

Bankruptcy Insights Report

2025 | 11th Issue | October 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

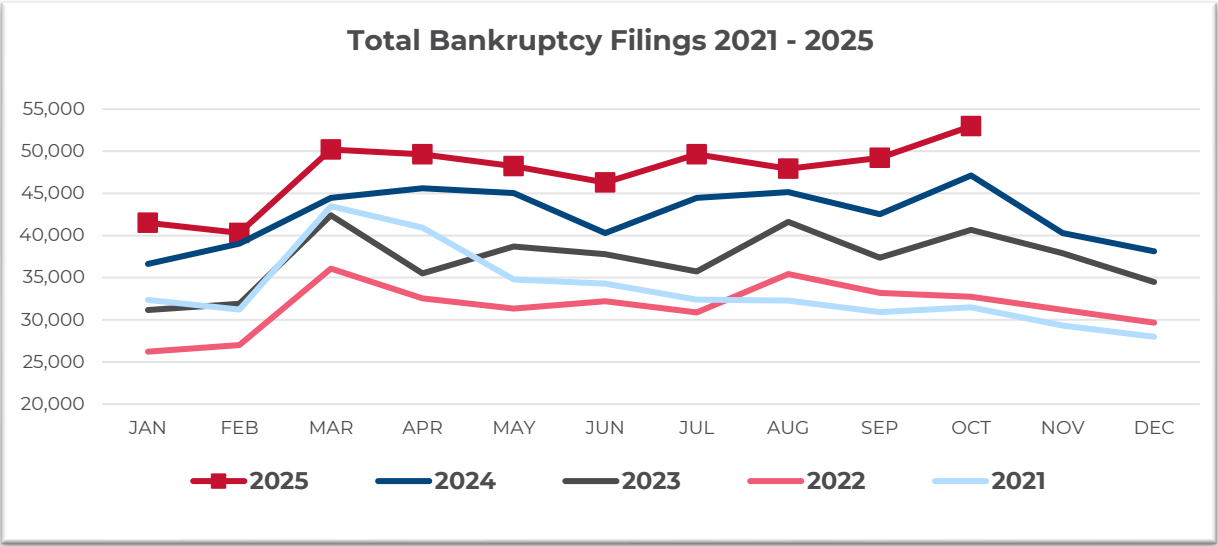
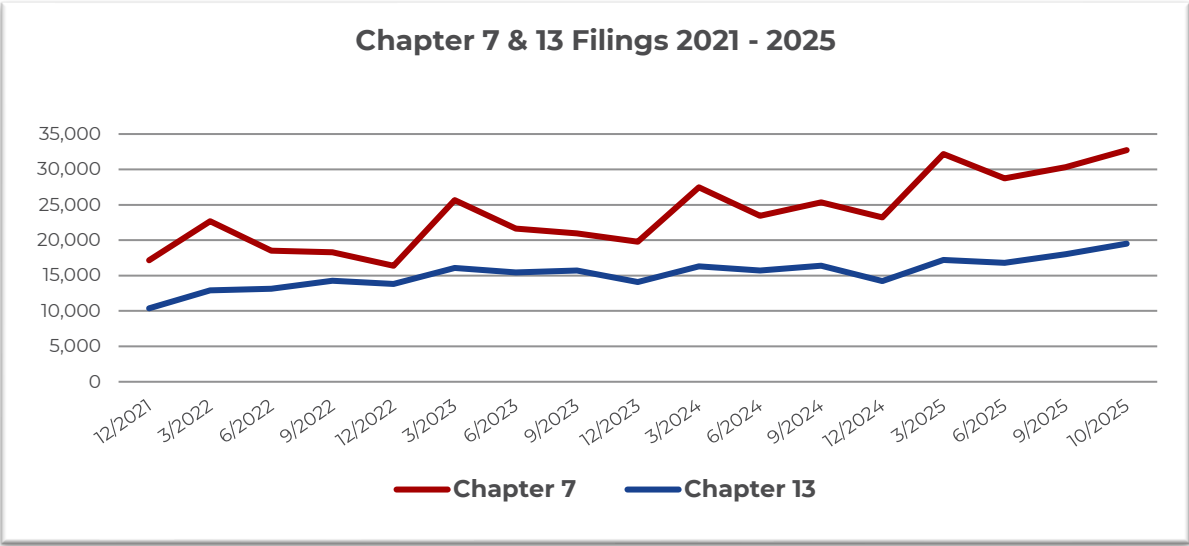
DATA ONE is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

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

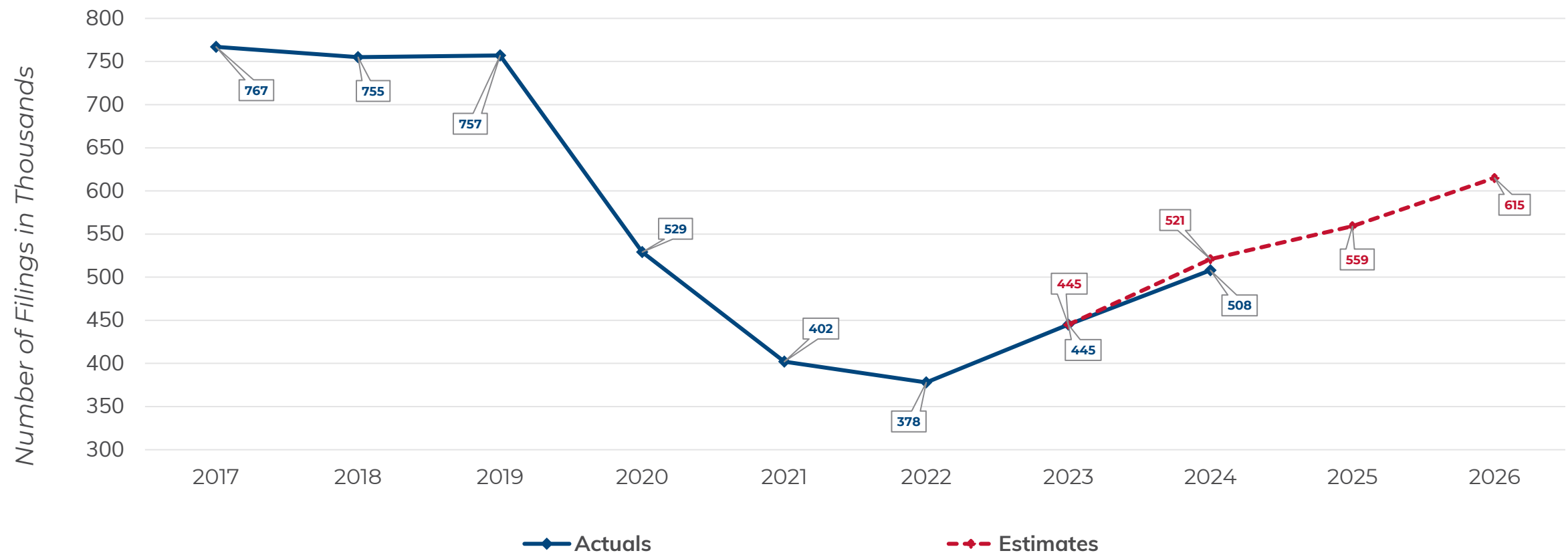
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[**LEARN MORE**](#)

For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

Total Bankruptcies Filed	52,974	Total Bankruptcies Filed last 12 months	555,080
Chapter 13	19,511	Total Bankruptcies Filed Prev. Month	49,200
Chapter 7	32,727	Total Bankruptcies Filed Prev. Year (same month)	47,209
Chapter 11	692	Increased Bankruptcies from Prev. Month Total	3,774 (7.67%)
Chapter 11, Subchapter V	235	Increased Bankruptcies from Prev. Year Total (same month)	5,765 (12.21%)



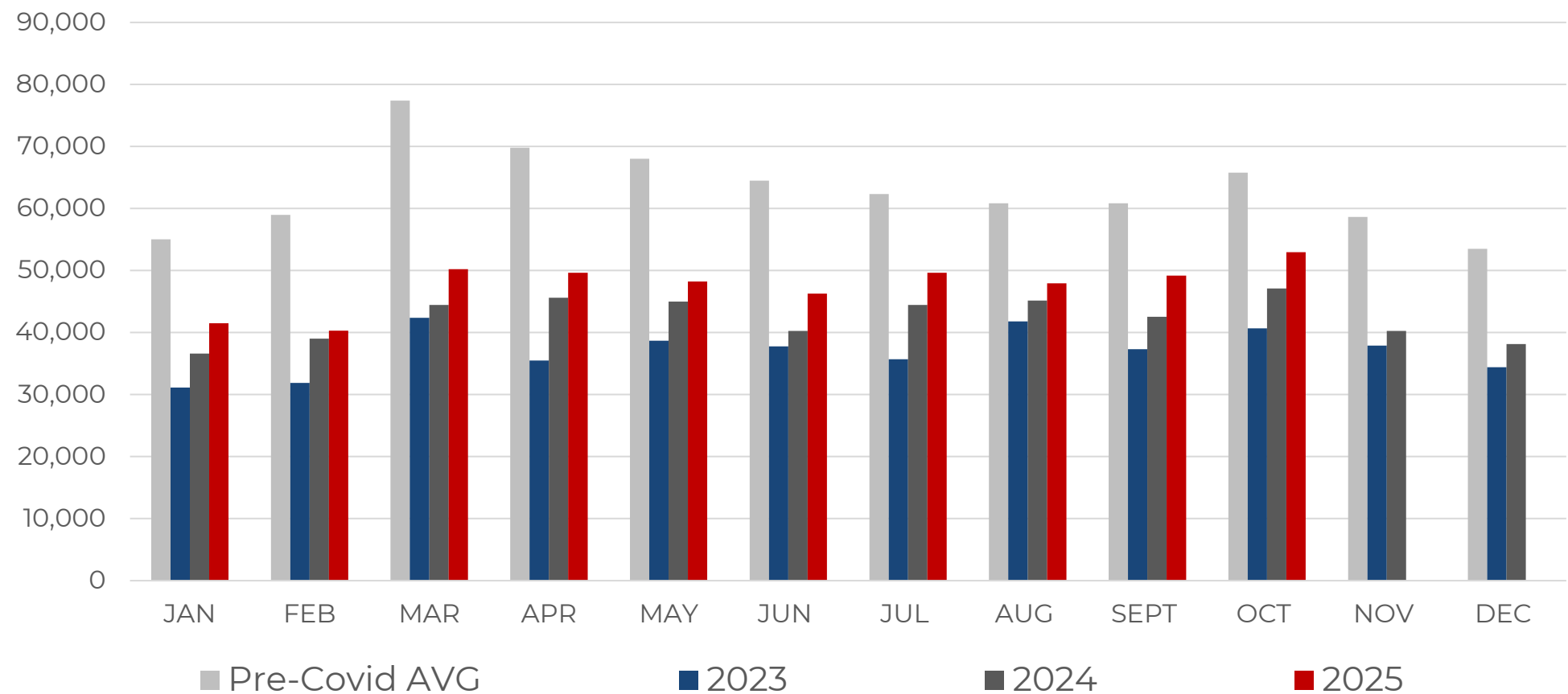
Historical and Projected Bankruptcy Case Filings



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.

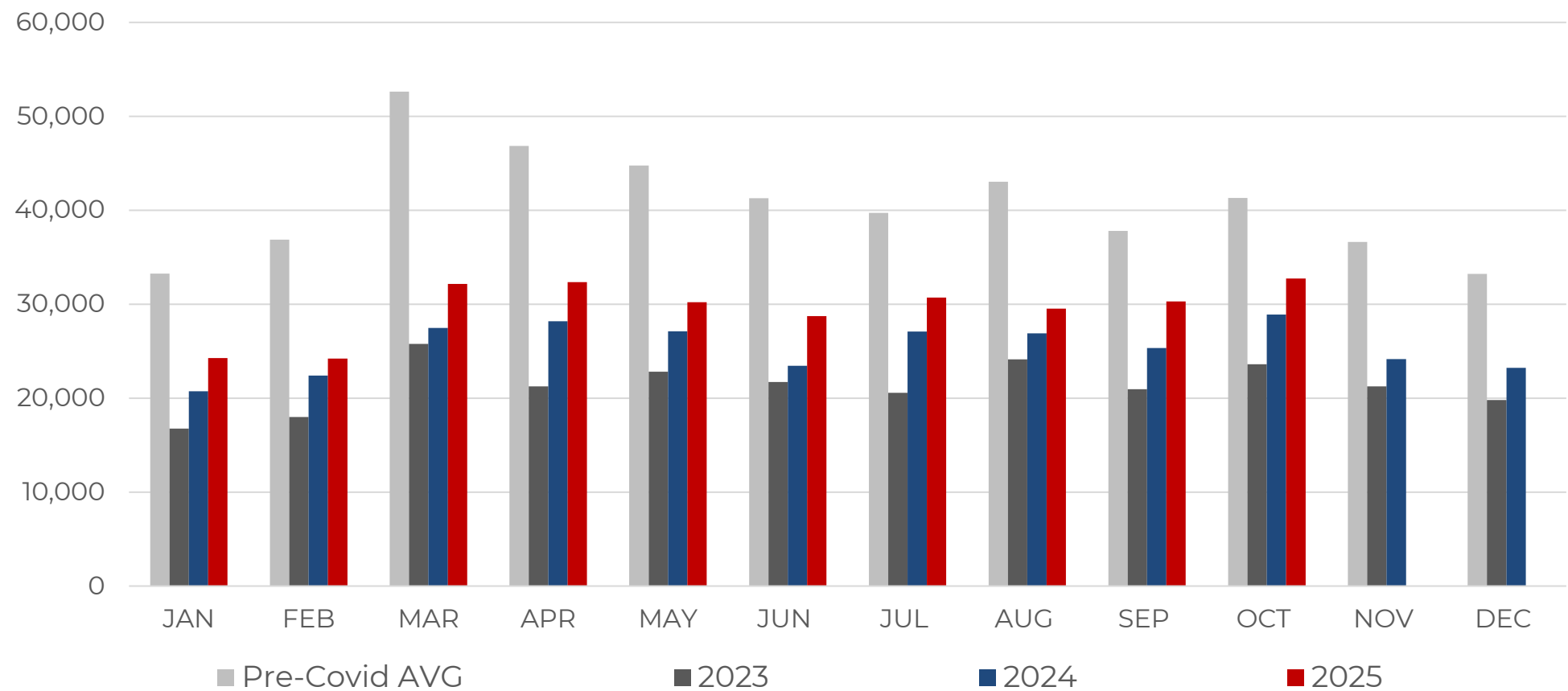
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	476,461	45,479	10.55%
Chapter 7	296,951	34,211	13.02%
Chapter 11	7,172	583	8.85%
Chapter 11 Sub Chapter V	1,976	102	5.44%
Chapter 12	262	92	54.12%
Chapter 13	171,946	10,731	6.66%
Chapter 15	130	-138	-51.49%

October total filings are **up 12.21%** compared to the same time period in 2024.
This total is **19.46% below** the pre-Covid average* for the month of October.



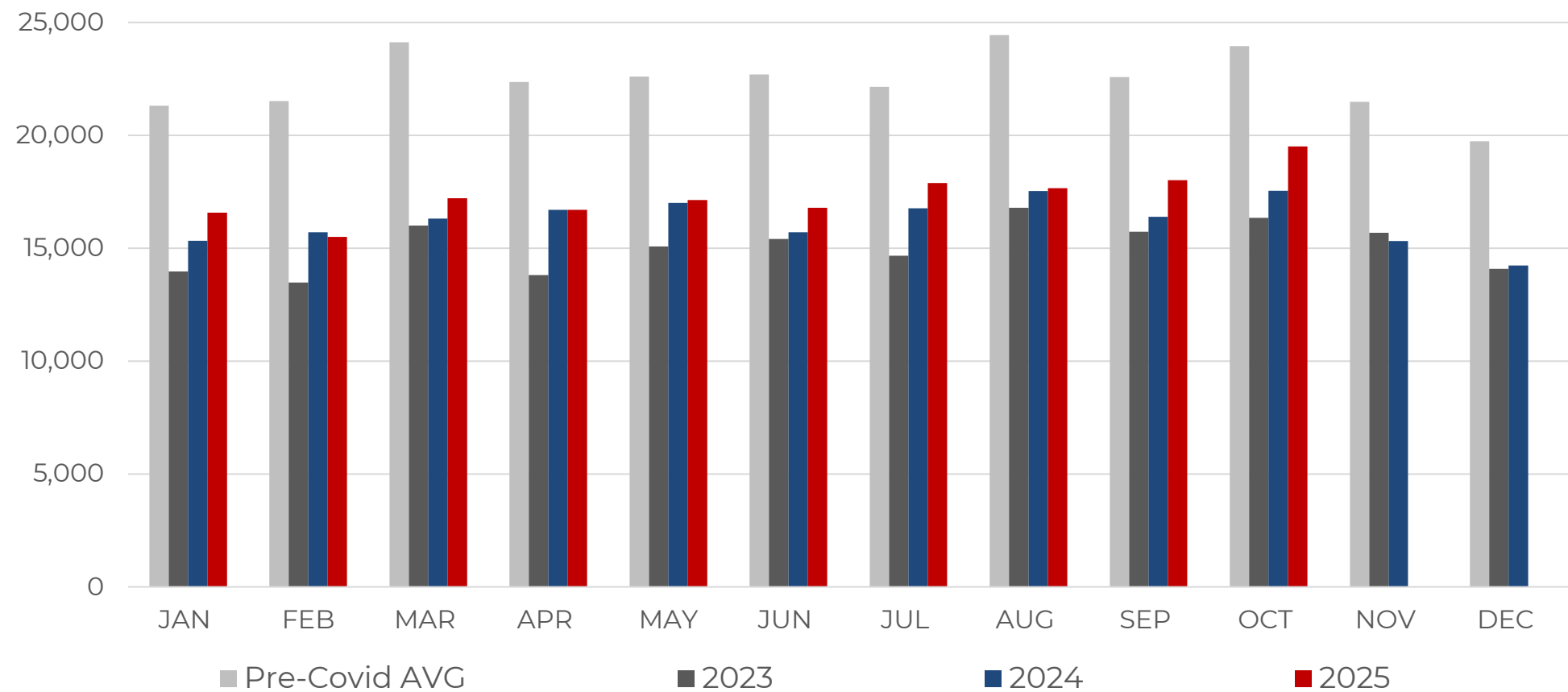
*Pre-Covid average consists of filings totals for 2016-2019

October Chapter 7s are **up 11.34%** compared to the same time period in 2024.
This total is **20.76% below** the Pre-Covid average* for the month of October.



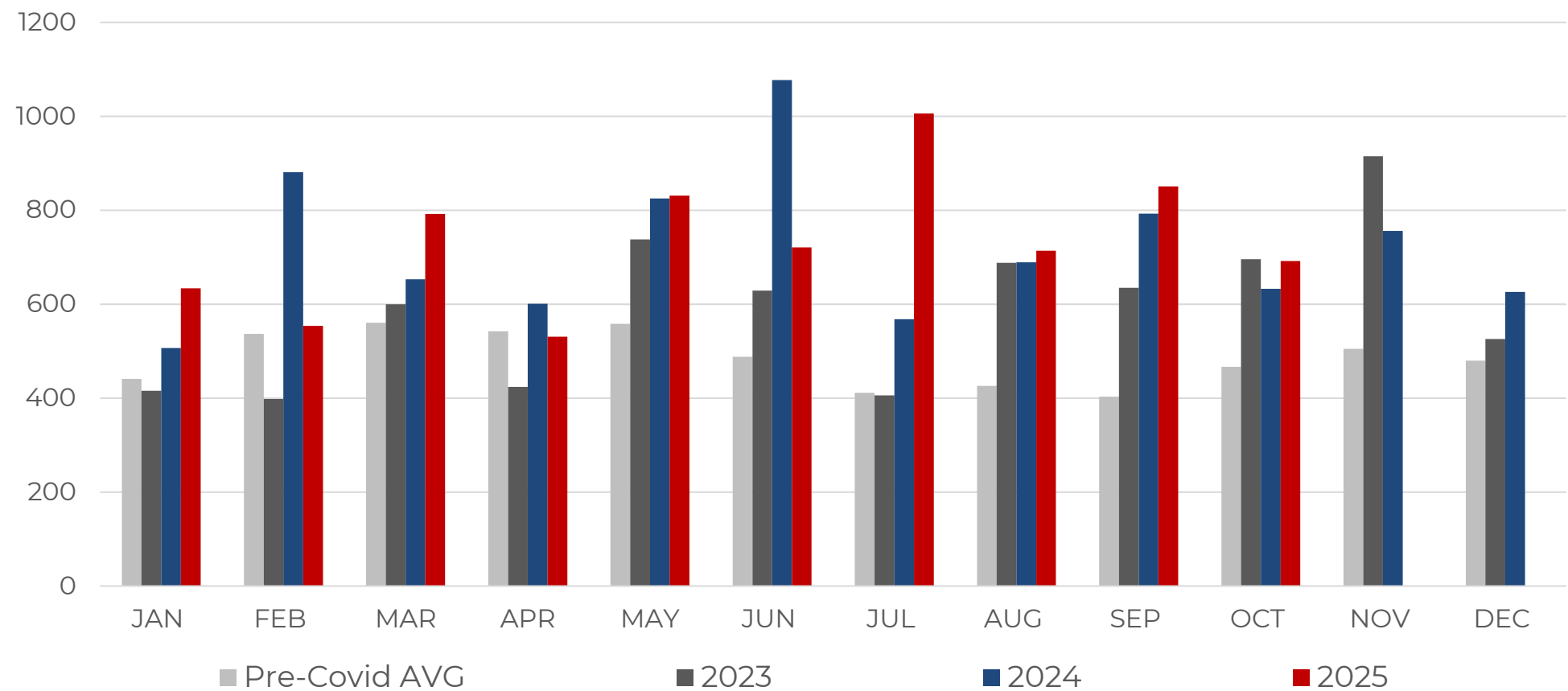
*Pre-Covid average consists of filings totals for 2016-2019

October Chapter 13s are **up 13.22%** compared to the same time period in 2024.
This total is **18.55% below** the Pre-Covid average* for the month of October.



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

October Chapter 11s are **up 27.68%** compared to the same time period in 2024.
This total is **48.17% above** the Pre-Covid average* for the month of October.

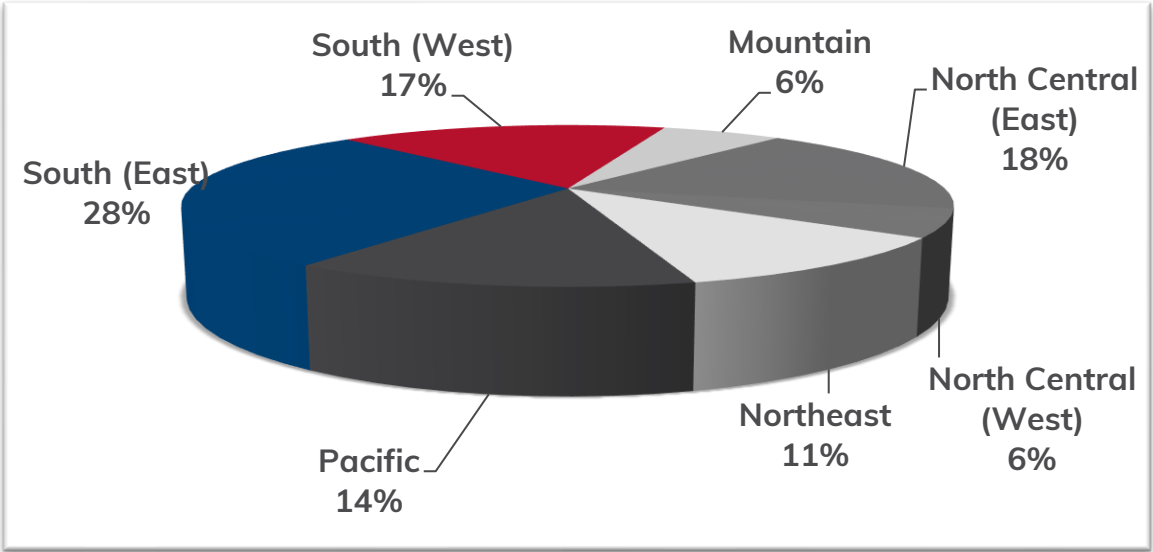
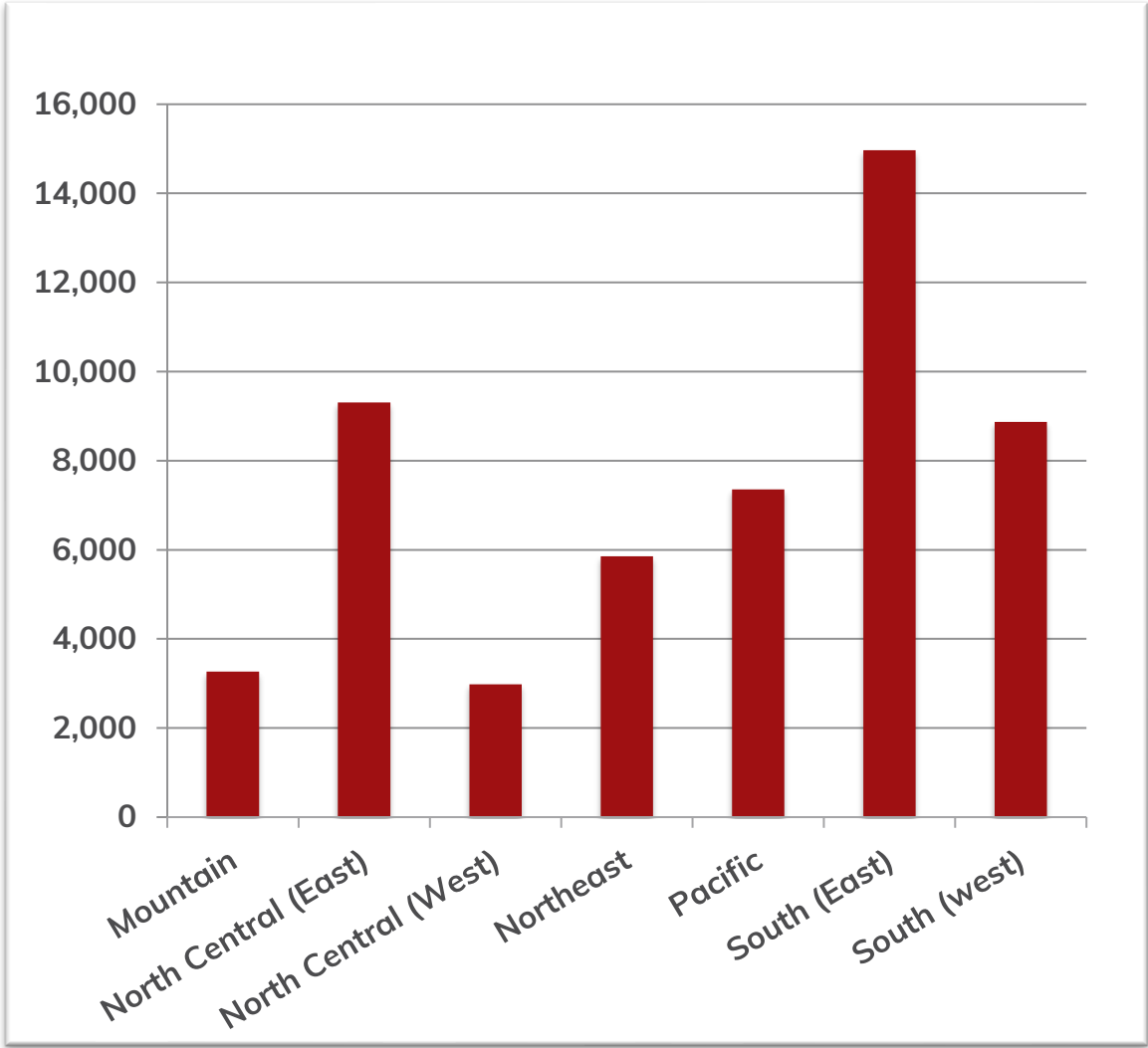


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025



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

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	22			9	31
MIDDLE DISTRICT OF ALABAMA	100			485	585
NORTHERN DISTRICT OF ALABAMA	373	4		568	945
SOUTHERN DISTRICT OF ALABAMA	94	4		320	418
EASTERN DISTRICT OF ARKANSAS	175	3		251	429
WESTERN DISTRICT OF ARKANSAS	100			120	220
DISTRICT OF ARIZONA	981	8		182	1,171
CENTRAL DISTRICT OF CALIFORNIA	2,121	42		381	2,544
EASTERN DISTRICT OF CALIFORNIA	896	7		230	1,133
NORTHERN DISTRICT OF CALIFORNIA	441	19	2	161	623
SOUTHERN DISTRICT OF CALIFORNIA	418	6		57	481
DISTRICT OF COLORADO	657	15		150	822
DISTRICT OF CONNECTICUT	291	5		41	337
DISTRICT OF WASHINGTON, D.C.	39	5		17	61
DISTRICT OF DELAWARE	100	3		50	153
MIDDLE DISTRICT OF FLORIDA	1,901	39	3	524	2,467
NORTHERN DISTRICT OF FLORIDA	187	11		50	248
SOUTHERN DISTRICT OF FLORIDA	816	44		528	1,388
MIDDLE DISTRICT OF GEORGIA	191	5	1	458	655
NORTHERN DISTRICT OF GEORGIA	1,037	35		892	1,964

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	56	1		332	389
DISTRICT OF GUAM	3				3
DISTRICT OF HAWAII	65	6		46	117
NORTHERN DISTRICT OF IOWA	121	3		19	143
SOUTHERN DISTRICT OF IOWA	154	1		42	197
DISTRICT OF IDAHO	222			16	238
CENTRAL DISTRICT OF ILLINOIS	173			71	244
NORTHERN DISTRICT OF ILLINOIS	1,044	11		849	1,904
SOUTHERN DISTRICT OF ILLINOIS	94			72	166
NORTHERN DISTRICT OF INDIANA	358	4		299	661
SOUTHERN DISTRICT OF INDIANA	553	8		444	1,005
DISTRICT OF KANSAS	202	1	3	185	391
EASTERN DISTRICT OF KENTUCKY	332			176	508
WESTERN DISTRICT OF KENTUCKY	232	2		276	510
EASTERN DISTRICT OF LOUISIANA	86	7		193	286
MIDDLE DISTRICT OF LOUISIANA	58	2		65	125
WESTERN DISTRICT OF LOUISIANA	107	1		459	567
DISTRICT OF MASSACHUSETTS	333	8		145	486
DISTRICT OF MARYLAND	726	10		411	1,147
DISTRICT OF MAINE	45	4		11	60

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,108	5	2	618	1,733
WESTERN DISTRICT OF MICHIGAN	220	2		105	327
DISTRICT OF MINNESOTA	691	4	1	213	909
EASTERN DISTRICT OF MISSOURI	343	2		207	552
WESTERN DISTRICT OF MISSOURI	209	2		205	416
NORTHERN DISTRICT OF MISSISSIPPI	158	2		302	462
SOUTHERN DISTRICT OF MISSISSIPPI	256	4		270	530
DISTRICT OF MONTANA	69		1	13	83
EASTERN DISTRICT OF NORTH CAROLINA	123	11		355	489
MIDDLE DISTRICT OF NORTH CAROLINA	130			119	249
WESTERN DISTRICT OF NORTH CAROLINA	114	2		126	242
DISTRICT OF NORTH DAKOTA	43			5	48
DISTRICT OF NEBRASKA	166	1	2	87	256
DISTRICT OF NEW HAMPSHIRE	55	1		22	78
DISTRICT OF NEW JERSEY	846	67		451	1,364
DISTRICT OF NEW MEXICO	132	3		28	163
DISTRICT OF NEVADA	683	7		136	826
EASTERN DISTRICT OF NEW YORK	593	43		320	956
NORTHERN DISTRICT OF NEW YORK	260	2	1	108	371
SOUTHERN DISTRICT OF NEW YORK	364	25		107	496

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	120			66	186
NORTHERN DISTRICT OF OHIO	1,067			205	1,272
SOUTHERN DISTRICT OF OHIO	751	1		330	1,082
EASTERN DISTRICT OF OKLAHOMA	115			15	130
NORTHERN DISTRICT OF OKLAHOMA	177			25	202
WESTERN DISTRICT OF OKLAHOMA	286			91	377
DISTRICT OF OREGON	584			162	746
EASTERN DISTRICT OF PENNSYLVANIA	235	10		224	469
MIDDLE DISTRICT OF PENNSYLVANIA	171	3		169	343
WESTERN DISTRICT OF PENNSYLVANIA	275	11	2	147	435
DISTRICT OF PUERTO RICO	199	8	5	356	568
DISTRICT OF RHODE ISLAND	70	1		18	89
DISTRICT OF SOUTH CAROLINA	170	2		305	477
DISTRICT OF SOUTH DAKOTA	54	1	1	10	66
EASTERN DISTRICT OF TENNESSEE	337	7		311	655
MIDDLE DISTRICT OF TENNESSEE	277	4		225	506
WESTERN DISTRICT OF TENNESSEE	206	7		595	808
EASTERN DISTRICT OF TEXAS	366	8		243	617
NORTHERN DISTRICT OF TEXAS	689	32	2	450	1,173
SOUTHERN DISTRICT OF TEXAS	579	30		382	991

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2025 and 10/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	541	14		261	816
DISTRICT OF UTAH	465	1		259	725
EASTERN DISTRICT OF VIRGINIA	651	8		451	1,110
WESTERN DISTRICT OF VIRGINIA	224	1	1	136	362
DISTRICT OF THE VIRGIN ISLANDS	2			1	3
DISTRICT OF VERMONT	21		1	7	29
EASTERN DISTRICT OF WASHINGTON	174	2		37	213
WESTERN DISTRICT OF WASHINGTON	482	11		146	639
EASTERN DISTRICT OF WISCONSIN	386	1	1	285	673
WESTERN DISTRICT OF WISCONSIN	165	1	1	70	237
NORTHERN DISTRICT OF WEST VIRGINIA	55			20	75
SOUTHERN DISTRICT OF WEST VIRGINIA	70			13	83
DISTRICT OF WYOMING	57			6	63

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