

BANKRUPTCY INSIGHTS REPORT

2026 | 8th Issue | July 2026 Data

July 2026 Data Report



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.

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July Summary

365,337

U.S. FILINGS THROUGH JULY

▲ 11.95% YoY

vs. the same period in 2025

54,709

JULY FILINGS

▲ 10.19% YoY

Highest June total since 2019

+4.57%

JULY VS. JUNE

▲ bucked seasonality

June-to-July historically near-flat

~12% above 2025

FULL-YEAR 2026 PROJECTION

◆ on track

Seven months of actuals now in hand

WHAT'S BEHIND THE NUMBERS



Recovery Accelerating

YTD filings remain **19.67% below** the pre-Covid 2017-2019 January-July average, but July posted the **largest single-month gap improvement of 2026** at 1.11 percentage points.



Consumer Chapter Mix Stabilizing

Chapter 7 held steady at **63.8%** of consumer filings, consistent with June's 63.7%, following a March peak of 66.6%. **Chapter 13** has climbed back to 36.7%, nearly where it started the year.



Geographic Acceleration

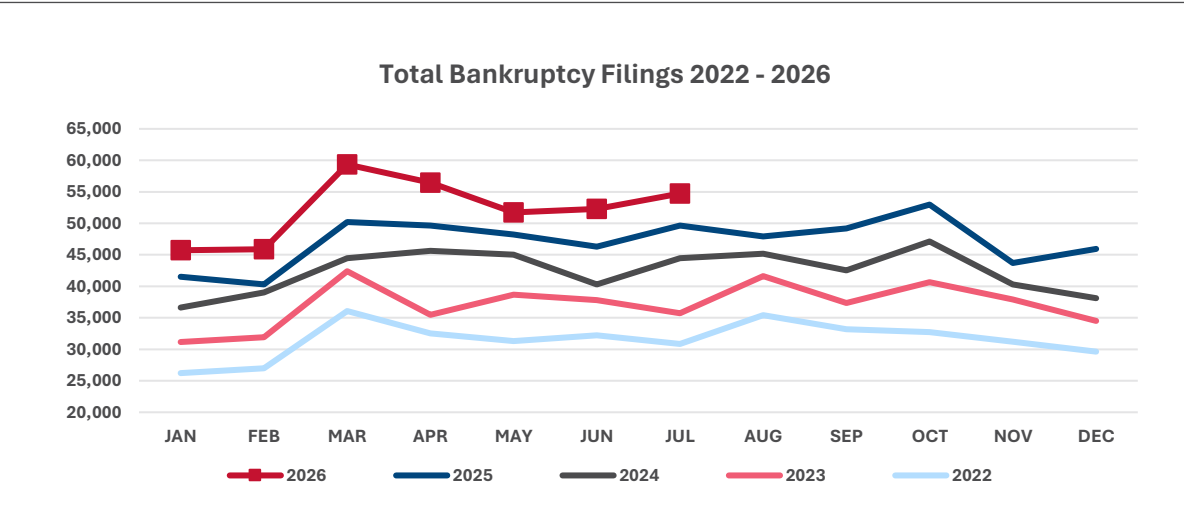
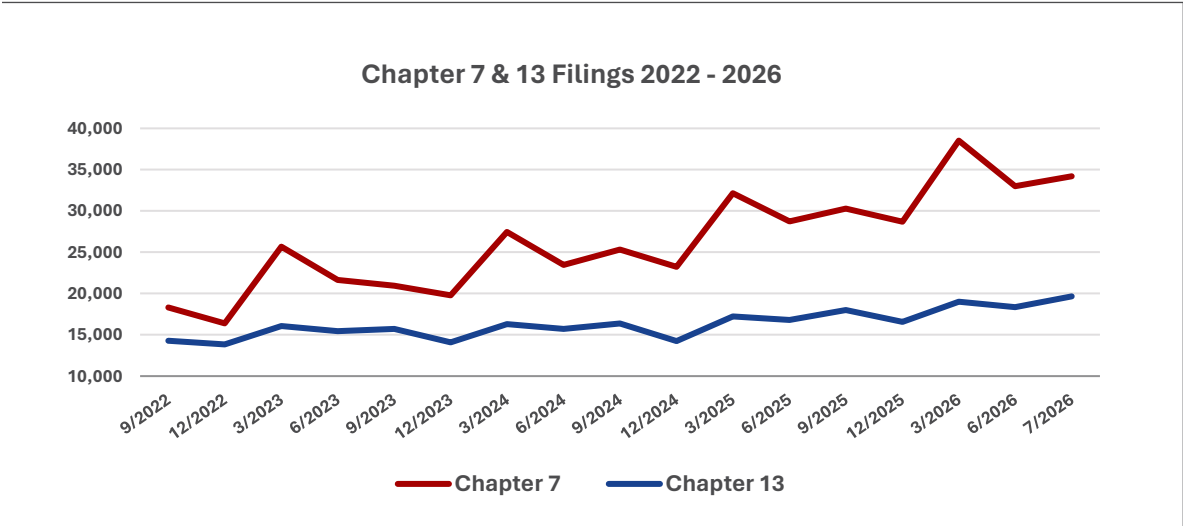
Texas posted a **35.8% YoY increase** and Georgia **28.9%**, the two strongest growth performances among large states. Both also lead in foreclosure starts, pointing to sustained **Chapter 13 pressure** ahead.

Source: AIS analysis of U.S. bankruptcy court filings (PACER data, 2000–present).

July Bankruptcy Snapshot

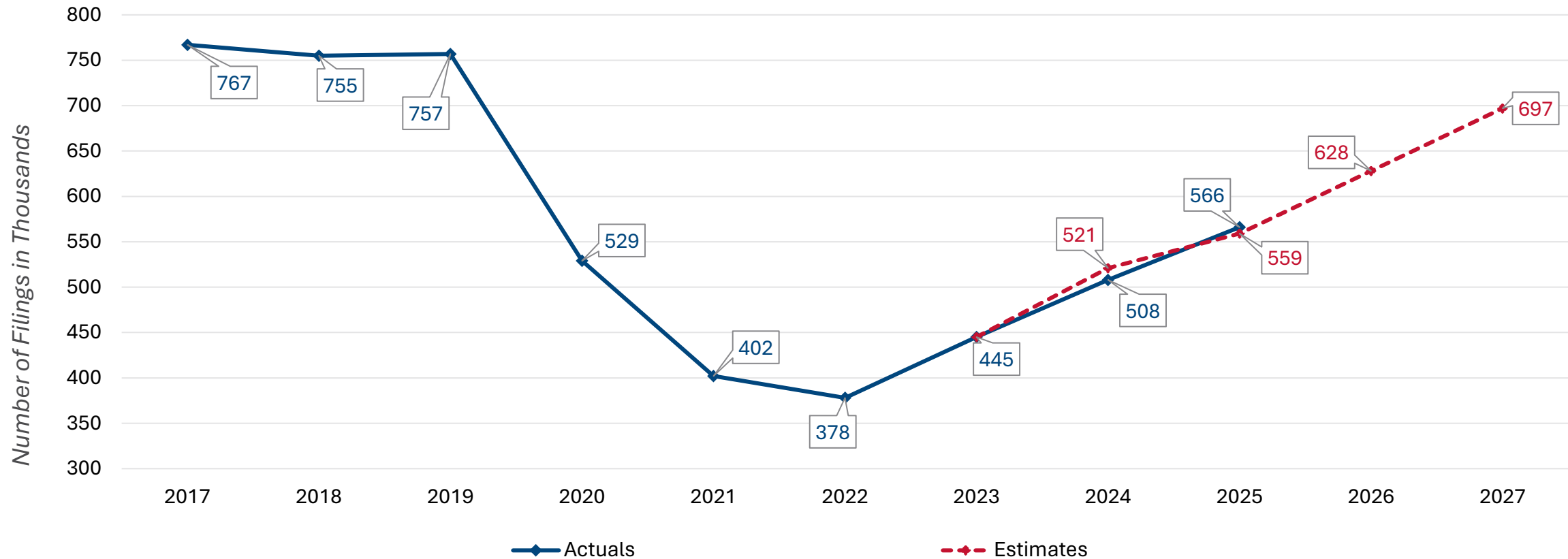
For Bankruptcies Filed Between 06/01/2026 and 06/30/2026

Total Bankruptcies Filed	54,709	Total Bankruptcies Filed Prev. Month	52,381
Chapter 13	19,656	Total Bankruptcies Filed last 12 months	605,230
Chapter 7	34,213	Total Bankruptcies Filed Prev. Year (same month)	49,651
Chapter 11	754	Increased Bankruptcies from Prev. Month Total	2,391 (4.57%)
Chapter 11, Subchapter V	230	Increased Bankruptcies from Prev. Year Total (same month)	5,058 (10.19%)



Filing Projections

Historical and Projected Bankruptcy Case Filings



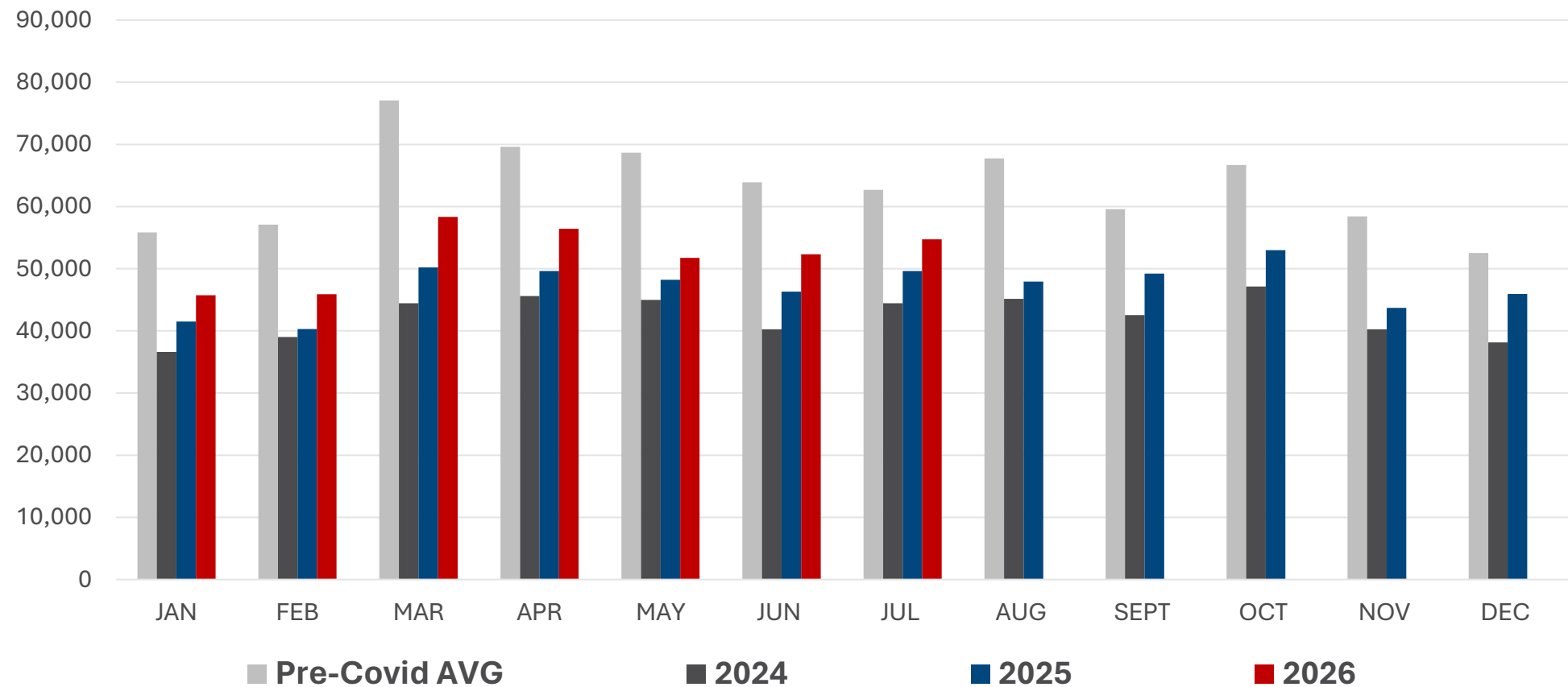
SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend for estimates. Updated Jan 2026.

Year-to-Date Summary

	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	365,337	39,000	11.95%
Chapter 7	232,121	26,042	12.64%
Chapter 11	5,832	1,038	21.65%
Chapter 11 Sub Chapter V	1,895	601	46.45%
Chapter 12	220	30	15.79%
Chapter 13	126,984	11,816	10.26%
Chapter 15	180	74	69.81%

Monthly Bankruptcy Filing Totals

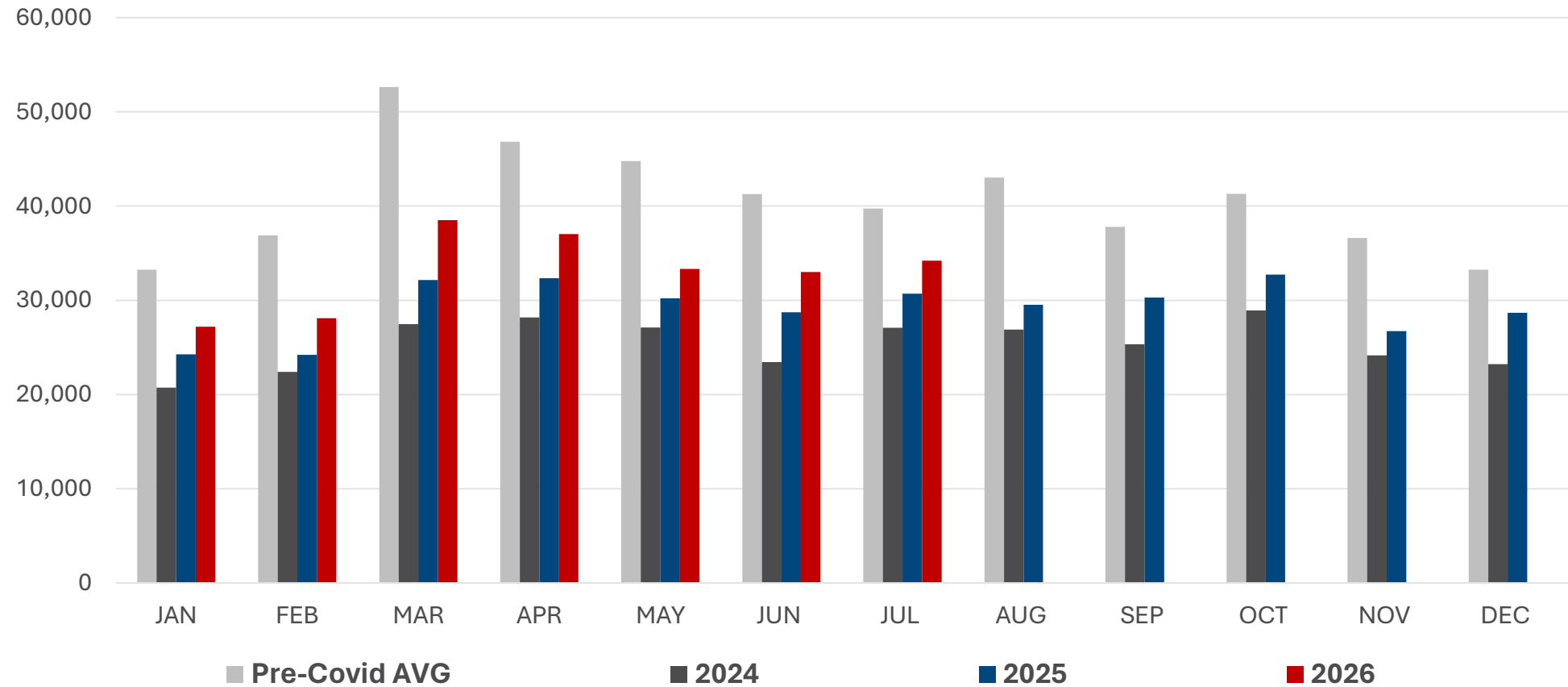
July total filings are **up 10.19%** compared to the same time period in 2025.
This total is **12.70% below** the pre-Covid average* for the month of July.



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

Monthly Chapter 7 Filings

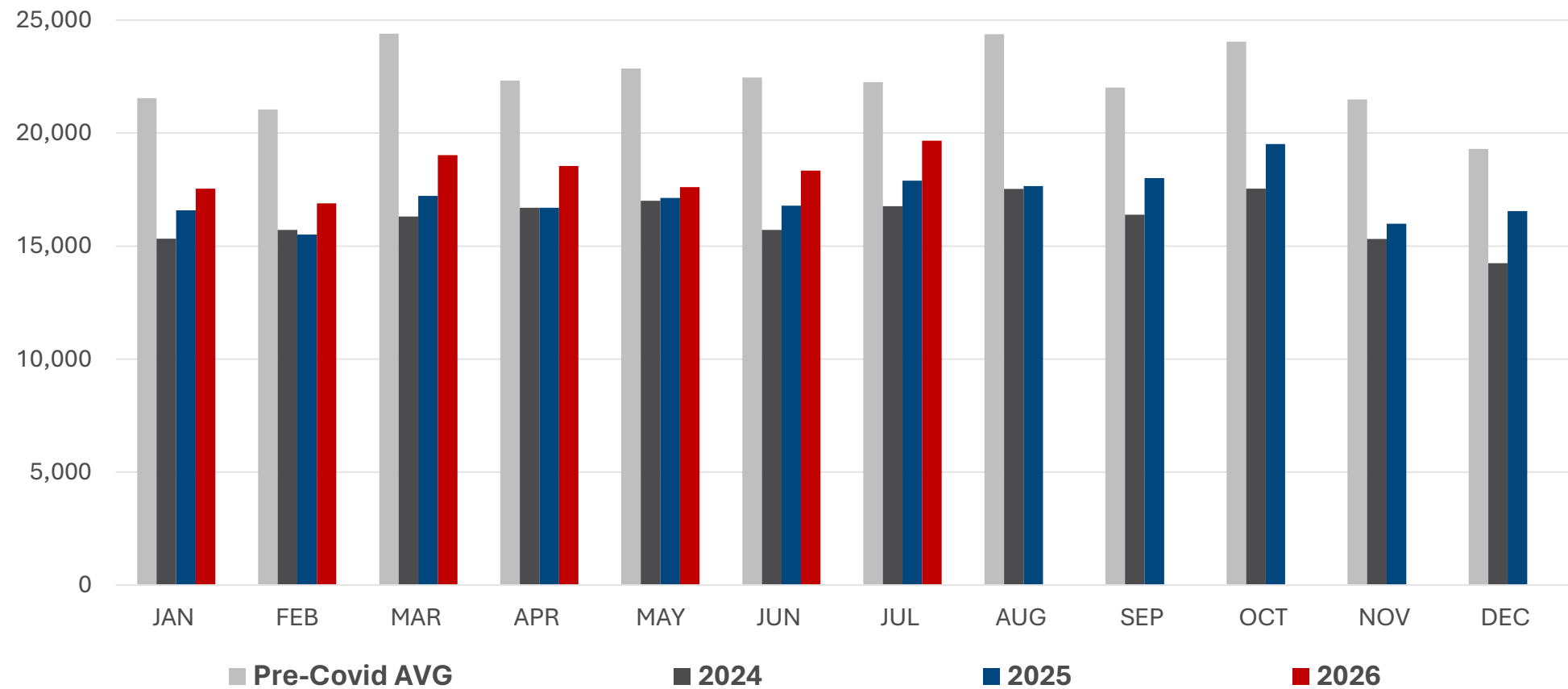
July Chapter 7s are **up 9.91%** compared to the same time period in 2025.
This total is **13.89% below** the Pre-Covid average* for the month of July.



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

Monthly Chapter 13 Filings

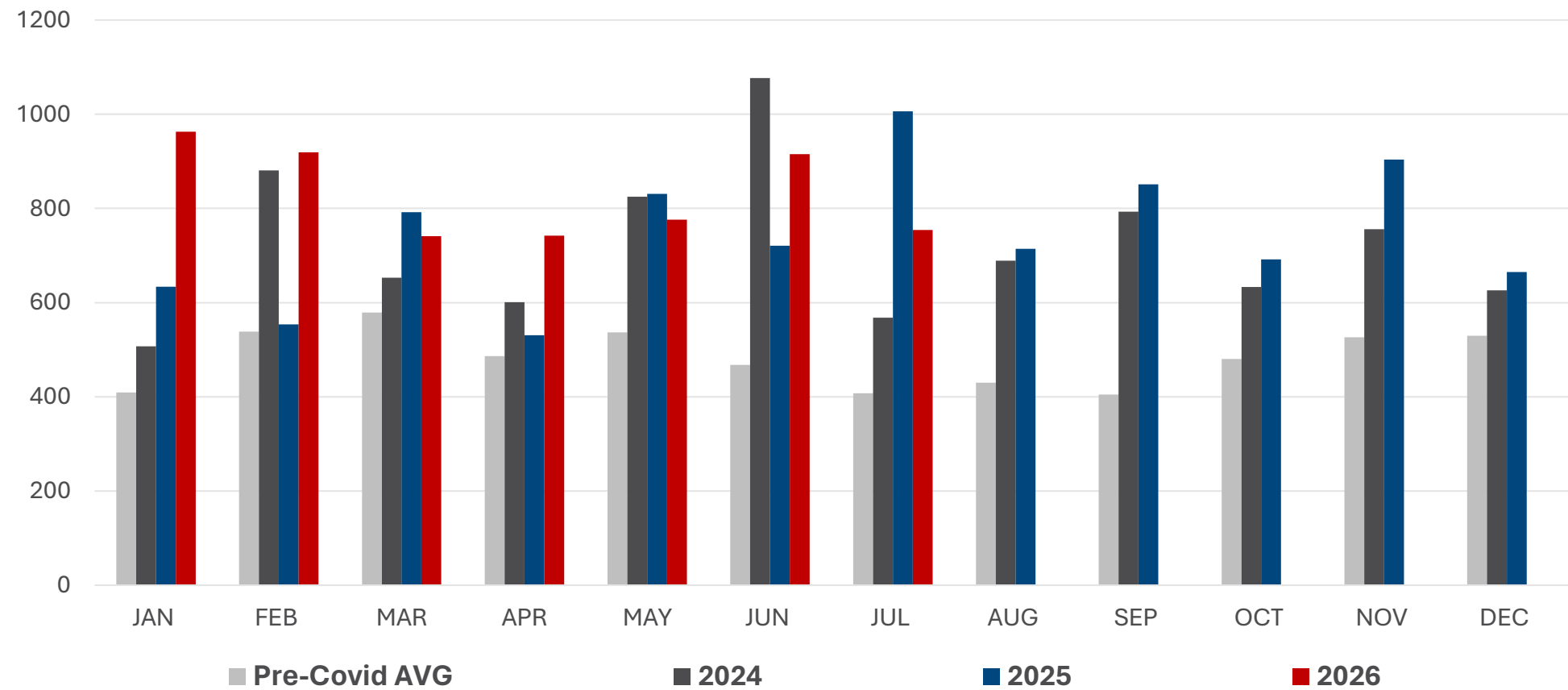
July Chapter 13s are **up 12.17%** compared to the same time period in 2025.
This total is **11.67% below** the Pre-Covid average* for the month of July.



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

Monthly Chapter 11 Filings

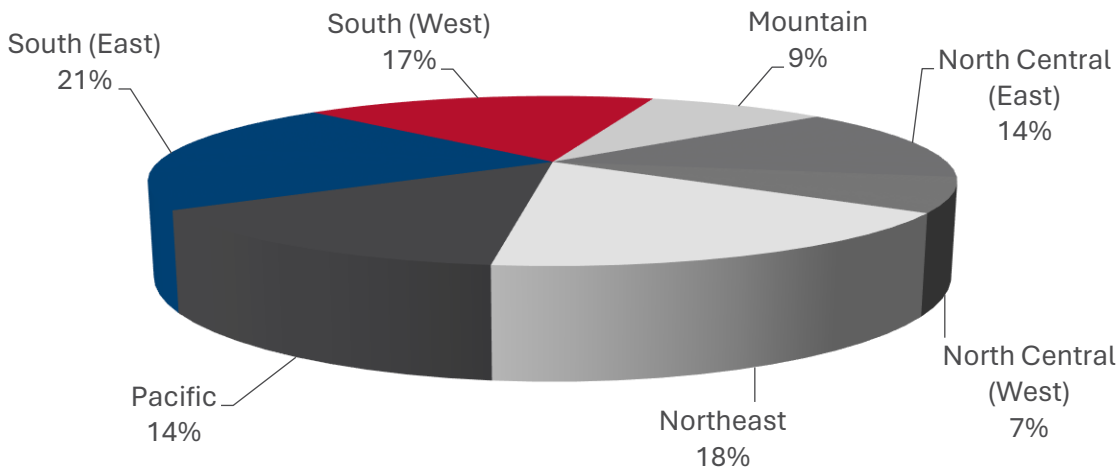
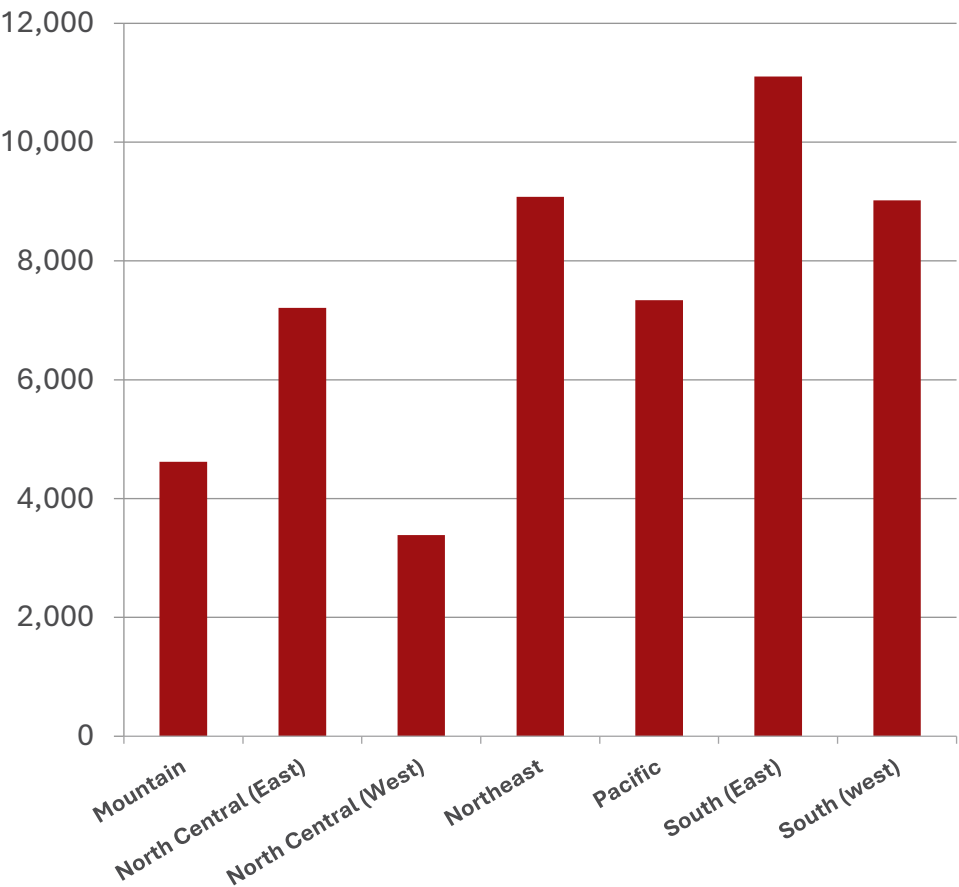
July Chapter 11s are **down 22.43%** compared to the same time period in 2025.
This total is **85.10% above** the Pre-Covid average* for the month of July.



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

July 2026 Filings

For Bankruptcies Filed Between 07/01/2026 and 07/31/2026



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

July 2026 Filings

For Bankruptcies Filed Between 07/01/2026 and 07/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	25			9	34
MIDDLE DISTRICT OF ALABAMA	103			475	578
NORTHERN DISTRICT OF ALABAMA	396		1	548	945
SOUTHERN DISTRICT OF ALABAMA	72	4		345	421
EASTERN DISTRICT OF ARKANSAS	182	2	3	261	448
WESTERN DISTRICT OF ARKANSAS	100	2		104	206
DISTRICT OF ARIZONA	855	11		170	1,036
CENTRAL DISTRICT OF CALIFORNIA	2,260	45		406	2,711
EASTERN DISTRICT OF CALIFORNIA	951	10	3	176	1,140
NORTHERN DISTRICT OF CALIFORNIA	390	25		147	562
SOUTHERN DISTRICT OF CALIFORNIA	360	3		51	414
DISTRICT OF COLORADO	703	12	1	164	880
DISTRICT OF CONNECTICUT	245	5		48	298
DISTRICT OF WASHINGTON, D.C.	26	5		13	44
DISTRICT OF DELAWARE	100	31	1	39	171
MIDDLE DISTRICT OF FLORIDA	2,083	52		568	2,703
NORTHERN DISTRICT OF FLORIDA	192	5		53	250
SOUTHERN DISTRICT OF FLORIDA	849	41		563	1,453
MIDDLE DISTRICT OF GEORGIA	182	3	1	369	555
NORTHERN DISTRICT OF GEORGIA	1,063	26	2	758	1,849

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	25			9	34
DISTRICT OF GUAM	103			475	578
DISTRICT OF HAWAII	396		1	548	945
NORTHERN DISTRICT OF IOWA	72	4		345	421
SOUTHERN DISTRICT OF IOWA	182	2	3	261	448
DISTRICT OF IDAHO	100	2		104	206
CENTRAL DISTRICT OF ILLINOIS	855	11		170	1,036
NORTHERN DISTRICT OF ILLINOIS	2,260	45		406	2,711
SOUTHERN DISTRICT OF ILLINOIS	951	10	3	176	1,140
NORTHERN DISTRICT OF INDIANA	390	25		147	562
SOUTHERN DISTRICT OF INDIANA	360	3		51	414
DISTRICT OF KANSAS	703	12	1	164	880
EASTERN DISTRICT OF KENTUCKY	245	5		48	298
WESTERN DISTRICT OF KENTUCKY	26	5		13	44
EASTERN DISTRICT OF LOUISIANA	100	31	1	39	171
MIDDLE DISTRICT OF LOUISIANA	2,083	52		568	2,703
WESTERN DISTRICT OF LOUISIANA	192	5		53	250
DISTRICT OF MASSACHUSETTS	849	41		563	1,453
DISTRICT OF MARYLAND	182	3	1	369	555
DISTRICT OF MAINE	1,063	26	2	758	1,849

July 2026 Filings

For Bankruptcies Filed Between 07/01/2026 and 07/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	25			9	34
WESTERN DISTRICT OF MICHIGAN	103			475	578
DISTRICT OF MINNESOTA	396		1	548	945
EASTERN DISTRICT OF MISSOURI	72	4		345	421
WESTERN DISTRICT OF MISSOURI	182	2	3	261	448
NORTHERN DISTRICT OF MISSISSIPPI	100	2		104	206
SOUTHERN DISTRICT OF MISSISSIPPI	855	11		170	1,036
DISTRICT OF MONTANA	2,260	45		406	2,711
EASTERN DISTRICT OF NORTH CAROLINA	951	10	3	176	1,140
MIDDLE DISTRICT OF NORTH CAROLINA	390	25		147	562
WESTERN DISTRICT OF NORTH CAROLINA	360	3		51	414
DISTRICT OF NORTH DAKOTA	703	12	1	164	880
DISTRICT OF NEBRASKA	245	5		48	298
DISTRICT OF NEW HAMPSHIRE	26	5		13	44
DISTRICT OF NEW JERSEY	100	31	1	39	171
DISTRICT OF NEW MEXICO	2,083	52		568	2,703
DISTRICT OF NEVADA	192	5		53	250
EASTERN DISTRICT OF NEW YORK	849	41		563	1,453
NORTHERN DISTRICT OF NEW YORK	182	3	1	369	555
SOUTHERN DISTRICT OF NEW YORK	1,063	26	2	758	1,849

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	25			9	34
NORTHERN DISTRICT OF OHIO	103			475	578
SOUTHERN DISTRICT OF OHIO	396		1	548	945
EASTERN DISTRICT OF OKLAHOMA	72	4		345	421
NORTHERN DISTRICT OF OKLAHOMA	182	2	3	261	448
WESTERN DISTRICT OF OKLAHOMA	100	2		104	206
DISTRICT OF OREGON	855	11		170	1,036
EASTERN DISTRICT OF PENNSYLVANIA	2,260	45		406	2,711
MIDDLE DISTRICT OF PENNSYLVANIA	951	10	3	176	1,140
WESTERN DISTRICT OF PENNSYLVANIA	390	25		147	562
DISTRICT OF PUERTO RICO	360	3		51	414
DISTRICT OF RHODE ISLAND	703	12	1	164	880
DISTRICT OF SOUTH CAROLINA	245	5		48	298
DISTRICT OF SOUTH DAKOTA	26	5		13	44
EASTERN DISTRICT OF TENNESSEE	100	31	1	39	171
MIDDLE DISTRICT OF TENNESSEE	2,083	52		568	2,703
WESTERN DISTRICT OF TENNESSEE	192	5		53	250
EASTERN DISTRICT OF TEXAS	849	41		563	1,453
NORTHERN DISTRICT OF TEXAS	182	3	1	369	555
SOUTHERN DISTRICT OF TEXAS	1,063	26	2	758	1,849

July 2026 Filings

For Bankruptcies Filed Between 07/01/2026 and 07/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	479			220	699
DISTRICT OF UTAH	676	7		456	1,139
EASTERN DISTRICT OF VIRGINIA	212	1		119	332
WESTERN DISTRICT OF VIRGINIA	1			1	2
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	21	1		5	27
EASTERN DISTRICT OF WASHINGTON	162	13		31	206
WESTERN DISTRICT OF WASHINGTON	494	6		149	649
EASTERN DISTRICT OF WISCONSIN	376			234	610
WESTERN DISTRICT OF WISCONSIN	172	2		51	225
NORTHERN DISTRICT OF WEST VIRGINIA	61			25	86
SOUTHERN DISTRICT OF WEST VIRGINIA	81	2		12	95
DISTRICT OF WYOMING	39			8	47



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