

# Bankruptcy Filing Trends in Minnesota: 2000-2025



Prepared by the American Bankruptcy Institute. [www.abi.org](http://www.abi.org)



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# Minnesota

State at a Glance		
	Minnesota	National
Population (7/1/2025)	5,830,405	341,784,857
- Change since April 2020	2.2%	3.1%
- Foreign Born	8.7%	14.1%
Size (Square Miles)	79,627	3,533,038
Median Household Income	\$89,062	\$80,734
Persons per Household	2.43	2.53
Per Capita Income	\$48,237	\$44,673
Median Home Value	\$329,300	\$332,700
Homeownership Rate	72.2%	65.2%
High School Graduate (or Higher)	93.9%	89.6%
College Graduate (or Higher)	39.4%	35.7%
Disabled	8.2%	9.3%
No Health Insurance	6.1%	9.6%
In Poverty	9.3%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in Minnesota Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	10,260	7,853	37	2,357	13
2024	8,574	6,268	24	2,278	4
2023	6,884	4,876	13	1,992	3
2022	5,535	4,089	13	1,431	2
2021	5,754	4,745	23	960	26
2020	7,238	5,891	30	1,279	38
2019	9,910	7,655	41	2,182	32
2018	9,911	7,930	27	1,928	26
2017	9,766	7,992	55	1,700	19
2016	9,614	8,052	29	1,522	11
2015	10,678	9,030	44	1,590	14
2014	12,190	10,315	31	1,835	9
2013	14,450	12,030	73	2,338	9
2012	16,998	14,074	46	2,862	16
2011	19,382	16,420	85	2,866	11
2010	22,262	19,264	77	2,910	11
2009	21,456	18,499	96	2,848	13
2008	16,606	13,904	119	2,570	13
2007	11,902	9,455	41	2,399	7
2006	8,039	6,044	38	1,949	8
2005	25,789	22,251	38	3,497	3
2004	17,970	14,092	107	3,770	1
2003	20,987	17,522	49	3,392	24
2002	19,487	16,219	58	3,202	8
2001	18,704	15,460	59	3,177	8
2000	15,314	12,169	61	3,067	17
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Minnesota					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	302	236	36	17	13
2024	209	166	23	16	4
2023	165	138	12	12	3
2022	150	123	12	13	2
2021	182	121	21	14	26
2020	272	195	28	11	38
2019	299	209	40	18	32
2018	296	228	23	19	26
2017	300	206	54	21	19
2016	324	271	29	13	11
2015	352	275	44	19	14
2014	394	340	29	16	9
2013	465	358	66	33	8
2012	596	496	43	41	16
2011	691	555	82	43	11
2010	788	665	76	36	11
2009	859	721	91	34	13
2008	863	699	118	33	13
2007	520	447	40	26	7
2006	381	296	32	45	8
2005	1,721	1,488	37	193	3
2004	1,374	1,045	107	221	1
2003	1,379	1,108	49	198	24
2002	1,729	1,424	56	241	8
2001	1,887	1,530	59	290	8
2000	1,492	1,151	61	263	17
* Chapters 9, 12 and 15					

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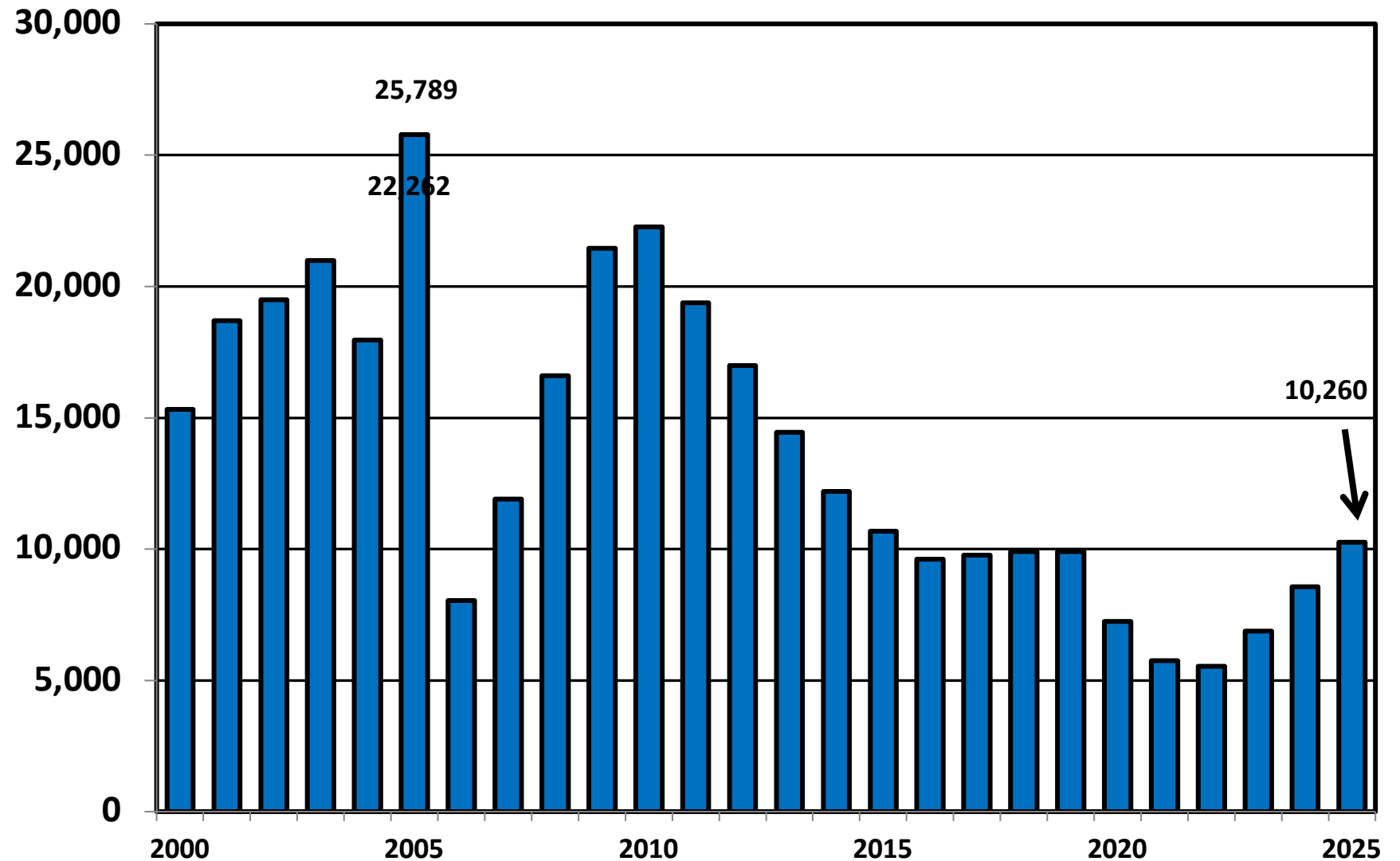


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## Total Bankruptcy Cases Filed In Minnesota Calendar Years 2000 - 2025





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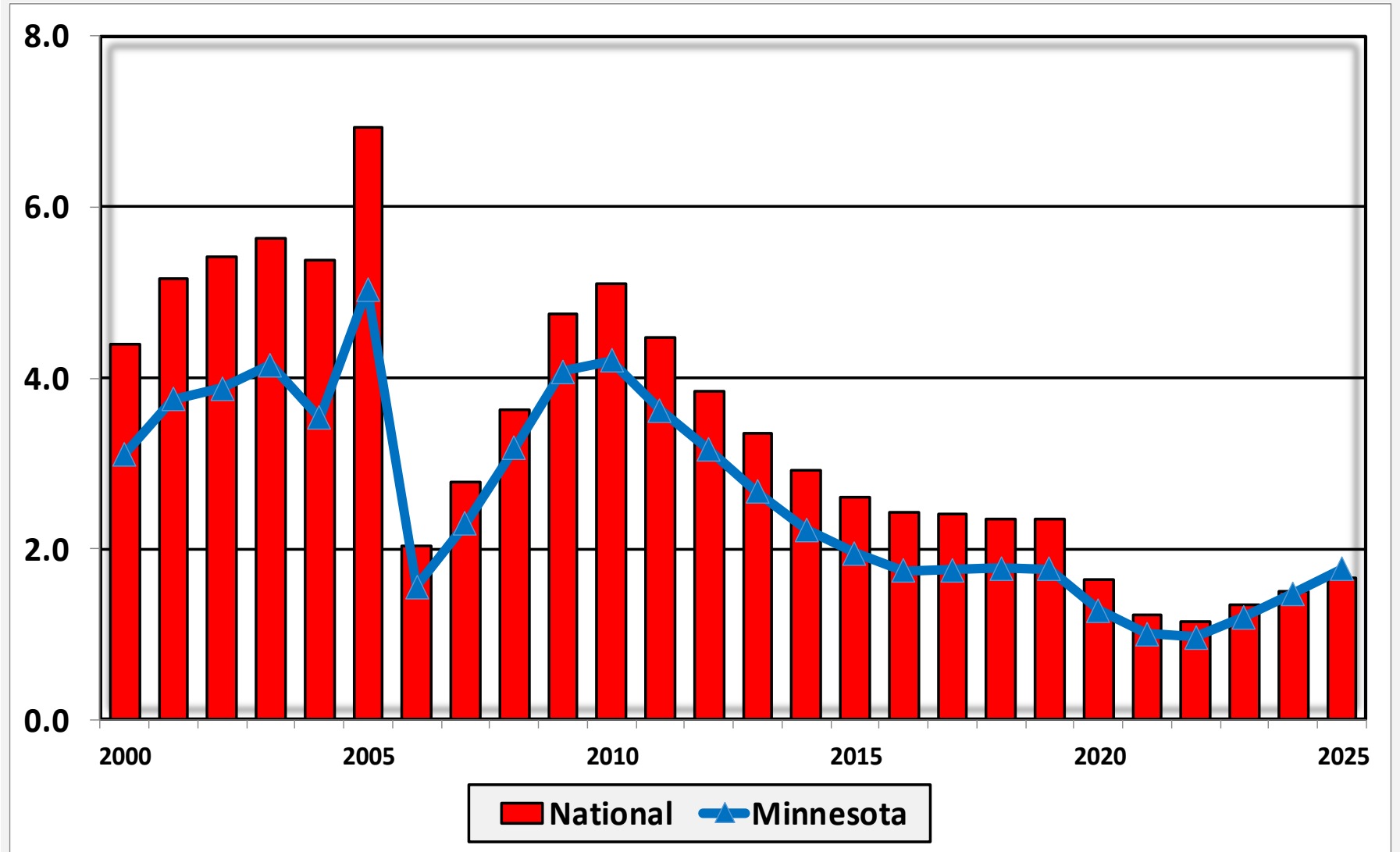


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## Bankruptcy Filings per 1,000 Population Minnesota vs. National Average 2000 - 2025



# Bankruptcy Filing Trends in Minnesota: 2000-2025

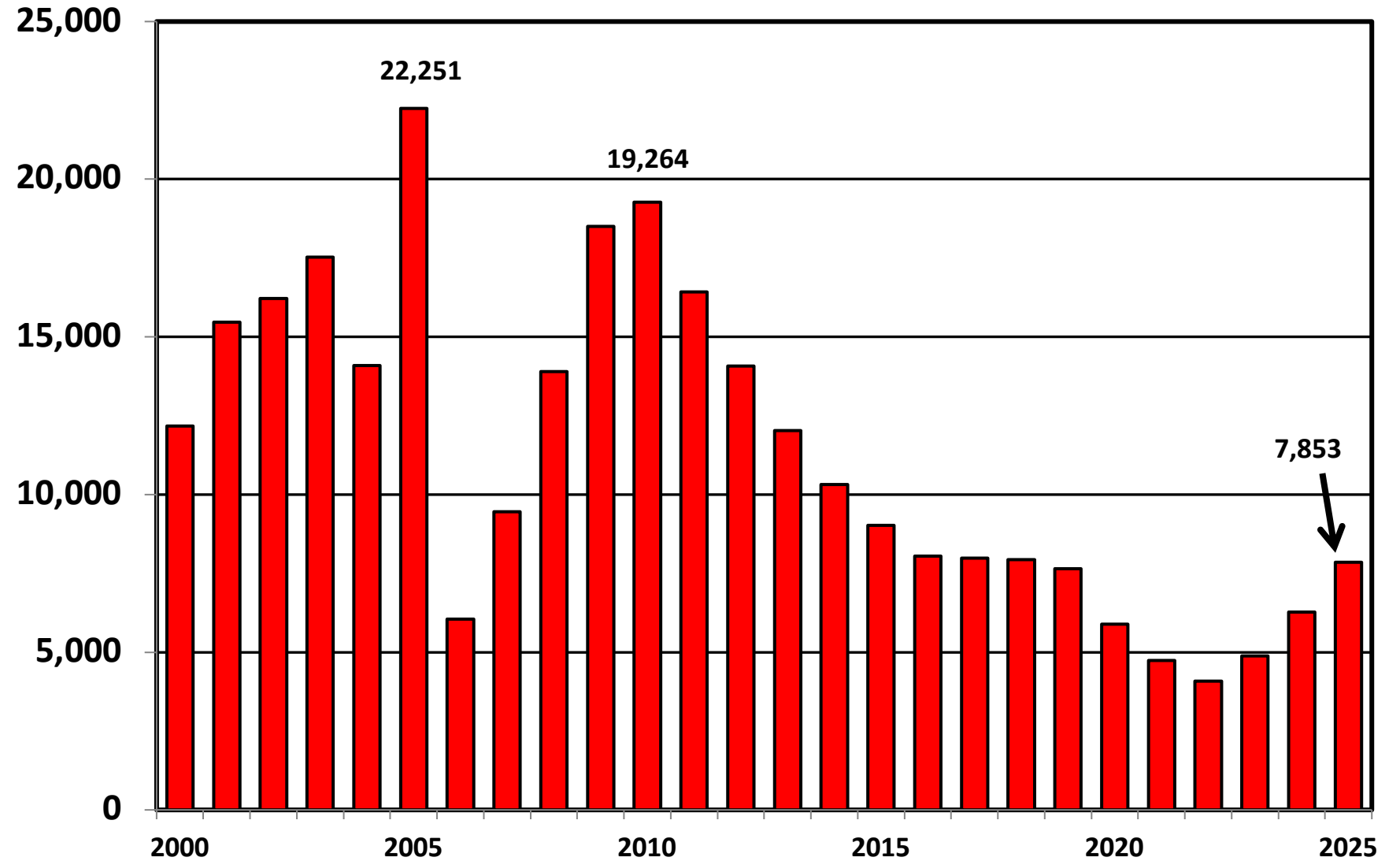


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## Chapter 7 Cases Filed In Minnesota Calendar Years 2000 - 2025



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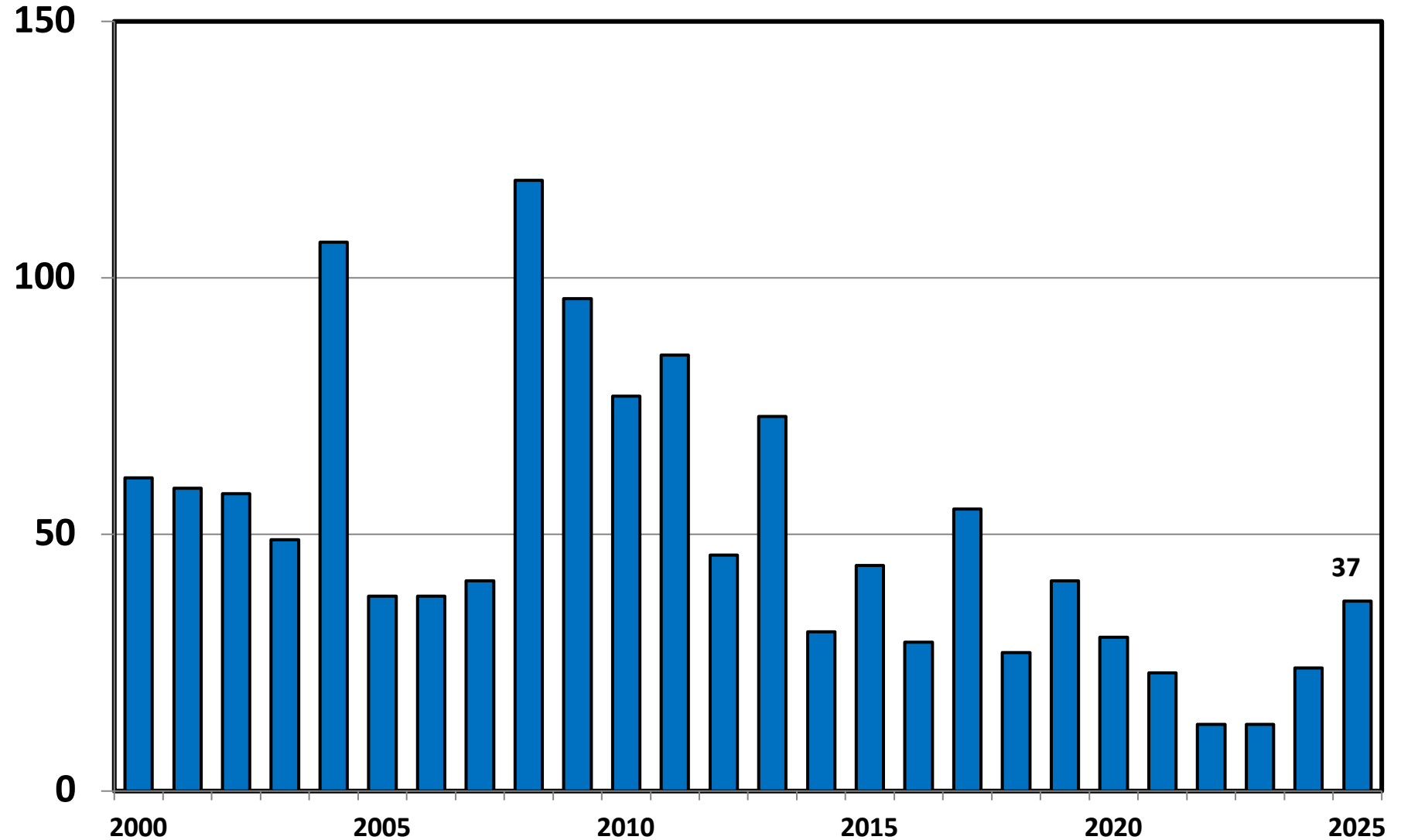


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## Chapter 11 Cases Filed in Minnesota 2000 - 2025



# Bankruptcy Filing Trends in Minnesota: 2000-2025

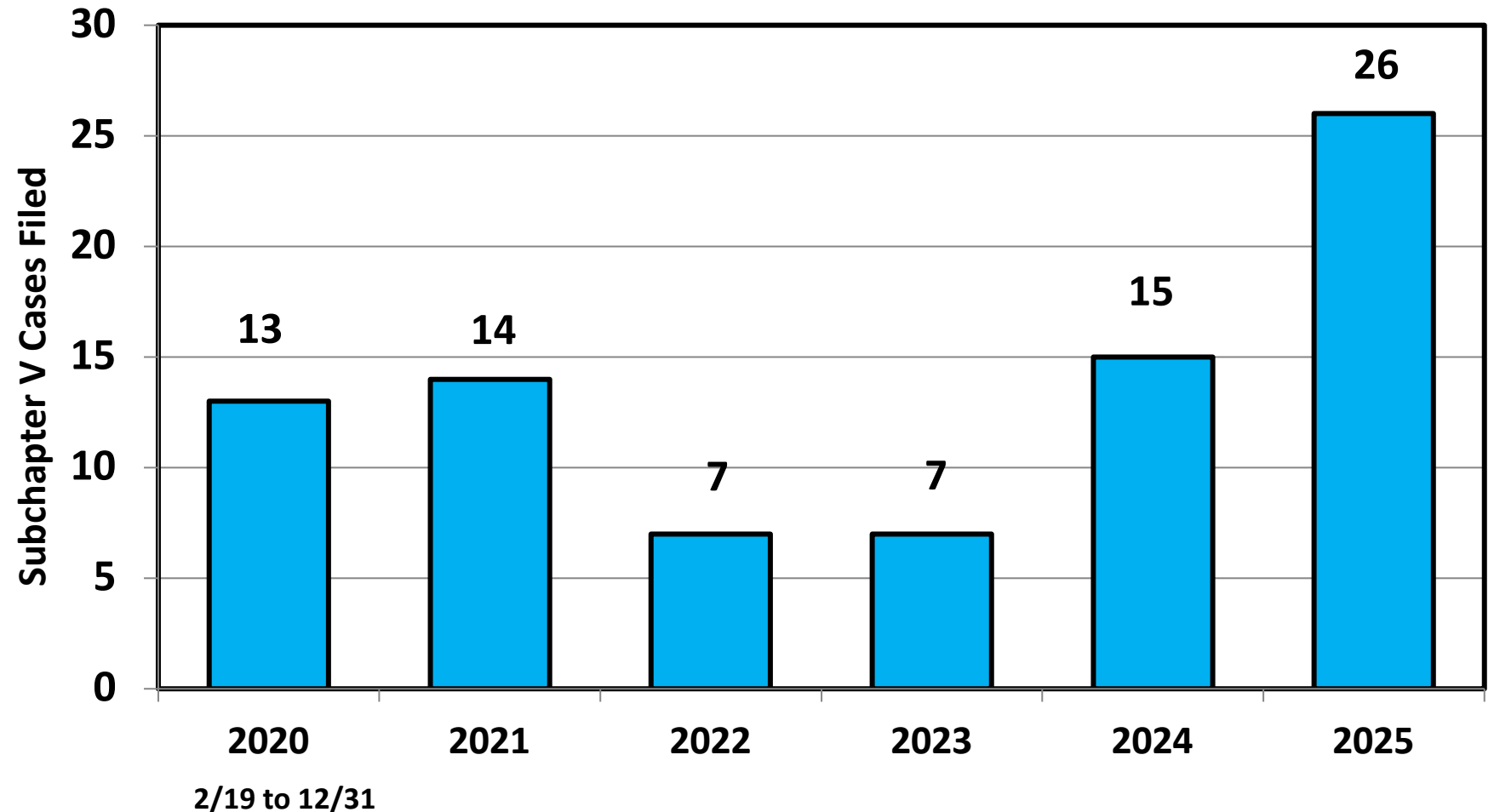


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## Subchapter V Cases Filed in Minnesota Calendar Years 2020 - 2025



Source: ABI review of PACER records

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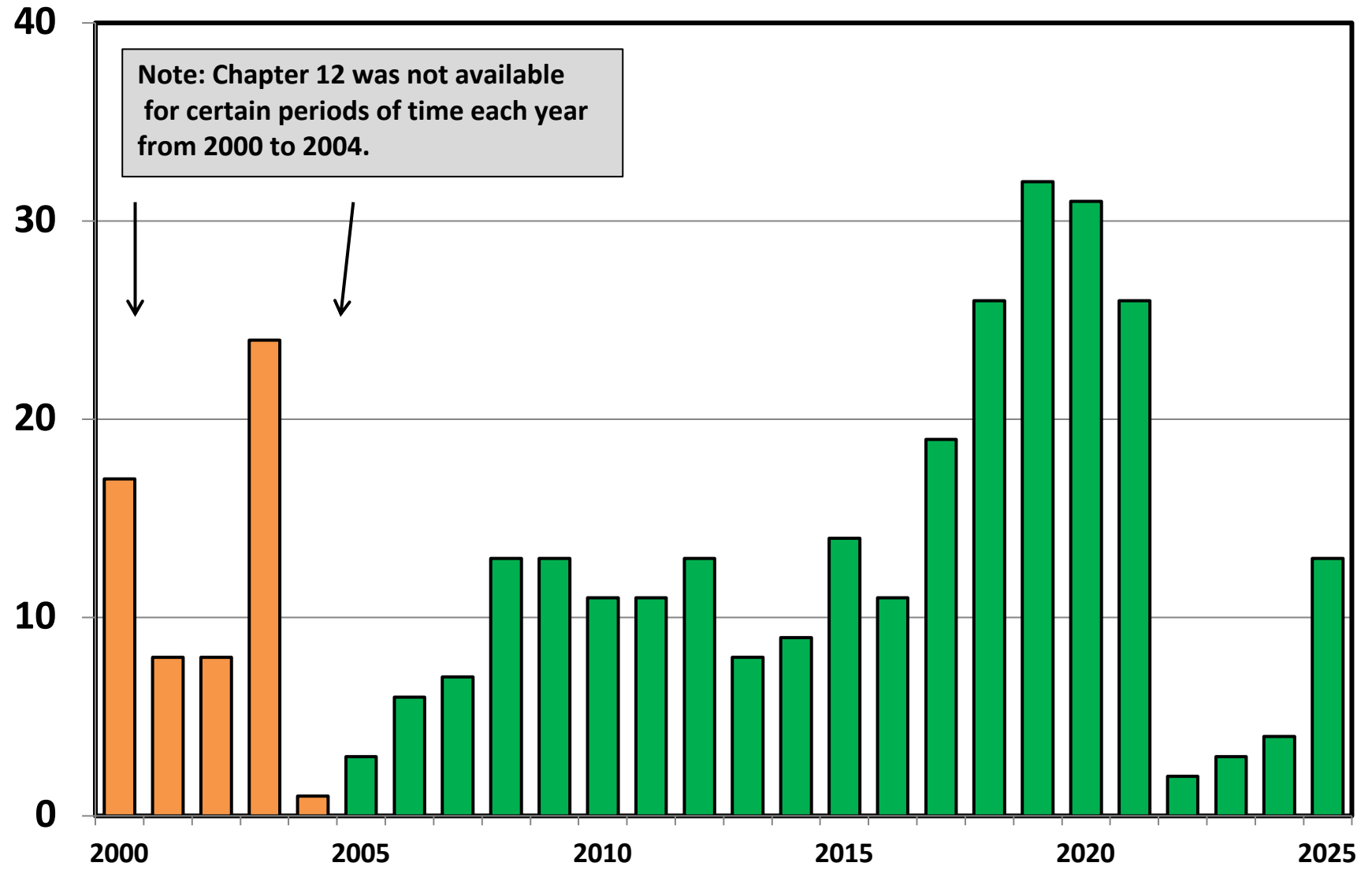


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## Chapter 12 Cases Filed in Minnesota 2000 - 2025



# Bankruptcy Filing Trends in Minnesota: 2000-2025

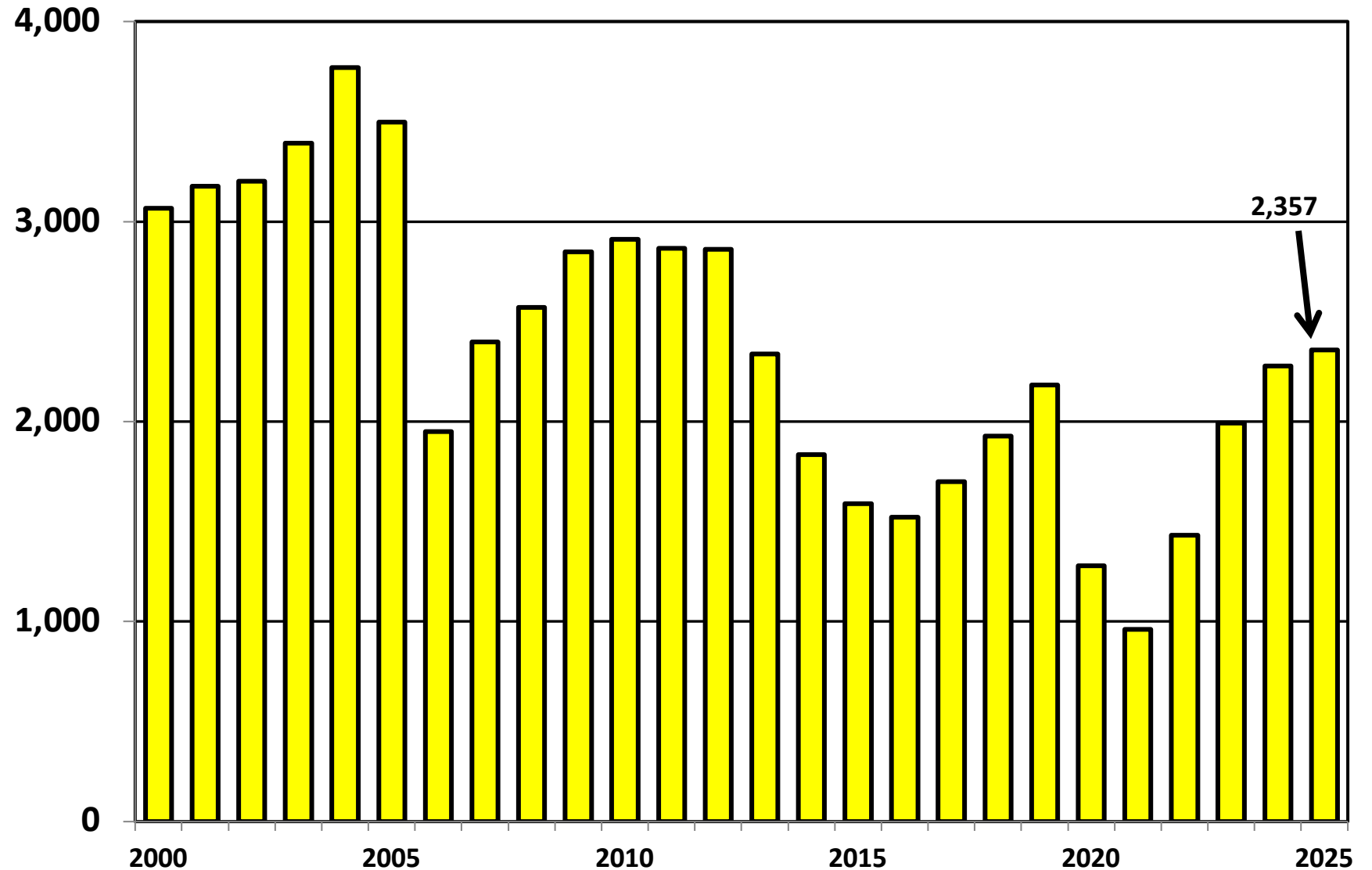


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## Chapter 13 Cases Filed in Minnesota 2000 - 2025



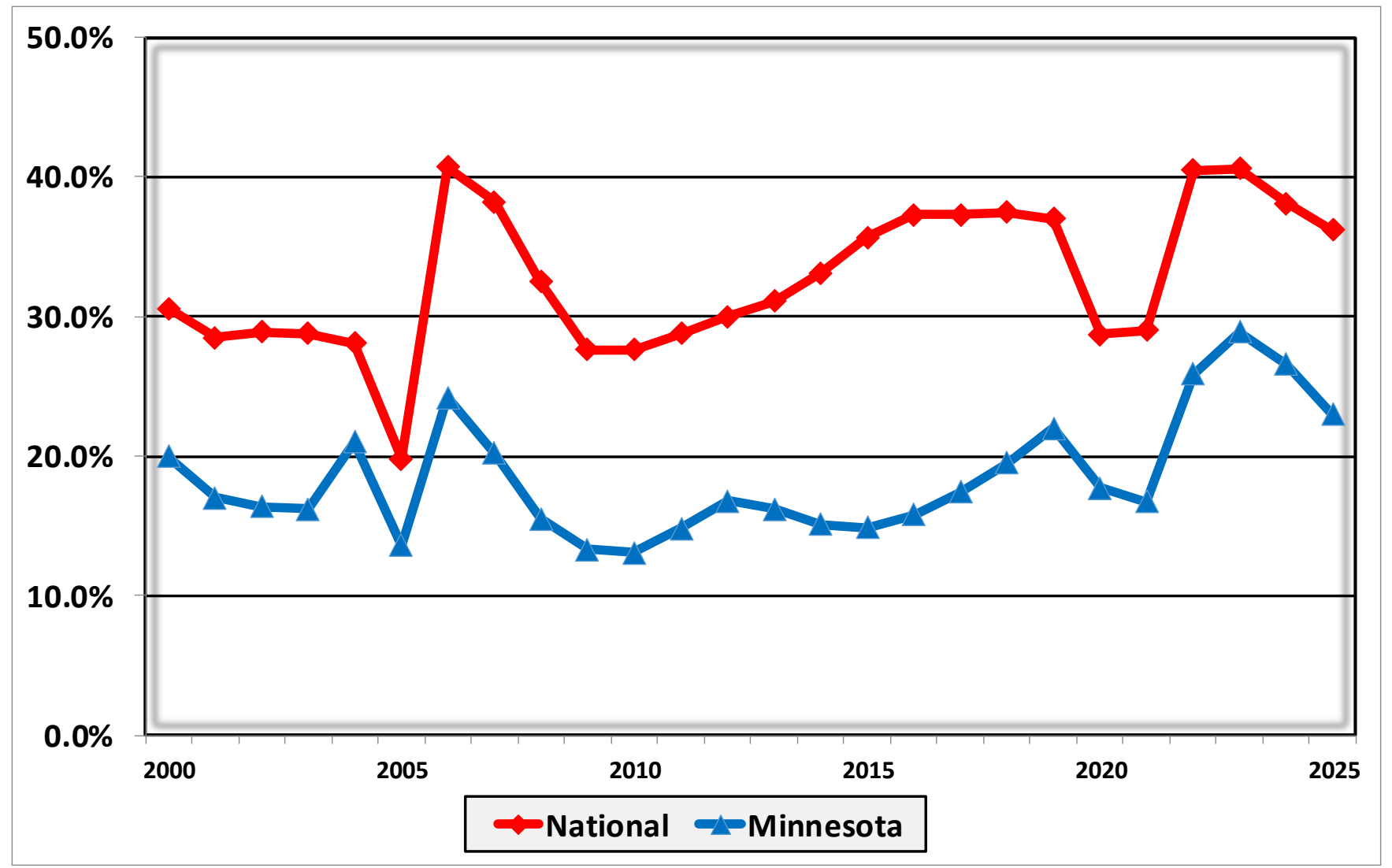
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## Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



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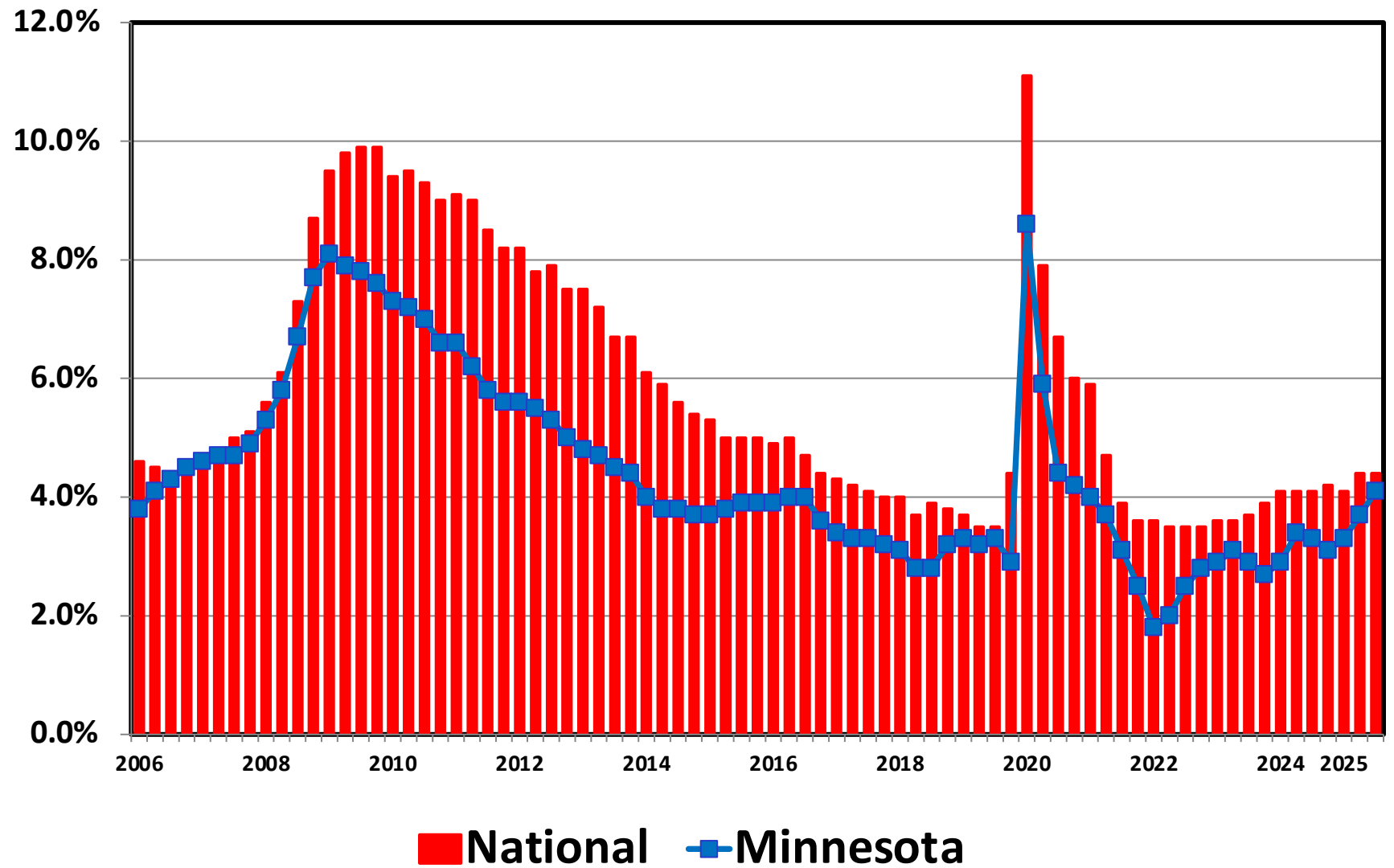


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## Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

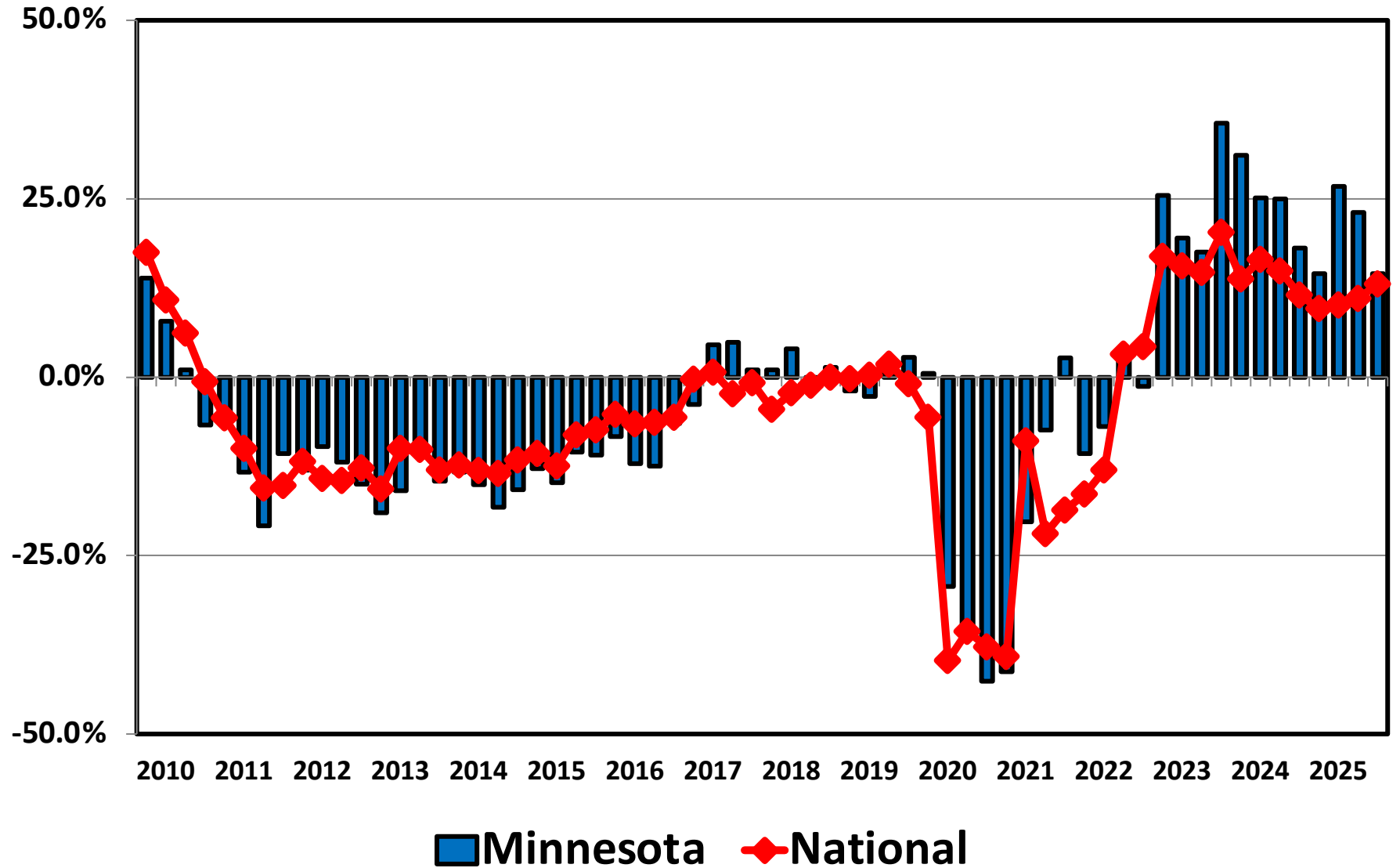
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## Filing Trends By Quarter Minnesota vs. National Average (Percent Change From Same Quarter One Year Prior)



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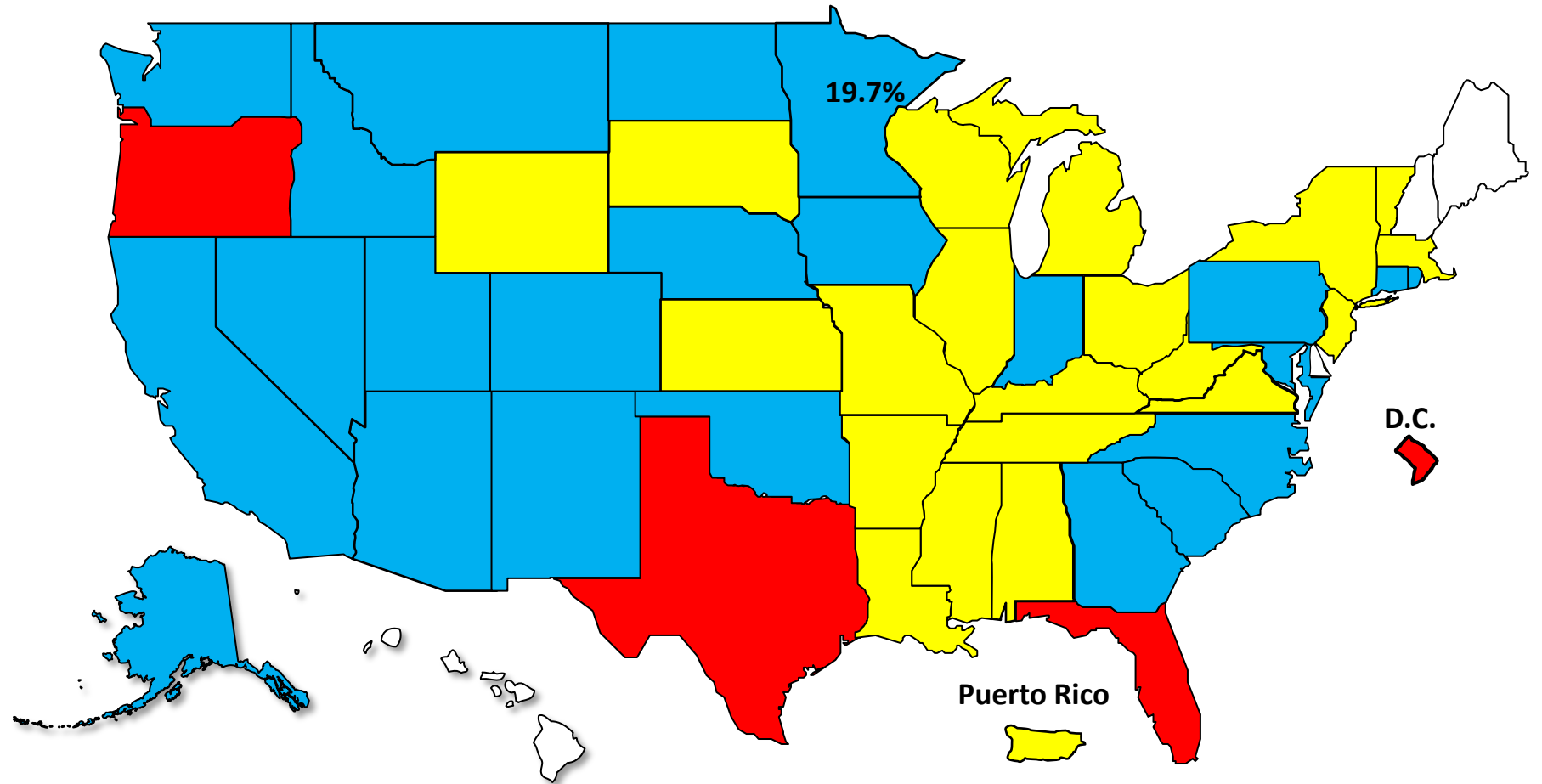
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## Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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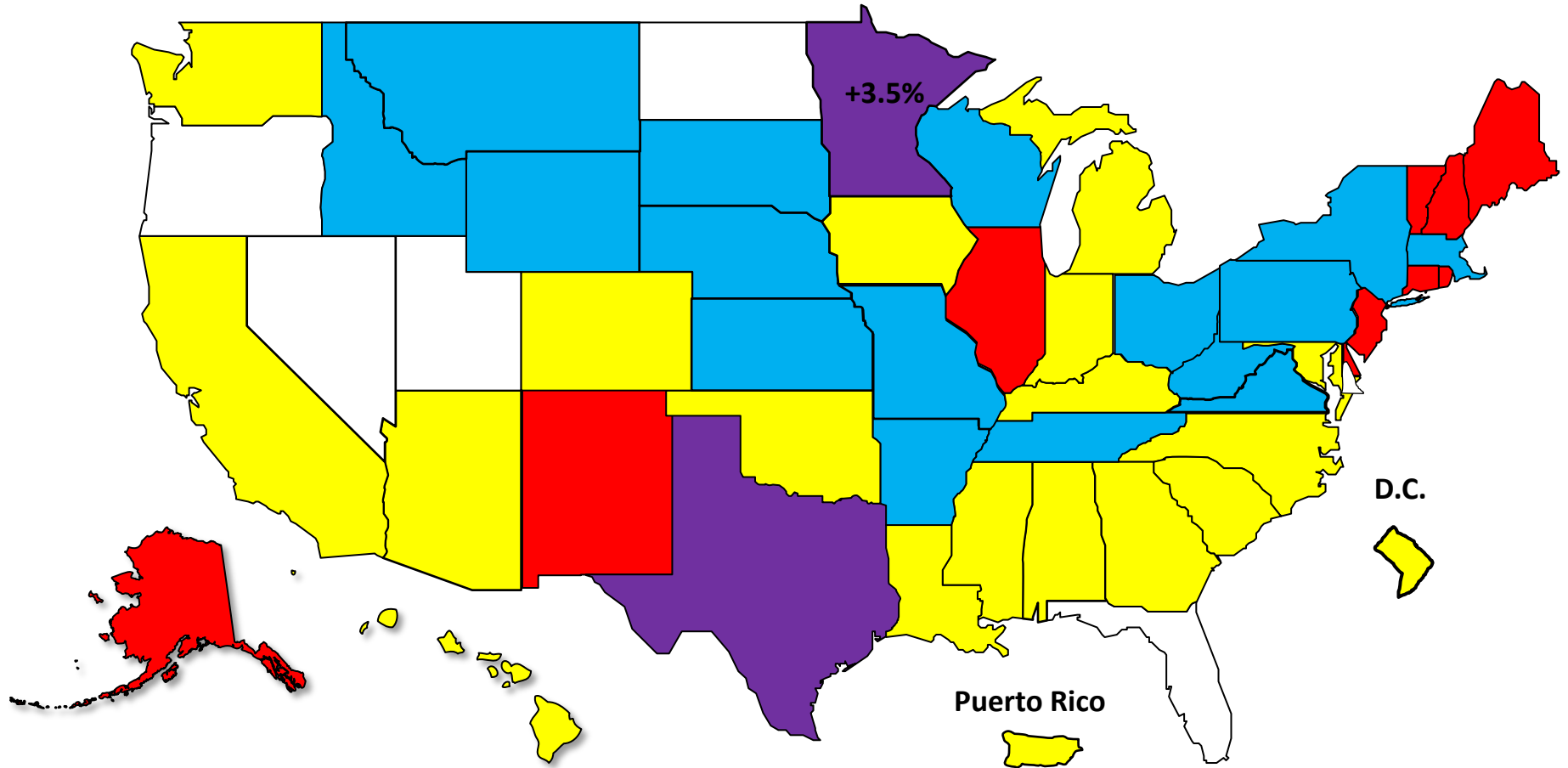
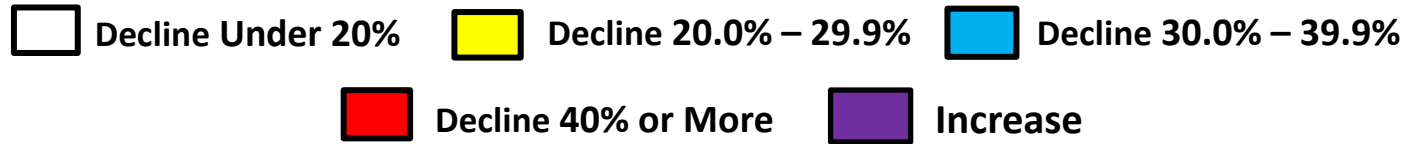
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## Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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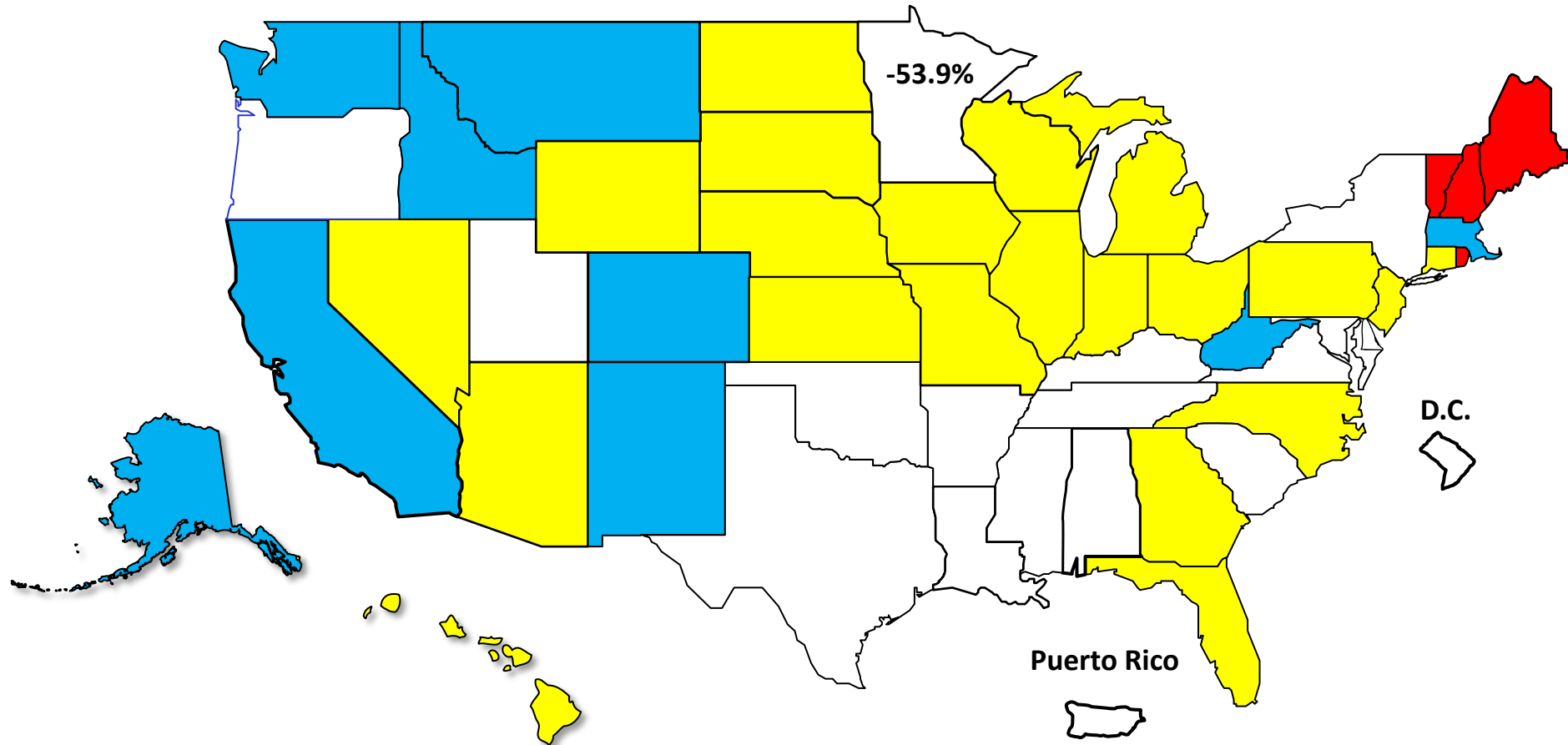


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## Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

### Amount of Decrease





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