

Bankruptcy Filing Trends in Pennsylvania: 2000-2025



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Bankruptcy Filing Trends in Pennsylvania: 2000-2025



Pennsylvania

State at a Glance

	Pennsylvania	National
Population (7/1/2025)	13,059,432	341,784,857
- Change since April 2020	.4%	3.1%
- Foreign Born	7.7%	14.1%
Size (Square Miles)	44,742	3,533,038
Median Household Income	\$77,971	\$80,734
Persons per Household	2.39	2.53
Per Capita Income	\$44,355	\$44,673
Median Home Value	\$254,500	\$332,700
Homeownership Rate	69.3%	65.2%
High School Graduate (or Higher)	92.1%	89.6%
College Graduate (or Higher)	35.2%	35.7%
Disabled	10.3%	9.3%
No Health Insurance	7.2%	9.6%
In Poverty	11.6%	10.6%

Source: U.S. Census Bureau January 2026

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Bankruptcy Filings in Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	13,965	7,581	213	6,161	10
2024	12,666	6,711	250	5,701	4
2023	11,027	5,725	110	5,187	5
2022	9,826	5,355	111	4,354	6
2021	10,382	6,918	115	3,341	8
2020	14,120	9,317	131	4,665	7
2019	21,220	12,184	184	8,833	19
2018	21,427	12,268	182	8,961	16
2017	22,466	13,175	232	9,050	9
2016	21,608	12,644	206	8,750	8
2015	22,352	13,438	225	8,676	13
2014	23,926	14,956	239	8,721	10
2013	27,126	16,972	281	9,860	13
2012	29,311	19,774	291	9,229	17
2011	33,572	23,847	296	9,411	18
2010	39,262	27,770	359	11,094	39
2009	36,923	26,737	381	9,793	12
2008	33,150	22,140	313	10,691	6
2007	29,962	18,296	258	11,392	16
2006	23,932	13,577	192	10,149	14
2005	78,943	61,386	324	17,223	10
2004	59,302	40,873	390	18,031	8
2003	59,423	40,686	406	18,319	12
2002	54,801	37,632	383	16,781	5
2001	51,938	36,973	365	14,597	3
2000	43,970	30,282	382	13,293	13
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Eastern District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	5,336	2,577	77	2,682	0
2024	4,687	2,146	72	2,469	0
2023	3,992	1,783	37	2,172	0
2022	3,544	1,603	42	1,898	1
2021	3,497	2,142	39	1,315	1
2020	5,005	2,953	51	1,998	3
2019	8,191	4,044	65	4,077	5
2018	8,603	4,192	72	4,337	2
2017	8,846	4,561	90	4,194	1
2016	9,158	4,768	77	4,311	2
2015	9,491	5,208	102	4,179	2
2014	10,335	5,944	109	4,279	3
2013	11,879	6,945	123	4,805	6
2012	12,275	7,895	129	4,249	2
2011	13,338	9,085	116	4,129	8
2010	15,162	10,177	151	4,816	18
2009	12,750	8,762	151	3,835	2
2008	11,432	6,905	106	4,420	1
2007	9,970	5,165	77	4,728	0
2006	8,325	3,891	48	4,386	0
2005	29,207	20,418	111	8,675	3
2004	24,191	13,710	161	10,319	1
2003	25,800	14,251	144	11,400	5
2002	24,887	13,805	114	10,966	2
2001	24,014	14,040	144	9,828	2
2000	21,099	11,649	180	9,269	1
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Middle District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,780	1,975	32	1,769	4
2024	3,469	1,745	32	1,691	1
2023	3,016	1,532	26	1,456	2
2022	2,597	1,440	11	1,143	3
2021	2,831	1,847	27	956	1
2020	3,763	2,577	22	1,162	2
2019	5,628	3,475	38	2,112	3
2018	5,543	3,436	33	2,071	3
2017	5,413	3,336	41	2,035	1
2016	5,361	3,402	25	1,934	0
2015	5,631	3,562	44	2,022	3
2014	6,100	3,937	48	2,113	2
2013	6,763	4,534	50	2,178	1
2012	7,547	5,223	38	2,280	6
2011	8,797	6,273	44	2,476	4
2010	10,716	7,579	38	3,089	10
2009	10,349	7,428	49	2,871	1
2008	8,839	5,964	59	2,814	2
2007	7,713	4,831	32	2,843	7
2006	5,558	3,271	31	2,247	9
2005	19,309	15,210	58	4,039	2
2004	14,179	10,721	52	3,406	0
2003	14,003	10,559	57	3,385	2
2002	12,675	9,636	61	2,978	0
2001	12,232	9,604	79	2,549	0
2000	10,370	8,132	66	2,168	4
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Western District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	4,849	3,029	104	1,710	6
2024	4,510	2,820	146	1,541	3
2023	4,019	2,410	47	1,559	3
2022	3,685	2,312	58	1,313	2
2021	4,054	2,929	49	1,070	6
2020	5,352	3,787	58	1,505	2
2019	7,401	4,708	77	2,605	11
2018	7,281	4,640	77	2,553	11
2017	8,207	5,278	101	2,821	7
2016	7,089	4,474	104	2,505	6
2015	7,230	4,668	79	2,475	8
2014	7,491	5,075	82	2,329	5
2013	8,484	5,493	108	2,877	6
2012	9,489	6,656	123	2,700	10
2011	11,437	8,489	136	2,806	6
2010	13,384	10,014	170	3,189	11
2009	13,824	10,547	181	3,087	9
2008	12,879	9,271	148	3,457	3
2007	12,279	8,300	149	3,821	9
2006	10,049	6,415	113	3,516	5
2005	30,427	25,758	155	4,509	5
2004	20,932	16,442	177	4,306	7
2003	19,620	15,876	205	3,534	5
2002	17,239	14,191	208	2,837	3
2001	15,692	13,329	142	2,220	1
2000	12,501	10,501	136	1,856	8
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - Pennsylvania					
Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	592	336	201	45	10
2024	617	312	240	61	4
2023	375	220	106	44	5
2022	387	233	102	46	6
2021	385	226	107	44	8
2020	516	326	115	68	7
2019	702	414	168	101	19
2018	695	397	169	113	16
2017	744	400	208	127	9
2016	737	444	181	104	8
2015	768	410	210	135	13
2014	824	449	219	146	10
2013	955	555	251	136	13
2012	1,058	623	270	148	17
2011	1,208	757	274	159	18
2010	1,401	851	330	182	38
2009	1,480	923	354	191	12
2008	1,193	730	293	165	5
2007	1,017	584	245	172	16
2006	742	421	172	135	14
2005	1,356	866	272	210	8
2004	1,138	652	311	167	8
2003	1,193	654	363	165	11
2002	1,263	723	353	182	5
2001	1,541	950	335	253	3
2000	1,455	844	337	261	13
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Eastern District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	243	151	72	20	0
2024	236	133	70	33	0
2023	151	96	37	18	0
2022	141	82	35	23	1
2021	133	81	36	15	1
2020	185	116	46	20	3
2019	269	175	55	34	5
2018	308	187	68	51	2
2017	289	157	82	49	1
2016	326	202	67	55	2
2015	307	160	96	49	2
2014	364	190	104	67	3
2013	433	252	113	62	6
2012	447	263	120	62	2
2011	489	313	110	58	8
2010	561	326	141	76	18
2009	525	316	143	64	2
2008	407	260	99	47	1
2007	297	182	73	42	0
2006	209	136	41	32	0
2005	415	264	94	54	3
2004	396	203	132	60	1
2003	351	180	129	37	5
2002	318	179	106	31	2
2001	319	172	131	14	2
2000	328	146	159	22	1
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Middle District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	118	66	31	17	4
2024	122	74	31	16	1
2023	91	48	26	15	2
2022	91	60	11	17	3
2021	83	47	25	10	1
2020	119	75	20	22	2
2019	166	96	35	32	3
2018	150	82	32	33	3
2017	174	91	40	42	1
2016	145	93	24	28	0
2015	195	98	44	50	3
2014	227	129	46	50	2
2013	219	132	45	41	1
2012	238	154	38	40	6
2011	283	183	43	53	4
2010	306	208	33	55	10
2009	332	211	46	74	1
2008	265	142	59	62	2
2007	211	122	31	51	7
2006	192	96	31	56	9
2005	381	231	55	93	2
2004	298	186	47	65	0
2003	280	156	53	69	2
2002	461	288	58	115	0
2001	811	522	75	214	0
2000	745	457	60	224	4
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Western District of Pennsylvania Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	231	119	98	8	6
2024	259	105	139	12	3
2023	133	76	43	11	3
2022	155	91	56	6	2
2021	169	98	46	19	6
2020	212	135	49	26	2
2019	267	150	73	33	11
2018	237	128	69	29	11
2017	281	152	86	36	7
2016	266	149	90	21	6
2015	266	152	70	36	8
2014	233	130	69	29	5
2013	304	171	93	34	6
2012	374	206	112	46	10
2011	436	261	121	48	6
2010	535	317	156	51	11
2009	623	396	165	53	9
2008	522	328	135	56	3
2007	509	280	141	79	9
2006	341	189	100	47	5
2005	562	371	123	63	5
2004	444	263	132	42	7
2003	563	318	181	59	5
2002	484	256	189	36	3
2001	411	256	129	25	1
2000	382	241	118	15	8
*Chapters 9, 12 and 15					

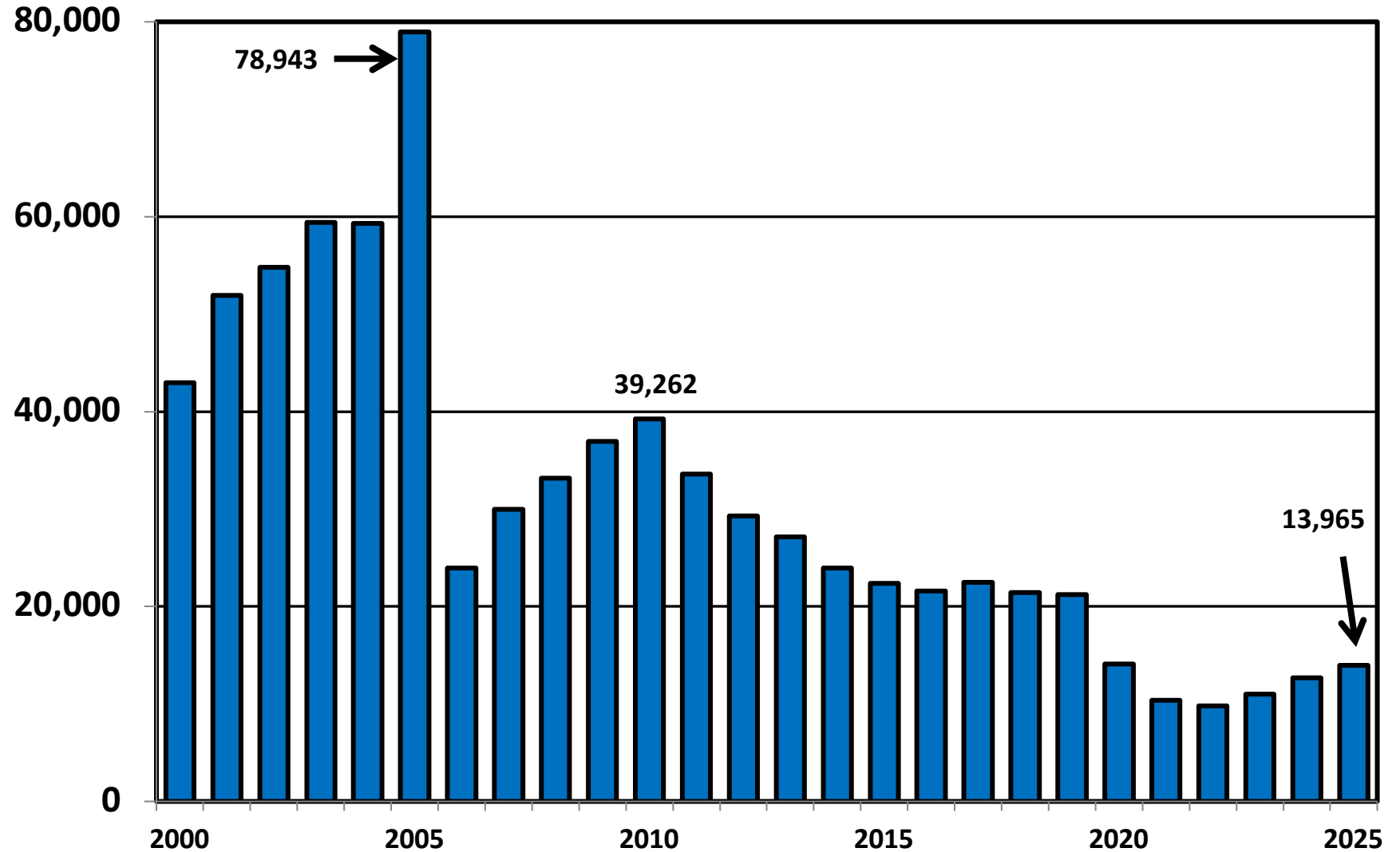
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Total Bankruptcy Cases Filed in Pennsylvania Calendar Years 2000 - 2025



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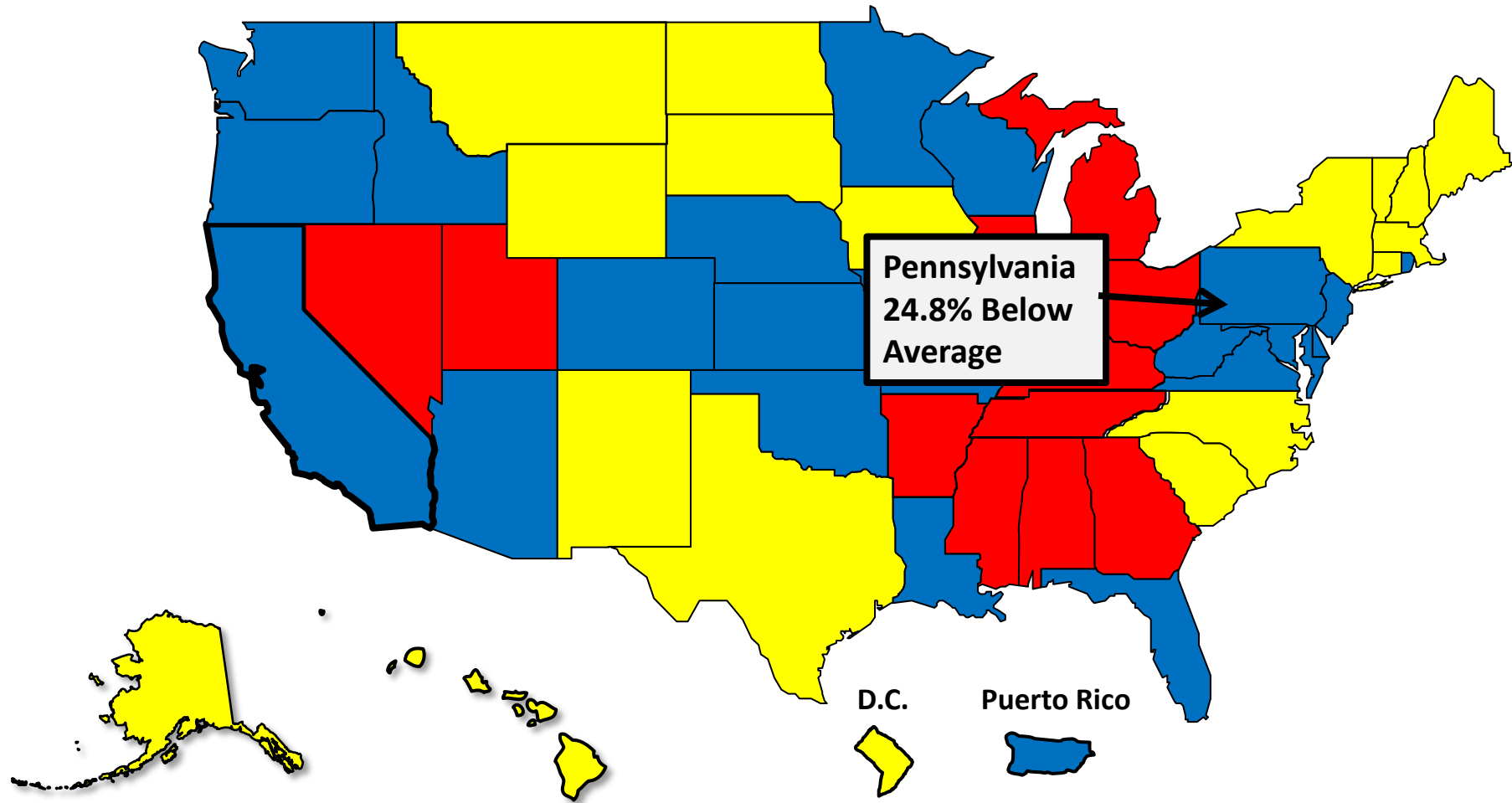


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Total Filings Relative to Population 2000 - 2025

- More than 25% Above Average
- Within 25% of Average
- More than 25% Below Average



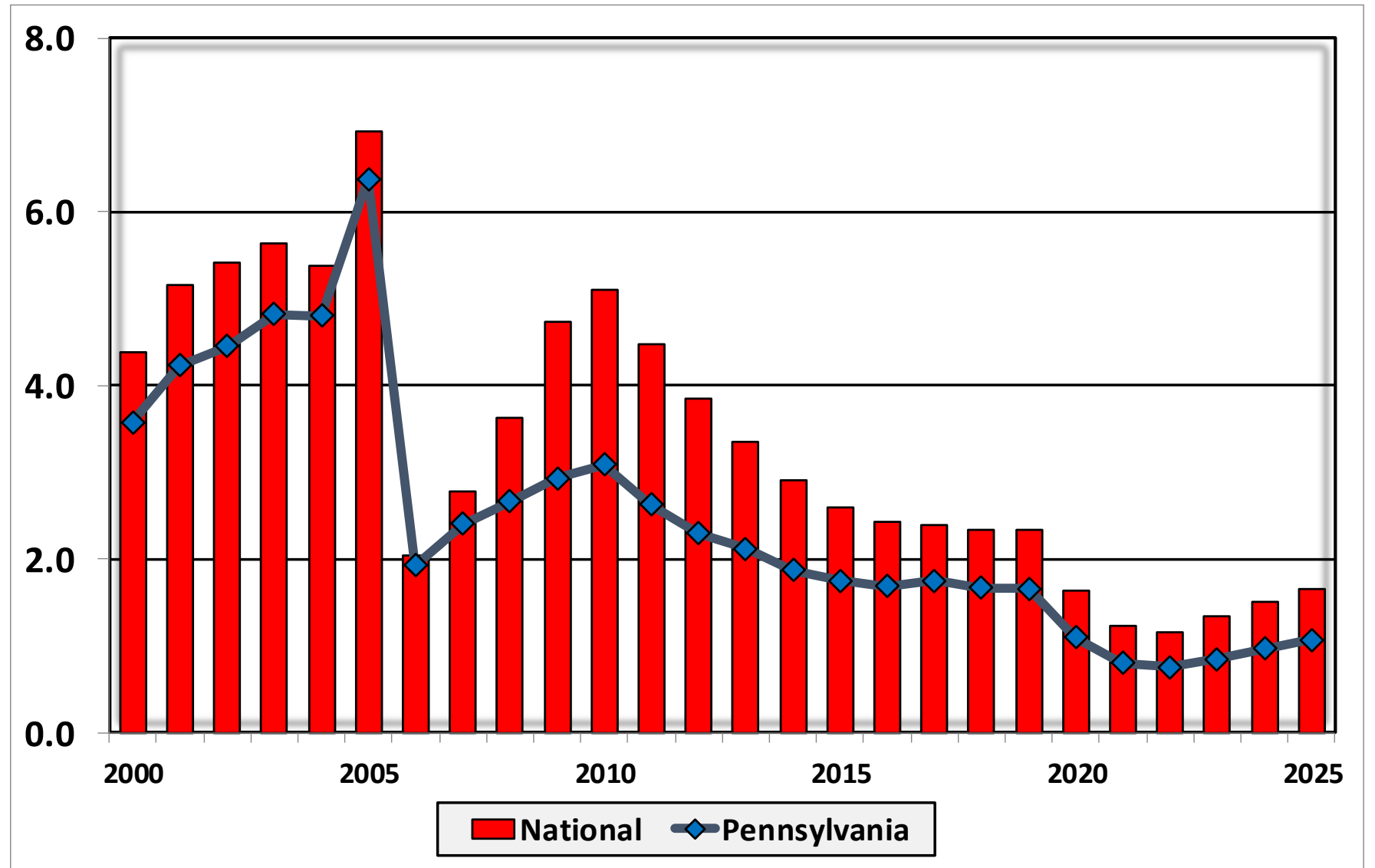
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Bankruptcy Filings per 1,000 Population Pennsylvania vs. National Average 2000 - 2025



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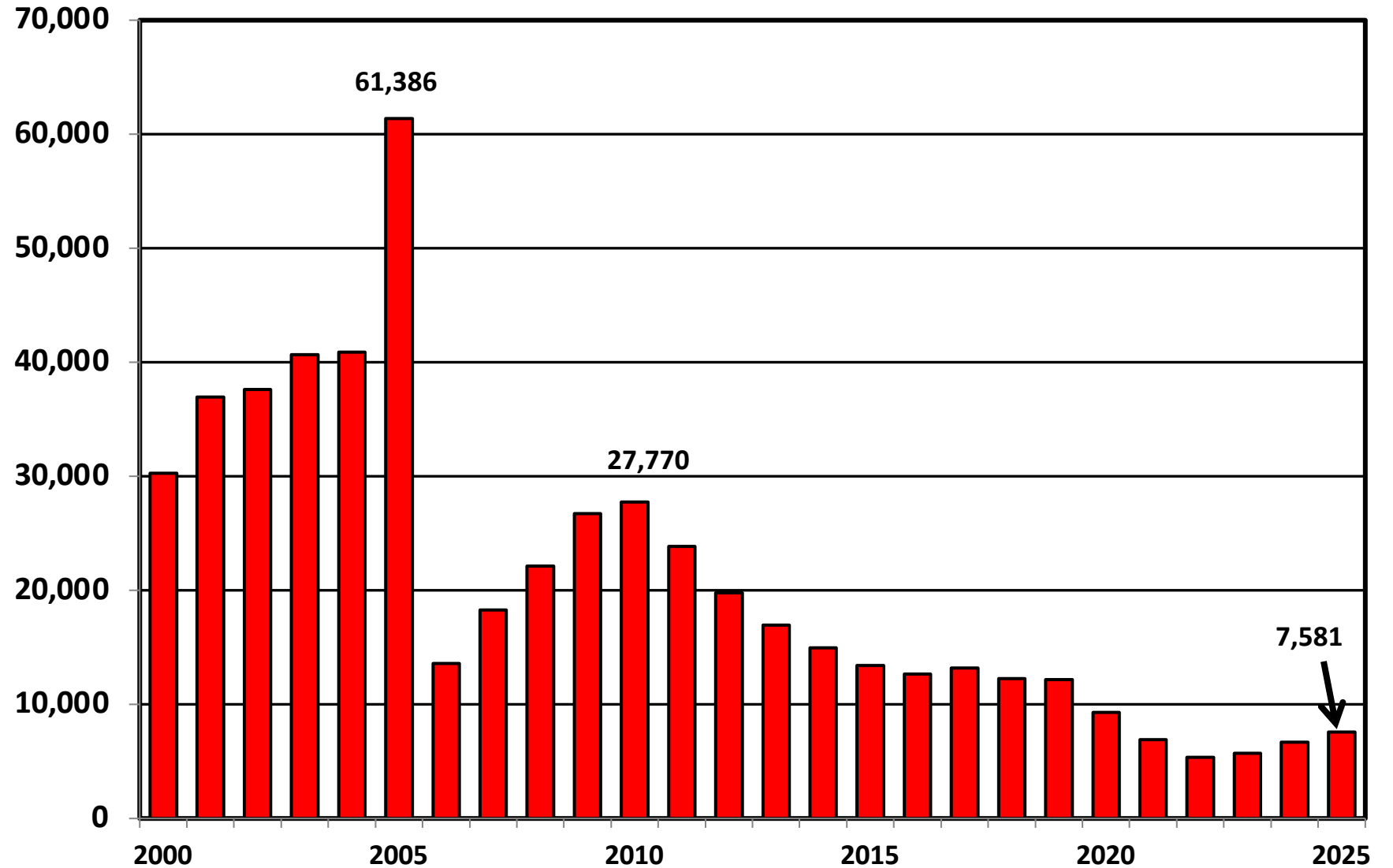


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Chapter 7 Cases Filed In Pennsylvania Calendar Years 2000 - 2025



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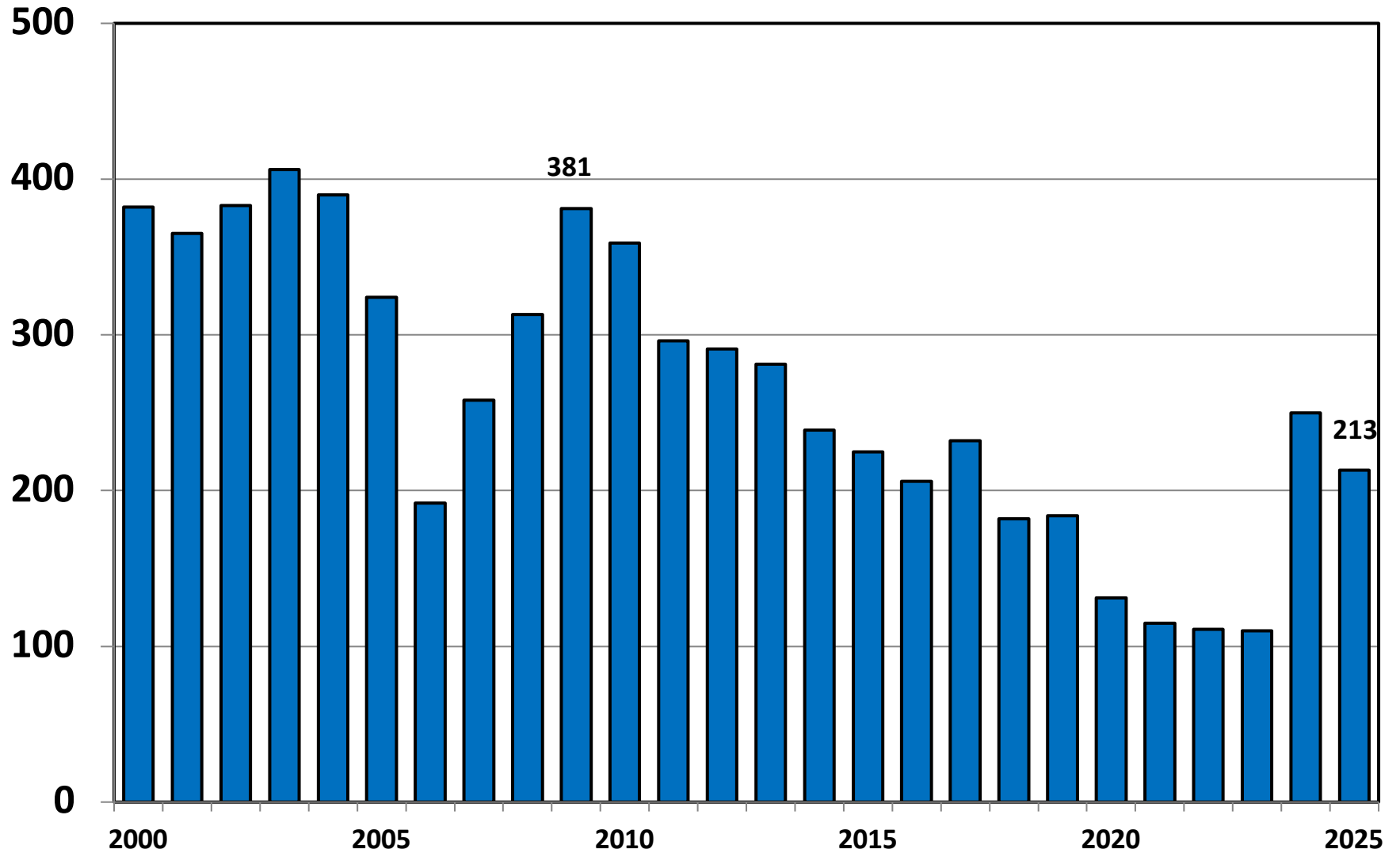


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Chapter 11 Cases Filed in Pennsylvania 2000 - 2025



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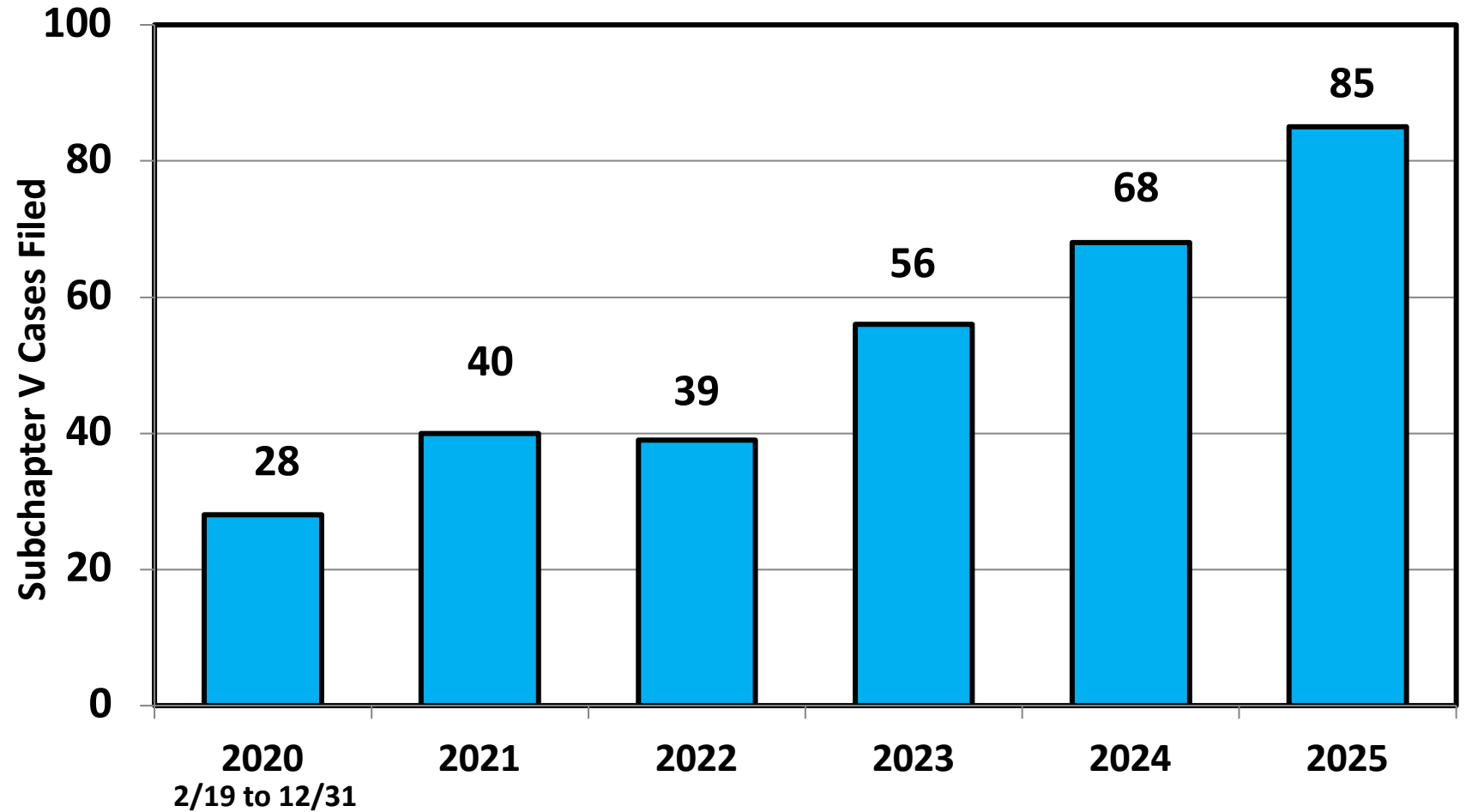


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Subchapter V Cases Filed in Pennsylvania Calendar Years 2020 - 2025



Source: ABI review of PACER records

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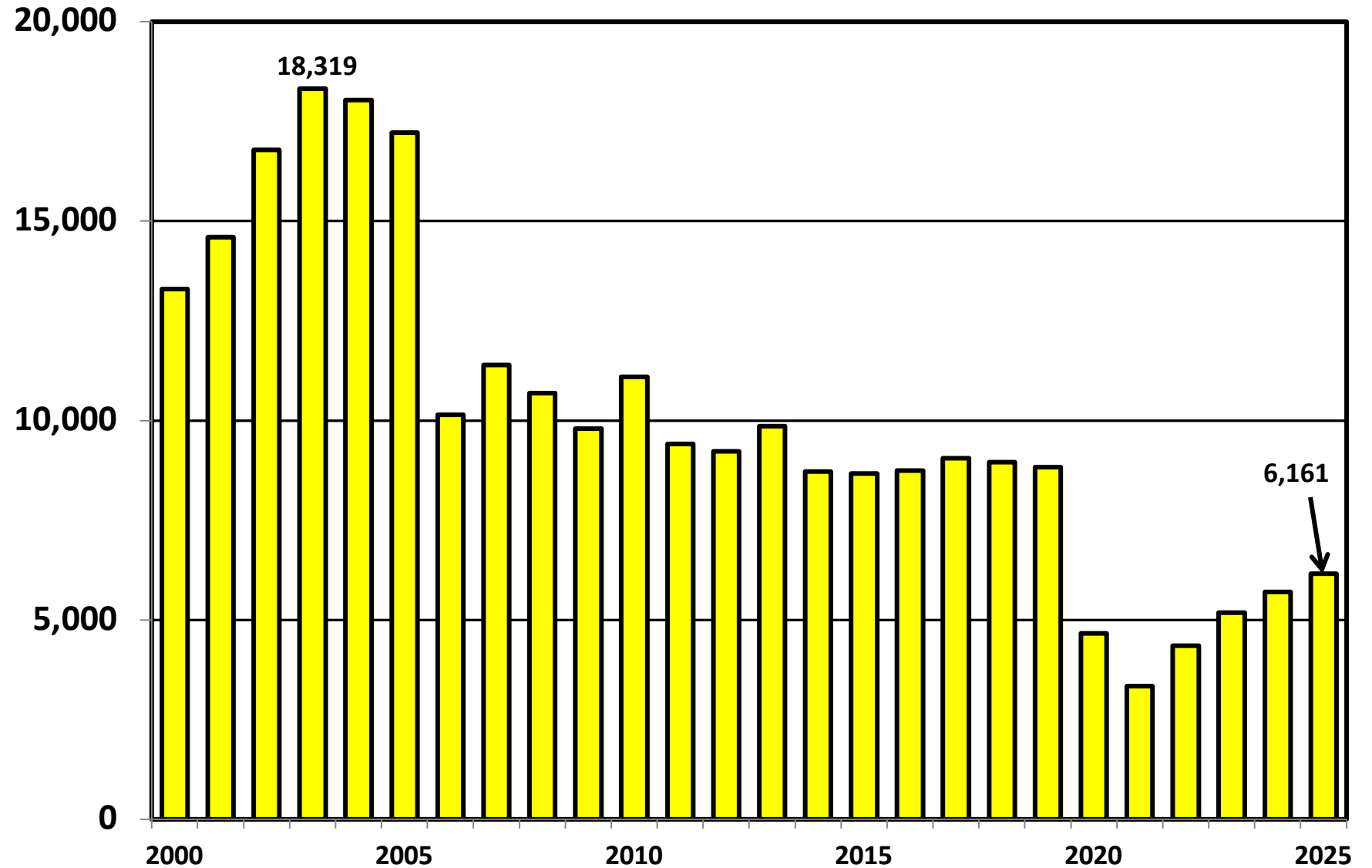


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Chapter 13 Cases Filed in Pennsylvania 2000 - 2025



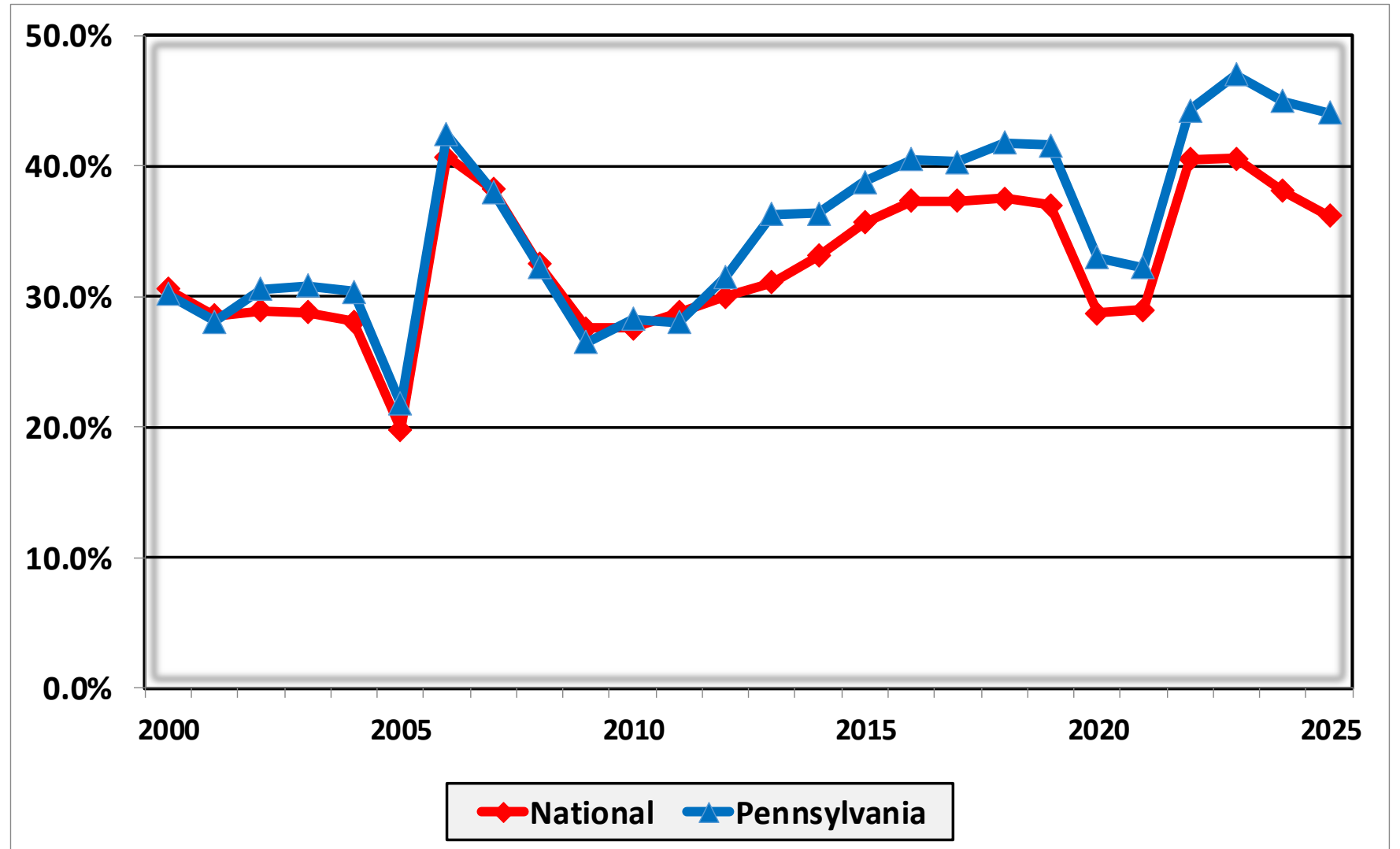
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Pennsylvania: 2000-2025

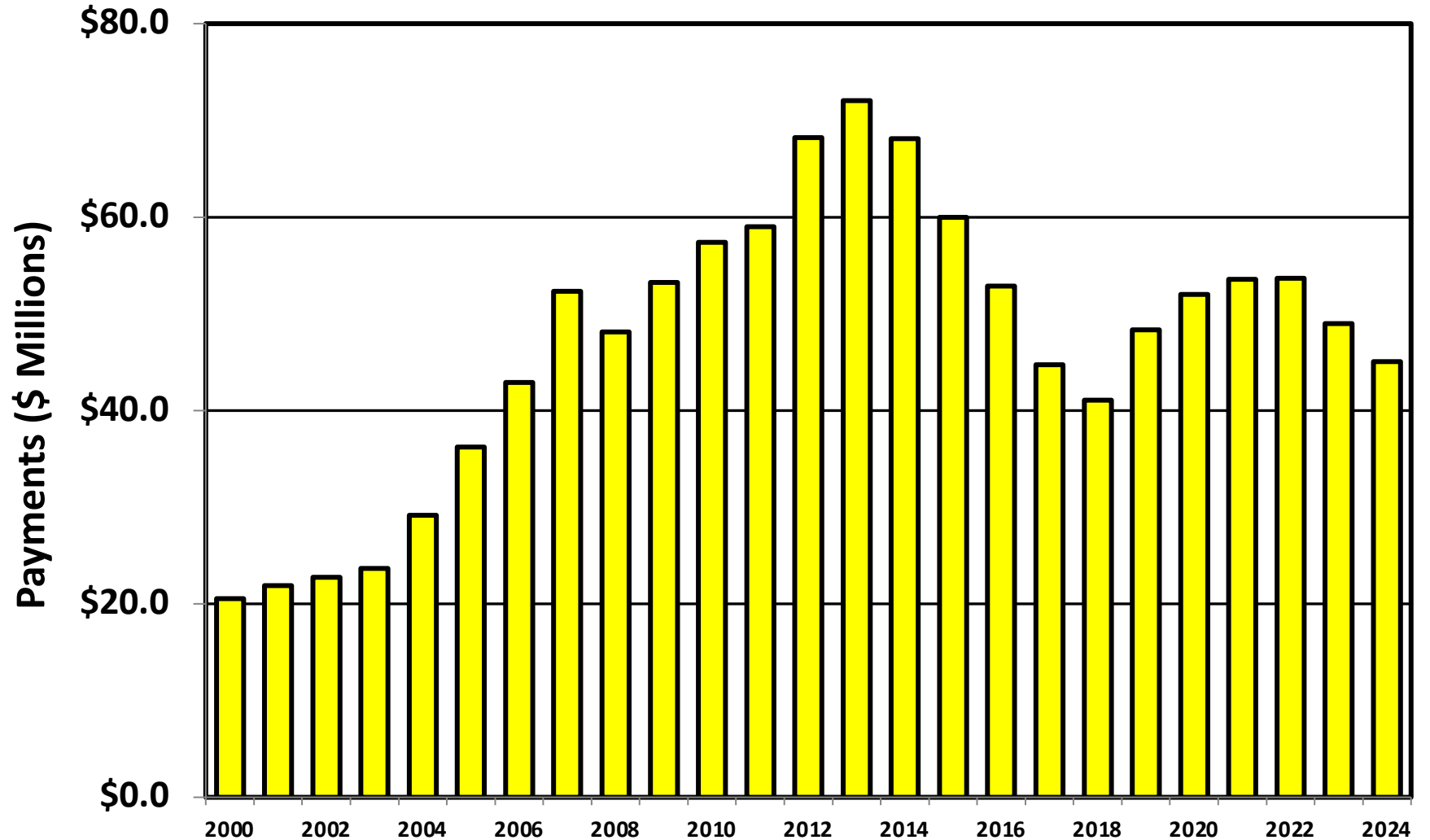


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Chapter 13 Cases in Pennsylvania Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

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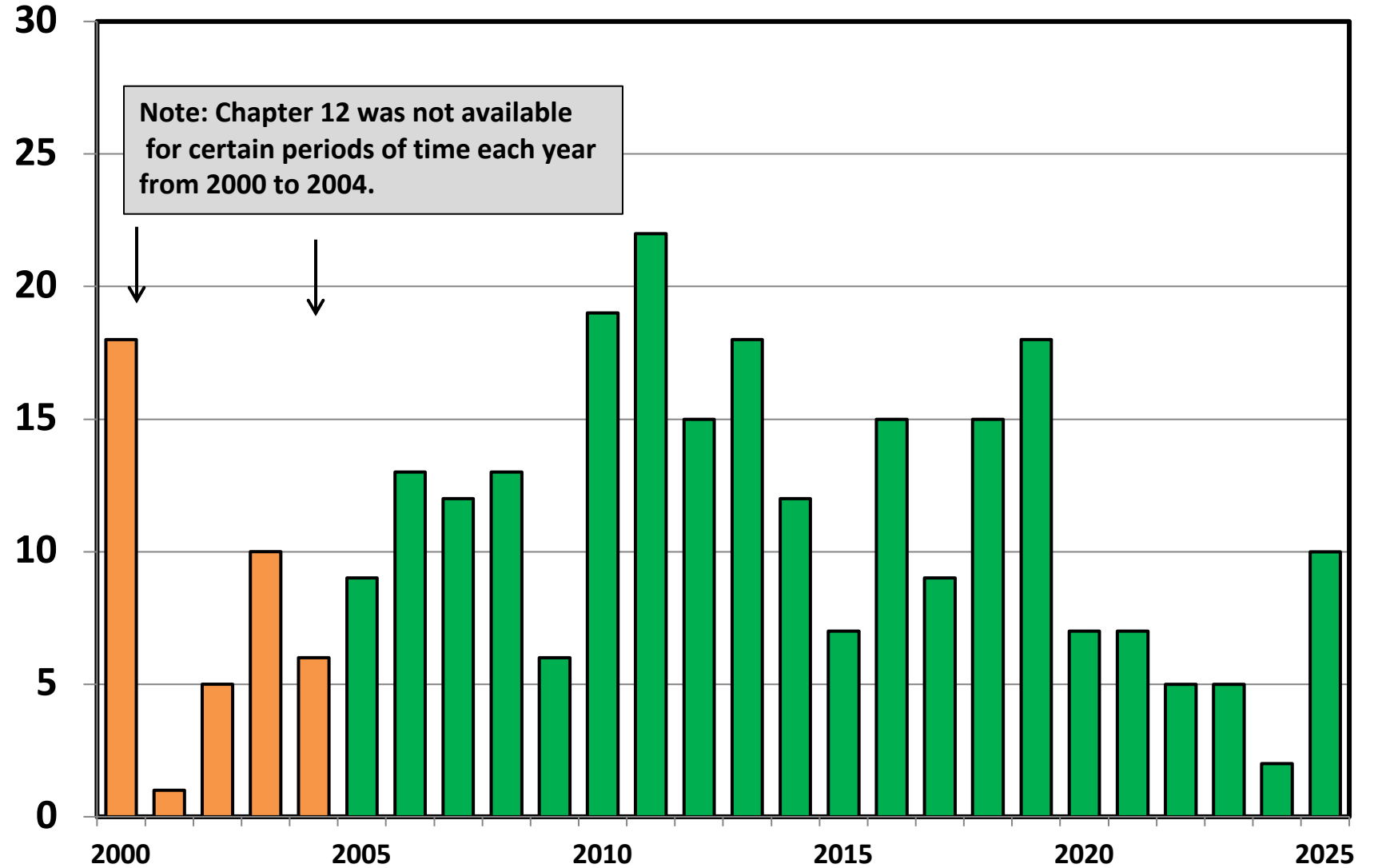


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Chapter 12 Cases Filed in Pennsylvania 2000 - 2025



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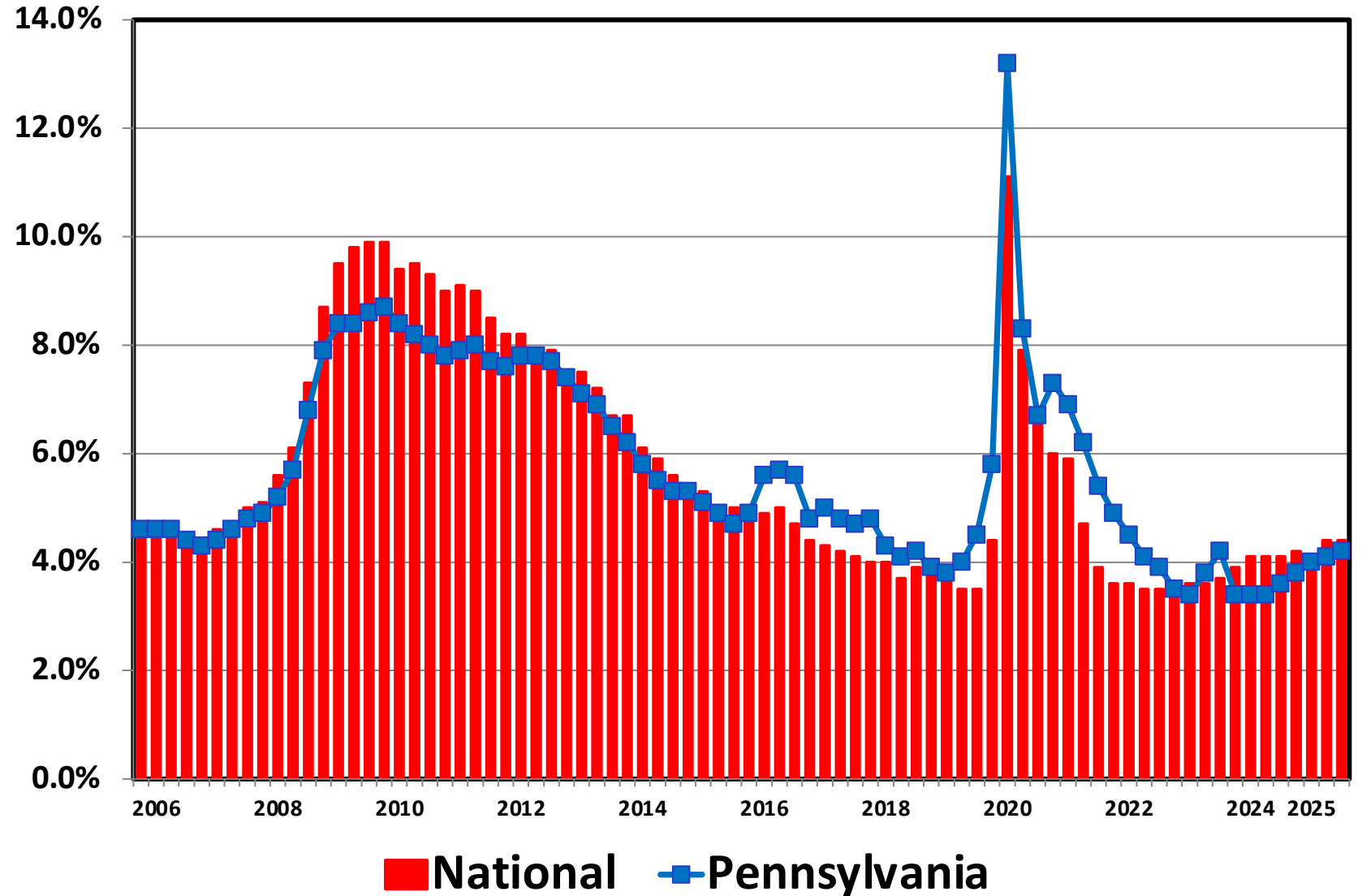


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

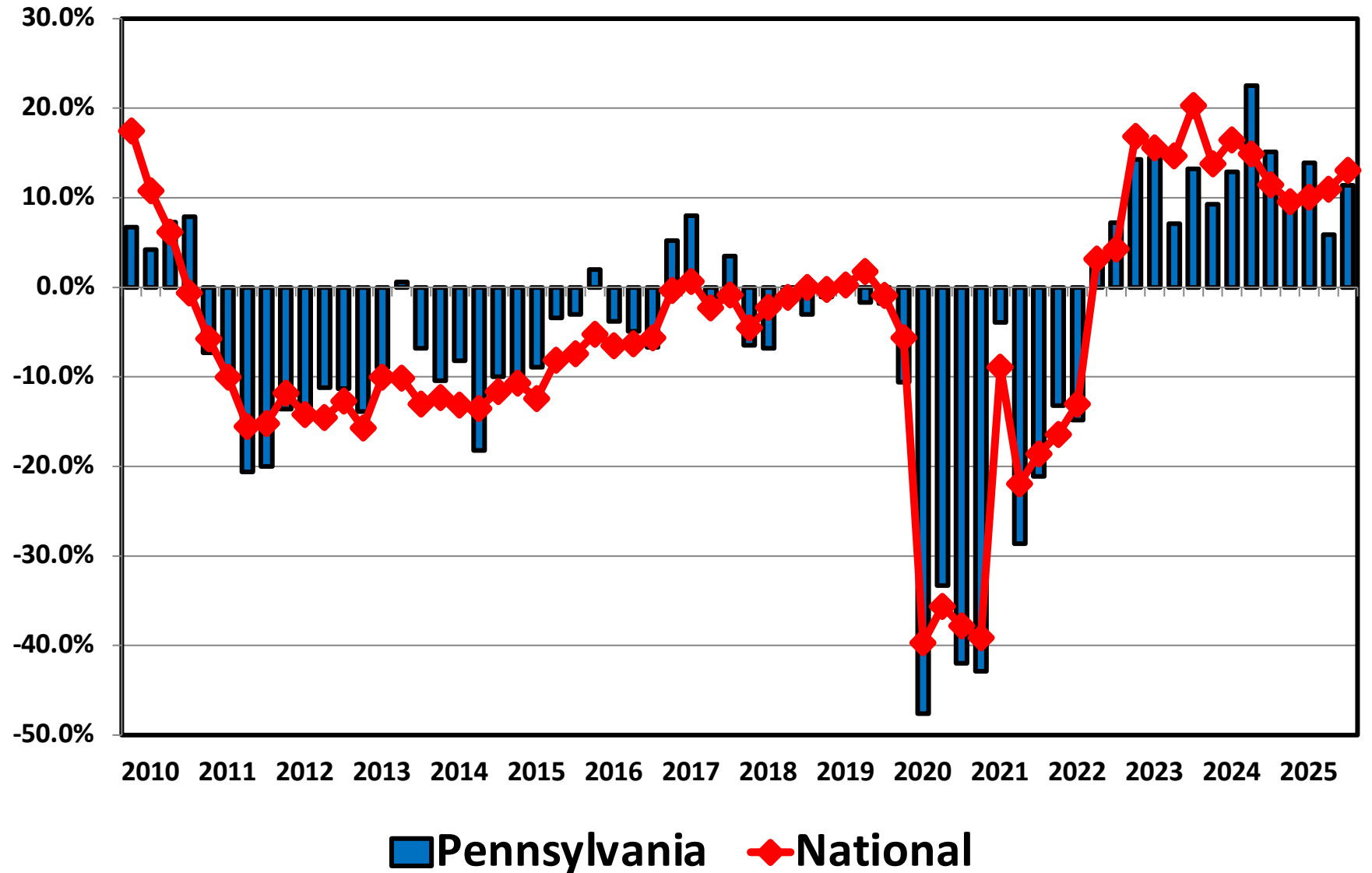
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Filing Trends By Quarter Pennsylvania vs. National Average (Percent Change From Same Quarter One Year Prior)



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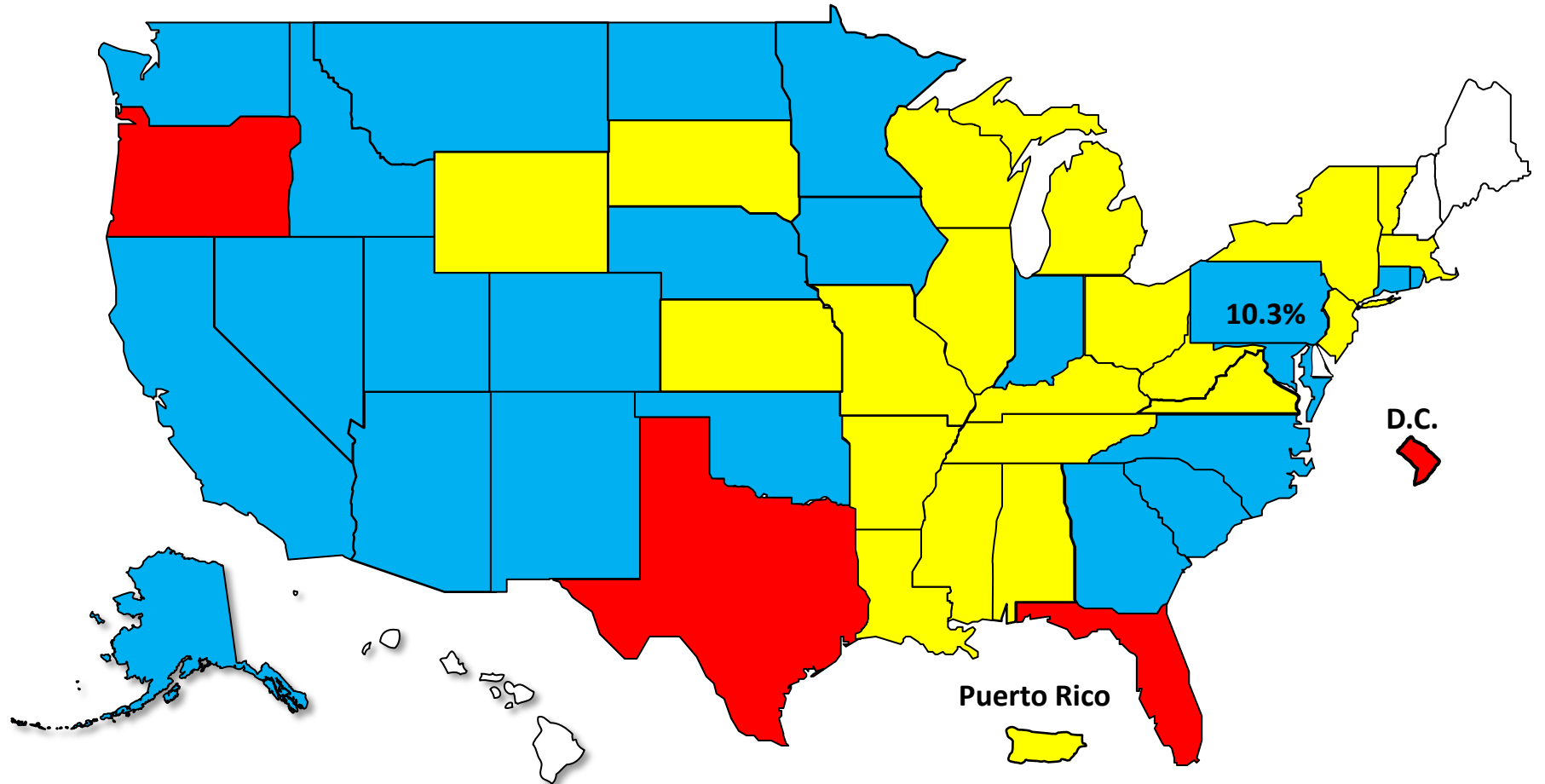
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Bankruptcy Filing Trends

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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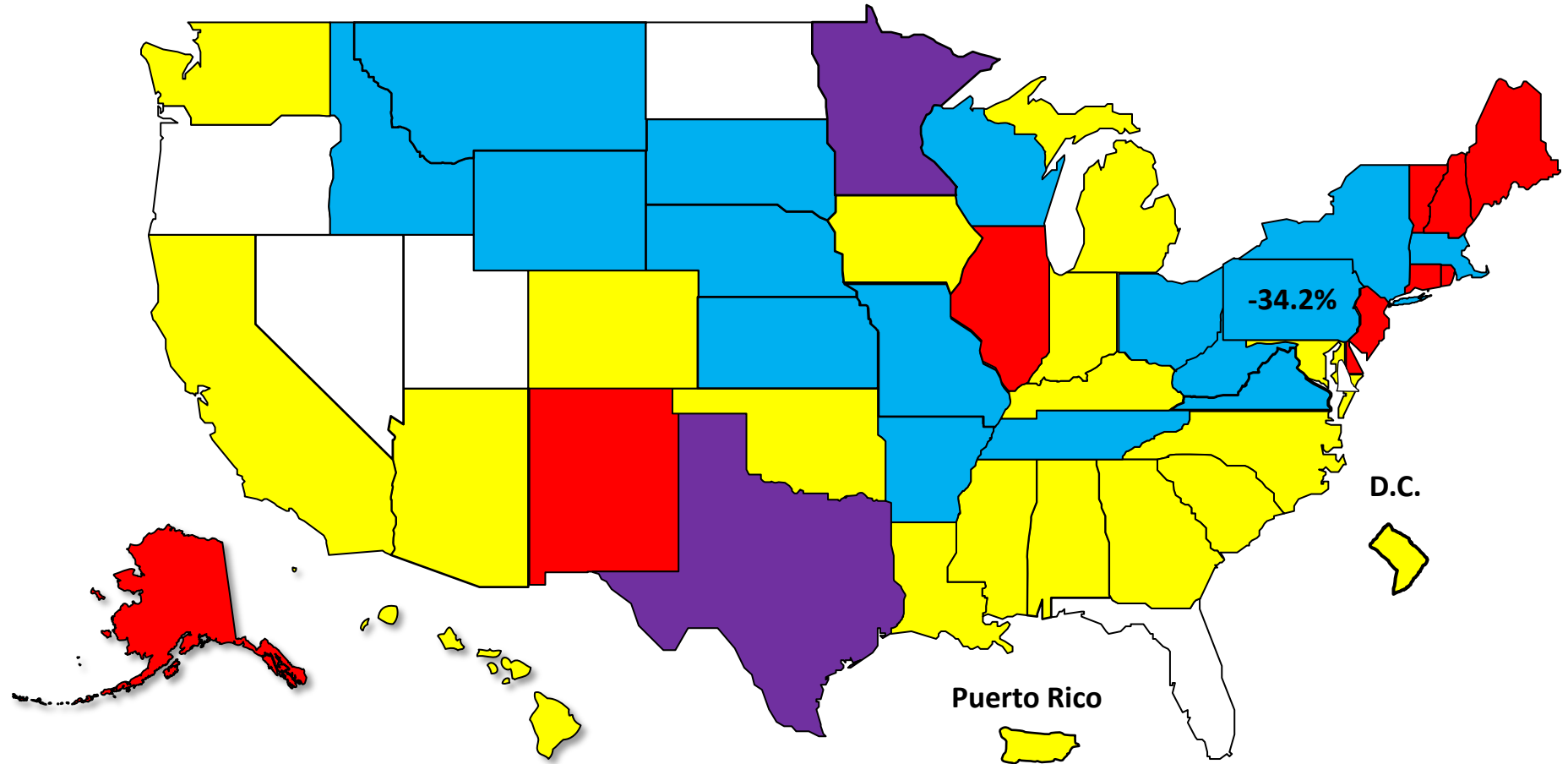
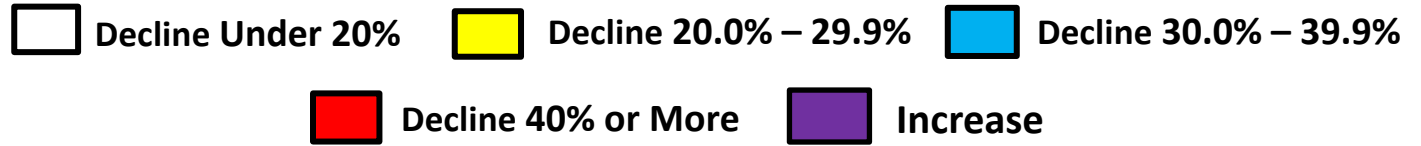
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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease





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