

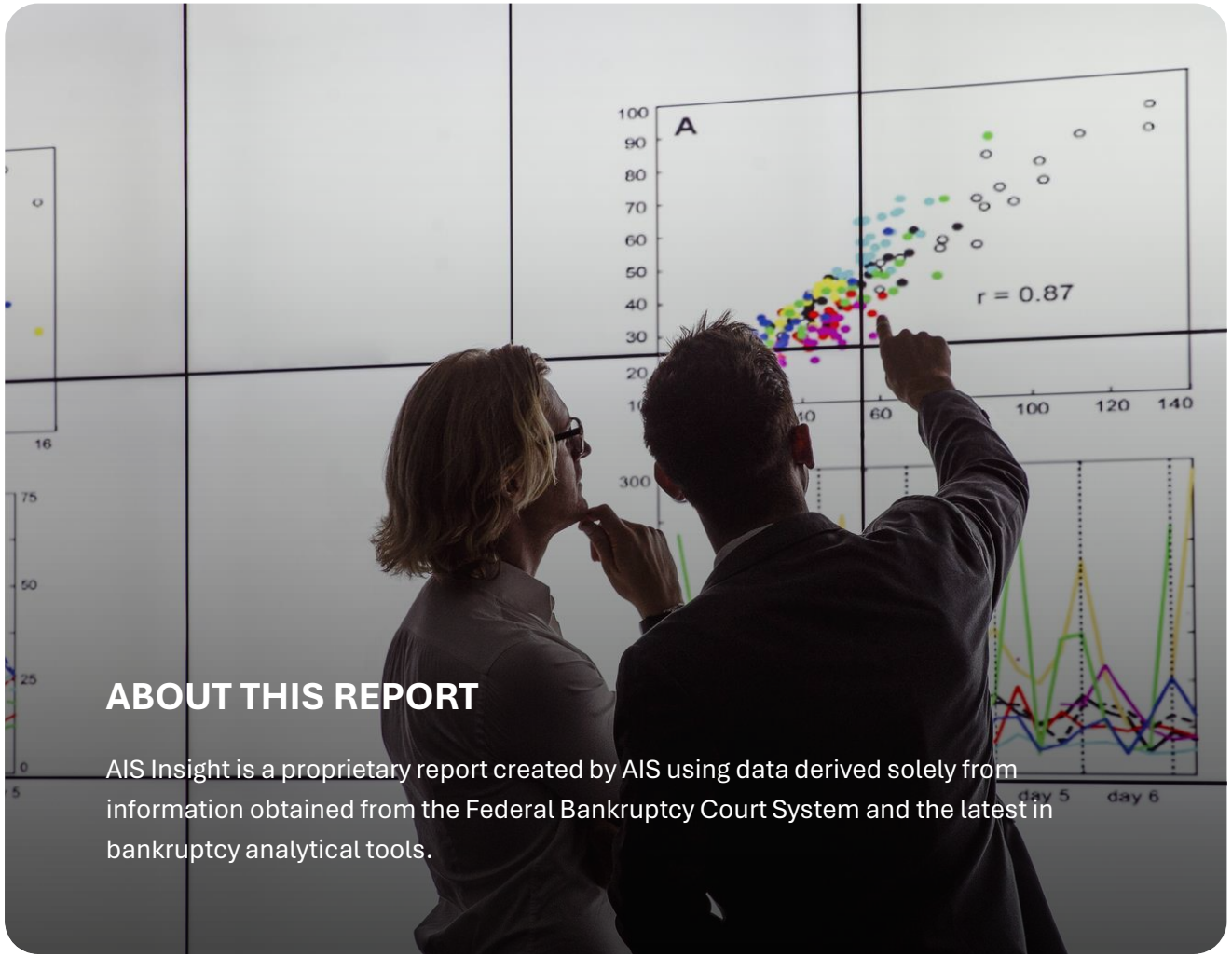
BANKRUPTCY INSIGHTS REPORT

2026 | 11th Issue | October 2026 Data

Proprietary & Confidential

OVERVIEW

October 2026 Data Report



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.
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October Summary

54,037

OCTOBER FILINGS

▲ 1.84% YoY

Highest October since 2019

+3.23%

MONTH-OVER-MONTH CHANGE

vs. 7.32% historical avg.

Below typical October increase

523,859

2026 YTD FILINGS

▲ 9.92% YoY

Growth moderating in second half of 2026

~ 621,000

2026 PROJECTION

▲ 9.70% YoY

vs. 566,230 filings in 2025

WHAT'S BEHIND THE NUMBERS

National Growth Slows

October filings increased **1.84% YoY**, the slowest growth since January 2025, despite reaching their highest October level since 2019.

Chapter 13 Reaches 2026 High

Chapter 13 filings rose **7.39% MoM** to 20,078, the highest monthly total this year, while Chapter 7 filings were nearly flat YoY.

Geographic Growth Varies

Texas led the top 10 states with **13.1% YoY** growth, while four other high-volume states recorded declines.

NOVEMBER EXPECTATIONS

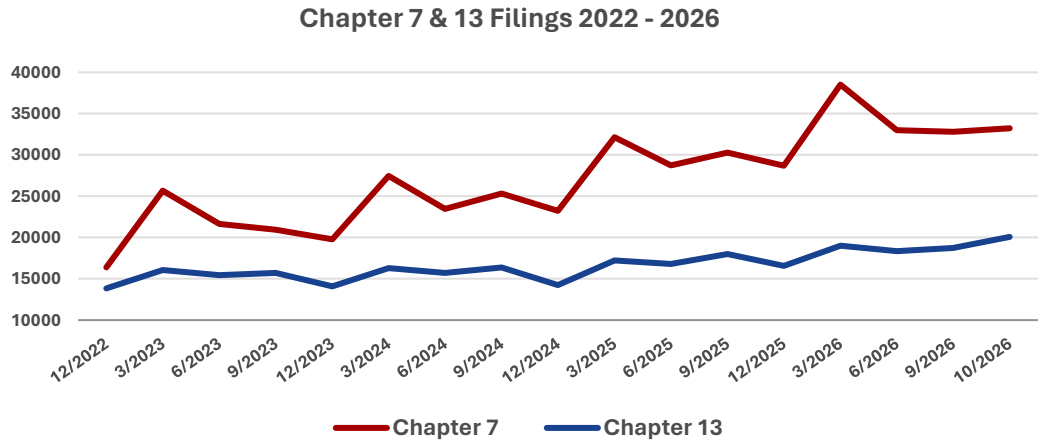
November typically brings a seasonal decline in filings, with December also tending to be a lower-volume month.

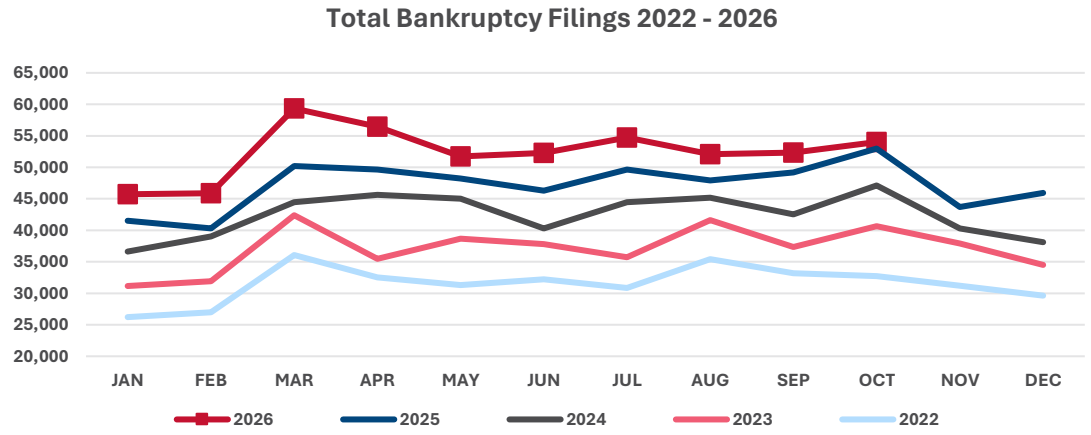
Source: AIS analysis of U.S. bankruptcy court filings (PACER data, 2000–present).

Monthly Bankruptcy Snapshot

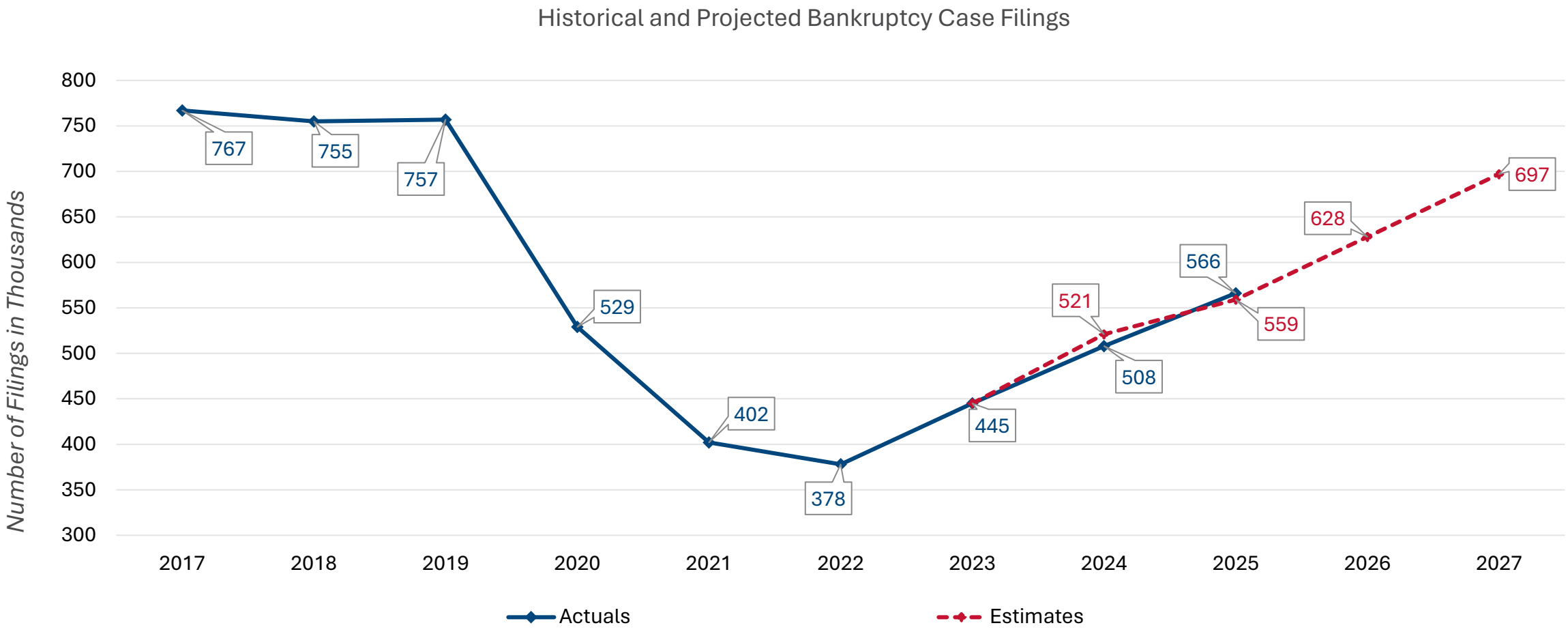
For Bankruptcies Filed Between 10/01/2026 and 10/31/2026

Total Bankruptcies Filed	54,037	**Total Bankruptcies Filed Prev. Month**	52,345
Chapter 13	20,078	**Total Bankruptcies Filed last 12 months**	613,525
Chapter 7	33,238	**Total Bankruptcies Filed Prev. Year (same month)**	53,062
Chapter 11	693	**Increased Bankruptcies from Prev. Month Total**	1,692 (3.23%)
Chapter 11, Subchapter V	268	**Increased Bankruptcies from Prev. Year Total (same month)**	975 (1.84%)





Filing Projections



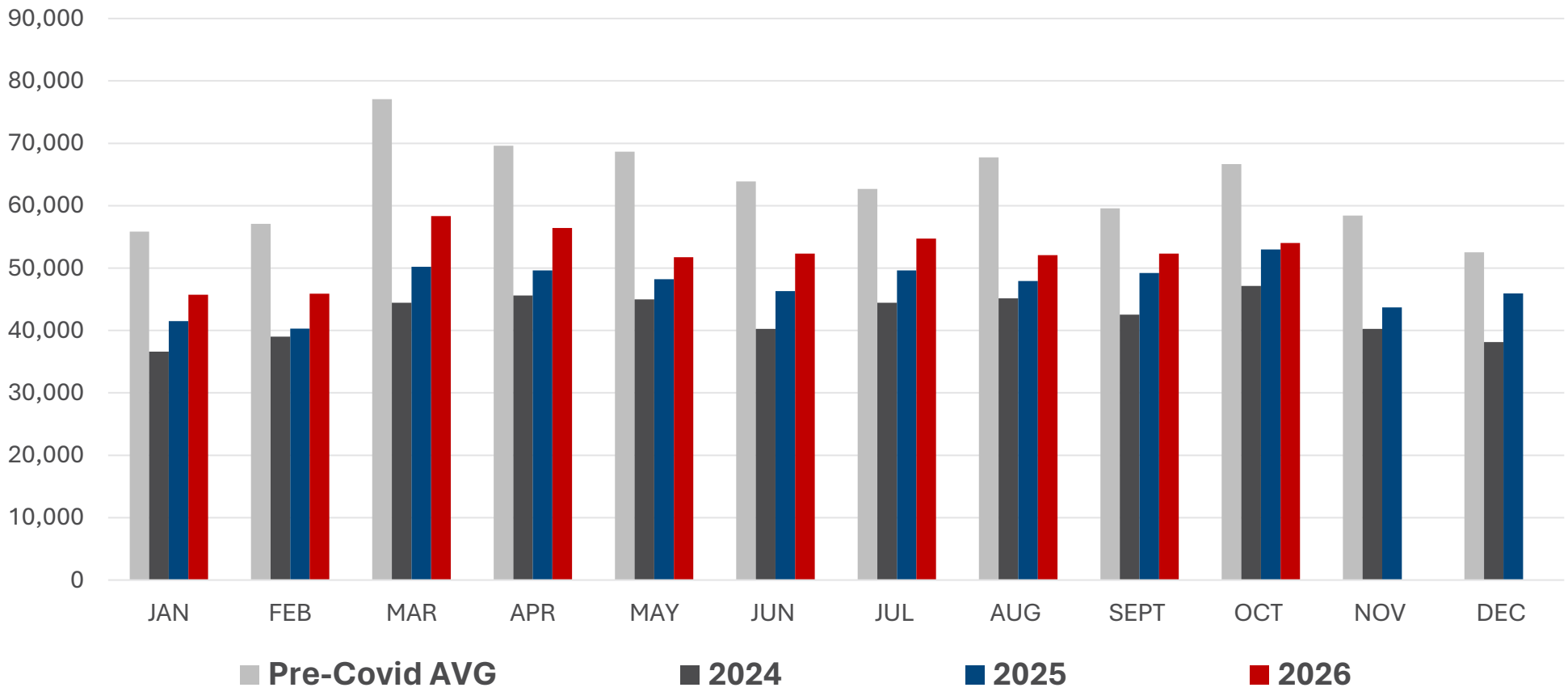
SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend for estimates. Updated Jan 2026.

Year-to-Date Summary

	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	523,859	47,284	**9.92%**
Chapter 7	331,639	31,001	**10.31%**
Chapter 11	7,939	1,104	**16.15%**
Chapter 11 Sub Chapter V	2,708	824	**43.74%**
Chapter 12	303	52	**20.72%**
Chapter 13	183,782	15,061	**8.93%**
Chapter 15	196	66	**50.77%**

Monthly Bankruptcy Filing Totals

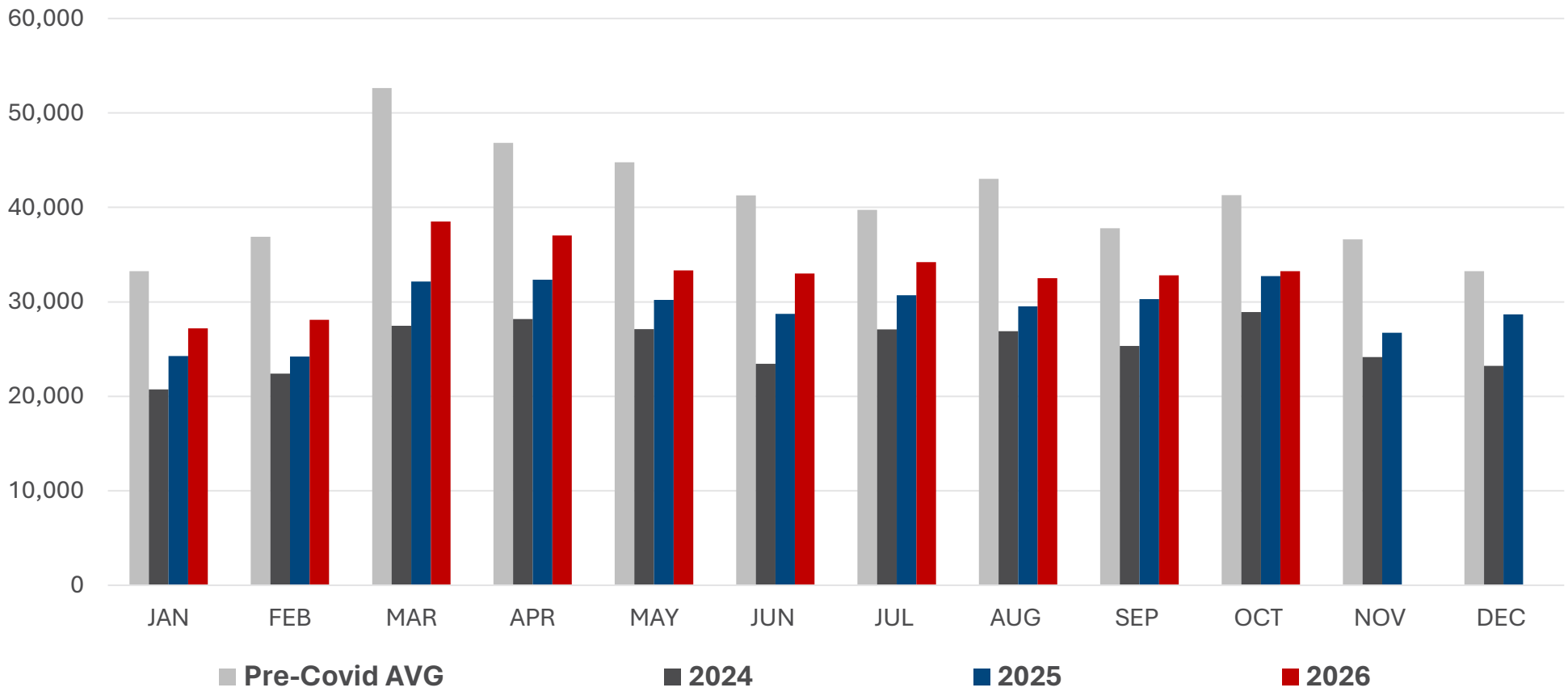
October total filings are **up 1.84%** compared to the same time period in 2025.
This total is **18.96% below** the pre-Covid average* for the month of October.



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

Monthly Chapter 7 Filings

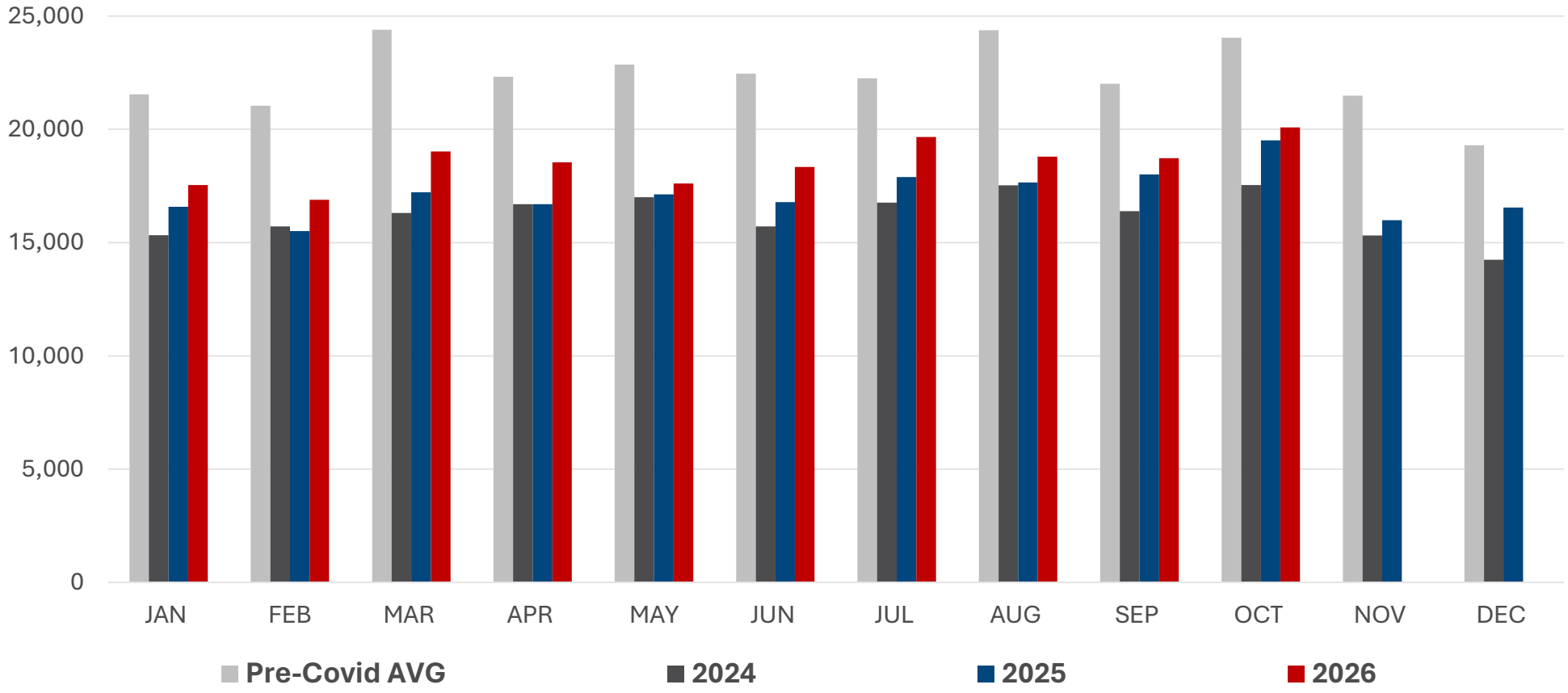
October Chapter 7s are **up 0.11%** compared to the same time period in 2025.
This total is **19.52% below** the Pre-Covid average* for the month of October.



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

Monthly Chapter 13 Filings

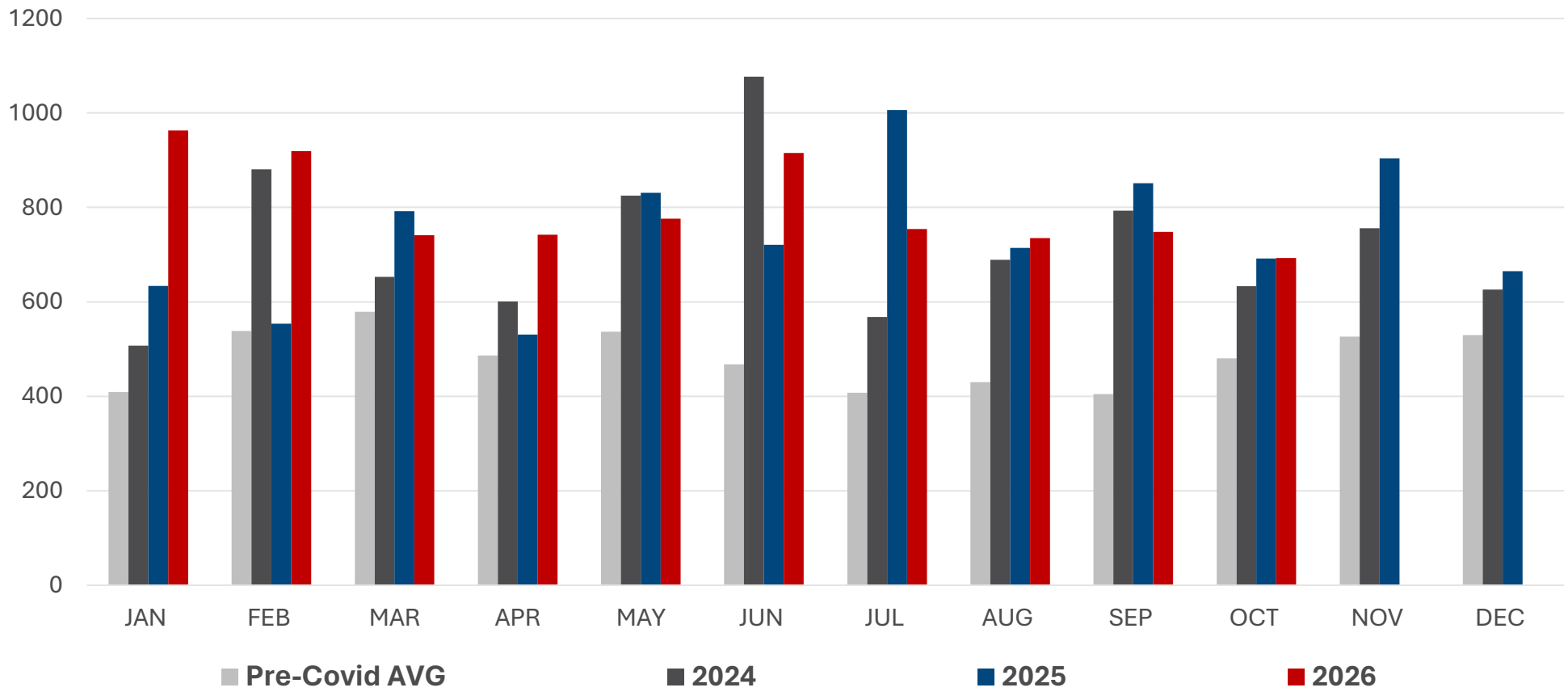
October Chapter 13s are **up 5.00%** compared to the same time period in 2025.
This total is **16.48% below** the Pre-Covid average* for the month of October.



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

Monthly Chapter 11 Filings

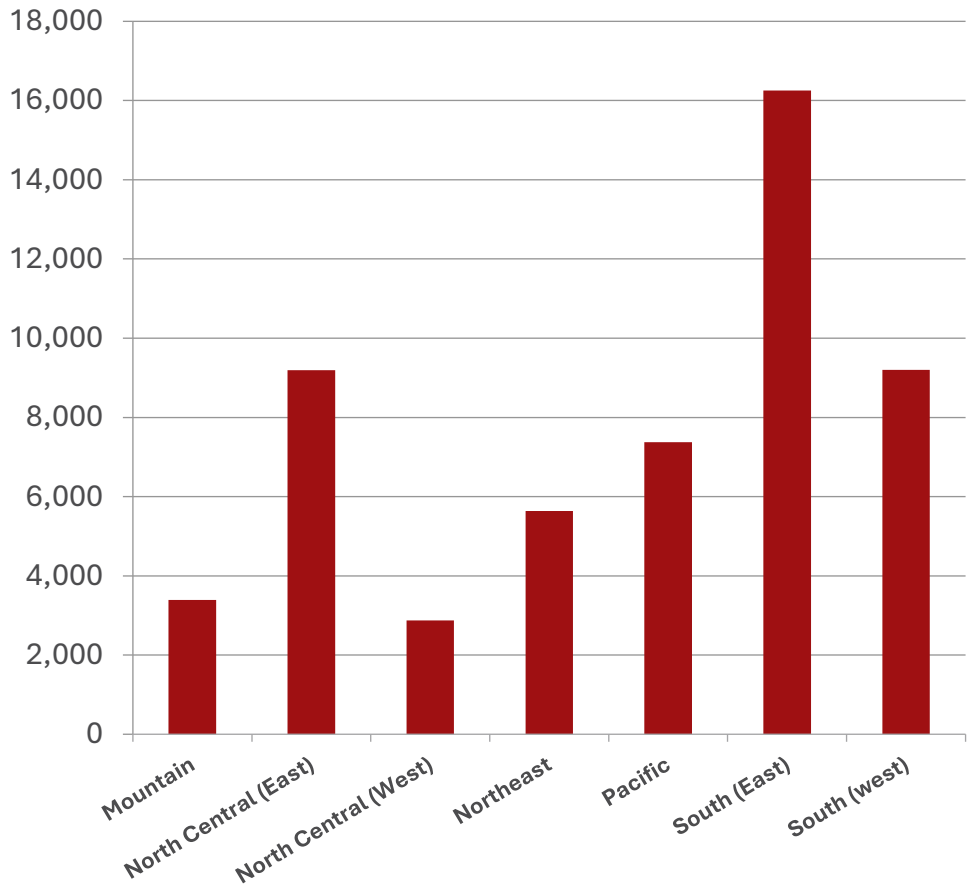
October Chapter 11s are **down 0.86%** compared to the same time period in 2025.
This total is **44.17% above** the Pre-Covid average* for the month of October.

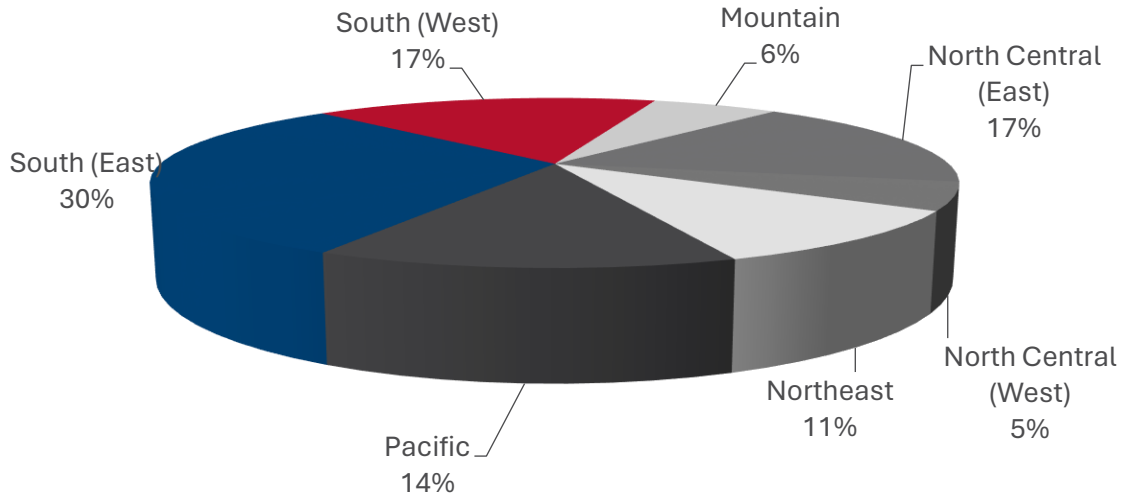


*Pre-Covid average consists of filings totals for 2017-2019

Monthly Bankruptcy Filings

For Bankruptcies Filed Between 10/01/2026 and 10/31/2026





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

October 2026 Filings

For Bankruptcies Filed Between 10/01/2026 and 10/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	21	1		5	27
MIDDLE DISTRICT OF ALABAMA	91	1		459	551
NORTHERN DISTRICT OF ALABAMA	344	1		569	914
SOUTHERN DISTRICT OF ALABAMA	70	1		298	369
EASTERN DISTRICT OF ARKANSAS	215	2	2	265	484
WESTERN DISTRICT OF ARKANSAS	88	3		133	224
DISTRICT OF ARIZONA	976	13	1	251	1,241
CENTRAL DISTRICT OF CALIFORNIA	2,333	40		410	2,783
EASTERN DISTRICT OF CALIFORNIA	897	12	2	183	1,094
NORTHERN DISTRICT OF CALIFORNIA	406	10		158	574
SOUTHERN DISTRICT OF CALIFORNIA	380	3		58	441
DISTRICT OF COLORADO	673	6		148	827
DISTRICT OF CONNECTICUT	267	2		50	319
DISTRICT OF WASHINGTON, D.C.	55	1		21	77
DISTRICT OF DELAWARE	84	39		57	180
MIDDLE DISTRICT OF FLORIDA	2,185	70		562	2,817
NORTHERN DISTRICT OF FLORIDA	176	3		39	218
SOUTHERN DISTRICT OF FLORIDA	829	37	1	578	1,445
MIDDLE DISTRICT OF GEORGIA	210	1		476	687
NORTHERN DISTRICT OF GEORGIA	1,108	32	2	1,018	2,160

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	77	4		354	435
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	48			27	75
NORTHERN DISTRICT OF IOWA	76		1	15	92
SOUTHERN DISTRICT OF IOWA	169	1		44	214
DISTRICT OF IDAHO	209	2		29	240
CENTRAL DISTRICT OF ILLINOIS	226			69	295
NORTHERN DISTRICT OF ILLINOIS	1,190	14		862	2,066
SOUTHERN DISTRICT OF ILLINOIS	115	2		70	187
NORTHERN DISTRICT OF INDIANA	312	1		270	583
SOUTHERN DISTRICT OF INDIANA	520	4		439	963
DISTRICT OF KANSAS	194	3		175	372
EASTERN DISTRICT OF KENTUCKY	342	3		231	576
WESTERN DISTRICT OF KENTUCKY	229	1		308	538
EASTERN DISTRICT OF LOUISIANA	61	5		184	250
MIDDLE DISTRICT OF LOUISIANA	54	2		61	117
WESTERN DISTRICT OF LOUISIANA	112	3		392	507
DISTRICT OF MASSACHUSETTS	331	4		164	499
DISTRICT OF MARYLAND	840	8	1	450	1,299
DISTRICT OF MAINE	52		1	12	65

October 2026 Filings

For Bankruptcies Filed Between 10/01/2026 and 10/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,077	6		484	1,567
WESTERN DISTRICT OF MICHIGAN	222	3	2	103	330
DISTRICT OF MINNESOTA	657		1	196	854
EASTERN DISTRICT OF MISSOURI	319			234	553
WESTERN DISTRICT OF MISSOURI	198	4		183	385
NORTHERN DISTRICT OF MISSISSIPPI	175	2		304	481
SOUTHERN DISTRICT OF MISSISSIPPI	258	5		247	510
DISTRICT OF MONTANA	61			9	70
EASTERN DISTRICT OF NORTH CAROLINA	125	13		407	545
MIDDLE DISTRICT OF NORTH CAROLINA	101	5		110	216
WESTERN DISTRICT OF NORTH CAROLINA	133	7		152	292
DISTRICT OF NORTH DAKOTA	78	7	4	14	103
DISTRICT OF NEBRASKA	167	1		72	240
DISTRICT OF NEW HAMPSHIRE	70	5		32	107
DISTRICT OF NEW JERSEY	792	25		418	1,235
DISTRICT OF NEW MEXICO	119			18	137
DISTRICT OF NEVADA	696	7		168	871
EASTERN DISTRICT OF NEW YORK	541	46		319	906
NORTHERN DISTRICT OF NEW YORK	231	4		98	333
SOUTHERN DISTRICT OF NEW YORK	299	17		146	462

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	135	1		85	221
NORTHERN DISTRICT OF OHIO	988			259	1,247
SOUTHERN DISTRICT OF OHIO	734	2		296	1,032
EASTERN DISTRICT OF OKLAHOMA	107			11	118
NORTHERN DISTRICT OF OKLAHOMA	163			13	176
WESTERN DISTRICT OF OKLAHOMA	267	1	1	90	359
DISTRICT OF OREGON	531	2	1	132	666
EASTERN DISTRICT OF PENNSYLVANIA	245	8		245	498
MIDDLE DISTRICT OF PENNSYLVANIA	138	4		164	306
WESTERN DISTRICT OF PENNSYLVANIA	233	9		134	376
DISTRICT OF PUERTO RICO	202	1		367	570
DISTRICT OF RHODE ISLAND	71	1		31	103
DISTRICT OF SOUTH CAROLINA	187	4		354	545
DISTRICT OF SOUTH DAKOTA	47	1	1	10	59
EASTERN DISTRICT OF TENNESSEE	380	1		343	724
MIDDLE DISTRICT OF TENNESSEE	261	6		261	528
WESTERN DISTRICT OF TENNESSEE	231	5		599	835
EASTERN DISTRICT OF TEXAS	400	5		239	644
NORTHERN DISTRICT OF TEXAS	745	38	1	489	1,273
SOUTHERN DISTRICT OF TEXAS	657	43		500	1,200

October 2026 Filings

For Bankruptcies Filed Between 10/01/2026 and 10/31/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	606	13		403	1,022
DISTRICT OF UTAH	583		1	236	820
EASTERN DISTRICT OF VIRGINIA	733	28		478	1,239
WESTERN DISTRICT OF VIRGINIA	209	4		140	353
DISTRICT OF THE VIRGIN ISLANDS				1	1
DISTRICT OF VERMONT	22	1	1	6	30
EASTERN DISTRICT OF WASHINGTON	181	5		32	218
WESTERN DISTRICT OF WASHINGTON	471	14		140	625
EASTERN DISTRICT OF WISCONSIN	386	1		237	624
WESTERN DISTRICT OF WISCONSIN	215			85	300
NORTHERN DISTRICT OF WEST VIRGINIA	59	1		16	76
SOUTHERN DISTRICT OF WEST VIRGINIA	67			13	80
DISTRICT OF WYOMING	47	2		10	59

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