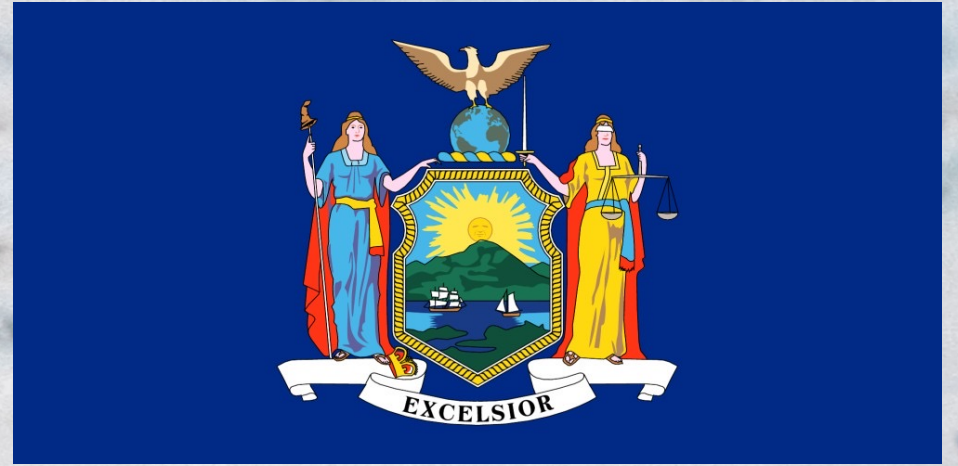


Bankruptcy Filing Trends in New York: 2000-2025



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Bankruptcy Filing Trends in New York: 2000-2025



New York

State at a Glance		
	New York	National
Population (7/1/2025)	20,002,427	341,784,857
- Change since April 2020	-1.0%	3.1%
- Foreign Born	22.8%	14.1%
Size (Square Miles)	47,124	3,533,038
Median Household Income	\$85,974	\$80,734
Persons per Household	2.49	2.53
Per Capita Income	\$50,712	\$44,673
Median Home Value	\$423,800	\$332,700
Homeownership Rate	54.3%	65.2%
High School Graduate (or Higher)	88.0%	89.6%
College Graduate (or Higher)	40.2%	35.7%
Disabled	8.5%	9.3%
No Health Insurance	5.9%	9.6%
In Poverty	14.0%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filing Trends in New York: 2000-2025



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Bankruptcy Filings in New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	23,186	15,109	1,032	6,957	88
2024	21,340	13,620	956	6,721	43
2023	19,303	11,950	857	6,447	49
2022	15,542	9,971	709	4,819	43
2021	14,734	12,471	339	1,858	66
2020	20,987	16,143	972	3,781	91
2019	35,171	22,932	1,111	11,044	84
2018	34,711	22,802	1,130	10,695	84
2017	33,421	22,248	1,040	10,065	68
2016	30,112	21,763	818	7,441	90
2015	30,256	22,925	788	6,473	70
2014	32,431	25,851	718	5,818	44
2013	36,940	30,066	752	6,086	36
2012	41,483	34,006	1,092	6,320	65
2011	49,056	40,899	854	7,269	34
2010	56,479	44,763	1,375	10,278	63
2009	57,739	44,772	2,082	10,823	62
2008	47,130	35,074	855	11,165	36
2007	40,519	28,330	514	11,614	61
2006	30,260	20,991	542	8,660	67
2005	109,601	94,648	1,050	13,840	63
2004	79,978	61,953	3,174	14,736	115
2003	75,799	59,711	1,181	14,837	70
2002	72,290	56,141	1,756	14,344	49
2001	69,060	54,936	1,428	12,660	36
2000	59,170	46,827	930	11,387	26
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Total Bankruptcy Filings - Northern District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,883	2,858	30	989	6
2024	3,688	2,732	35	913	8
2023	3,359	2,415	29	908	7
2022	3,009	2,215	14	767	13
2021	3,190	2,693	15	477	5
2020	4,397	3,515	10	863	9
2019	6,052	4,666	24	1,348	14
2018	5,899	4,543	27	1,313	16
2017	6,022	4,665	26	1,324	7
2016	6,055	4,636	39	1,366	14
2015	6,534	5,077	60	1,381	16
2014	7,117	5,620	24	1,464	9
2013	7,697	6,087	30	1,571	9
2012	8,315	6,592	41	1,660	22
2011	9,598	7,554	40	1,993	11
2010	11,679	8,926	43	2,686	24
2009	12,350	9,322	54	2,954	20
2008	11,235	8,187	43	2,995	10
2007	11,490	7,290	42	4,134	24
2006	8,711	5,781	35	2,885	10
2005	24,155	19,354	45	4,748	8
2004	17,505	13,242	45	4,216	2
2003	17,403	13,676	68	3,642	17
2002	16,310	12,952	75	3,272	11
2001	15,760	12,865	72	2,815	8
2000	13,507	11,043	56	2,395	13
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Total Bankruptcy Filings - Eastern District of New York					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	11,228	6,835	587	3,806	0
2024	10,357	6,023	496	3,838	0
2023	9,744	5,435	434	3,874	1
2022	7,006	4,050	295	2,661	0
2021	5,559	4,896	145	517	1
2020	8,295	6,387	241	1,667	0
2019	16,600	9,690	400	6,510	0
2018	16,217	9,589	394	6,233	1
2017	15,081	9,301	376	5,404	0
2016	12,122	8,704	215	3,202	1
2015	11,545	9,039	228	2,275	3
2014	12,425	10,512	214	1,690	9
2013	14,371	12,657	250	1,460	4
2012	16,354	14,642	248	1,462	2
2011	20,176	18,271	225	1,678	2
2010	22,269	18,891	277	3,099	2
2009	21,696	18,063	264	3,367	2
2008	16,486	12,623	159	3,704	0
2007	12,731	9,254	189	3,288	0
2006	8,793	6,330	103	2,360	0
2005	36,592	33,140	163	3,289	0
2004	26,446	21,570	159	4,717	0
2003	25,950	20,245	193	5,511	1
2002	26,218	20,119	208	5,891	0
2001	25,491	19,903	256	5,332	0
2000	22,503	17,550	225	4,728	0
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Total Bankruptcy Filings - Southern District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,596	3,794	390	1,332	80
2024	4,962	3,364	401	1,164	33
2023	4,227	2,818	370	999	40
2022	3,624	2,432	371	791	30
2021	3,940	3,272	166	445	57
2020	5,668	4,146	700	740	82
2019	8,446	5,858	645	1,878	65
2018	8,478	5,827	666	1,923	62
2017	8,023	5,403	597	1,966	57
2016	7,778	5,500	527	1,680	71
2015	7,752	5,690	450	1,563	49
2014	8,046	6,221	442	1,361	22
2013	9,284	7,374	424	1,465	21
2012	10,622	8,317	751	1,516	38
2011	12,195	9,854	555	1,768	18
2010	13,769	10,592	1,020	2,123	34
2009	13,964	10,304	1,709	1,916	35
2008	10,230	7,769	604	1,840	17
2007	7,672	5,786	242	1,612	32
2006	5,737	4,321	370	993	53
2005	26,868	24,310	790	1,722	46
2004	20,739	15,552	2,911	2,166	110
2003	17,552	14,611	867	2,031	43
2002	16,409	13,033	1,424	1,918	34
2001	14,904	12,228	1,042	1,609	25
2000	12,524	10,339	613	1,563	9
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Total Bankruptcy Filings - Western District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,479	1,622	25	830	2
2024	2,333	1,501	24	806	2
2023	1,973	1,282	24	666	1
2022	1,903	1,274	29	600	0
2021	2,045	1,610	13	419	3
2020	2,627	2,095	21	511	0
2019	4,073	2,850	34	1,185	4
2018	4,117	2,843	43	1,226	5
2017	4,295	2,879	41	1,371	4
2016	4,157	2,923	37	1,193	4
2015	4,425	3,119	50	1,254	2
2014	4,843	3,498	38	1,303	4
2013	5,588	3,948	48	1,590	2
2012	6,192	4,455	52	1,682	3
2011	7,087	5,220	34	1,830	3
2010	8,762	6,354	35	2,370	3
2009	9,729	7,083	55	2,586	5
2008	9,179	6,495	49	2,626	9
2007	8,626	6,000	41	2,580	5
2006	7,019	4,559	34	2,422	4
2005	21,986	17,844	52	4,081	9
2004	15,288	11,589	59	3,637	3
2003	14,894	11,179	53	3,653	9
2002	13,353	10,037	49	3,263	4
2001	12,905	9,940	58	2,904	3
2000	10,636	7,895	36	2,701	4
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Business Bankruptcy Cases Filed - New York Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	2,114	1,040	934	52	88
2024	1,903	937	876	47	43
2023	1,685	789	800	47	49
2022	1,231	499	647	42	43
2021	795	401	302	26	66
2020	1,710	666	924	29	91
2019	2,056	899	1,011	62	84
2018	2,079	895	1,026	74	84
2017	1,913	826	939	80	68
2016	1,719	786	755	88	90
2015	1,643	741	728	104	70
2014	1,578	750	674	110	44
2013	1,698	837	713	112	36
2012	2,192	958	1,064	105	65
2011	2,116	1,136	814	132	34
2010	2,711	1,197	1,316	137	61
2009	3,615	1,355	2,018	180	62
2008	1,849	871	811	131	36
2007	1,375	670	483	161	61
2006	1,201	518	516	101	66
2005	2,112	933	988	128	63
2004	4,070	660	3,141	154	115
2003	1,987	655	1,140	122	70
2002	2,585	718	1,681	138	48
2001	2,432	855	1,368	173	36
2000	1,960	871	866	197	26
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Business Bankruptcy Filings - Northern District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	107	56	28	17	6
2024	107	51	33	15	8
2023	87	40	28	12	7
2022	87	46	14	14	13
2021	77	49	13	10	5
2020	96	67	10	10	9
2019	136	84	22	16	14
2018	127	65	25	21	16
2017	149	94	23	25	7
2016	187	113	37	23	14
2015	187	86	58	27	16
2014	152	101	23	19	9
2013	162	100	28	25	9
2012	211	118	40	31	22
2011	251	162	39	39	11
2010	298	182	41	51	24
2009	321	183	52	66	20
2008	263	159	41	53	10
2007	297	145	41	87	24
2006	214	120	35	49	10
2005	321	214	42	57	8
2004	285	166	44	73	2
2003	333	192	64	60	17
2002	347	197	71	68	11
2001	425	257	70	90	8
2000	407	250	53	91	13
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Business Bankruptcy Filings - Eastern District of New York					
Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,160	632	528	0	0
2024	1,046	606	440	0	0
2023	949	552	396	0	1
2022	539	289	250	0	0
2021	308	187	120	0	1
2020	502	293	209	0	0
2019	850	518	332	0	0
2018	859	524	334	0	1
2017	745	424	321	0	0
2016	496	313	182	0	1
2015	543	323	196	21	3
2014	537	310	197	21	9
2013	586	321	238	23	4
2012	628	373	237	16	2
2011	686	452	205	27	2
2010	711	430	257	22	2
2009	713	444	233	34	2
2008	449	293	138	18	0
2007	380	184	176	20	0
2006	220	112	93	15	0
2005	334	190	138	6	0
2004	293	142	145	6	0
2003	293	108	179	5	1
2002	337	137	192	8	0
2001	384	136	243	5	0
2000	338	131	200	7	0
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Business Bankruptcy Filings - Southern District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	747	293	354	20	80
2024	650	220	379	18	33
2023	570	166	352	12	40
2022	525	128	354	13	30
2021	339	117	157	8	57
2020	1,003	229	686	6	82
2019	924	230	610	19	65
2018	942	230	626	24	62
2017	841	200	555	29	57
2016	857	255	500	31	71
2015	732	231	425	27	49
2014	707	234	416	35	22
2013	740	288	401	30	21
2012	1,108	308	735	27	38
2011	915	340	536	21	18
2010	1,431	390	984	23	34
2009	2,251	507	1,679	30	35
2008	871	247	585	22	17
2007	467	192	227	16	32
2006	567	147	357	10	53
2005	1,025	211	761	7	46
2004	3,195	174	2,897	14	110
2003	1,059	166	844	6	43
2002	1,598	181	1,373	10	34
2001	1,236	201	1,003	7	25
2000	788	191	581	7	9
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025



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Business Bankruptcy Filings - Western District of New York Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	100	59	24	15	2
2024	100	60	24	14	2
2023	79	31	24	23	1
2022	80	36	29	15	0
2021	71	48	12	8	3
2020	109	77	19	13	0
2019	146	82	33	27	4
2018	151	76	41	29	5
2017	178	108	40	26	4
2016	179	105	36	34	4
2015	181	101	49	29	2
2014	182	105	38	35	4
2013	210	128	46	34	2
2012	245	159	52	31	3
2011	264	182	34	45	3
2010	273	195	34	41	3
2009	330	221	54	50	5
2008	266	172	47	38	9
2007	231	149	39	38	5
2006	201	139	31	27	4
2005	432	318	47	58	9
2004	297	178	55	61	3
2003	302	189	53	51	9
2002	304	203	45	52	4
2001	387	261	52	71	3
2000	427	299	32	92	4
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in New York: 2000-2025

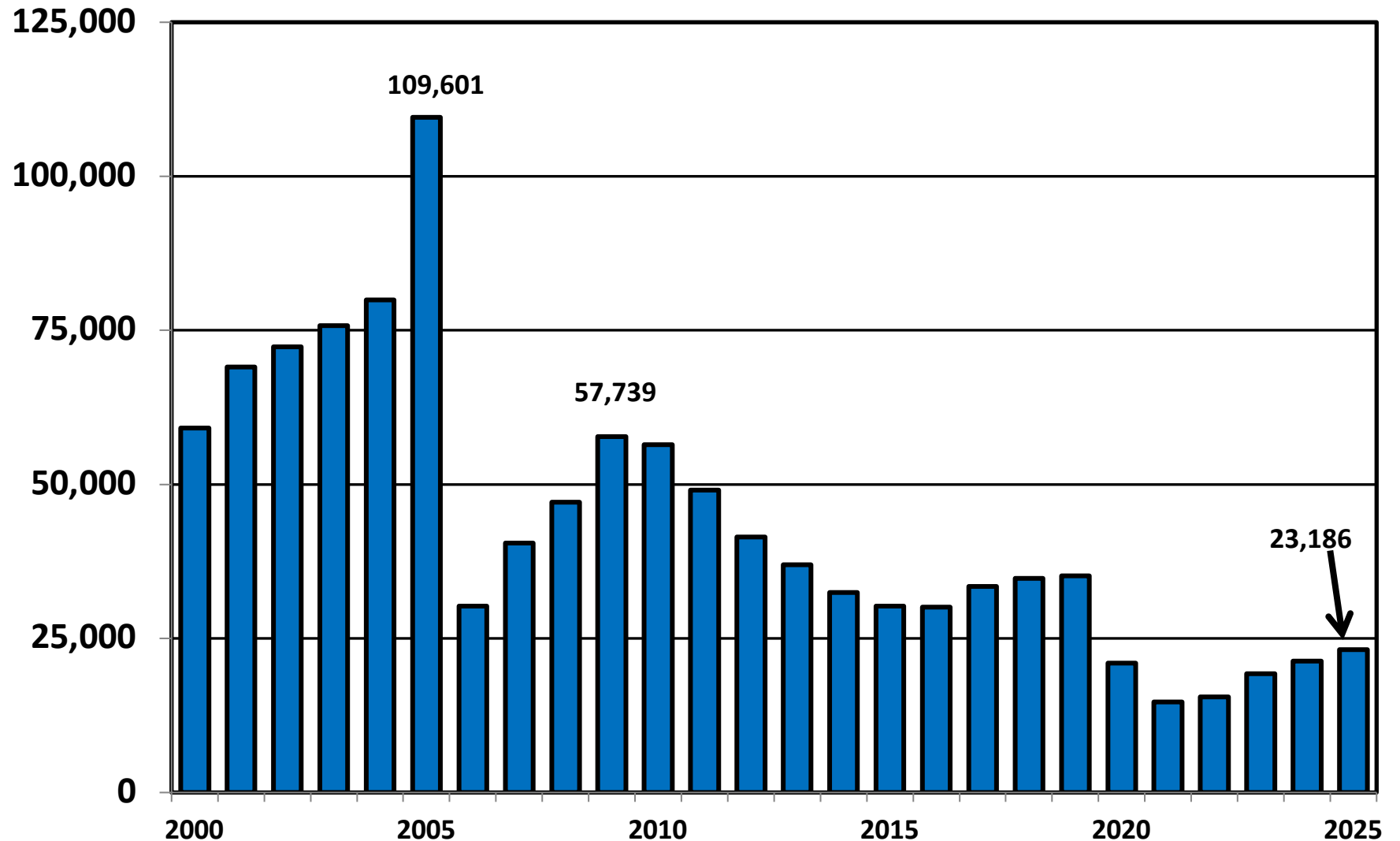


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Total Bankruptcy Cases Filed in New York Calendar Years 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025



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Total Filings Relative to Population 2000 - 2025



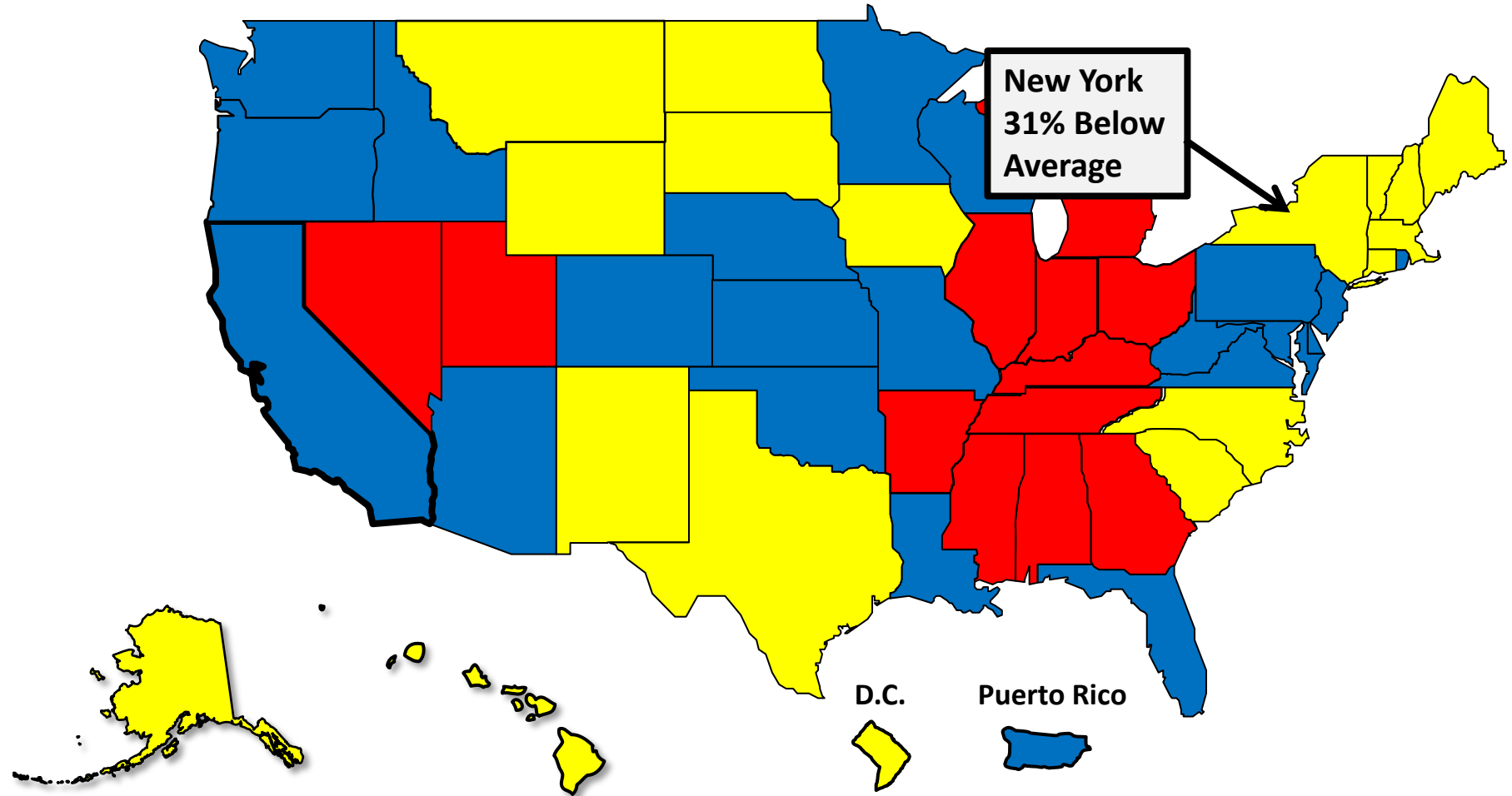
More than 25% Above Average



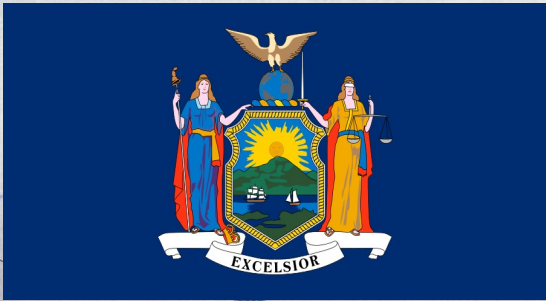
Within 25% of Average



More than 25% Below Average



Bankruptcy Filing Trends in New York: 2000-2025

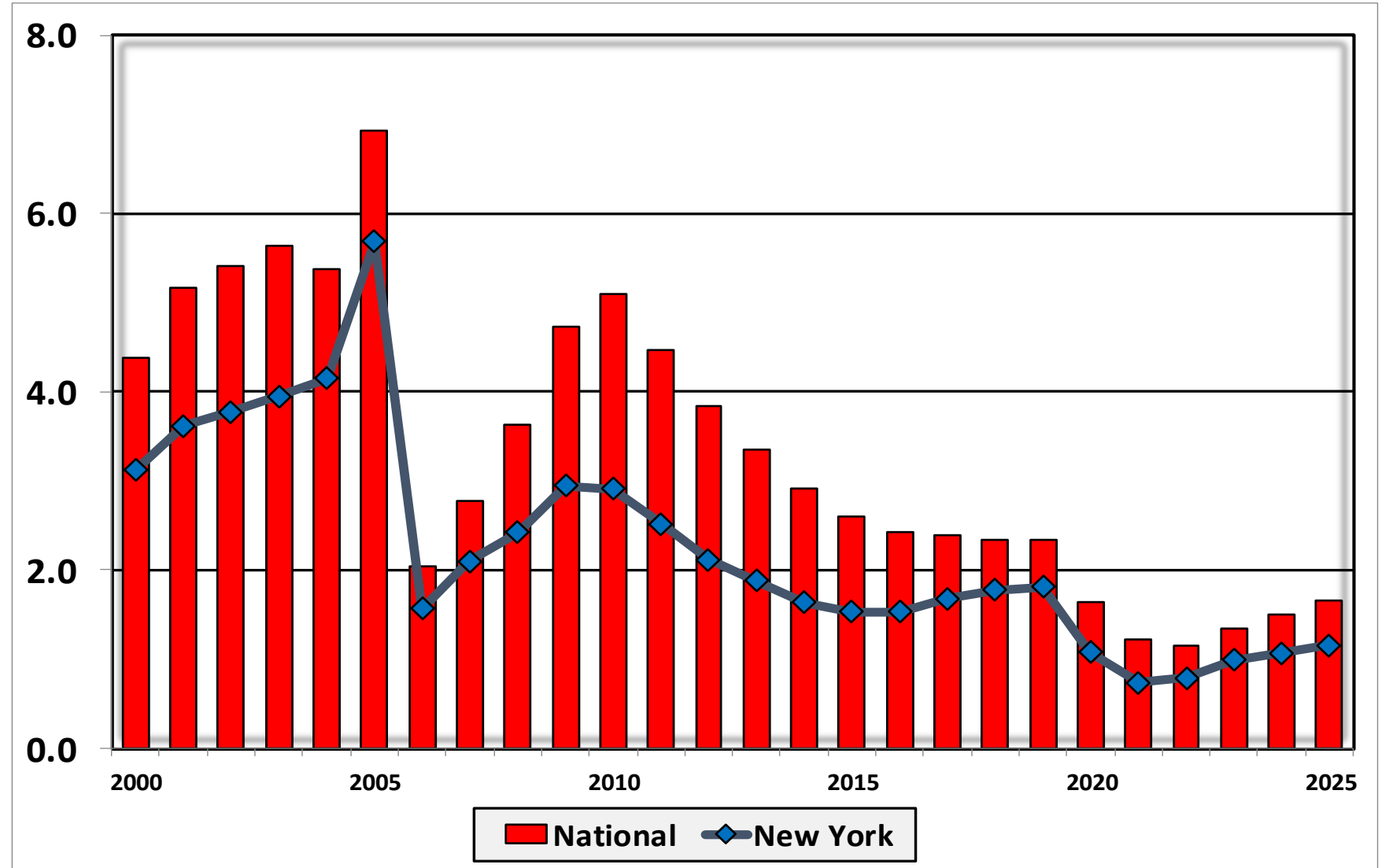


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Bankruptcy Filings per 1,000 Population New York vs. National Average 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

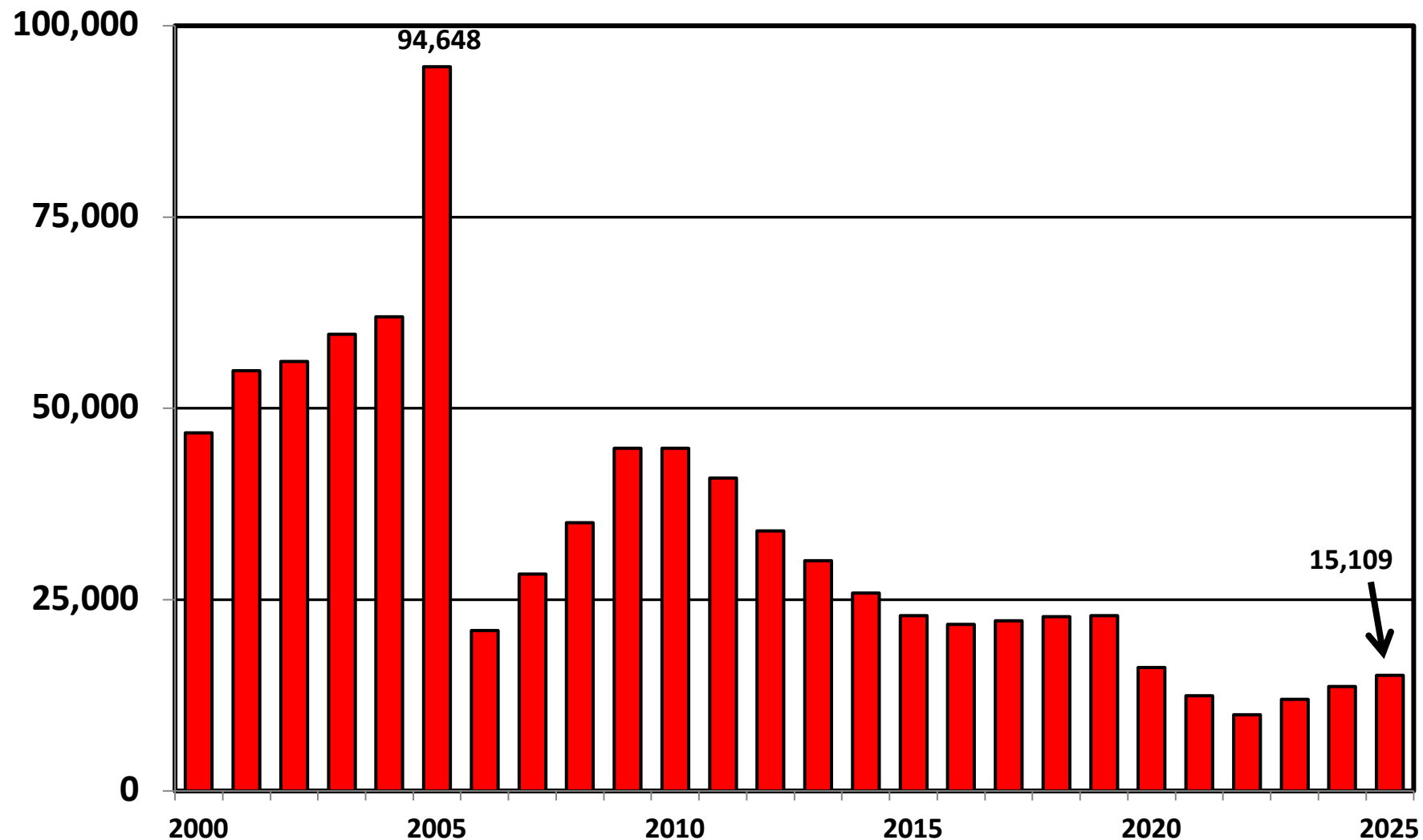


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Chapter 7 Cases Filed In New York Calendar Years 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

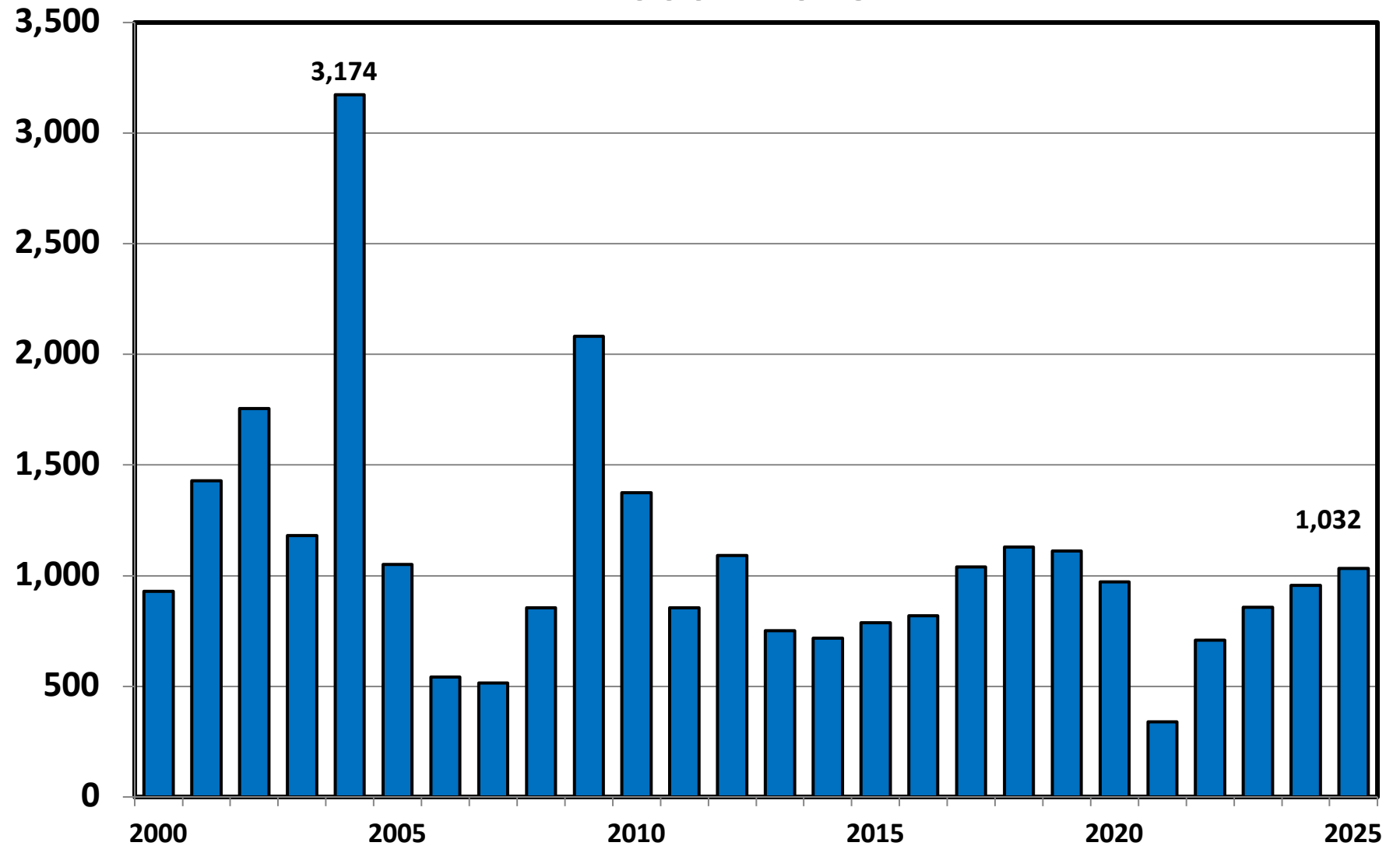


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Chapter 11 Cases Filed in New York 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

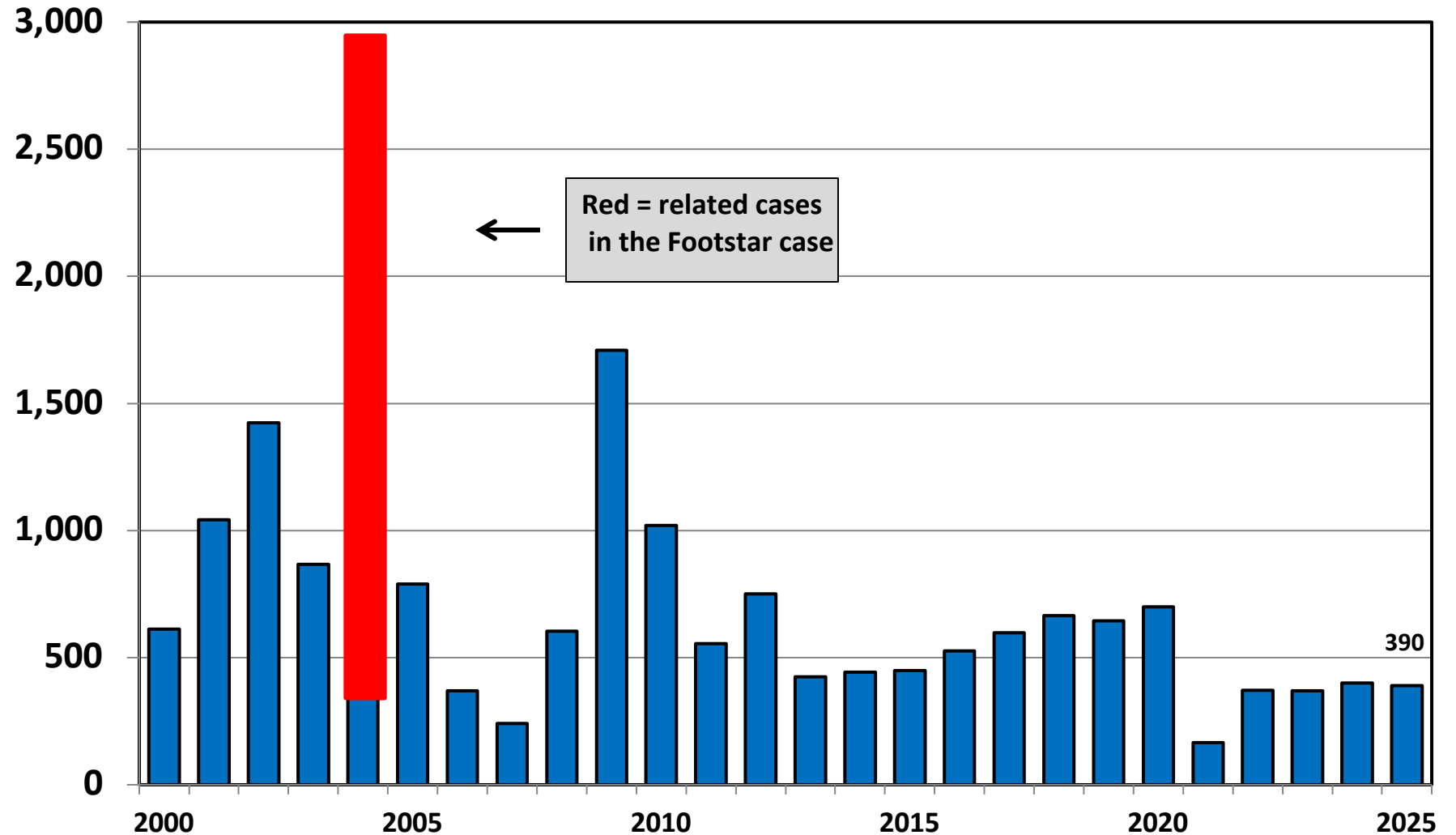


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Chapter 11 Cases Filed in the Southern District of New York 2000 - 2025



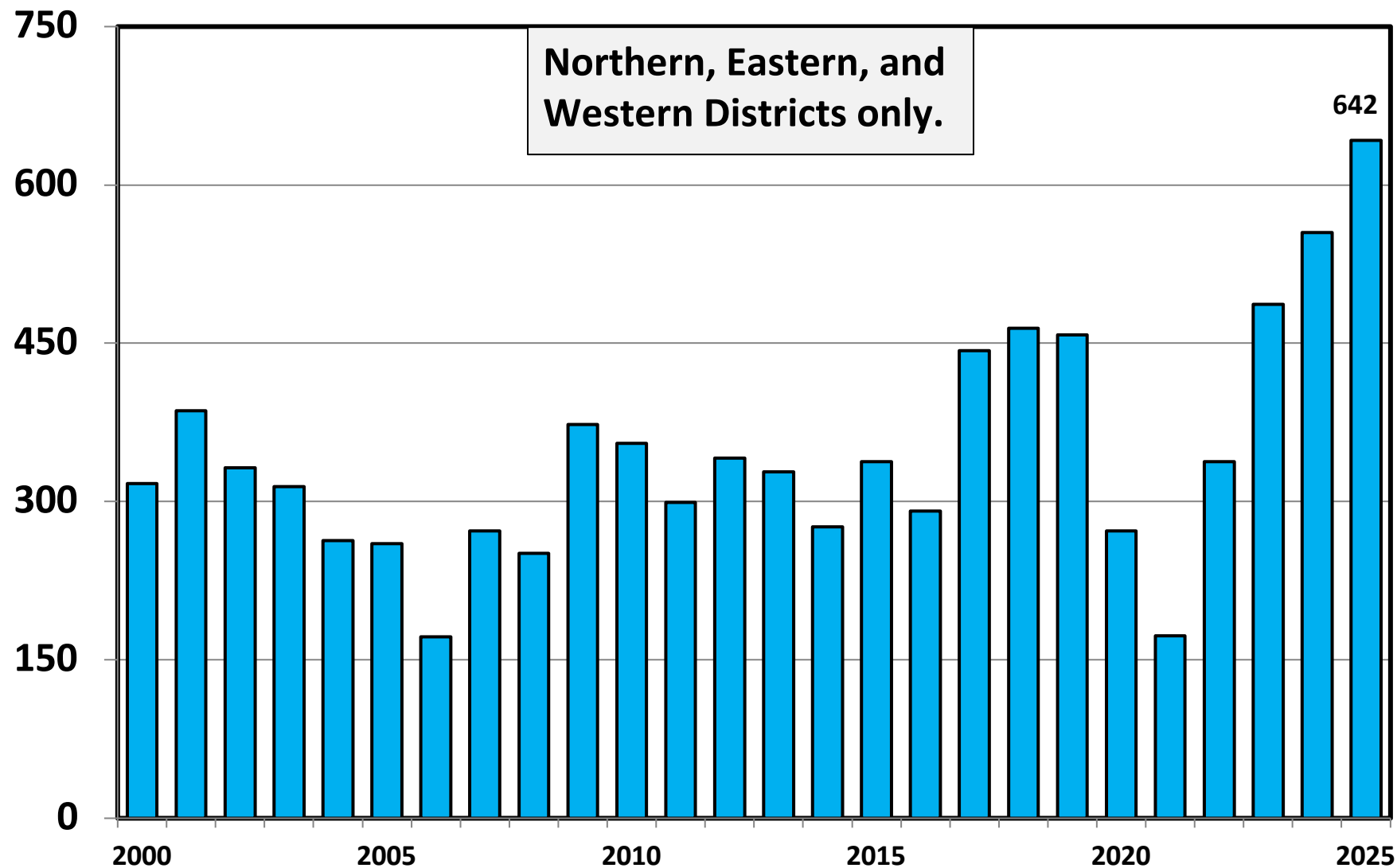
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Chapter 11 Cases Filed in New York* 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

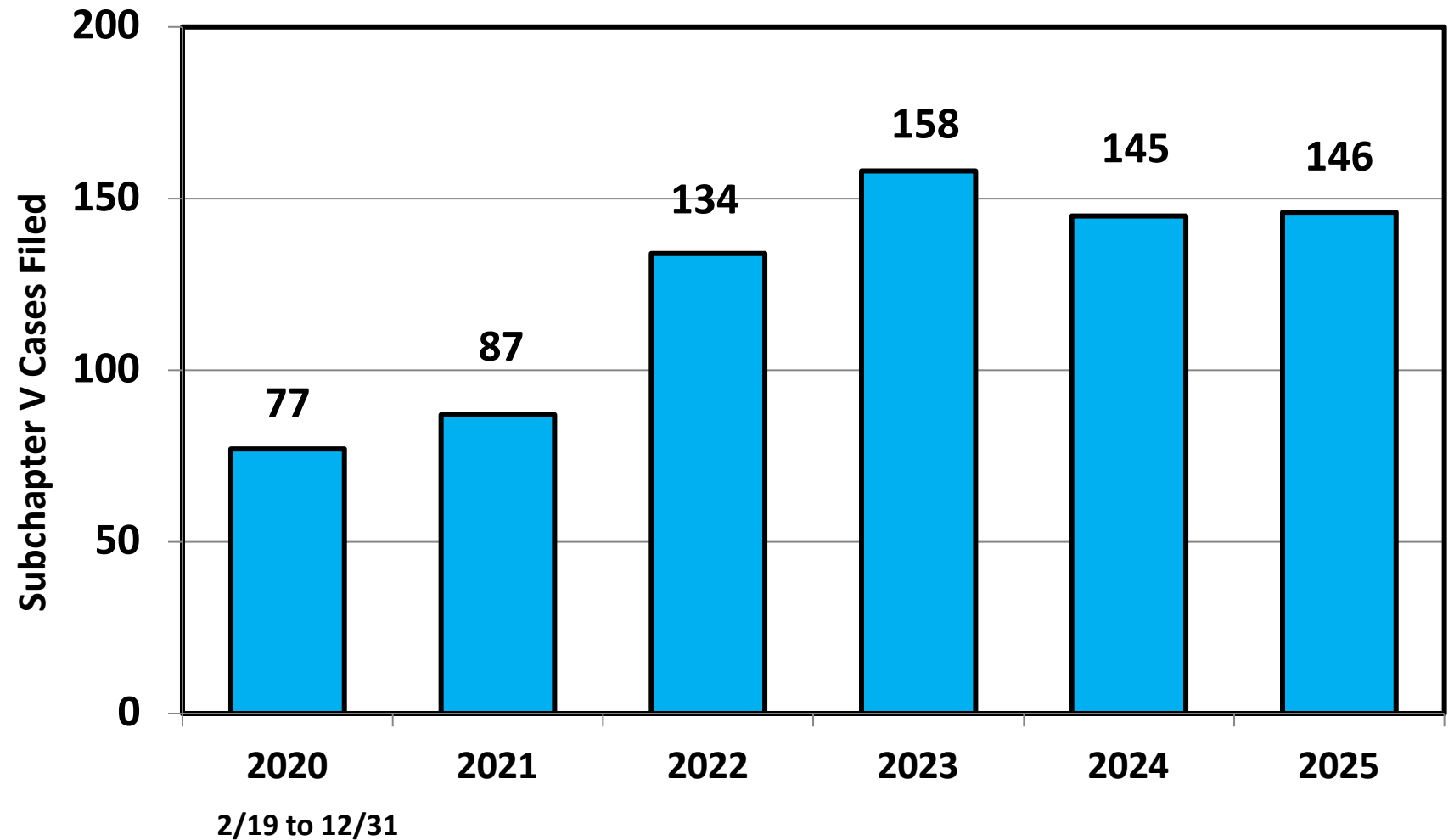


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Subchapter V Cases Filed in New York Calendar Years 2020 - 2025



Source: ABI review of PACER records

Bankruptcy Filing Trends in New York: 2000-2025

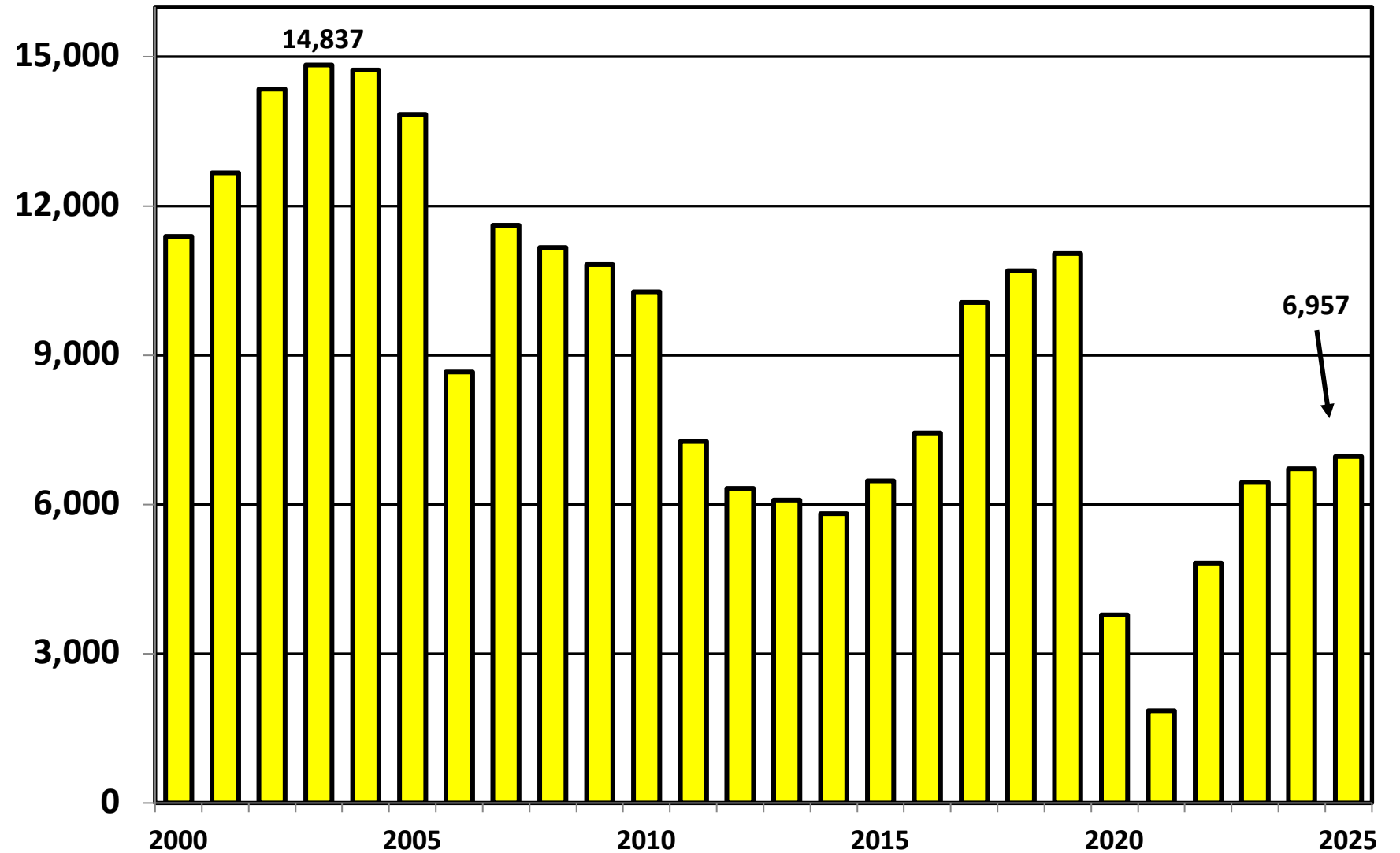


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Chapter 13 Cases Filed in New York 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

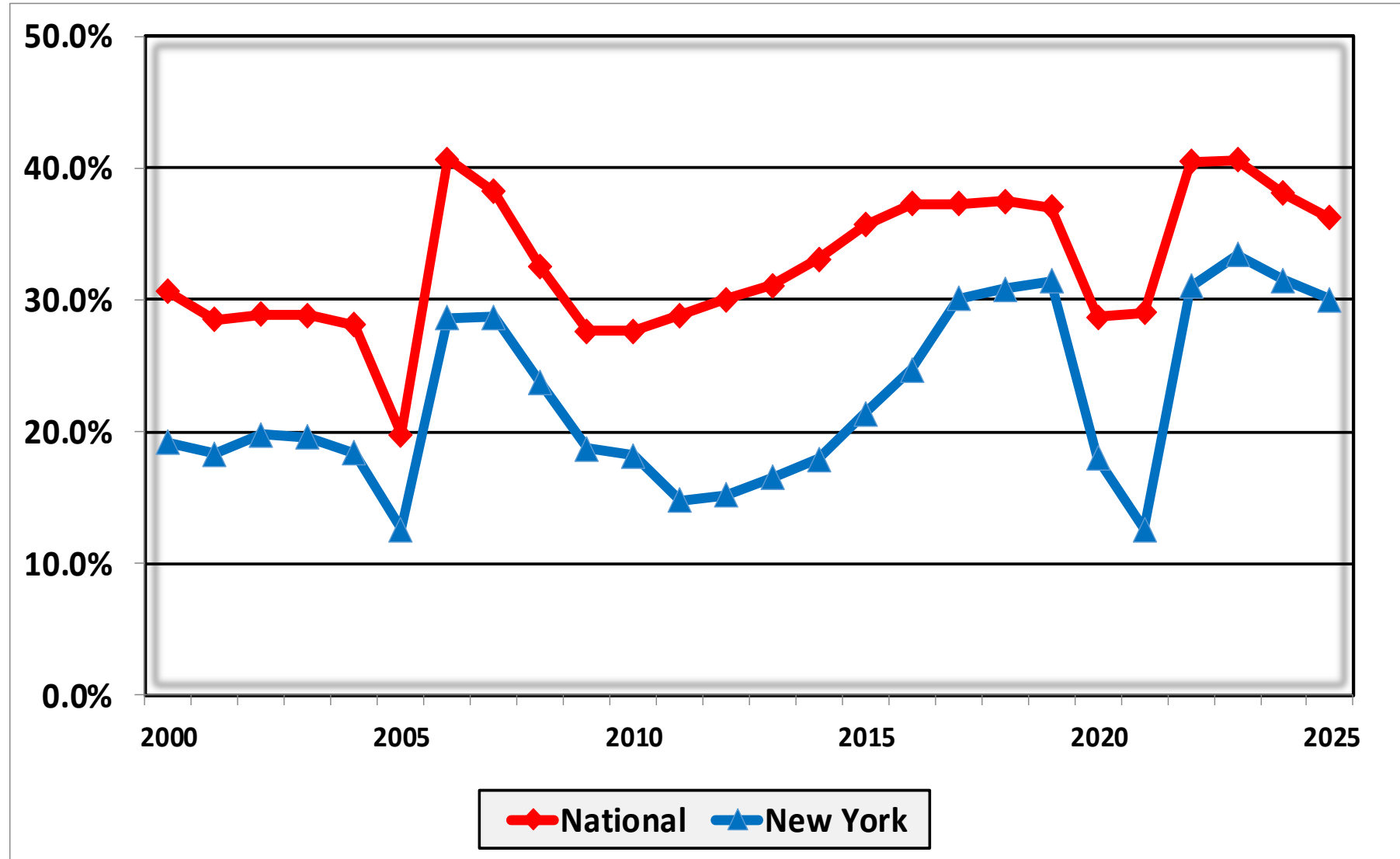


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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

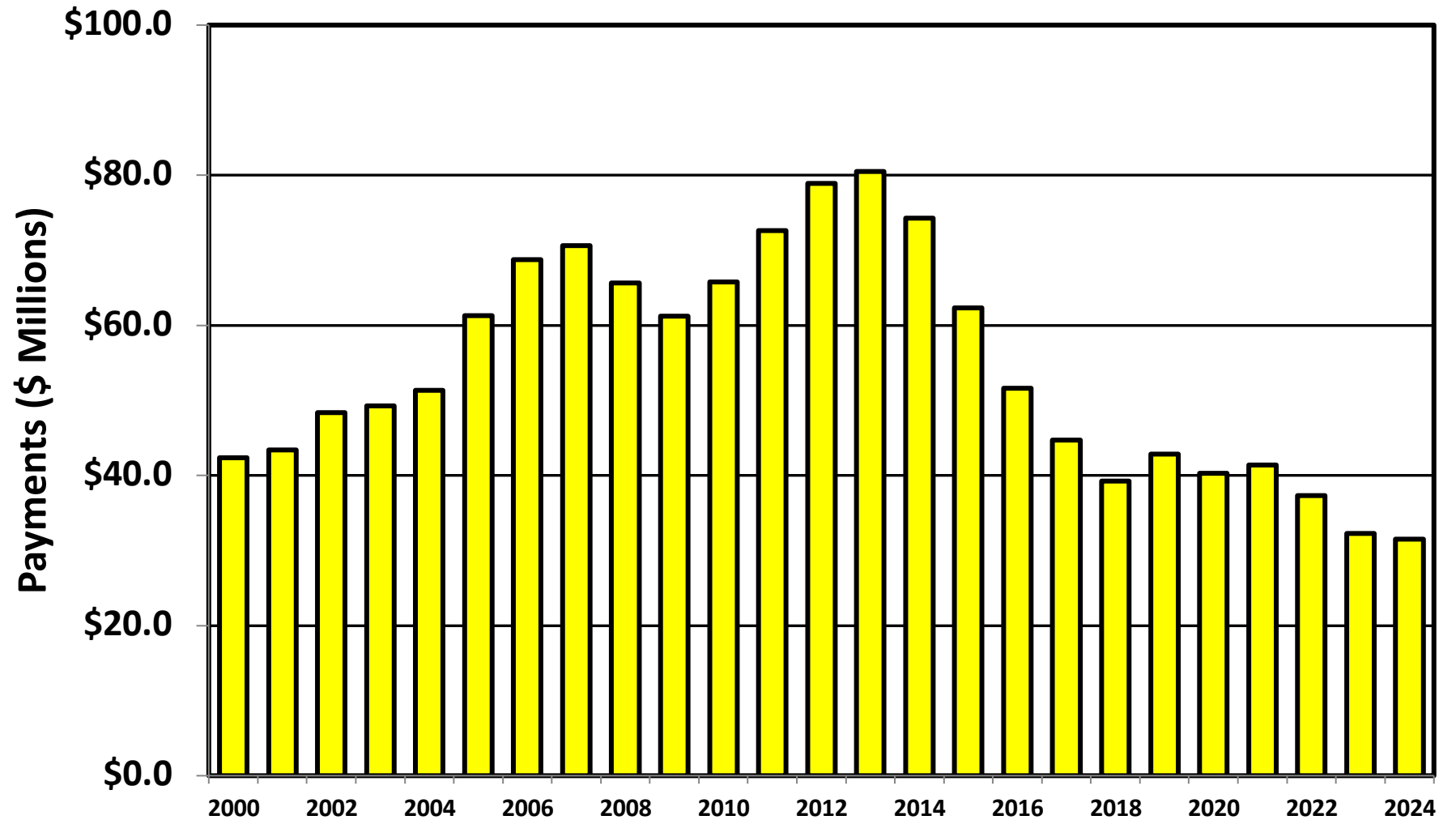


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Chapter 13 Cases in New York Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

Bankruptcy Filing Trends in New York: 2000-2025

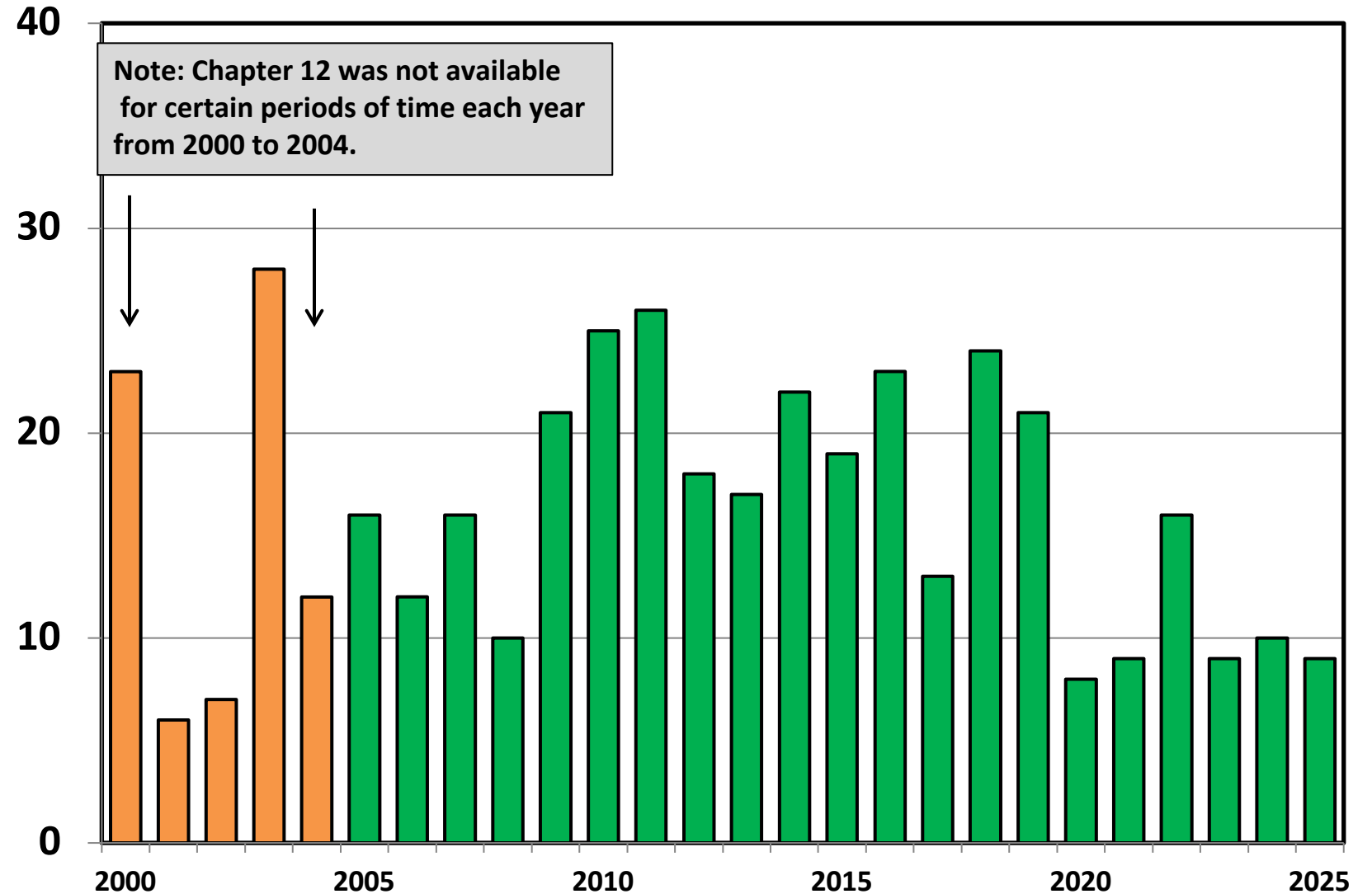


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Chapter 12 Cases Filed in New York 2000 - 2025



Bankruptcy Filing Trends in New York: 2000-2025

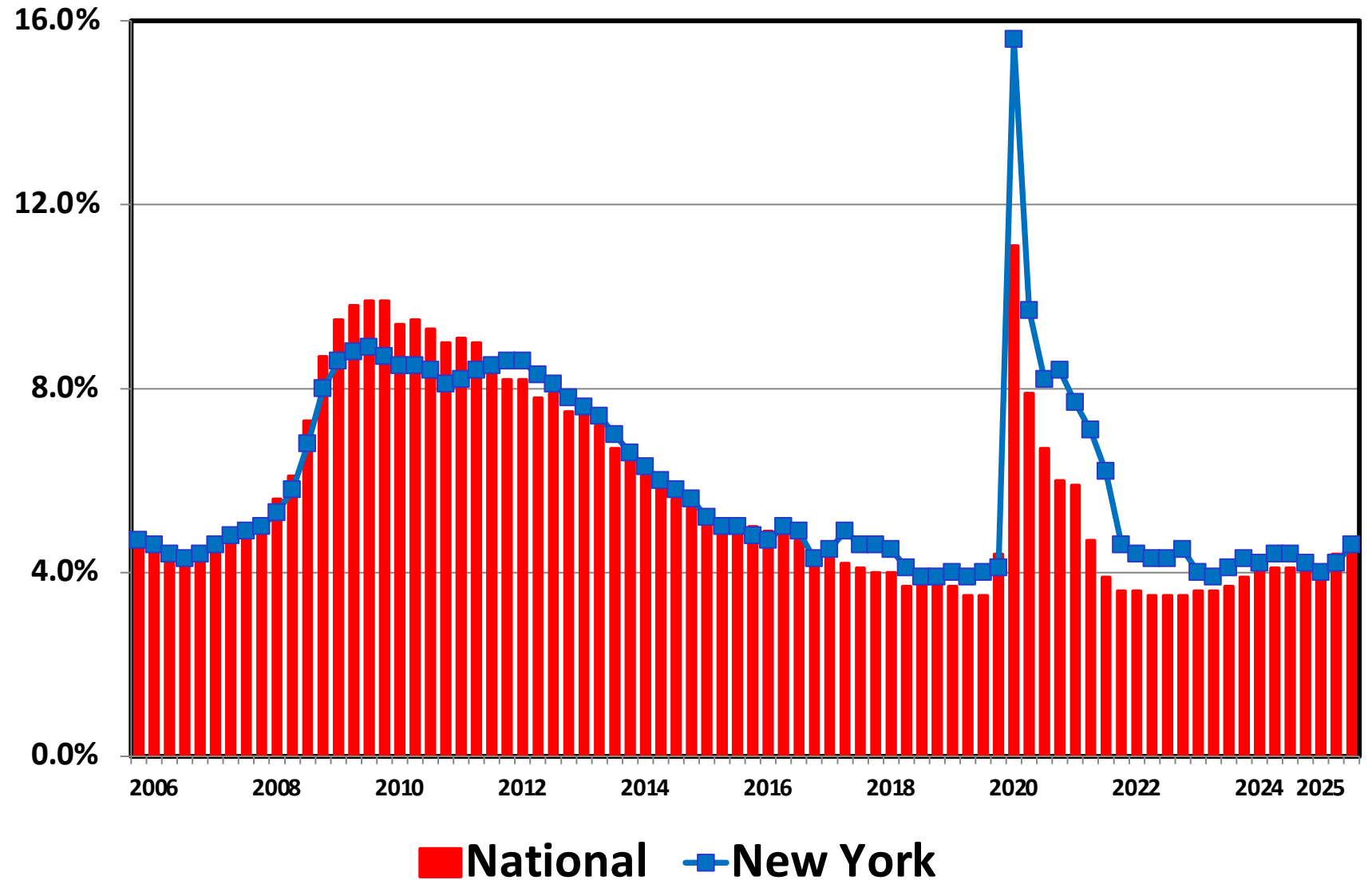


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

Bankruptcy Filing Trends in New York: 2000-2025

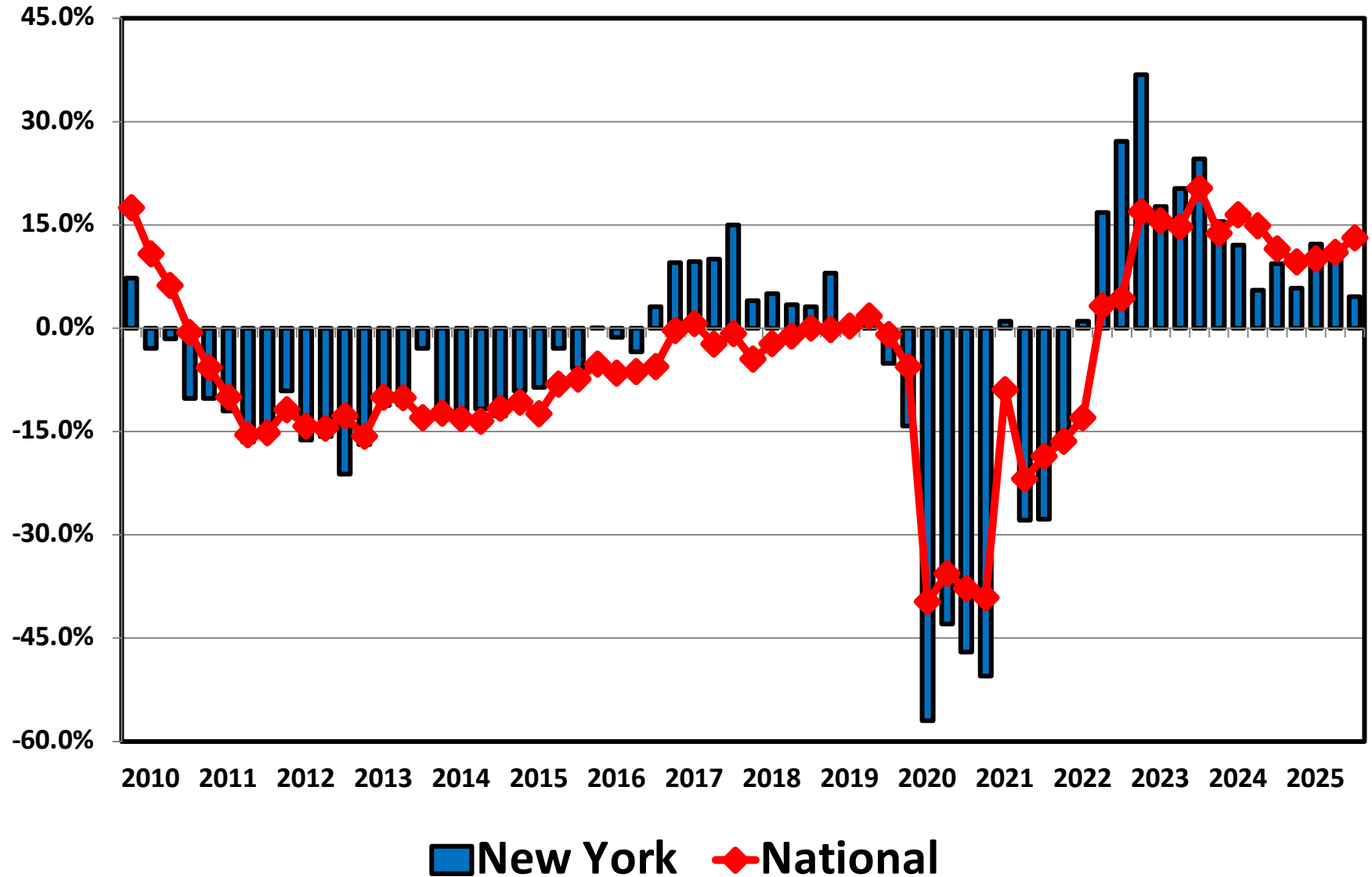


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Filing Trends By Quarter New York vs. National Average (Percent Change From Same Quarter One Year Prior)



Bankruptcy Filing Trends in New York: 2000-2025







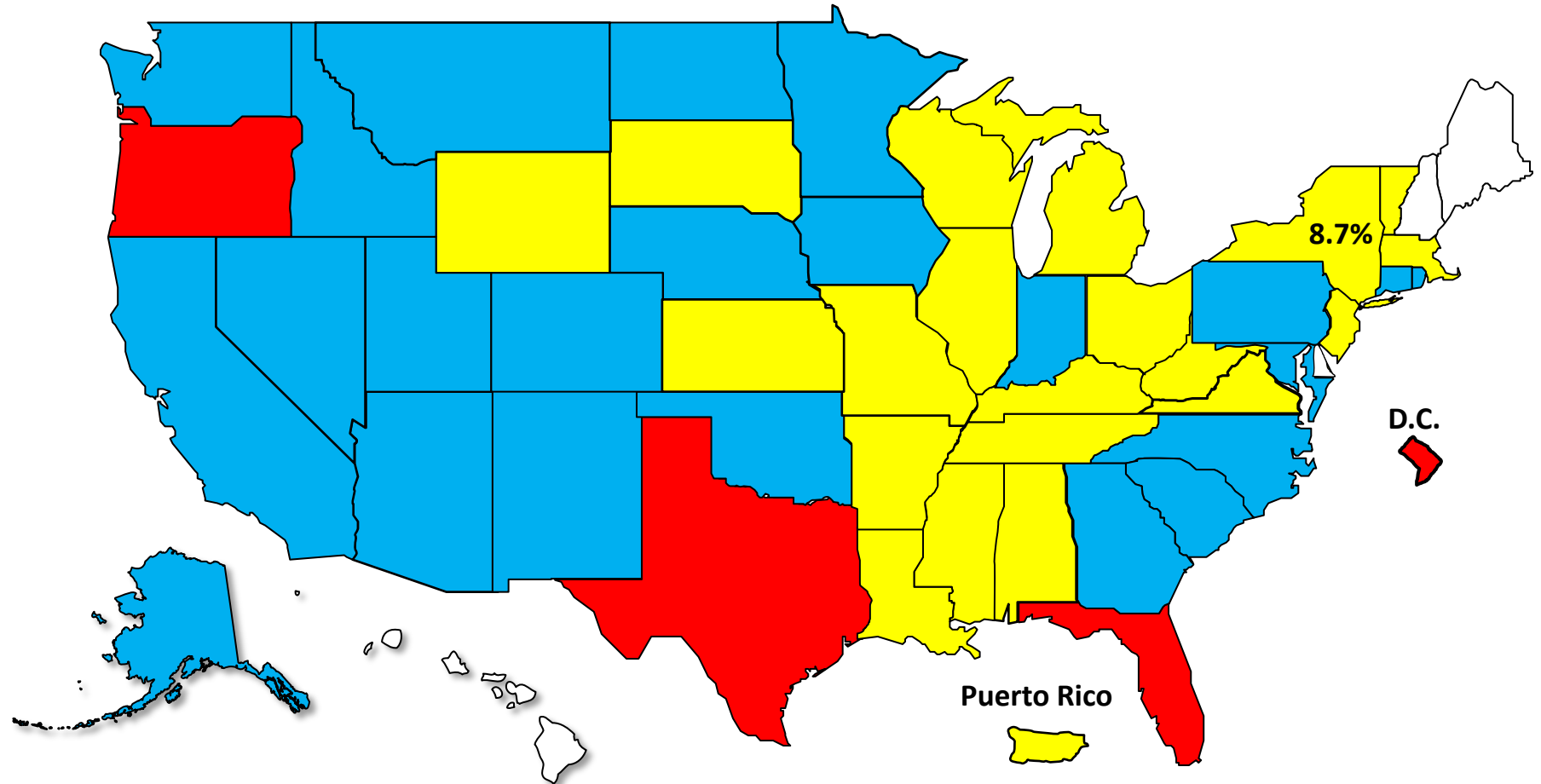
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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



D.C.

Puerto Rico

Bankruptcy Filing Trends in New York: 2000-2025



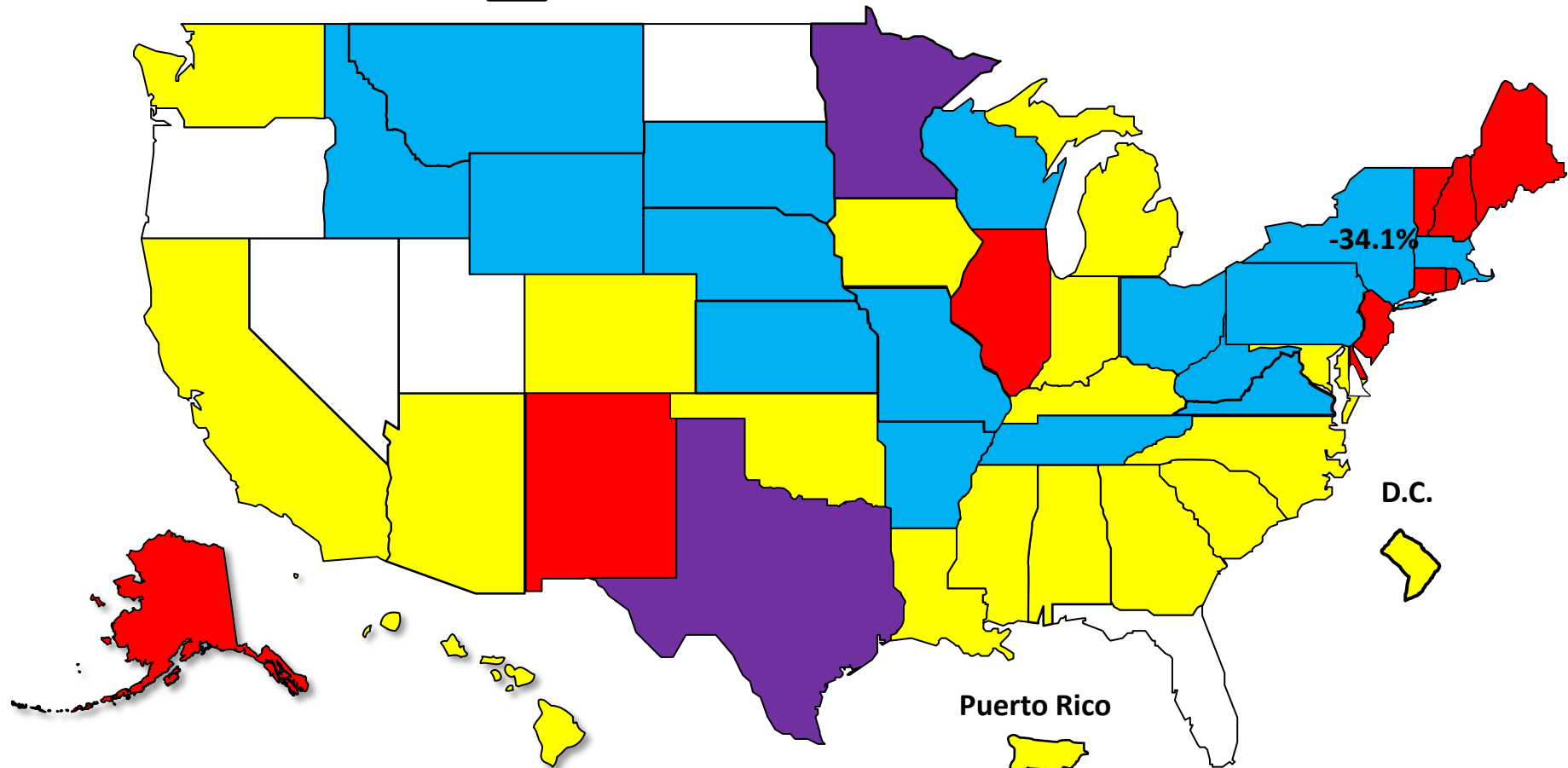
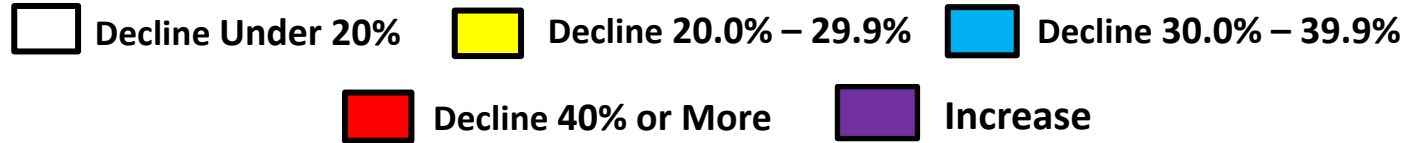
Prepared by the American
Bankruptcy Institute
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



Bankruptcy Filing Trends in New York: 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%



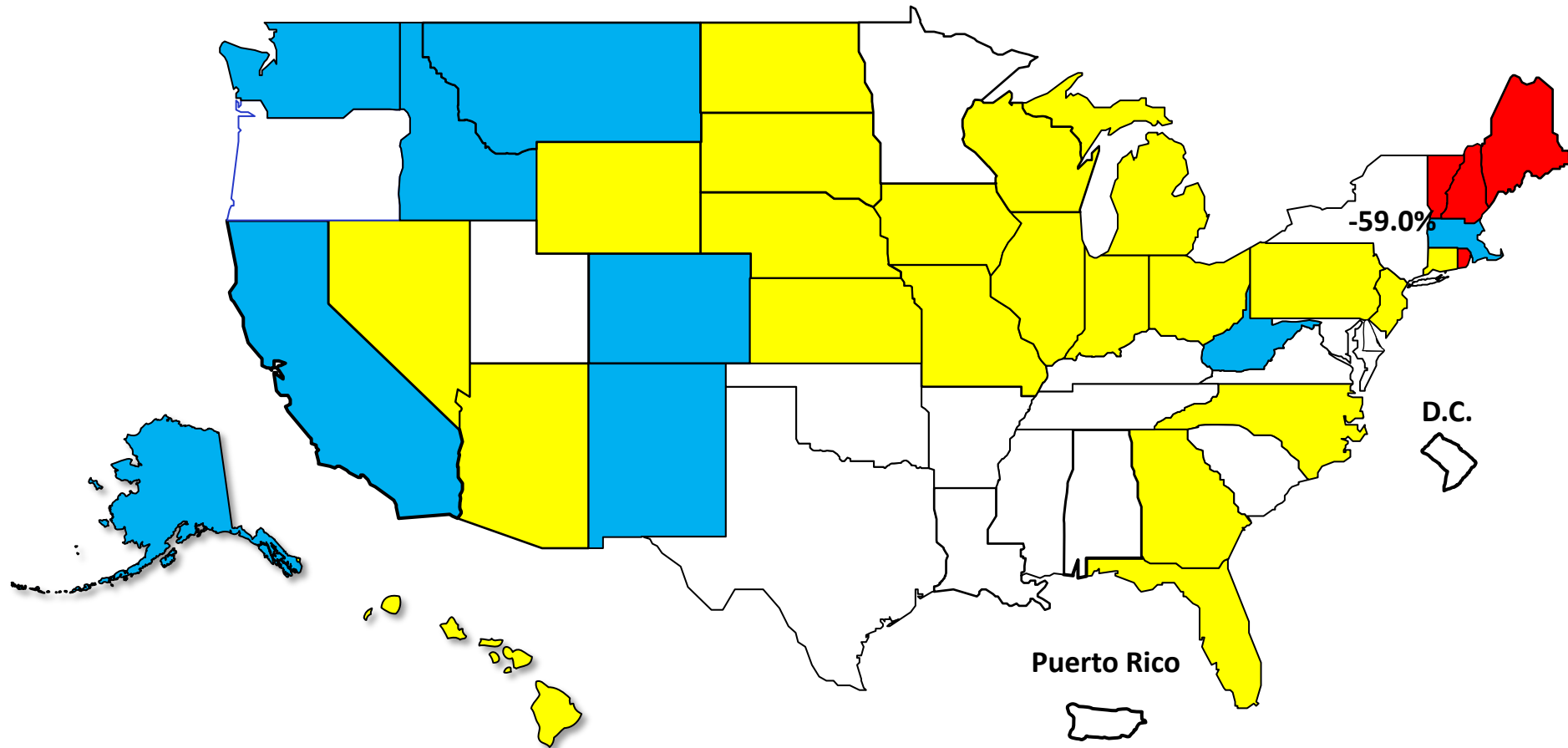
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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