

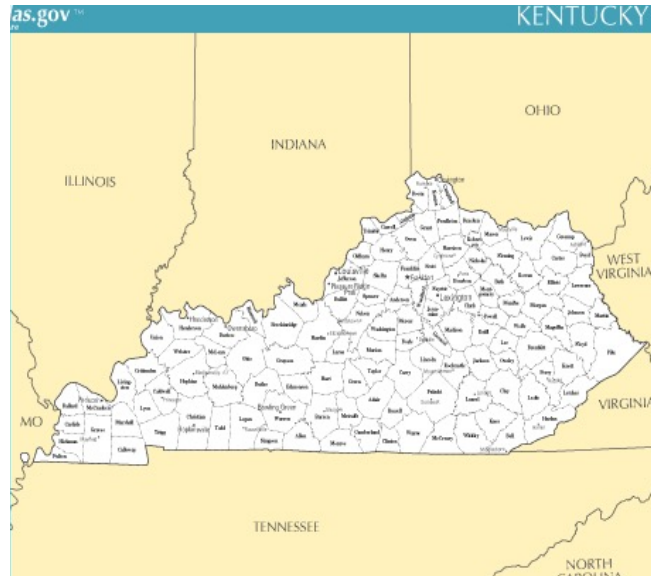
Bankruptcy Filing Trends in Kentucky: 2000-2025



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Kentucky

State at a Glance		
	Kentucky	National
Population (7/1/2025)	4,606,864	341,784,857
- Change since April 2020	2.2%	3.1%
- Foreign Born	4.7%	14.1%
Size (Square Miles)	39,492	3,533,038
Median Household Income	\$63,726	\$80,734
Persons per Household	2.43	2.53
Per Capita Income	\$35,821	\$44,673
Median Home Value	\$205,600	\$332,700
Homeownership Rate	68.3%	65.2%
High School Graduate (or Higher)	88.9%	89.6%
College Graduate (or Higher)	27.6%	35.7%
Disabled	13.5%	9.3%
No Health Insurance	8.2%	9.6%
In Poverty	15.6%	10.6%
Source: U.S. Census Bureau January 2026		

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Bankruptcy Filings in Kentucky					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	12,129	6,613	22	5,494	0
2024	11,090	5,916	45	5,127	2
2023	10,440	5,441	41	4,956	2
2022	8,726	4,937	17	3,767	5
2021	9,094	5,932	19	3,138	5
2020	11,431	7,727	47	3,649	8
2019	15,422	9,946	63	5,404	9
2018	14,914	9,697	31	5,175	11
2017	15,841	10,784	24	5,017	16
2016	15,195	10,141	23	5,016	15
2015	15,429	10,650	71	4,696	12
2014	16,983	12,353	54	4,572	4
2013	18,478	13,380	77	5,011	10
2012	19,902	14,481	77	5,332	12
2011	22,193	16,525	68	5,589	11
2010	24,848	18,615	88	6,132	13
2009	25,221	19,115	101	5,996	9
2008	21,472	15,951	60	5,456	5
2007	17,157	12,078	56	5,021	2
2006	12,374	8,397	47	3,925	5
2005	40,274	34,345	66	5,853	10
2004	28,118	22,430	116	5,565	7
2003	29,897	24,518	87	5,283	9
2002	27,268	22,460	220	4,582	6
2001	26,183	21,921	166	4,095	1
2000	21,018	17,414	84	3,517	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Total Bankruptcy Filings - Eastern District of Kentucky Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	6,130	3,866	7	2,257	0
2024	5,326	3,312	23	1,989	2
2023	4,728	2,997	9	1,721	1
2022	4,005	2,671	6	1,326	2
2021	4,266	3,146	9	1,109	2
2020	5,762	4,173	24	1,560	5
2019	7,678	5,263	43	2,368	4
2018	7,561	5,160	10	2,383	8
2017	8,163	5,745	12	2,401	5
2016	7,860	5,416	11	2,429	4
2015	7,936	5,498	47	2,386	5
2014	8,475	6,108	19	2,345	3
2013	9,213	6,701	42	2,466	4
2012	9,602	7,020	31	2,544	7
2011	10,862	8,083	31	2,744	4
2010	12,386	9,379	39	2,962	6
2009	12,685	9,654	43	2,986	2
2008	10,415	7,827	28	2,558	2
2007	7,687	5,414	35	2,237	1
2006	5,302	3,743	16	1,541	2
2005	18,893	16,599	16	2,272	6
2004	12,949	10,777	22	2,144	6
2003	13,388	11,430	29	1,929	0
2002	12,208	10,510	184	1,512	2
2001	11,550	10,044	97	1,409	0
2000	9,050	7,868	37	1,144	1
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Total Bankruptcy Filings - Western District of Kentucky Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,999	2,747	15	3,237	0
2024	5,764	2,604	22	3,138	0
2023	5,712	2,444	32	3,235	1
2022	4,721	2,266	11	2,441	3
2021	4,828	2,786	10	2,029	3
2020	5,669	3,554	23	2,089	3
2019	7,744	4,762	19	2,958	5
2018	7,353	4,537	21	2,792	3
2017	7,678	5,039	12	2,616	11
2016	7,335	4,725	12	2,587	11
2015	7,493	5,152	24	2,310	7
2014	8,508	6,245	35	2,227	1
2013	9,265	6,679	35	2,545	6
2012	10,300	7,461	46	2,788	5
2011	11,331	8,442	37	2,845	7
2010	12,462	9,236	49	3,170	7
2009	12,536	9,461	58	3,010	7
2008	11,057	8,124	32	2,898	3
2007	9,470	6,664	21	2,784	1
2006	7,072	4,654	31	2,384	3
2005	21,381	17,746	50	3,581	4
2004	15,169	11,653	94	3,421	1
2003	16,509	13,088	58	3,354	9
2002	15,060	11,950	36	3,070	4
2001	14,633	11,877	69	2,686	1
2000	11,968	9,546	47	2,373	2
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Business Bankruptcy Cases Filed - Kentucky Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	120	82	21	17	0
2024	138	81	45	10	2
2023	128	63	40	23	2
2022	87	52	17	13	5
2021	106	65	19	17	5
2020	191	122	45	16	8
2019	271	163	63	36	9
2018	211	149	29	22	11
2017	222	158	21	27	16
2016	213	149	20	29	15
2015	249	148	71	18	12
2014	279	195	53	27	4
2013	355	233	74	38	10
2012	403	280	74	37	12
2011	480	371	64	34	11
2010	530	393	84	40	13
2009	602	456	95	42	9
2008	521	417	59	40	5
2007	311	211	56	42	2
2006	200	131	46	18	5
2005	409	314	66	19	10
2004	319	177	106	29	7
2003	327	217	82	19	9
2002	445	207	211	21	6
2001	474	282	163	28	1
2000	355	233	83	36	3
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Business Bankruptcy Filings - Eastern District of Kentucky Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	50	36	6	8	0
2024	72	43	23	4	2
2023	50	34	8	7	1
2022	43	31	6	4	2
2021	52	33	9	8	2
2020	91	58	23	5	5
2019	128	71	43	10	4
2018	94	69	9	8	8
2017	102	72	9	16	5
2016	102	73	9	16	4
2015	150	91	47	7	5
2014	145	113	18	11	3
2013	187	123	41	19	4
2012	175	122	30	16	7
2011	232	182	28	18	4
2010	283	222	37	18	6
2009	295	238	38	17	2
2008	288	233	28	25	2
2007	168	113	35	19	1
2006	91	66	16	7	2
2005	202	171	16	9	6
2004	144	99	22	17	6
2003	158	119	28	11	0
2002	321	128	181	10	2
2001	299	181	94	24	0
2000	213	145	36	31	1
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025



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Business Bankruptcy Filings - Western District of Kentucky Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	70	46	15	9	0
2024	66	38	22	6	0
2023	78	29	32	16	1
2022	44	21	11	9	3
2021	54	32	10	9	3
2020	100	64	22	11	3
2019	143	96	18	24	5
2018	117	80	20	14	3
2017	120	86	12	11	11
2016	111	76	11	13	11
2015	99	57	24	11	7
2014	134	82	35	16	1
2013	168	110	33	19	6
2012	228	158	44	21	5
2011	248	189	36	16	7
2010	247	171	47	22	7
2009	307	218	57	25	7
2008	233	184	31	15	3
2007	143	98	21	23	1
2006	109	65	30	11	3
2005	207	143	50	10	4
2004	175	78	84	12	1
2003	169	98	54	8	9
2002	124	79	30	11	4
2001	175	101	69	4	1
2000	142	88	47	5	2
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Kentucky: 2000-2025

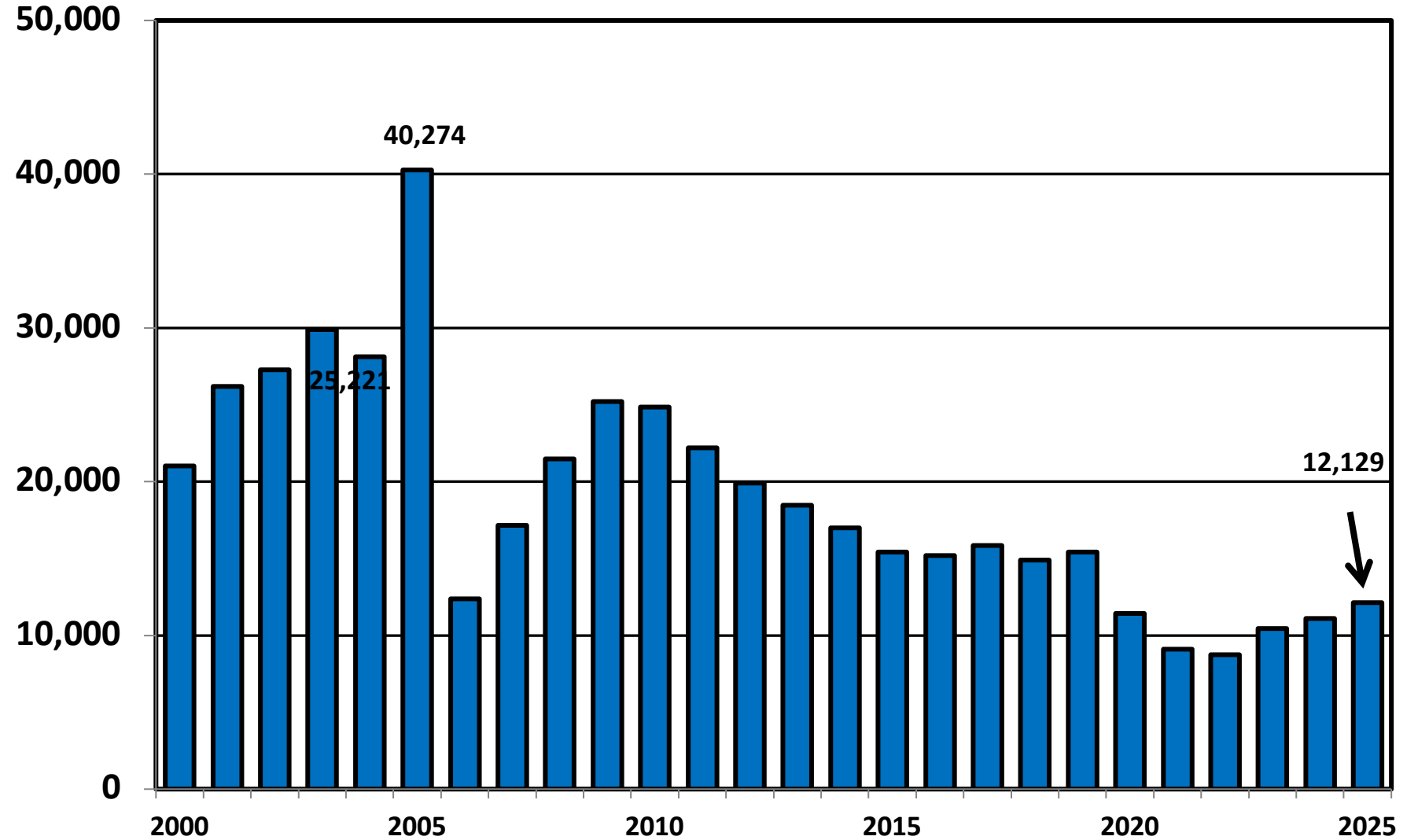


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Total Bankruptcy Cases Filed in Kentucky Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Kentucky: 2000-2025



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Total Filings Relative to Population 2000 - 2025



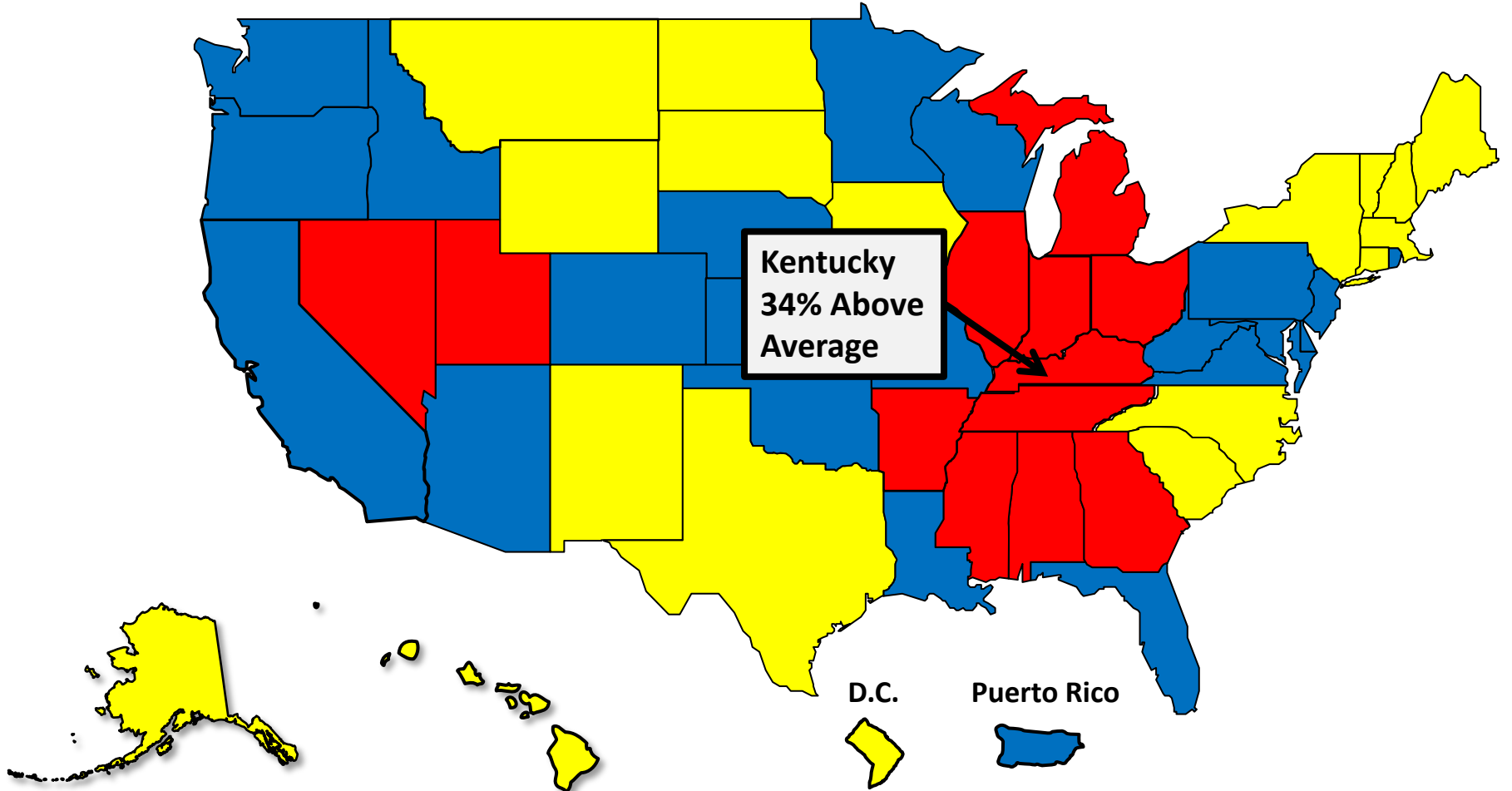
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



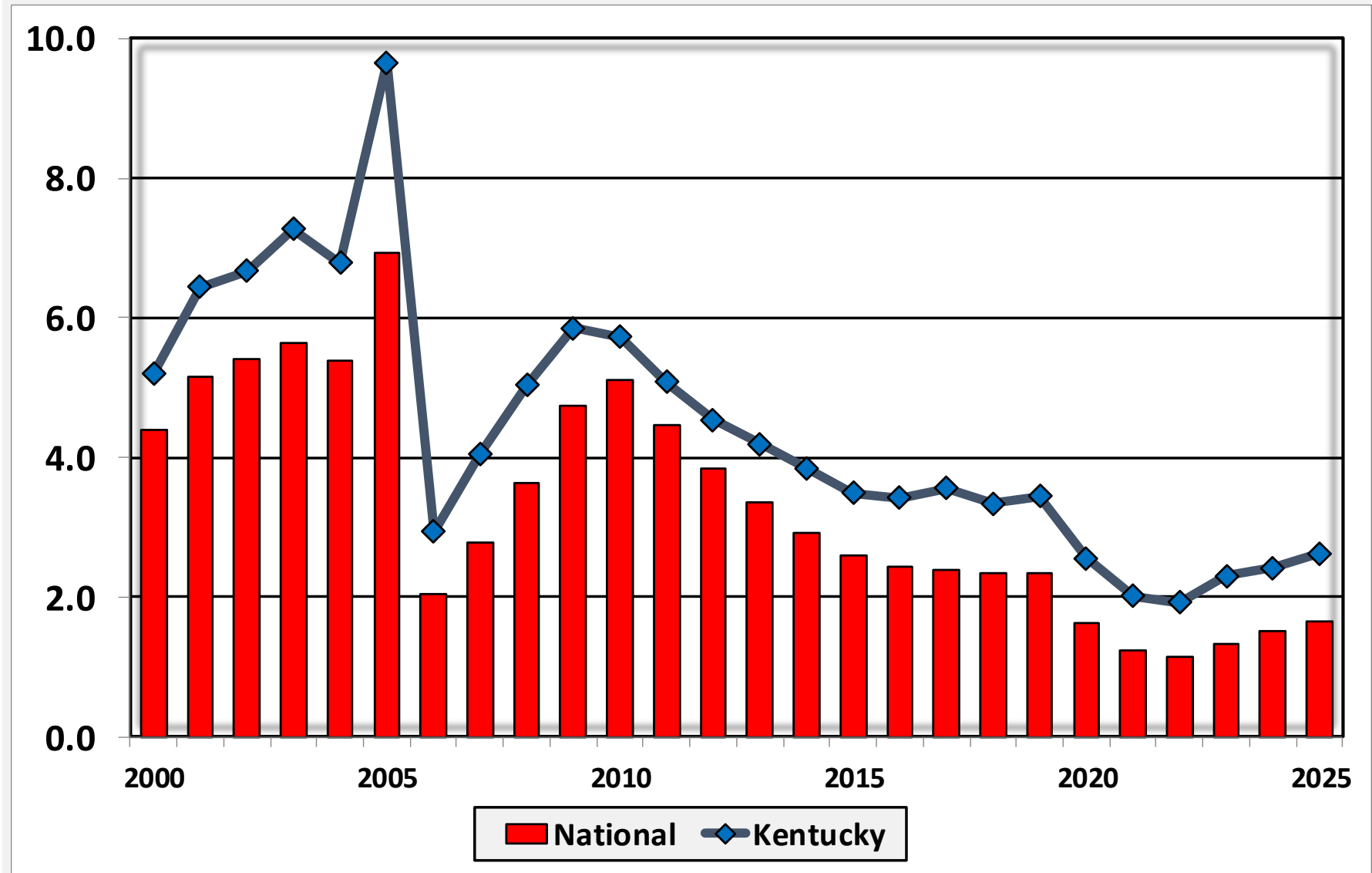
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Bankruptcy Filings per 1,000 Population Kentucky vs. National Average 2000 - 2025



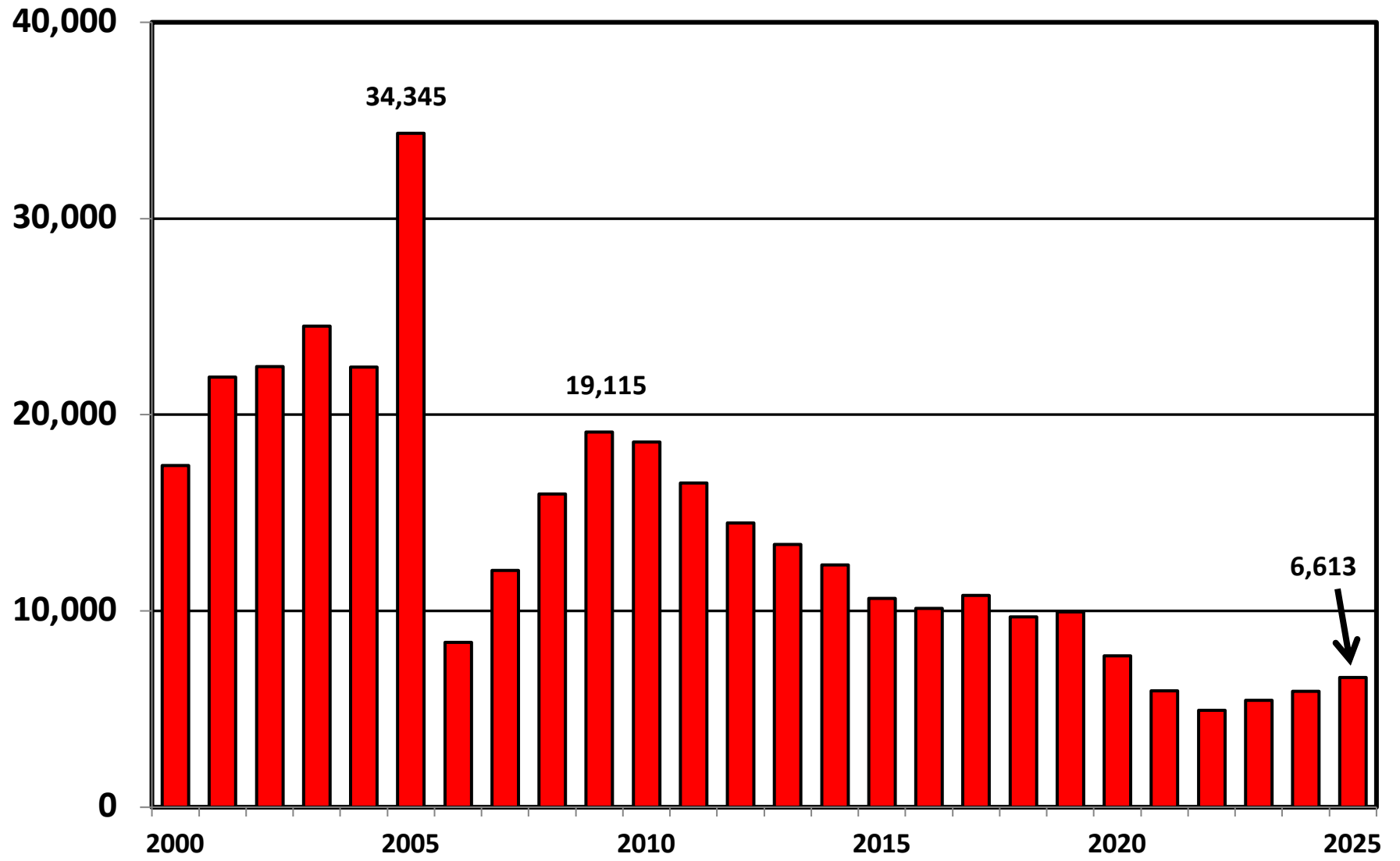
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Chapter 7 Cases Filed In Kentucky Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Kentucky: 2000-2025

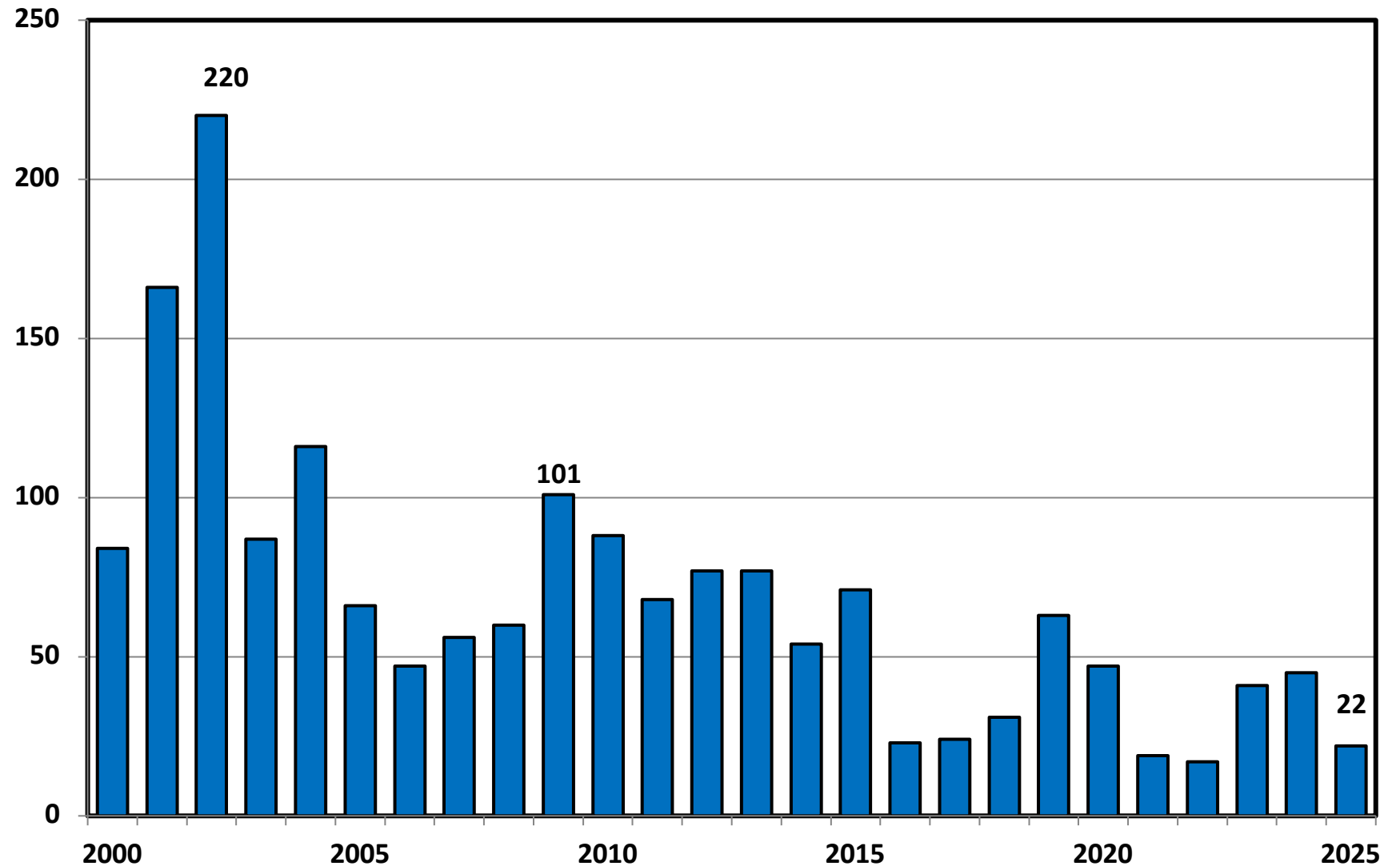


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Chapter 11 Cases Filed in Kentucky 2000 - 2025



Bankruptcy Filing Trends in Kentucky: 2000-2025

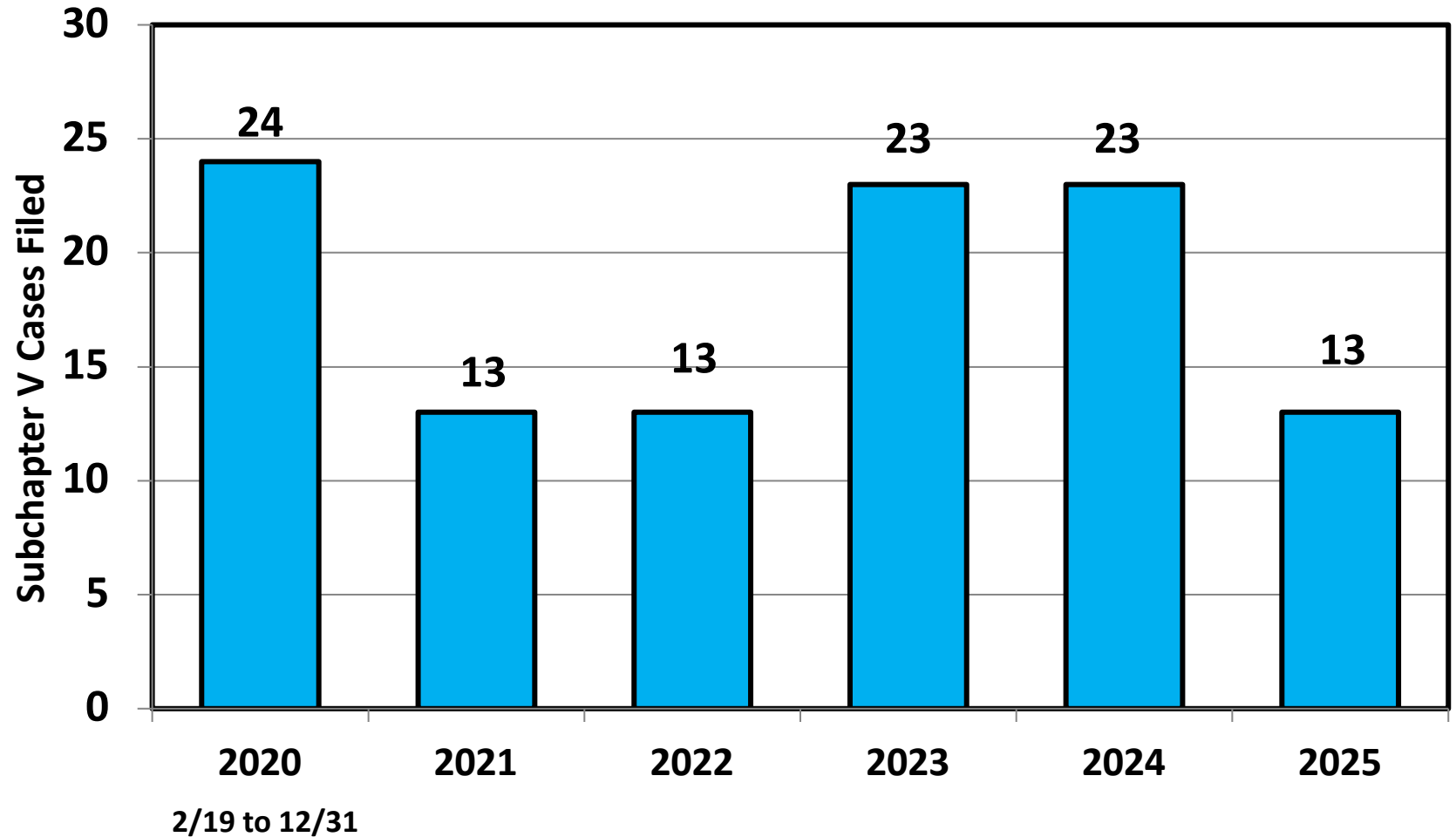


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Subchapter V Cases Filed in Kentucky Calendar Years 2020 - 2025



Source: ABI review of PACER records

Bankruptcy Filing Trends in Kentucky: 2000-2025

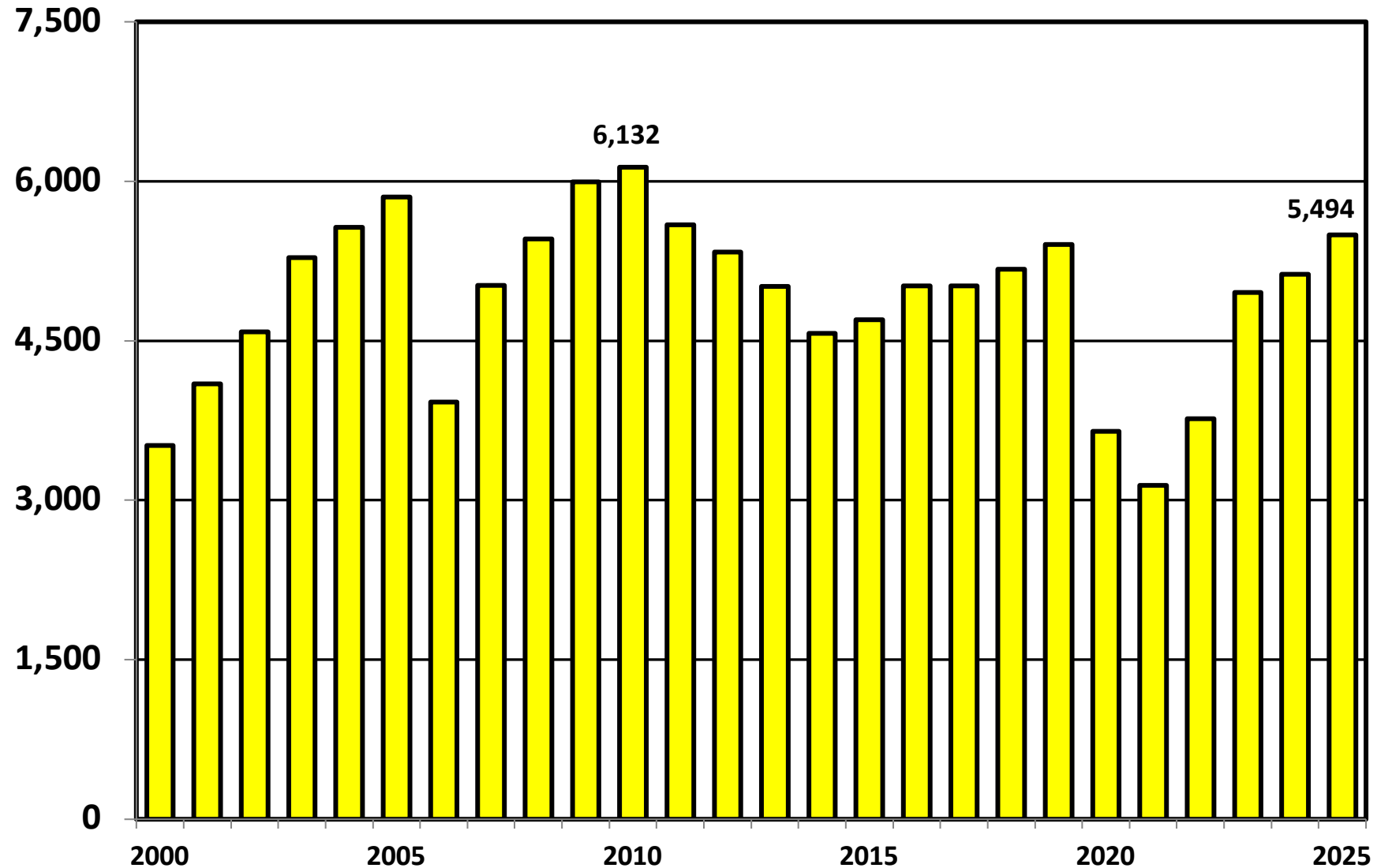


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Chapter 13 Cases Filed in Kentucky 2000 - 2025



Bankruptcy Filing Trends in Kentucky: 2000-2025

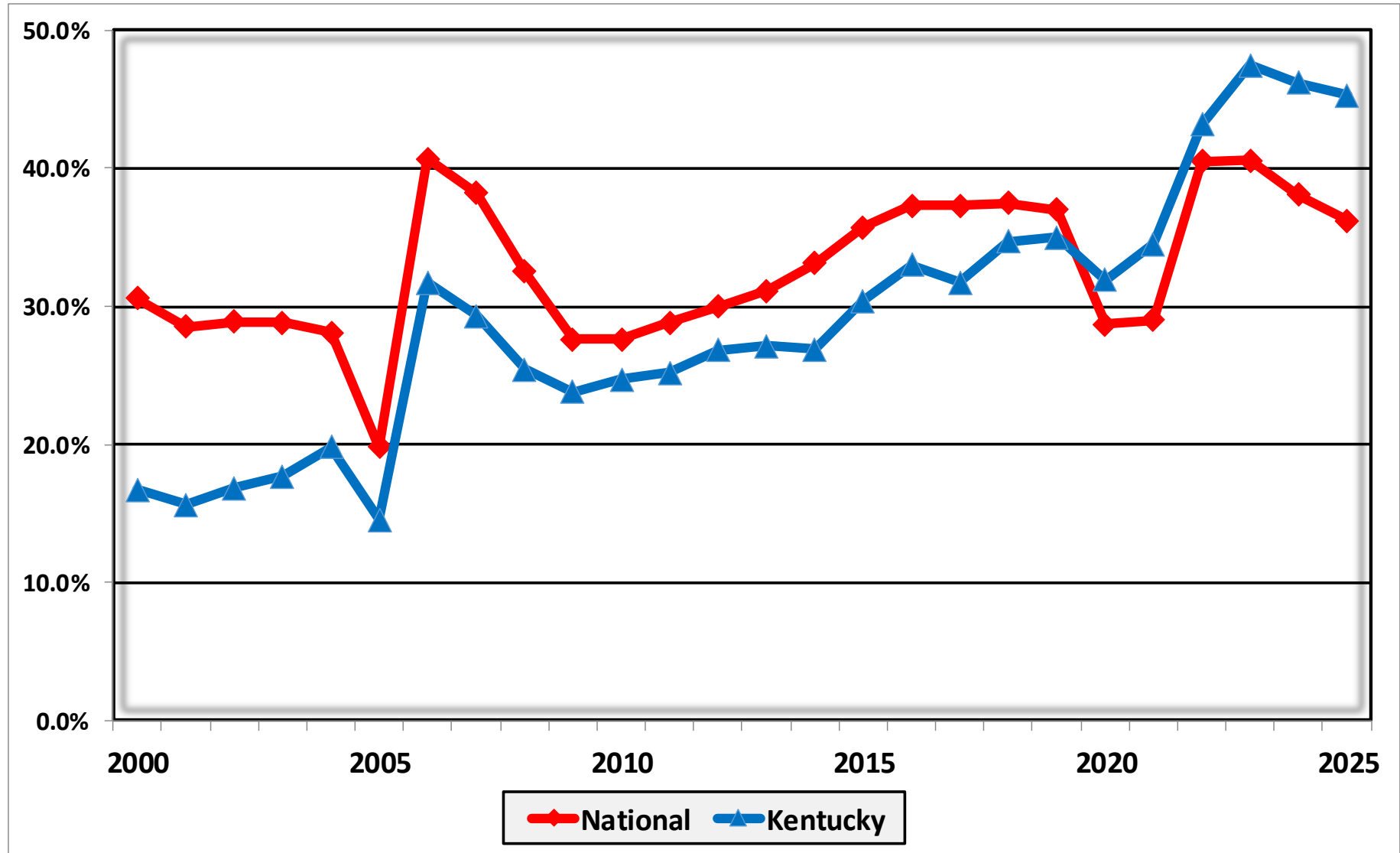


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Kentucky: 2000-2025



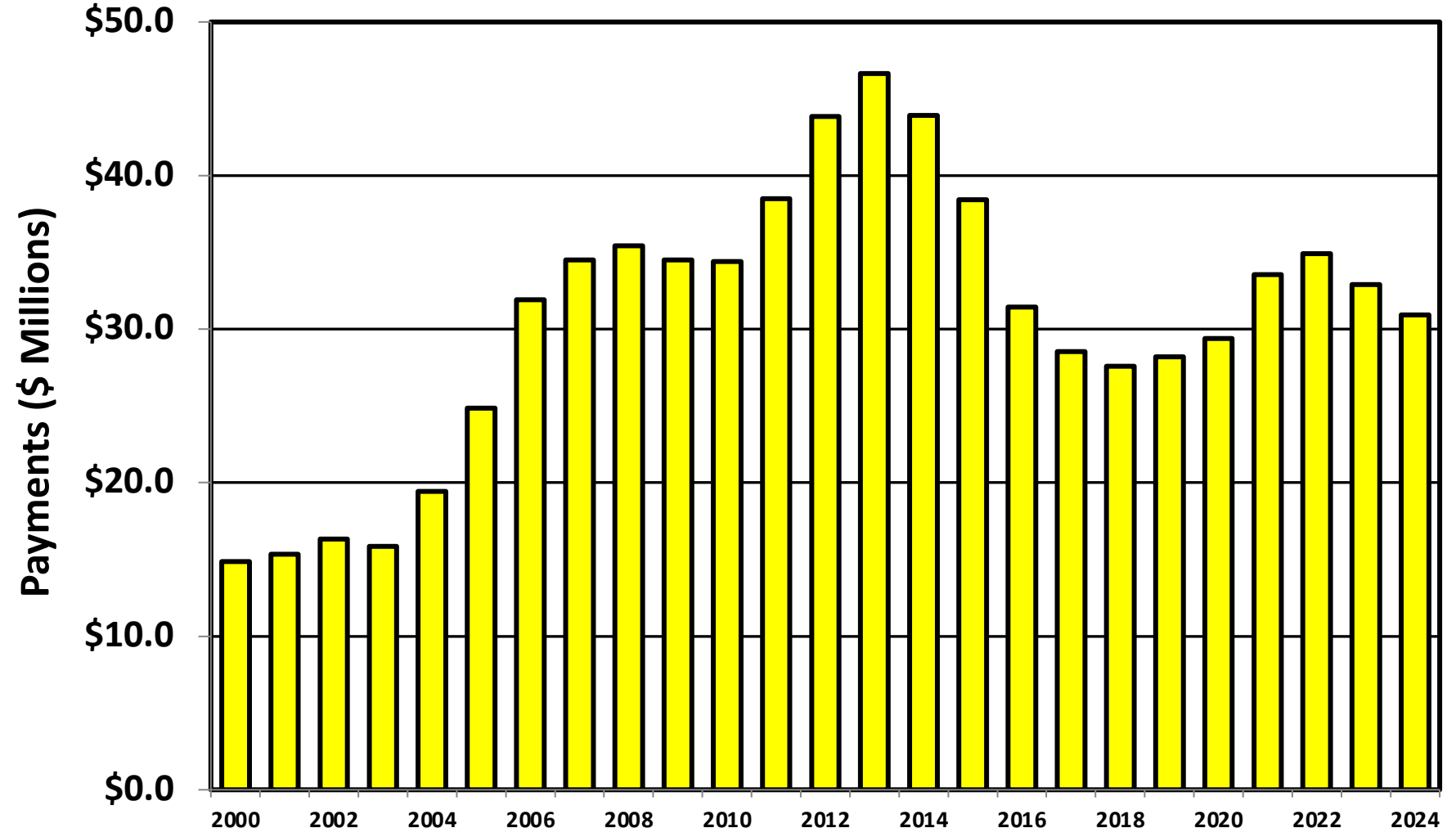
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Chapter 13 Cases in Kentucky

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



Source: Executive Office for United States Trustees

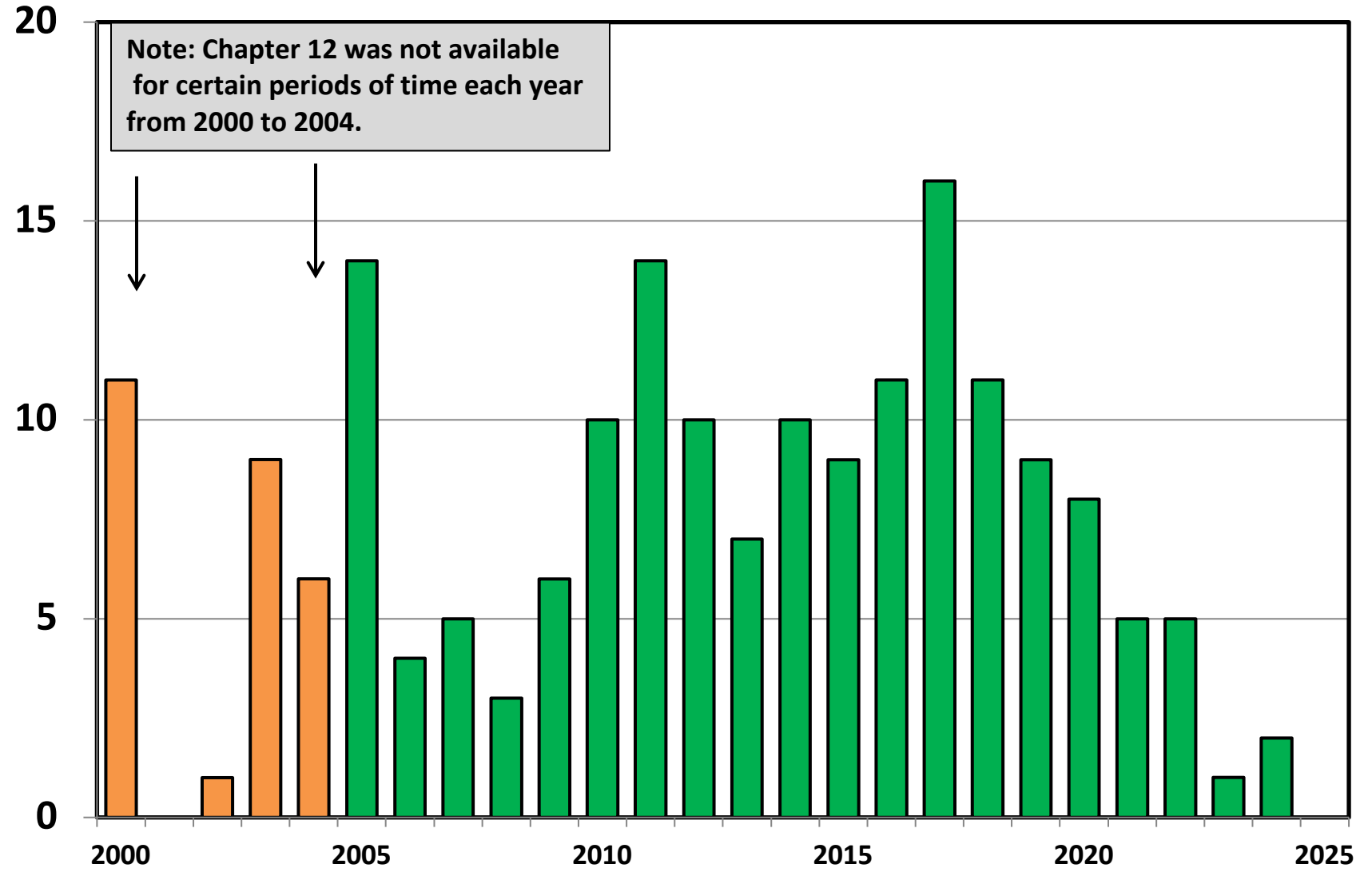
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Chapter 12 Cases Filed in Kentucky 2000 - 2025



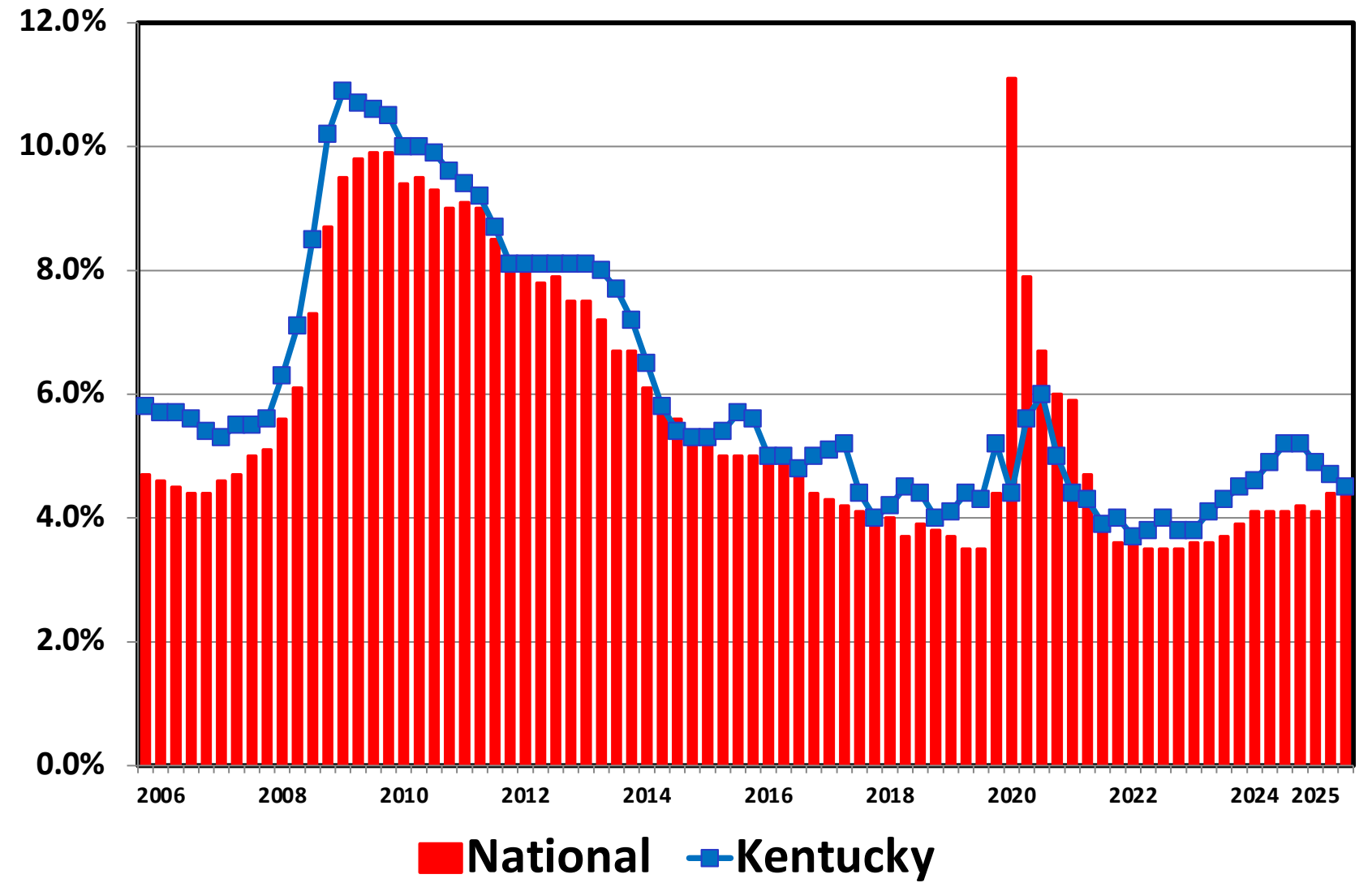
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

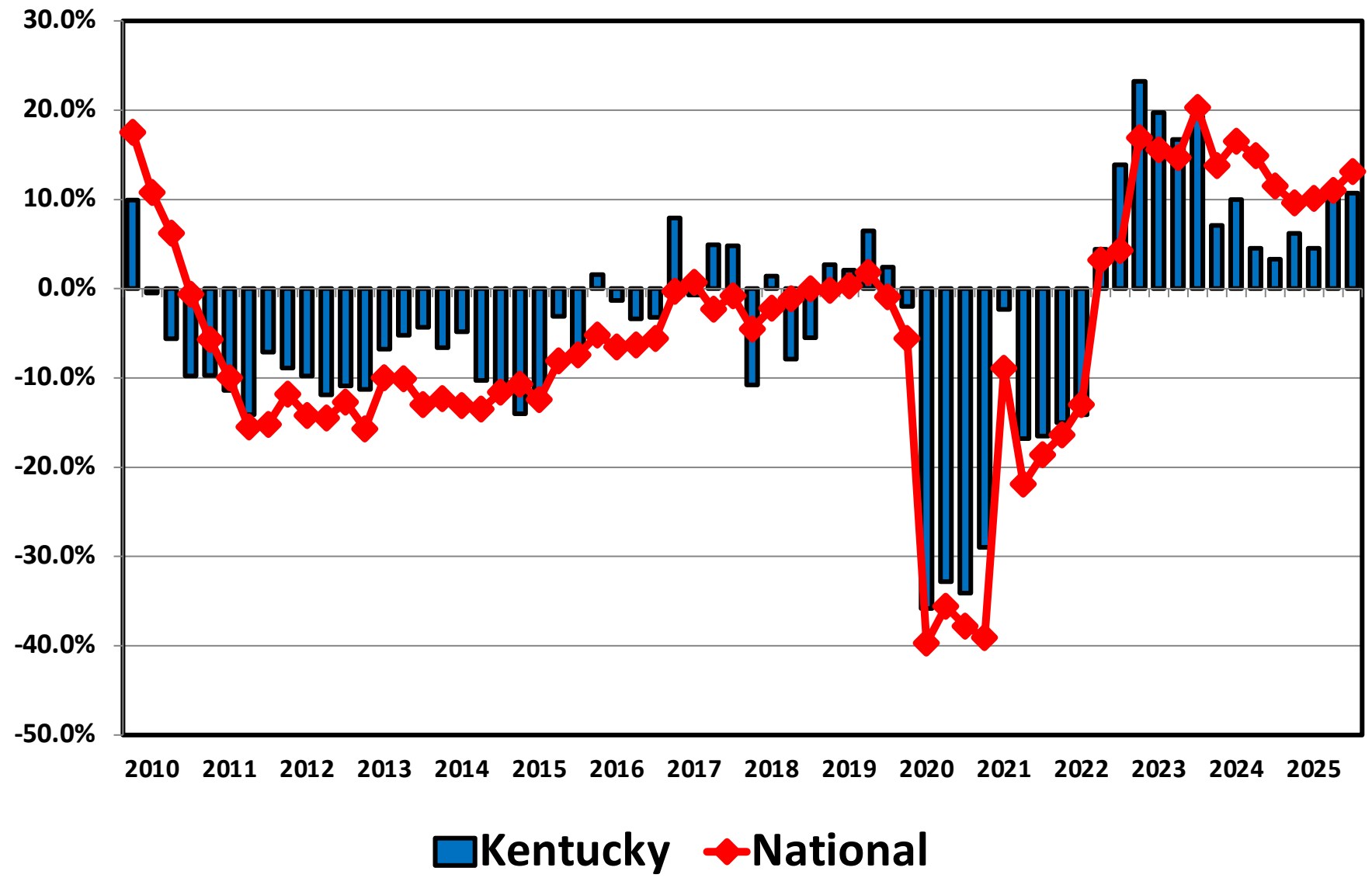
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Filing Trends By Quarter Kentucky vs. National Average (Percent Change From Same Quarter One Year Prior)



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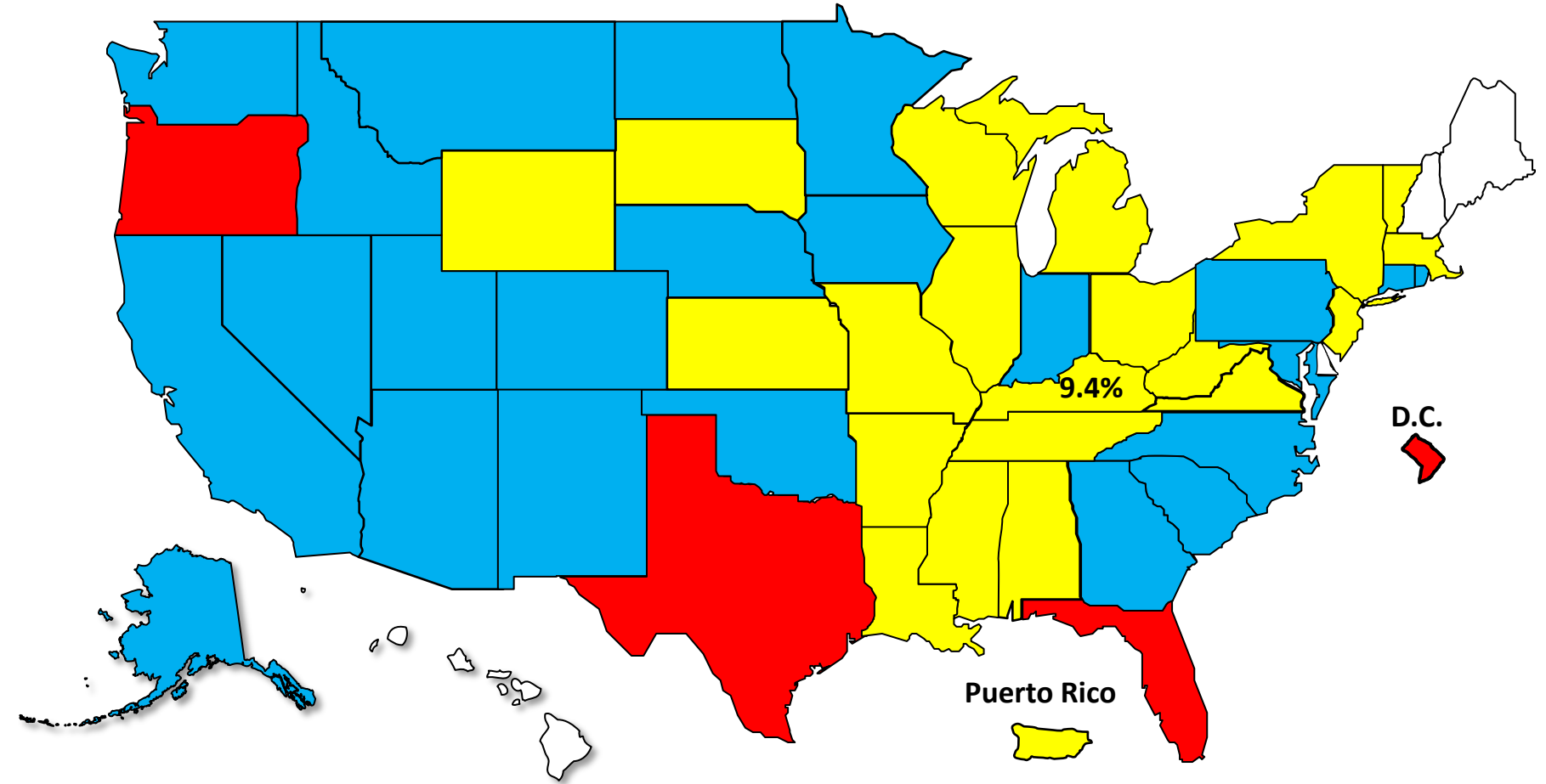


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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

Red +20% or More **Blue** +10.0% to 19.9% **Yellow** +0% to 9.9% **White** Decline



Bankruptcy Filing Trends in Kentucky: 2000-2025



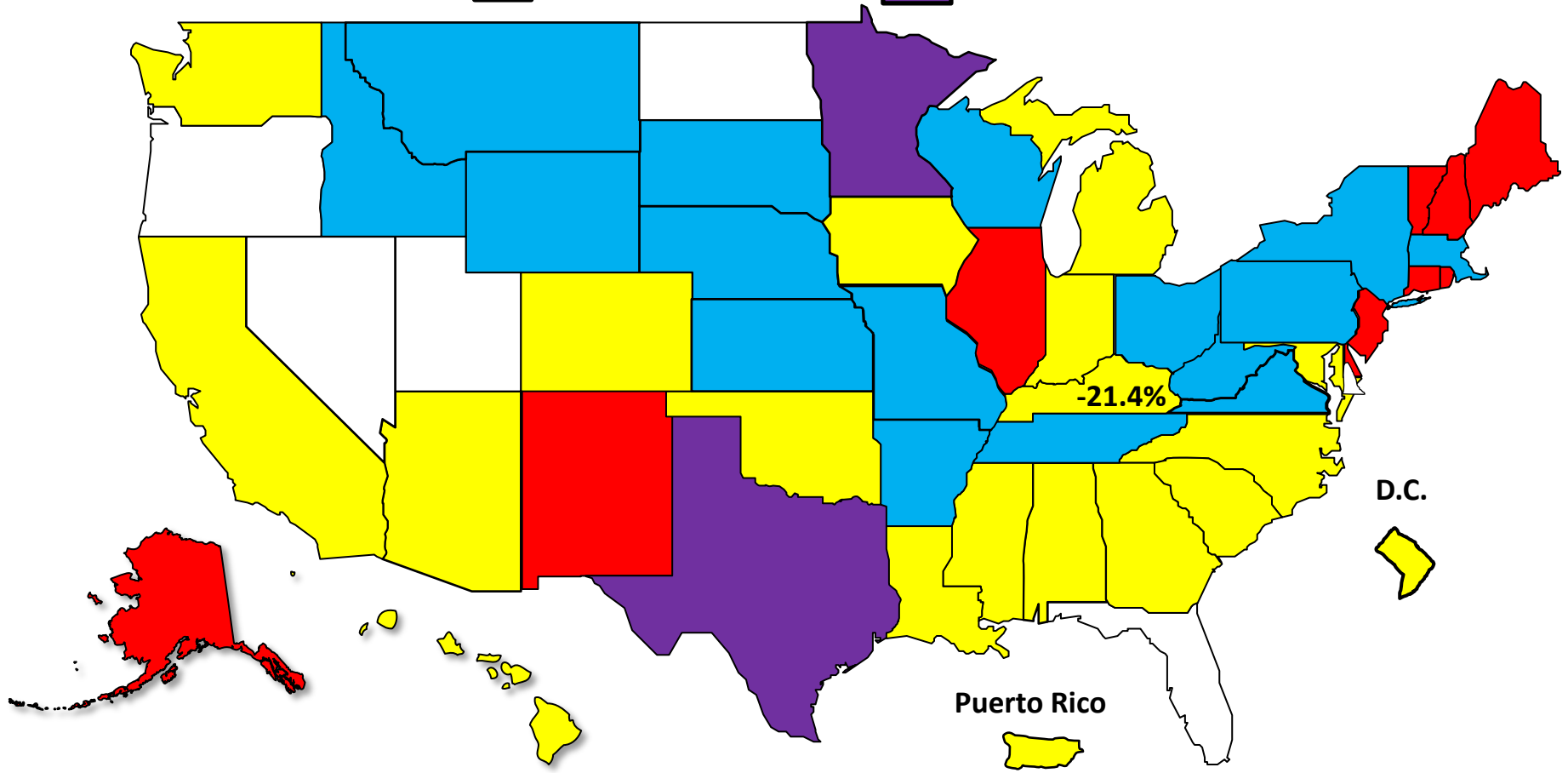
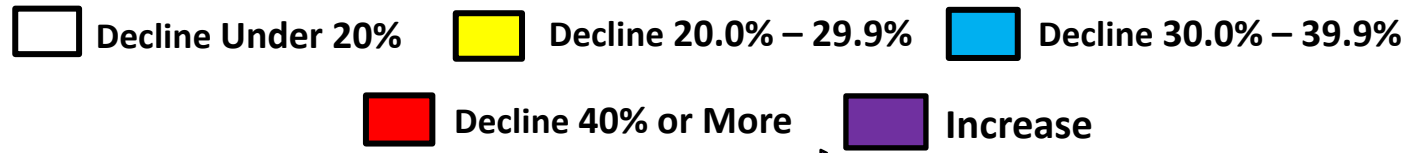
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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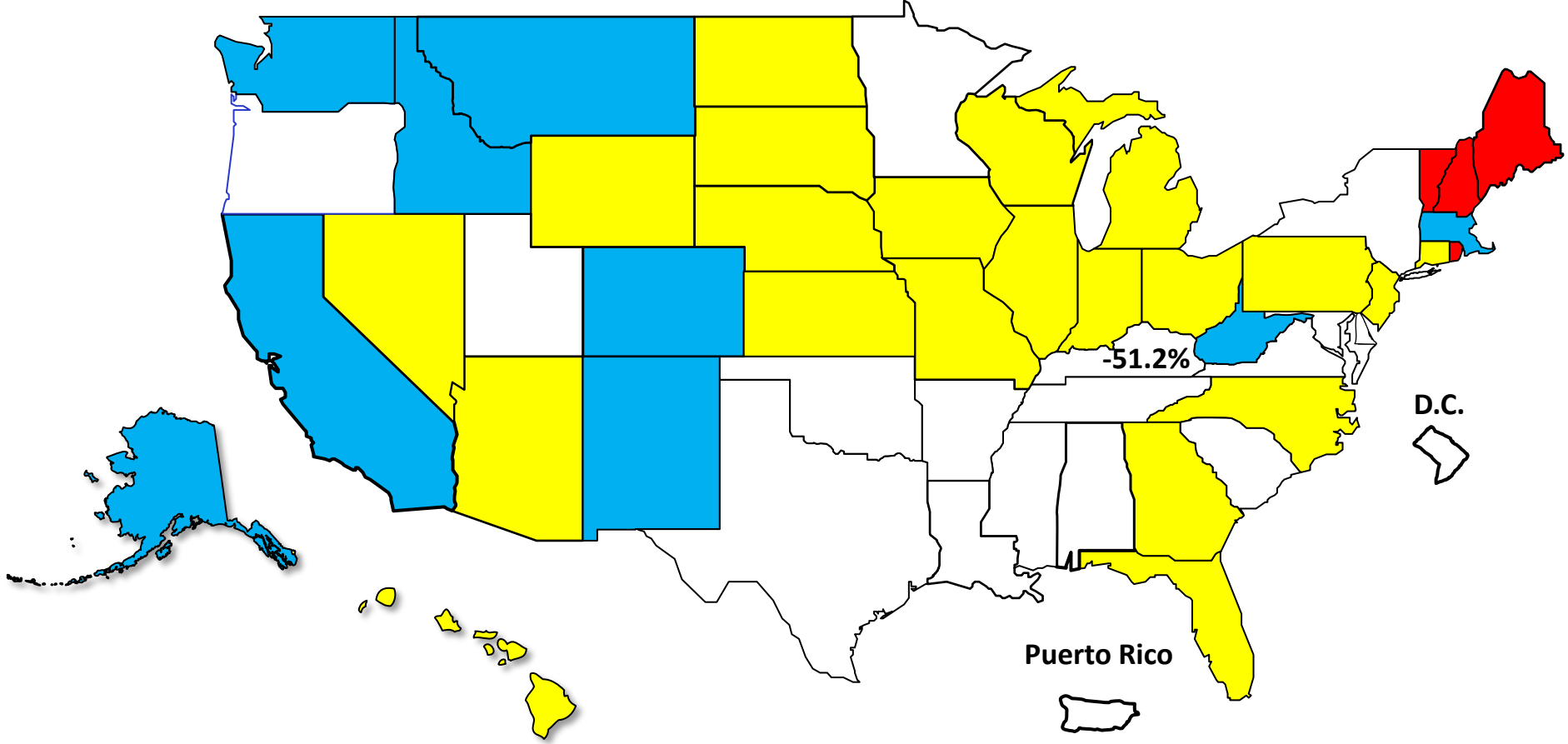


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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