

Bankruptcy Filing Trends in North Dakota: 2000-2025



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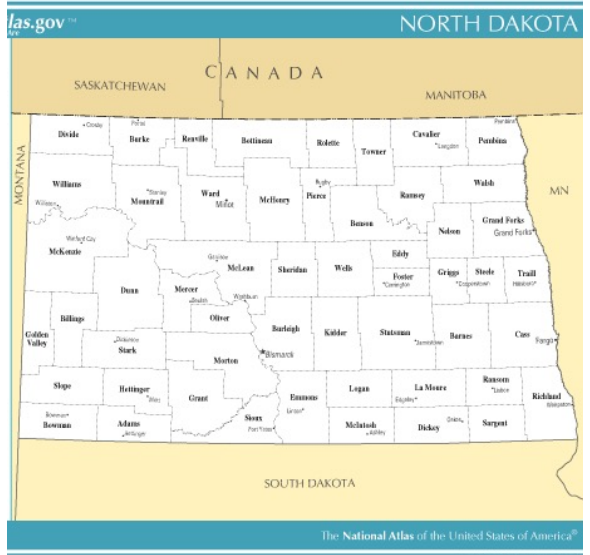
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North Dakota



State at a Glance		
	North Dakota	National
Population (7/1/2025)	799,358	341,784,857
- Change since April 2020	2.6%	3.1%
- Foreign Born	4.7%	14.1%
Size (Square Miles)	68,996	3,533,038
Median Household Income	\$76,657	\$80,734
Persons per Household	2.28	2.53
Per Capita Income	\$43,389	\$44,673
Median Home Value	\$249,900	\$332,700
Homeownership Rate	62.9%	65.2%
High School Graduate (or Higher)	94.0%	89.6%
College Graduate (or Higher)	32.7%	35.7%
Disabled	8.5%	9.3%
No Health Insurance	7.2%	9.6%
In Poverty	11.1%	10.6%
Source: U.S. Census Bureau January 2026		

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Bankruptcy Filings in North Dakota Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	620	550	5	63	2
2024	554	482	12	58	2
2023	484	413	7	63	1
2022	414	363	0	48	3
2021	531	483	3	44	1
2020	656	587	3	60	6
2019	726	638	3	84	1
2018	781	689	2	81	9
2017	775	695	5	75	0
2016	701	595	7	92	7
2015	583	533	2	47	1
2014	701	626	1	73	1
2013	827	744	6	77	0
2012	978	866	2	109	1
2011	1,269	1,120	7	142	0
2010	1,652	1,461	8	179	4
2009	1,593	1,418	6	167	2
2008	1,373	1,222	3	144	4
2007	1,206	1,057	2	142	5
2006	743	646	1	95	1
2005	3,539	3,355	2	171	11
2004	2,288	2,157	6	124	1
2003	2,293	2,170	5	98	20
2002	2,074	1,974	8	82	10
2001	2,232	2,157	7	57	11
2000	1,933	1,849	13	66	5
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - North Dakota Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	28	20	5	1	2
2024	45	24	12	7	2
2023	27	12	7	7	1
2022	15	10	0	2	3
2021	22	17	3	1	1
2020	27	17	3	1	6
2019	25	18	3	3	1
2018	42	26	1	6	9
2017	37	25	5	7	0
2016	44	28	6	3	7
2015	20	17	1	1	1
2014	34	30	1	2	1
2013	35	27	6	2	0
2012	33	29	2	1	1
2011	47	38	7	2	0
2010	70	56	8	2	4
2009	65	54	5	4	2
2008	66	55	3	4	4
2007	59	47	2	5	5
2006	32	28	1	2	1
2005	95	79	2	3	11
2004	85	69	6	9	1
2003	105	75	5	5	20
2002	116	95	8	3	10
2001	115	91	7	6	11
2000	92	67	13	7	5
* Chapters 9, 12 and 15					

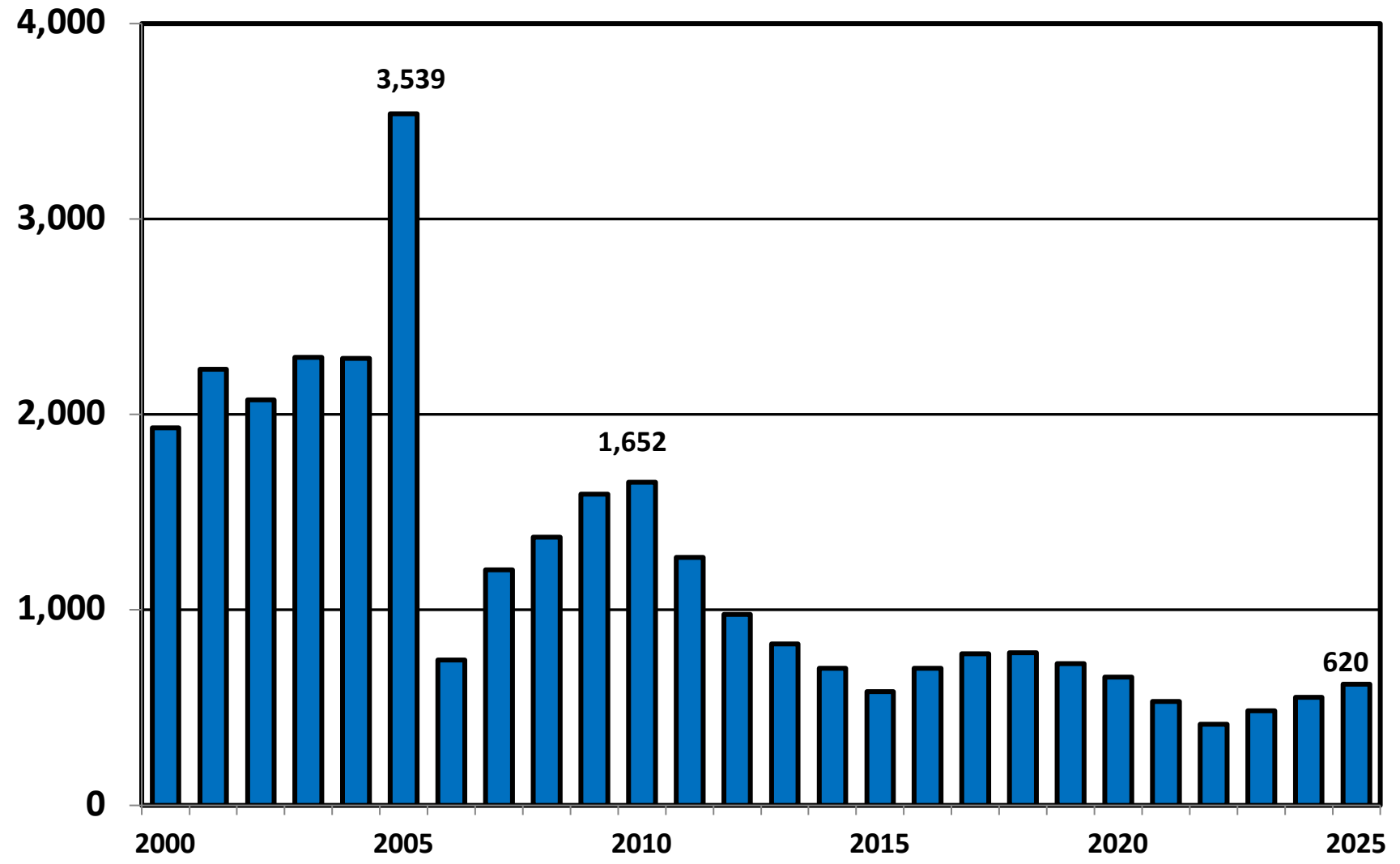
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District of North Dakota Total Bankruptcy Cases Filed 2000 - 2025



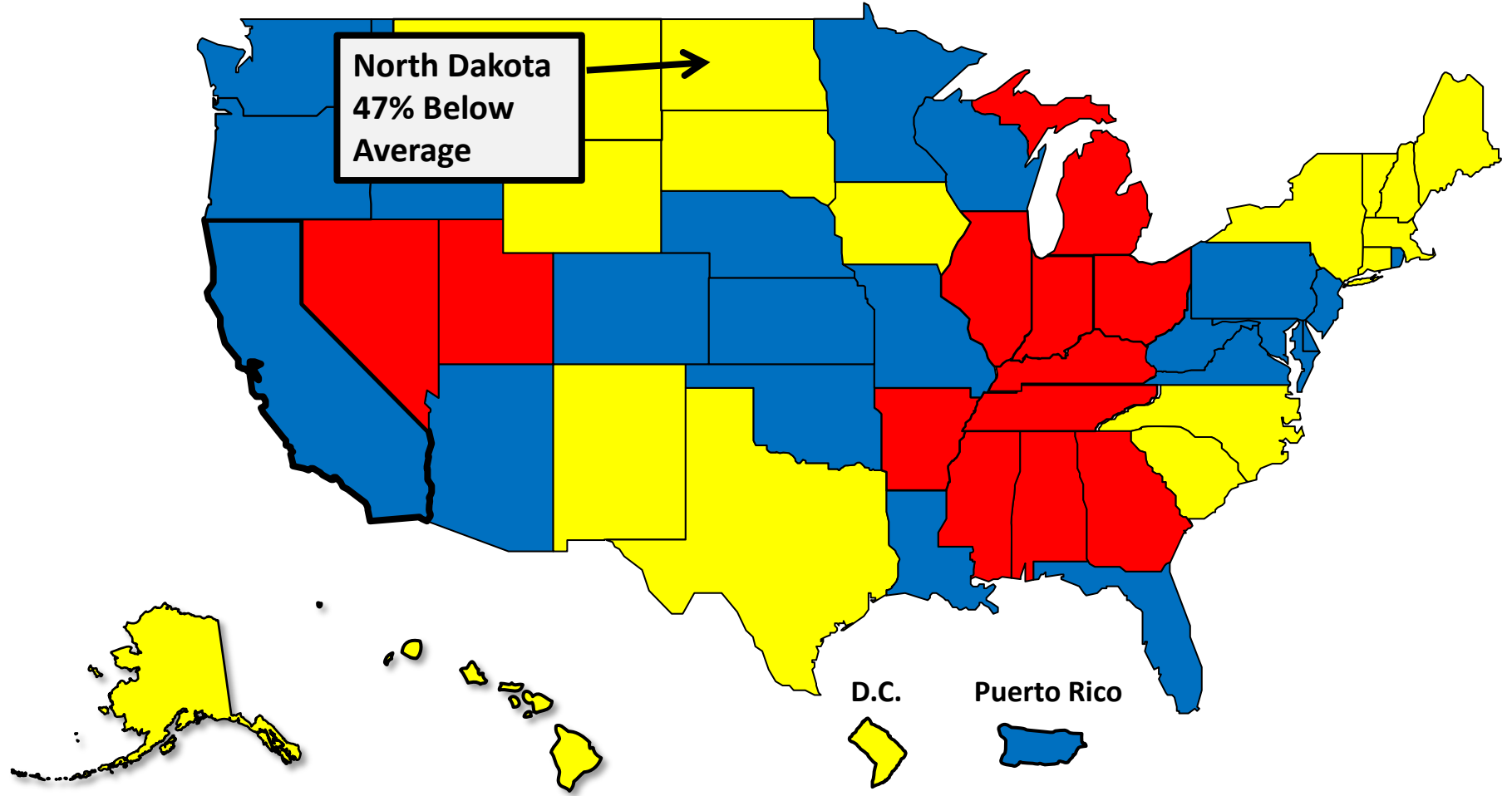
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Total Filings Relative to Population 2000 - 2025



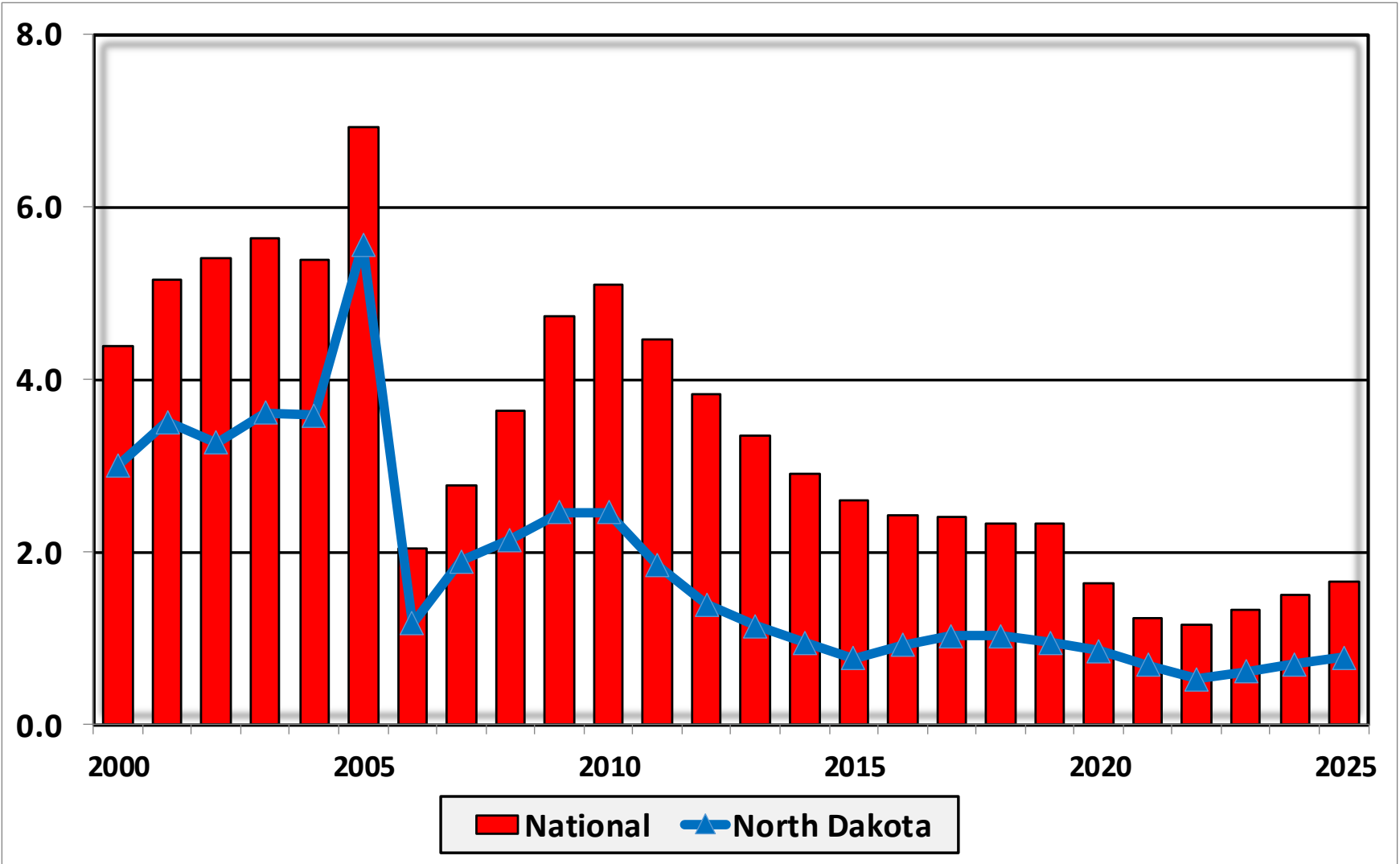
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Bankruptcy Filings per 1,000 Population North Dakota vs. National Average 2000 - 2025



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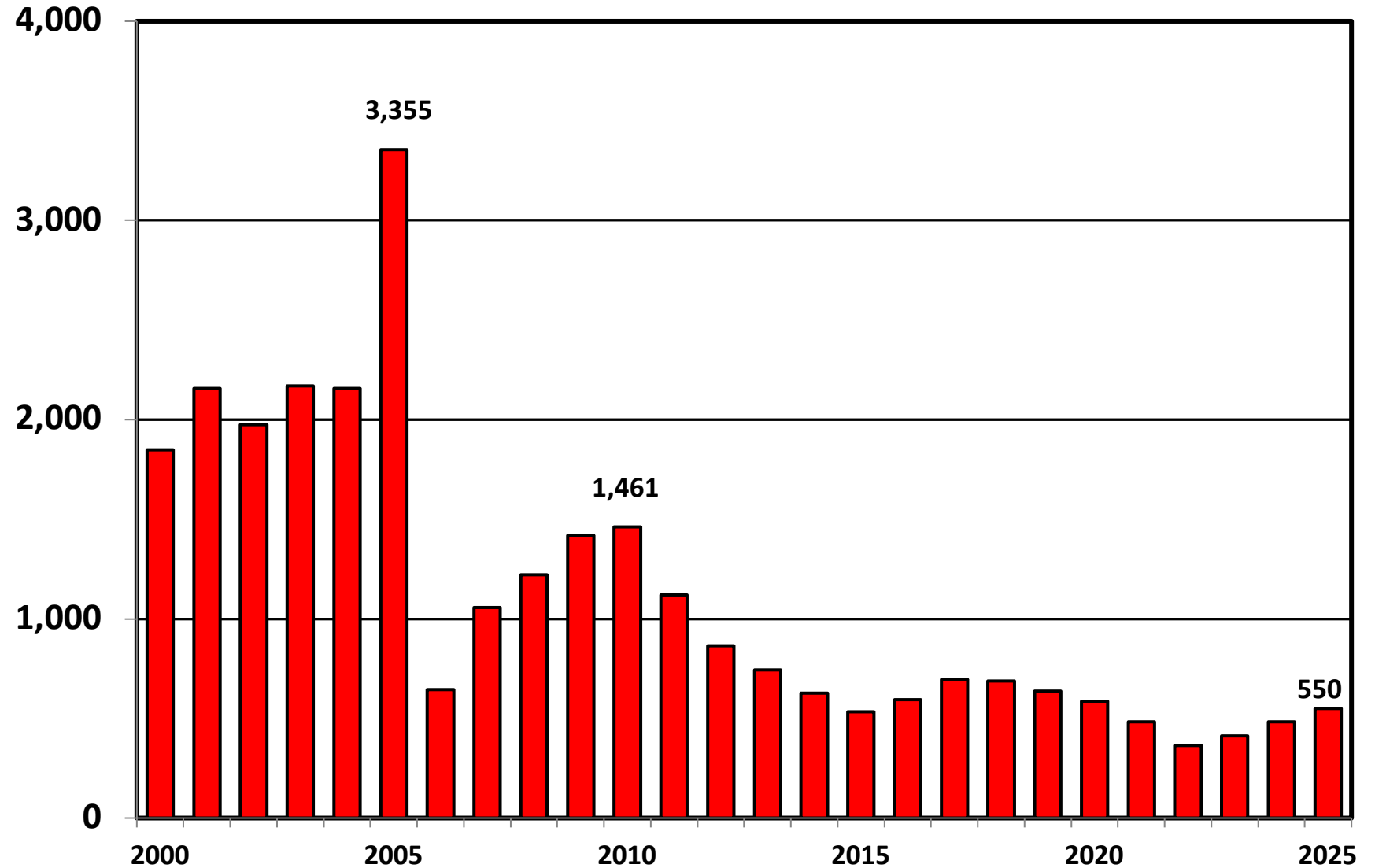


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District of North Dakota Chapter 7 Cases Filed 2000 - 2025



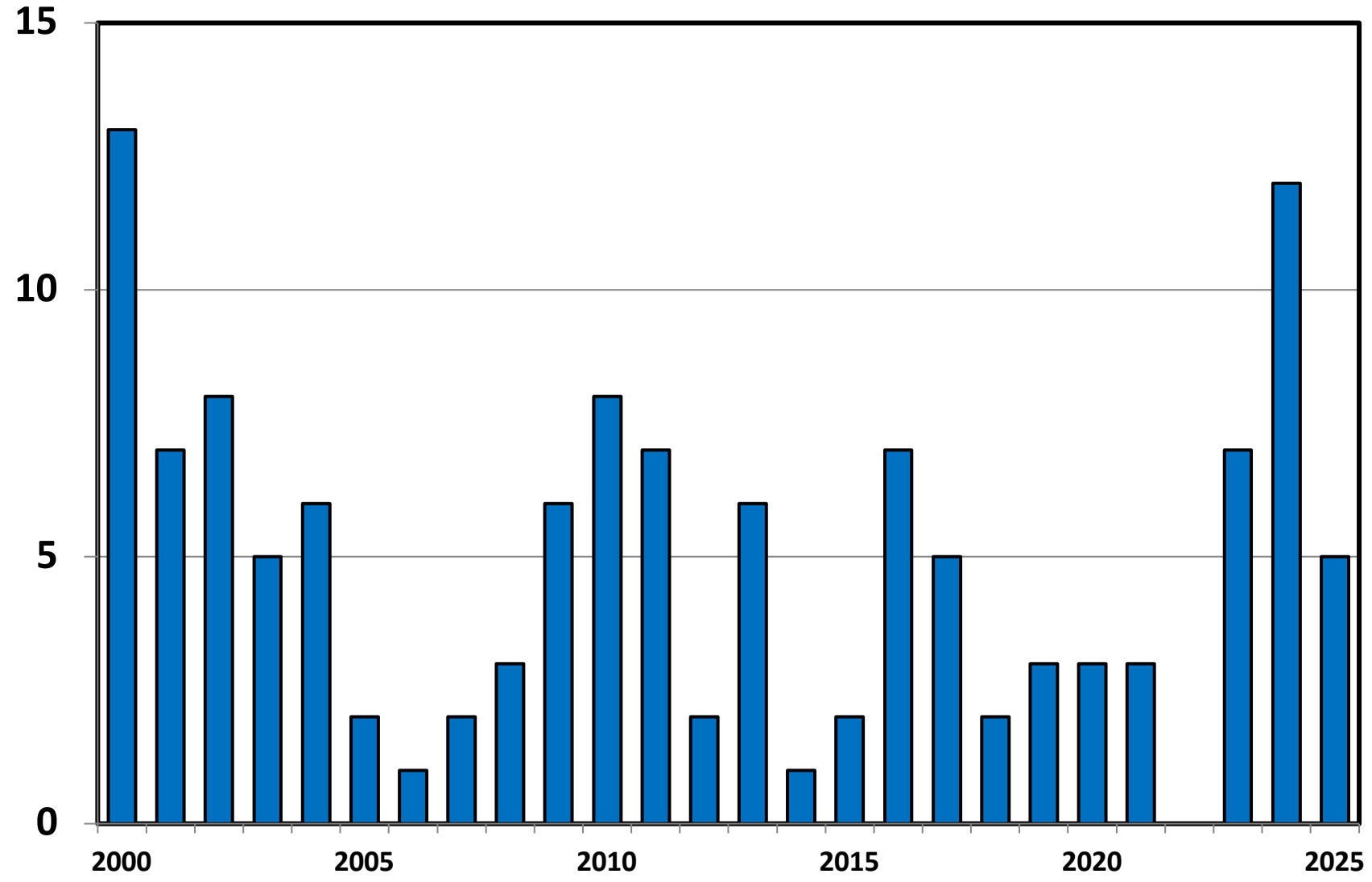
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Chapter 11 Cases Filed in North Dakota 2000 - 2025



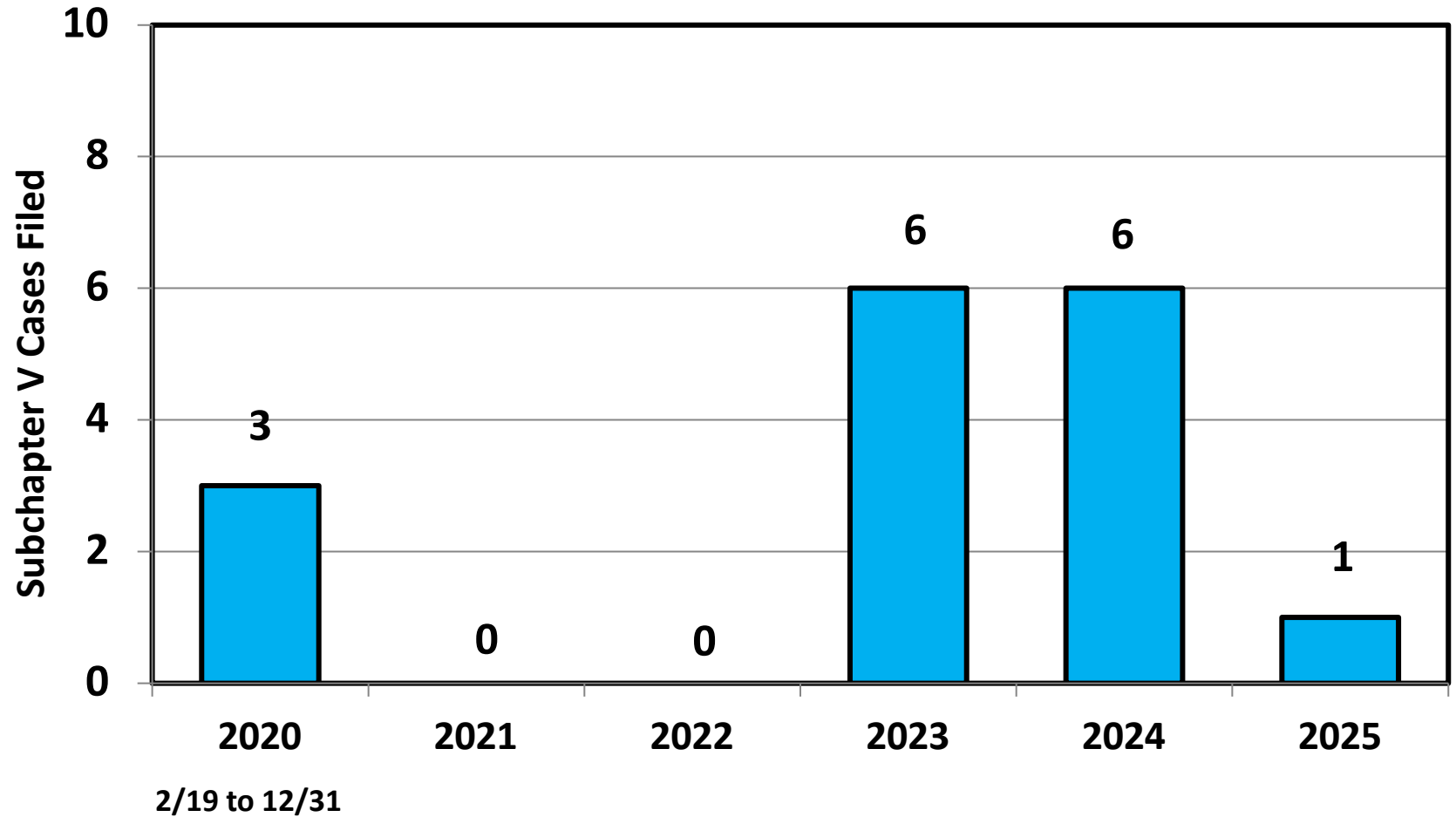
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Subchapter V Cases Filed in North Dakota Calendar Years 2020 - 2025



Source: ABI review of PACER records

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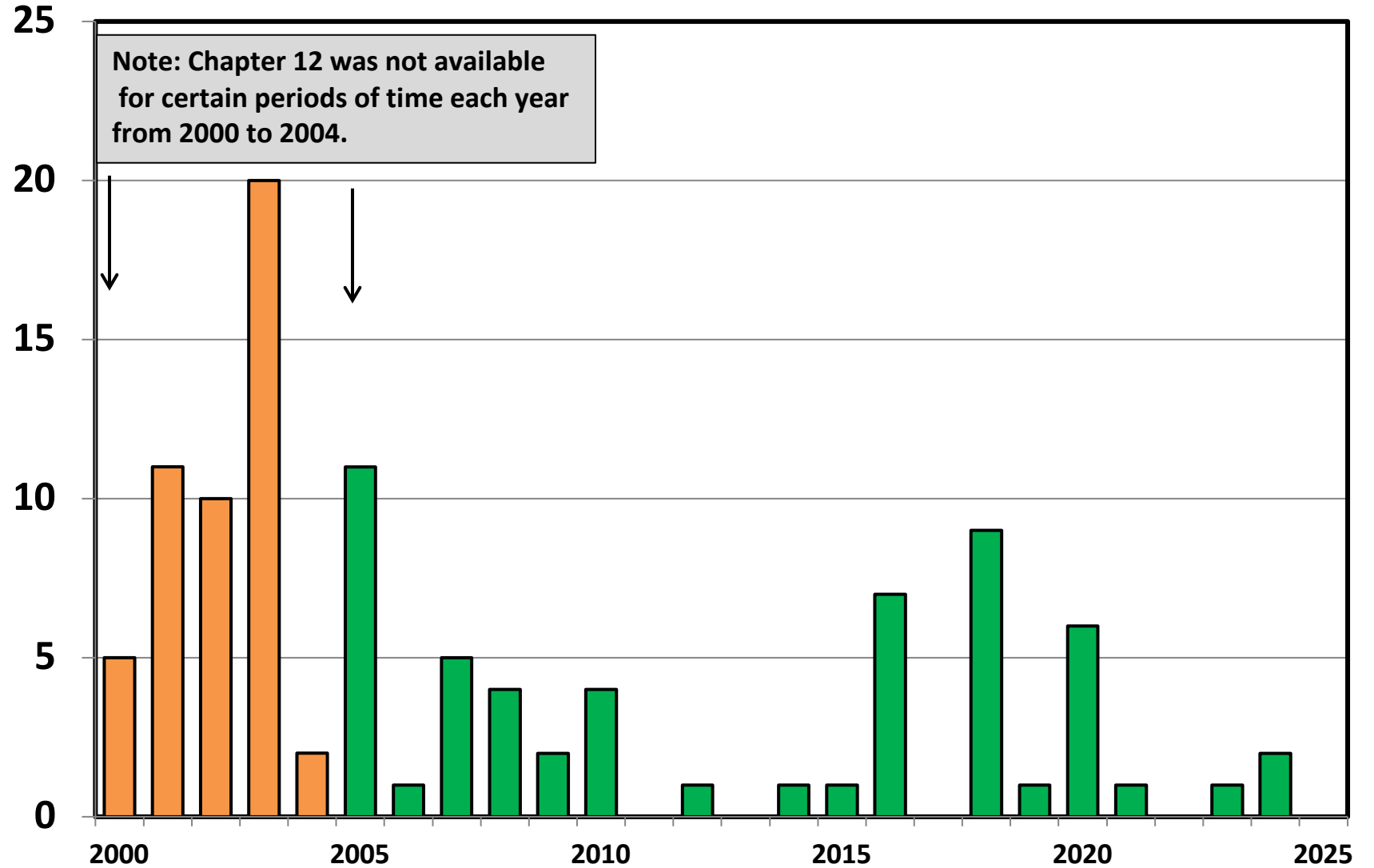


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Chapter 12 Cases Filed in North Dakota 2000 - 2025



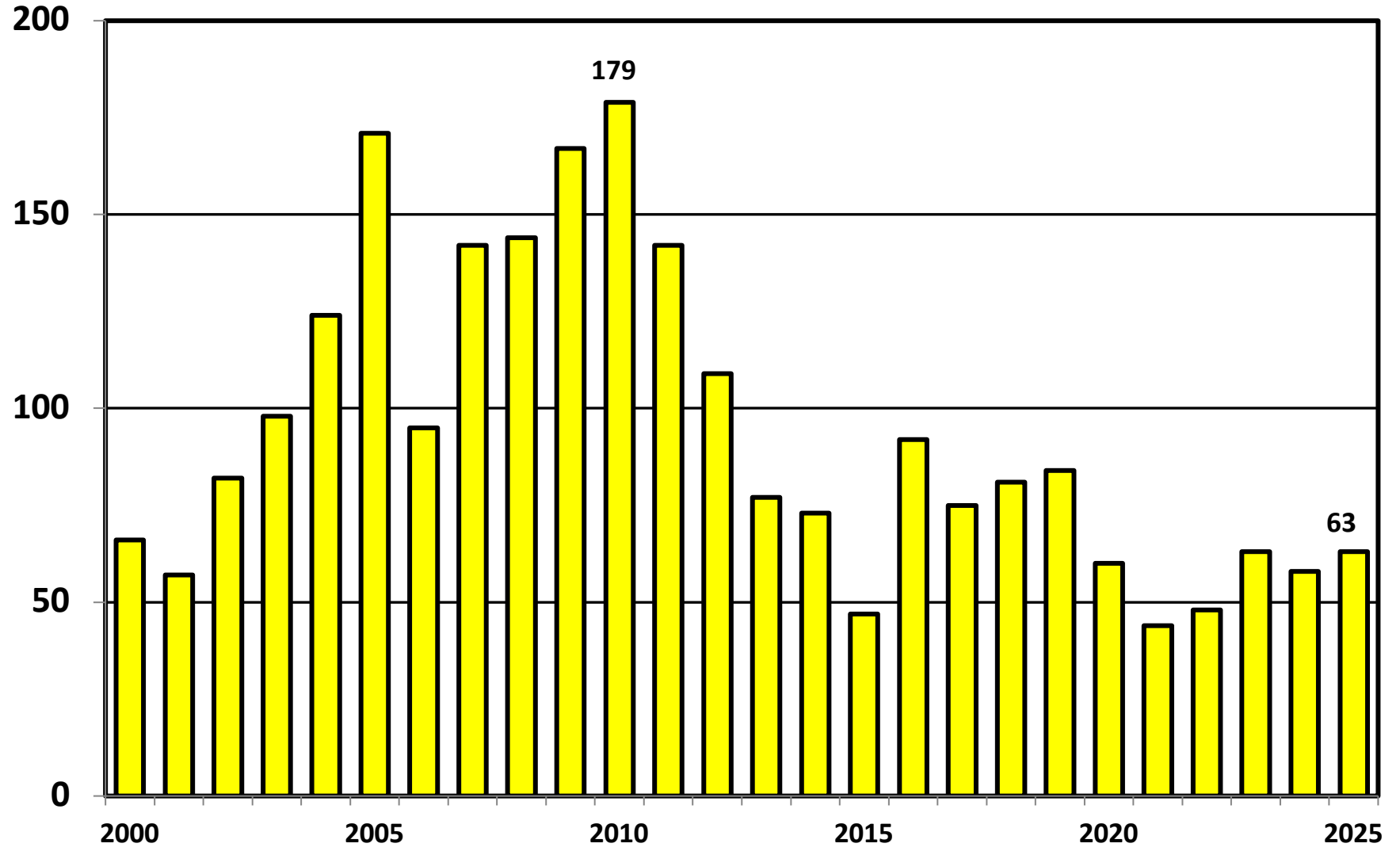
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District of North Dakota Chapter 13 Cases Filed 2000 - 2025



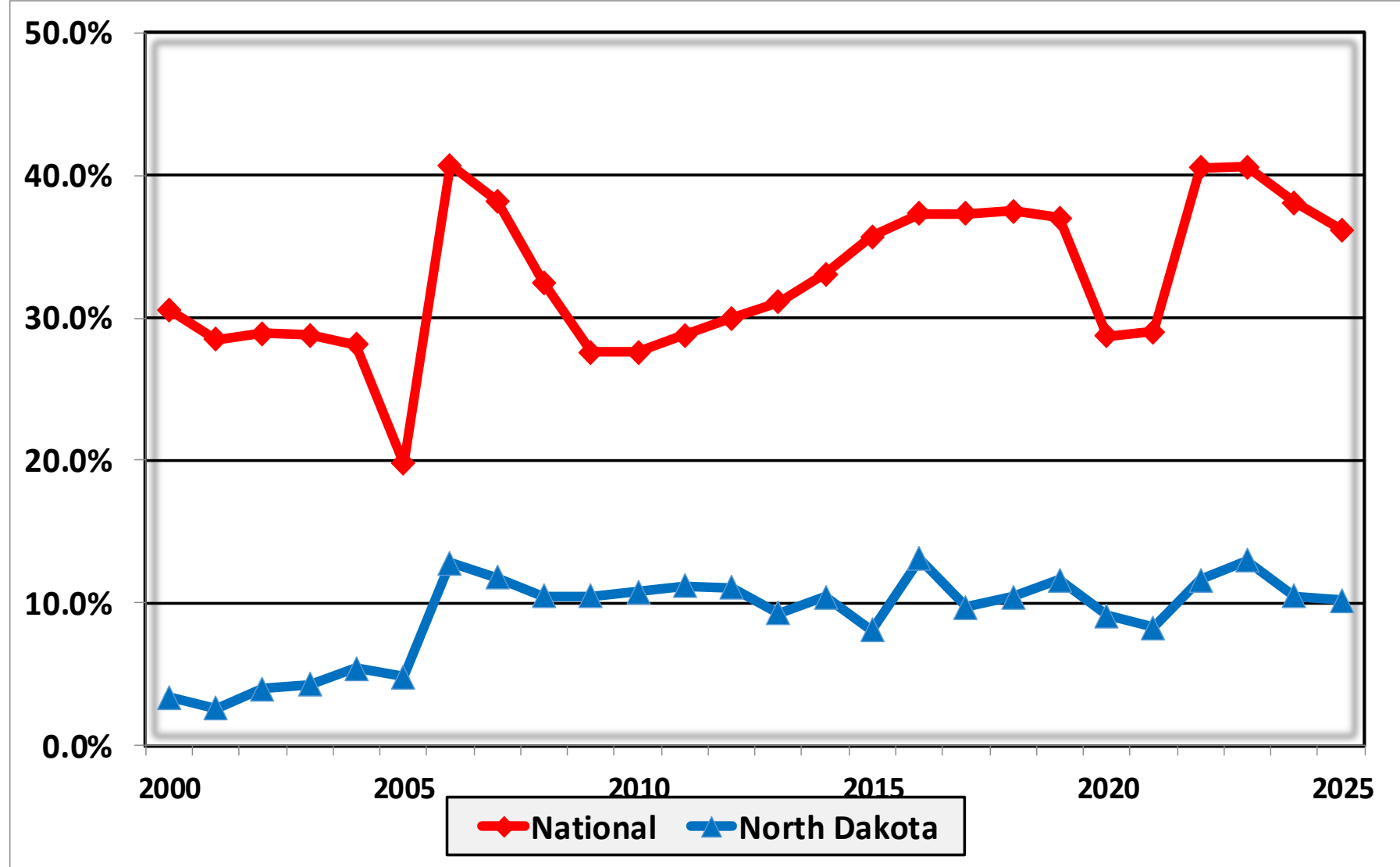
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



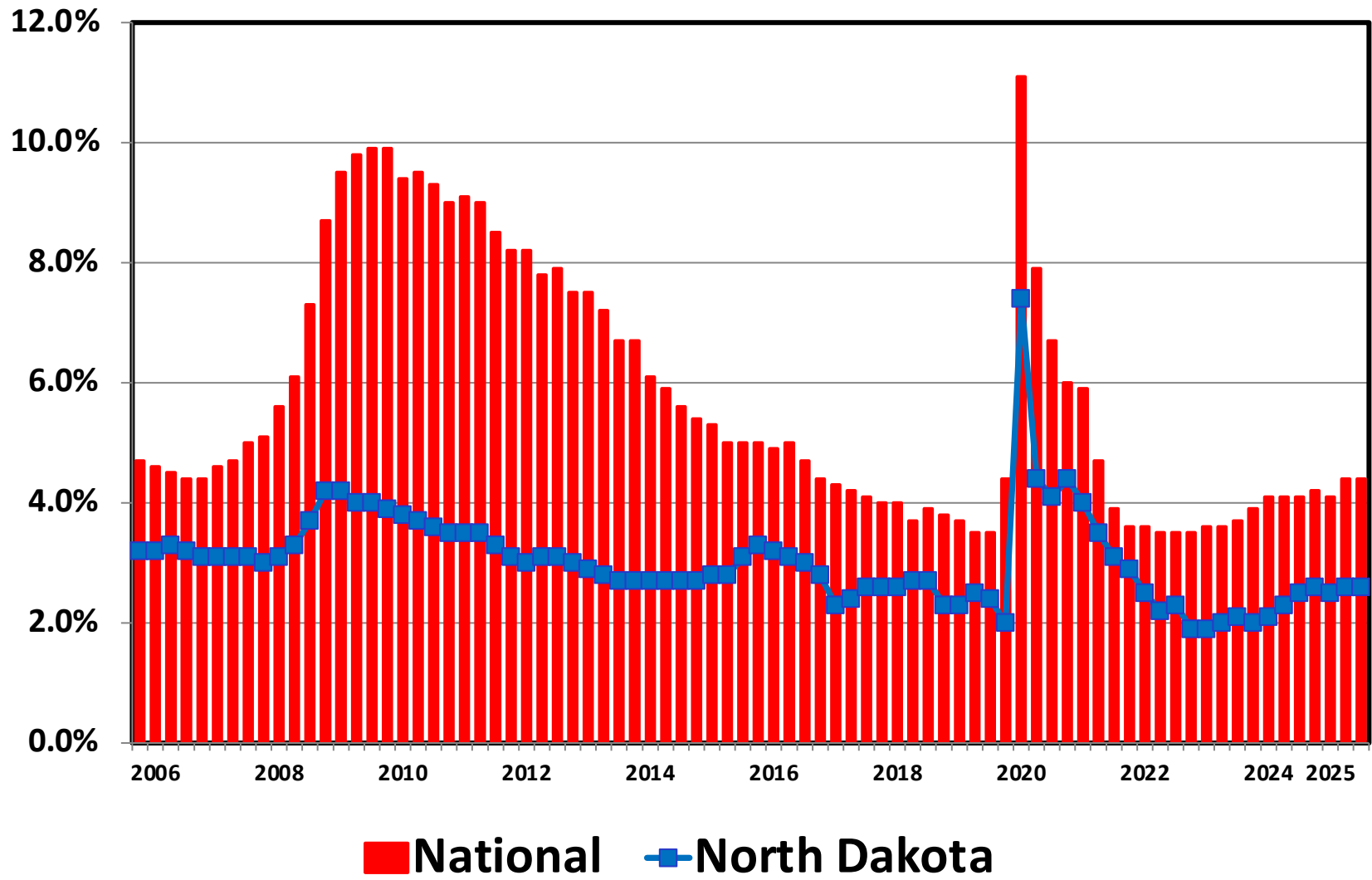
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

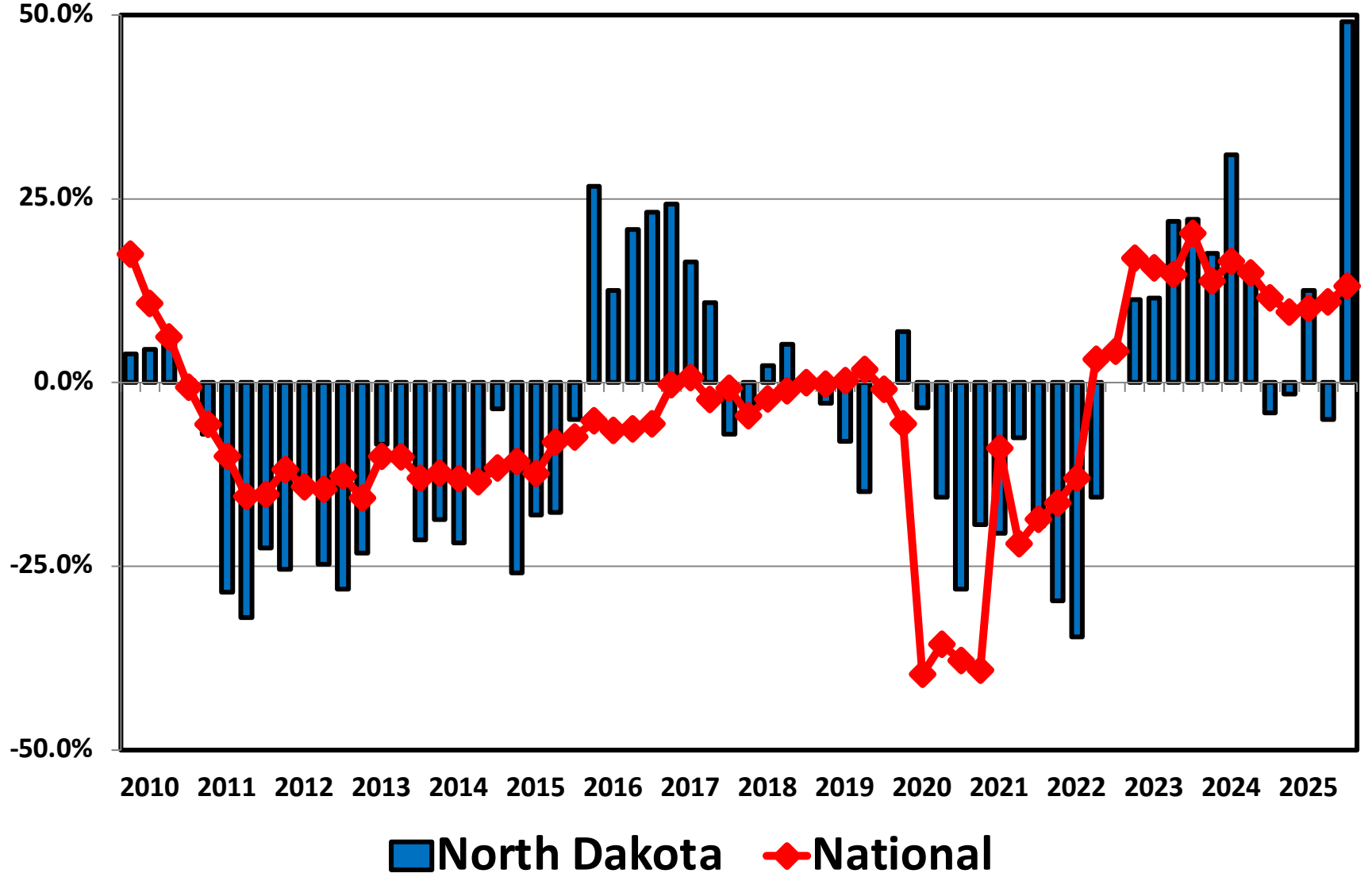
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Filing Trends By Quarter North Dakota vs. National Average (Percent Change From Same Quarter One Year Prior)



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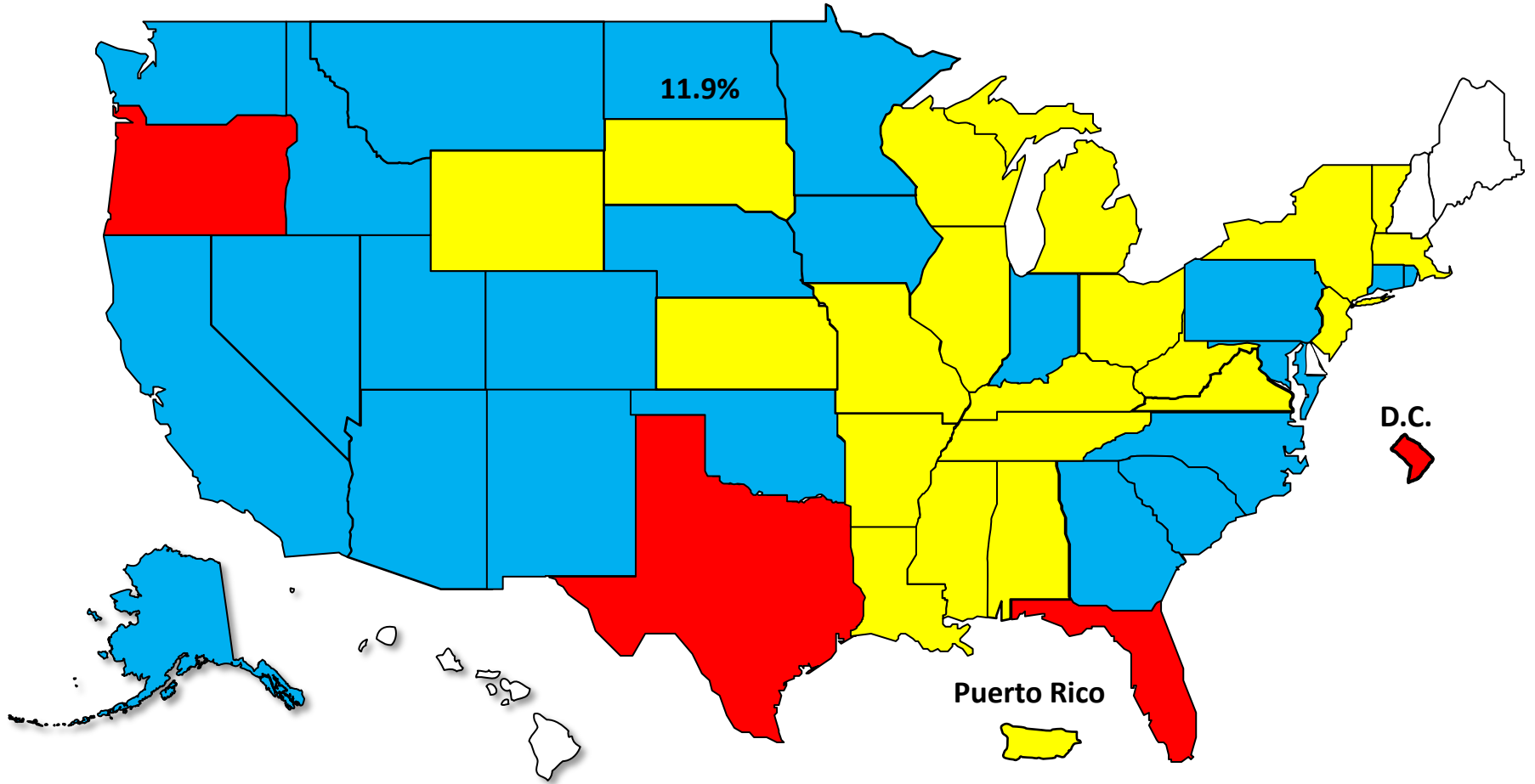


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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



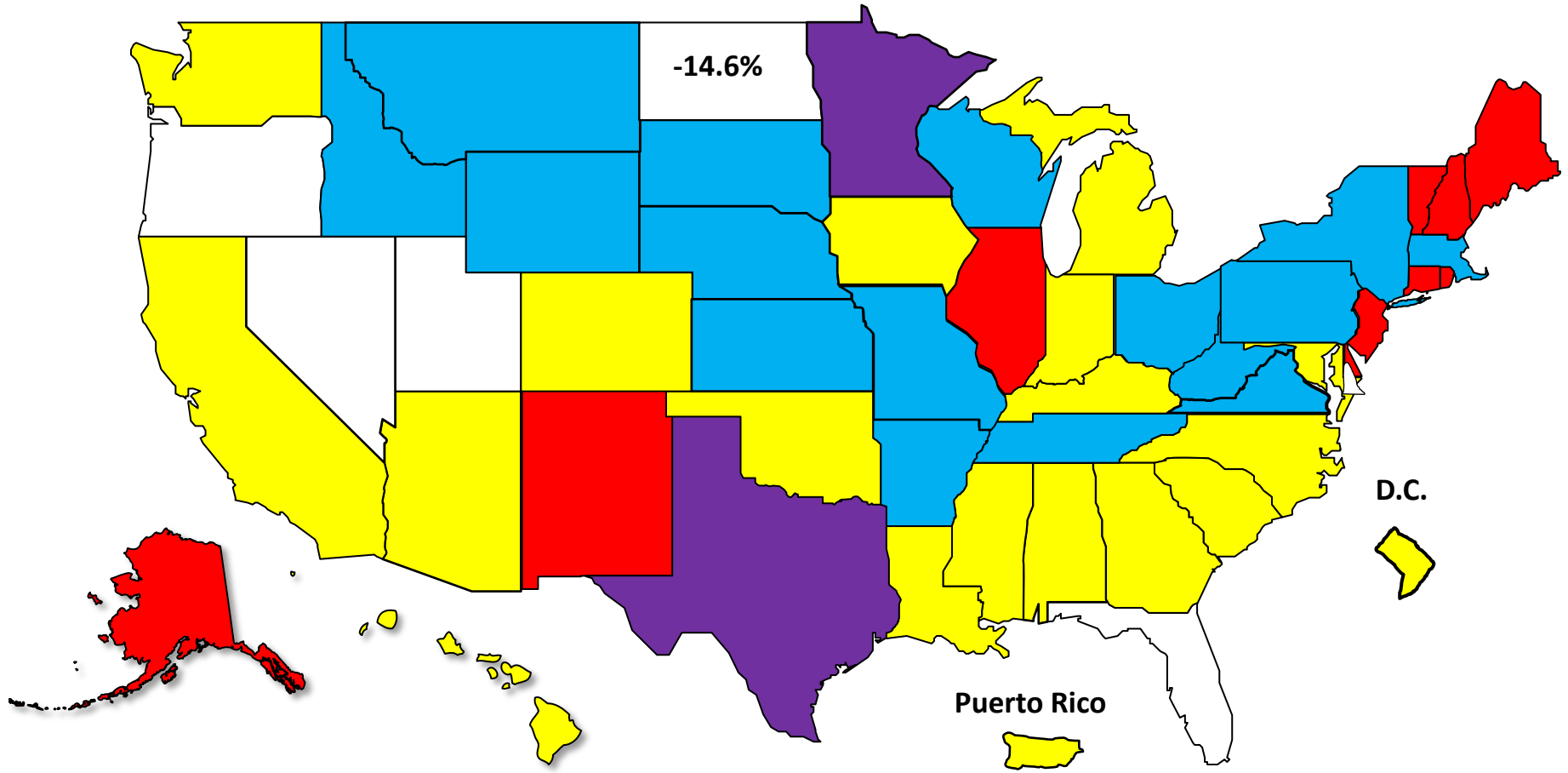
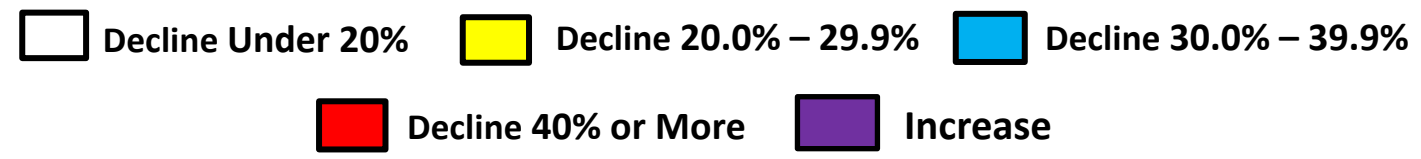
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019 National Average = 25.9% Decrease



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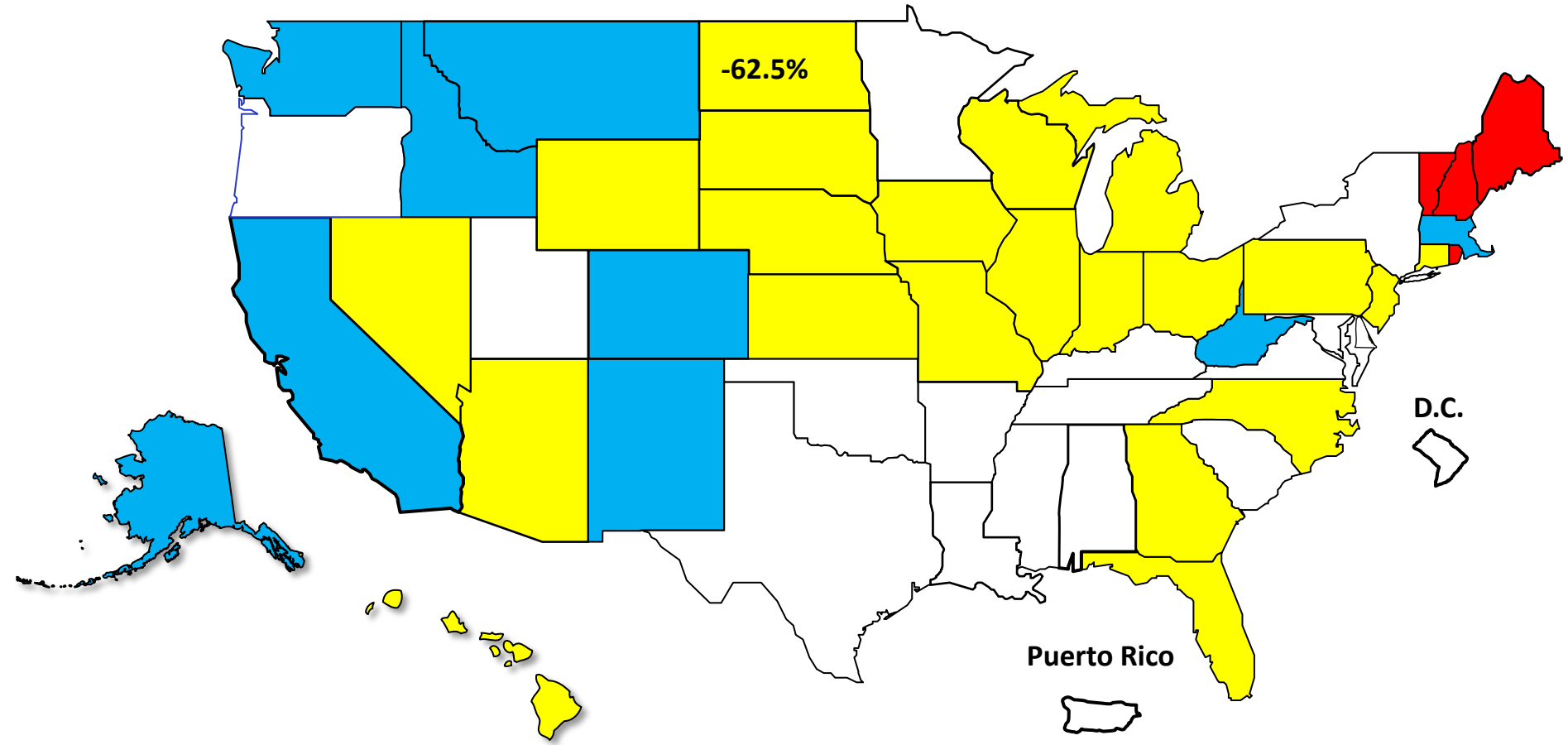


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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