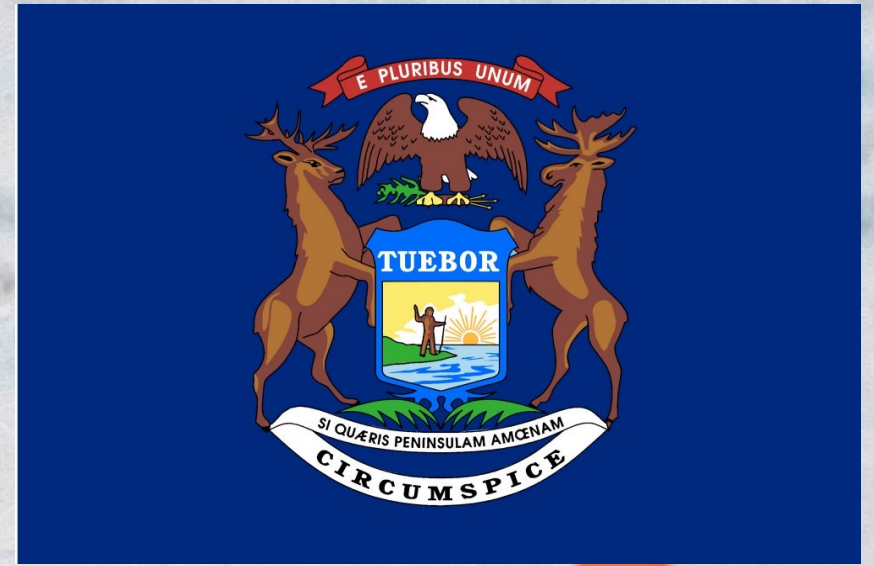


Bankruptcy Filing Trends in Michigan: 2000-2025



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Michigan

State at a Glance		
	Michigan	National
Population (7/1/2025)	10,127,884	341,784,857
- Change since April 2020	.5%	3.1%
- Foreign Born	7.2%	14.1%
Size (Square Miles)	56,608	3,533,038
Median Household Income	\$72,875	\$80,734
Persons per Household	2.42	2.53
Per Capita Income	\$40,735	\$44,673
Median Home Value	\$231,600	\$332,700
Homeownership Rate	73.2%	65.2%
High School Graduate (or Higher)	92.1%	89.6%
College Graduate (or Higher)	32.4%	35.7%
Disabled	10.3%	9.3%
No Health Insurance	6.2%	9.6%
In Poverty	13.4%	10.6%
Source: U.S. Census Bureau January 2026		

Bankruptcy Filing Trends in Michigan: 2000-2025



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Bankruptcy Filings in Michigan Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	22,269	15,062	77	7,121	9
2024	20,396	13,793	62	6,529	12
2023	18,922	12,832	52	6,038	0
2022	16,949	11,718	63	5,166	2
2021	16,922	13,287	73	3,555	7
2020	21,661	17,342	104	4,199	16
2019	30,696	23,110	152	7,419	15
2018	29,686	22,700	96	6,880	10
2017	30,775	23,744	87	6,927	17
2016	30,628	23,716	142	6,749	21
2015	33,006	25,786	137	7,059	24
2014	35,688	28,659	150	6,860	19
2013	42,272	34,856	216	7,176	24
2012	49,980	41,291	255	8,417	17
2011	57,836	48,333	206	9,278	19
2010	68,596	57,893	224	10,451	28
2009	69,346	58,335	259	10,725	27
2008	55,340	43,508	250	11,561	21
2007	46,190	32,990	167	13,016	17
2006	33,499	21,433	165	11,885	16
2005	89,473	73,752	249	15,457	15
2004	64,212	45,878	245	18,084	5
2003	62,754	44,046	232	18,462	14
2002	55,607	39,052	252	16,297	6
2001	46,826	33,879	243	12,701	3
2000	36,412	26,191	183	10,029	9
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025



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Total Bankruptcy Filings - Eastern District of Michigan Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	18,378	12,440	70	5,862	6
2024	16,830	11,316	48	5,461	5
2023	15,730	10,643	44	5,043	0
2022	14,129	9,737	53	4,337	2
2021	13,846	10,746	68	3,027	5
2020	17,549	14,007	53	3,479	10
2019	24,927	18,631	131	6,161	4
2018	23,949	18,221	87	5,633	8
2017	24,428	18,720	78	5,618	12
2016	23,712	18,221	113	5,361	17
2015	25,450	19,677	115	5,649	9
2014	27,107	21,564	111	5,416	16
2013	31,768	25,965	176	5,611	16
2012	38,034	31,145	213	6,664	12
2011	44,042	36,487	170	7,375	10
2010	52,102	43,550	175	8,365	12
2009	52,977	43,915	193	8,858	11
2008	42,720	32,763	181	9,764	12
2007	35,690	24,338	134	11,205	13
2006	25,962	15,547	137	10,267	11
2005	65,909	53,072	202	12,628	7
2004	47,038	32,041	198	14,796	3
2003	45,755	30,894	175	14,677	9
2002	39,968	27,177	188	12,600	3
2001	32,785	23,223	172	9,390	0
2000	25,122	17,832	128	7,157	5
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025



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Total Bankruptcy Filings - Western District of Michigan Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,891	2,622	7	1,259	3
2024	3,566	2,477	14	1,068	7
2023	3,192	2,189	8	995	0
2022	2,820	1,981	10	829	0
2021	3,076	2,541	5	528	2
2020	4,112	3,335	51	720	6
2019	5,769	4,513	16	1,229	11
2018	5,737	4,479	9	1,247	2
2017	6,347	5,024	9	1,309	5
2016	6,916	5,495	29	1,388	4
2015	7,556	6,109	22	1,410	15
2014	8,581	7,095	39	1,444	3
2013	10,504	8,891	40	1,565	8
2012	11,946	10,146	42	1,753	5
2011	13,794	11,846	36	1,903	9
2010	16,494	14,343	49	2,086	16
2009	16,369	14,420	66	1,867	16
2008	12,620	10,745	69	1,797	9
2007	10,500	8,652	33	1,811	4
2006	7,537	5,886	28	1,618	5
2005	23,564	20,680	47	2,829	8
2004	17,173	13,837	47	3,288	1
2003	16,999	13,152	57	3,785	5
2002	15,639	11,875	64	3,697	3
2001	14,041	10,656	71	3,311	3
2000	11,290	8,359	55	2,872	4
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025



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Business Bankruptcy Cases Filed - Michigan Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	311	185	73	44	9
2024	313	190	59	52	12
2023	212	136	49	27	0
2022	213	117	59	35	2
2021	251	155	67	22	7
2020	362	220	99	27	16
2019	546	329	145	57	15
2018	409	266	85	48	10
2017	456	314	71	54	17
2016	564	355	126	62	21
2015	649	433	119	74	23
2014	680	460	136	65	19
2013	989	667	196	102	24
2012	1,290	938	228	107	17
2011	1,599	1,283	190	107	19
2010	1,876	1,534	197	117	28
2009	2,081	1,703	245	106	27
2008	1,684	1,340	235	88	21
2007	1,194	940	156	81	17
2006	753	525	155	57	16
2005	1,071	771	219	66	15
2004	681	401	228	47	5
2003	684	401	204	65	14
2002	802	468	241	87	6
2001	688	409	237	39	3
2000	577	342	179	47	9
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025



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Business Bankruptcy Filings - Eastern District of Michigan Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	231	128	66	31	6
2024	203	117	45	36	5
2023	151	87	41	23	0
2022	149	73	50	24	2
2021	168	88	63	12	5
2020	204	129	49	16	10
2019	395	230	124	37	4
2018	299	179	77	35	8
2017	310	201	64	33	12
2016	383	223	100	43	17
2015	467	299	102	57	9
2014	454	301	97	40	16
2013	657	409	160	72	16
2012	881	615	189	65	12
2011	1,101	865	155	71	10
2010	1,315	1,074	152	77	12
2009	1,439	1,163	184	81	11
2008	1,166	923	173	58	12
2007	790	604	123	50	13
2006	510	339	127	33	11
2005	648	440	177	24	7
2004	446	234	185	24	3
2003	390	205	153	23	9
2002	481	261	180	37	3
2001	401	224	166	11	0
2000	333	181	125	22	5
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025



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Business Bankruptcy Filings - Western District of Michigan Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	80	57	7	13	3
2024	110	73	14	16	7
2023	61	49	8	4	0
2022	64	44	9	11	0
2021	83	67	4	10	2
2020	158	91	50	11	6
2019	151	108	15	17	11
2018	110	87	8	13	2
2017	146	113	7	21	5
2016	181	132	26	19	4
2015	183	134	17	17	15
2014	226	159	39	25	3
2013	332	258	36	30	8
2012	409	323	39	42	5
2011	498	418	35	36	9
2010	561	460	45	40	16
2009	642	540	61	25	16
2008	518	417	62	30	9
2007	404	336	33	31	4
2006	243	186	28	24	5
2005	423	331	42	42	8
2004	234	167	43	23	1
2003	294	196	51	42	5
2002	321	207	61	50	3
2001	287	185	71	28	3
2000	244	161	54	25	4
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Michigan: 2000-2025

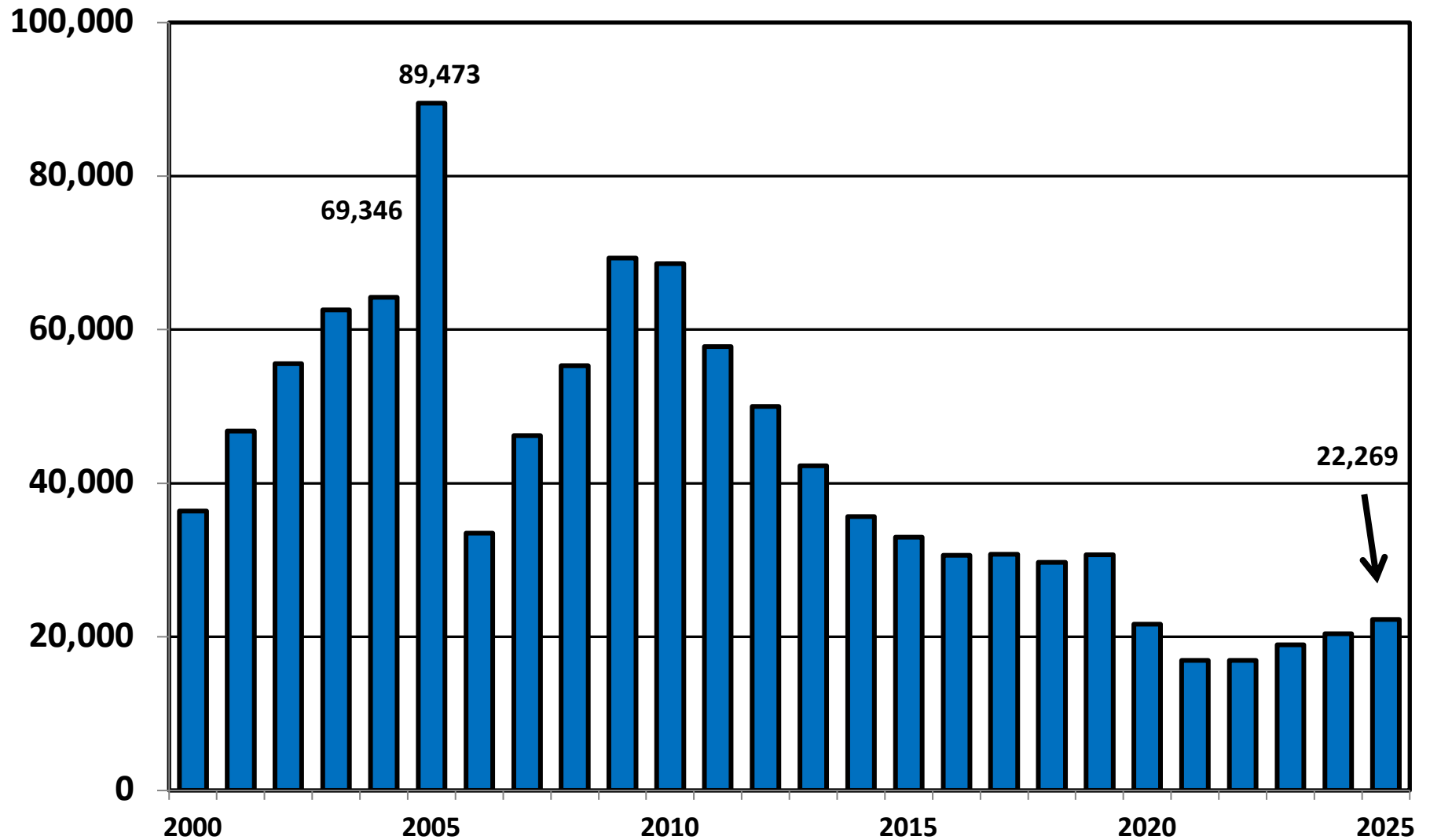


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Total Bankruptcy Cases Filed In Michigan Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Michigan: 2000-2025



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Total Filings Relative to Population 2000 - 2025



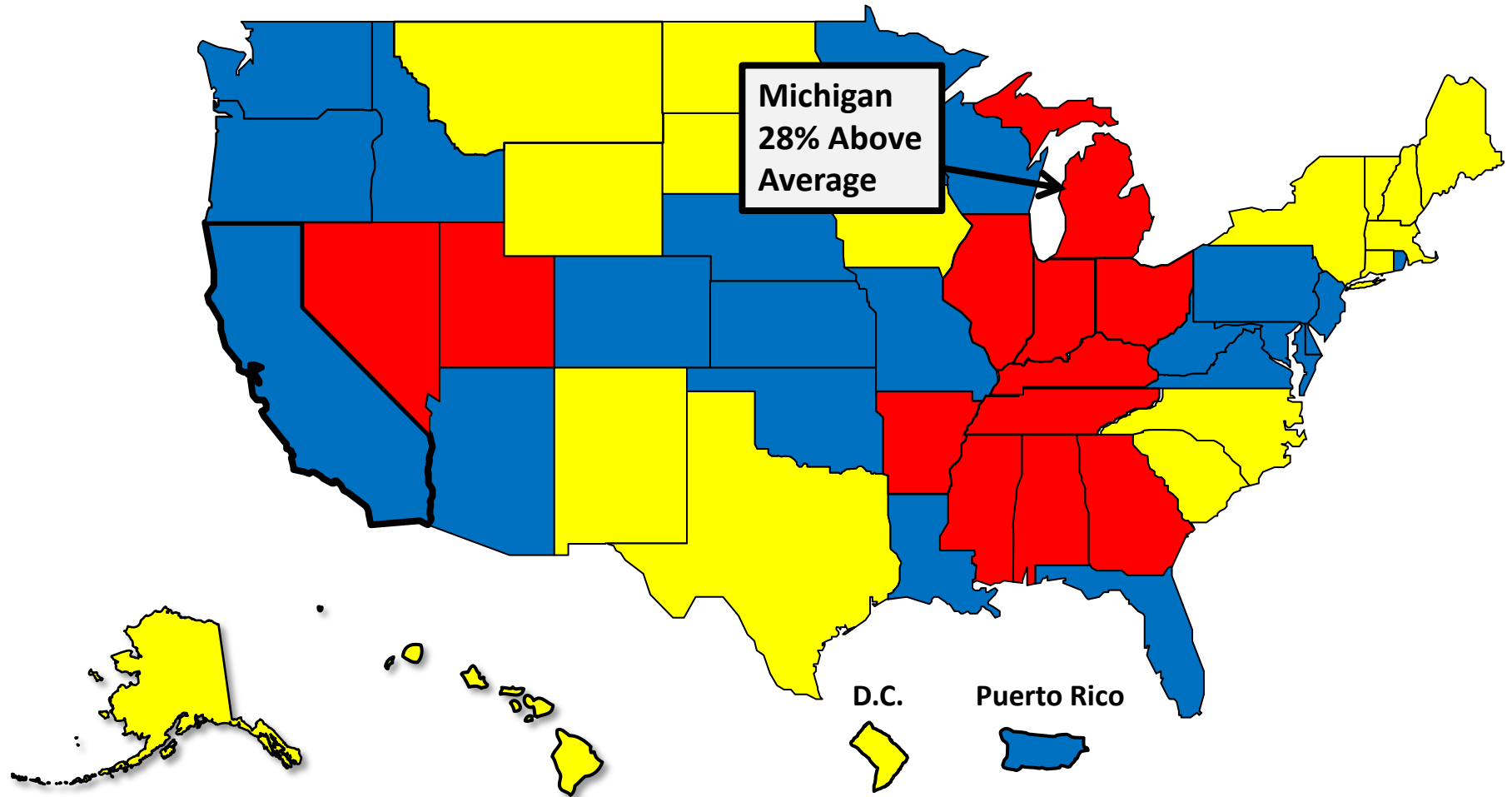
More than 25% Above Average



Within 25% of Average



More than 25% Below Average



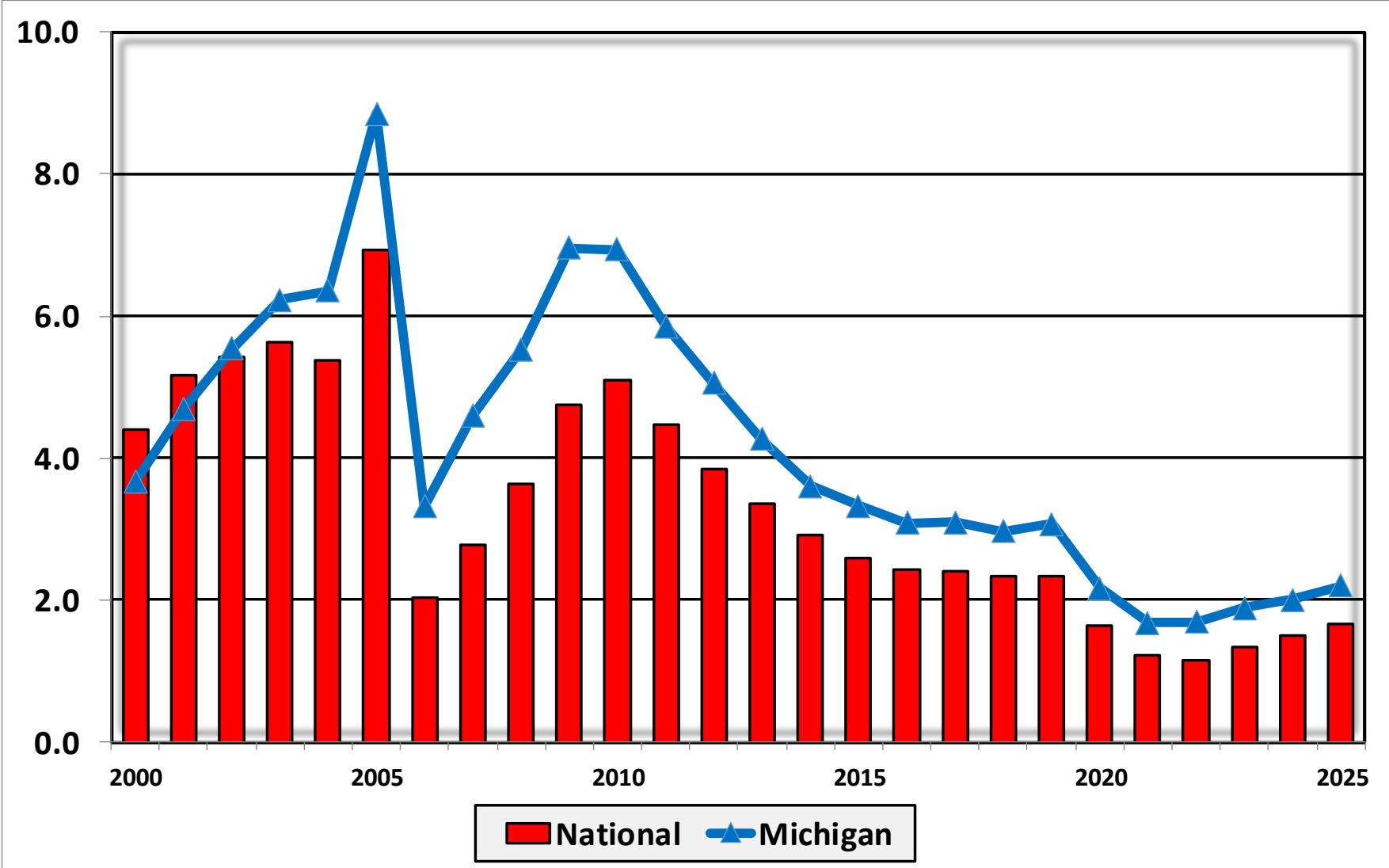
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Bankruptcy Filings per 1,000 Population Michigan vs. National Average 2000 - 2025



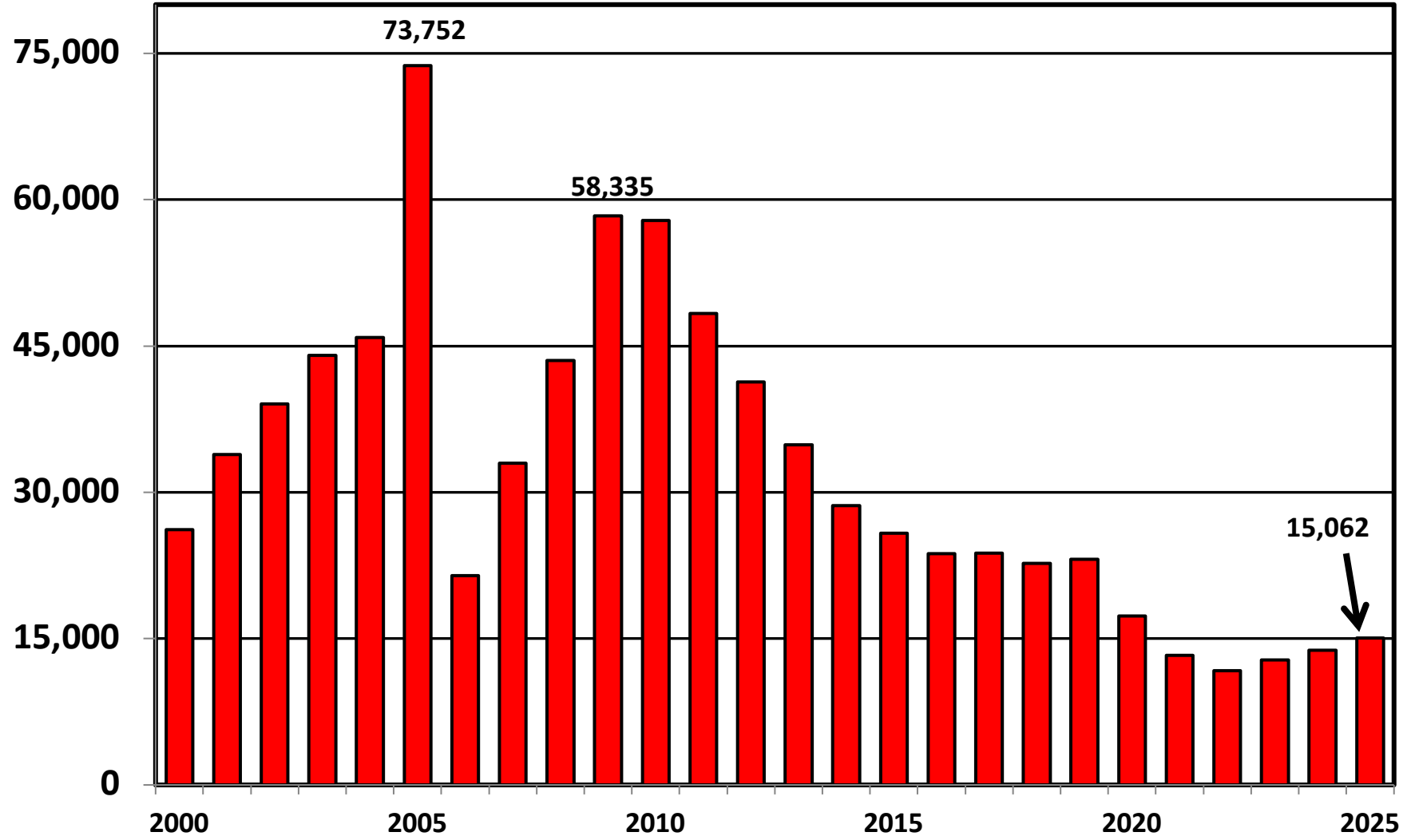
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Chapter 7 Cases Filed In Michigan Calendar Years 2000 - 2025



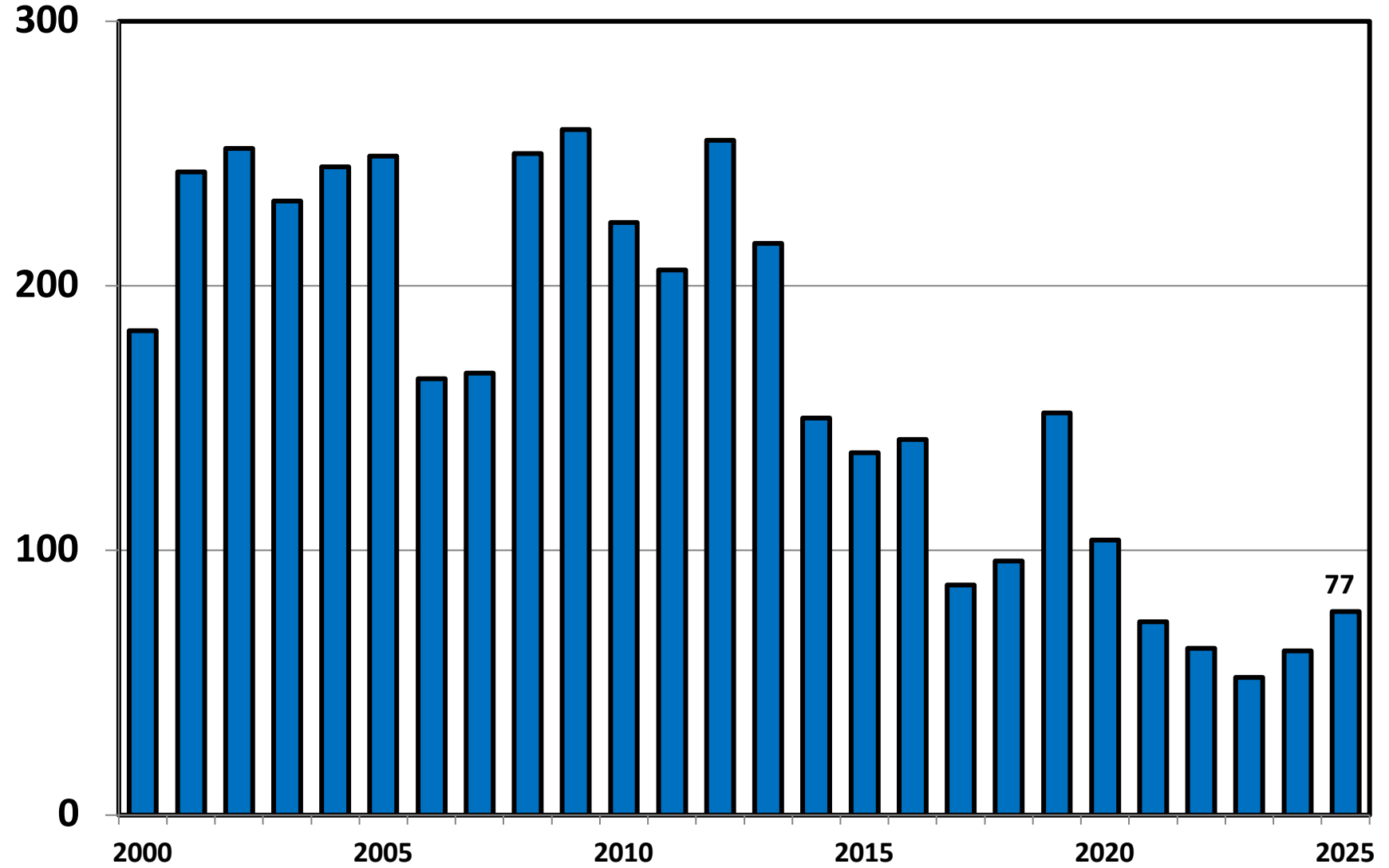
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Chapter 11 Cases Filed in Michigan 2000 - 2025



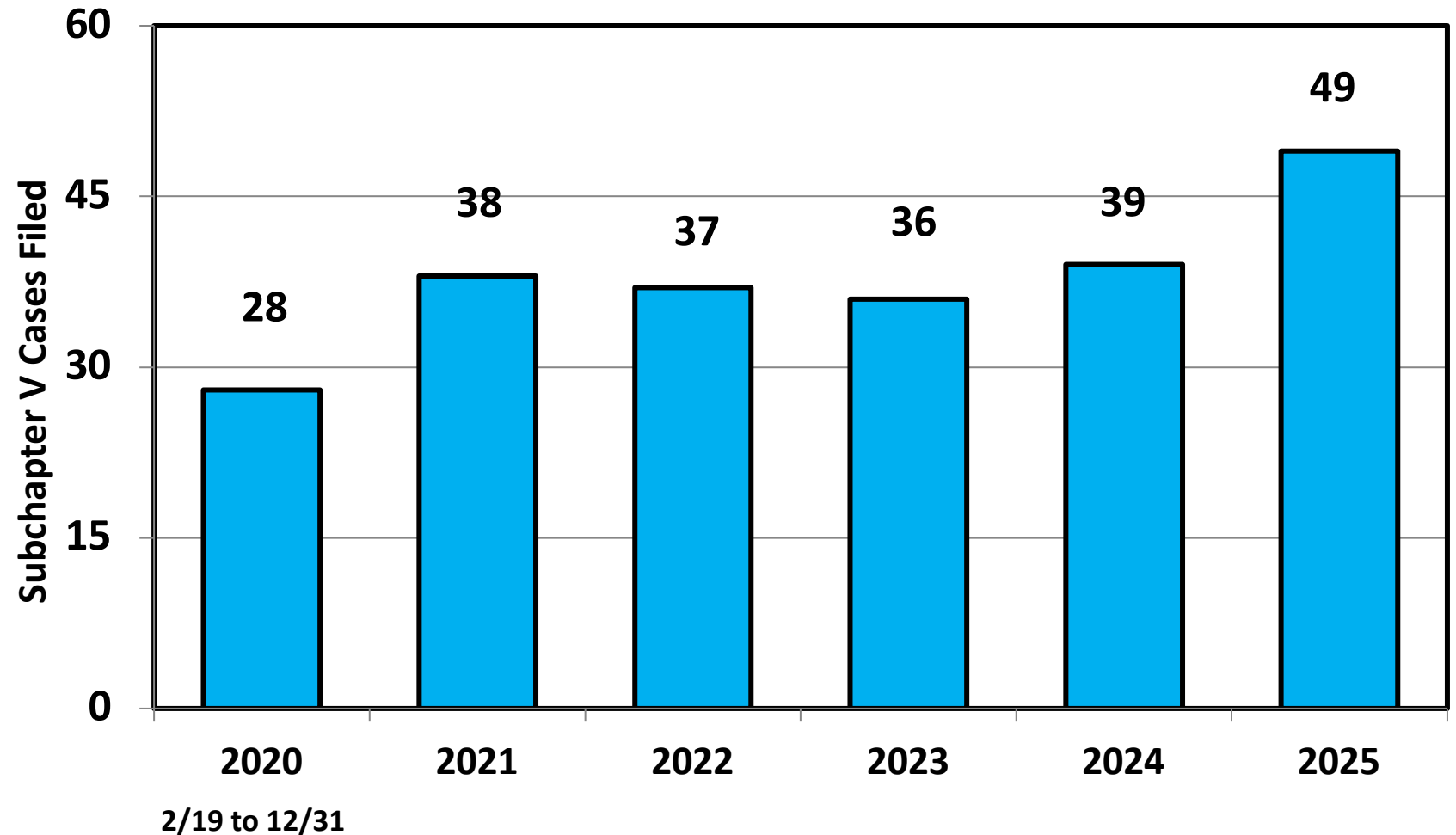
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Subchapter V Cases Filed in Michigan Calendar Years 2020 - 2025



Source: ABI review of PACER records

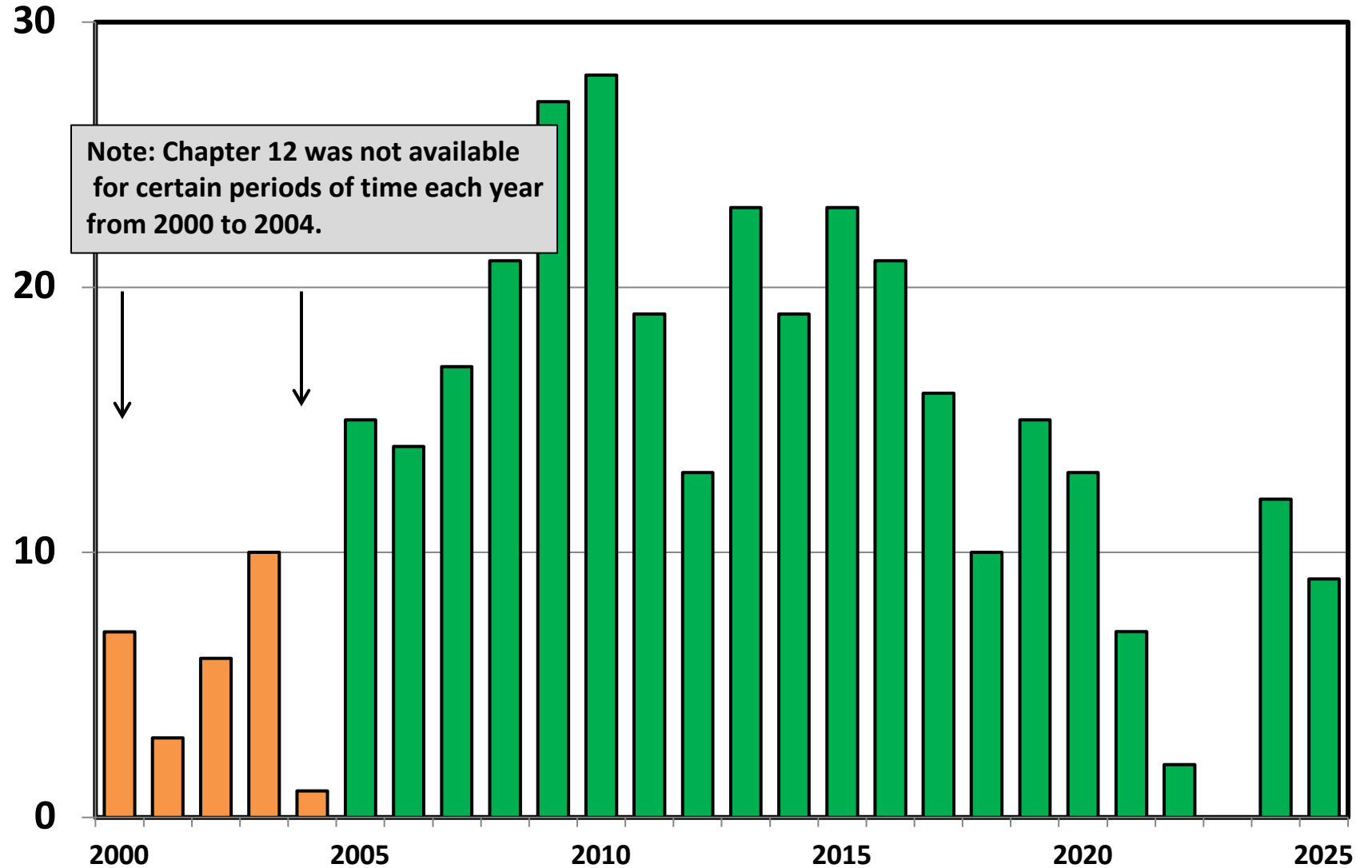
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Chapter 12 Cases Filed in Michigan 2000 - 2025



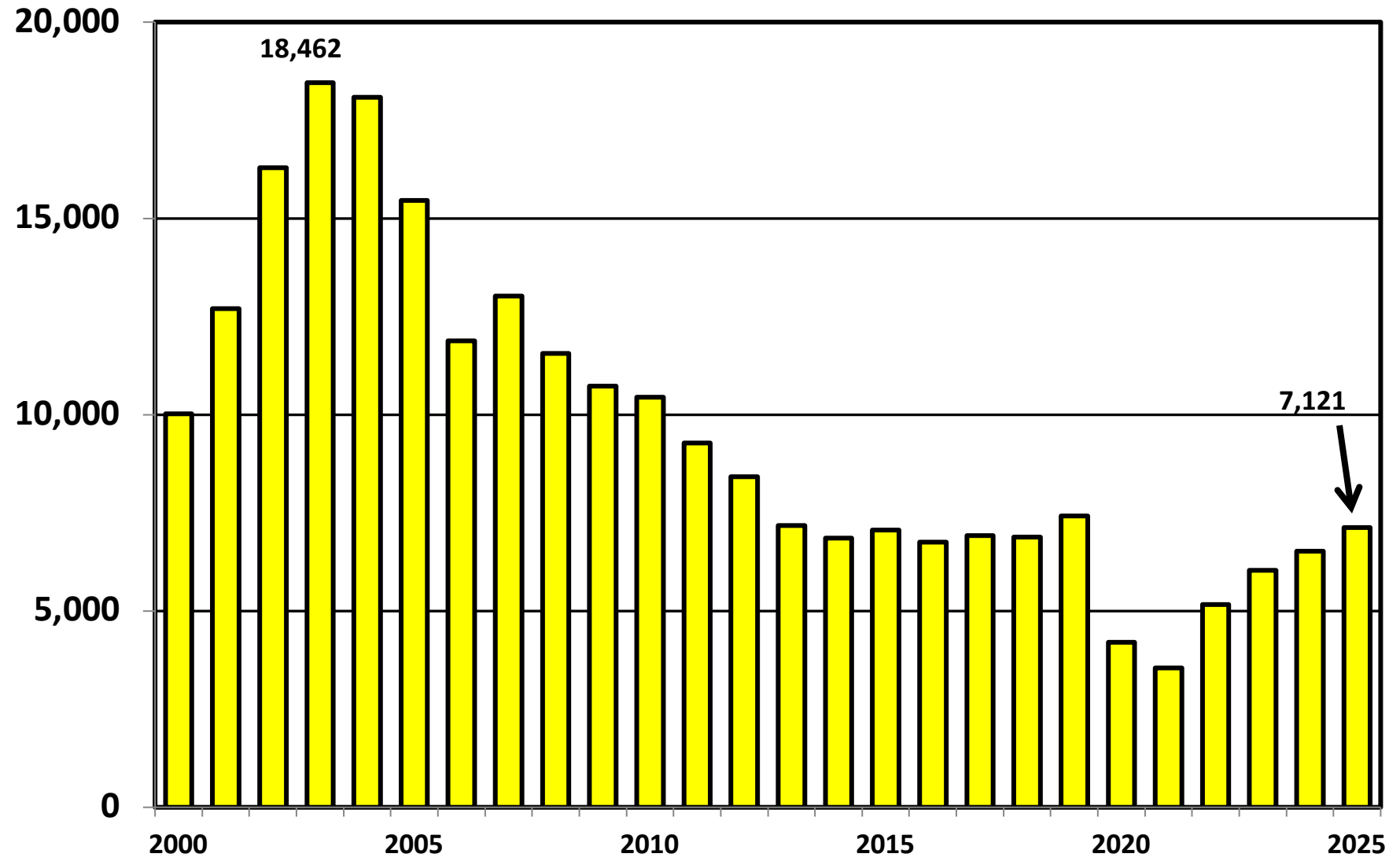
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Chapter 13 Cases Filed in Michigan 2000 - 2025



Bankruptcy Filing Trends in Michigan: 2000-2025

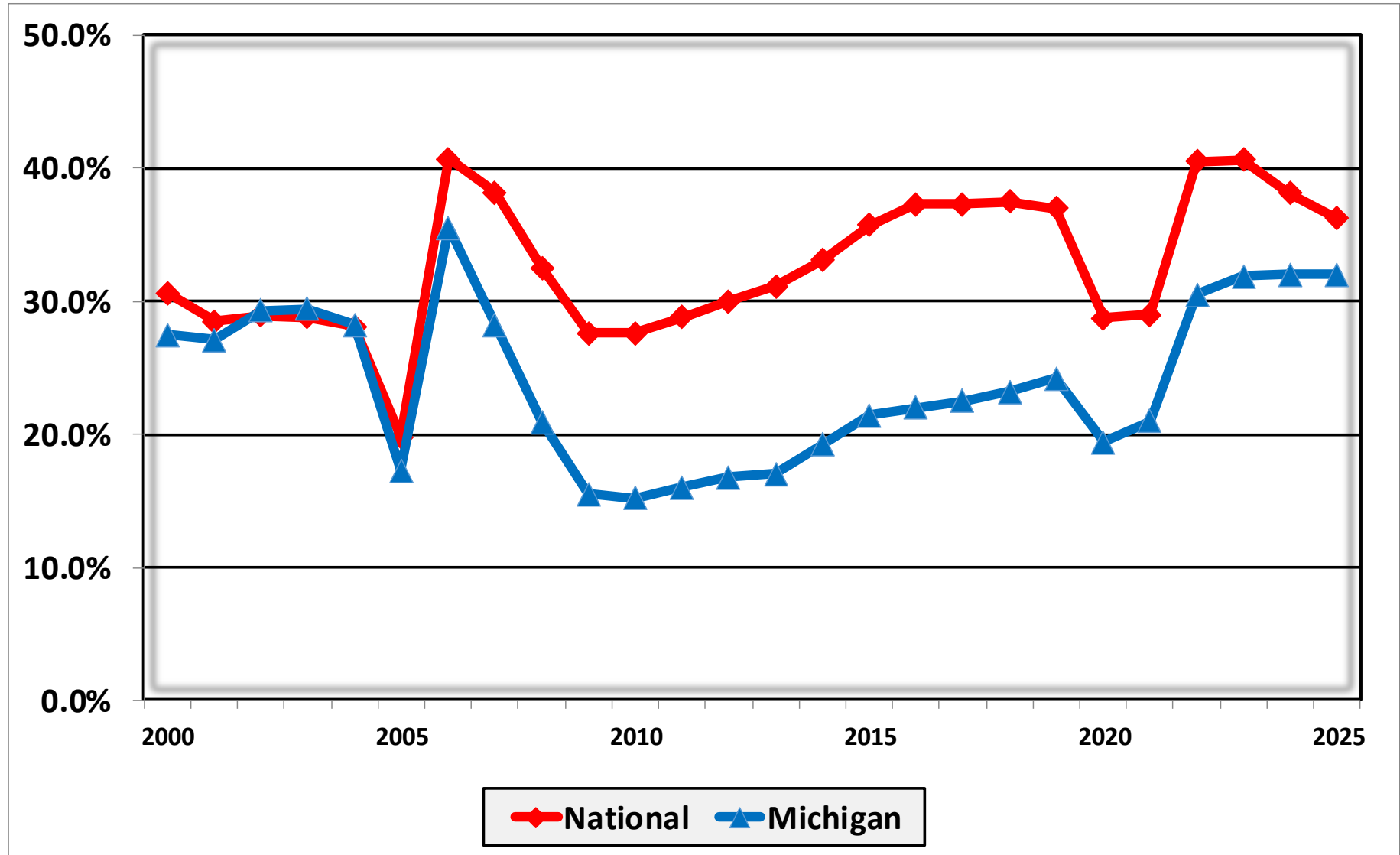


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Michigan: 2000-2025



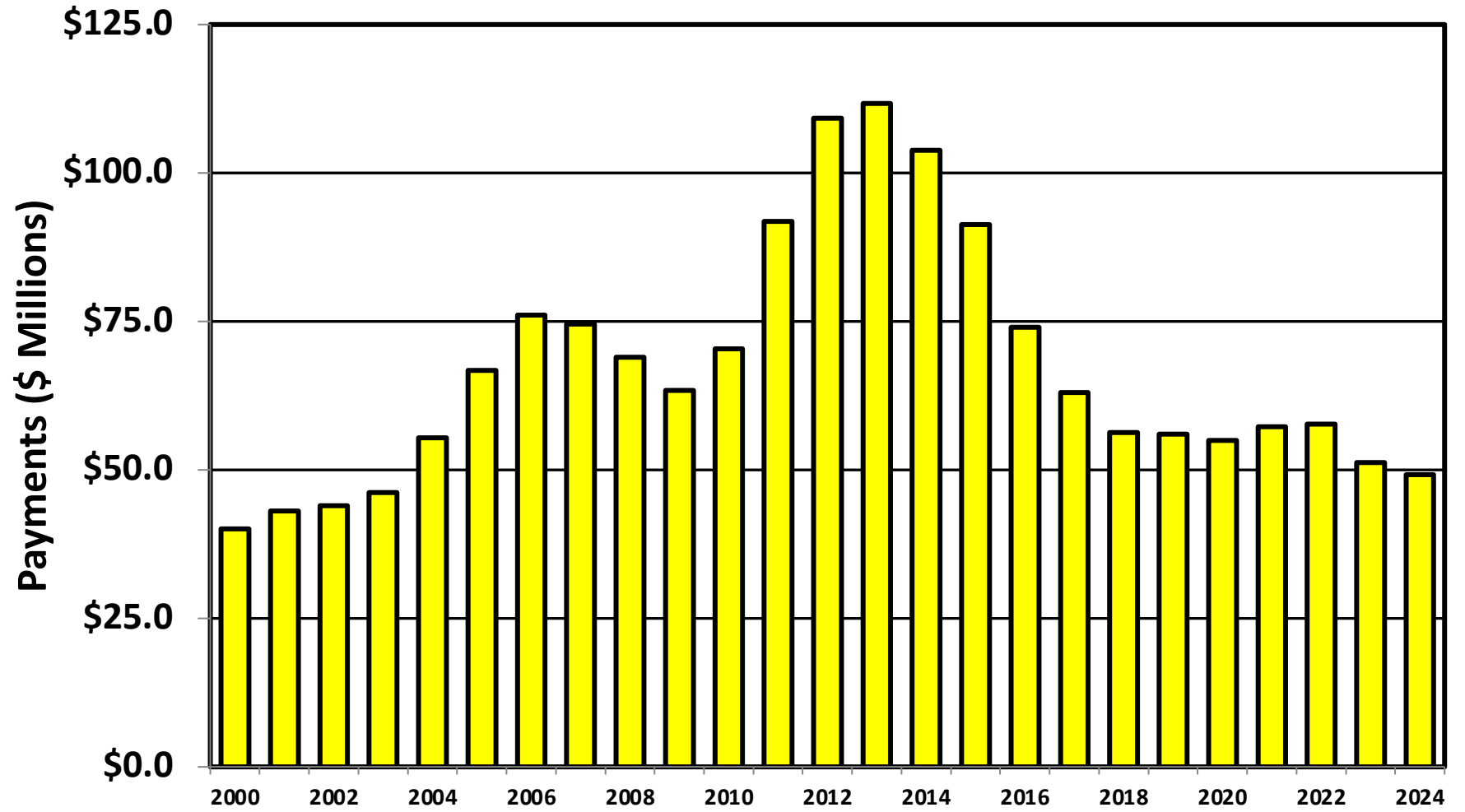
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Chapter 13 Cases in Michigan

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



Source: Executive Office for United States Trustees

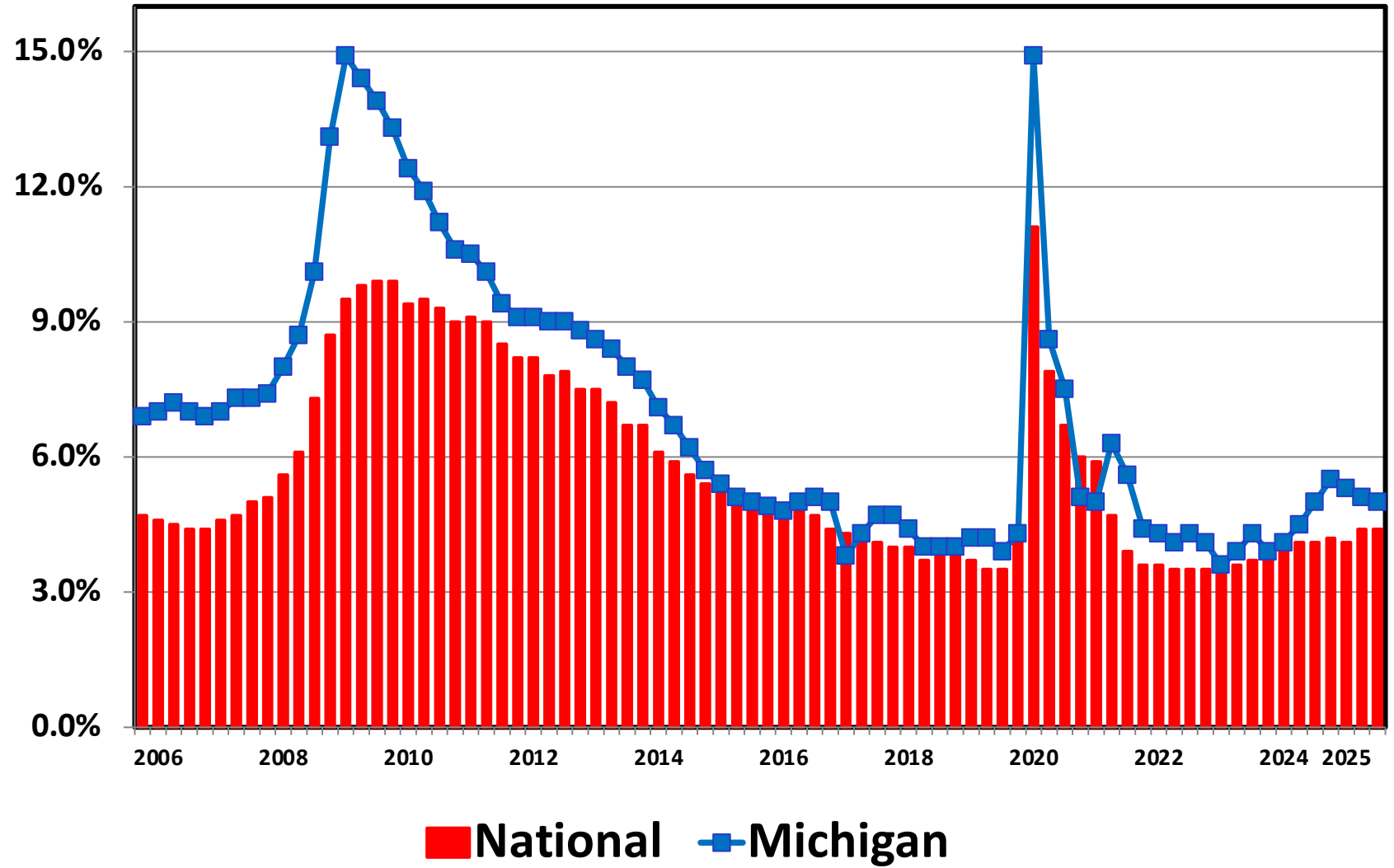
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

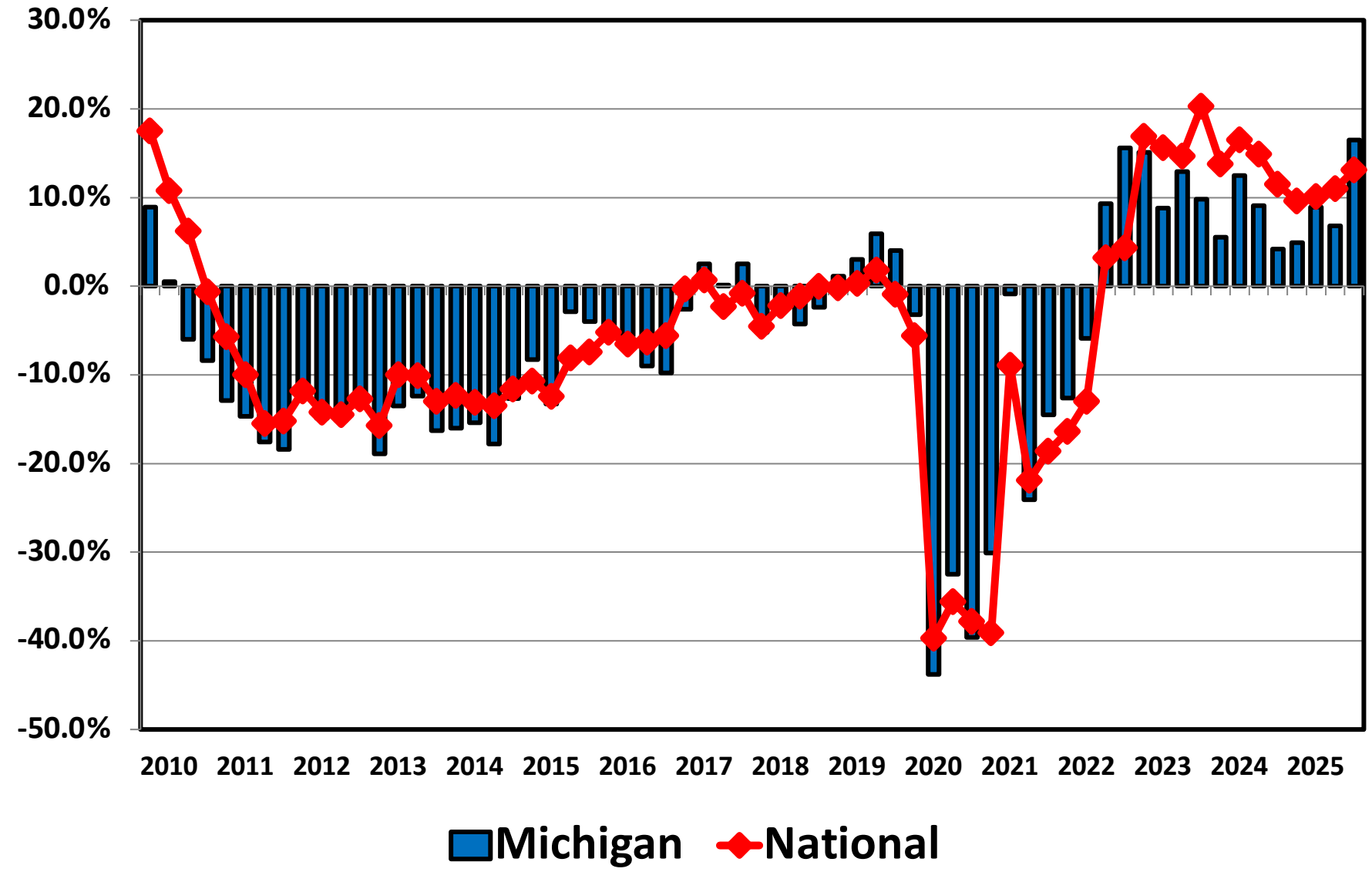
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Filing Trends By Quarter Michigan vs. National Average (Percent Change From Same Quarter One Year Prior)



Bankruptcy Filing Trends in Michigan: 2000-2025

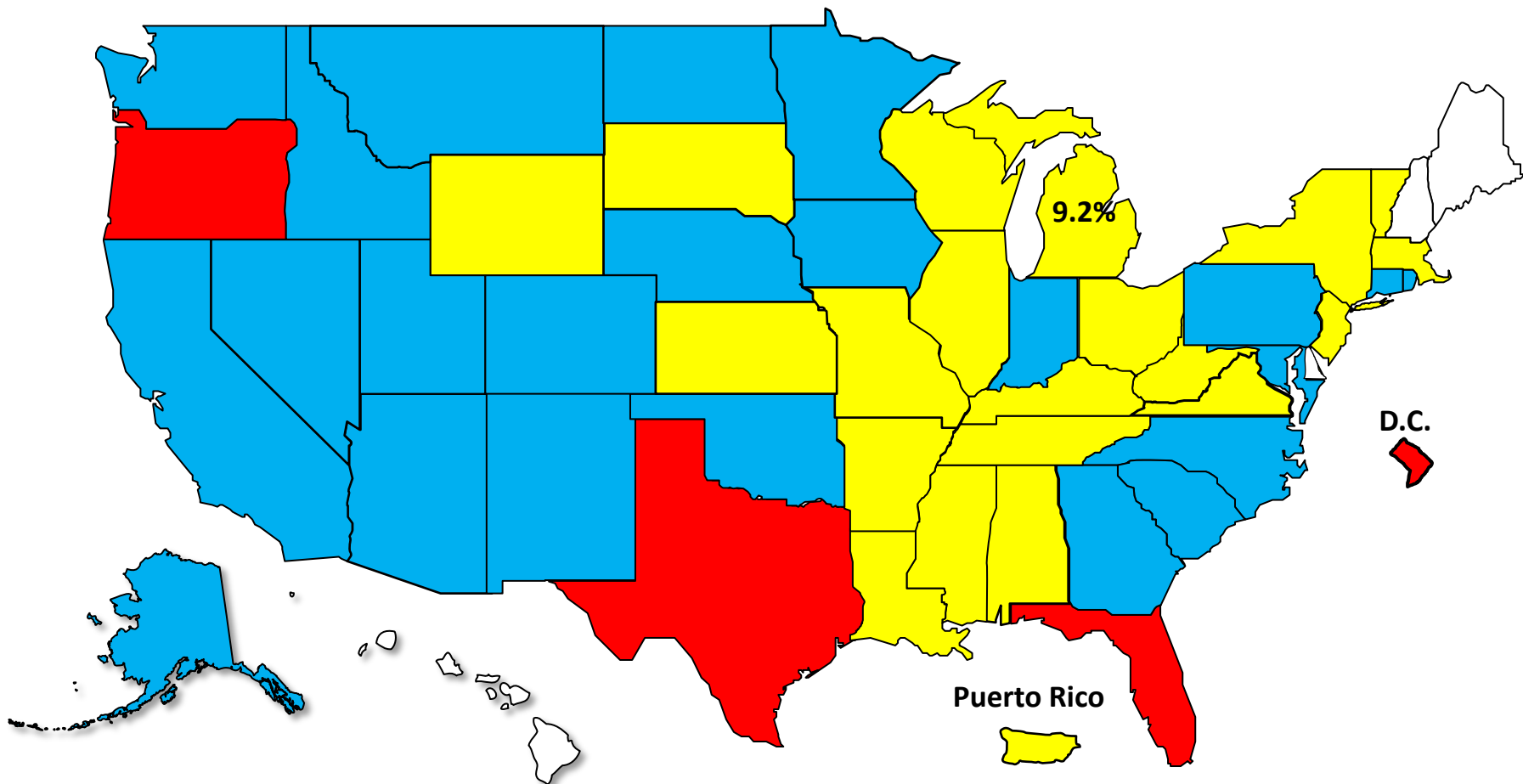


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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



Bankruptcy Filing Trends in Michigan: 2000-2025

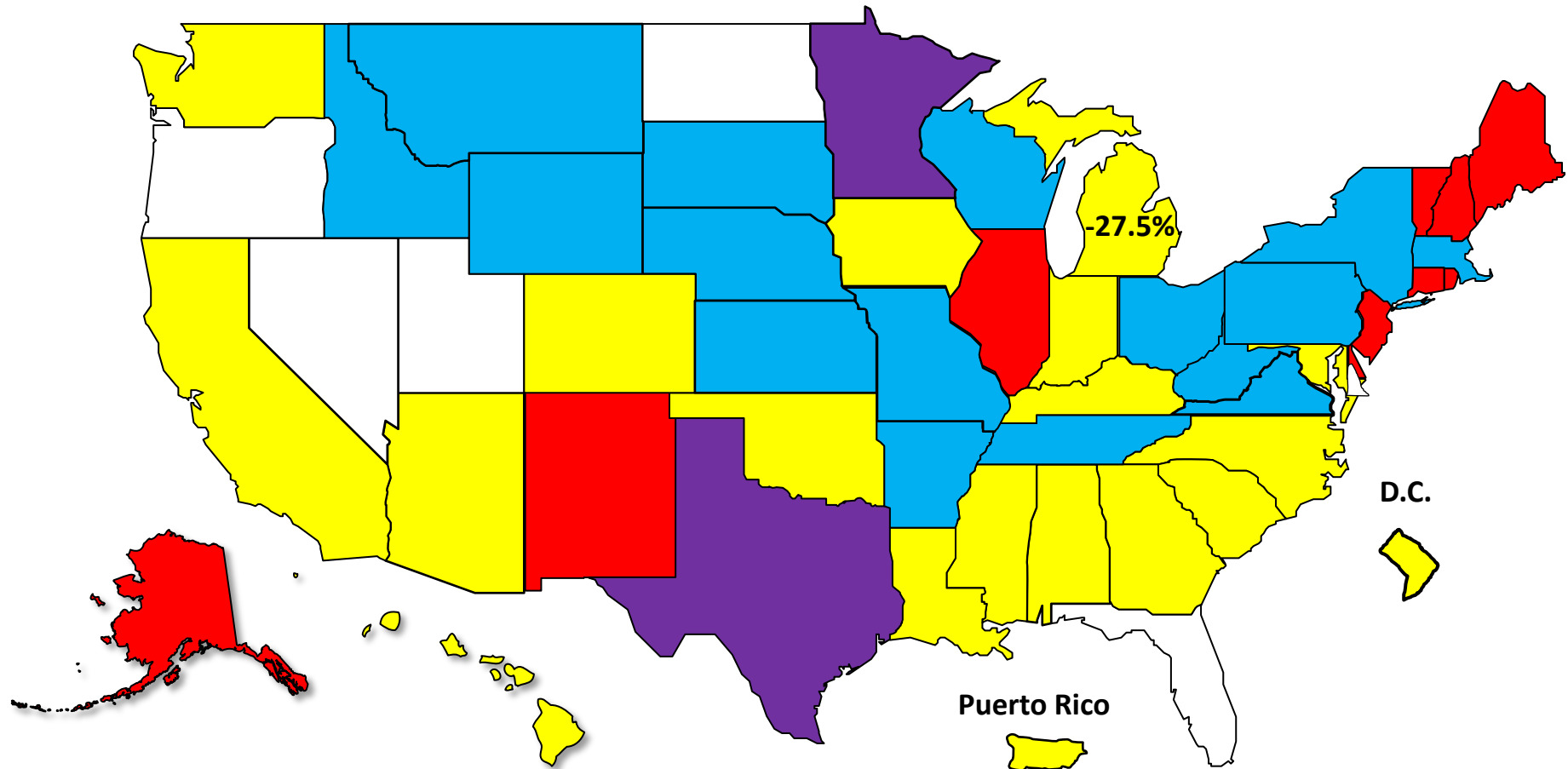
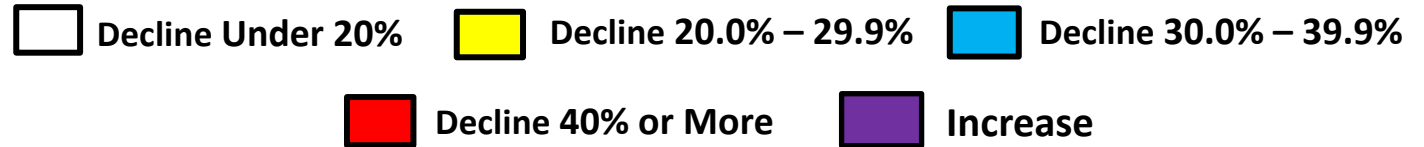


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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



Bankruptcy Filing Trends in Michigan: 2000-2025

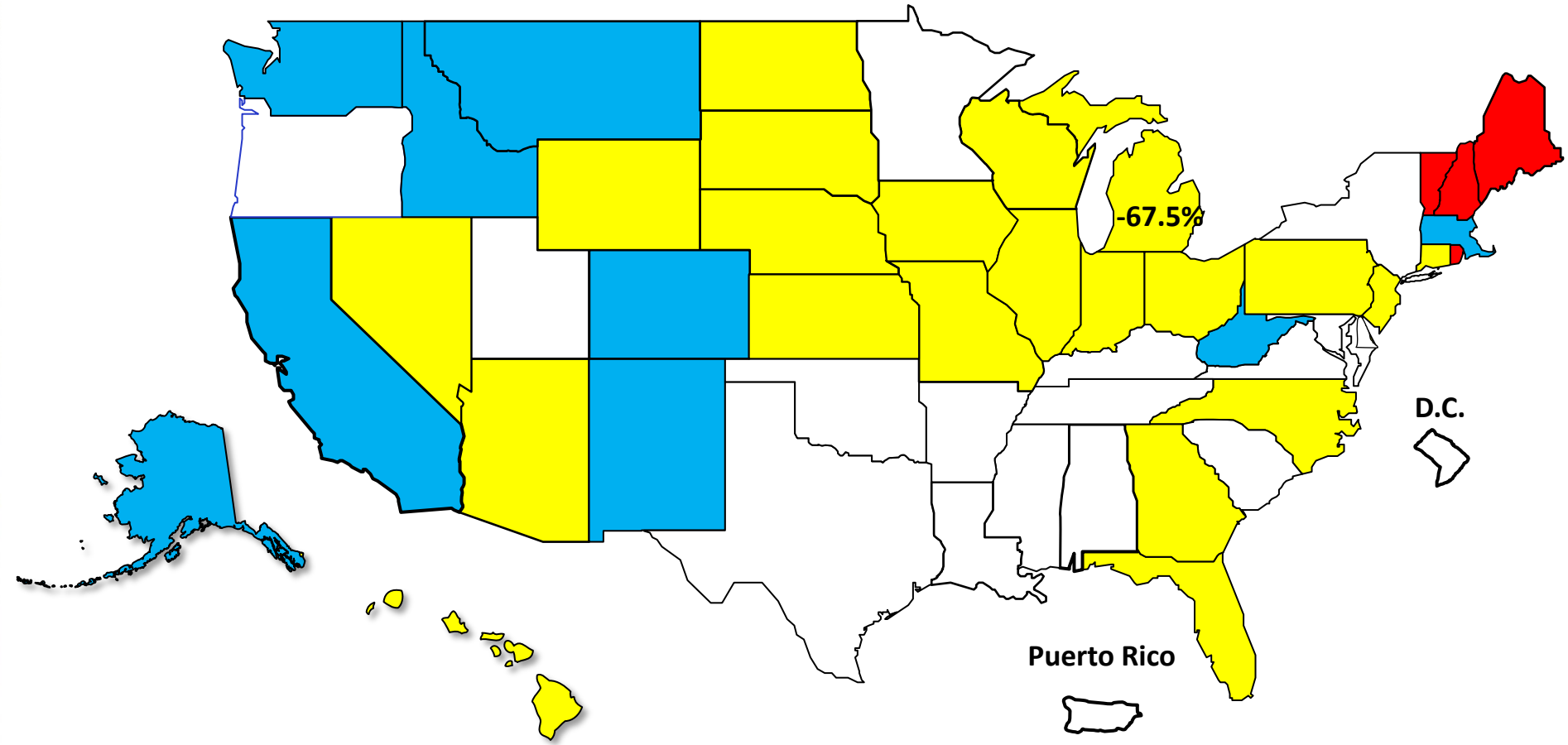


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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