

Bankruptcy Filing Trends in Vermont: 2000-2025

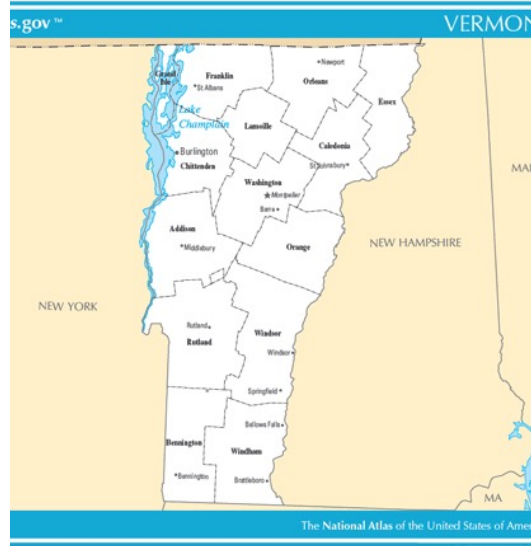


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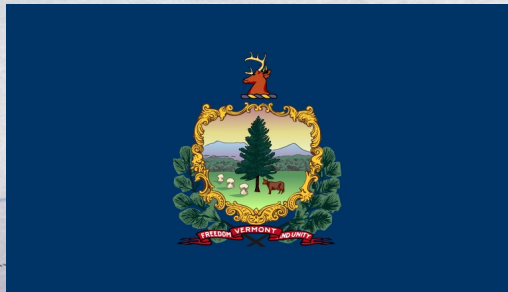


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Vermont

| State at a Glance | | |
|---|-----------|-------------|
| | Vermont | National |
| Population (7/1/2025) | 644,663 | 341,784,857 |
| - Change since April 2020 | .2% | 3.1% |
| - Foreign Born | 4.3% | 14.1% |
| Size (Square Miles) | 9,217 | 3,533,038 |
| Median Household Income | \$81,203 | \$80,734 |
| Persons per Household | 2.28 | 2.53 |
| Per Capita Income | \$46,500 | \$44,673 |
| Median Home Value | \$316,600 | \$332,700 |
| Homeownership Rate | 73.2% | 65.2% |
| High School Graduate (or Higher) | 94.9% | 89.6% |
| College Graduate (or Higher) | 43.8% | 35.7% |
| Disabled | 10.6% | 9.3% |
| No Health Insurance | 5.4% | 9.6% |
| In Poverty | 9.0% | 10.6% |
| Source: U.S. Census Bureau January 2026 | | |

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| Bankruptcy Filings in Vermont | | | | | |
|-------------------------------|-------|-----------|------------|------------|--------------|
| Calendar Years 2000 - 2025 | | | | | |
| Year | Total | Chapter 7 | Chapter 11 | Chapter 13 | Other Cases* |
| 2025 | 283 | 220 | 0 | 62 | 1 |
| 2024 | 262 | 210 | 1 | 50 | 1 |
| 2023 | 213 | 170 | 1 | 42 | 0 |
| 2022 | 178 | 131 | 0 | 45 | 2 |
| 2021 | 273 | 224 | 1 | 45 | 3 |
| 2020 | 379 | 288 | 3 | 71 | 17 |
| 2019 | 561 | 445 | 5 | 106 | 5 |
| 2018 | 555 | 457 | 4 | 91 | 3 |
| 2017 | 558 | 461 | 0 | 89 | 8 |
| 2016 | 564 | 454 | 4 | 104 | 2 |
| 2015 | 669 | 527 | 0 | 139 | 3 |
| 2014 | 715 | 542 | 1 | 170 | 2 |
| 2013 | 923 | 739 | 4 | 179 | 1 |
| 2012 | 1,030 | 819 | 2 | 204 | 5 |
| 2011 | 1,140 | 926 | 1 | 210 | 3 |
| 2010 | 1,651 | 1,313 | 9 | 325 | 4 |
| 2009 | 1,559 | 1,197 | 3 | 358 | 1 |
| 2008 | 1,275 | 951 | 2 | 318 | 4 |
| 2007 | 895 | 647 | 1 | 244 | 3 |
| 2006 | 655 | 478 | 1 | 174 | 2 |
| 2005 | 2,622 | 2,314 | 2 | 304 | 2 |
| 2004 | 1,698 | 1,443 | 13 | 242 | 0 |
| 2003 | 1,903 | 1,642 | 5 | 255 | 1 |
| 2002 | 1,826 | 1,608 | 6 | 212 | 0 |
| 2001 | 1,748 | 1,565 | 5 | 177 | 1 |
| 2000 | 1,492 | 1,336 | 7 | 147 | 2 |
| *Chapters 9, 12 and 15 | | | | | |

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| Business Bankruptcy Cases Filed - Vermont Years Ended December 31, 2000 - 2025 | | | | | |
|---|---------------|-----------|------------|------------|--------------|
| CALENDAR YEAR | TOTAL FILINGS | CHAPTER 7 | CHAPTER 11 | CHAPTER 13 | OTHER CASES* |
| 2025 | 28 | 22 | 0 | 5 | 1 |
| 2024 | 22 | 19 | 1 | 1 | 1 |
| 2023 | 16 | 14 | 1 | 1 | 0 |
| 2022 | 5 | 2 | 0 | 1 | 2 |
| 2021 | 18 | 11 | 1 | 3 | 3 |
| 2020 | 39 | 13 | 3 | 6 | 17 |
| 2019 | 44 | 28 | 5 | 6 | 5 |
| 2018 | 37 | 28 | 4 | 2 | 3 |
| 2017 | 35 | 25 | 0 | 2 | 8 |
| 2016 | 44 | 33 | 4 | 5 | 2 |
| 2015 | 39 | 31 | 0 | 5 | 3 |
| 2014 | 43 | 28 | 1 | 12 | 2 |
| 2013 | 45 | 37 | 4 | 3 | 1 |
| 2012 | 54 | 38 | 2 | 10 | 4 |
| 2011 | 46 | 32 | 1 | 10 | 3 |
| 2010 | 69 | 52 | 8 | 5 | 4 |
| 2009 | 61 | 43 | 3 | 14 | 1 |
| 2008 | 49 | 33 | 1 | 11 | 4 |
| 2007 | 65 | 43 | 1 | 18 | 3 |
| 2006 | 36 | 23 | 1 | 10 | 2 |
| 2005 | 78 | 58 | 1 | 17 | 2 |
| 2004 | 85 | 58 | 12 | 15 | 0 |
| 2003 | 78 | 55 | 5 | 17 | 1 |
| 2002 | 91 | 70 | 6 | 15 | 0 |
| 2001 | 97 | 69 | 5 | 22 | 1 |
| 2000 | 71 | 47 | 7 | 15 | 2 |
| * Chapters 9, 12 and 15 | | | | | |

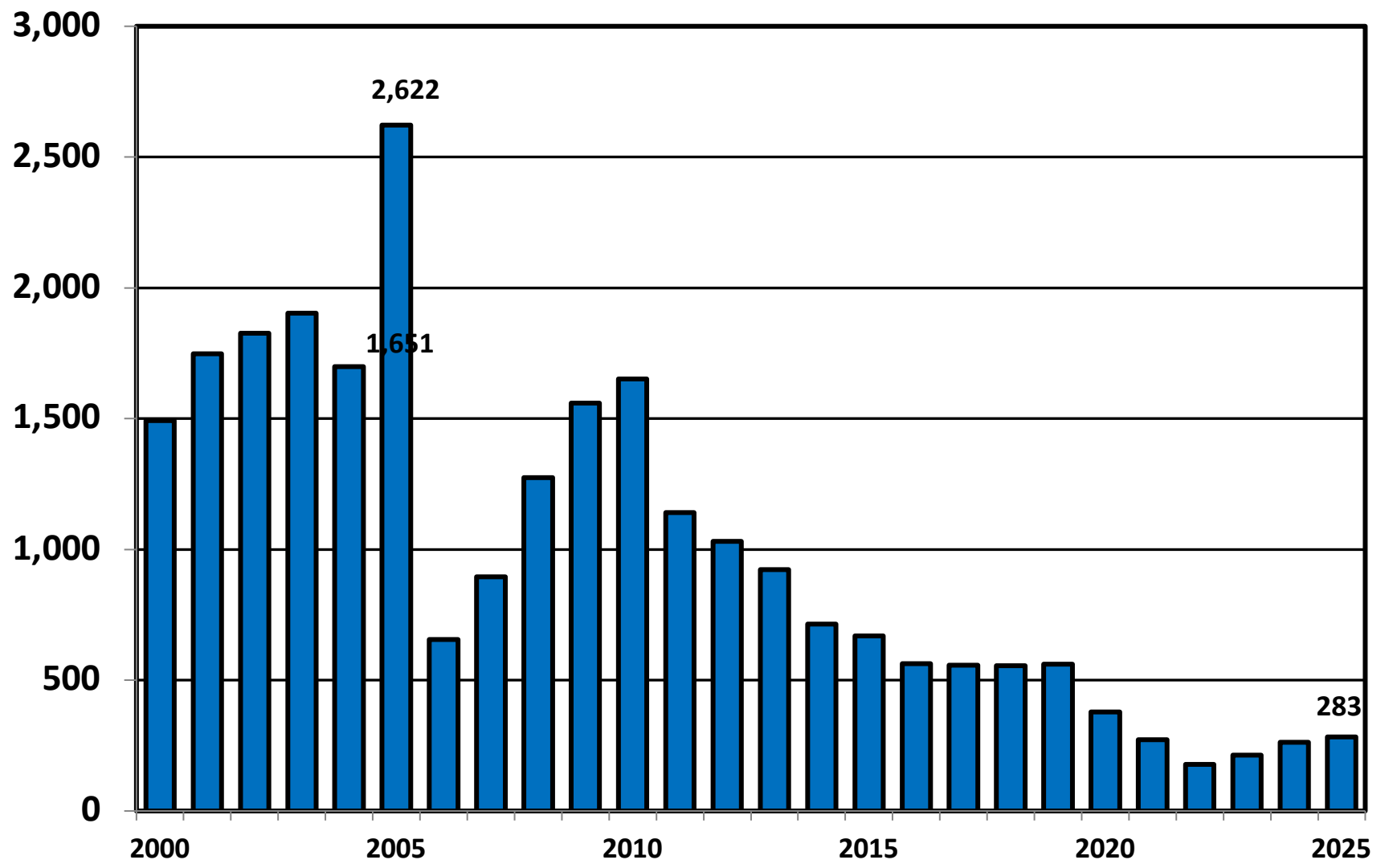
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Total Bankruptcy Cases Filed in Vermont Calendar Years 2000 - 2025



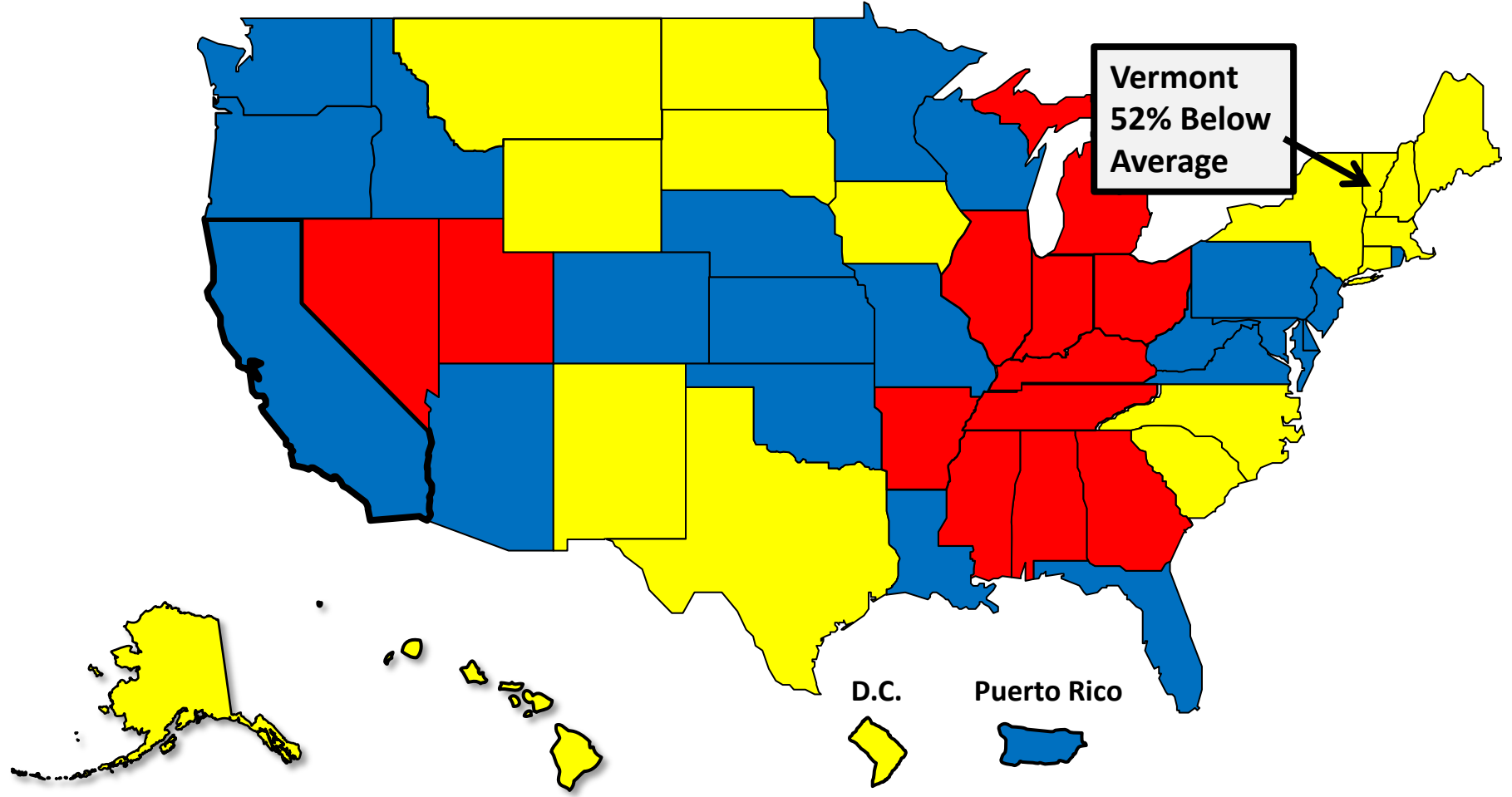
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Total Filings Relative to Population 2000 - 2025



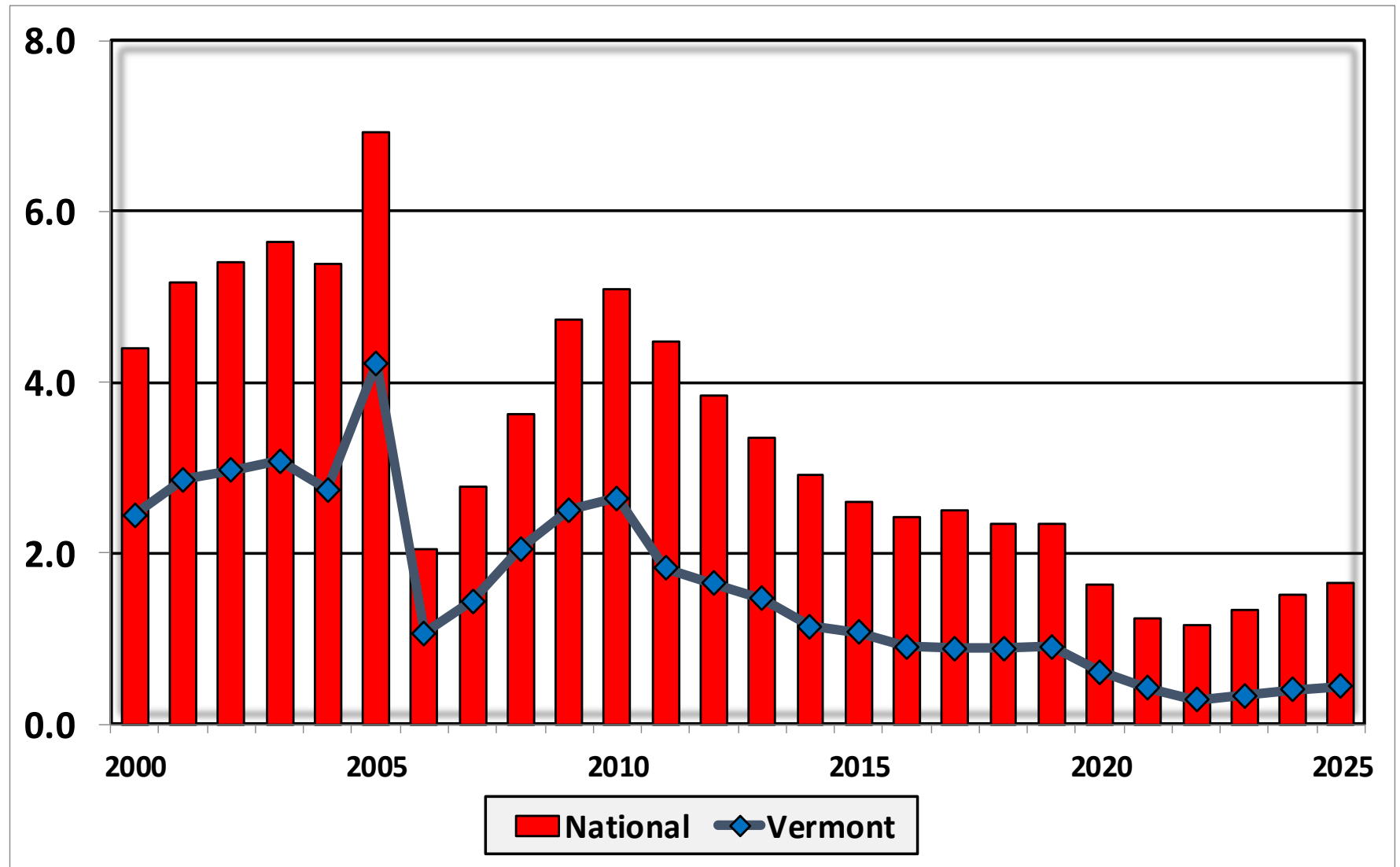
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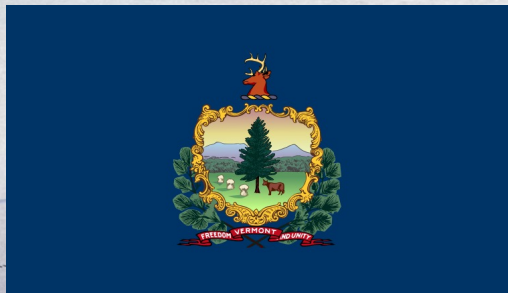
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Bankruptcy Filings per 1,000 Population Vermont vs. National Average 2000 - 2025



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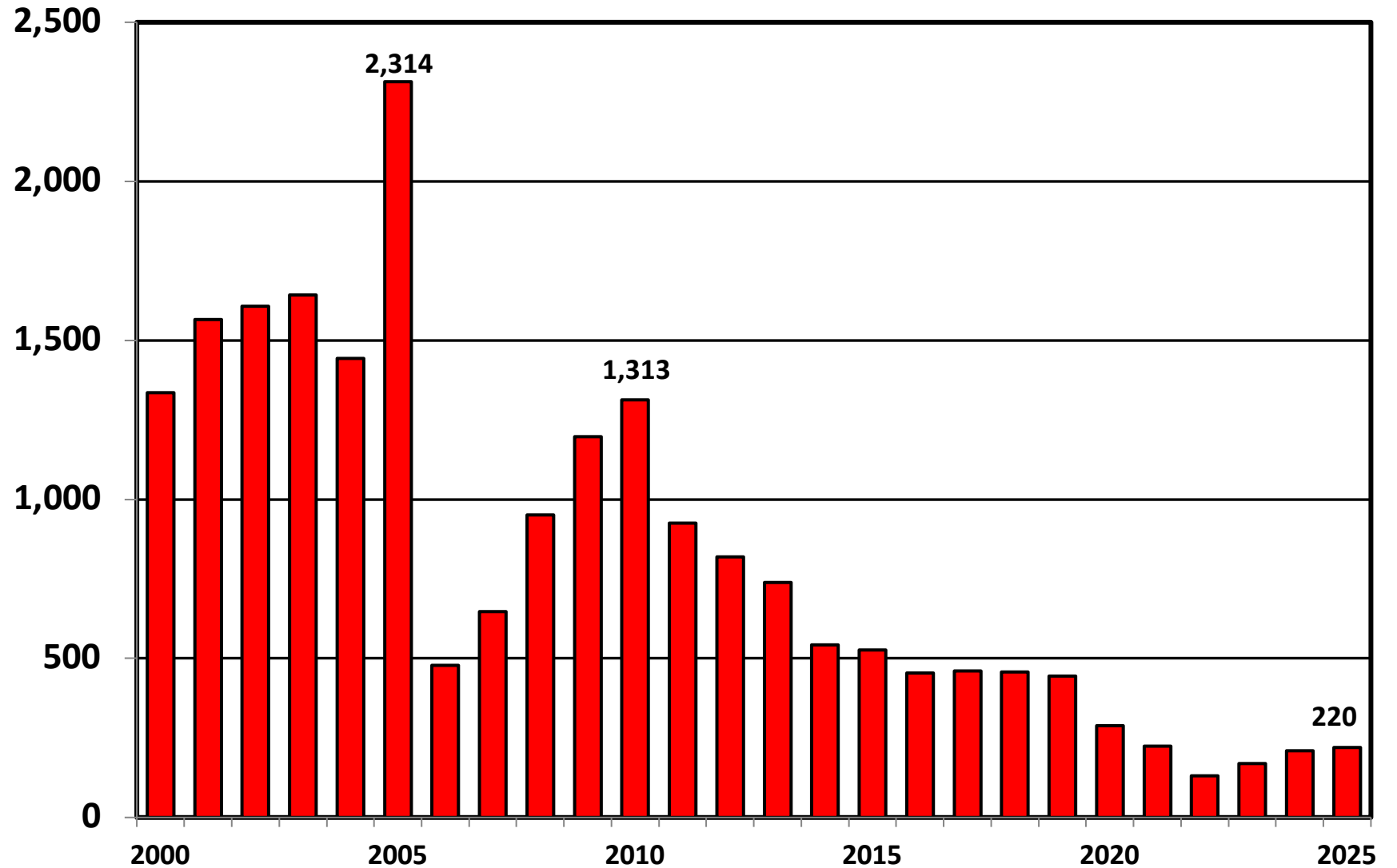


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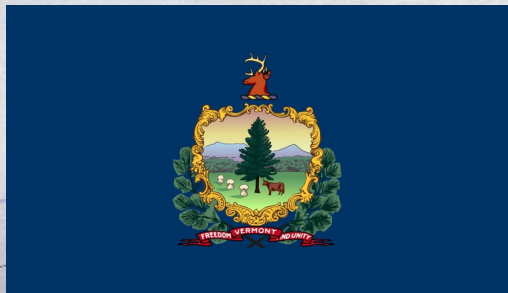


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Chapter 7 Cases Filed In Vermont Calendar Years 2000 - 2025



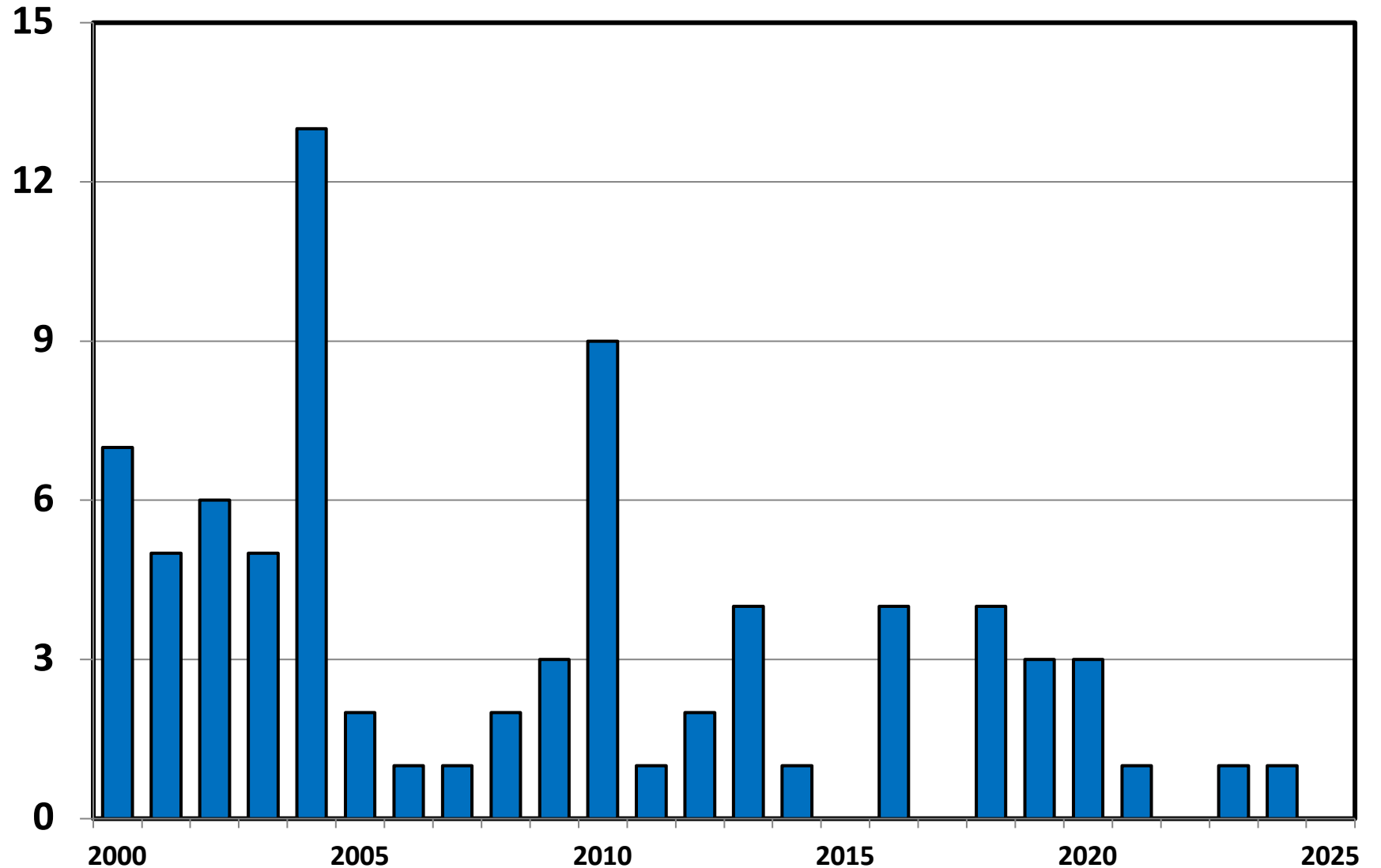
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Chapter 11 Cases Filed in Vermont 2000 - 2025



Bankruptcy Filing Trends in Vermont: 2000-2025

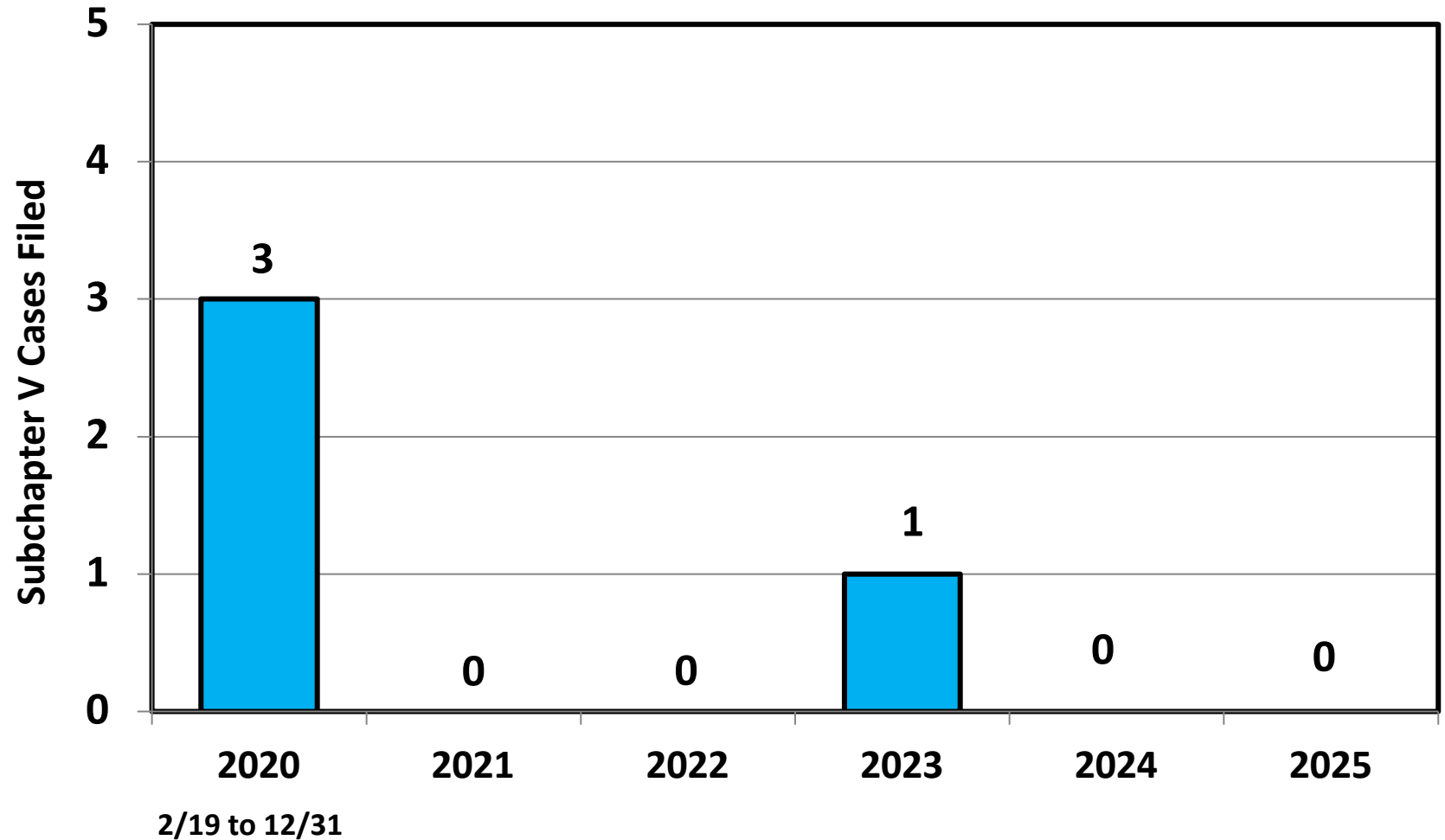


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Subchapter V Cases Filed in Vermont Calendar Years 2020 - 2025



Source: ABI review of PACER records

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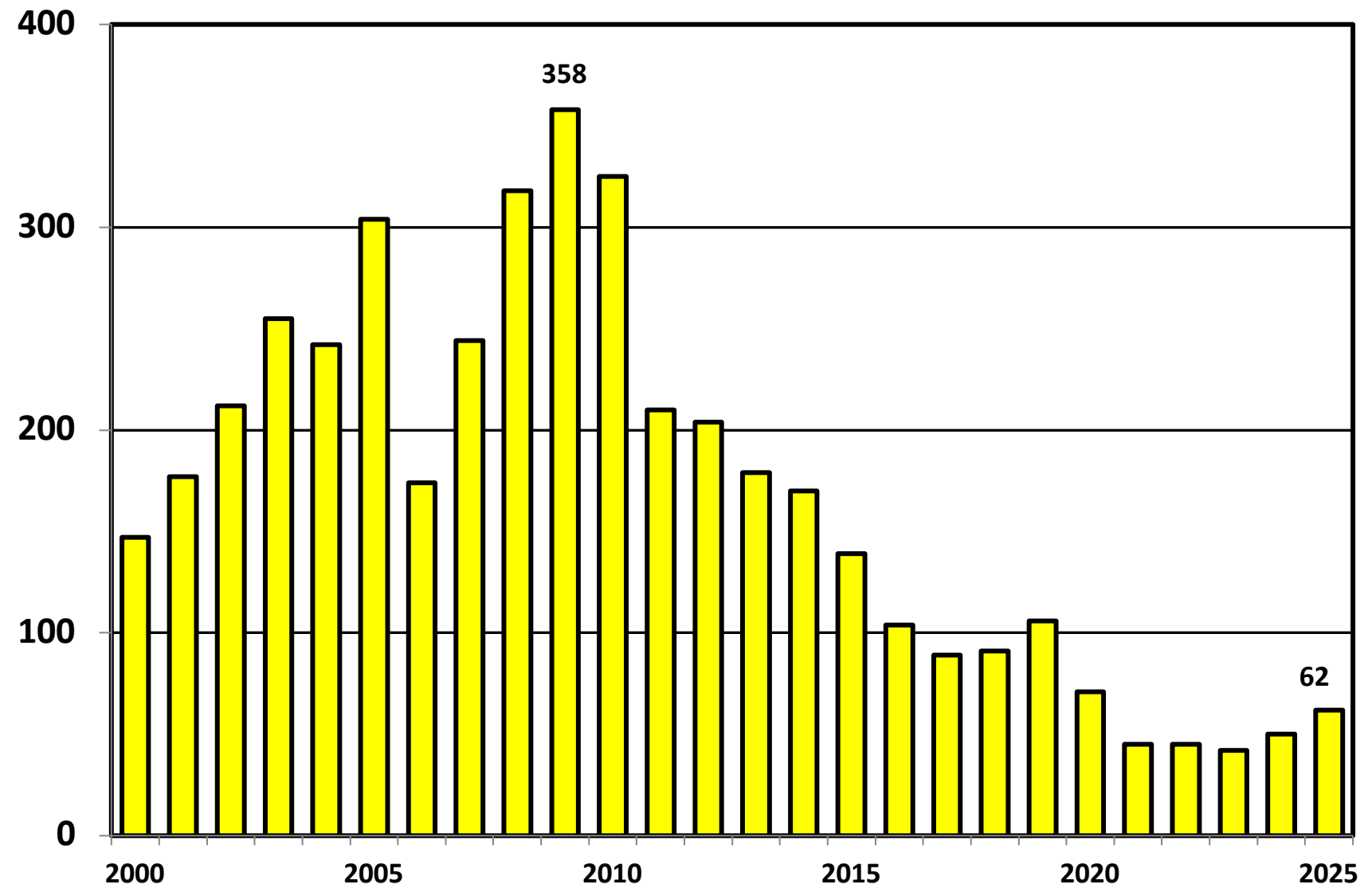


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Chapter 13 Cases Filed in Vermont 2000 - 2025



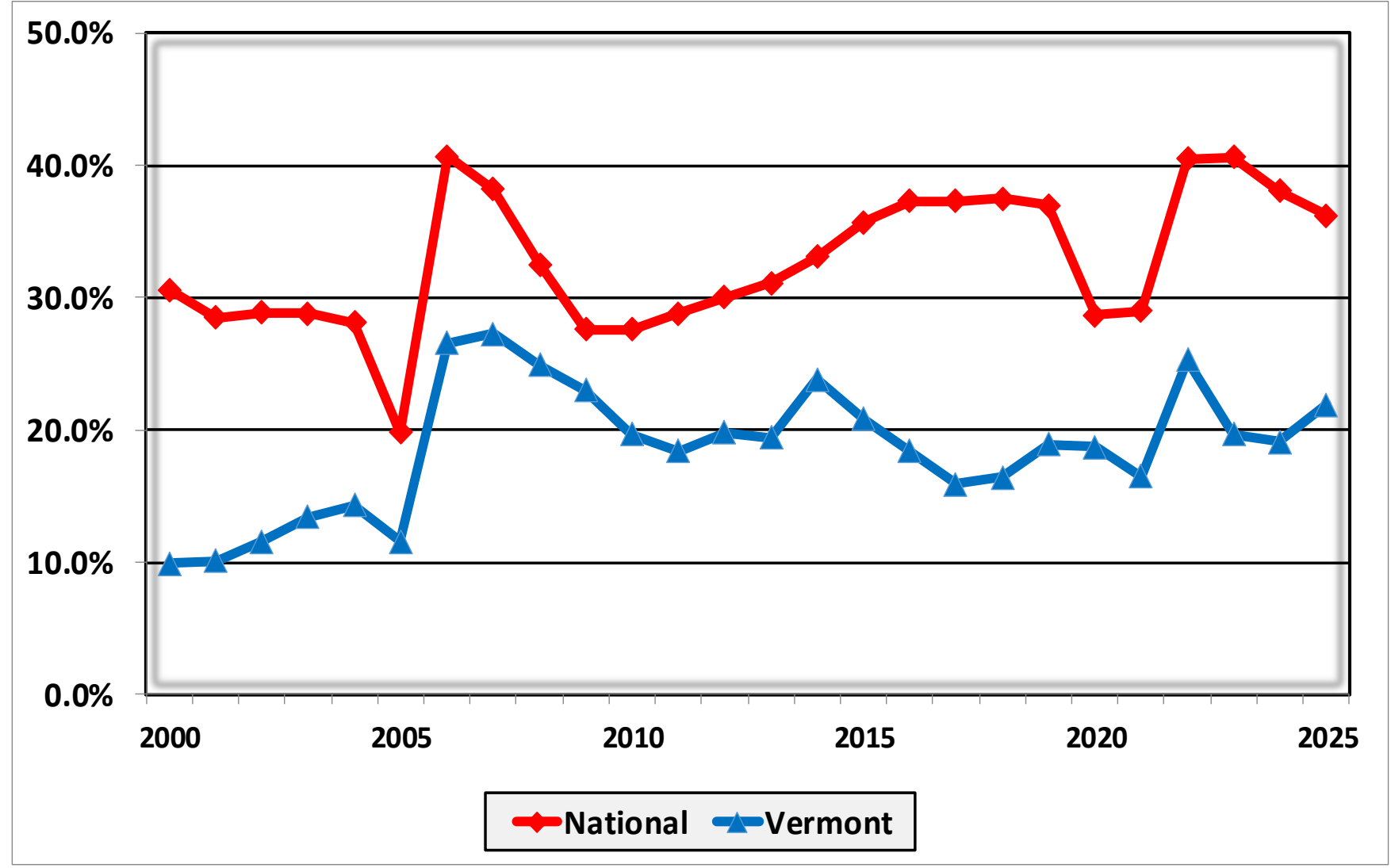
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



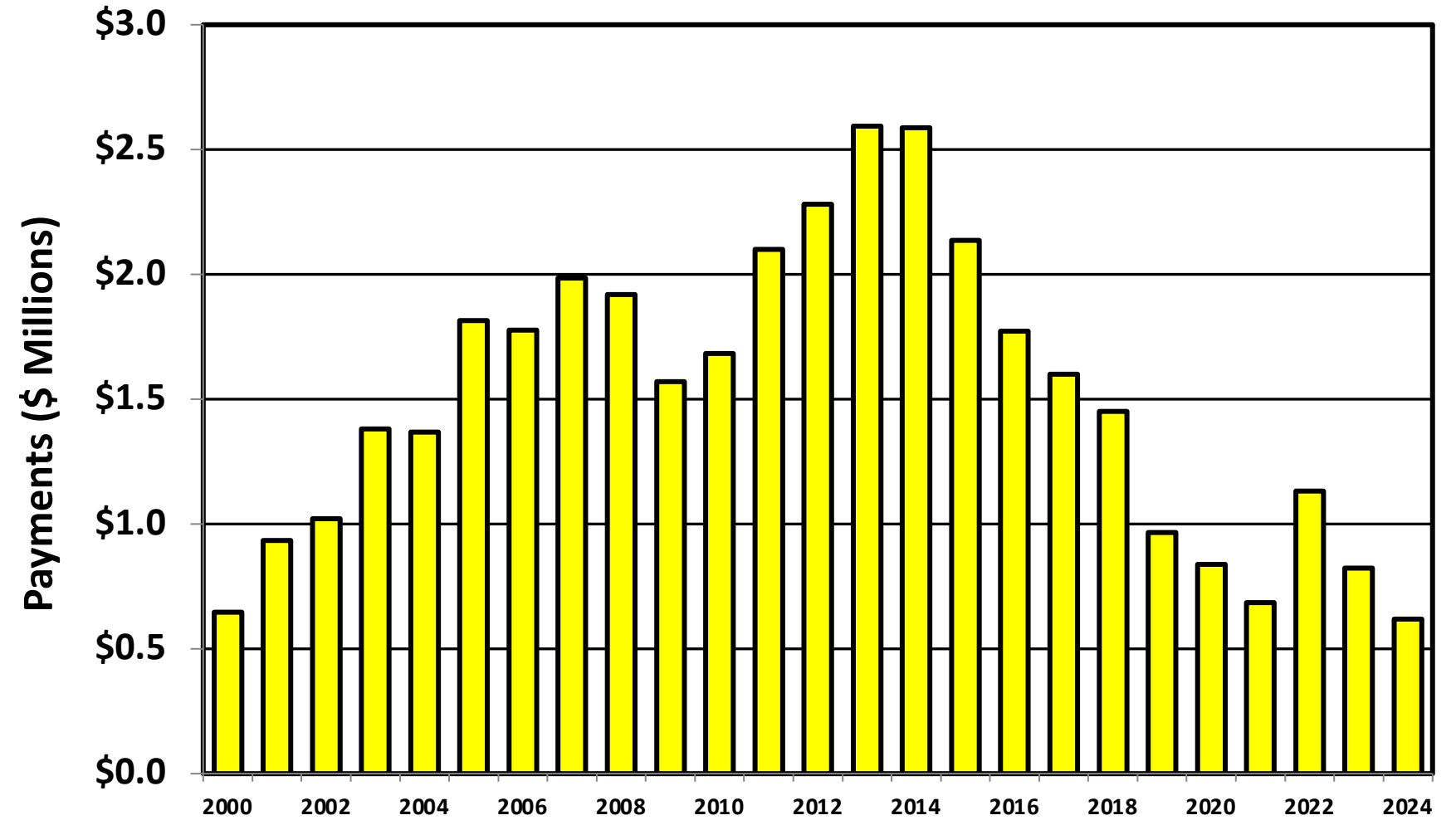
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Chapter 13 Cases in Vermont Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 – 2024



Source: Executive Office for United States Trustees

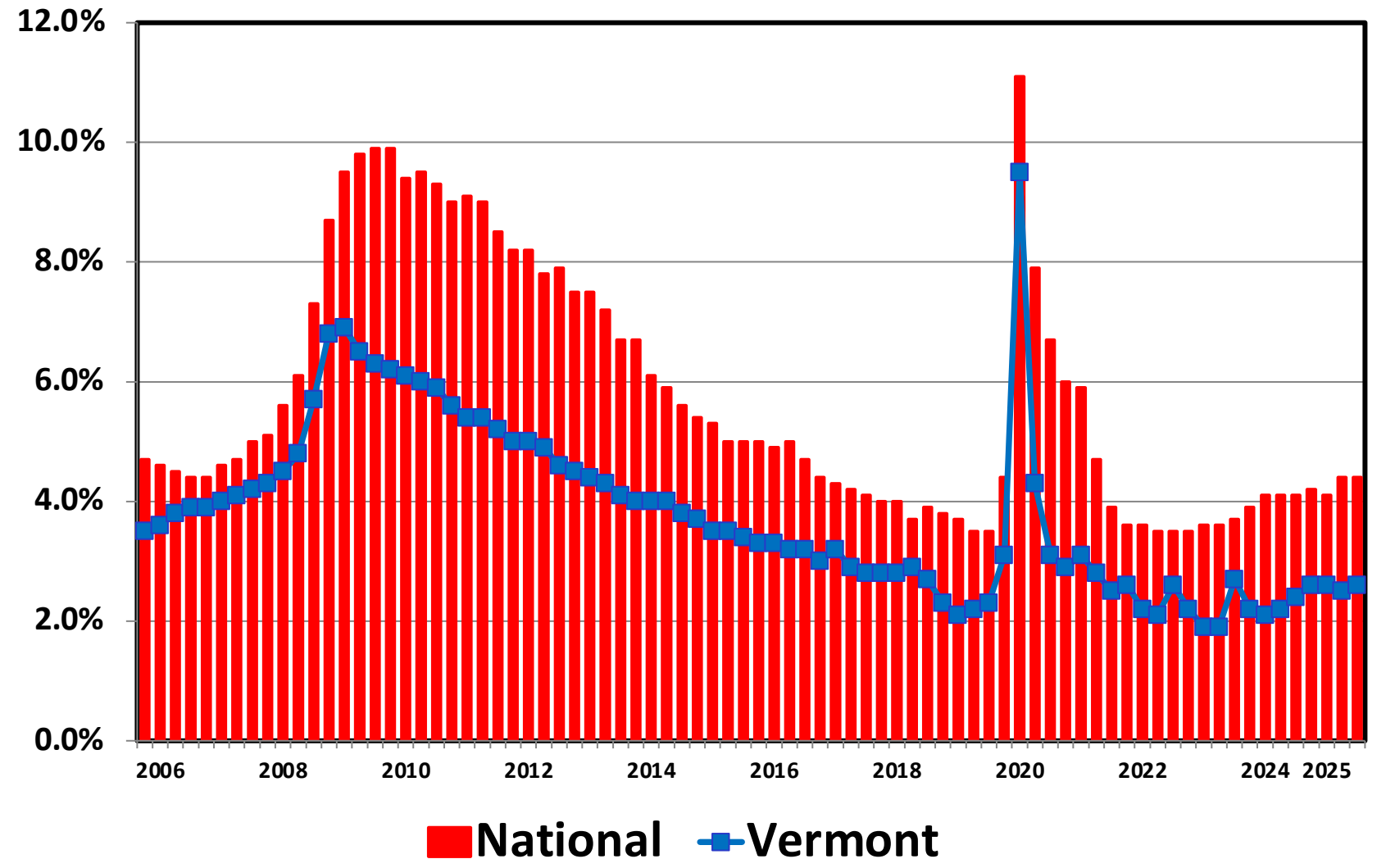
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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

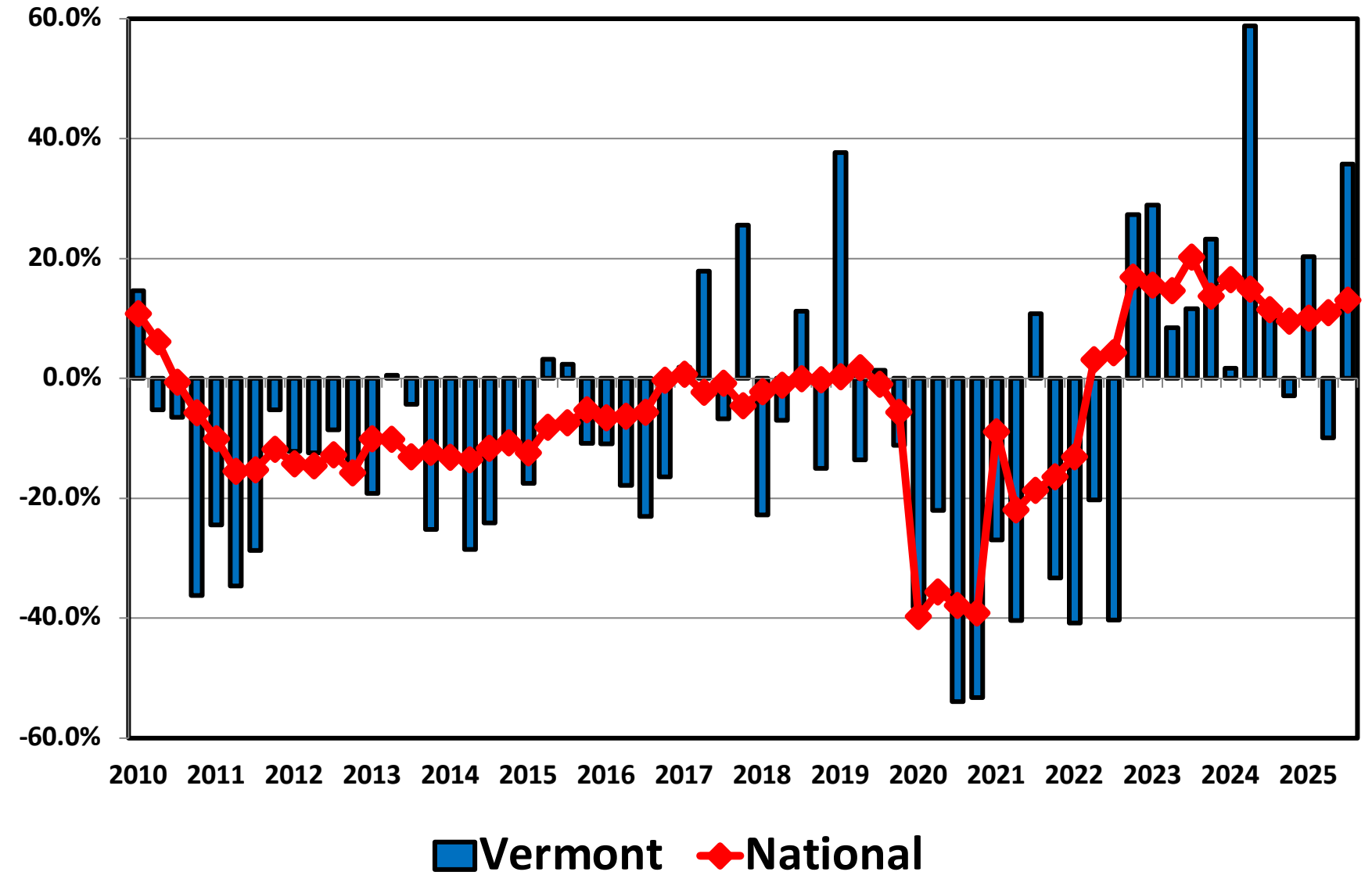
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Filing Trends By Quarter Vermont vs. National Average (Percent Change From Same Quarter One Year Prior)



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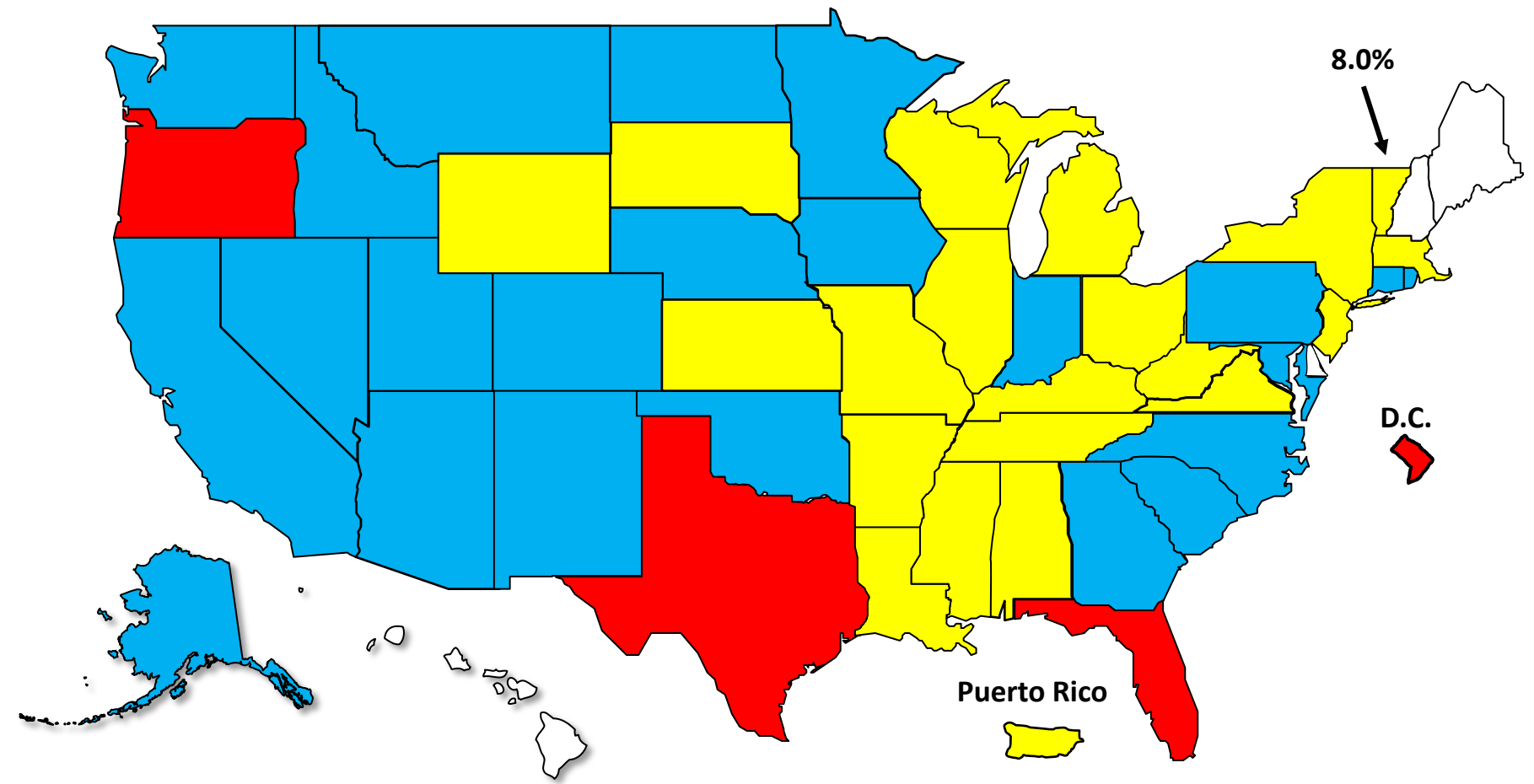


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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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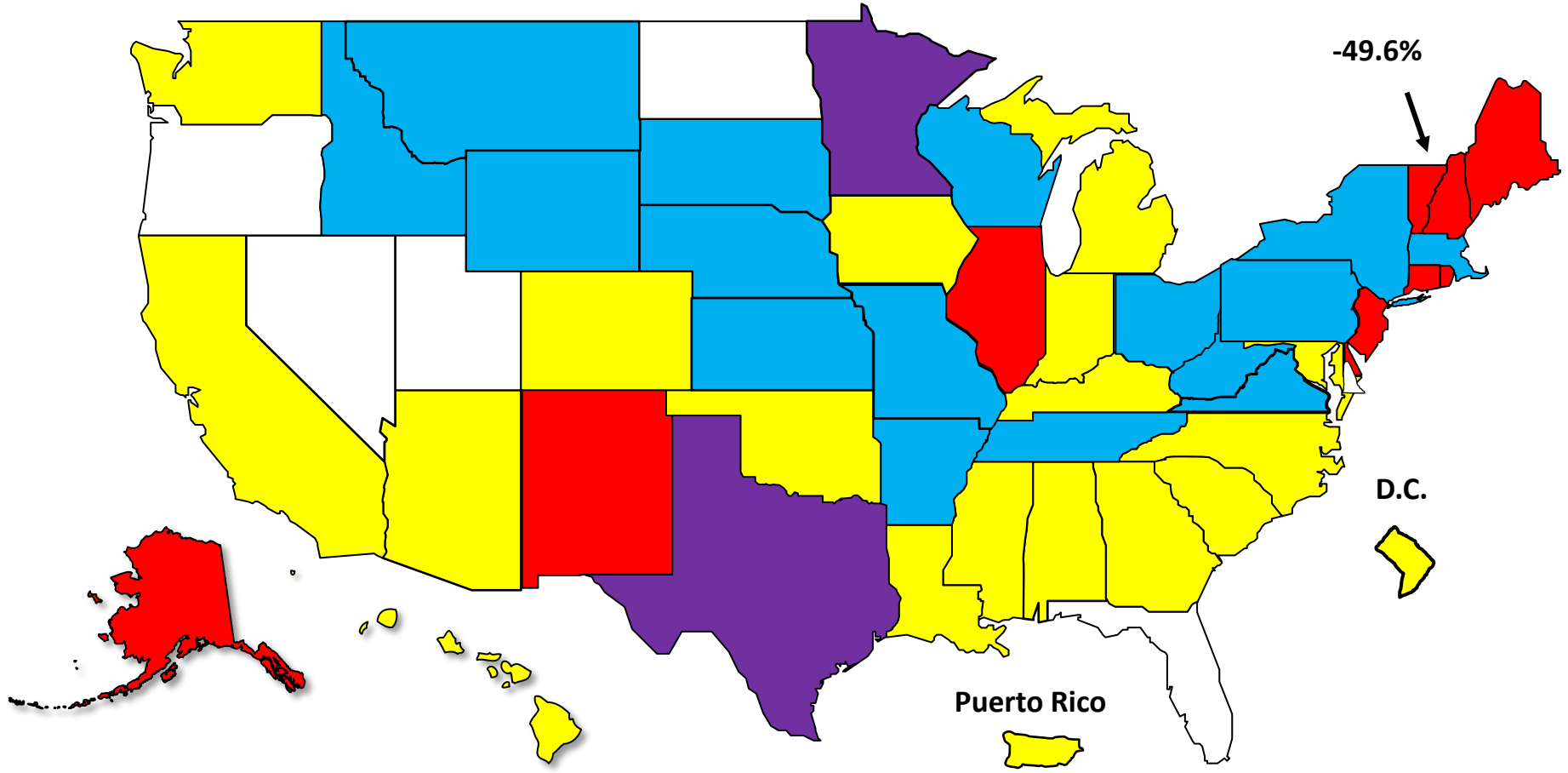
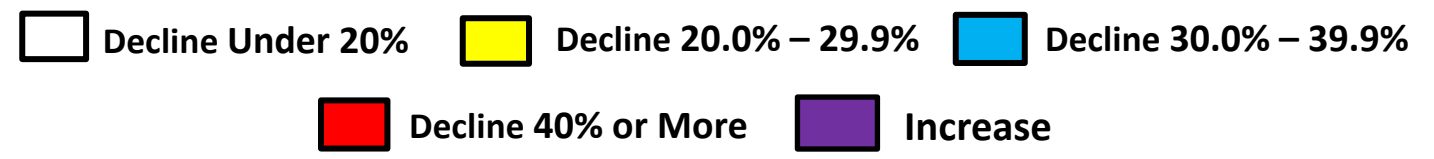


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Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



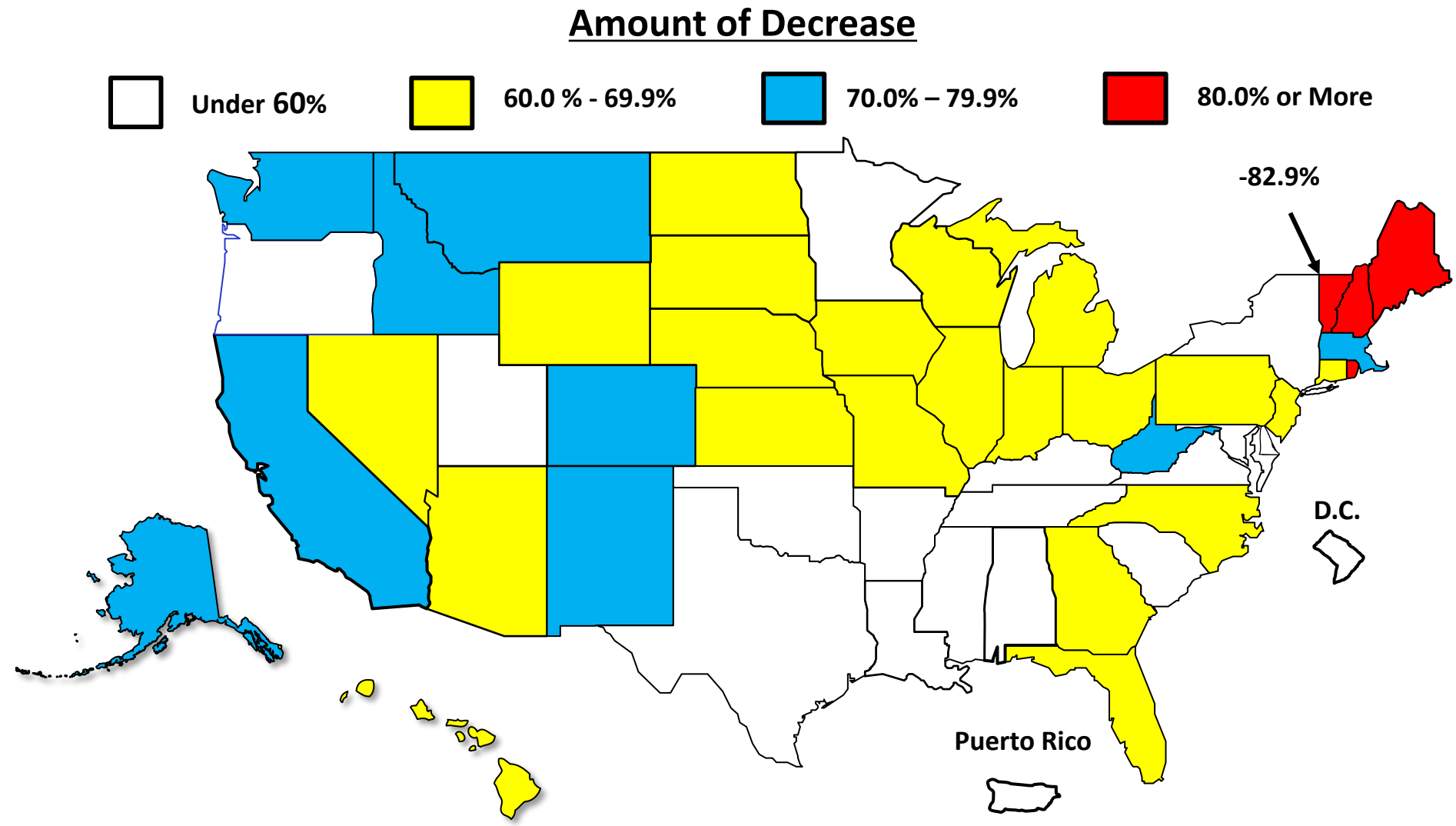
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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)





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