

BANKRUPTCY INSIGHTS REPORT

2026 | 9th Issue | August 2026 Data

August 2026 Data Report



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.

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August Summary

417,463

YTD U.S. FILINGS

▲ 11.53%

vs. Jan-Aug 2025

52,074

AUGUST FILINGS

▲ 8.59% YoY

Highest August since 2019

- 4.89%

MONTH-OVER-MONTH CHANGE

▼ vs. +4.33% historical avg.

August typically rises from July

~ 628,000

2026 PROJECTION

▲ ~11% YoY

vs. 566,230 filings in 2025

WHAT'S BEHIND THE NUMBERS



Filing Pace Remains Elevated

August filings fell **4.89% from July**, despite historically increasing **4.33%**. Even with the monthly decline, filings were **8.59% above August 2025** and reached their highest August level since 2019.



Chapter Mix Shifts

Chapter 7 rose to **64.8% of consumer filings**, up from 63.6% in July. **Subchapter V filings increased 58.6% YoY**, a sharp acceleration from prior months.



Geographic Trends

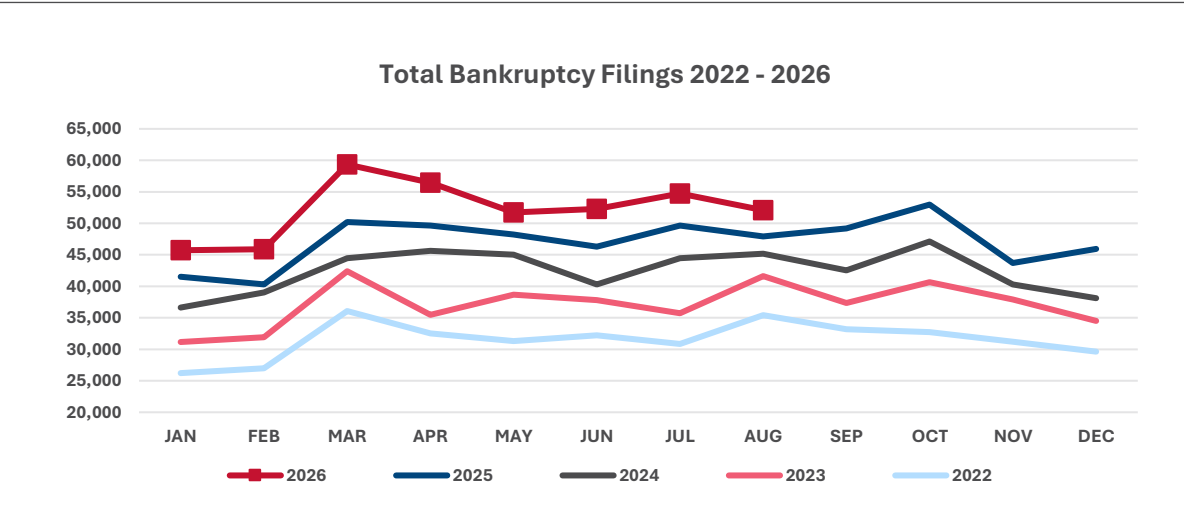
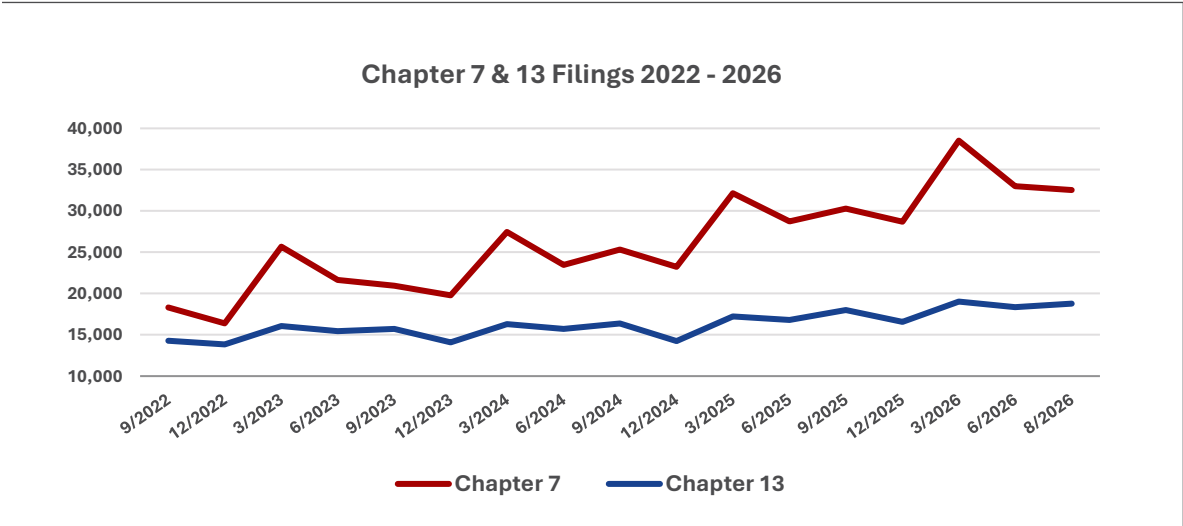
Nine of the top ten states grew faster than the **8.59% national rate**. Texas (**+22.0%**), Florida (**+21.0%**) and Georgia (**+15.2%**) led the top ten, while New York (**+4.5%**) remained below the national pace.

Source: AIS analysis of U.S. bankruptcy court filings (PACER data, 2000–present).

Monthly Bankruptcy Snapshot

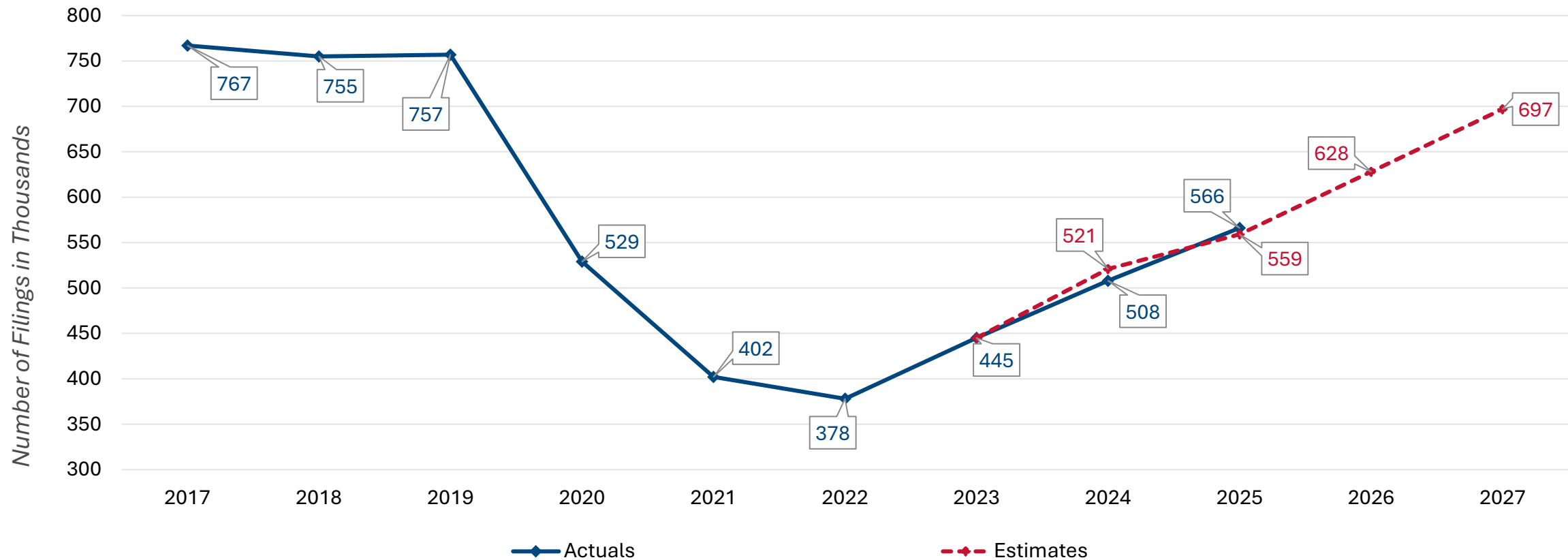
For Bankruptcies Filed Between 08/01/2026 and 08/31/2026

Total Bankruptcies Filed	52,074	Total Bankruptcies Filed Prev. Month	54,753
Chapter 13	18,789	Total Bankruptcies Filed last 12 months	609,400
Chapter 7	32,516	Total Bankruptcies Filed Prev. Year (same month)	47,955
Chapter 11	735	Increased Bankruptcies from Prev. Month Total	-2,679 (-4.89%)
Chapter 11, Subchapter V	295	Increased Bankruptcies from Prev. Year Total (same month)	4,119 (8.59%)



Filing Projections

Historical and Projected Bankruptcy Case Filings



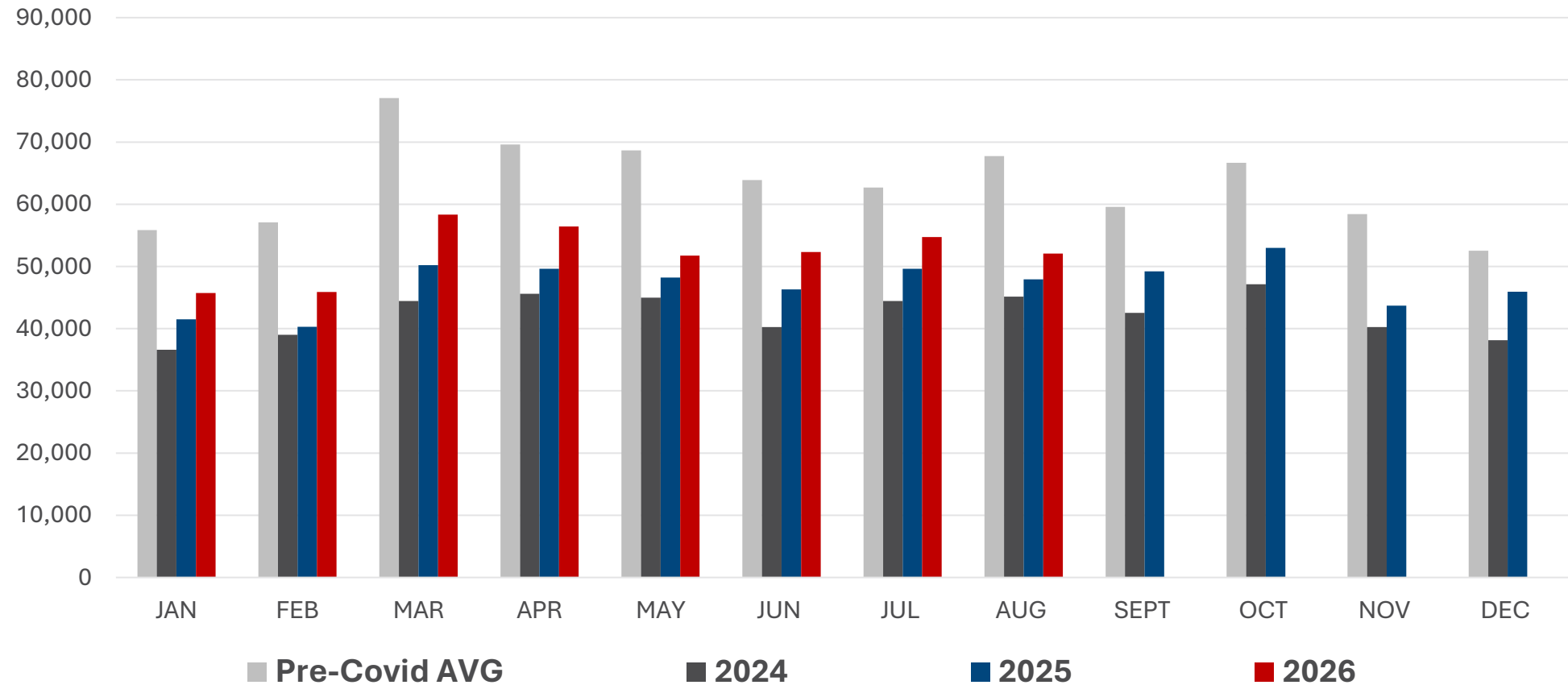
SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend for estimates. Updated Jan 2026.

Year-to-Date Summary

	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	417,463	43,167	11.53%
Chapter 7	264,951	28,697	12.15%
Chapter 11	6,539	1,088	19.96%
Chapter 11 Sub Chapter V	2,180	705	47.80%
Chapter 12	253	43	20.48%
Chapter 13	145,538	13,263	10.03%
Chapter 15	182	76	71.70%

Monthly Bankruptcy Filing Totals

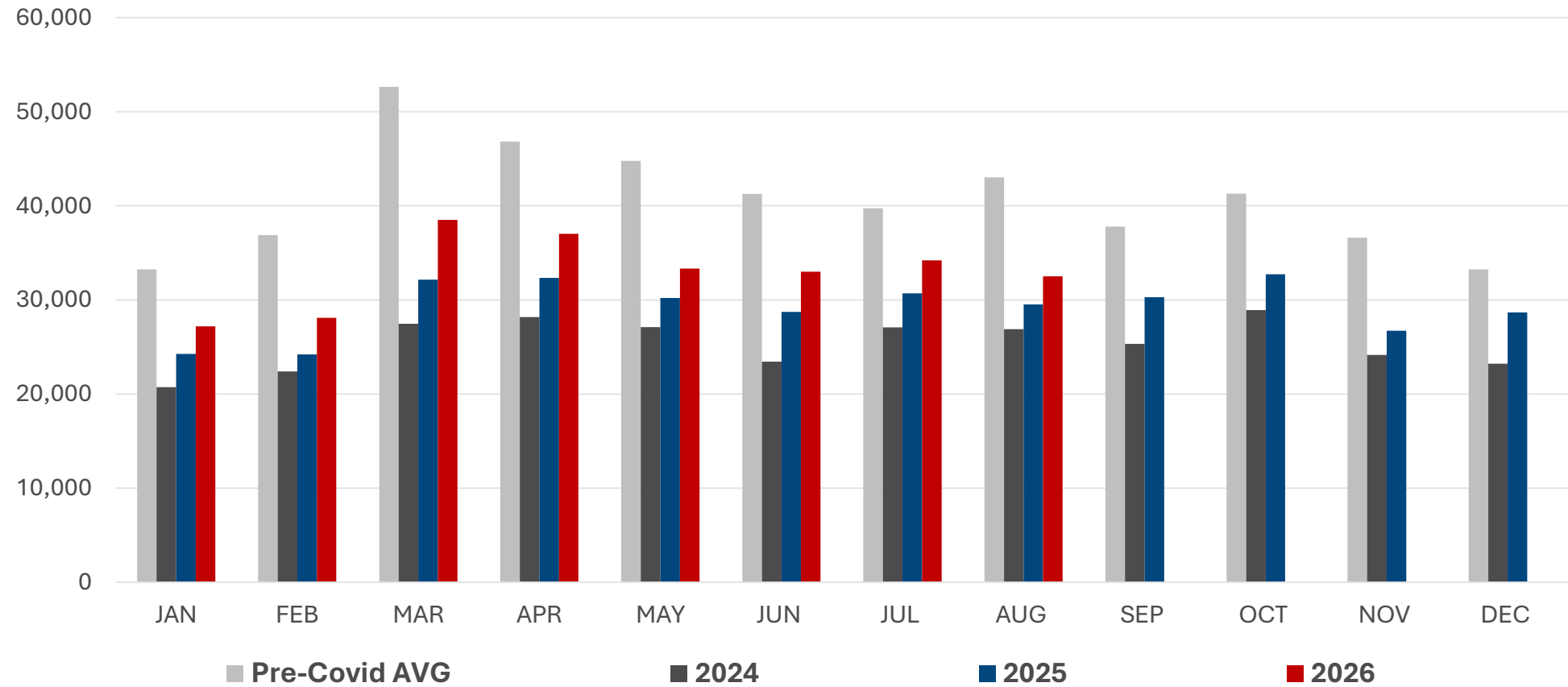
August total filings are **up 8.59%** compared to the same time period in 2025.
This total is **23.12% below** the pre-Covid average* for the month of August.



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

Monthly Chapter 7 Filings

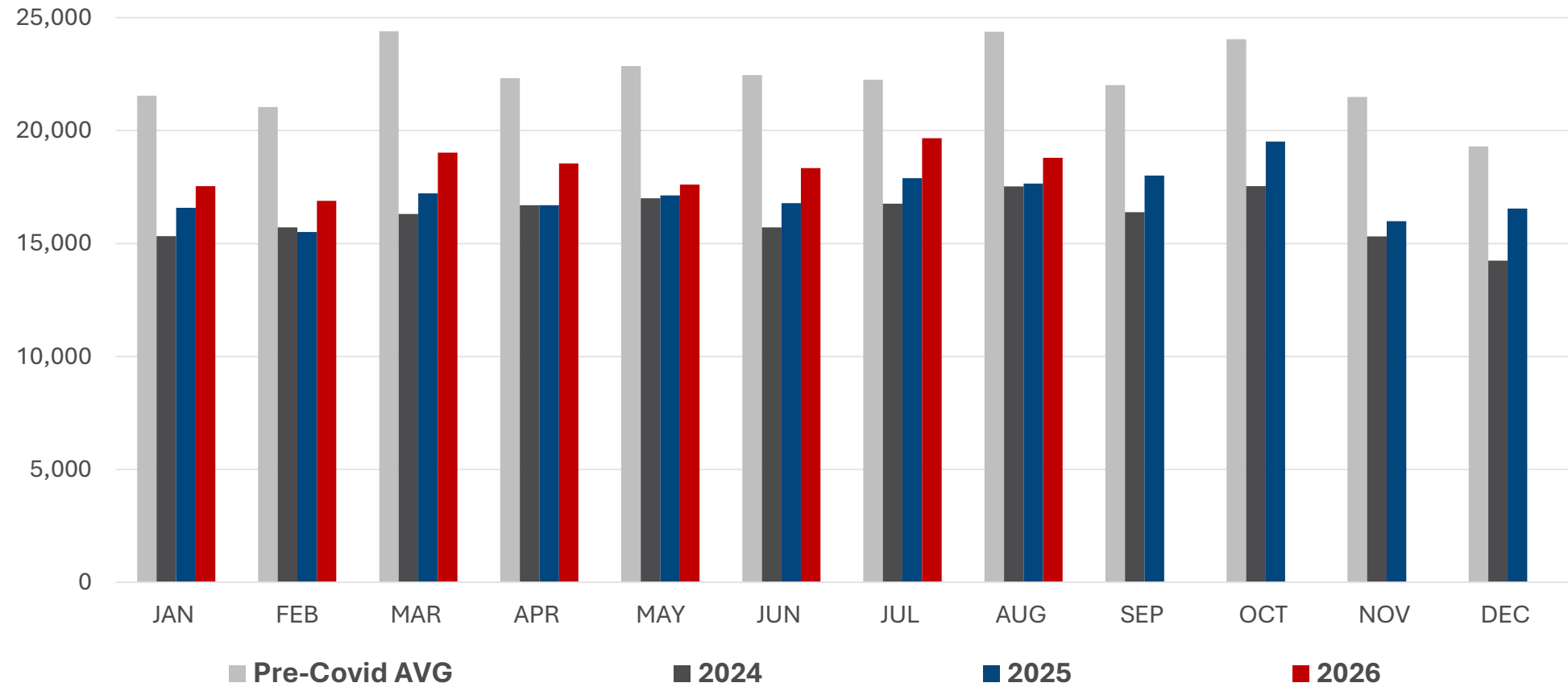
August Chapter 7s are **up 8.41%** compared to the same time period in 2025.
This total is **24.42% below** the Pre-Covid average* for the month of August.



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

Monthly Chapter 13 Filings

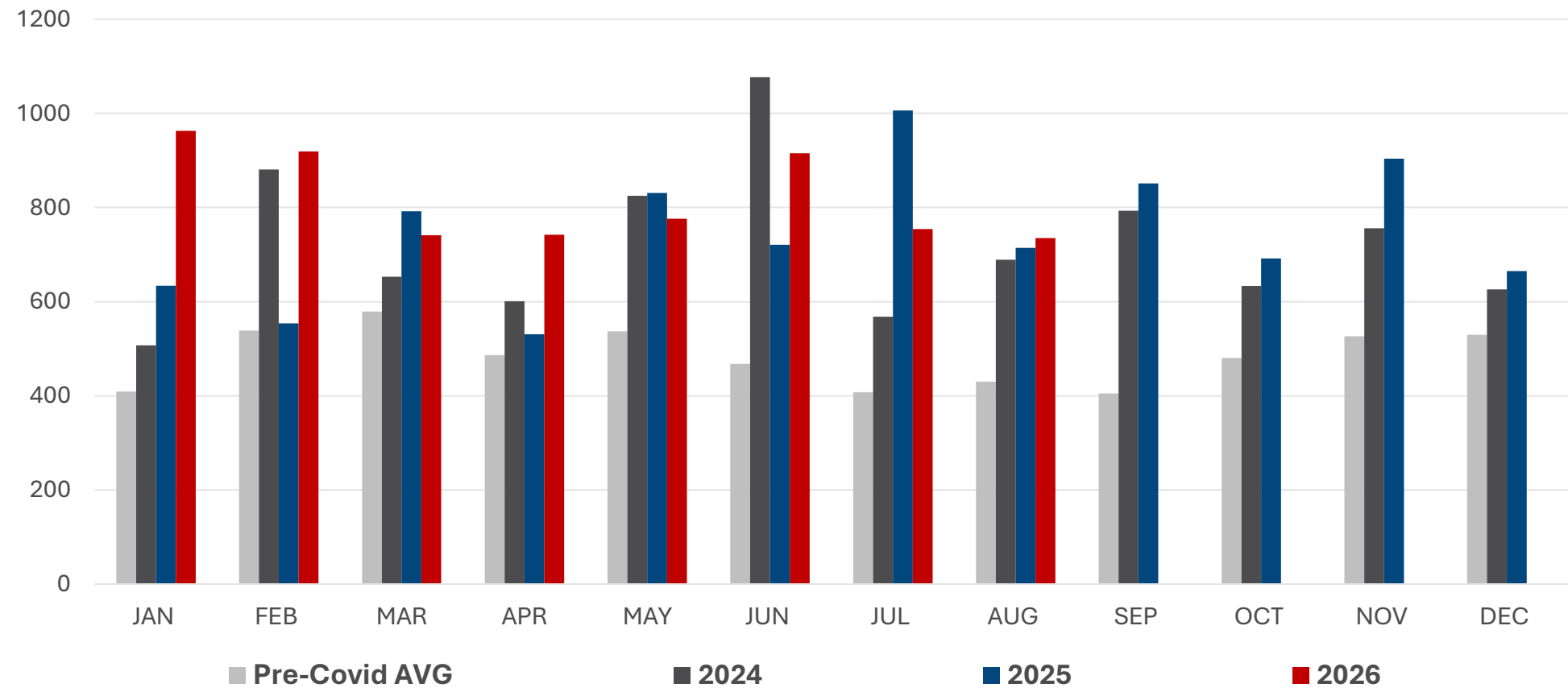
August Chapter 13s are **up 8.75%** compared to the same time period in 2025.
This total is **22.91% below** the Pre-Covid average* for the month of August.



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

Monthly Chapter 11 Filings

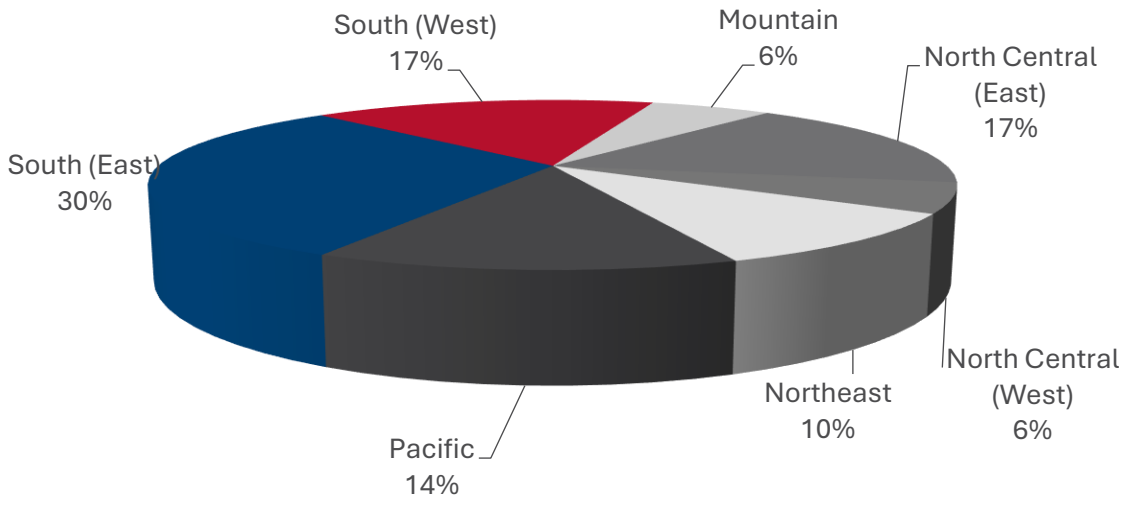
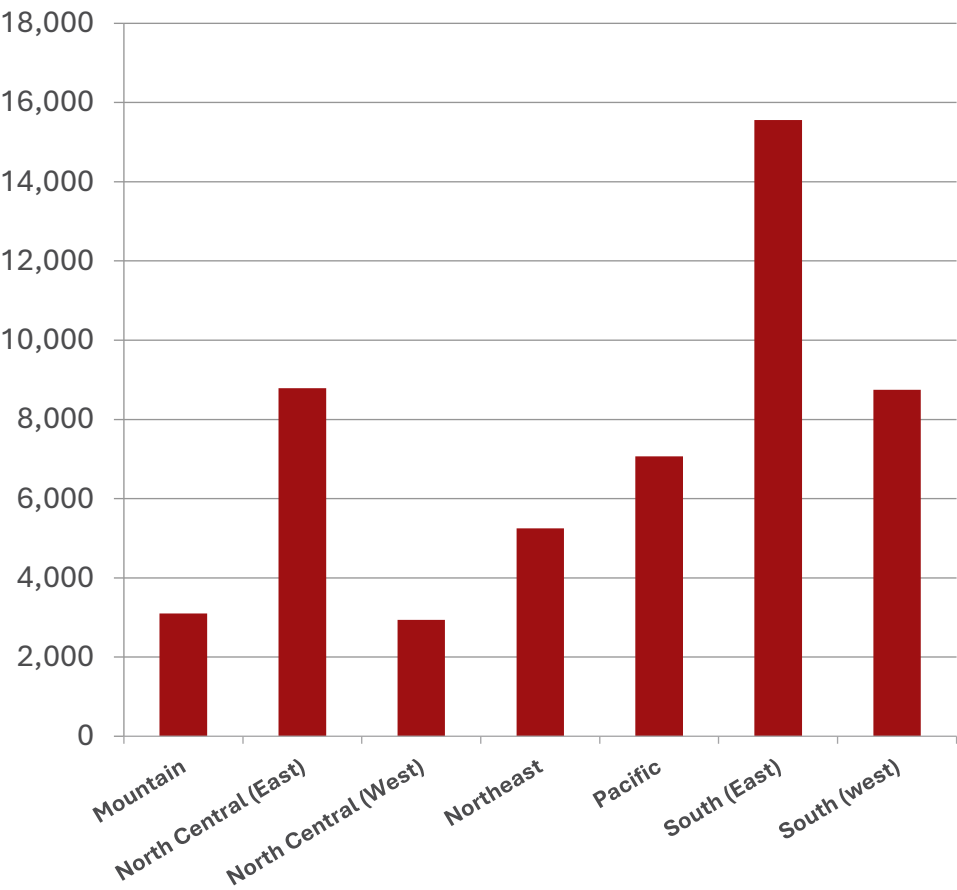
August Chapter 11s are **up 10.53%** compared to the same time period in 2025.
This total is **70.93% above** the Pre-Covid average* for the month of August.



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

Monthly Bankruptcy Filings

For Bankruptcies Filed Between 08/01/2026 and 08/31/2026



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

August 2026 Filings

For Bankruptcies Filed Between 08/01/2026 and 08/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	27			7	34
MIDDLE DISTRICT OF ALABAMA	94	2		465	561
NORTHERN DISTRICT OF ALABAMA	383	4		534	921
SOUTHERN DISTRICT OF ALABAMA	62			273	335
EASTERN DISTRICT OF ARKANSAS	196		7	241	444
WESTERN DISTRICT OF ARKANSAS	95	2		105	202
DISTRICT OF ARIZONA	924	5		205	1,134
CENTRAL DISTRICT OF CALIFORNIA	2,437	33		403	2,873
EASTERN DISTRICT OF CALIFORNIA	890	14	2	198	1,104
NORTHERN DISTRICT OF CALIFORNIA	360	19		159	538
SOUTHERN DISTRICT OF CALIFORNIA	316	7		56	379
DISTRICT OF COLORADO	674	8	1	157	840
DISTRICT OF CONNECTICUT	248	1		50	299
DISTRICT OF WASHINGTON, D.C.	43	5		11	59
DISTRICT OF DELAWARE	95	32		47	174
MIDDLE DISTRICT OF FLORIDA	2,104	42		540	2,686
NORTHERN DISTRICT OF FLORIDA	187	4	1	55	247
SOUTHERN DISTRICT OF FLORIDA	828	67		555	1,450
MIDDLE DISTRICT OF GEORGIA	220	4	2	467	693
NORTHERN DISTRICT OF GEORGIA	1,143	26		962	2,131

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	70	2	1	305	378
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	45	1		29	75
NORTHERN DISTRICT OF IOWA	84			13	97
SOUTHERN DISTRICT OF IOWA	173		2	33	208
DISTRICT OF IDAHO	212	3		24	239
CENTRAL DISTRICT OF ILLINOIS	179			77	256
NORTHERN DISTRICT OF ILLINOIS	1,093	11		797	1,901
SOUTHERN DISTRICT OF ILLINOIS	102	2		45	149
NORTHERN DISTRICT OF INDIANA	304	1		255	560
SOUTHERN DISTRICT OF INDIANA	562	2		417	981
DISTRICT OF KANSAS	213	1		198	412
EASTERN DISTRICT OF KENTUCKY	389			205	594
WESTERN DISTRICT OF KENTUCKY	238	2		309	549
EASTERN DISTRICT OF LOUISIANA	84	8		221	313
MIDDLE DISTRICT OF LOUISIANA	59			32	91
WESTERN DISTRICT OF LOUISIANA	111	7	1	419	538
DISTRICT OF MASSACHUSETTS	282	7		141	430
DISTRICT OF MARYLAND	785	9		420	1,214
DISTRICT OF MAINE	46	2	1	9	58

August 2026 Filings

For Bankruptcies Filed Between 08/01/2026 and 08/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	959	6		472	1,437
WESTERN DISTRICT OF MICHIGAN	222			96	318
DISTRICT OF MINNESOTA	643	6	3	190	842
EASTERN DISTRICT OF MISSOURI	333	1	1	236	571
WESTERN DISTRICT OF MISSOURI	187			188	375
NORTHERN DISTRICT OF MISSISSIPPI	146	2		253	401
SOUTHERN DISTRICT OF MISSISSIPPI	236	4		241	481
DISTRICT OF MONTANA	49	1		8	58
EASTERN DISTRICT OF NORTH CAROLINA	128	11	1	332	472
MIDDLE DISTRICT OF NORTH CAROLINA	98			117	215
WESTERN DISTRICT OF NORTH CAROLINA	119	8		135	262
DISTRICT OF NORTH DAKOTA	97		1	17	115
DISTRICT OF NEBRASKA	166	2	1	79	249
DISTRICT OF NEW HAMPSHIRE	73	2		22	97
DISTRICT OF NEW JERSEY	753	40		385	1,178
DISTRICT OF NEW MEXICO	93	1		21	115
DISTRICT OF NEVADA	573	5		127	705
EASTERN DISTRICT OF NEW YORK	473	37		270	780
NORTHERN DISTRICT OF NEW YORK	214	2	1	74	291
SOUTHERN DISTRICT OF NEW YORK	331	55		108	494

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	135	2		118	255
NORTHERN DISTRICT OF OHIO	1,044	3		237	1,284
SOUTHERN DISTRICT OF OHIO	742	3		306	1,051
EASTERN DISTRICT OF OKLAHOMA	96			8	104
NORTHERN DISTRICT OF OKLAHOMA	172			26	198
WESTERN DISTRICT OF OKLAHOMA	301	13		75	389
DISTRICT OF OREGON	467	1	1	109	578
EASTERN DISTRICT OF PENNSYLVANIA	199	8		201	408
MIDDLE DISTRICT OF PENNSYLVANIA	155	1	1	136	293
WESTERN DISTRICT OF PENNSYLVANIA	264	6		118	388
DISTRICT OF PUERTO RICO	205	5		319	529
DISTRICT OF RHODE ISLAND	61			11	72
DISTRICT OF SOUTH CAROLINA	156	4		312	472
DISTRICT OF SOUTH DAKOTA	56			12	68
EASTERN DISTRICT OF TENNESSEE	388	3		291	682
MIDDLE DISTRICT OF TENNESSEE	281	12	1	241	535
WESTERN DISTRICT OF TENNESSEE	219	3		583	805
EASTERN DISTRICT OF TEXAS	352	5		247	604
NORTHERN DISTRICT OF TEXAS	742	40		502	1,285
SOUTHERN DISTRICT OF TEXAS	557	53		400	1,010

August 2026 Filings

For Bankruptcies Filed Between 08/01/2026 and 08/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	554	13		307	874
DISTRICT OF UTAH	453	5		198	656
EASTERN DISTRICT OF VIRGINIA	676	10		394	1,080
WESTERN DISTRICT OF VIRGINIA	212	1		124	337
DISTRICT OF THE VIRGIN ISLANDS	2				2
DISTRICT OF VERMONT	26		2	4	32
EASTERN DISTRICT OF WASHINGTON	149	4	1	32	186
WESTERN DISTRICT OF WASHINGTON	438	6		152	596
EASTERN DISTRICT OF WISCONSIN	385	2		223	610
WESTERN DISTRICT OF WISCONSIN	164	1		77	242
NORTHERN DISTRICT OF WEST VIRGINIA	48	1		18	67
SOUTHERN DISTRICT OF WEST VIRGINIA	81	1		14	96
DISTRICT OF WYOMING	46	2		10	58



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