

# Bankruptcy Insights Report

## 2025 | 12<sup>th</sup> Issue | November 2025 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

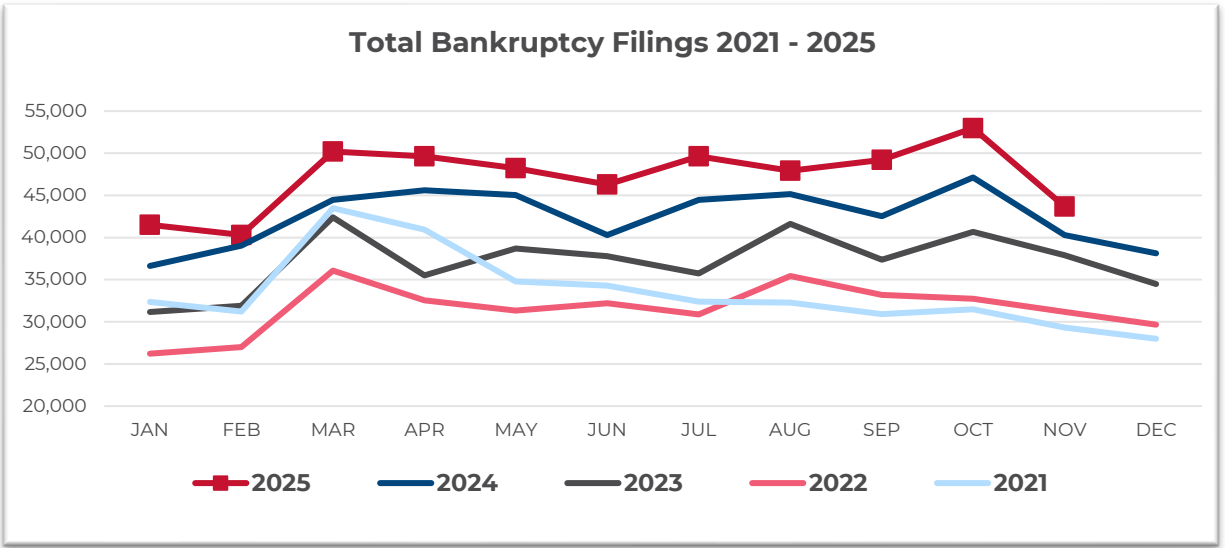
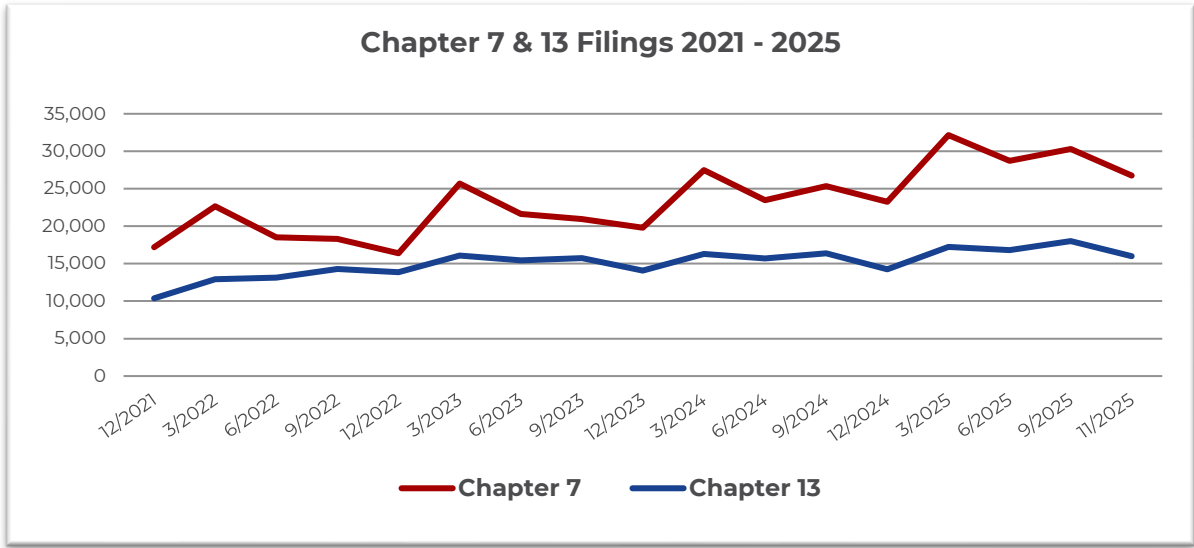
**DATA ONE** is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

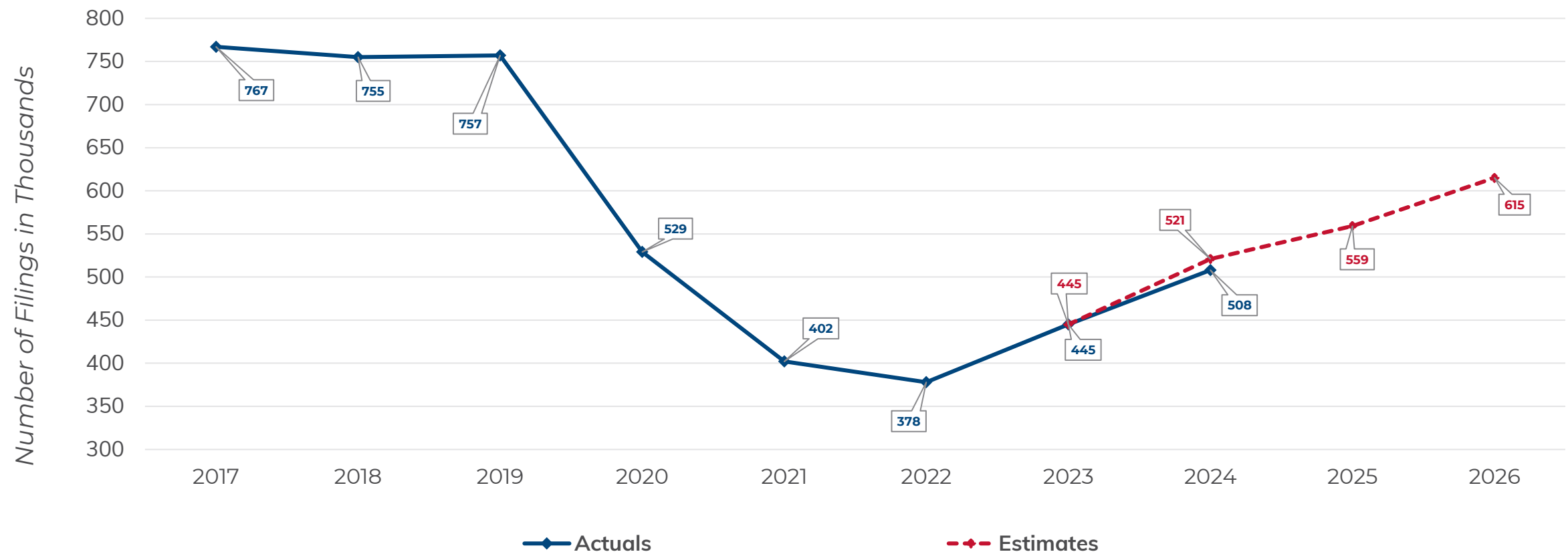
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[\*\*LEARN MORE\*\*](#)

For Bankruptcies Filed Between 11/01/2025 and 11/30/2025


Total Bankruptcies Filed	43,682	Total Bankruptcies Filed last 12 months	558,469
Chapter 13	15,989	Total Bankruptcies Filed Prev. Month	53,051
Chapter 7	26,737	Total Bankruptcies Filed Prev. Year (same month)	40,382
Chapter 11	904	Increased Bankruptcies from Prev. Month Total	-9,369 (-17.66%)
Chapter 11, Subchapter V	218	Increased Bankruptcies from Prev. Year Total (same month)	3,300 (8.17%)



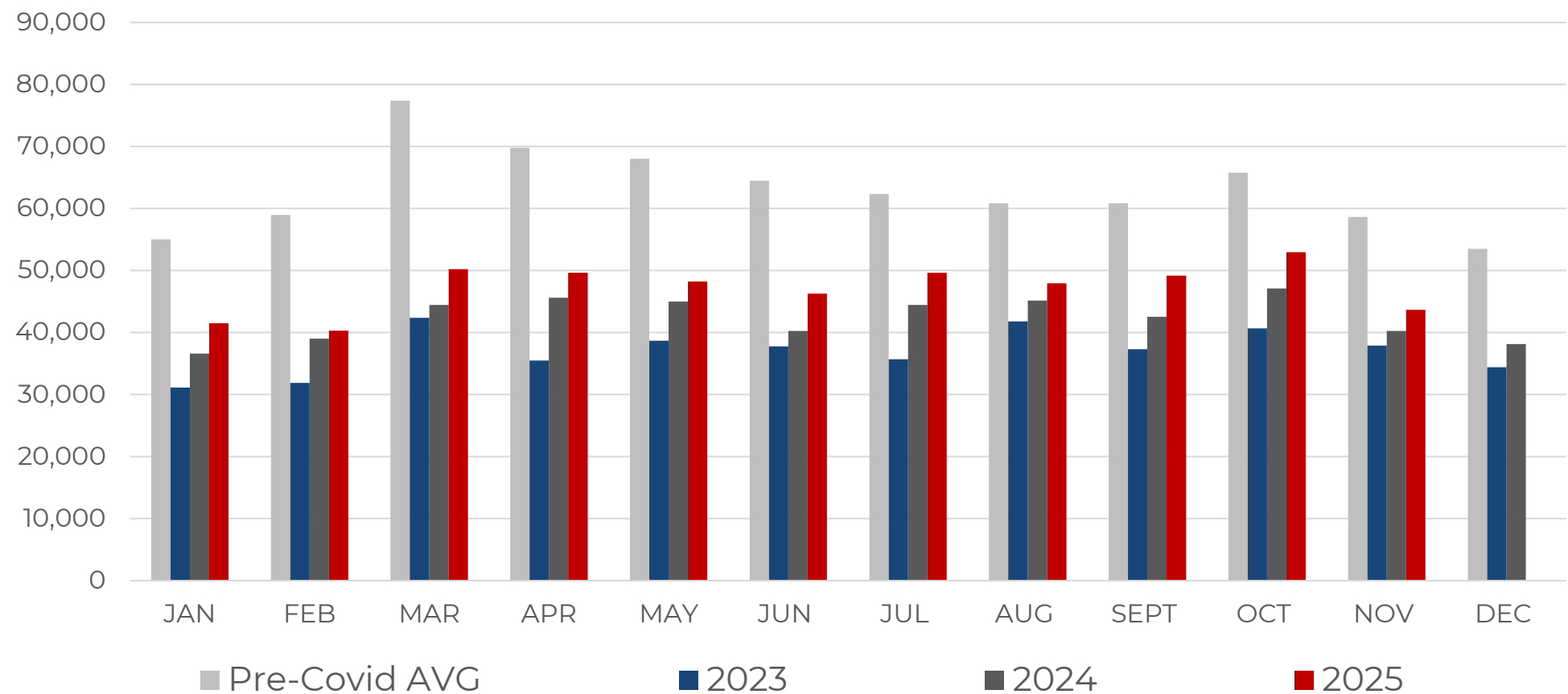
Historical and Projected Bankruptcy Case Filings



AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

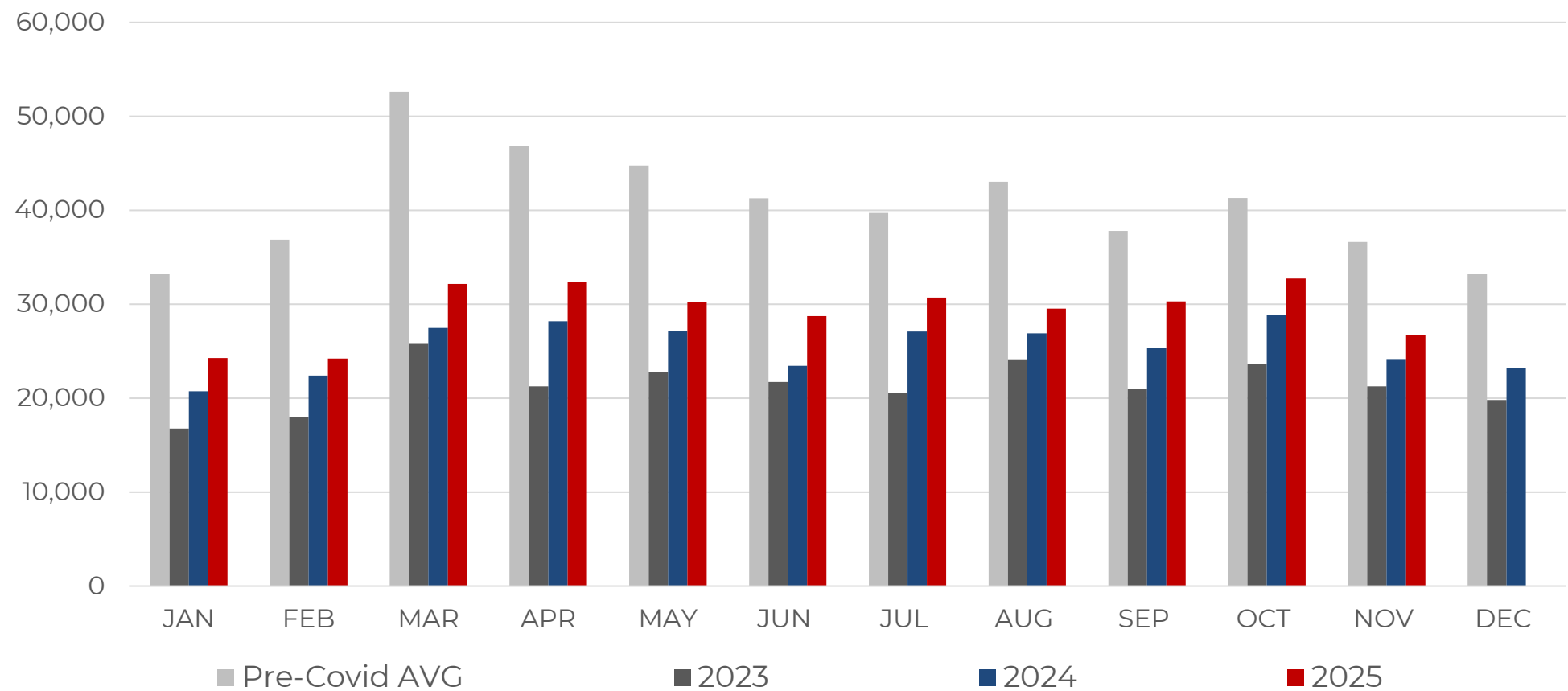
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	520,227	48,862	10.37%
Chapter 7	324,010	36,509	12.70%
Chapter 11	8,107	807	11.05%
Chapter 11 Sub Chapter V	2,188	129	6.27%
Chapter 12	275	89	47.85%
Chapter 13	187,667	11,599	6.59%
Chapter 15	168	-142	-45.81%

November total filings are **up 8.17%** compared to the same time period in 2024.  
This total is **25.52% below** the pre-Covid average\* for the month of November.



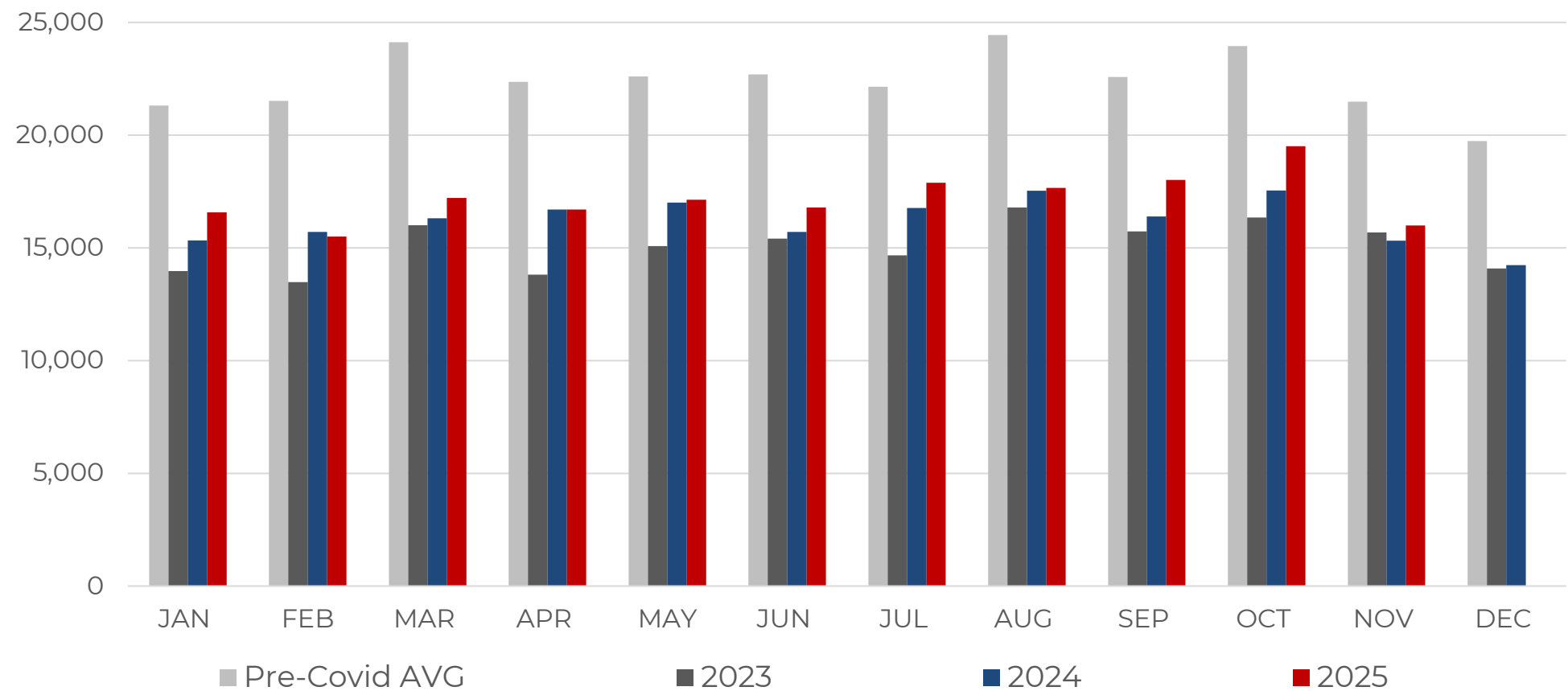
\*Pre-Covid average consists of filings totals for 2016-2019

November Chapter 7s are **up 8.85%** compared to the same time period in 2024.  
This total is **26.98% below** the Pre-Covid average\* for the month of November.



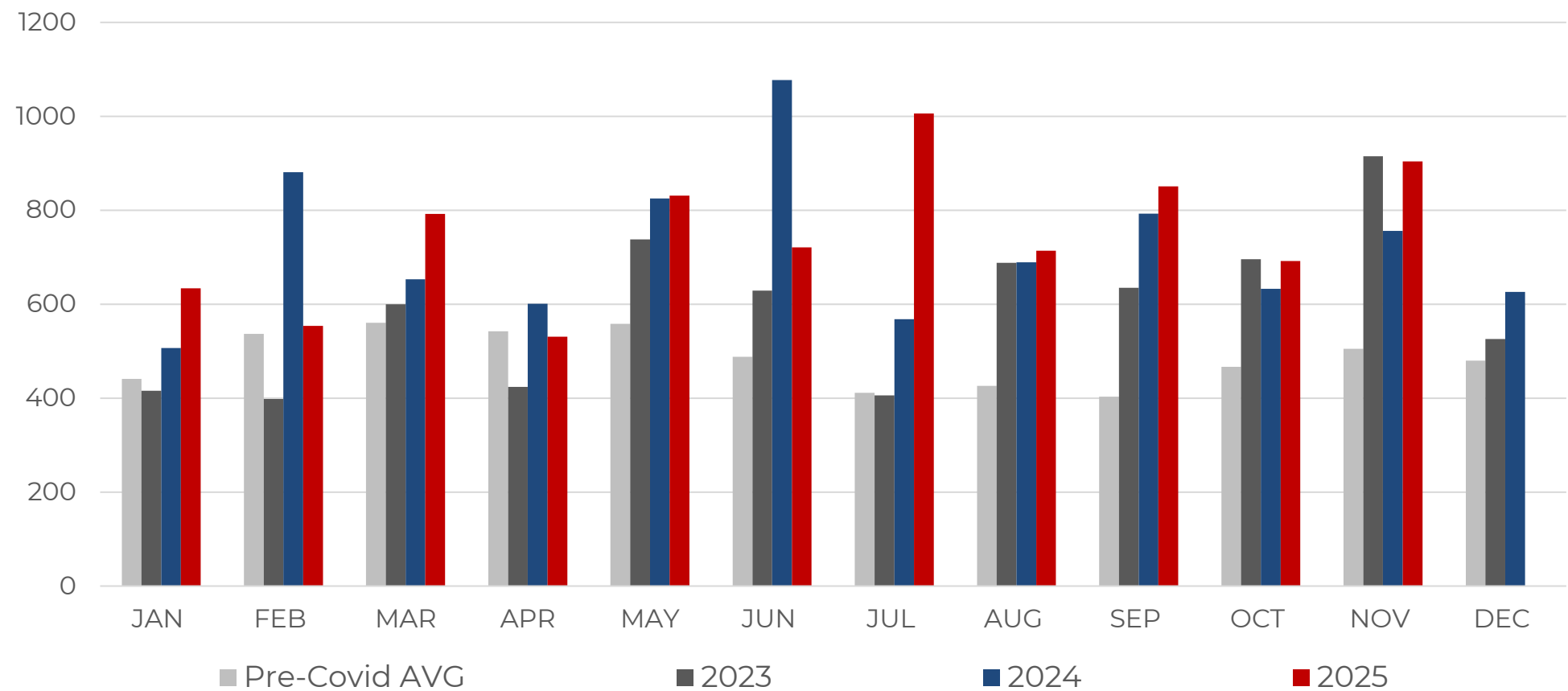
\*Pre-Covid average consists of filings totals for 2016-2019

November Chapter 13s are **up 6.41%** compared to the same time period in 2024.  
This total is **25.57% below** the Pre-Covid average\* for the month of November.



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

November Chapter 11s are **up 22.99%** compared to the same time period in 2024.  
This total is **79.00% above** the Pre-Covid average\* for the month of November.

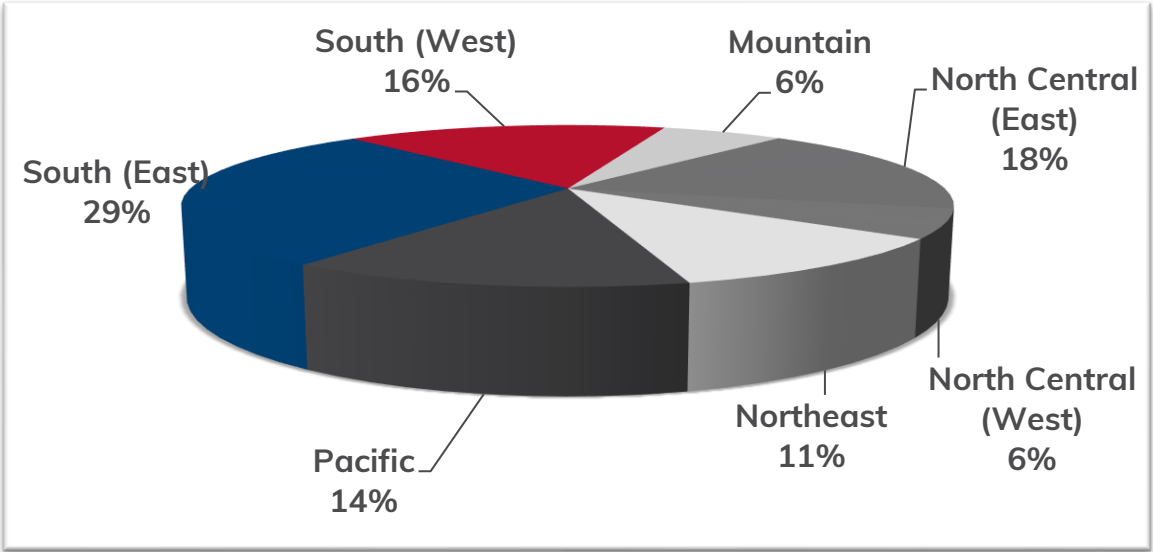
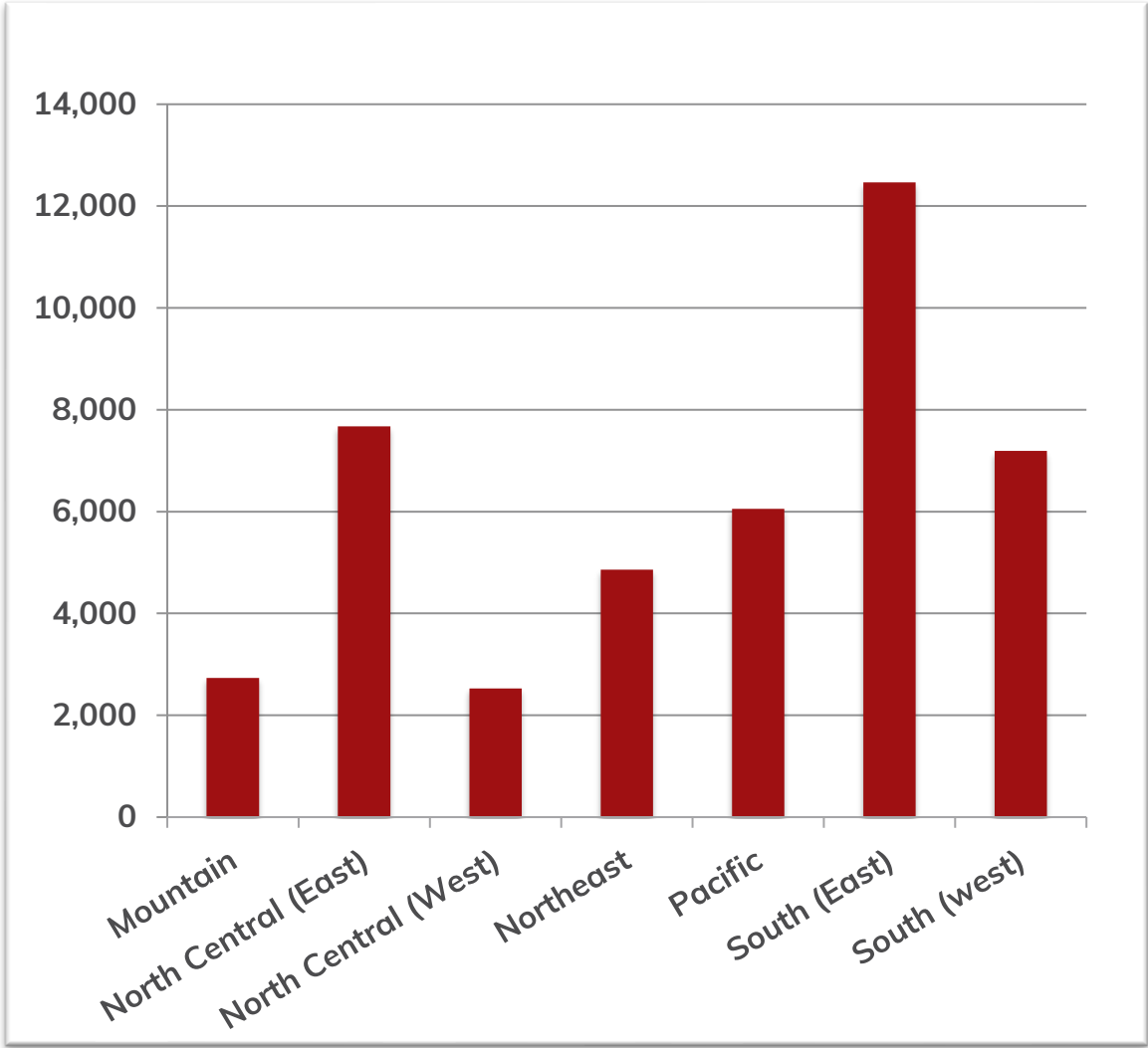


\*Pre-Covid average consists of filings totals for 2016-2019

# BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025



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

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	11			2	13
MIDDLE DISTRICT OF ALABAMA	69	5	1	384	459
NORTHERN DISTRICT OF ALABAMA	292	5		466	763
SOUTHERN DISTRICT OF ALABAMA	52	2		233	287
EASTERN DISTRICT OF ARKANSAS	145	1		201	347
WESTERN DISTRICT OF ARKANSAS	71	2		79	152
DISTRICT OF ARIZONA	841	8		172	1,021
CENTRAL DISTRICT OF CALIFORNIA	1,891	28	1	341	2,261
EASTERN DISTRICT OF CALIFORNIA	688	6		186	881
NORTHERN DISTRICT OF CALIFORNIA	309	8		130	447
SOUTHERN DISTRICT OF CALIFORNIA	349	7		52	408
DISTRICT OF COLORADO	505	19	1	137	662
DISTRICT OF CONNECTICUT	240	1		34	275
DISTRICT OF WASHINGTON, D.C.	38	3		13	54
DISTRICT OF DELAWARE	96	30		55	181
MIDDLE DISTRICT OF FLORIDA	1,642	55		412	2,109
NORTHERN DISTRICT OF FLORIDA	146	7		34	187
SOUTHERN DISTRICT OF FLORIDA	604	23		539	1,166
MIDDLE DISTRICT OF GEORGIA	160		2	361	523
NORTHERN DISTRICT OF GEORGIA	870	20	1	716	1,607

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	70	1		268	339
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	61			38	99
NORTHERN DISTRICT OF IOWA	97			17	114
SOUTHERN DISTRICT OF IOWA	136			30	166
DISTRICT OF IDAHO	188	1		16	205
CENTRAL DISTRICT OF ILLINOIS	130	1		37	168
NORTHERN DISTRICT OF ILLINOIS	887	15		686	1,588
SOUTHERN DISTRICT OF ILLINOIS	76	5		62	143
NORTHERN DISTRICT OF INDIANA	302	3		231	536
SOUTHERN DISTRICT OF INDIANA	449	1		378	828
DISTRICT OF KANSAS	166	35		148	349
EASTERN DISTRICT OF KENTUCKY	276	1		174	451
WESTERN DISTRICT OF KENTUCKY	197			244	441
EASTERN DISTRICT OF LOUISIANA	69	159		162	390
MIDDLE DISTRICT OF LOUISIANA	39	1		50	90
WESTERN DISTRICT OF LOUISIANA	89	3	4	349	445
DISTRICT OF MASSACHUSETTS	255	14		109	378
DISTRICT OF MARYLAND	572	8		352	932
DISTRICT OF MAINE	41	2		8	51

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	931	9		459	1,399
WESTERN DISTRICT OF MICHIGAN	193			121	314
DISTRICT OF MINNESOTA	645	4		158	807
EASTERN DISTRICT OF MISSOURI	254	2		208	464
WESTERN DISTRICT OF MISSOURI	145	1		163	309
NORTHERN DISTRICT OF MISSISSIPPI	126	4		207	337
SOUTHERN DISTRICT OF MISSISSIPPI	219			187	406
DISTRICT OF MONTANA	41	1		10	52
EASTERN DISTRICT OF NORTH CAROLINA	111	7		326	444
MIDDLE DISTRICT OF NORTH CAROLINA	77	1		80	158
WESTERN DISTRICT OF NORTH CAROLINA	89	4		103	196
DISTRICT OF NORTH DAKOTA	53			6	59
DISTRICT OF NEBRASKA	122	1		75	198
DISTRICT OF NEW HAMPSHIRE	47	2		17	66
DISTRICT OF NEW JERSEY	616	18		365	999
DISTRICT OF NEW MEXICO	126			12	138
DISTRICT OF NEVADA	593	8		113	714
EASTERN DISTRICT OF NEW YORK	506	25		300	831
NORTHERN DISTRICT OF NEW YORK	213	1	1	81	296
SOUTHERN DISTRICT OF NEW YORK	306	23		85	414

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	108	1	1	81	191
NORTHERN DISTRICT OF OHIO	897	1		217	1,115
SOUTHERN DISTRICT OF OHIO	620	1		270	891
EASTERN DISTRICT OF OKLAHOMA	93			9	102
NORTHERN DISTRICT OF OKLAHOMA	116	1		19	136
WESTERN DISTRICT OF OKLAHOMA	225	1		59	285
DISTRICT OF OREGON	448	2		102	552
EASTERN DISTRICT OF PENNSYLVANIA	203	6		215	424
MIDDLE DISTRICT OF PENNSYLVANIA	151	5		124	280
WESTERN DISTRICT OF PENNSYLVANIA	211	8		162	381
DISTRICT OF PUERTO RICO	152	2		264	418
DISTRICT OF RHODE ISLAND	49			22	71
DISTRICT OF SOUTH CAROLINA	137	3		258	398
DISTRICT OF SOUTH DAKOTA	42			16	58
EASTERN DISTRICT OF TENNESSEE	329	2		285	616
MIDDLE DISTRICT OF TENNESSEE	194	5		193	392
WESTERN DISTRICT OF TENNESSEE	169			544	713
EASTERN DISTRICT OF TEXAS	290	11		191	492
NORTHERN DISTRICT OF TEXAS	561	14	1	317	893
SOUTHERN DISTRICT OF TEXAS	452	214		311	977

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2025 and 11/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	424	8		199	631
DISTRICT OF UTAH	409	2		208	619
EASTERN DISTRICT OF VIRGINIA	566	2		376	944
WESTERN DISTRICT OF VIRGINIA	154	2		107	263
DISTRICT OF THE VIRGIN ISLANDS	2				2
DISTRICT OF VERMONT	17			4	21
EASTERN DISTRICT OF WASHINGTON	111	8		18	137
WESTERN DISTRICT OF WASHINGTON	415	5		120	540
EASTERN DISTRICT OF WISCONSIN	319		1	176	496
WESTERN DISTRICT OF WISCONSIN	132	4		57	193
NORTHERN DISTRICT OF WEST VIRGINIA	34	4		12	50
SOUTHERN DISTRICT OF WEST VIRGINIA	53			10	63
DISTRICT OF WYOMING	28			10	38

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A video thumbnail featuring a woman with short grey hair and glasses, smiling and looking towards the right. She is wearing a dark blazer over a light-colored shirt. The background is slightly blurred, showing what appears to be an office setting. Overlaid on the image is the text "OUR BUSINESS IS HELPING YOU DO BUSINESS BETTER" in white, bold, sans-serif font. Below this text is "Data | Technology | Talent" in a smaller white font. A large white play button icon is centered on the image. At the bottom, the text "Watch to learn more" is displayed in white.

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