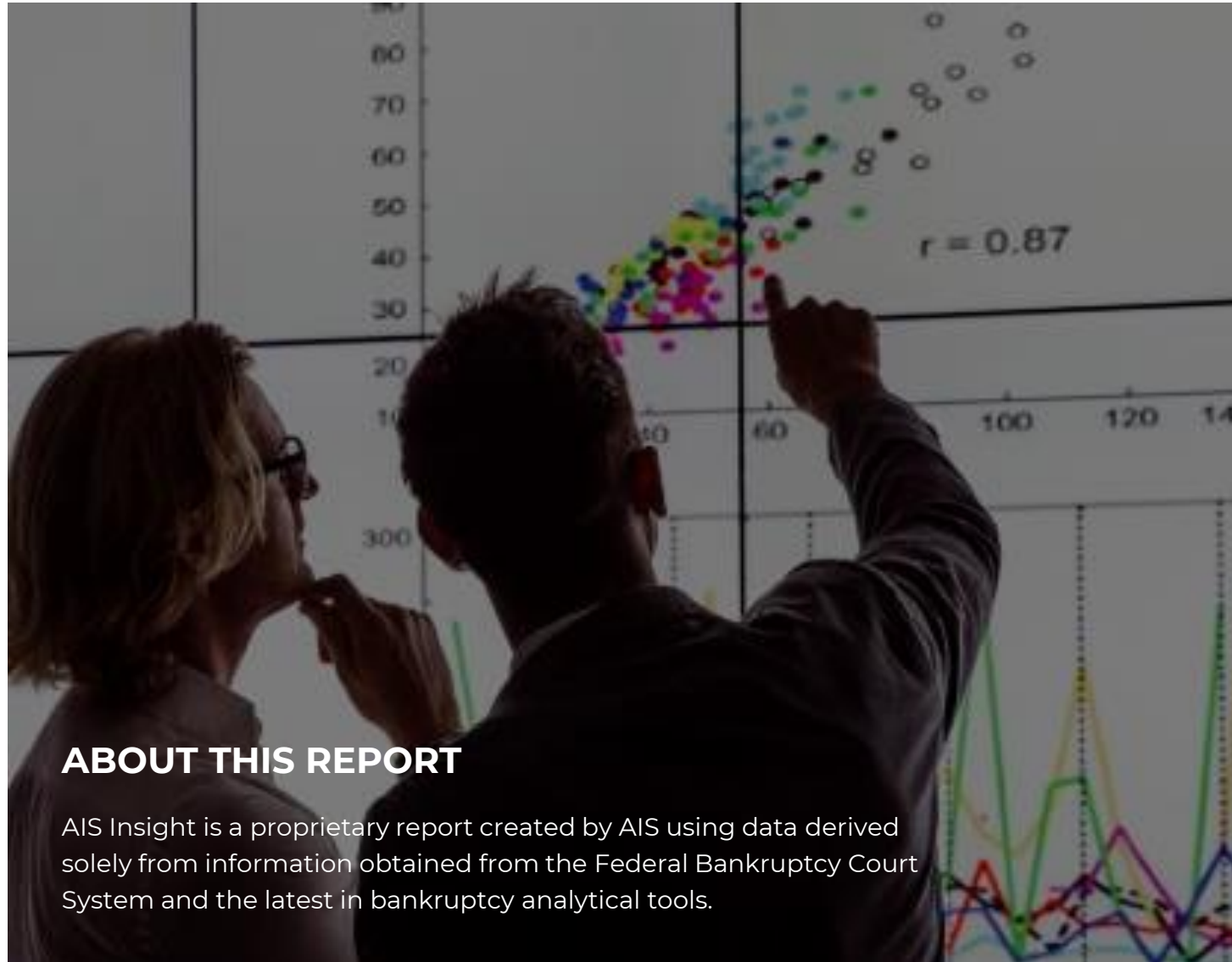


Bankruptcy Insights Report

2025 | 2nd Issue | January 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.

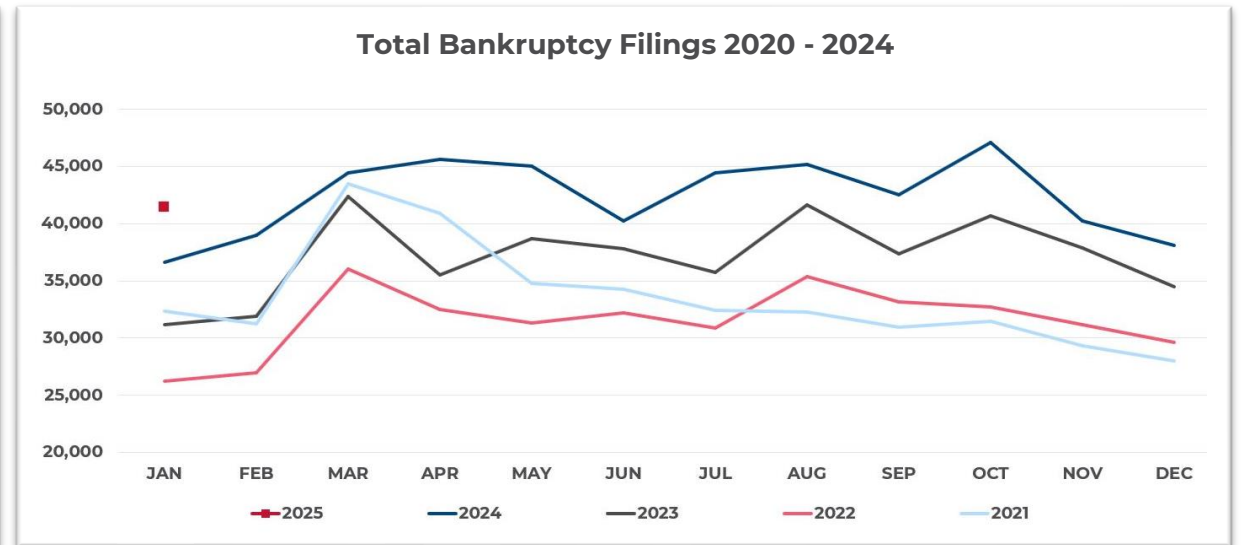
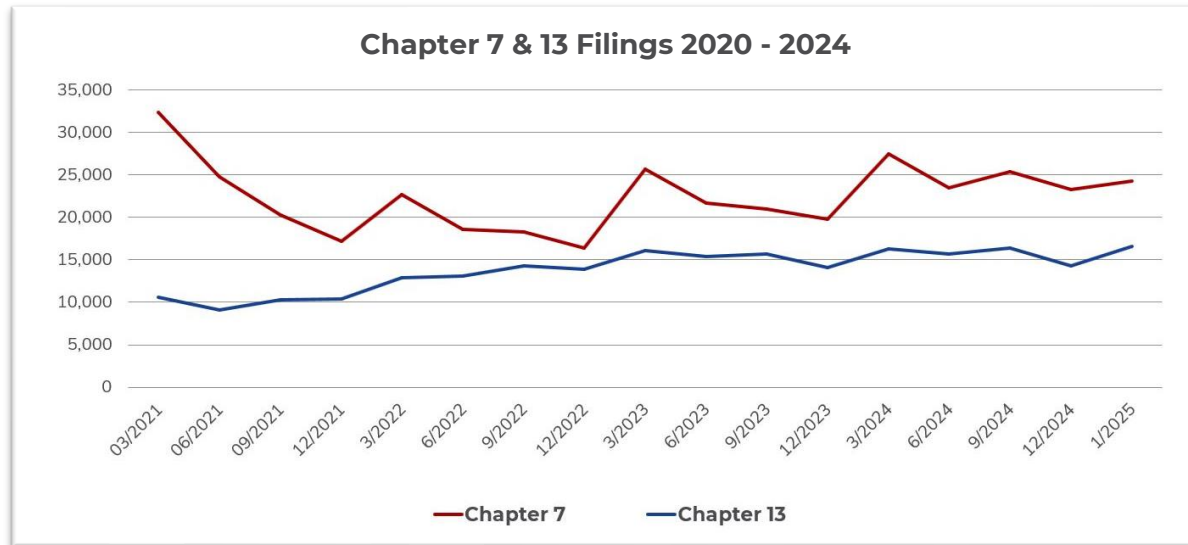
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

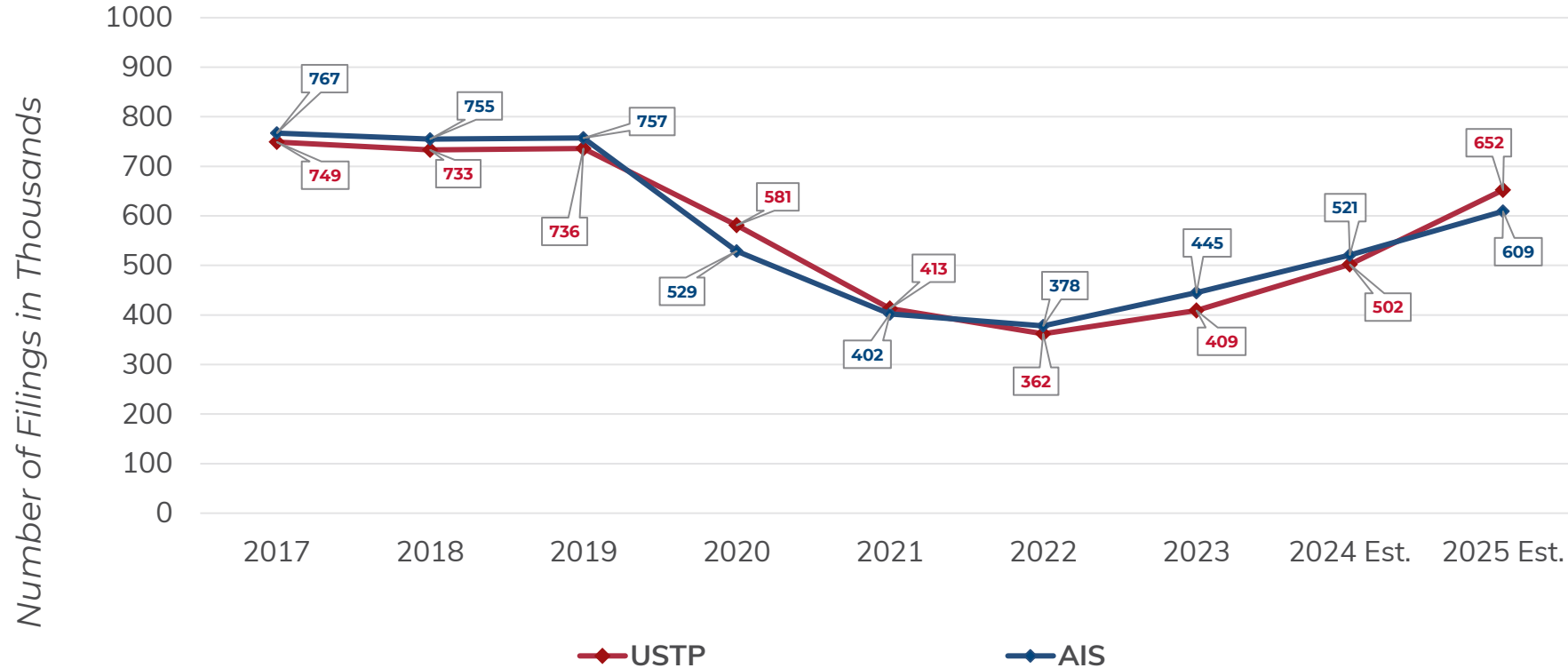


For Bankruptcies Filed Between 01/01/2025 and 01/31/2025

Total Bankruptcies Filed	41,501	Total Bankruptcies Filed last 12 months	513,671
Chapter 13	16,578	Total Bankruptcies Filed Prev. Month	38,143
Chapter 7	24,255	Total Bankruptcies Filed Prev. Year (same month)	36,624
Chapter 11	634	Increased Bankruptcies from Prev. Month Total	3,358 (8.80%)
Chapter 11, Subchapter V	161	Increased Bankruptcies from Prev. Year Total (same month)	4,877 (13.32%)



**Historical and Projected Bankruptcy Case Filings
(Includes DOJ/USTP and AIS data sources)**




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.

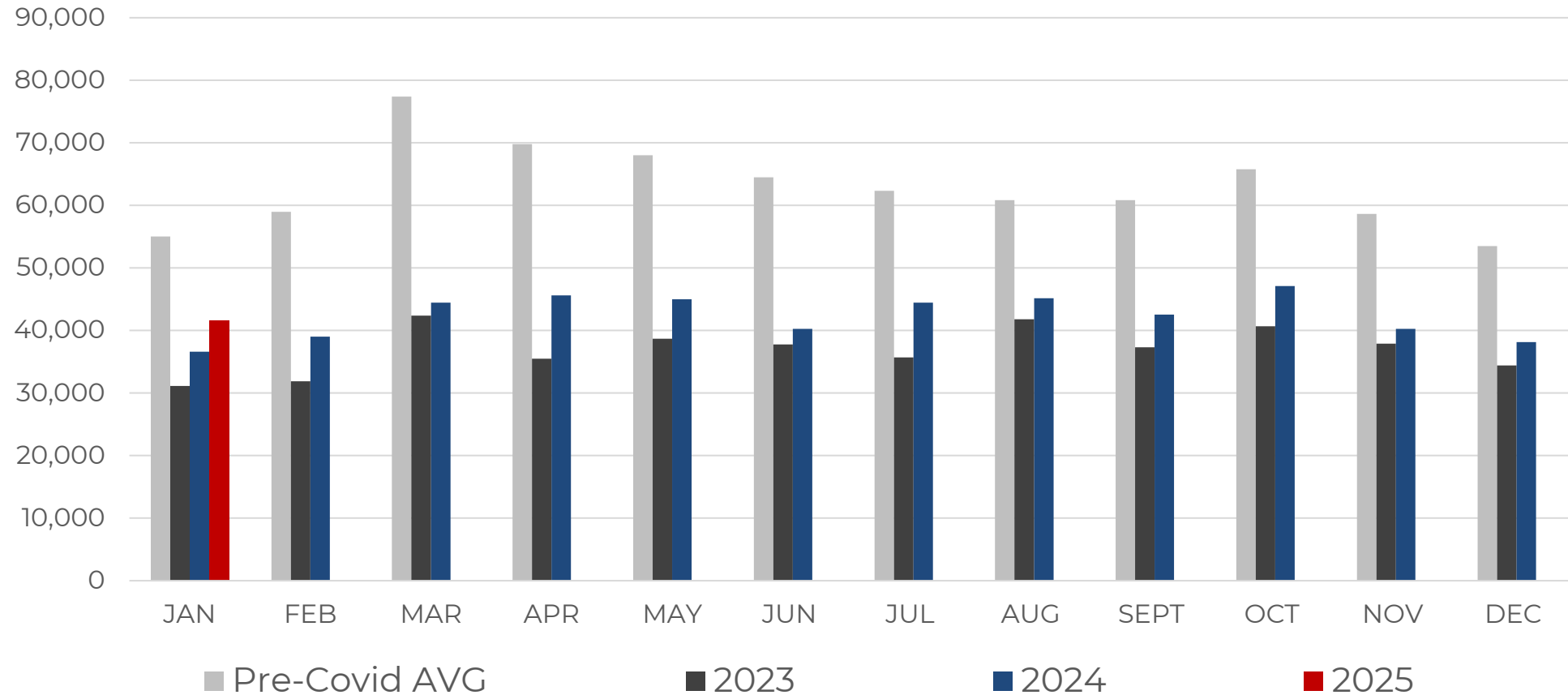
YEAR-TO-DATE BANKRUPTCY SUMMARY



 AIS	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	41,501	4,877	13.32%
Chapter 7	24,255	3,221	15.31%
Chapter 11	634	149	30.72%
Chapter 11 Sub Chapter V	161	-4	-2.42%
Chapter 12	30	18	150.00%
Chapter 13	16,578	1,524	10.12%
Chapter 15	4	-35	-89.74%

2025 MONTHLY FILING TOTALS

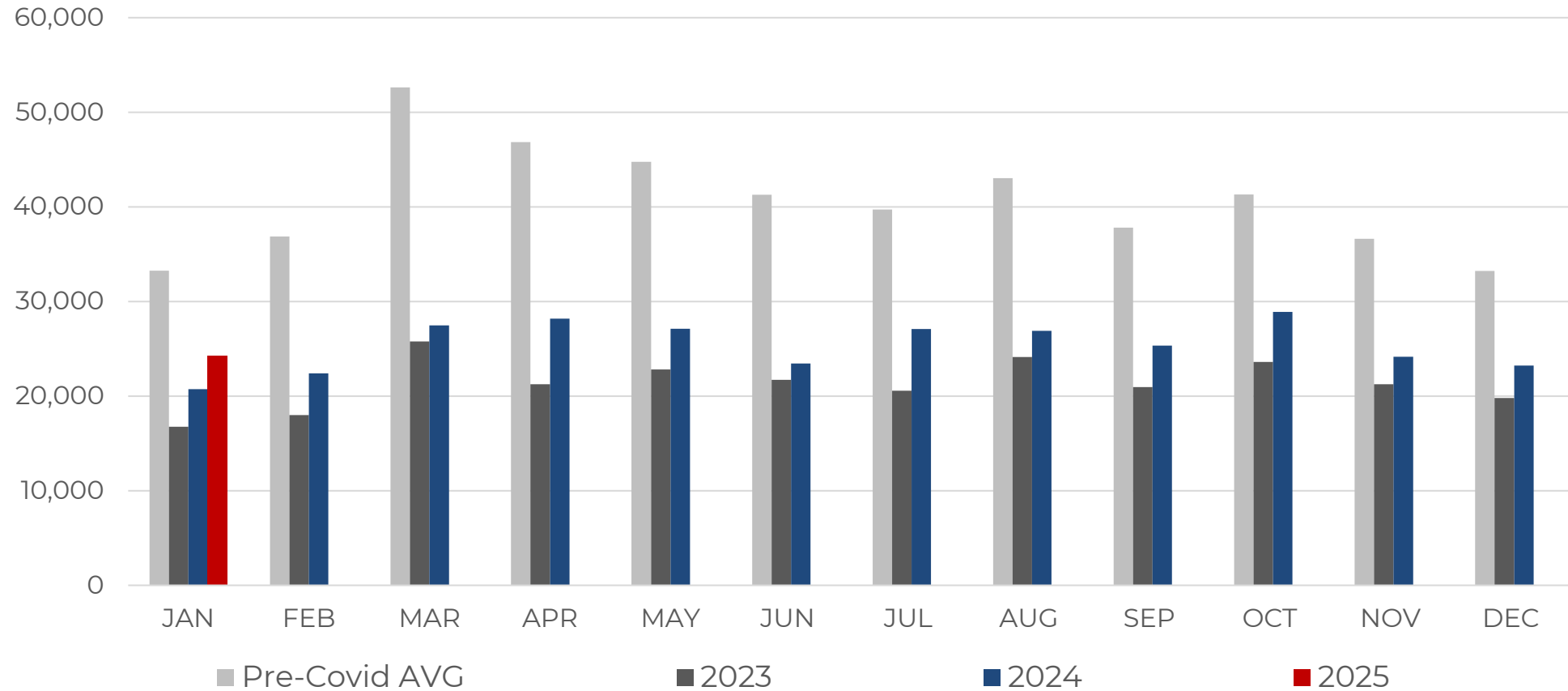
January total filings are **up 13.32%** compared to the same time period in 2024.
This total is **24.59% below** the pre-Covid average* for the month of January.



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

2025 MONTHLY CHAPTER 7 FILINGS

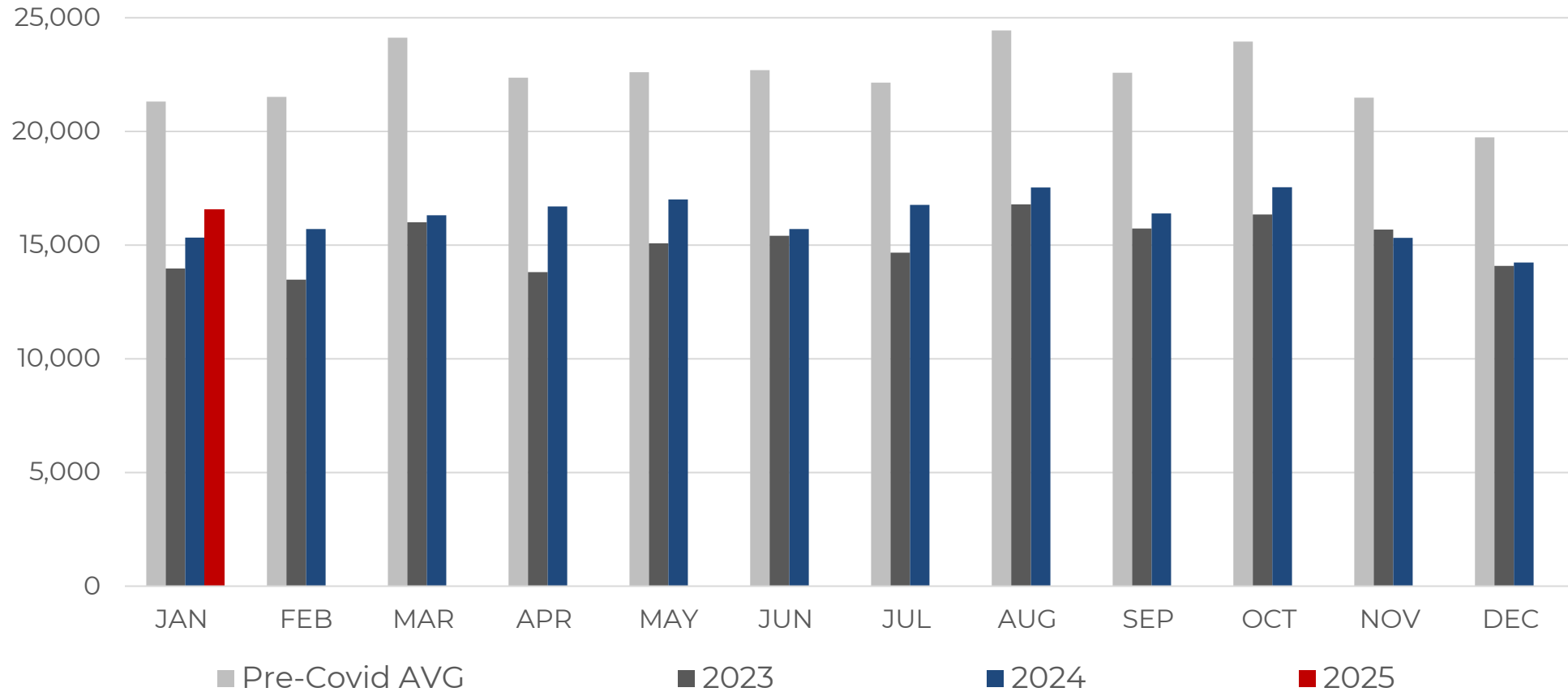
January Chapter 7s are **up 15.31%** compared to the same time period in 2024.
This total is **27.05% below** the Pre-Covid average* for the month of January.



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

2025 MONTHLY CHAPTER 13 FILINGS

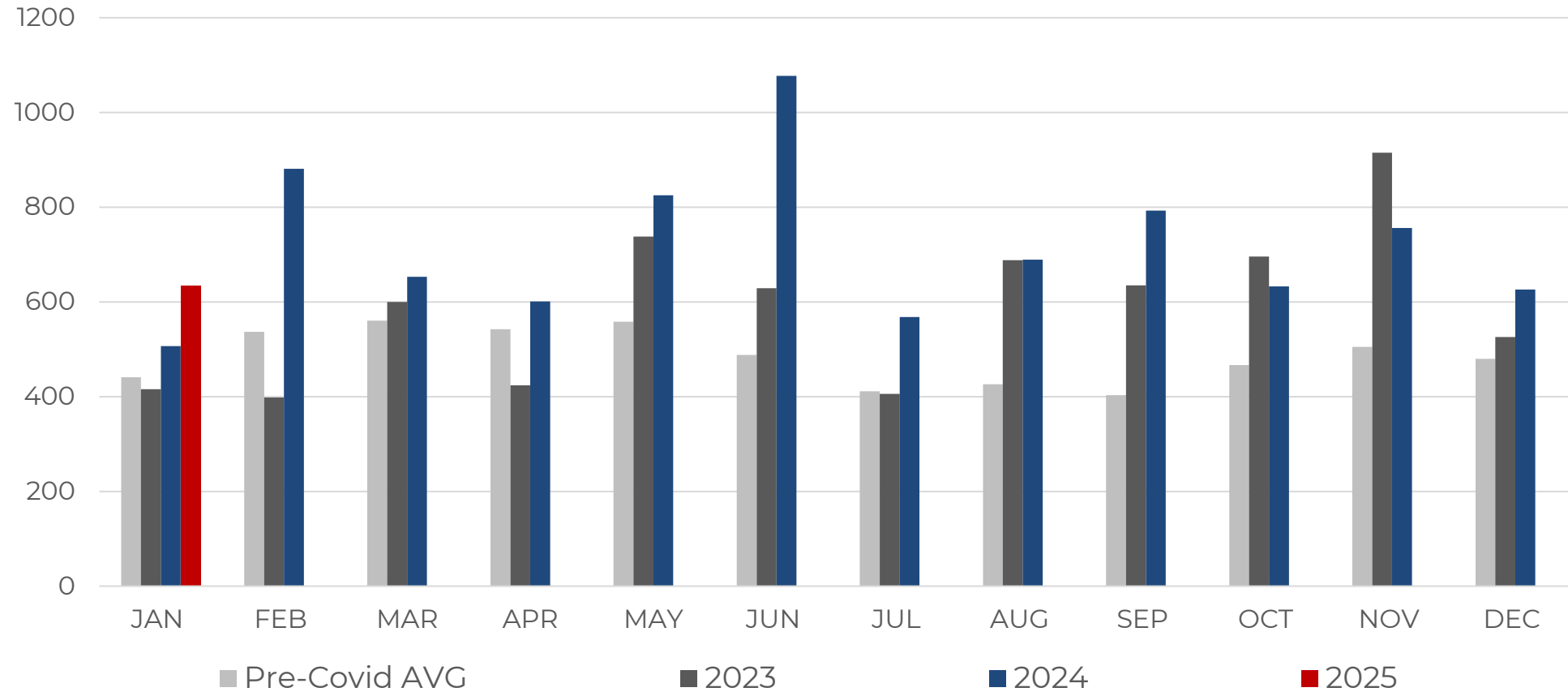
January Chapter 13s are **up 10.12%** compared to the same time period in 2024.
This total is **22.19% below** the pre-Covid average* for the month of January.



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

2025 MONTHLY CHAPTER 11 FILINGS

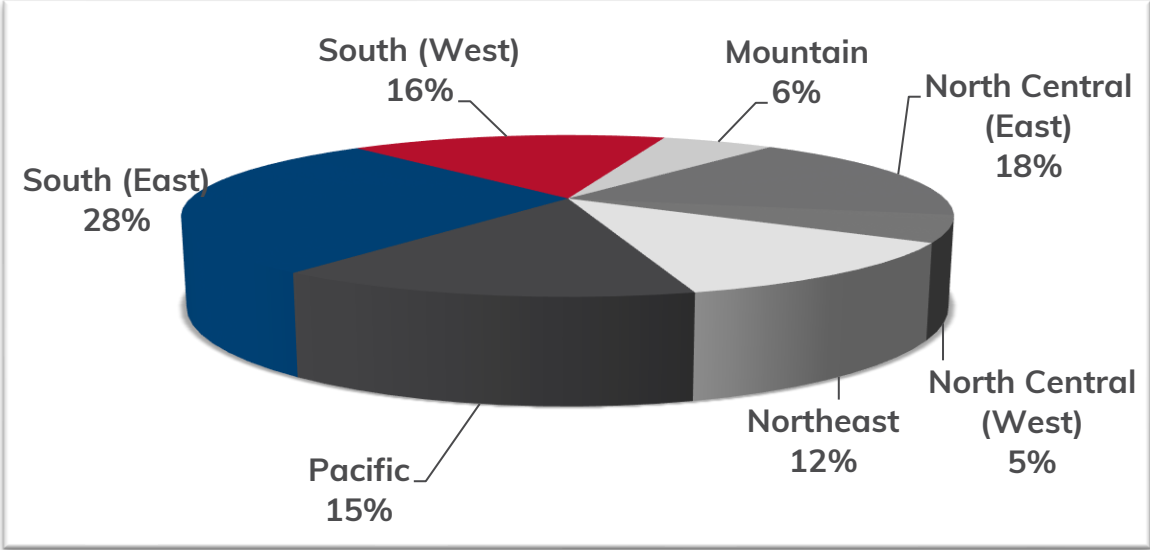
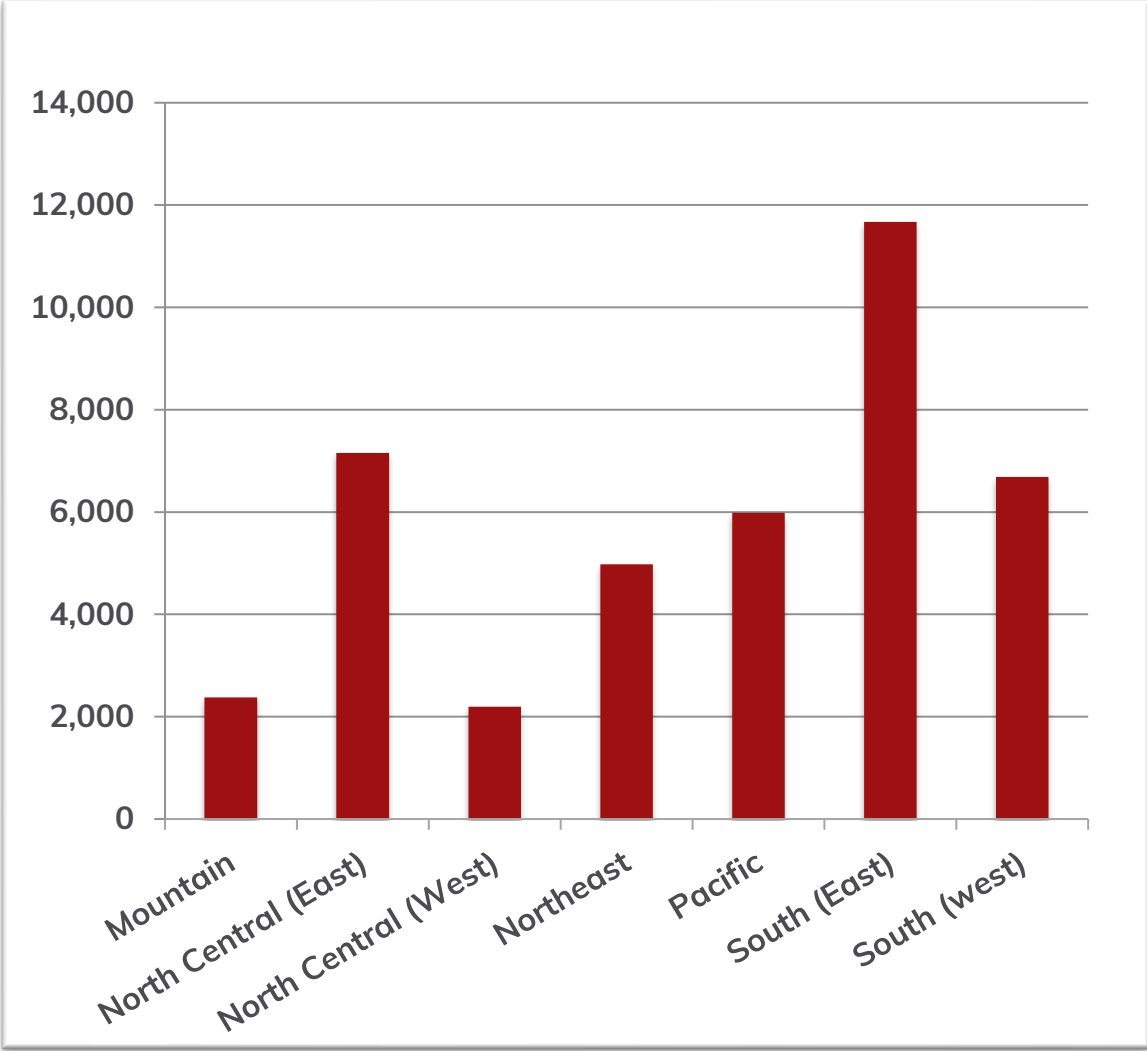
January Chapter 11s are **up 30.72%** compared to the same time period in 2024.
This total is **43.76% above** the pre-Covid average* for the month of January.



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

BANKRUPTCY FILINGS BY REGION

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



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 01/01/2025 and 01/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	10			7	17
MIDDLE DISTRICT OF ALABAMA	83			428	511
NORTHERN DISTRICT OF ALABAMA	290	4		531	825
SOUTHERN DISTRICT OF ALABAMA	47	3		251	301
EASTERN DISTRICT OF ARKANSAS	108	1	3	217	329
WESTERN DISTRICT OF ARKANSAS	66	2		108	176
DISTRICT OF ARIZONA	712	13		171	896
CENTRAL DISTRICT OF CALIFORNIA	1,672	38		310	2,020
EASTERN DISTRICT OF CALIFORNIA	664	8	2	169	843
NORTHERN DISTRICT OF CALIFORNIA	297	17		159	473
SOUTHERN DISTRICT OF CALIFORNIA	357	1		56	414
DISTRICT OF COLORADO	425	12		123	560
DISTRICT OF CONNECTICUT	239	3		61	303
DISTRICT OF WASHINGTON, D.C.	33	3		10	46
DISTRICT OF DELAWARE	63	56		36	155
MIDDLE DISTRICT OF FLORIDA	1,371	33	2	423	1,829
NORTHERN DISTRICT OF FLORIDA	133	3		38	174
SOUTHERN DISTRICT OF FLORIDA	622	27		516	1,165
MIDDLE DISTRICT OF GEORGIA	132		3	330	465
NORTHERN DISTRICT OF GEORGIA	759	31		681	1,471

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	40			228	268
DISTRICT OF GUAM	2			2	4
DISTRICT OF HAWAII	52	1		36	89
NORTHERN DISTRICT OF IOWA	102	1	3	11	117
SOUTHERN DISTRICT OF IOWA	109		2	38	149
DISTRICT OF IDAHO	177	1		15	193
CENTRAL DISTRICT OF ILLINOIS	139		1	55	195
NORTHERN DISTRICT OF ILLINOIS	864	11		728	1,603
SOUTHERN DISTRICT OF ILLINOIS	70			80	150
NORTHERN DISTRICT OF INDIANA	220	1		225	446
SOUTHERN DISTRICT OF INDIANA	322	3	5	360	690
DISTRICT OF KANSAS	128	1		111	240
EASTERN DISTRICT OF KENTUCKY	228			168	396
WESTERN DISTRICT OF KENTUCKY	178			258	436
EASTERN DISTRICT OF LOUISIANA	32	1		154	187
MIDDLE DISTRICT OF LOUISIANA	34			42	76
WESTERN DISTRICT OF LOUISIANA	69			365	434
DISTRICT OF MASSACHUSETTS	235	4		146	385
DISTRICT OF MARYLAND	499	10		376	885
DISTRICT OF MAINE	25			8	33

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	917	4		394	1,315
WESTERN DISTRICT OF MICHIGAN	181			93	274
DISTRICT OF MINNESOTA	546		1	192	739
EASTERN DISTRICT OF MISSOURI	224		1	150	375
WESTERN DISTRICT OF MISSOURI	147	4		165	316
NORTHERN DISTRICT OF MISSISSIPPI	117	1		215	333
SOUTHERN DISTRICT OF MISSISSIPPI	187	5		226	418
DISTRICT OF MONTANA	45	2		13	60
EASTERN DISTRICT OF NORTH CAROLINA	91	5		275	371
MIDDLE DISTRICT OF NORTH CAROLINA	64			97	161
WESTERN DISTRICT OF NORTH CAROLINA	74	1		92	167
DISTRICT OF NORTH DAKOTA	26	3		7	36
DISTRICT OF NEBRASKA	110			76	186
DISTRICT OF NEW HAMPSHIRE	37	3		20	60
DISTRICT OF NEW JERSEY	590	14		463	1,067
DISTRICT OF NEW MEXICO	99	1		17	117
DISTRICT OF NEVADA	576	14		109	699
EASTERN DISTRICT OF NEW YORK	521	50		383	954
NORTHERN DISTRICT OF NEW YORK	193	1	2	65	261
SOUTHERN DISTRICT OF NEW YORK	271	32		111	414

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	132	5		62	199
NORTHERN DISTRICT OF OHIO	760	3		205	968
SOUTHERN DISTRICT OF OHIO	512			252	764
EASTERN DISTRICT OF OKLAHOMA	52			9	61
NORTHERN DISTRICT OF OKLAHOMA	108	1		19	128
WESTERN DISTRICT OF OKLAHOMA	201	1	1	90	293
DISTRICT OF OREGON	518	2		155	675
EASTERN DISTRICT OF PENNSYLVANIA	193	8		236	437
MIDDLE DISTRICT OF PENNSYLVANIA	151	3		136	290
WESTERN DISTRICT OF PENNSYLVANIA	191	20		125	336
DISTRICT OF PUERTO RICO	145	4		303	452
DISTRICT OF RHODE ISLAND	39			22	61
DISTRICT OF SOUTH CAROLINA	124	3		254	381
DISTRICT OF SOUTH DAKOTA	16	1		18	35
EASTERN DISTRICT OF TENNESSEE	305	2		251	558
MIDDLE DISTRICT OF TENNESSEE	216	10		213	439
WESTERN DISTRICT OF TENNESSEE	156	5		534	695
EASTERN DISTRICT OF TEXAS	257	6		181	444
NORTHERN DISTRICT OF TEXAS	432	76		376	884
SOUTHERN DISTRICT OF TEXAS	336	29		341	706

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	335	3		241	579
DISTRICT OF UTAH	306	1		220	527
EASTERN DISTRICT OF VIRGINIA	552	6		381	939
WESTERN DISTRICT OF VIRGINIA	144	2		110	256
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	17			4	21
EASTERN DISTRICT OF WASHINGTON	170	3	1	32	206
WESTERN DISTRICT OF WASHINGTON	403	5		136	544
EASTERN DISTRICT OF WISCONSIN	317	1		222	540
WESTERN DISTRICT OF WISCONSIN	149	1	3	60	213
NORTHERN DISTRICT OF WEST VIRGINIA	36			15	51
SOUTHERN DISTRICT OF WEST VIRGINIA	54	2		8	64
DISTRICT OF WYOMING	18			7	25

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