

# TABLE OF CONTENTS BANKRUPTCY STATISTICS SNAPSHOT 3 PROJECTIONS / YTD TRENDS v. PRE-COVID AVG. 4 BANKRUPTCY FILINGS BY REGION - CHARTS 9 BANKRUPTCY FILINGS BY COURT - TABLE 10

#### **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.

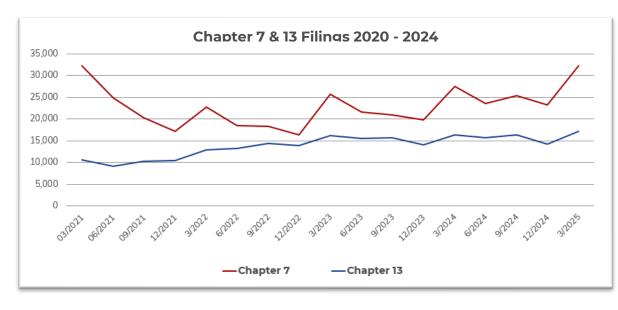
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>**LEARN MORE** 

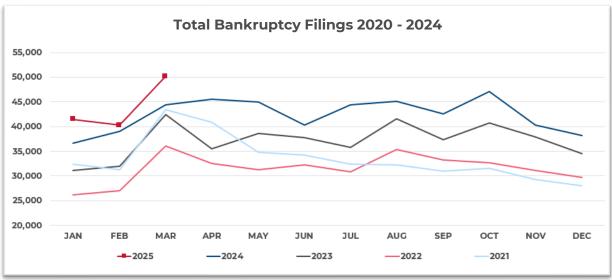
#### **BANKRUPTCY STATISTICS SNAPSHOT**



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

Total Bankruptcies Filed	50,208	Total Bankruptcies Filed last 12 months	520,718
Chapter 13	17,217	Total Bankruptcies Filed Prev. Month	40,304
Chapter 7	32,156	Total Bankruptcies Filed Prev. Year (same month)	44,468
Chapter 11	792	Increased Bankruptcies from Prev. Month Total	9,904 (24.57%)
Chapter 11, Subchapter V	193	Increased Bankruptcies from Prev. Year Total (same month)	5,740 (12.91%)

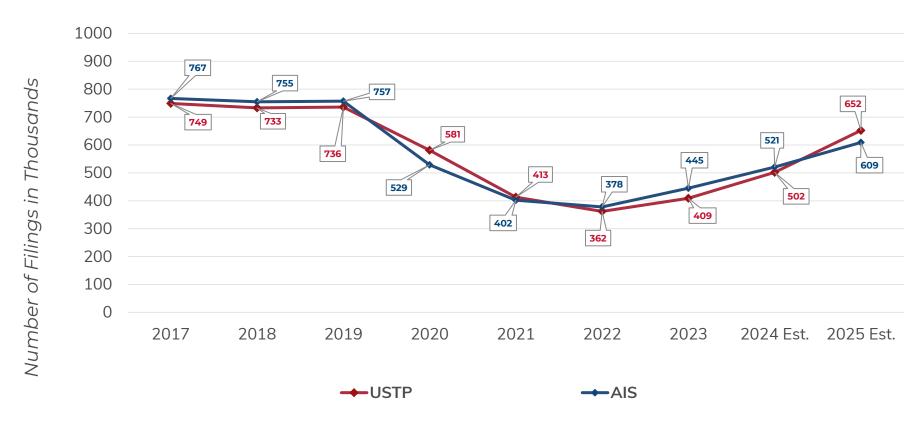




# FILING PROJECTIONS



# 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.

Als SOURCE: Als 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

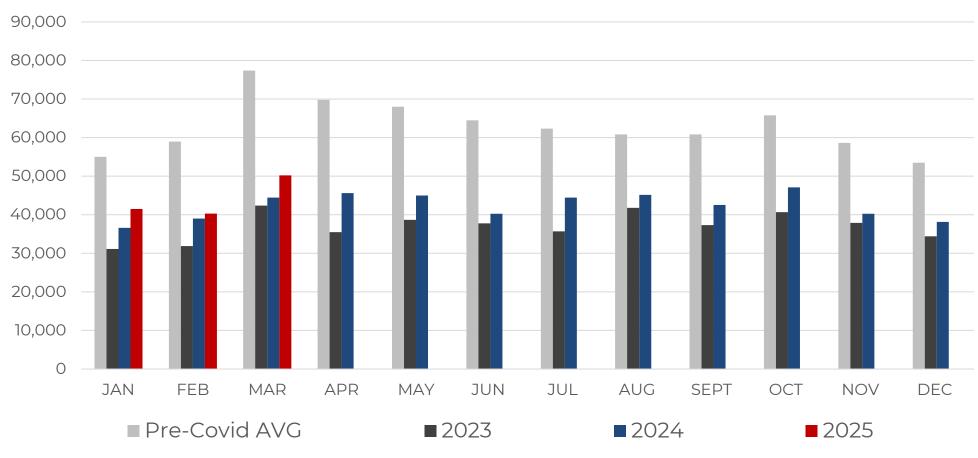


AIS	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	132,037	11,914	9.92%
Chapter 7	80,761	9,178	12.82%
Chapter 11	1,960	-6	-0.31%
Chapter 11 Sub Chapter V	521	-44	-7.79%
Chapter 12	82	40	95.24%
Chapter 13	49,207	2,756	5.93%
Chapter 15	27	-54	-66.67%

#### **2025 MONTHLY FILING TOTALS**



March total filings are **up 12.91%** compared to the same time period in 2024. This total is **35.11% below** the pre-Covid average\* for the month of March.

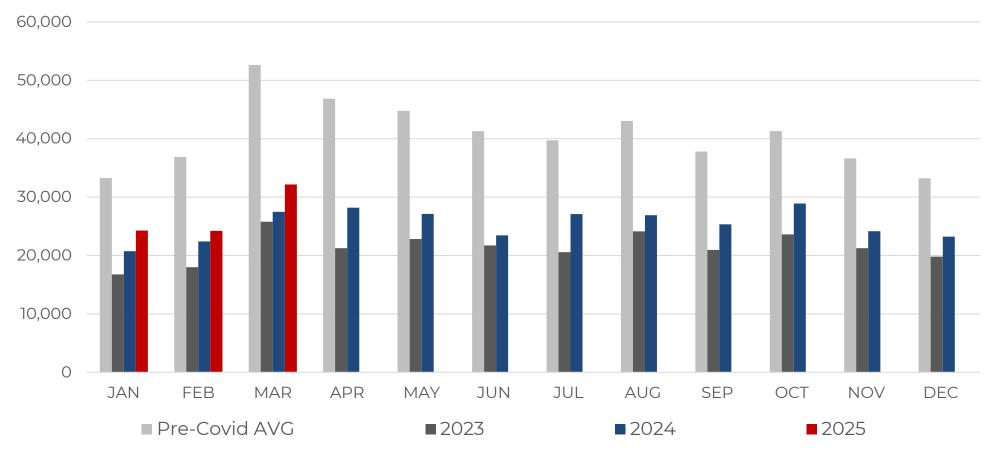


\*Pre-Covid average consists of filings totals for 2016-2019

#### **2025 MONTHLY CHAPTER 7 FILINGS**



March Chapter 7s are **up 15.77%** compared to the same time period in 2024. This total is **38.91% below** the Pre-Covid average\* for the month of March.

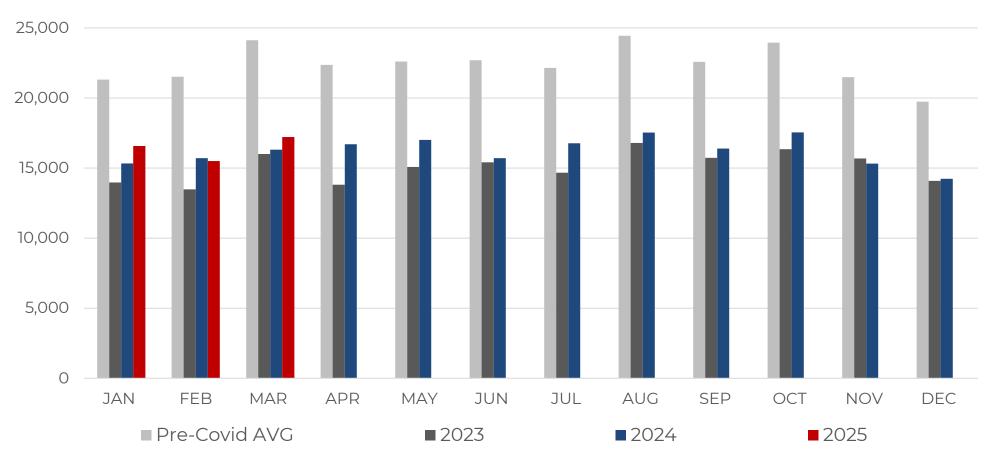


\*Pre-Covid average consists of filings totals for 2016-2019

#### **2025 MONTHLY CHAPTER 13 FILINGS**



March Chapter 13s are **up 7.36%** compared to the same time period in 2024. This total is **28.62% below** the pre-Covid average\* for the month of March.

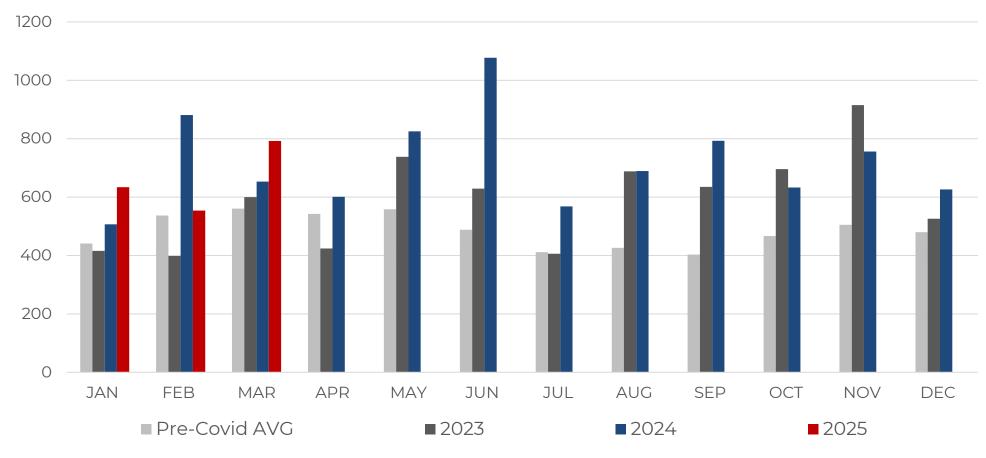


\*Pre-Covid average consists of filings totals for 2016-2019

#### **2025 MONTHLY CHAPTER 11 FILINGS**



March Chapter 11s are **up 27.33**% compared to the same time period in 2024. This total is **41.36**% **above** the pre-Covid average\* for the month of March.

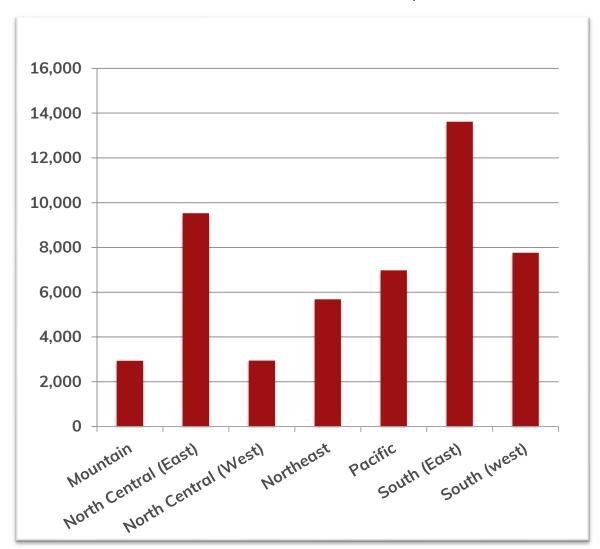


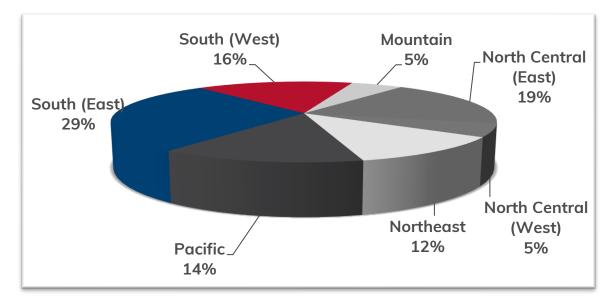
\*Pre-Covid average consists of filings totals for 2016-2019

#### **BANKRUPTCY FILINGS BY REGION**



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025





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



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	13	2		7	22
MIDDLE DISTRICT OF ALABAMA	98	2		381	481
NORTHERN DISTRICT OF ALABAMA	385	3	1	454	843
SOUTHERN DISTRICT OF ALABAMA	89	1		245	335
EASTERN DISTRICT OF ARKANSAS	208	2		216	426
WESTERN DISTRICT OF ARKANSAS	94	2		116	212
DISTRICT OF ARIZONA	859	12	1	161	1,033
CENTRAL DISTRICT OF CALIFORNIA	2,056	31		347	2,434
EASTERN DISTRICT OF CALIFORNIA	879	7		178	1,064
NORTHERN DISTRICT OF CALIFORNIA	367	13		162	542
SOUTHERN DISTRICT OF CALIFORNIA	381	2		41	424
DISTRICT OF COLORADO	604	9		115	728
DISTRICT OF CONNECTICUT	260			54	314
DISTRICT OF WASHINGTON, D.C.	28	3		5	36
DISTRICT OF DELAWARE	100	150		46	296
MIDDLE DISTRICT OF FLORIDA	1,557	32		416	2,005
NORTHERN DISTRICT OF FLORIDA	156	6		40	202
SOUTHERN DISTRICT OF FLORIDA	684	20	1	461	1,166
MIDDLE DISTRICT OF GEORGIA	228	4	2	392	626
NORTHERN DISTRICT OF GEORGIA	1,057	52	1	761	1,871



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	58	1		234	293
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	47			39	86
NORTHERN DISTRICT OF IOWA	111		2	11	124
SOUTHERN DISTRICT OF IOWA	176	1	1	43	221
DISTRICT OF IDAHO	170			15	185
CENTRAL DISTRICT OF ILLINOIS	206	1	1	60	268
NORTHERN DISTRICT OF ILLINOIS	1,152	9		768	1,929
SOUTHERN DISTRICT OF ILLINOIS	78	1		63	142
NORTHERN DISTRICT OF INDIANA	451	1		248	700
SOUTHERN DISTRICT OF INDIANA	655			408	1,063
DISTRICT OF KANSAS	210	4	2	132	348
EASTERN DISTRICT OF KENTUCKY	377			176	553
WESTERN DISTRICT OF KENTUCKY	270	2		264	536
EASTERN DISTRICT OF LOUISIANA	75	5		163	243
MIDDLE DISTRICT OF LOUISIANA	47			43	90
WESTERN DISTRICT OF LOUISIANA	120	3	1	353	477
DISTRICT OF MASSACHUSETTS	322	6		118	446
DISTRICT OF MARYLAND	682	11		338	1,031
DISTRICT OF MAINE	39	1		13	53



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

COURT	CH 7	СН 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,188	4	1	527	1,720
WESTERN DISTRICT OF MICHIGAN	259			119	378
DISTRICT OF MINNESOTA	700	2	1	202	905
EASTERN DISTRICT OF MISSOURI	383	15		235	633
WESTERN DISTRICT OF MISSOURI	199	2		185	386
NORTHERN DISTRICT OF MISSISSIPPI	176	1		203	380
SOUTHERN DISTRICT OF MISSISSIPPI	269	1		209	479
DISTRICT OF MONTANA	46	2		13	61
EASTERN DISTRICT OF NORTH CAROLINA	97	6	2	320	425
MIDDLE DISTRICT OF NORTH CAROLINA	93	1		89	183
WESTERN DISTRICT OF NORTH CAROLINA	96	4		108	208
DISTRICT OF NORTH DAKOTA	48			7	55
DISTRICT OF NEBRASKA	144			75	219
DISTRICT OF NEW HAMPSHIRE	64	2		18	84
DISTRICT OF NEW JERSEY	776	17		432	1,225
DISTRICT OF NEW MEXICO	130			15	145
DISTRICT OF NEVADA	690	11		125	826
EASTERN DISTRICT OF NEW YORK	583	57		313	953
NORTHERN DISTRICT OF NEW YORK	289	2		72	363
SOUTHERN DISTRICT OF NEW YORK	302	17		96	415



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	151	1		79	231
NORTHERN DISTRICT OF OHIO	1,068	3		229	1,300
SOUTHERN DISTRICT OF OHIO	772	1		318	1,091
EASTERN DISTRICT OF OKLAHOMA	103			12	115
NORTHERN DISTRICT OF OKLAHOMA	147			23	170
WESTERN DISTRICT OF OKLAHOMA	307	1	1	84	393
DISTRICT OF OREGON	632	4		146	782
EASTERN DISTRICT OF PENNSYLVANIA	208	5		221	434
MIDDLE DISTRICT OF PENNSYLVANIA	168	3	1	160	332
WESTERN DISTRICT OF PENNSYLVANIA	266	4	1	128	399
DISTRICT OF PUERTO RICO	173	8		338	519
DISTRICT OF RHODE ISLAND	78			31	109
DISTRICT OF SOUTH CAROLINA	150	1		284	435
DISTRICT OF SOUTH DAKOTA	36			15	51
EASTERN DISTRICT OF TENNESSEE	401	2		272	675
MIDDLE DISTRICT OF TENNESSEE	268	4		216	488
WESTERN DISTRICT OF TENNESSEE	255	5		481	741
EASTERN DISTRICT OF TEXAS	297	9	1	234	541
NORTHERN DISTRICT OF TEXAS	570	28	1	355	954
SOUTHERN DISTRICT OF TEXAS	442	110		395	947



#### For Bankruptcies Filed Between 03/01/2025 and 03/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	442	14		221	677
DISTRICT OF UTAH	479	3		249	731
EASTERN DISTRICT OF VIRGINIA	720	4		431	1,155
WESTERN DISTRICT OF VIRGINIA	208	1		108	317
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	21			5	26
EASTERN DISTRICT OF WASHINGTON	160	3		29	192
WESTERN DISTRICT OF WASHINGTON	485	2		117	604
EASTERN DISTRICT OF WISCONSIN	409	1		242	652
WESTERN DISTRICT OF WISCONSIN	213	2	1	71	287
NORTHERN DISTRICT OF WEST VIRGINIA	51			12	63
SOUTHERN DISTRICT OF WEST VIRGINIA	76			13	89
DISTRICT OF WYOMING	48			4	52

#### **ABOUT US**



AIS is a professional services and technology company that reduces operating costs, improves compliance and mitigates risk through automation and highly skilled labor. Our clients see us as a "strategic partner" that manages the day-to-day work so our clients can focus on growing their business. We review processes, eliminate non-value adds, and help your teams work smarter and faster.

We build and deploy technology to automate and increase controls in your back-office. We recruit, train, and manage specialized human resources to meet your immediate staffing needs and increase your organizational bandwidth.

We equip decision makers with deep data sets and forward-thinking analytics so they can make smarter business decisions and create better customer experiences. We serve a variety of industries including banking, automotive finance, credit card, mortgage, insurance and telecommunications.

AlS warrants that it employs all reasonable endeavours to ensure that the supplied statistical reports are substantially complete and free of errors or defects. The user acknowledges that all information contained herein is derived from public record data and from time to time, errors may occur. InSight is a proprietary analytical report produced monthly by AlS. The supplied information will not be disclosed, recompiled, sold or traded, in whole or in part, to third parties unless prior written consent is obtained. AlS assumes no responsibility or liability for any decisions made as a result of using this report.

