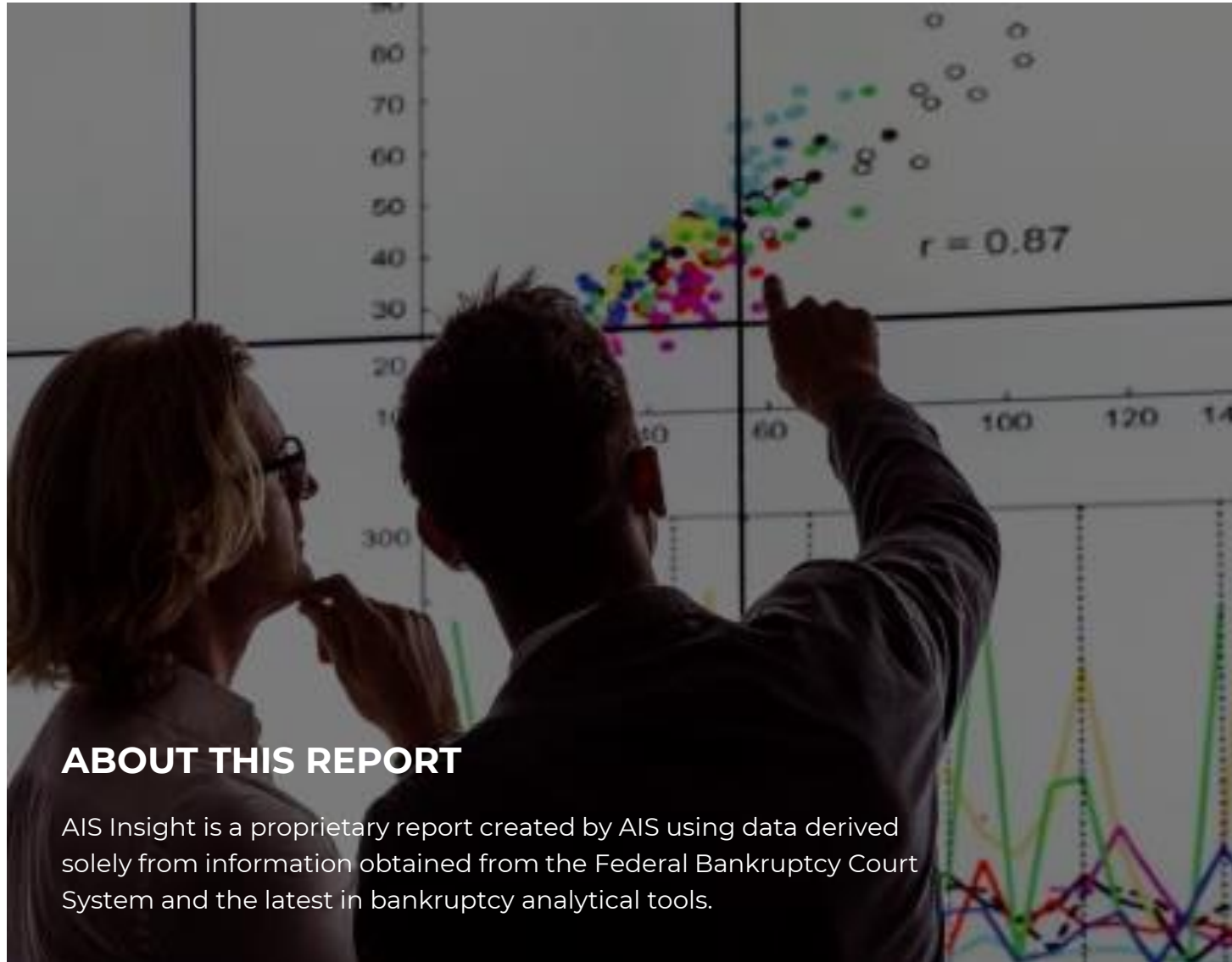


# Bankruptcy Insights Report

## 2024 | 8<sup>th</sup> Issue | July 2024 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.

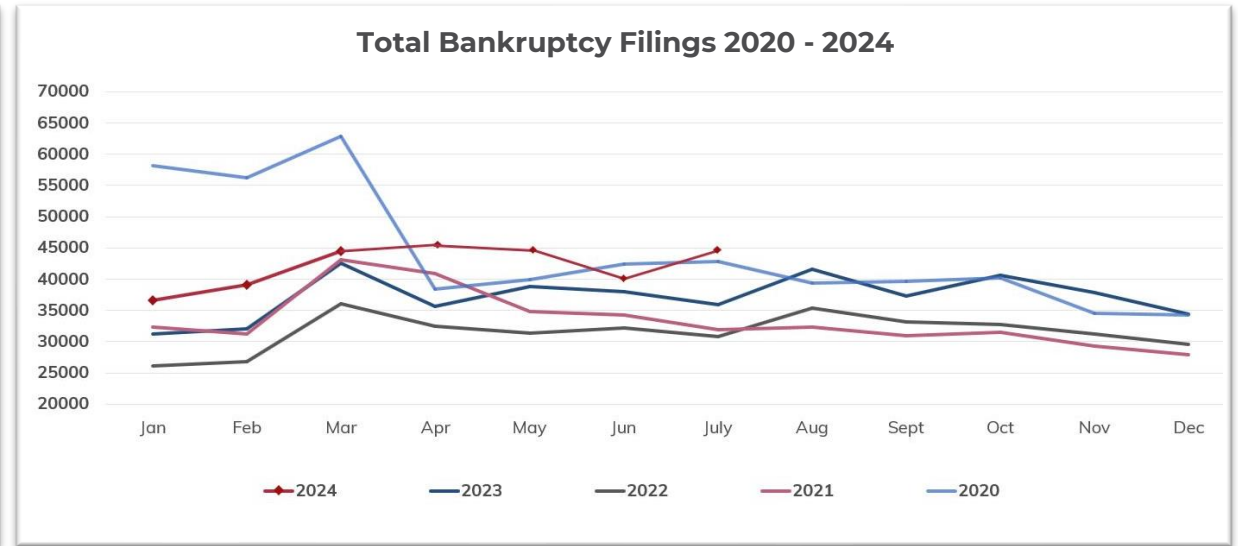
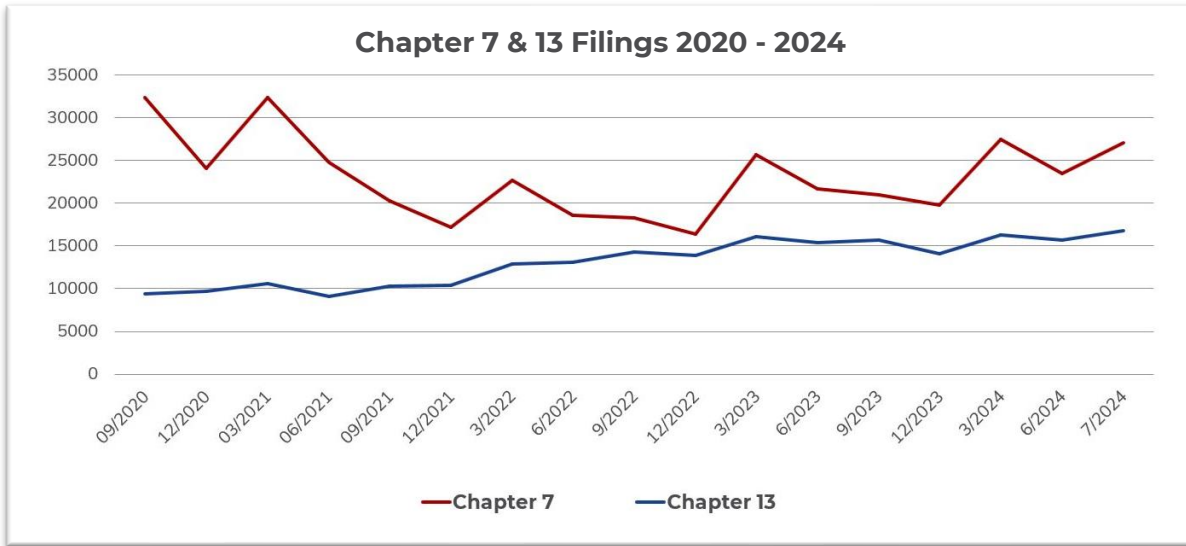
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

# BANKRUPTCY STATISTICS SNAPSHOT

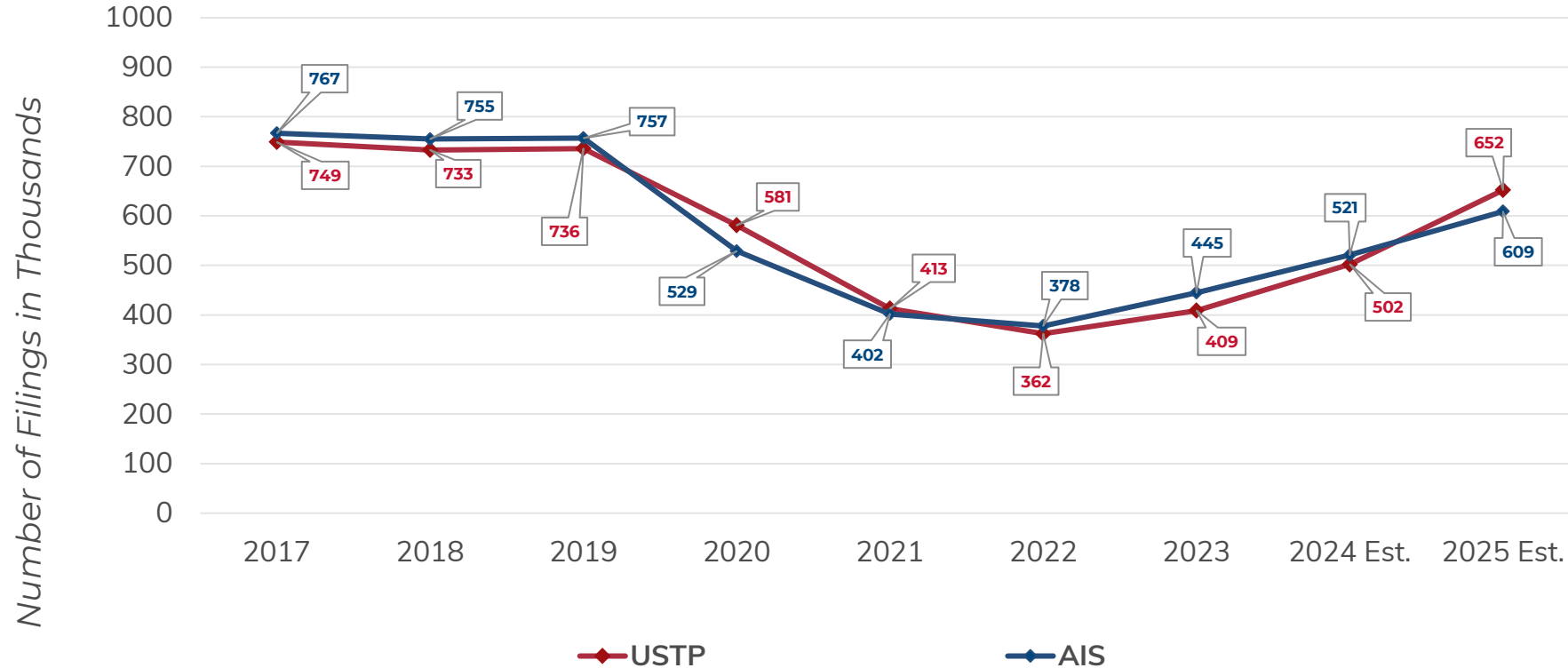


For Bankruptcies Filed Between 07/01/2024 and 07/31/2024

<b>Total Bankruptcies Filed</b>	44,450	<b>Total Bankruptcies Filed last 12 months</b>	487,519
<b>Chapter 13</b>	16,764	<b>Total Bankruptcies Filed Prev. Month</b>	40,283
<b>Chapter 7</b>	27,080	<b>Total Bankruptcies Filed Prev. Year (same month)</b>	35,727
<b>Chapter 11</b>	568	<b>Increased Bankruptcies from Prev. Month Total</b>	4,167 (10.34%)
<b>Chapter 11, Subchapter V</b>	175	<b>Increased Bankruptcies from Prev. Year Total (same month)</b>	8,723 (24.42%)



**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.

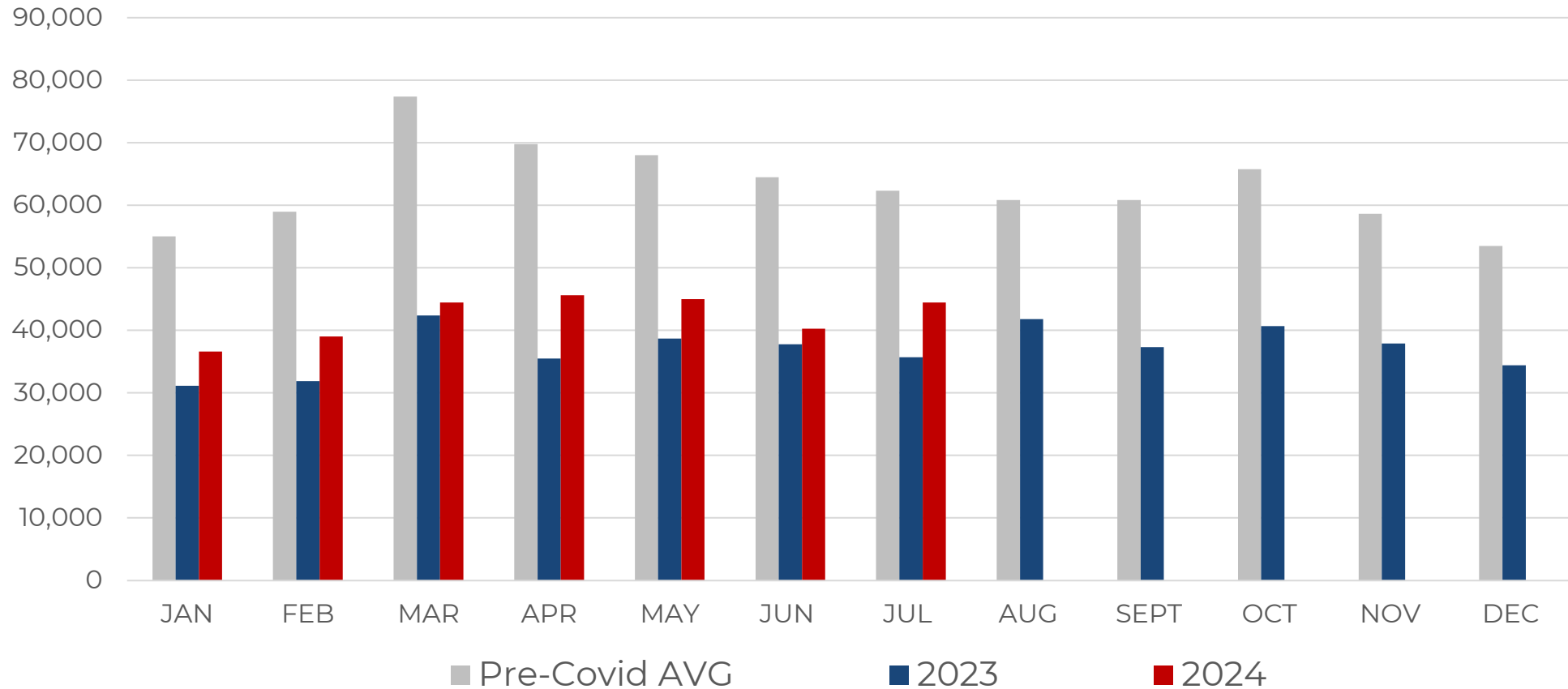
# YEAR-TO-DATE BANKRUPTCY SUMMARY



	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	295,478	42,323	<b>16.72%</b>
Chapter 7	176,938	27,880	<b>18.70%</b>
Chapter 11	5,046	1,797	<b>55.31%</b>
Chapter 11 SubChapter_V	1,533	554	<b>56.59%</b>
Chapter 12	117	40	<b>51.95%</b>
Chapter 13	113,149	12,486	<b>12.40%</b>
Chapter 15	228	120	<b>111.11%</b>

# 2024 MONTHLY FILING TOTALS

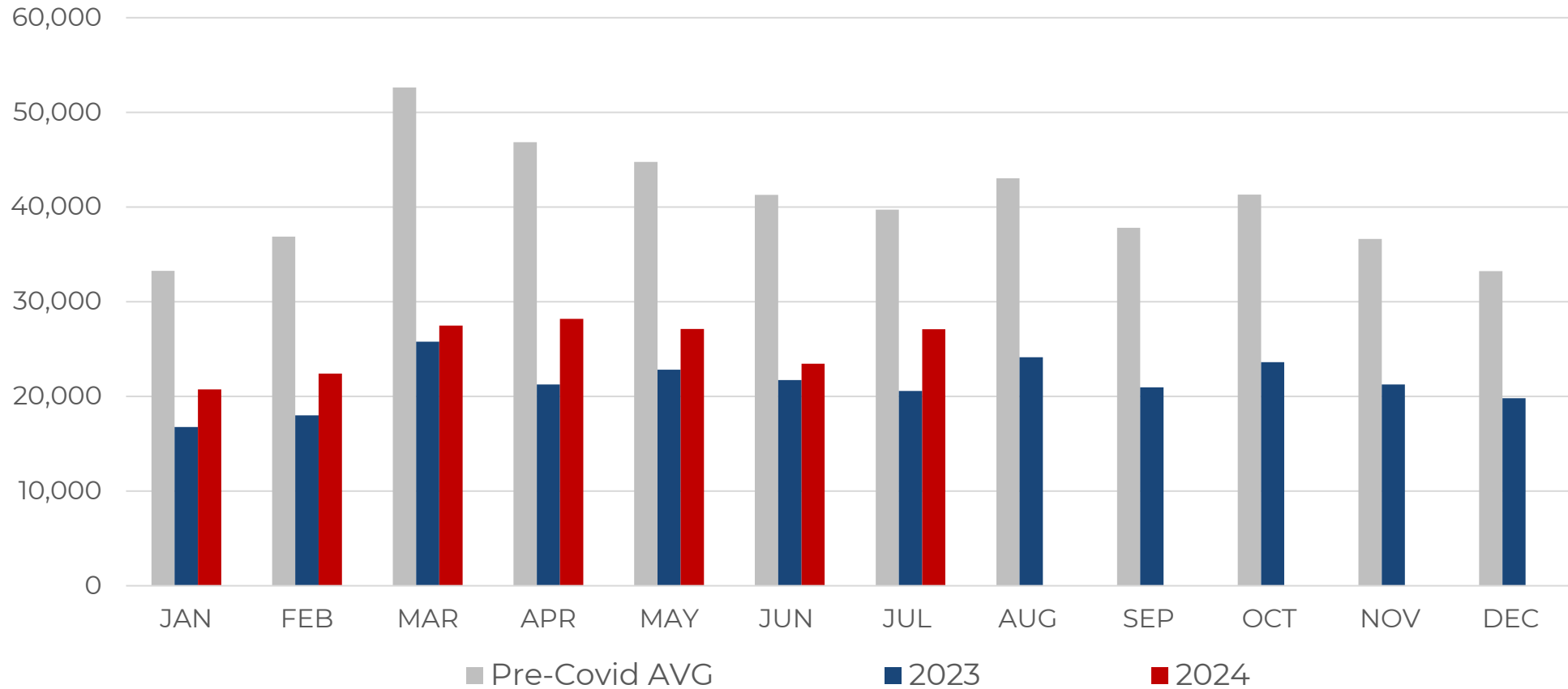
July total filings are **up 24.42%** compared to the same time period in 2023.  
This total is **28.69% below** the pre-Covid average\* for the month of July.



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

# 2024 MONTHLY CHAPTER 7 FILINGS

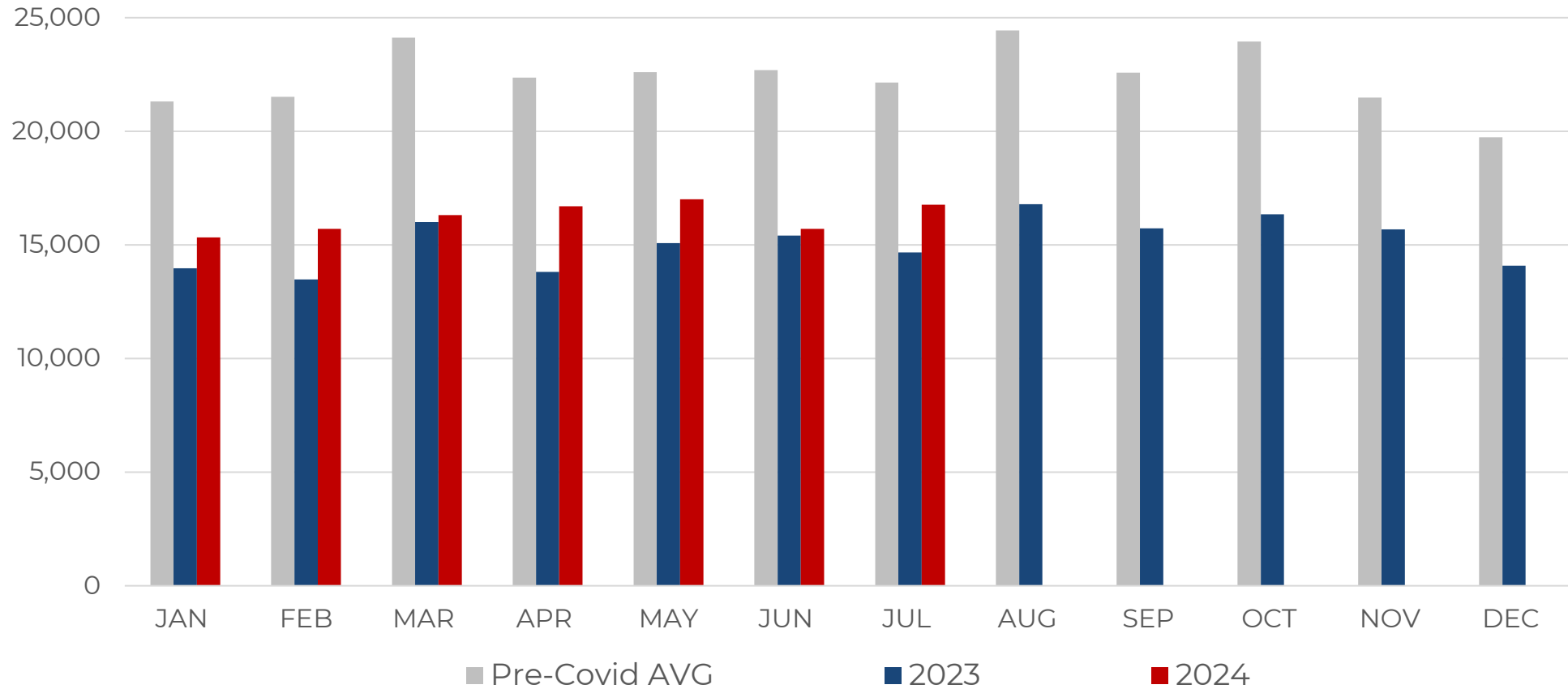
July Chapter 7s are **up 29.55%** compared to the same time period in 2023.  
This total is **31.84% below** the Pre-Covid average\* for the month of July.



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

# 2024 MONTHLY CHAPTER 13 FILINGS

July Chapter 13s are **up 16.59%** compared to the same time period in 2023.  
This total is **24.30% below** the pre-Covid average\* for the month of July.

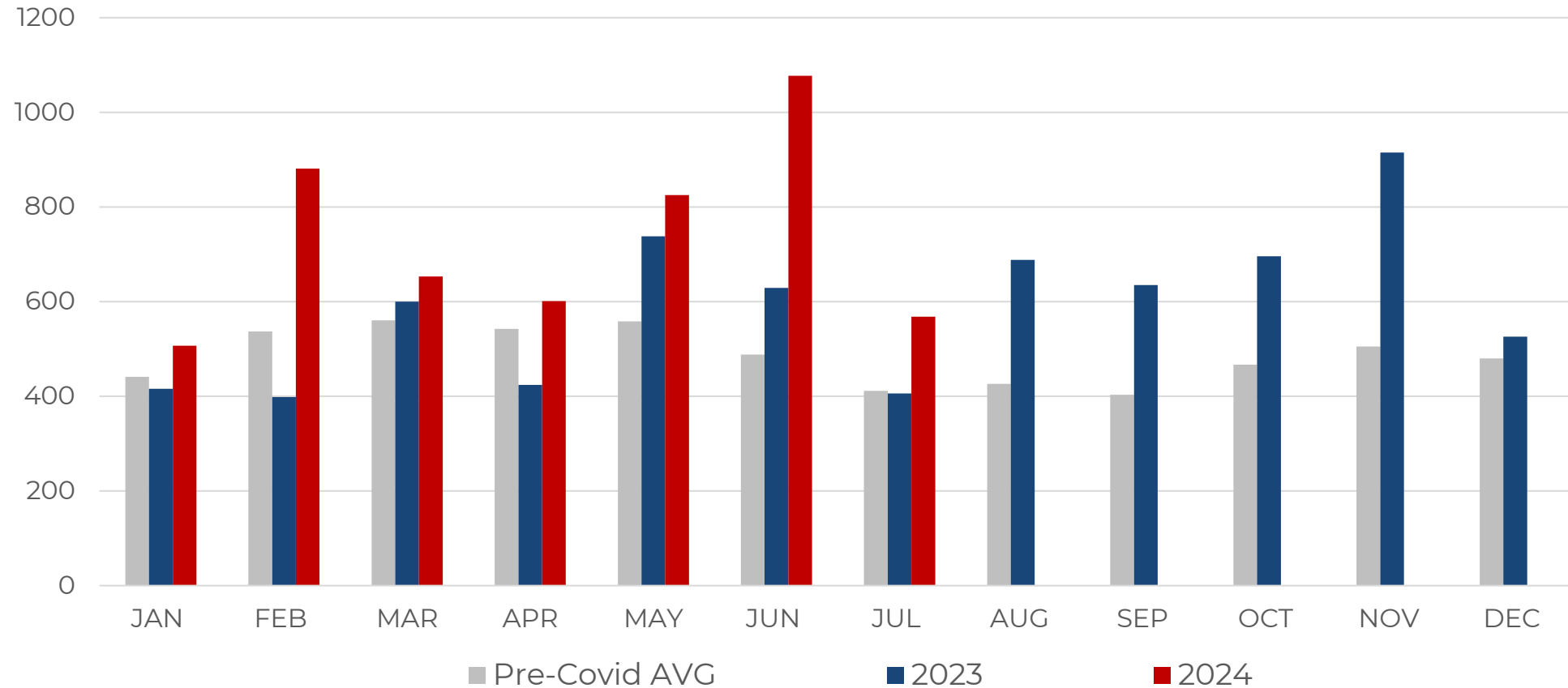


\*Pre-Covid average consists of filings totals for 2016-2019



# 2024 MONTHLY CHAPTER 11 FILINGS

July Chapter 11s are **up 49.47%** compared to the same time period in 2023.  
This total is **38.11% above** the pre-Covid average\* for the month of July.

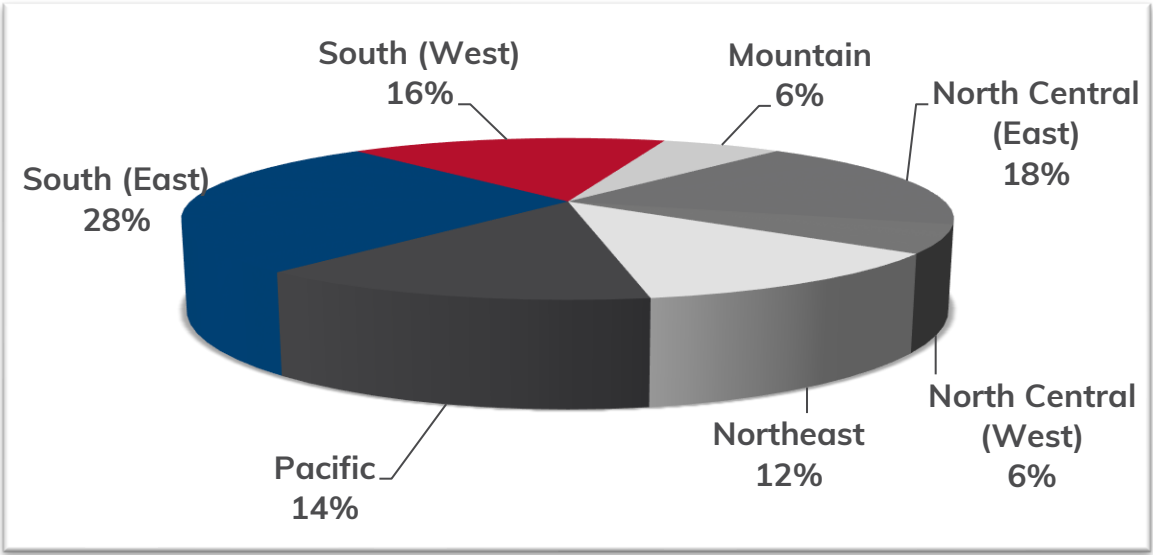
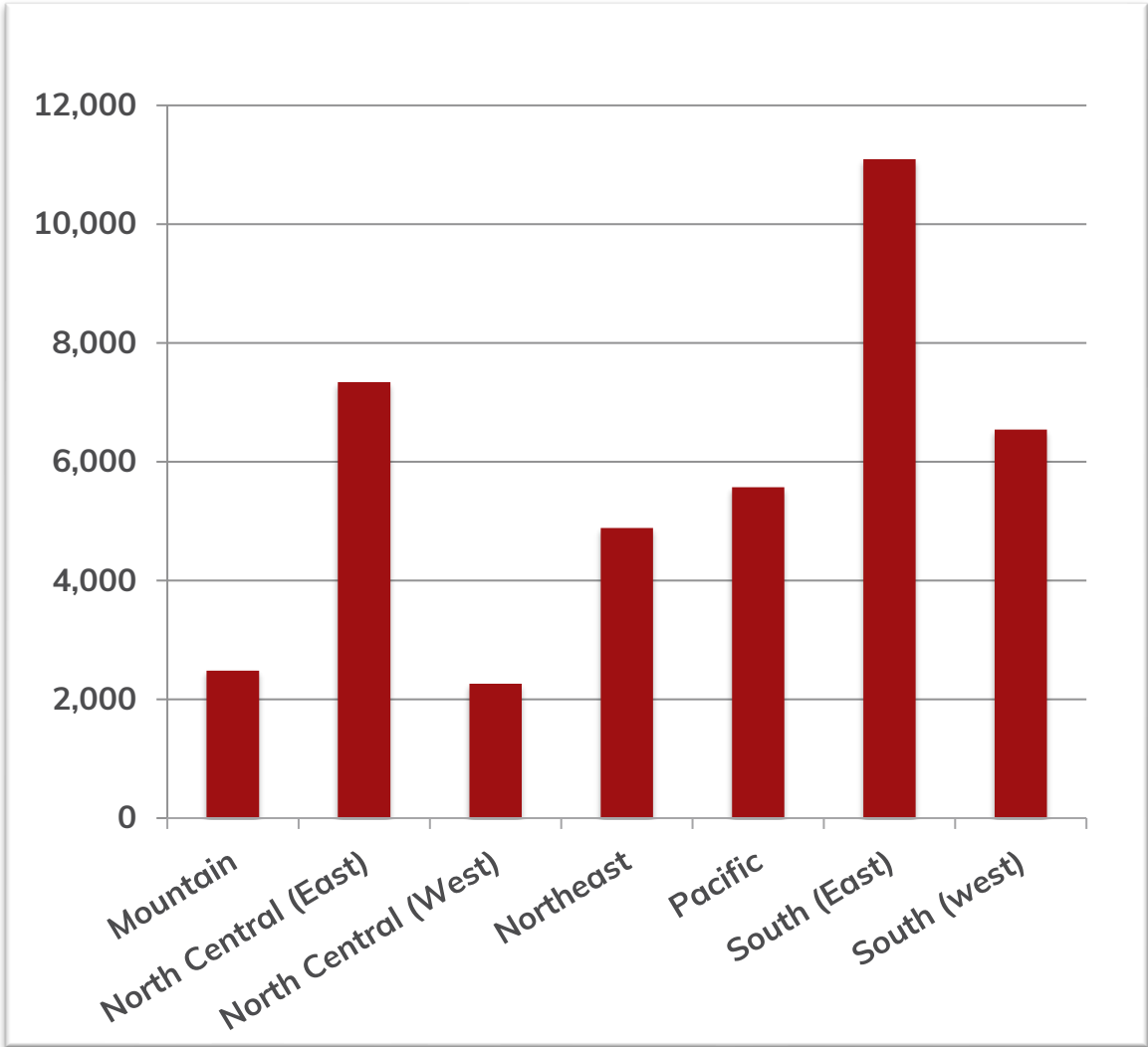


\*Pre-Covid average consists of filings totals for 2016-2019

# BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 07/01/2024 and 07/31/2024



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 07/01/2024 and 07/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	9			8	17
MIDDLE DISTRICT OF ALABAMA	100	1		414	515
NORTHERN DISTRICT OF ALABAMA	335	3	1	505	844
SOUTHERN DISTRICT OF ALABAMA	67	5		241	313
EASTERN DISTRICT OF ARKANSAS	143	6		220	369
WESTERN DISTRICT OF ARKANSAS	71	1		99	171
DISTRICT OF ARIZONA	824	13		155	992
CENTRAL DISTRICT OF CALIFORNIA	1,807	27		337	2,171
EASTERN DISTRICT OF CALIFORNIA	811	3		183	997
NORTHERN DISTRICT OF CALIFORNIA	300	8		154	462
SOUTHERN DISTRICT OF CALIFORNIA	348			48	396
DISTRICT OF COLORADO	579	5		150	734
DISTRICT OF CONNECTICUT	250			60	310
DISTRICT OF WASHINGTON, D.C.	17	5		16	38
DISTRICT OF DELAWARE	74	31		53	158
MIDDLE DISTRICT OF FLORIDA	1,699	30		451	2,180
NORTHERN DISTRICT OF FLORIDA	146			56	202
SOUTHERN DISTRICT OF FLORIDA	669	19	1	568	1,257
MIDDLE DISTRICT OF GEORGIA	116	3		393	512
NORTHERN DISTRICT OF GEORGIA	845	22	1	698	1,566

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2024 and 07/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	43	1		279	323
DISTRICT OF GUAM				1	2
DISTRICT OF HAWAII	61	3		42	106
NORTHERN DISTRICT OF IOWA	103	1		13	117
SOUTHERN DISTRICT OF IOWA	143			26	169
DISTRICT OF IDAHO	172	1		21	194
CENTRAL DISTRICT OF ILLINOIS	172			81	253
NORTHERN DISTRICT OF ILLINOIS	988	12		725	1,725
SOUTHERN DISTRICT OF ILLINOIS	76			71	147
NORTHERN DISTRICT OF INDIANA	325	3		231	559
SOUTHERN DISTRICT OF INDIANA	513			364	877
DISTRICT OF KANSAS	195	10	1	169	375
EASTERN DISTRICT OF KENTUCKY	268	1		183	452
WESTERN DISTRICT OF KENTUCKY	191			259	450
EASTERN DISTRICT OF LOUISIANA	54	5		181	240
MIDDLE DISTRICT OF LOUISIANA	46	1		42	89
WESTERN DISTRICT OF LOUISIANA	75		2	396	473
DISTRICT OF MASSACHUSETTS	258	4		145	407
DISTRICT OF MARYLAND	580	9		336	925
DISTRICT OF MAINE	44			9	53

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2024 and 07/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	900	6		495	1,401
WESTERN DISTRICT OF MICHIGAN	205	1		89	295
DISTRICT OF MINNESOTA	489	1		183	673
EASTERN DISTRICT OF MISSOURI	275	22		213	510
WESTERN DISTRICT OF MISSOURI	182	1		186	369
NORTHERN DISTRICT OF MISSISSIPPI	128	1		224	353
SOUTHERN DISTRICT OF MISSISSIPPI	220	1		202	423
DISTRICT OF MONTANA	56	1		16	73
EASTERN DISTRICT OF NORTH CAROLINA	100	2		283	385
MIDDLE DISTRICT OF NORTH CAROLINA	98	1		98	197
WESTERN DISTRICT OF NORTH CAROLINA	73	2		86	161
DISTRICT OF NORTH DAKOTA	48	5		4	57
DISTRICT OF NEBRASKA	156		1	63	220
DISTRICT OF NEW HAMPSHIRE	47	3	1	21	72
DISTRICT OF NEW JERSEY	593	19		410	1,022
DISTRICT OF NEW MEXICO	110	1		21	132
DISTRICT OF NEVADA	601	1		112	714
EASTERN DISTRICT OF NEW YORK	511	42		321	874
NORTHERN DISTRICT OF NEW YORK	238	3	1	81	323
SOUTHERN DISTRICT OF NEW YORK	247	30		109	386

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2024 and 07/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	130	2		49	181
NORTHERN DISTRICT OF OHIO	961	5		228	1,194
SOUTHERN DISTRICT OF OHIO	664	1		289	954
EASTERN DISTRICT OF OKLAHOMA	86			7	93
NORTHERN DISTRICT OF OKLAHOMA	136			12	148
WESTERN DISTRICT OF OKLAHOMA	263			69	332
DISTRICT OF OREGON	407	3		128	538
EASTERN DISTRICT OF PENNSYLVANIA	207	3		212	422
MIDDLE DISTRICT OF PENNSYLVANIA	147	2		132	281
WESTERN DISTRICT OF PENNSYLVANIA	250	45		126	421
DISTRICT OF PUERTO RICO	136	6	1	314	457
DISTRICT OF RHODE ISLAND	62			19	81
DISTRICT OF SOUTH CAROLINA	136	3		276	415
DISTRICT OF SOUTH DAKOTA	39	2		14	55
EASTERN DISTRICT OF TENNESSEE	318	3		274	595
MIDDLE DISTRICT OF TENNESSEE	224	7		232	463
WESTERN DISTRICT OF TENNESSEE	164	3		538	705
EASTERN DISTRICT OF TEXAS	204	15		165	384
NORTHERN DISTRICT OF TEXAS	508	21	1	370	900
SOUTHERN DISTRICT OF TEXAS	353	40		229	622

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2024 and 07/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	394	19		158	571
DISTRICT OF UTAH	371	2		227	600
EASTERN DISTRICT OF VIRGINIA	579	2		437	1,018
WESTERN DISTRICT OF VIRGINIA	165	2		115	282
DISTRICT OF THE VIRGIN ISLANDS				1	1
DISTRICT OF VERMONT	23			4	27
EASTERN DISTRICT OF WASHINGTON	137	1		33	171
WESTERN DISTRICT OF WASHINGTON	416	3		114	533
EASTERN DISTRICT OF WISCONSIN	324	1	1	225	551
WESTERN DISTRICT OF WISCONSIN	127			59	186
NORTHERN DISTRICT OF WEST VIRGINIA	39			12	51
SOUTHERN DISTRICT OF WEST VIRGINIA	52			14	66
DISTRICT OF WYOMING	44			9	53

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