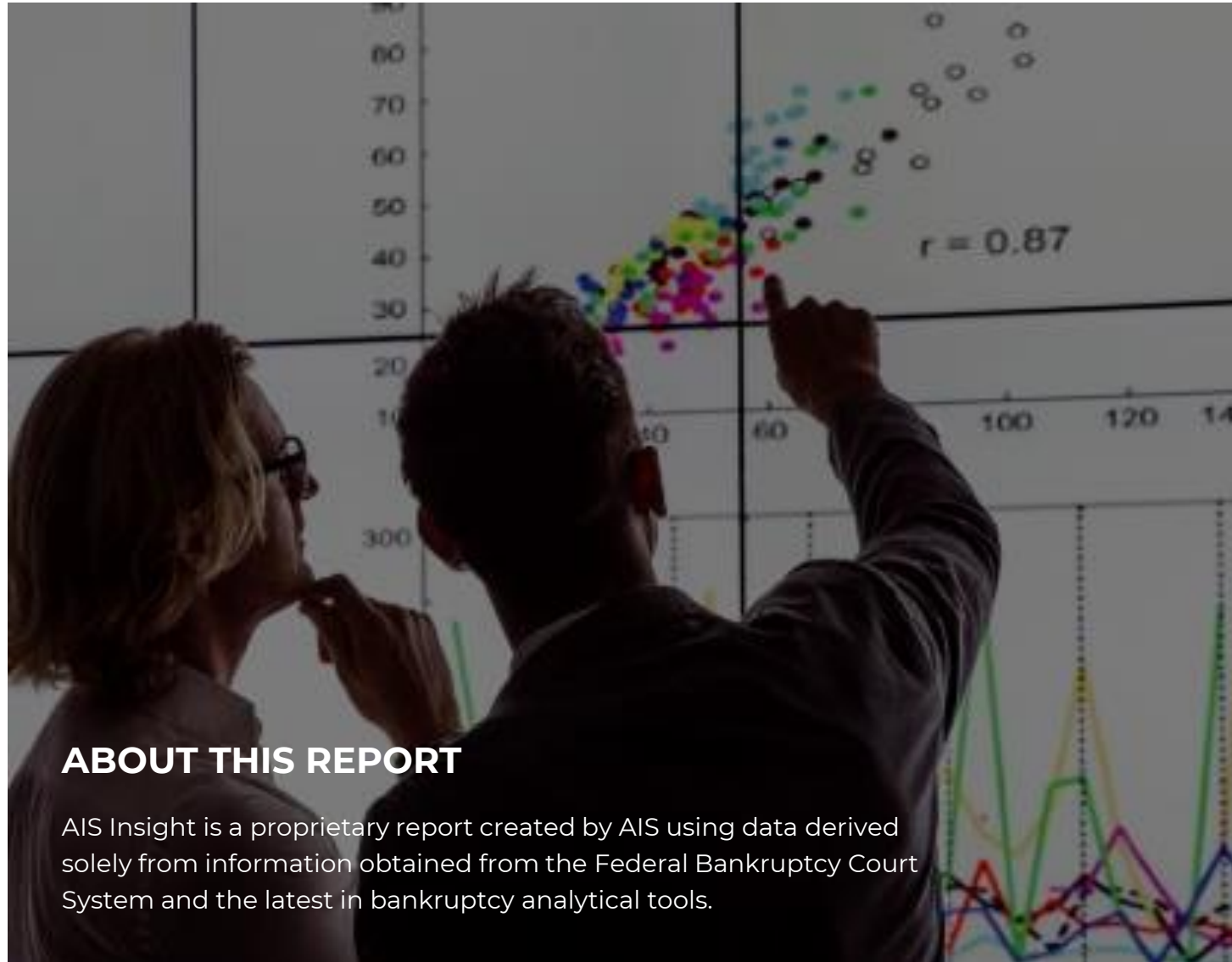


Bankruptcy Insights Report

2024 | 11th Issue | October 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.

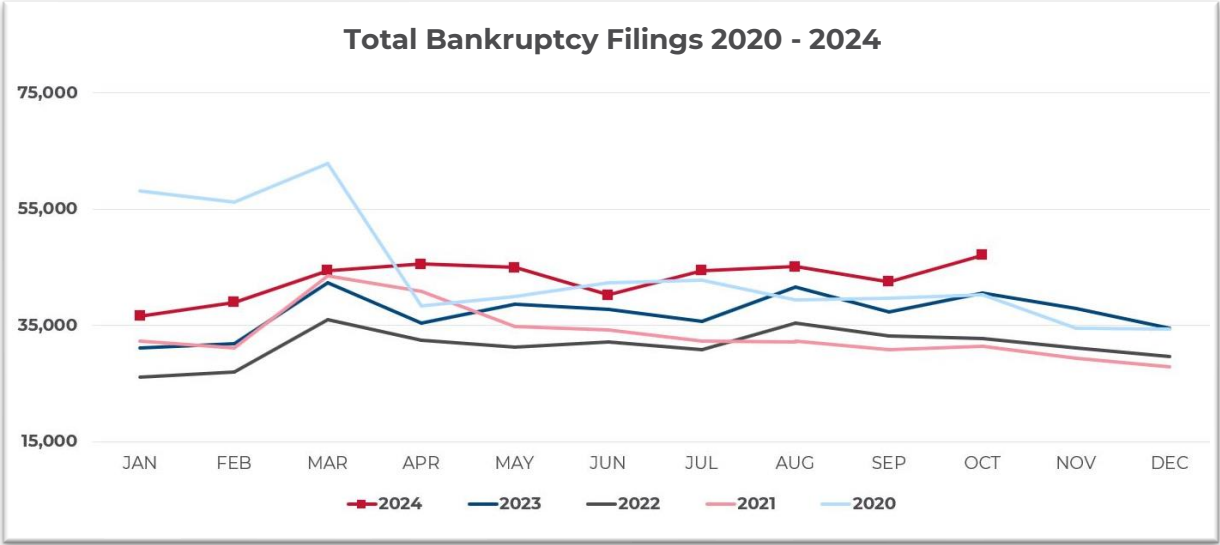
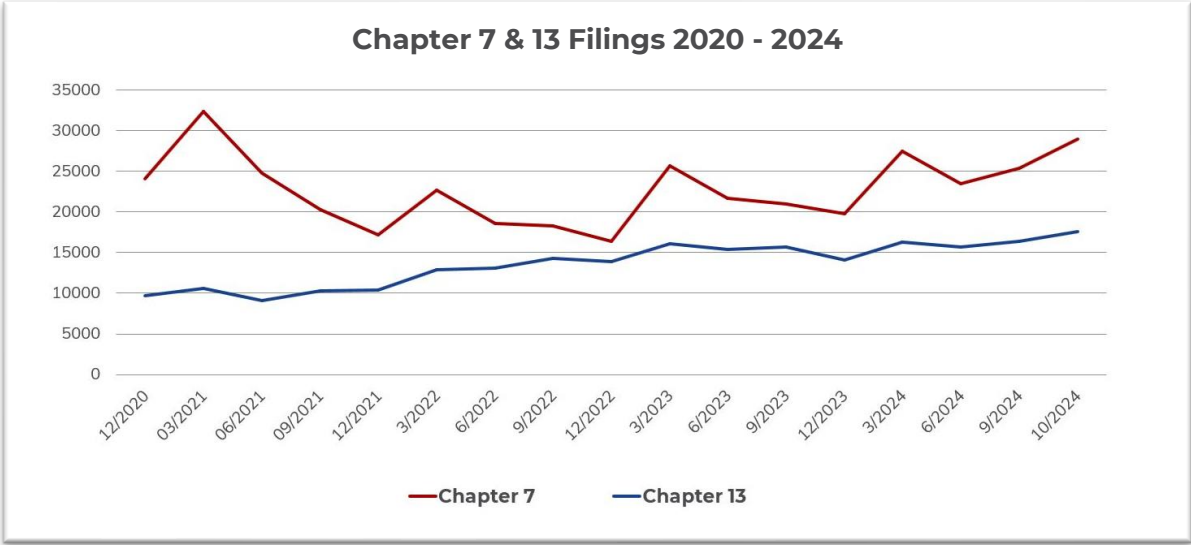
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

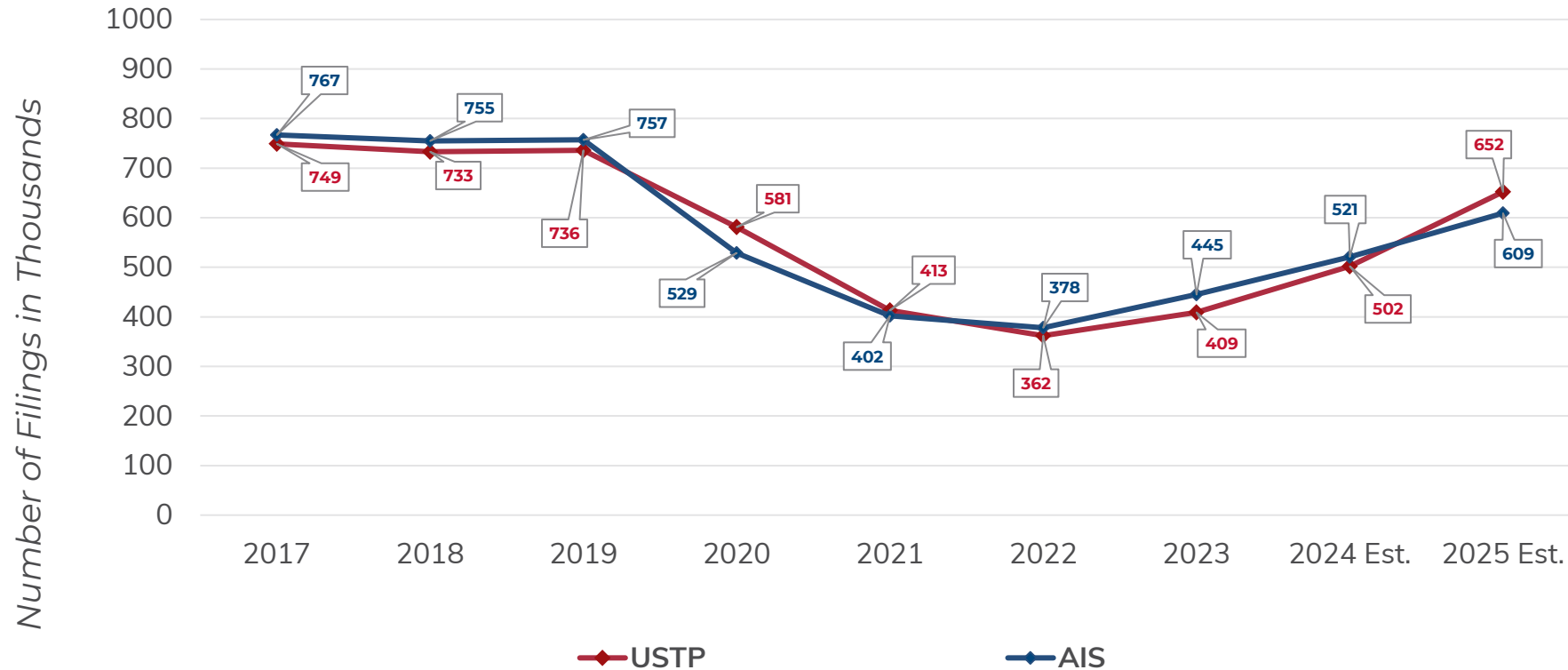


For Bankruptcies Filed Between 10/01/2024 and 10/31/2024

Total Bankruptcies Filed	47,121	Total Bankruptcies Filed last 12 months	502,728
Chapter 13	17,539	Total Bankruptcies Filed Prev. Month	42,549
Chapter 7	28,909	Total Bankruptcies Filed Prev. Year (same month)	40,674
Chapter 11	633	Increased Bankruptcies from Prev. Month Total	4,572 (10.75%)
Chapter 11, Subchapter V	196	Increased Bankruptcies from Prev. Year Total (same month)	6,447 (15.85%)



**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.

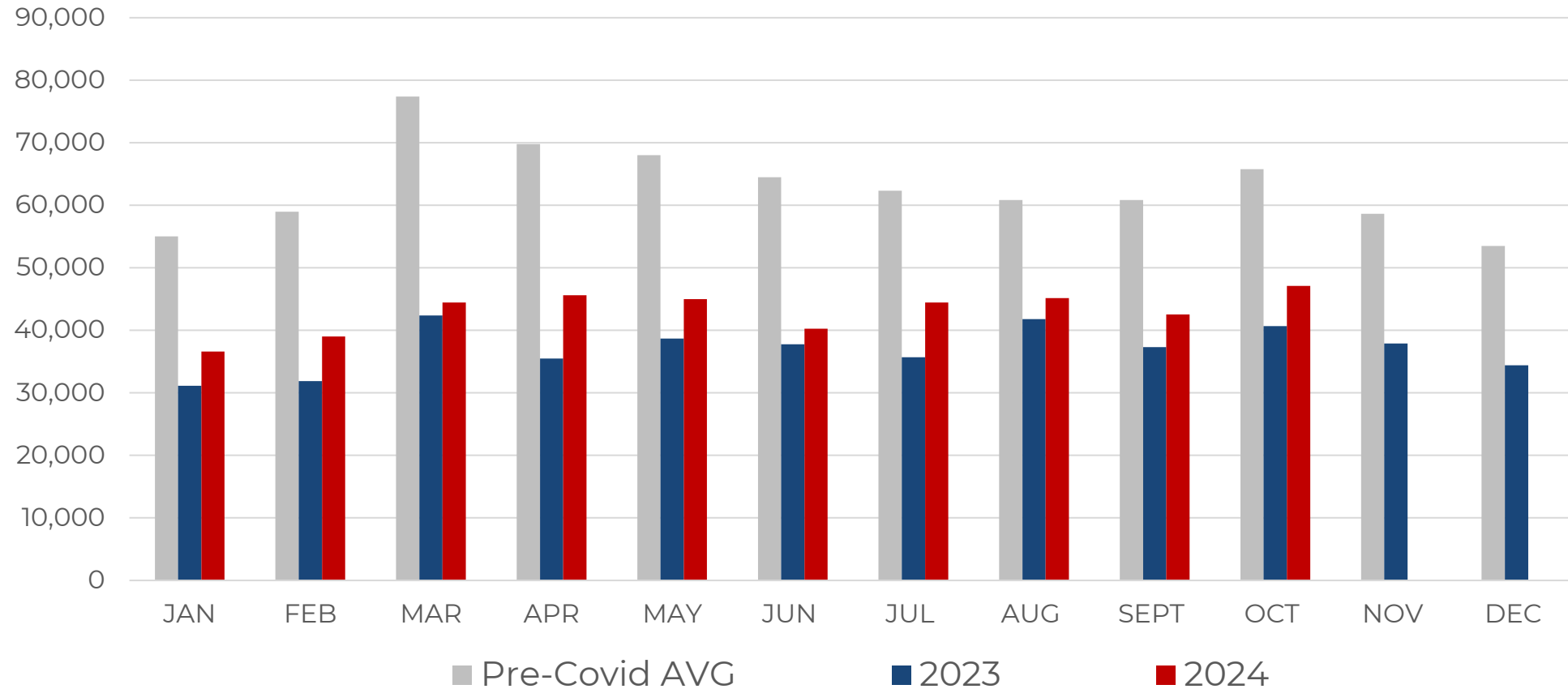
YEAR-TO-DATE BANKRUPTCY SUMMARY



	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	430,334	57,524	15.43%
Chapter 7	258,830	39,599	18.06%
Chapter 11	7,058	1,955	38.31%
Chapter 11 Sub Chapter V	2,031	569	38.92%
Chapter 12	173	70	67.96%
Chapter 13	164,006	15,768	10.64%
Chapter 15	267	132	97.78%

2024 MONTHLY FILING TOTALS

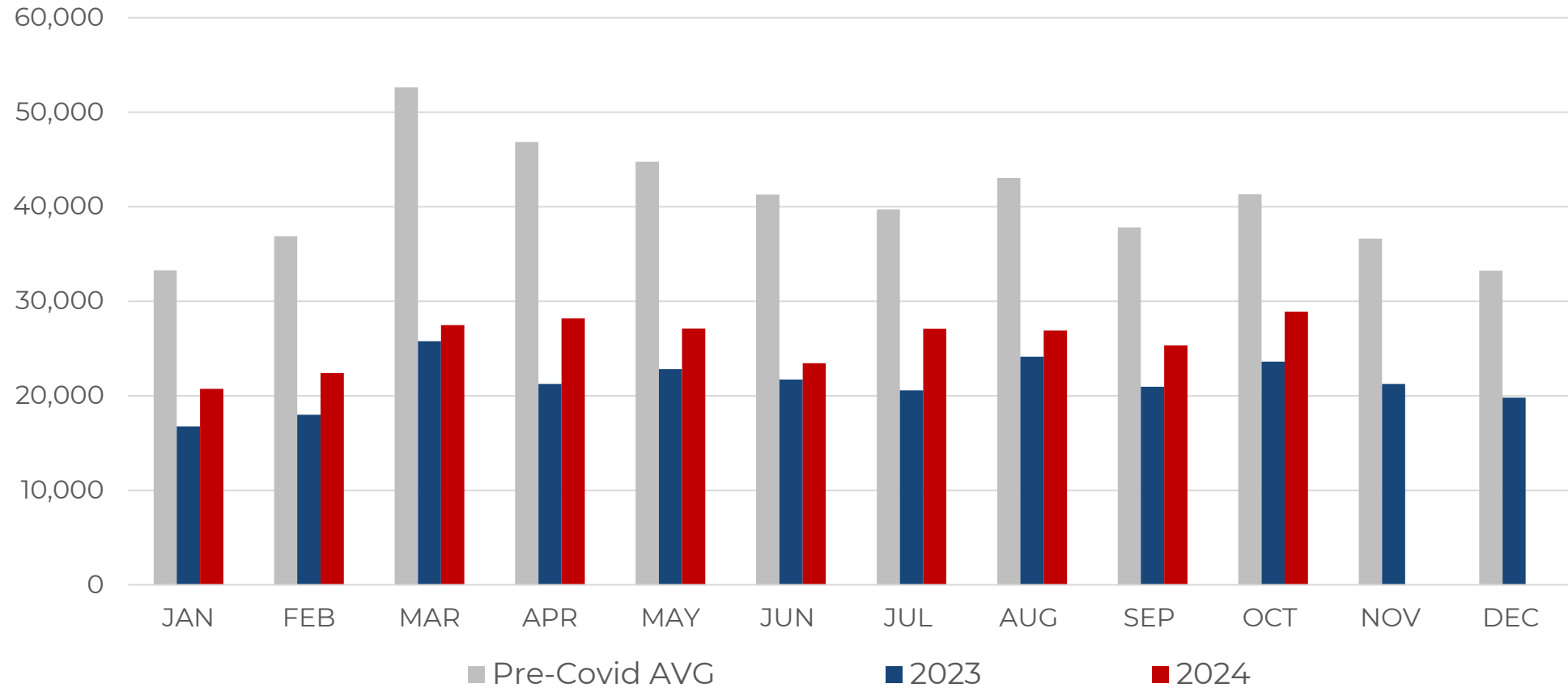
October total filings are **up 15.85%** compared to the same time period in 2023.
This total is **28.36% below** the pre-Covid average* for the month of October.



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

2024 MONTHLY CHAPTER 7 FILINGS

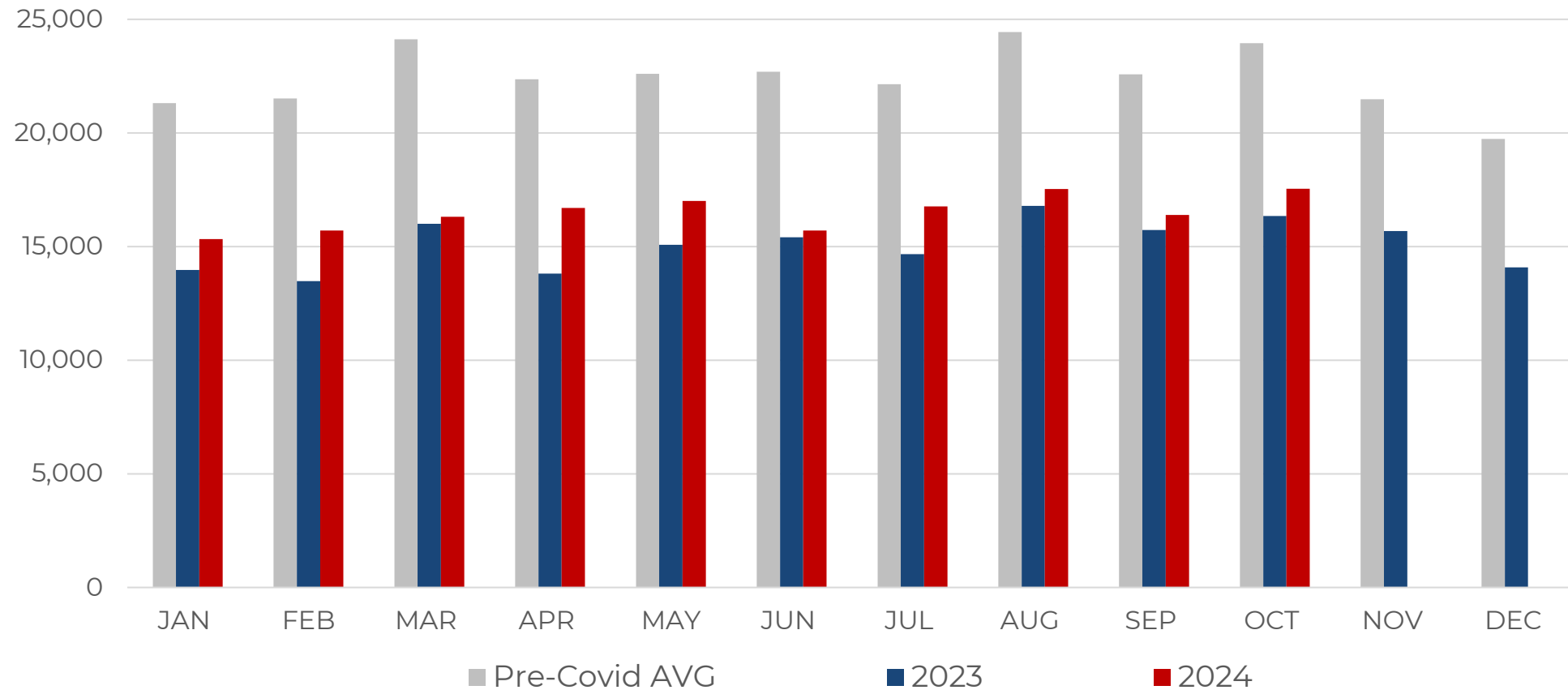
October Chapter 7s are **up 20.71%** compared to the same time period in 2023.
This total is **30.00% below** the Pre-Covid average* for the month of October.



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

2024 MONTHLY CHAPTER 13 FILINGS

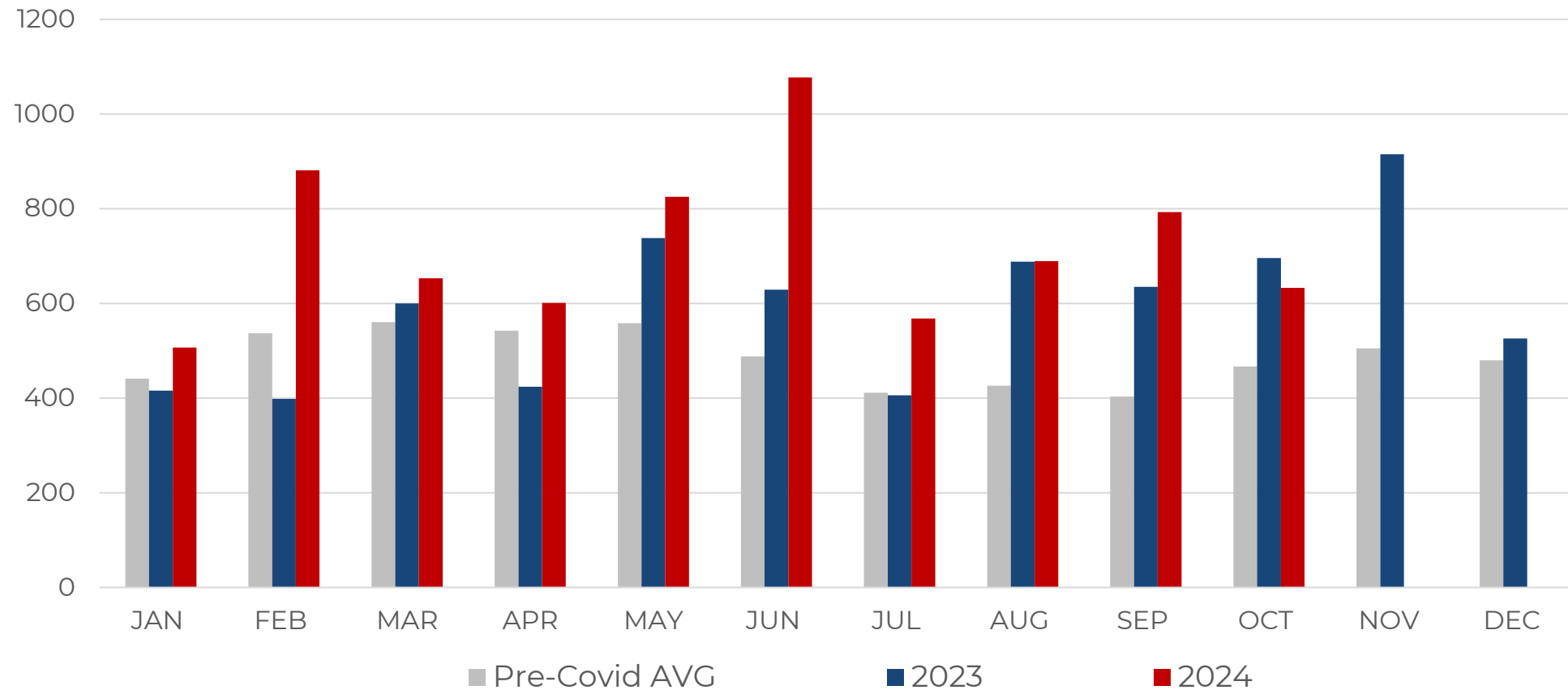
October Chapter 13s are **up 9.30%** compared to the same time period in 2023. This total is **26.78% below** the pre-Covid average* for the month of September.



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

2024 MONTHLY CHAPTER 11 FILINGS

October Chapter 11s are **down 4.09%** compared to the same time period in 2023.
This total is **35.54% above** the pre-Covid average* for the month of October.

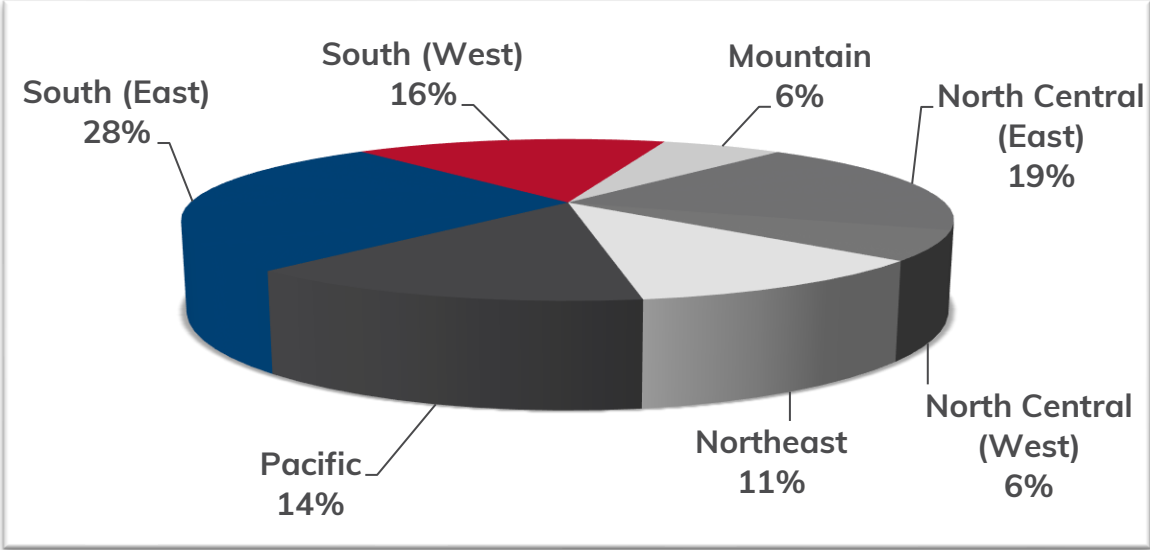
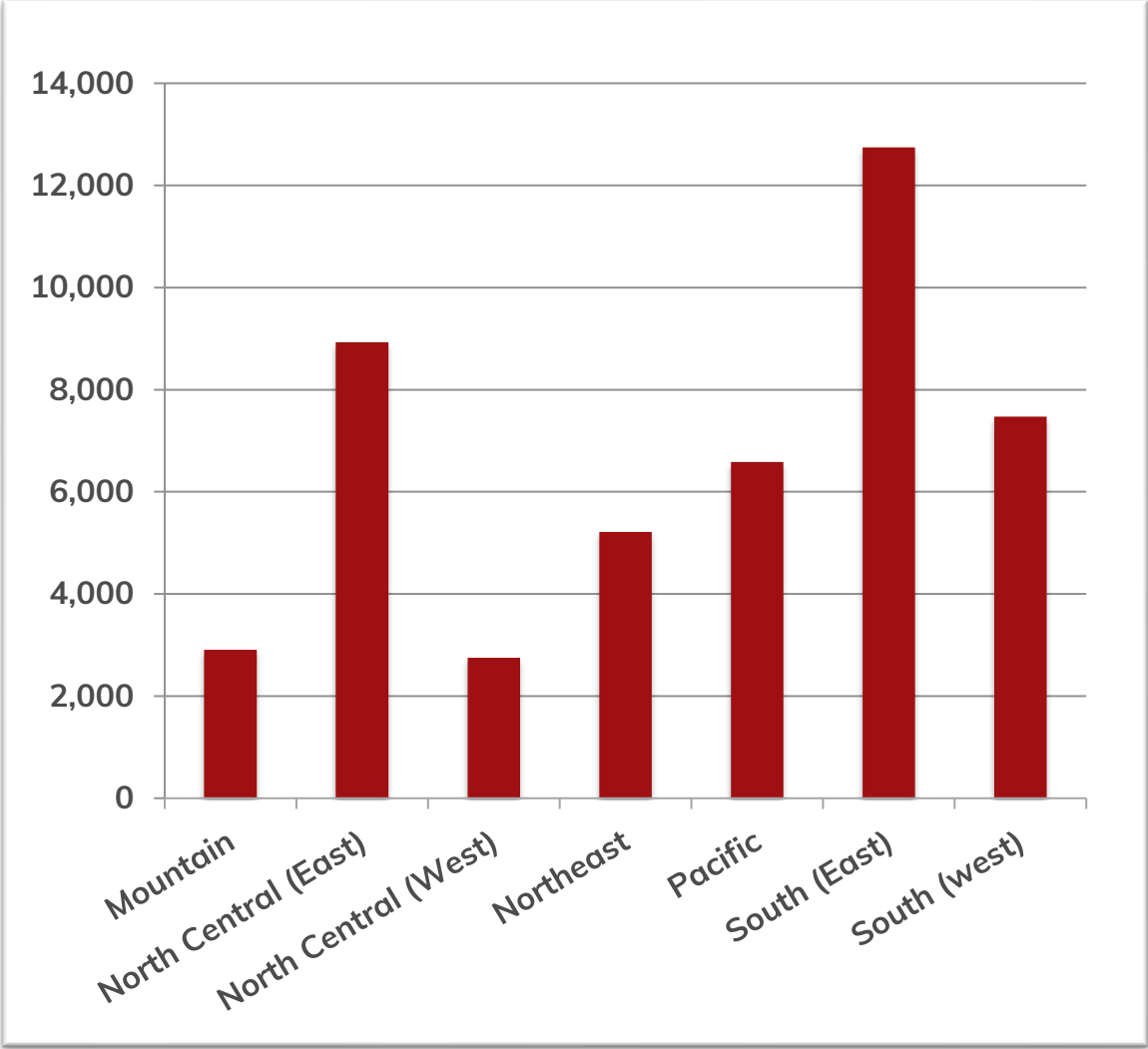


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 10/01/2024 and 10/31/2024



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 10/01/2024 and 10/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	16			4	20
MIDDLE DISTRICT OF ALABAMA	77	1		455	533
NORTHERN DISTRICT OF ALABAMA	359			587	946
SOUTHERN DISTRICT OF ALABAMA	67	2		256	325
EASTERN DISTRICT OF ARKANSAS	154	2		264	420
WESTERN DISTRICT OF ARKANSAS	79	4	2	123	208
DISTRICT OF ARIZONA	906	6		181	1,093
CENTRAL DISTRICT OF CALIFORNIA	1,924	44	1	343	2,312
EASTERN DISTRICT OF CALIFORNIA	799	15		180	994
NORTHERN DISTRICT OF CALIFORNIA	375	21		160	556
SOUTHERN DISTRICT OF CALIFORNIA	364	1		56	421
DISTRICT OF COLORADO	553	7		155	715
DISTRICT OF CONNECTICUT	251	1		43	295
DISTRICT OF WASHINGTON, D.C.	28	4		14	46
DISTRICT OF DELAWARE	80	103		44	227
MIDDLE DISTRICT OF FLORIDA	1,393	21		367	1,781
NORTHERN DISTRICT OF FLORIDA	153	4		38	195
SOUTHERN DISTRICT OF FLORIDA	720	59		512	1,291
MIDDLE DISTRICT OF GEORGIA	157	1		352	510
NORTHERN DISTRICT OF GEORGIA	961	14		744	1,719

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2024 and 10/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	37	1		204	242
DISTRICT OF GUAM	3			2	5
DISTRICT OF HAWAII	74	1		39	114
NORTHERN DISTRICT OF IOWA	111			10	121
SOUTHERN DISTRICT OF IOWA	136			27	163
DISTRICT OF IDAHO	172	1		19	192
CENTRAL DISTRICT OF ILLINOIS	147	1		83	231
NORTHERN DISTRICT OF ILLINOIS	1,052	37		938	2,027
SOUTHERN DISTRICT OF ILLINOIS	88	2		63	153
NORTHERN DISTRICT OF INDIANA	356	1		273	630
SOUTHERN DISTRICT OF INDIANA	489	3		424	916
DISTRICT OF KANSAS	171	1		163	335
EASTERN DISTRICT OF KENTUCKY	314	1		176	491
WESTERN DISTRICT OF KENTUCKY	227	1		271	499
EASTERN DISTRICT OF LOUISIANA	65	4		180	249
MIDDLE DISTRICT OF LOUISIANA	53	2		55	110
WESTERN DISTRICT OF LOUISIANA	91	1		407	499
DISTRICT OF MASSACHUSETTS	265	7		120	392
DISTRICT OF MARYLAND	601	8		380	989
DISTRICT OF MAINE	47	3		10	60

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2024 and 10/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	966	1		469	1,436
WESTERN DISTRICT OF MICHIGAN	236			107	343
DISTRICT OF MINNESOTA	614		1	183	798
EASTERN DISTRICT OF MISSOURI	352		1	209	562
WESTERN DISTRICT OF MISSOURI	216	2		173	391
NORTHERN DISTRICT OF MISSISSIPPI	163	2		251	416
SOUTHERN DISTRICT OF MISSISSIPPI	266	2	1	235	504
DISTRICT OF MONTANA	41			6	47
EASTERN DISTRICT OF NORTH CAROLINA	101	22		291	414
MIDDLE DISTRICT OF NORTH CAROLINA	77			91	168
WESTERN DISTRICT OF NORTH CAROLINA	58	4		111	173
DISTRICT OF NORTH DAKOTA	40		1	3	44
DISTRICT OF NEBRASKA	181		1	93	275
DISTRICT OF NEW HAMPSHIRE	59			20	79
DISTRICT OF NEW JERSEY	698	16		435	1,149
DISTRICT OF NEW MEXICO	115			22	137
DISTRICT OF NEVADA	648	10		130	788
EASTERN DISTRICT OF NEW YORK	518	50		305	873
NORTHERN DISTRICT OF NEW YORK	231	4		90	325
SOUTHERN DISTRICT OF NEW YORK	299	13		86	398

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2024 and 10/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	129	2		100	231
NORTHERN DISTRICT OF OHIO	1,011	3		263	1,277
SOUTHERN DISTRICT OF OHIO	681	5	1	338	1,025
EASTERN DISTRICT OF OKLAHOMA	97			8	105
NORTHERN DISTRICT OF OKLAHOMA	149	1		16	166
WESTERN DISTRICT OF OKLAHOMA	250	1		62	313
DISTRICT OF OREGON	487	1		102	590
EASTERN DISTRICT OF PENNSYLVANIA	193	3		196	392
MIDDLE DISTRICT OF PENNSYLVANIA	180	4		160	344
WESTERN DISTRICT OF PENNSYLVANIA	224	15		121	360
DISTRICT OF PUERTO RICO	165	5	3	389	562
DISTRICT OF RHODE ISLAND	52			24	76
DISTRICT OF SOUTH CAROLINA	129	3		255	387
DISTRICT OF SOUTH DAKOTA	47			16	63
EASTERN DISTRICT OF TENNESSEE	318	1		261	580
MIDDLE DISTRICT OF TENNESSEE	235	4		218	457
WESTERN DISTRICT OF TENNESSEE	196	3		577	776
EASTERN DISTRICT OF TEXAS	307	8		181	496
NORTHERN DISTRICT OF TEXAS	645	12	1	362	1,020
SOUTHERN DISTRICT OF TEXAS	374	11		198	583

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2024 and 10/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	403	11		163	577
DISTRICT OF UTAH	434	3		231	668
EASTERN DISTRICT OF VIRGINIA	541	5	1	465	1,012
WESTERN DISTRICT OF VIRGINIA	160	8		121	289
DISTRICT OF THE VIRGIN ISLANDS	1	1			2
DISTRICT OF VERMONT	10			6	16
EASTERN DISTRICT OF WASHINGTON	165			44	209
WESTERN DISTRICT OF WASHINGTON	449	3		122	574
EASTERN DISTRICT OF WISCONSIN	388	4		264	656
WESTERN DISTRICT OF WISCONSIN	168	1		65	234
NORTHERN DISTRICT OF WEST VIRGINIA	62	1		10	73
SOUTHERN DISTRICT OF WEST VIRGINIA	72	1		14	87
DISTRICT OF WYOMING	44	1		7	52

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