

Bankruptcy Filing Trends in Oregon



Prepared by: **The American Bankruptcy Institute**
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Oregon



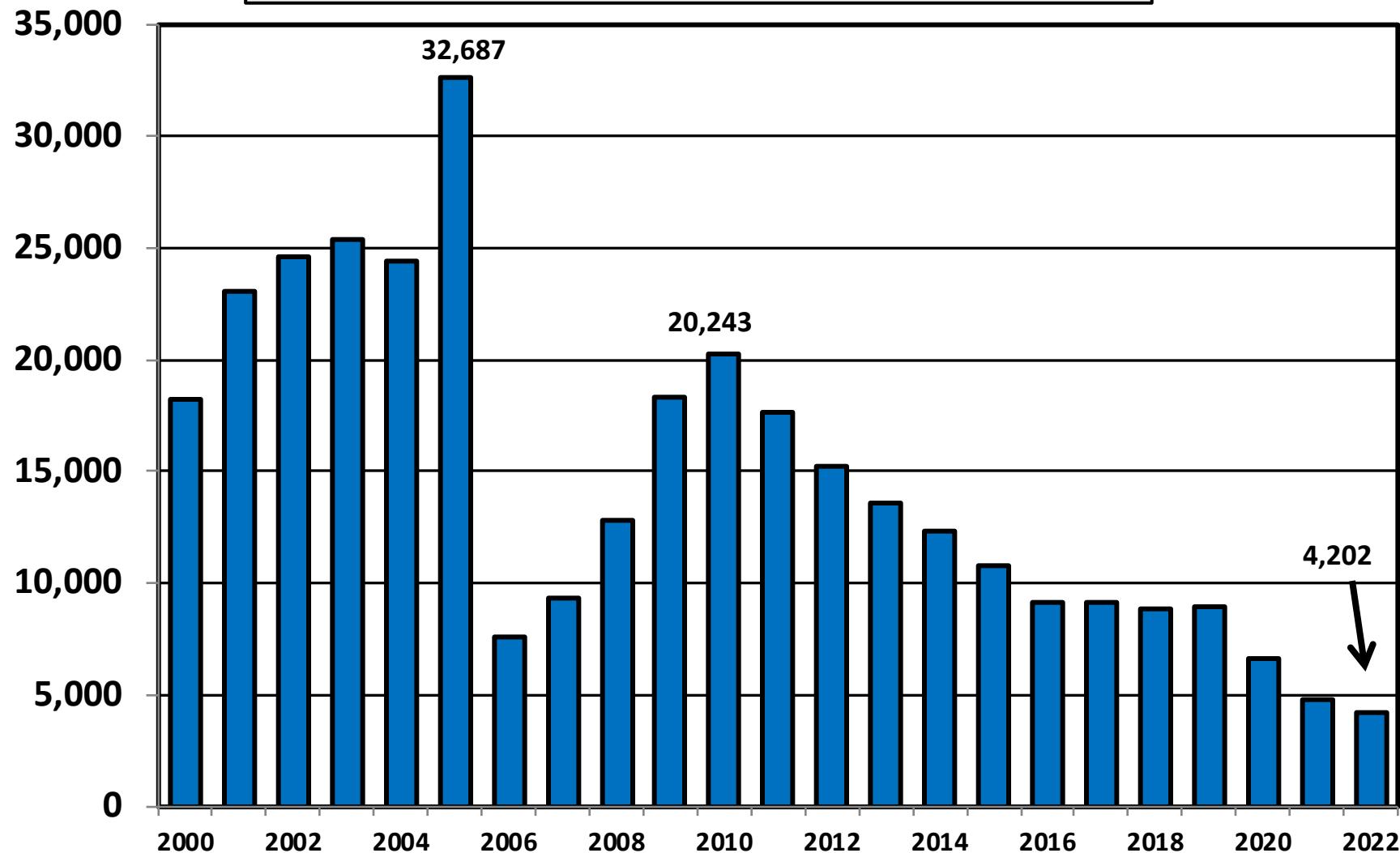
State at a Glance		
	Oregon	National
Population (7/1/2022)	4,240,137	333,287,557
- Change since April 2020	.1%	.6%
- Foreign Born	9.8%	13.6%
Size (Square Miles)	95,996	3,533,038
Median Household Income	\$70,084	\$69,021
Persons per Household	2.49	2.60
Per Capita Income	\$37,816	\$37,638
Median Home Value	\$362,200	\$244,900
Homeownership Rate	63.2%	64.6%
High School Graduate (or Higher)	91.5%	88.9%
College Graduate (or Higher)	35.0%	33.7%
Disabled	10.2%	8.7%
No Health Insurance	7.3%	9.8%
In Poverty	12.2%	11.6%
Source: U.S. Census Bureau January 2023		

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

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

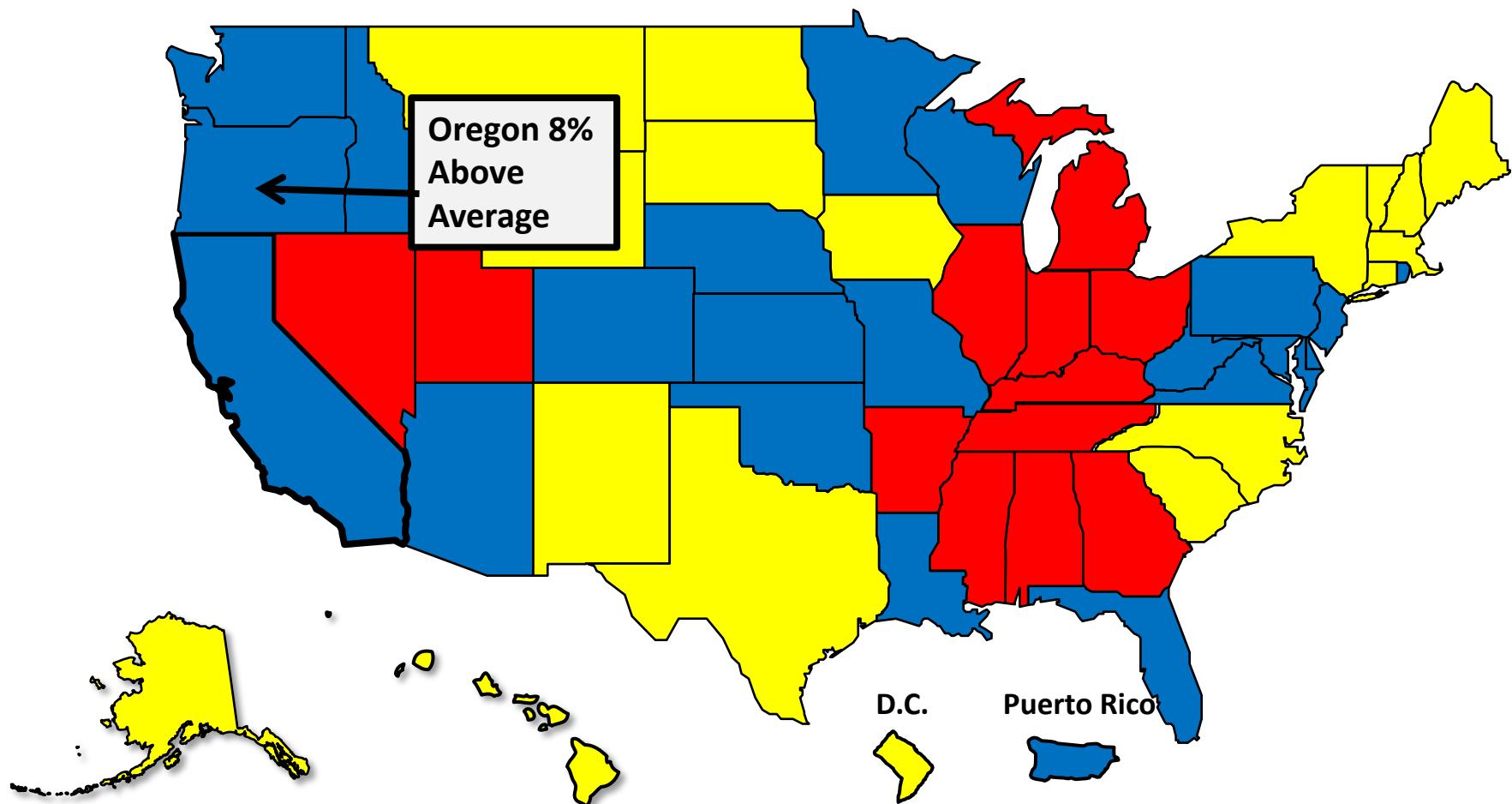
District of Oregon

Total Bankruptcy Cases Filed 2000 - 2022

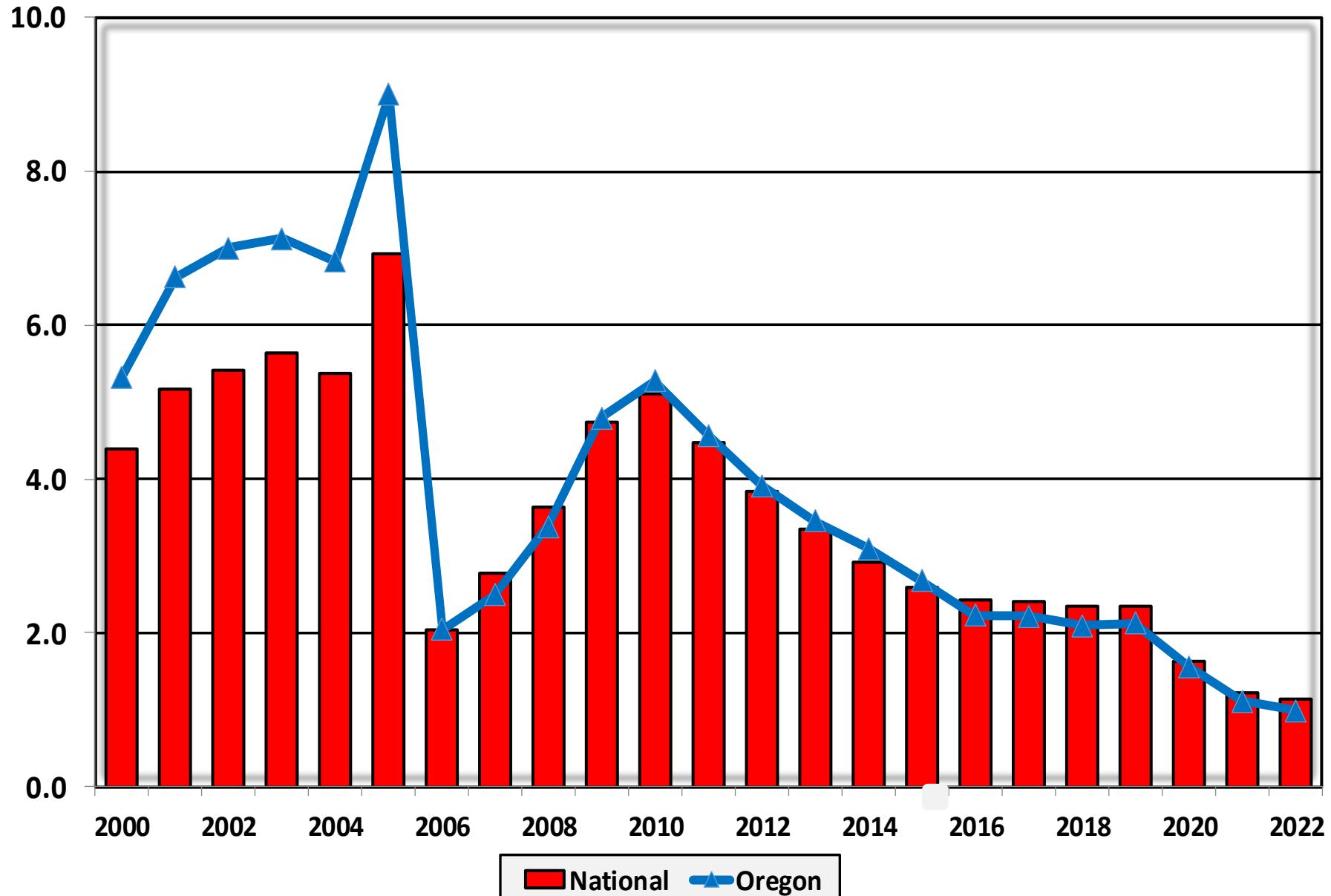


Total Filings Relative to Population 2000 - 2022

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

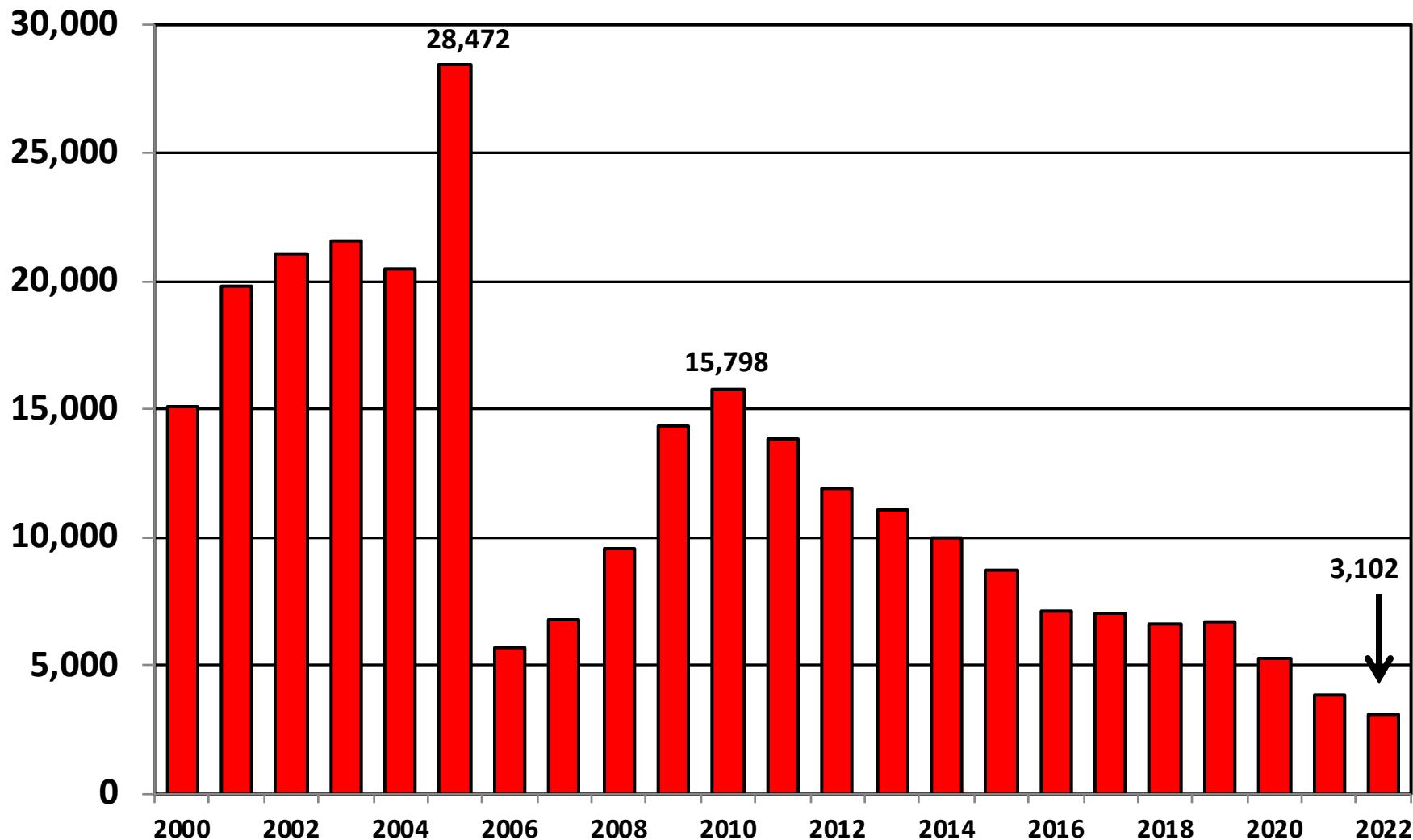


Bankruptcy Filings per 1,000 Population Oregon vs. National Average 2000 - 2022



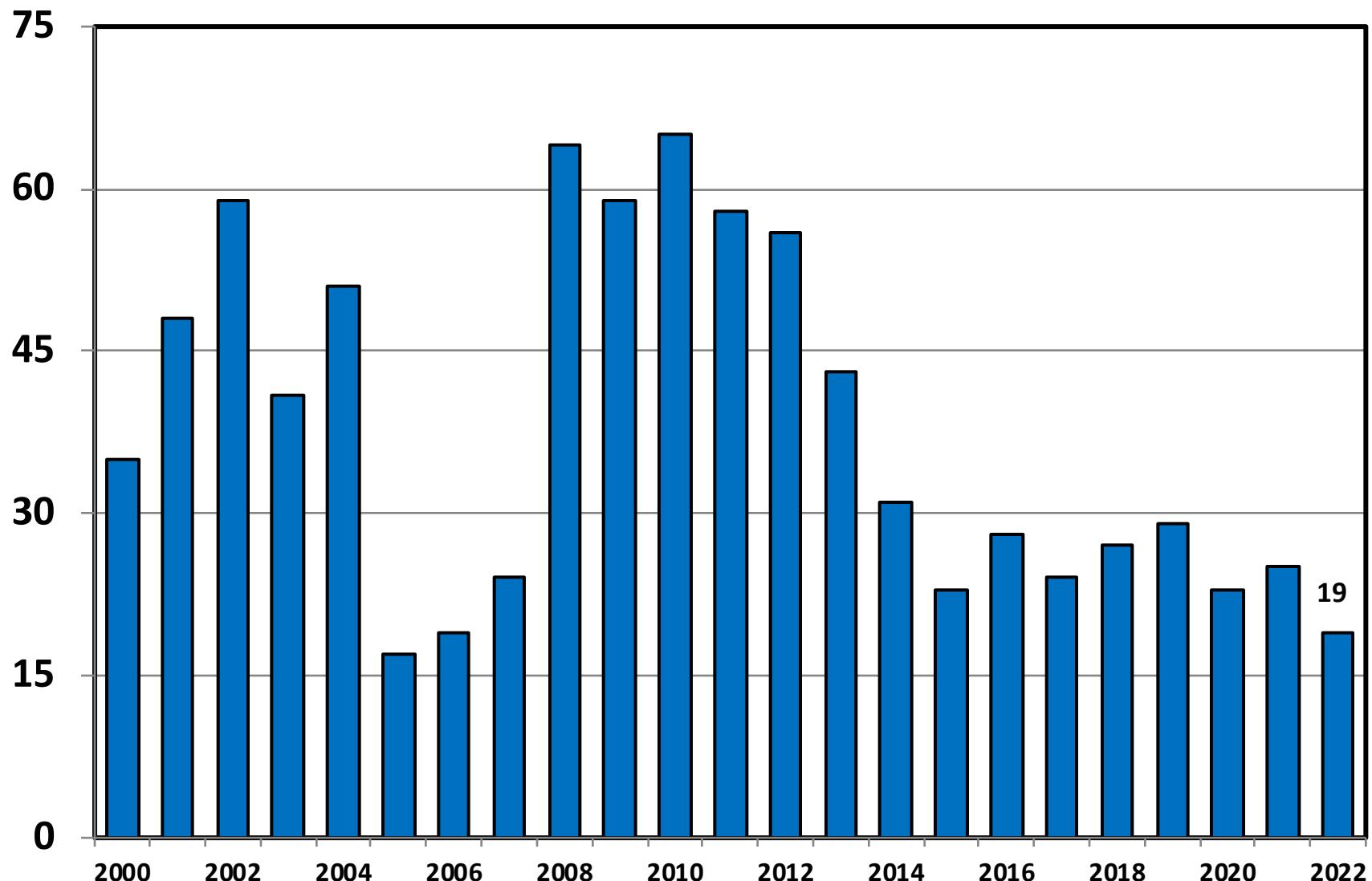
District of Oregon

Chapter 7 Cases Filed 2000 - 2022



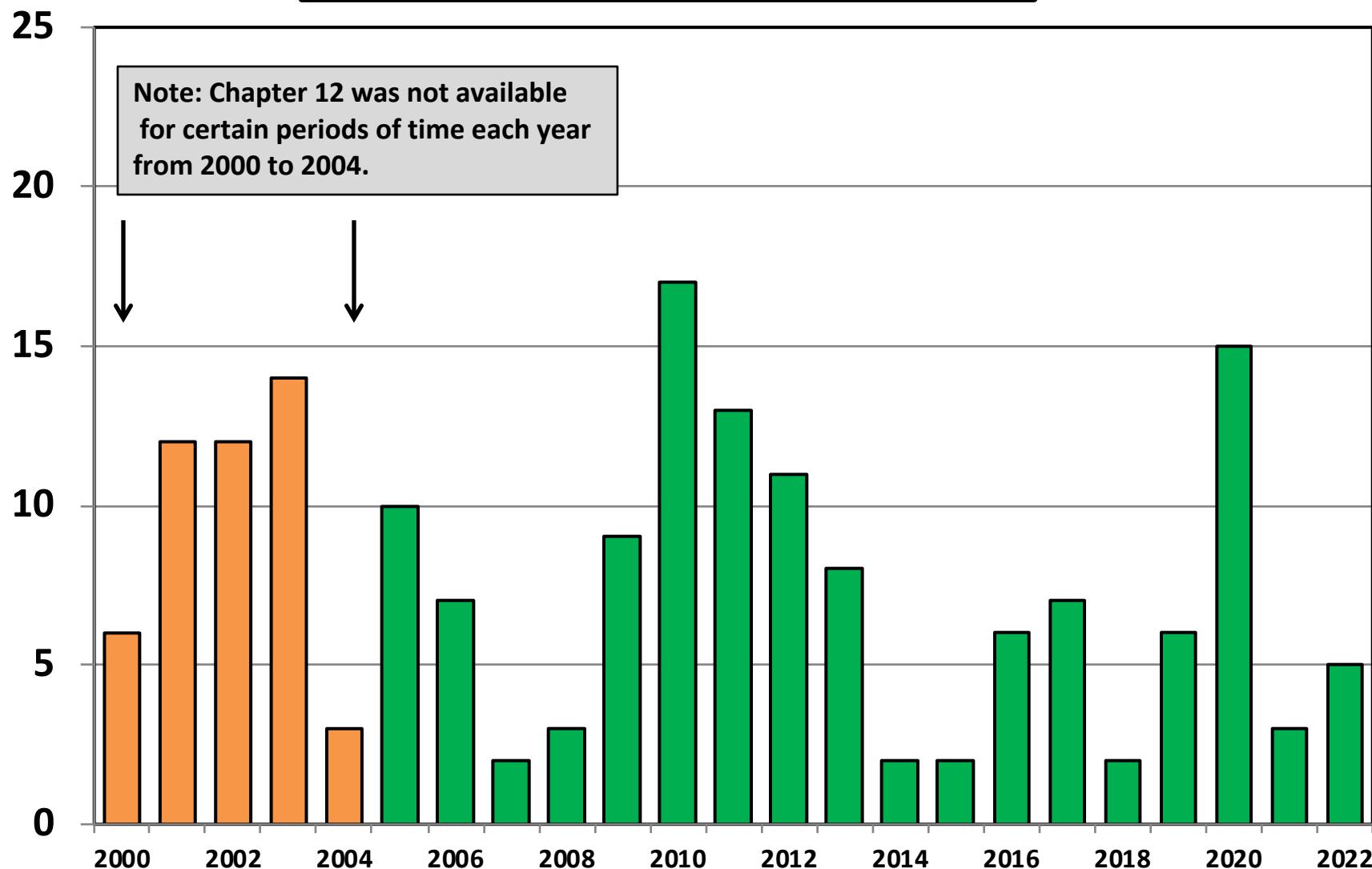
Chapter 11 Cases Filed in Oregon

2000 - 2022



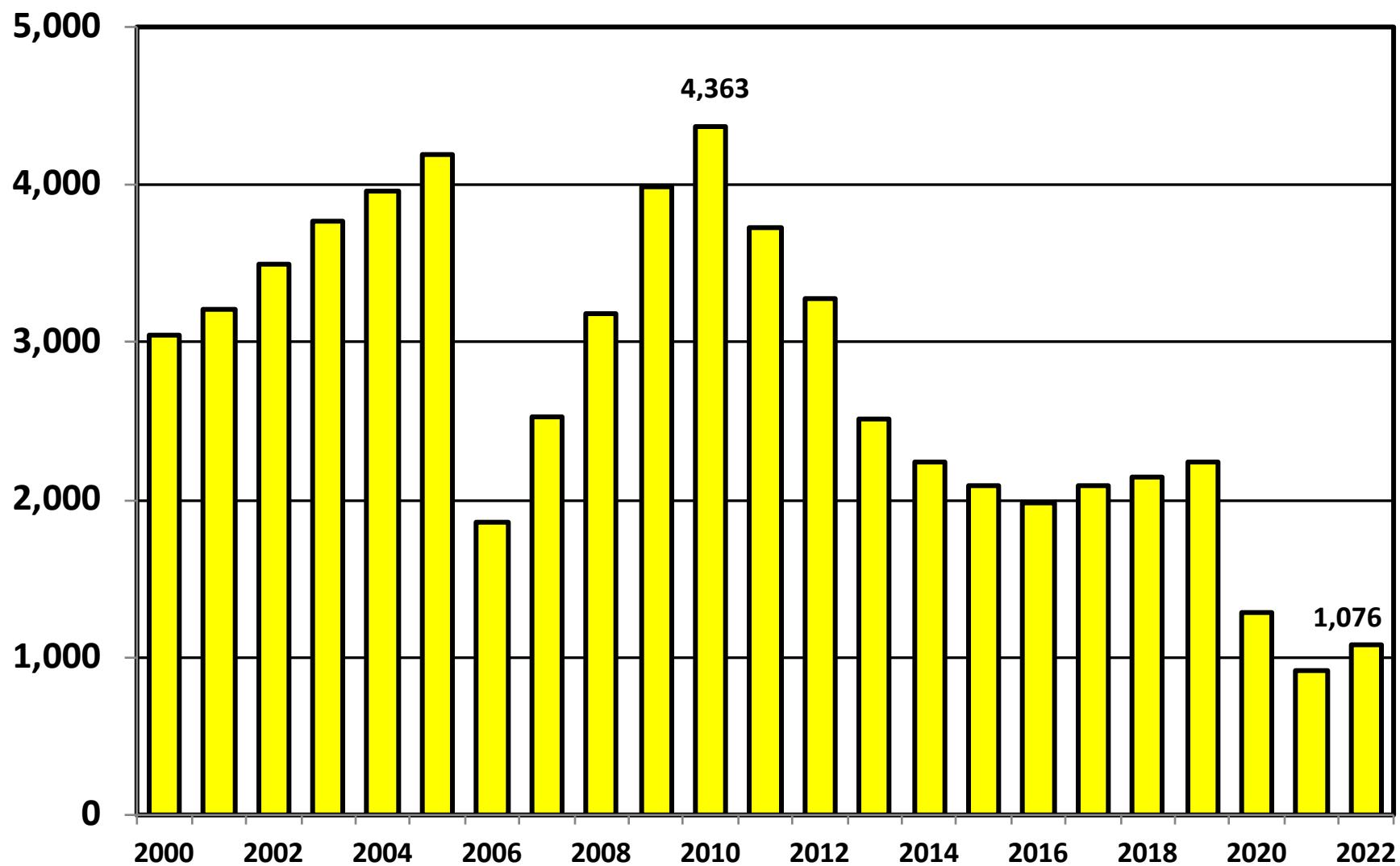
Chapter 12 Cases Filed in Oregon

2000 - 2022

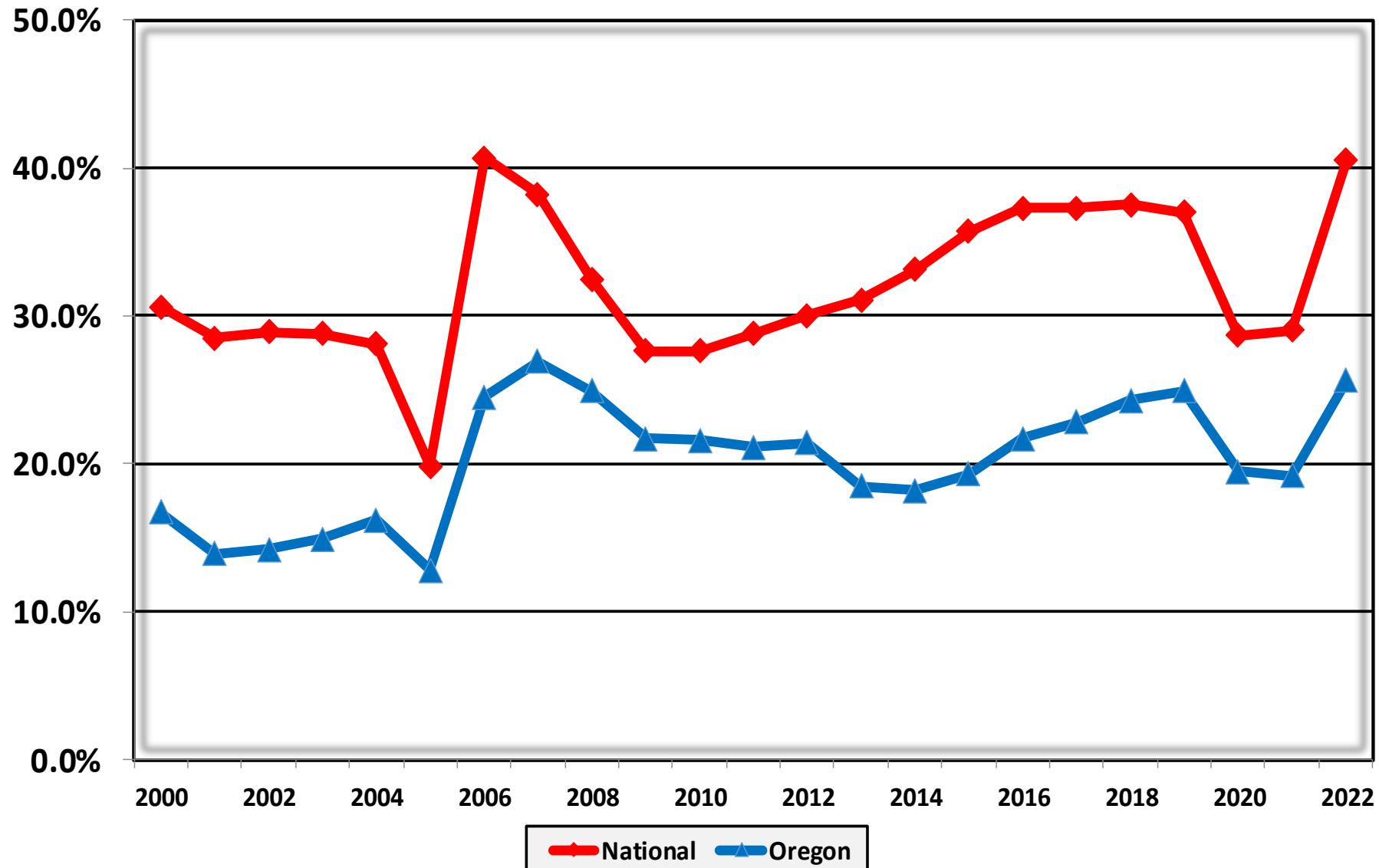


District of Oregon

Chapter 13 Cases Filed 2000 - 2022

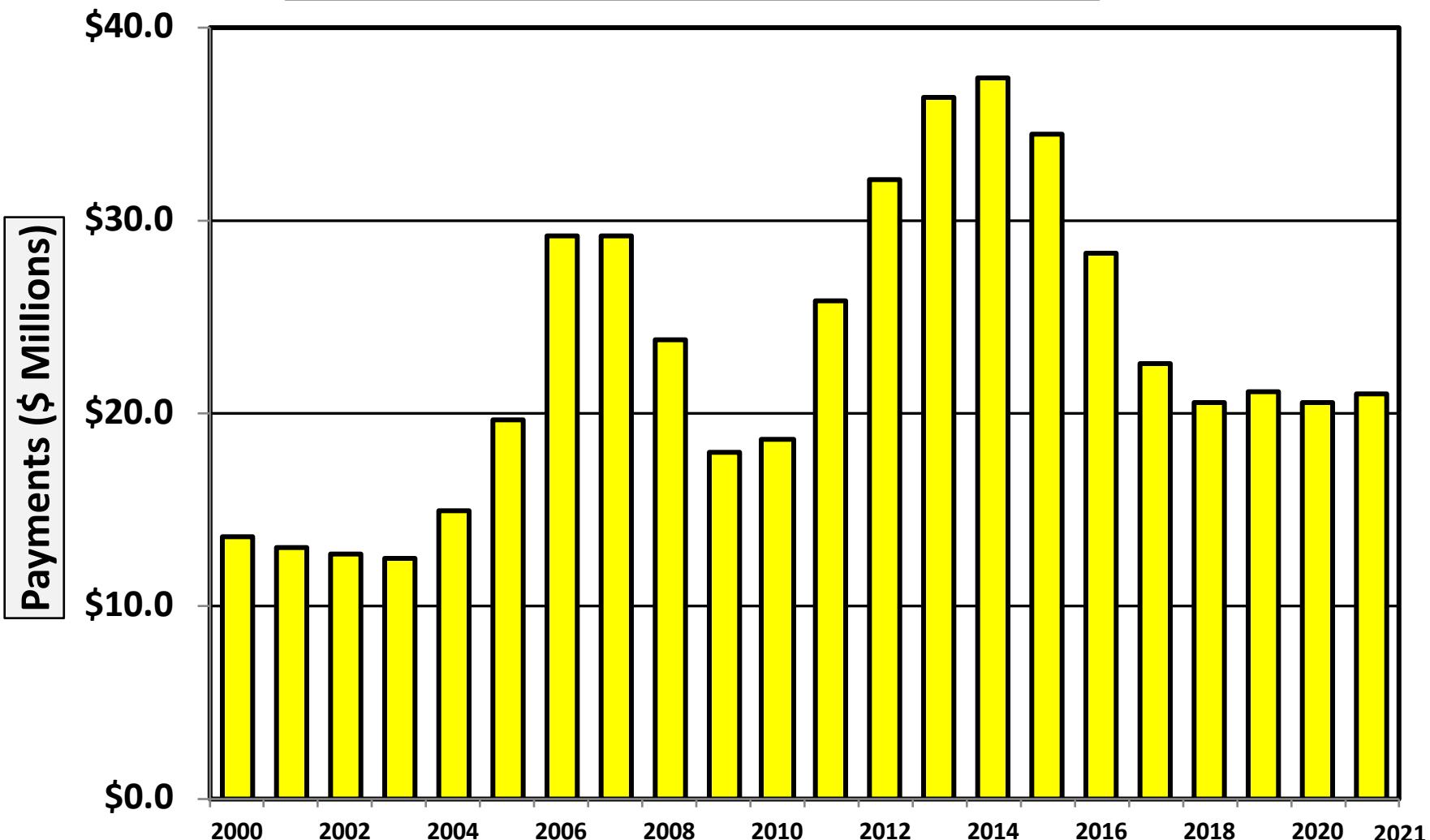


Percent of Cases Filed as Chapter 13 Calendar Years 2000 - 2022



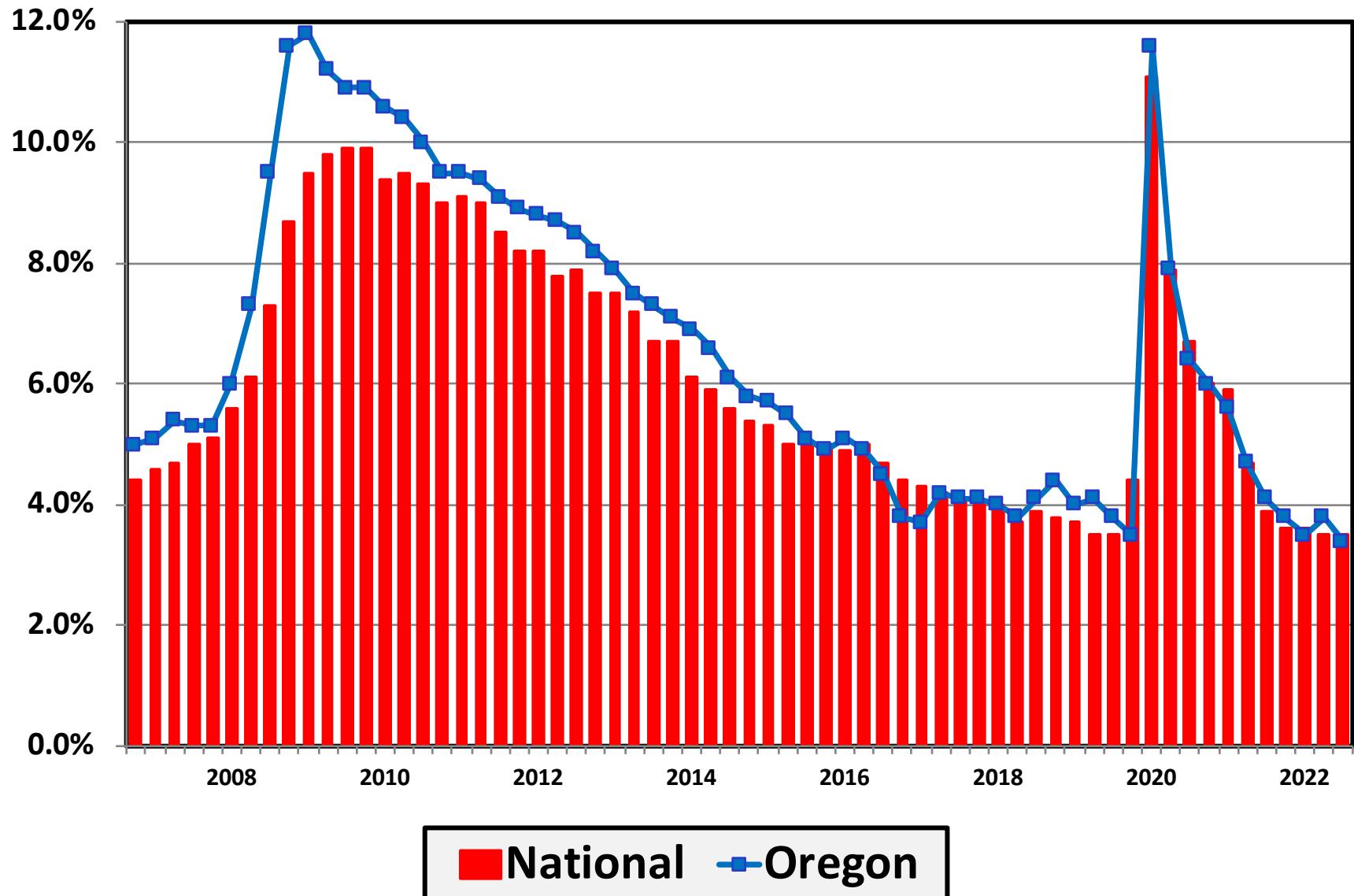
Chapter 13 Cases in Oregon

Amount (in Millions) Paid to Unsecured Creditors
Fiscal Years 2000 - 2021



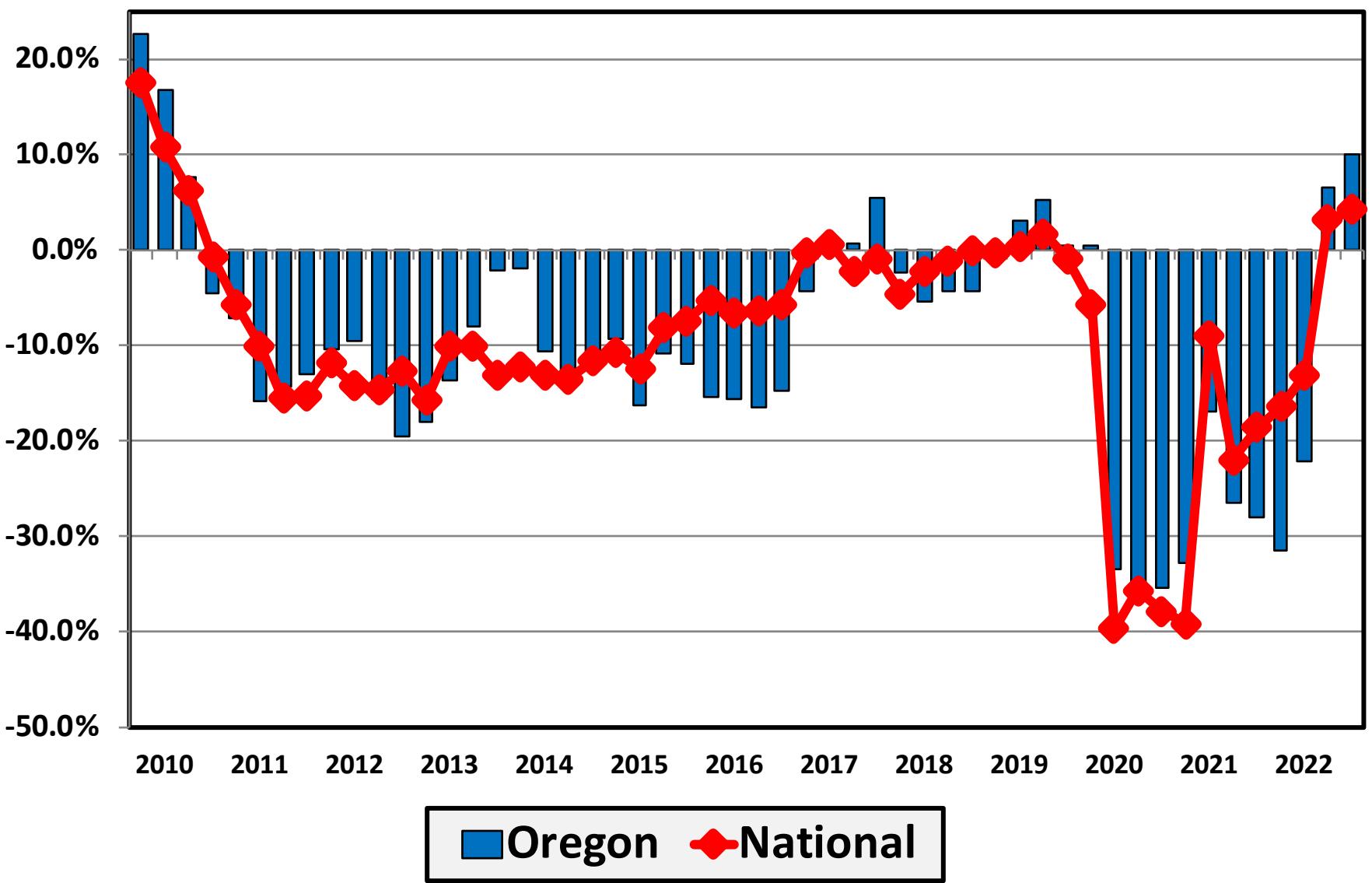
Source: Executive Office for United States Trustees

Unemployment Rate By Quarter 2006 - 2022



Source: Bureau of Labor Statistics

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

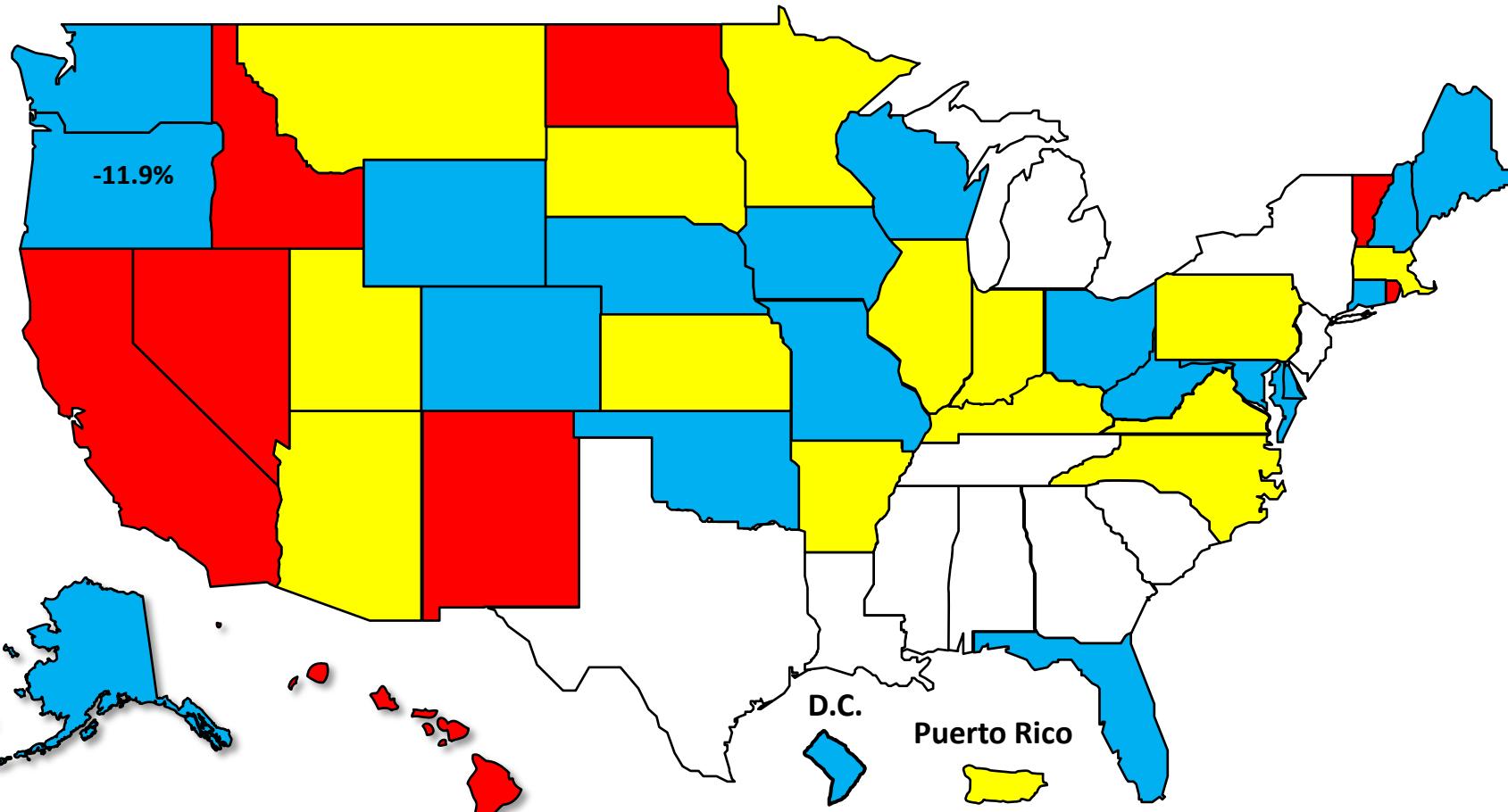


Bankruptcy Filing Trends

Calendar Year 2022 vs. 2021

National Average = 6.3% Decrease

- █ Decline 20% or More
- █ Decline 10% to 19.9%
- █ Decline 0% - 9.9%
- █ Increase

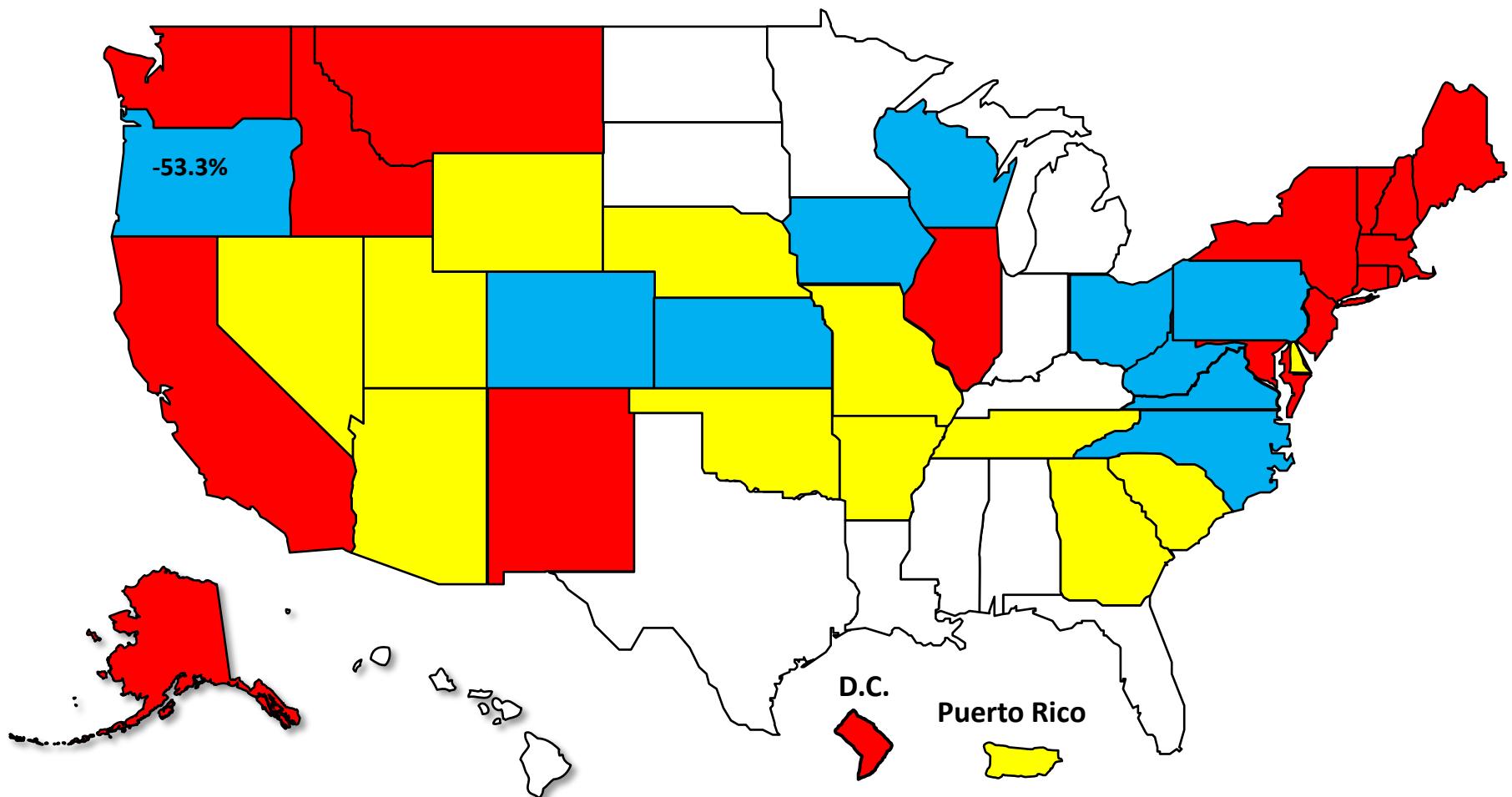


Bankruptcy Filing Trends During the Pandemic

Calendar Year 2022 vs. 2019

National Average = 50.0% Decrease

- Decline Under 45%
- Decline 45.0% – 49.9%
- Decline 50.0% – 54.9%
- Decline 55% or More



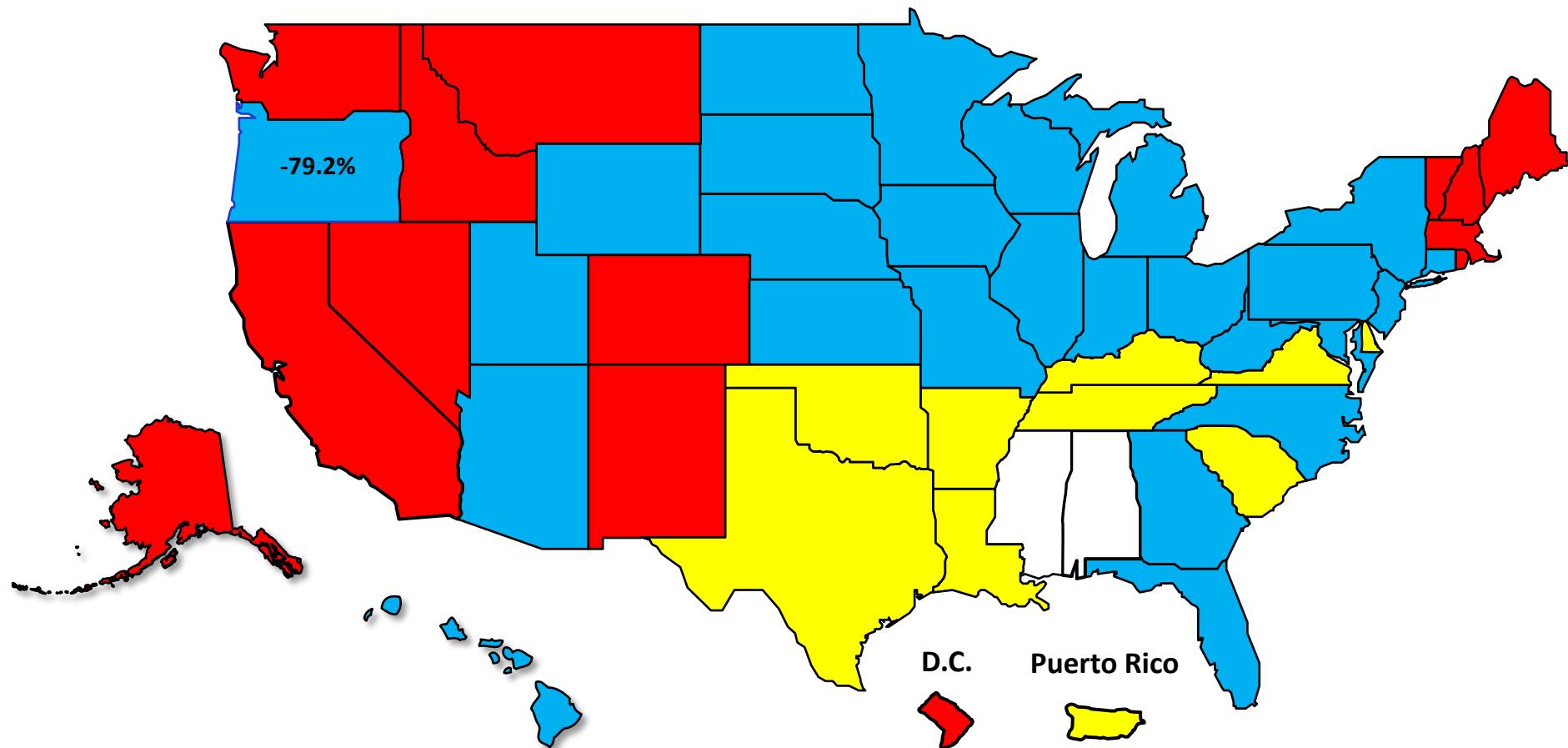
Percent Change in Total Filings

Calendar Year 2022 Compared to 2010

(National Average = 75.7% Decrease)

Amount of Decrease

- Under 60%
- 60.0 % - 69.9%
- 70.0% – 79.9%
- 80.0% or More





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