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North Carolina

State at a Glance		
	North Carolina	National
Population (7/1/2025)	11,197,968	341,784,857
- Change since April 2020	7.2%	3.1%
- Foreign Born	9.1%	14.1%
Size (Square Miles)	48,623	3,533,038
Median Household Income	$72,388	$80,734
Persons per Household	2.44	2.53
Per Capita Income	$41,385	$44,673
Median Home Value	$288,900	$332,700
Homeownership Rate	66.6%	65.2%
High School Graduate (or Higher)	90.1%	89.6%
College Graduate (or Higher)	35.7%	35.7%
Disabled	9.5%	9.3%
No Health Insurance	10.3%	9.6%
In Poverty	12.5%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	9,847	3,452	137	6,251	7
2024	8,859	2,958	128	5,770	3
2023	7,452	2,431	107	4,907	7
2022	6,188	1,992	75	4,117	4
2021	6,577	2,980	85	3,500	12
2020	8,909	4,104	115	4,685	5
2019	*13,531*	*5,319*	*121*	*8,073*	18
2018	13,949	5,692	135	8,108	14
2017	14,459	6,084	156	8,207	12
2016	14,899	6,013	115	8,761	10
2015	15,495	6,253	152	9,078	12
2014	16,719	6,807	168	9,735	9
2013	18,803	7,929	214	10,652	8
2012	21,553	9,379	256	11,901	17
2011	23,535	11,618	288	11,616	13
2010	26,674	14,352	311	11,993	18
2009	27,740	14,832	287	12,610	11
2008	22,755	10,930	198	11,610	17
2007	19,710	8,773	130	10,799	8
2006	17,241	7,781	97	9,355	8
2005	43,014	26,781	90	16,138	5
2004	36,604	18,652	151	17,796	5
2003	39,165	19,341	210	19,589	25
2002	36,382	17,466	144	18,764	8
2001	33,712	15,562	162	17,978	10
2000	27,091	11,288	97	15,698	8
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Eastern District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,242	1,319	100	3,816	7
2024	4,604	1,101	87	3,414	2
2023	3,808	935	54	2,813	6
2022	3,059	809	40	2,206	4
2021	2,973	1,181	45	1,740	7
2020	4,110	1,642	55	2,410	3
2019	*6,020*	*1,969*	*88*	*3,954*	9
2018	6,239	2,147	77	4,006	9
2017	6,407	2,231	96	4,074	6
2016	6,724	2,224	67	4,426	7
2015	6,943	2,161	95	4,678	9
2014	7,680	2,325	109	5,239	7
2013	8,183	2,511	130	5,541	1
2012	9,271	2,857	171	6,234	9
2011	9,964	3,489	150	6,319	6
2010	10,760	4,169	158	6,418	15
2009	11,702	4,559	154	6,983	6
2008	9,572	3,662	133	5,769	8
2007	7,992	2,954	60	4,975	3
2006	6,601	2,839	42	3,716	4
2005	16,994	10,165	39	6,786	4
2004	14,707	7,378	64	7,261	4
2003	15,875	8,000	73	7,781	21
2002	15,072	7,543	62	7,459	8
2001	13,917	6,835	55	7,019	8
2000	10,832	4,912	60	5,857	3
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Middle District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,101	991	4	1,106	0
2024	2,068	947	13	1,108	0
2023	1,869	744	10	1,115	0
2022	1,705	582	14	1,109	0
2021	1,995	911	13	1,071	0
2020	2,512	1,158	23	1,331	0
2019	*3,800*	*1,538*	*10*	*2,246*	6
2018	3,696	1,504	20	2,170	2
2017	3,964	1,680	27	2,255	2
2016	3,959	1,651	17	2,288	3
2015	4,212	1,760	15	2,437	0
2014	4,417	1,878	24	2,513	2
2013	4,945	2,113	31	2,798	3
2012	5,697	2,373	20	3,302	2
2011	6,130	3,003	33	3,094	0
2010	7,160	3,842	36	3,282	0
2009	7,520	4,257	34	3,228	1
2008	6,521	3,175	19	3,321	6
2007	5,940	2,631	22	3,282	5
2006	5,335	2,218	20	3,094	3
2005	13,140	7,745	15	5,380	0
2004	11,775	5,517	37	6,221	0
2003	12,681	5,770	25	6,886	0
2002	11,822	4,997	24	6,801	0
2001	10,908	4,300	56	6,552	0
2000	9,398	3,228	14	6,154	2

*Chapters 9, 12 and 15

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Total Bankruptcy Filings - Western District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	2,504	1,142	33	1,329	0
2024	2,187	910	28	1,248	1
2023	1,775	752	43	979	1
2022	1,424	601	21	802	0
2021	1,609	888	27	689	5
2020	2,287	1,304	37	944	2
2019	*3,711*	*1,865*	*21*	*1,823*	2
2018	4,014	2,041	38	1,932	3
2017	4,088	2,173	33	1,878	4
2016	4,216	2,138	31	2,047	0
2015	4,340	2,332	42	1,963	3
2014	4,622	2,604	35	1,983	0
2013	5,675	3,305	53	2,313	4
2012	6,585	4,149	65	2,365	6
2011	7,441	5,126	105	2,203	7
2010	8,754	6,341	117	2,293	3
2009	8,518	6,016	99	2,399	4
2008	6,662	4,093	46	2,520	3
2007	5,778	3,188	48	2,542	0
2006	5,305	2,724	35	2,545	1
2005	12,880	8,871	36	3,972	1
2004	10,122	5,757	50	4,314	1
2003	10,609	5,571	112	4,922	4
2002	9,488	4,926	58	4,504	0
2001	8,887	4,427	51	4,407	2
2000	6,861	3,148	23	3,687	3

*Chapters 9, 12 and 15

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Business Bankruptcy Cases Filed - North Carolina Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	398	205	133	53	7
2024	377	174	124	76	3
2023	317	154	104	52	7
2022	230	115	72	39	4
2021	301	178	80	31	12
2020	368	228	106	29	5
2019	439	245	109	67	18
2018	445	238	118	75	14
2017	466	259	136	59	12
2016	443	260	97	76	10
2015	501	317	111	61	12
2014	557	348	136	64	9
2013	746	459	194	85	8
2012	967	576	221	153	17
2011	1,147	742	265	127	13
2010	1,409	943	279	169	18
2009	1,367	941	257	158	11
2008	931	627	182	105	17
2007	597	389	115	85	8
2006	403	224	89	82	8
2005	612	403	81	123	5
2004	486	254	130	97	5
2003	528	283	187	33	25
2002	576	370	127	71	8
2001	613	362	151	90	10
2000	445	248	90	99	8
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Eastern District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	**241**	**108**	**96**	**30**	**7**
2024	203	74	84	43	2
2023	175	76	52	41	6
2022	126	55	38	29	4
2021	133	67	40	19	7
2020	172	100	49	20	3
2019	*237*	*103*	*78*	*47*	9
2018	235	123	64	39	9
2017	230	107	78	39	6
2016	191	89	52	43	7
2015	237	125	65	38	9
2014	269	140	83	39	7
2013	320	166	115	38	1
2012	437	223	147	58	9
2011	457	260	138	53	6
2010	522	303	139	65	15
2009	544	347	137	54	6
2008	366	204	123	31	8
2007	223	139	53	28	3
2006	136	57	40	35	4
2005	220	144	35	37	4
2004	163	92	53	14	4
2003	209	118	62	8	21
2002	225	133	53	31	8
2001	231	128	49	46	8
2000	257	110	55	89	3
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Middle District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	50	40	4	6	0
2024	68	45	13	10	0
2023	46	34	9	3	0
2022	46	27	14	5	0
2021	72	51	13	8	0
2020	84	60	21	3	0
2019	*92*	*71*	*10*	*5*	6
2018	97	65	20	10	2
2017	100	64	26	8	2
2016	113	81	16	13	3
2015	110	91	13	6	0
2014	132	99	22	9	2
2013	204	149	29	23	3
2012	262	167	19	74	2
2011	301	215	30	56	0
2010	419	298	34	87	0
2009	411	297	34	79	1
2008	306	225	19	56	6
2007	187	115	22	45	5
2006	155	94	20	38	3
2005	309	211	14	84	0
2004	236	118	35	83	0
2003	182	132	25	25	0
2002	247	183	24	40	0
2001	257	159	56	42	0
2000	115	92	14	7	2
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Western District of North Carolina Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	**107**	**57**	**33**	**17**	**0**
2024	106	55	27	23	1
2023	96	44	43	8	1
2022	58	33	20	5	0
2021	96	60	27	4	5
2020	112	68	36	6	2
2019	*110*	*79*	*18*	*11*	2
2018	113	50	34	26	3
2017	136	88	32	12	4
2016	139	90	29	20	0
2015	154	101	33	17	3
2014	156	109	31	16	0
2013	222	144	50	24	4
2012	268	186	55	21	6
2011	389	267	97	18	7
2010	468	342	106	17	3
2009	412	297	86	25	4
2008	259	198	40	18	3
2007	187	135	40	12	0
2006	112	73	29	9	1
2005	83	48	32	2	1
2004	87	44	42	0	1
2003	137	33	100	0	4
2002	104	54	50	0	0
2001	125	75	46	2	2
2000	73	46	21	3	3
*Chapters 9, 12 and 15					

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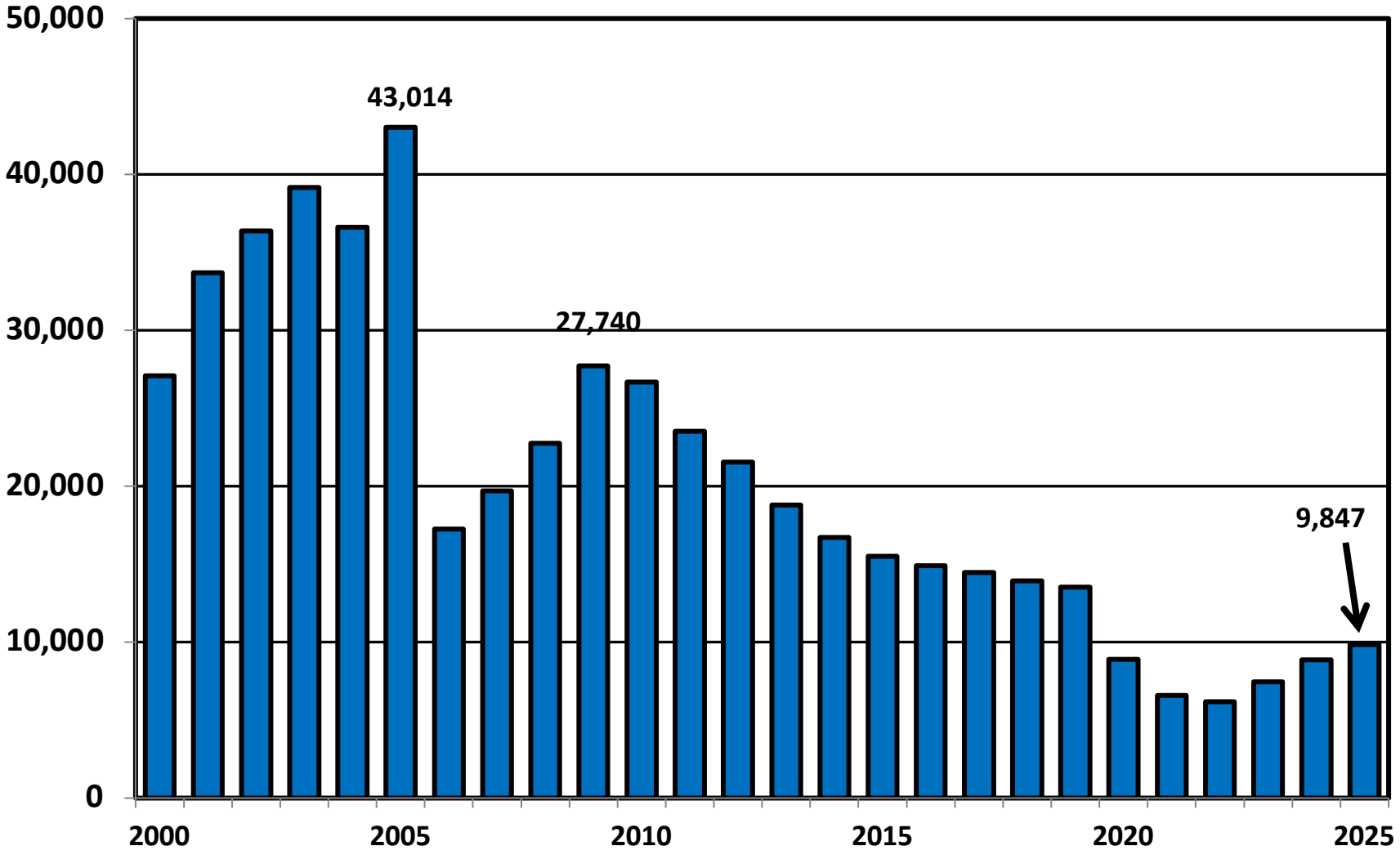
Total Bankruptcy Cases Filed in North Carolina
Calendar Years 2000 - 2025



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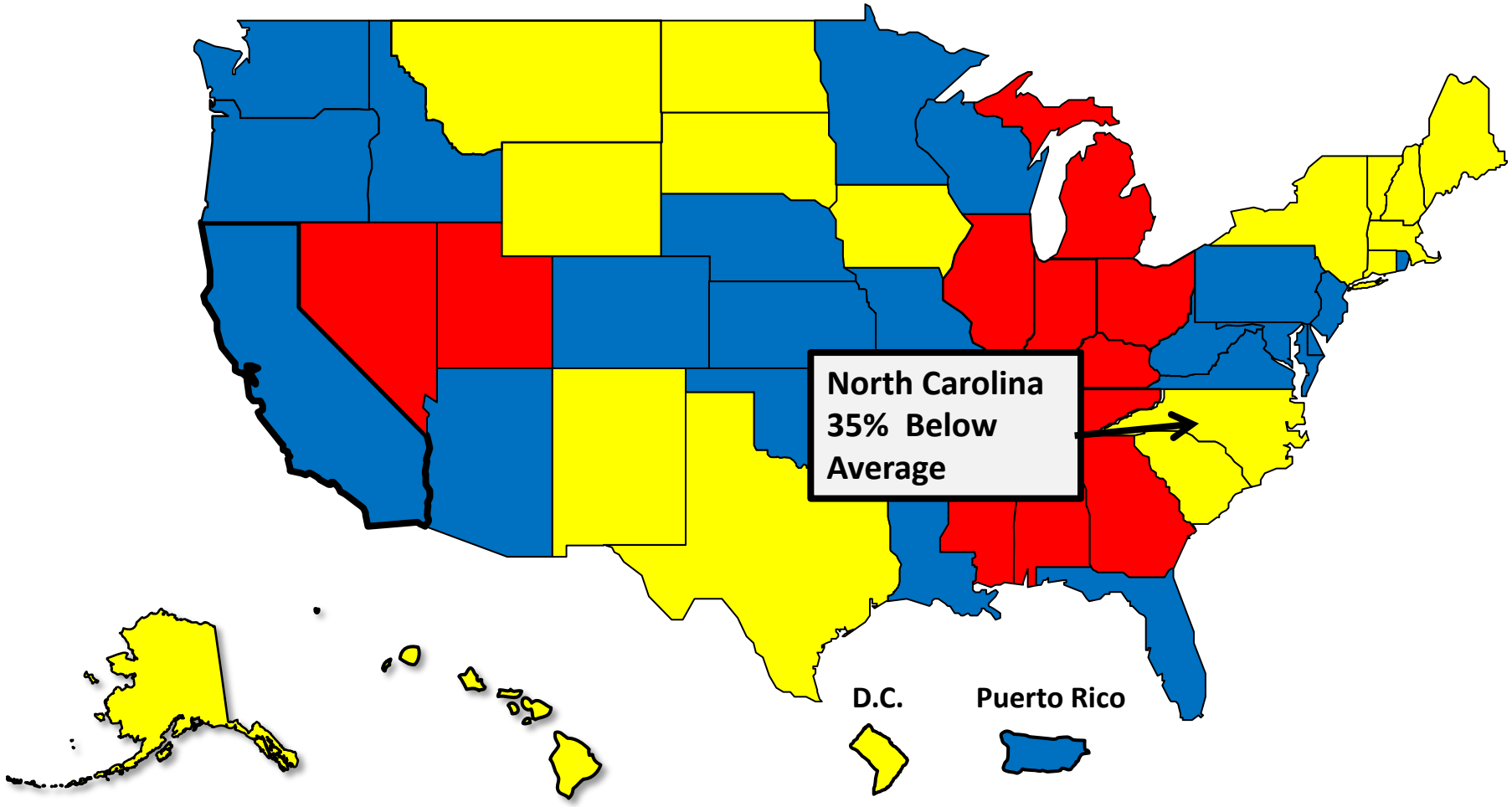
Total Filings Relative to Population 2000 - 2025



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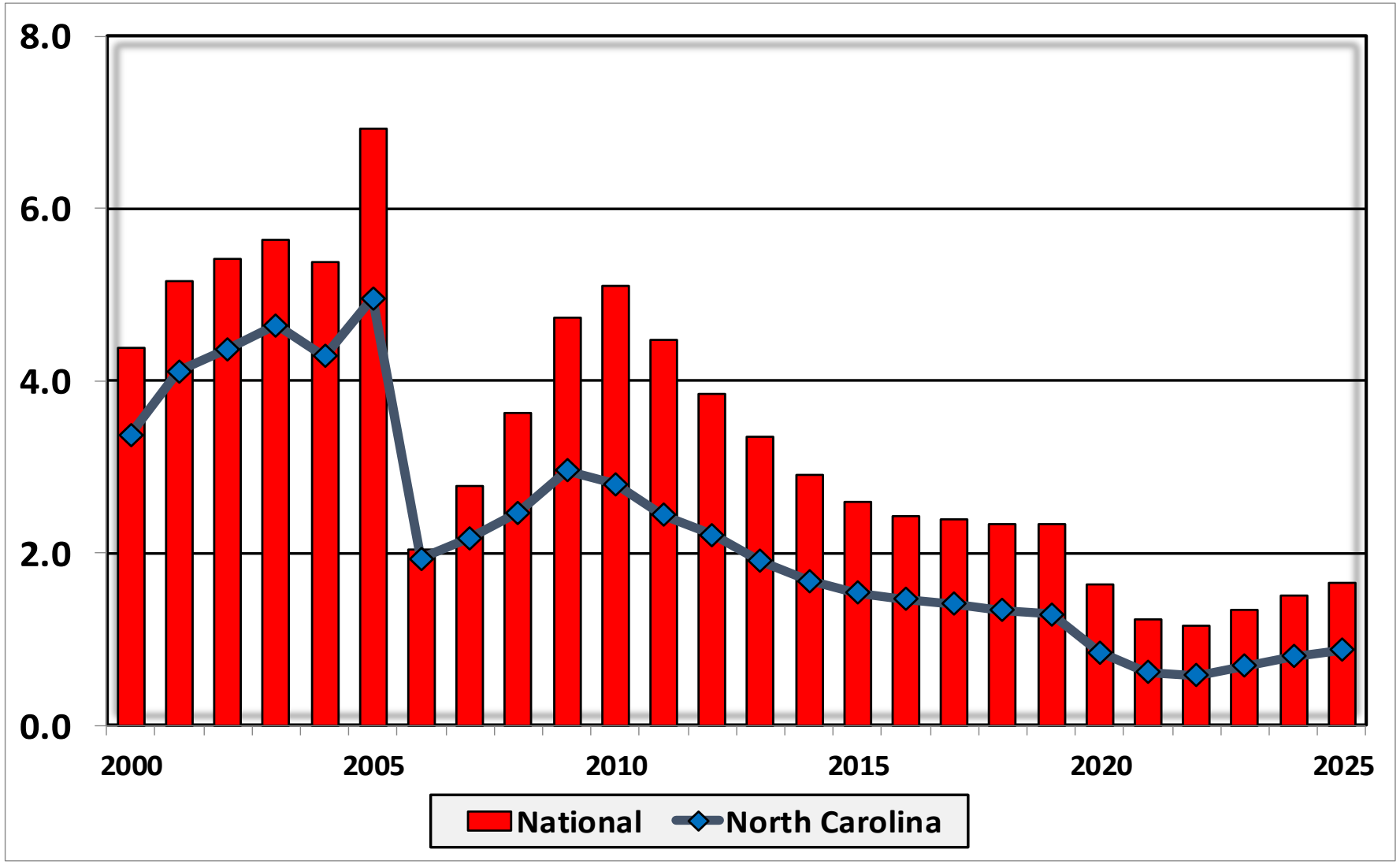
Bankruptcy Filings per 1,000 Population
North Carolina vs. National Average 2000 - 2025



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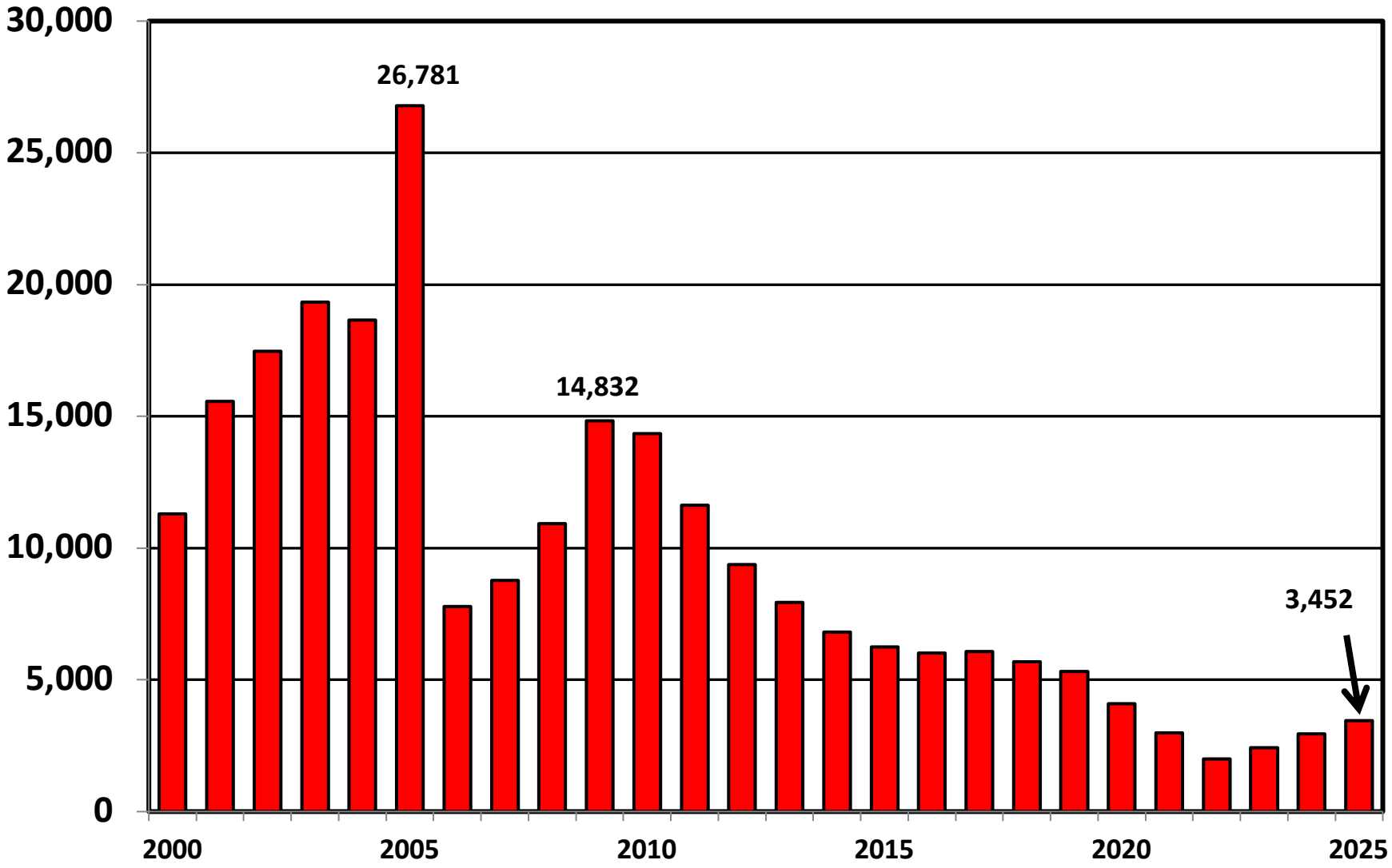
Chapter 7 Cases Filed In North Carolina
Calendar Years 2000 - 2025



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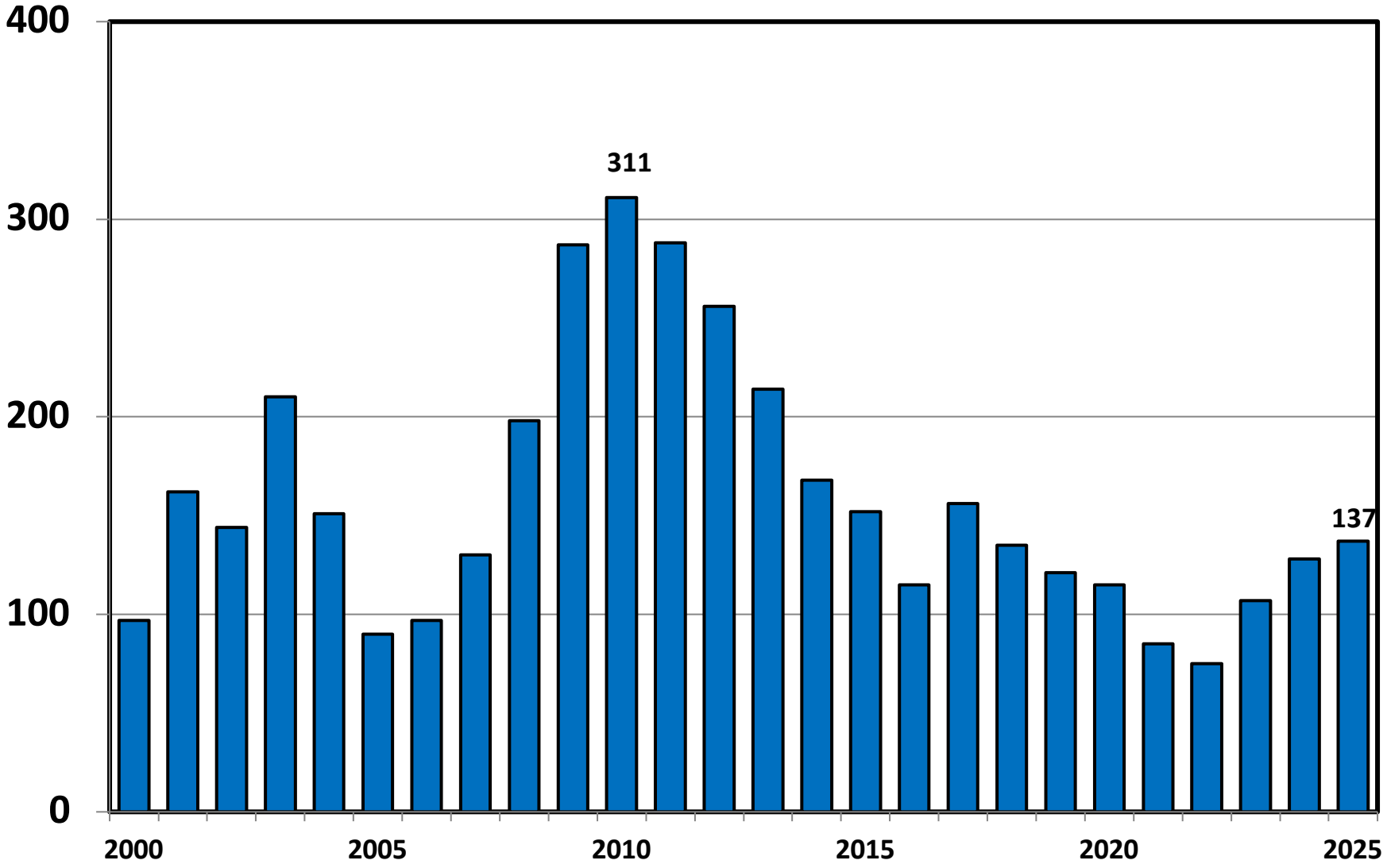
Chapter 11 Cases Filed in North Carolina 2000 - 2025



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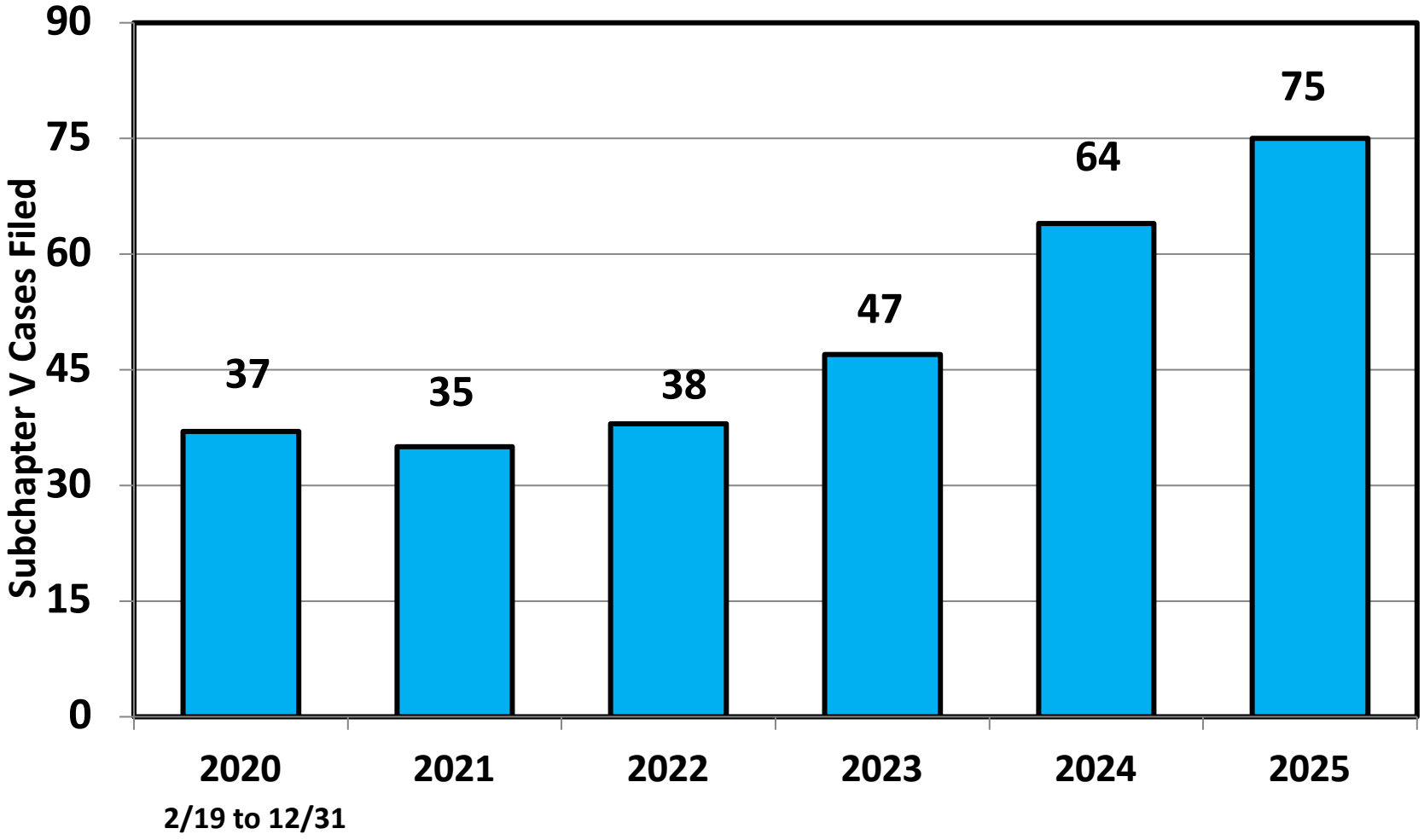
Subchapter V Cases Filed in North Carolina Calendar Years 2020 - 2025



Source: ABI review of PACER records

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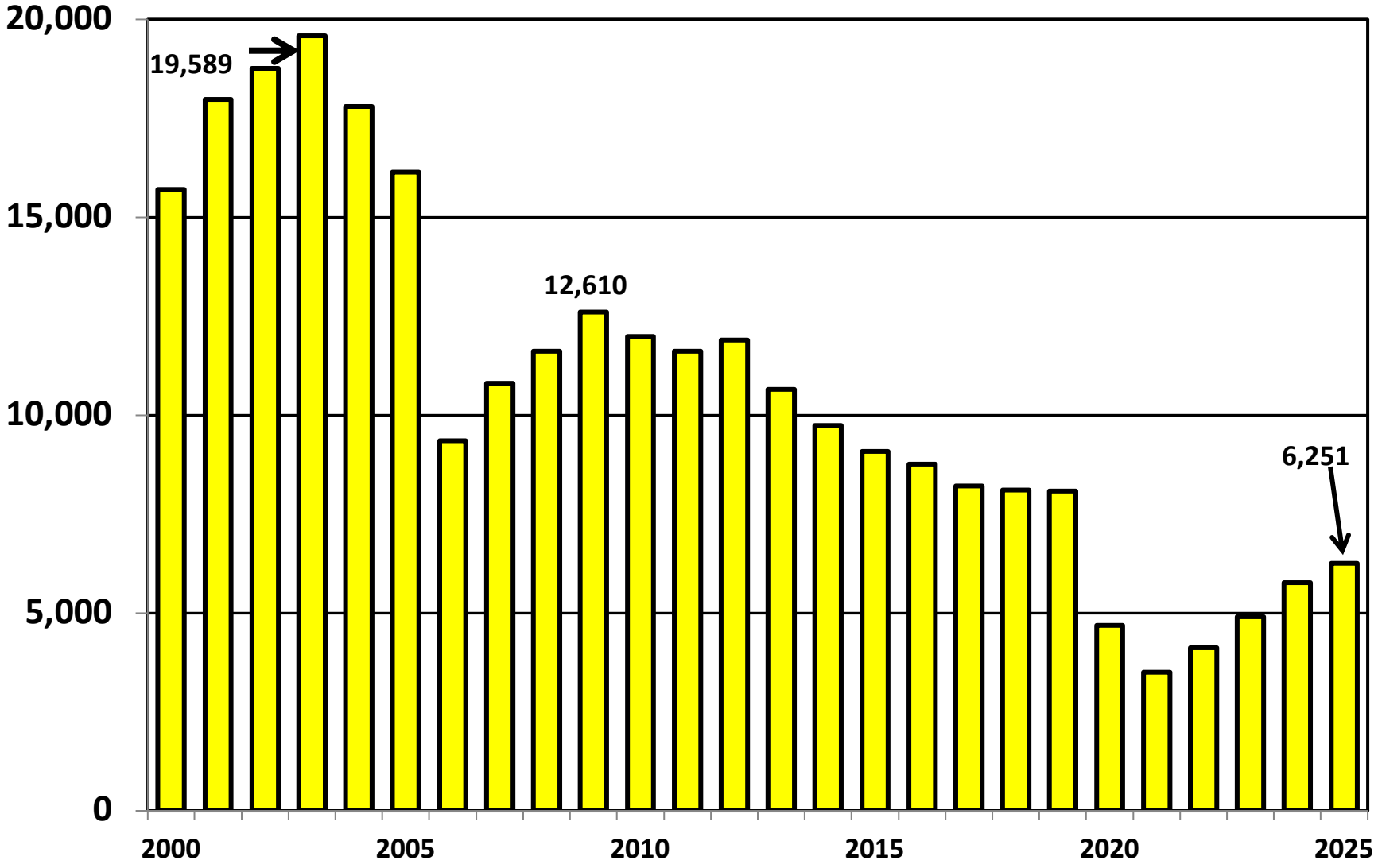
Chapter 13 Cases Filed in North Carolina
2000 - 2025



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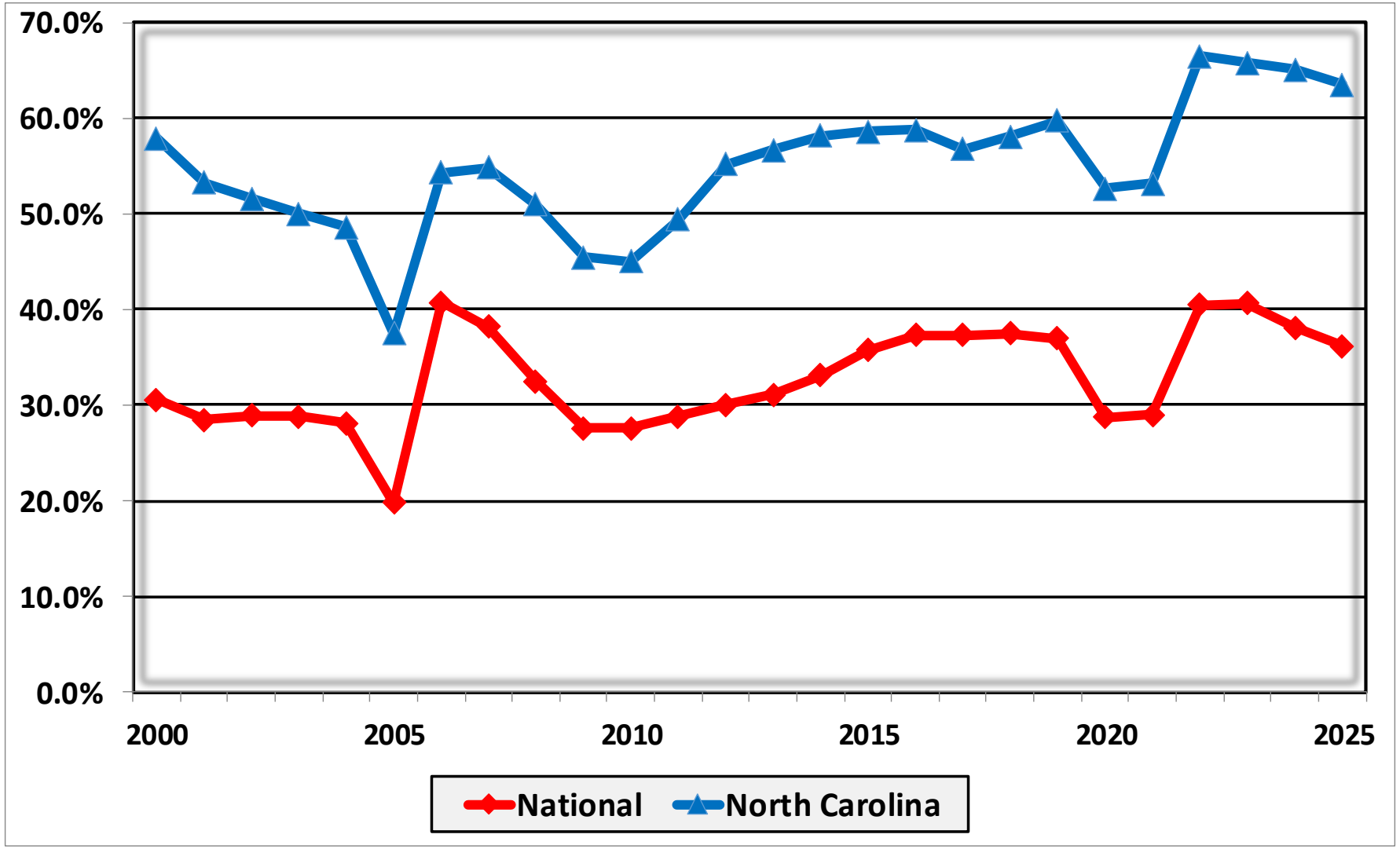
Percent of Cases Filed as Chapter 13
Calendar Years 2000 - 2025



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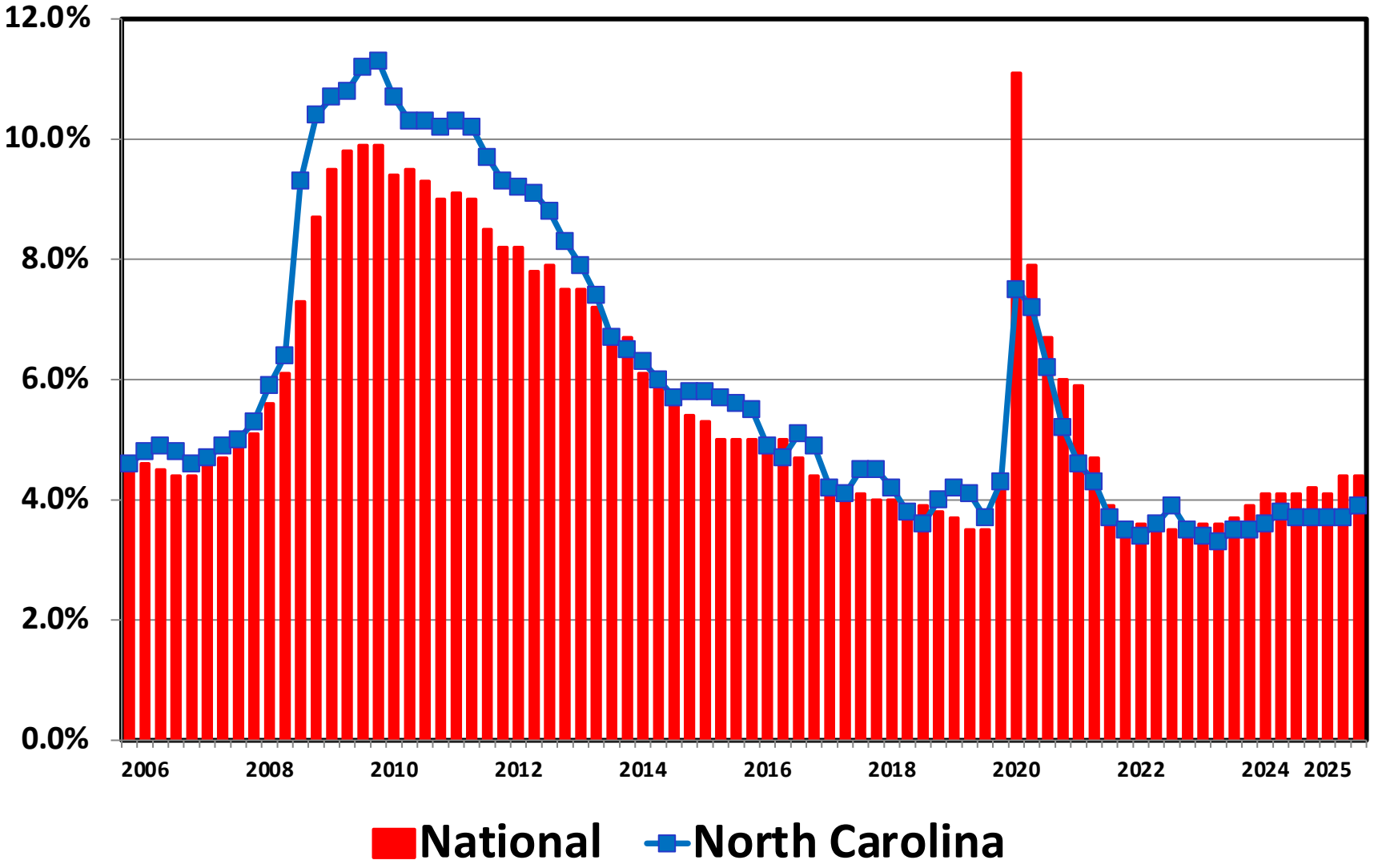
Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

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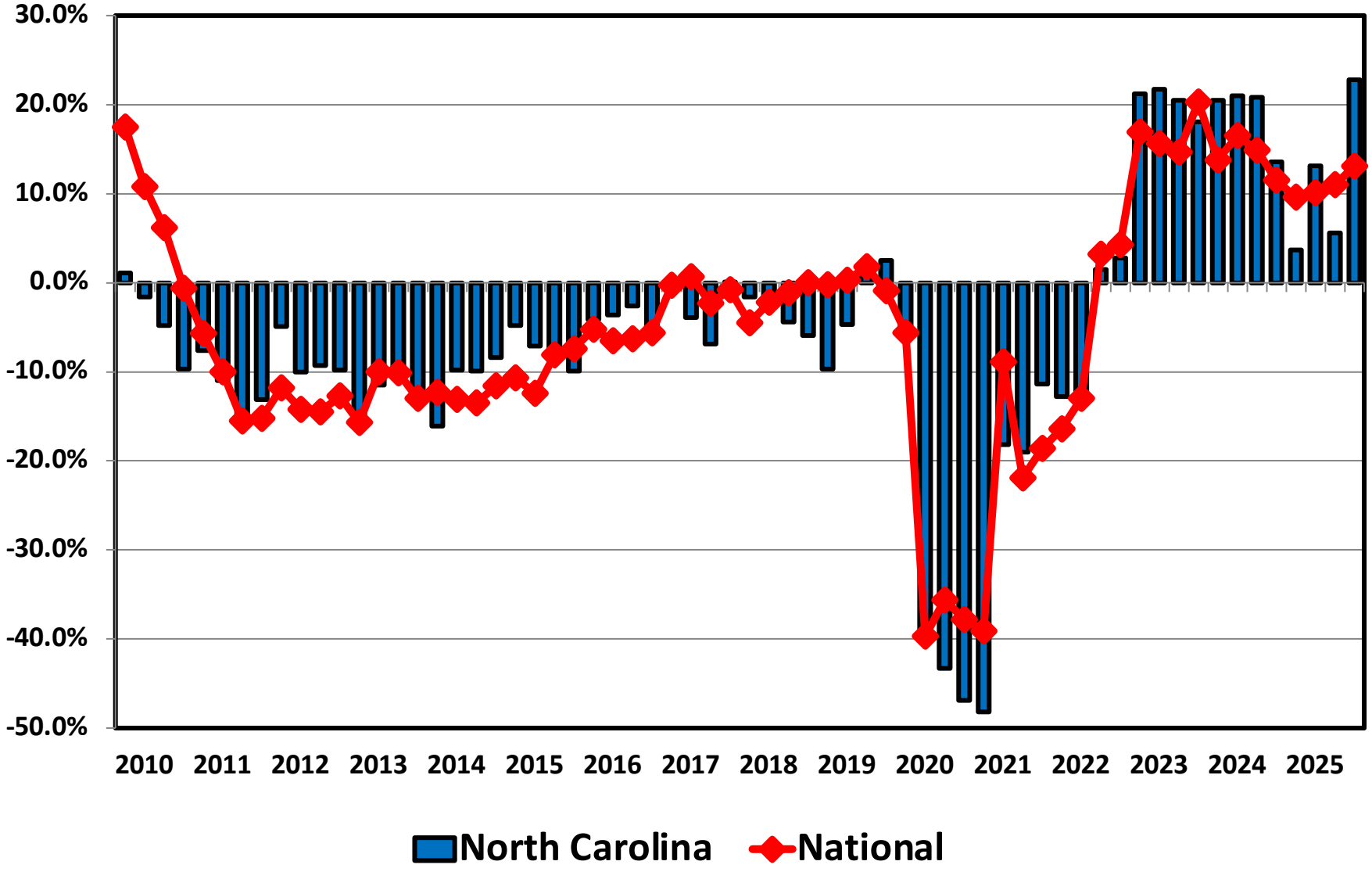
Filing Trends By Quarter North Carolina vs. National Average (Percent Change From Same Quarter One Year Prior)



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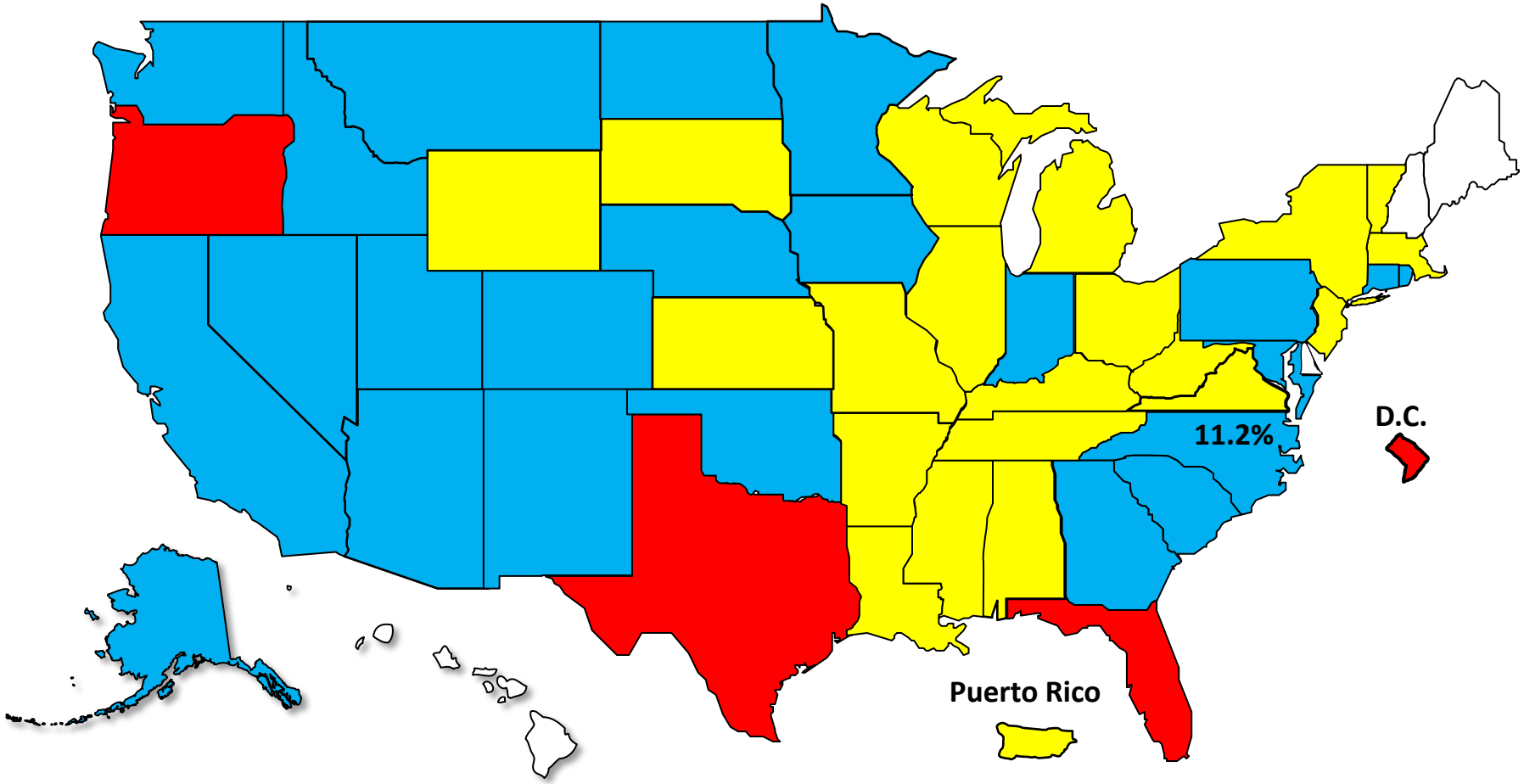
Bankruptcy Filing Trends

Calendar Year 2025 vs. 2024

National Average = 11.0% Increase



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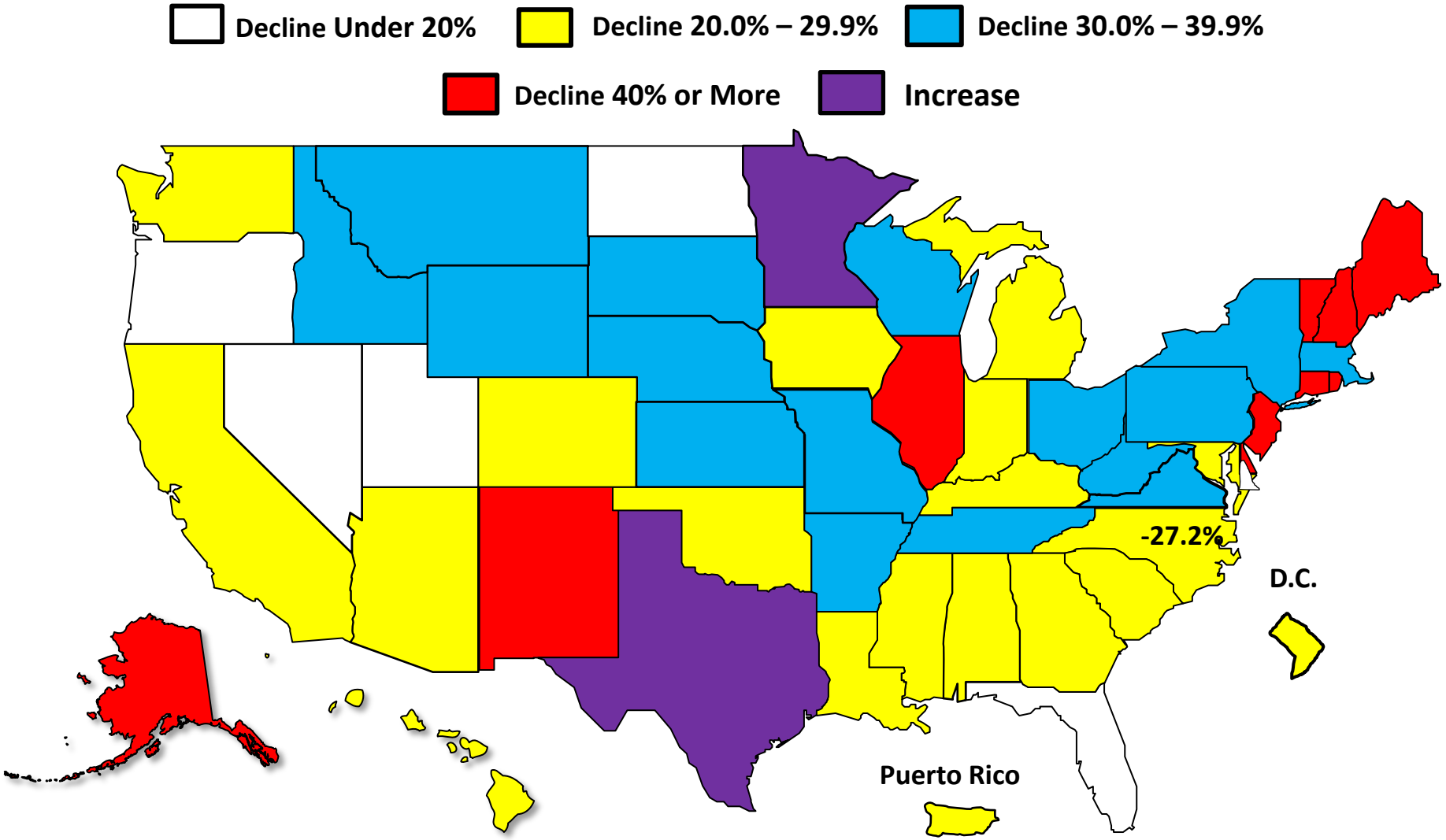
Bankruptcy Filing Trends Since the Pandemic

Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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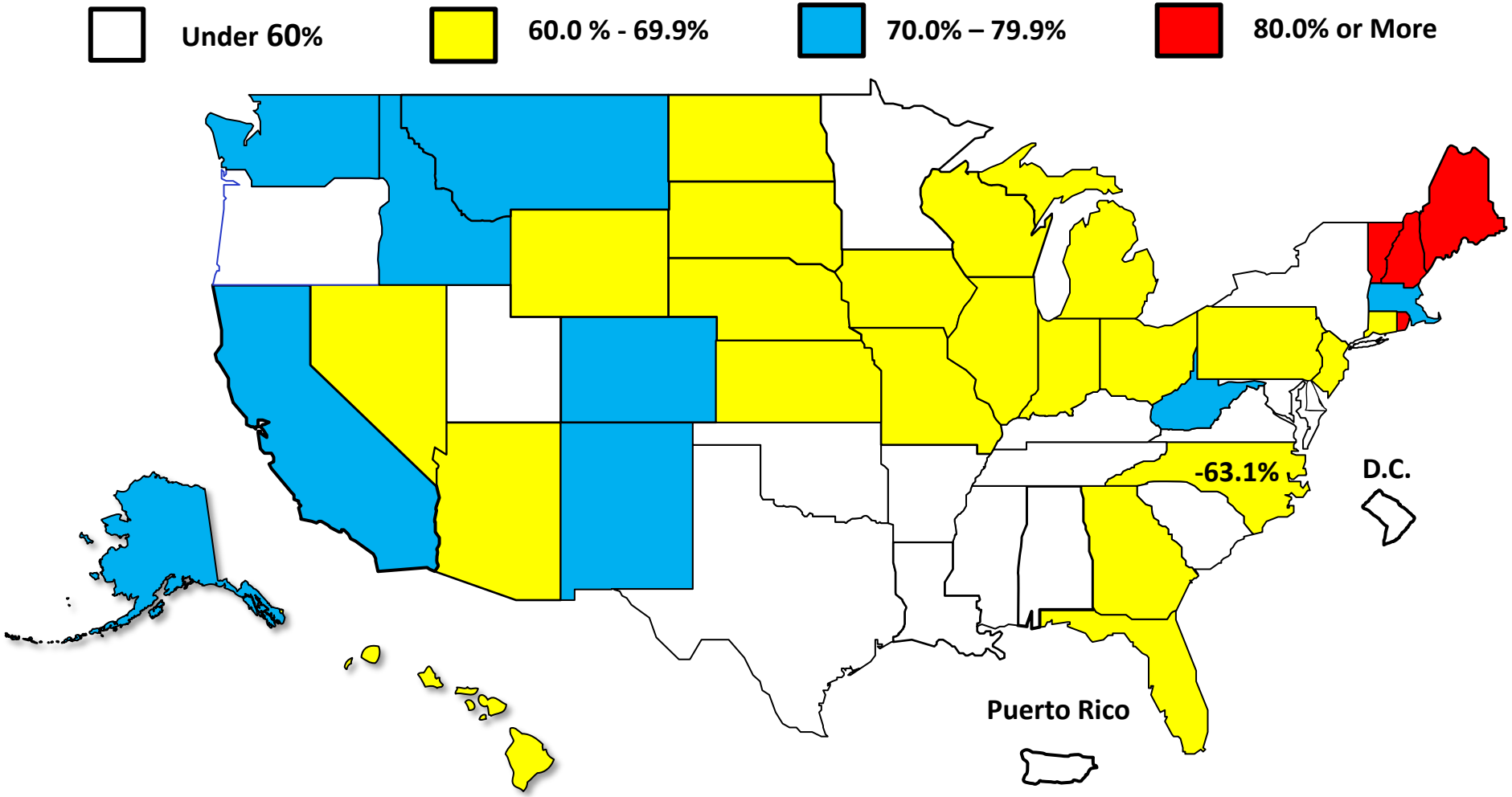
Percent Change in Total Filings

Calendar Year 2025 Compared to 2010
(National Average = 63.9% Decrease)

Amount of Decrease



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