

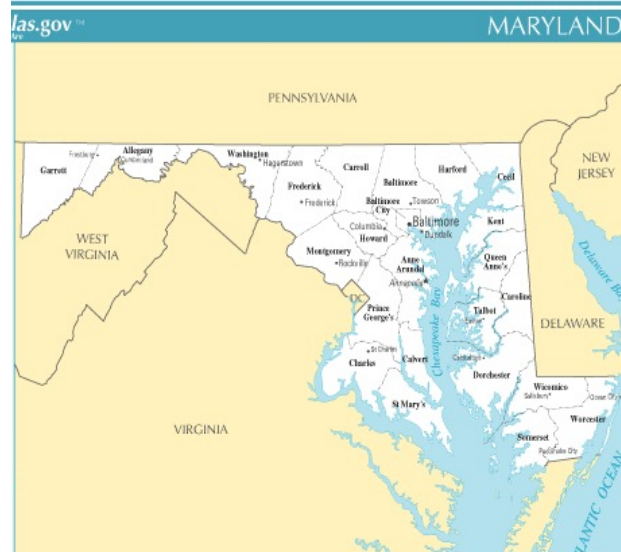
Bankruptcy Filing Trends in Maryland: 2000-2025



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Bankruptcy Filing Trends in Maryland: 2000-2025



Maryland

State at a Glance

	Maryland	National
Population (7/1/2025)	6,265,347	341,784,857
- Change since April 2020	1.4%	3.1%
- Foreign Born	16.6%	14.1%
Size (Square Miles)	9,711	3,533,038
Median Household Income	\$103,678	\$80,734
Persons per Household	2.57	2.53
Per Capita Income	\$52,979	\$44,673
Median Home Value	\$419,900	\$332,700
Homeownership Rate	67.6%	65.2%
High School Graduate (or Higher)	91.1%	89.6%
College Graduate (or Higher)	43.4%	35.7%
Disabled	8.1%	9.3%
No Health Insurance	7.4%	9.6%
In Poverty	9.1%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Maryland Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	12,405	7,799	103	4,501	2
2024	11,108	6,907	85	4,114	2
2023	9,610	5,990	78	3,542	0
2022	7,442	4,780	61	2,599	2
2021	8,323	6,117	86	2,120	0
2020	11,249	8,418	79	2,749	3
2019	17,488	11,010	107	6,366	5
2018	17,255	11,361	118	5,770	6
2017	17,716	11,942	128	5,643	3
2016	17,341	11,521	132	5,687	1
2015	18,247	12,658	171	5,412	6
2014	20,323	14,672	158	5,491	2
2013	23,118	17,304	176	5,635	3
2012	23,814	19,027	175	4,609	3
2011	25,662	20,418	183	5,056	5
2010	29,698	21,959	276	7,456	7
2009	26,264	19,592	280	6,390	2
2008	18,005	11,834	226	5,944	1
2007	13,733	7,119	150	6,463	1
2006	9,349	4,663	95	4,591	0
2005	35,345	27,895	131	7,319	0
2004	29,467	20,384	112	8,971	0
2003	34,231	22,853	194	11,182	2
2002	35,573	23,447	412	11,711	3
2001	35,388	24,356	174	10,858	0
2000	30,335	20,572	166	9,597	0
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Maryland: 2000-2025



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Business Bankruptcy Cases Filed - Maryland					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	358	215	95	46	2
2024	363	229	80	52	2
2023	261	155	73	33	0
2022	205	125	52	26	2
2021	238	140	75	23	0
2020	278	176	75	24	3
2019	363	225	87	46	5
2018	352	214	96	36	6
2017	349	203	106	37	3
2016	391	250	96	44	1
2015	451	282	120	43	6
2014	468	297	123	46	2
2013	555	378	129	45	3
2012	614	429	141	41	3
2011	658	469	143	41	5
2010	832	571	202	52	7
2009	923	664	202	55	2
2008	628	411	171	45	1
2007	380	229	105	45	1
2006	333	172	83	78	0
2005	760	518	111	131	0
2004	417	270	103	44	0
2003	523	292	175	54	2
2002	873	400	389	81	3
2001	758	479	152	127	0
2000	677	416	153	108	0
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Maryland: 2000-2025

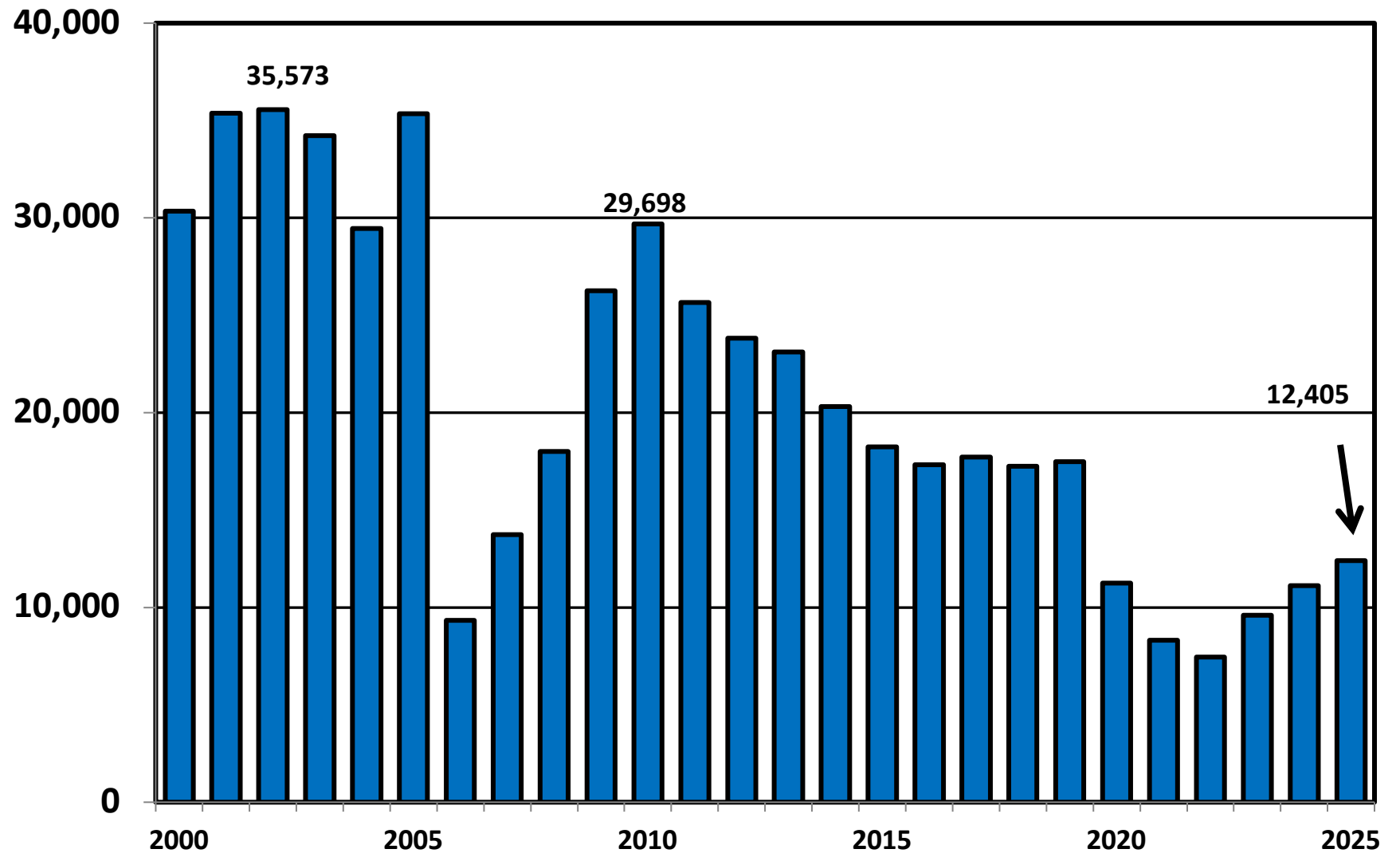


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Total Bankruptcy Cases Filed in Maryland Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Maryland: 2000-2025

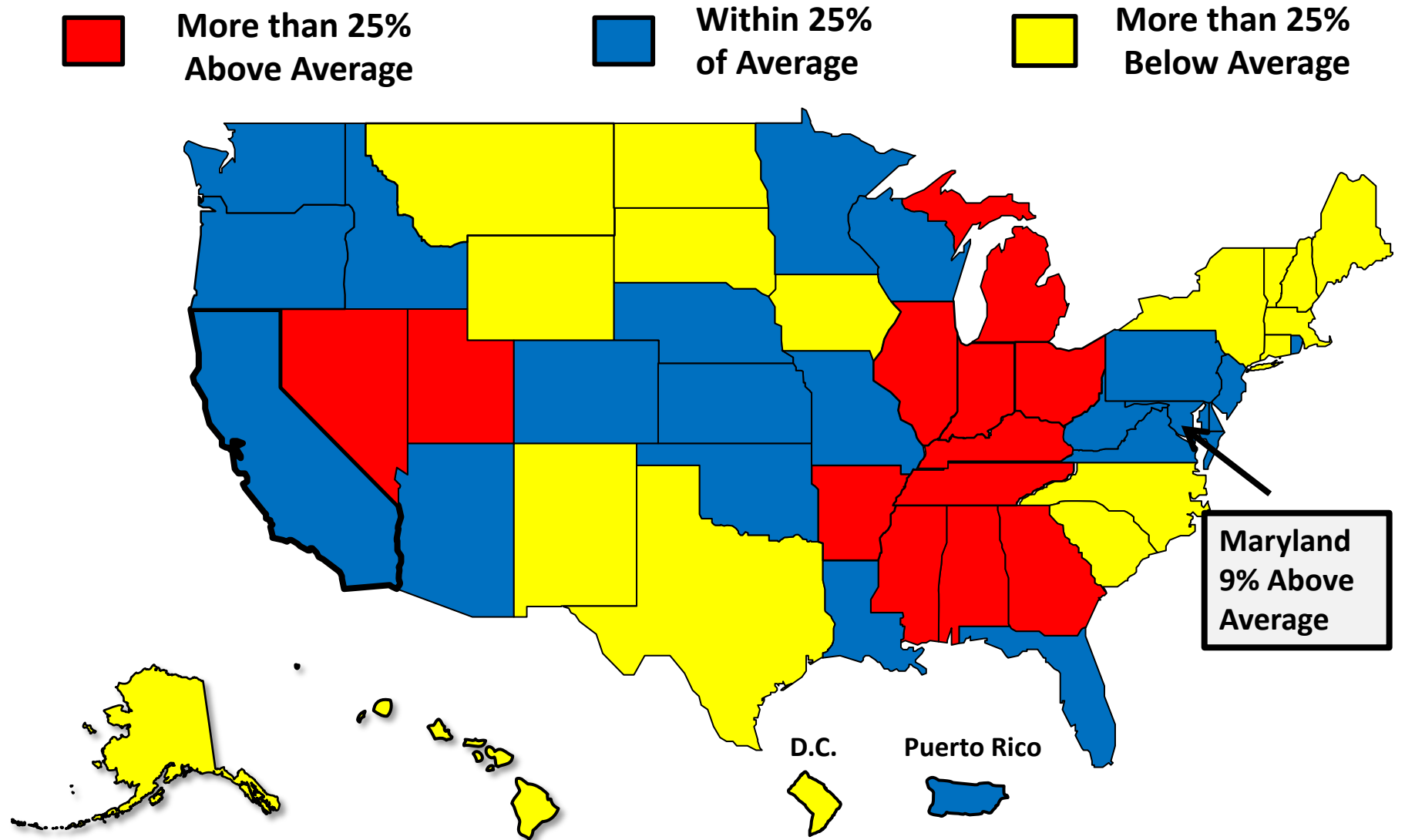


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Total Filings Relative to Population 2000 - 2025



Bankruptcy Filing Trends in Maryland: 2000-2025

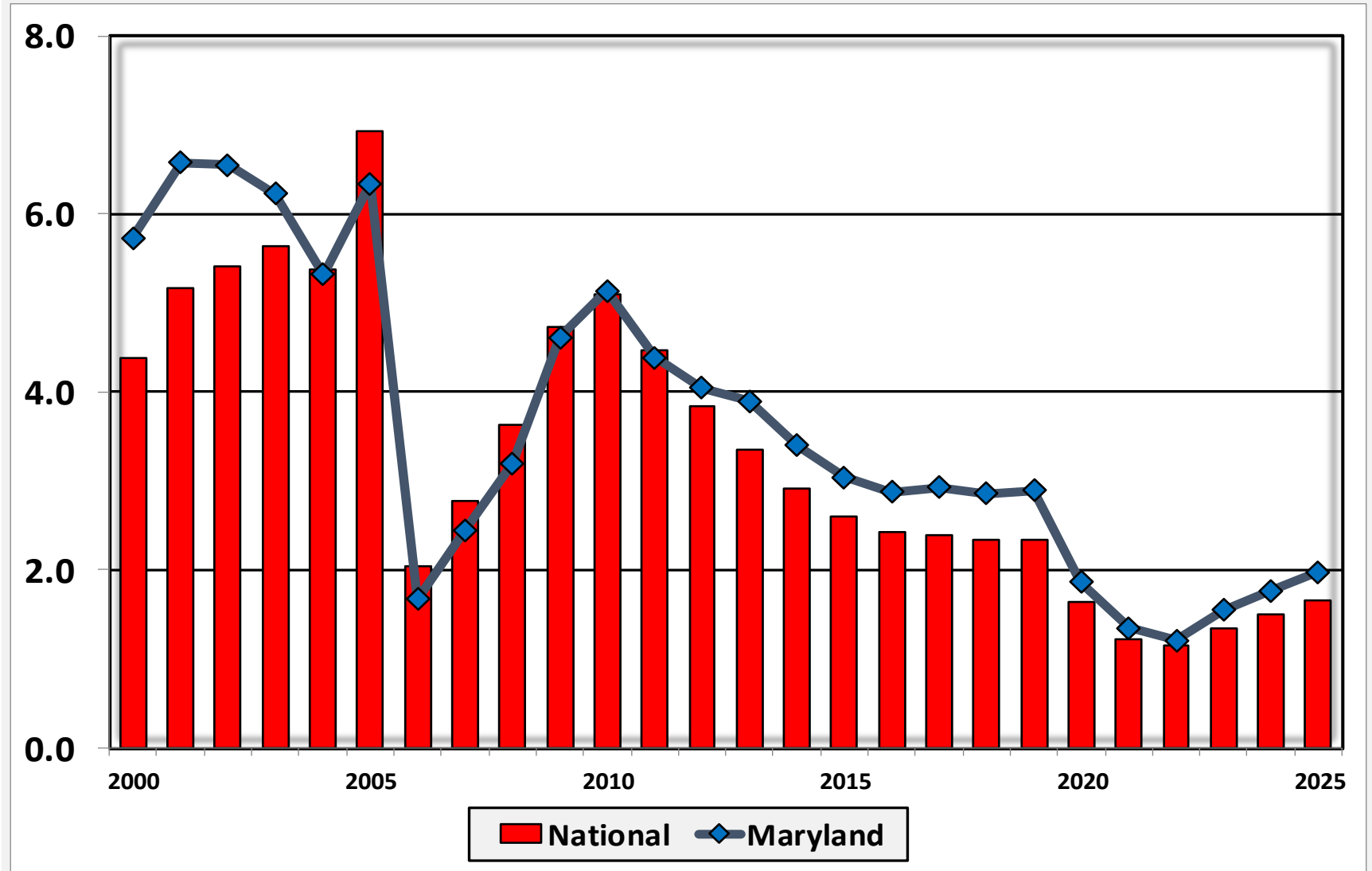


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Bankruptcy Filings per 1,000 Population Maryland vs. National Average 2000 - 2025



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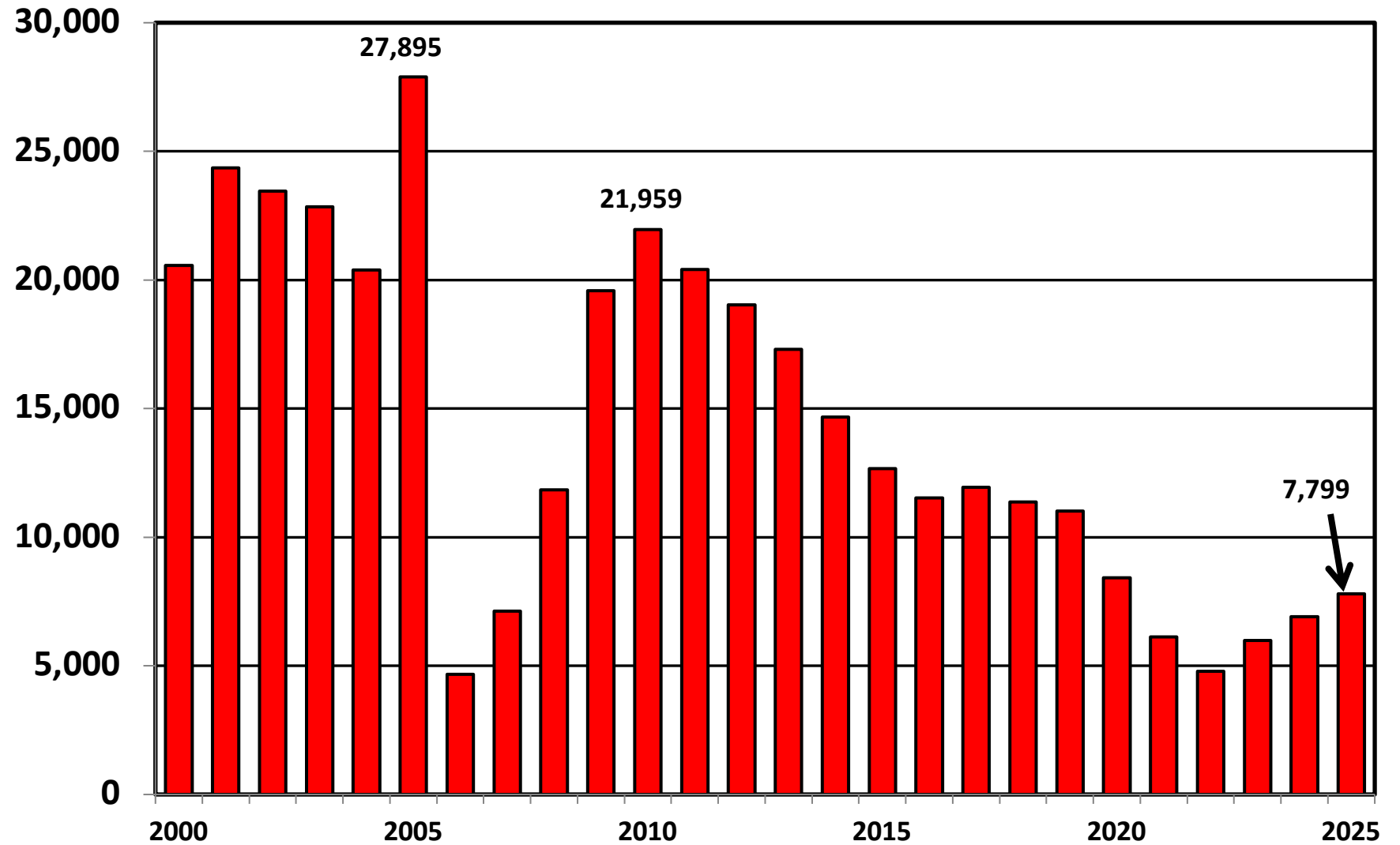


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Chapter 7 Cases Filed In Maryland Calendar Years 2000 - 2025



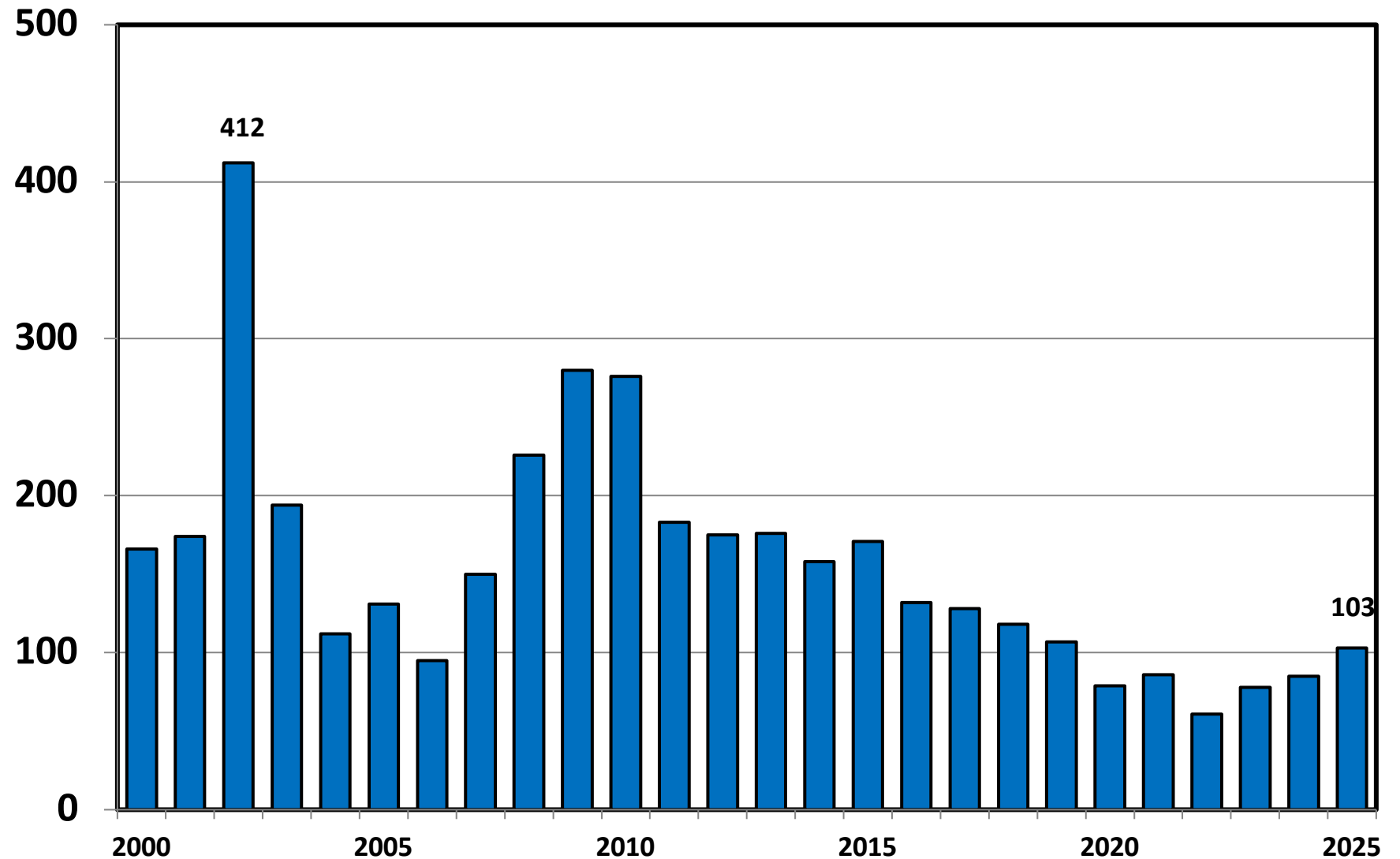
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Chapter 11 Cases Filed in Maryland 2000 - 2025



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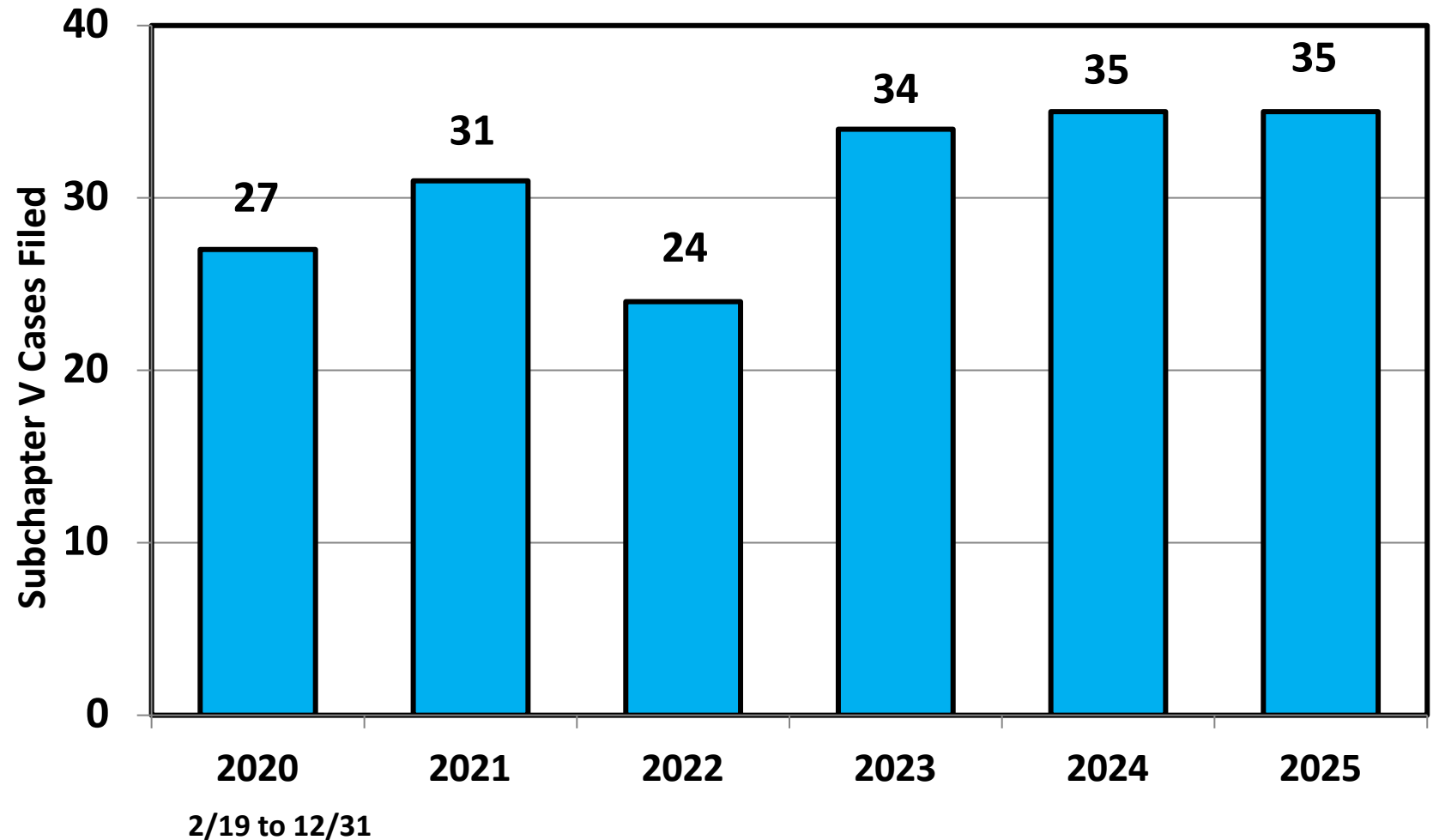


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Subchapter V Cases Filed in Maryland Calendar Years 2020 - 2025



Source: ABI review of PACER records

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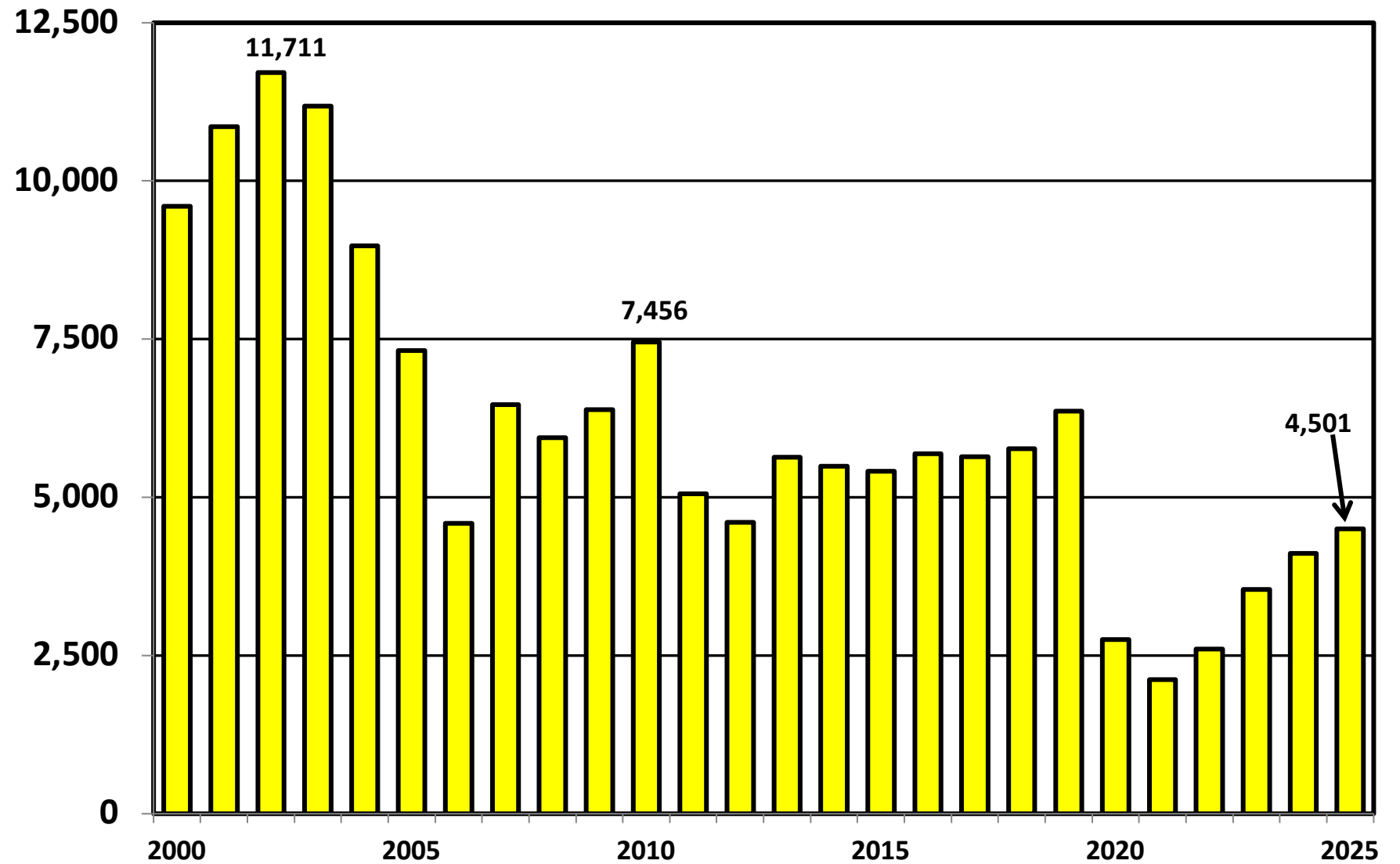


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Chapter 13 Cases Filed in Maryland 2000 - 2025



Bankruptcy Filing Trends in Maryland: 2000-2025

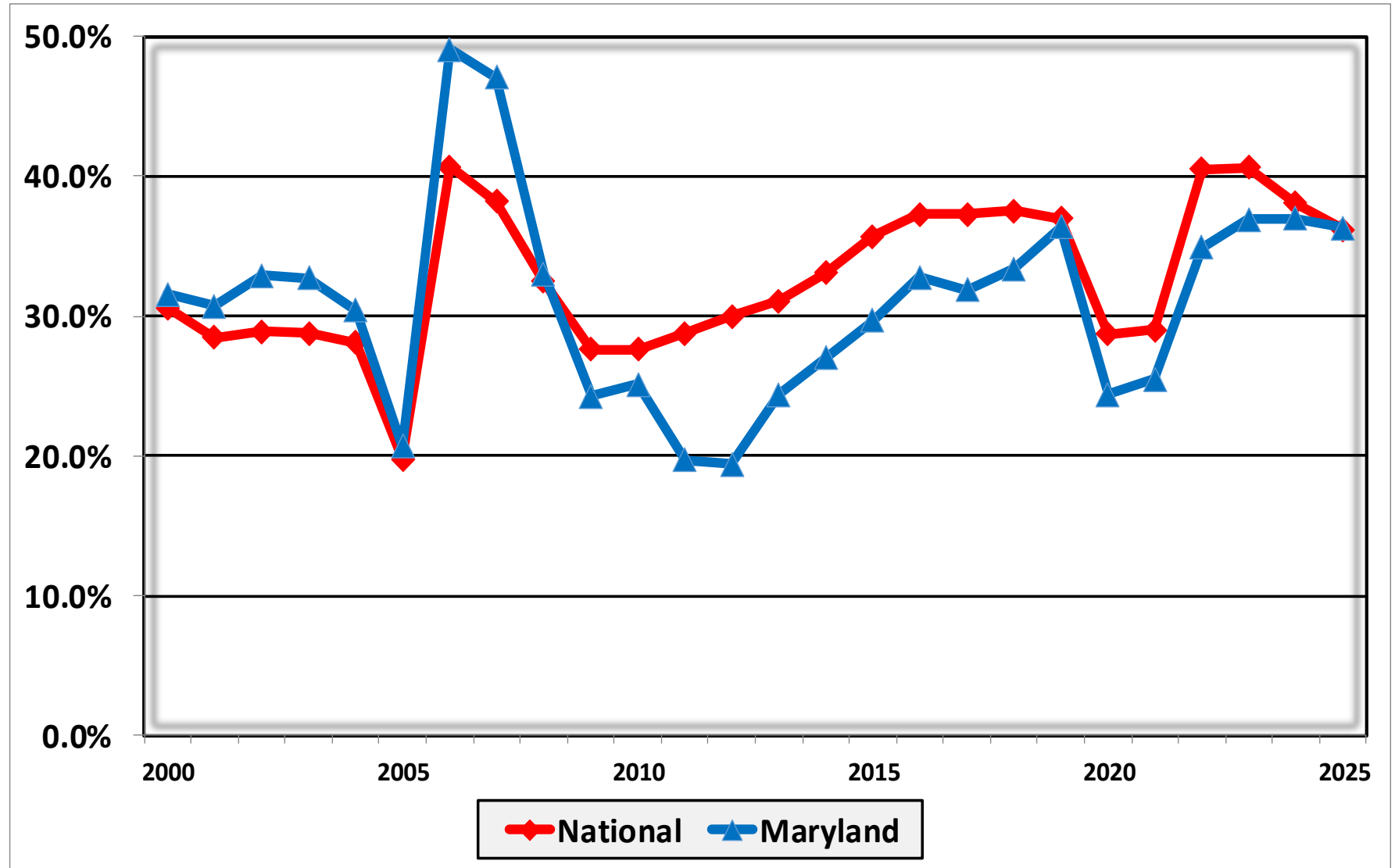


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Maryland: 2000-2025

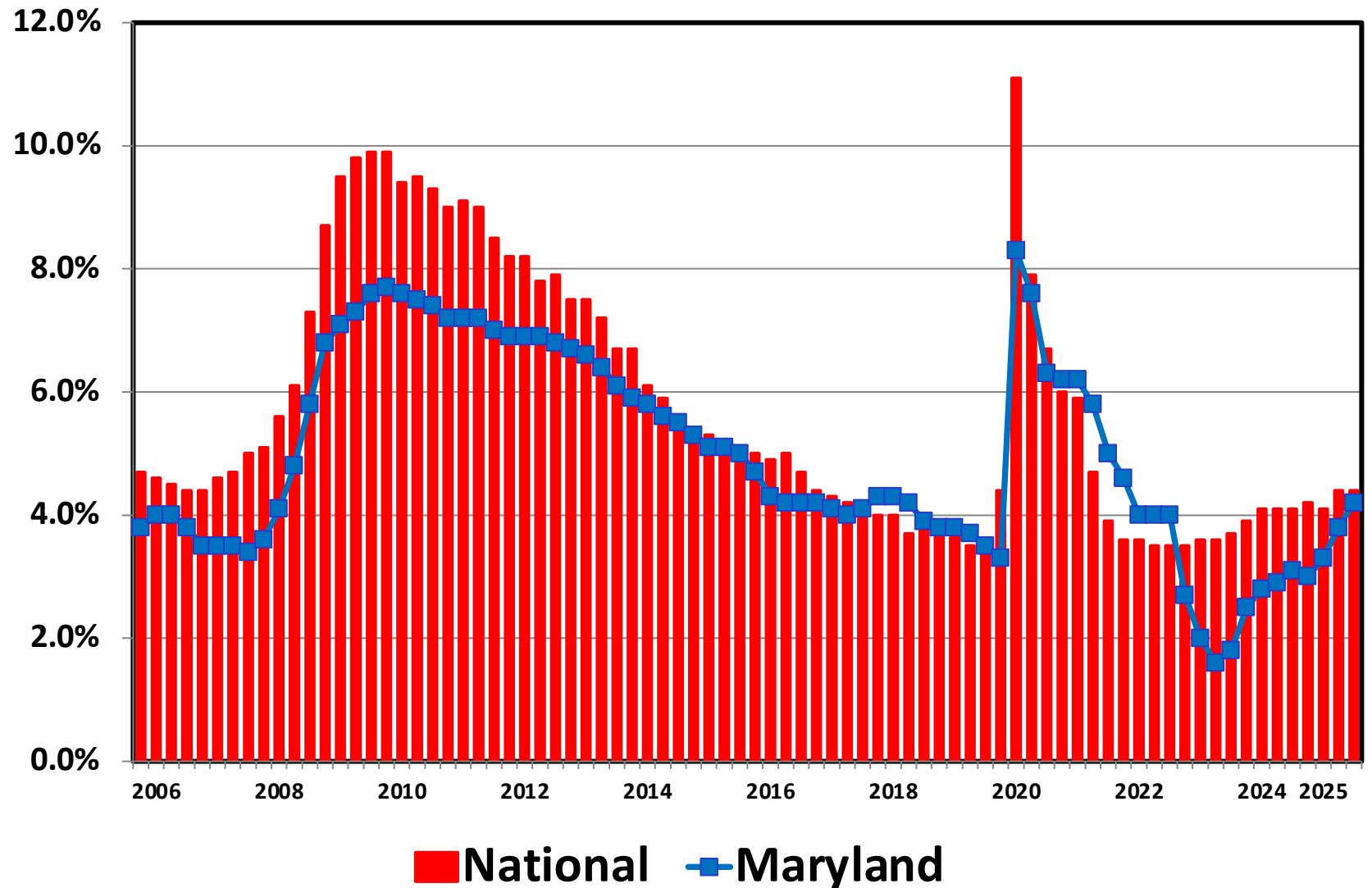


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

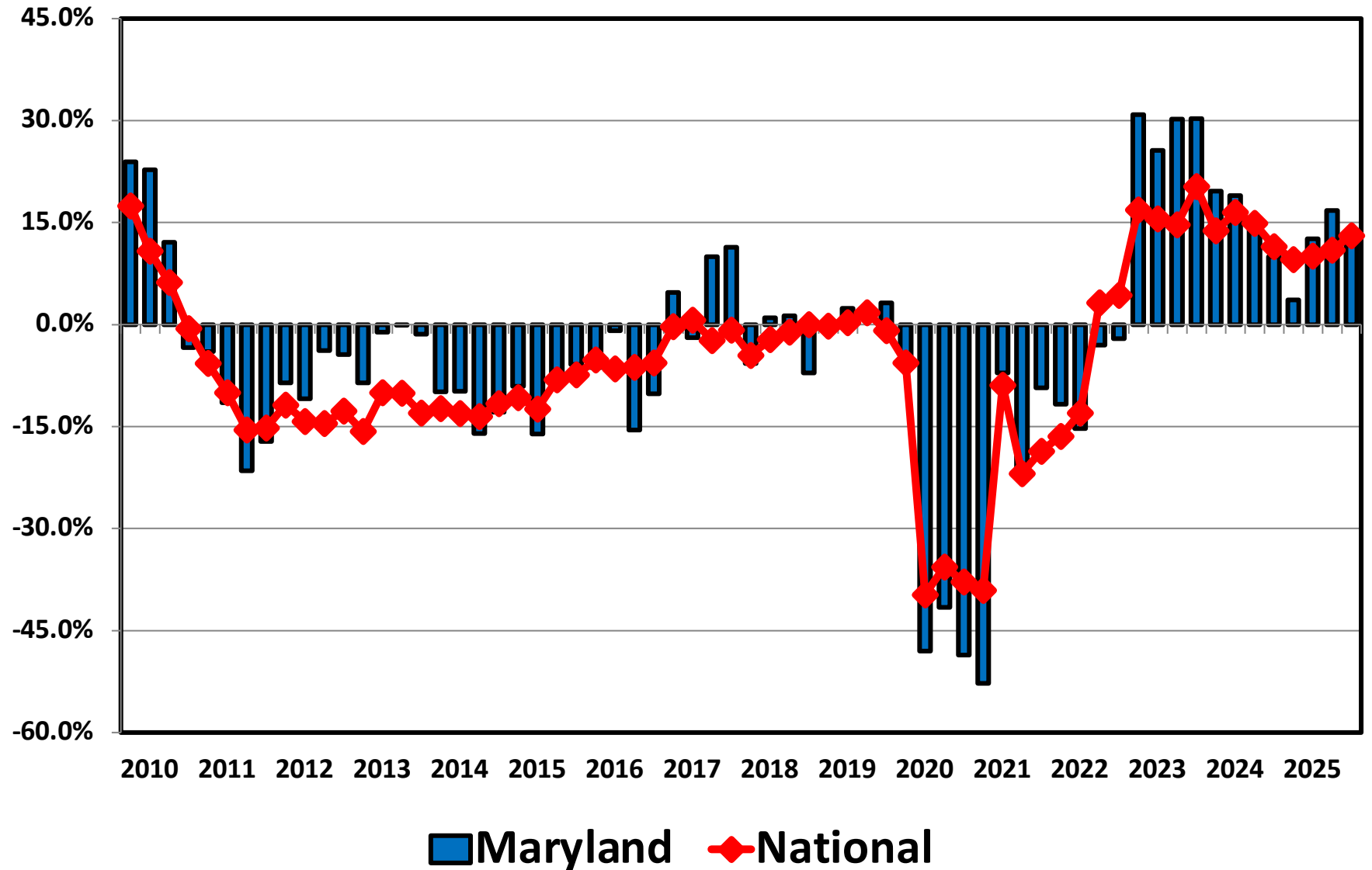
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Filing Trends By Quarter Maryland vs. National Average (Percent Change From Same Quarter One Year Prior)



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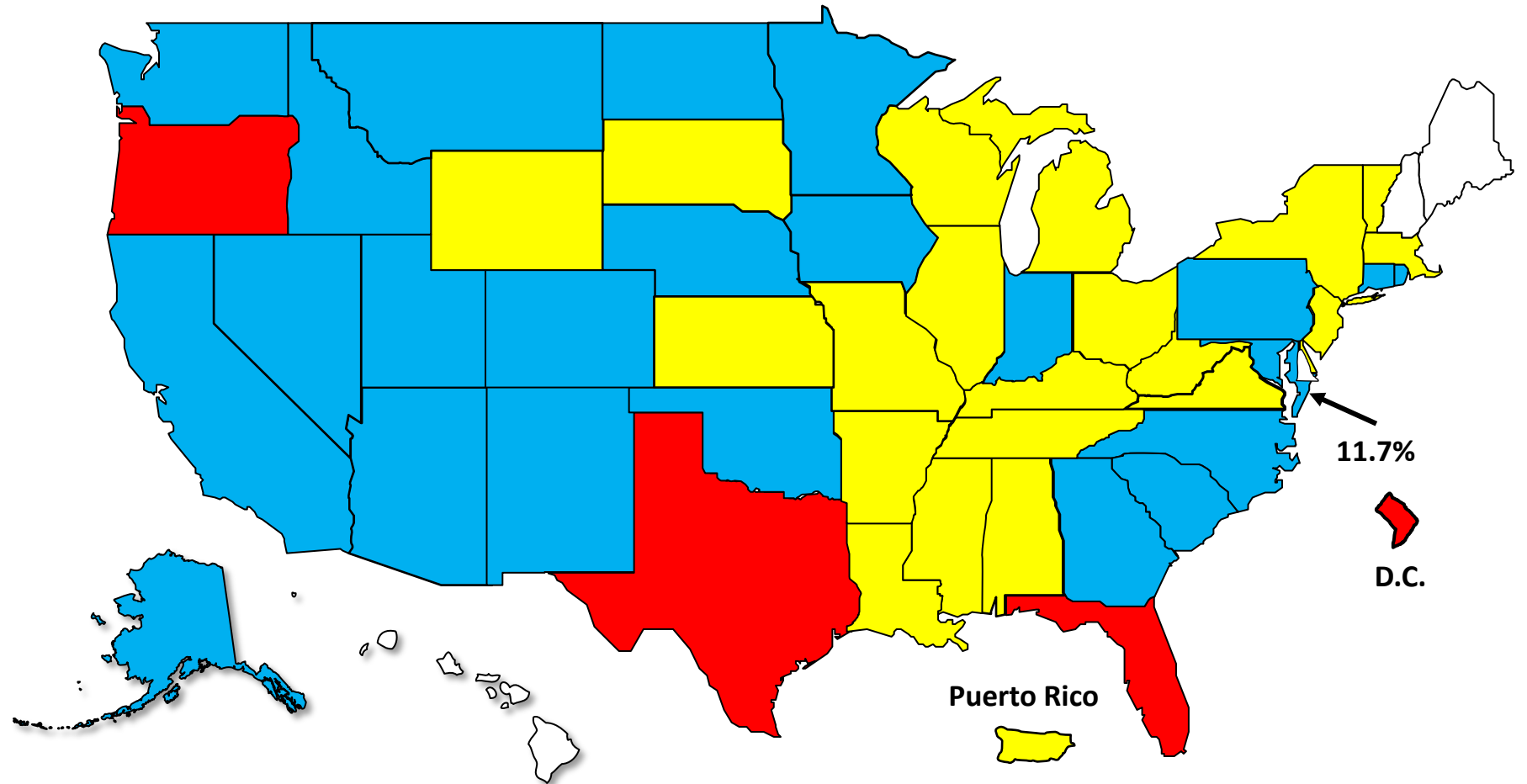
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Bankruptcy Filing Trends

Calendar Year 2025 vs. 2024

National Average = 11.0% Increase

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



Bankruptcy Filing Trends in Maryland: 2000-2025



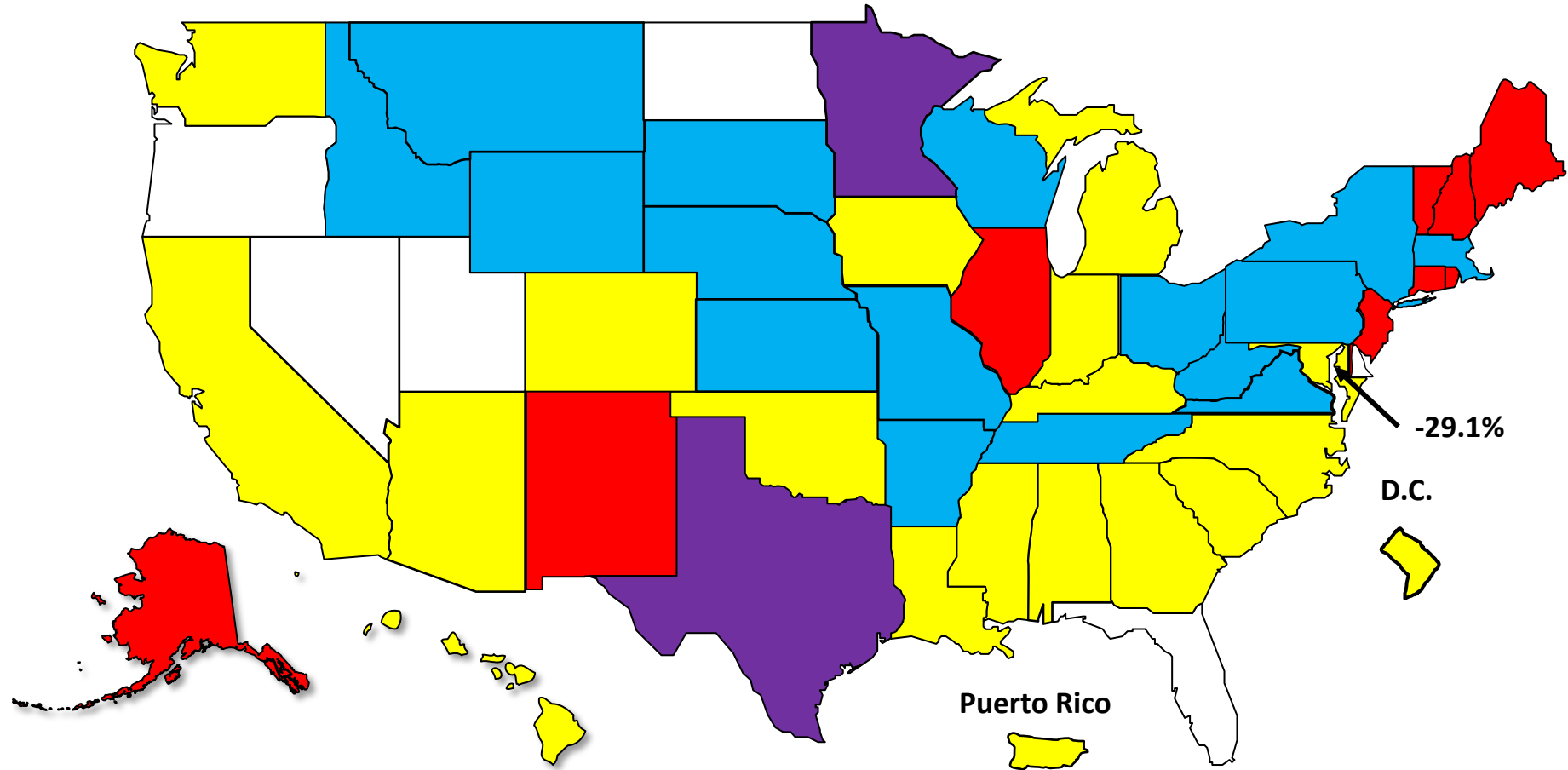
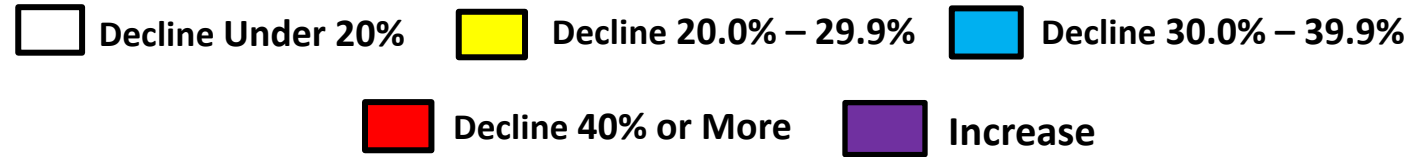
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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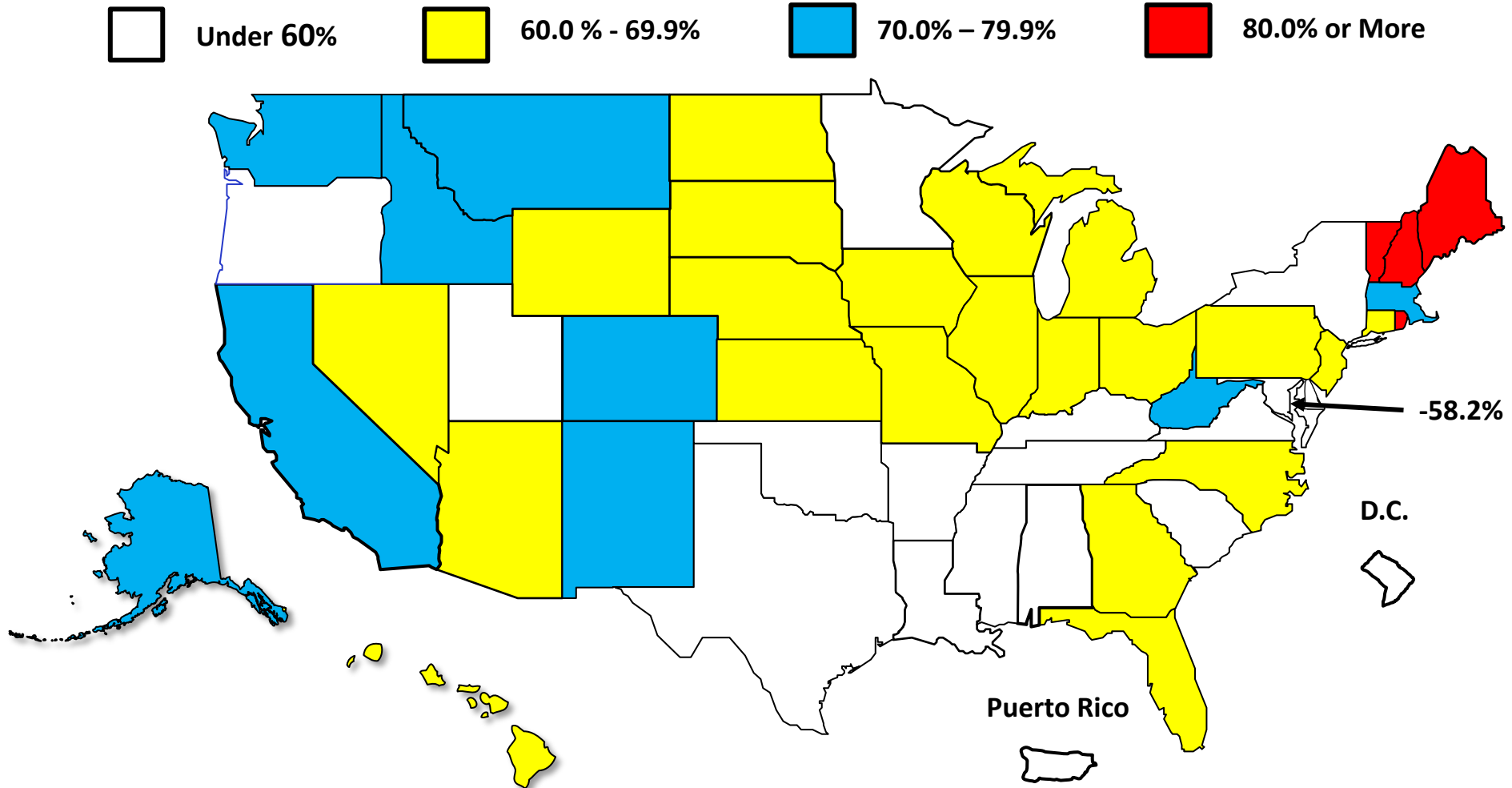
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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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