

Bankruptcy Insights Report

2026 | 2nd Issue | January 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.

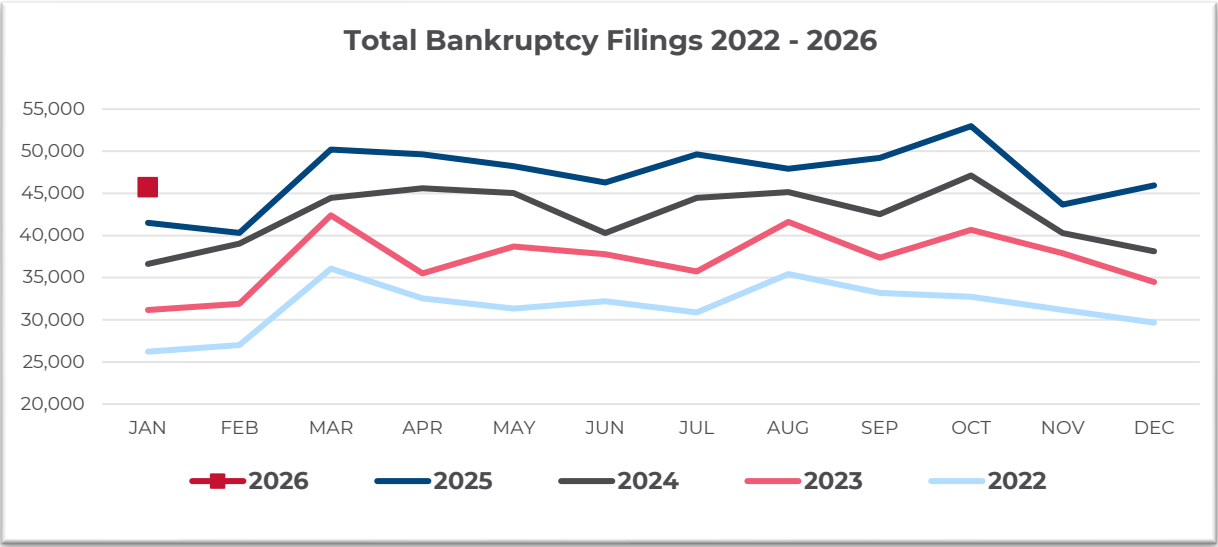
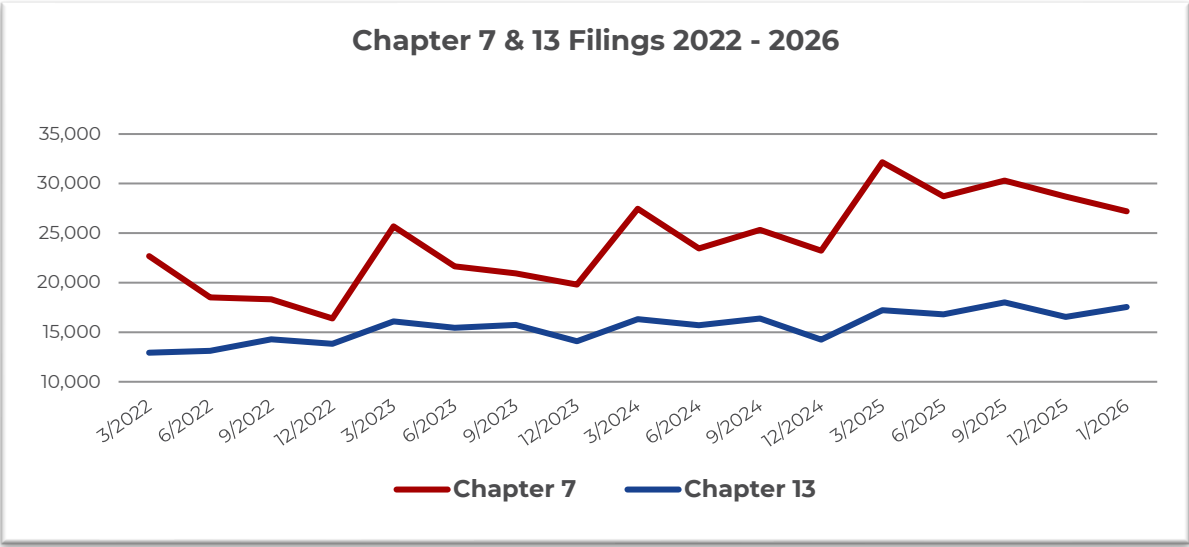
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[**LEARN MORE**](#)

BANKRUPTCY STATISTICS SNAPSHOT

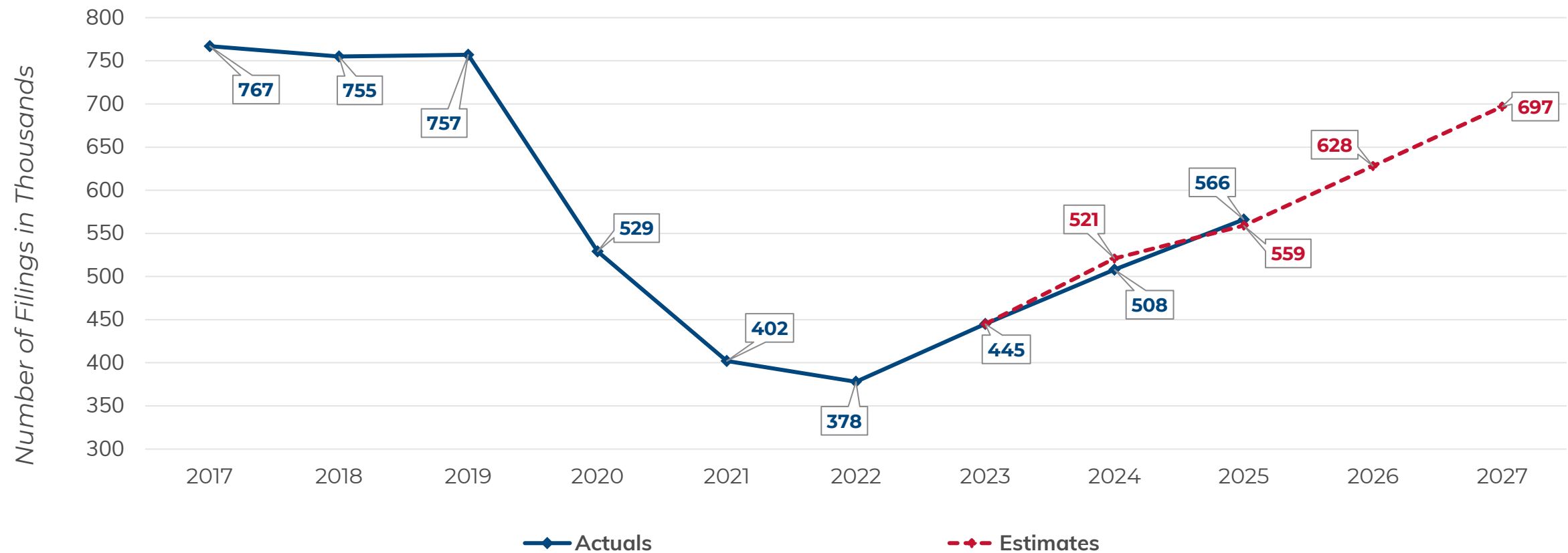


For Bankruptcies Filed Between 01/01/2026 and 01/31/2026


Total Bankruptcies Filed	45,726	Total Bankruptcies Filed last 12 months	570,316
Chapter 13	17,537	Total Bankruptcies Filed Prev. Month	45,962
Chapter 7	27,200	Total Bankruptcies Filed Prev. Year (same month)	41,609
Chapter 11	963	Increased Bankruptcies from Prev. Month Total	-236 (-0.51%)
Chapter 11, Subchapter V	255	Increased Bankruptcies from Prev. Year Total (same month)	4,117 (9.89%)



Historical and Projected Bankruptcy Case Filings



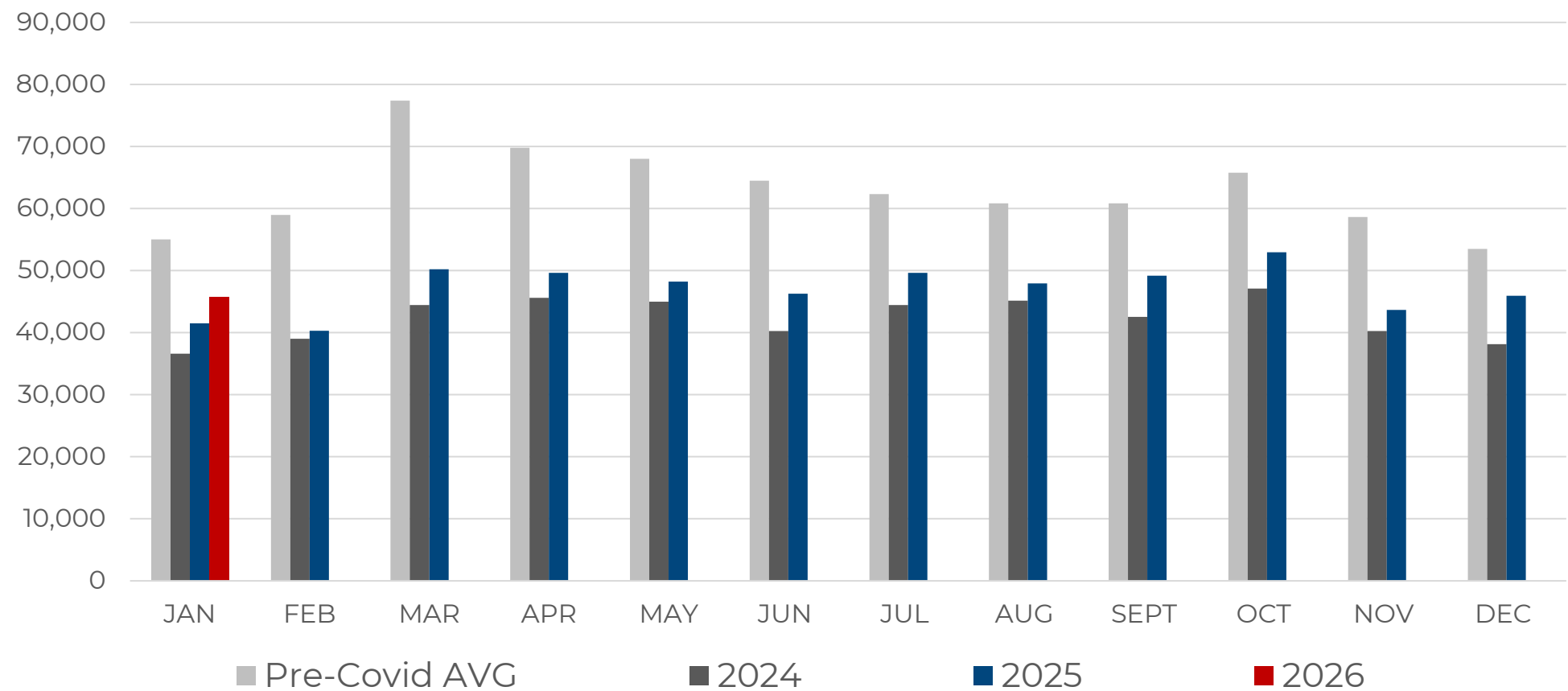
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 for estimates.

	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	45,726	4,117	9.89%
Chapter 7	27,200	2,443	9.87%
Chapter 11	963	377	64.33%
Chapter 11 Sub Chapter V	255	108	73.47%
Chapter 12	22	-6	-21.43%
Chapter 13	17,537	1,303	8.03%
Chapter 15	4	0	0.00%

2025 MONTHLY FILING TOTALS

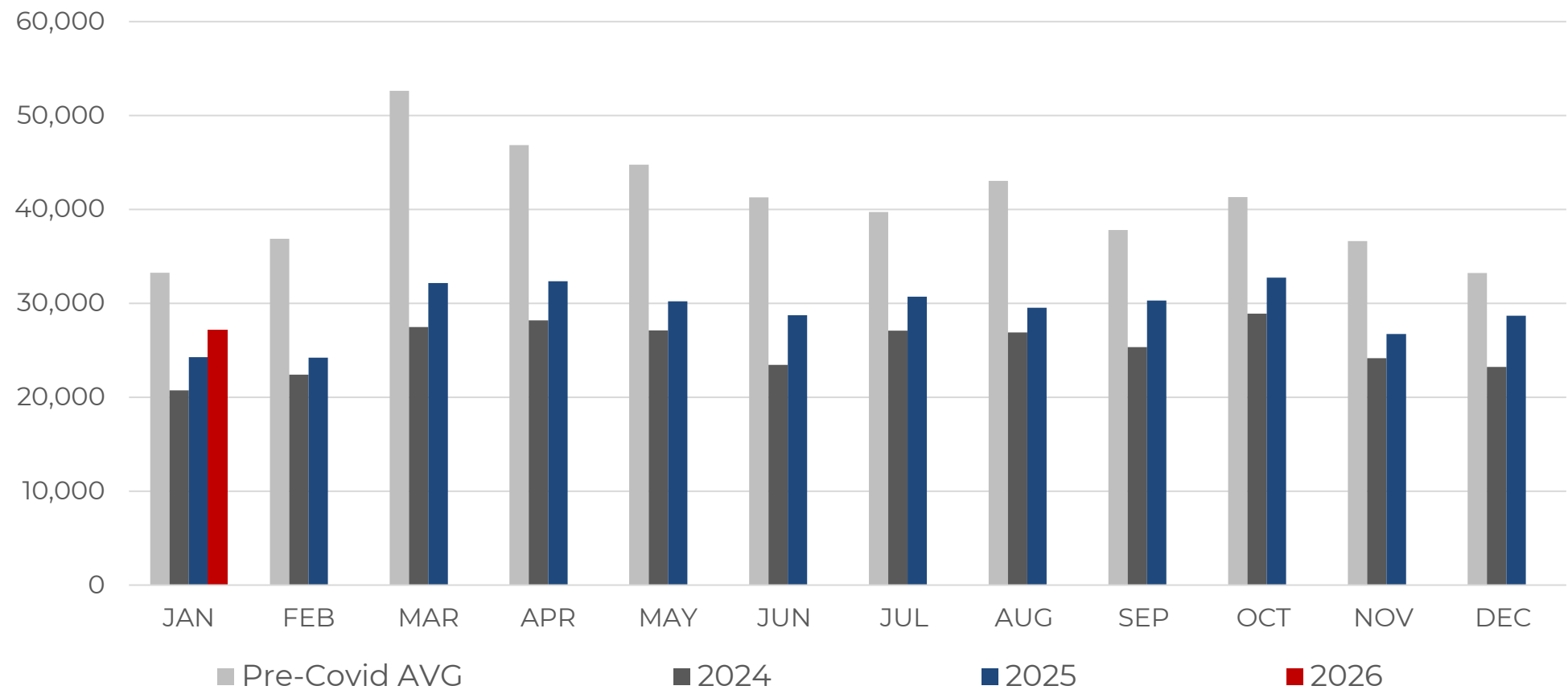


January total filings are **up 9.89%** compared to the same time period in 2025.
This total is **16.91% below** the pre-Covid average* for the month of January.



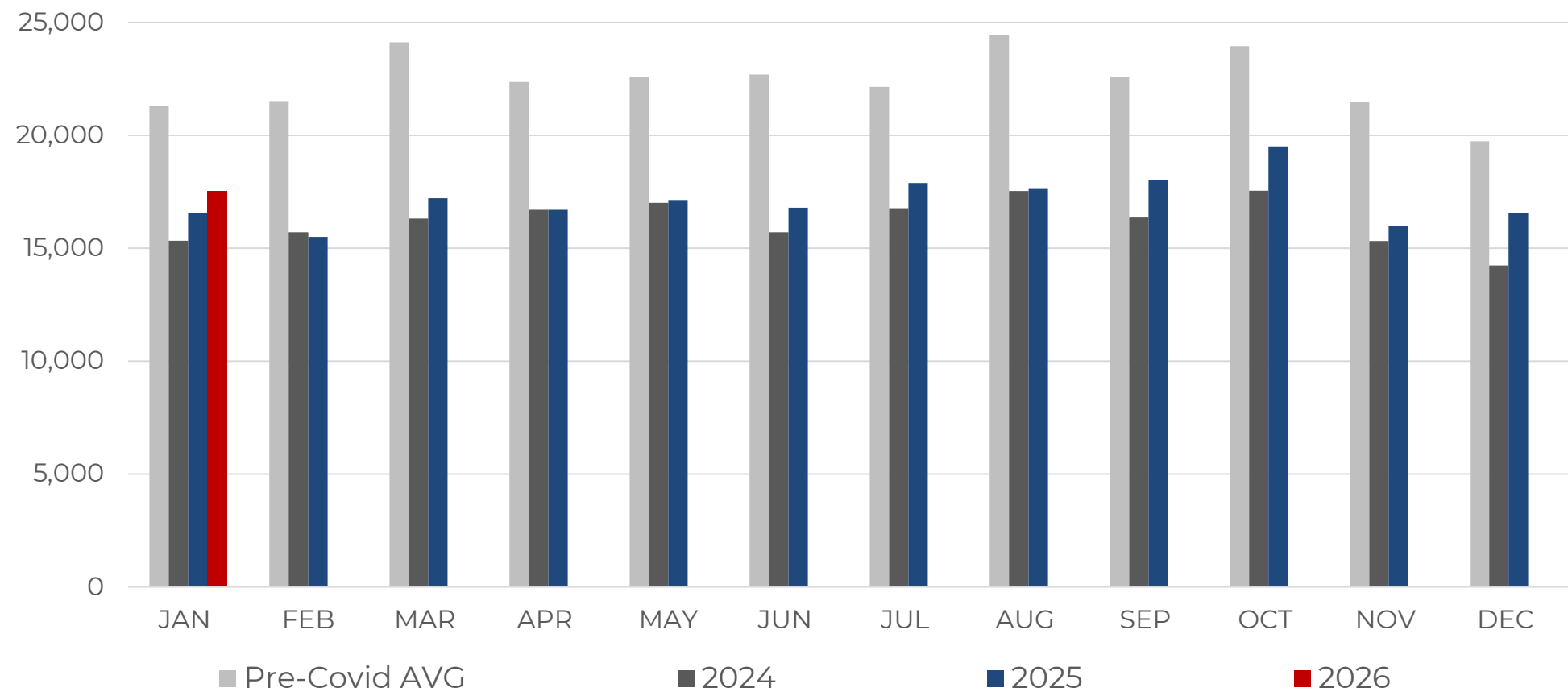
*Pre-Covid average consists of filings totals for 2016-2019

January Chapter 7s are **up 9.87%** compared to the same time period in 2025.
This total is **18.19% below** the Pre-Covid average* for the month of January.



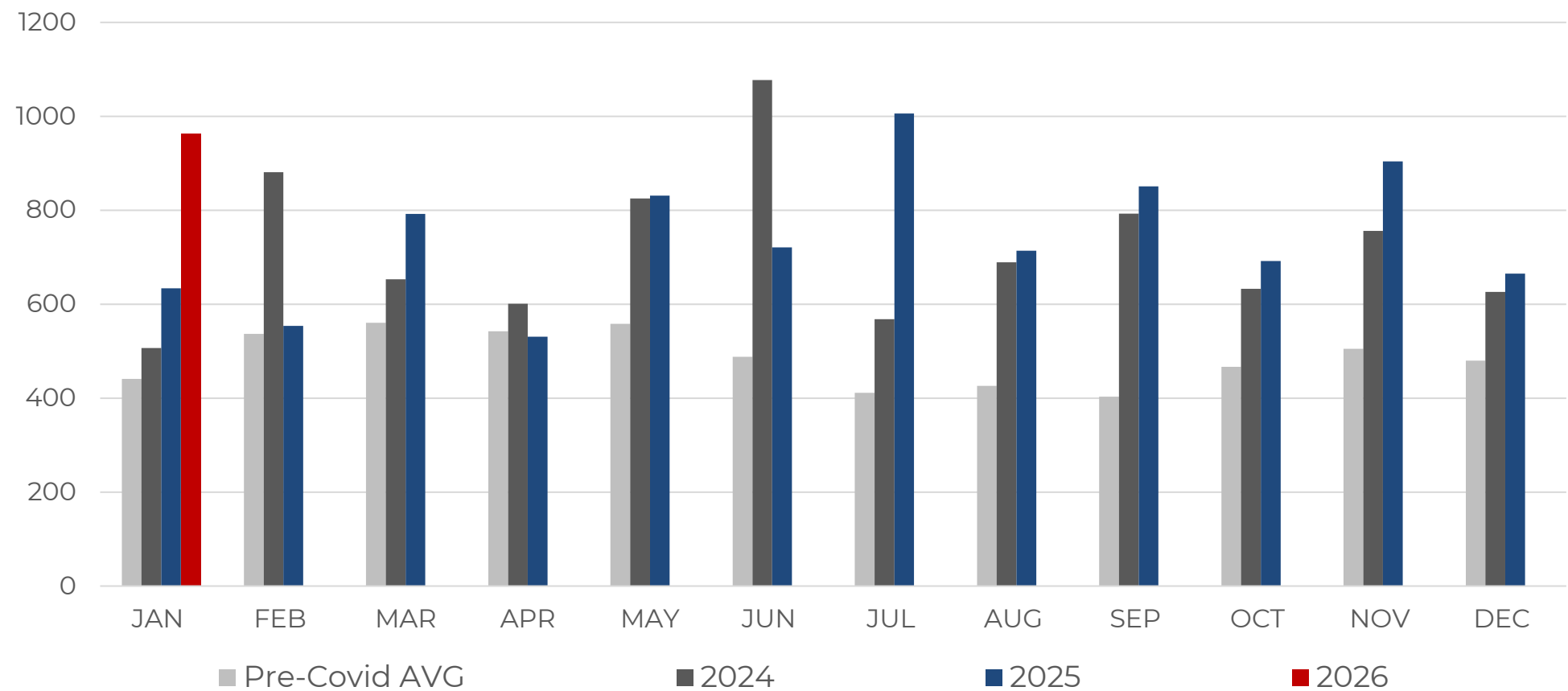
*Pre-Covid average consists of filings totals for 2016-2019

January Chapter 13s are **up 8.03%** compared to the same time period in 2025.
This total is **17.69% below** the Pre-Covid average* for the month of January.



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

January Chapter 11s are **up 64.33%** compared to the same time period in 2025.
This total is **118.36% above** the Pre-Covid average* for the month of January.

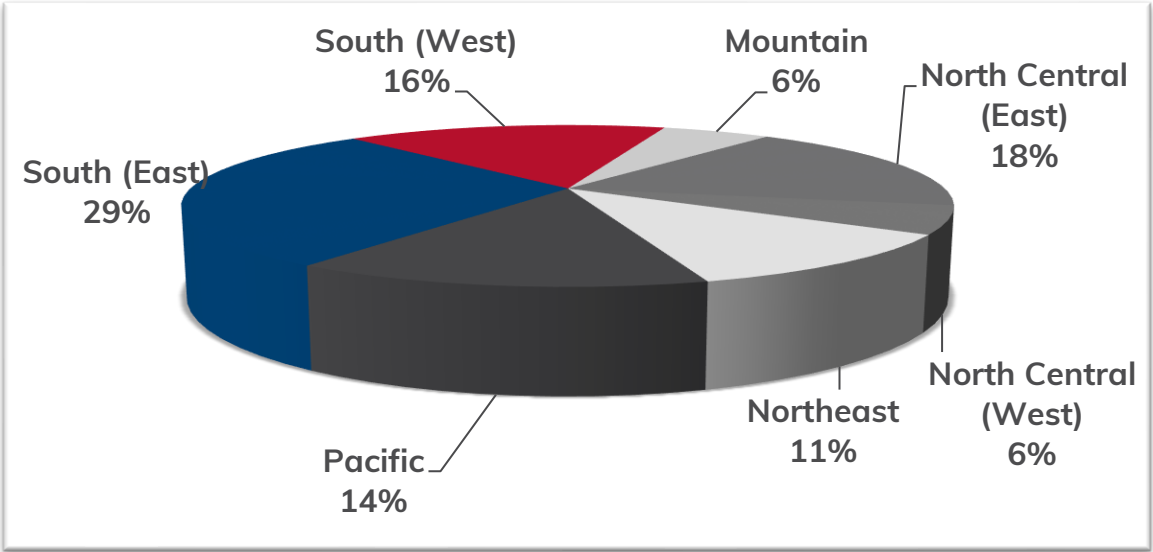
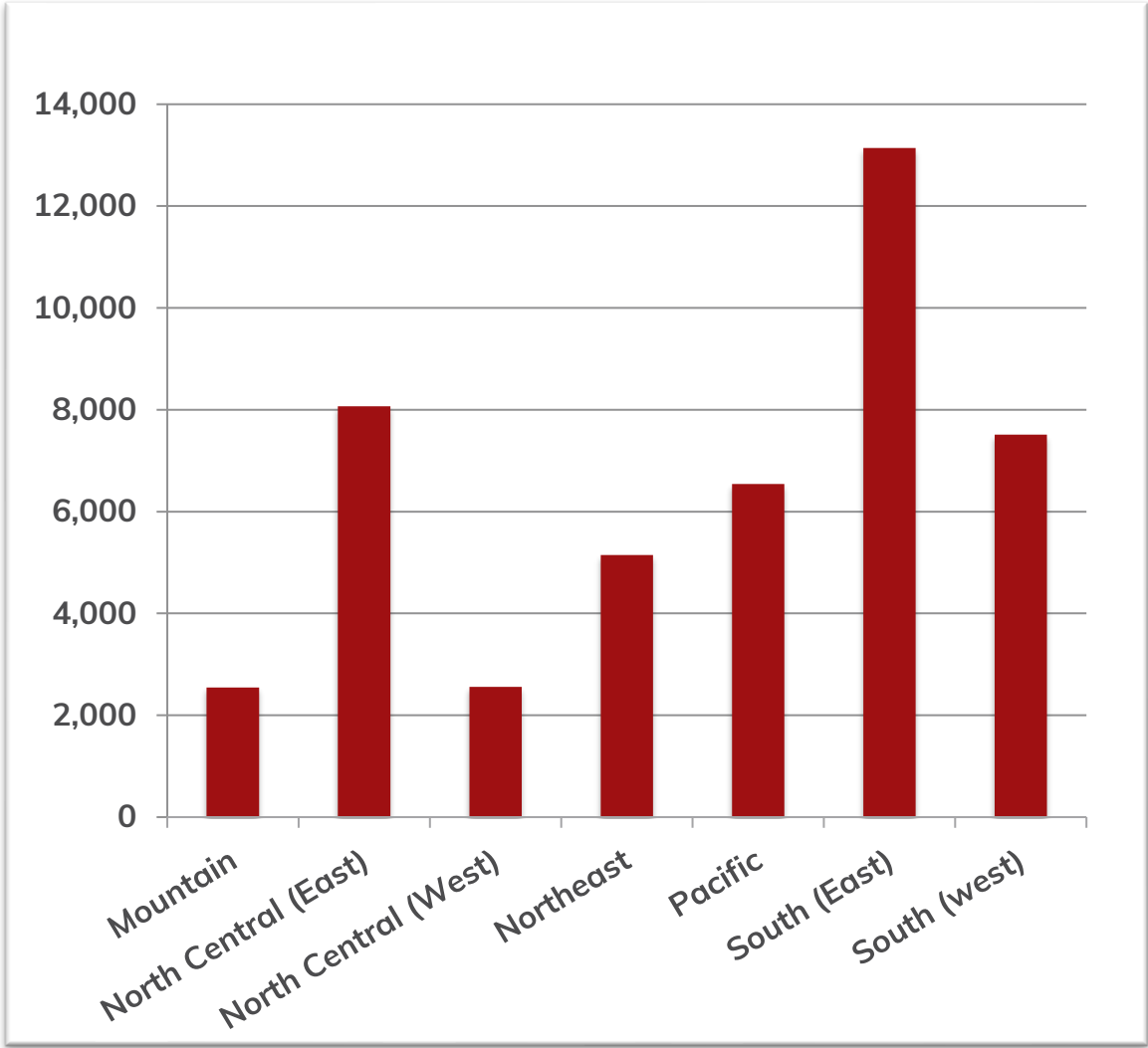


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



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



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

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	19			4	23
MIDDLE DISTRICT OF ALABAMA	80			494	574
NORTHERN DISTRICT OF ALABAMA	286			507	793
SOUTHERN DISTRICT OF ALABAMA	61	2		265	328
EASTERN DISTRICT OF ARKANSAS	124	3	1	220	348
WESTERN DISTRICT OF ARKANSAS	72	1		113	186
DISTRICT OF ARIZONA	780	8		204	992
CENTRAL DISTRICT OF CALIFORNIA	1,989	27		381	2,397
EASTERN DISTRICT OF CALIFORNIA	789	8	1	192	990
NORTHERN DISTRICT OF CALIFORNIA	337	18		175	530
SOUTHERN DISTRICT OF CALIFORNIA	313	5		65	383
DISTRICT OF COLORADO	464	20		130	614
DISTRICT OF CONNECTICUT	202	2		68	272
DISTRICT OF WASHINGTON, D.C.	31	5		8	44
DISTRICT OF DELAWARE	76	12		35	123
MIDDLE DISTRICT OF FLORIDA	1,634	40	1	542	2,217
NORTHERN DISTRICT OF FLORIDA	157	4		47	208
SOUTHERN DISTRICT OF FLORIDA	731	38		545	1,314
MIDDLE DISTRICT OF GEORGIA	146	3	2	362	513
NORTHERN DISTRICT OF GEORGIA	971	38		798	1,807

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	55	2		289	346
DISTRICT OF GUAM					
DISTRICT OF HAWAII	64	2	1	23	90
NORTHERN DISTRICT OF IOWA	89	1		14	104
SOUTHERN DISTRICT OF IOWA	118			32	150
DISTRICT OF IDAHO	152	2		18	172
CENTRAL DISTRICT OF ILLINOIS	196			72	268
NORTHERN DISTRICT OF ILLINOIS	1,142	22		886	2,050
SOUTHERN DISTRICT OF ILLINOIS	105			67	172
NORTHERN DISTRICT OF INDIANA	221	1	2	213	437
SOUTHERN DISTRICT OF INDIANA	344	1		421	766
DISTRICT OF KANSAS	130	2		151	283
EASTERN DISTRICT OF KENTUCKY	278			165	443
WESTERN DISTRICT OF KENTUCKY	176			256	432
EASTERN DISTRICT OF LOUISIANA	60	3		164	227
MIDDLE DISTRICT OF LOUISIANA	38	1		48	87
WESTERN DISTRICT OF LOUISIANA	69	1	1	355	426
DISTRICT OF MASSACHUSETTS	245	10		131	386
DISTRICT OF MARYLAND	618	11	1	405	1,035
DISTRICT OF MAINE	20			9	29

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	981	6	1	472	1,460
WESTERN DISTRICT OF MICHIGAN	207		1	120	328
DISTRICT OF MINNESOTA	623	4	1	197	825
EASTERN DISTRICT OF MISSOURI	275	2		206	483
WESTERN DISTRICT OF MISSOURI	165	4		195	364
NORTHERN DISTRICT OF MISSISSIPPI	104	3		206	313
SOUTHERN DISTRICT OF MISSISSIPPI	215	2		223	440
DISTRICT OF MONTANA	55	4	2	8	69
EASTERN DISTRICT OF NORTH CAROLINA	117	5		361	483
MIDDLE DISTRICT OF NORTH CAROLINA	78			95	173
WESTERN DISTRICT OF NORTH CAROLINA	105	4		120	229
DISTRICT OF NORTH DAKOTA	61			13	74
DISTRICT OF NEBRASKA	142	5	1	76	224
DISTRICT OF NEW HAMPSHIRE	68	1		24	93
DISTRICT OF NEW JERSEY	613	154		379	1,146
DISTRICT OF NEW MEXICO	108			20	128
DISTRICT OF NEVADA	599	11		145	755
EASTERN DISTRICT OF NEW YORK	602	48		356	1,006
NORTHERN DISTRICT OF NEW YORK	169	2	1	78	250
SOUTHERN DISTRICT OF NEW YORK	308	11		105	424

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	116	3		91	210
NORTHERN DISTRICT OF OHIO	770	5		187	962
SOUTHERN DISTRICT OF OHIO	620	8		280	908
EASTERN DISTRICT OF OKLAHOMA	71			12	83
NORTHERN DISTRICT OF OKLAHOMA	134			19	153
WESTERN DISTRICT OF OKLAHOMA	241			66	307
DISTRICT OF OREGON	467	1		134	602
EASTERN DISTRICT OF PENNSYLVANIA	201	11		199	411
MIDDLE DISTRICT OF PENNSYLVANIA	151	3		151	305
WESTERN DISTRICT OF PENNSYLVANIA	245	5		136	386
DISTRICT OF PUERTO RICO	143	4		247	394
DISTRICT OF RHODE ISLAND	66			22	88
DISTRICT OF SOUTH CAROLINA	151	2		305	458
DISTRICT OF SOUTH DAKOTA	38		2	8	48
EASTERN DISTRICT OF TENNESSEE	294	1		280	575
MIDDLE DISTRICT OF TENNESSEE	240	26		174	440
WESTERN DISTRICT OF TENNESSEE	154	4		518	676
EASTERN DISTRICT OF TEXAS	268	7		240	515
NORTHERN DISTRICT OF TEXAS	590	36	1	378	1,005
SOUTHERN DISTRICT OF TEXAS	446	238		339	1,023

BANKRUPTCY FILINGS BY COURT



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

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	335	2		193	530
DISTRICT OF UTAH	536	9		401	946
EASTERN DISTRICT OF VIRGINIA	168	2	1	112	283
WESTERN DISTRICT OF VIRGINIA				2	2
DISTRICT OF THE VIRGIN ISLANDS	13			8	21
DISTRICT OF VERMONT	147	2	1	28	178
EASTERN DISTRICT OF WASHINGTON	446	11		134	591
WESTERN DISTRICT OF WASHINGTON	316	1		203	520
EASTERN DISTRICT OF WISCONSIN	137	2		55	194
WESTERN DISTRICT OF WISCONSIN	35	3		14	52
NORTHERN DISTRICT OF WEST VIRGINIA	63			10	73
SOUTHERN DISTRICT OF WEST VIRGINIA	31	1		9	41
DISTRICT OF WYOMING	335	2		193	530

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