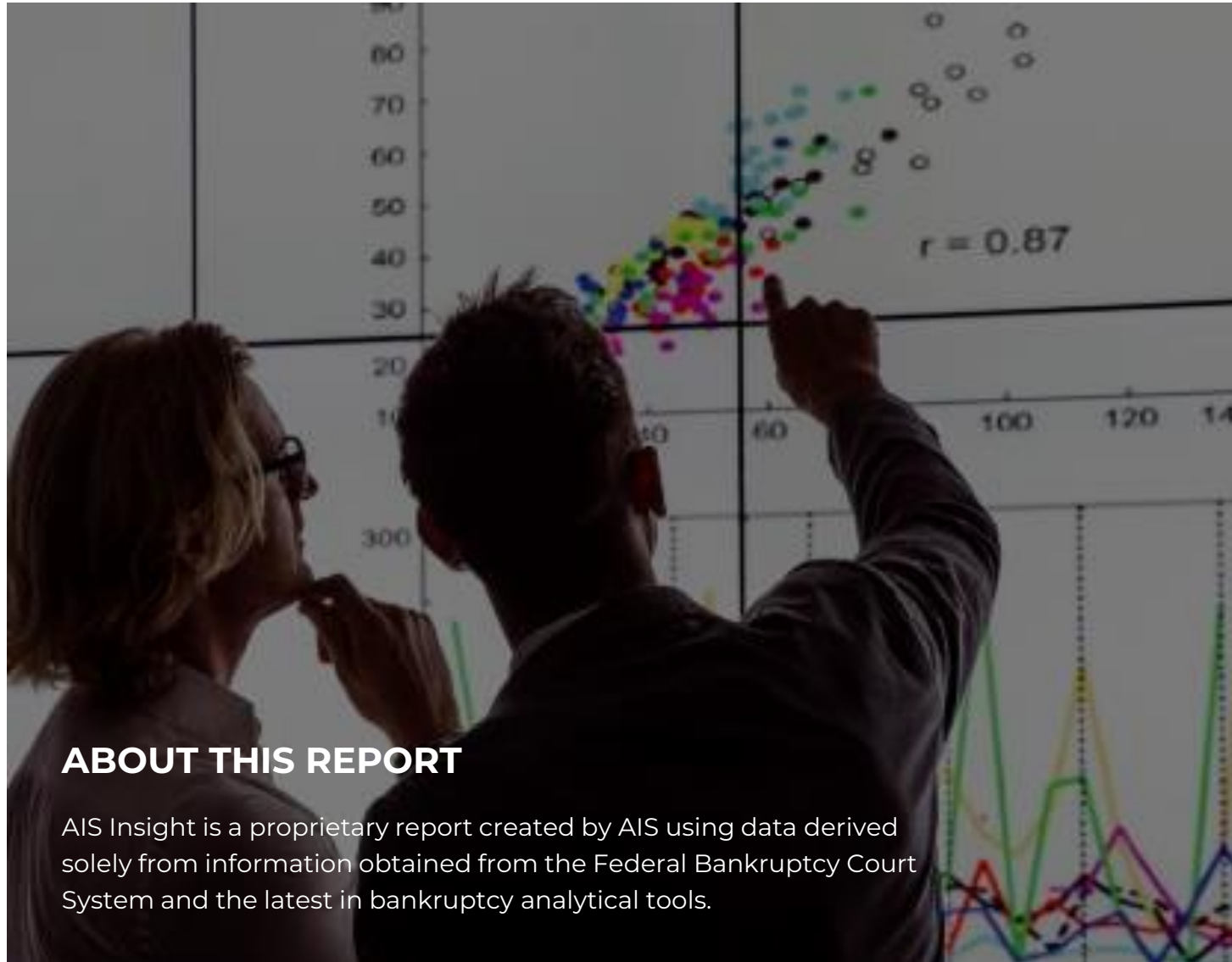


Bankruptcy Insights Report

2024 | 1st Issue | December 2023 Data



ABOUT THIS REPORT

AIS Insight is a proprietary report created by AIS using data derived solely from information obtained from the Federal Bankruptcy Court System and the latest in bankruptcy analytical tools.

TABLE OF CONTENTS

BANKRUPTCY STATISTICS SNAPSHOT	3
PROJECTIONS / YTD TRENDS v. PRE-COVID AVG.	4
BANKRUPTCY FILINGS BY REGION – CHARTS	9
BANKRUPTCY FILINGS BY COURT – TABLE	10

PRODUCT SPOTLIGHT

DATA ONE is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

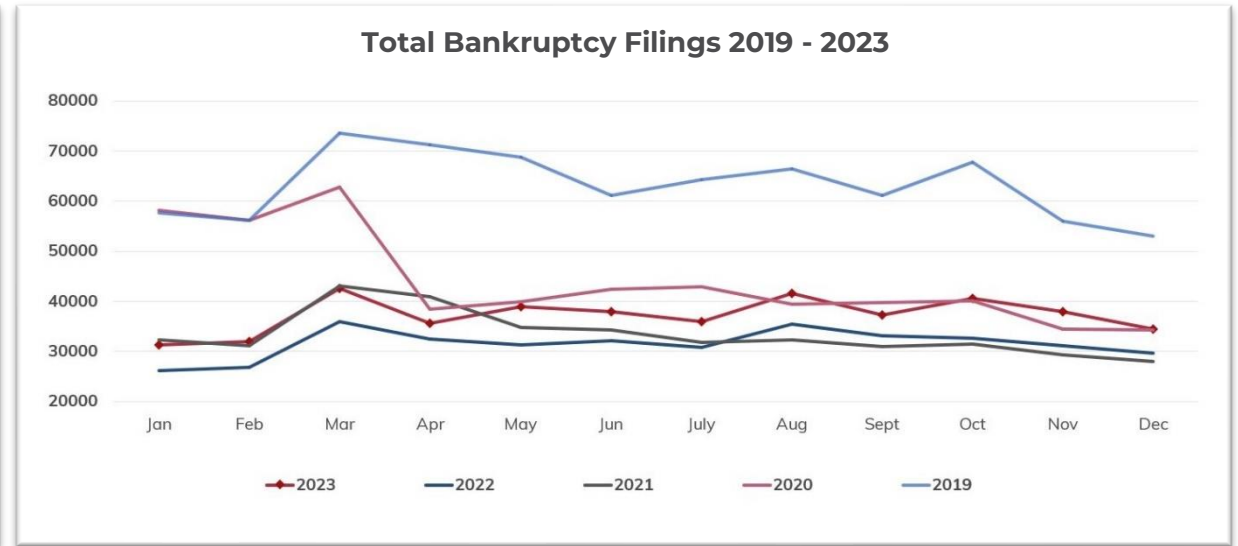
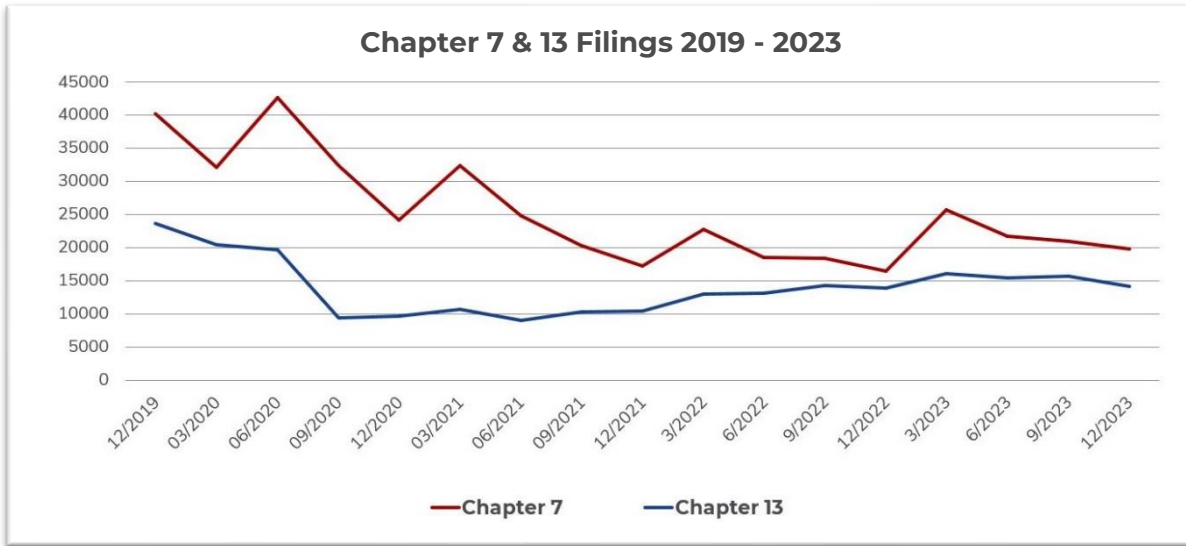
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

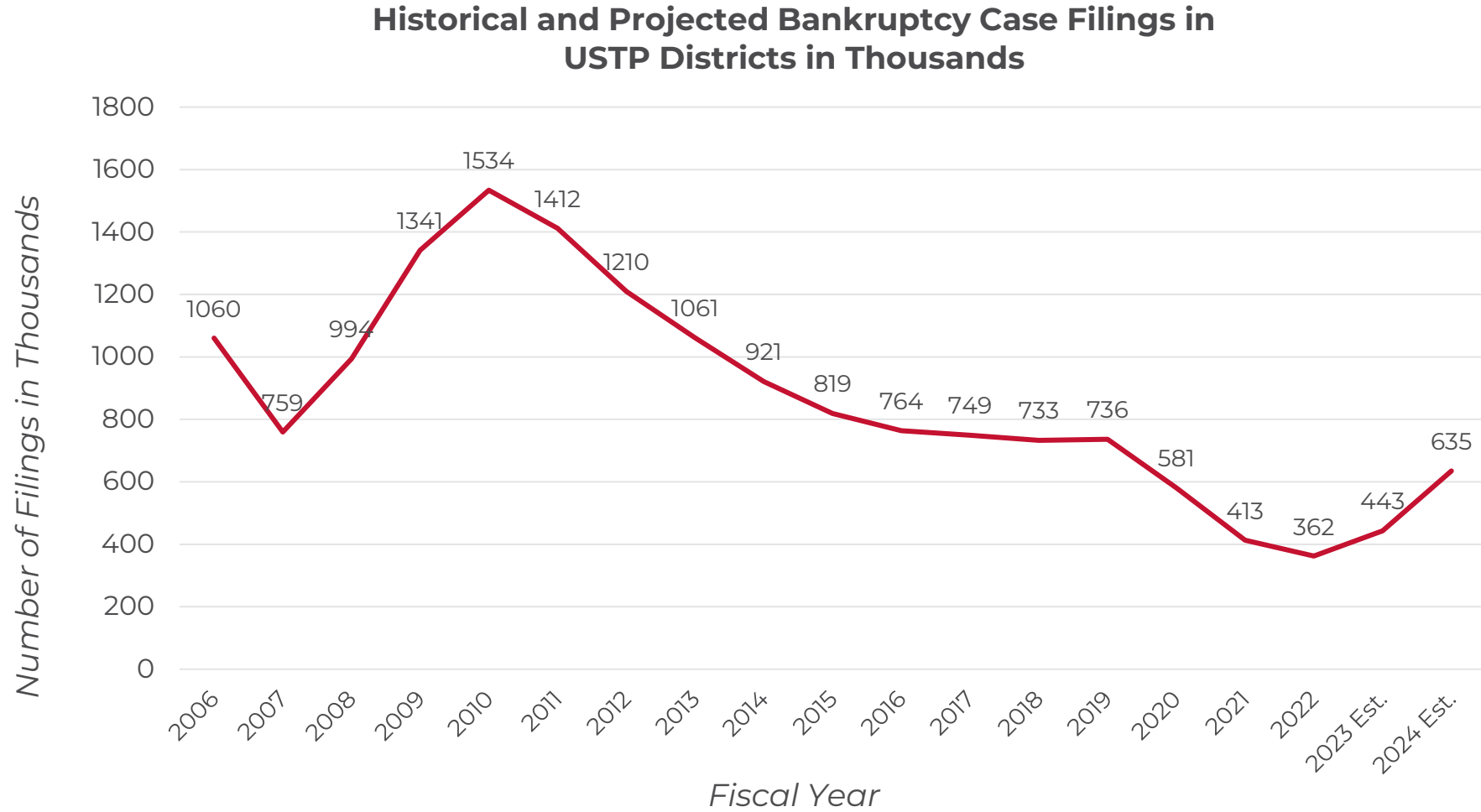
BANKRUPTCY STATISTICS SNAPSHOT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

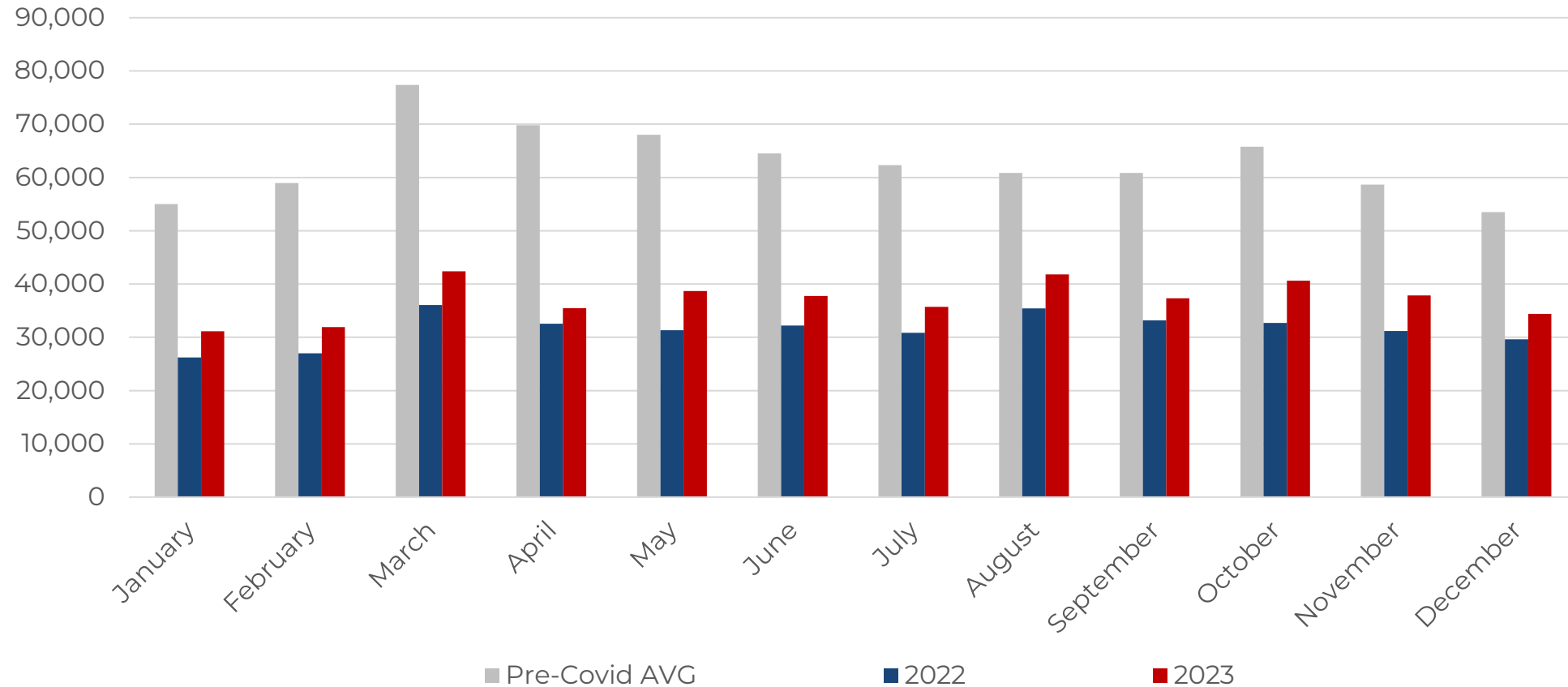
Total Bankruptcies Filed	34,428	Total Bankruptcies Filed last 12 months	445,119
Chapter 13	14,083	Total Bankruptcies Filed Prev. Month	37,910
Chapter 7	19,792	Total Bankruptcies Filed Prev. Year (same month)	29,647
Chapter 11	526	Increased Bankruptcies from Prev. Month Total	-3,482 (-9.18%)
Chapter 11, Subchapter V	201	Increased Bankruptcies from Prev. Year Total (same month)	4,781 (16.13%)





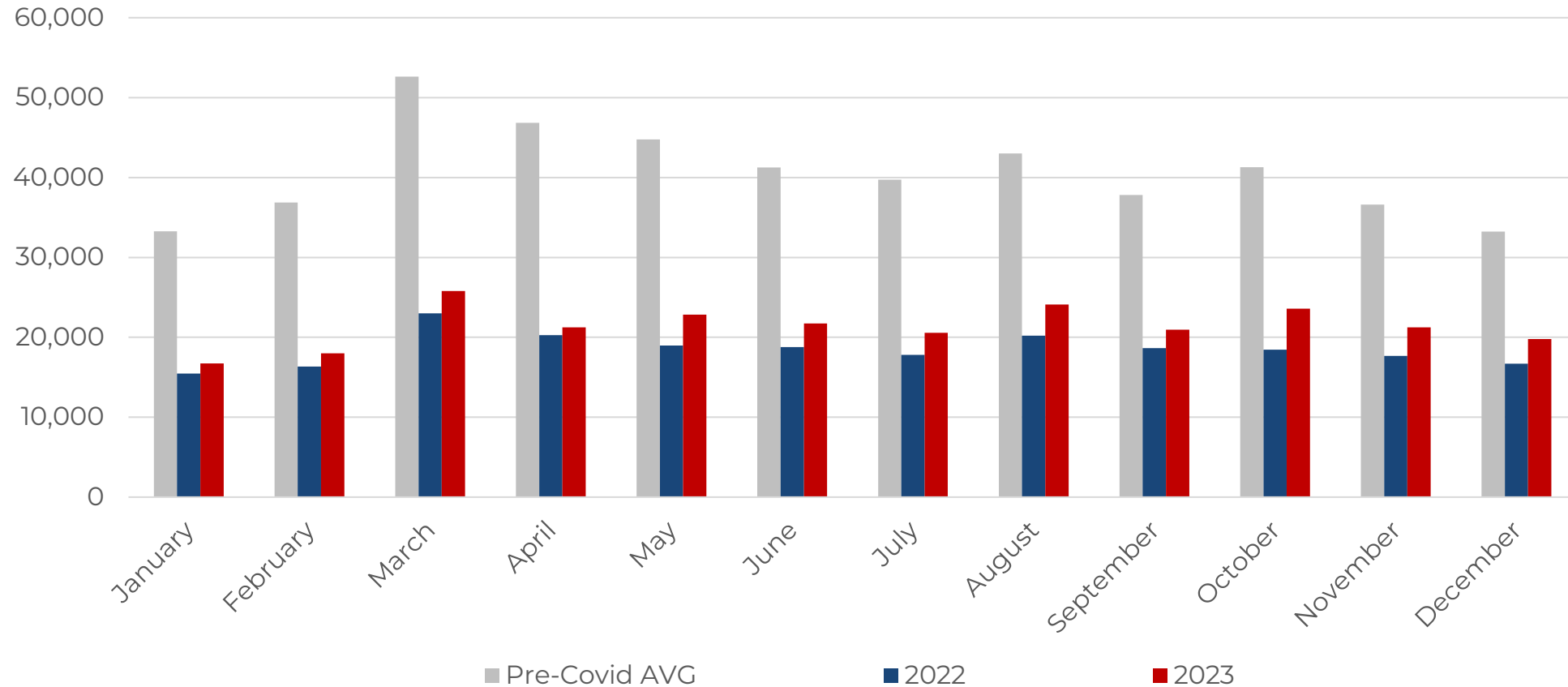
SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission, March 2023, p. 18.

2023 YTD total filings are **up 17.64%** compared to the same time period in 2022.
 This total is **40.33% below** the pre-Covid average* for January – December.



*Pre-Covid average consists of filings totals for 2016-2019

2023 YTD Chapter 7s are **up 15.60%** compared to the same time period in 2022.
 This total is **47.10% below** the pre-Covid average* for January – December.

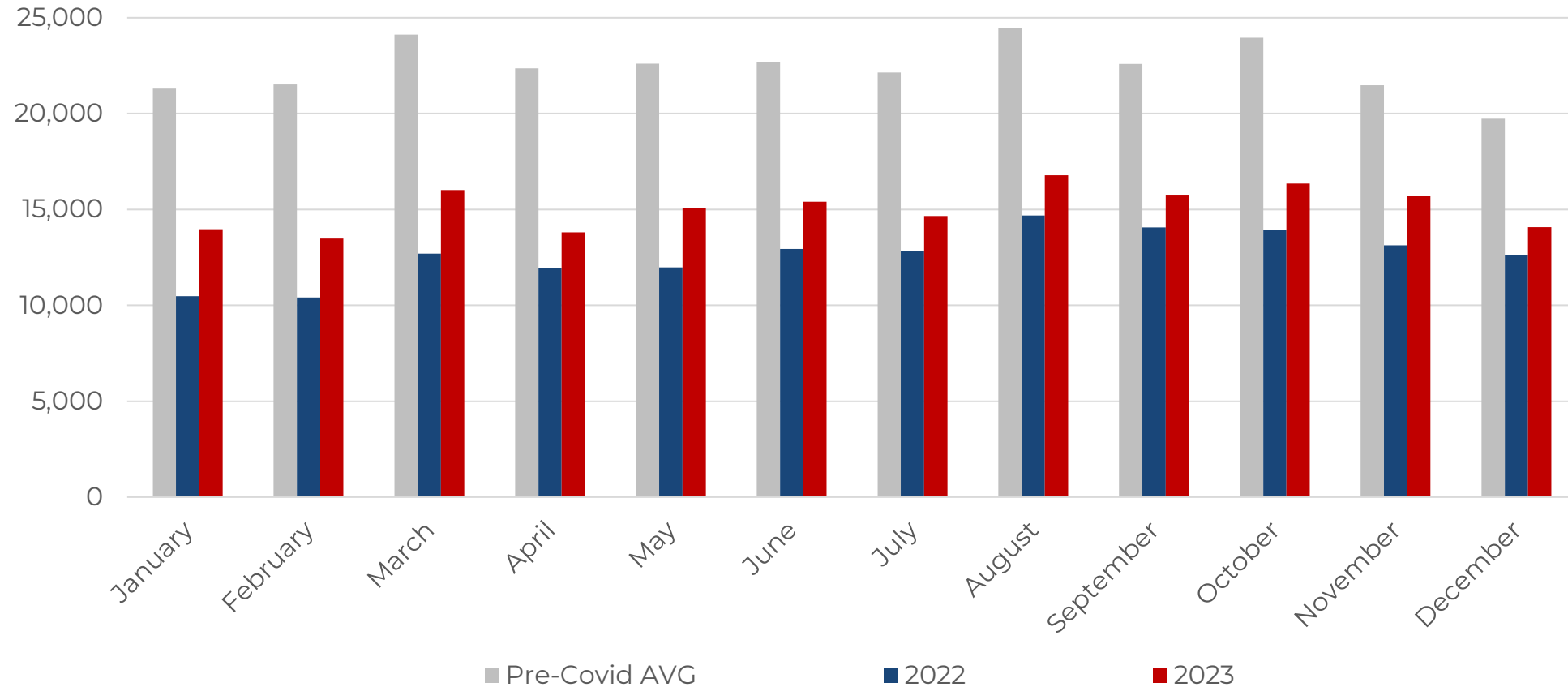


*Pre-Covid average consists of filings totals for 2016-2019

2023 MONTHLY CHAPTER 13 FILINGS

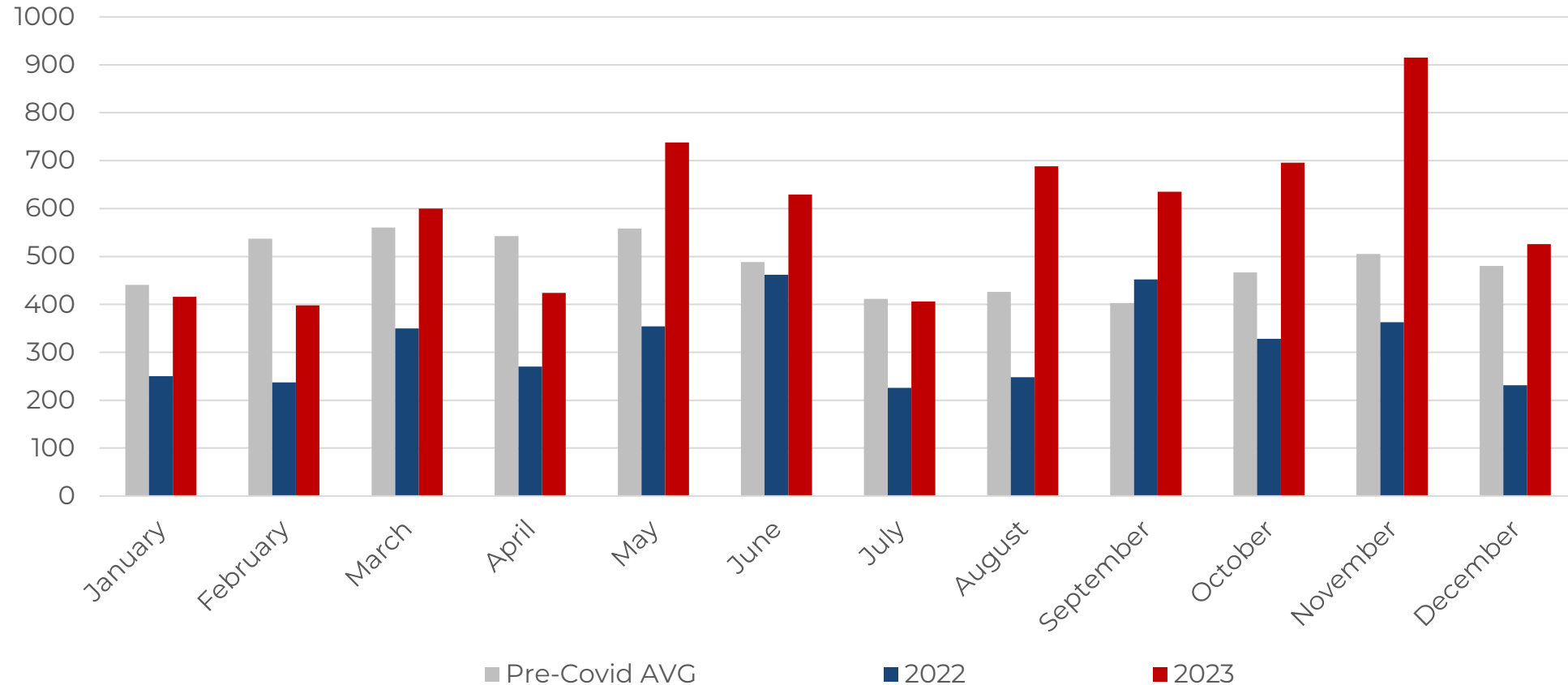


2023 YTD Chapter 13s are **up 19.28%** compared to the same time period in 2022.
This total is **32.99% below** the pre-Covid average* for January – December.



*Pre-Covid average consists of filings totals for 2016-2019

2023 YTD Chapter 11s are **up 69.06%** compared to the same time period in 2022.
 This total is **16.37% above** the pre-Covid average* for January – December.

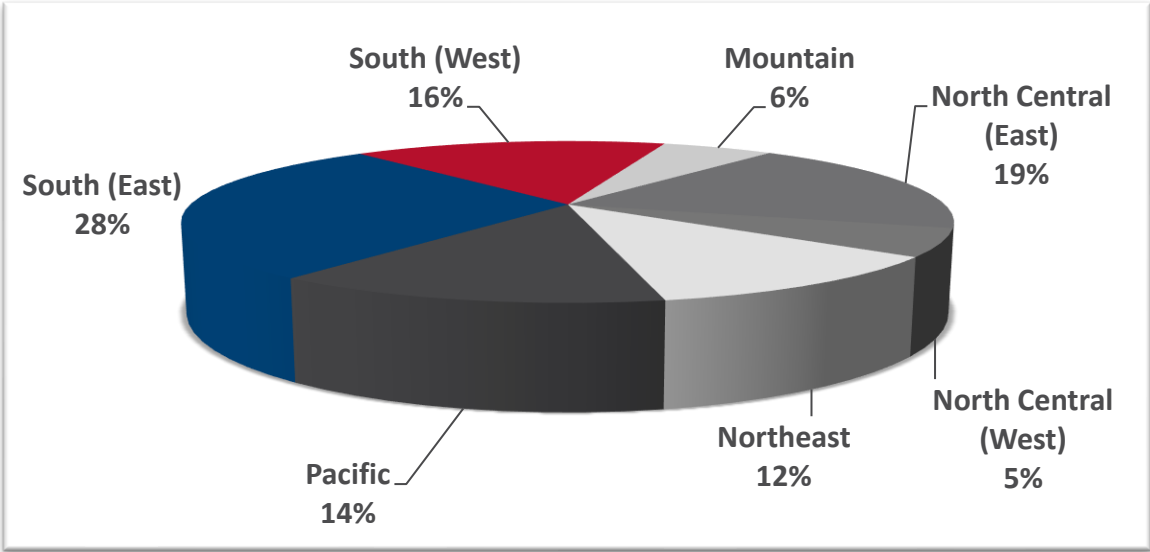
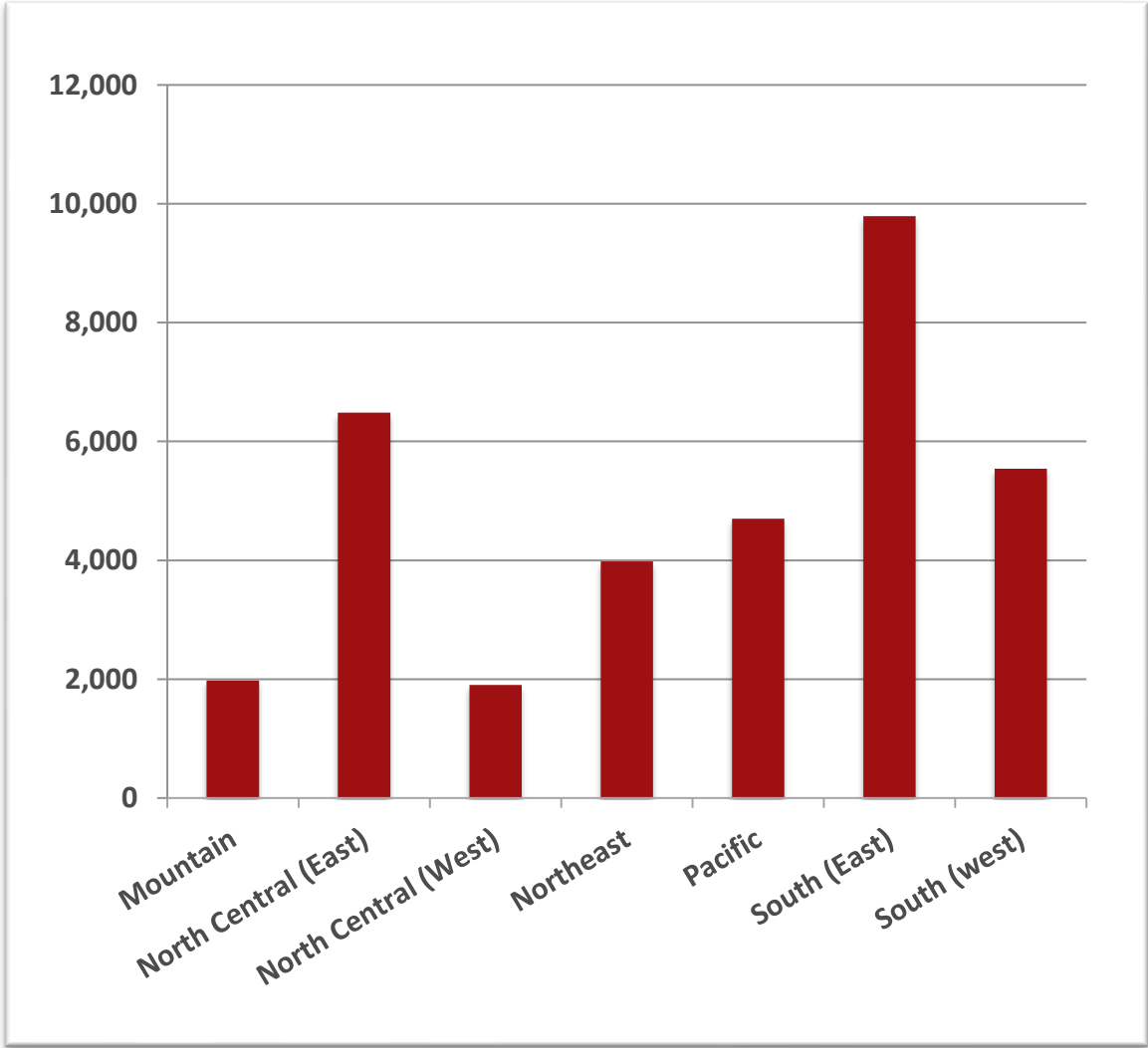


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023



REGION	STATES
Mountain	Arizona, Colorado, Idaho, Montana, New Mexico, Utah, Wyoming
North Central (East)	Illinois, Indiana, Michigan, Ohio, Wisconsin
North Central (West)	Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota
Northeast	Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
Pacific	Alaska, California, Hawaii, Guam, Nevada, Oregon, Washington
South (East)	District of Columbia, Florida, Georgia, Kentucky, Maryland, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands, Virginia, West Virginia
South (West)	Alabama, Arkansas, Louisiana, Mississippi, Oklahoma, Texas

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	10			3	13
MIDDLE DISTRICT OF ALABAMA	54			319	373
NORTHERN DISTRICT OF ALABAMA	211			436	647
SOUTHERN DISTRICT OF ALABAMA	55	1		214	270
EASTERN DISTRICT OF ARKANSAS	117	1	2	183	303
WESTERN DISTRICT OF ARKANSAS	42	2		84	128
DISTRICT OF ARIZONA	562	9		135	706
CENTRAL DISTRICT OF CALIFORNIA	1,339	17		267	1,623
EASTERN DISTRICT OF CALIFORNIA	501	8	1	160	670
NORTHERN DISTRICT OF CALIFORNIA	255	16		133	404
SOUTHERN DISTRICT OF CALIFORNIA	276	2		48	326
DISTRICT OF COLORADO	404	10		111	525
DISTRICT OF CONNECTICUT	185			26	211
DISTRICT OF WASHINGTON, D.C.	26	1		8	35
DISTRICT OF DELAWARE	76	86		34	196
MIDDLE DISTRICT OF FLORIDA	940	20		338	1,298
NORTHERN DISTRICT OF FLORIDA	88	4		31	123
SOUTHERN DISTRICT OF FLORIDA	438	17		470	925
MIDDLE DISTRICT OF GEORGIA	108	5		320	433
NORTHERN DISTRICT OF GEORGIA	656	19		801	1,476

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	31			228	259
DISTRICT OF GUAM				1	1
DISTRICT OF HAWAII	57			21	78
NORTHERN DISTRICT OF IOWA	73			9	82
SOUTHERN DISTRICT OF IOWA	110	1	1	30	142
DISTRICT OF IDAHO	127	2		15	144
CENTRAL DISTRICT OF ILLINOIS	133			61	194
NORTHERN DISTRICT OF ILLINOIS	796	12		654	1,462
SOUTHERN DISTRICT OF ILLINOIS	64			50	114
NORTHERN DISTRICT OF INDIANA	220			172	392
SOUTHERN DISTRICT OF INDIANA	338	6		260	604
DISTRICT OF KANSAS	119		2	111	232
EASTERN DISTRICT OF KENTUCKY	196			112	308
WESTERN DISTRICT OF KENTUCKY	161	4		246	411
EASTERN DISTRICT OF LOUISIANA	39	3		123	165
MIDDLE DISTRICT OF LOUISIANA	40			45	85
WESTERN DISTRICT OF LOUISIANA	58	1		291	350
DISTRICT OF MASSACHUSETTS	190	8	1	120	319
DISTRICT OF MARYLAND	459	8		268	735
DISTRICT OF MAINE	17	1		10	28

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	800	3		411	1,214
WESTERN DISTRICT OF MICHIGAN	166			93	259
DISTRICT OF MINNESOTA	411	4		161	576
EASTERN DISTRICT OF MISSOURI	189			174	363
WESTERN DISTRICT OF MISSOURI	140	1	2	122	265
NORTHERN DISTRICT OF MISSISSIPPI	78	1		203	282
SOUTHERN DISTRICT OF MISSISSIPPI	145	3		182	330
DISTRICT OF MONTANA	39			10	49
EASTERN DISTRICT OF NORTH CAROLINA	61	4		195	260
MIDDLE DISTRICT OF NORTH CAROLINA	55	1		111	167
WESTERN DISTRICT OF NORTH CAROLINA	58	3		89	150
DISTRICT OF NORTH DAKOTA	32			3	35
DISTRICT OF NEBRASKA	116	3		54	173
DISTRICT OF NEW HAMPSHIRE	39	1		13	53
DISTRICT OF NEW JERSEY	528	12		293	833
DISTRICT OF NEW MEXICO	71			17	88
DISTRICT OF NEVADA	425	12		102	539
EASTERN DISTRICT OF NEW YORK	476	37		256	769
NORTHERN DISTRICT OF NEW YORK	164	1		68	233
SOUTHERN DISTRICT OF NEW YORK	240	44		67	351

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	87	1	1	35	124
NORTHERN DISTRICT OF OHIO	664	3	1	192	860
SOUTHERN DISTRICT OF OHIO	532	3		235	770
EASTERN DISTRICT OF OKLAHOMA	62			8	70
NORTHERN DISTRICT OF OKLAHOMA	91			17	108
WESTERN DISTRICT OF OKLAHOMA	185	1		60	246
DISTRICT OF OREGON	352	2		130	484
EASTERN DISTRICT OF PENNSYLVANIA	147	6		142	295
MIDDLE DISTRICT OF PENNSYLVANIA	99	1		95	195
WESTERN DISTRICT OF PENNSYLVANIA	168	4	1	131	304
DISTRICT OF PUERTO RICO	119	2		317	438
DISTRICT OF RHODE ISLAND	43	1		15	59
DISTRICT OF SOUTH CAROLINA	104	2		236	342
DISTRICT OF SOUTH DAKOTA	25			11	36
EASTERN DISTRICT OF TENNESSEE	222	2	1	221	446
MIDDLE DISTRICT OF TENNESSEE	180	2		177	359
WESTERN DISTRICT OF TENNESSEE	125	2		423	550
EASTERN DISTRICT OF TEXAS	169	13		179	361
NORTHERN DISTRICT OF TEXAS	378	17		335	730
SOUTHERN DISTRICT OF TEXAS	263	28		314	605

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2023 and 12/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	257	13		216	486
DISTRICT OF UTAH	265			176	441
EASTERN DISTRICT OF VIRGINIA	399	9		366	774
WESTERN DISTRICT OF VIRGINIA	123	1		77	201
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	13			1	14
EASTERN DISTRICT OF WASHINGTON	115	1	1	30	147
WESTERN DISTRICT OF WASHINGTON	290	12		112	414
EASTERN DISTRICT OF WISCONSIN	267	2		173	442
WESTERN DISTRICT OF WISCONSIN	120	3		50	173
NORTHERN DISTRICT OF WEST VIRGINIA	35	1		12	48
SOUTHERN DISTRICT OF WEST VIRGINIA	48			7	55
DISTRICT OF WYOMING	20			4	24

AIS is a professional services and technology company that reduces operating costs, improves compliance and mitigates risk through automation and highly skilled labor. Our clients see us as a "strategic partner" that manages the day-to-day work so our clients can focus on growing their business. We review processes, eliminate non-value adds, and help your teams work smarter and faster.

We build and deploy technology to automate and increase controls in your back-office. We recruit, train, and manage specialized human resources to meet your immediate staffing needs and increase your organizational bandwidth.

We equip decision makers with deep data sets and forward-thinking analytics so they can make smarter business decisions and create better customer experiences. We serve a variety of industries including banking, automotive finance, credit card, mortgage, insurance and telecommunications.

AIS warrants that it employs all reasonable endeavours to ensure that the supplied statistical reports are substantially complete and free of errors or defects. The user acknowledges that all information contained herein is derived from public record data and from time to time, errors may occur. InSight is a proprietary analytical report produced monthly by AIS. The supplied information will not be disclosed, recompiled, sold or traded, in whole or in part, to third parties unless prior written consent is obtained. AIS assumes no responsibility or liability for any decisions made as a result of using this report.

