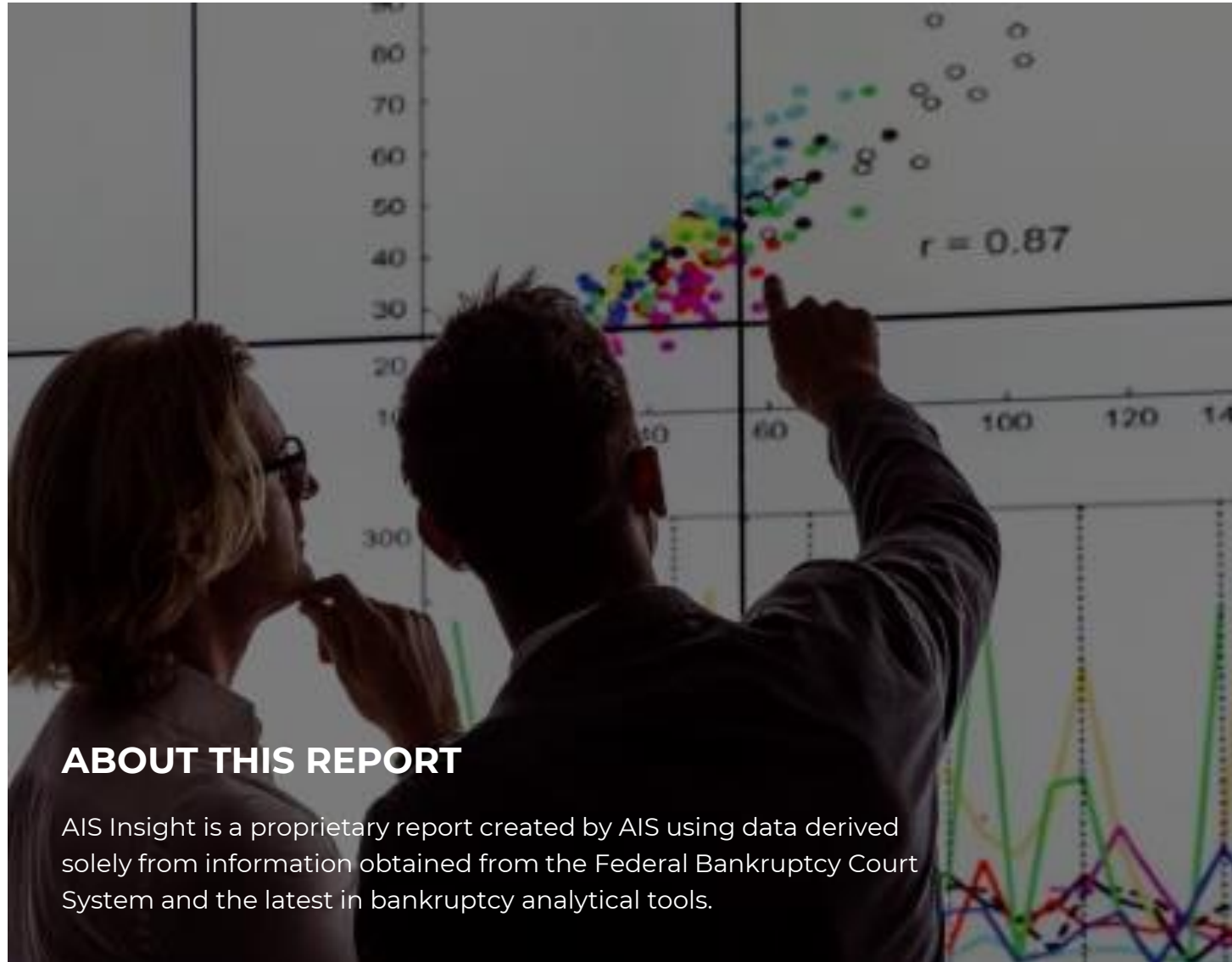


# Bankruptcy Insights Report

## 2026 | 5<sup>th</sup> Issue | April 2026 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.

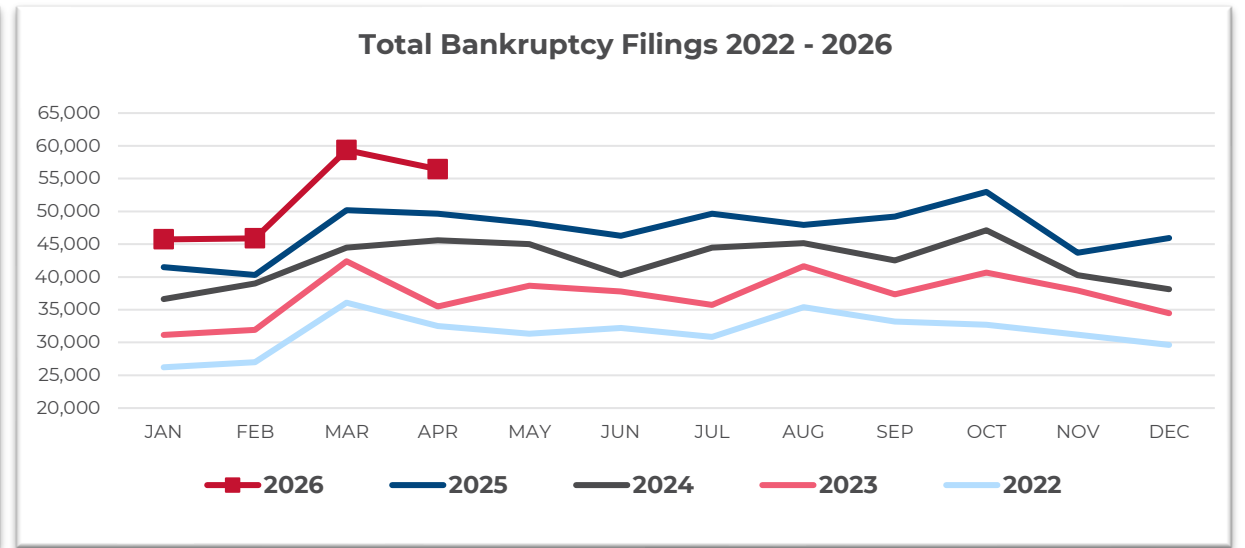
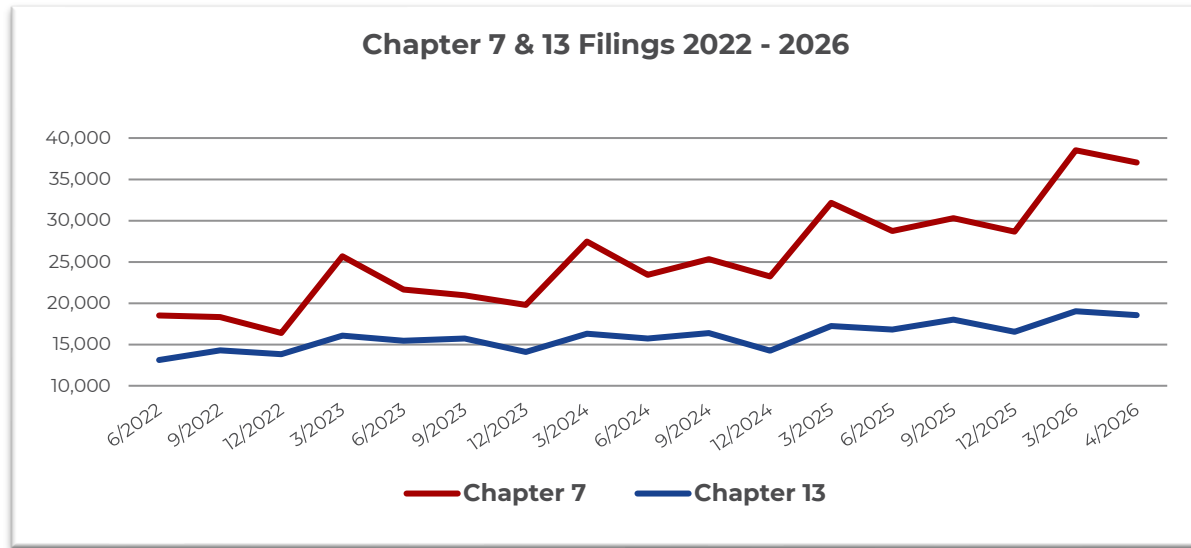
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

# BANKRUPTCY STATISTICS SNAPSHOT

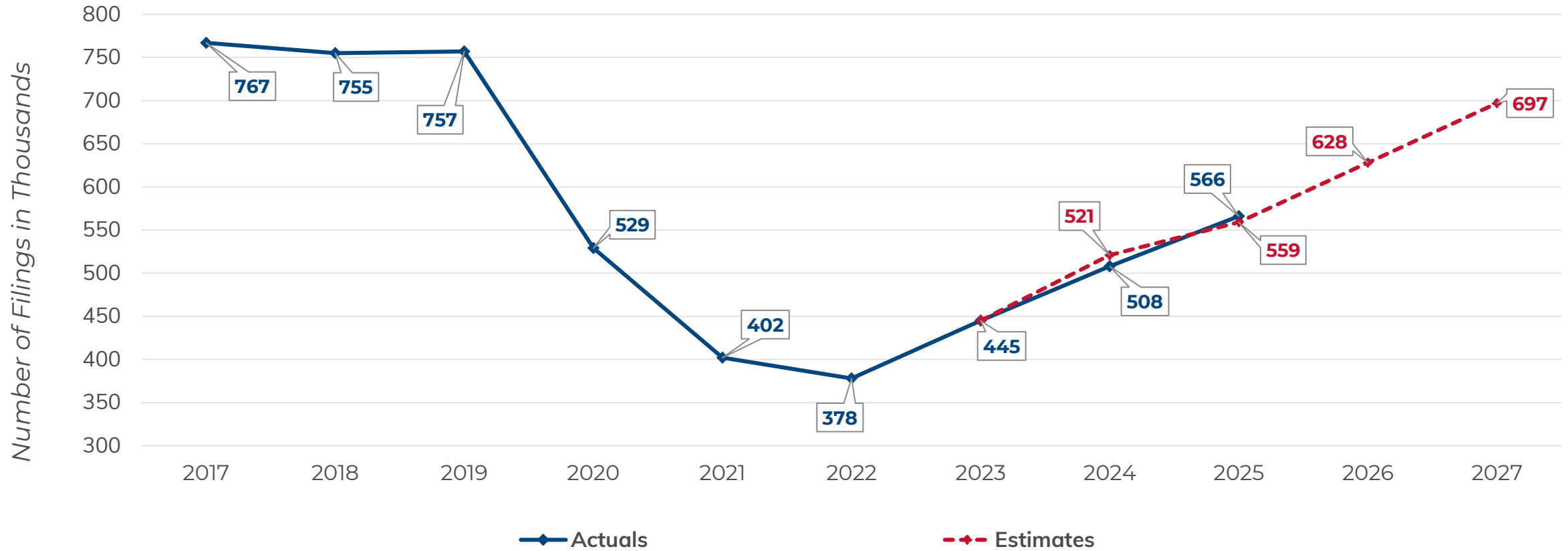


For Bankruptcies Filed Between 04/01/2026 and 04/30/2026

<b>Total Bankruptcies Filed</b>	56,442	<b>Total Bankruptcies Filed last 12 months</b>	590,739
<b>Chapter 13</b>	18,547	<b>Total Bankruptcies Filed Prev. Month</b>	58,343
<b>Chapter 7</b>	37,038	<b>Total Bankruptcies Filed Prev. Year (same month)</b>	49,729
<b>Chapter 11</b>	742	<b>Increased Bankruptcies from Prev. Month Total</b>	-1,901 (-3.26%)
<b>Chapter 11, Subchapter V</b>	293	<b>Increased Bankruptcies from Prev. Year Total (same month)</b>	6,716 (13.51%)




## Historical and Projected Bankruptcy Case Filings



AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 for estimates.

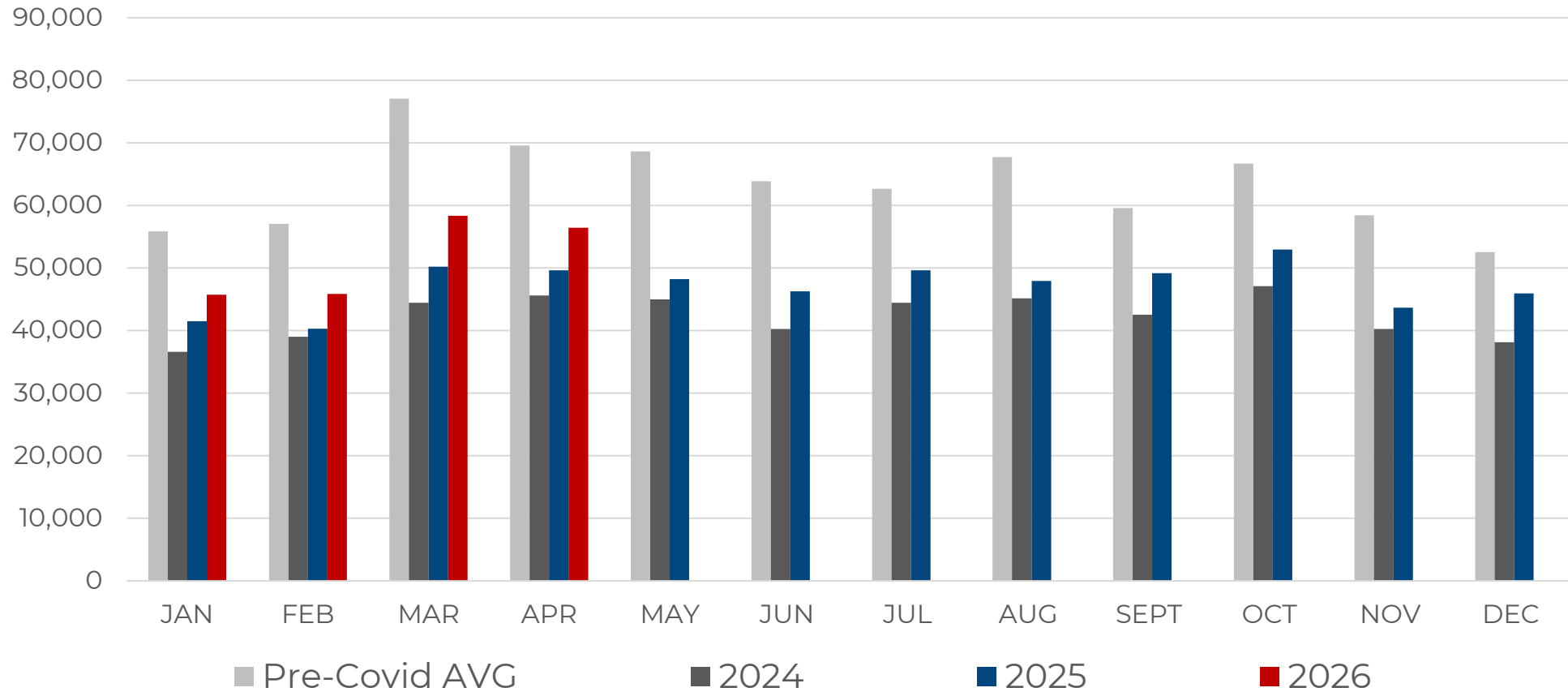
# YEAR-TO-DATE BANKRUPTCY SUMMARY



 AIS	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	206,535	24,505	<b>13.46%</b>
Chapter 7	131,094	16,248	<b>14.15%</b>
Chapter 11	3,415	1,061	<b>45.07%</b>
Chapter 11 Sub Chapter V	1,115	422	<b>60.89%</b>
Chapter 12	145	39	<b>36.79%</b>
Chapter 13	71,790	7,107	<b>10.99%</b>
Chapter 15	91	50	<b>121.95%</b>

# 2026 MONTHLY FILING TOTALS

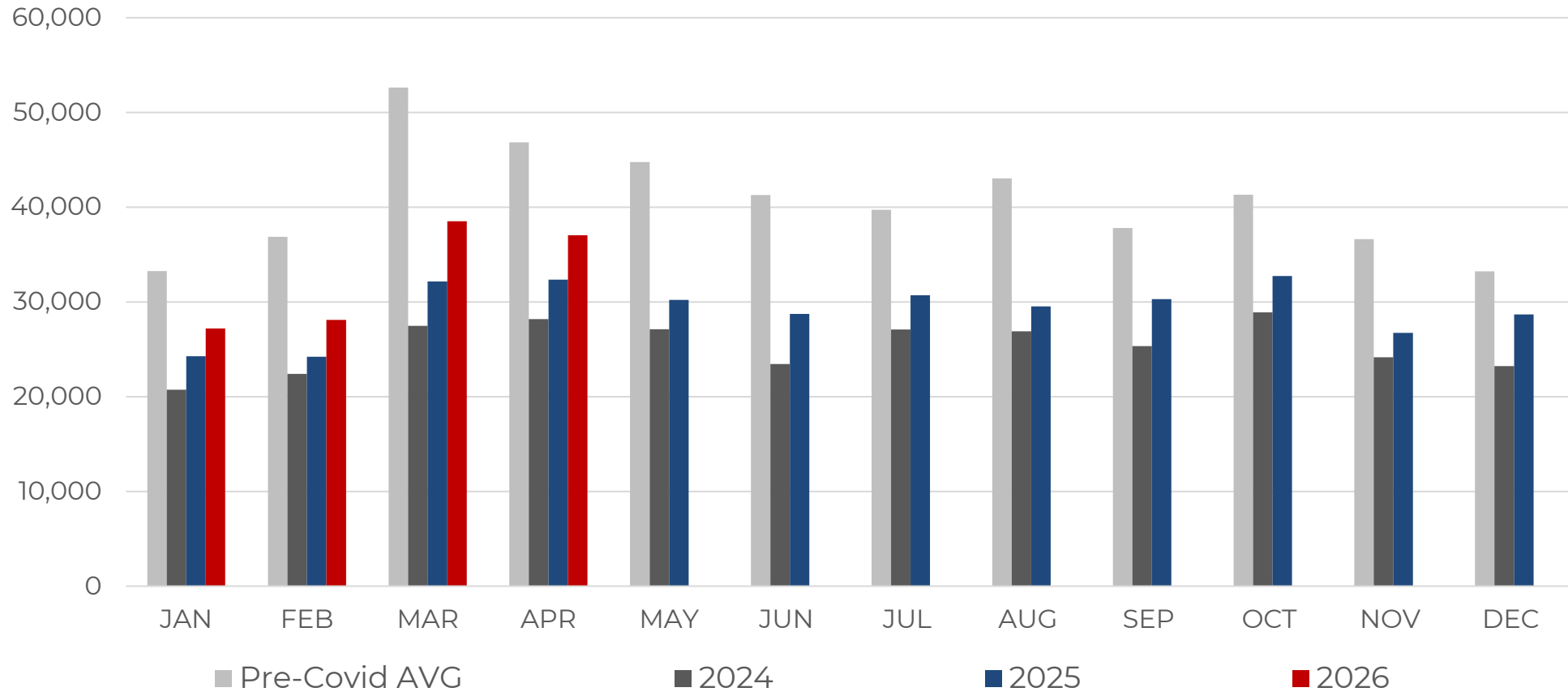
April total filings are **up 13.51%** compared to the same time period in 2025.  
This total is **18.89% below** the pre-Covid average\* for the month of April.



\*Pre-Covid average consists of filings totals for 2017-2019

# 2026 MONTHLY CHAPTER 7 FILINGS

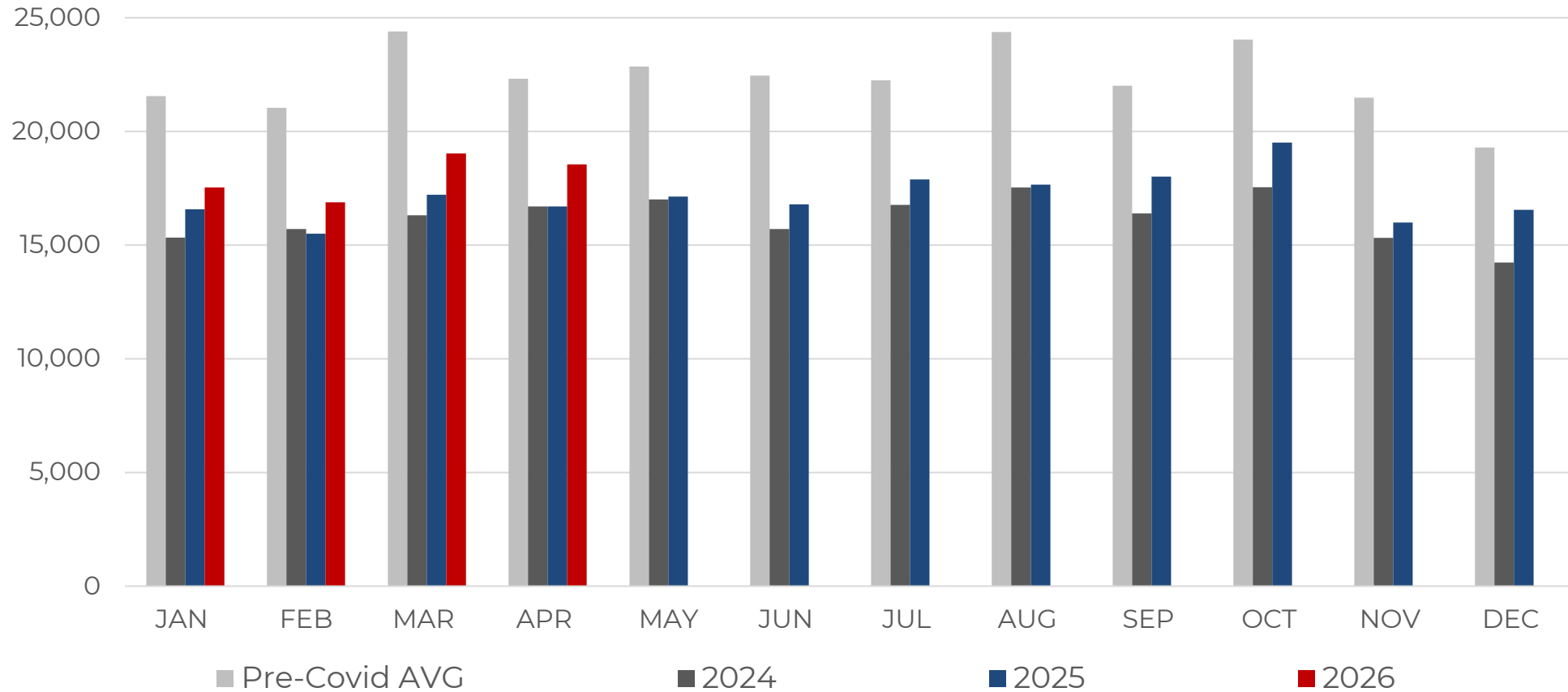
April Chapter 7s are **up 13.05%** compared to the same time period in 2025.  
This total is **20.93% below** the Pre-Covid average\* for the month of April.



\*Pre-Covid average consists of filings totals for 2017-2019

# 2026 MONTHLY CHAPTER 13 FILINGS

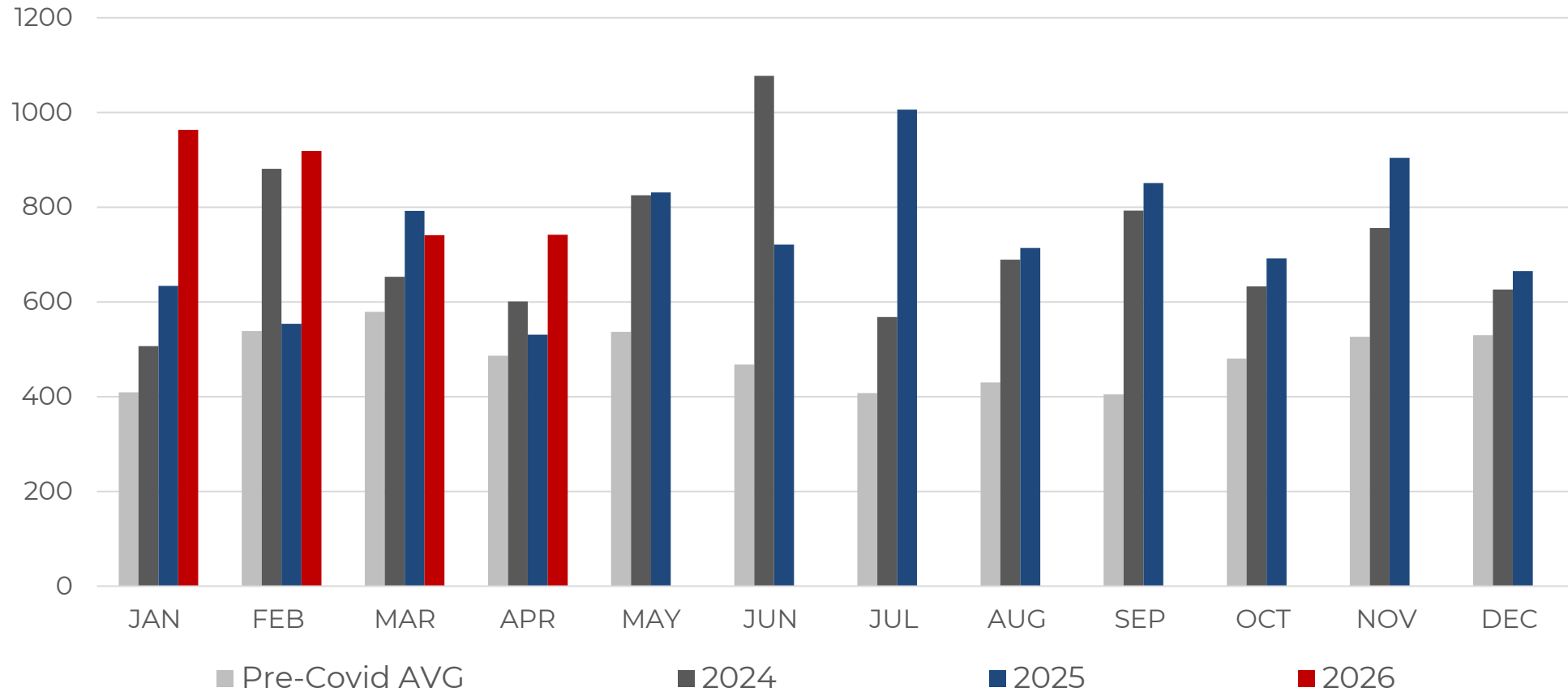
April Chapter 13s are **up 13.02%** compared to the same time period in 2025.  
This total is **16.91% below** the Pre-Covid average\* for the month of April.



\*Pre-Covid average consists of filings totals for 2017-2019

# 2026 MONTHLY CHAPTER 11 FILINGS

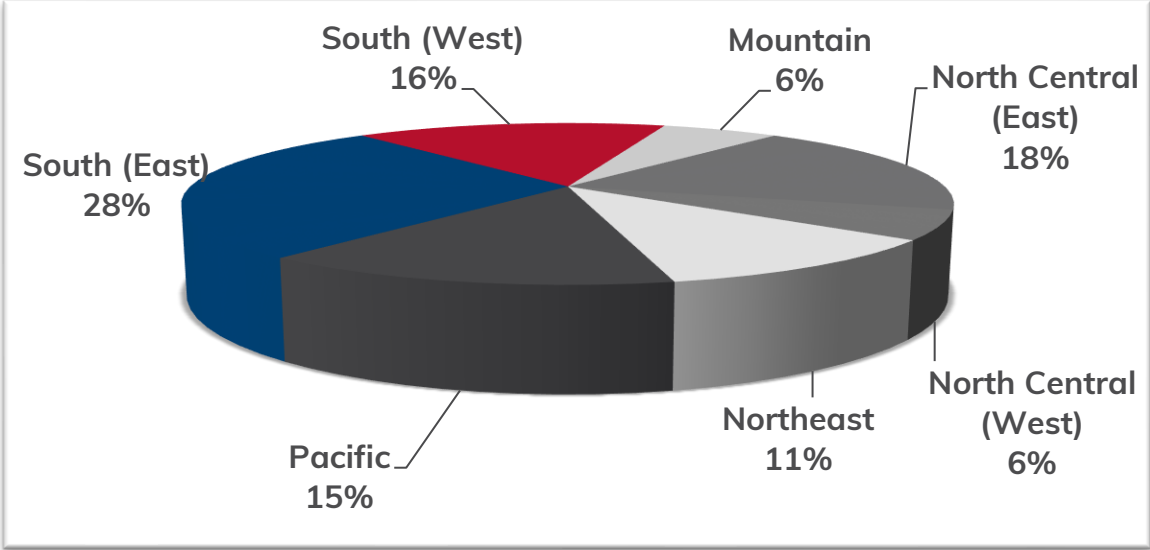
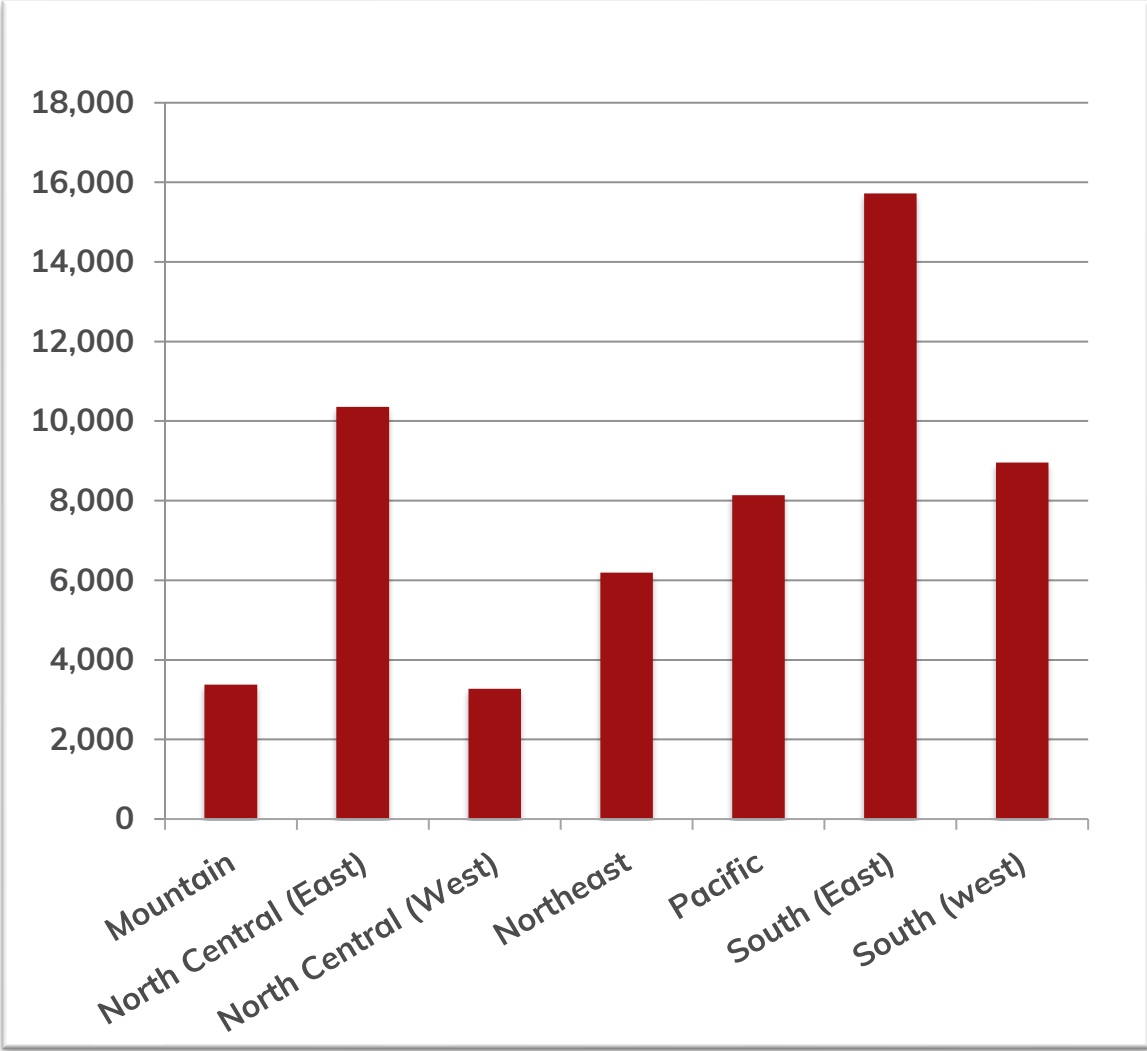
April Chapter 11s are **up 44.64%** compared to the same time period in 2025.  
This total is **52.57% above** the Pre-Covid average\* for the month of April.



\*Pre-Covid average consists of filings totals for 2017-2019

# BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 04/01/2026 and 04/30/2026



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 04/01/2026 and 04/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	19	1		6	26
MIDDLE DISTRICT OF ALABAMA	125	4		451	580
NORTHERN DISTRICT OF ALABAMA	391	5		514	910
SOUTHERN DISTRICT OF ALABAMA	104	3		258	365
EASTERN DISTRICT OF ARKANSAS	205	4	9	266	484
WESTERN DISTRICT OF ARKANSAS	97	2		137	236
DISTRICT OF ARIZONA	933	16	1	203	1,153
CENTRAL DISTRICT OF CALIFORNIA	2,546	49		408	3,003
EASTERN DISTRICT OF CALIFORNIA	1,018	10	1	196	1,225
NORTHERN DISTRICT OF CALIFORNIA	465	11	6	182	664
SOUTHERN DISTRICT OF CALIFORNIA	402	4		72	478
DISTRICT OF COLORADO	775	15	1	146	937
DISTRICT OF CONNECTICUT	268	1		40	309
DISTRICT OF WASHINGTON, D.C.	51	9		13	73
DISTRICT OF DELAWARE	89	17		39	145
MIDDLE DISTRICT OF FLORIDA	2,179	50		575	2,804
NORTHERN DISTRICT OF FLORIDA	191	3		38	232
SOUTHERN DISTRICT OF FLORIDA	923	45		601	1,569
MIDDLE DISTRICT OF GEORGIA	191	2	1	348	542
NORTHERN DISTRICT OF GEORGIA	1,106	24		863	1,993

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2026 and 04/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	82	2		278	362
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	70	1		29	100
NORTHERN DISTRICT OF IOWA	100		1	21	122
SOUTHERN DISTRICT OF IOWA	184	2	2	46	234
DISTRICT OF IDAHO	219	1		16	236
CENTRAL DISTRICT OF ILLINOIS	248	2	1	55	306
NORTHERN DISTRICT OF ILLINOIS	1,286	13		808	2,107
SOUTHERN DISTRICT OF ILLINOIS	107	1	1	56	165
NORTHERN DISTRICT OF INDIANA	448	2		287	737
SOUTHERN DISTRICT OF INDIANA	657	4	5	435	1,101
DISTRICT OF KANSAS	260	8		198	466
EASTERN DISTRICT OF KENTUCKY	411			221	632
WESTERN DISTRICT OF KENTUCKY	279	4	1	272	556
EASTERN DISTRICT OF LOUISIANA	90	2		192	284
MIDDLE DISTRICT OF LOUISIANA	64			42	106
WESTERN DISTRICT OF LOUISIANA	117	2	1	404	524
DISTRICT OF MASSACHUSETTS	357	6		141	504
DISTRICT OF MARYLAND	771	9		422	1,202
DISTRICT OF MAINE	43	1		13	57

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2026 and 04/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,314	9	1	518	1,842
WESTERN DISTRICT OF MICHIGAN	281	1	2	126	410
DISTRICT OF MINNESOTA	725	3	1	181	910
EASTERN DISTRICT OF MISSOURI	390	5	5	225	625
WESTERN DISTRICT OF MISSOURI	259	3	4	190	456
NORTHERN DISTRICT OF MISSISSIPPI	167	1	2	250	421
SOUTHERN DISTRICT OF MISSISSIPPI	262	2		217	481
DISTRICT OF MONTANA	84	4		21	109
EASTERN DISTRICT OF NORTH CAROLINA	138	8		350	496
MIDDLE DISTRICT OF NORTH CAROLINA	124	5		95	224
WESTERN DISTRICT OF NORTH CAROLINA	152	2		133	287
DISTRICT OF NORTH DAKOTA	81	1		10	92
DISTRICT OF NEBRASKA	200	1	5	91	297
DISTRICT OF NEW HAMPSHIRE	100	2		17	119
DISTRICT OF NEW JERSEY	854	44		413	1,311
DISTRICT OF NEW MEXICO	142	1		23	166
DISTRICT OF NEVADA	686	7		139	832
EASTERN DISTRICT OF NEW YORK	663	35		339	1,037
NORTHERN DISTRICT OF NEW YORK	290	3		97	390
SOUTHERN DISTRICT OF NEW YORK	369	31		123	523

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2026 and 04/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	178	1		70	249
NORTHERN DISTRICT OF OHIO	1,251	4	1	214	1,470
SOUTHERN DISTRICT OF OHIO	875	4	1	332	1,212
EASTERN DISTRICT OF OKLAHOMA	95	1		8	104
NORTHERN DISTRICT OF OKLAHOMA	196			18	214
WESTERN DISTRICT OF OKLAHOMA	330	1	1	84	416
DISTRICT OF OREGON	611	3	1	136	751
EASTERN DISTRICT OF PENNSYLVANIA	317	6		244	567
MIDDLE DISTRICT OF PENNSYLVANIA	217	2		168	387
WESTERN DISTRICT OF PENNSYLVANIA	320	5		135	460
DISTRICT OF PUERTO RICO	199	7		298	504
DISTRICT OF RHODE ISLAND	91	1		16	108
DISTRICT OF SOUTH CAROLINA	196	2		341	539
DISTRICT OF SOUTH DAKOTA	57	1		14	72
EASTERN DISTRICT OF TENNESSEE	449	3		269	721
MIDDLE DISTRICT OF TENNESSEE	327	8		218	553
WESTERN DISTRICT OF TENNESSEE	229	3		536	768
EASTERN DISTRICT OF TEXAS	370	9		250	629
NORTHERN DISTRICT OF TEXAS	758	19	1	352	1,130
SOUTHERN DISTRICT OF TEXAS	707	110		385	1,202

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2026 and 04/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	602	13		260	875
DISTRICT OF UTAH	508	6	2	209	725
EASTERN DISTRICT OF VIRGINIA	735	5		390	1,130
WESTERN DISTRICT OF VIRGINIA	245	2		111	358
DISTRICT OF THE VIRGIN ISLANDS	1				1
DISTRICT OF VERMONT	24			4	28
EASTERN DISTRICT OF WASHINGTON	214	3		37	254
WESTERN DISTRICT OF WASHINGTON	636	16		155	807
EASTERN DISTRICT OF WISCONSIN	470	2	3	227	702
WESTERN DISTRICT OF WISCONSIN	216	1		88	305
NORTHERN DISTRICT OF WEST VIRGINIA	73			20	93
SOUTHERN DISTRICT OF WEST VIRGINIA	70	1		8	79
DISTRICT OF WYOMING	45	1		7	53

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