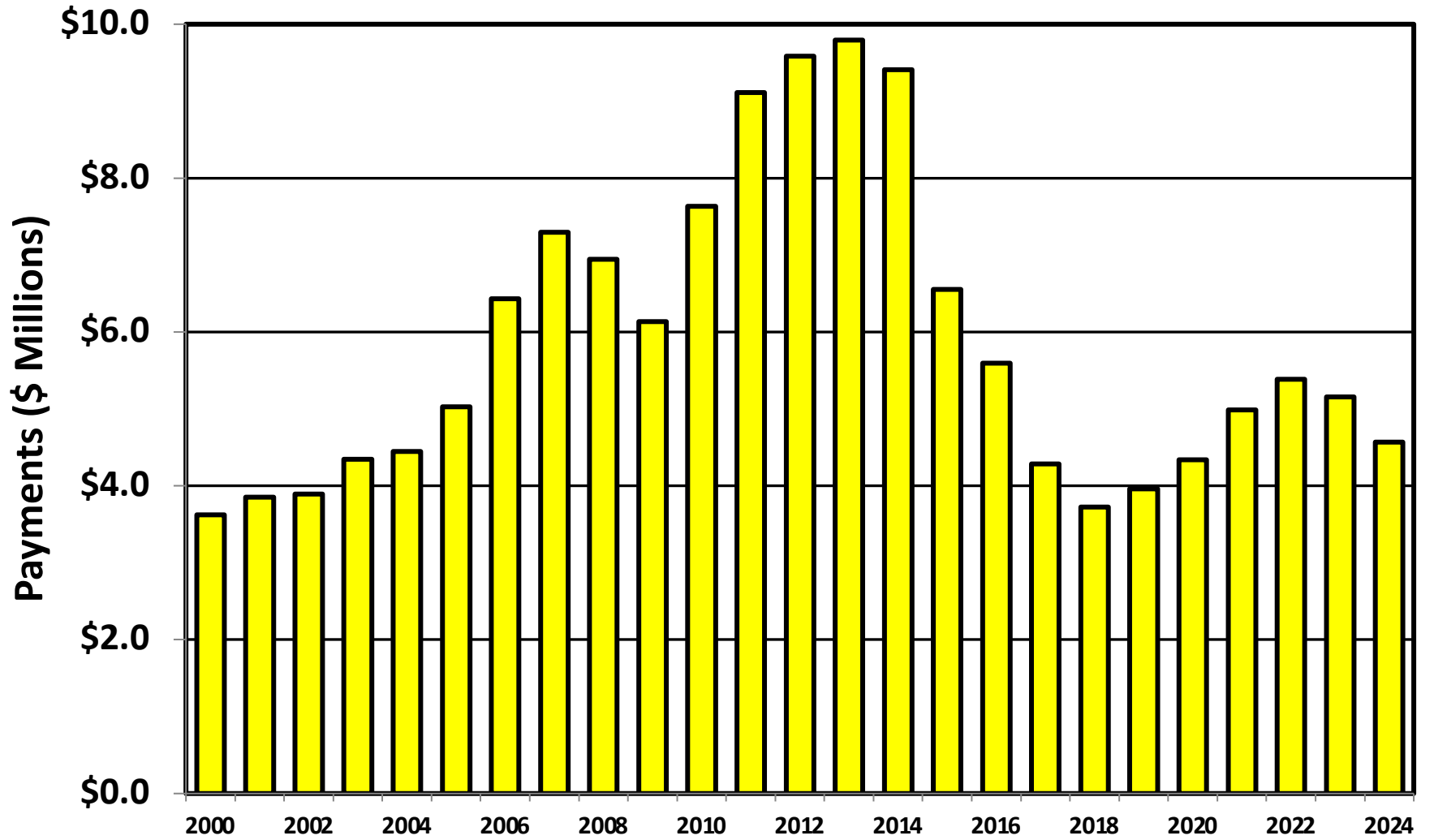


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Chapter 13 Cases in Iowa

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



Source: Executive Office for United States Trustees

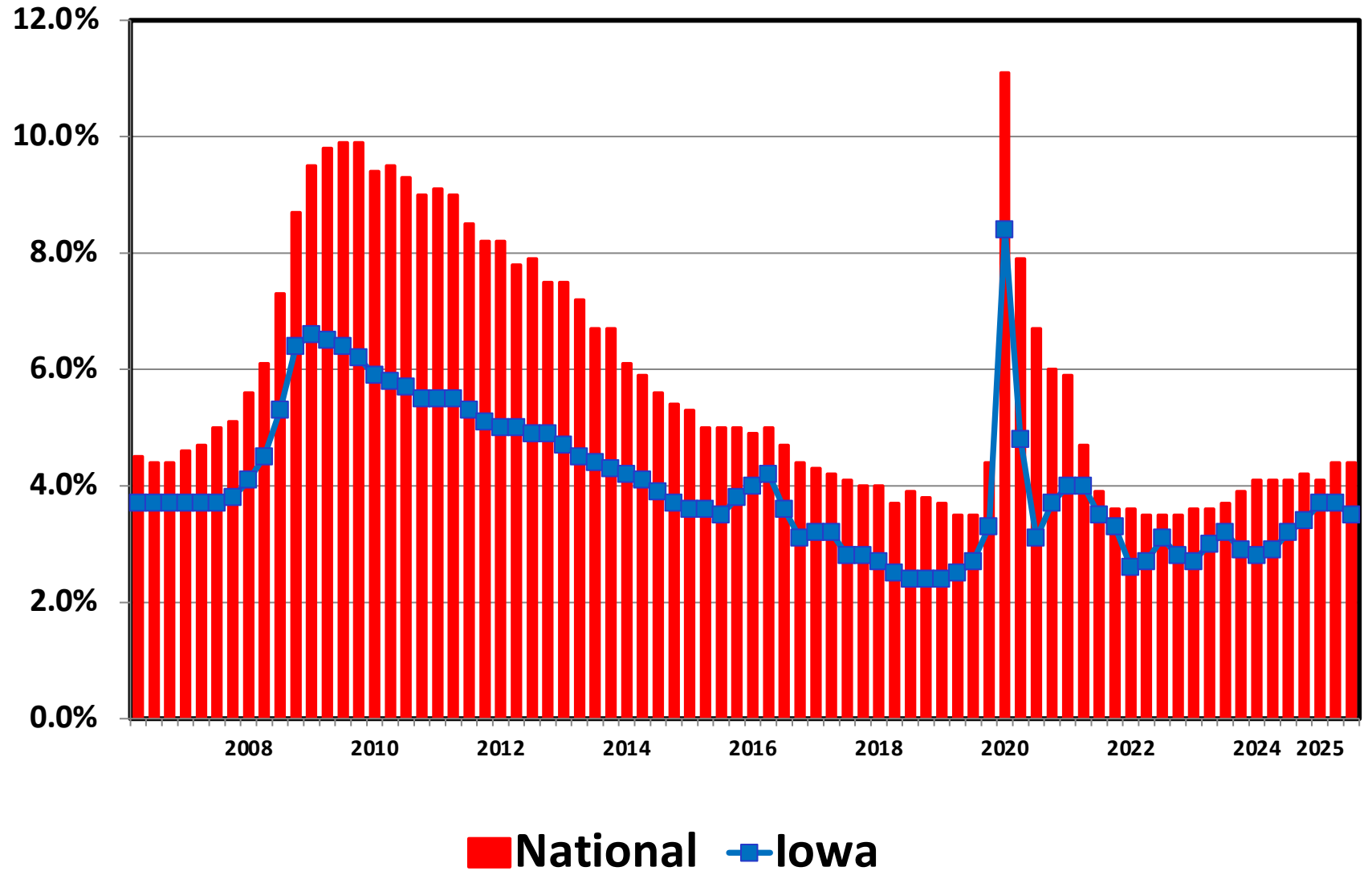
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

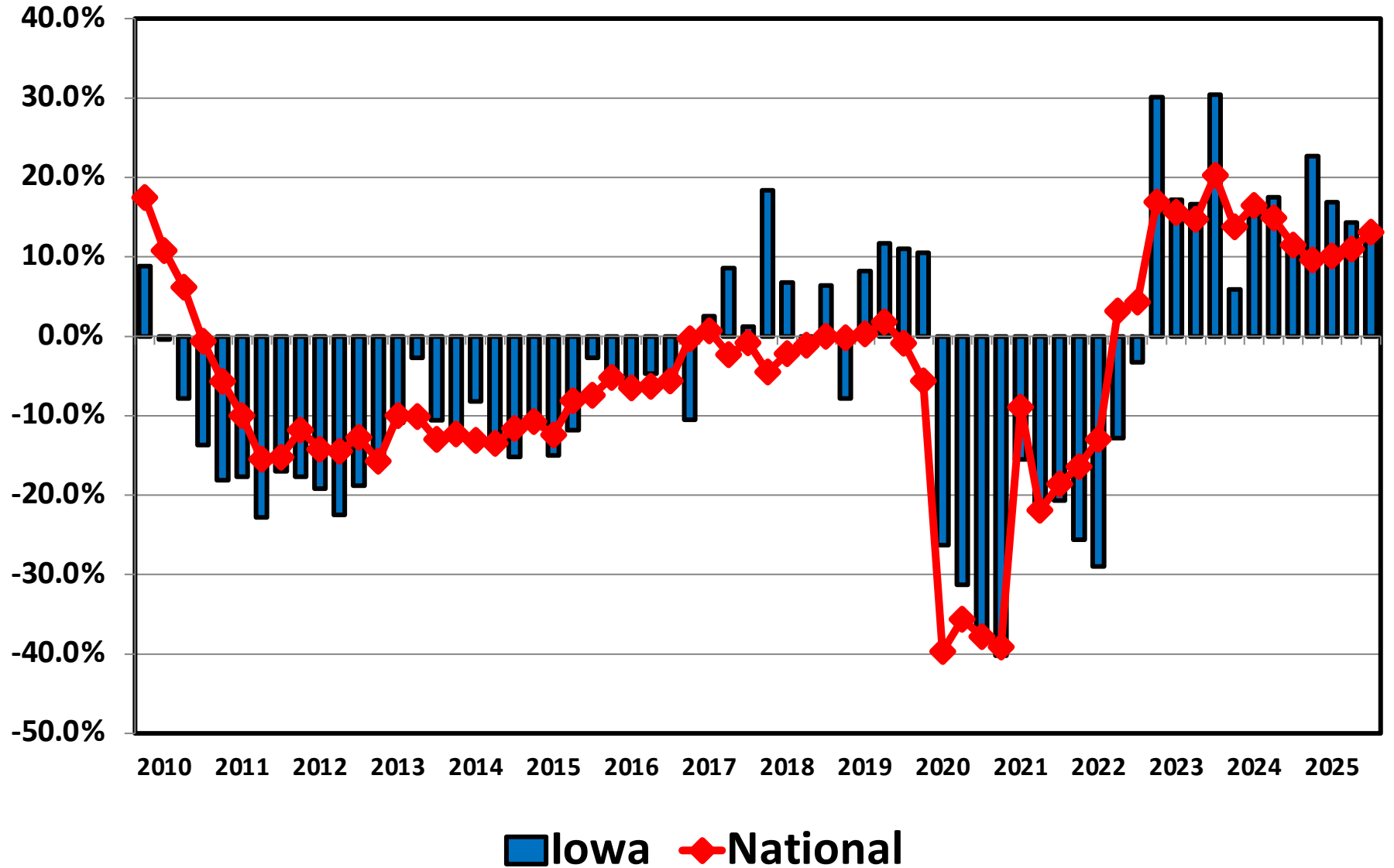
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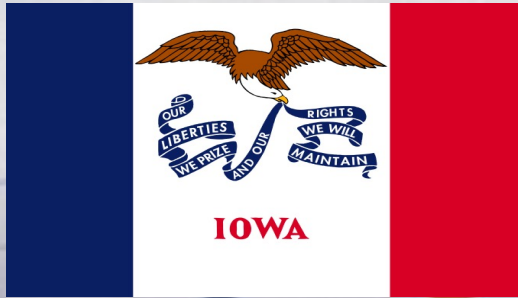
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Filing Trends By Quarter Iowa vs. National Average (Percent Change From Same Quarter One Year Prior)



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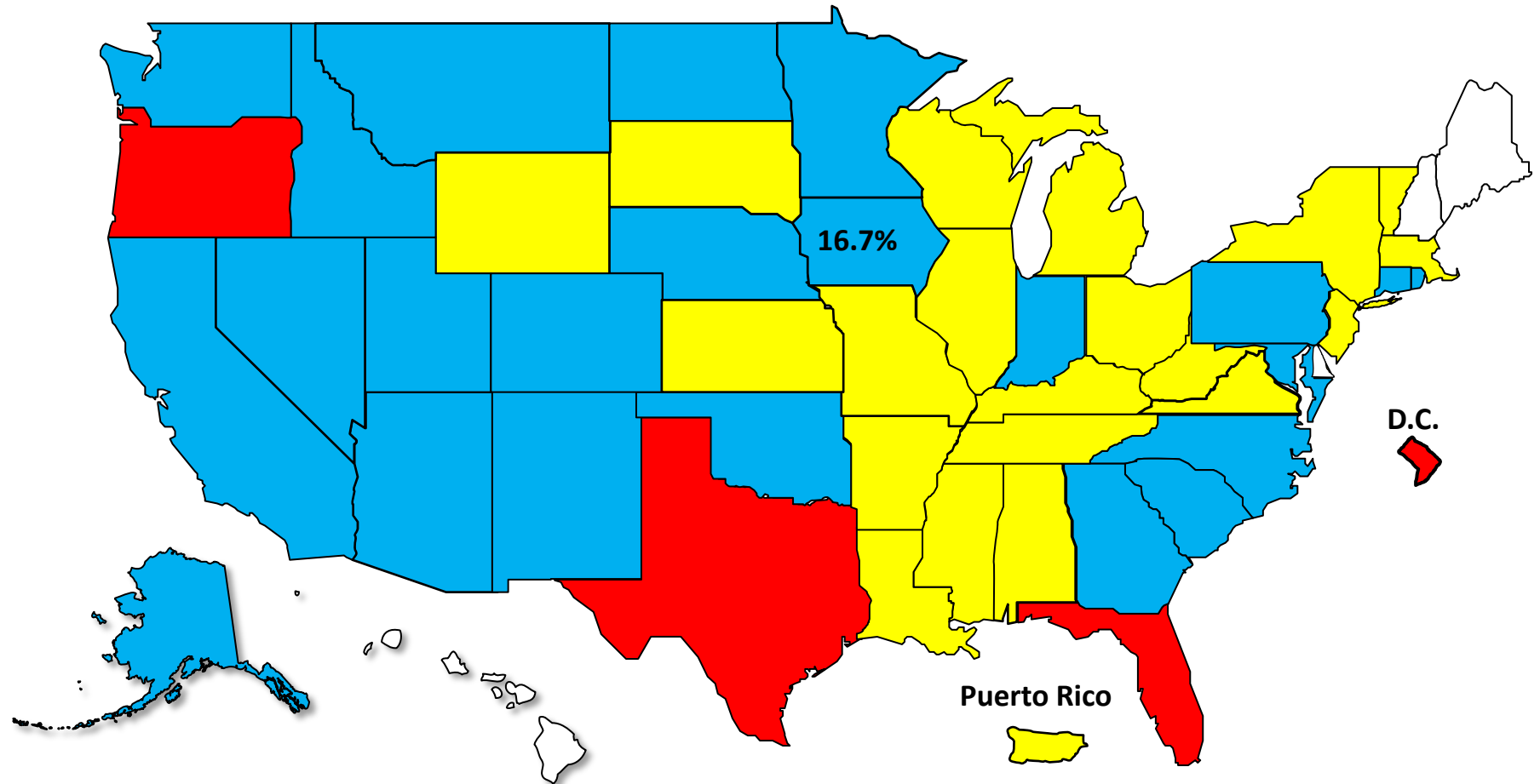


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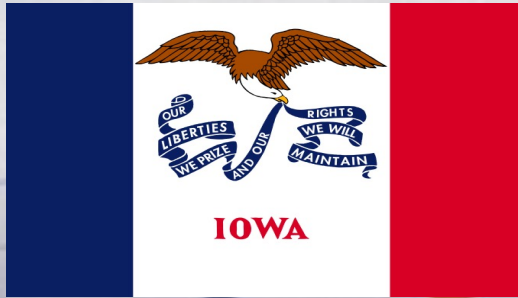


Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



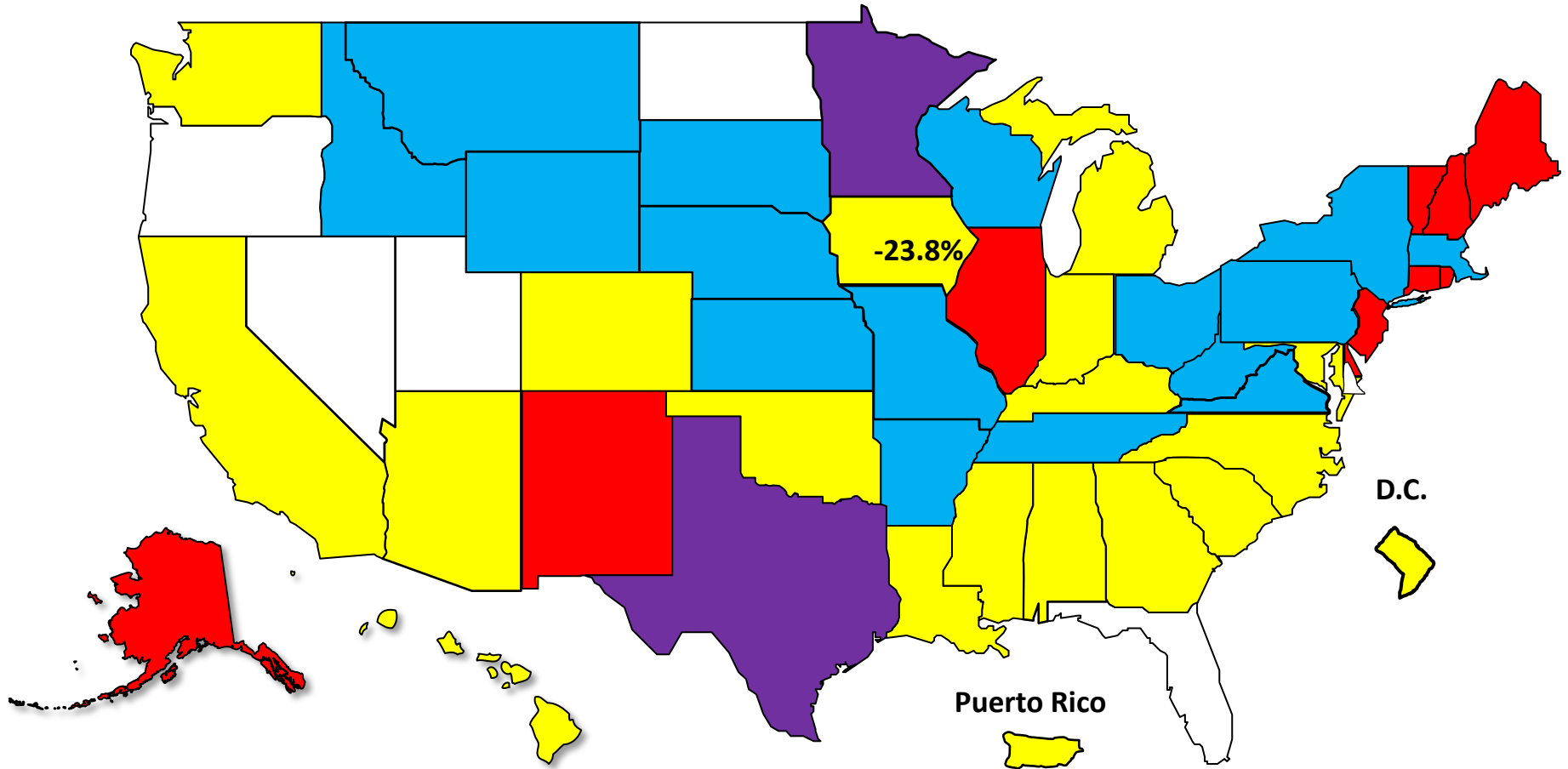
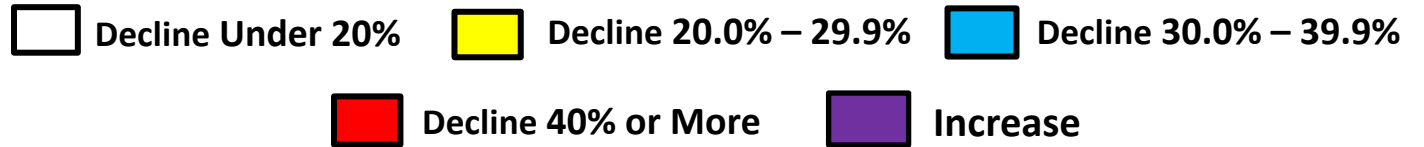
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019 National Average = 25.9% Decrease



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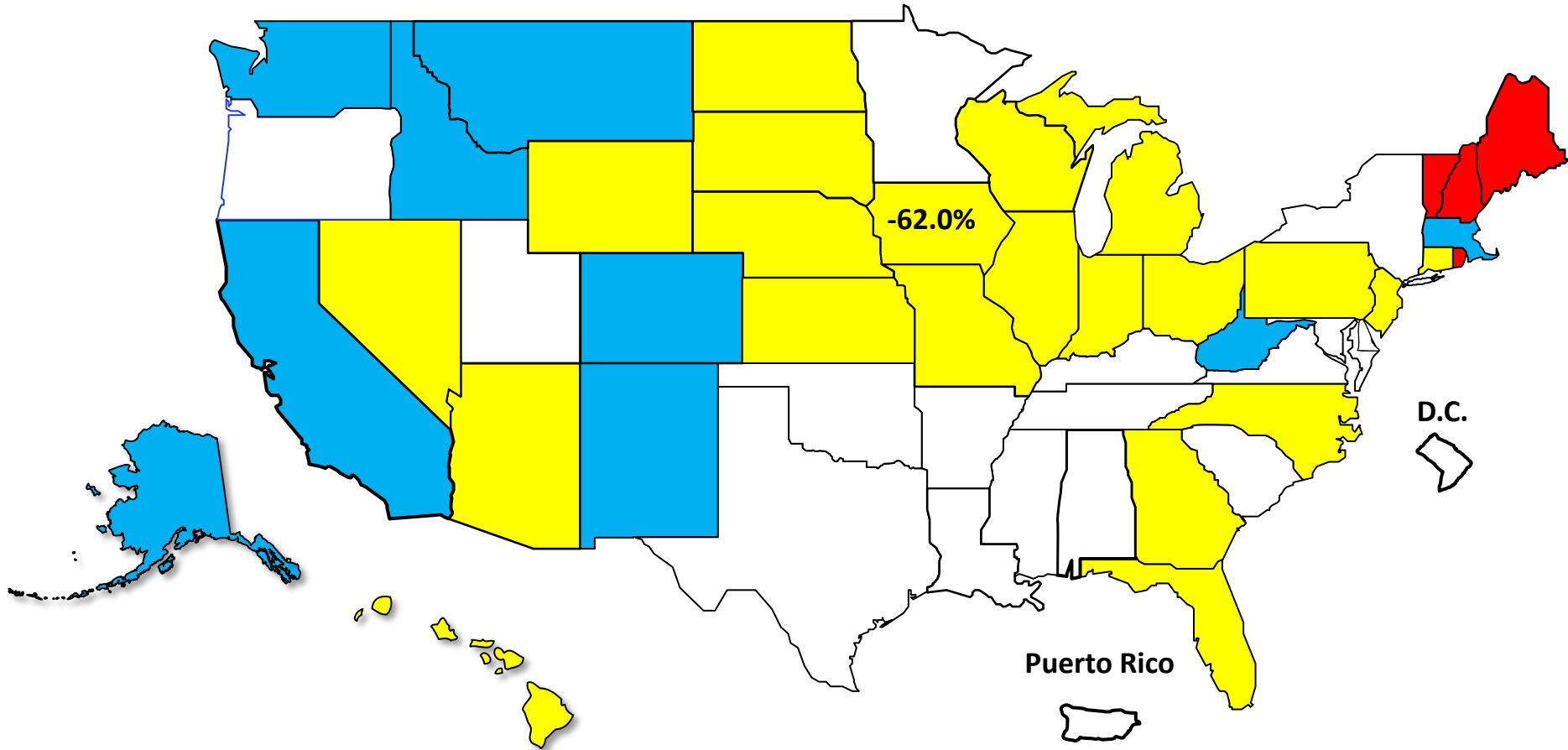


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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