

# Bankruptcy Insights Report

## 2026 | 1<sup>st</sup> Issue | December 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

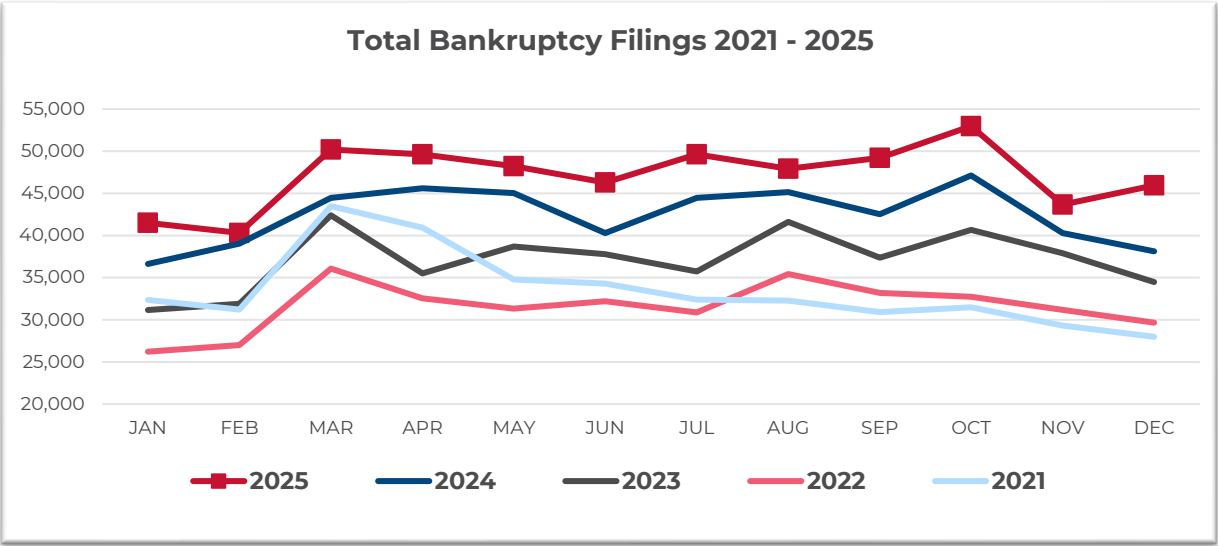
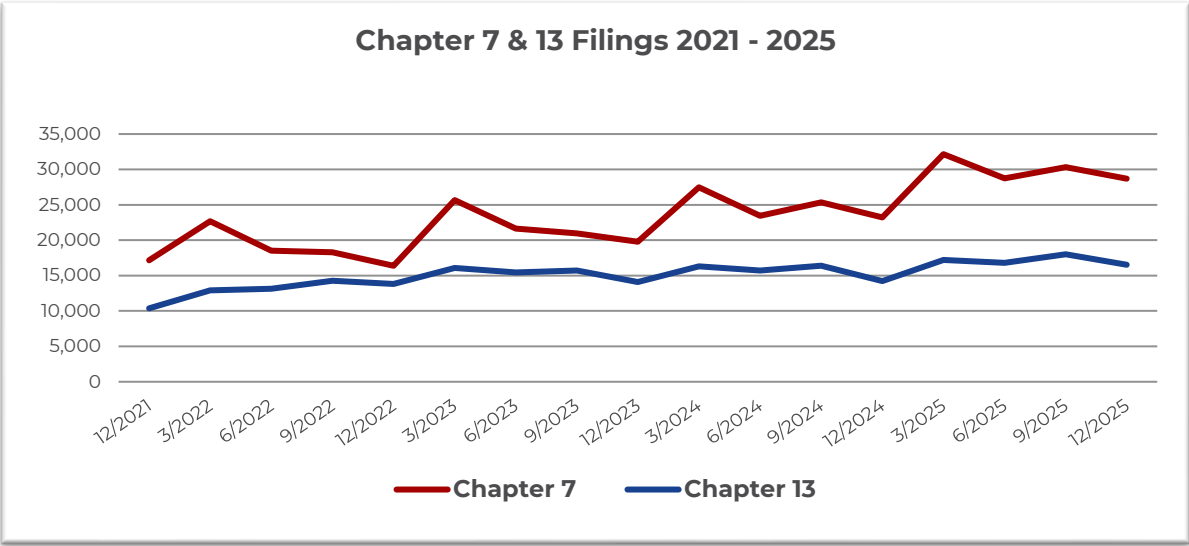
**DATA ONE** is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

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

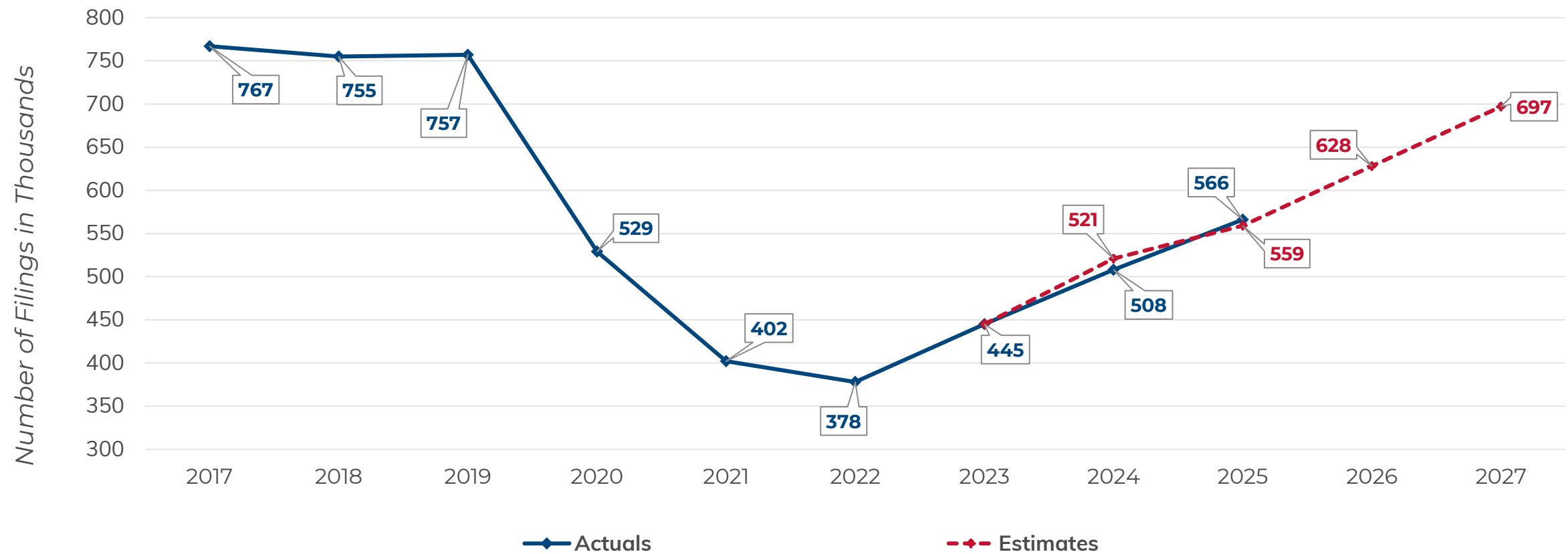
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[\*\*LEARN MORE\*\*](#)

For Bankruptcies Filed Between 12/01/2025 and 12/31/2025


Total Bankruptcies Filed	45,932	Total Bankruptcies Filed last 12 months	566,170
Chapter 13	16,551	Total Bankruptcies Filed Prev. Month	43,688
Chapter 7	28,682	Total Bankruptcies Filed Prev. Year (same month)	38,241
Chapter 11	665	Increased Bankruptcies from Prev. Month Total	2,244 (5.14%)
Chapter 11, Subchapter V	235	Increased Bankruptcies from Prev. Year Total (same month)	7,691 (20.11%)



Historical and Projected Bankruptcy Case Filings



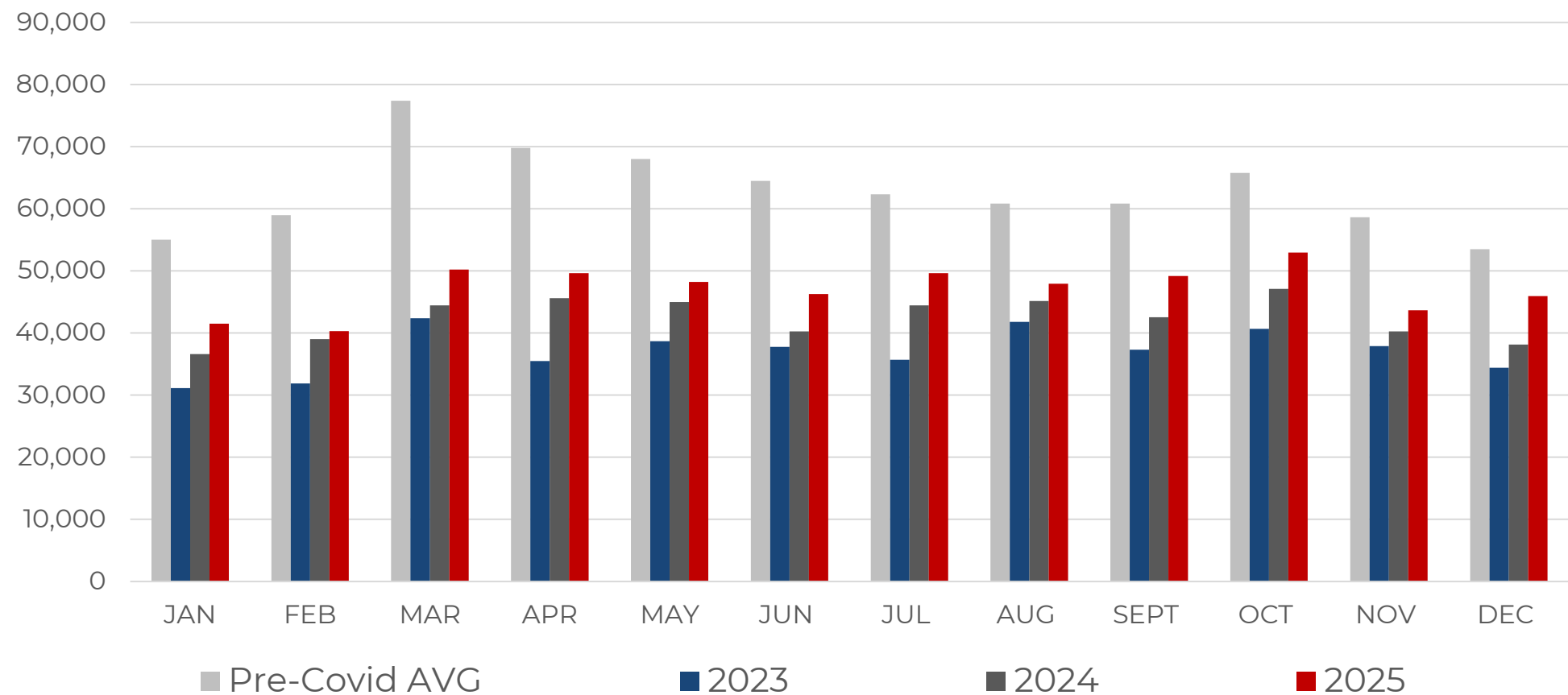
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 for estimates.

	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	566,177	56,572	11.10%
Chapter 7	353,000	41,664	13.38%
Chapter 11	8,751	891	11.34%
Chapter 11 Sub Chapter V	2,418	194	8.72%
Chapter 12	294	92	45.54%
Chapter 13	203,949	14,067	7.41%
Chapter 15	183	-142	-43.69%

# 2025 MONTHLY FILING TOTALS

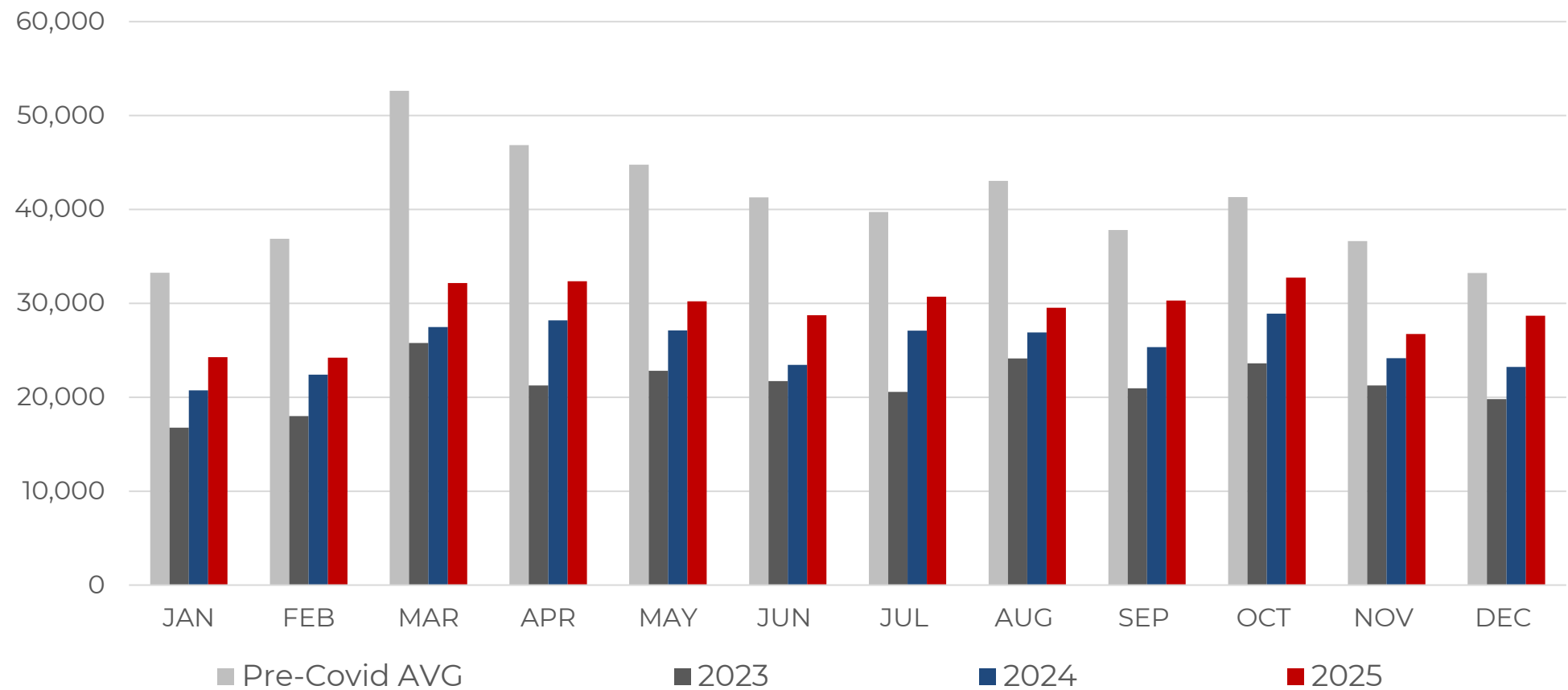


December total filings are **up 20.11%** compared to the same time period in 2024.  
This total is **14.14% below** the pre-Covid average\* for the month of December.



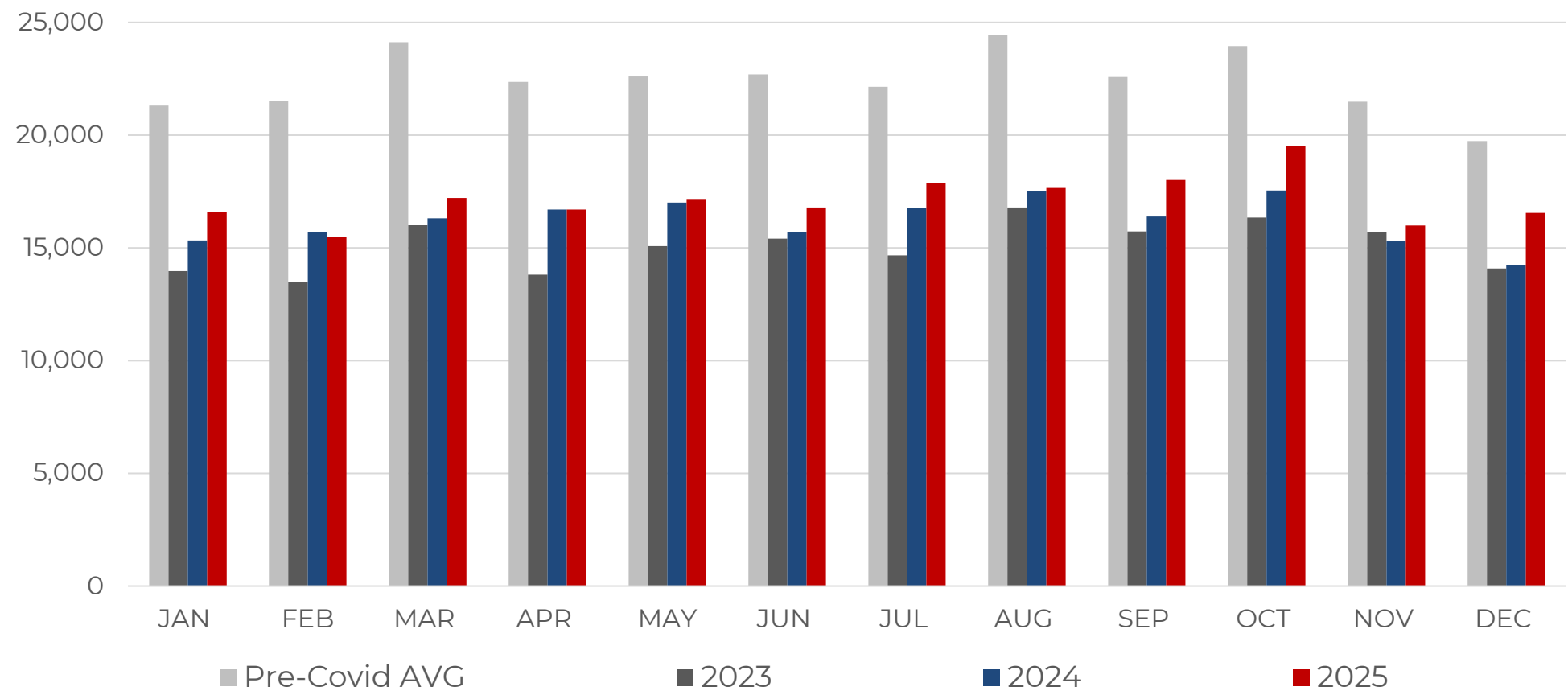
\*Pre-Covid average consists of filings totals for 2016-2019

December Chapter 7s are **up 8.85%** compared to the same time period in 2024.  
This total is **13.70% below** the Pre-Covid average\* for the month of December.



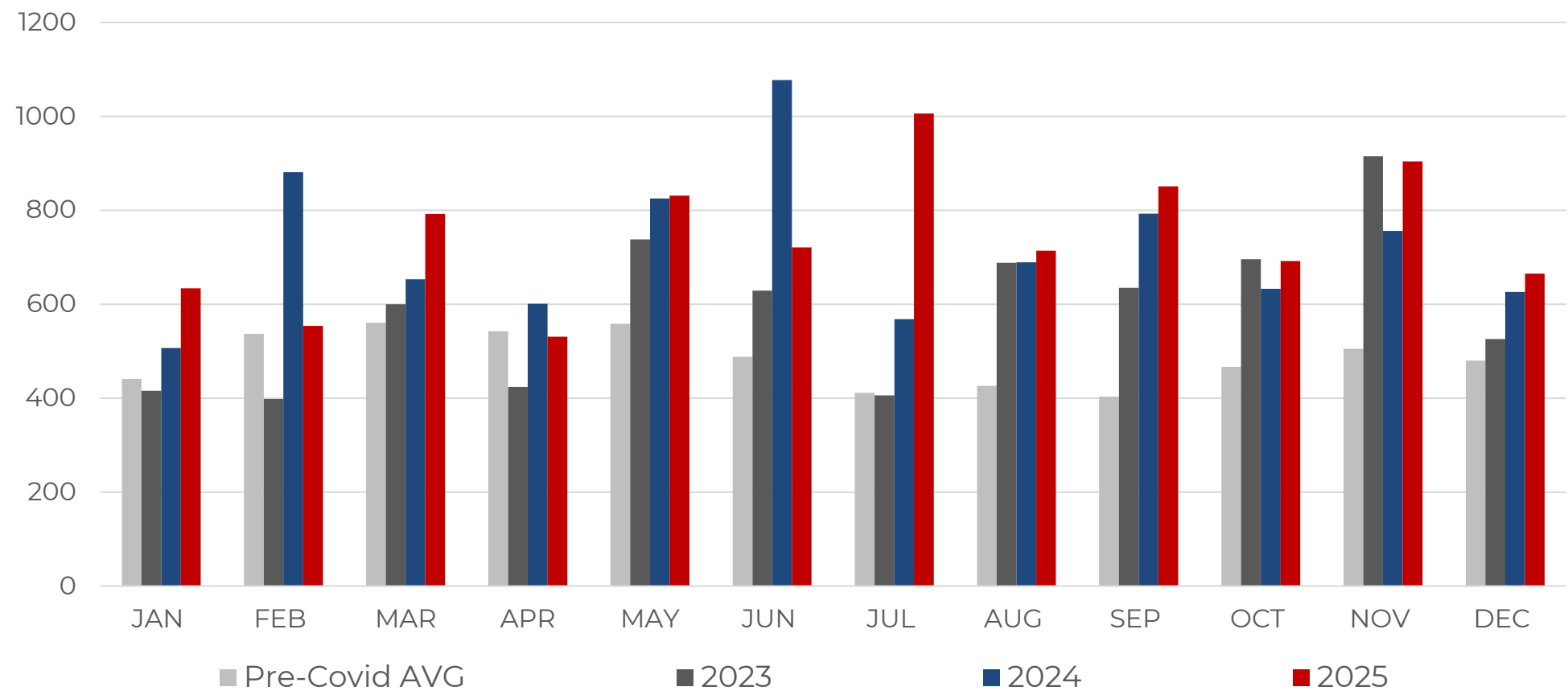
\*Pre-Covid average consists of filings totals for 2016-2019

December Chapter 13s are **up 18.13%** compared to the same time period in 2024.  
This total is **16.12% below** the Pre-Covid average\* for the month of December.



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

December Chapter 11s are **up 15.65%** compared to the same time period in 2024.  
This total is **38.54% above** the Pre-Covid average\* for the month of December.

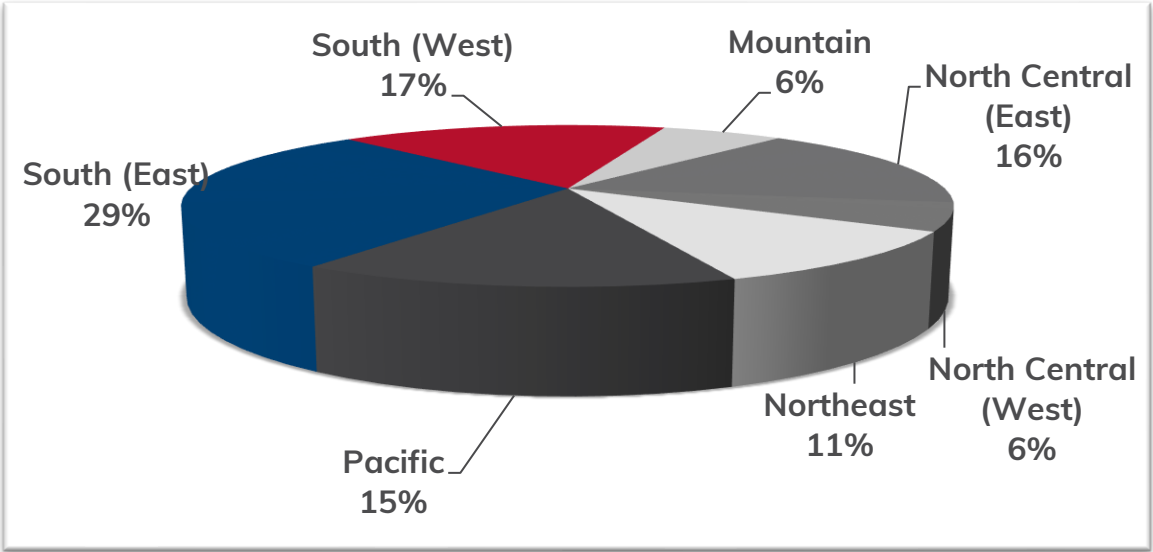
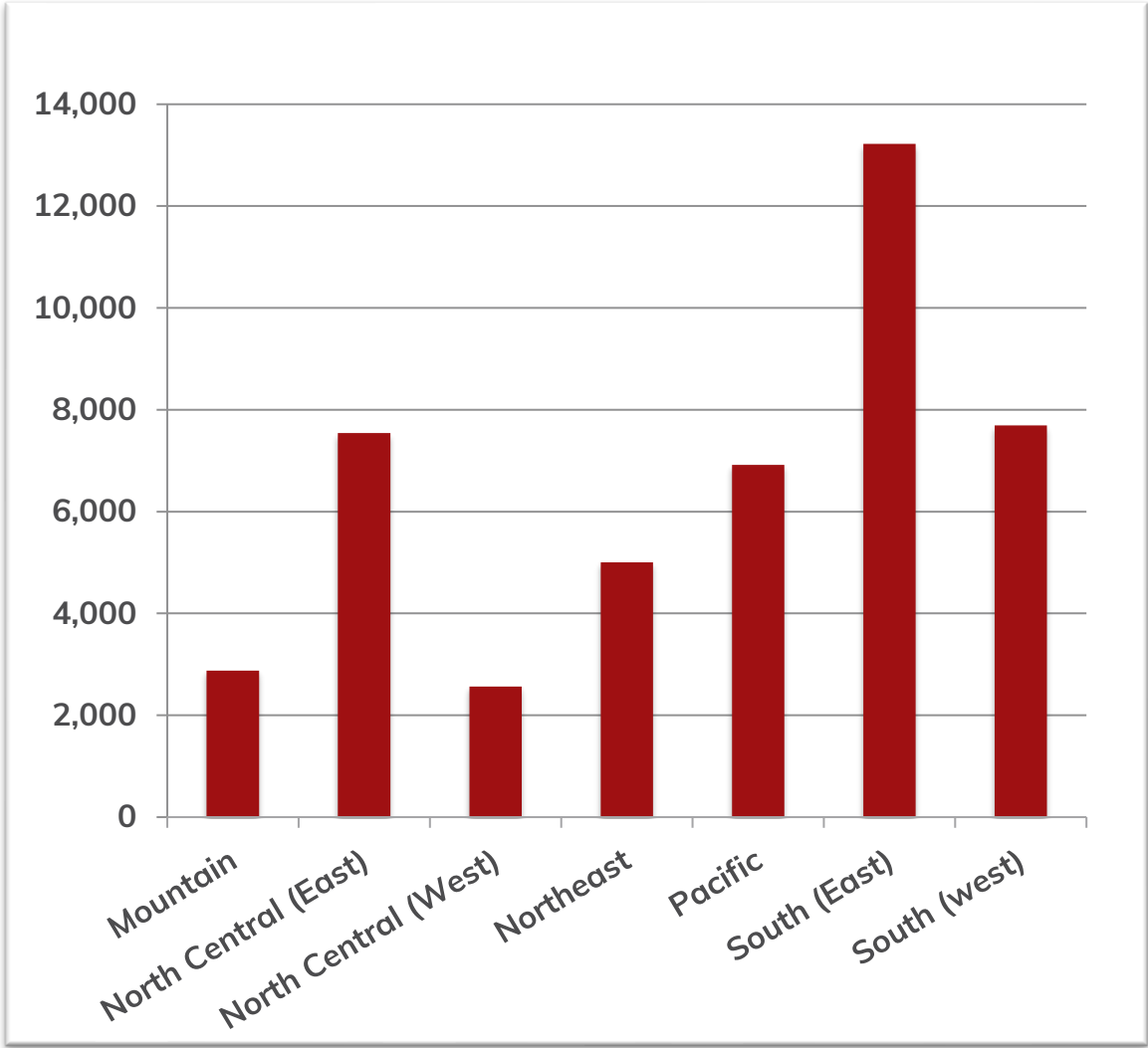


\*Pre-Covid average consists of filings totals for 2016-2019

# BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 12/01/2025 and 12/31/2025



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 12/01/2025 and 12/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	14	1		6	21
MIDDLE DISTRICT OF ALABAMA	85	2		441	528
NORTHERN DISTRICT OF ALABAMA	325	3		517	845
SOUTHERN DISTRICT OF ALABAMA	66	2		252	320
EASTERN DISTRICT OF ARKANSAS	121	3	2	239	365
WESTERN DISTRICT OF ARKANSAS	89			100	189
DISTRICT OF ARIZONA	938	15		181	1,134
CENTRAL DISTRICT OF CALIFORNIA	2,176	43		335	2,554
EASTERN DISTRICT OF CALIFORNIA	764	10		218	992
NORTHERN DISTRICT OF CALIFORNIA	377	11		126	514
SOUTHERN DISTRICT OF CALIFORNIA	384	4	1	70	459
DISTRICT OF COLORADO	559	3		126	688
DISTRICT OF CONNECTICUT	221			44	265
DISTRICT OF WASHINGTON, D.C.	41	5		12	58
DISTRICT OF DELAWARE	104	29		43	176
MIDDLE DISTRICT OF FLORIDA	1,740	36		486	2,262
NORTHERN DISTRICT OF FLORIDA	182			58	240
SOUTHERN DISTRICT OF FLORIDA	747	27	2	525	1,301
MIDDLE DISTRICT OF GEORGIA	151	4		364	519
NORTHERN DISTRICT OF GEORGIA	954	24		721	1,699

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2025 and 12/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	47	3		251	301
DISTRICT OF GUAM	3			2	5
DISTRICT OF HAWAII	61	1		36	98
NORTHERN DISTRICT OF IOWA	85	1		23	109
SOUTHERN DISTRICT OF IOWA	135	2		36	173
DISTRICT OF IDAHO	216	3		19	238
CENTRAL DISTRICT OF ILLINOIS	120	5	1	46	172
NORTHERN DISTRICT OF ILLINOIS	869	23	1	675	1,568
SOUTHERN DISTRICT OF ILLINOIS	72	1		51	124
NORTHERN DISTRICT OF INDIANA	268	2		230	500
SOUTHERN DISTRICT OF INDIANA	402	3		315	720
DISTRICT OF KANSAS	153	1		122	276
EASTERN DISTRICT OF KENTUCKY	316			142	458
WESTERN DISTRICT OF KENTUCKY	182			265	447
EASTERN DISTRICT OF LOUISIANA	54	3		167	224
MIDDLE DISTRICT OF LOUISIANA	43	5		44	92
WESTERN DISTRICT OF LOUISIANA	80	5	4	376	465
DISTRICT OF MASSACHUSETTS	291	7		125	423
DISTRICT OF MARYLAND	600	8		365	973
DISTRICT OF MAINE	33	3	1	9	46

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2025 and 12/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	908	6	1	488	1,403
WESTERN DISTRICT OF MICHIGAN	201			102	303
DISTRICT OF MINNESOTA	630	1	2	177	810
EASTERN DISTRICT OF MISSOURI	303	1	3	211	518
WESTERN DISTRICT OF MISSOURI	192	4		163	359
NORTHERN DISTRICT OF MISSISSIPPI	125	2		214	341
SOUTHERN DISTRICT OF MISSISSIPPI	224	3		196	423
DISTRICT OF MONTANA	41	5		17	63
EASTERN DISTRICT OF NORTH CAROLINA	101	8		290	399
MIDDLE DISTRICT OF NORTH CAROLINA	75			103	178
WESTERN DISTRICT OF NORTH CAROLINA	100	4		133	237
DISTRICT OF NORTH DAKOTA	52			9	61
DISTRICT OF NEBRASKA	147	1		54	202
DISTRICT OF NEW HAMPSHIRE	52	1		21	74
DISTRICT OF NEW JERSEY	678	48		384	1,110
DISTRICT OF NEW MEXICO	103			17	120
DISTRICT OF NEVADA	688	9		139	836
EASTERN DISTRICT OF NEW YORK	569	44		244	857
NORTHERN DISTRICT OF NEW YORK	201	1	1	64	267
SOUTHERN DISTRICT OF NEW YORK	315	25		109	449

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2025 and 12/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	100			64	164
NORTHERN DISTRICT OF OHIO	919	5		207	1,131
SOUTHERN DISTRICT OF OHIO	619	9		281	909
EASTERN DISTRICT OF OKLAHOMA	86			13	99
NORTHERN DISTRICT OF OKLAHOMA	135			18	153
WESTERN DISTRICT OF OKLAHOMA	242	2		84	328
DISTRICT OF OREGON	502	3		133	638
EASTERN DISTRICT OF PENNSYLVANIA	199	9		201	409
MIDDLE DISTRICT OF PENNSYLVANIA	153	3		118	274
WESTERN DISTRICT OF PENNSYLVANIA	235	4		131	370
DISTRICT OF PUERTO RICO	172	2		298	472
DISTRICT OF RHODE ISLAND	71	2		27	100
DISTRICT OF SOUTH CAROLINA	166	2		306	474
DISTRICT OF SOUTH DAKOTA	43	1		15	59
EASTERN DISTRICT OF TENNESSEE	351	1		244	596
MIDDLE DISTRICT OF TENNESSEE	210	5		230	445
WESTERN DISTRICT OF TENNESSEE	173	4		536	713
EASTERN DISTRICT OF TEXAS	311	7		186	504
NORTHERN DISTRICT OF TEXAS	640	70		401	1,111
SOUTHERN DISTRICT OF TEXAS	601	36		337	974

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2025 and 12/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	400	6		194	600
DISTRICT OF UTAH	569	6		421	996
EASTERN DISTRICT OF VIRGINIA	190			112	302
WESTERN DISTRICT OF VIRGINIA					2
DISTRICT OF THE VIRGIN ISLANDS	13			8	21
DISTRICT OF VERMONT	164	2		29	195
EASTERN DISTRICT OF WASHINGTON	474	7		124	605
WESTERN DISTRICT OF WASHINGTON	319	1		185	505
EASTERN DISTRICT OF WISCONSIN	143			63	206
WESTERN DISTRICT OF WISCONSIN	58	2		17	77
NORTHERN DISTRICT OF WEST VIRGINIA	61			12	73
SOUTHERN DISTRICT OF WEST VIRGINIA	24			9	33
DISTRICT OF WYOMING	400	6		194	600

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