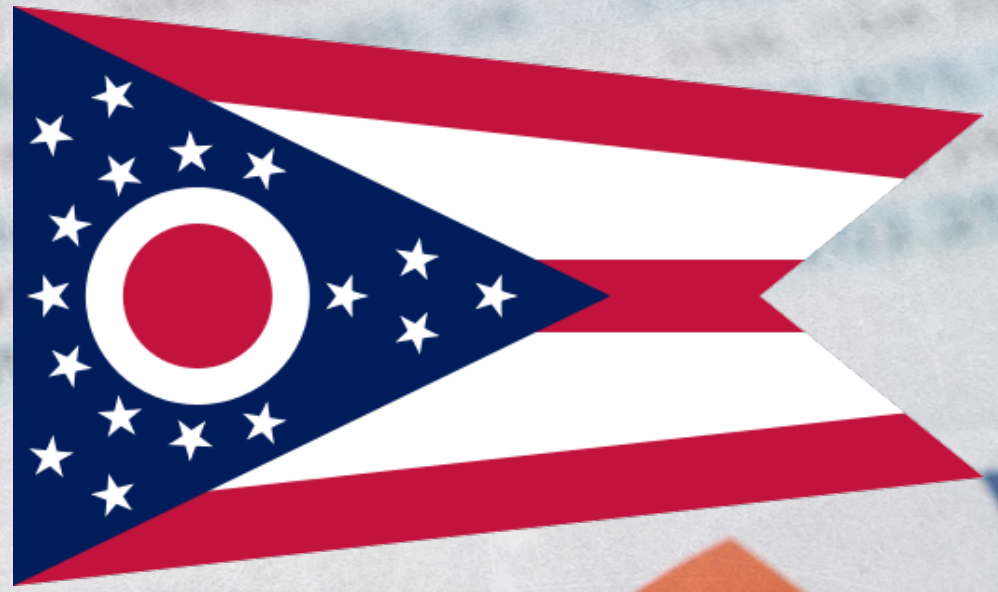


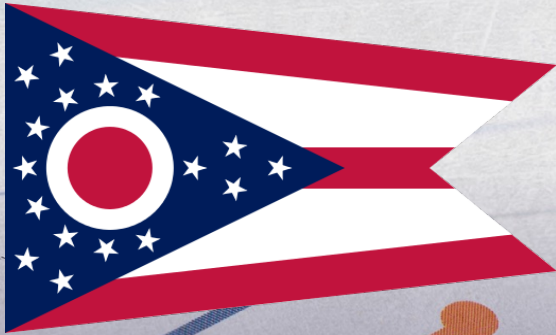
Bankruptcy Filing Trends in Ohio: 2000-2025



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Bankruptcy Filing Trends in Ohio: 2000-2025



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Ohio

State at a Glance		
	Ohio	National
Population (7/1/2025)	11,900,510	341,784,857
- Change since April 2020	.9%	3.1%
- Foreign Born	5.2%	14.1%
Size (Square Miles)	40,859	3,533,038
Median Household Income	\$71,389	\$80,734
Persons per Household	2.37	2.53
Per Capita Income	\$40,552	\$44,673
Median Home Value	\$214,800	\$332,700
Homeownership Rate	67.2%	65.2%
High School Graduate (or Higher)	91.8%	89.6%
College Graduate (or Higher)	31.5%	35.7%
Disabled	10.4%	9.3%
No Health Insurance	8.1%	9.6%
In Poverty	12.7%	10.6%
Source: U.S. Census Bureau January 2026		

Bankruptcy Filing Trends in Ohio: 2000-2025



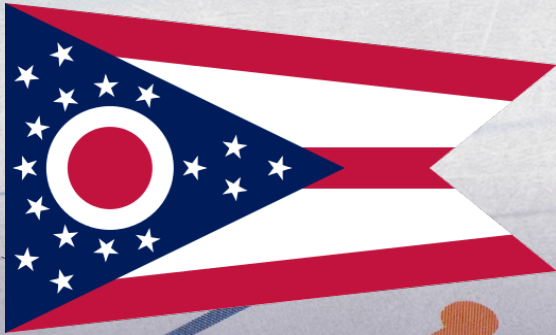
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Bankruptcy Filings in Ohio Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	26,110	19,897	68	6,144	1
2024	24,769	18,360	68	6,336	5
2023	21,140	15,587	66	5,485	2
2022	18,262	13,409	41	4,811	1
2021	20,818	16,688	56	4,071	3
2020	26,751	21,625	73	5,043	10
2019	37,411	28,147	150	9,101	13
2018	37,210	27,705	57	9,441	7
2017	38,078	28,457	63	9,548	10
2016	36,957	27,855	52	9,048	2
2015	38,711	28,955	99	9,651	6
2014	41,278	31,589	59	9,628	2
2013	47,892	36,486	111	11,284	11
2012	50,576	38,553	92	11,922	9
2011	58,754	44,428	141	14,171	14
2010	70,641	54,141	163	16,324	13
2009	70,787	54,684	241	15,853	9
2008	58,309	42,033	166	16,101	9
2007	50,723	33,670	184	16,865	4
2006	35,423	22,597	133	12,689	4
2005	135,640	114,476	169	20,988	7
2004	89,848	70,488	208	19,151	1
2003	89,771	71,069	211	18,472	19
2002	78,825	62,516	227	16,069	13
2001	71,086	57,465	256	13,361	4
2000	54,184	42,458	203	11,510	13
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025



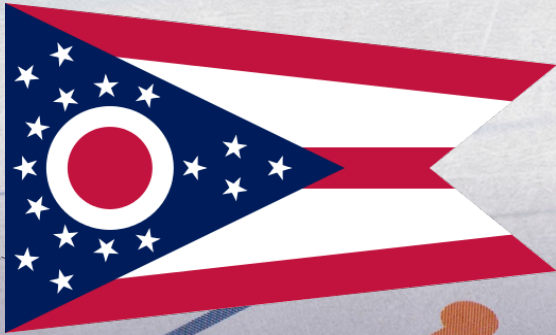
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Total Bankruptcy Filings - Northern District of Ohio Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	14,333	11,669	37	2,626	1
2024	13,723	10,718	44	2,957	4
2023	11,723	9,260	38	2,423	2
2022	10,213	8,059	23	2,131	0
2021	11,464	9,647	38	1,778	1
2020	14,718	12,529	31	2,153	5
2019	20,255	16,458	42	3,750	5
2018	20,193	16,133	41	4,017	2
2017	20,862	16,652	45	4,160	5
2016	19,553	15,914	37	3,601	1
2015	20,212	16,500	70	3,642	0
2014	22,048	18,072	36	3,940	0
2013	26,089	21,027	53	5,004	5
2012	26,178	21,428	53	4,689	8
2011	30,743	24,963	82	5,697	1
2010	38,046	31,297	103	6,641	5
2009	38,121	31,399	142	6,577	3
2008	31,032	23,679	83	7,268	2
2007	27,589	19,108	63	8,417	1
2006	18,402	12,276	79	6,044	3
2005	74,826	65,243	89	9,487	7
2004	47,519	39,062	74	8,383	0
2003	48,456	39,921	127	8,401	7
2002	41,983	34,403	116	7,461	3
2001	37,012	30,676	114	6,222	0
2000	28,016	22,413	135	5,465	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025



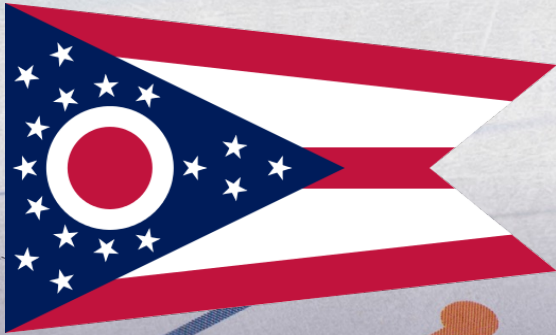
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Total Bankruptcy Filings - Southern District of Ohio Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	11,777	8,228	31	3,518	0
2024	11,046	7,642	24	3,379	1
2023	9,417	6,327	28	3,062	0
2022	8,049	5,350	18	2,680	1
2021	9,354	7,041	18	2,293	2
2020	12,033	9,096	42	2,890	5
2019	17,156	11,802	106	5,239	9
2018	17,017	11,572	16	5,424	5
2017	17,216	11,805	18	5,388	5
2016	17,404	11,941	15	5,447	1
2015	18,499	12,455	29	6,009	6
2014	19,230	13,517	23	5,688	2
2013	21,803	15,459	58	6,280	6
2012	24,398	17,125	39	7,233	1
2011	28,011	19,465	59	8,474	13
2010	32,595	22,844	60	9,683	8
2009	32,666	23,285	99	9,276	6
2008	27,277	18,354	83	8,833	7
2007	23,134	14,562	121	8,448	3
2006	17,021	10,321	54	6,645	1
2005	60,814	49,233	80	11,501	0
2004	42,329	31,426	134	10,768	1
2003	41,315	31,148	84	10,071	12
2002	36,842	28,113	111	8,608	10
2001	34,074	26,789	142	7,139	4
2000	26,168	20,045	68	6,045	10
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025



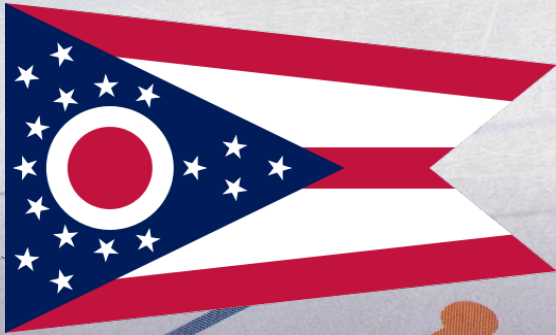
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Business Bankruptcy Cases Filed - Ohio Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	476	370	66	39	1
2024	462	347	64	46	5
2023	328	223	62	41	2
2022	274	210	40	23	1
2021	346	257	51	35	3
2020	440	319	72	39	10
2019	620	401	149	57	13
2018	541	421	52	61	7
2017	636	488	54	84	10
2016	602	455	49	96	2
2015	729	540	92	91	6
2014	727	592	56	77	2
2013	946	741	98	96	11
2012	1,069	848	83	129	9
2011	1,372	1,080	132	146	14
2010	1,779	1,425	153	188	13
2009	2,039	1,603	230	197	9
2008	1,587	1,203	155	220	9
2007	1,352	939	180	229	4
2006	957	631	124	198	4
2005	2,099	1,636	156	300	7
2004	1,432	987	195	249	1
2003	1,426	976	200	231	19
2002	1,538	1,060	216	249	13
2001	1,794	1,265	247	278	4
2000	1,471	1,021	193	244	13
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025



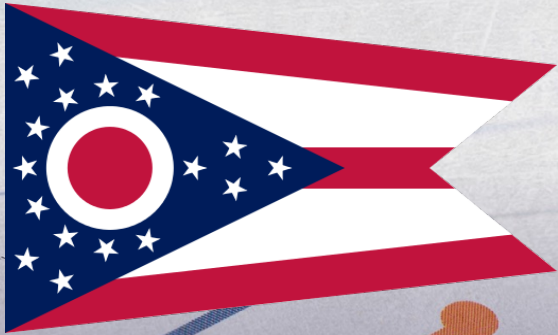
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Business Bankruptcy Filings - Northern District of Ohio Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	218	163	37	17	1
2024	246	179	42	21	4
2023	179	120	35	22	2
2022	156	122	23	11	0
2021	201	149	37	14	1
2020	244	183	31	25	5
2019	271	202	40	24	5
2018	267	201	38	26	2
2017	358	271	39	43	5
2016	337	254	35	47	1
2015	391	277	66	48	0
2014	387	317	33	37	0
2013	483	378	48	52	5
2012	576	455	47	66	8
2011	712	569	78	64	1
2010	952	767	98	82	5
2009	1,104	876	135	90	3
2008	787	601	76	108	2
2007	689	521	60	107	1
2006	540	365	73	99	3
2005	1,335	1,068	80	180	7
2004	861	683	68	110	0
2003	878	639	120	112	7
2002	971	733	112	123	3
2001	1,218	929	113	176	0
2000	1,001	715	129	154	3
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025



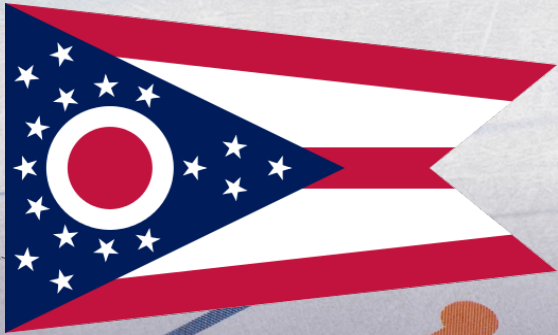
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Business Bankruptcy Filings - Southern District of Ohio Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	258	207	29	22	0
2024	216	168	22	25	1
2023	149	103	27	19	0
2022	118	88	17	12	1
2021	145	108	14	21	2
2020	196	136	41	14	5
2019	349	205	106	29	9
2018	274	220	14	35	5
2017	278	217	15	41	5
2016	265	201	14	49	1
2015	338	263	26	43	6
2014	340	275	23	40	2
2013	463	363	50	44	6
2012	493	393	36	63	1
2011	660	511	54	82	13
2010	827	658	55	106	8
2009	935	727	95	107	6
2008	800	602	79	112	7
2007	663	418	120	122	3
2006	417	266	51	99	1
2005	764	568	76	120	0
2004	571	304	127	139	1
2003	548	337	80	119	12
2002	567	327	104	126	10
2001	576	336	134	102	4
2000	470	306	64	90	10
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Ohio: 2000-2025

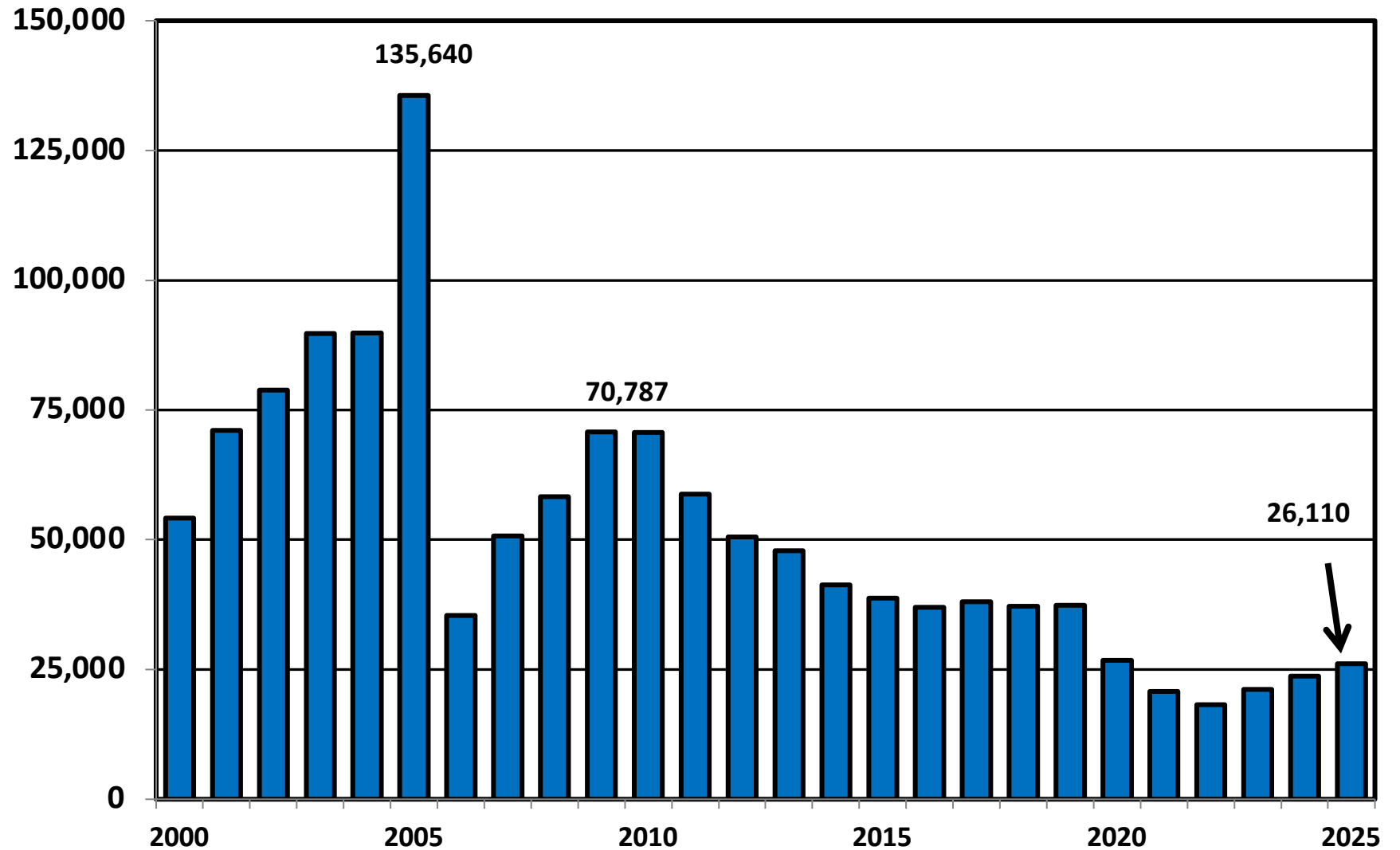


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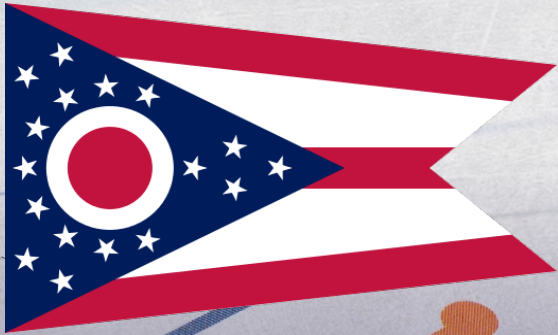


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Total Bankruptcy Cases Filed in Ohio Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Ohio: 2000-2025



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Total Filings Relative to Population 2000 - 2025



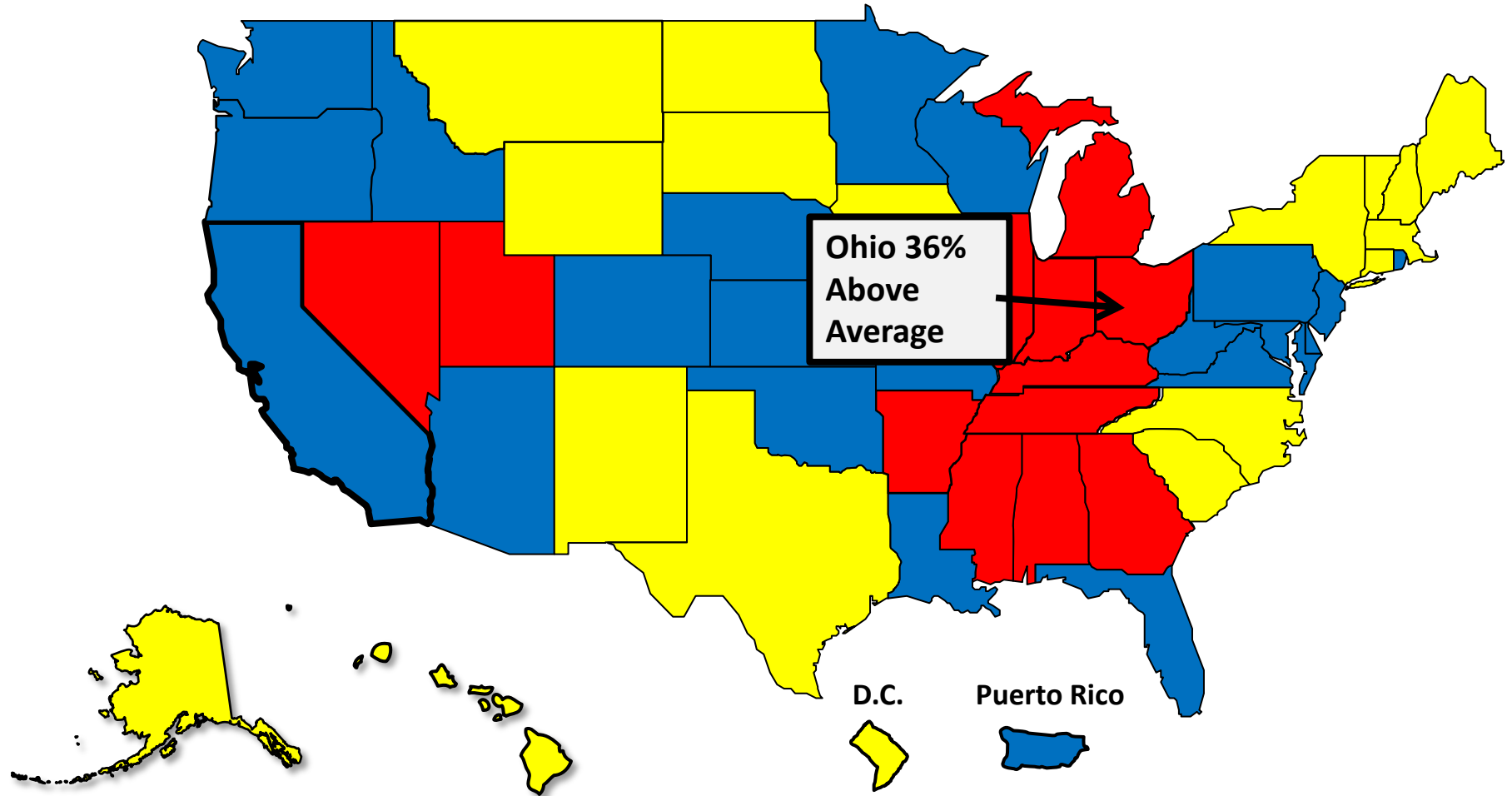
More than 25% Above Average



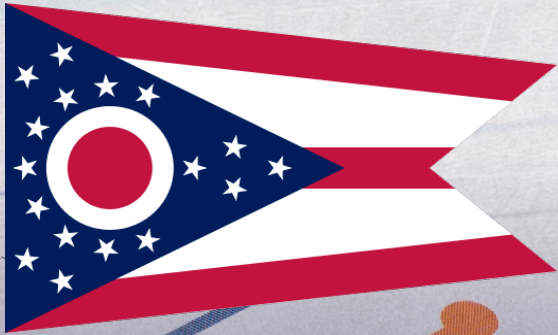
Within 25% of Average



More than 25% Below Average



Bankruptcy Filing Trends in Ohio: 2000-2025

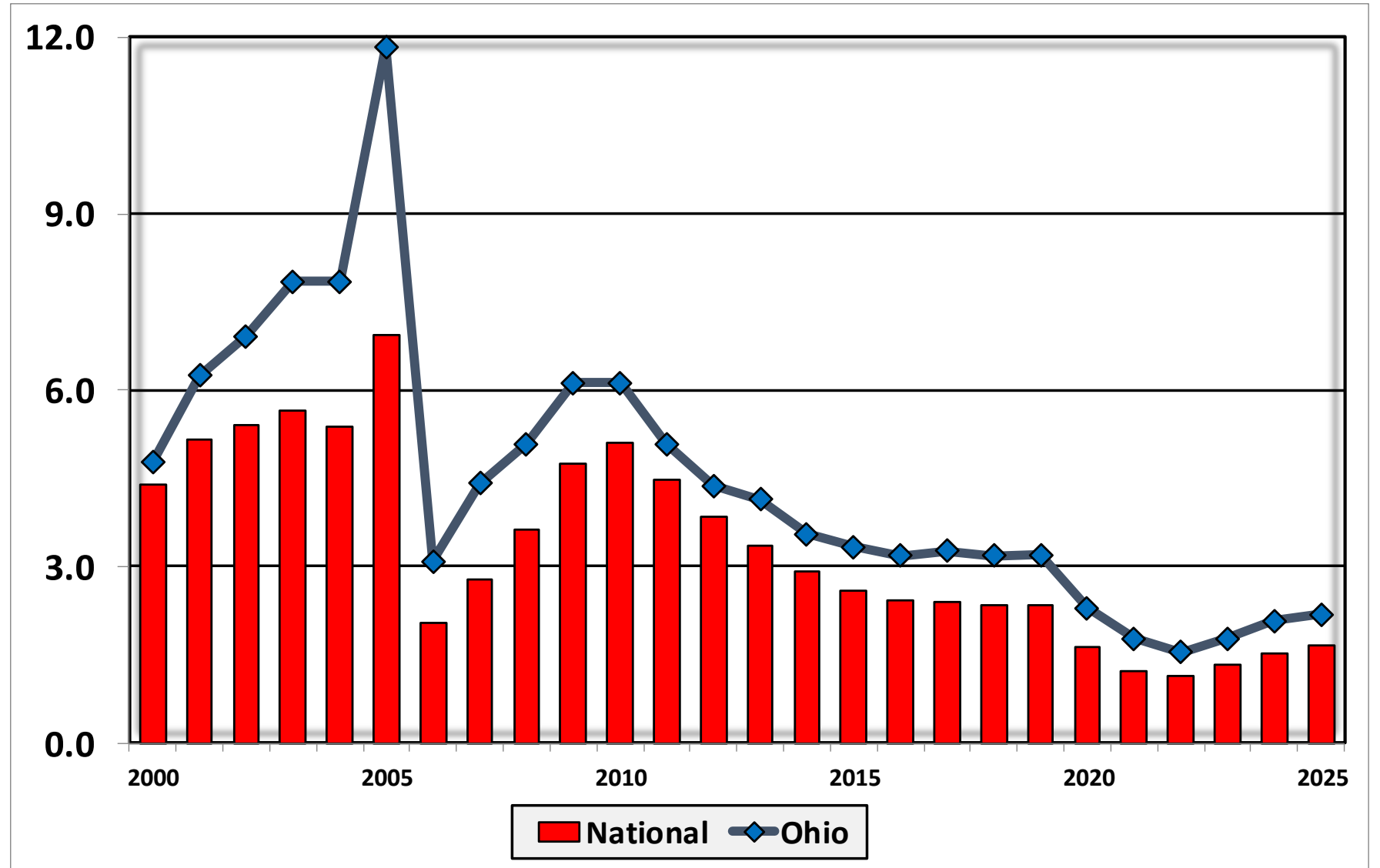


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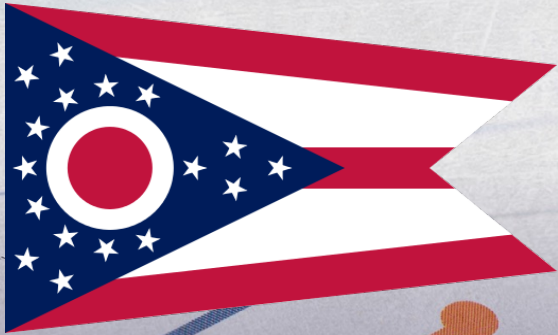


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Bankruptcy Filings per 1,000 Population Ohio vs. National Average 2000 - 2025



Bankruptcy Filing Trends in Ohio: 2000-2025

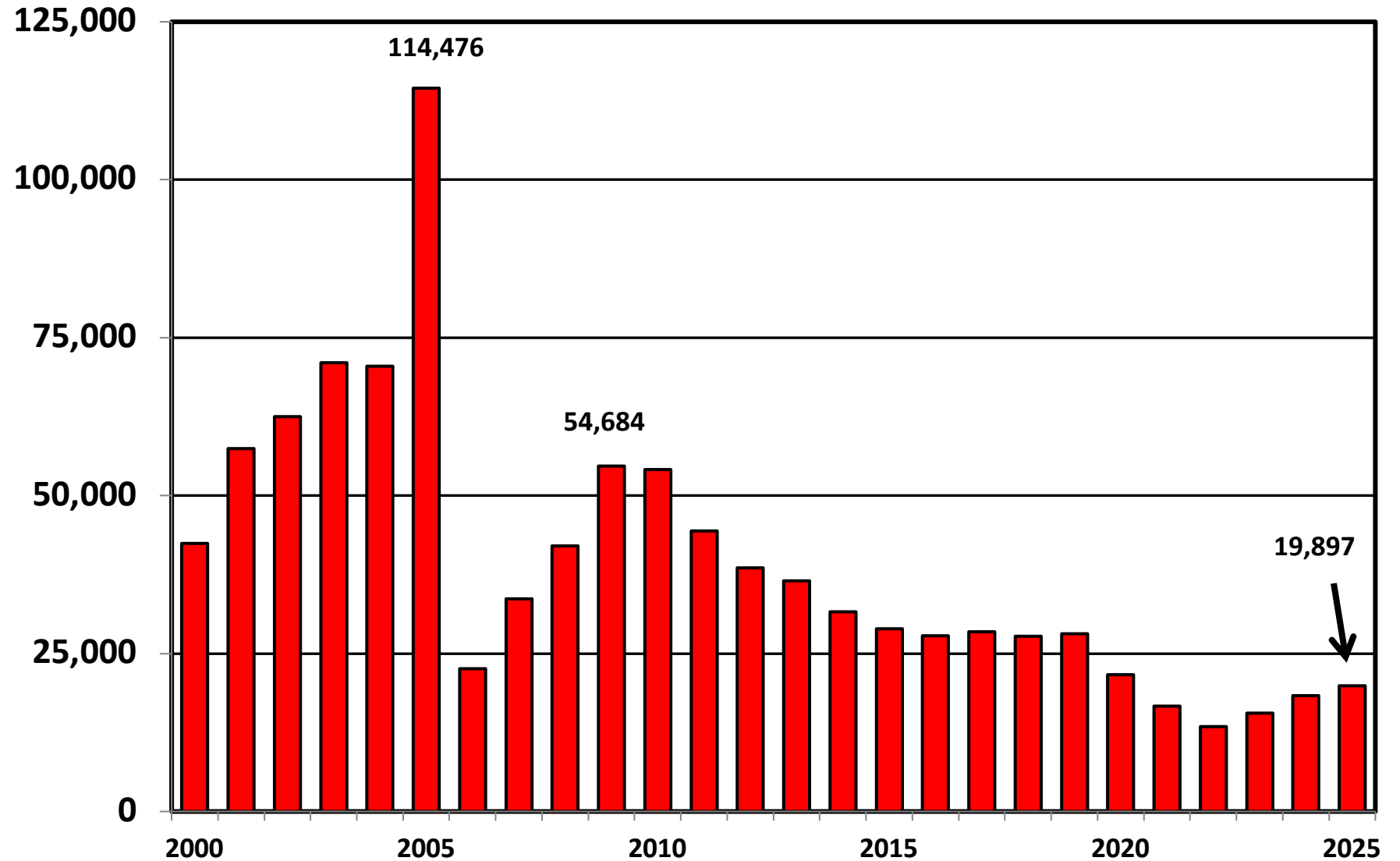


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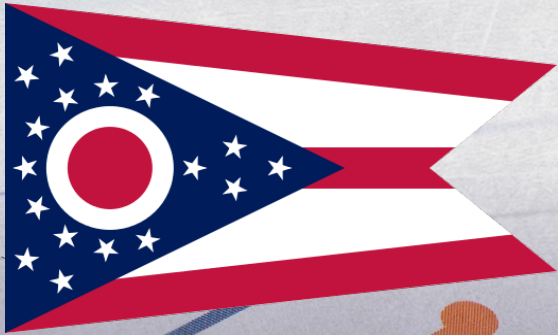


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Chapter 7 Cases Filed In Ohio Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Ohio: 2000-2025

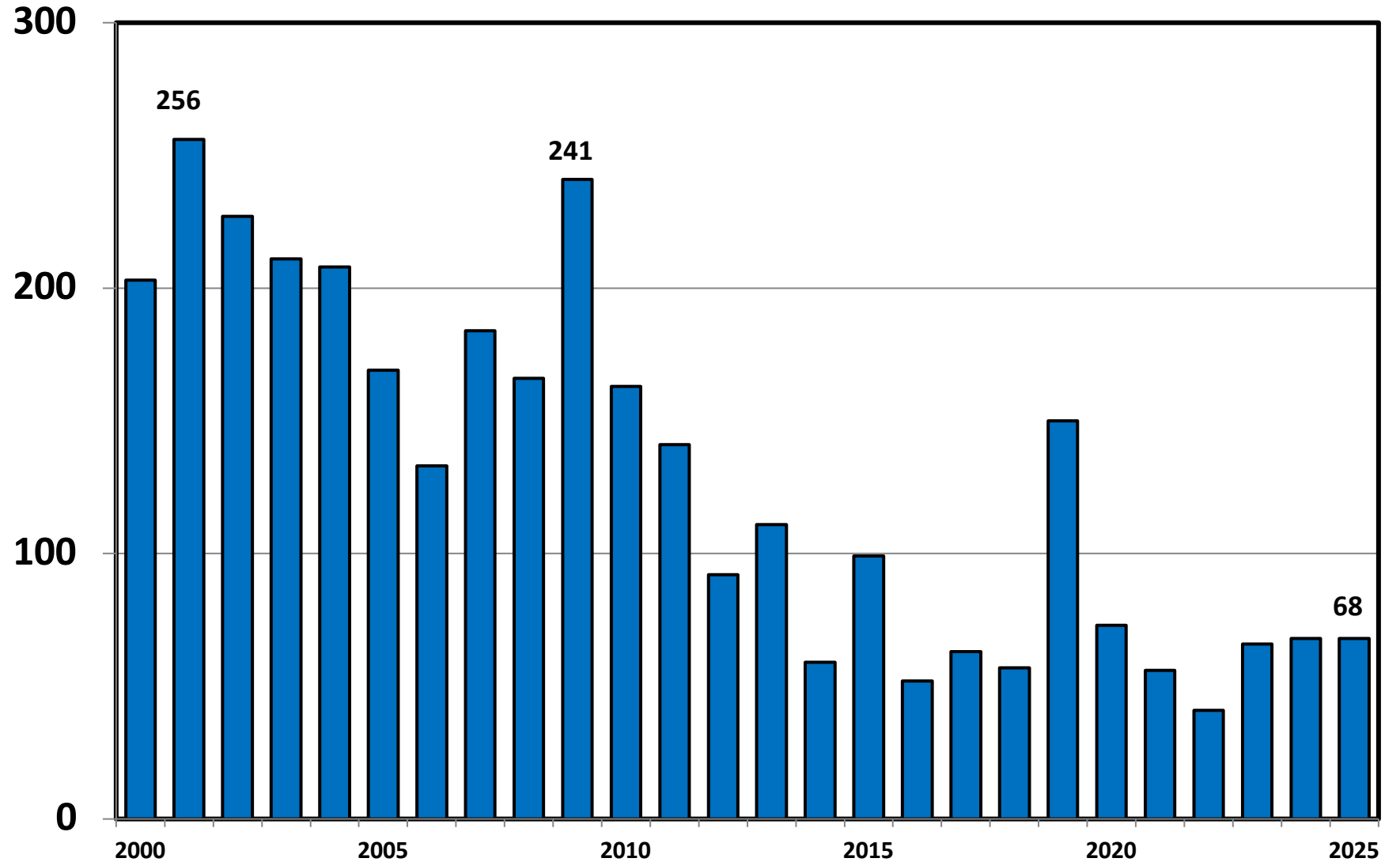


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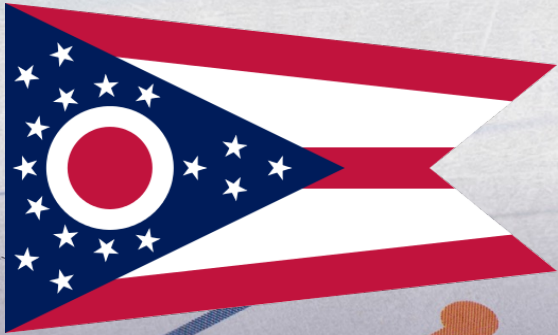


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Chapter 11 Cases Filed in Ohio 2000 - 2025



Bankruptcy Filing Trends in Ohio: 2000-2025

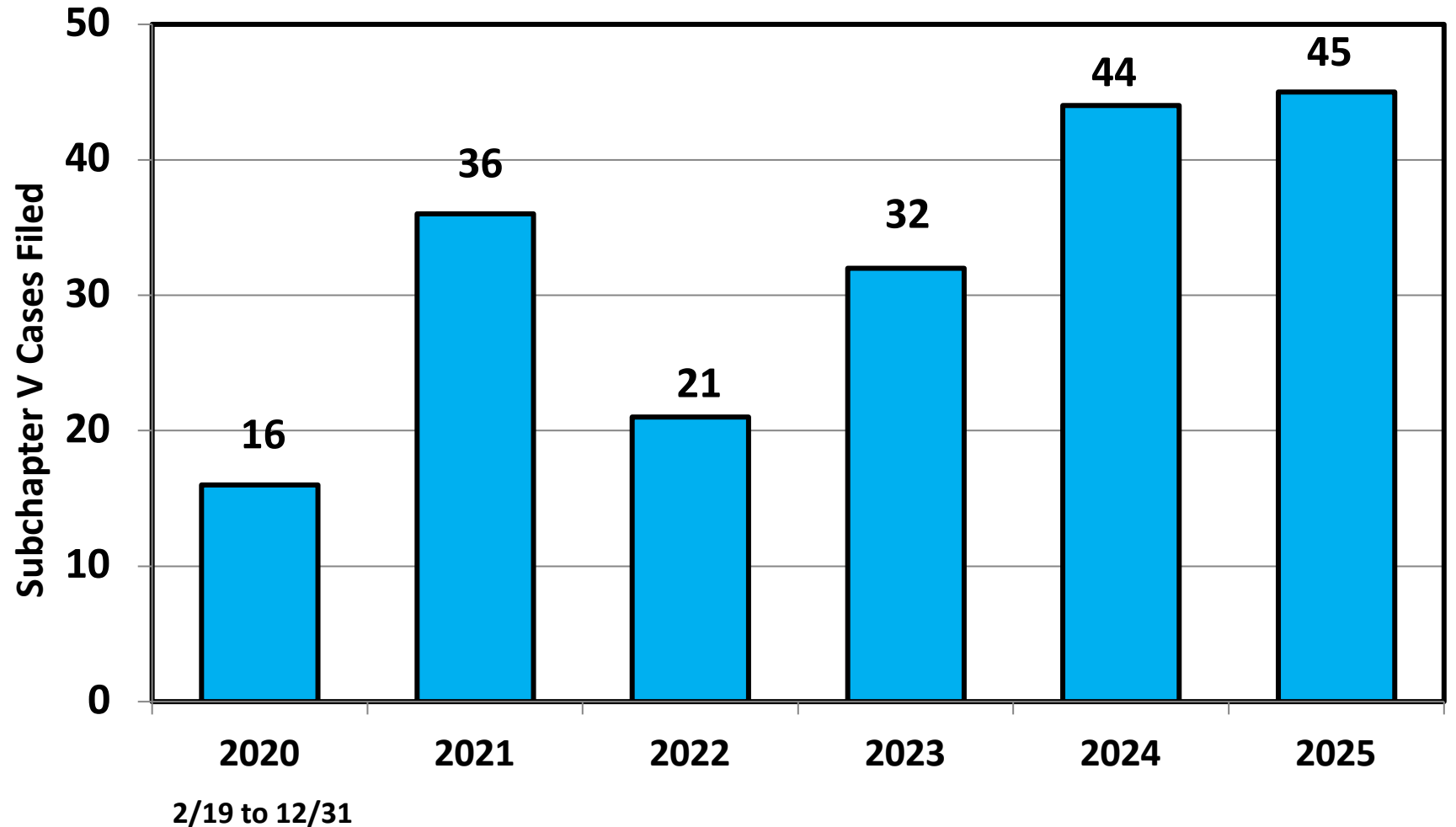


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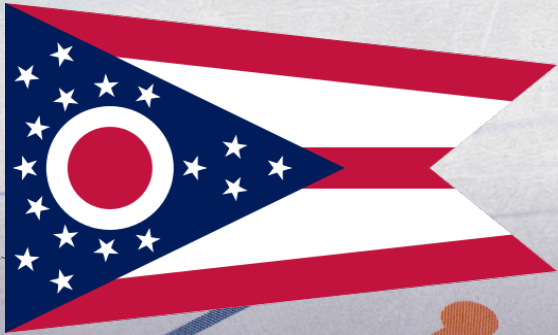
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Subchapter V Cases Filed in Ohio Calendar Years 2020 - 2025



Source: ABI review of PACER records

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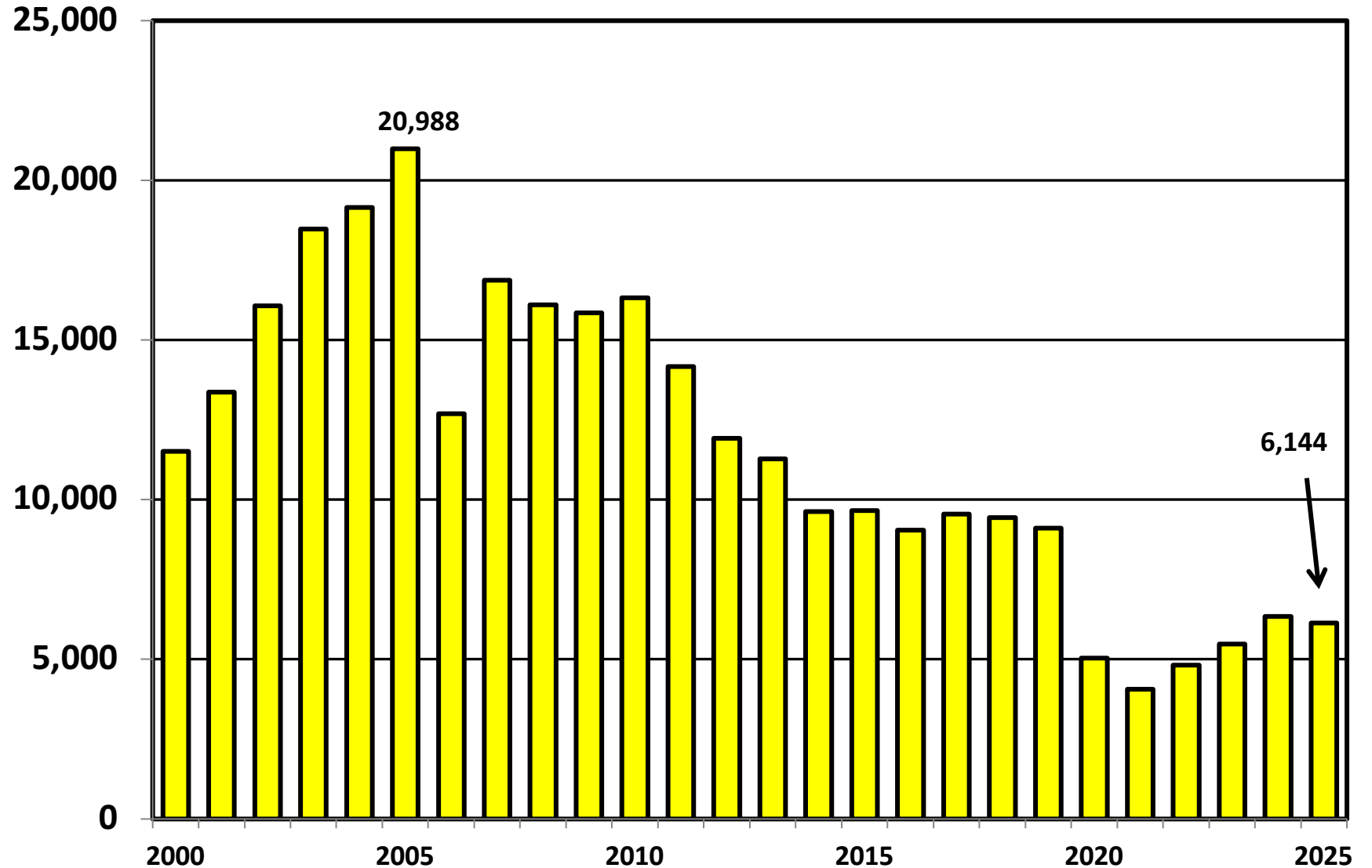


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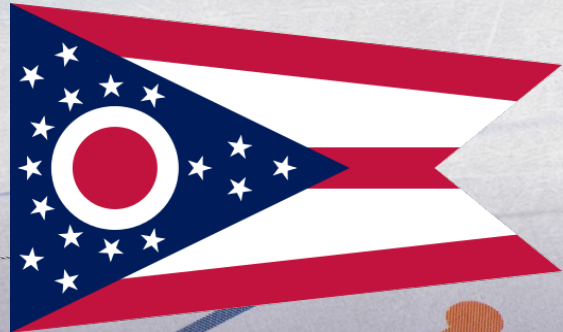


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Chapter 13 Cases Filed in Ohio 2000 - 2025



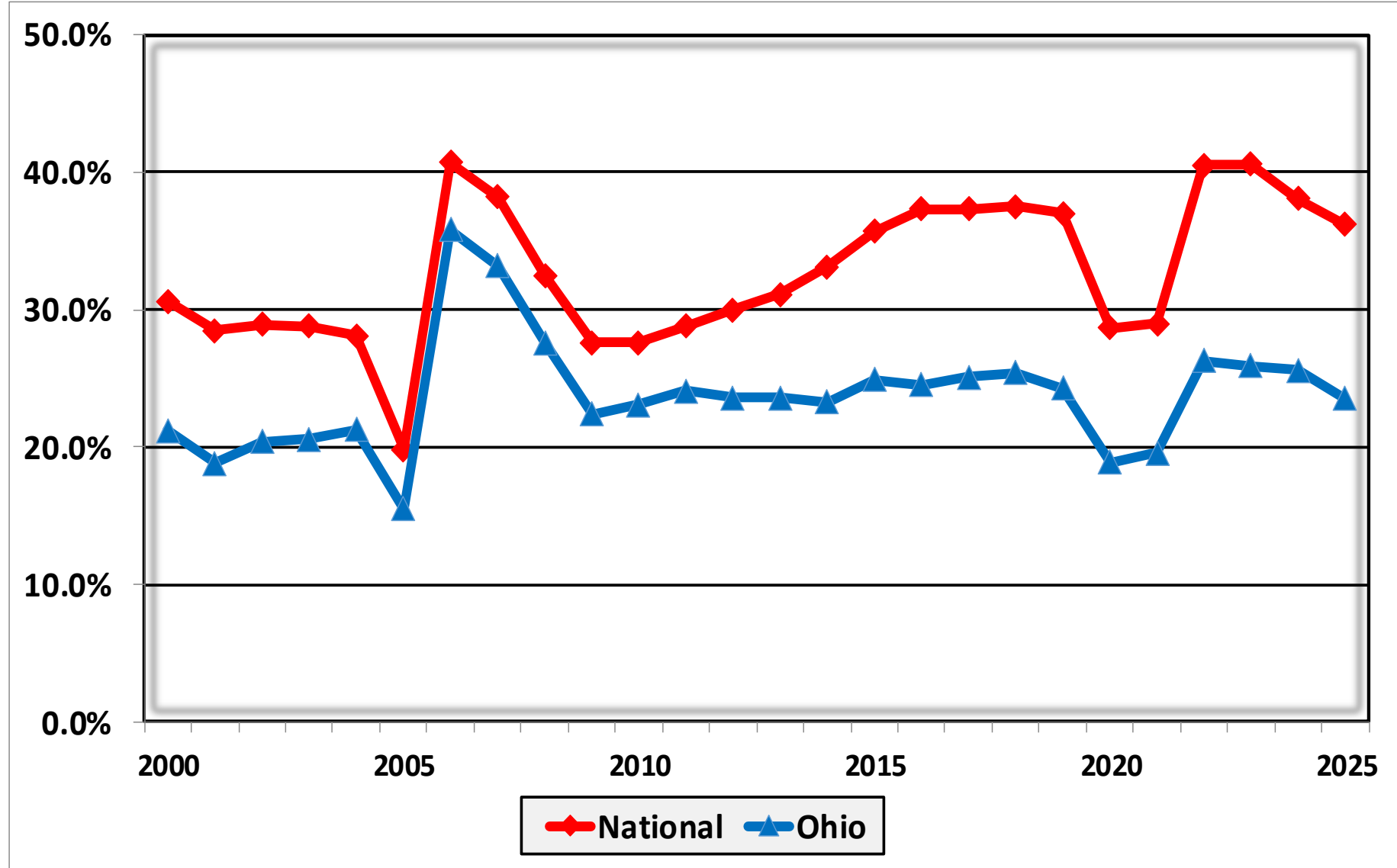
Bankruptcy Filing Trends in Ohio: 2000-2025



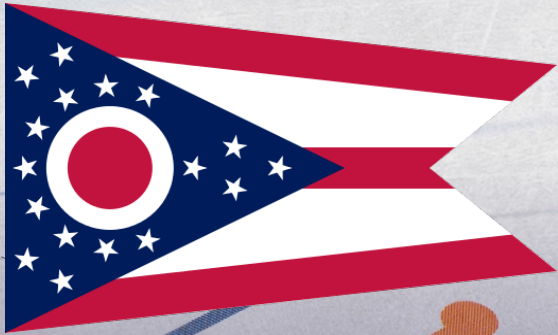
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 – 2025



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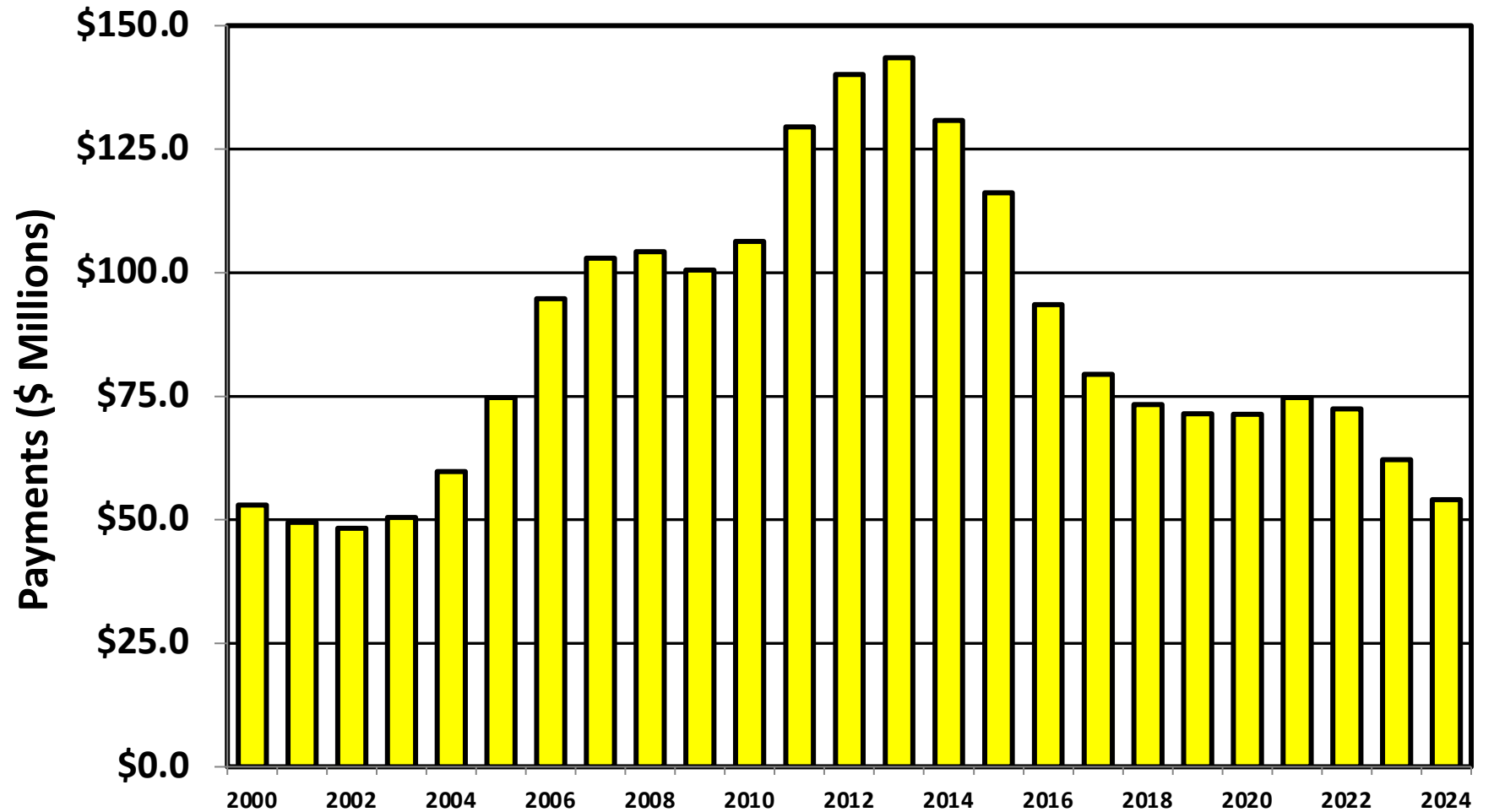


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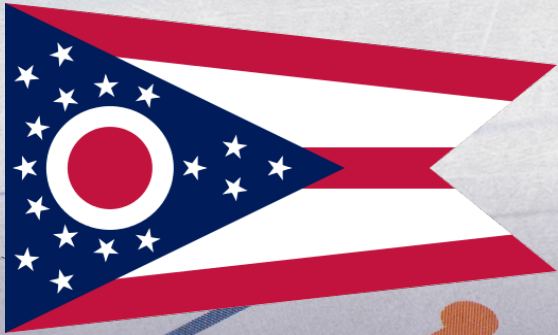
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Chapter 13 Cases in Ohio Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

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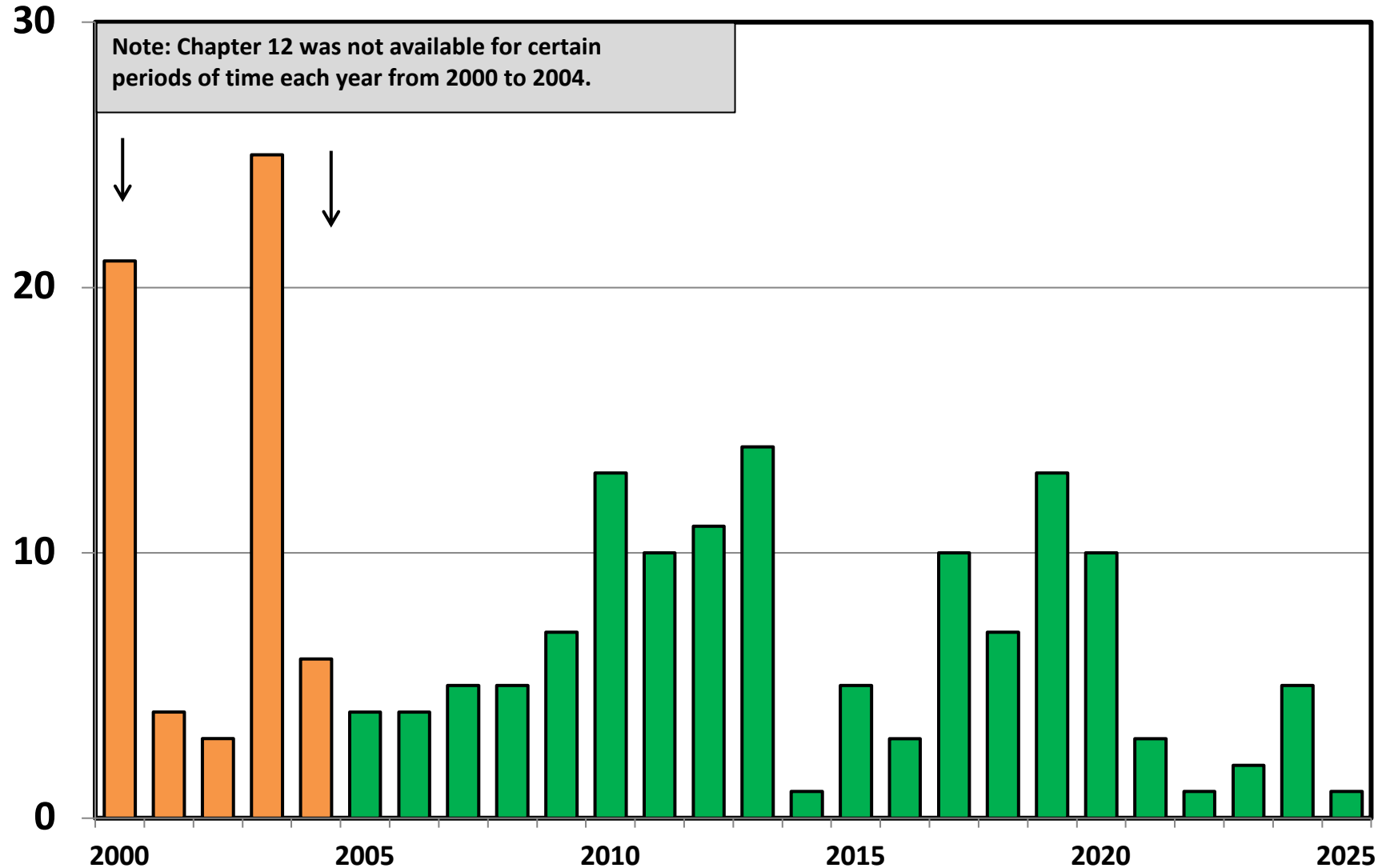


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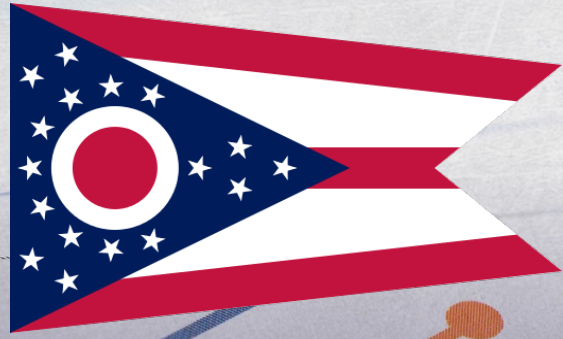


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Chapter 12 Cases Filed in Ohio 2000 - 2025



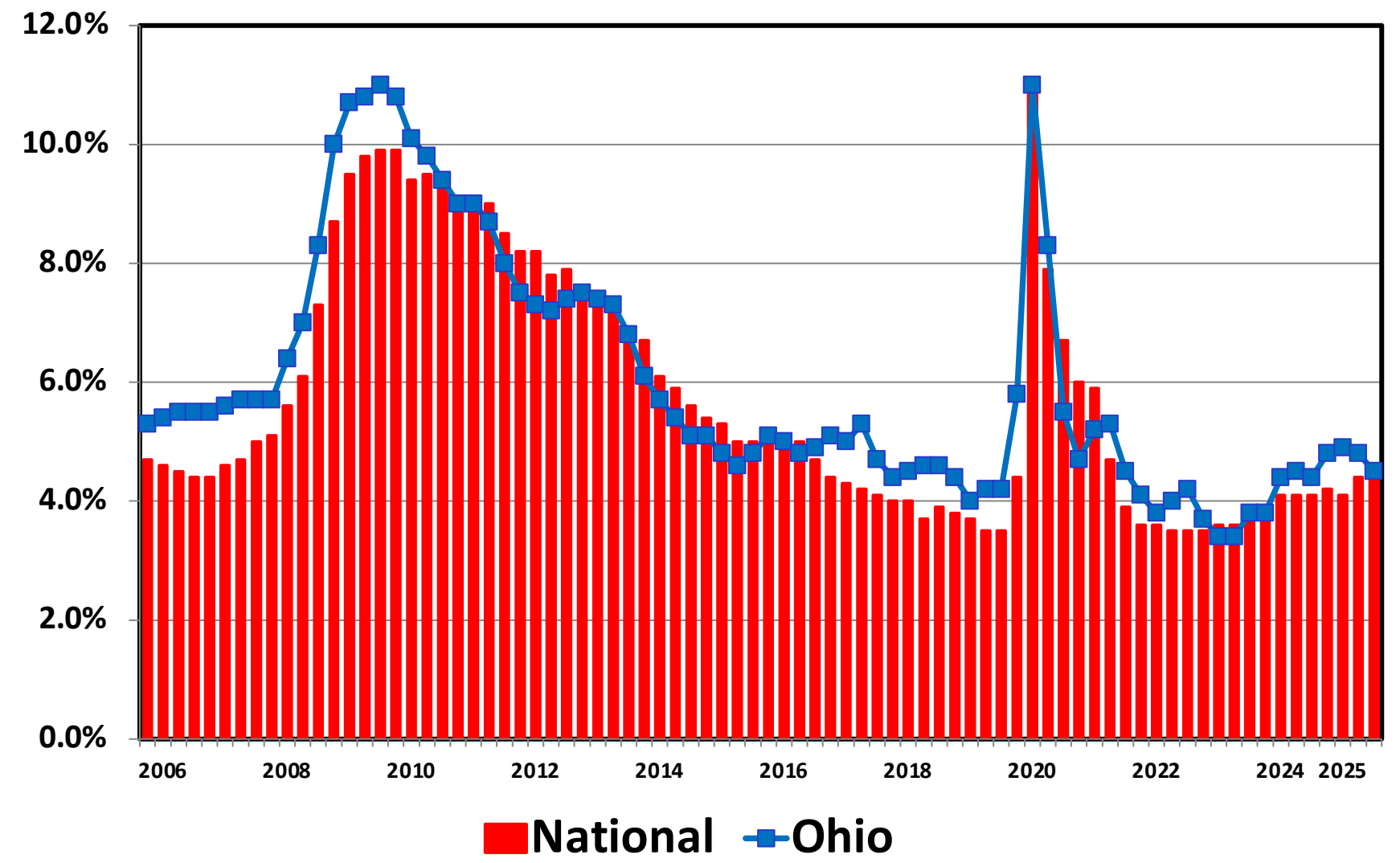
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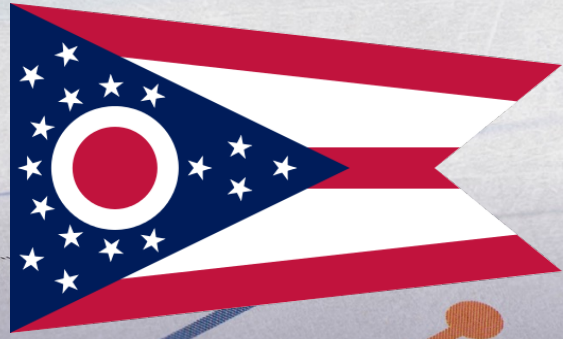


Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

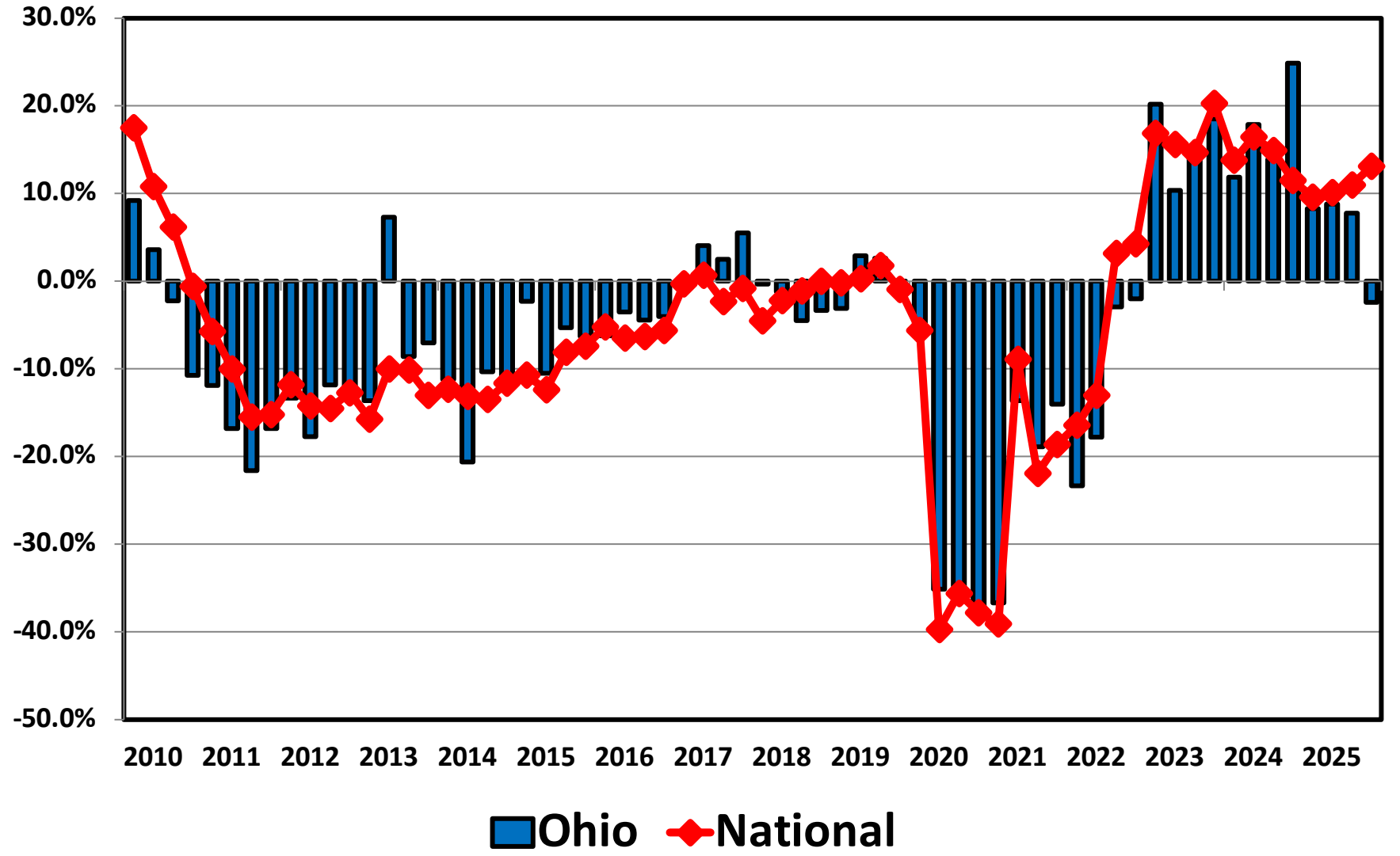
Bankruptcy Filing Trends in Ohio: 2000-2025



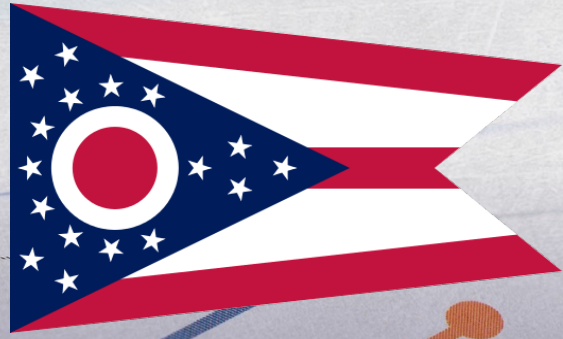
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Filing Trends By Quarter Ohio vs. National Average (Percent Change From Same Quarter One Year Prior)



Bankruptcy Filing Trends in Ohio: 2000-2025

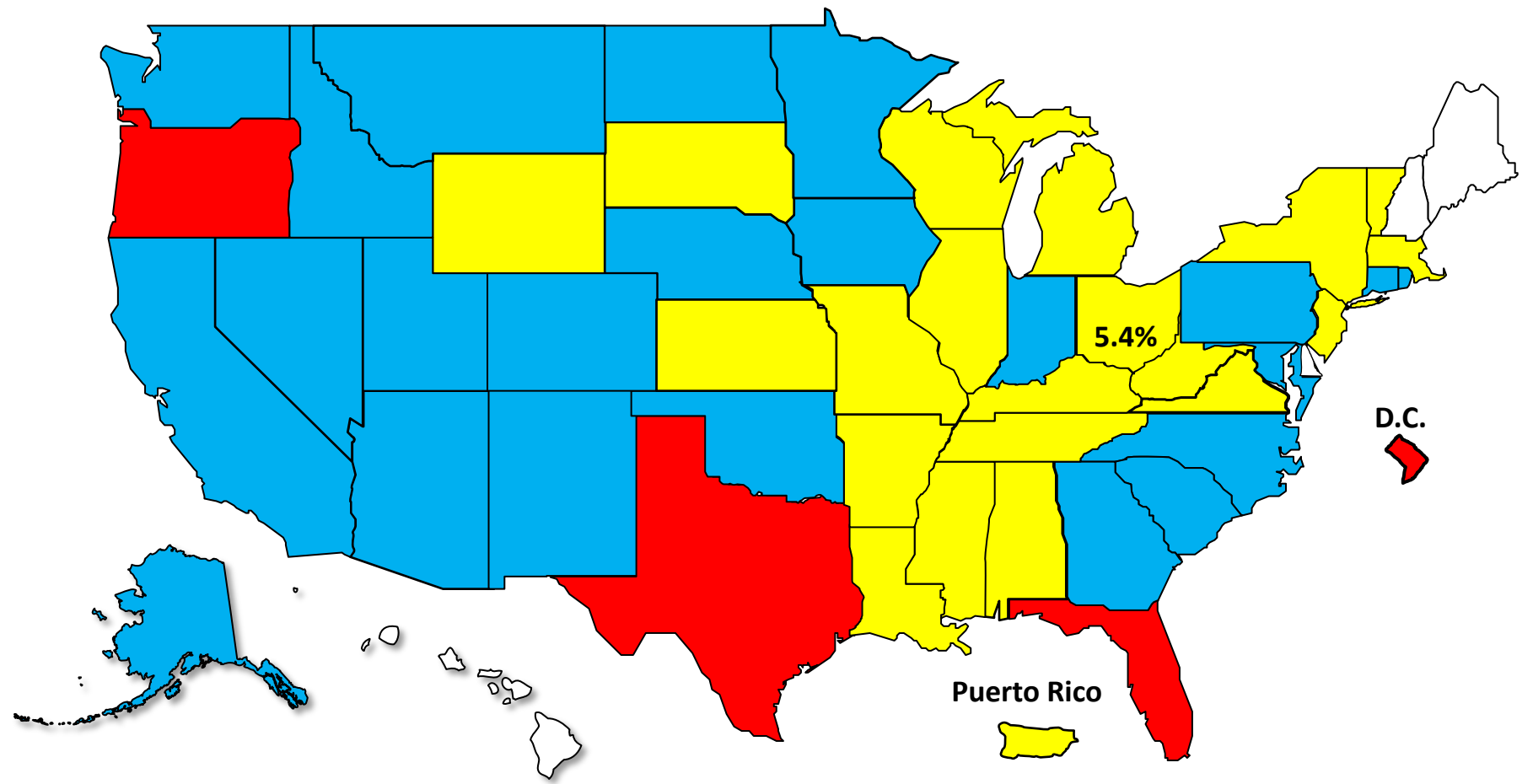


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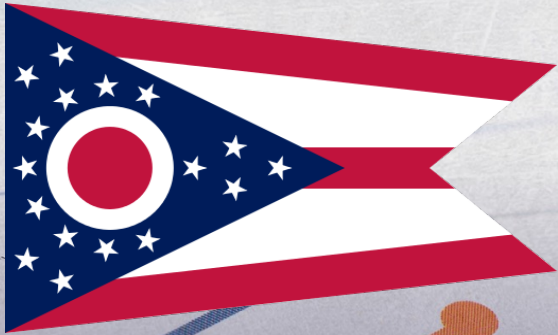


Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



Bankruptcy Filing Trends in Ohio: 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%



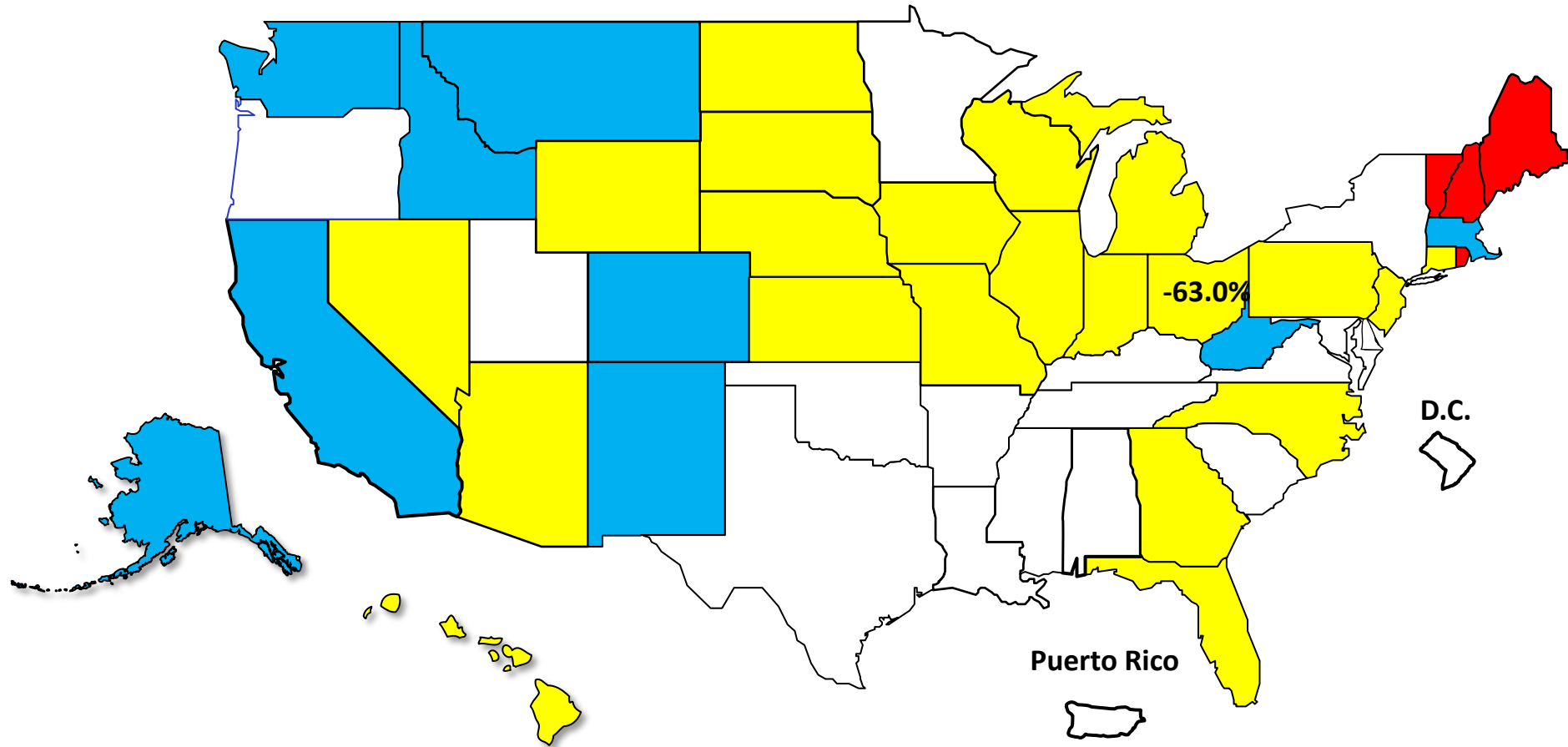
60.0% - 69.9%



70.0% - 79.9%



80.0% or More





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