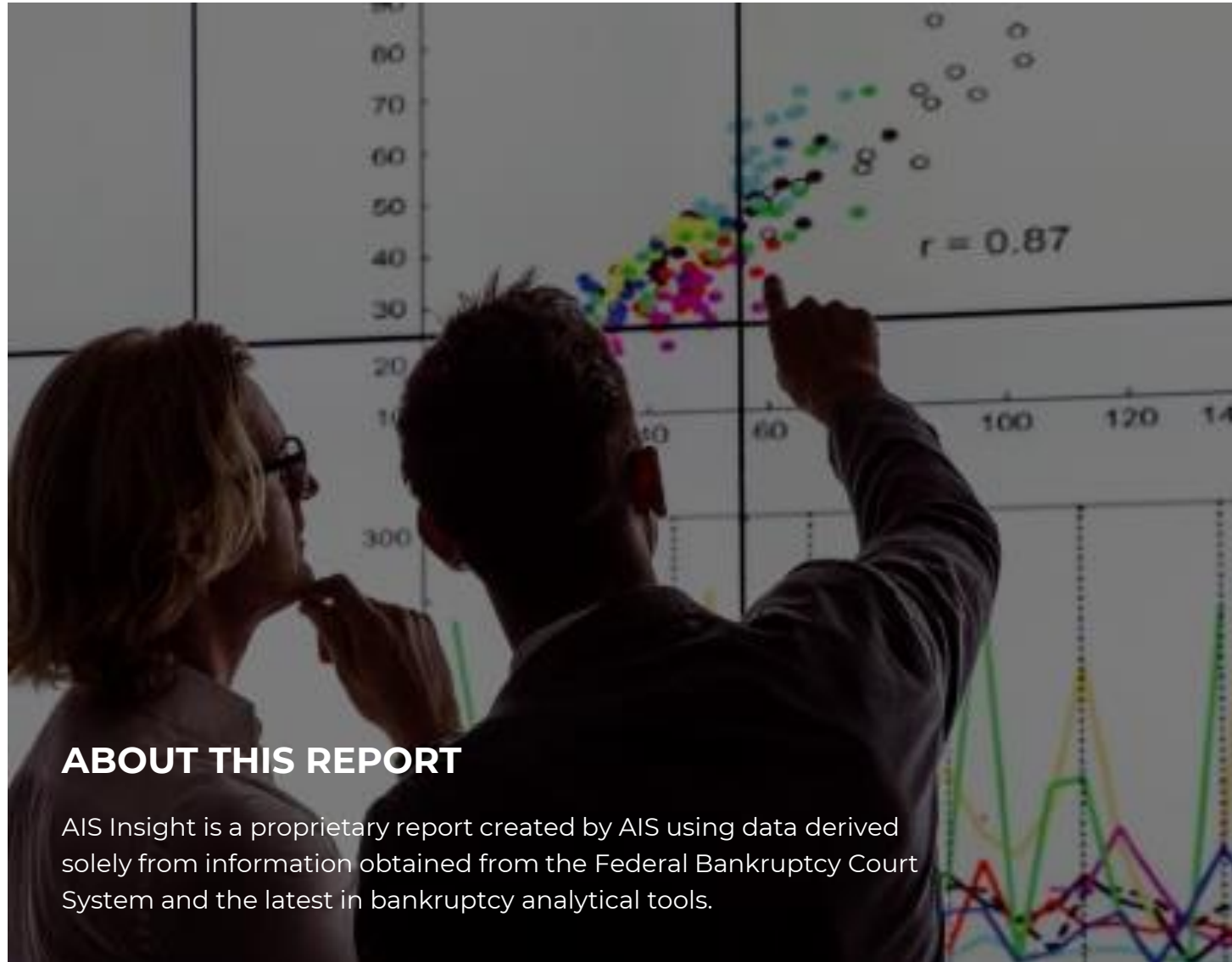


Bankruptcy Insights Report

2026 | 6th Issue | May 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.

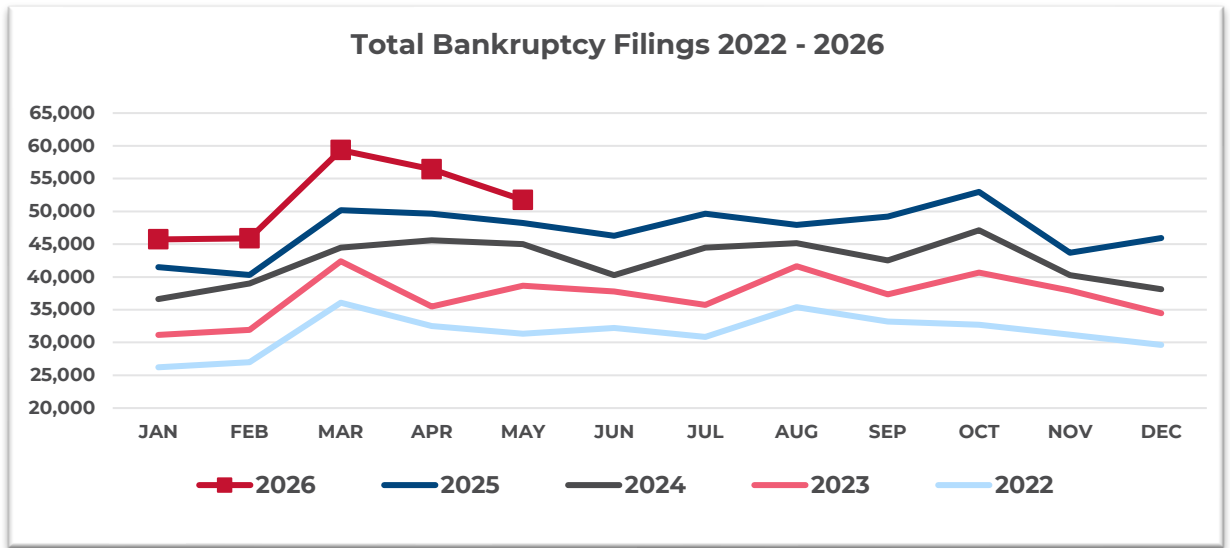
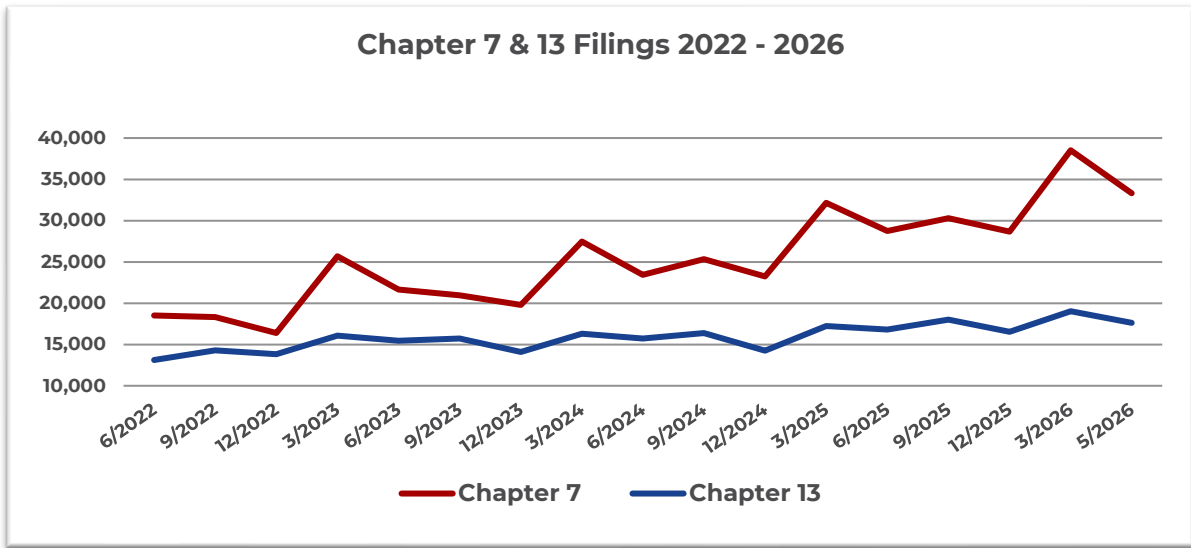
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

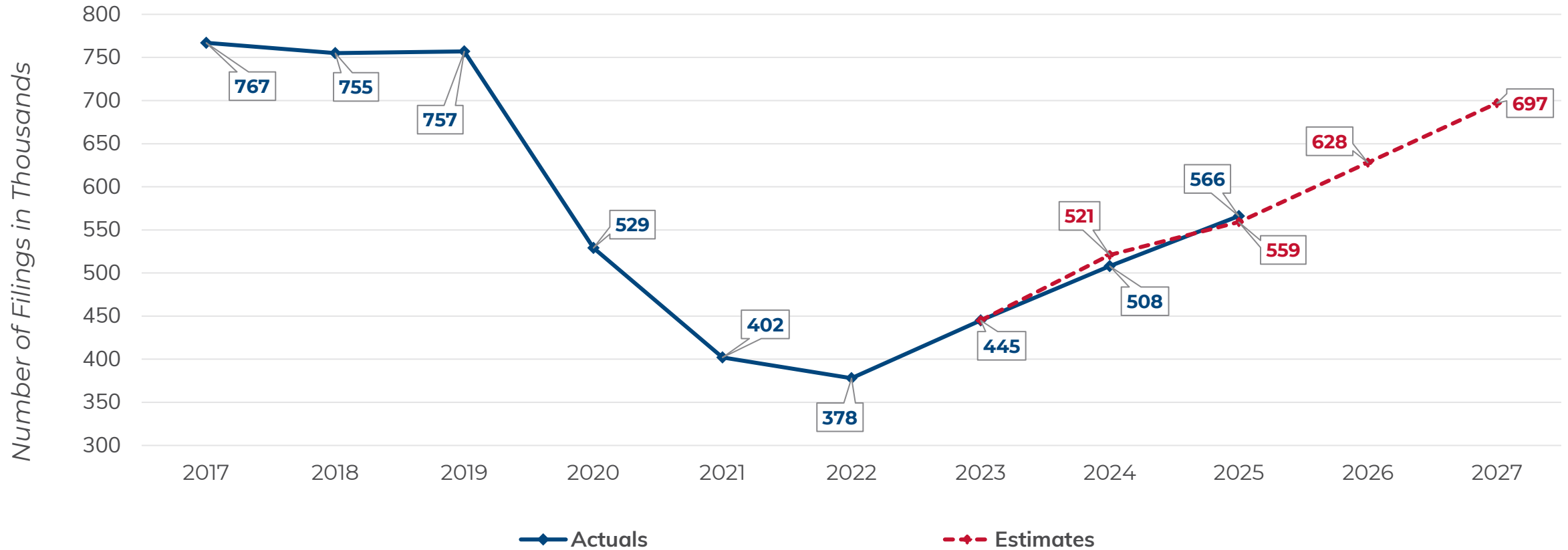


For Bankruptcies Filed Between 05/01/2026 and 05/31/2026

Total Bankruptcies Filed	51,748	Total Bankruptcies Filed Prev. Month	56,453
Chapter 13	17,607	Total Bankruptcies Filed last 12 months	594,129
Chapter 7	33,319	Total Bankruptcies Filed Prev. Year (same month)	48,364
Chapter 11	776	Increased Bankruptcies from Prev. Month Total	-4,705 (-8.33%)
Chapter 11, Subchapter V	277	Increased Bankruptcies from Prev. Year Total (same month)	3,384 (7.00%)




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.

YEAR-TO-DATE BANKRUPTCY SUMMARY

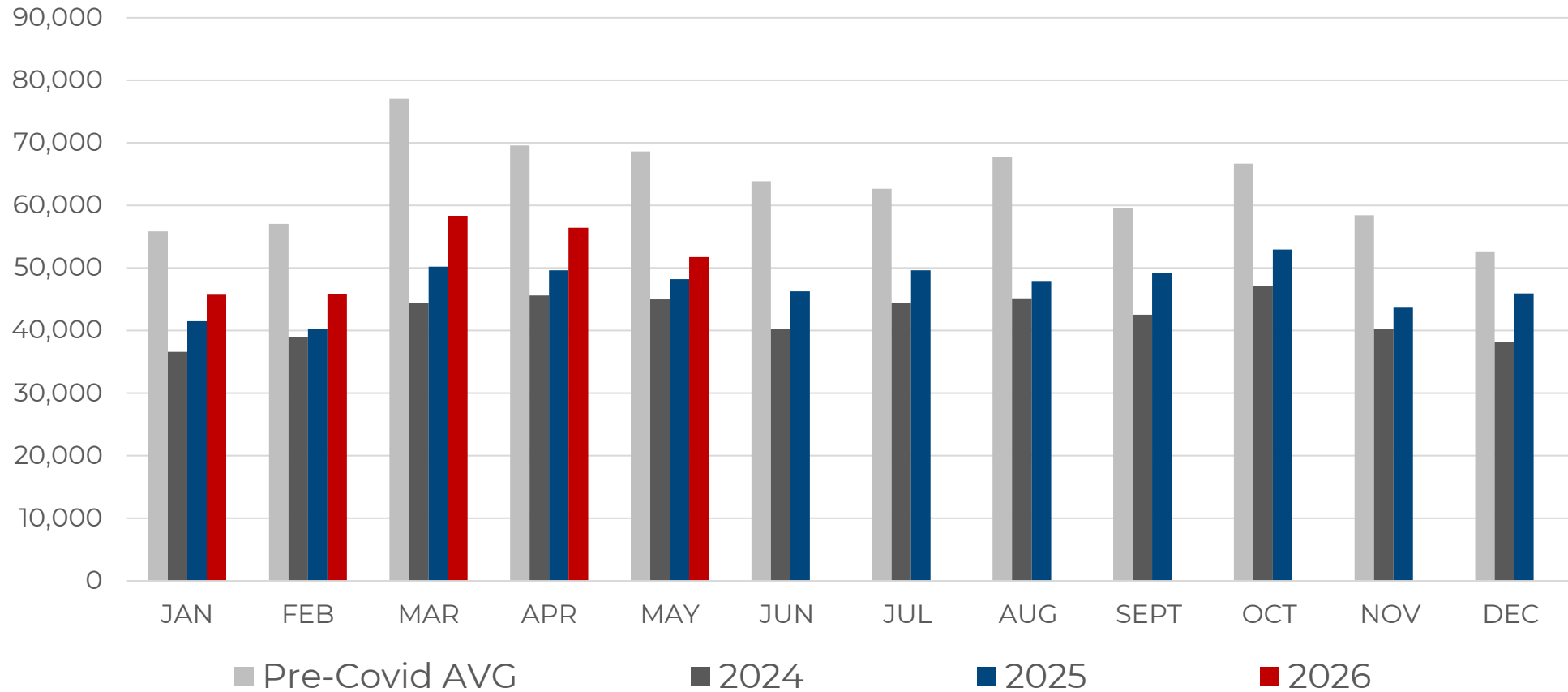


 AIS	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	258,291	27,901	12.11%
Chapter 7	164,533	18,910	12.99%
Chapter 11	4,179	1,046	33.39%
Chapter 11 Sub Chapter V	1,394	490	54.20%
Chapter 12	172	38	28.36%
Chapter 13	89,299	7,881	9.68%
Chapter 15	108	26	31.71%

2026 MONTHLY FILING TOTALS



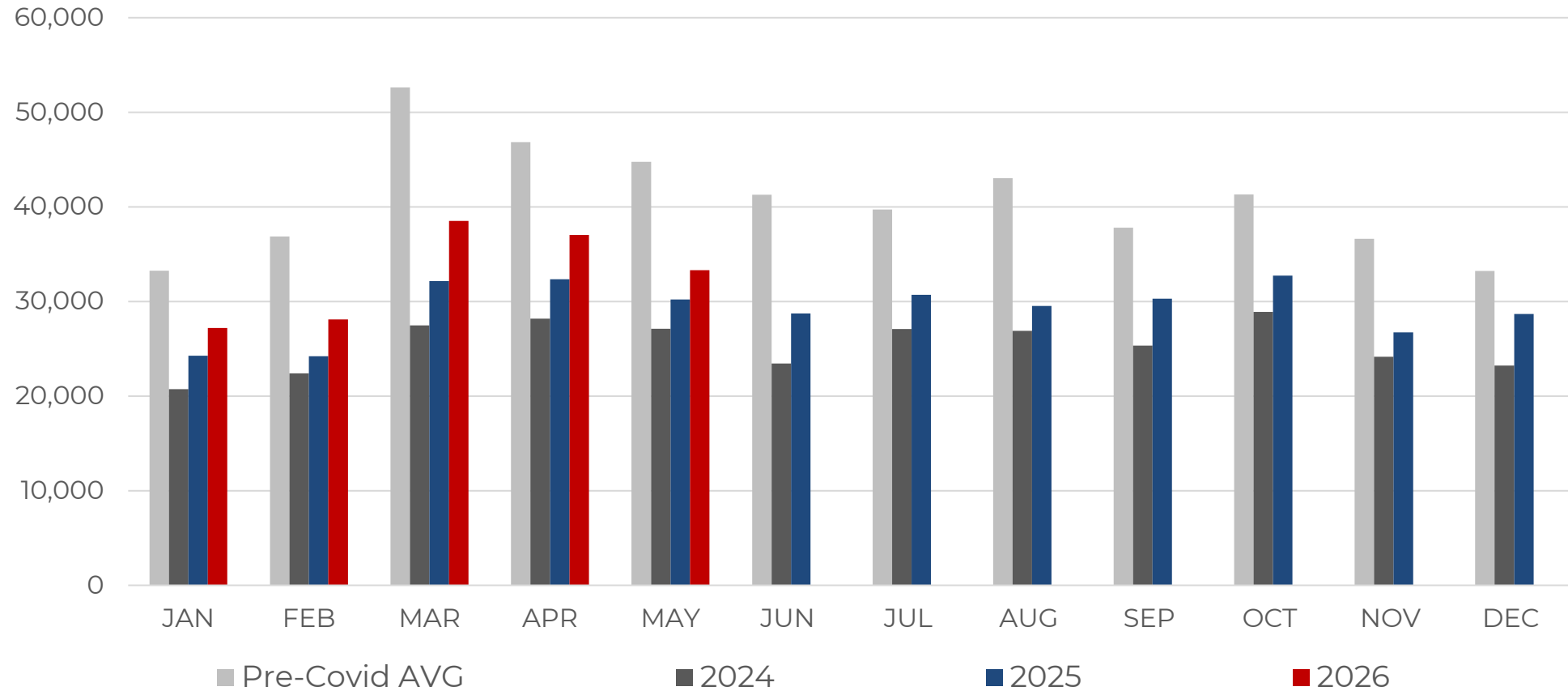
May total filings are **up 7.00%** compared to the same time period in 2025.
This total is **24.61% below** the pre-Covid average* for the month of May.



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

2026 MONTHLY CHAPTER 7 FILINGS

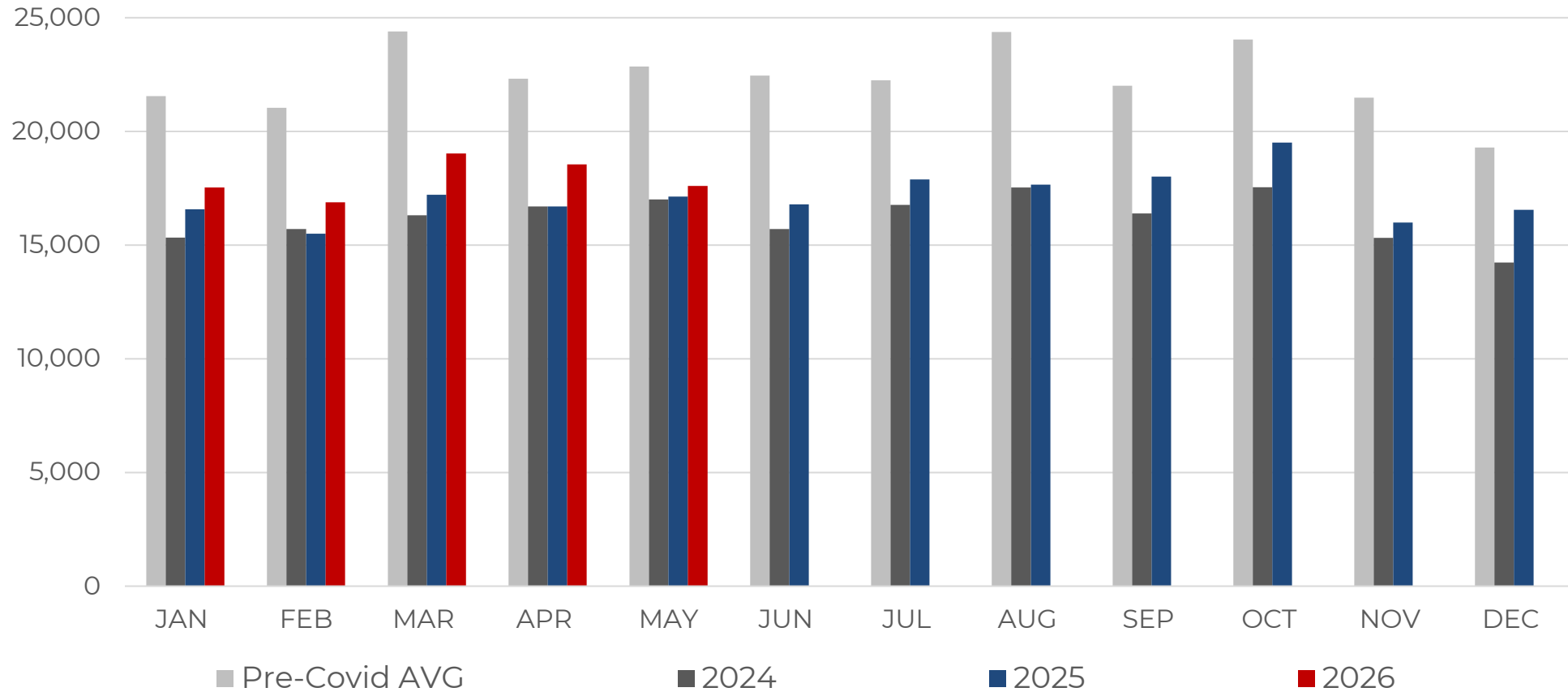
May Chapter 7s are **up 8.62%** compared to the same time period in 2025.
This total is **25.59% below** the Pre-Covid average* for the month of May.



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

2026 MONTHLY CHAPTER 13 FILINGS

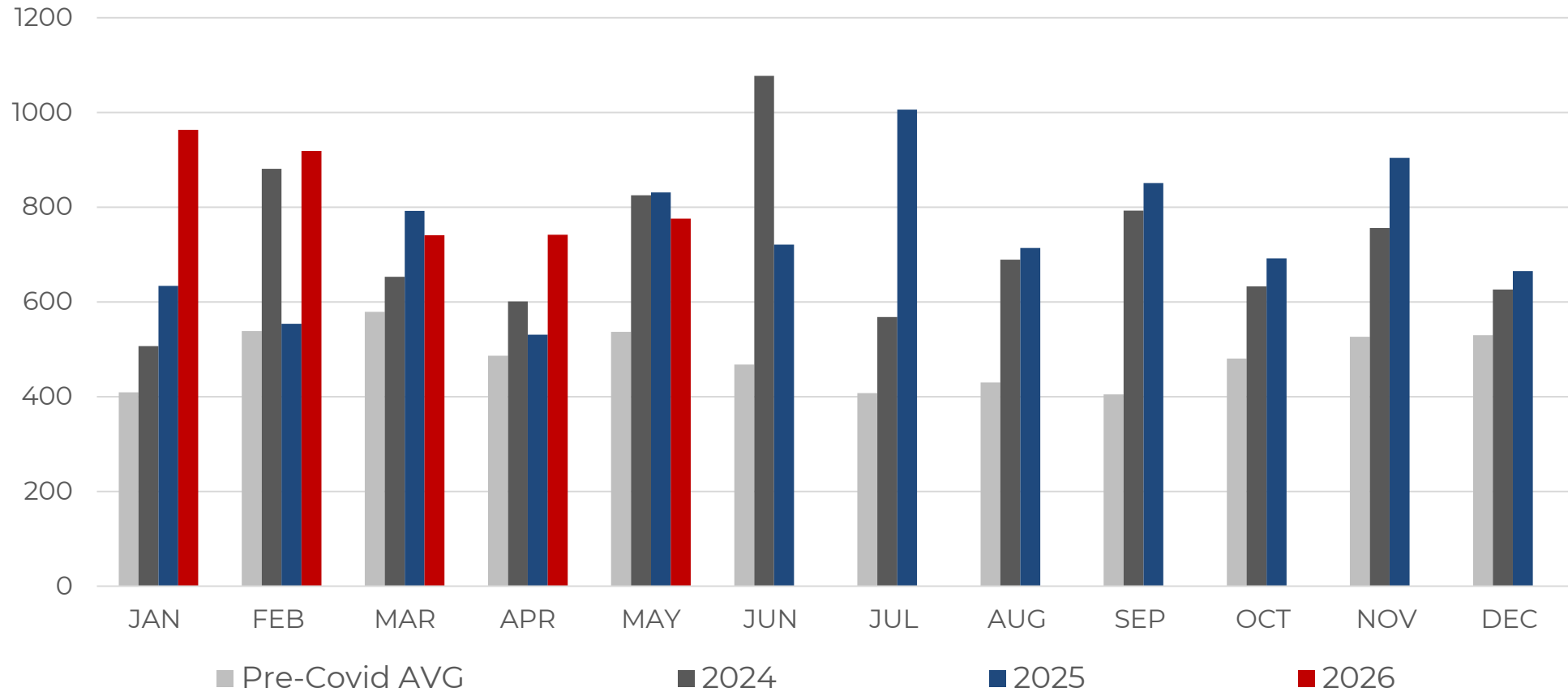
May Chapter 13s are **up 4.59%** compared to the same time period in 2025.
This total is **22.96% below** the Pre-Covid average* for the month of May.



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

2026 MONTHLY CHAPTER 11 FILINGS

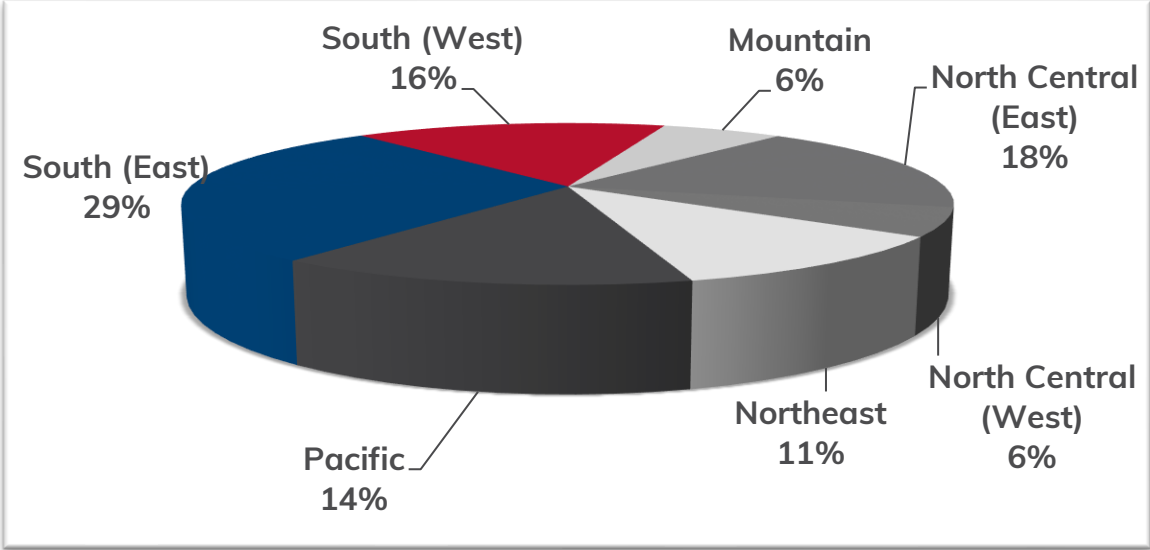
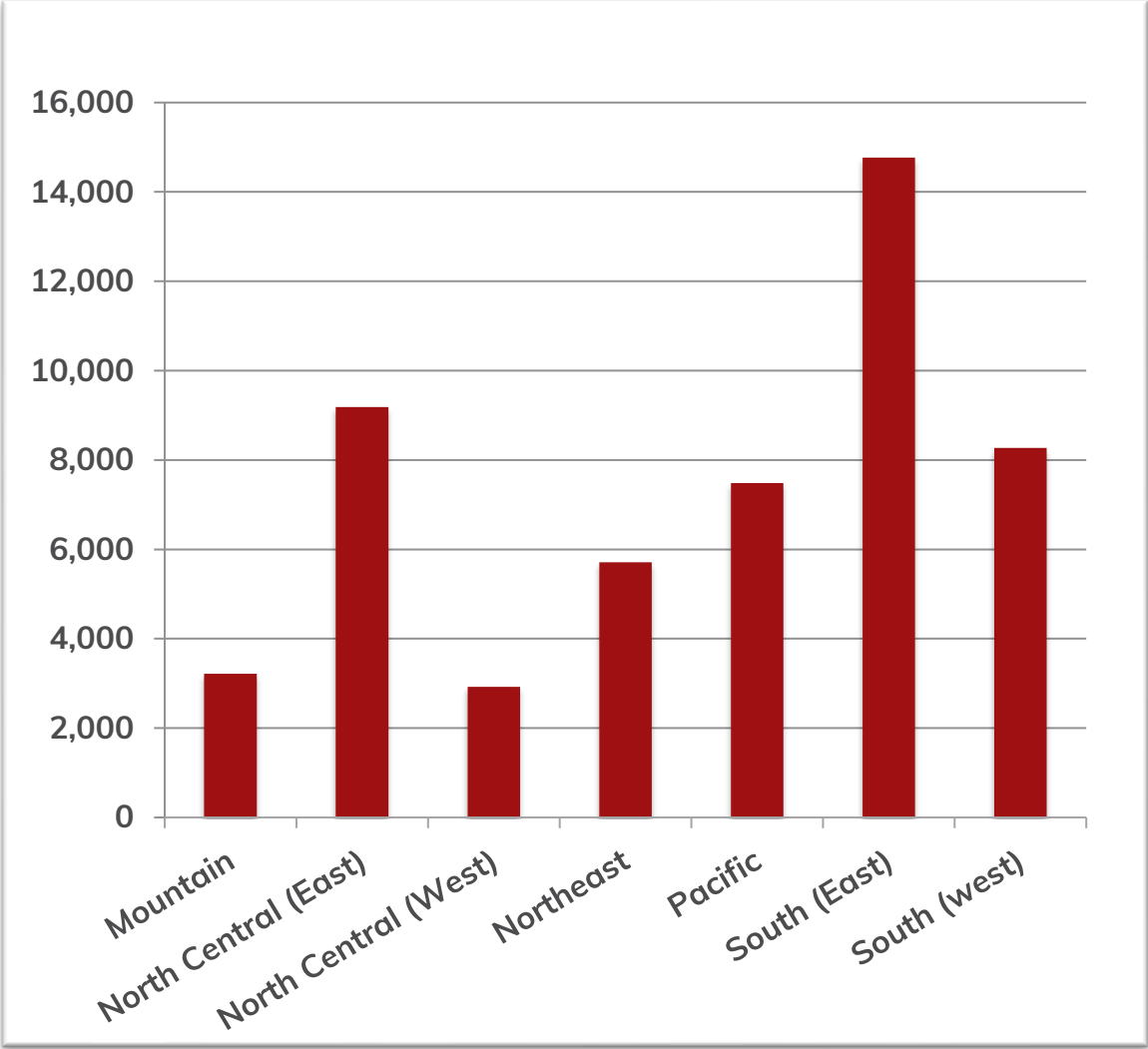
May Chapter 11s are **down 1.15%** compared to the same time period in 2025.
This total is **44.50% above** the Pre-Covid average* for the month of May.



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

BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 05/01/2026 and 05/31/2026



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 05/01/2026 and 05/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	23			7	30
MIDDLE DISTRICT OF ALABAMA	95	1		408	504
NORTHERN DISTRICT OF ALABAMA	344	4		477	825
SOUTHERN DISTRICT OF ALABAMA	88	4		244	336
EASTERN DISTRICT OF ARKANSAS	184		1	227	412
WESTERN DISTRICT OF ARKANSAS	97	3		135	235
DISTRICT OF ARIZONA	886	18		191	1,095
CENTRAL DISTRICT OF CALIFORNIA	2,396	30	1	381	2,808
EASTERN DISTRICT OF CALIFORNIA	996	9	3	203	1,211
NORTHERN DISTRICT OF CALIFORNIA	378	16		141	535
SOUTHERN DISTRICT OF CALIFORNIA	383	3		59	445
DISTRICT OF COLORADO	689	10		135	834
DISTRICT OF CONNECTICUT	270	4		32	306
DISTRICT OF WASHINGTON, D.C.	43	3		10	56
DISTRICT OF DELAWARE	108	71		46	225
MIDDLE DISTRICT OF FLORIDA	2,051	53	2	505	2,611
NORTHERN DISTRICT OF FLORIDA	191	3		29	223
SOUTHERN DISTRICT OF FLORIDA	848	36		599	1,483
MIDDLE DISTRICT OF GEORGIA	214	5		363	582
NORTHERN DISTRICT OF GEORGIA	1,075	54		823	1,952

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2026 and 05/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	67	1		246	314
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	58			32	90
NORTHERN DISTRICT OF IOWA	88			17	105
SOUTHERN DISTRICT OF IOWA	170			28	198
DISTRICT OF IDAHO	210	2	1	15	228
CENTRAL DISTRICT OF ILLINOIS	179			63	242
NORTHERN DISTRICT OF ILLINOIS	1,074	14		684	1,772
SOUTHERN DISTRICT OF ILLINOIS	92			65	157
NORTHERN DISTRICT OF INDIANA	406		6	255	667
SOUTHERN DISTRICT OF INDIANA	587	8	1	433	1,029
DISTRICT OF KANSAS	191	7	1	162	361
EASTERN DISTRICT OF KENTUCKY	382	1	1	165	549
WESTERN DISTRICT OF KENTUCKY	238			284	522
EASTERN DISTRICT OF LOUISIANA	69	8		194	271
MIDDLE DISTRICT OF LOUISIANA	51	2		54	107
WESTERN DISTRICT OF LOUISIANA	90		1	353	444
DISTRICT OF MASSACHUSETTS	324	10		139	473
DISTRICT OF MARYLAND	740	8		306	1,054
DISTRICT OF MAINE	47	2		17	66

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2026 and 05/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,142	4		485	1,631
WESTERN DISTRICT OF MICHIGAN	277	2		107	386
DISTRICT OF MINNESOTA	699	11		194	904
EASTERN DISTRICT OF MISSOURI	337	5	1	237	580
WESTERN DISTRICT OF MISSOURI	208	2		191	401
NORTHERN DISTRICT OF MISSISSIPPI	158	2		207	367
SOUTHERN DISTRICT OF MISSISSIPPI	250	6		220	476
DISTRICT OF MONTANA	71			13	84
EASTERN DISTRICT OF NORTH CAROLINA	125	15		334	474
MIDDLE DISTRICT OF NORTH CAROLINA	118	4		122	244
WESTERN DISTRICT OF NORTH CAROLINA	106	2		144	252
DISTRICT OF NORTH DAKOTA	63		1	17	81
DISTRICT OF NEBRASKA	146	2		71	219
DISTRICT OF NEW HAMPSHIRE	57			24	81
DISTRICT OF NEW JERSEY	785	27		442	1,254
DISTRICT OF NEW MEXICO	148	2		12	162
DISTRICT OF NEVADA	673	4		128	805
EASTERN DISTRICT OF NEW YORK	630	55		287	972
NORTHERN DISTRICT OF NEW YORK	220	4		82	306
SOUTHERN DISTRICT OF NEW YORK	371	16		117	504

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2026 and 05/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	143	4		86	233
NORTHERN DISTRICT OF OHIO	1,073	5		261	1,339
SOUTHERN DISTRICT OF OHIO	775	2		275	1,052
EASTERN DISTRICT OF OKLAHOMA	83	2		16	101
NORTHERN DISTRICT OF OKLAHOMA	174			24	198
WESTERN DISTRICT OF OKLAHOMA	304	5		62	371
DISTRICT OF OREGON	525	1	2	123	651
EASTERN DISTRICT OF PENNSYLVANIA	222	4		219	445
MIDDLE DISTRICT OF PENNSYLVANIA	169	2		130	301
WESTERN DISTRICT OF PENNSYLVANIA	269	3		128	400
DISTRICT OF PUERTO RICO	175	12		306	493
DISTRICT OF RHODE ISLAND	84			25	109
DISTRICT OF SOUTH CAROLINA	154	3		331	488
DISTRICT OF SOUTH DAKOTA	56			17	73
EASTERN DISTRICT OF TENNESSEE	345	5		334	684
MIDDLE DISTRICT OF TENNESSEE	291	9		216	516
WESTERN DISTRICT OF TENNESSEE	176	1		494	671
EASTERN DISTRICT OF TEXAS	380	3		212	595
NORTHERN DISTRICT OF TEXAS	708	25		371	1,104
SOUTHERN DISTRICT OF TEXAS	592	94		366	1,052

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2026 and 05/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	587	7	1	278	873
DISTRICT OF UTAH	538	1		223	762
EASTERN DISTRICT OF VIRGINIA	650	9		451	1,110
WESTERN DISTRICT OF VIRGINIA	203	1	1	120	325
DISTRICT OF THE VIRGIN ISLANDS	2				2
DISTRICT OF VERMONT	26			7	33
EASTERN DISTRICT OF WASHINGTON	204		4	42	250
WESTERN DISTRICT OF WASHINGTON	494	14		149	657
EASTERN DISTRICT OF WISCONSIN	419	2		229	650
WESTERN DISTRICT OF WISCONSIN	189		1	68	258
NORTHERN DISTRICT OF WEST VIRGINIA	40	5		20	65
SOUTHERN DISTRICT OF WEST VIRGINIA	80	2		18	100
DISTRICT OF WYOMING	41	1		12	54

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