

# Bankruptcy Filing Trends in New Hampshire



Prepared by: **The American Bankruptcy Institute**  
<http://www.abi.org/>



AMERICAN  
BANKRUPTCY  
INSTITUTE

Updated  
February 2024

# New Hampshire



## State at a Glance

	New Hampshire	National
Population (7/1/2023)	1,402,054	334,914,895
- Change since April 2020	1.8%	1.0%
- Foreign Born	6.0%	13.7%
Size (Square Miles)	8,954	3,533,038
Median Household Income	\$90,845	\$75,021
Persons per Household	2.46	2.57
Per Capita Income	\$48,200	\$41,261
Median Home Value	\$337,100	\$281,900
Homeownership Rate	72.3%	64.8%
High School Graduate (or Higher)	93.8%	89.1%
College Graduate (or Higher)	39.0%	34.3%
Disabled	9.1%	8.9%
No Health Insurance	6.0%	9.3%
In Poverty	7.2%	11.5%
Source: U.S. Census Bureau January 2024		

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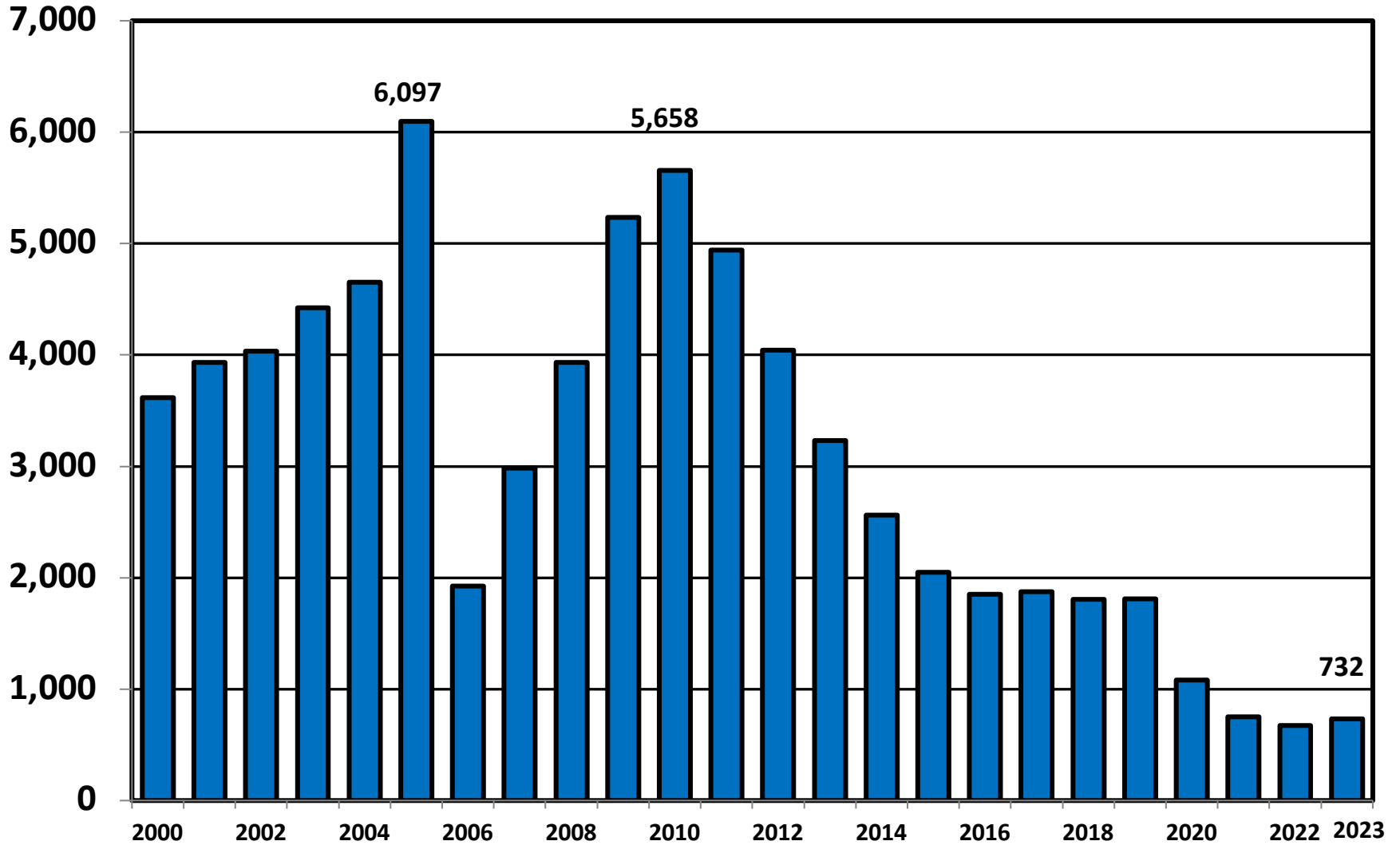
<http://www.abi.org>

<b>Bankruptcy Filings in New Hampshire</b>					
<b>Calendar Years 2000 - 2023</b>					
<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases*</b>
<b>2023</b>	<b>732</b>	<b>487</b>	<b>11</b>	<b>234</b>	<b>0</b>
<b>2022</b>	<b>675</b>	<b>450</b>	<b>6</b>	<b>219</b>	<b>0</b>
<b>2021</b>	<b>753</b>	<b>612</b>	<b>7</b>	<b>134</b>	<b>0</b>
<b>2020</b>	<b>1,081</b>	<b>880</b>	<b>6</b>	<b>193</b>	<b>2</b>
<b>2019</b>	<b>1,812</b>	<b>1,262</b>	<b>17</b>	<b>531</b>	<b>2</b>
<b>2018</b>	<b>1,808</b>	<b>1,300</b>	<b>11</b>	<b>495</b>	<b>2</b>
<b>2017</b>	<b>1,873</b>	<b>1,371</b>	<b>19</b>	<b>482</b>	<b>1</b>
<b>2016</b>	<b>1,853</b>	<b>1,401</b>	<b>18</b>	<b>433</b>	<b>1</b>
<b>2015</b>	<b>2,047</b>	<b>1,514</b>	<b>13</b>	<b>519</b>	<b>1</b>
<b>2014</b>	<b>2,563</b>	<b>1,985</b>	<b>37</b>	<b>539</b>	<b>2</b>
<b>2013</b>	<b>3,231</b>	<b>2,426</b>	<b>33</b>	<b>772</b>	<b>0</b>
<b>2012</b>	<b>4,045</b>	<b>3,044</b>	<b>33</b>	<b>968</b>	<b>0</b>
<b>2011</b>	<b>4,940</b>	<b>3,721</b>	<b>49</b>	<b>1,169</b>	<b>1</b>
<b>2010</b>	<b>5,658</b>	<b>4,532</b>	<b>41</b>	<b>1,085</b>	<b>0</b>
<b>2009</b>	<b>5,233</b>	<b>4,264</b>	<b>57</b>	<b>910</b>	<b>2</b>
<b>2008</b>	<b>3,931</b>	<b>3,030</b>	<b>38</b>	<b>863</b>	<b>0</b>
<b>2007</b>	<b>2,983</b>	<b>2,100</b>	<b>20</b>	<b>860</b>	<b>3</b>
<b>2006</b>	<b>1,925</b>	<b>1,390</b>	<b>12</b>	<b>521</b>	<b>2</b>
<b>2005</b>	<b>6,097</b>	<b>5,533</b>	<b>32</b>	<b>531</b>	<b>1</b>
<b>2004</b>	<b>4,651</b>	<b>4,195</b>	<b>17</b>	<b>439</b>	<b>0</b>
<b>2003</b>	<b>4,426</b>	<b>3,945</b>	<b>15</b>	<b>466</b>	<b>0</b>
<b>2002</b>	<b>4,034</b>	<b>3,627</b>	<b>26</b>	<b>381</b>	<b>0</b>
<b>2001</b>	<b>3,931</b>	<b>3,582</b>	<b>32</b>	<b>317</b>	<b>0</b>
<b>2000</b>	<b>3,615</b>	<b>3,295</b>	<b>17</b>	<b>303</b>	<b>0</b>
<b>*Chapters 9, 12 and 15</b>					

<b>Business Bankruptcy Cases Filed - New Hampshire Years Ended December 31, 2000 - 2023</b>					
<b>CALENDAR YEAR</b>	<b>TOTAL FILINGS</b>	<b>CHAPTER 7</b>	<b>CHAPTER 11</b>	<b>CHAPTER 13</b>	<b>OTHER CASES*</b>
<b>2023</b>	<b>41</b>	<b>22</b>	<b>10</b>	<b>9</b>	<b>0</b>
<b>2022</b>	<b>36</b>	<b>22</b>	<b>6</b>	<b>8</b>	<b>0</b>
<b>2021</b>	<b>53</b>	<b>41</b>	<b>7</b>	<b>5</b>	<b>0</b>
<b>2020</b>	<b>48</b>	<b>37</b>	<b>6</b>	<b>3</b>	<b>2</b>
<b>2019</b>	<b>74</b>	<b>45</b>	<b>15</b>	<b>12</b>	<b>2</b>
<b>2018</b>	<b>71</b>	<b>51</b>	<b>9</b>	<b>9</b>	<b>2</b>
<b>2017</b>	<b>79</b>	<b>55</b>	<b>17</b>	<b>6</b>	<b>1</b>
<b>2016</b>	<b>149</b>	<b>106</b>	<b>17</b>	<b>25</b>	<b>1</b>
<b>2015</b>	<b>140</b>	<b>90</b>	<b>12</b>	<b>37</b>	<b>1</b>
<b>2014</b>	<b>191</b>	<b>130</b>	<b>33</b>	<b>26</b>	<b>2</b>
<b>2013</b>	<b>243</b>	<b>149</b>	<b>27</b>	<b>67</b>	<b>0</b>
<b>2012</b>	<b>349</b>	<b>226</b>	<b>32</b>	<b>91</b>	<b>0</b>
<b>2011</b>	<b>479</b>	<b>333</b>	<b>45</b>	<b>100</b>	<b>1</b>
<b>2010</b>	<b>632</b>	<b>503</b>	<b>34</b>	<b>95</b>	<b>0</b>
<b>2009</b>	<b>542</b>	<b>400</b>	<b>51</b>	<b>89</b>	<b>2</b>
<b>2008</b>	<b>393</b>	<b>292</b>	<b>32</b>	<b>69</b>	<b>0</b>
<b>2007</b>	<b>327</b>	<b>229</b>	<b>19</b>	<b>76</b>	<b>3</b>
<b>2006</b>	<b>218</b>	<b>155</b>	<b>11</b>	<b>50</b>	<b>2</b>
<b>2005</b>	<b>586</b>	<b>497</b>	<b>28</b>	<b>60</b>	<b>1</b>
<b>2004</b>	<b>158</b>	<b>132</b>	<b>15</b>	<b>11</b>	<b>0</b>
<b>2003</b>	<b>178</b>	<b>152</b>	<b>12</b>	<b>14</b>	<b>0</b>
<b>2002</b>	<b>212</b>	<b>168</b>	<b>24</b>	<b>20</b>	<b>0</b>
<b>2001</b>	<b>334</b>	<b>294</b>	<b>32</b>	<b>8</b>	<b>0</b>
<b>2000</b>	<b>302</b>	<b>277</b>	<b>17</b>	<b>8</b>	<b>0</b>
<b>* Chapters 9, 12 and 15</b>					

# District of New Hampshire

## Total Bankruptcy Cases Filed Calendar Years 2000 - 2023



# Total Filings Relative to Population 2000 - 2023



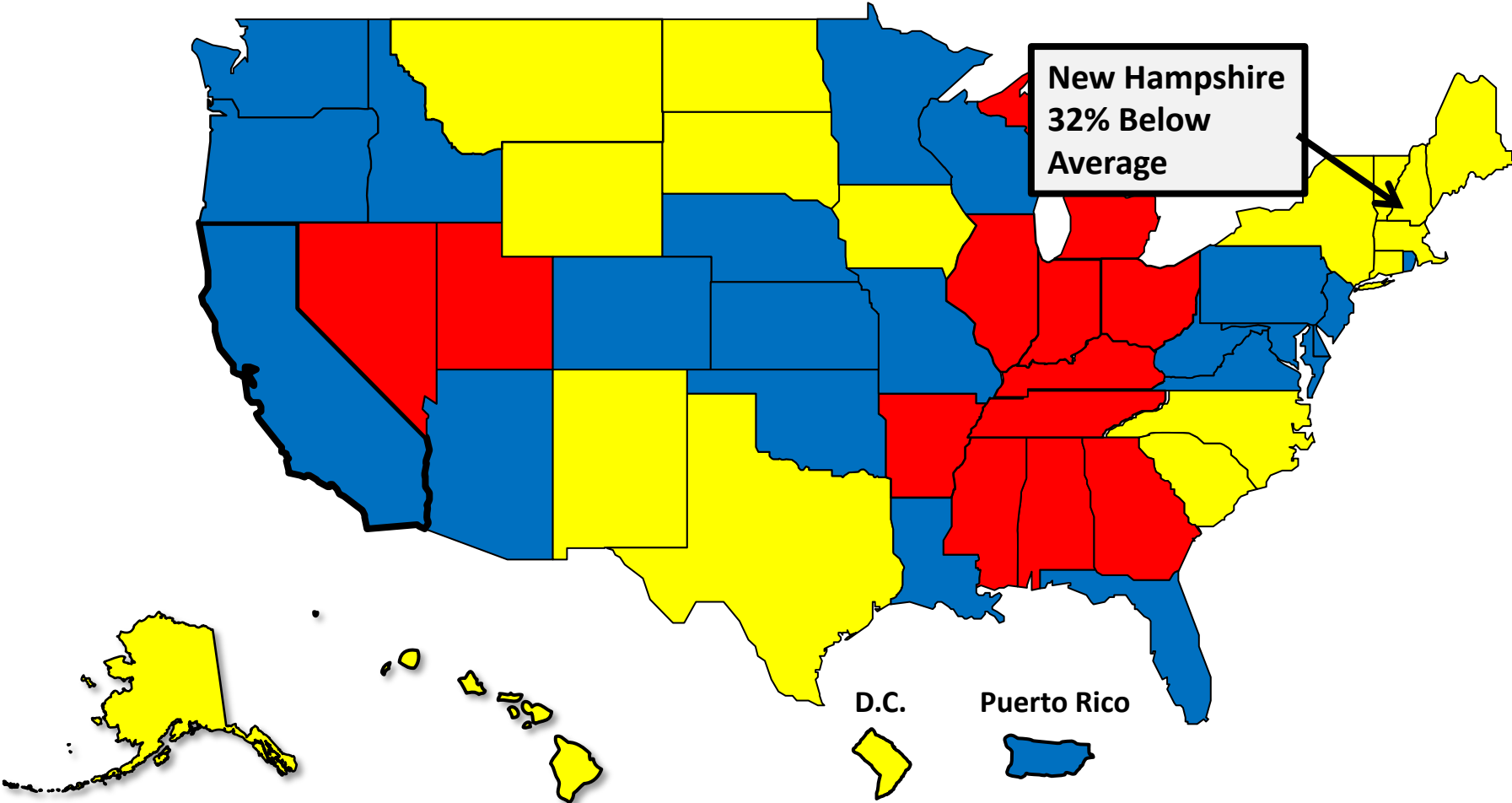
More than 25% Above Average



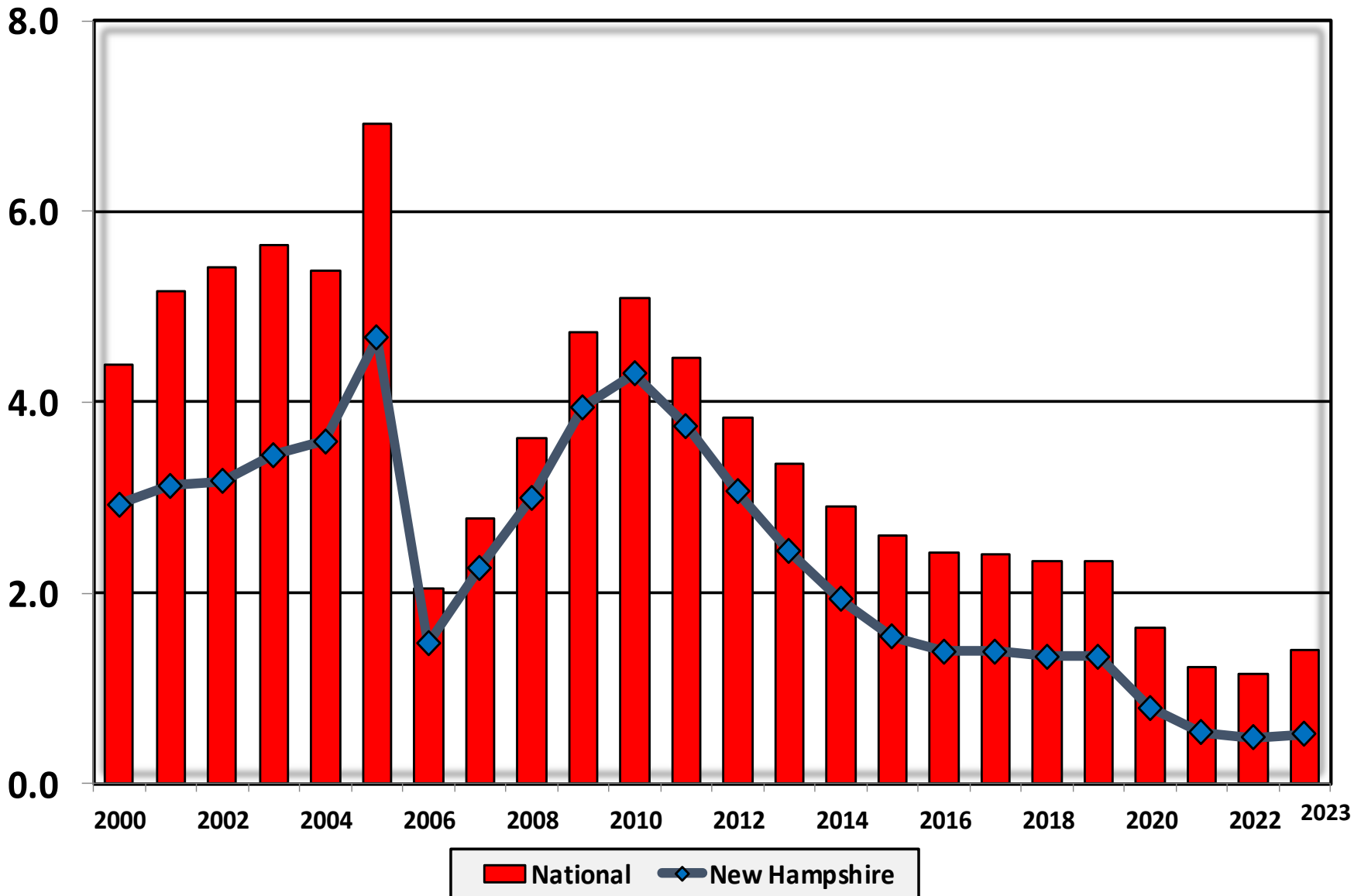
Within 25% of Average



More than 25% Below Average

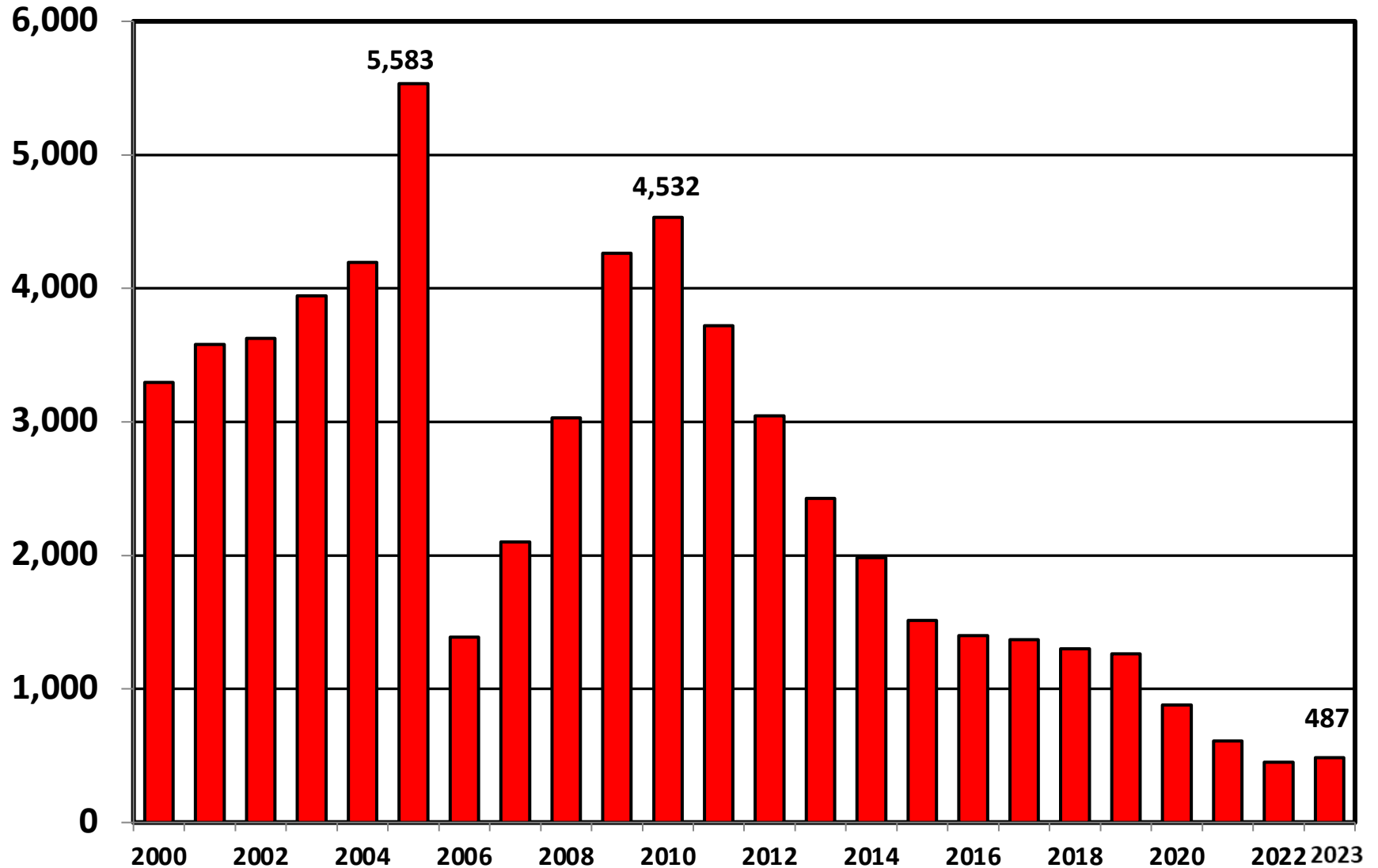


# Bankruptcy Filings per 1,000 Population New Hampshire vs. National Average 2000 - 2023



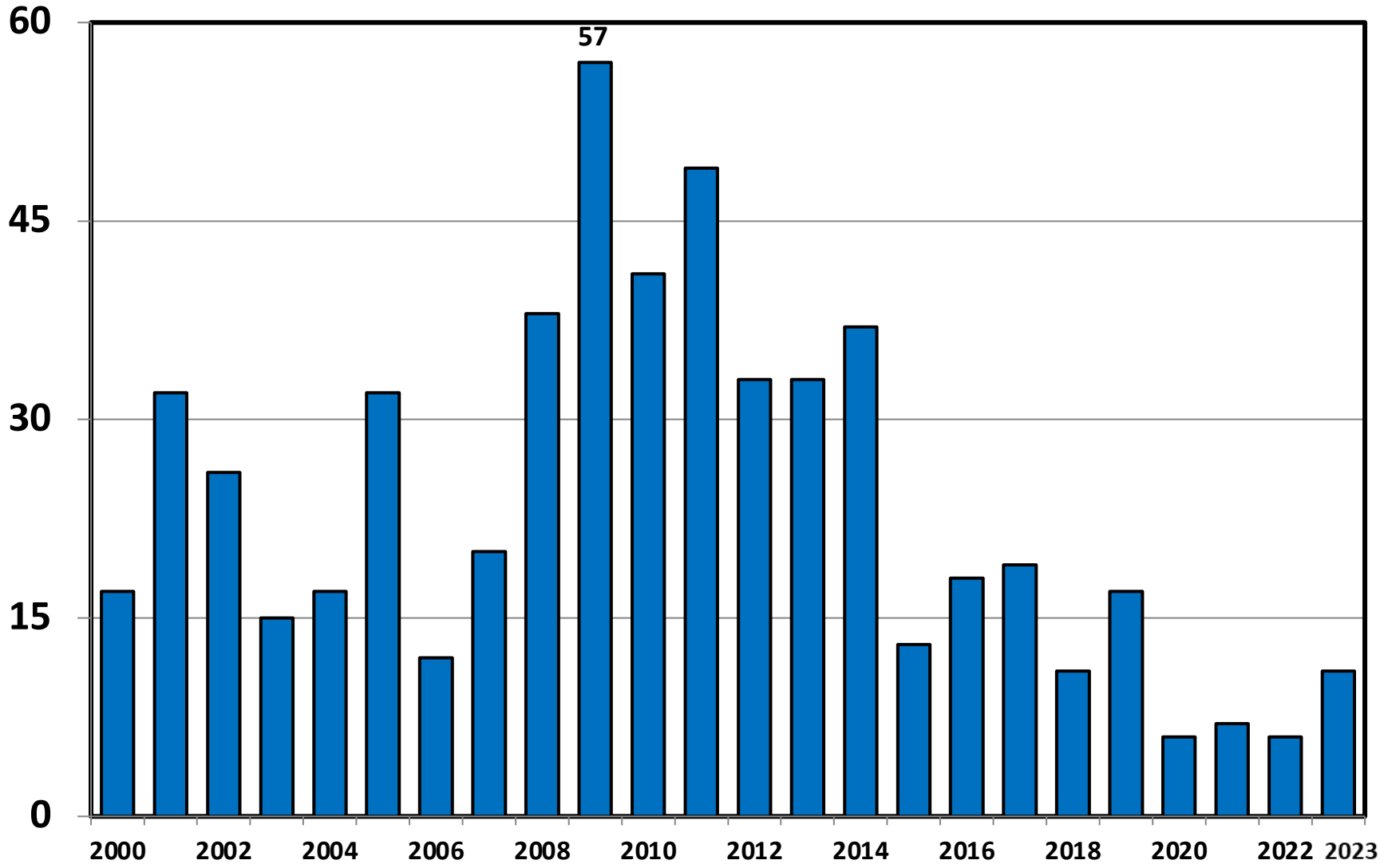
# Chapter 7 Cases Filed In New Hampshire

## Calendar Years 2000 - 2023

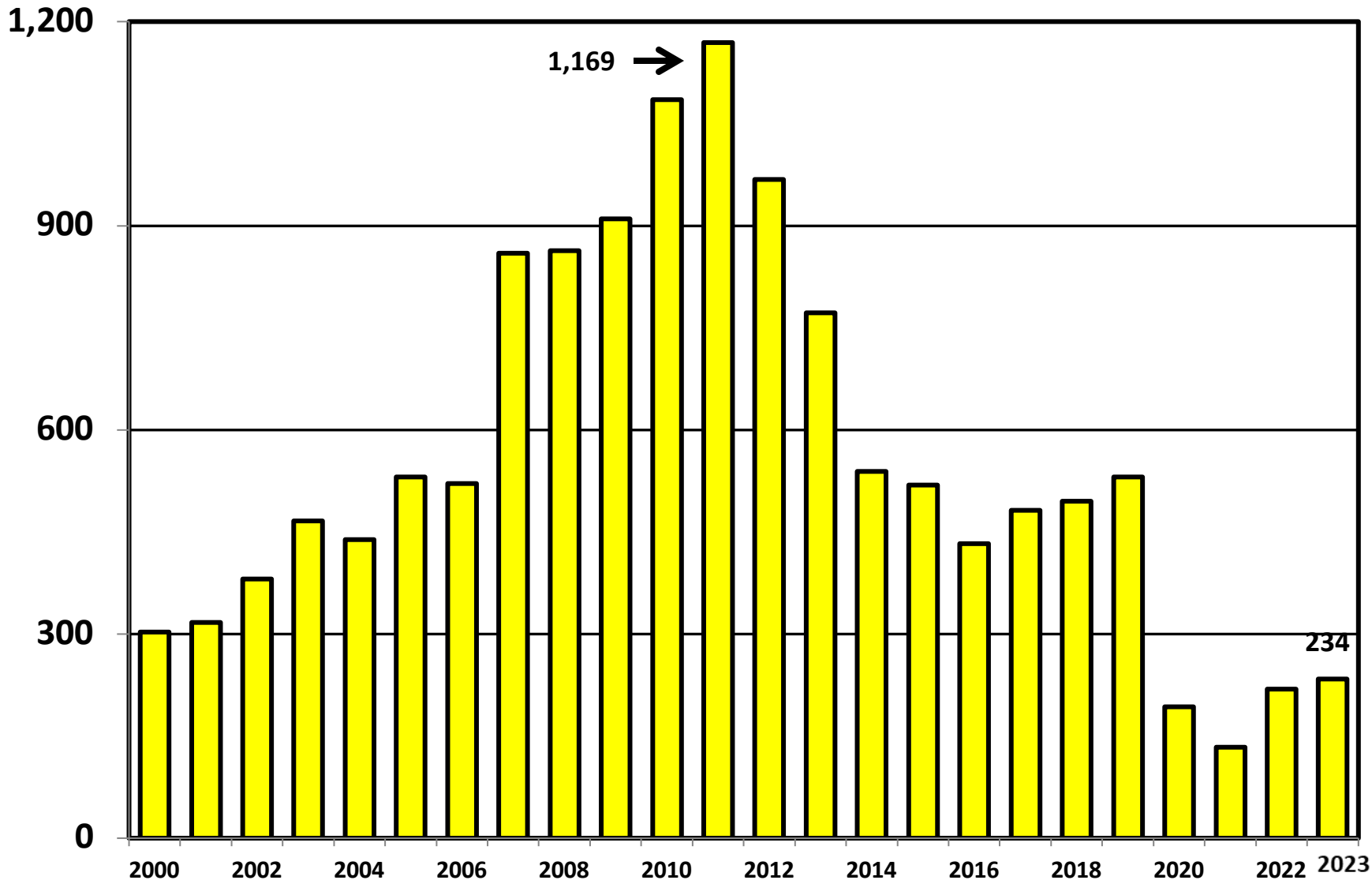




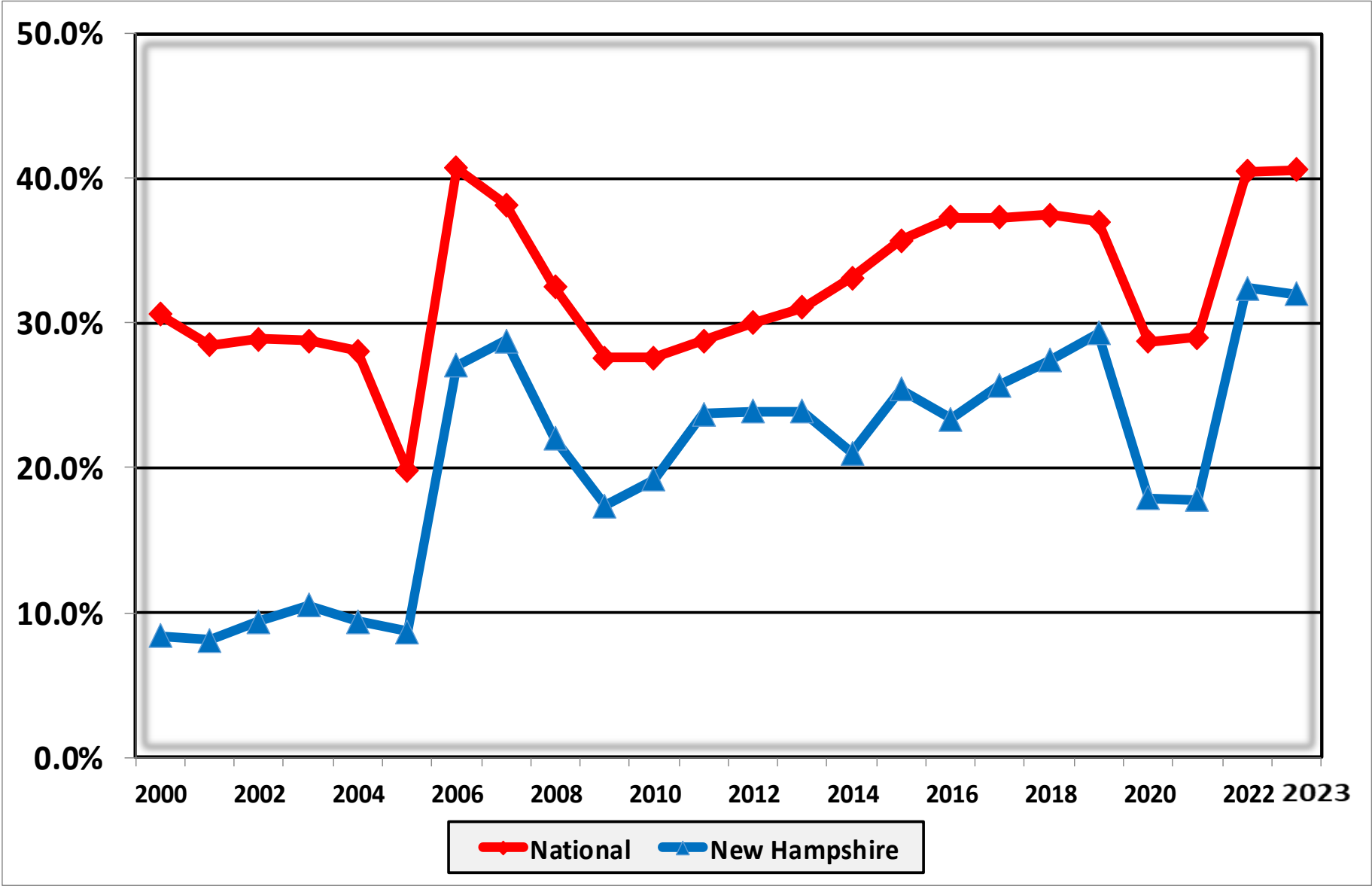
# Chapter 11 Cases Filed in New Hampshire 2000 - 2023



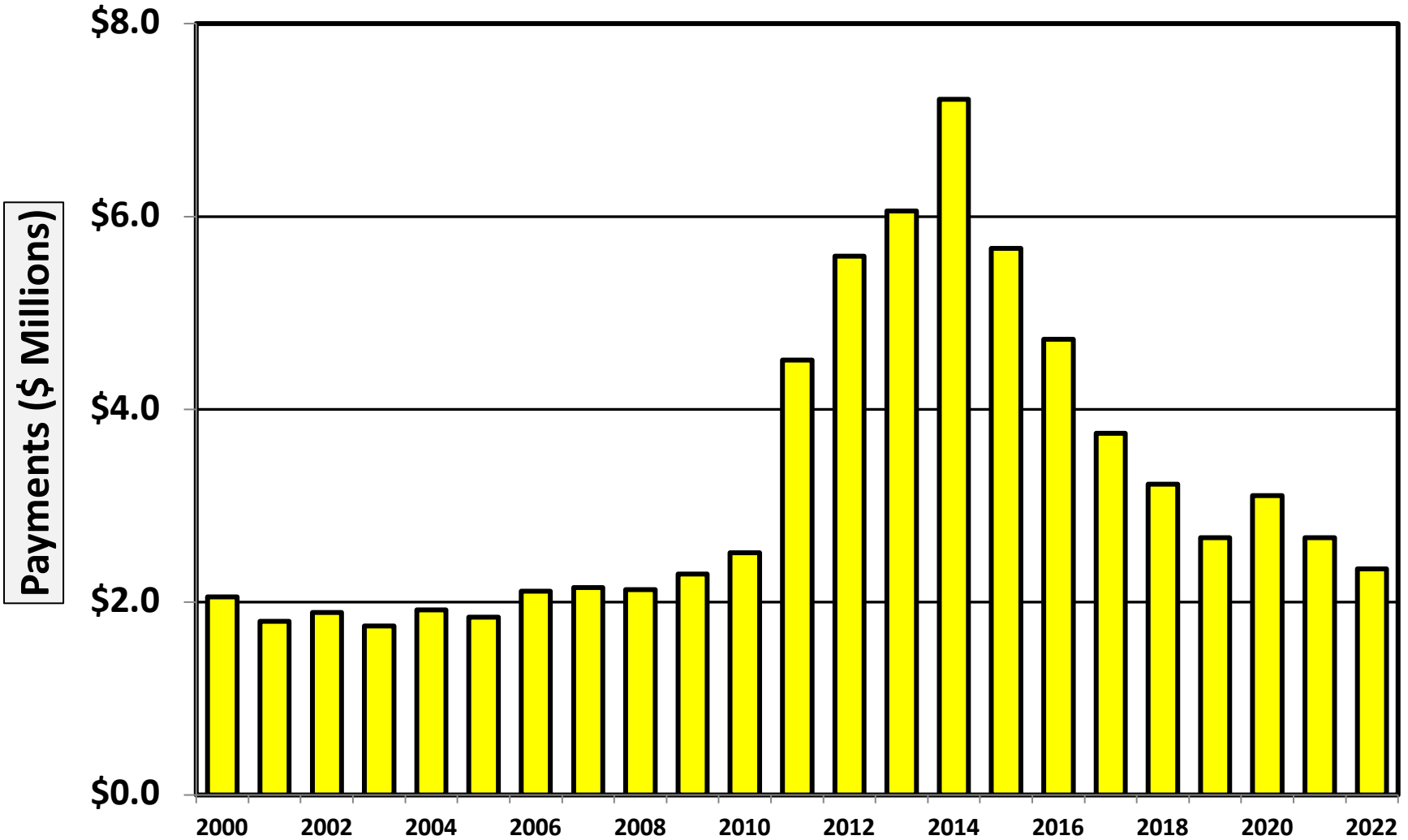
# Chapter 13 Cases Filed in New Hampshire 2000 - 2023



**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2023**

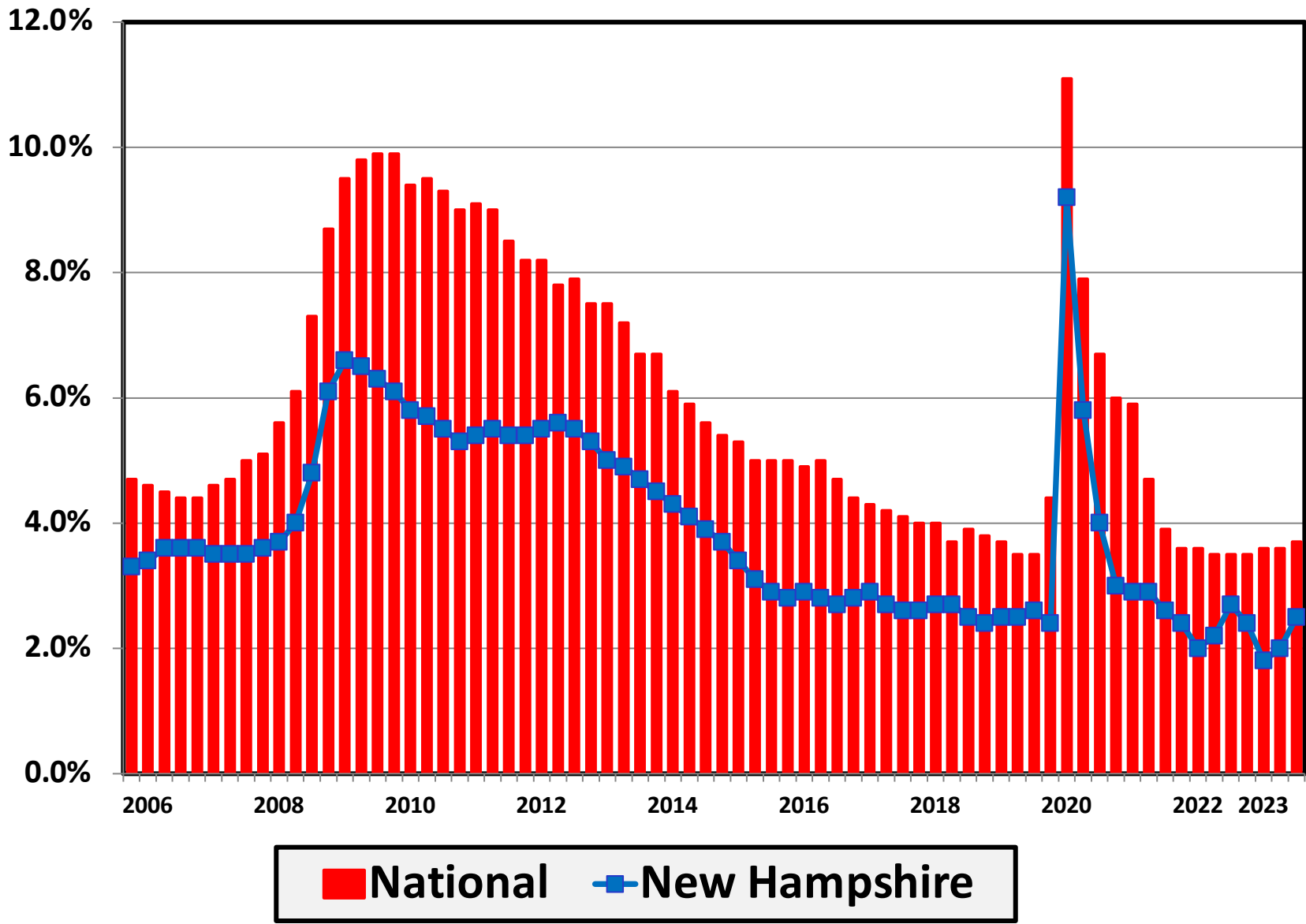


**Chapter 13 Cases in New Hampshire**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2022



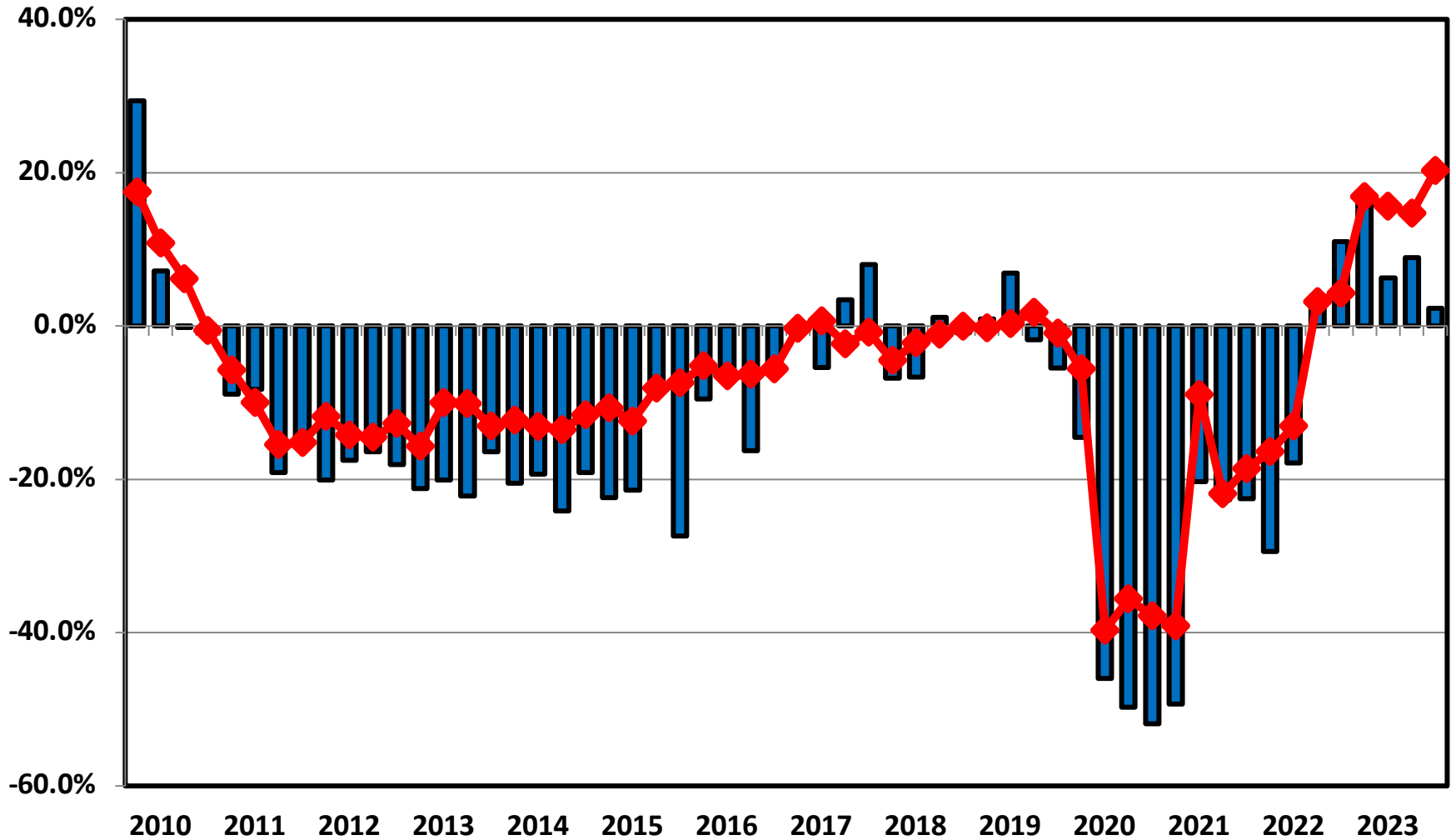
Source: Executive Office for United States Trustees

# Unemployment Rate By Quarter 2006 - 2023



Source: Bureau of Labor Statistics

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



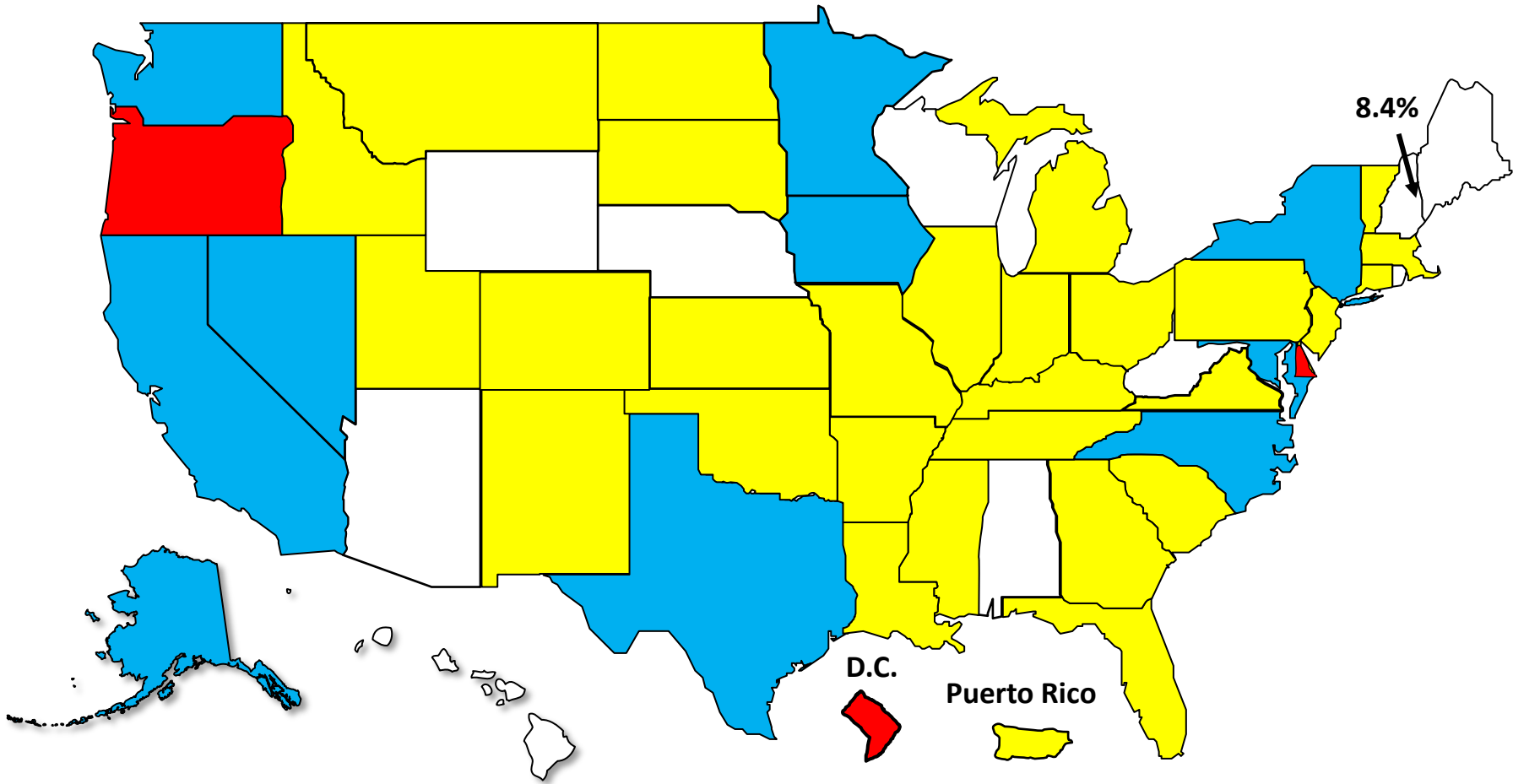
**New Hampshire**

**National**

# Bankruptcy Filing Trends

## Calendar Year 2023 vs. 2022

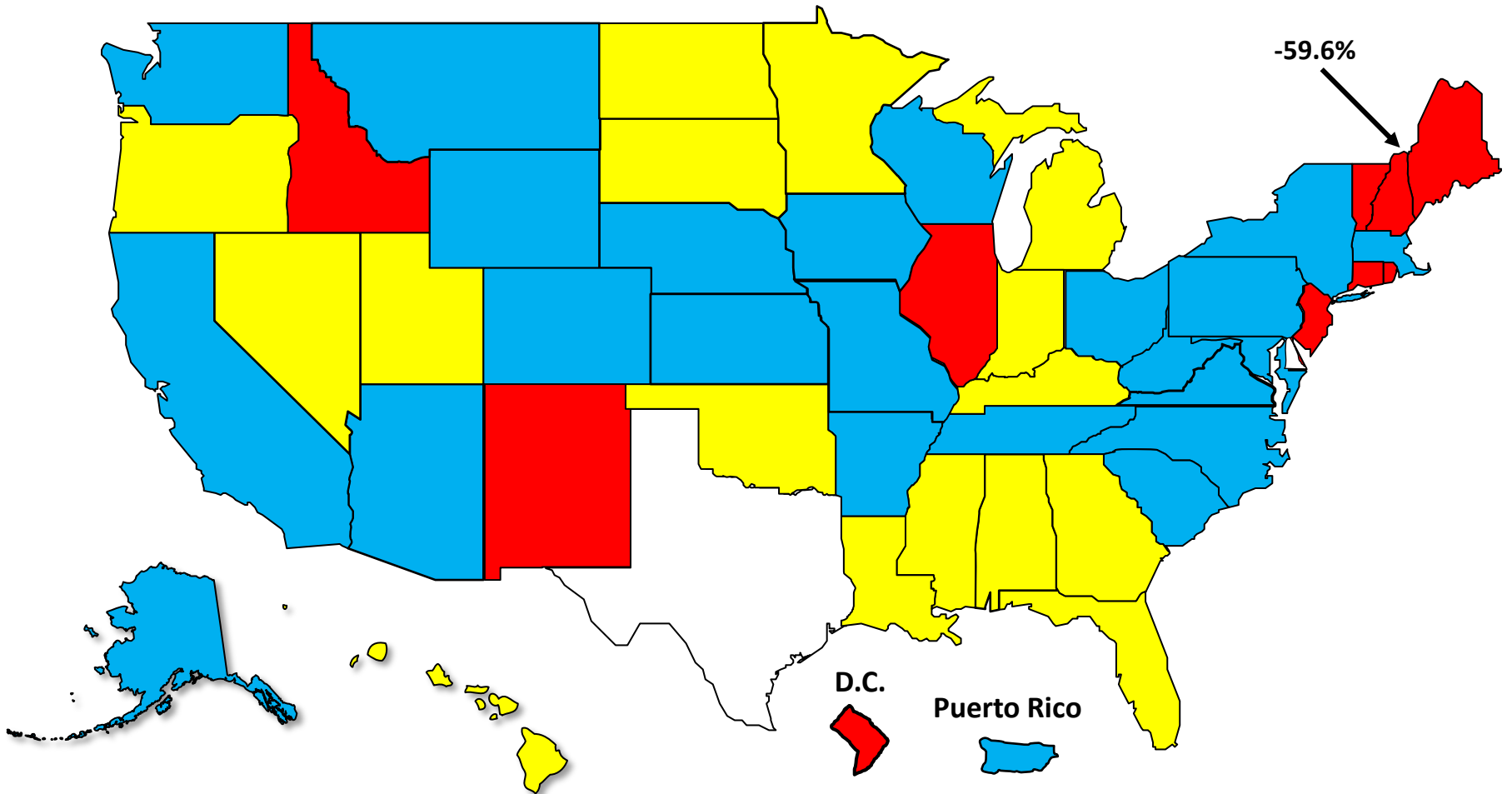
National Average = 16.8% Increase



# Bankruptcy Filing Trends During the Pandemic Calendar Year 2023 vs. 2019

**National Average = 41.5% Decrease**

 Decline Under 30.0%  Decline 30.0% – 39.9%  Decline 40.0% – 49.9%  Decline 50.0% or More



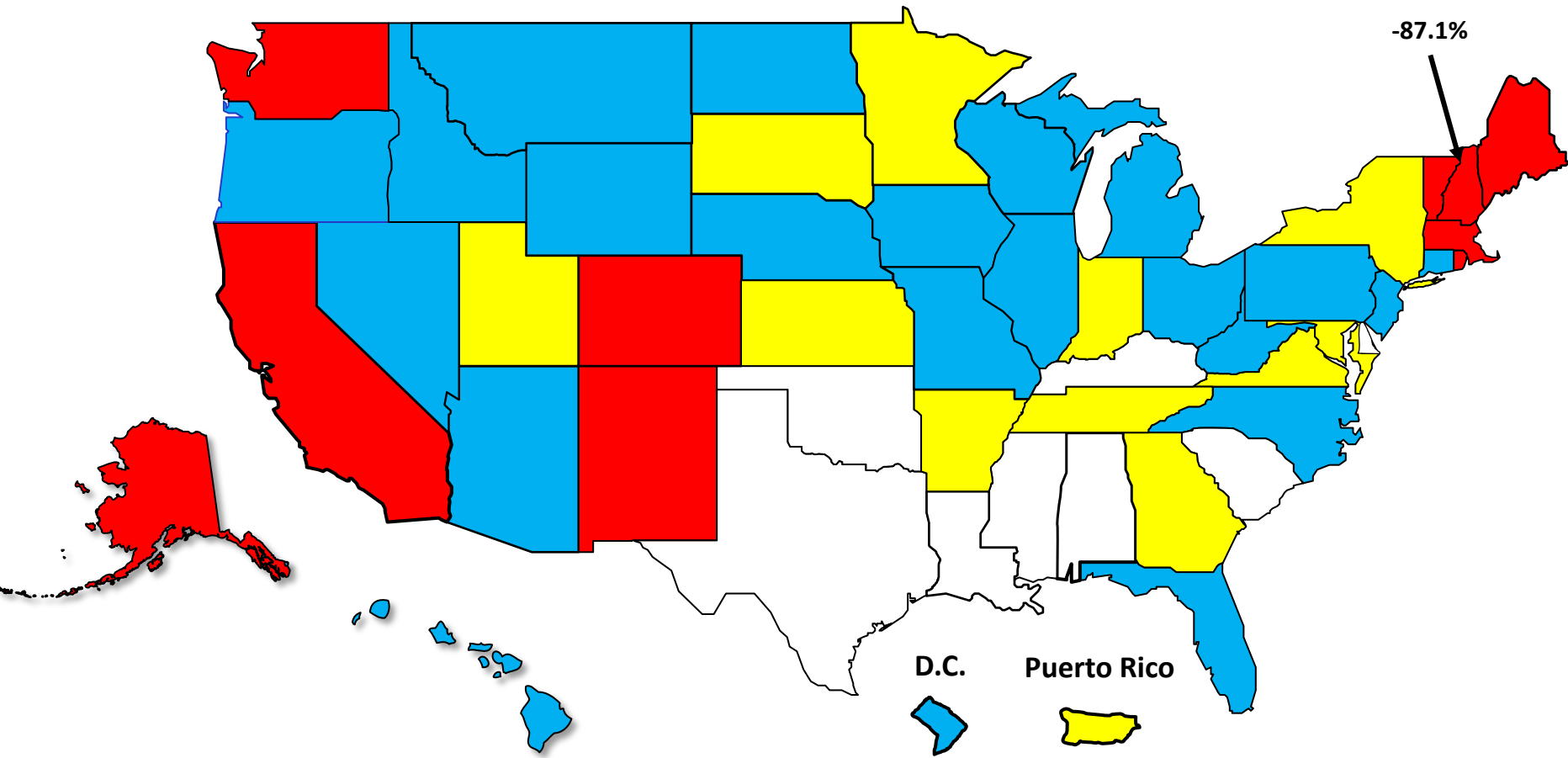


# Percent Change in Total Filings

Calendar Year 2023 Compared to 2010 (Great Recession)

(National Average = 71.6% Decrease)

## Amount of Decrease





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