

Bankruptcy Filing Trends in Virginia: 2000-2025

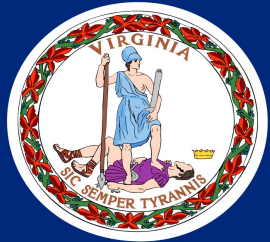


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Virginia

State at a Glance

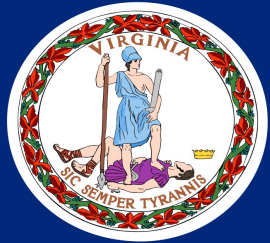
	Virginia	National
Population (7/1/2025)	8,880,107	341,784,857
- Change since April 2020	2.9%	3.1%
- Foreign Born	13.1%	14.1%
Size (Square Miles)	39,482	3,533,038
Median Household Income	\$93,170	\$80,734
Persons per Household	2.52	2.53
Per Capita Income	\$50,666	\$44,673
Median Home Value	\$383,700	\$332,700
Homeownership Rate	67.3%	65.2%
High School Graduate (or Higher)	91.6%	89.6%
College Graduate (or Higher)	42.2%	35.7%
Disabled	8.8%	9.3%
No Health Insurance	8.3%	9.6%
In Poverty	9.7%	10.6%
Source: U.S. Census Bureau January 2026		

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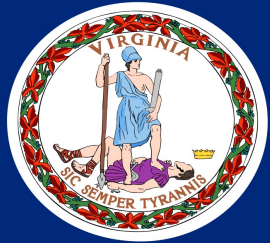
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Bankruptcy Filings in Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	15,959	9,569	79	6,309	2
2024	14,524	8,292	110	6,115	7
2023	13,004	6,972	67	5,963	2
2022	11,374	6,208	73	5,092	1
2021	12,448	8,222	178	4,043	5
2020	16,517	10,674	222	5,616	5
2019	23,297	13,306	94	9,891	6
2018	22,778	13,051	102	9,619	6
2017	22,885	13,215	131	9,530	9
2016	22,667	13,146	124	9,382	15
2015	23,134	13,638	353	9,135	8
2014	24,046	14,656	151	9,235	4
2013	26,251	16,431	158	9,658	4
2012	29,462	18,892	171	10,397	2
2011	33,592	22,408	208	10,972	4
2010	37,311	25,105	274	11,923	9
2009	36,531	24,963	285	11,279	4
2008	28,553	18,342	234	9,973	4
2007	19,478	11,561	122	7,788	7
2006	13,184	7,247	86	5,850	1
2005	45,097	34,346	116	10,626	9
2004	40,476	29,031	147	11,298	0
2003	43,468	31,659	188	11,617	4
2002	42,830	31,849	203	10,775	3
2001	41,763	31,544	211	10,002	6
2000	36,191	26,879	175	9,128	9
*Chapters 9, 12 and 15					

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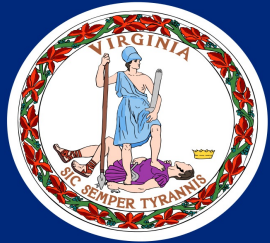
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Total Bankruptcy Filings - Eastern District of Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	12,322	7,314	62	4,945	1
2024	11,353	6,409	87	4,855	2
2023	10,069	5,371	58	4,639	1
2022	8,641	4,660	52	3,939	13
2021	9,515	6,222	165	3,125	3
2020	12,713	8,208	203	4,302	0
2019	17,738	10,274	72	7,390	2
2018	17,275	9,737	87	7,449	2
2017	17,431	9,918	110	7,400	3
2016	17,112	9,757	104	7,242	9
2015	17,571	10,134	304	7,132	1
2014	18,335	10,938	137	7,258	2
2013	19,852	12,131	136	7,584	1
2012	22,565	14,185	145	8,234	1
2011	25,858	16,985	176	8,695	2
2010	28,419	18,849	235	9,330	5
2009	26,944	18,255	247	8,441	1
2008	21,242	13,554	188	7,499	1
2007	13,848	7,927	101	5,816	4
2006	8,773	4,597	72	4,103	1
2005	31,505	23,492	89	7,920	4
2004	28,319	19,313	109	8,897	0
2003	30,528	21,018	160	9,348	2
2002	30,092	20,993	164	8,934	1
2001	29,271	20,866	174	8,231	0
2000	26,131	18,543	148	7,433	7
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Virginia: 2000-2025



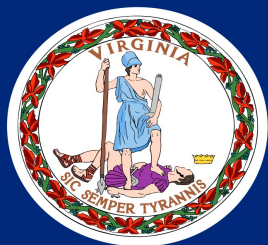
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Total Bankruptcy Filings - Western District of Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	3,637	2,255	17	1,364	1
2024	3,171	1,883	23	1,260	5
2023	2,935	1,601	9	1,324	1
2022	2,733	1,548	21	1,163	1
2021	2,933	2,000	13	918	2
2020	3,804	2,466	19	1,314	5
2019	5,559	3,251	19	2,285	4
2018	5,503	3,314	15	2,170	4
2017	5,454	3,297	21	2,130	6
2016	5,555	3,389	20	2,140	6
2015	5,563	3,504	49	2,003	7
2014	5,711	3,718	14	1,977	2
2013	6,399	4,300	22	2,074	3
2012	6,897	4,707	26	2,163	1
2011	7,734	5,423	32	2,277	2
2010	8,892	6,256	39	2,593	4
2009	9,587	6,708	38	2,838	3
2008	7,311	4,788	46	2,474	3
2007	5,630	3,634	21	1,972	3
2006	4,411	2,650	14	1,747	0
2005	13,592	10,854	27	2,706	5
2004	12,157	9,718	38	2,401	0
2003	12,940	10,641	28	2,269	2
2002	12,738	10,856	39	1,841	2
2001	12,492	10,678	37	1,771	6
2000	10,060	8,336	27	1,695	2
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Virginia: 2000-2025



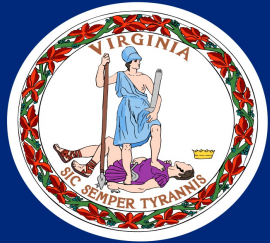
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Business Bankruptcy Cases Filed - Virginia Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	359	268	69	20	2
2024	399	250	106	36	7
2023	266	181	60	23	2
2022	242	156	64	21	1
2021	364	174	177	8	5
2020	478	244	211	18	5
2019	452	332	76	38	6
2018	440	322	73	39	6
2017	480	330	103	38	9
2016	439	281	102	41	15
2015	699	334	330	27	8
2014	574	394	138	38	4
2013	596	432	126	34	4
2012	736	546	148	40	2
2011	892	664	179	45	4
2010	1,104	800	230	65	9
2009	1,193	901	247	41	4
2008	973	710	208	51	4
2007	594	453	102	32	7
2006	283	183	74	25	1
2005	476	343	96	28	9
2004	750	554	126	70	0
2003	956	702	160	90	4
2002	969	692	167	107	3
2001	924	658	174	86	6
2000	815	569	143	94	9
* Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Virginia: 2000-2025



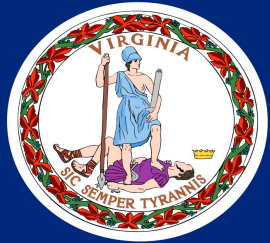
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Business Bankruptcy Filings - Eastern District of Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	284	217	52	14	1
2024	308	195	83	28	2
2023	203	137	51	14	1
2022	178	120	45	13	13
2021	308	137	164	4	3
2020	401	196	194	11	0
2019	349	264	56	27	2
2018	341	255	59	25	2
2017	382	268	84	27	3
2016	349	225	85	30	9
2015	565	262	283	19	1
2014	468	312	125	29	2
2013	477	339	109	28	1
2012	581	425	123	32	1
2011	716	529	150	35	2
2010	884	638	196	45	5
2009	948	712	211	24	1
2008	783	583	165	34	1
2007	416	309	81	22	4
2006	217	135	60	21	1
2005	313	216	74	19	4
2004	318	210	91	17	0
2003	406	249	134	21	2
2002	399	234	129	35	1
2001	311	169	138	4	0
2000	296	157	119	13	7
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Virginia: 2000-2025



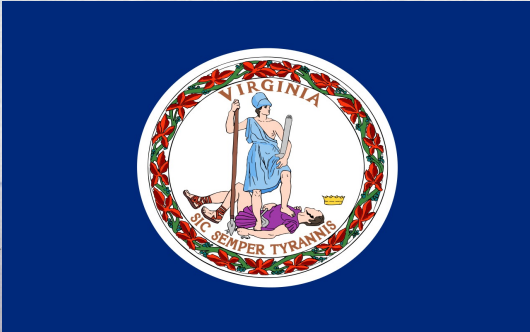
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Business Bankruptcy Filings - Western District of Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	75	51	17	6	1
2024	91	55	23	8	5
2023	63	44	9	9	1
2022	64	36	19	8	1
2021	56	37	13	4	2
2020	77	48	17	7	5
2019	103	74	16	9	4
2018	99	67	14	14	4
2017	98	62	19	11	6
2016	90	56	17	11	6
2015	134	72	47	8	7
2014	106	82	13	9	2
2013	119	93	17	6	3
2012	155	121	25	8	1
2011	176	135	29	10	2
2010	220	162	34	20	4
2009	245	189	36	17	3
2008	190	127	43	17	3
2007	178	144	21	10	3
2006	66	48	14	4	0
2005	163	127	22	9	5
2004	432	344	35	53	0
2003	550	453	26	69	2
2002	570	458	38	72	2
2001	613	489	36	82	6
2000	519	412	24	81	2
*Chapters 9, 12 and 15					

Bankruptcy Filing Trends in Virginia: 2000-2025

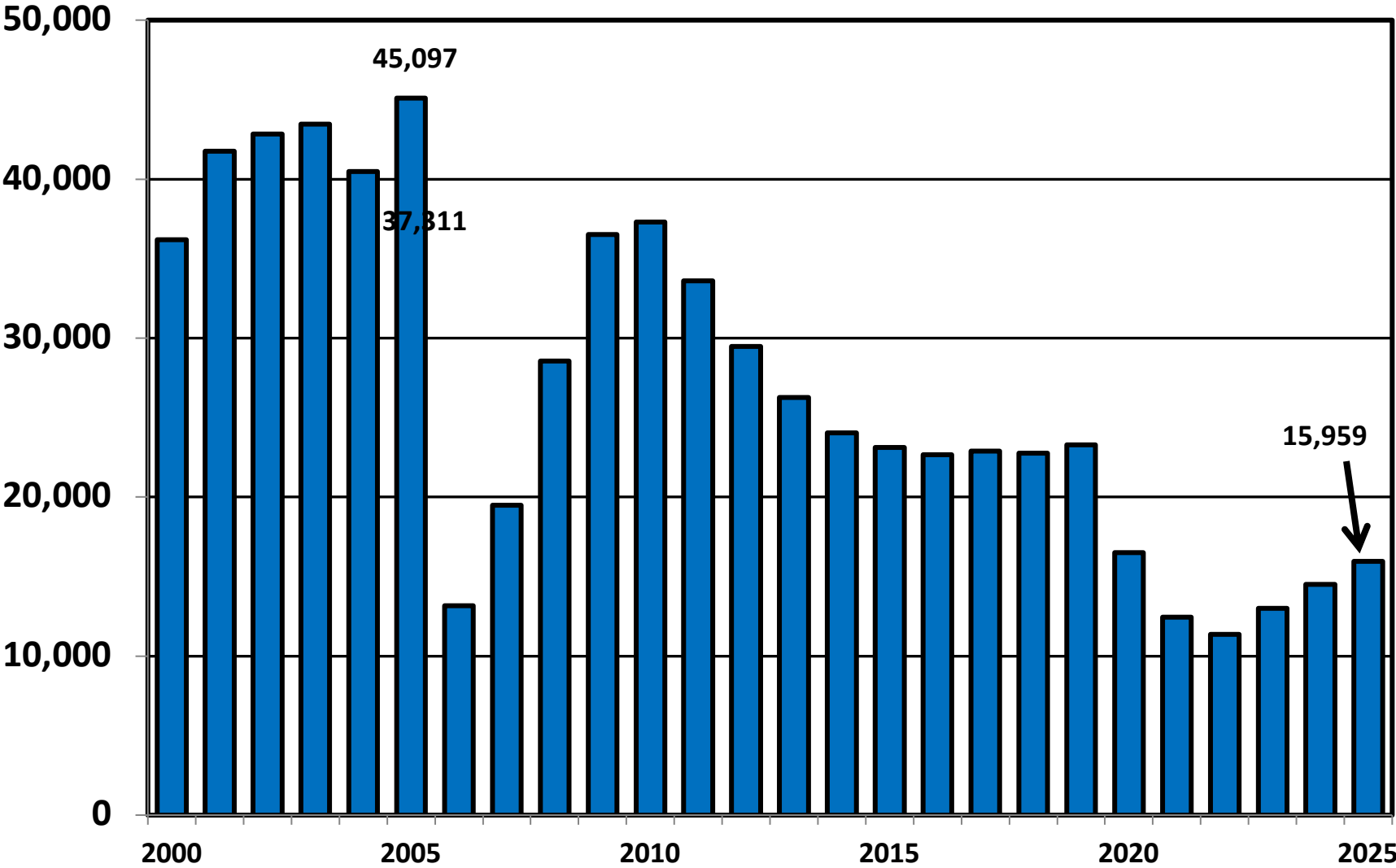


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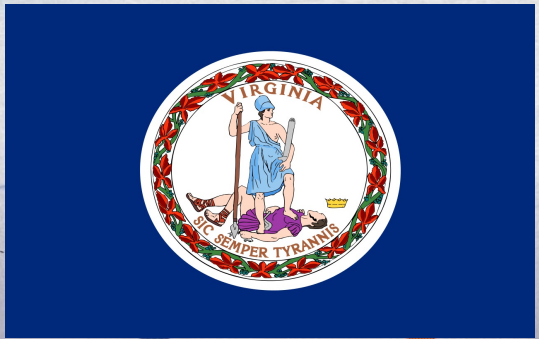


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Total Bankruptcy Cases Filed in Virginia Calendar Years 2000 - 2025



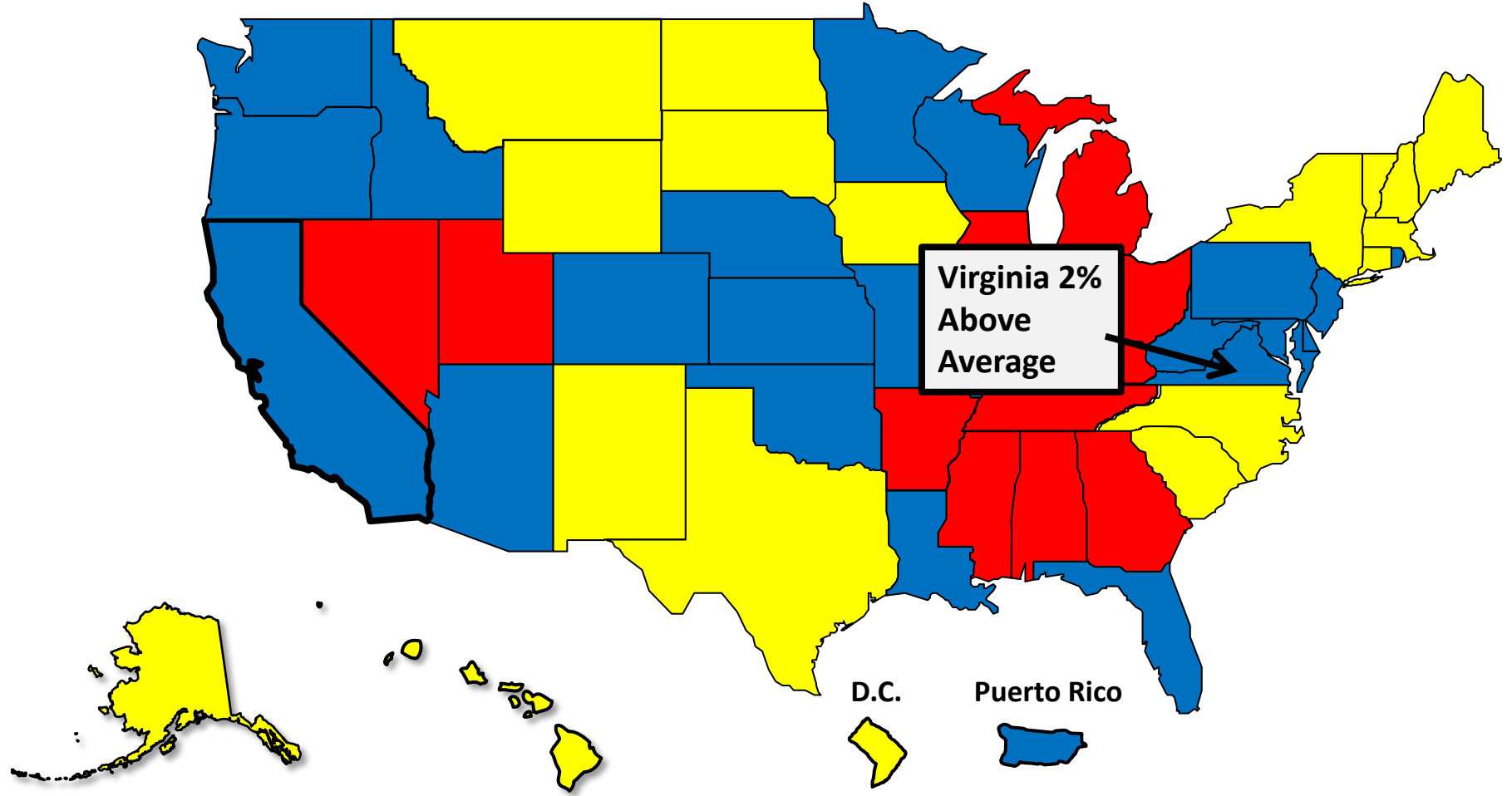
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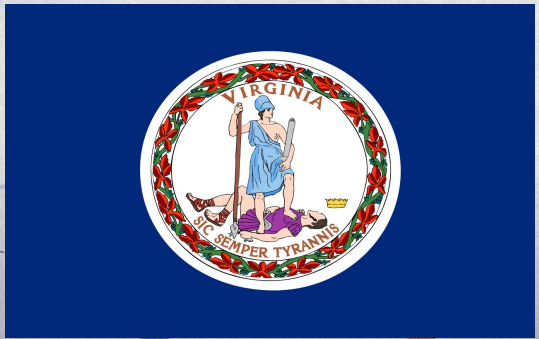


Total Filings Relative to Population 2000 - 2025



D.C. Puerto Rico

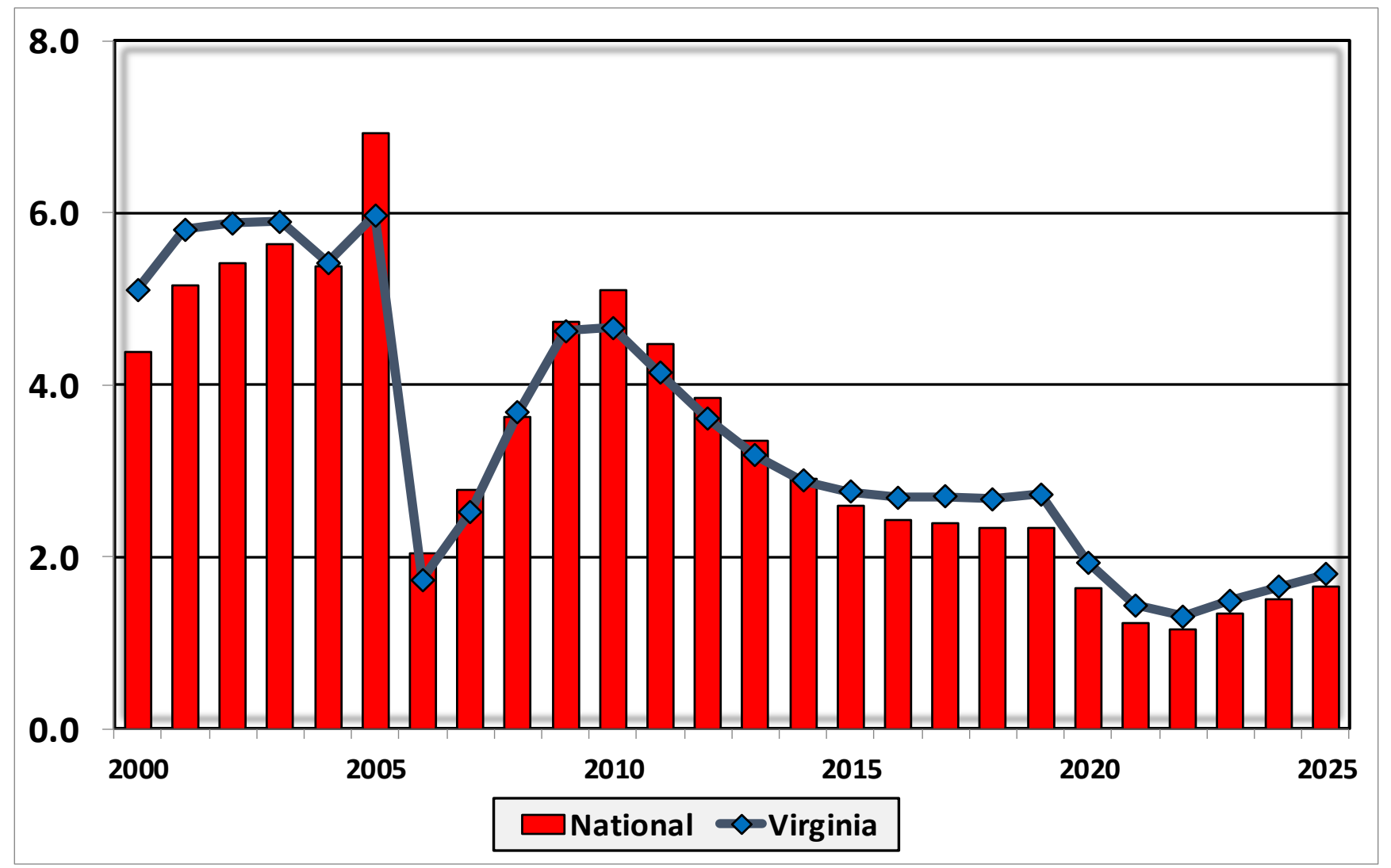
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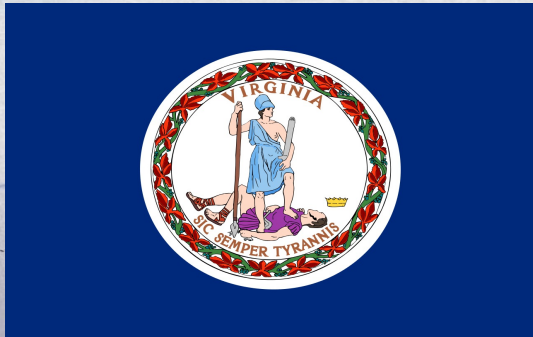
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Bankruptcy Filings per 1,000 Population Virginia vs. National Average 2000 - 2025



Bankruptcy Filing Trends in Virginia: 2000-2025

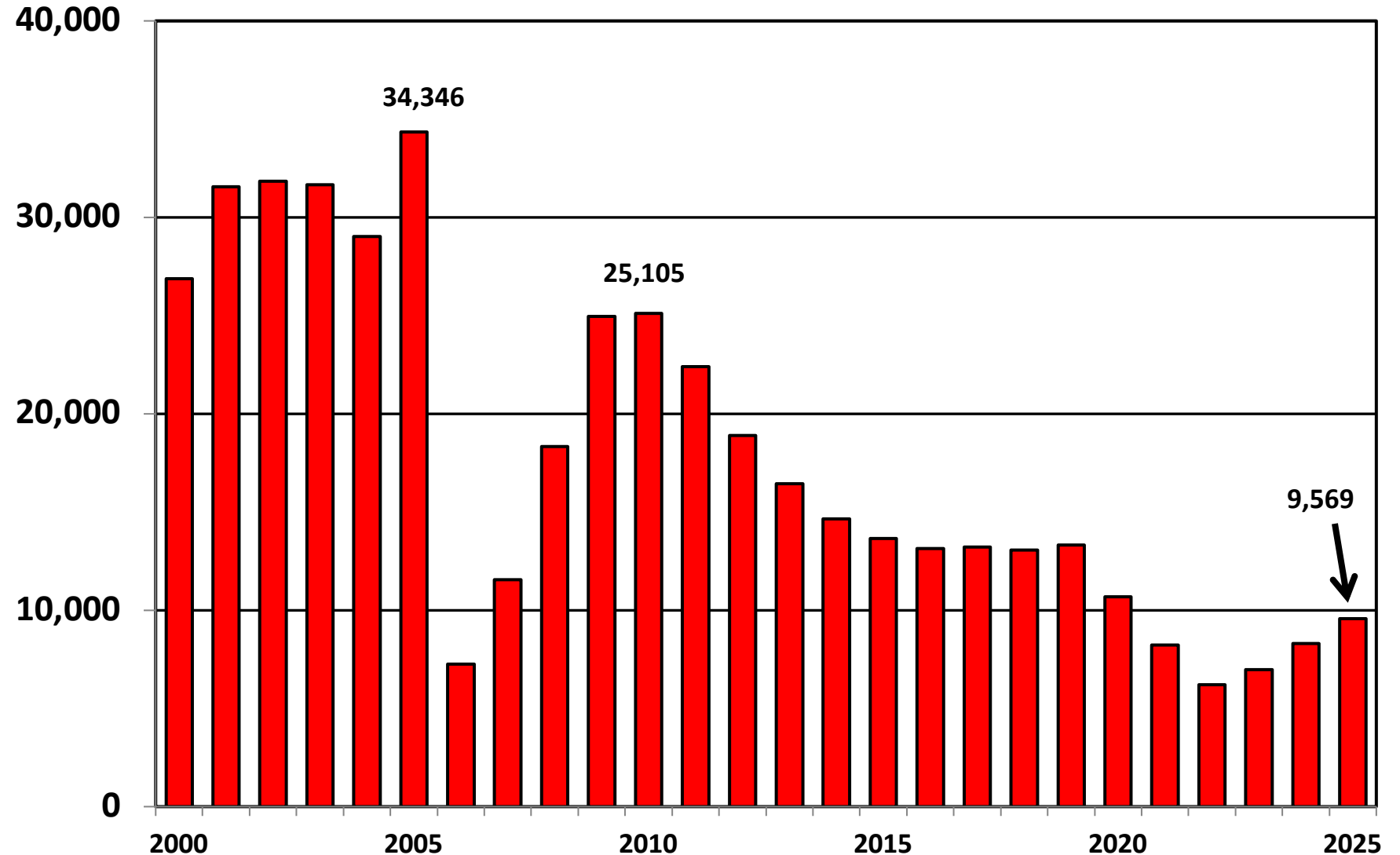


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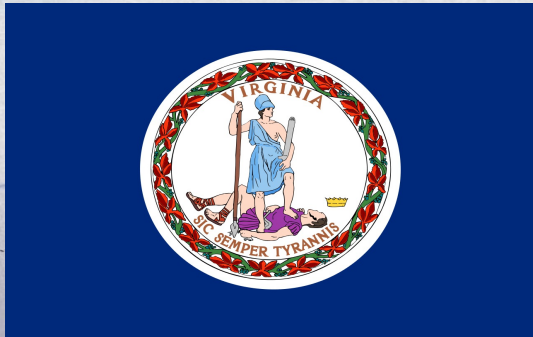


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Chapter 7 Cases Filed In Virginia Calendar Years 2000 - 2025



Bankruptcy Filing Trends in Virginia: 2000-2025

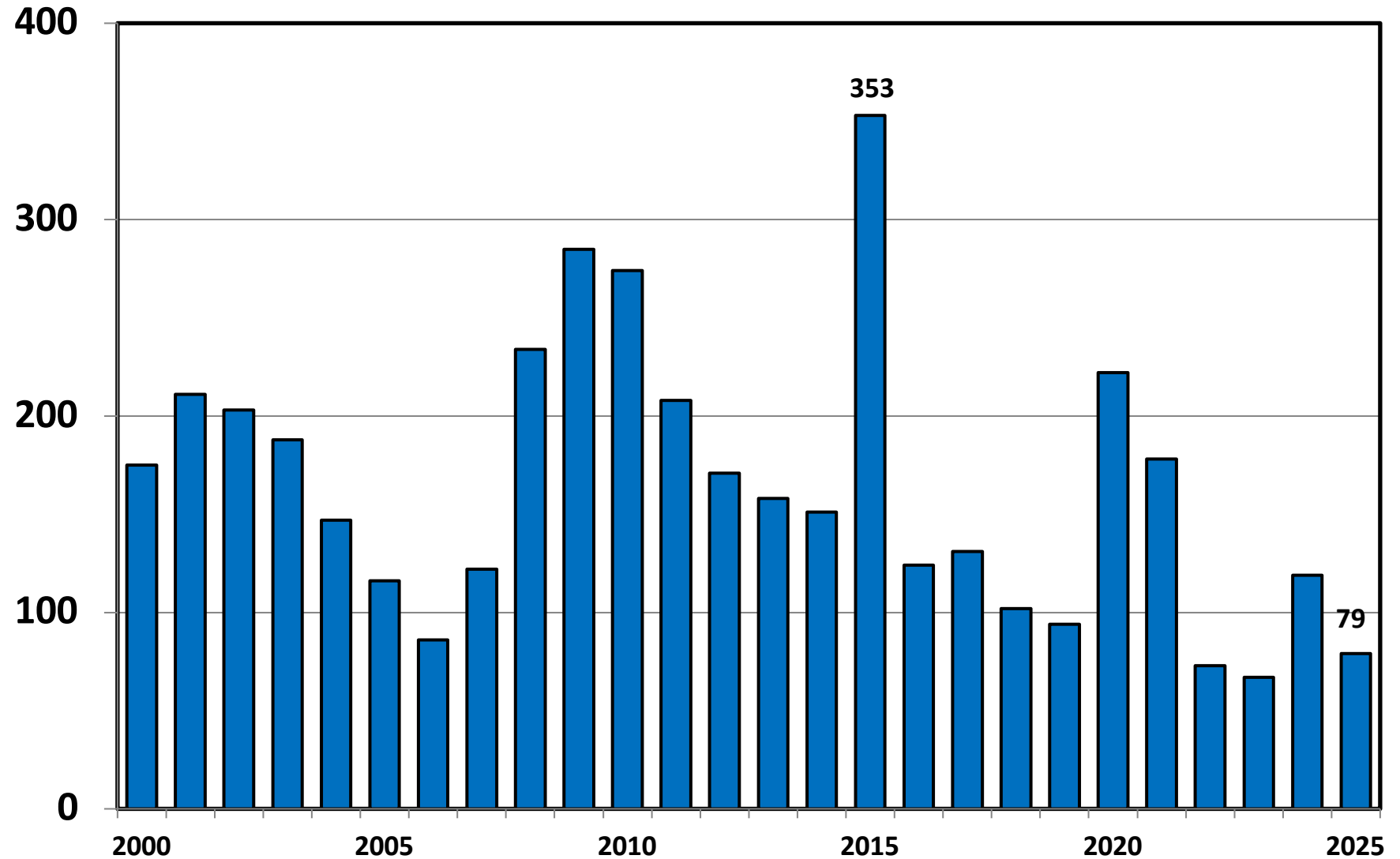


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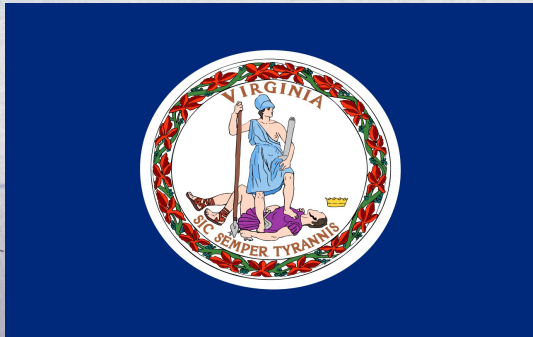


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Chapter 11 Cases Filed in Virginia 2000 - 2025



Bankruptcy Filing Trends in Virginia: 2000-2025

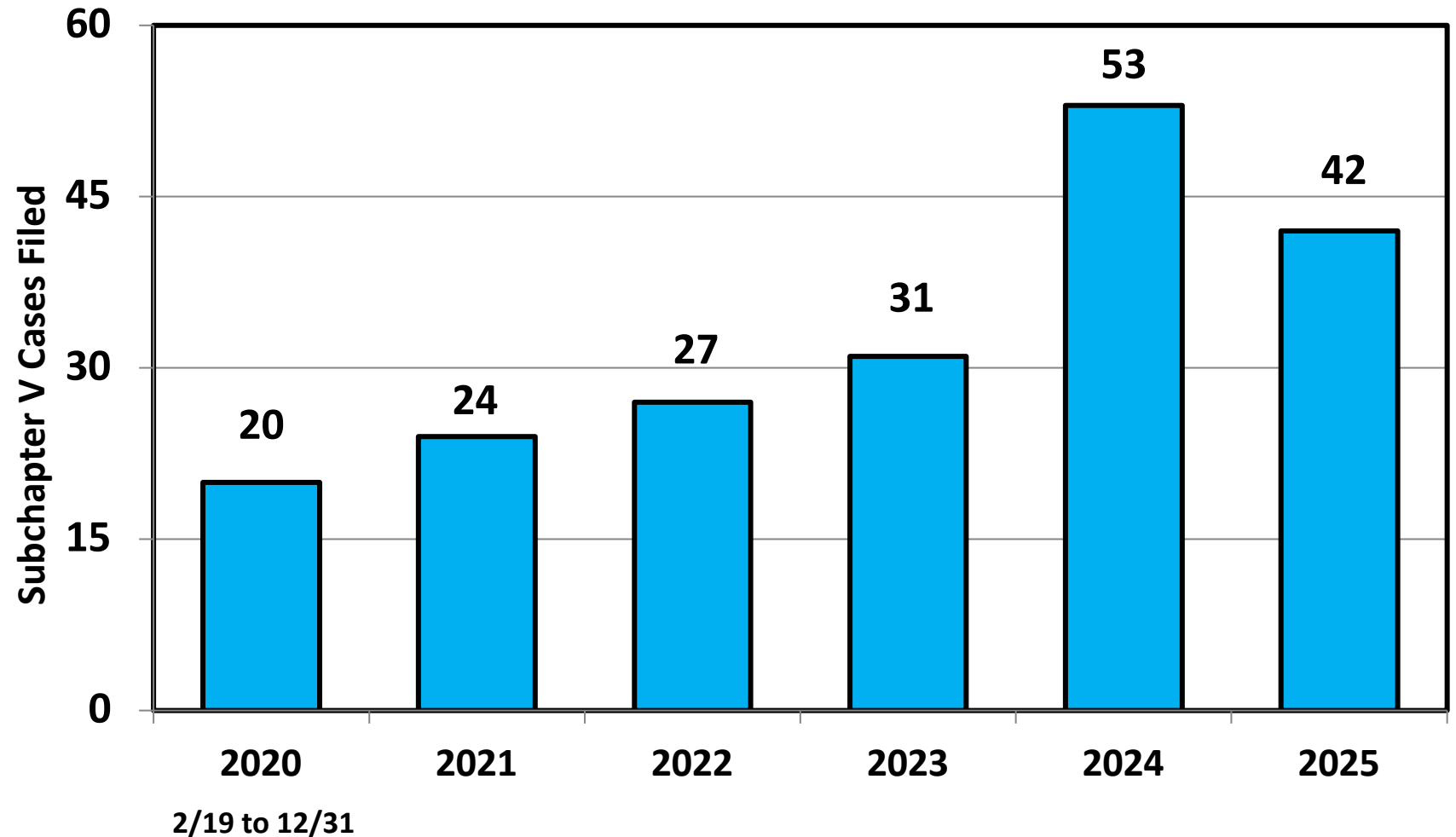


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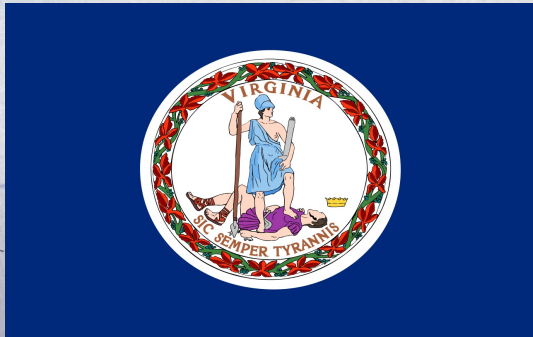
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Subchapter V Cases Filed in Virginia Calendar Years 2020 - 2025



Source: ABI review of PACER records

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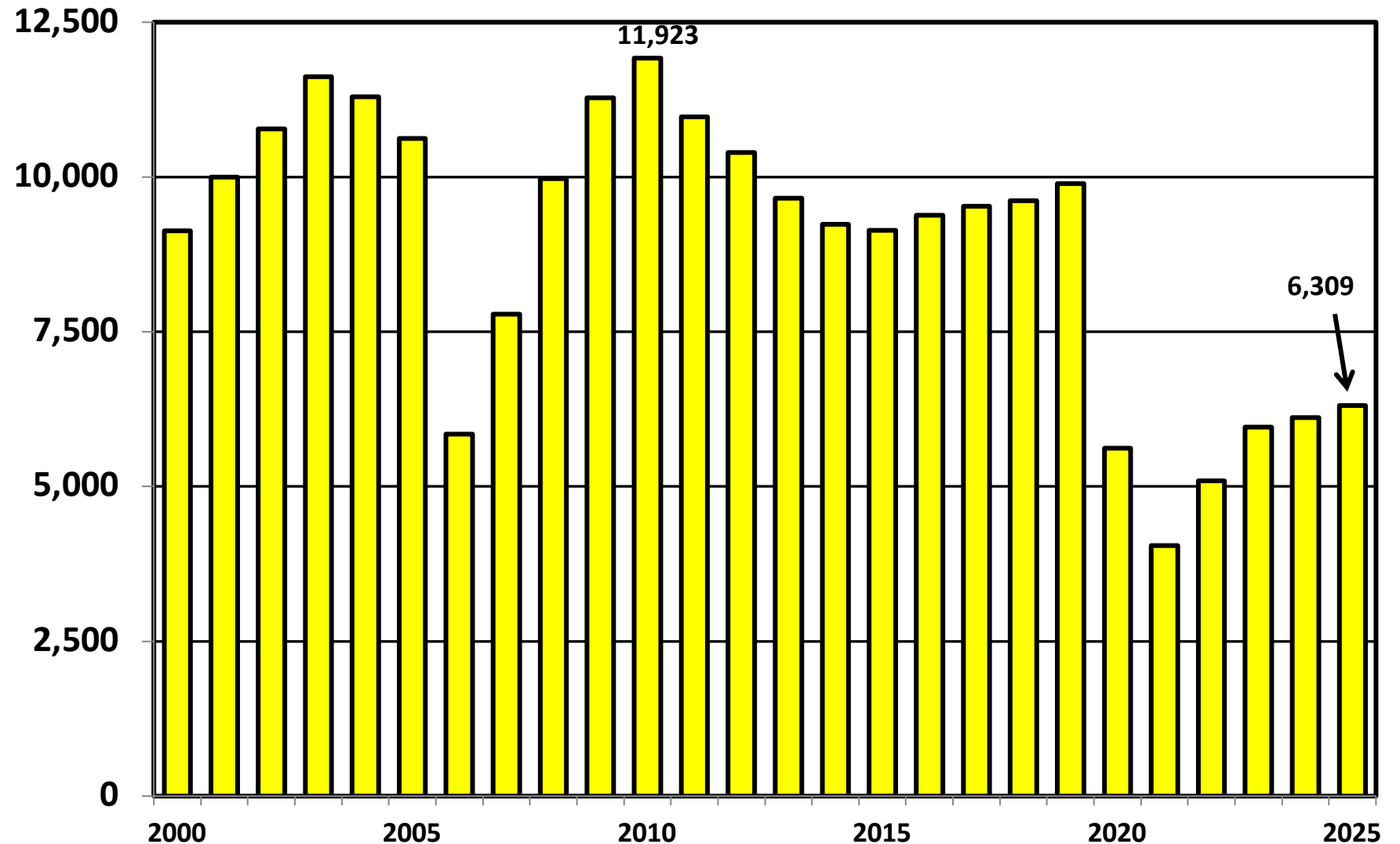


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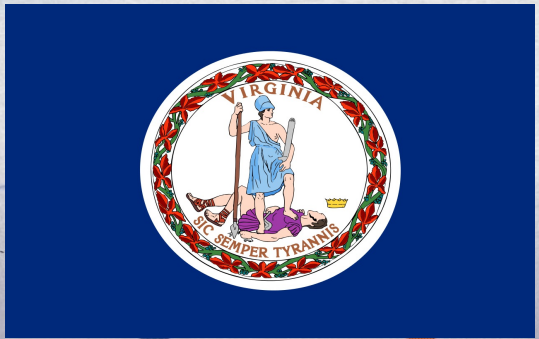


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Chapter 13 Cases Filed in Virginia 2000 - 2025



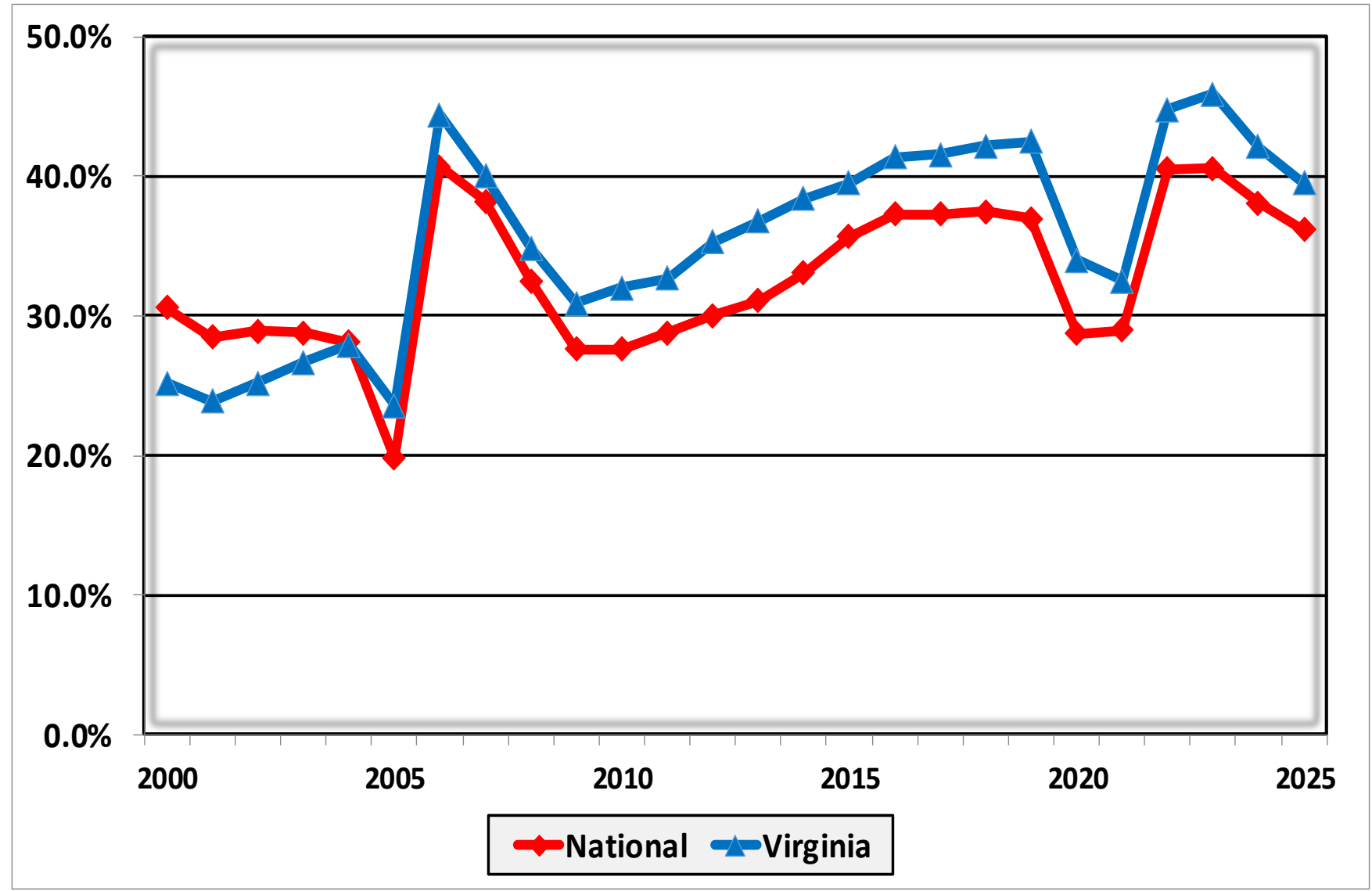
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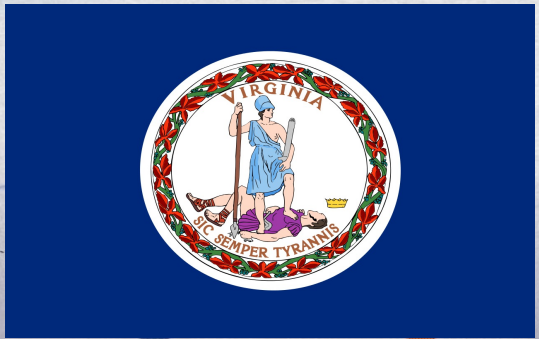
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



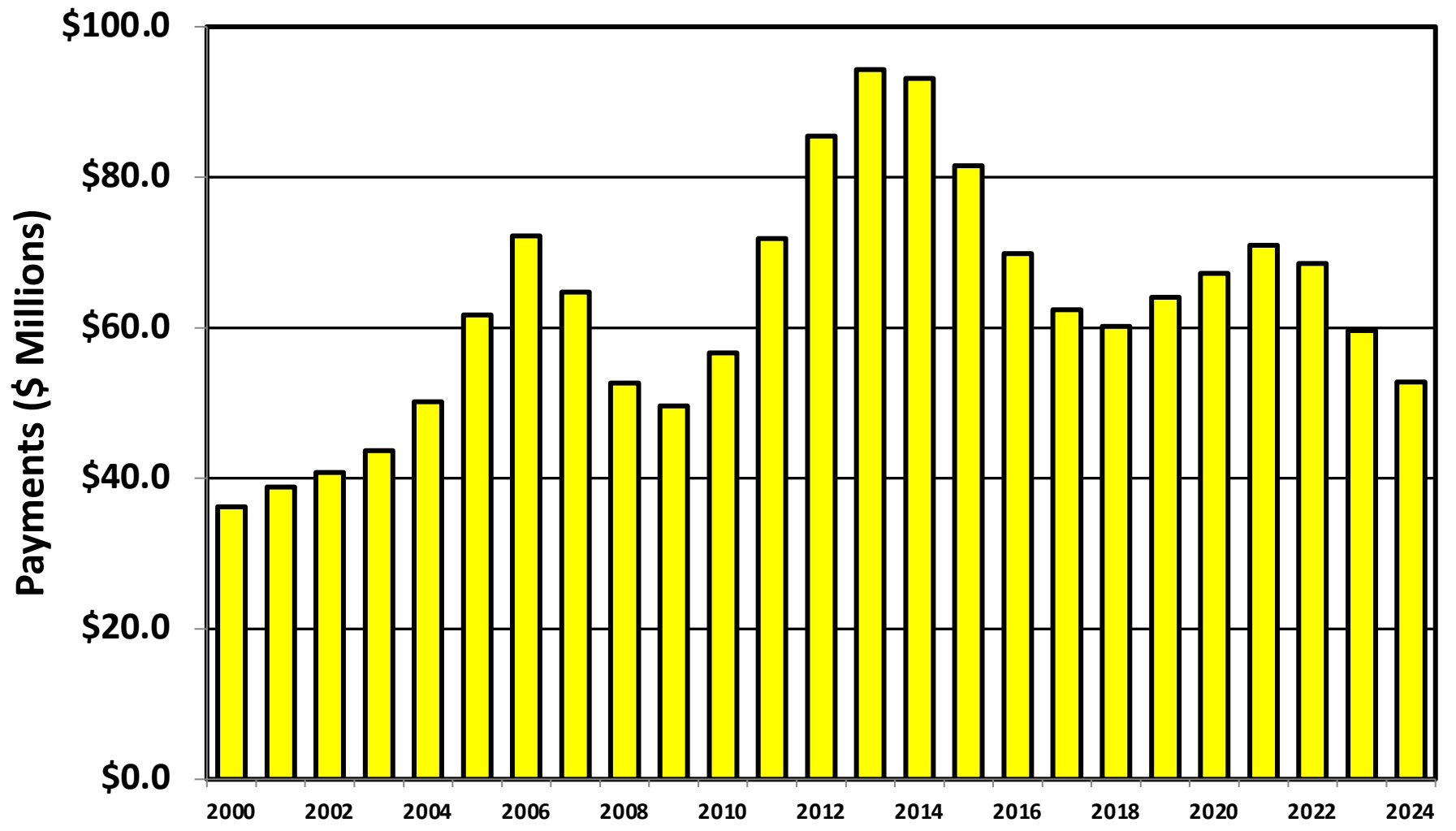
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Chapter 13 Cases in Virginia Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

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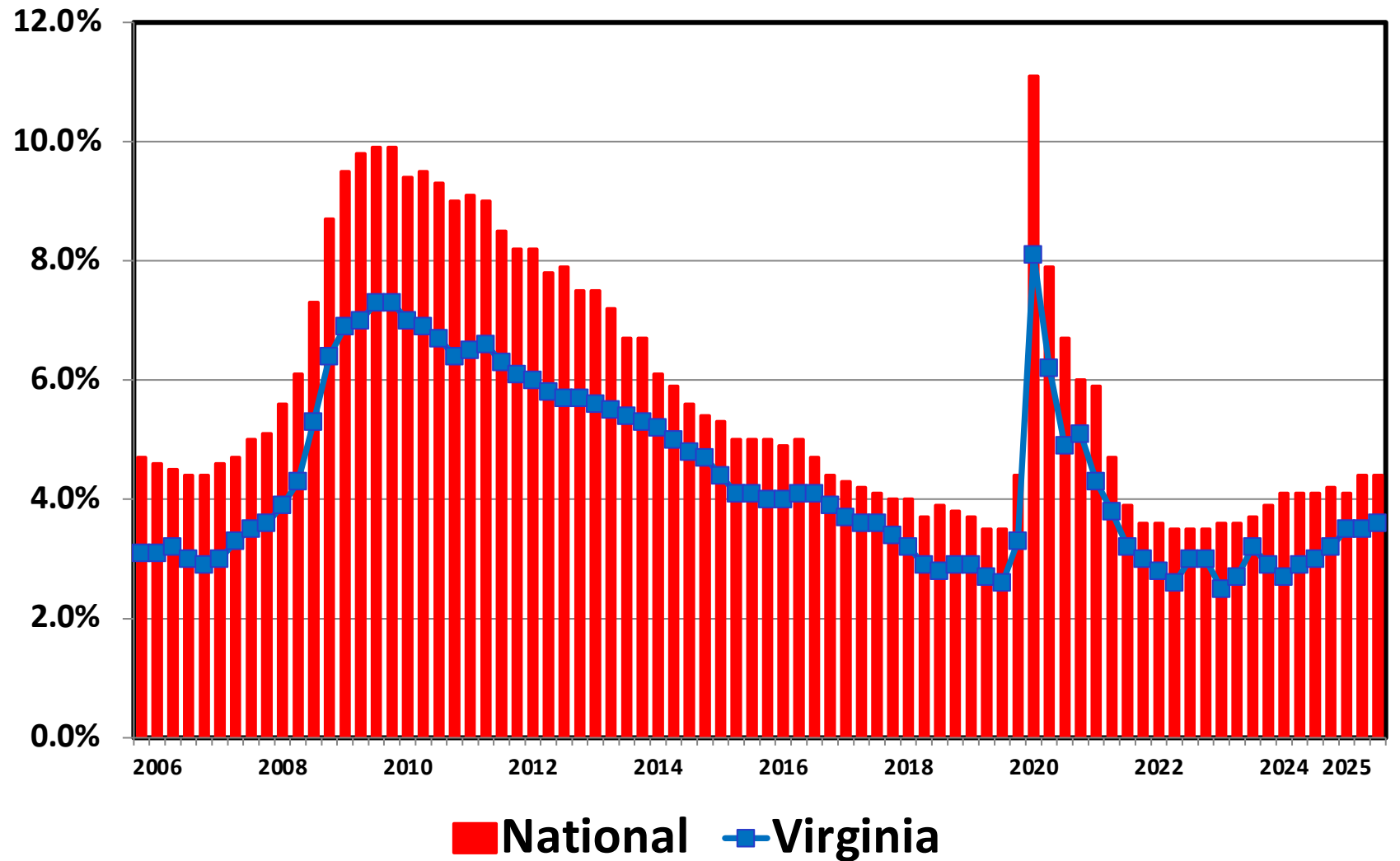


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Unemployment Rate By Quarter 2006 - 2025



Source: Bureau of Labor Statistics

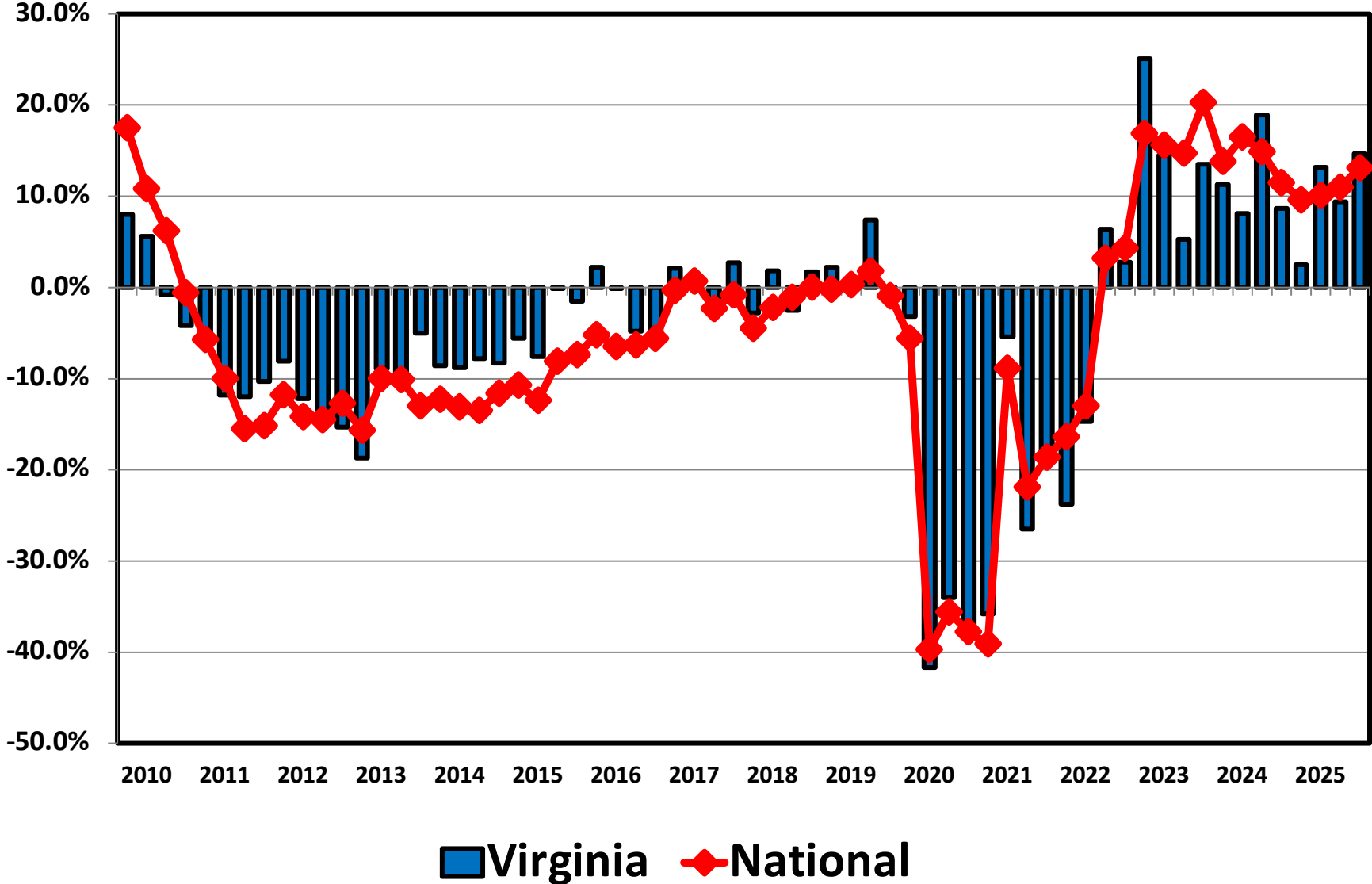
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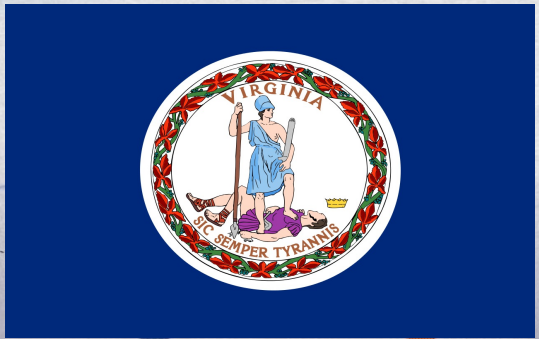
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Filing Trends By Quarter Virginia vs. National Average (Percent Change From Same Quarter One Year Prior)



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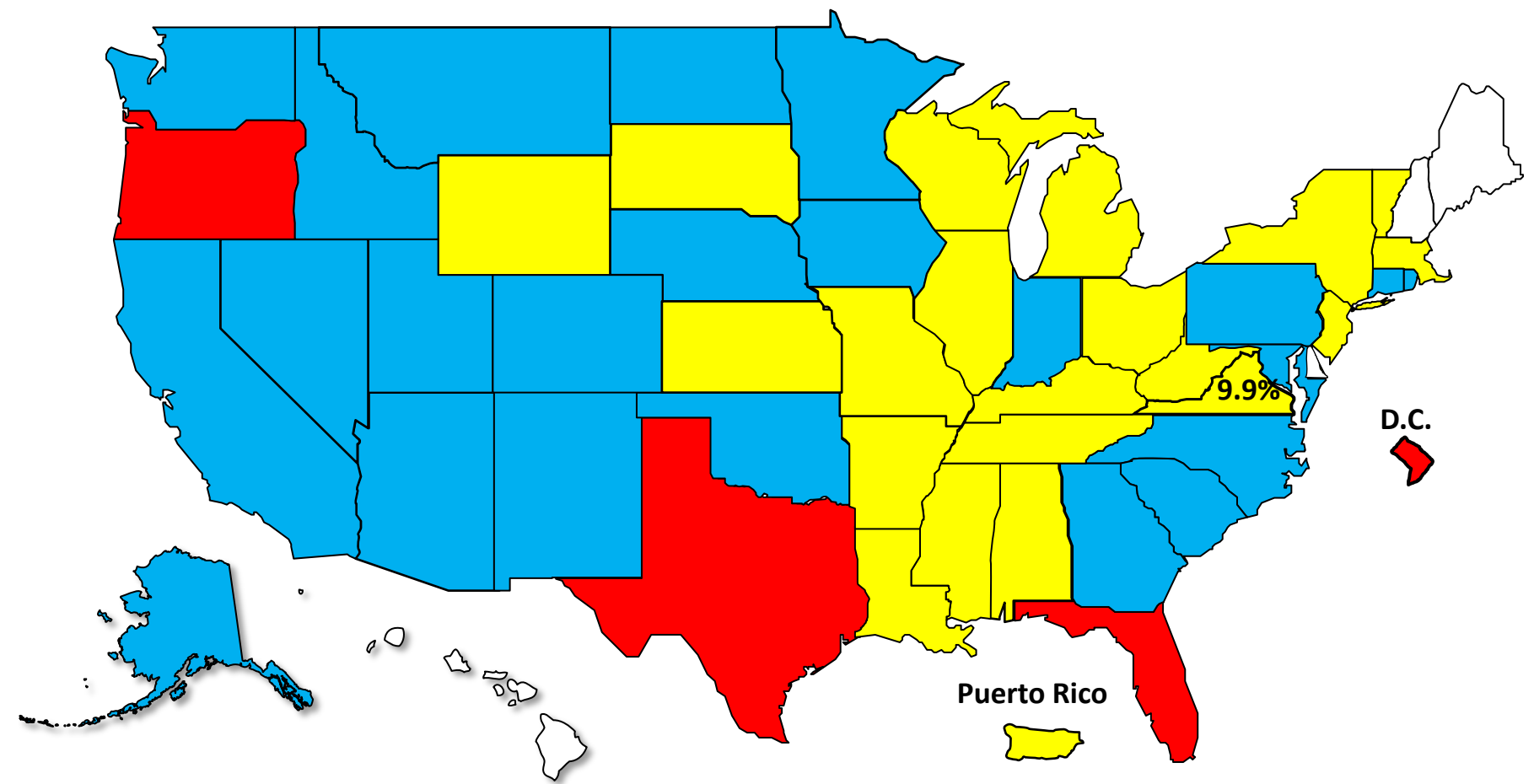


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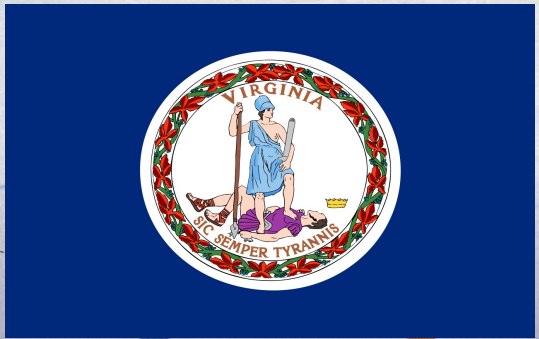


Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



Bankruptcy Filing Trends in Virginia: 2000-2025

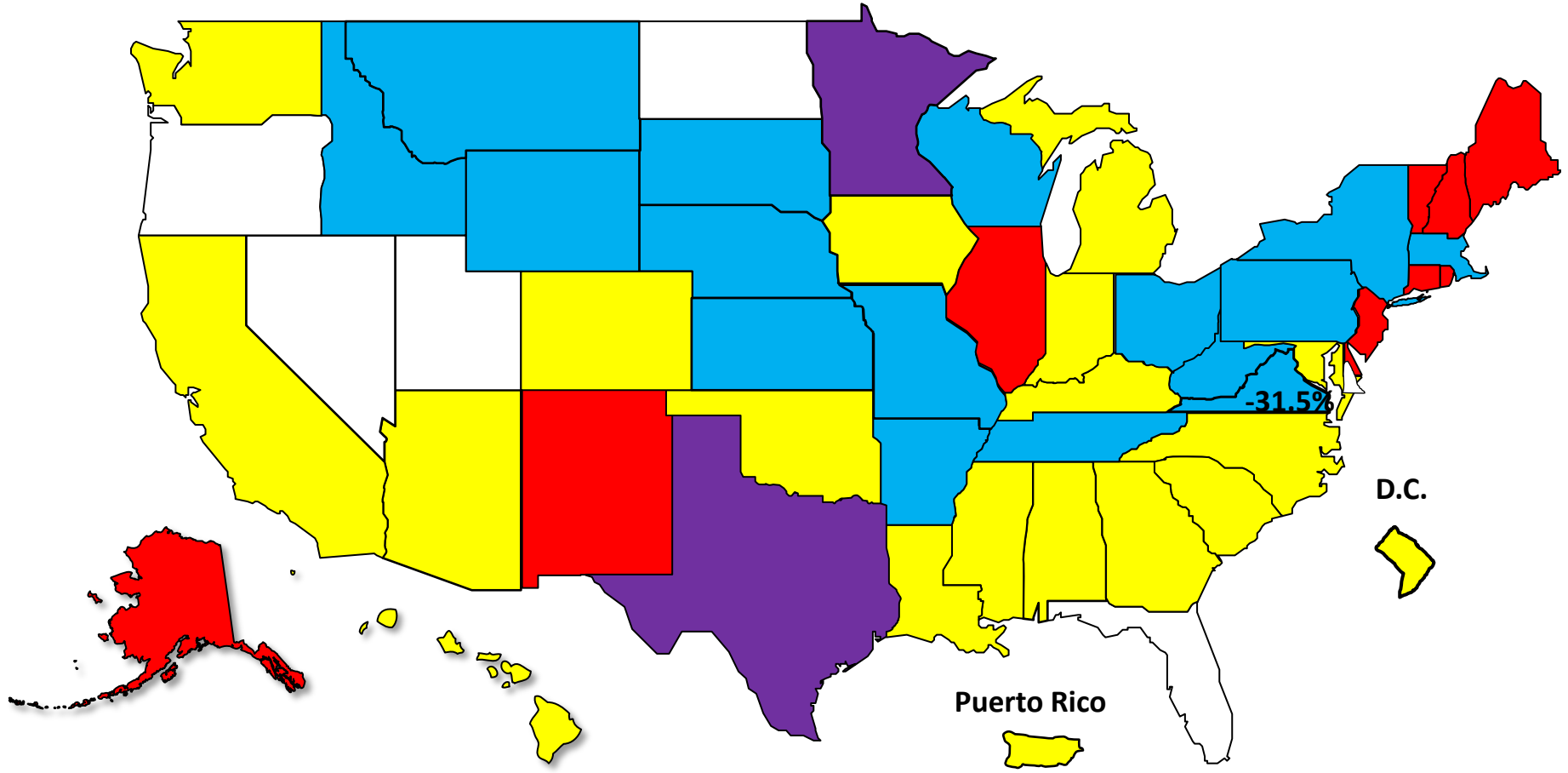
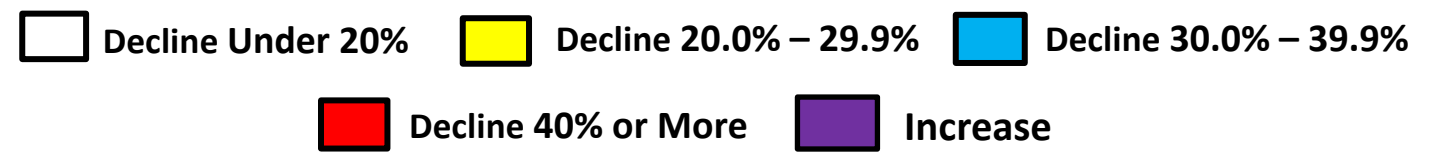


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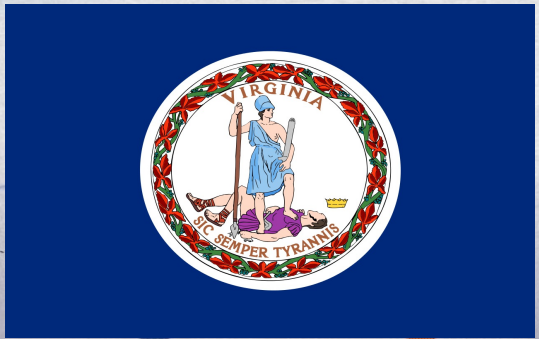


Bankruptcy Filing Trends Since the Pandemic Calendar Year 2025 vs. 2019

National Average = 25.9% Decrease



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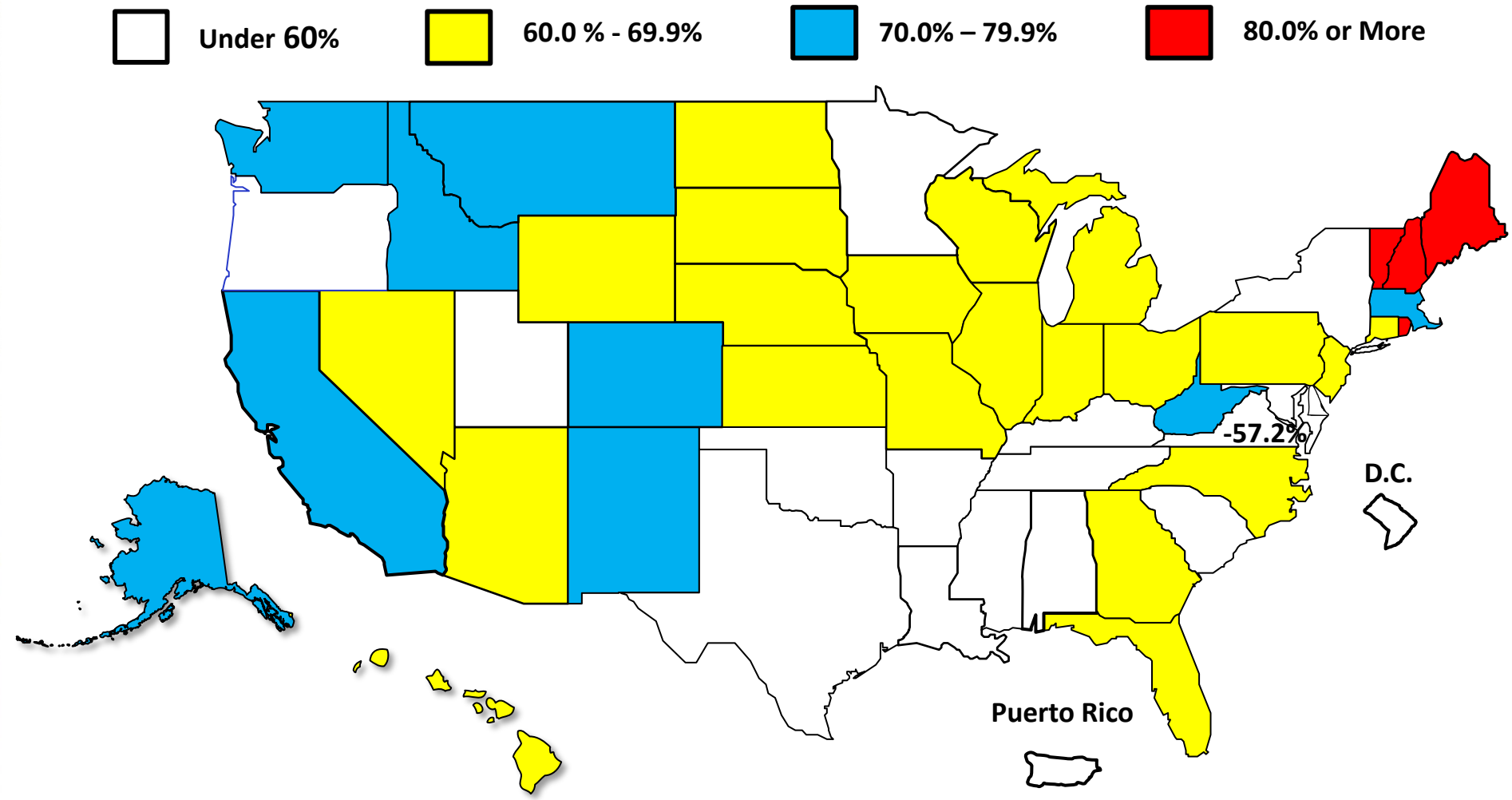


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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