

Bankruptcy Insights Report

2025 | 9th Issue | August 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

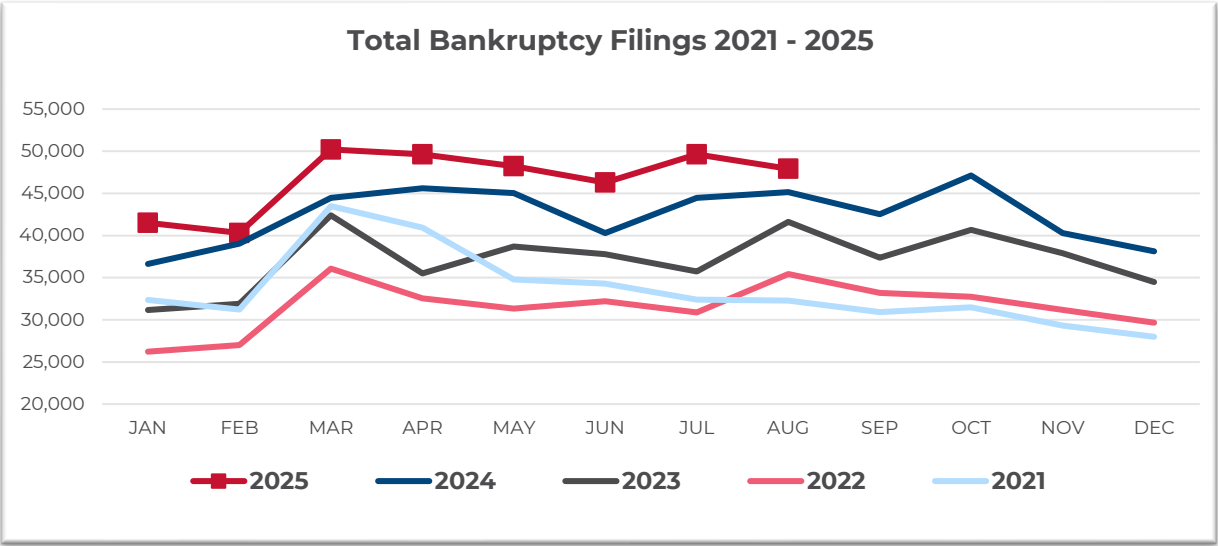
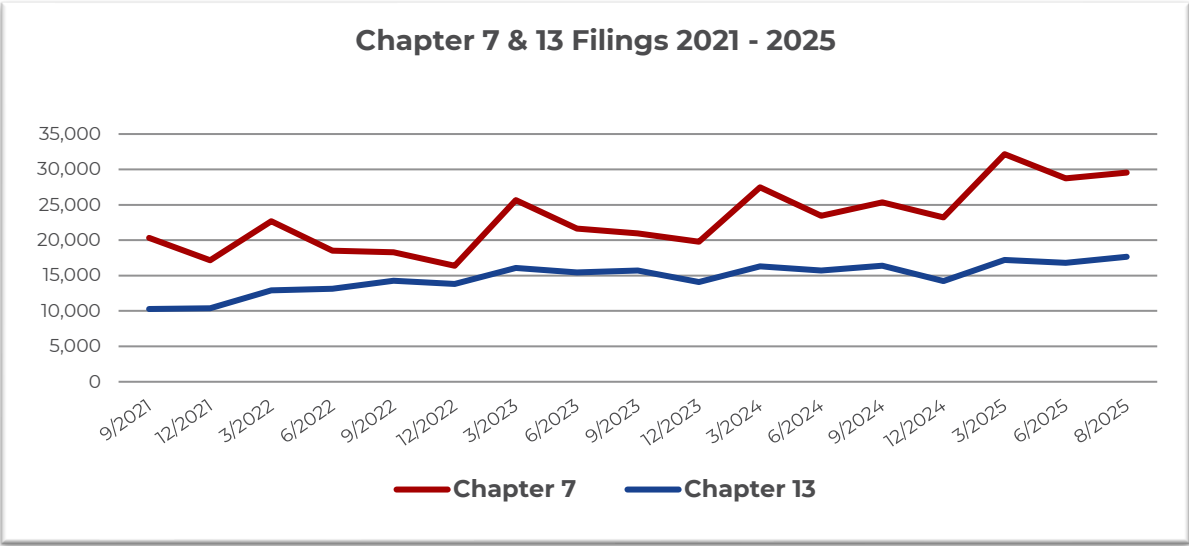
DATA ONE is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

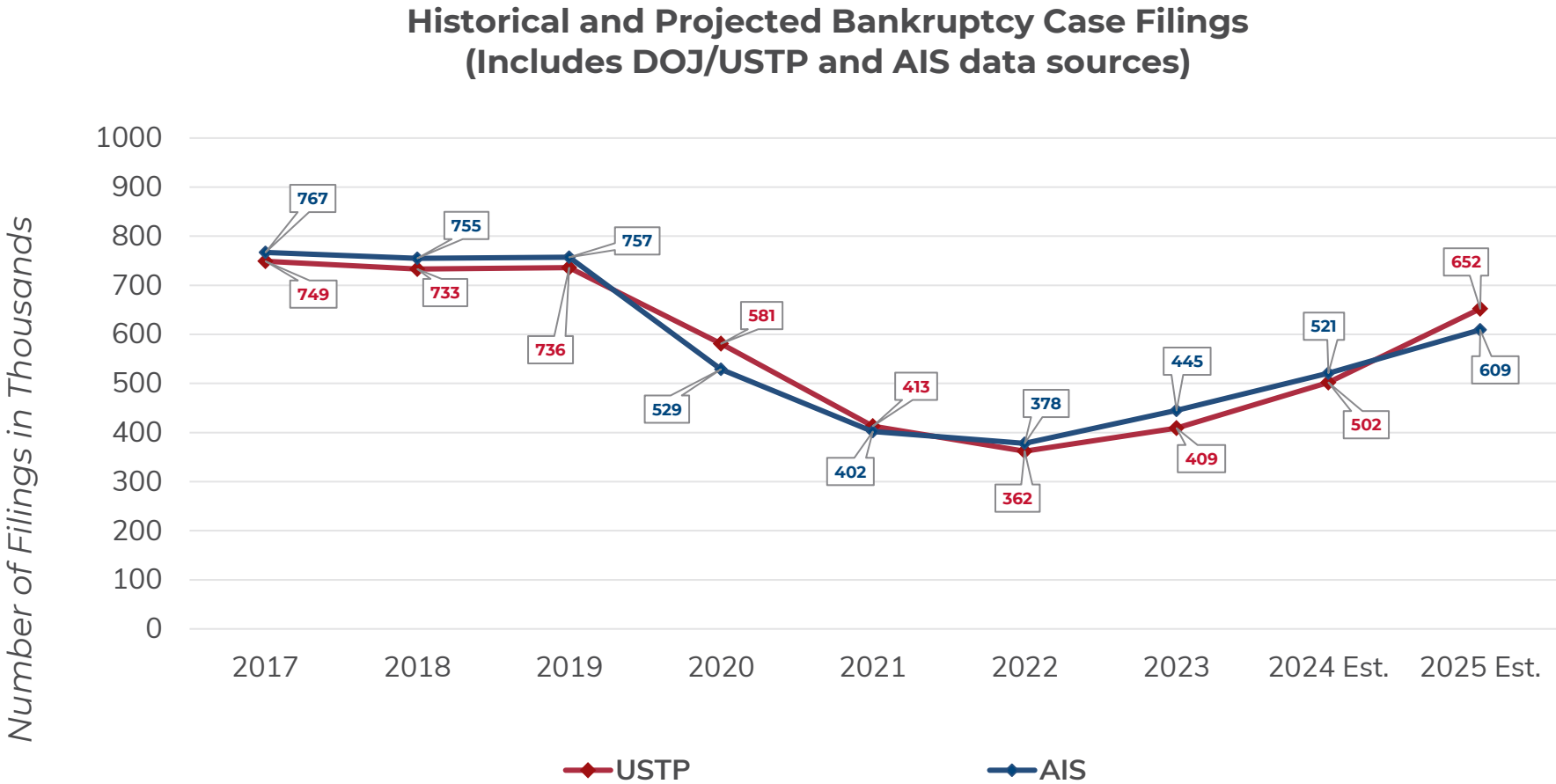
Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

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For Bankruptcies Filed Between 08/01/2025 and 08/31/2025

Total Bankruptcies Filed	47,922	Total Bankruptcies Filed last 12 months	542,698
Chapter 13	17,657	Total Bankruptcies Filed Prev. Month	49,639
Chapter 7	29,532	Total Bankruptcies Filed Prev. Year (same month)	45,236
Chapter 11	714	Increased Bankruptcies from Prev. Month Total	-1,717 (-3.46%)
Chapter 11, Subchapter V	198	Increased Bankruptcies from Prev. Year Total (same month)	2,686 (5.94%)

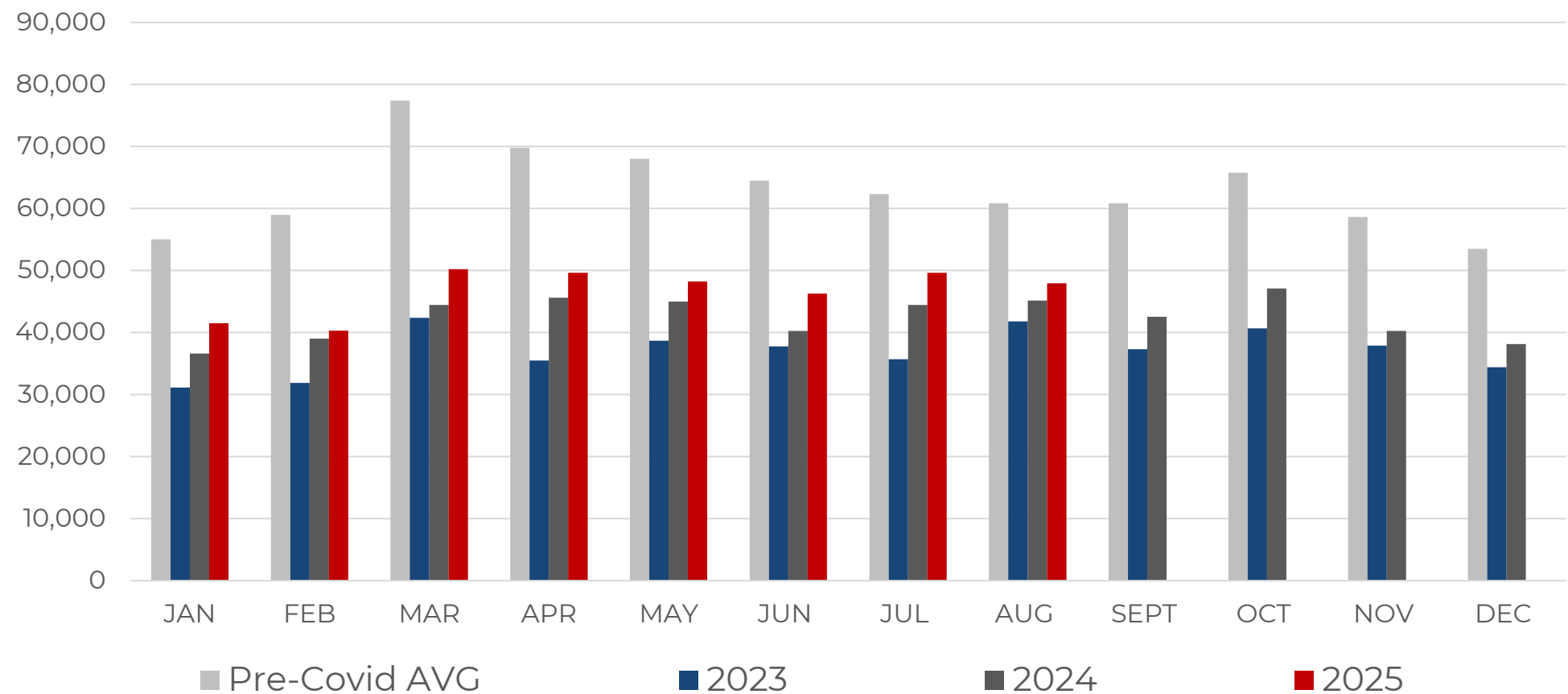




DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year.
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth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

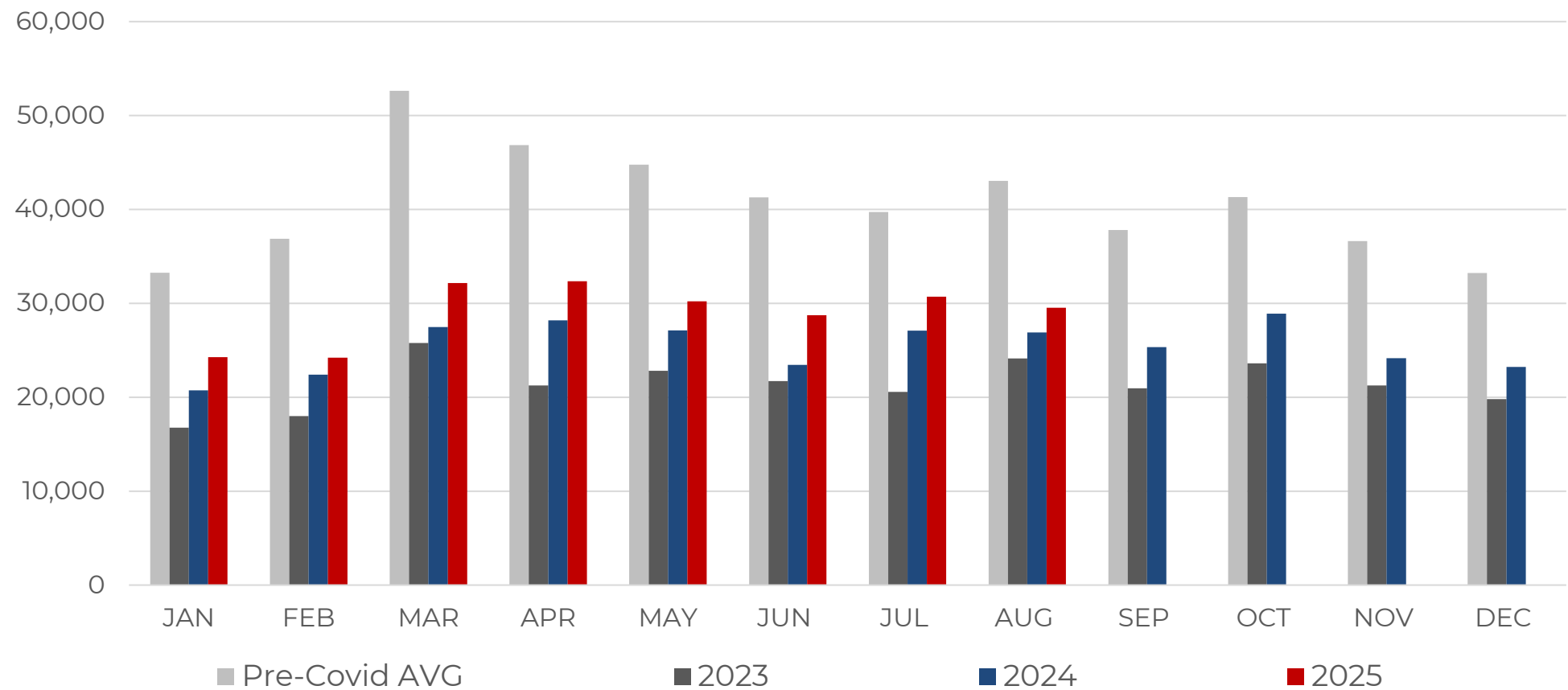
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	374,144	33,229	9.75%
Chapter 7	233,372	26,157	12.62%
Chapter 11	5,686	374	7.04%
Chapter 11 Sub Chapter V	1,565	16	1.03%
Chapter 12	214	71	49.65%
Chapter 13	134,872	6,627	5.17%
Chapter 15	106	-131	-55.27%

August total filings are **up 5.94%** compared to the same time period in 2024.
This total is **21.23% below** the pre-Covid average* for the month of August.



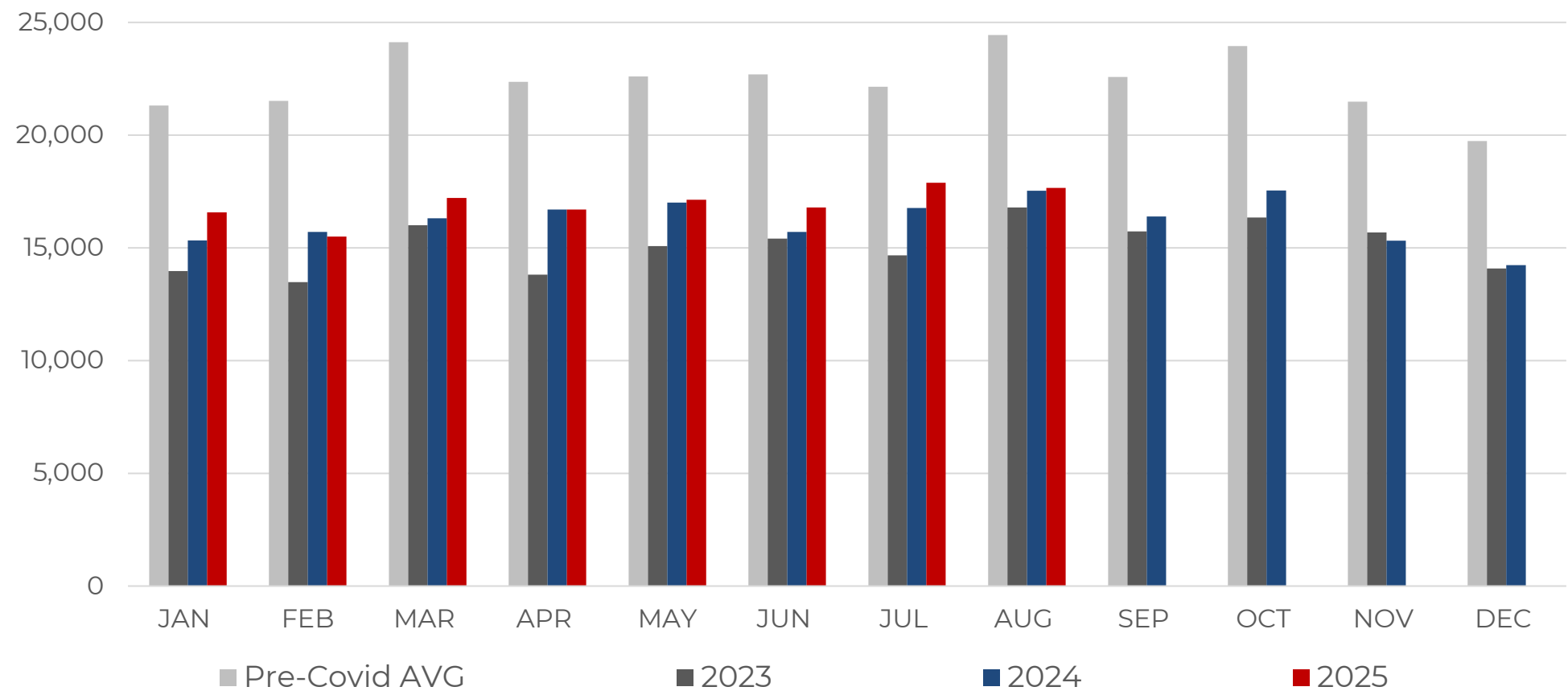
*Pre-Covid average consists of filings totals for 2016-2019

August Chapter 7s are **up 8.05%** compared to the same time period in 2024.
This total is **31.36% below** the Pre-Covid average* for the month of August.



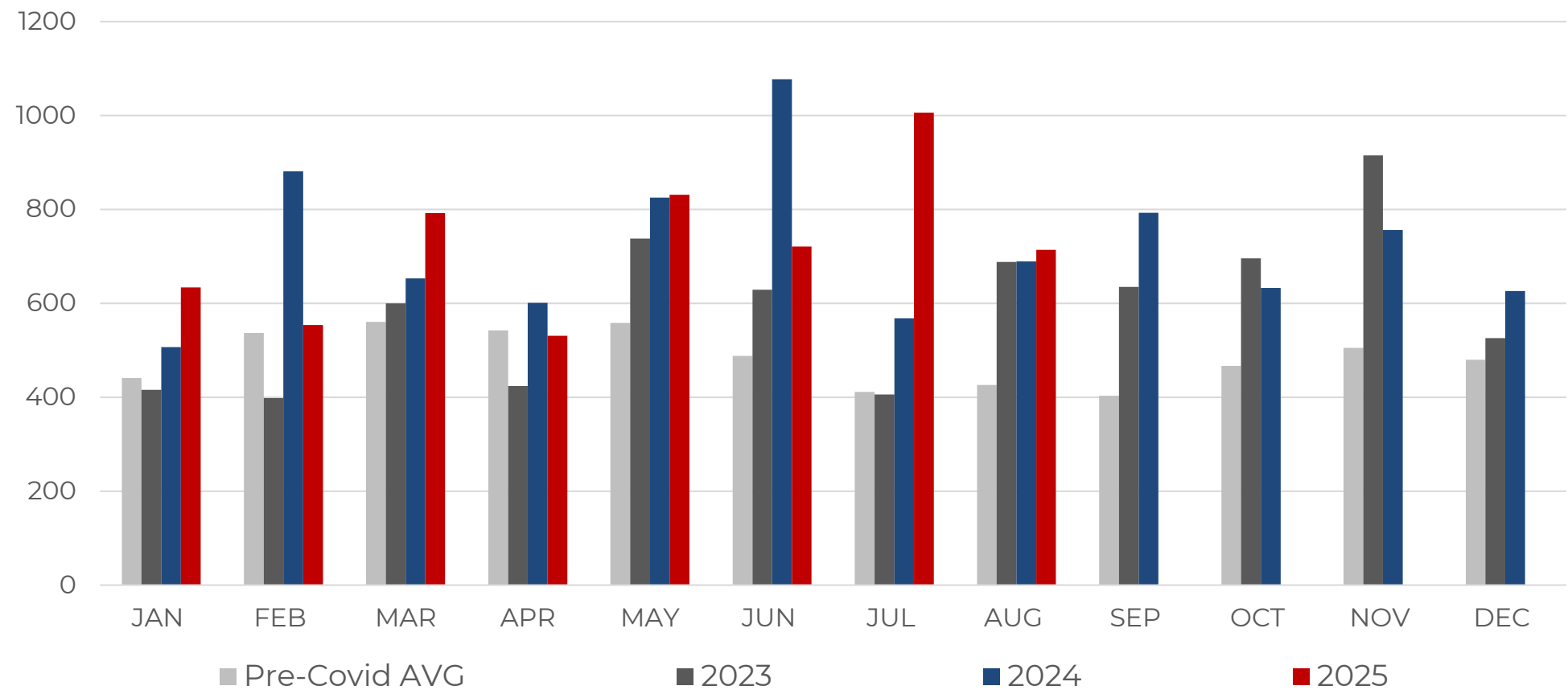
*Pre-Covid average consists of filings totals for 2016-2019

August Chapter 13s are **up 2.50%** compared to the same time period in 2024.
This total is **27.75% below** the Pre-Covid average* for the month of August.



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

August Chapter 11s are **up 9.85%** compared to the same time period in 2024.
This total is **67.60% above** the Pre-Covid average* for the month of August.

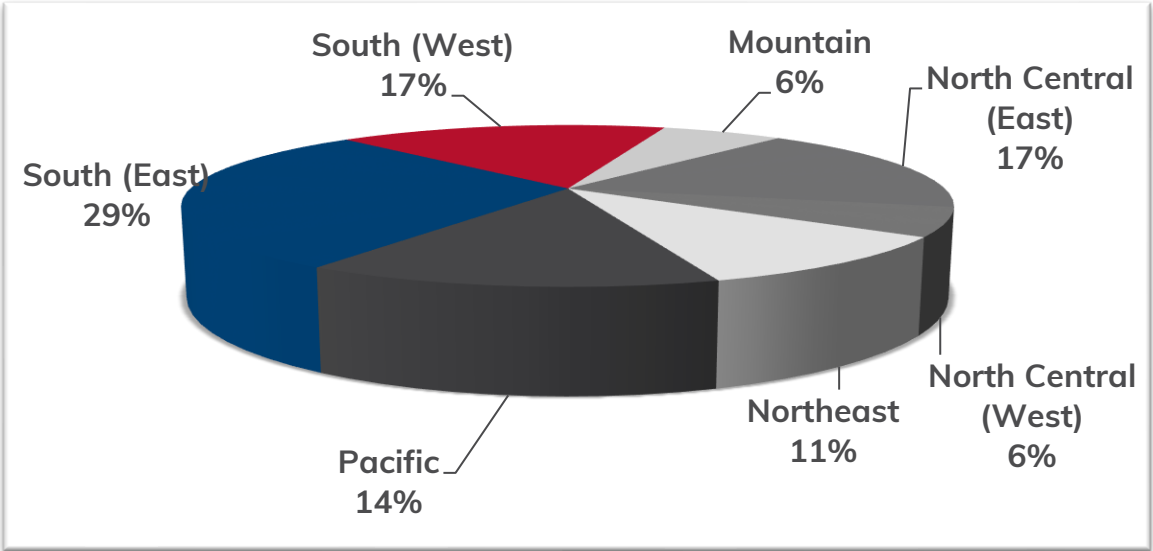
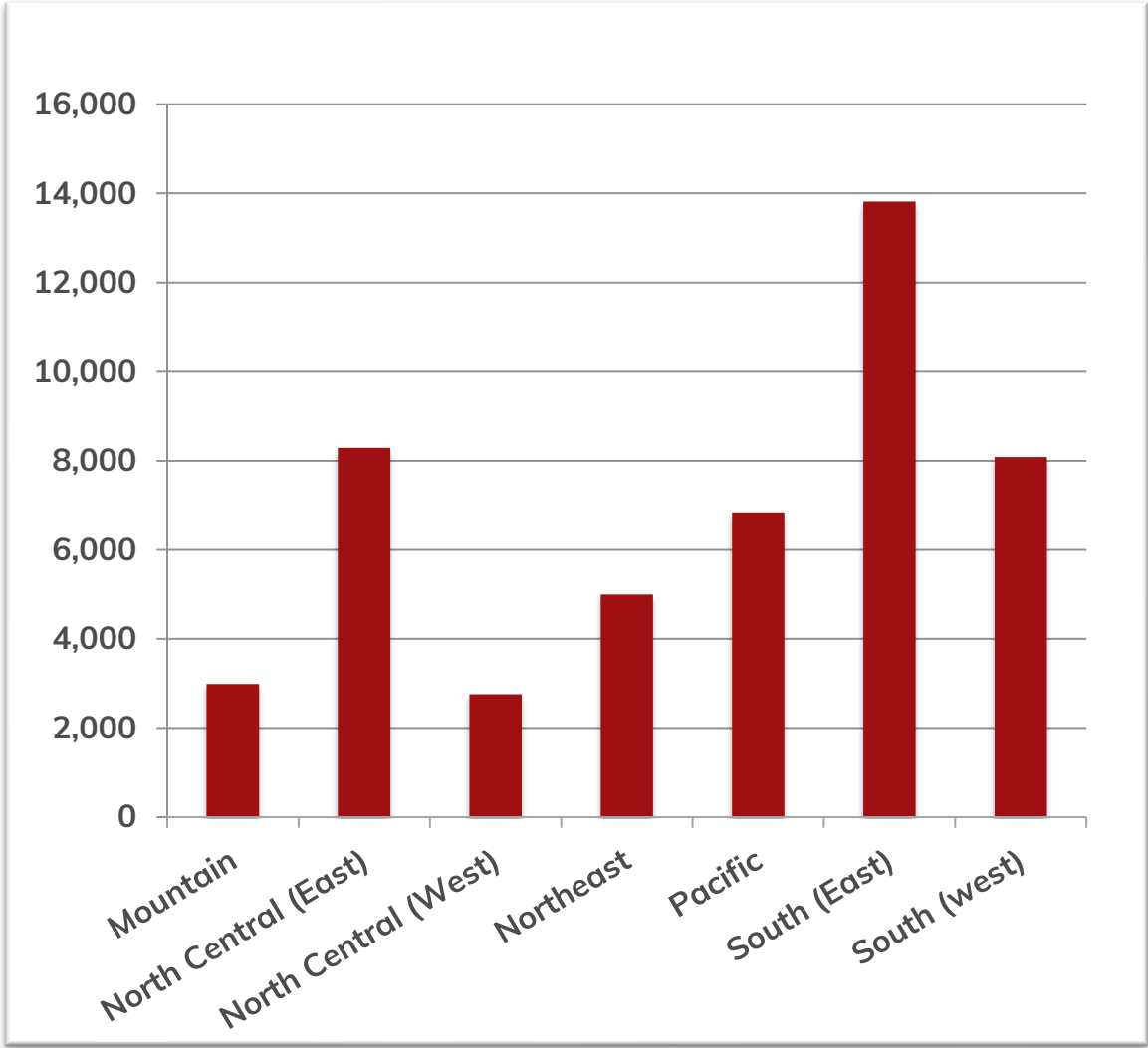


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 08/01/2025 and 08/31/2025



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 08/01/2025 and 08/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	18			2	20
MIDDLE DISTRICT OF ALABAMA	80	1		473	554
NORTHERN DISTRICT OF ALABAMA	339	2		526	867
SOUTHERN DISTRICT OF ALABAMA	63			283	346
EASTERN DISTRICT OF ARKANSAS	158	1	3	208	370
WESTERN DISTRICT OF ARKANSAS	81		1	98	180
DISTRICT OF ARIZONA	941	6		165	1,112
CENTRAL DISTRICT OF CALIFORNIA	2,214	28		327	2,569
EASTERN DISTRICT OF CALIFORNIA	810	7		221	1,038
NORTHERN DISTRICT OF CALIFORNIA	371	16		164	551
SOUTHERN DISTRICT OF CALIFORNIA	353	1		56	410
DISTRICT OF COLORADO	623	11	1	131	766
DISTRICT OF CONNECTICUT	233	2		54	289
DISTRICT OF WASHINGTON, D.C.	31	4		15	50
DISTRICT OF DELAWARE	95	40		54	189
MIDDLE DISTRICT OF FLORIDA	1,753	42	1	441	2,237
NORTHERN DISTRICT OF FLORIDA	145	6	1	56	208
SOUTHERN DISTRICT OF FLORIDA	688	56		537	1,281
MIDDLE DISTRICT OF GEORGIA	166	2	2	430	600
NORTHERN DISTRICT OF GEORGIA	965	28		890	1,883

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 08/01/2025 and 08/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	56	2	1	310	369
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	50			34	84
NORTHERN DISTRICT OF IOWA	101		1	18	120
SOUTHERN DISTRICT OF IOWA	145			36	181
DISTRICT OF IDAHO	158			13	171
CENTRAL DISTRICT OF ILLINOIS	164	2		55	221
NORTHERN DISTRICT OF ILLINOIS	1,020	12		854	1,886
SOUTHERN DISTRICT OF ILLINOIS	85	1		53	139
NORTHERN DISTRICT OF INDIANA	321	1		256	578
SOUTHERN DISTRICT OF INDIANA	470	4		424	898
DISTRICT OF KANSAS	214	2	1	156	373
EASTERN DISTRICT OF KENTUCKY	325	1		166	492
WESTERN DISTRICT OF KENTUCKY	229	1		293	523
EASTERN DISTRICT OF LOUISIANA	60	3		217	280
MIDDLE DISTRICT OF LOUISIANA	51	1		56	108
WESTERN DISTRICT OF LOUISIANA	94	6		395	495
DISTRICT OF MASSACHUSETTS	286	10		98	394
DISTRICT OF MARYLAND	602	11		360	973
DISTRICT OF MAINE	27			8	35

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 08/01/2025 and 08/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	916	5		437	1,358
WESTERN DISTRICT OF MICHIGAN	212	1		85	298
DISTRICT OF MINNESOTA	646	4		192	842
EASTERN DISTRICT OF MISSOURI	308	1	2	192	503
WESTERN DISTRICT OF MISSOURI	193			194	387
NORTHERN DISTRICT OF MISSISSIPPI	145	1	1	256	403
SOUTHERN DISTRICT OF MISSISSIPPI	251	2		214	467
DISTRICT OF MONTANA	49	1		10	60
EASTERN DISTRICT OF NORTH CAROLINA	120	10		333	463
MIDDLE DISTRICT OF NORTH CAROLINA	85			81	166
WESTERN DISTRICT OF NORTH CAROLINA	78	2		94	174
DISTRICT OF NORTH DAKOTA	53			2	55
DISTRICT OF NEBRASKA	165			74	239
DISTRICT OF NEW HAMPSHIRE	58	2		27	87
DISTRICT OF NEW JERSEY	668	12		344	1,024
DISTRICT OF NEW MEXICO	107	1		19	127
DISTRICT OF NEVADA	649	7		124	780
EASTERN DISTRICT OF NEW YORK	474	54		310	838
NORTHERN DISTRICT OF NEW YORK	231	2		85	318
SOUTHERN DISTRICT OF NEW YORK	287	26		101	414

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 08/01/2025 and 08/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	119	3	1	54	177
NORTHERN DISTRICT OF OHIO	946	3		206	1,155
SOUTHERN DISTRICT OF OHIO	733	3		255	991
EASTERN DISTRICT OF OKLAHOMA	89	3		11	103
NORTHERN DISTRICT OF OKLAHOMA	152			15	167
WESTERN DISTRICT OF OKLAHOMA	278	2		67	347
DISTRICT OF OREGON	485	1		129	615
EASTERN DISTRICT OF PENNSYLVANIA	204	4		198	406
MIDDLE DISTRICT OF PENNSYLVANIA	156	2		123	281
WESTERN DISTRICT OF PENNSYLVANIA	252	12		174	438
DISTRICT OF PUERTO RICO	155	7	1	311	474
DISTRICT OF RHODE ISLAND	59			24	83
DISTRICT OF SOUTH CAROLINA	164			311	475
DISTRICT OF SOUTH DAKOTA	47			11	58
EASTERN DISTRICT OF TENNESSEE	334	1		308	643
MIDDLE DISTRICT OF TENNESSEE	250	7		244	501
WESTERN DISTRICT OF TENNESSEE	204	3		555	762
EASTERN DISTRICT OF TEXAS	331	9		214	554
NORTHERN DISTRICT OF TEXAS	640	18		440	1,098
SOUTHERN DISTRICT OF TEXAS	494	137		385	1,016

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 08/01/2025 and 08/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	469	12		247	728
DISTRICT OF UTAH	451	5		244	700
EASTERN DISTRICT OF VIRGINIA	629	4		441	1,074
WESTERN DISTRICT OF VIRGINIA	193	3		109	305
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	19			6	25
EASTERN DISTRICT OF WASHINGTON	159	3		28	190
WESTERN DISTRICT OF WASHINGTON	454	8		119	581
EASTERN DISTRICT OF WISCONSIN	338	2		205	545
WESTERN DISTRICT OF WISCONSIN	177		2	47	226
NORTHERN DISTRICT OF WEST VIRGINIA	51	5		16	72
SOUTHERN DISTRICT OF WEST VIRGINIA	67	12		14	93
DISTRICT OF WYOMING	48	3		4	55

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