

# Bankruptcy Filing Trends in Oregon



Prepared by: **The American Bankruptcy Institute**  
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AMERICAN  
BANKRUPTCY  
INSTITUTE

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# Oregon



## State at a Glance

	Oregon	National
<b>Population (7/1/2023)</b>	<b>4,233,358</b>	<b>334,914,895</b>
- Change since April 2020	<b>-0.1%</b>	<b>1.0%</b>
- Foreign Born	<b>9.8%</b>	<b>13.7%</b>
<b>Size (Square Miles)</b>	<b>95,996</b>	<b>3,533,038</b>
<b>Median Household Income</b>	<b>\$76,632</b>	<b>\$75,021</b>
<b>Persons per Household</b>	<b>2.46</b>	<b>2.57</b>
<b>Per Capita Income</b>	<b>\$41,805</b>	<b>\$41,261</b>
<b>Median Home Value</b>	<b>\$423,100</b>	<b>\$281,900</b>
<b>Homeownership Rate</b>	<b>63.2%</b>	<b>64.8%</b>
<b>High School Graduate (or Higher)</b>	<b>91.6%</b>	<b>89.1%</b>
<b>College Graduate (or Higher)</b>	<b>35.2%</b>	<b>34.3%</b>
<b>Disabled</b>	<b>10.6%</b>	<b>8.9%</b>
<b>No Health Insurance</b>	<b>7.3%</b>	<b>9.3%</b>
<b>In Poverty</b>	<b>12.1%</b>	<b>11.5%</b>
<b>Source: U.S. Census Bureau January 2024</b>		

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**Bankruptcy Filings in Oregon  
Calendar Years 2000 - 2023**

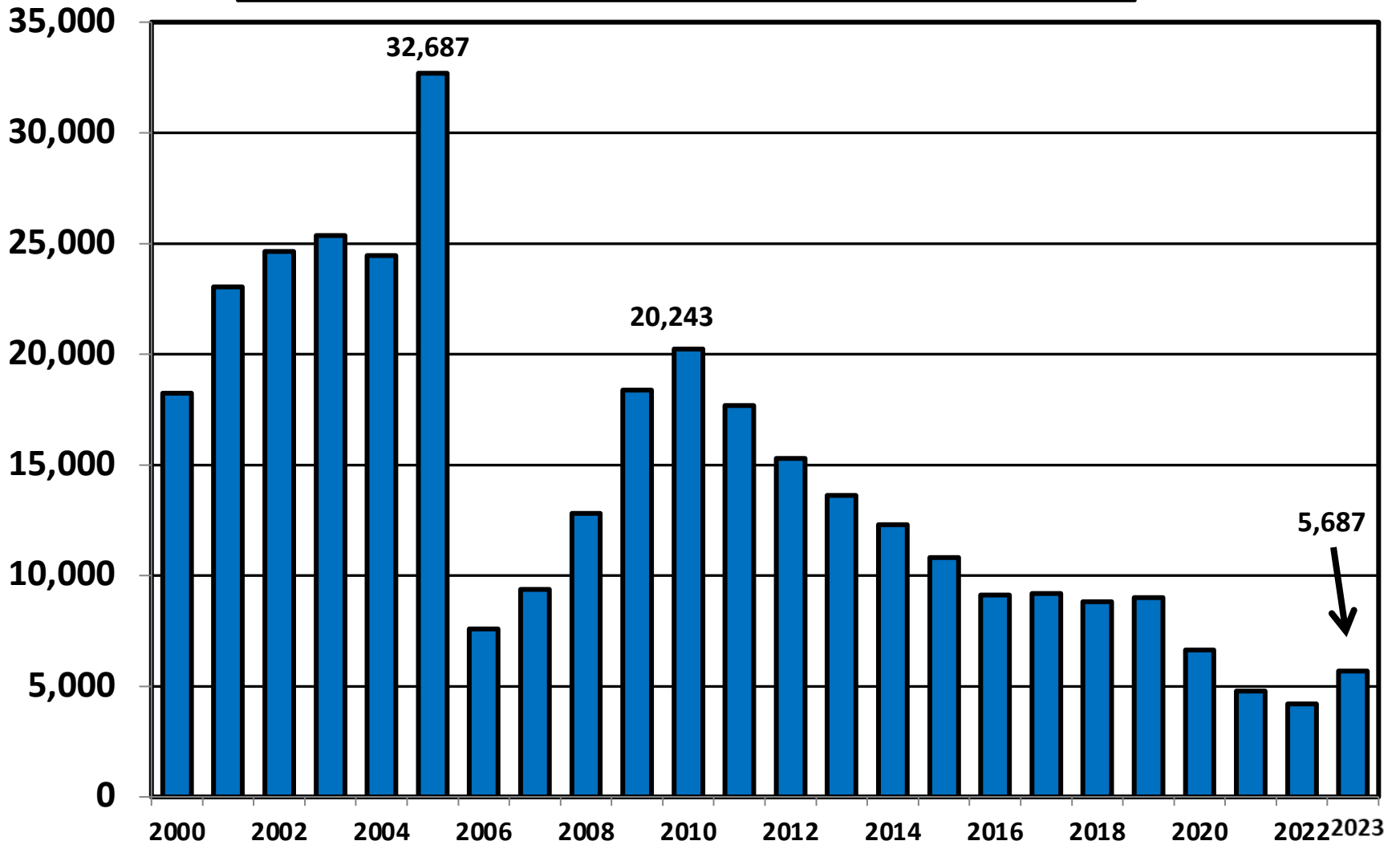
<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases*</b>
<b>2023</b>	<b>5,687</b>	<b>4,007</b>	<b>40</b>	<b>1,638</b>	<b>2</b>
<b>2022</b>	<b>4,202</b>	<b>3,102</b>	<b>19</b>	<b>1,076</b>	<b>5</b>
<b>2021</b>	<b>4,771</b>	<b>3,827</b>	<b>25</b>	<b>915</b>	<b>4</b>
<b>2020</b>	<b>6,636</b>	<b>5,301</b>	<b>23</b>	<b>1,291</b>	<b>21</b>
<b>2019</b>	<b>8,996</b>	<b>6,724</b>	<b>29</b>	<b>2,237</b>	<b>6</b>
<b>2018</b>	<b>8,815</b>	<b>6,642</b>	<b>27</b>	<b>2,144</b>	<b>2</b>
<b>2017</b>	<b>9,191</b>	<b>7,068</b>	<b>24</b>	<b>2,092</b>	<b>7</b>
<b>2016</b>	<b>9,131</b>	<b>7,116</b>	<b>28</b>	<b>1,980</b>	<b>7</b>
<b>2015</b>	<b>10,809</b>	<b>8,698</b>	<b>23</b>	<b>2,086</b>	<b>2</b>
<b>2014</b>	<b>12,305</b>	<b>10,031</b>	<b>31</b>	<b>2,241</b>	<b>2</b>
<b>2013</b>	<b>13,610</b>	<b>11,045</b>	<b>43</b>	<b>2,514</b>	<b>8</b>
<b>2012</b>	<b>15,281</b>	<b>11,937</b>	<b>56</b>	<b>3,277</b>	<b>11</b>
<b>2011</b>	<b>17,681</b>	<b>13,886</b>	<b>58</b>	<b>3,724</b>	<b>13</b>
<b>2010</b>	<b>20,243</b>	<b>15,798</b>	<b>65</b>	<b>4,363</b>	<b>17</b>
<b>2009</b>	<b>18,380</b>	<b>14,331</b>	<b>59</b>	<b>3,981</b>	<b>9</b>
<b>2008</b>	<b>12,802</b>	<b>9,551</b>	<b>64</b>	<b>3,184</b>	<b>3</b>
<b>2007</b>	<b>9,386</b>	<b>6,838</b>	<b>24</b>	<b>2,522</b>	<b>2</b>
<b>2006</b>	<b>7,585</b>	<b>5,699</b>	<b>19</b>	<b>1,860</b>	<b>7</b>
<b>2005</b>	<b>32,687</b>	<b>28,472</b>	<b>17</b>	<b>4,188</b>	<b>10</b>
<b>2004</b>	<b>24,455</b>	<b>20,449</b>	<b>51</b>	<b>3,952</b>	<b>3</b>
<b>2003</b>	<b>25,370</b>	<b>21,541</b>	<b>41</b>	<b>3,774</b>	<b>14</b>
<b>2002</b>	<b>24,649</b>	<b>21,088</b>	<b>59</b>	<b>3,489</b>	<b>13</b>
<b>2001</b>	<b>23,038</b>	<b>19,769</b>	<b>48</b>	<b>3,209</b>	<b>12</b>
<b>2000</b>	<b>18,227</b>	<b>15,138</b>	<b>35</b>	<b>3,048</b>	<b>6</b>
<b>*Chapters 9, 12 and 15</b>					

**Business Bankruptcy Cases Filed - Oregon**  
**Years Ended December 31, 2000 - 2023**

<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>168</b>	<b>100</b>	<b>38</b>	<b>28</b>	<b>2</b>
<b>2022</b>	<b>114</b>	<b>68</b>	<b>19</b>	<b>22</b>	<b>5</b>
<b>2021</b>	<b>129</b>	<b>90</b>	<b>22</b>	<b>13</b>	<b>4</b>
<b>2020</b>	<b>167</b>	<b>105</b>	<b>22</b>	<b>19</b>	<b>21</b>
<b>2019</b>	<b>220</b>	<b>158</b>	<b>26</b>	<b>30</b>	<b>6</b>
<b>2018</b>	<b>203</b>	<b>146</b>	<b>24</b>	<b>31</b>	<b>2</b>
<b>2017</b>	<b>200</b>	<b>138</b>	<b>22</b>	<b>33</b>	<b>7</b>
<b>2016</b>	<b>225</b>	<b>156</b>	<b>26</b>	<b>36</b>	<b>7</b>
<b>2015</b>	<b>209</b>	<b>150</b>	<b>21</b>	<b>36</b>	<b>2</b>
<b>2014</b>	<b>246</b>	<b>188</b>	<b>25</b>	<b>31</b>	<b>2</b>
<b>2013</b>	<b>364</b>	<b>262</b>	<b>39</b>	<b>55</b>	<b>8</b>
<b>2012</b>	<b>424</b>	<b>288</b>	<b>54</b>	<b>71</b>	<b>11</b>
<b>2011</b>	<b>549</b>	<b>419</b>	<b>56</b>	<b>61</b>	<b>13</b>
<b>2010</b>	<b>575</b>	<b>413</b>	<b>64</b>	<b>81</b>	<b>17</b>
<b>2009</b>	<b>593</b>	<b>448</b>	<b>49</b>	<b>87</b>	<b>9</b>
<b>2008</b>	<b>429</b>	<b>296</b>	<b>59</b>	<b>71</b>	<b>3</b>
<b>2007</b>	<b>265</b>	<b>172</b>	<b>20</b>	<b>71</b>	<b>2</b>
<b>2006</b>	<b>301</b>	<b>193</b>	<b>18</b>	<b>83</b>	<b>7</b>
<b>2005</b>	<b>1,160</b>	<b>849</b>	<b>16</b>	<b>285</b>	<b>10</b>
<b>2004</b>	<b>852</b>	<b>590</b>	<b>50</b>	<b>209</b>	<b>3</b>
<b>2003</b>	<b>1,591</b>	<b>701</b>	<b>38</b>	<b>838</b>	<b>14</b>
<b>2002</b>	<b>1,606</b>	<b>725</b>	<b>59</b>	<b>809</b>	<b>13</b>
<b>2001</b>	<b>1,389</b>	<b>633</b>	<b>48</b>	<b>696</b>	<b>12</b>
<b>2000</b>	<b>1,453</b>	<b>742</b>	<b>35</b>	<b>670</b>	<b>6</b>
<b>* Chapters 9, 12 and 15</b>					

# District of Oregon

## Total Bankruptcy Cases Filed 2000 - 2023



# Total Filings Relative to Population 2000 - 2023



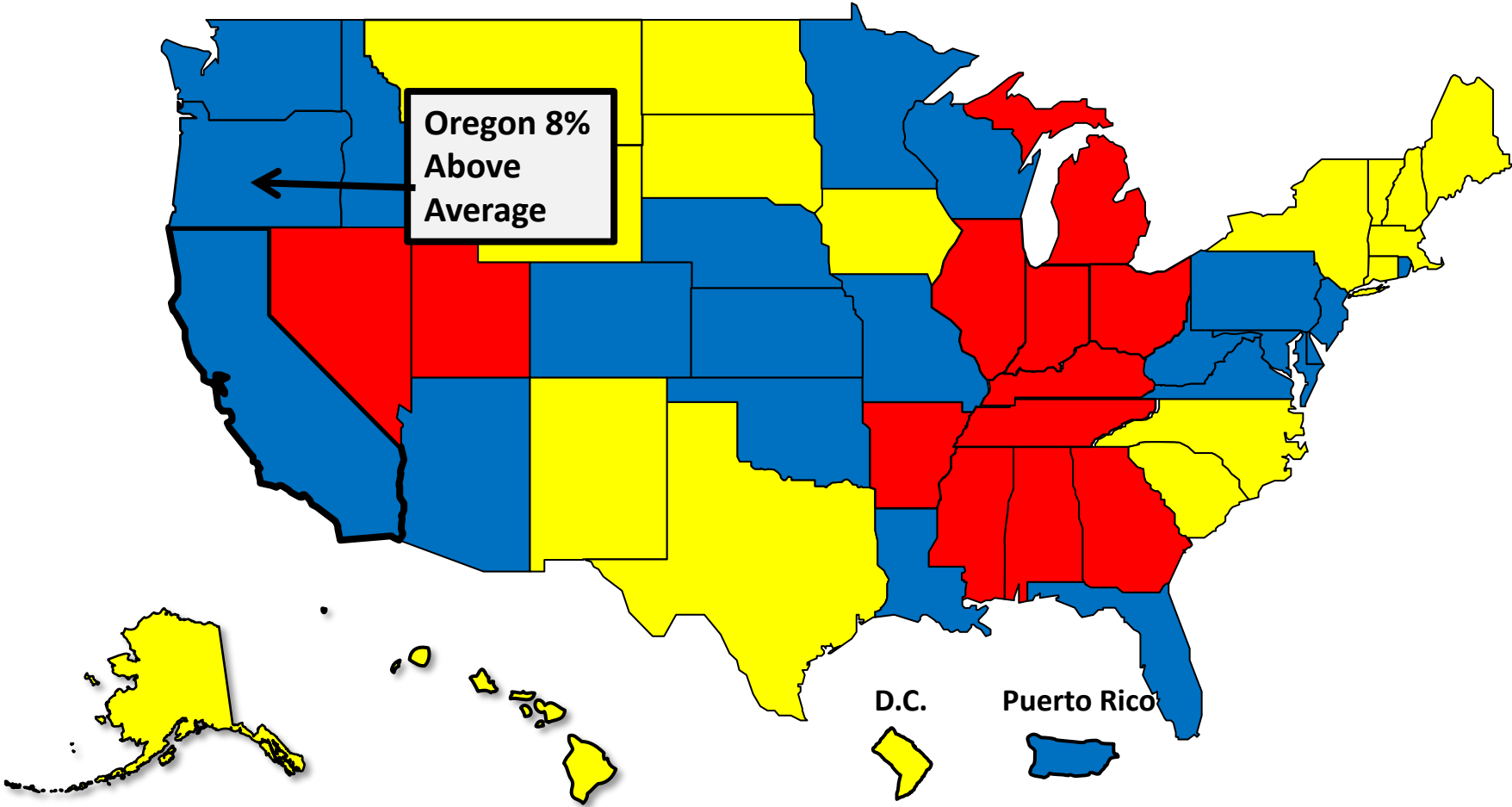
More than 25%  
Above Average



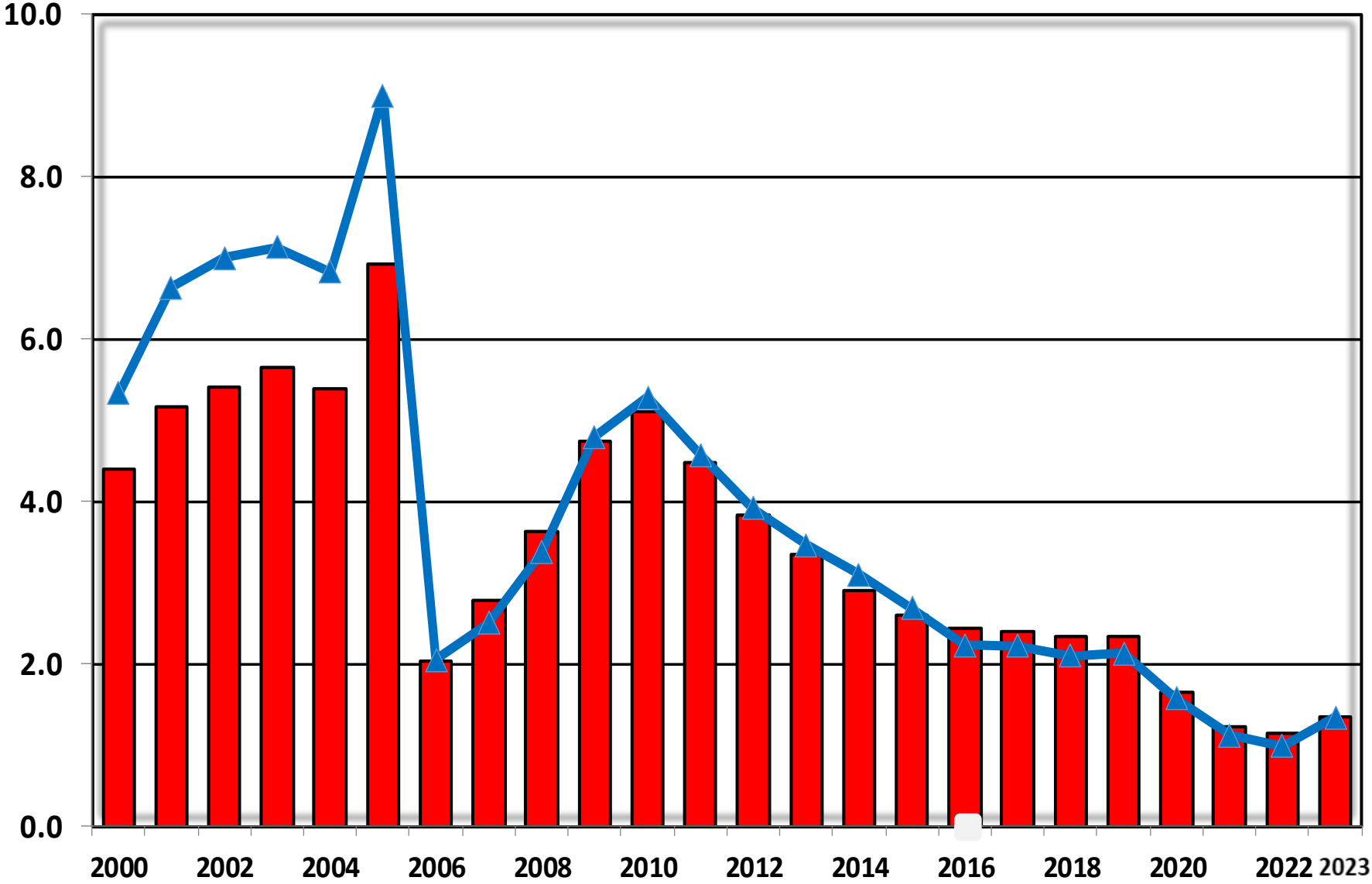
Within 25%  
of Average



More than 25%  
Below Average

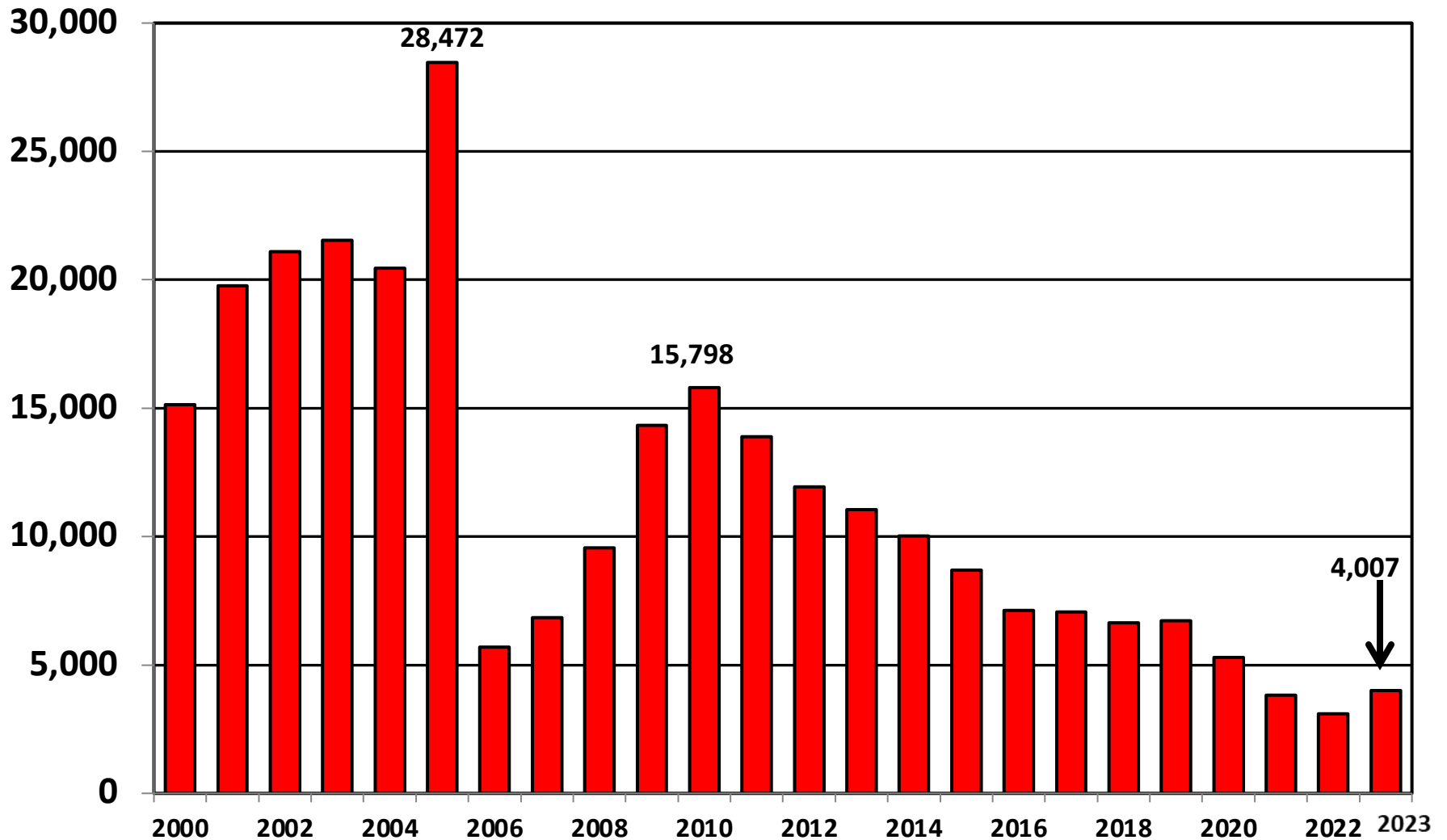


# Bankruptcy Filings per 1,000 Population Oregon vs. National Average 2000 - 2023



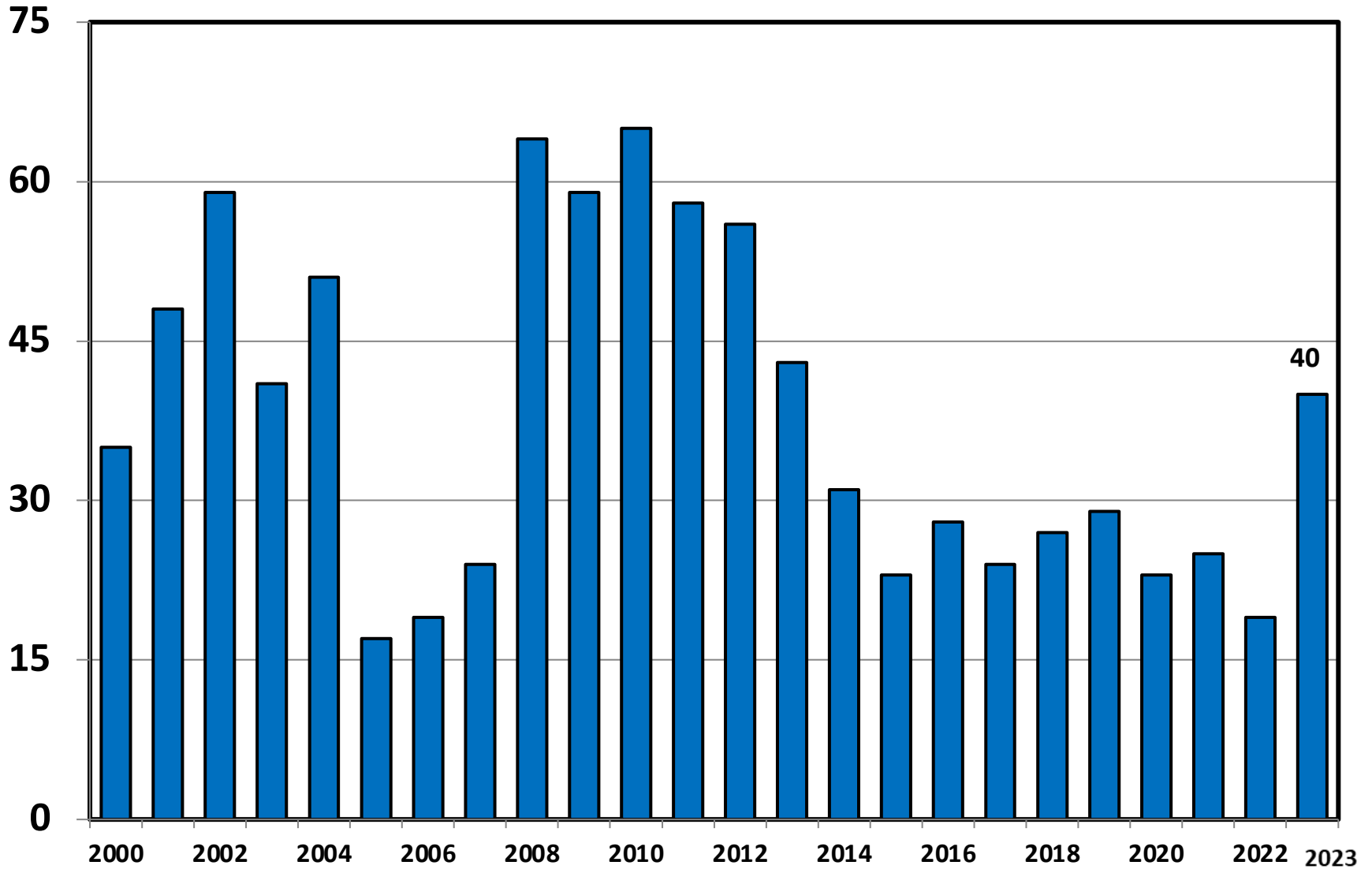
Legend: National (Red Bar), Oregon (Blue Line with Triangle)

# District of Oregon Chapter 7 Cases Filed 2000 - 2023

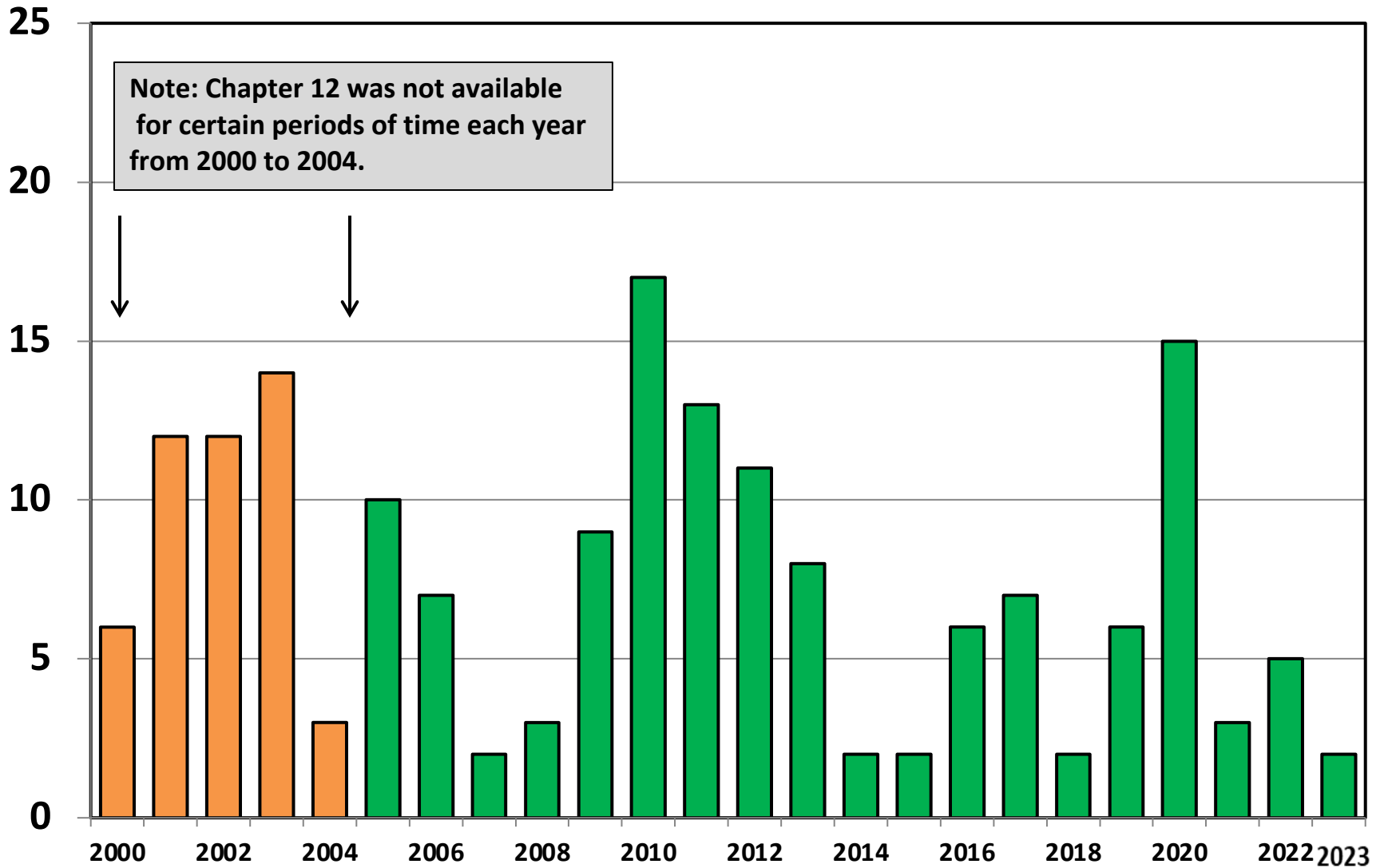




# Chapter 11 Cases Filed in Oregon 2000 - 2023

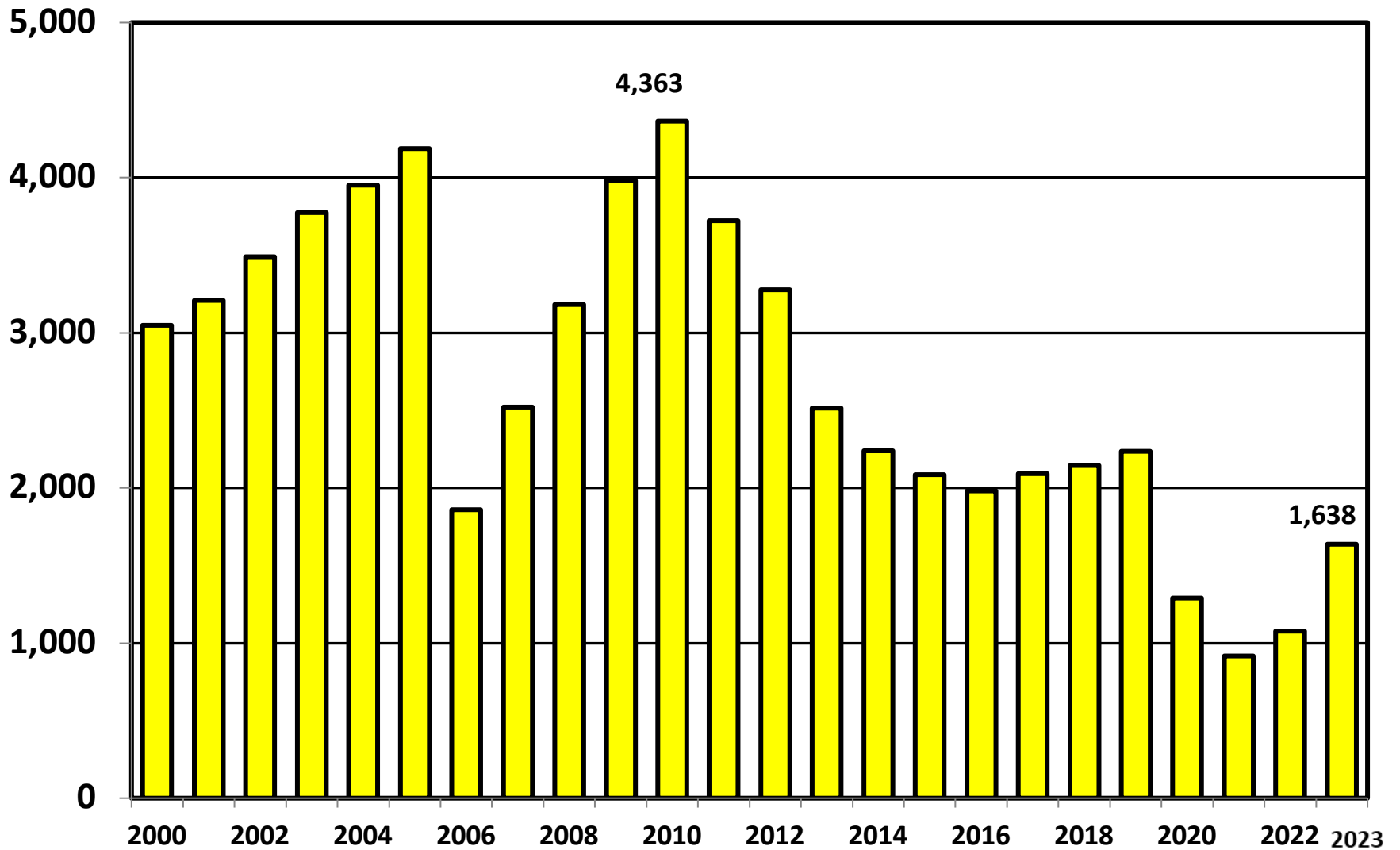


# Chapter 12 Cases Filed in Oregon 2000 - 2023

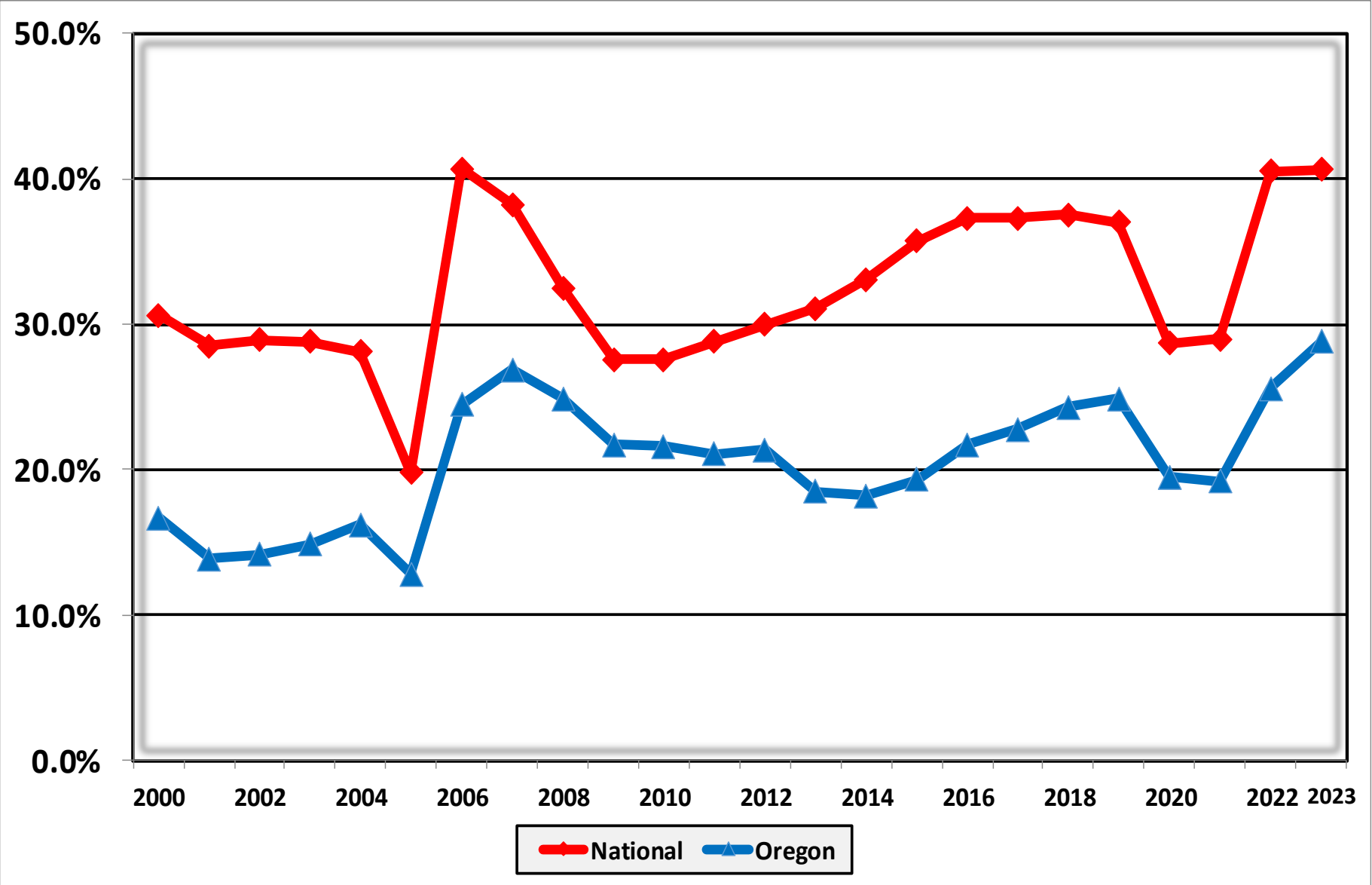


# District of Oregon

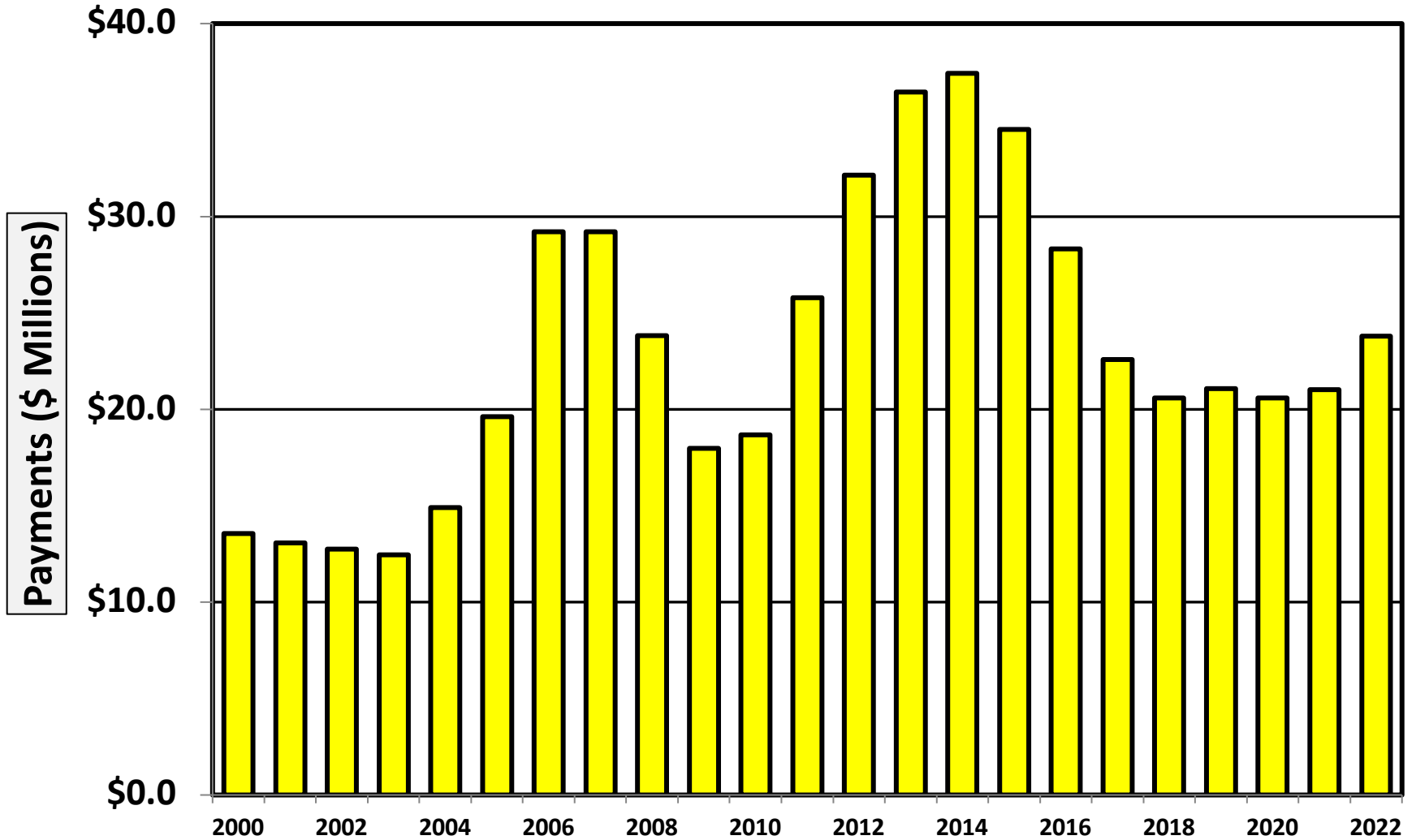
## Chapter 13 Cases Filed 2000 - 2023



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

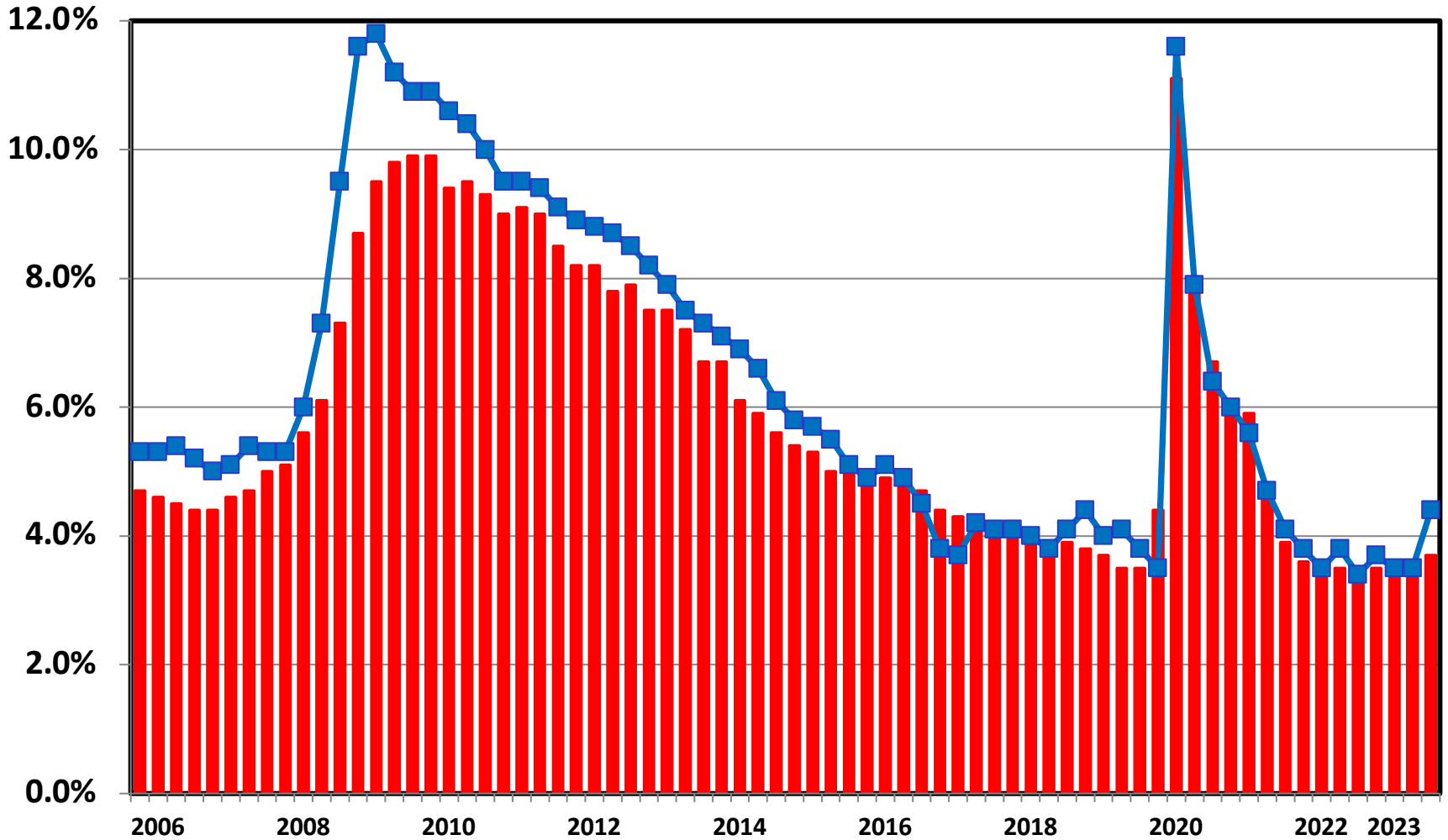


**Chapter 13 Cases in Oregon**  
**Amount (in Millions) Paid to Unsecured Creditors**  
**Fiscal Years 2000 - 2022**



Source: Executive Office for United States Trustees

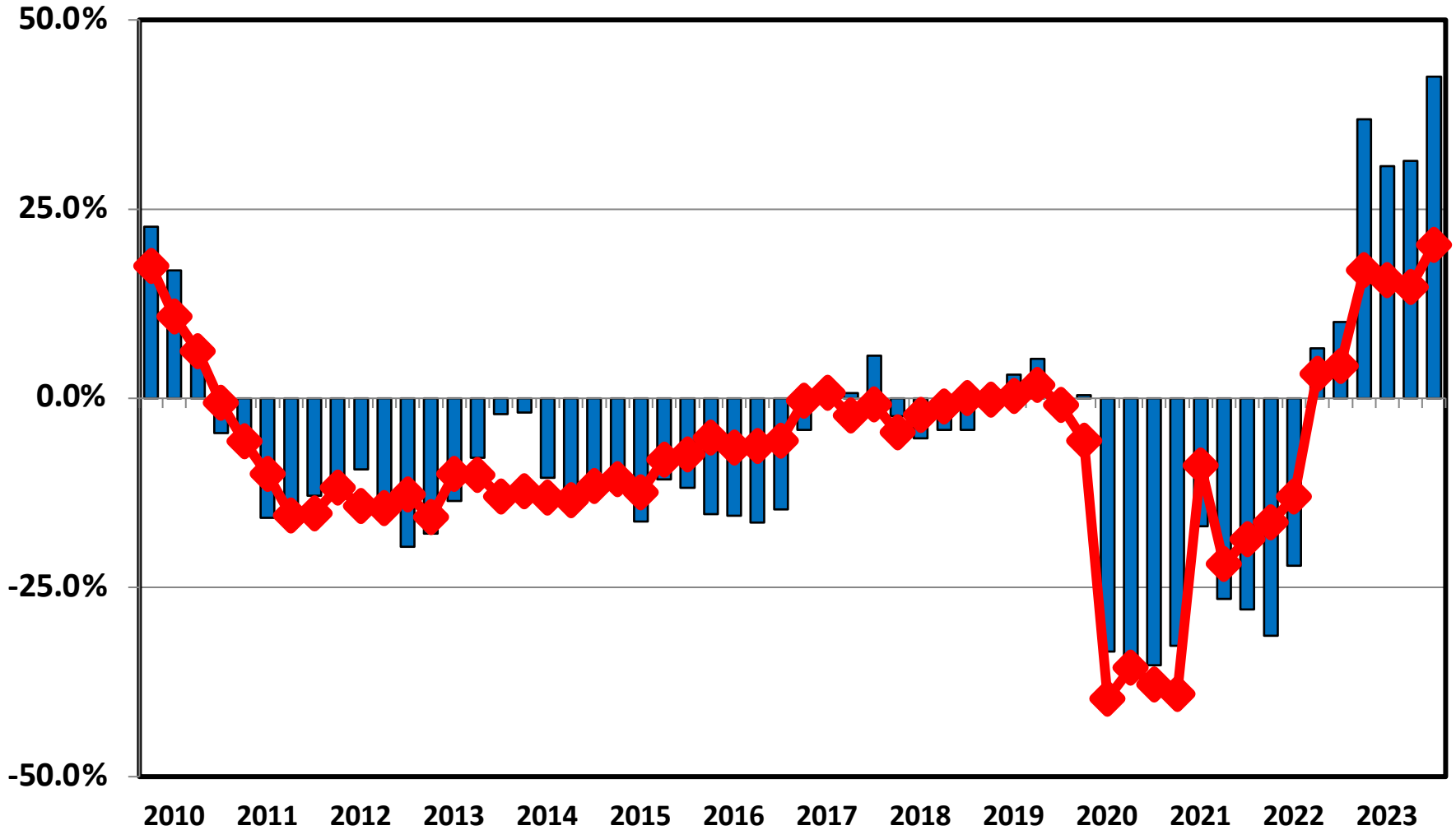
# Unemployment Rate By Quarter 2006 - 2023



■ National ■ Oregon

Source: Bureau of Labor Statistics

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

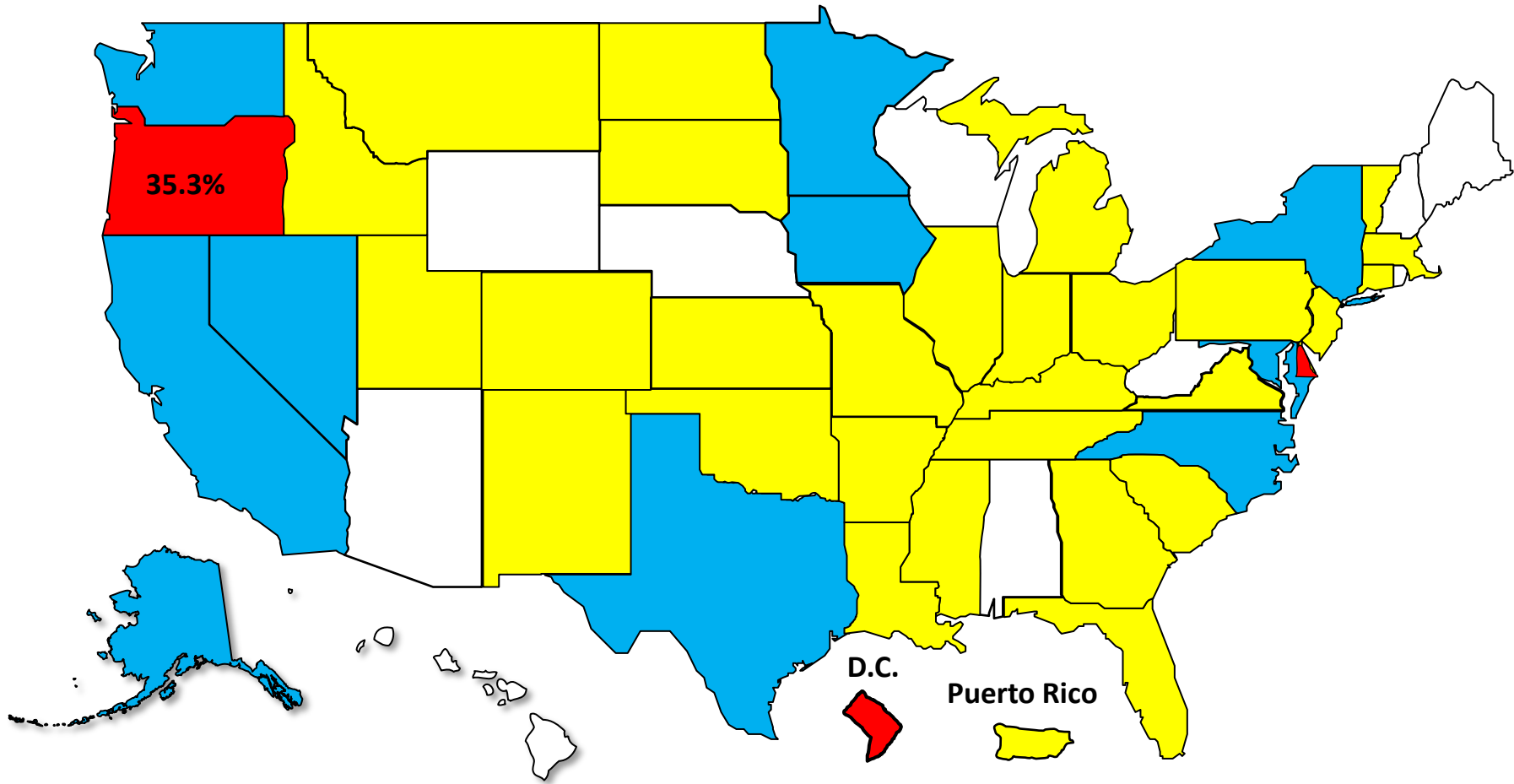


■ Oregon ◆ National

# Bankruptcy Filing Trends

Calendar Year 2023 vs. 2022

National Average = 16.8% Increase



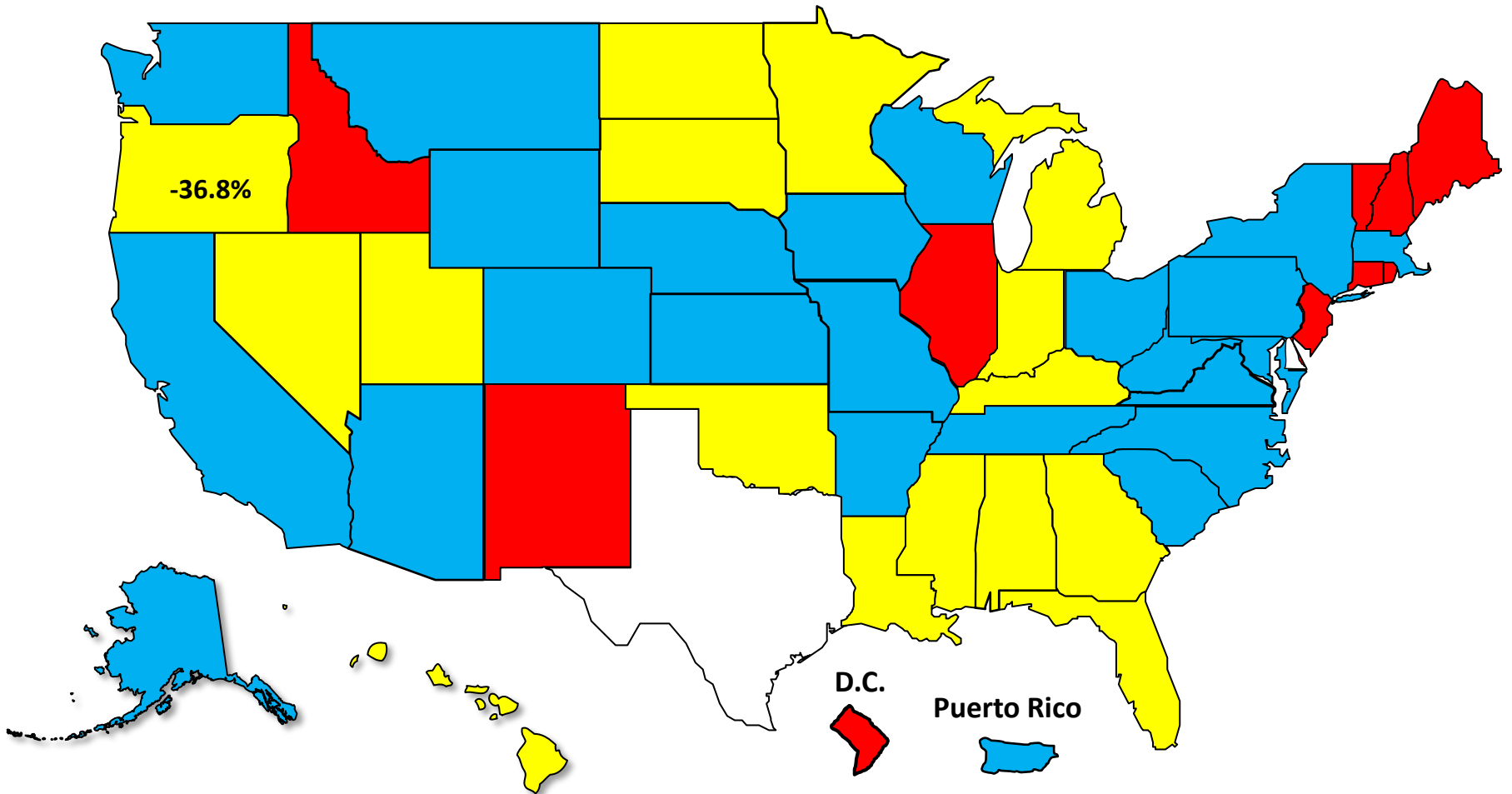


# Bankruptcy Filing Trends During the Pandemic

## 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

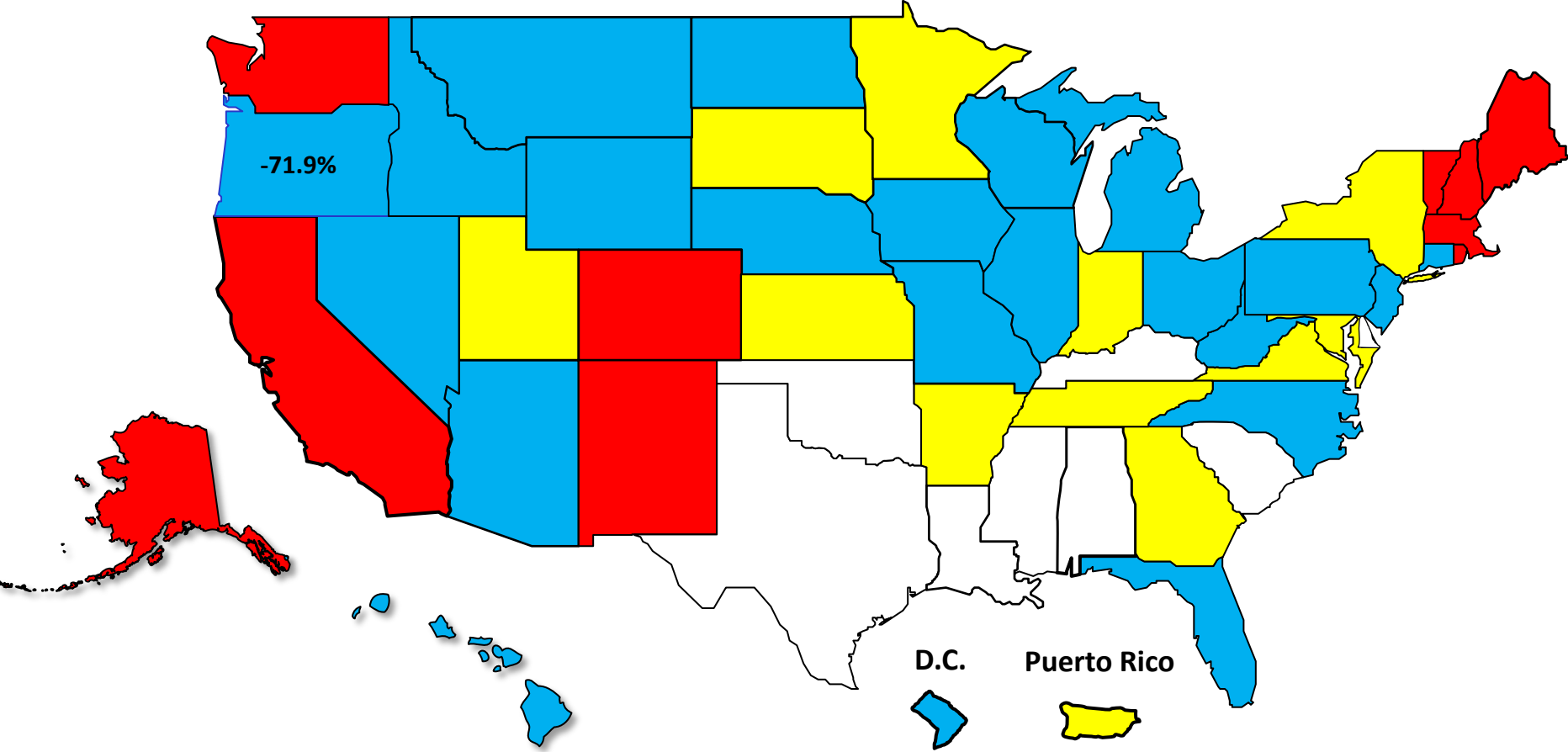


# Percent Change in Total Filings

Calendar Year 2023 Compared to 2010 (Great Recession)

(National Average = 71.6% Decrease)

## Amount of Decrease





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