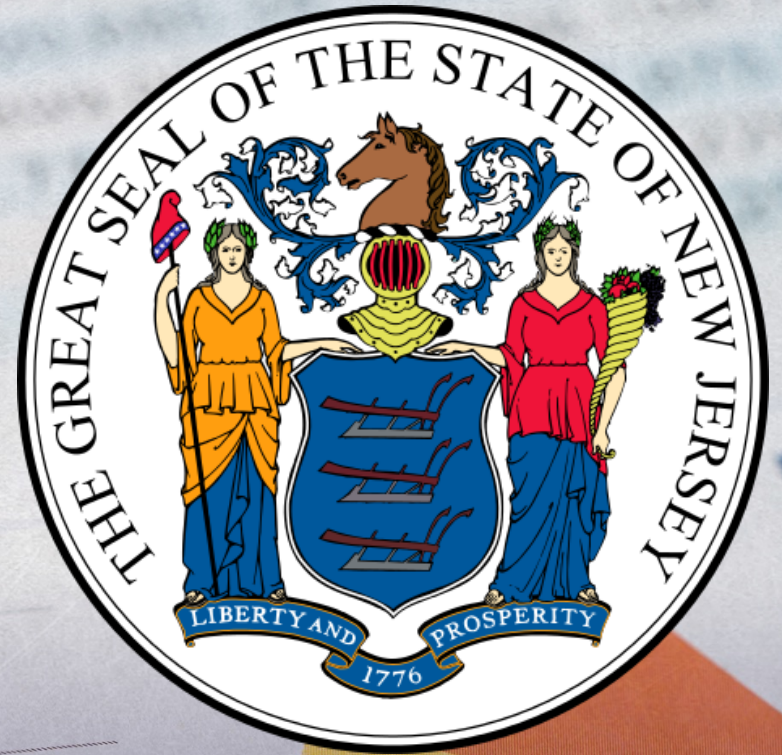


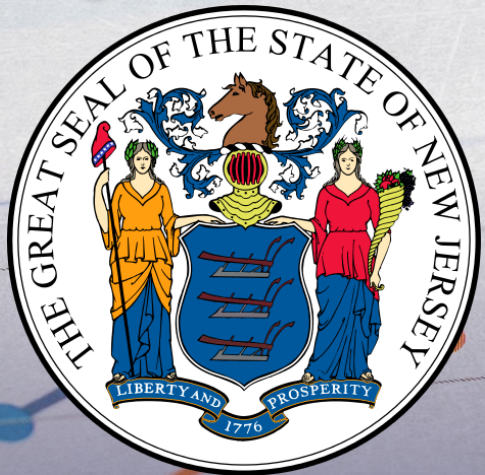
Bankruptcy Filing Trends in New Jersey: 2000-2025



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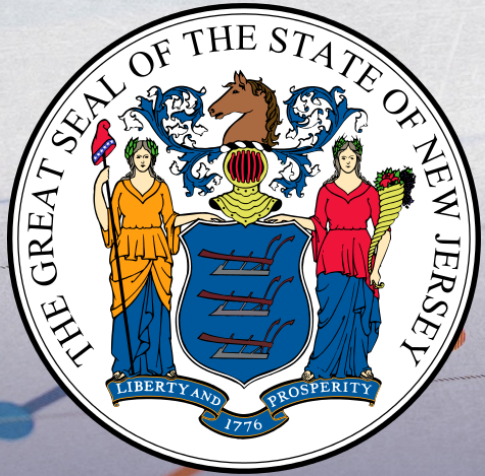
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New Jersey

State at a Glance		
	New Jersey	National
Population (7/1/2025)	9,548,215	341,784,857
- Change since April 2020	2.8%	3.1%
- Foreign Born	23.9%	14.1%
Size (Square Miles)	7,355	3,533,038
Median Household Income	\$103,556	\$80,734
Persons per Household	2.62	2.53
Per Capita Income	\$54,253	\$44,673
Median Home Value	\$454,400	\$332,700
Homeownership Rate	63.8%	65.2%
High School Graduate (or Higher)	90.7%	89.6%
College Graduate (or Higher)	43.6%	35.7%
Disabled	7.0%	9.3%
No Health Insurance	9.1%	9.6%
In Poverty	9.2%	10.6%
Source: U.S. Census Bureau January 2026		

Bankruptcy Filing Trends in New Jersey: 2000-2025



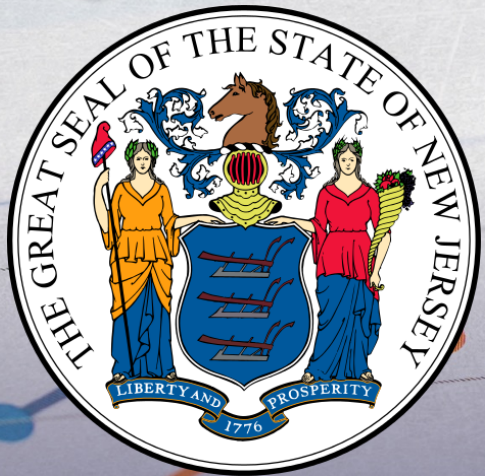
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Bankruptcy Filings in New Jersey Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	14,171	8,577	463	5,130	1
2024	13,199	7,564	529	5,102	4
2023	12,357	6,371	891	5,093	2
2022	10,661	5,721	383	4,556	1
2021	10,446	7,585	178	2,682	1
2020	14,728	10,724	206	3,797	1
2019	24,810	15,280	256	9,271	3
2018	26,274	15,844	287	10,142	1
2017	27,015	16,626	351	10,033	5
2016	25,723	16,729	266	8,721	7
2015	25,356	17,684	235	7,436	1
2014	27,271	20,006	314	6,945	6
2013	29,370	22,439	323	6,606	2
2012	31,534	24,341	307	6,885	1
2011	37,957	29,878	322	7,754	3
2010	41,365	31,839	343	9,177	6
2009	36,233	27,458	428	8,329	18
2008	26,833	18,327	335	8,170	1
2007	19,948	12,402	385	7,160	1
2006	14,041	8,130	204	5,704	3
2005	49,597	37,443	251	11,903	0
2004	41,280	27,598	312	13,370	0
2003	42,377	27,256	354	14,764	3
2002	40,999	25,922	349	14,726	2
2001	41,484	26,766	385	14,333	0
2000	37,305	23,599	326	13,377	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New Jersey: 2000-2025



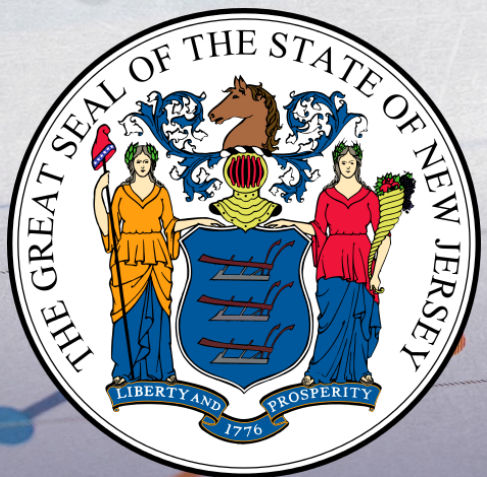
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Business Bankruptcy Cases Filed - New Jersey Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	801	314	434	52	1
2024	798	249	499	46	4
2023	1,110	187	874	47	2
2022	576	192	352	31	1
2021	416	235	155	25	1
2020	496	286	179	30	1
2019	662	412	205	42	3
2018	679	388	213	77	1
2017	760	406	282	67	5
2016	798	508	204	79	7
2015	692	434	186	71	1
2014	854	514	267	67	6
2013	934	589	280	63	2
2012	1,043	712	264	66	1
2011	1,215	832	291	89	3
2010	1,422	1,041	290	85	6
2009	1,571	1,083	381	89	18
2008	1,067	697	294	75	1
2007	864	442	358	63	1
2006	493	280	183	27	3
2005	765	497	199	69	0
2004	684	372	269	43	0
2003	734	391	311	29	3
2002	689	356	317	14	2
2001	730	378	346	5	1
2000	660	392	261	4	3
* Chapters 9, 12 and 15					

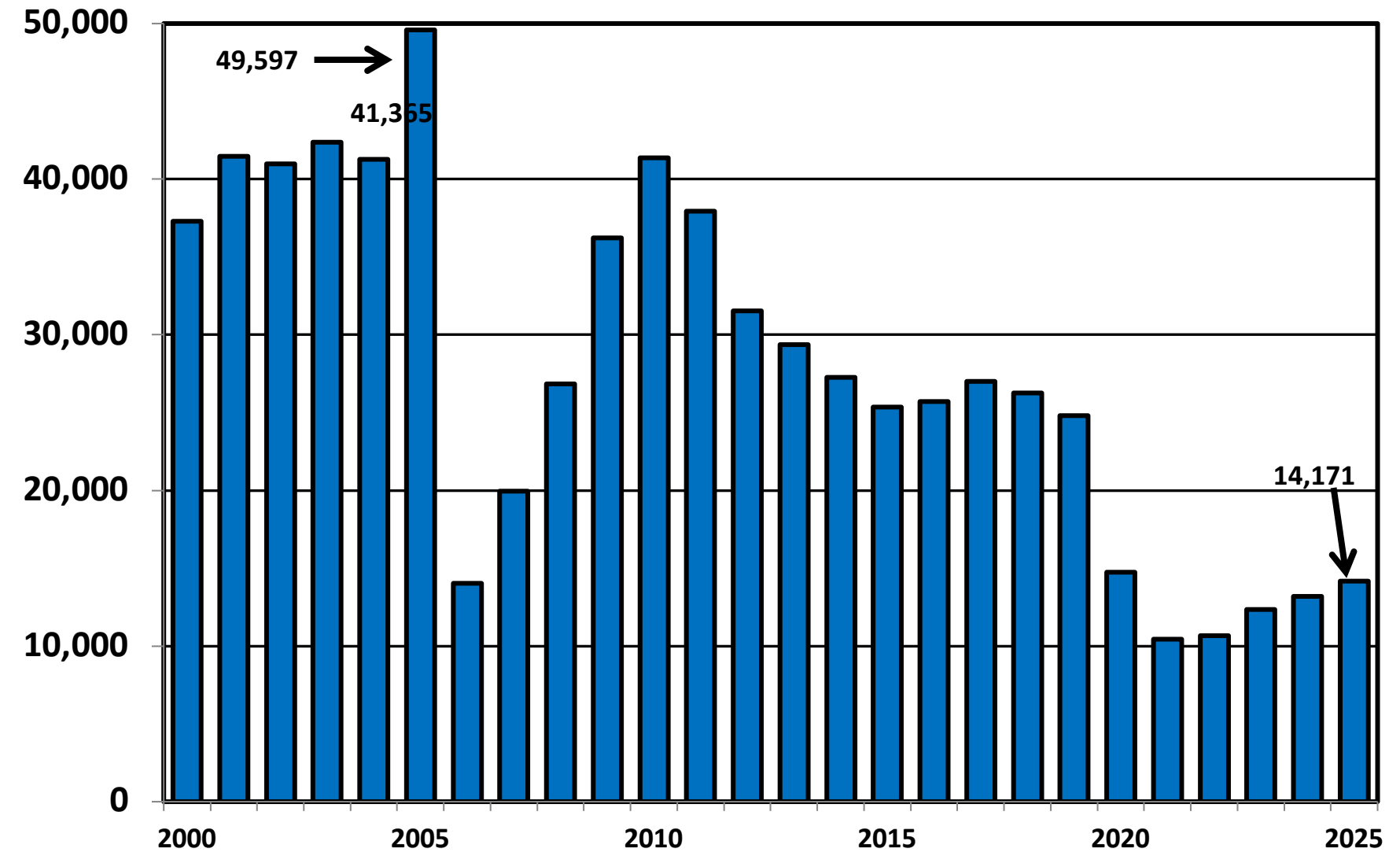
Bankruptcy Filing Trends in New Jersey: 2000-2025



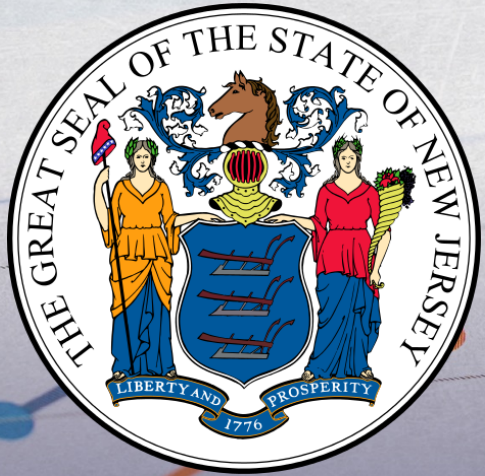
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Total Bankruptcy Cases Filed in New Jersey Calendar Years 2000 - 2025



Bankruptcy Filing Trends in New Jersey: 2000-2025



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Total Filings Relative to Population 2000 - 2025



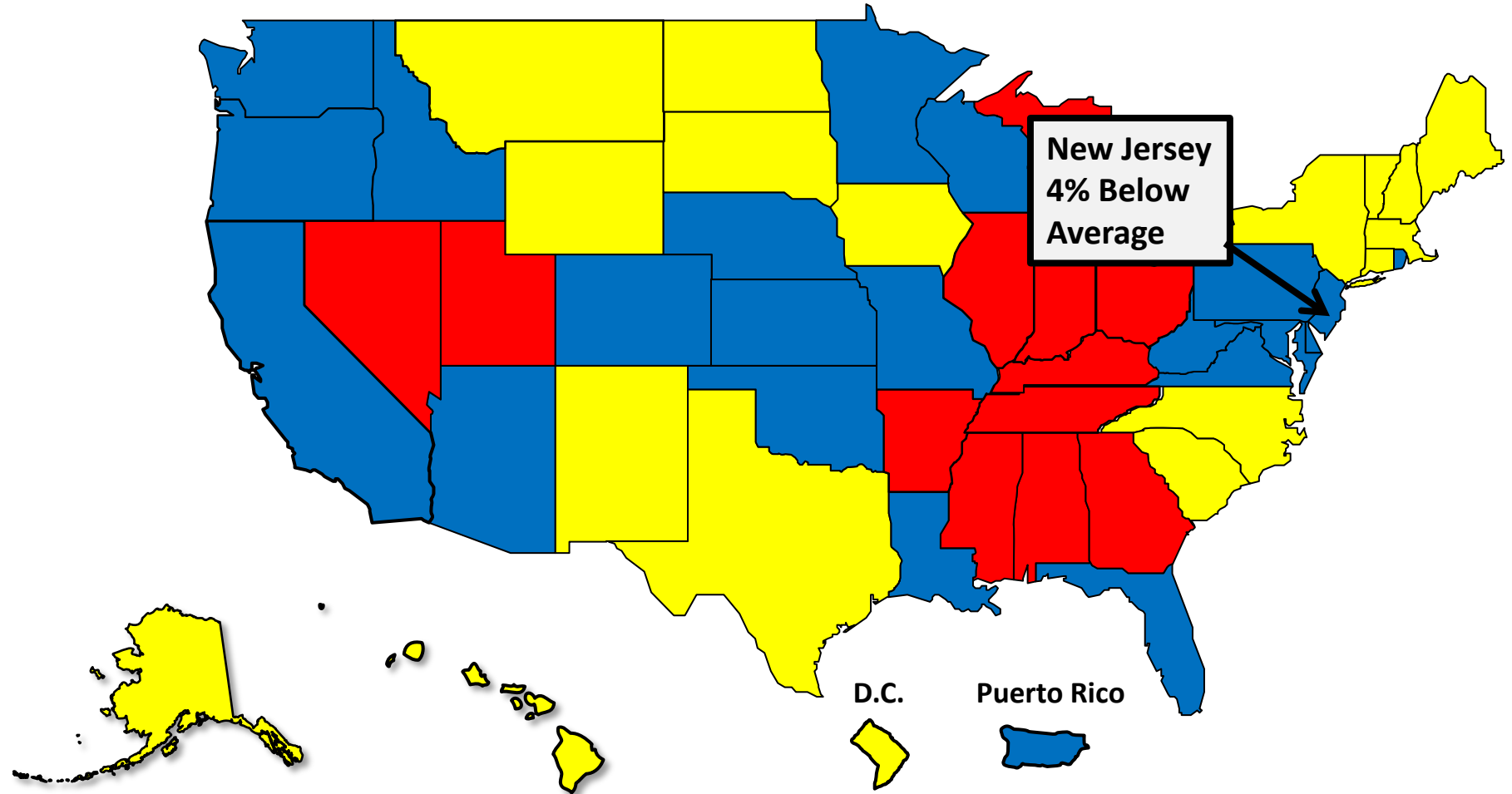
More than 25% Above Average



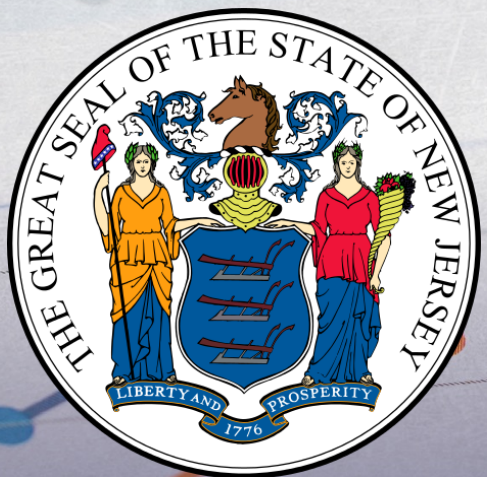
Within 25% of Average



More than 25% Below Average



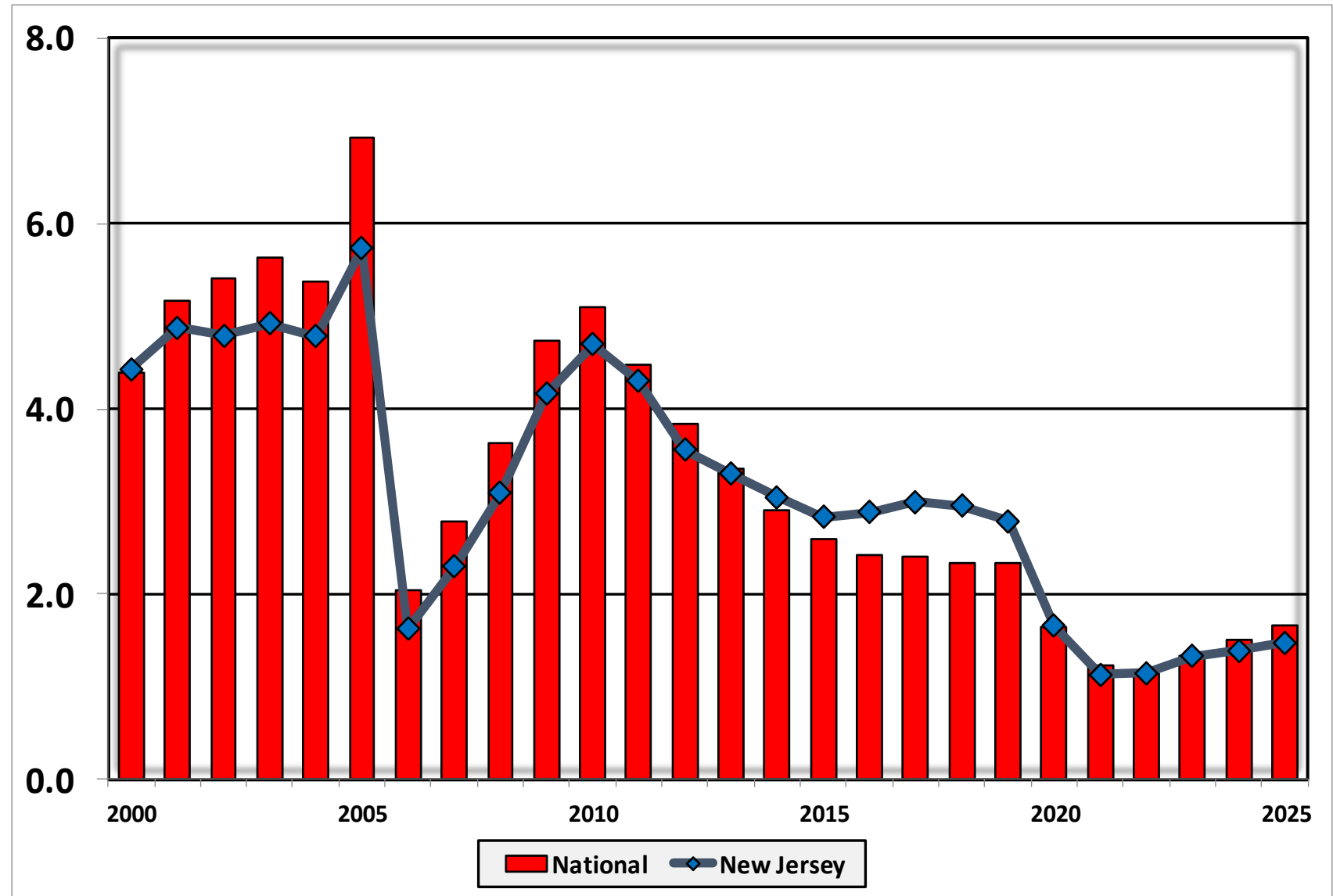
Bankruptcy Filing Trends in New Jersey: 2000-2025



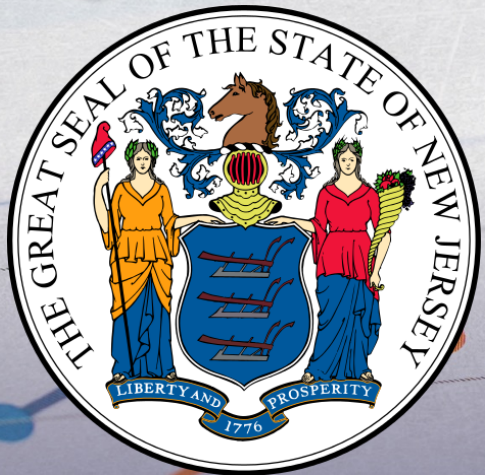
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Bankruptcy Filings per 1,000 Population New Jersey vs. National Average 2000 - 2025



Bankruptcy Filing Trends in New Jersey: 2000-2025

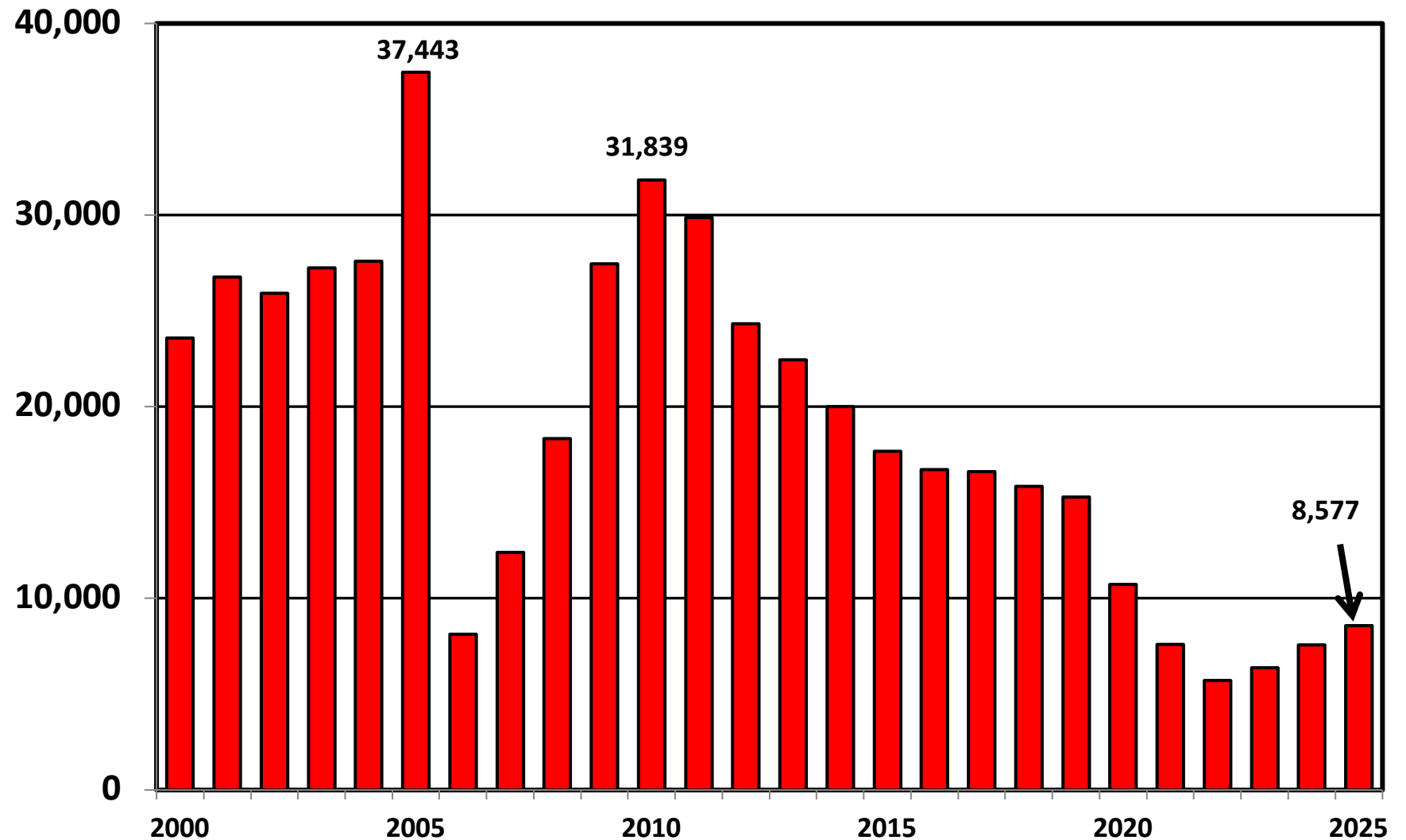


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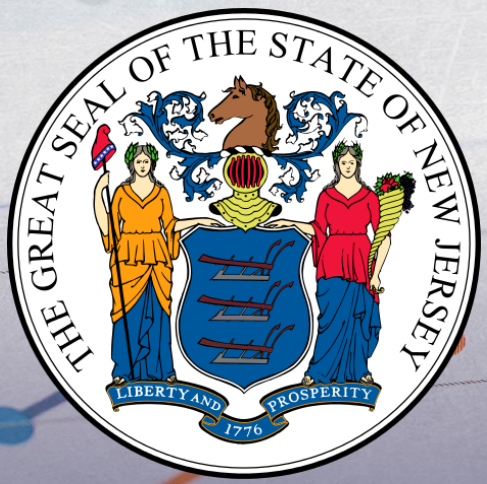


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Chapter 7 Cases Filed In New Jersey Calendar Years 2000 - 2025



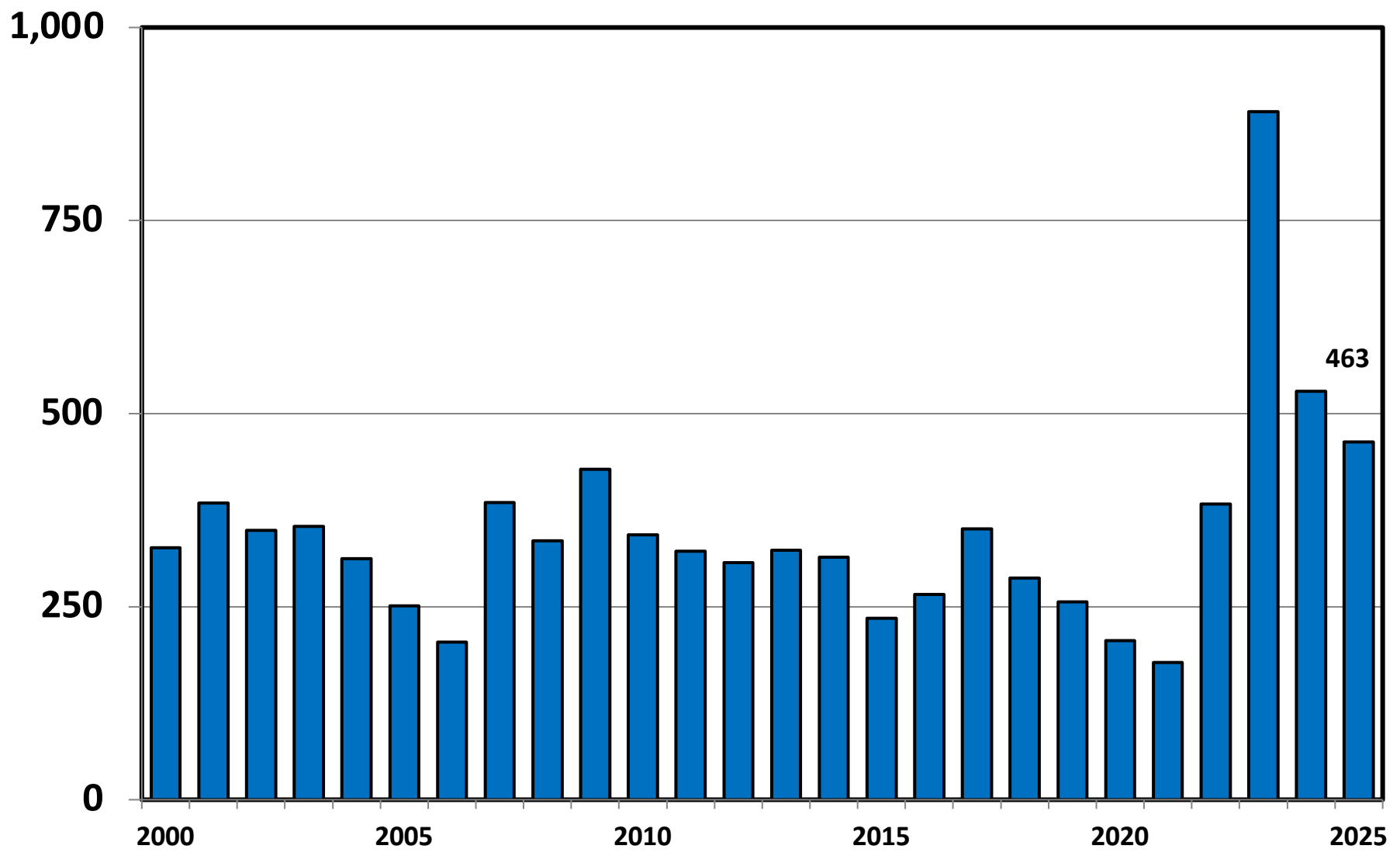
Bankruptcy Filing Trends in New Jersey: 2000-2025



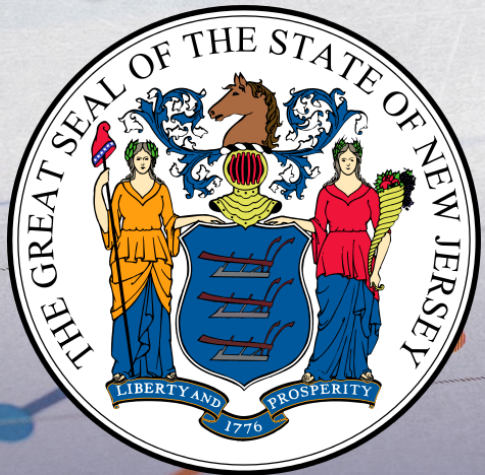
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Chapter 11 Cases Filed in New Jersey 2000 - 2025



Bankruptcy Filing Trends in New Jersey: 2000-2025

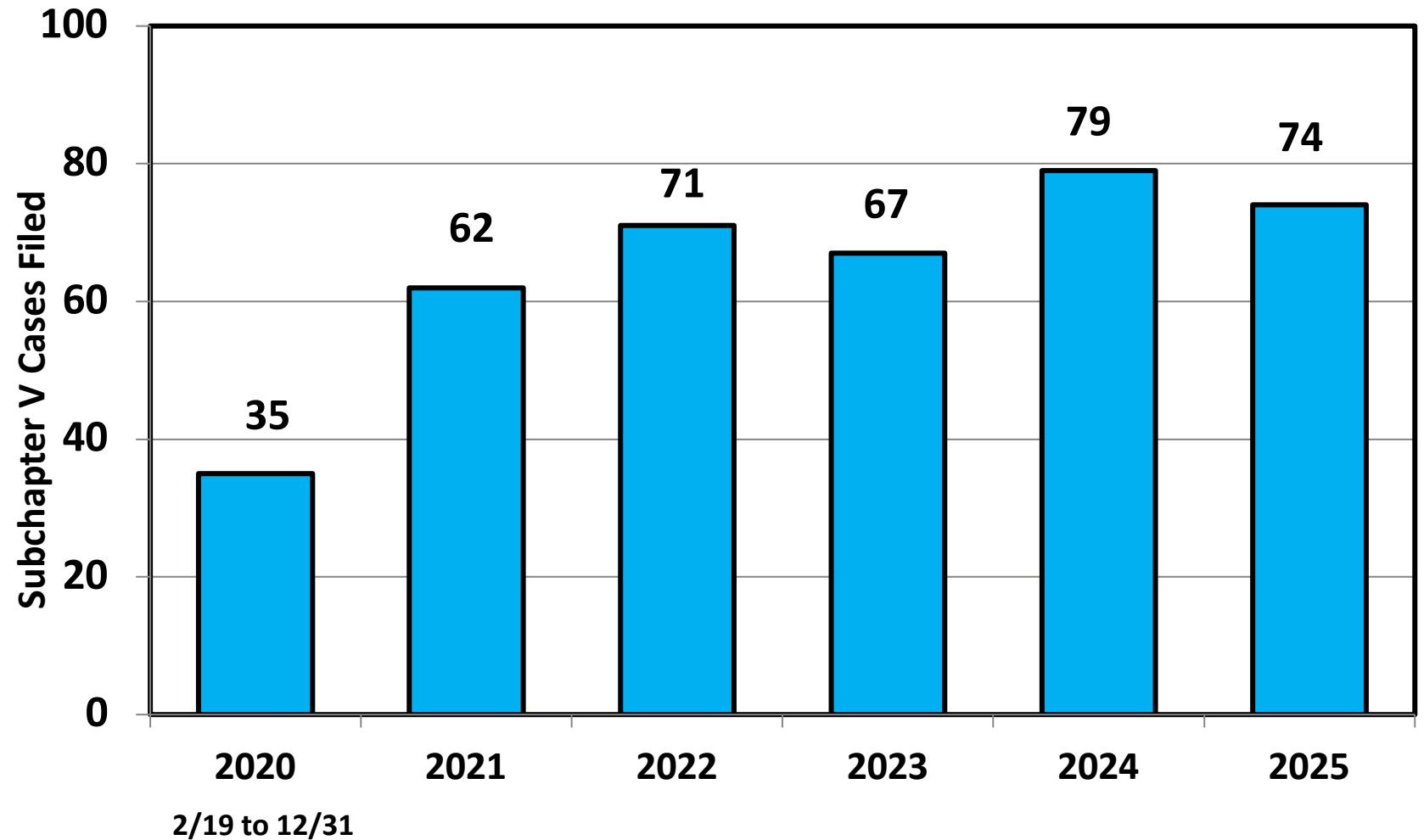


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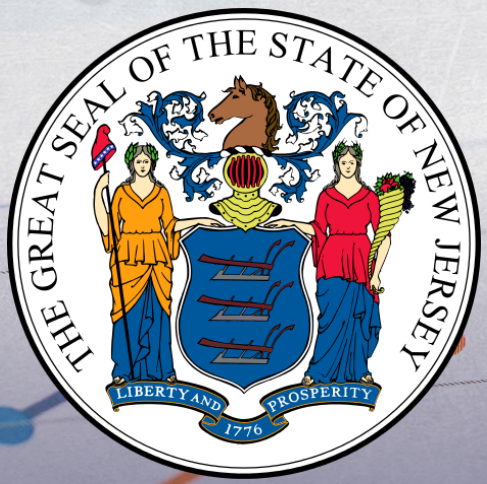
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Subchapter V Cases Filed in New Jersey Calendar Years 2020 - 2025



Source: ABI review of PACER records

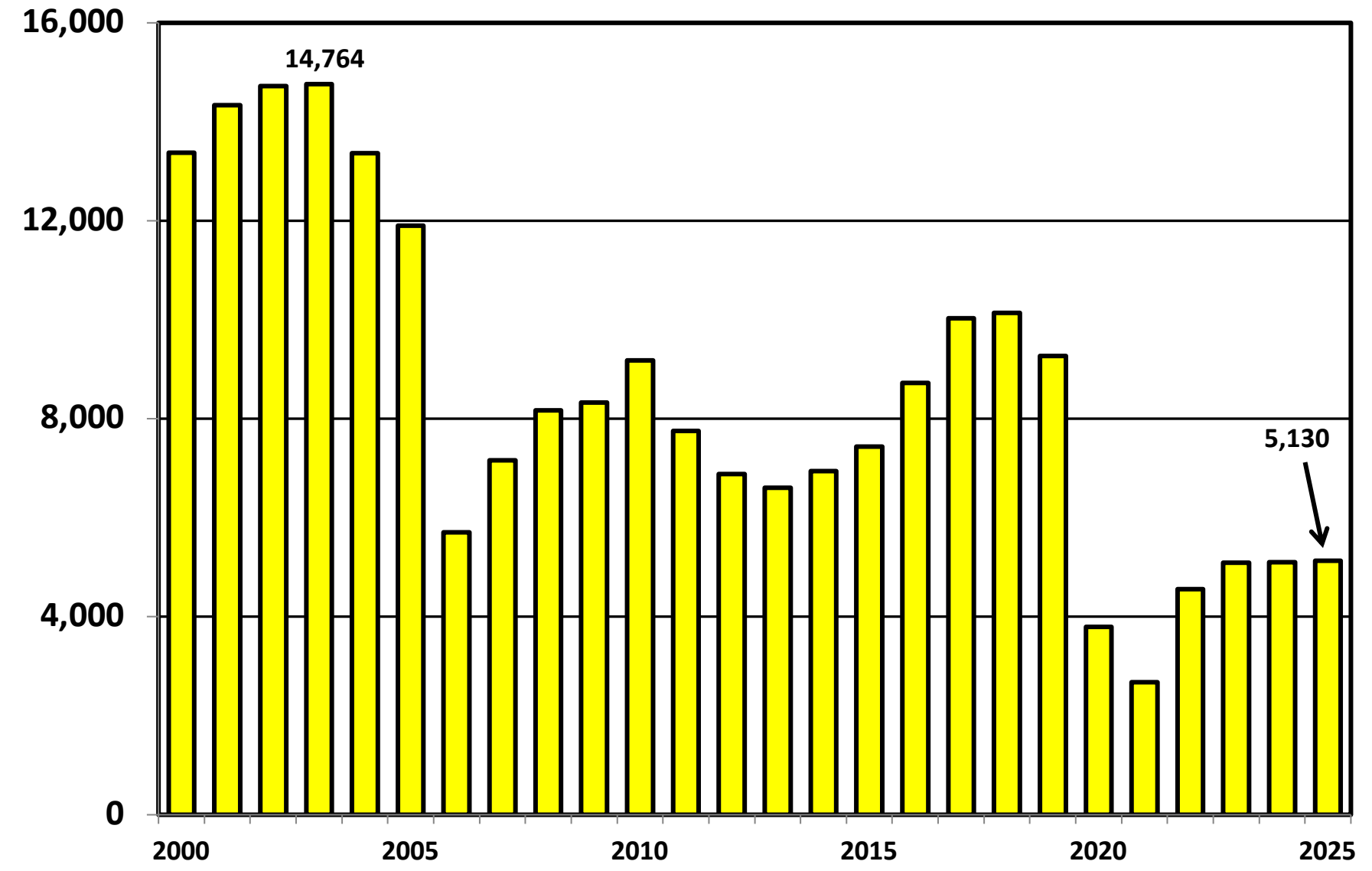
Bankruptcy Filing Trends in New Jersey: 2000-2025



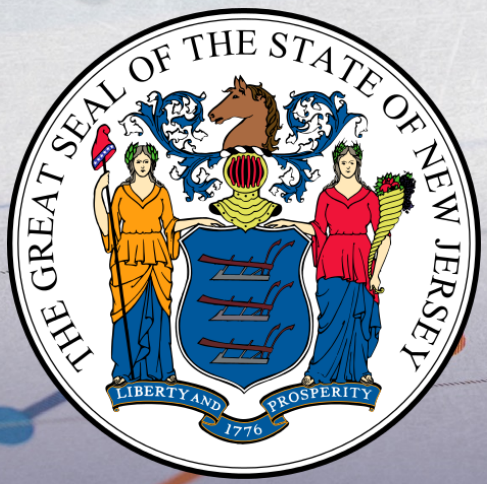
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Chapter 13 Cases Filed in New Jersey 2000 - 2025



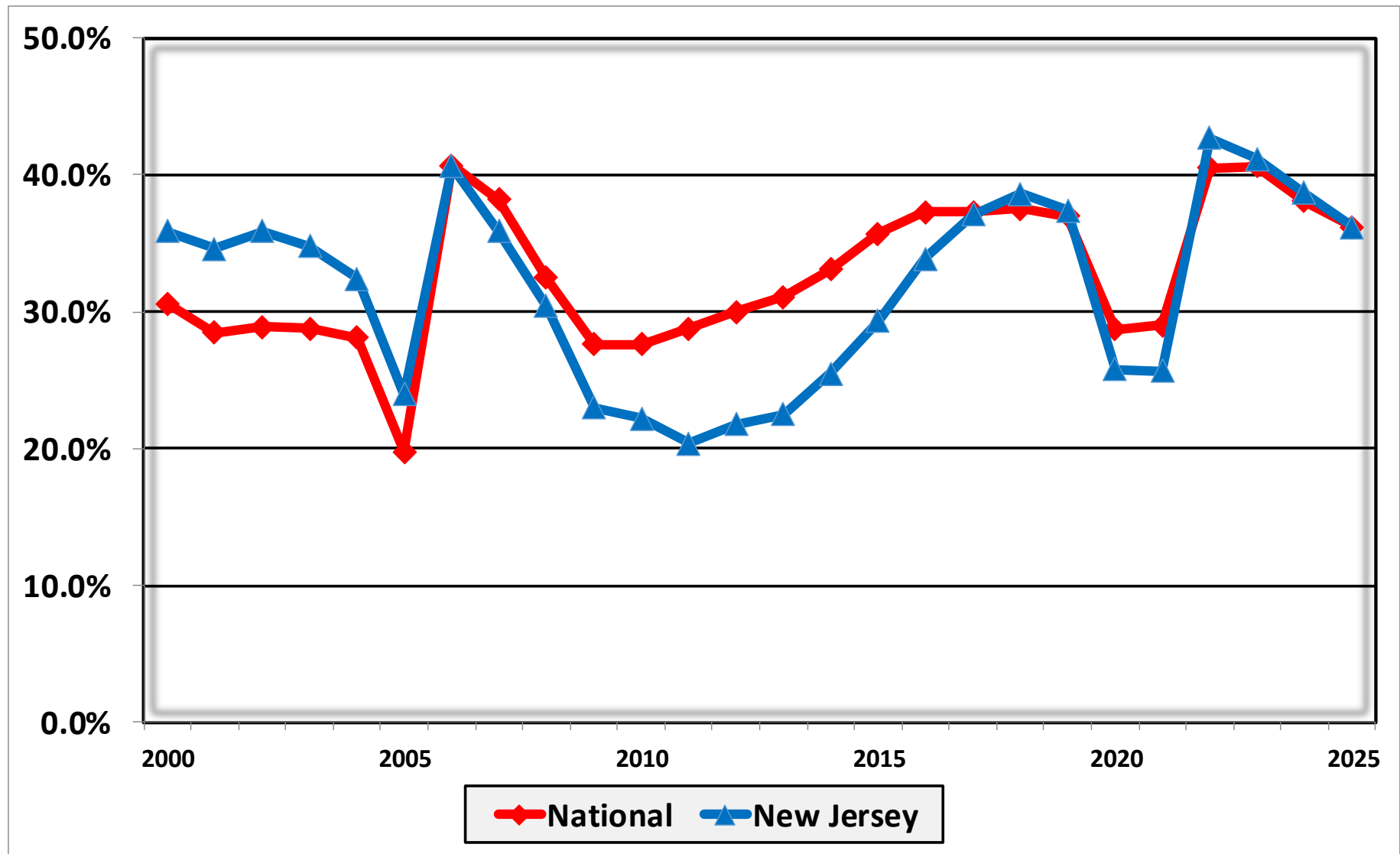
Bankruptcy Filing Trends in New Jersey: 2000-2025



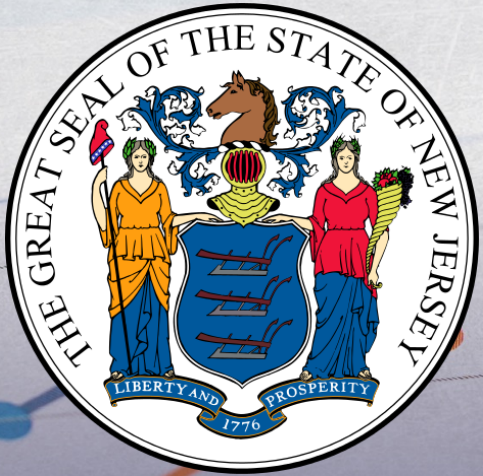
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in New Jersey: 2000-2025

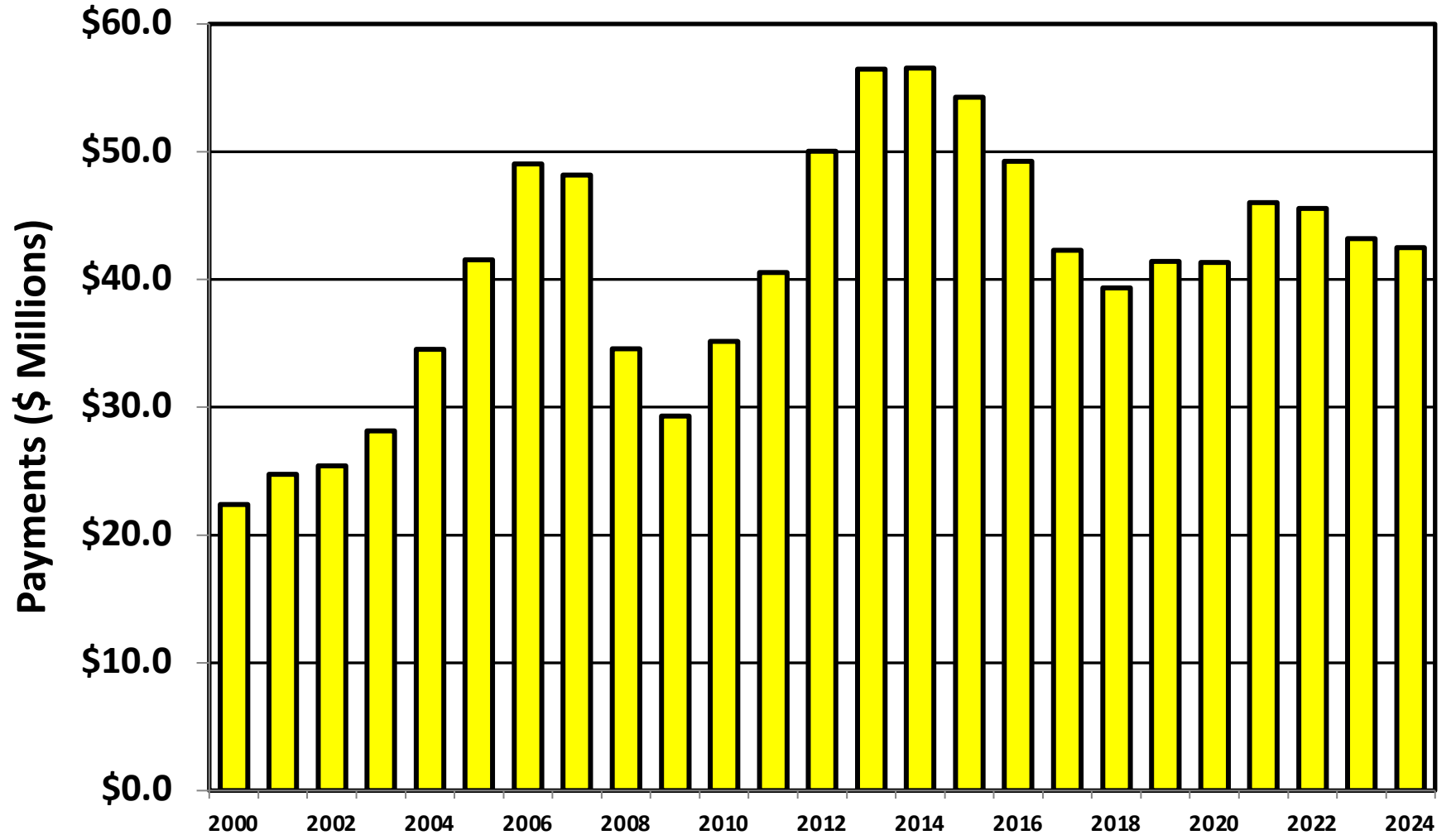


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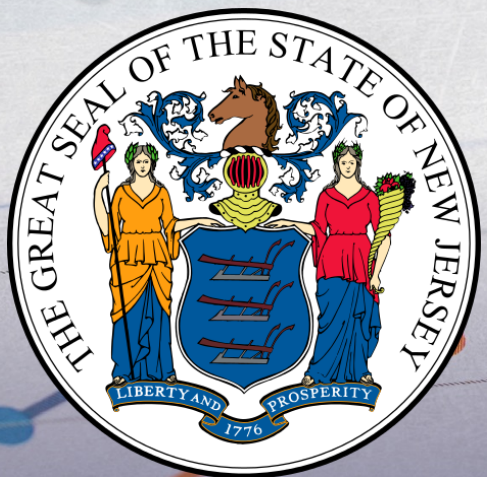
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Chapter 13 Cases in New Jersey Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

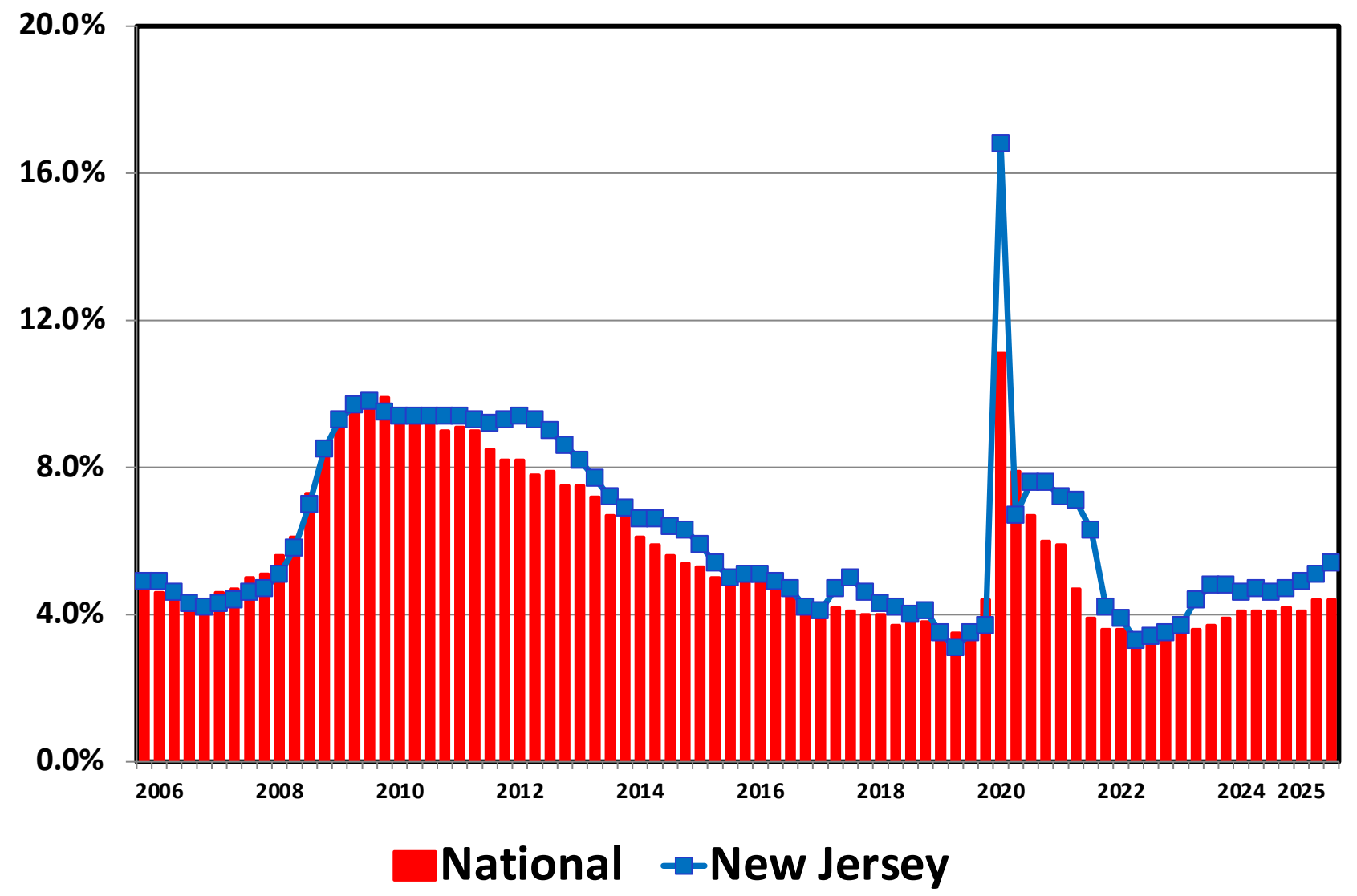
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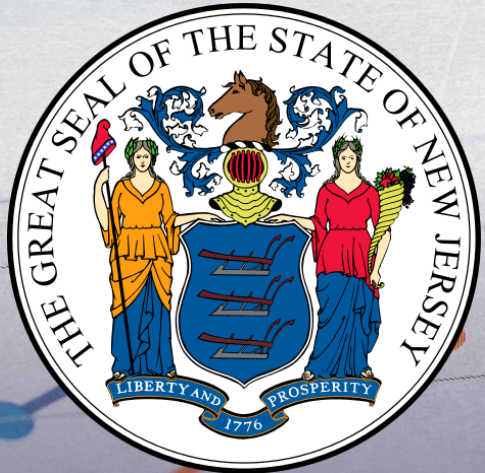


Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

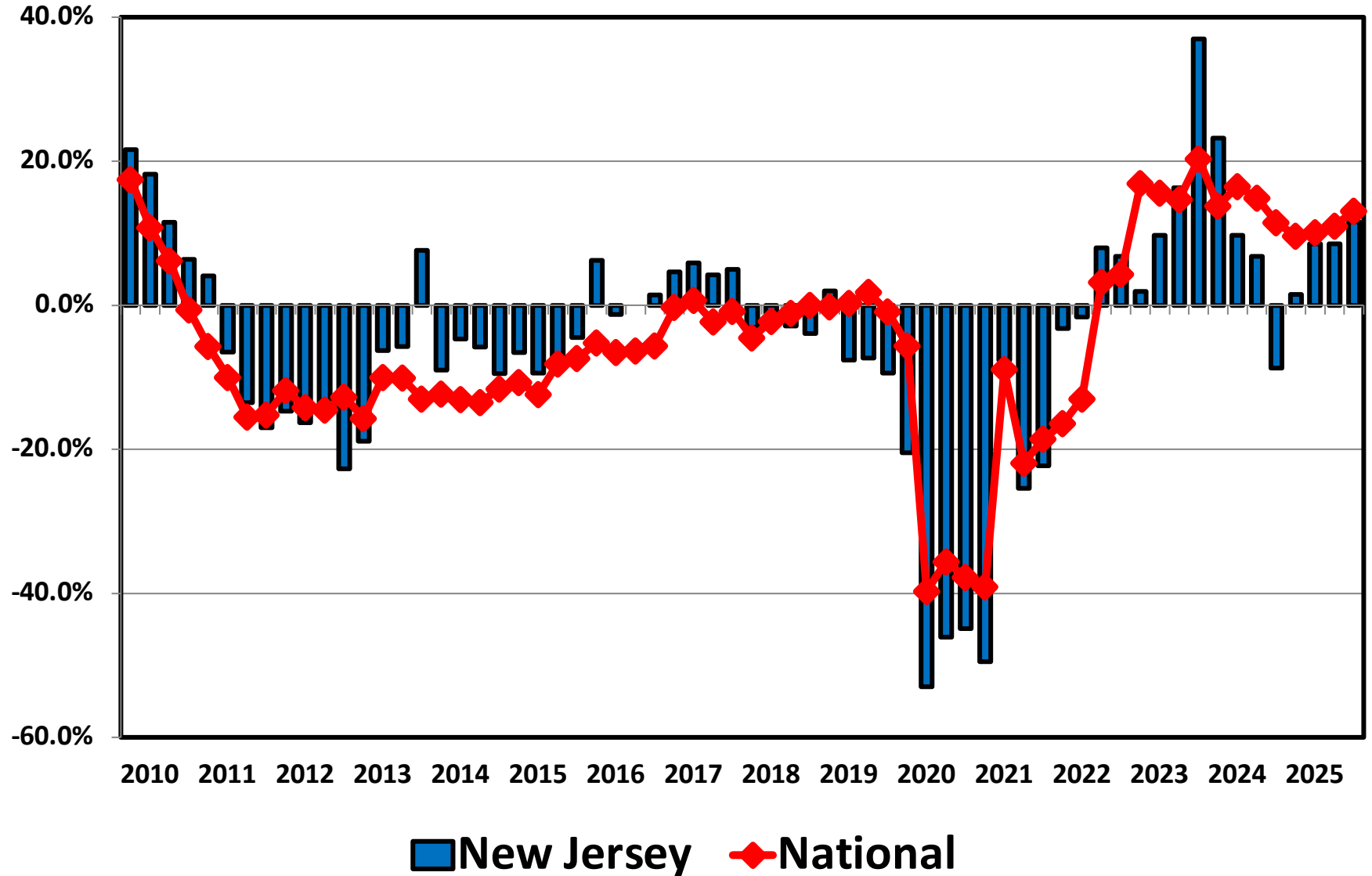
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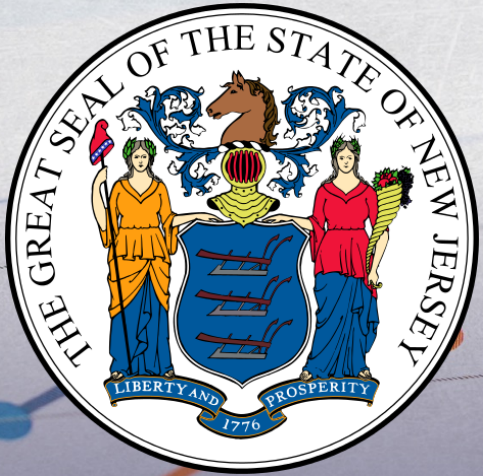
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Filing Trends By Quarter New Jersey vs. National Average (Percent Change From Same Quarter One Year Prior)



Bankruptcy Filing Trends in New Jersey: 2000-2025

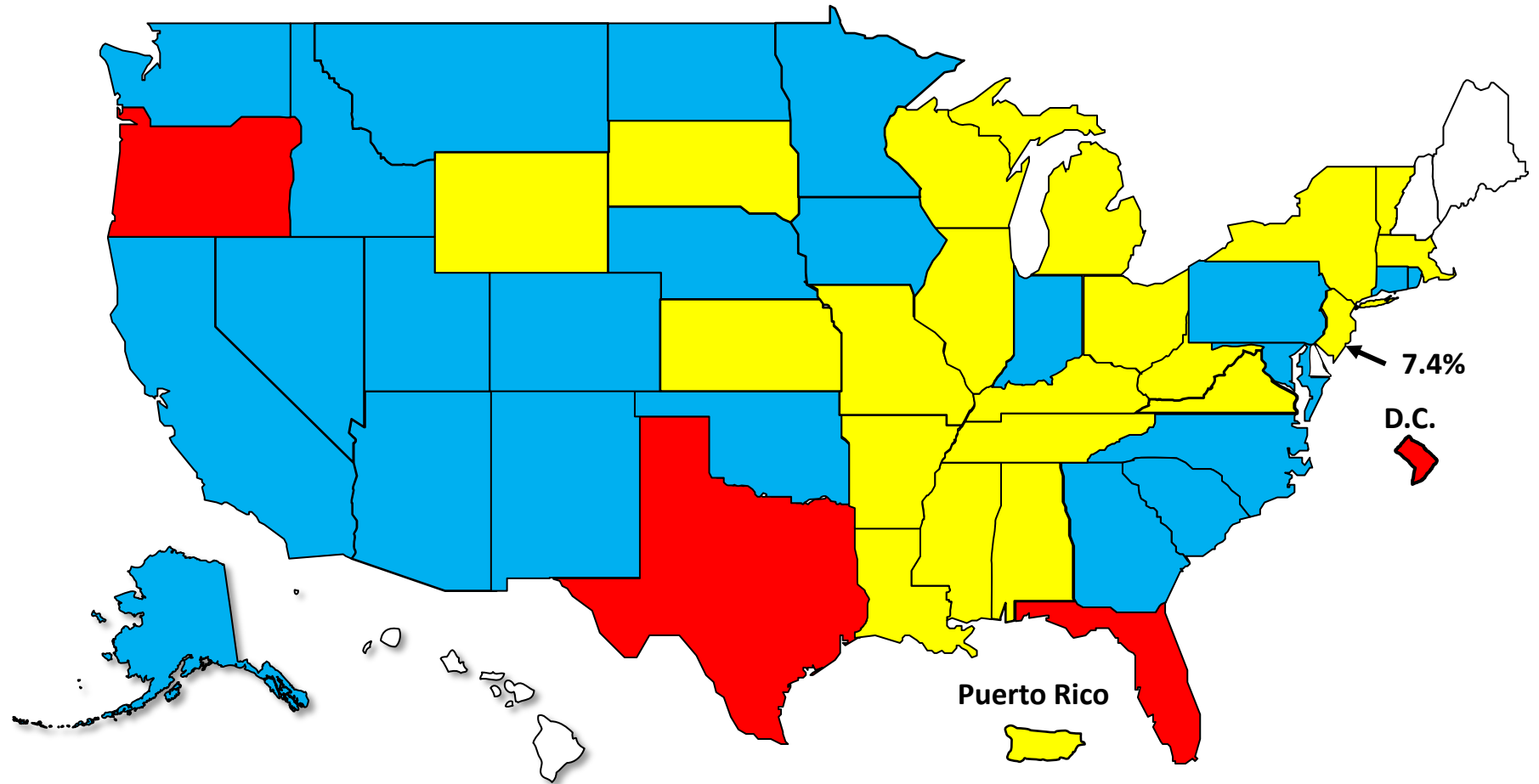


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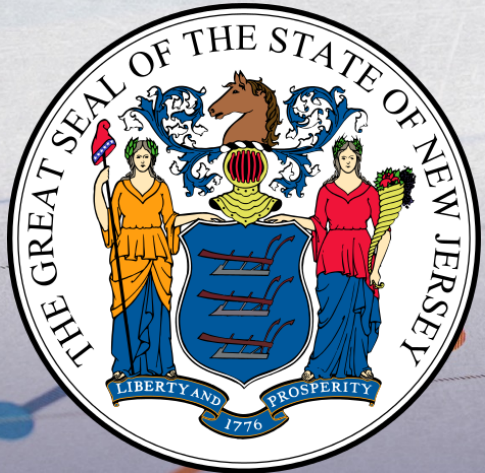


Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



Bankruptcy Filing Trends in New Jersey: 2000-2025

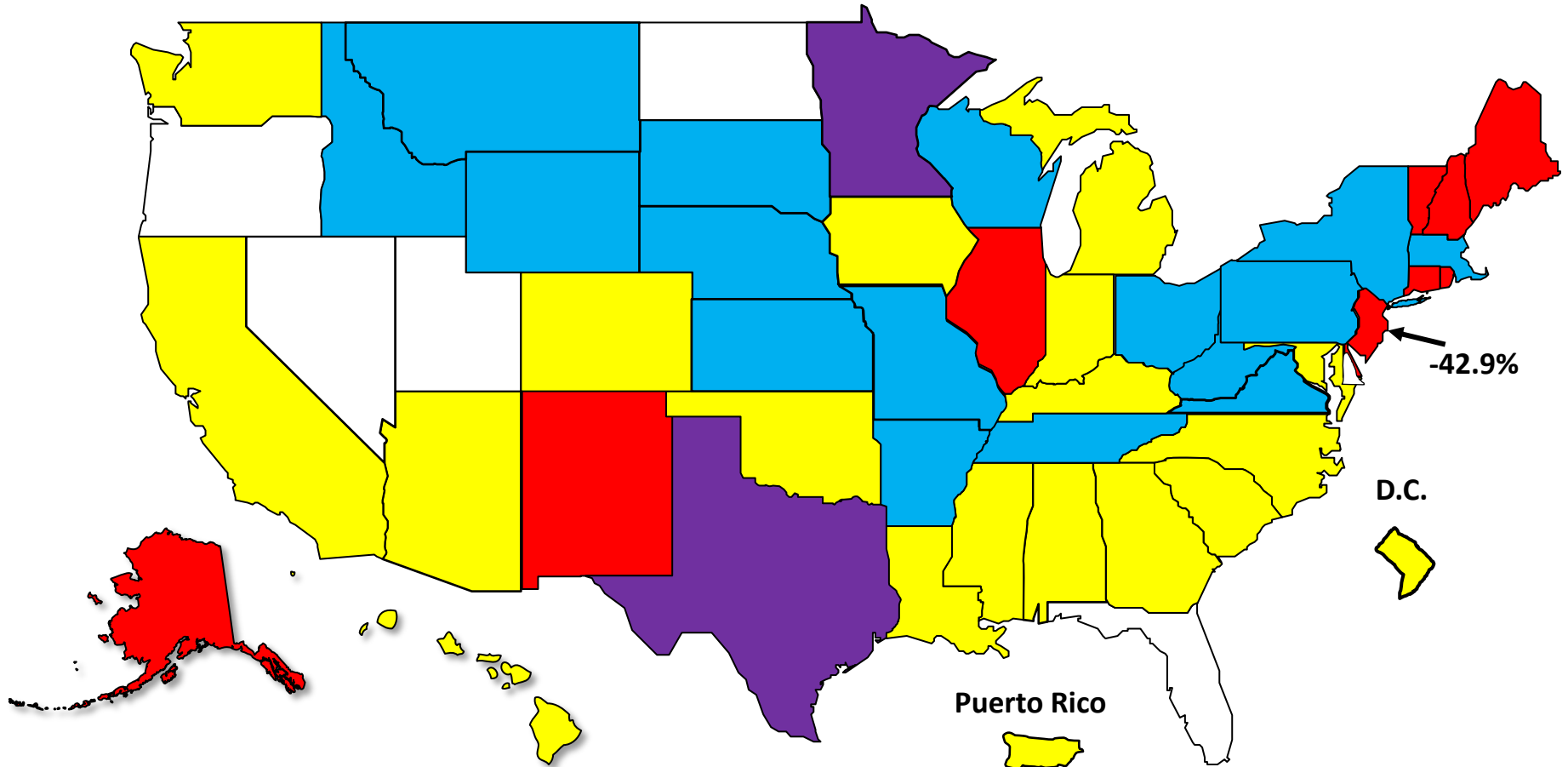
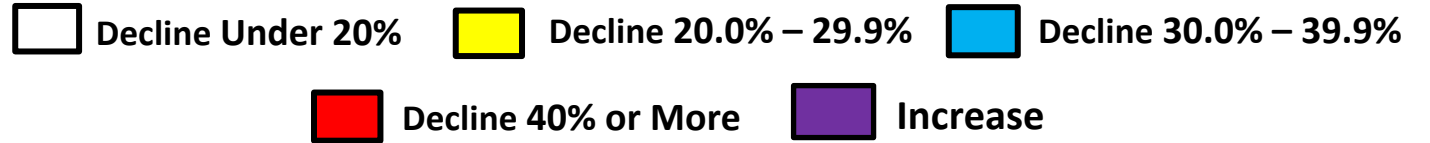


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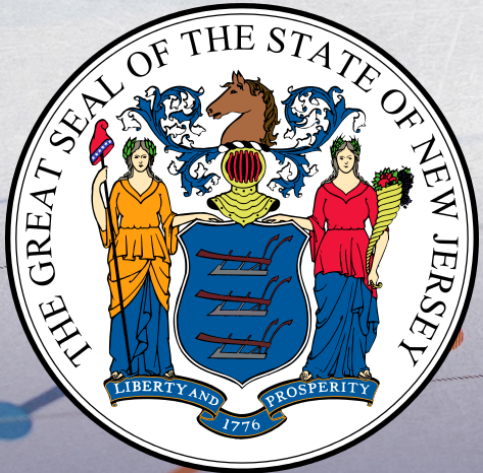


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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019 National Average = 25.9% Decrease



Bankruptcy Filing Trends in New Jersey: 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



Under 60%



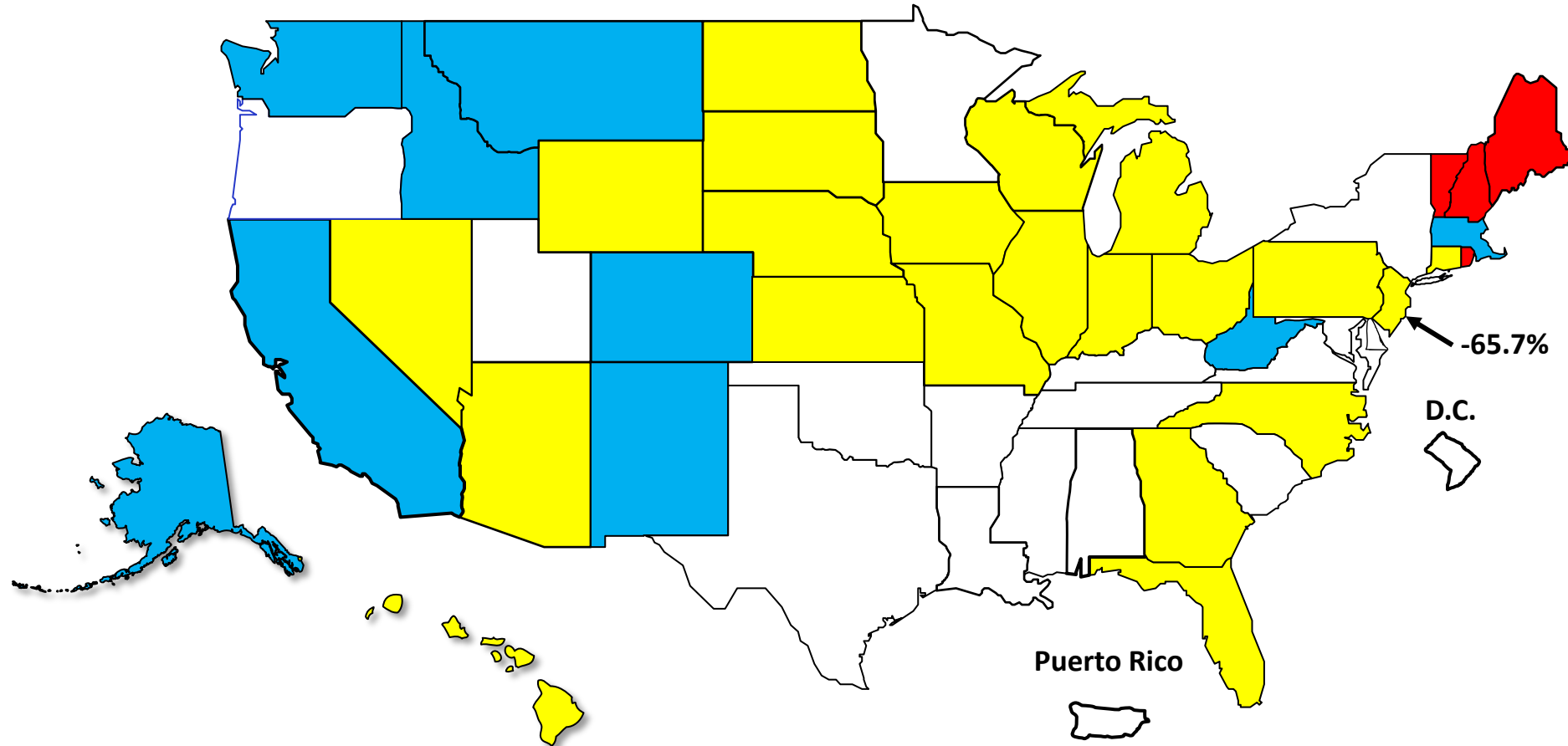
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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