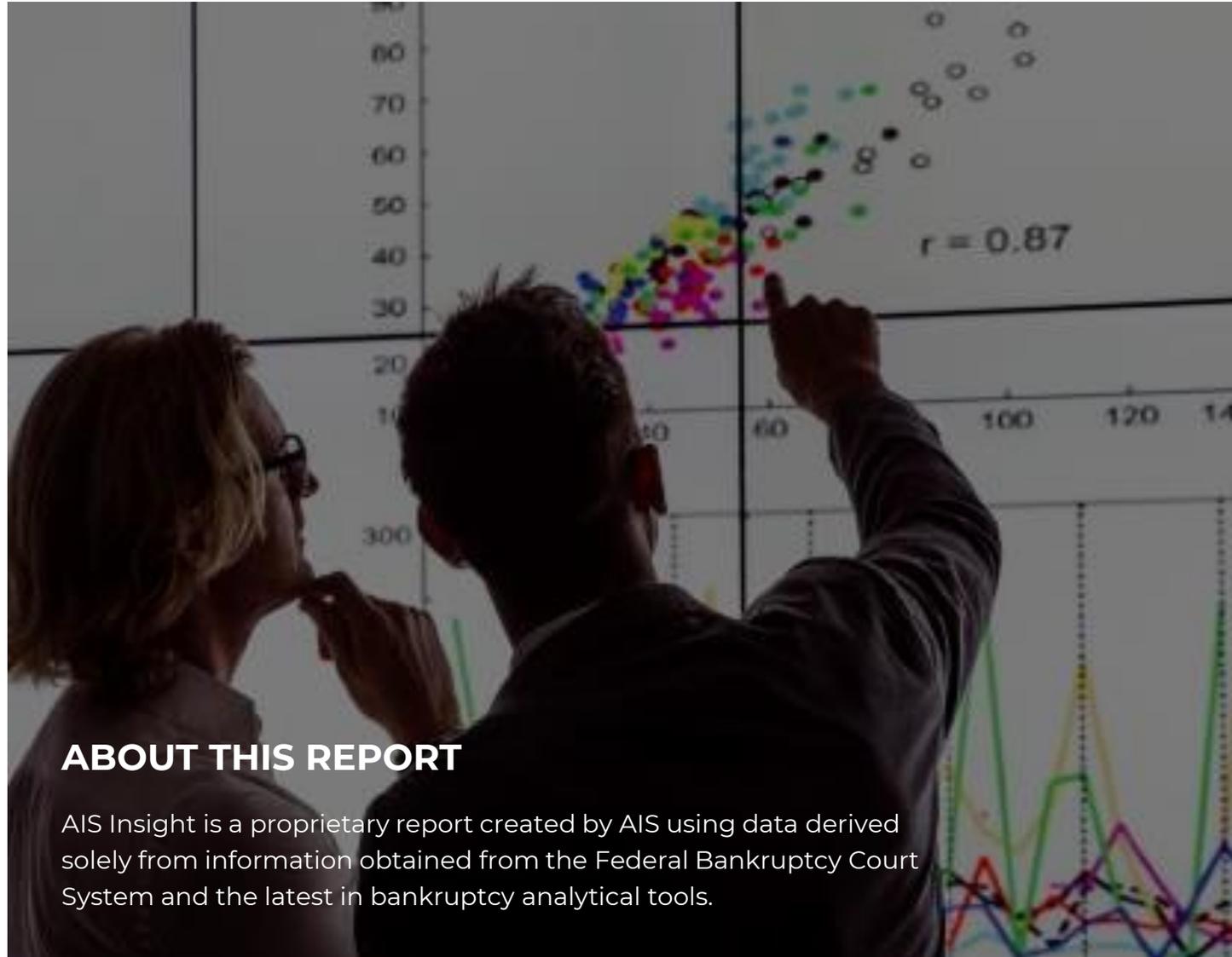


# Bankruptcy Insights Report

## 2026 | 3<sup>rd</sup> Issue | February 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.

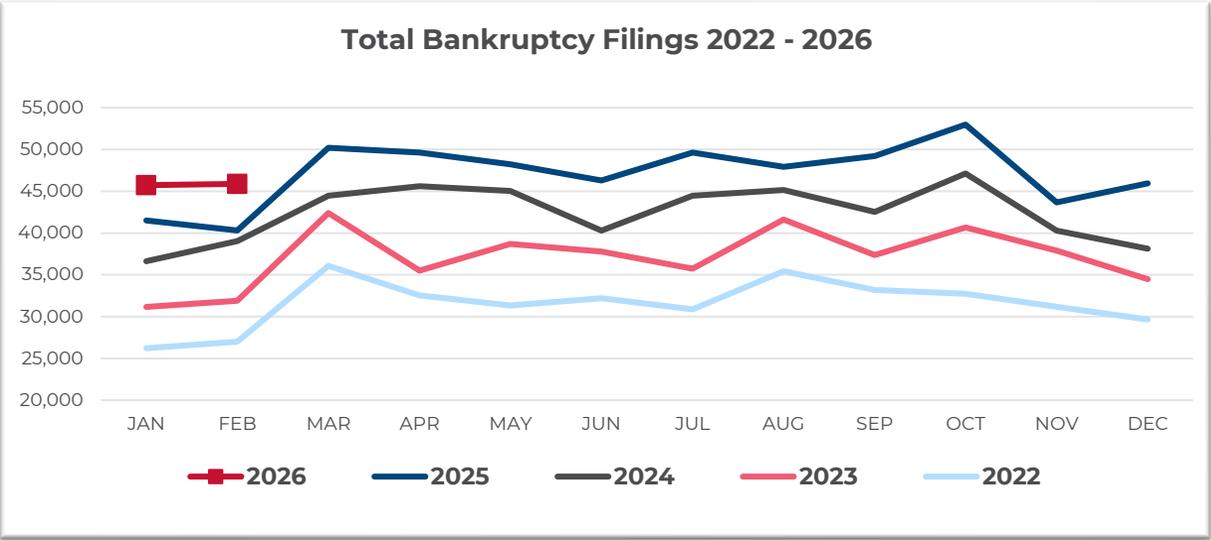
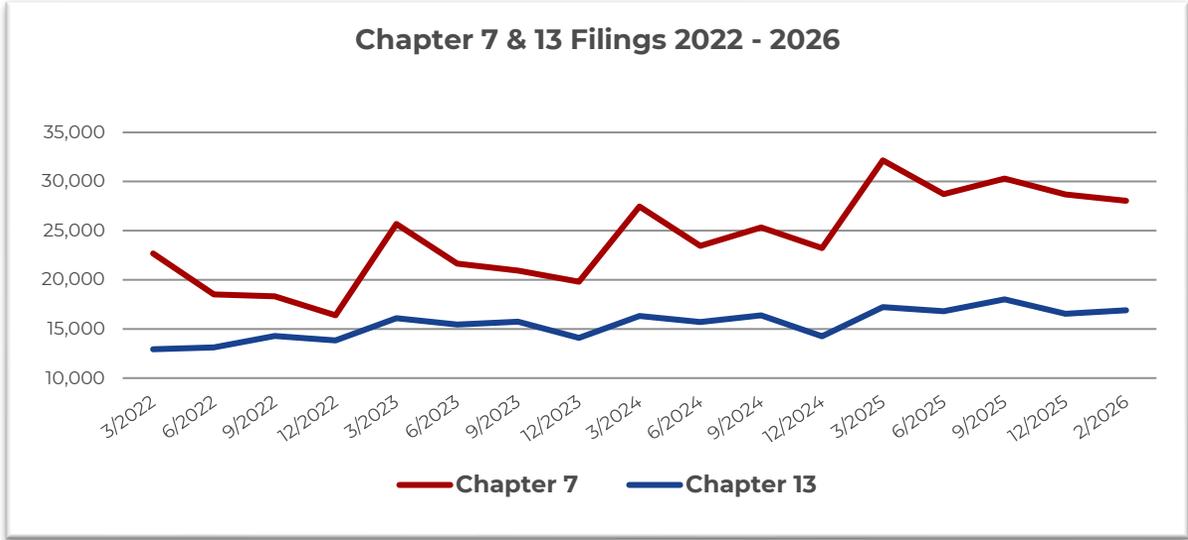
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

# BANKRUPTCY STATISTICS SNAPSHOT

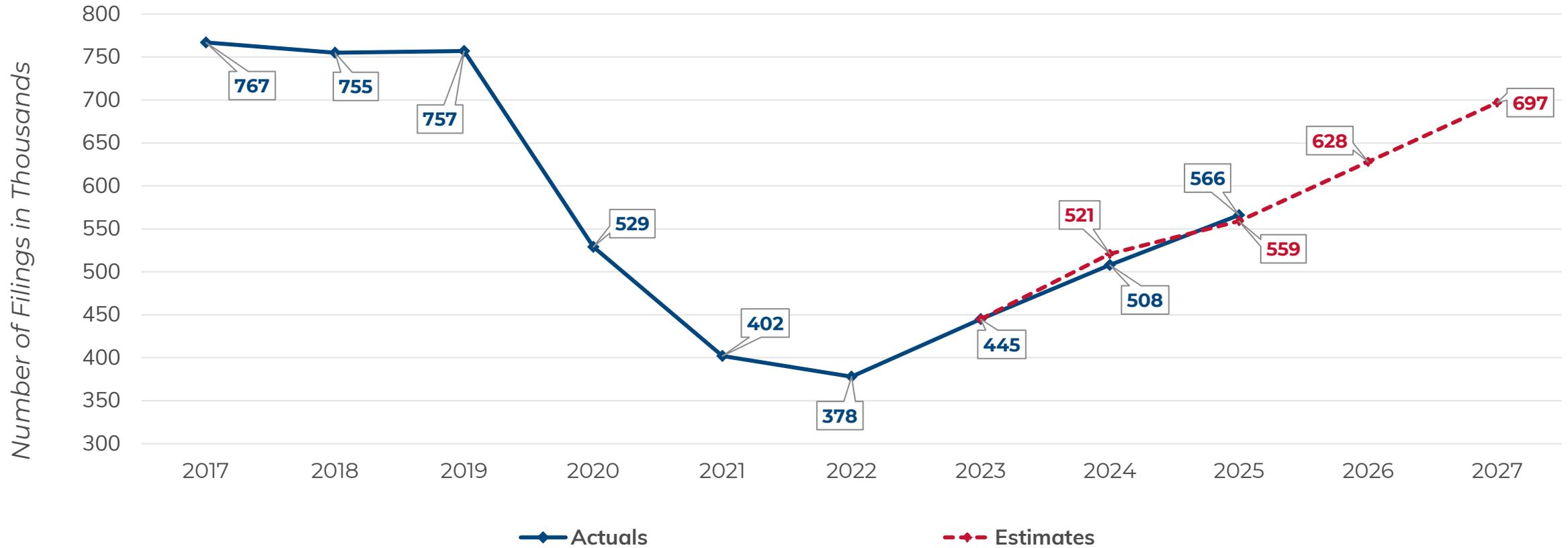


For Bankruptcies Filed Between 02/01/2026 and 02/28/2026

<b>Total Bankruptcies Filed</b>	45,881	<b>Total Bankruptcies Filed last 12 months</b>	575,936
<b>Chapter 13</b>	16,885	<b>Total Bankruptcies Filed Prev. Month</b>	45,835
<b>Chapter 7</b>	28,036	<b>Total Bankruptcies Filed Prev. Year (same month)</b>	40,391
<b>Chapter 11</b>	919	<b>Increased Bankruptcies from Prev. Month Total</b>	46 (0.10%)
<b>Chapter 11, Subchapter V</b>	303	<b>Increased Bankruptcies from Prev. Year Total (same month)</b>	5,490 (13.59%)



## 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.

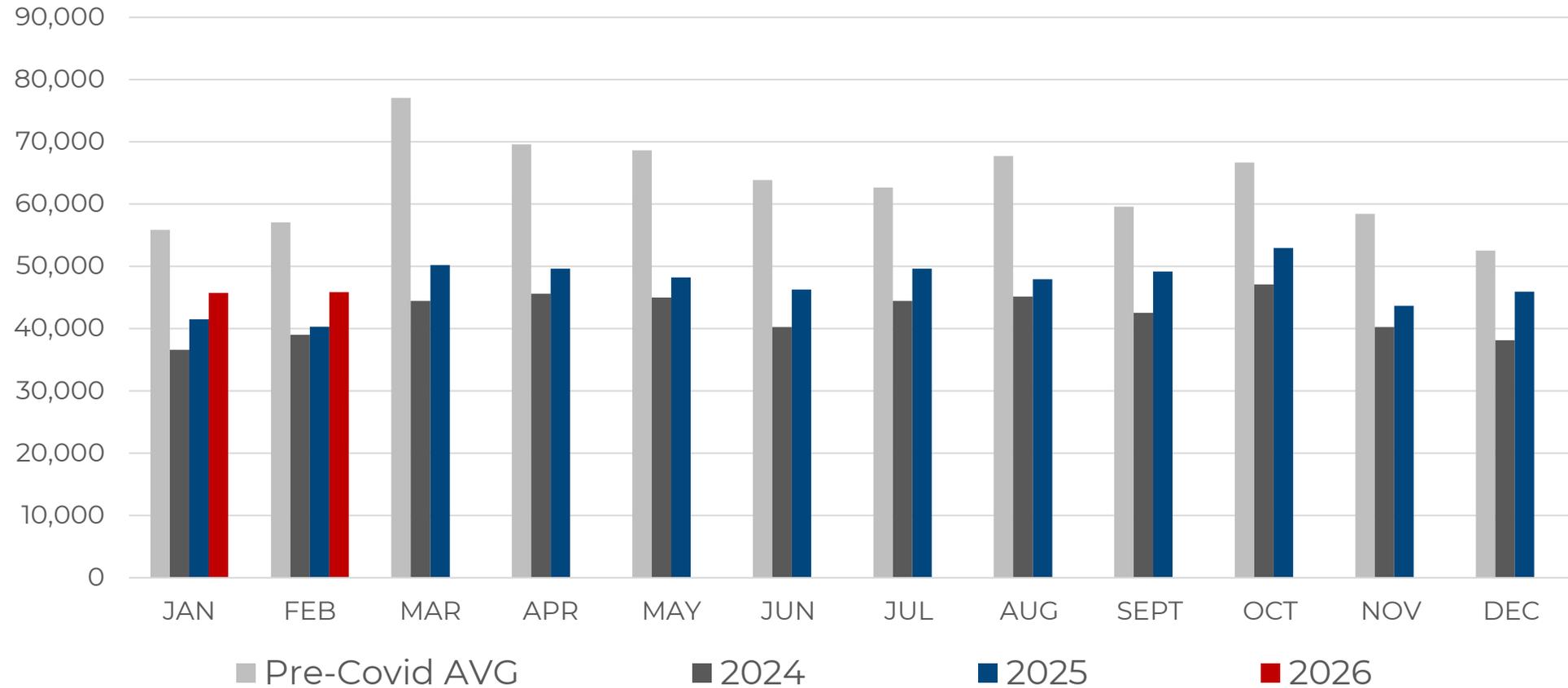
# YEAR-TO-DATE BANKRUPTCY SUMMARY



 AIS	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	91,716	9,716	<b>11.85%</b>
Chapter 7	55,298	5,948	<b>12.05%</b>
Chapter 11	1,969	867	<b>78.68%</b>
Chapter 11 Sub Chapter V	561	248	<b>79.23%</b>
Chapter 12	48	-10	<b>-17.24%</b>
Chapter 13	34,382	2,899	<b>9.21%</b>
Chapter 15	19	12	<b>171.43%</b>

# 2026 MONTHLY FILING TOTALS

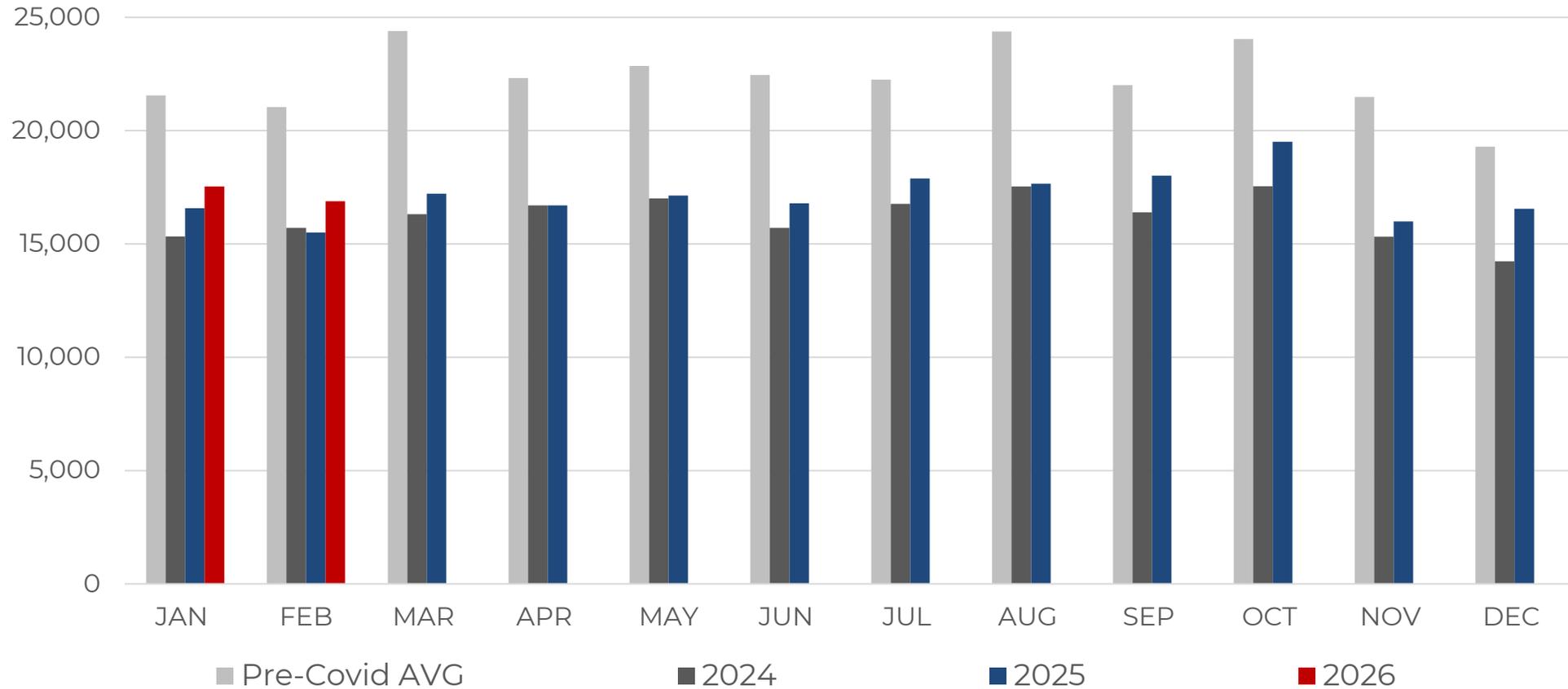
February total filings are **up 13.59%** compared to the same time period in 2025.  
This total is **19.61% below** the pre-Covid average\* for the month of February.



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

# 2026 MONTHLY CHAPTER 13 FILINGS

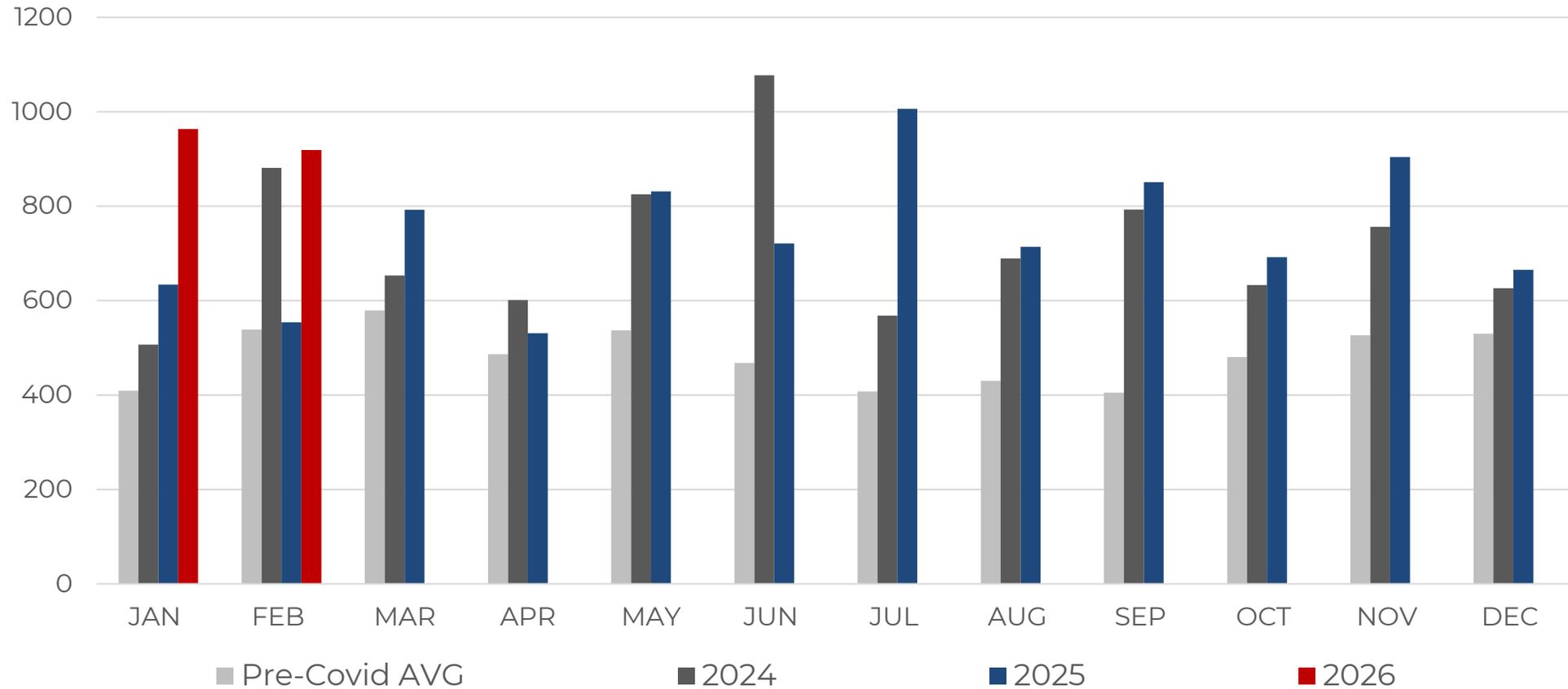
February Chapter 13s are **up 10.64%** compared to the same time period in 2025.  
This total is **19.75% below** the Pre-Covid average\* for the month of February.



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

# 2026 MONTHLY CHAPTER 11 FILINGS

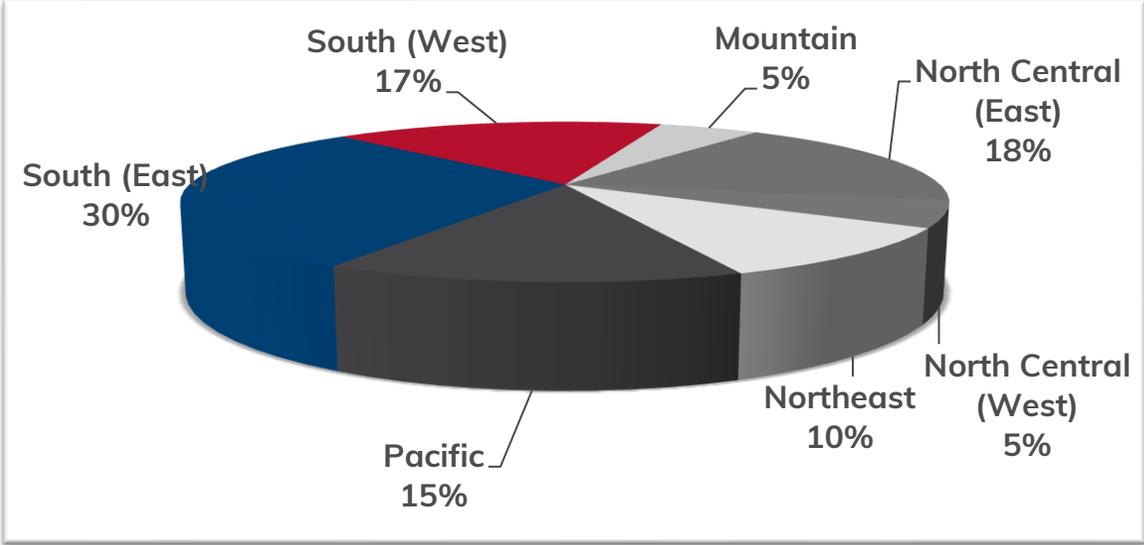
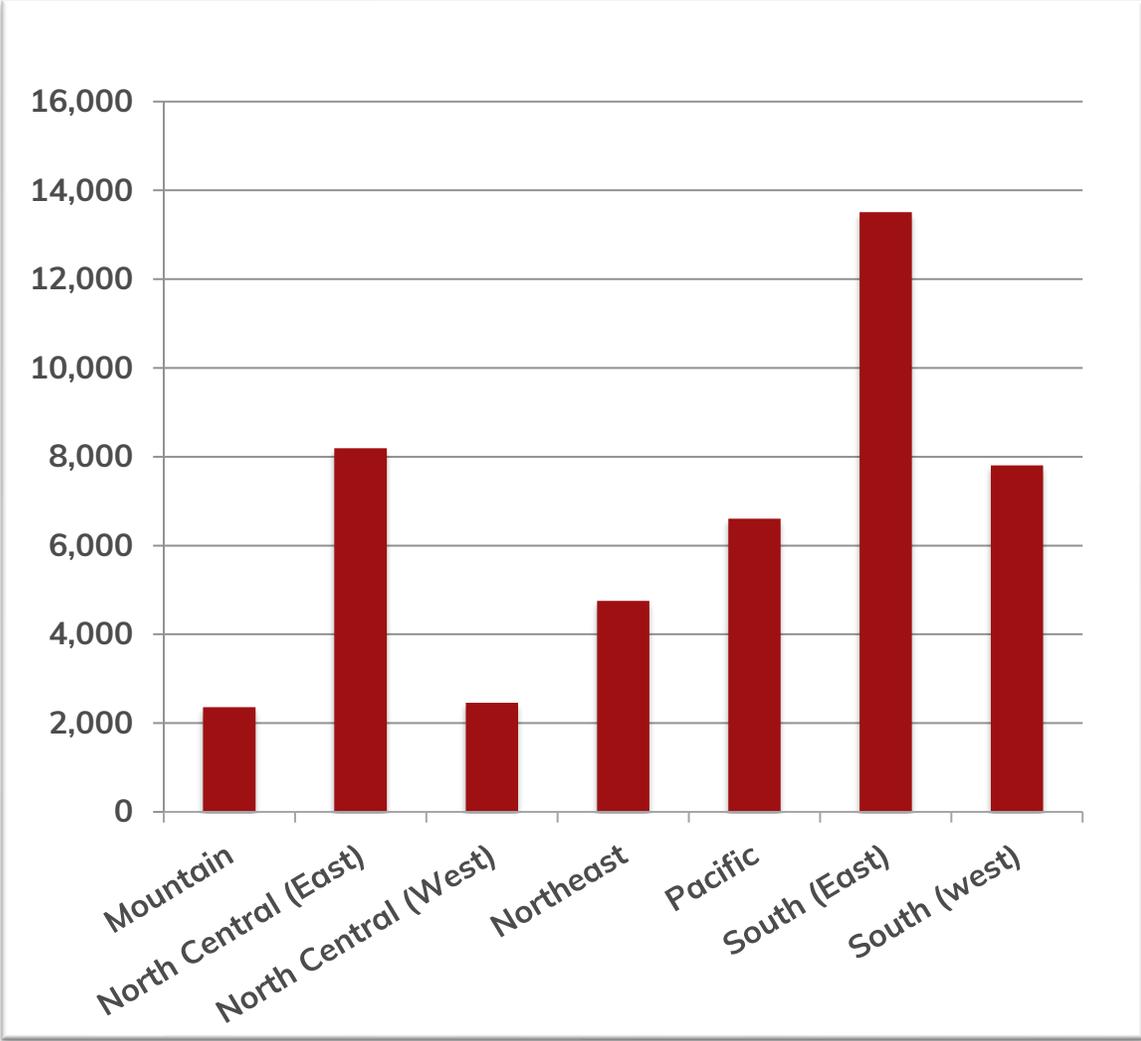
February Chapter 11s are **up 77.76%** compared to the same time period in 2025.  
This total is **70.60% above** the Pre-Covid average\* for the month of February.



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

# BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 02/01/2026 and 02/28/2026



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 02/01/2026 and 02/28/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	21			8	29
MIDDLE DISTRICT OF ALABAMA	123	6		414	543
NORTHERN DISTRICT OF ALABAMA	379	6		519	904
SOUTHERN DISTRICT OF ALABAMA	72	4		236	312
EASTERN DISTRICT OF ARKANSAS	149	8	1	257	415
WESTERN DISTRICT OF ARKANSAS	73	2		110	185
DISTRICT OF ARIZONA	700	8		169	877
CENTRAL DISTRICT OF CALIFORNIA	1,972	50		381	2,403
EASTERN DISTRICT OF CALIFORNIA	770	14	1	209	994
NORTHERN DISTRICT OF CALIFORNIA	358	19		141	518
SOUTHERN DISTRICT OF CALIFORNIA	324	3		62	389
DISTRICT OF COLORADO	461	15	1	122	599
DISTRICT OF CONNECTICUT	206	1		39	246
DISTRICT OF WASHINGTON, D.C.	39	2		9	50
DISTRICT OF DELAWARE	75	30		45	150
MIDDLE DISTRICT OF FLORIDA	1,657	44	1	466	2,168
NORTHERN DISTRICT OF FLORIDA	162	8		46	216
SOUTHERN DISTRICT OF FLORIDA	707	27	1	511	1,246
MIDDLE DISTRICT OF GEORGIA	165	1	1	409	576
NORTHERN DISTRICT OF GEORGIA	1,014	23		853	1,890

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2026 and 02/28/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	58	1		240	299
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	56	1		37	94
NORTHERN DISTRICT OF IOWA	63		2	11	76
SOUTHERN DISTRICT OF IOWA	115	3		23	141
DISTRICT OF IDAHO	135	1		14	150
CENTRAL DISTRICT OF ILLINOIS	189			64	253
NORTHERN DISTRICT OF ILLINOIS	1,186	17		780	1,983
SOUTHERN DISTRICT OF ILLINOIS	93	1	2	76	172
NORTHERN DISTRICT OF INDIANA	208			239	447
SOUTHERN DISTRICT OF INDIANA	382	6		372	760
DISTRICT OF KANSAS	138	7		134	279
EASTERN DISTRICT OF KENTUCKY	296	3		178	477
WESTERN DISTRICT OF KENTUCKY	210	1		274	485
EASTERN DISTRICT OF LOUISIANA	47	4		169	220
MIDDLE DISTRICT OF LOUISIANA	43	2		39	84
WESTERN DISTRICT OF LOUISIANA	91	4		349	444
DISTRICT OF MASSACHUSETTS	257	12		125	394
DISTRICT OF MARYLAND	652	10	1	386	1,049
DISTRICT OF MAINE	22	6		14	42

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2026 and 02/28/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,013	8	1	454	1,476
WESTERN DISTRICT OF MICHIGAN	231		1	109	341
DISTRICT OF MINNESOTA	580		2	183	765
EASTERN DISTRICT OF MISSOURI	300		1	192	493
WESTERN DISTRICT OF MISSOURI	163	7	1	189	360
NORTHERN DISTRICT OF MISSISSIPPI	140	1		222	363
SOUTHERN DISTRICT OF MISSISSIPPI	244			207	451
DISTRICT OF MONTANA	62			11	73
EASTERN DISTRICT OF NORTH CAROLINA	112	6		331	449
MIDDLE DISTRICT OF NORTH CAROLINA	80	3		94	177
WESTERN DISTRICT OF NORTH CAROLINA	98	10		117	225
DISTRICT OF NORTH DAKOTA	72			11	83
DISTRICT OF NEBRASKA	159	4	1	63	227
DISTRICT OF NEW HAMPSHIRE	71			24	95
DISTRICT OF NEW JERSEY	674	47		380	1,101
DISTRICT OF NEW MEXICO	116	2		20	138
DISTRICT OF NEVADA	631	8		123	762
EASTERN DISTRICT OF NEW YORK	485	39		259	783
NORTHERN DISTRICT OF NEW YORK	188	6	2	68	264
SOUTHERN DISTRICT OF NEW YORK	285	24		98	407

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2026 and 02/28/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	114	3		43	160
NORTHERN DISTRICT OF OHIO	832	4		206	1,042
SOUTHERN DISTRICT OF OHIO	618	1	1	265	885
EASTERN DISTRICT OF OKLAHOMA	85			13	98
NORTHERN DISTRICT OF OKLAHOMA	130			21	151
WESTERN DISTRICT OF OKLAHOMA	241	2		75	318
DISTRICT OF OREGON	517	5	3	118	643
EASTERN DISTRICT OF PENNSYLVANIA	208	14		195	417
MIDDLE DISTRICT OF PENNSYLVANIA	139	1		110	250
WESTERN DISTRICT OF PENNSYLVANIA	218	7		119	344
DISTRICT OF PUERTO RICO	162	9		304	475
DISTRICT OF RHODE ISLAND	66			12	78
DISTRICT OF SOUTH CAROLINA	147	5		291	443
DISTRICT OF SOUTH DAKOTA	21			14	35
EASTERN DISTRICT OF TENNESSEE	292	4		250	546
MIDDLE DISTRICT OF TENNESSEE	282	2		213	497
WESTERN DISTRICT OF TENNESSEE	194	3		546	743
EASTERN DISTRICT OF TEXAS	291	7		205	503
NORTHERN DISTRICT OF TEXAS	585	217		387	1,189
SOUTHERN DISTRICT OF TEXAS	512	72		339	923

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2026 and 02/28/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	478	10		211	699
DISTRICT OF UTAH	274	4		199	477
EASTERN DISTRICT OF VIRGINIA	680	8		392	1,080
WESTERN DISTRICT OF VIRGINIA	162	3		112	277
DISTRICT OF THE VIRGIN ISLANDS	5			1	6
DISTRICT OF VERMONT	17			6	23
EASTERN DISTRICT OF WASHINGTON	161	1		23	185
WESTERN DISTRICT OF WASHINGTON	423	10		155	588
EASTERN DISTRICT OF WISCONSIN	354	10		229	593
WESTERN DISTRICT OF WISCONSIN	166	2	2	66	236
NORTHERN DISTRICT OF WEST VIRGINIA	47			26	73
SOUTHERN DISTRICT OF WEST VIRGINIA	54			11	65
DISTRICT OF WYOMING	41			6	47

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