

Bankruptcy Filing Trends in West Virginia: 2000-2025



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West Virginia

State at a Glance		
	West Virginia	National
Population (7/1/2025)	1,766,147	341,784,857
- Change since April 2020	-1.5%	3.1%
- Foreign Born	1.8%	14.1%
Size (Square Miles)	24,041	3,533,038
Median Household Income	\$59,608	\$80,734
Persons per Household	2.37	2.53
Per Capita Income	\$34,203	\$44,673
Median Home Value	\$162,600	\$332,700
Homeownership Rate	74.9%	65.2%
High School Graduate (or Higher)	89.3%	89.6%
College Graduate (or Higher)	24.1%	35.7%
Disabled	13.8%	9.3%
No Health Insurance	7.3%	9.6%
In Poverty	16.7%	10.6%
Source: U.S. Census Bureau January 2026		

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Calendar Years 2000 - 2025

Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	1,785	1,433	37	315	0
2024	1,635	1,313	24	298	0
2023	1,487	1,212	16	259	0
2022	1,393	1,141	15	237	0
2021	1,675	1,477	11	187	0
2020	2,279	2,024	29	226	0
2019	2,838	2,430	42	365	1
2018	3,050	2,611	34	404	1
2017	3,313	2,873	44	394	2
2016	3,372	2,903	42	426	1
2015	3,169	2,734	27	407	1
2014	3,412	2,941	41	429	1
2013	3,663	3,090	38	533	2
2012	4,012	3,476	32	503	1
2011	4,788	4,147	49	590	2
2010	6,130	5,437	58	635	0
2009	6,660	6,018	41	600	1
2008	5,319	4,761	40	517	1
2007	4,492	3,960	32	500	0
2006	3,033	2,627	26	377	3
2005	17,757	17,065	50	639	3
2004	11,534	10,925	48	561	0
2003	11,101	10,450	52	597	2
2002	10,466	9,820	91	555	0
2001	10,223	9,640	51	531	1
2000	8,646	8,144	53	448	1

*Chapters 9, 12 and 15

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Total Bankruptcy Filings - Northern District of West Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	791	601	18	172	0
2024	693	532	9	152	0
2023	624	468	11	145	0
2022	577	461	2	114	0
2021	699	589	3	107	0
2020	935	822	5	108	0
2019	1,101	923	7	171	0
2018	1,217	1,000	11	205	1
2017	1,314	1,121	18	175	0
2016	1,346	1,127	12	206	1
2015	1,292	1,095	8	189	0
2014	1,426	1,225	13	187	1
2013	1,598	1,346	10	242	0
2012	1,737	1,483	14	240	0
2011	2,220	1,929	16	274	1
2010	2,737	2,386	27	324	0
2009	3,052	2,736	16	299	1
2008	2,175	1,940	17	217	1
2007	1,737	1,512	8	217	0
2006	1,297	1,113	7	176	1
2005	6,902	6,583	18	301	0
2004	4,621	4,367	19	235	0
2003	4,654	4,350	21	282	1
2002	4,446	4,133	42	271	0
2001	4,101	3,847	14	239	1
2000	3,404	3,154	26	223	1
*Chapters 9, 12 and 15					

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Total Bankruptcy Filings - Southern District of West Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	994	832	19	143	0
2024	942	781	15	146	0
2023	863	744	5	114	0
2022	816	680	13	123	0
2021	976	888	8	80	0
2020	1,344	1,202	24	118	0
2019	1,737	1,513	35	188	1
2018	1,833	1,611	23	199	0
2017	1,999	1,752	26	219	2
2016	2,026	1,776	30	220	0
2015	1,877	1,639	19	218	1
2014	1,426	1,225	13	187	1
2013	2,065	1,744	28	291	2
2012	2,275	1,993	18	263	1
2011	2,568	2,218	33	316	1
2010	3,393	3,051	31	311	0
2009	3,608	3,282	25	301	0
2008	3,144	2,821	23	300	0
2007	2,755	2,448	24	283	0
2006	1,736	1,514	19	201	2
2005	10,855	10,482	32	338	3
2004	6,913	6,558	29	326	0
2003	6,447	6,100	31	315	1
2002	6,020	5,687	49	284	0
2001	6,122	5,793	37	292	0
2000	5,242	4,990	27	225	0
*Chapters 9, 12 and 15					

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Business Bankruptcy Cases Filed - West Virginia Years Ended December 31, 2000 - 2025					
CALENDAR YEAR	TOTAL FILINGS	CHAPTER 7	CHAPTER 11	CHAPTER 13	OTHER CASES*
2025	82	40	35	7	0
2024	98	65	24	9	0
2023	61	41	16	4	0
2022	44	26	14	4	0
2021	56	42	10	4	0
2020	66	38	27	1	0
2019	97	52	41	3	1
2018	103	65	34	3	1
2017	116	65	42	7	2
2016	135	79	40	15	1
2015	103	71	25	6	1
2014	117	68	40	8	1
2013	125	82	35	6	2
2012	143	98	32	12	1
2011	193	127	45	19	2
2010	235	163	55	17	0
2009	202	147	38	16	1
2008	178	134	32	11	1
2007	150	112	28	10	0
2006	114	75	24	12	3
2005	282	224	35	20	3
2004	247	198	39	10	0
2003	290	213	49	26	2
2002	357	247	86	24	0
2001	322	243	50	28	1
2000	277	198	51	27	1
* Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Northern District of West Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	38	18	18	2	0
2024	31	18	9	4	0
2023	24	10	11	3	0
2022	15	11	2	2	0
2021	24	18	3	3	0
2020	17	11	5	1	0
2019	147	101	37	9	0
2018	49	35	11	2	1
2017	41	25	16	0	0
2016	51	33	12	5	1
2015	44	36	7	1	0
2014	48	30	13	4	1
2013	58	47	9	2	0
2012	70	50	14	6	0
2011	98	72	12	13	1
2010	134	93	25	16	0
2009	136	105	16	14	1
2008	93	75	13	4	1
2007	84	69	8	7	0
2006	69	54	6	8	1
2005	197	162	17	18	0
2004	160	138	15	7	0
2003	101	69	20	11	1
2002	131	80	39	12	0
2001	133	105	14	13	1
2000	121	84	24	12	1
*Chapters 9, 12 and 15					

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Business Bankruptcy Filings - Southern District of West Virginia Calendar Years 2000 - 2025					
Year	Total	Chapter 7	Chapter 11	Chapter 13	Other Cases*
2025	44	22	17	5	0
2024	67	47	15	5	0
2023	37	31	5	1	0
2022	29	15	12	2	0
2021	32	24	7	1	0
2020	49	27	22	0	0
2019	68	34	33	0	1
2018	54	30	23	1	0
2017	75	40	26	7	2
2016	84	46	28	10	0
2015	59	35	18	5	1
2014	48	30	13	4	1
2013	67	35	26	4	2
2012	73	48	18	6	1
2011	95	55	33	6	1
2010	101	70	30	1	0
2009	66	42	22	2	0
2008	85	59	19	7	0
2007	66	43	20	3	0
2006	45	21	18	4	2
2005	85	62	18	2	3
2004	87	60	24	3	0
2003	189	144	29	15	1
2002	226	167	47	12	0
2001	189	138	36	15	0
2000	156	114	27	15	0
*Chapters 9, 12 and 15					

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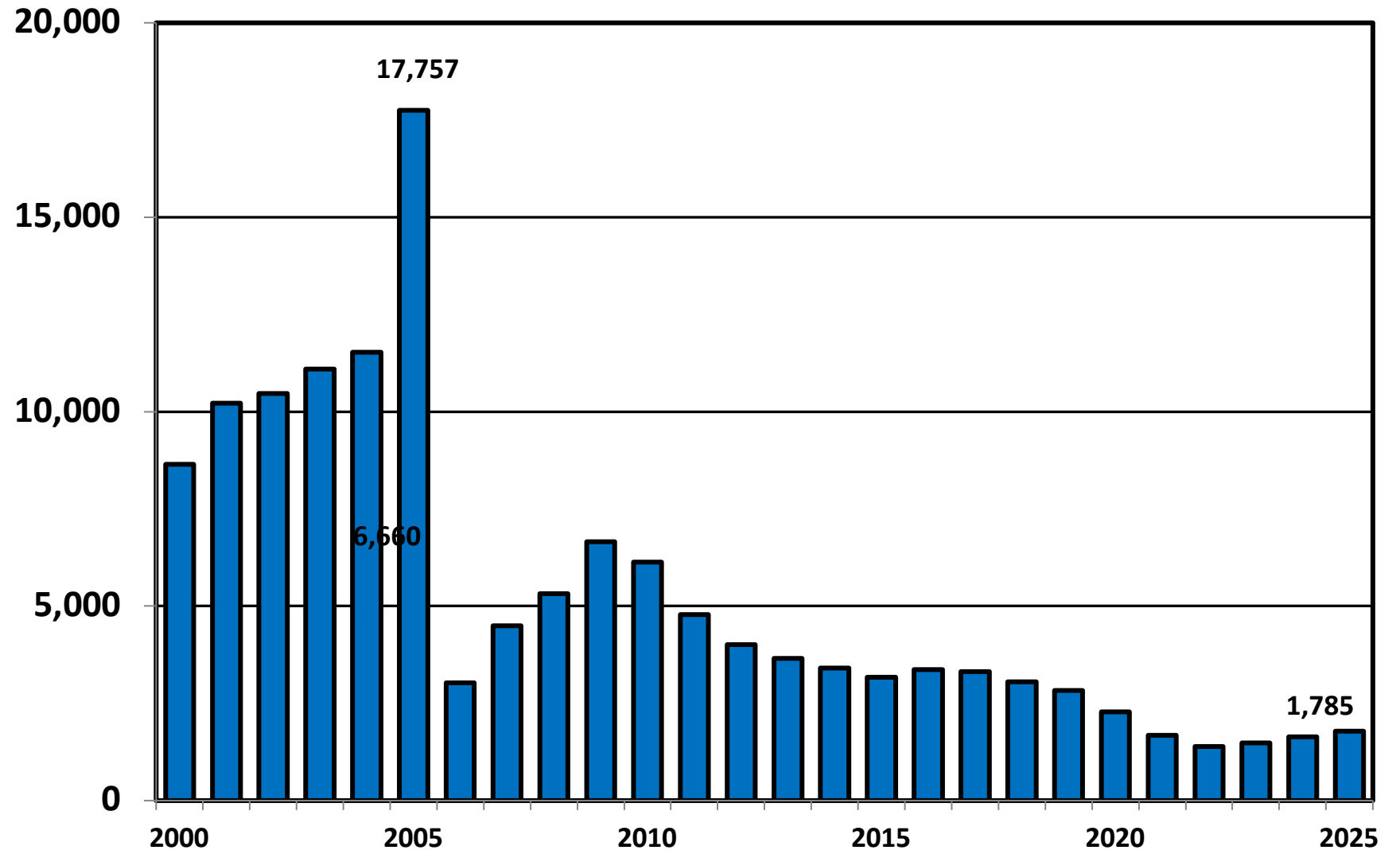


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Total Bankruptcy Cases Filed in West Virginia Calendar Years 2000 - 2025



Bankruptcy Filing Trends in West Virginia: 2000-2025

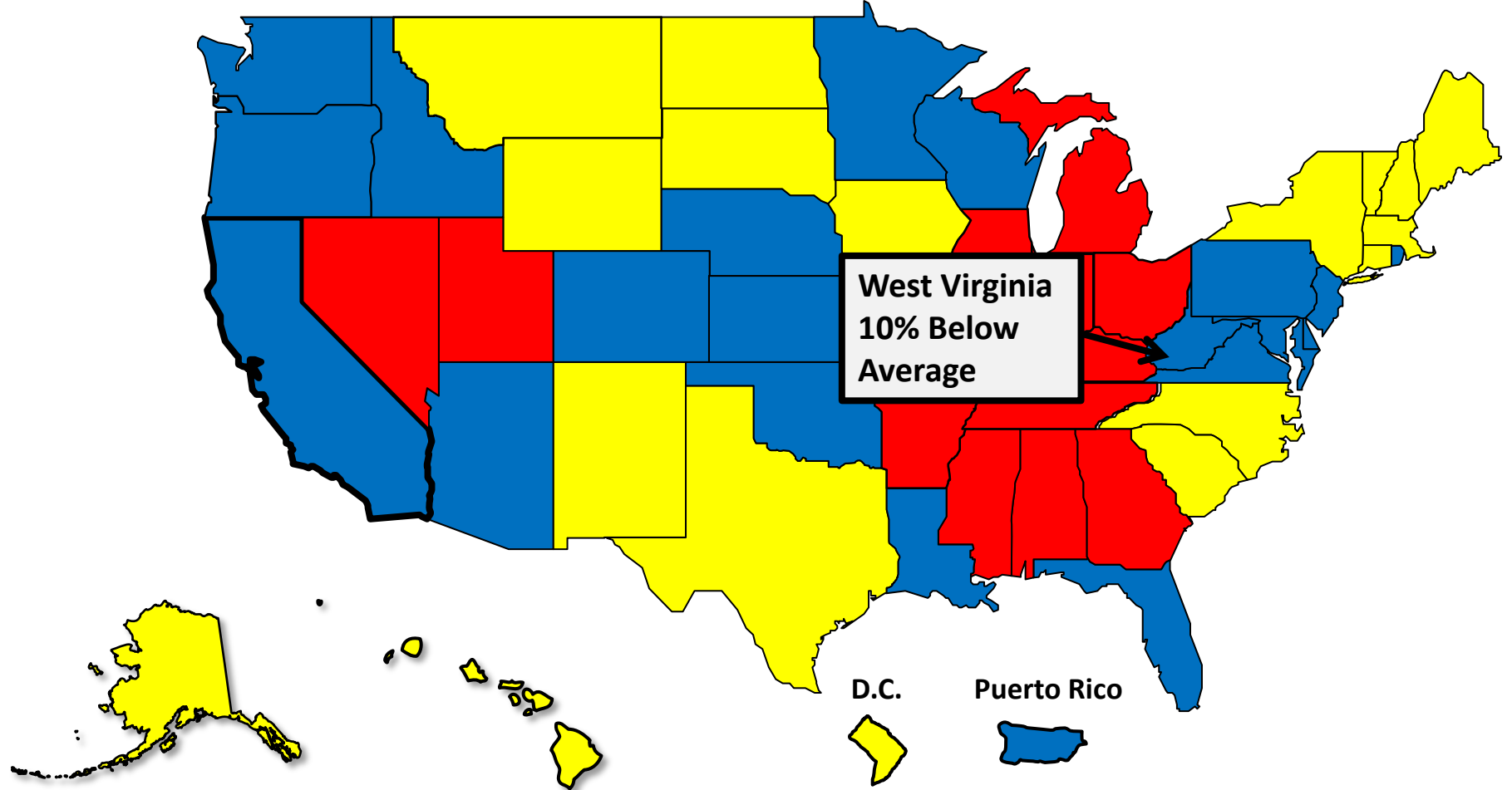


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Total Filings Relative to Population 2000 - 2025

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



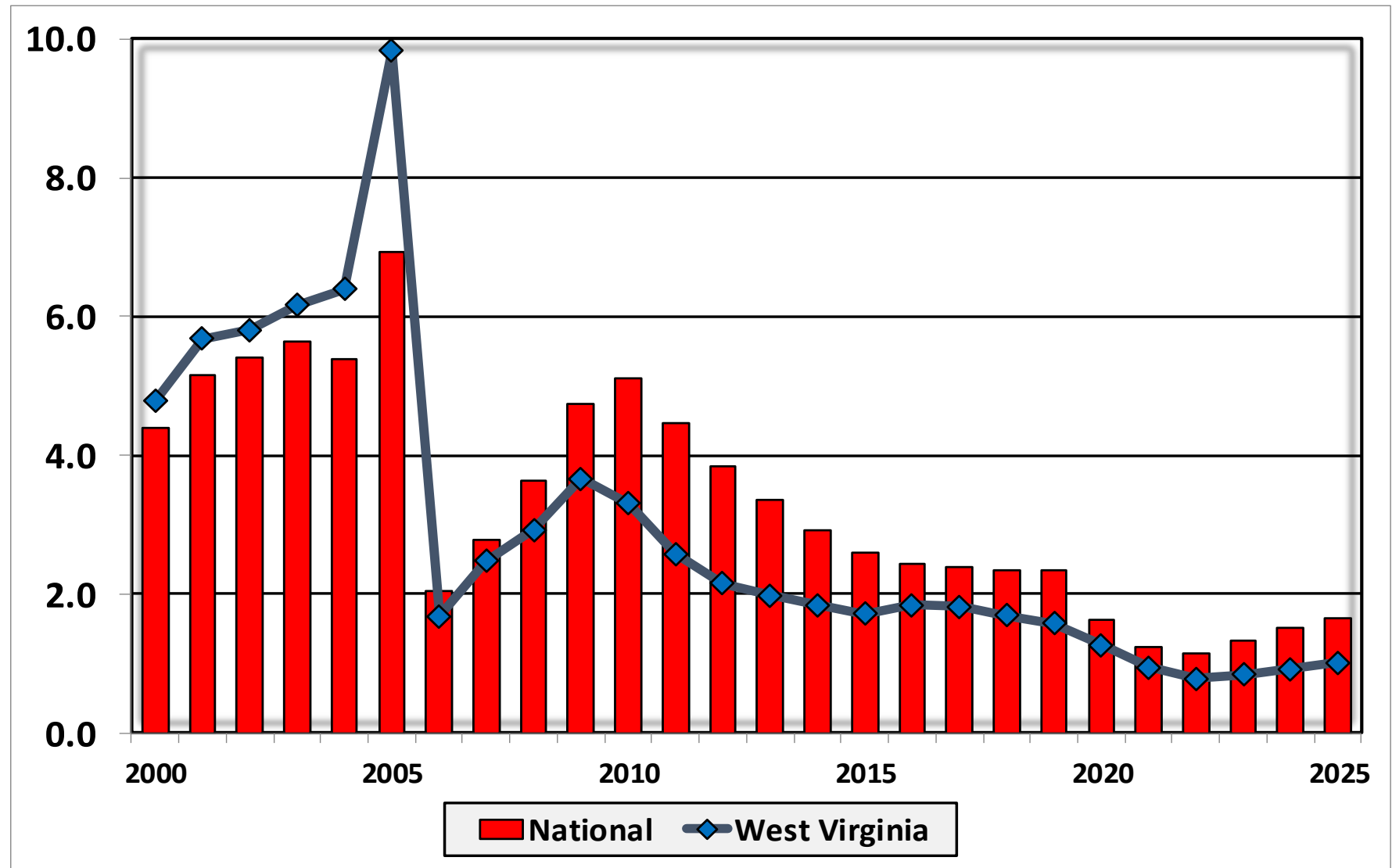
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Bankruptcy Filings per 1,000 Population West Virginia vs. National Average 2000 - 2025



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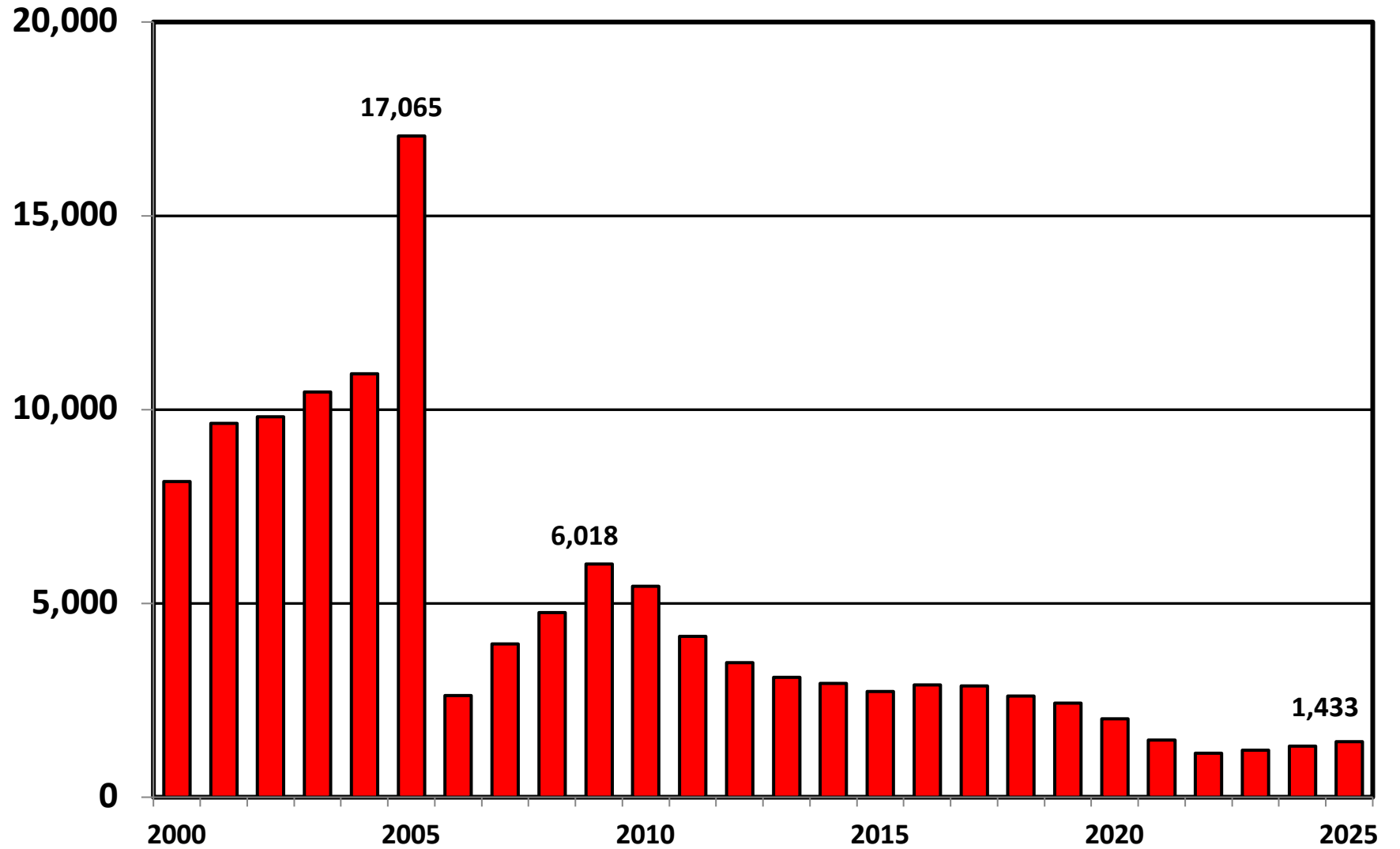


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Chapter 7 Cases Filed In West Virginia Calendar Years 2000 - 2025



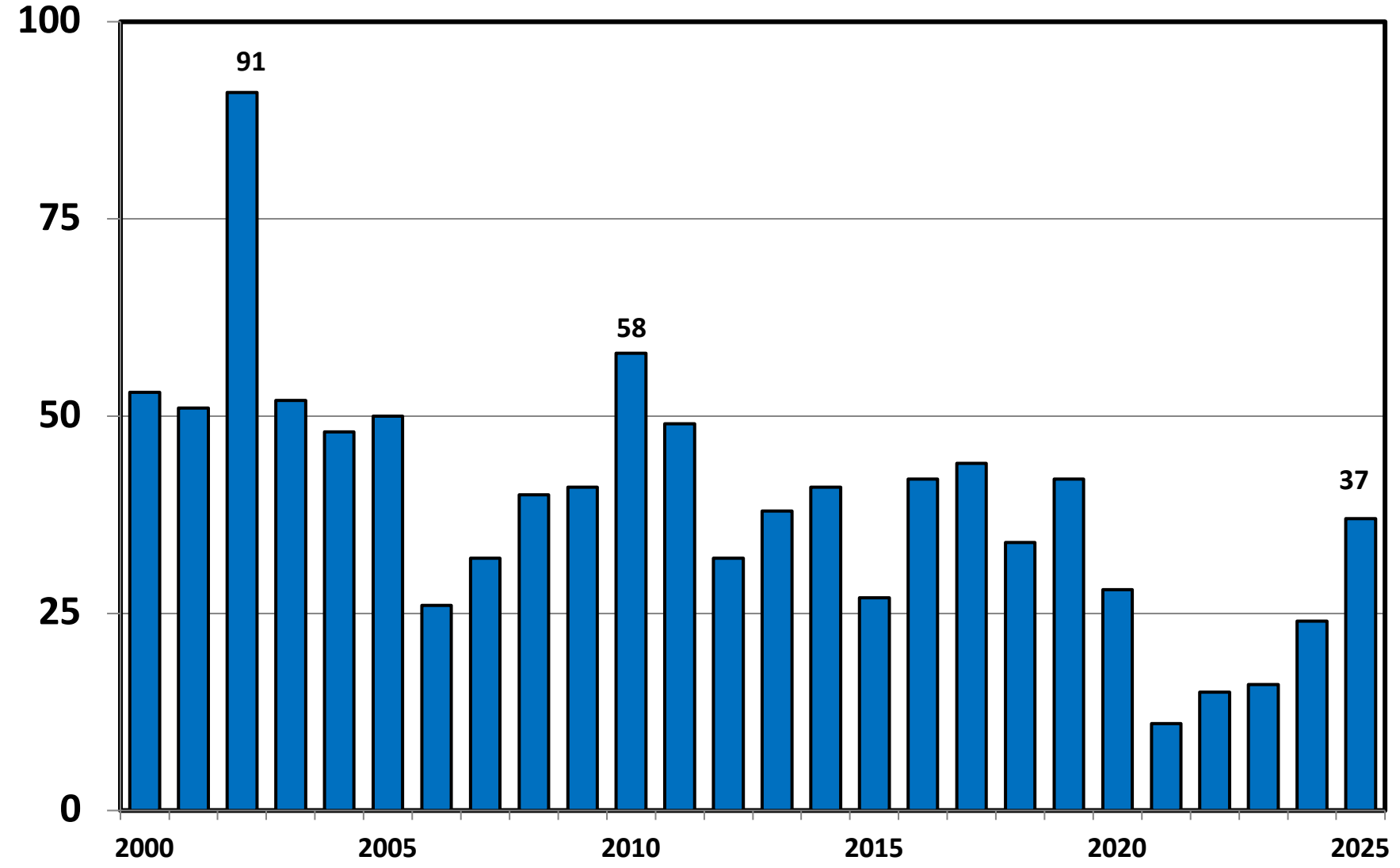
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Chapter 11 Cases Filed in West Virginia 2000 - 2025



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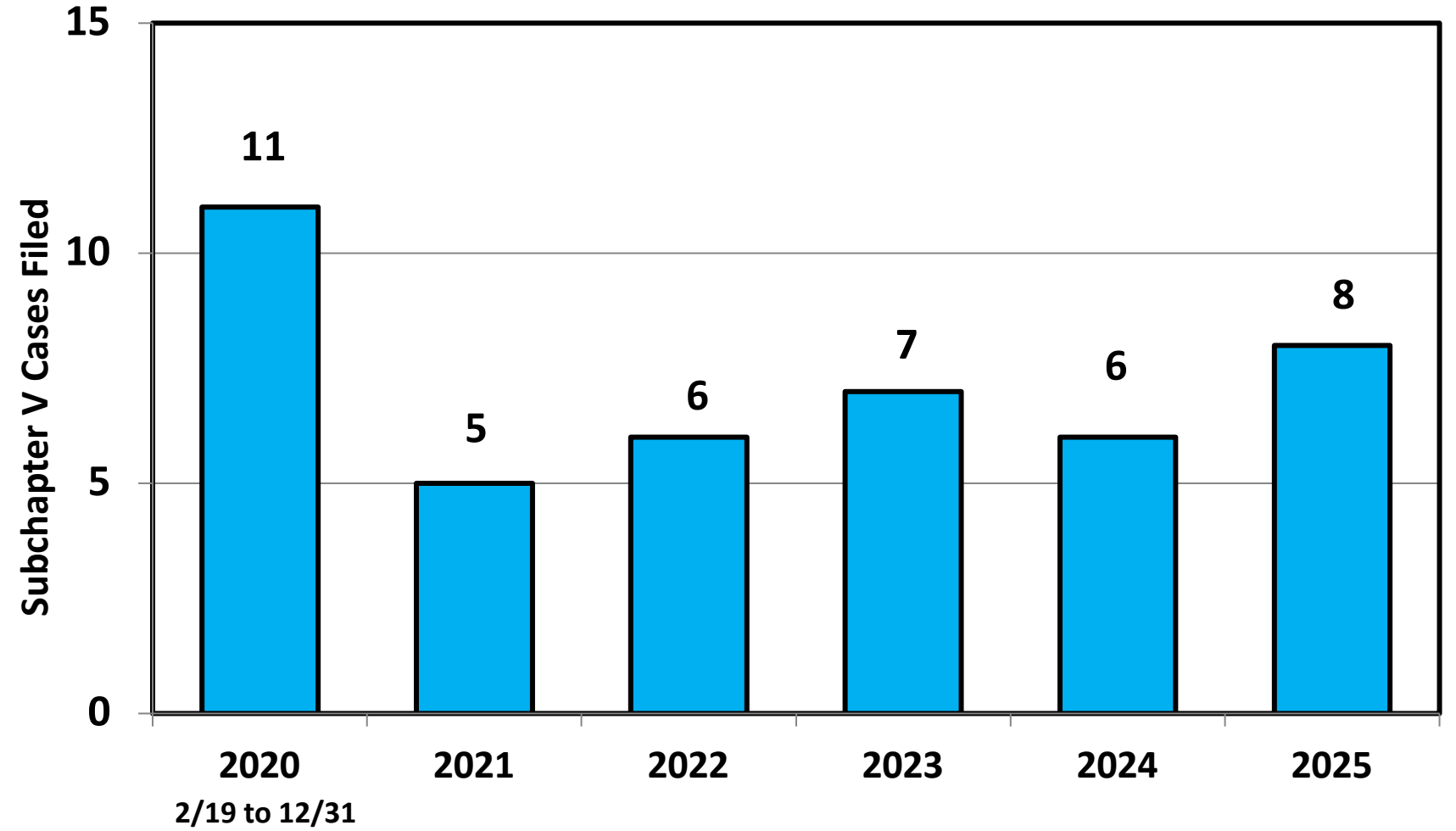


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Subchapter V Cases Filed in West Virginia Calendar Years 2020 - 2025



Source: ABI review of PACER records

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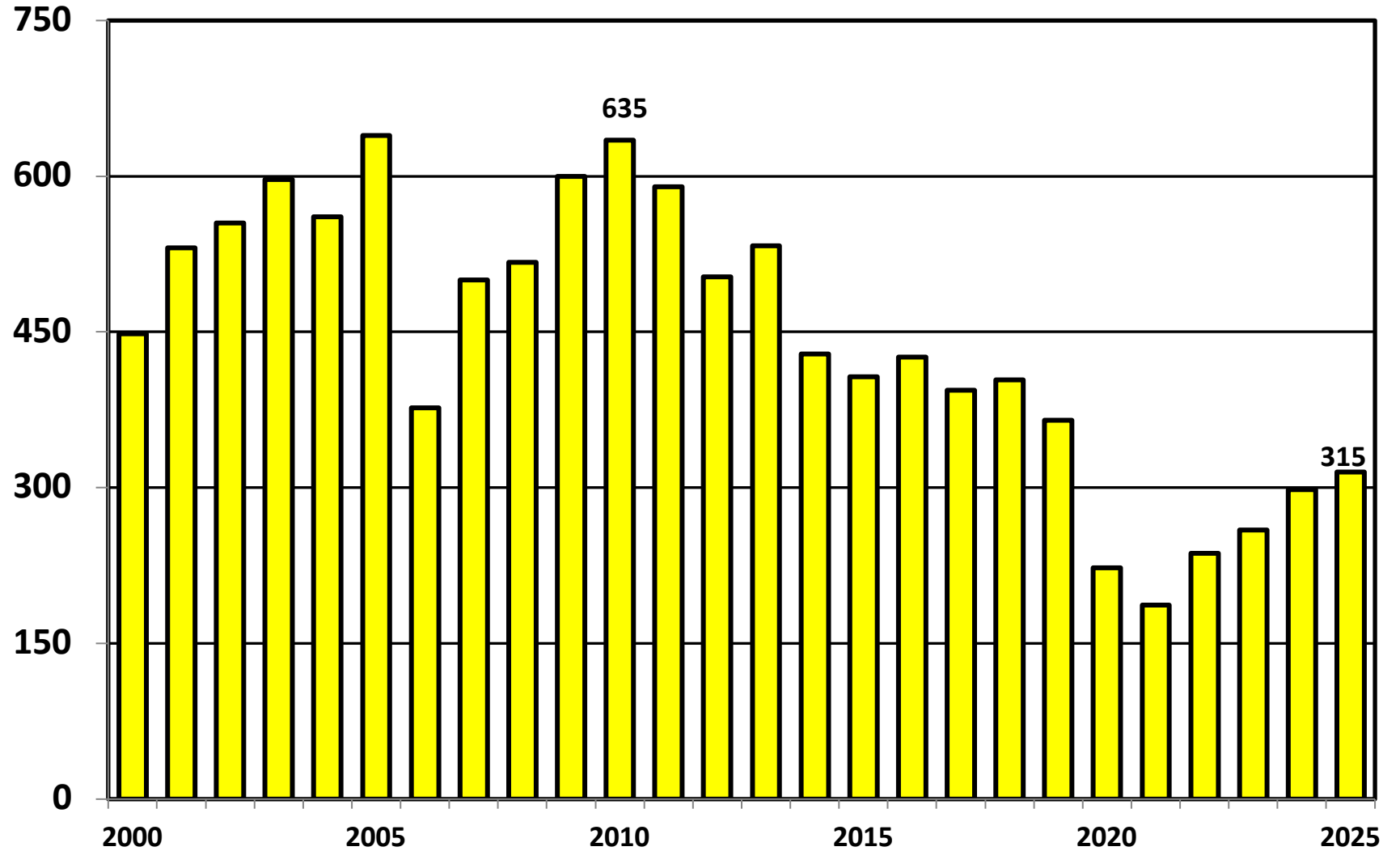


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Chapter 13 Cases Filed in West Virginia 2000 - 2025



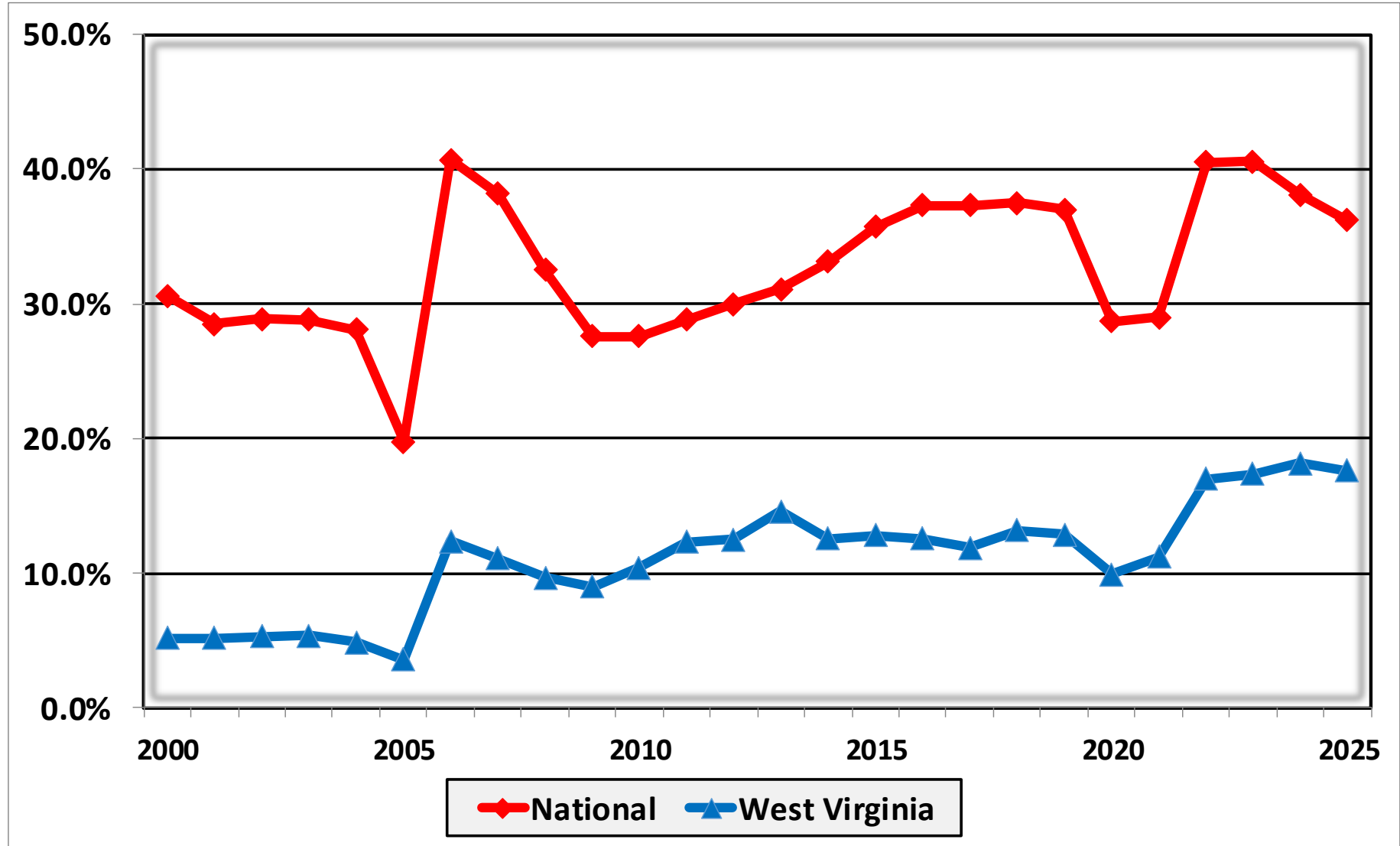
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Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2025



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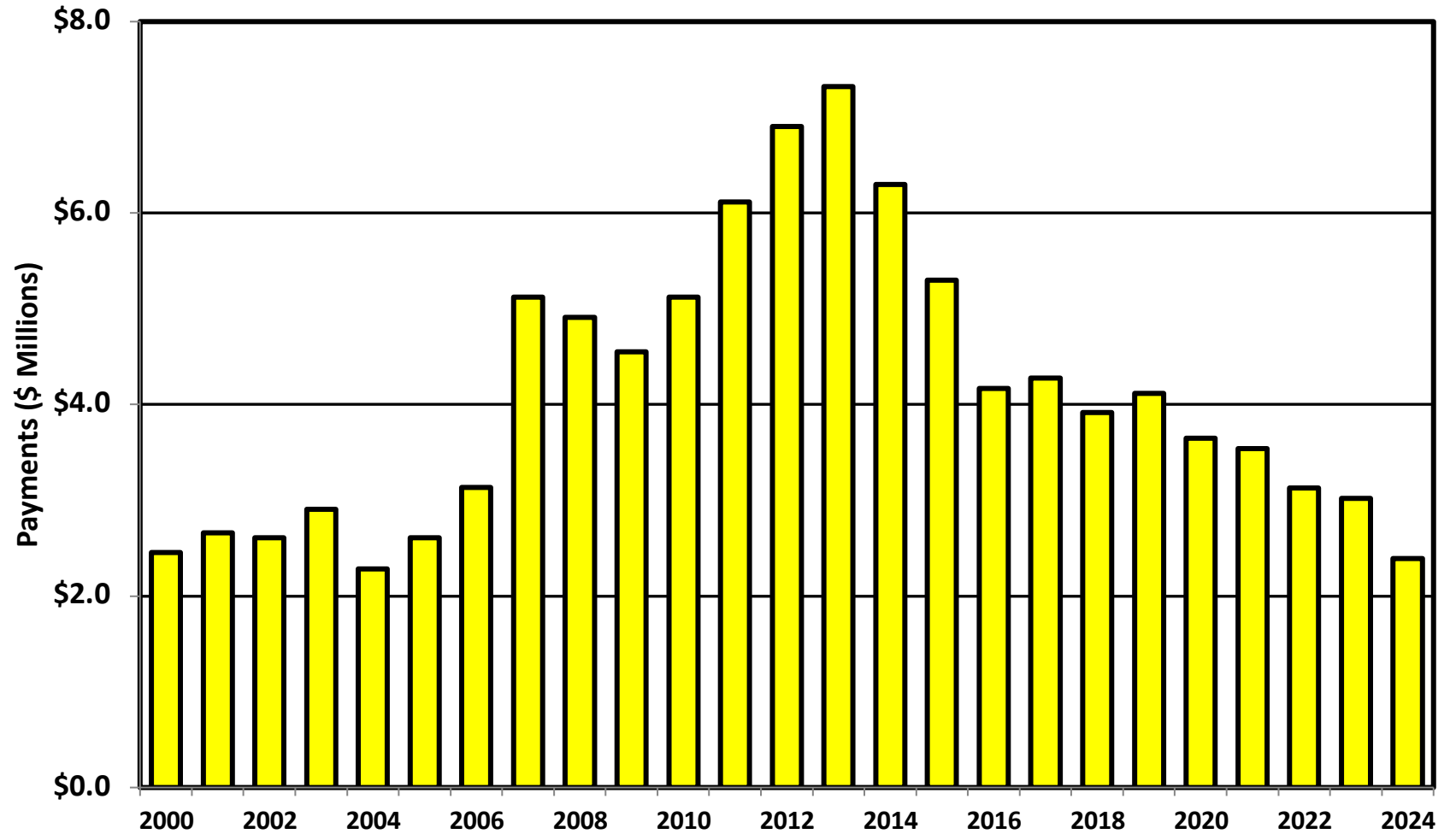


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Chapter 13 Cases in West Virginia Amount (in Millions) Paid to Unsecured Creditors Fiscal Years 2000 - 2024



Source: Executive Office for United States Trustees

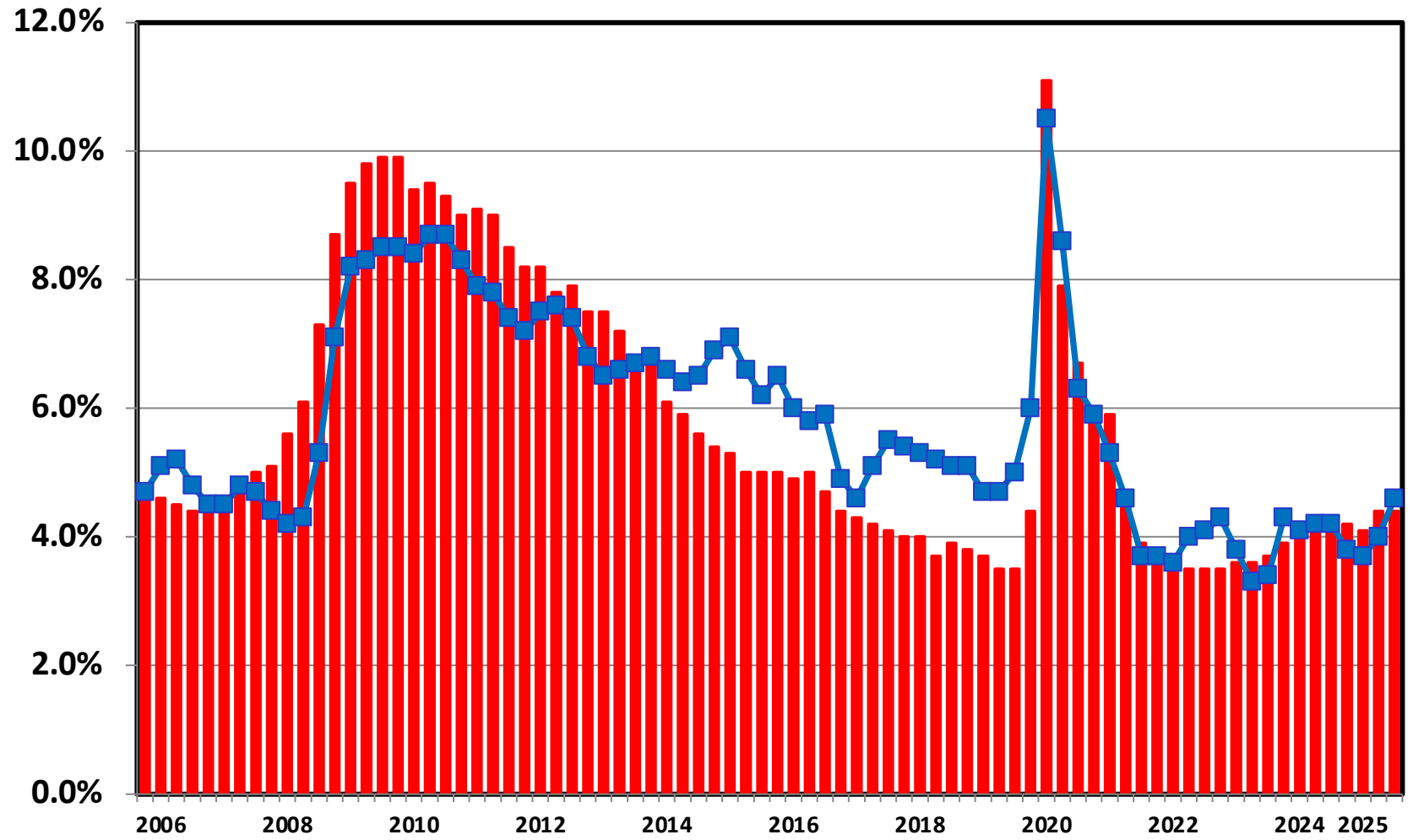
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Unemployment Rate By Quarter 2006 - 2025



■ National ■ West Virginia

Source: Bureau of Labor Statistics

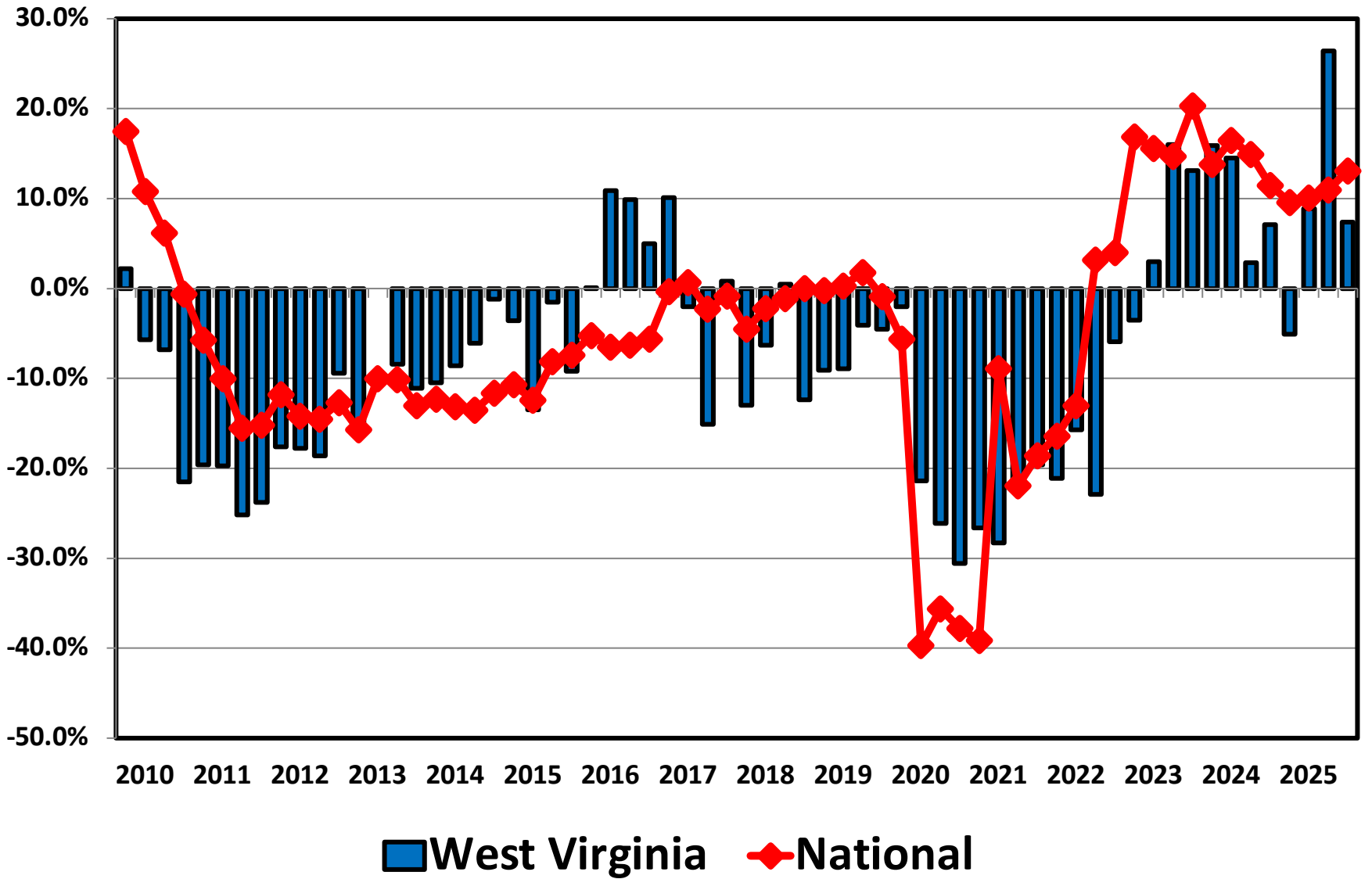
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Filing Trends By Quarter West Virginia vs. National Average (Percent Change From Same Quarter One Year Prior)



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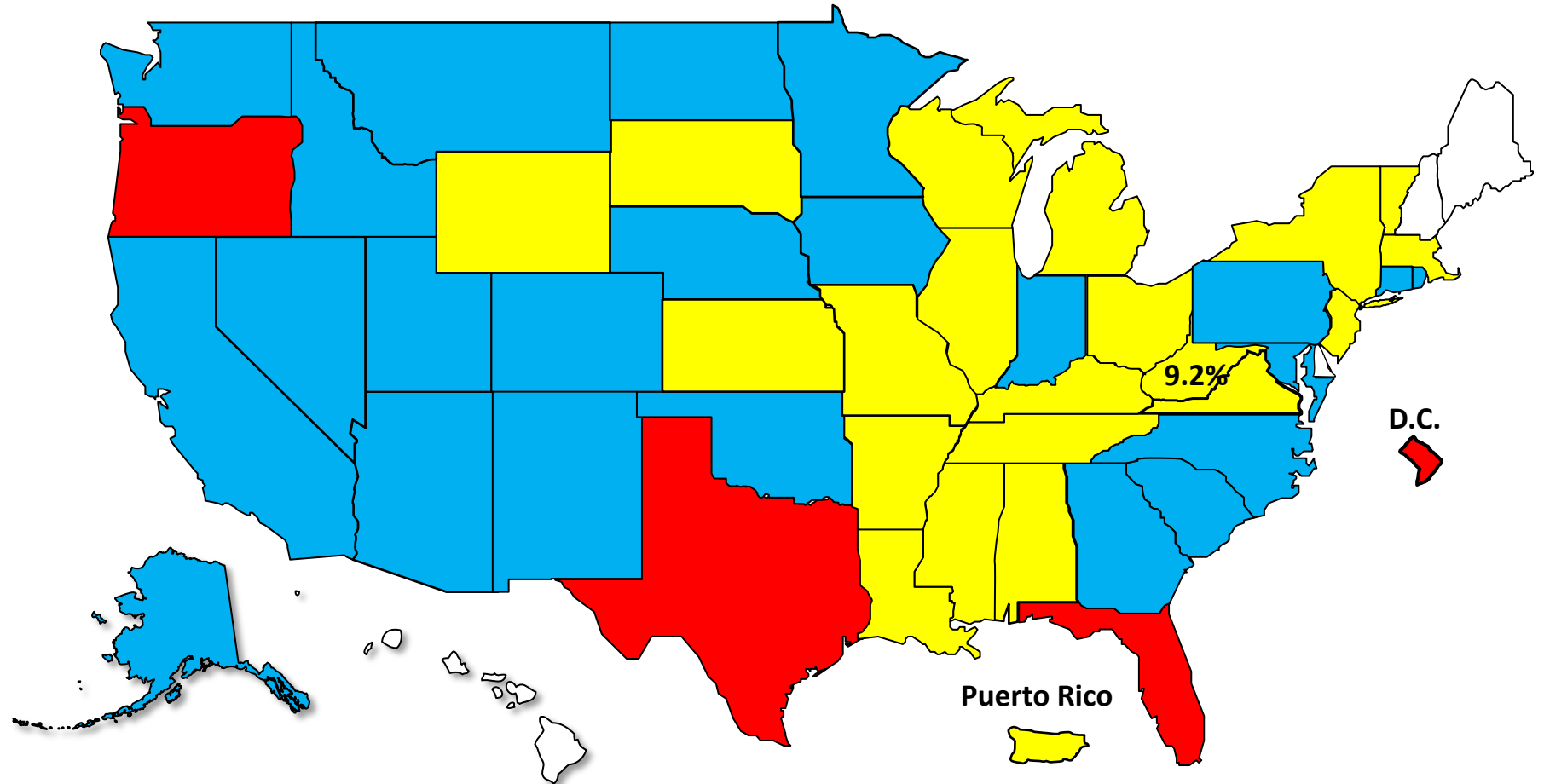


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Bankruptcy Filing Trends Calendar Year 2025 vs. 2024 National Average = 11.0% Increase

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



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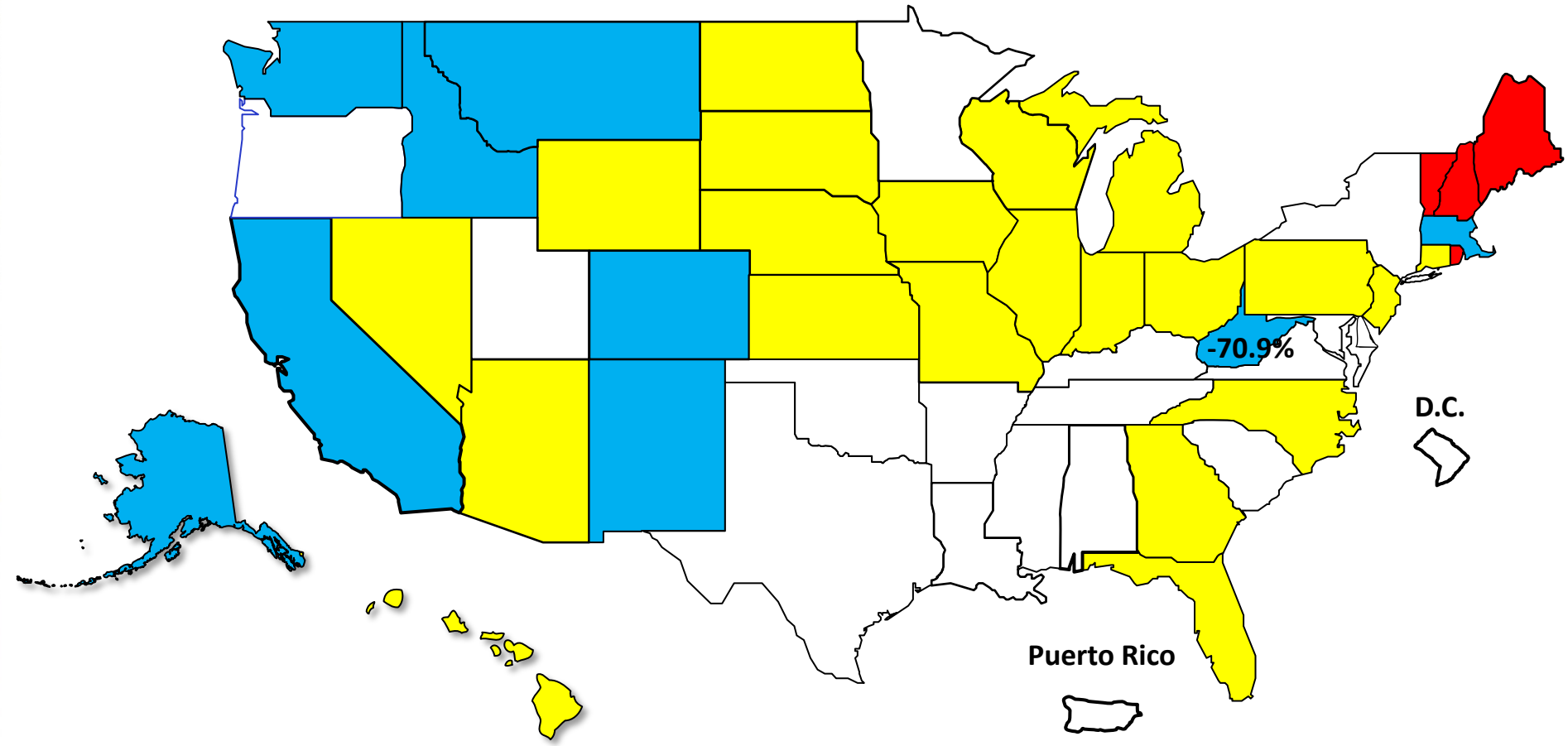


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Percent Change in Total Filings Calendar Year 2025 Compared to 2010 (National Average = 63.9% Decrease)

Amount of Decrease





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