

Bankruptcy Insights Report

2025 | 5th Issue | April 2025 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.

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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.

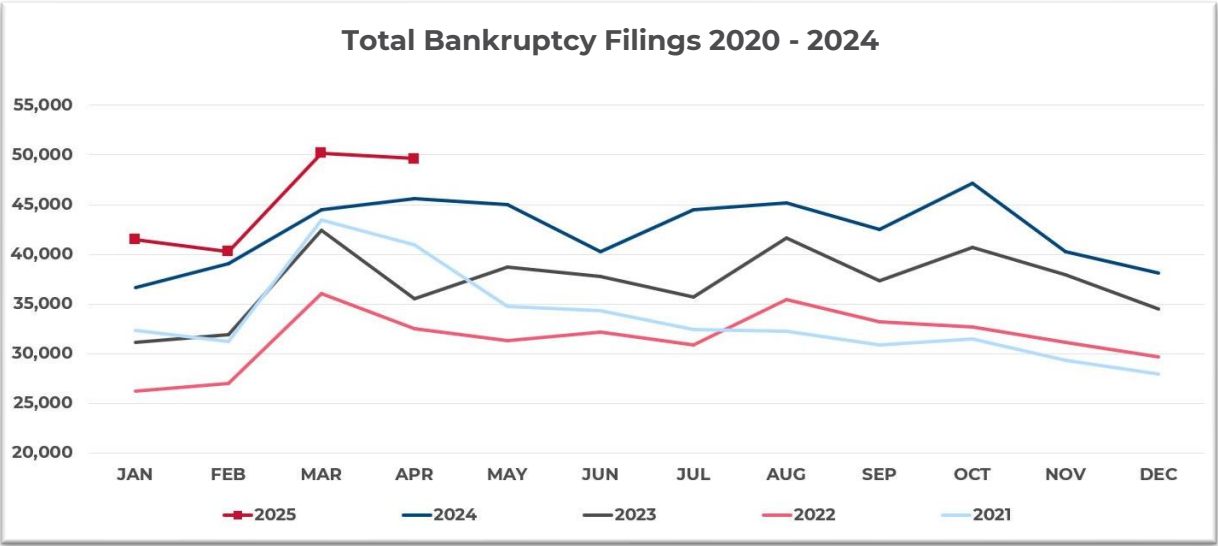
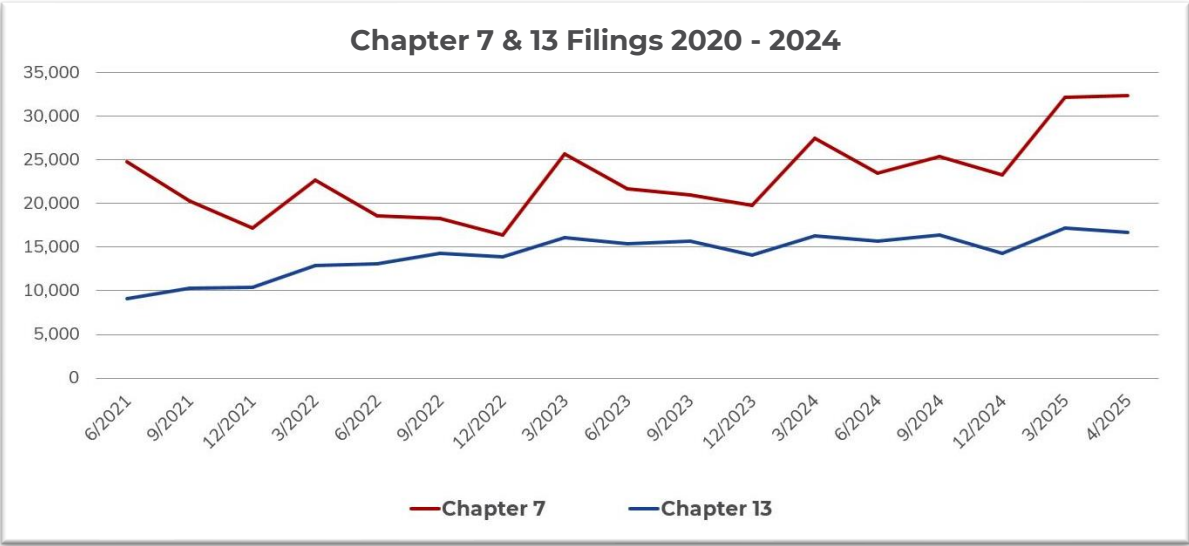
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[**LEARN MORE**](#)

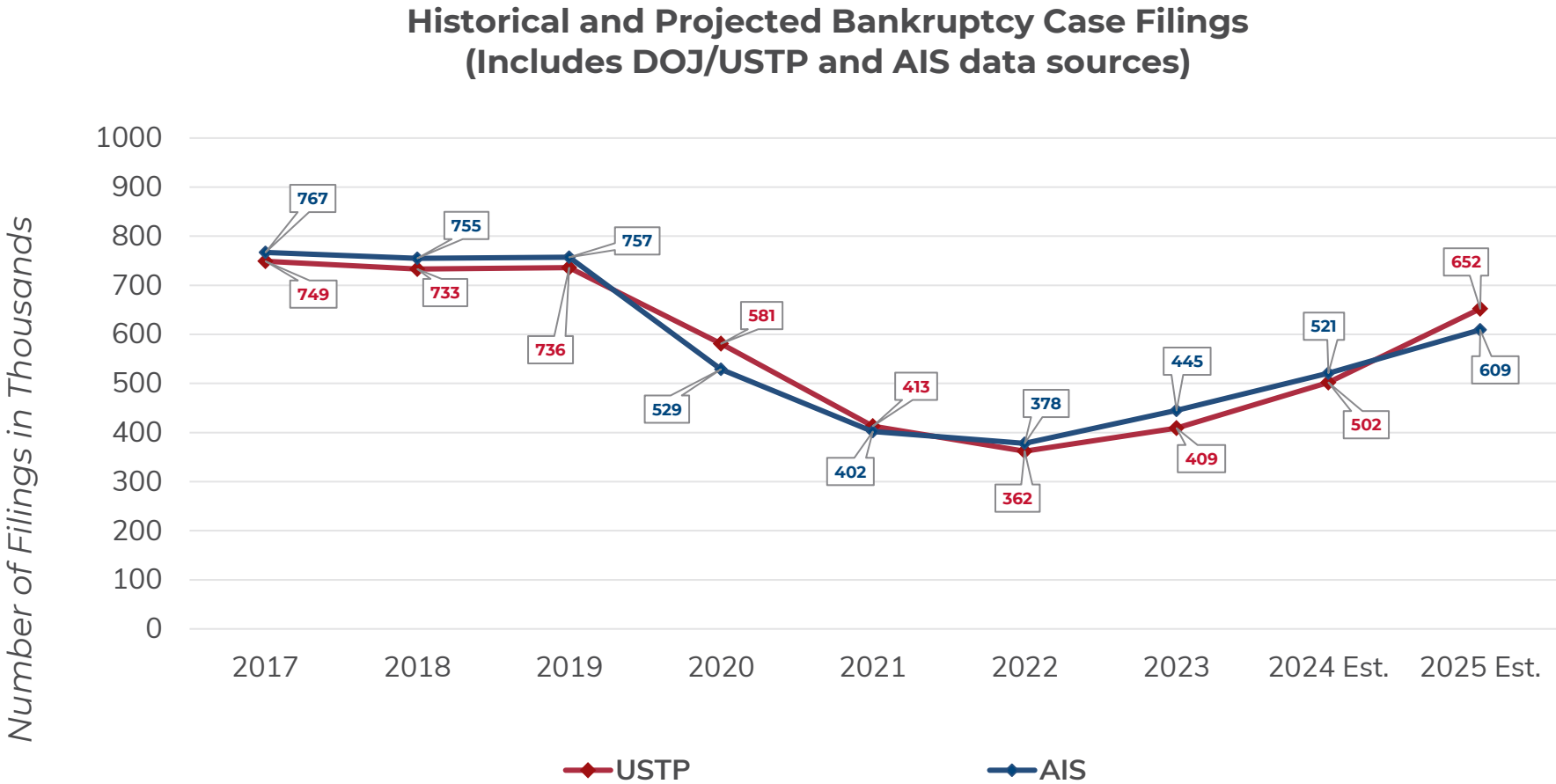
BANKRUPTCY STATISTICS SNAPSHOT




For Bankruptcies Filed Between 04/01/2025 and 04/30/2025

Total Bankruptcies Filed	49,625	Total Bankruptcies Filed last 12 months	524,734
Chapter 13	16,697	Total Bankruptcies Filed Prev. Month	50,210
Chapter 7	32,356	Total Bankruptcies Filed Prev. Year (same month)	45,612
Chapter 11	531	Increased Bankruptcies from Prev. Month Total	-585 (-1.17%)
Chapter 11, Subchapter V	212	Increased Bankruptcies from Prev. Year Total (same month)	4,013 (8.80%)

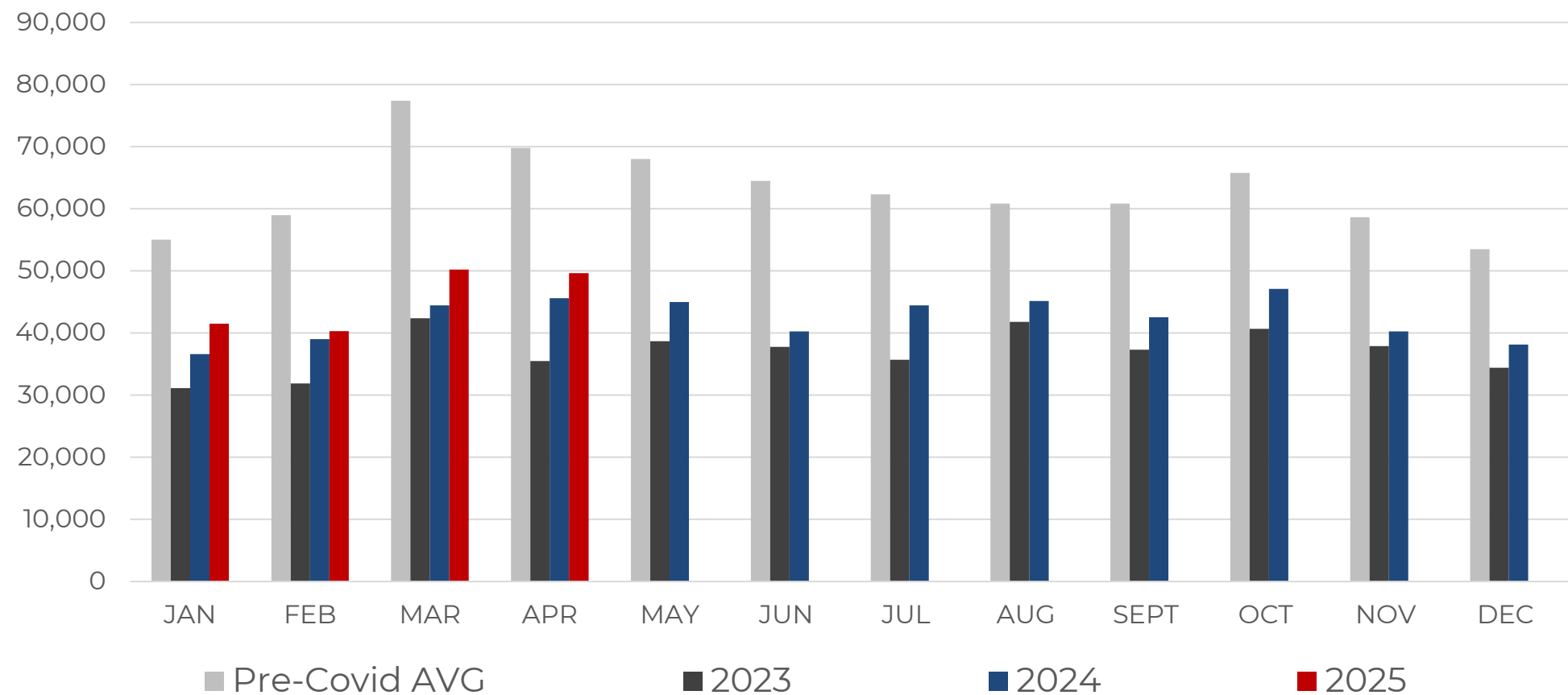




DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year.
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

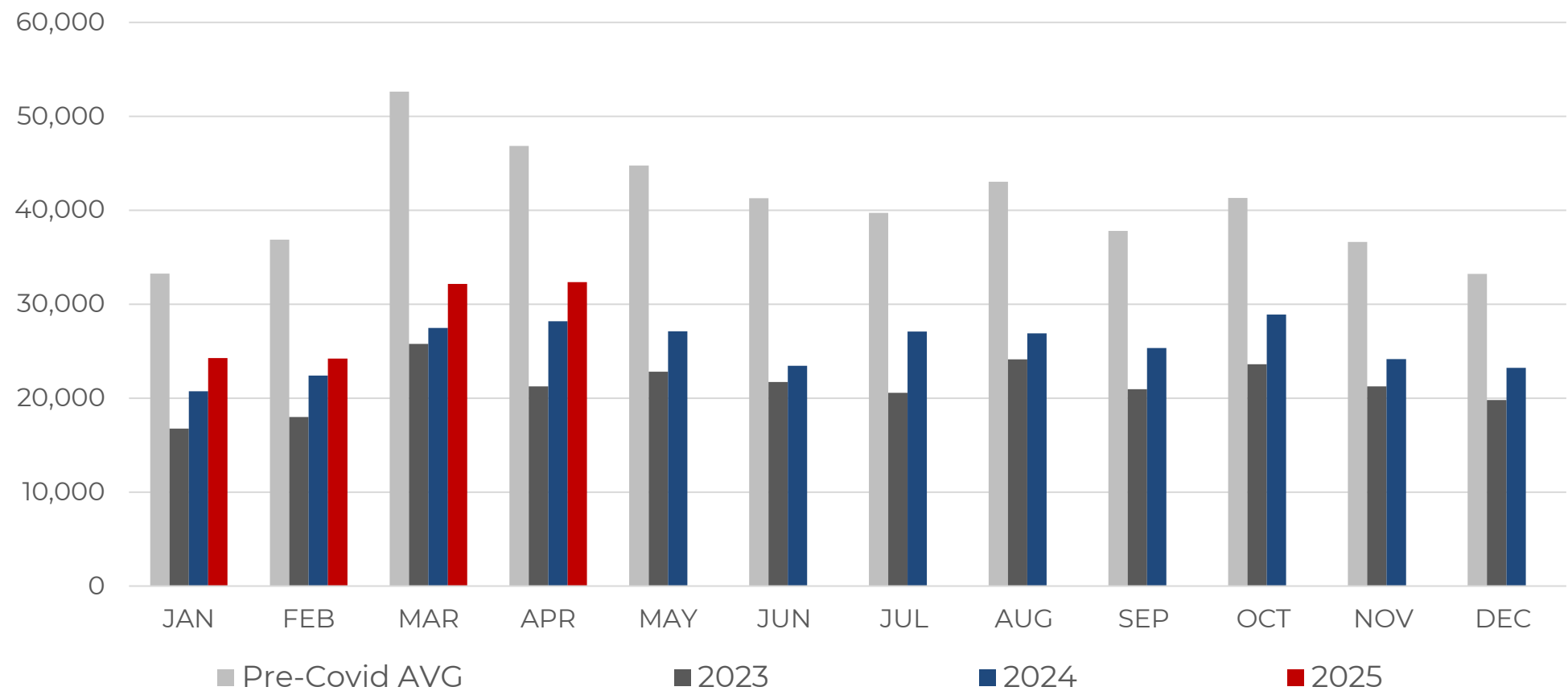
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	181,664	15,928	9.61%
Chapter 7	113,178	12,982	12.96%
Chapter 11	2,478	-24	-0.96%
Chapter 11 Sub Chapter V	728	-55	-7.02%
Chapter 12	109	42	62.69%
Chapter 13	65,858	3,068	4.89%
Chapter 15	41	-140	-77.35%

April total filings are **up 8.80%** compared to the same time period in 2024.
This total is **28.91% below** the pre-Covid average* for the month of April.



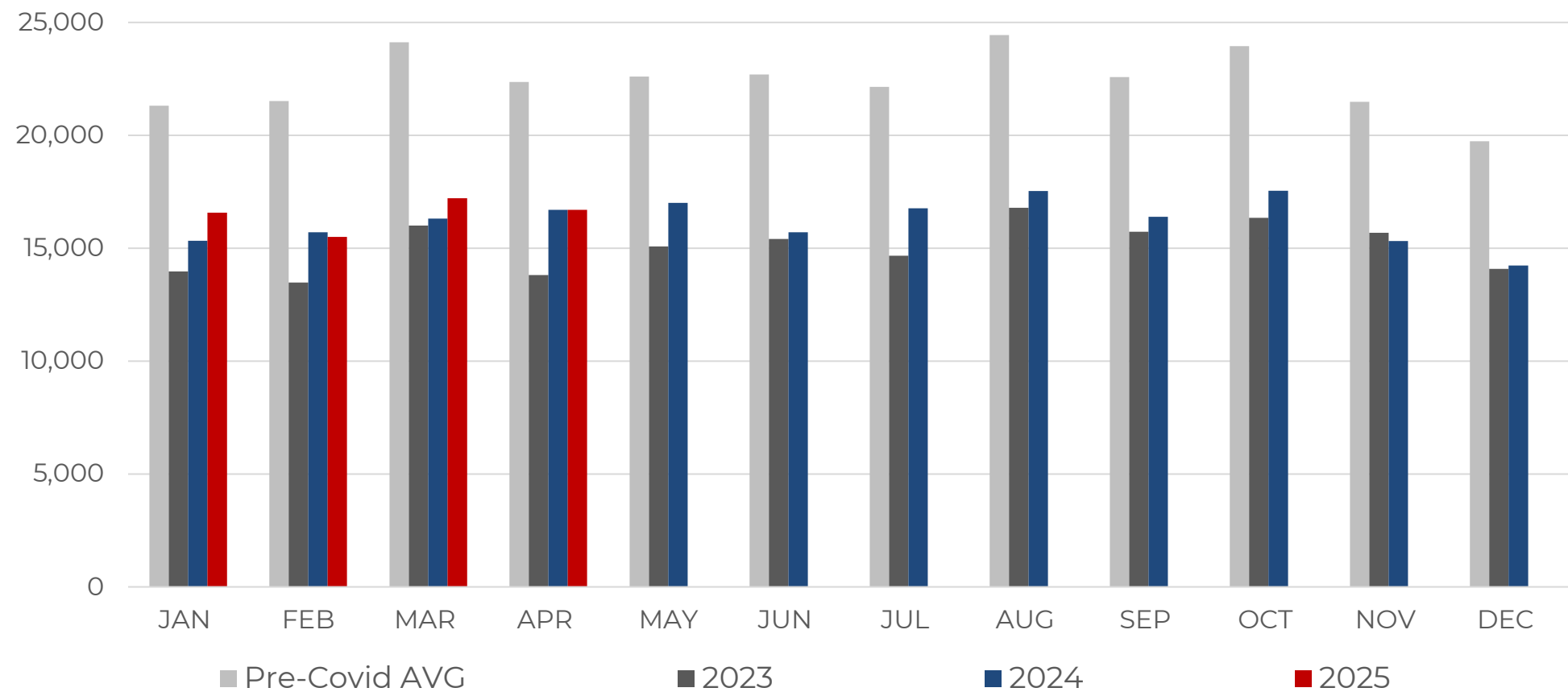
*Pre-Covid average consists of filings totals for 2016-2019

April Chapter 7s are **up 13.34%** compared to the same time period in 2024.
This total is **30.92% below** the Pre-Covid average* for the month of April.



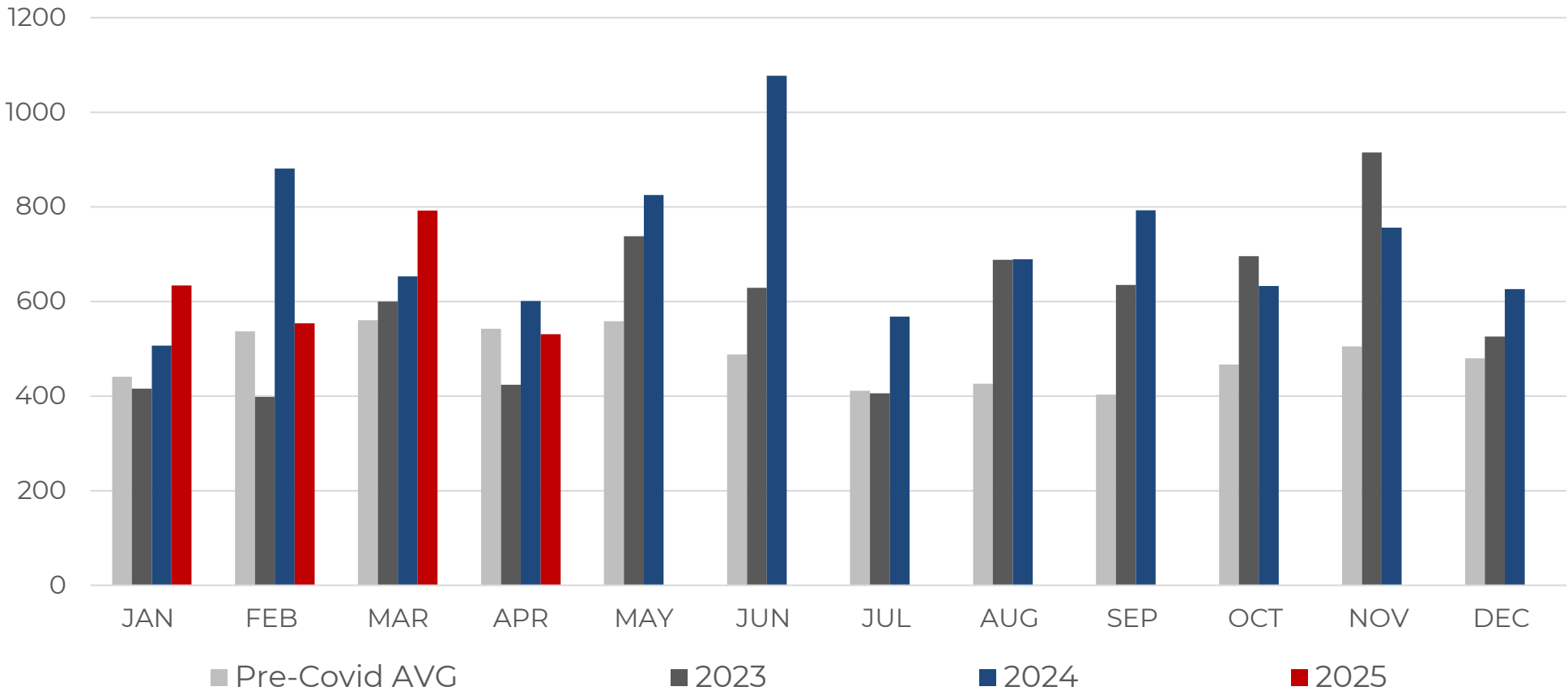
*Pre-Covid average consists of filings totals for 2016-2019

April Chapter 13s are **up 1.80%** compared to the same time period in 2024.
This total is **25.33% below** the pre-Covid average* for the month of April.



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

April Chapter 11s are **down 1.48%** compared to the same time period in 2024.
This total is **2.12% below** the pre-Covid average* for the month of April.

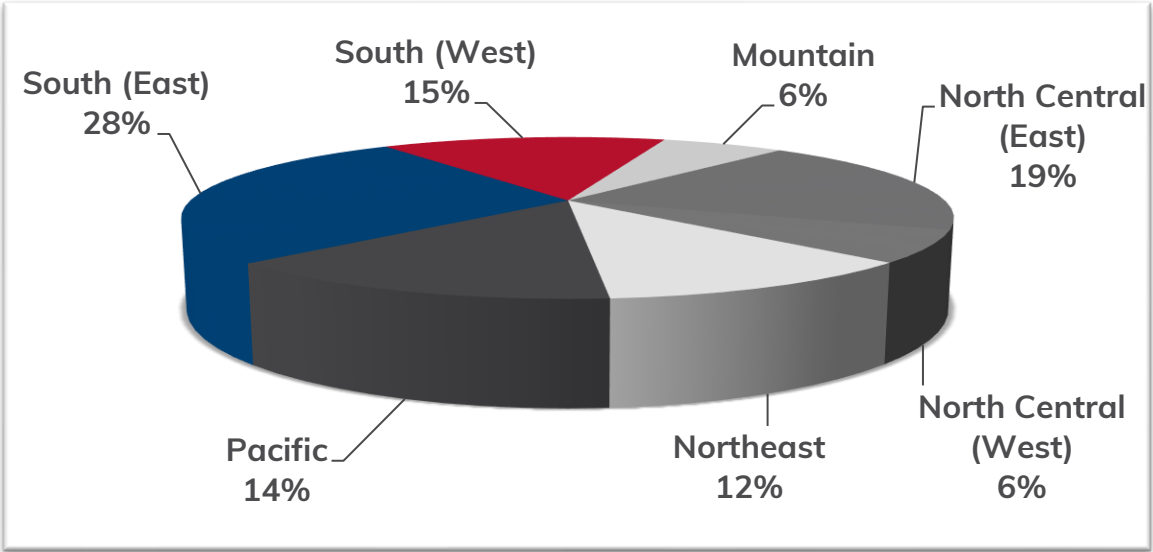
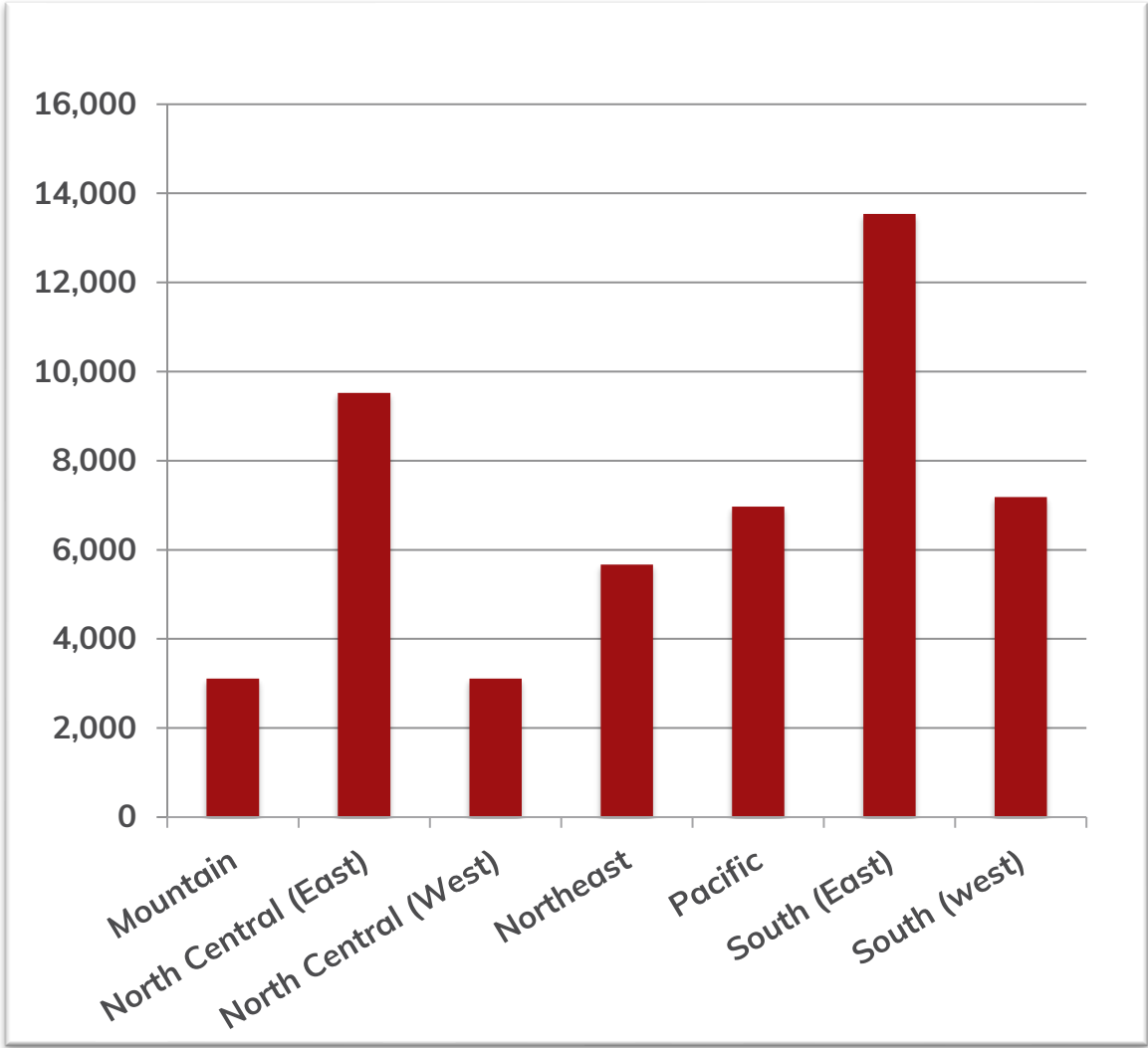


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 04/01/2025 and 04/30/2025



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 04/01/2025 and 04/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	13			3	16
MIDDLE DISTRICT OF ALABAMA	100	1		411	512
NORTHERN DISTRICT OF ALABAMA	398	4		475	877
SOUTHERN DISTRICT OF ALABAMA	75	1		252	328
EASTERN DISTRICT OF ARKANSAS	179	2	6	209	396
WESTERN DISTRICT OF ARKANSAS	75	4		104	183
DISTRICT OF ARIZONA	893	8		173	1,074
CENTRAL DISTRICT OF CALIFORNIA	2,147	26	1	335	2,509
EASTERN DISTRICT OF CALIFORNIA	856	10		202	1,068
NORTHERN DISTRICT OF CALIFORNIA	386	14		155	555
SOUTHERN DISTRICT OF CALIFORNIA	386	4		51	441
DISTRICT OF COLORADO	693	6		126	825
DISTRICT OF CONNECTICUT	309	2		50	361
DISTRICT OF WASHINGTON, D.C.	40	1		8	49
DISTRICT OF DELAWARE	100	20		47	167
MIDDLE DISTRICT OF FLORIDA	1,681	41	1	440	2,163
NORTHERN DISTRICT OF FLORIDA	136	10		41	187
SOUTHERN DISTRICT OF FLORIDA	775	27		560	1,362
MIDDLE DISTRICT OF GEORGIA	170	1	1	303	475
NORTHERN DISTRICT OF GEORGIA	1,019	19		644	1,682

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2025 and 04/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	63	1		214	278
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	59	1		37	97
NORTHERN DISTRICT OF IOWA	115		3	15	133
SOUTHERN DISTRICT OF IOWA	196	11		29	236
DISTRICT OF IDAHO	227	1		12	240
CENTRAL DISTRICT OF ILLINOIS	174		1	87	262
NORTHERN DISTRICT OF ILLINOIS	1,058	16		761	1,835
SOUTHERN DISTRICT OF ILLINOIS	87	2		60	149
NORTHERN DISTRICT OF INDIANA	477	1		232	710
SOUTHERN DISTRICT OF INDIANA	627	2		447	1,076
DISTRICT OF KANSAS	250			159	409
EASTERN DISTRICT OF KENTUCKY	353	1		192	546
WESTERN DISTRICT OF KENTUCKY	271			231	502
EASTERN DISTRICT OF LOUISIANA	51	5		169	225
MIDDLE DISTRICT OF LOUISIANA	48	1		58	107
WESTERN DISTRICT OF LOUISIANA	112	3	1	372	488
DISTRICT OF MASSACHUSETTS	318	11		131	460
DISTRICT OF MARYLAND	729	9		384	1,122
DISTRICT OF MAINE	51	3		5	59

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2025 and 04/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,171	8		485	1,664
WESTERN DISTRICT OF MICHIGAN	264	2		111	377
DISTRICT OF MINNESOTA	743	7	1	194	945
EASTERN DISTRICT OF MISSOURI	379		5	246	630
WESTERN DISTRICT OF MISSOURI	204	2		183	389
NORTHERN DISTRICT OF MISSISSIPPI	159	2		175	336
SOUTHERN DISTRICT OF MISSISSIPPI	244	3		193	440
DISTRICT OF MONTANA	64	1		13	78
EASTERN DISTRICT OF NORTH CAROLINA	137	10	1	295	443
MIDDLE DISTRICT OF NORTH CAROLINA	83	1		102	186
WESTERN DISTRICT OF NORTH CAROLINA	97	3		119	219
DISTRICT OF NORTH DAKOTA	46			4	50
DISTRICT OF NEBRASKA	184	2	1	82	269
DISTRICT OF NEW HAMPSHIRE	54	1		24	79
DISTRICT OF NEW JERSEY	701	8		437	1,146
DISTRICT OF NEW MEXICO	118	1		22	141
DISTRICT OF NEVADA	635	6		105	746
EASTERN DISTRICT OF NEW YORK	627	38		308	973
NORTHERN DISTRICT OF NEW YORK	264	3		89	356
SOUTHERN DISTRICT OF NEW YORK	355	18		140	513

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2025 and 04/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	190	1		66	257
NORTHERN DISTRICT OF OHIO	1,059	4		208	1,271
SOUTHERN DISTRICT OF OHIO	758	2		333	1,093
EASTERN DISTRICT OF OKLAHOMA	111			19	130
NORTHERN DISTRICT OF OKLAHOMA	160			18	178
WESTERN DISTRICT OF OKLAHOMA	296	4	1	64	365
DISTRICT OF OREGON	526	6	1	154	687
EASTERN DISTRICT OF PENNSYLVANIA	215	3		203	421
MIDDLE DISTRICT OF PENNSYLVANIA	173	3		143	319
WESTERN DISTRICT OF PENNSYLVANIA	288	7		137	432
DISTRICT OF PUERTO RICO	201	4	1	313	519
DISTRICT OF RHODE ISLAND	79	3		18	100
DISTRICT OF SOUTH CAROLINA	166	2		274	442
DISTRICT OF SOUTH DAKOTA	36			14	50
EASTERN DISTRICT OF TENNESSEE	348	5		285	638
MIDDLE DISTRICT OF TENNESSEE	250	8	2	225	485
WESTERN DISTRICT OF TENNESSEE	214	1		470	685
EASTERN DISTRICT OF TEXAS	286	4		154	444
NORTHERN DISTRICT OF TEXAS	608	14		280	902
SOUTHERN DISTRICT OF TEXAS	460	35		252	747

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2025 and 04/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	388	13		126	527
DISTRICT OF UTAH	485	2		207	694
EASTERN DISTRICT OF VIRGINIA	643	5		422	1,070
WESTERN DISTRICT OF VIRGINIA	208	4		131	343
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	21			5	26
EASTERN DISTRICT OF WASHINGTON	193			31	224
WESTERN DISTRICT OF WASHINGTON	485	3		134	622
EASTERN DISTRICT OF WISCONSIN	500	6		261	767
WESTERN DISTRICT OF WISCONSIN	223	2		89	314
NORTHERN DISTRICT OF WEST VIRGINIA	37	1		9	47
SOUTHERN DISTRICT OF WEST VIRGINIA	78	3		13	94
DISTRICT OF WYOMING	48	1		9	58

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