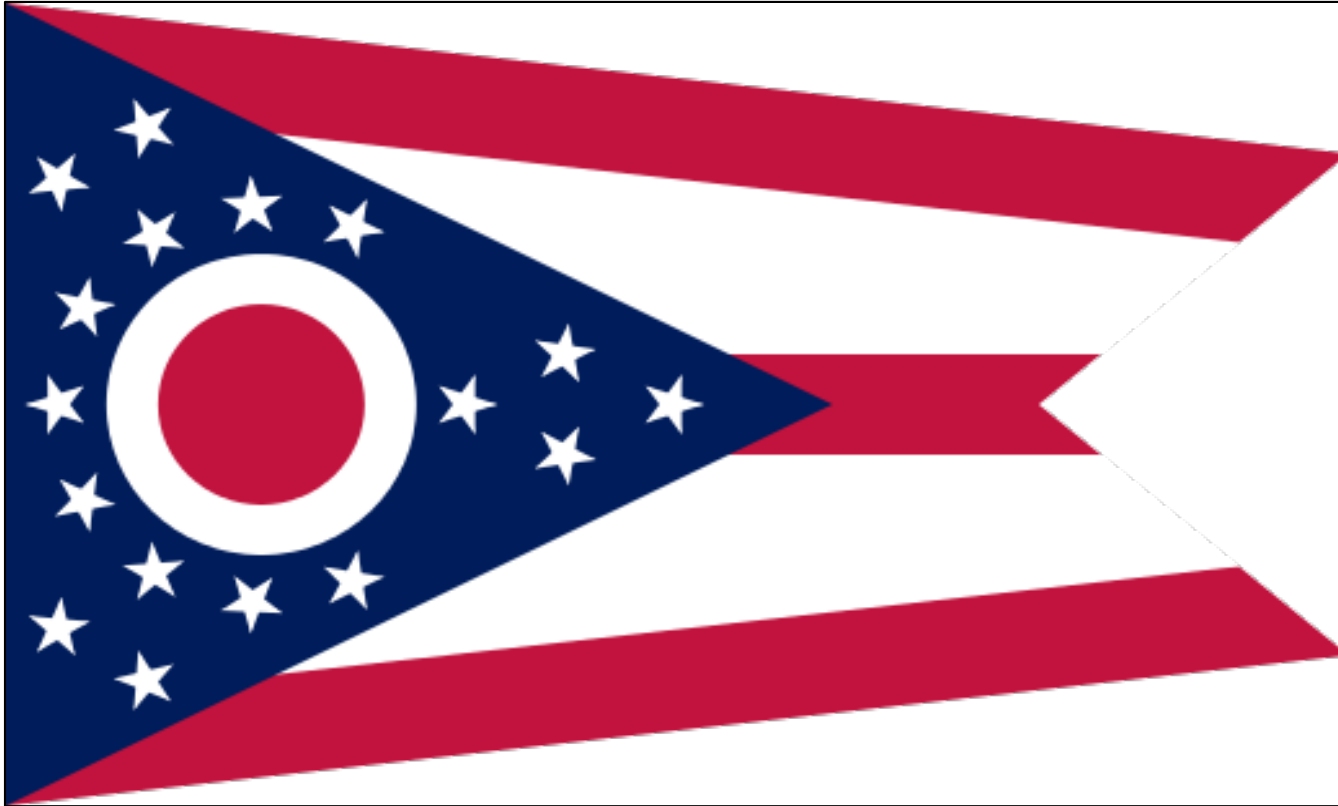


# Bankruptcy Filing Trends in Ohio



Prepared by: **The American Bankruptcy Institute**

<http://www.abi.org/>



AMERICAN  
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Updated  
February 2021

# Ohio



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## State at a Glance

	Ohio	National
<b>Population (7/1/2019)</b>	<b>11,689,100</b>	<b>328,239,523</b>
- Change since 2010	1.3%	6.3%
- Foreign Born	4.5%	13.6%
<b>Size (Square Miles)</b>	<b>40,861</b>	<b>3,531,905</b>
<b>Median Household Income</b>	<b>\$56,602</b>	<b>\$62,843</b>
<b>Persons per Household</b>	<b>2.43</b>	<b>2.62</b>
<b>Per Capita Income</b>	<b>\$31,552</b>	<b>\$34,103</b>
<b>Median Home Value</b>	<b>\$145,700</b>	<b>\$217,500</b>
<b>Homeownership Rate</b>	<b>66.1%</b>	<b>64.0%</b>
<b>High School Graduate (or Higher)</b>	<b>90.4%</b>	<b>88.0%</b>
<b>College Graduate (or Higher)</b>	<b>28.3%</b>	<b>32.1%</b>
<b>Disabled</b>	<b>10.0%</b>	<b>8.6%</b>
<b>No Health Insurance</b>	<b>7.8%</b>	<b>9.5%</b>
<b>In Poverty</b>	<b>13.1%</b>	<b>10.5%</b>
<b>Source: U.S. Census Bureau January 2021</b>		

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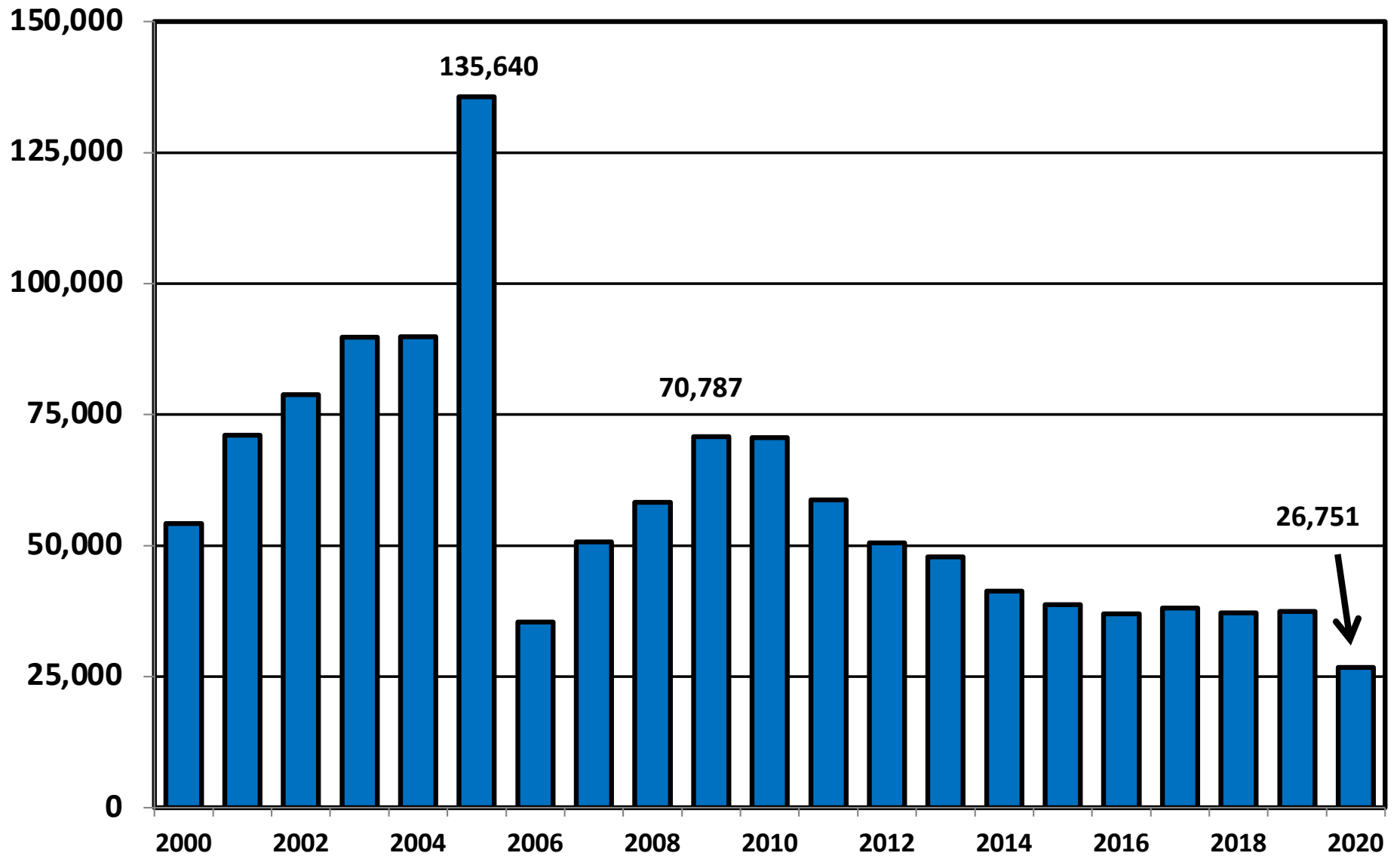
<http://www.abi.org>

**Bankruptcy Filings in Ohio**  
**Calendar Years 2000 - 2020**

<b>Year</b>	<b>Total</b>	<b>Chapter 7</b>	<b>Chapter 11</b>	<b>Chapter 13</b>	<b>Other Cases</b>
2000	54,184	42,458	203	11,510	13
2001	71,086	57,465	256	13,361	4
2002	78,825	62,516	227	16,069	13
2003	89,771	71,069	211	18,472	19
2004	89,848	70,488	208	19,151	1
2005	135,640	114,476	169	20,988	7
2006	35,423	22,597	133	12,689	4
2007	50,723	33,670	184	16,865	4
2008	58,309	42,033	166	16,101	9
2009	70,787	54,684	241	15,853	9
2010	70,641	54,141	163	16,324	13
2011	58,754	44,428	141	14,171	14
2012	50,576	38,553	92	11,922	9
2013	47,892	36,486	111	11,284	11
2014	41,278	31,589	59	9,628	2
2015	38,711	28,955	99	9,651	6
2016	36,957	27,855	52	9,048	2
2017	38,078	28,457	63	9,548	10
2018	37,210	27,705	57	9,441	7
2019	37,411	28,260	148	8,989	14
2020	26,751	21,664	73	5,004	10

# Total Bankruptcy Cases Filed in Ohio

Calendar Years 2000 - 2020



# Total Filings Relative to Population 2000 - 2020



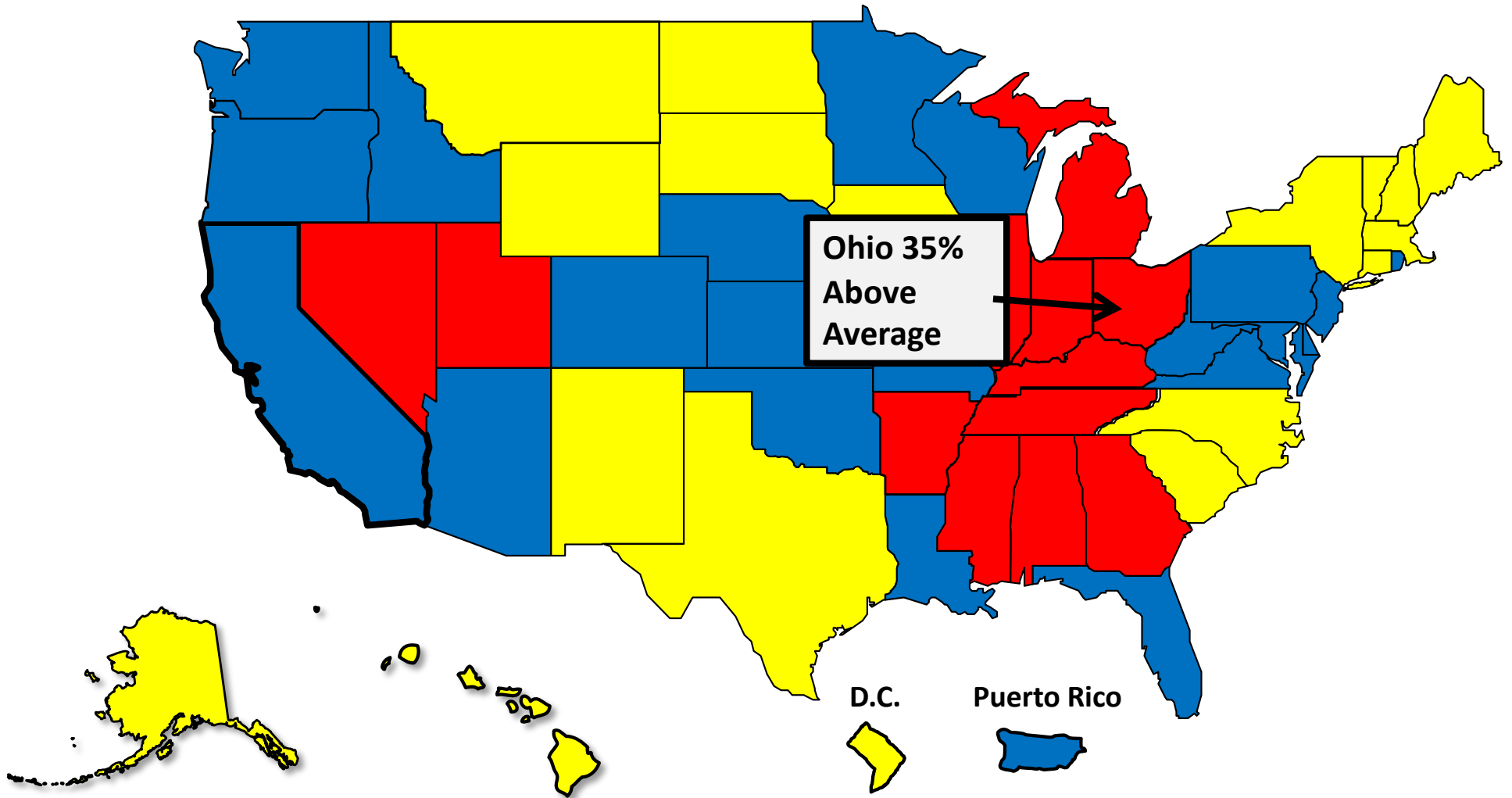
More than 25%  
Above Average



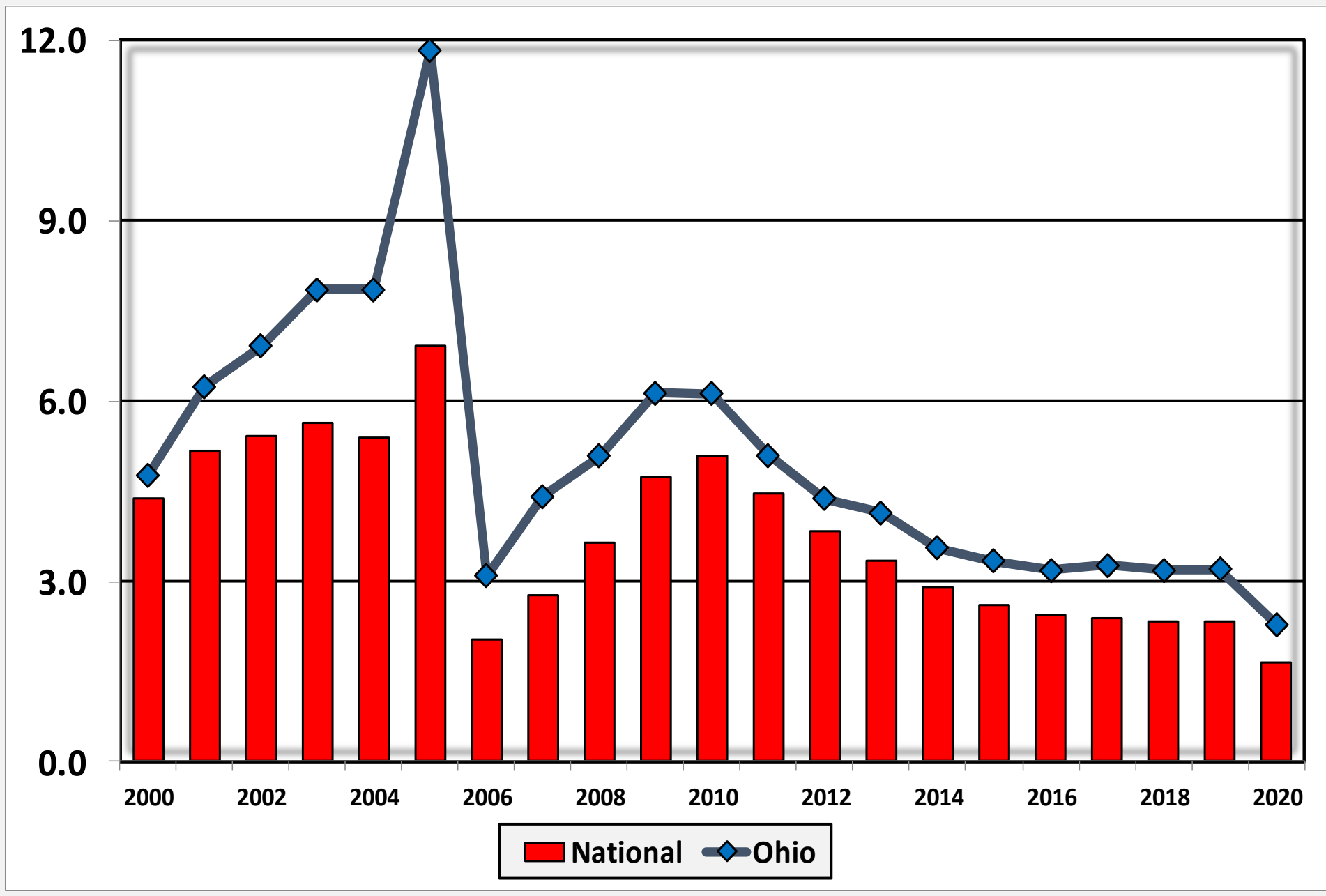
Within 25%  
of Average



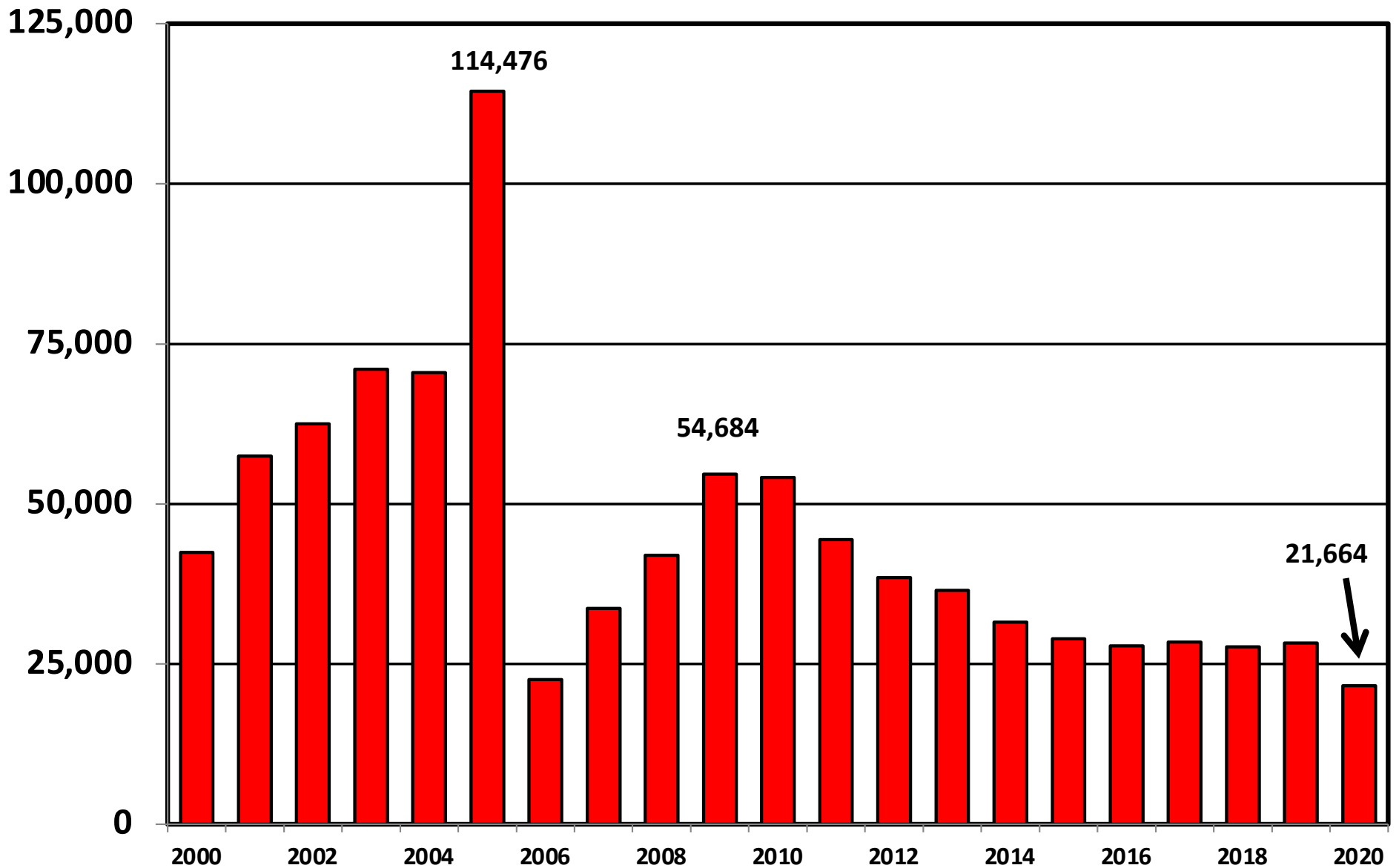
More than 25%  
Below Average



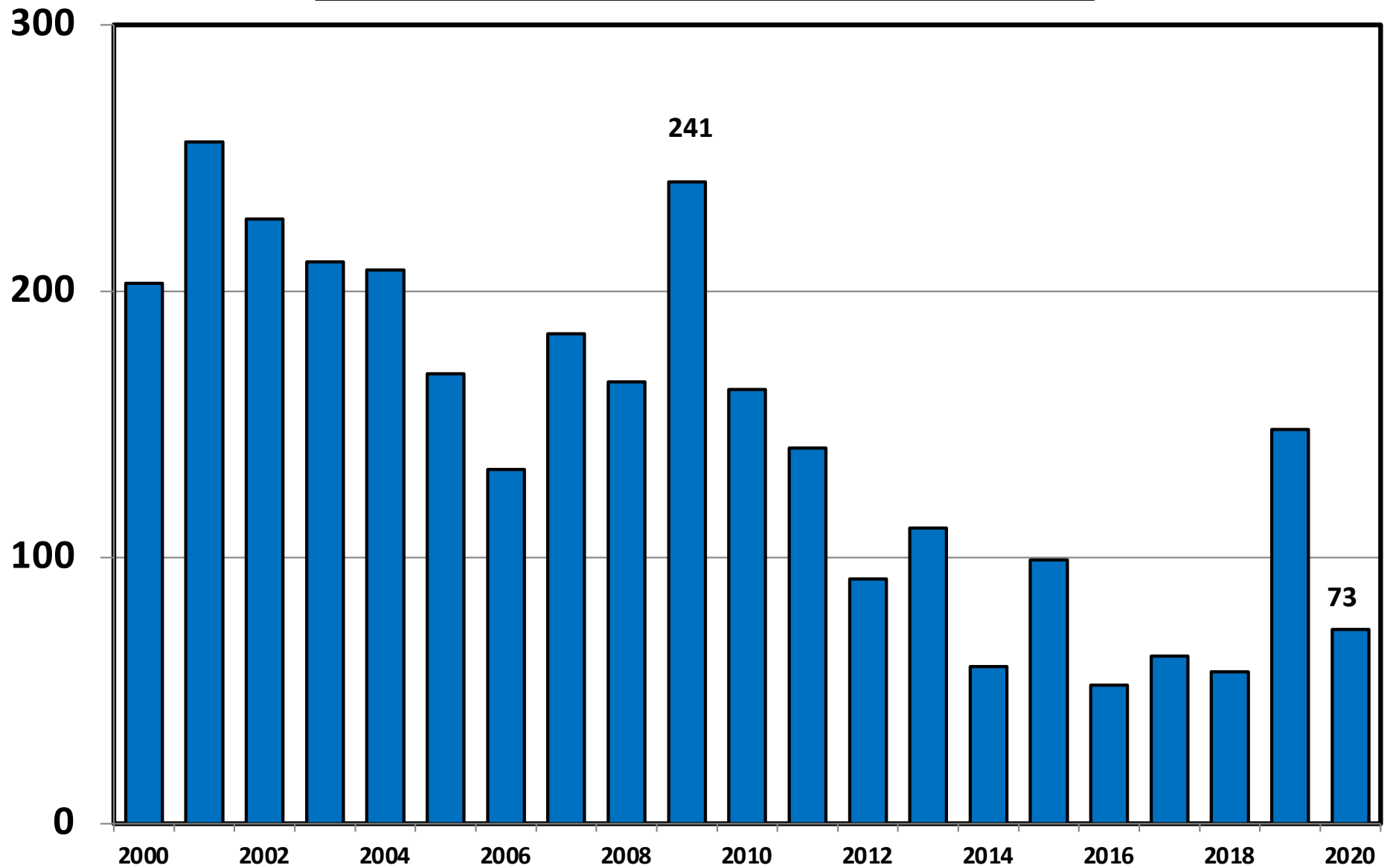
**Bankruptcy Filings per 1,000 Population  
Ohio vs. National Average 2000 - 2020**



# Chapter 7 Cases Filed In Ohio Calendar Years 2000 - 2020

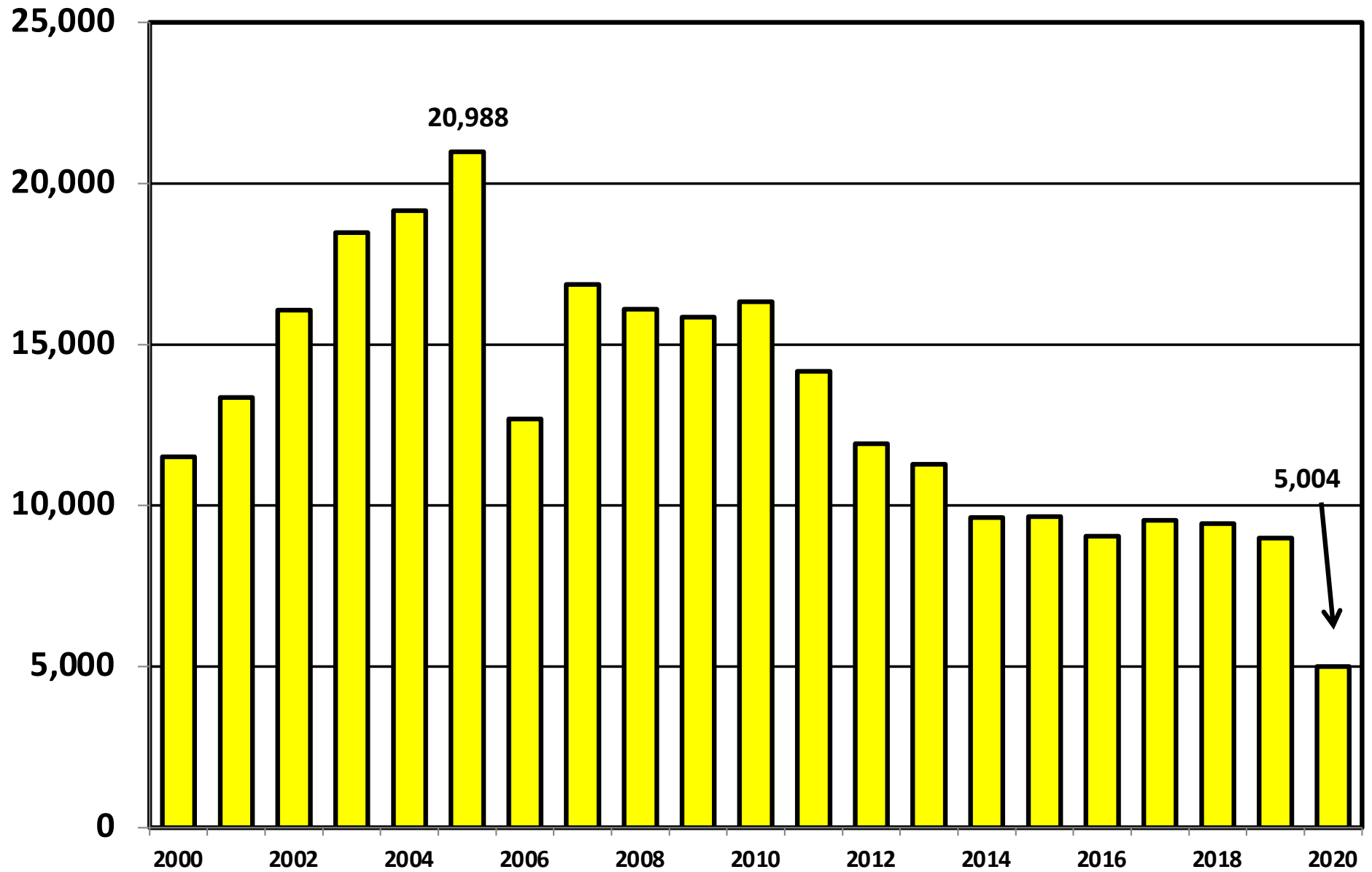


# Chapter 11 Cases Filed in Ohio 2000 - 2020

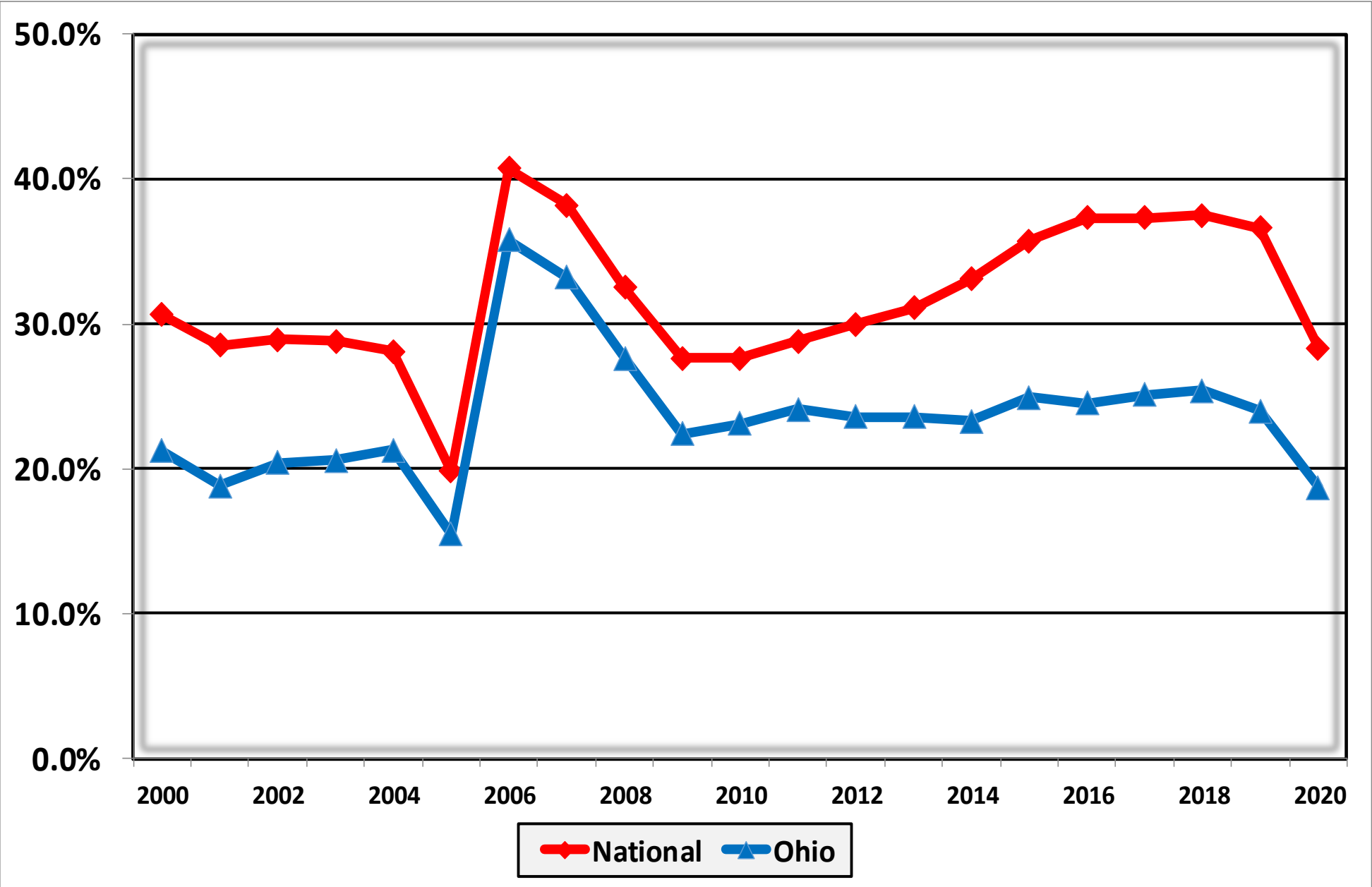




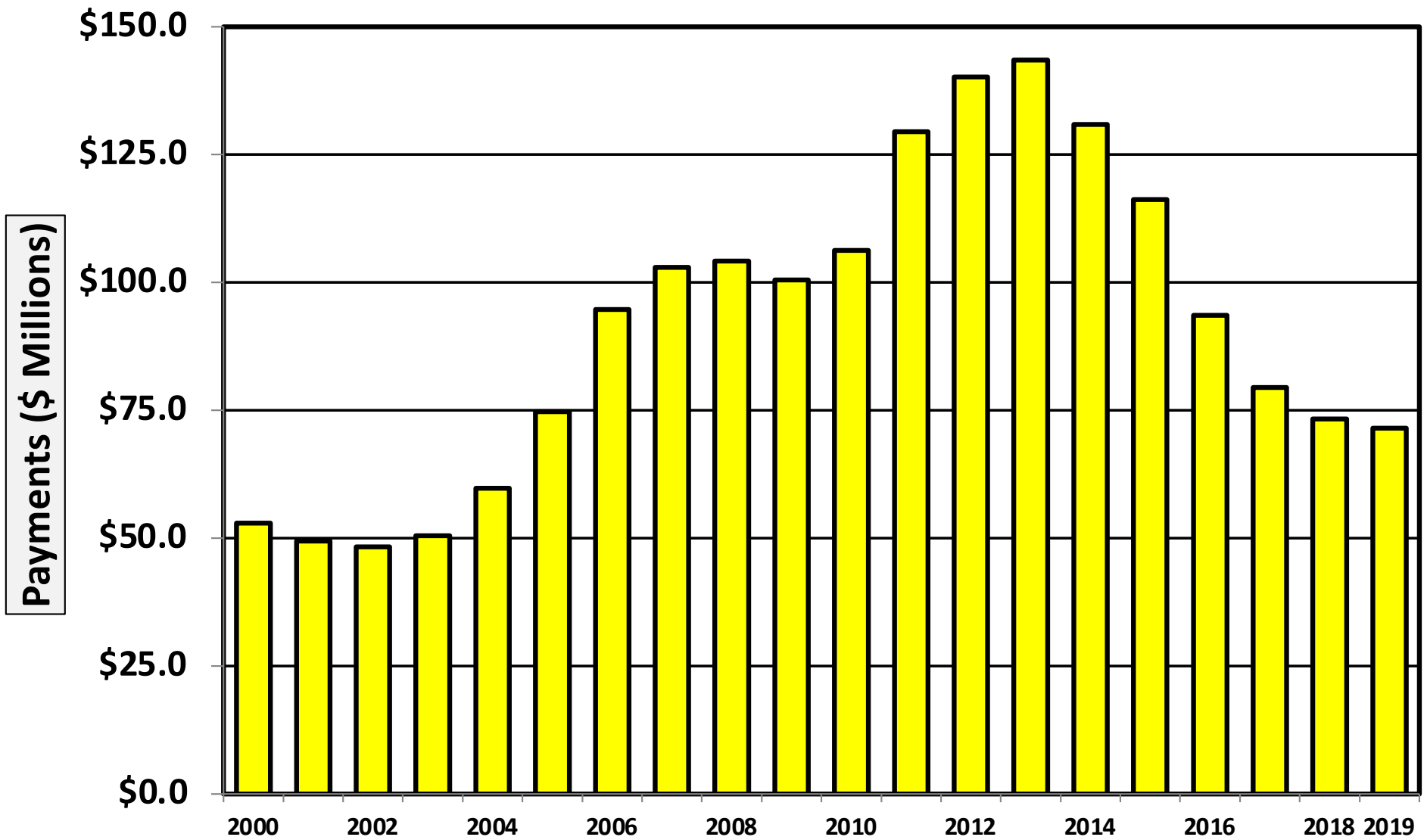
# Chapter 13 Cases Filed in Ohio 2000 - 2020



**Percent of Cases Filed as Chapter 13  
Calendar Years 2000 - 2020**

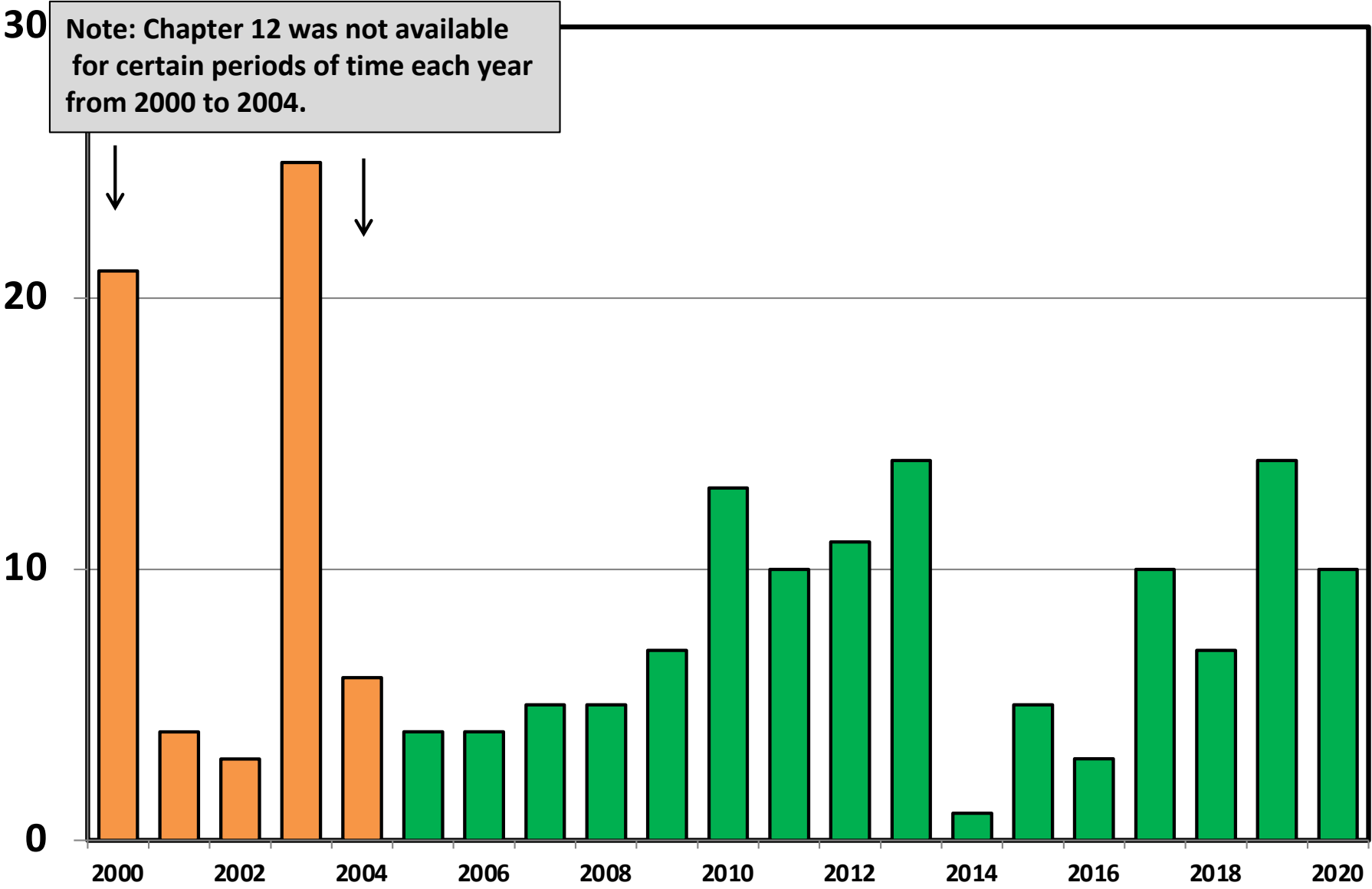


**Chapter 13 Cases in Ohio**  
Amount (in Millions) Paid to Unsecured Creditors  
Fiscal Years 2000 - 2019

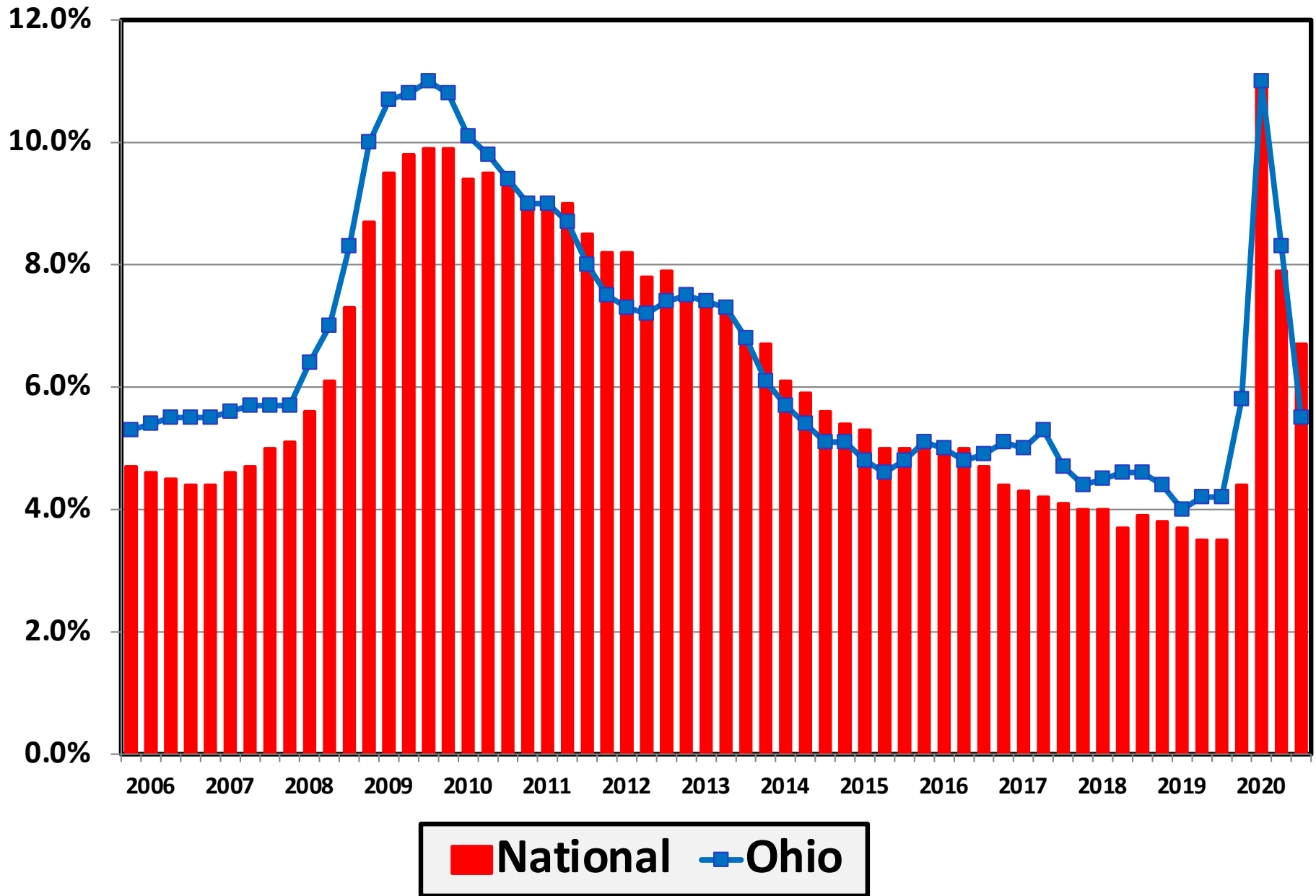


Source: Executive Office for United States Trustees

# Chapter 12 Cases Filed in Ohio 2000 - 2020



# Unemployment Rate By Quarter 2006 - 2020



Source: Bureau of Labor Statistics

# Percent Change in Total Filings Calendar Year 2020 Compared to 2010

(National Average = 65.8% Decrease)

## Amount of Decrease



Under 50%



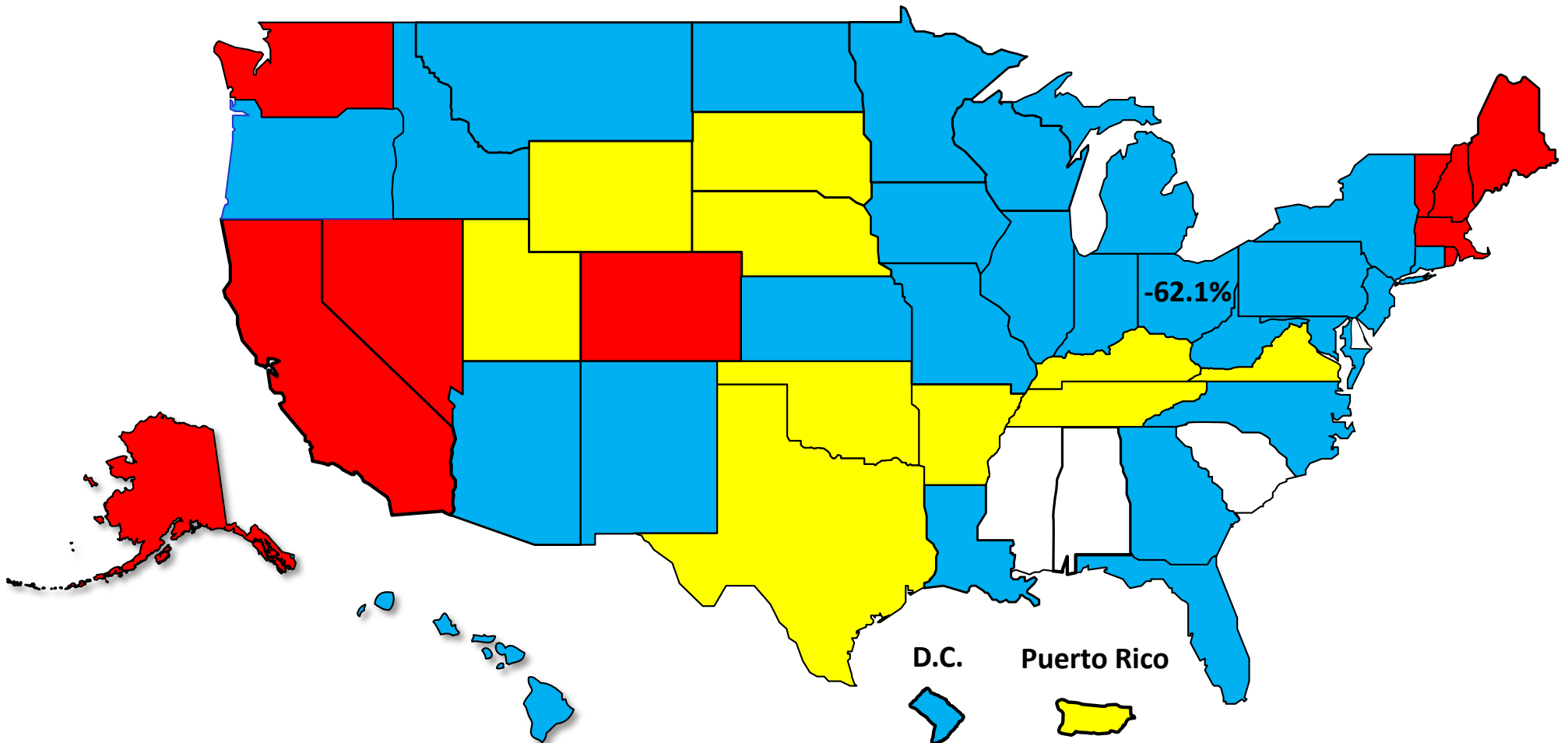
50.0% - 59.9%



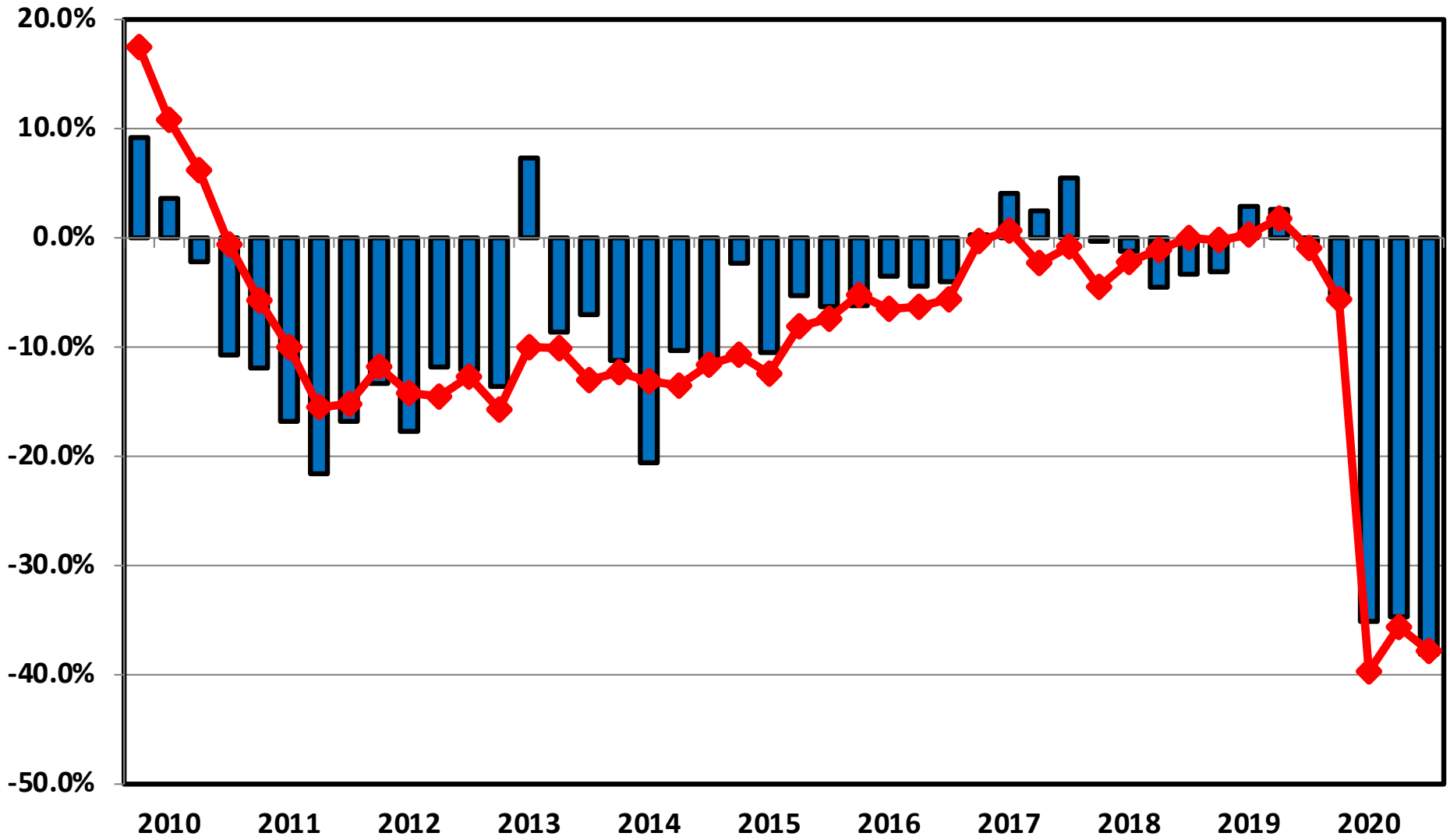
60.0% - 69.9%



70.0% or More



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



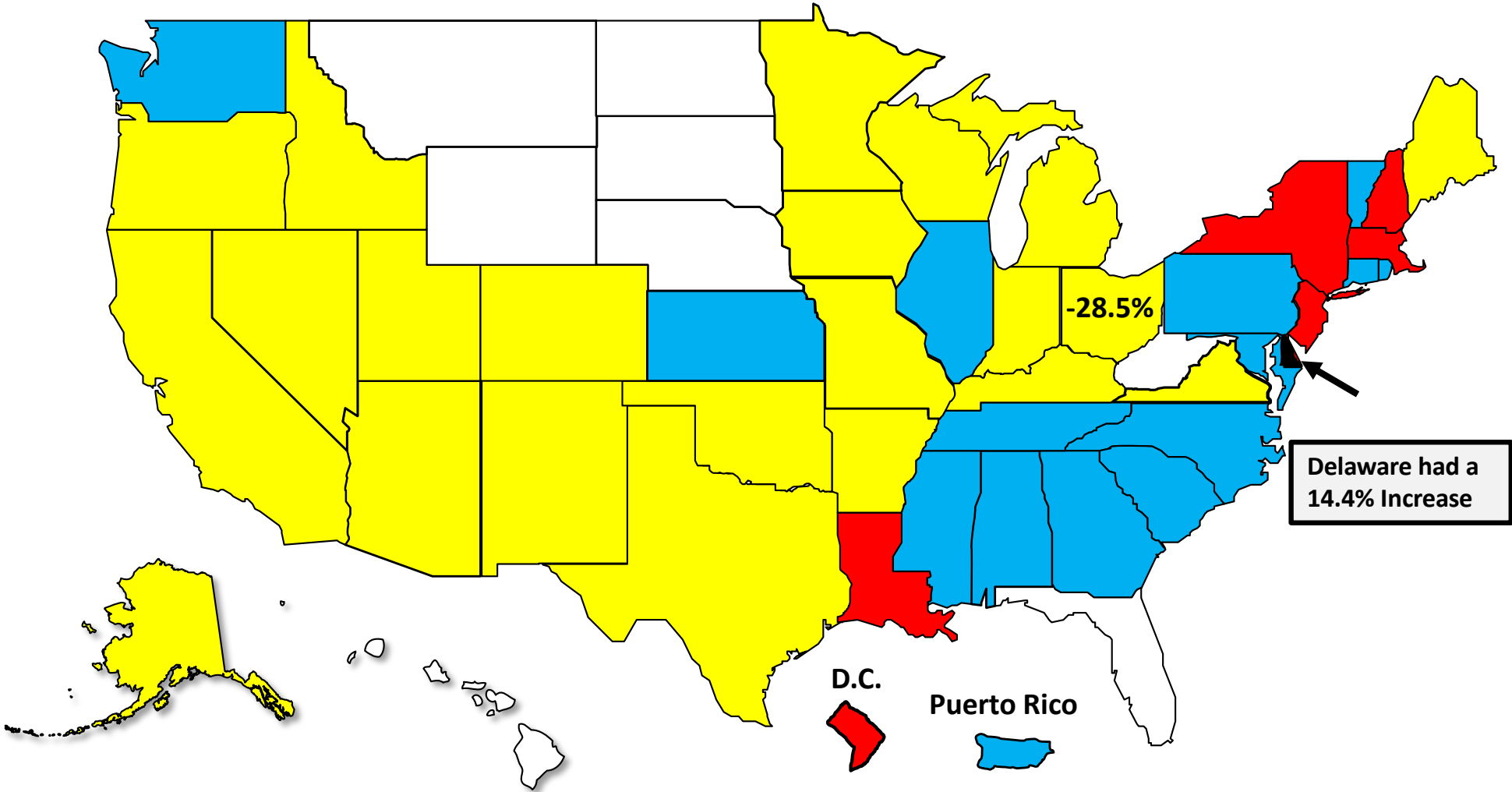
**Ohio** **National**

# Bankruptcy Filing Trends

Calendar Year 2020 vs. 2019

National Average = 29.7 % Decrease

- Decline Under 20%
- Decline 20% – 30%
- Decline 30% - 40%
- Decline Over 40%







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