

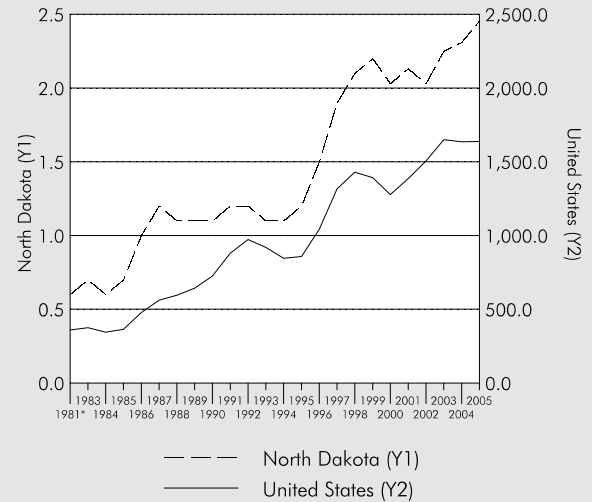
Bankruptcy Cases Filed by State: 2005

In 2005, a total of 2,455 bankruptcy cases were filed in North Dakota, an increase of 426 cases since 2000, or an average increase of 4.0 percent per year over the past five years (Table 1). Nationally, nearly all states (45 of 50) reported increases in the number of bankruptcy cases filed between 2000 and 2005. Five states had a decrease in the number of cases (Rhode Island, Delaware, Hawaii, Maryland, and California). Bankruptcy cases filed in the United States overall rose an average of 5.2 percent per year between 2000 and 2005 (Figure 2).

In 1981, approximately 600 bankruptcy cases were filed in North Dakota. The number of bankruptcy cases rose dramatically during the latter half of the 1990s reaching a peak in 1999 at 2,200 (Figure 1). Cases showed a modest decline, then increased to 2,455 in 2005. North Dakota's trend in bankruptcy filings has closely followed the national pattern of change.

The numbers in this report are for 12-month periods ending June 30 and cover only bankruptcy cases filed under the Bankruptcy Reform Act of 1978. Bankruptcy is defined as a legal recognition that a company or individual is insolvent and must restructure or liquidate. "Cases filed" refers to the commencement of a proceeding through the presentation of a petition to the clerk of court. United States totals include outlying areas, not shown separately.

Figure 1. Bankruptcy Cases Filed in North Dakota and the U.S.: 1981 to 2005 (Numbers in Thousands)



Notes: Numbers in thousands, thus 2.5=2,500 and 2,000.0=2,000,000.
*Non-consecutive years.
Source: Administrative Office of the U.S. Courts, Statistical Tables for the Federal Judiciary at www.uscourts.gov/bnkrpctystats/bankruptcystats.htm

Figure 2. Average Annual Percent Change in the Number of Bankruptcy Cases Filed by State: 2000 to 2005

Source: Administrative Office of the U.S. Courts, Statistical Tables for the Federal Judiciary at www.uscourts.gov/bnkrpctystats/bankruptcystats.htm

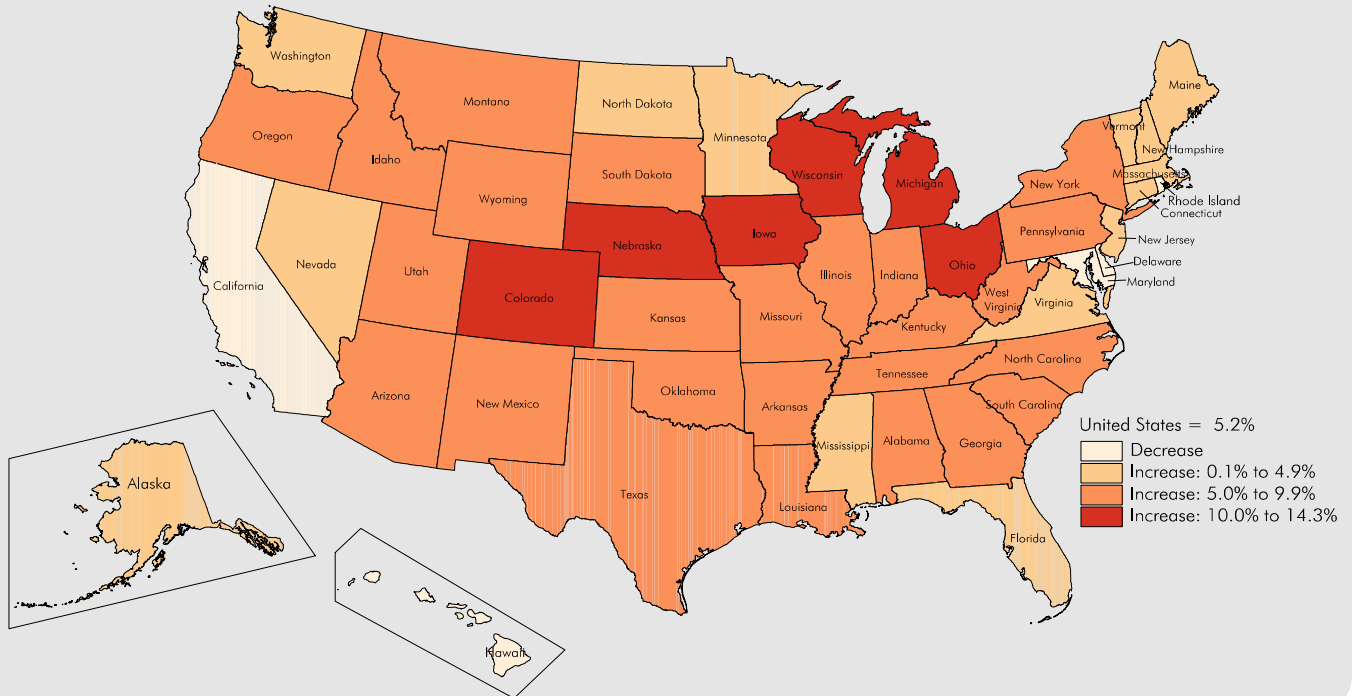


Table 1. Bankruptcy Cases Filed by State: 2000 to 2005

Note: ¹Includes outlying areas not shown separately.

Source: Administrative Office of the U.S. Courts, Statistical Tables for the Federal Judiciary at www.uscourts.gov/bnkrpctstats/bankruptcstats.htm

Area	12-Month Period Ending June 30 th						Average Annual Percent Change: 2000 to 2005
	2000	2001	2002	2003	2004	2005	
United States ¹	1,276,922	1,386,606	1,505,306	1,650,279	1,635,725	1,637,254	5.2
Alabama	31,422	36,553	39,566	41,971	42,426	42,640	6.4
Alaska	1,425	1,476	1,405	1,563	1,483	1,608	2.7
Arizona	21,669	22,806	27,318	31,712	31,799	32,425	8.7
Arkansas	16,298	19,735	21,767	24,463	24,176	25,469	9.6
California	160,564	147,920	148,393	148,646	132,464	122,588	-5.1
Colorado	15,610	17,358	19,209	24,210	27,428	30,244	14.3
Connecticut	11,373	11,310	11,182	12,192	11,848	11,772	0.8
Delaware	4,874	3,975	3,955	3,920	3,835	3,597	-5.6
Dist. of Columbia	2,614	2,457	2,450	2,497	2,078	1,892	-6.0
Florida	73,991	80,369	87,956	94,923	92,184	85,849	3.2
Georgia	57,934	64,874	72,553	80,164	79,766	77,300	6.1
Hawaii	5,004	4,780	4,745	4,126	3,473	3,182	-8.5
Idaho	7,270	7,857	8,465	9,334	9,653	9,690	6.0
Illinois	62,332	68,180	77,342	86,887	81,335	83,551	6.3
Indiana	37,480	43,021	50,611	55,271	55,672	55,884	8.5
Iowa	8,184	9,930	11,191	12,357	12,974	14,308	11.9
Kansas	11,448	12,751	14,035	15,976	16,333	17,342	8.7
Kentucky	20,842	24,096	26,259	28,687	29,250	29,206	7.1
Louisiana	23,125	25,411	26,497	28,436	30,186	31,100	6.1
Maine	4,053	4,375	4,352	4,597	4,647	4,702	3.1
Maryland	31,098	33,685	34,531	35,761	32,007	28,503	-1.4
Massachusetts	16,742	17,049	16,892	17,994	18,153	19,624	3.3
Michigan	36,424	41,838	50,197	60,841	62,983	68,512	13.7
Minnesota	15,445	16,941	19,109	20,556	19,067	19,353	4.9
Mississippi	17,917	20,841	21,954	22,992	21,196	21,822	4.3
Missouri	26,283	28,385	31,538	37,280	37,951	39,176	8.5
Montana	3,307	3,710	4,052	4,260	4,438	4,413	6.0
Nebraska	5,590	6,512	7,289	8,266	8,812	9,645	11.6
Nevada	14,304	16,266	18,568	20,685	19,439	16,262	3.4
New Hampshire	3,934	3,861	3,741	4,334	4,502	4,886	4.7
New Jersey	38,727	40,286	40,500	41,953	42,533	40,719	1.1
New Mexico	7,088	7,999	8,714	10,019	9,387	10,053	7.5
New York	61,748	66,047	67,881	75,039	80,209	81,739	5.8
North Carolina	25,789	30,719	34,897	38,617	37,737	37,543	8.1
North Dakota	2,029	2,134	2,032	2,252	2,309	2,455	4.0
Ohio	53,555	63,609	73,206	85,391	90,941	95,762	12.5
Oklahoma	19,304	21,872	23,330	26,069	27,203	28,204	7.9
Oregon	18,077	20,913	23,488	25,530	24,927	25,304	7.2
Pennsylvania	43,835	49,210	51,982	57,883	59,060	62,262	7.3
Rhode Island	4,843	4,759	4,734	4,798	4,312	4,449	-1.6
South Carolina	11,662	13,004	15,149	15,924	15,925	15,224	5.7
South Dakota	2,148	2,389	2,677	2,800	2,913	2,914	6.4
Tennessee	47,097	55,466	61,523	65,869	62,917	60,848	5.6
Texas	62,927	69,137	77,000	88,372	92,237	97,516	9.2
Utah	14,399	17,362	20,687	22,795	21,342	20,514	7.9
Vermont	1,601	1,666	1,707	1,917	1,842	1,746	1.9
Virginia	37,064	39,225	41,906	44,066	42,058	38,788	1.1
Washington	31,248	34,758	37,321	40,706	40,070	37,743	4.1
West Virginia	8,208	9,948	9,749	10,989	11,384	12,574	9.2
Wisconsin	17,965	20,313	23,178	27,746	27,746	29,043	10.3
Wyoming	1,997	2,395	2,243	2,467	2,436	2,549	5.4