

# Bankruptcy Insights Report

## 2025 | 10<sup>th</sup> Issue | September 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

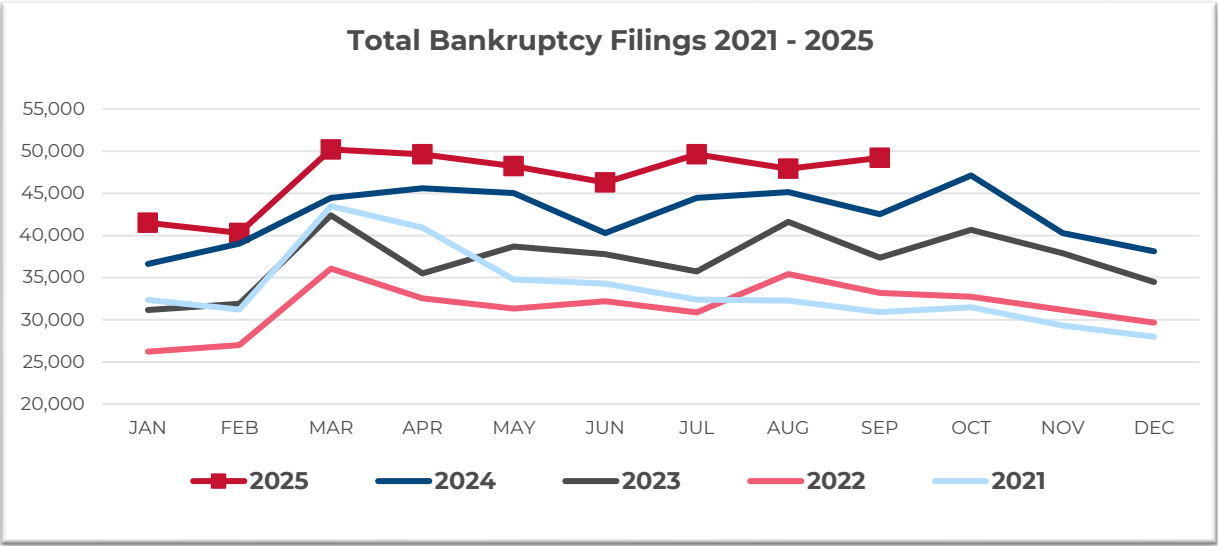
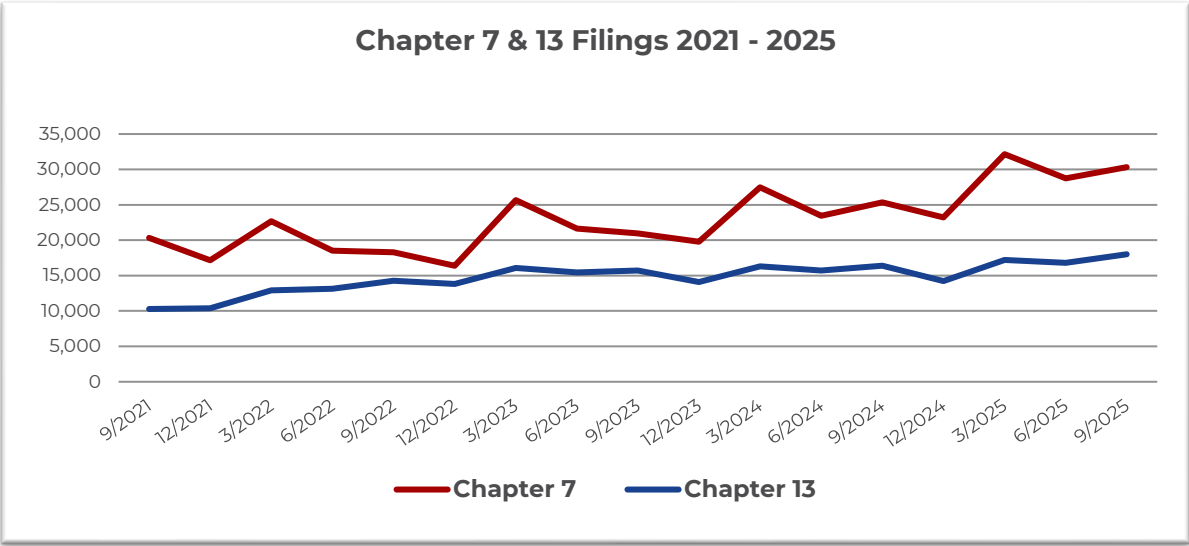
**DATA ONE** is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

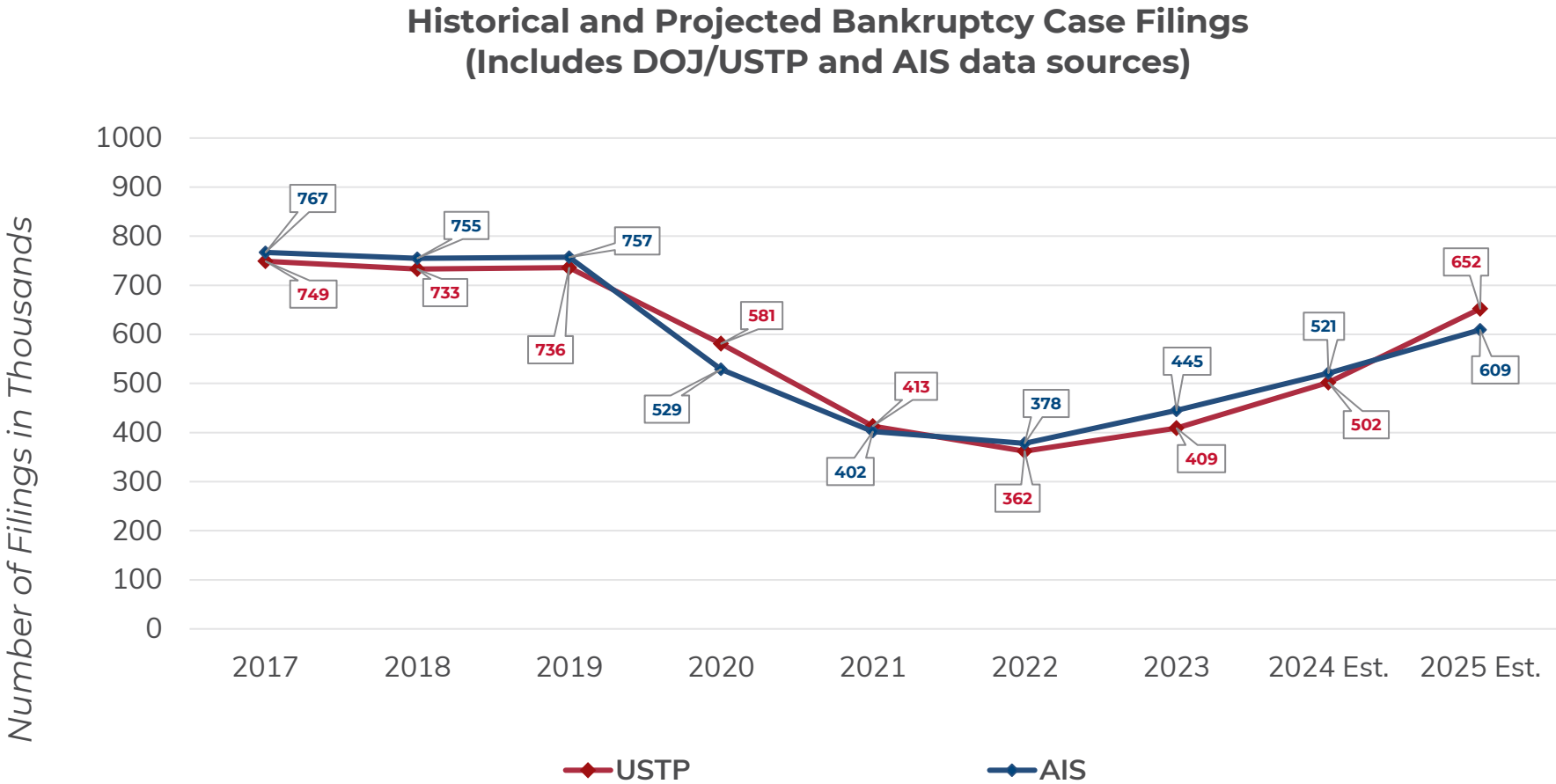
Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

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 09/01/2025 and 09/30/2025

Total Bankruptcies Filed	49,197	Total Bankruptcies Filed last 12 months	549,236
Chapter 13	18,011	Total Bankruptcies Filed Prev. Month	47,948
Chapter 7	30,305	Total Bankruptcies Filed Prev. Year (same month)	42,614
Chapter 11	851	Increased Bankruptcies from Prev. Month Total	1,249 (2.60%)
Chapter 11, Subchapter V	196	Increased Bankruptcies from Prev. Year Total (same month)	6,583 (15.45%)

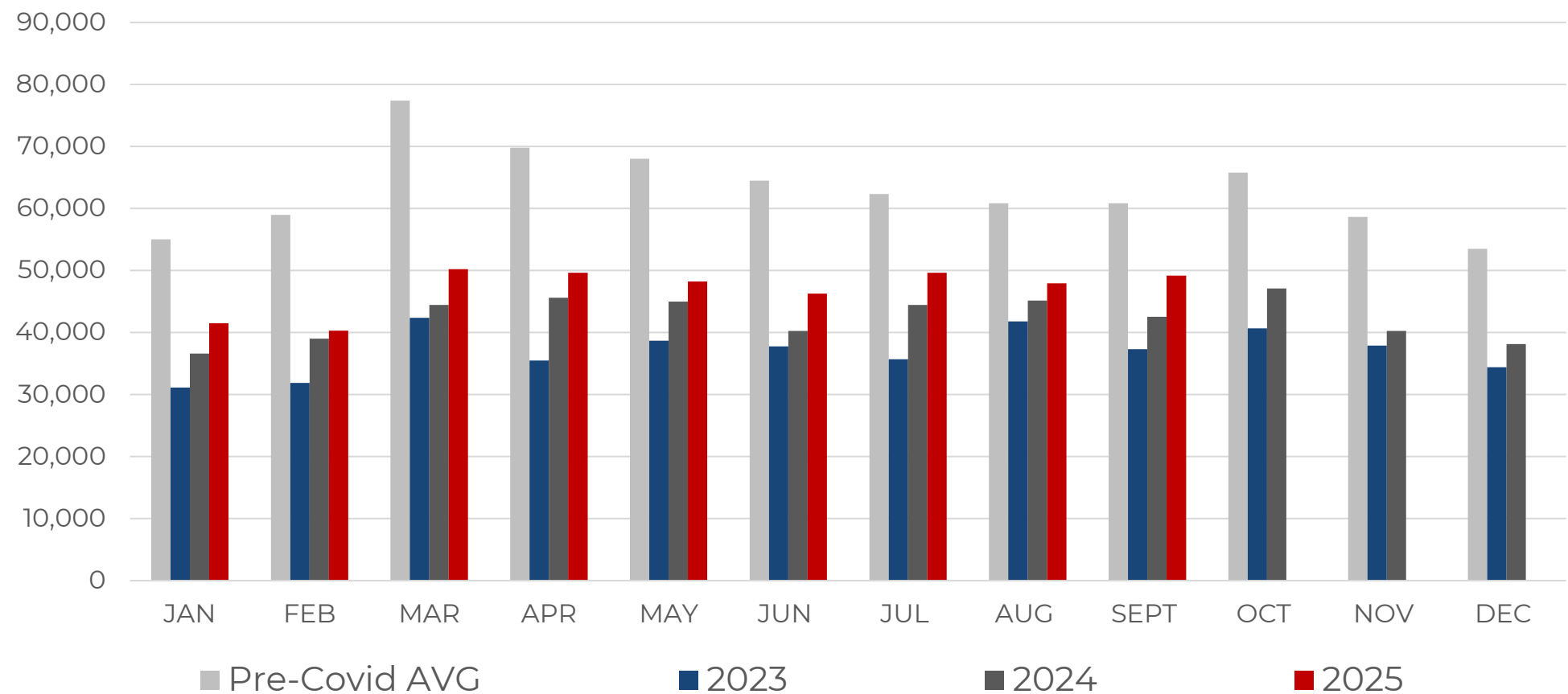




DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year.  
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

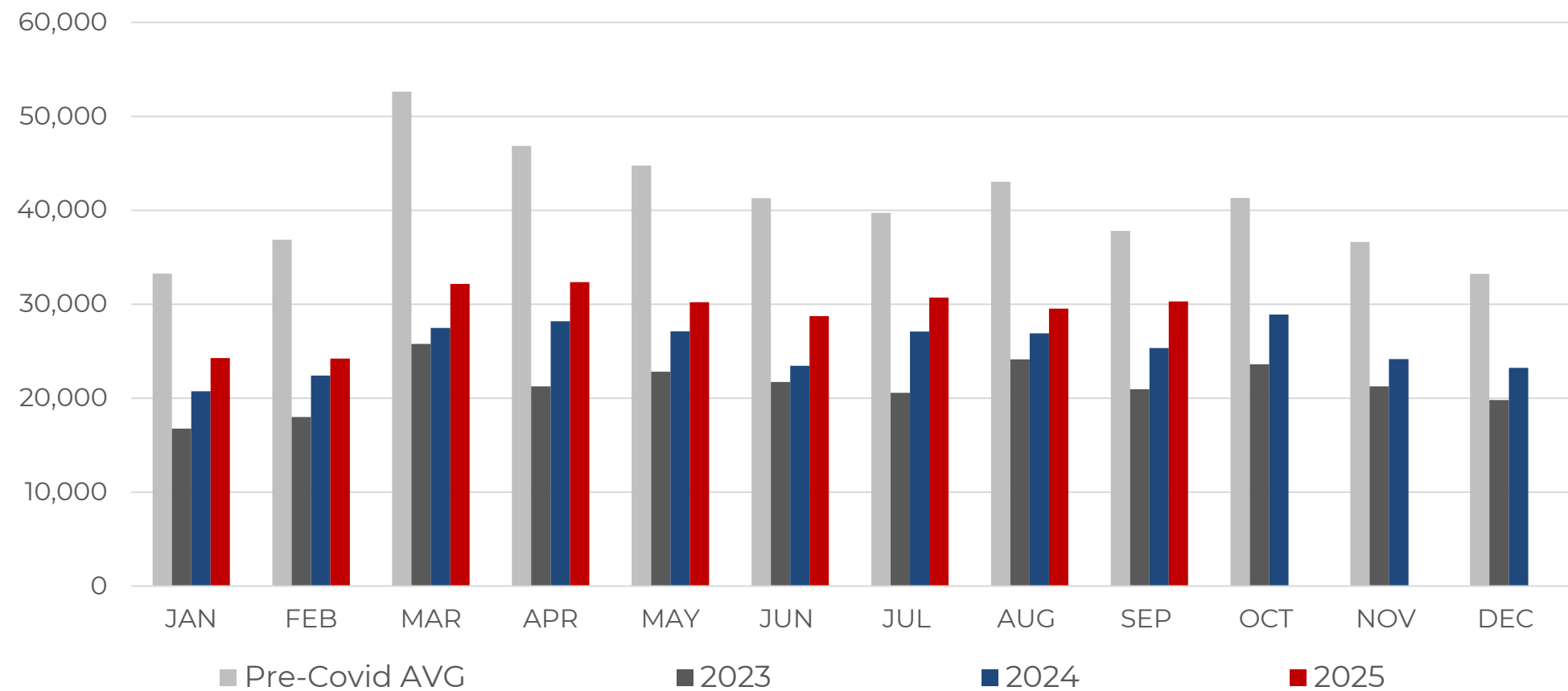
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	423,472	39,702	10.35%
Chapter 7	263,953	30,807	13.21%
Chapter 11	6,509	462	7.64%
Chapter 11 Sub Chapter V	1,748	62	3.68%
Chapter 12	233	75	47.47%
Chapter 13	152,661	8,484	5.88%
Chapter 15	116	-126	-52.07%

September total filings are **up 15.45%** compared to the same time period in 2024.  
This total is **19.14% below** the pre-Covid average\* for the month of September.



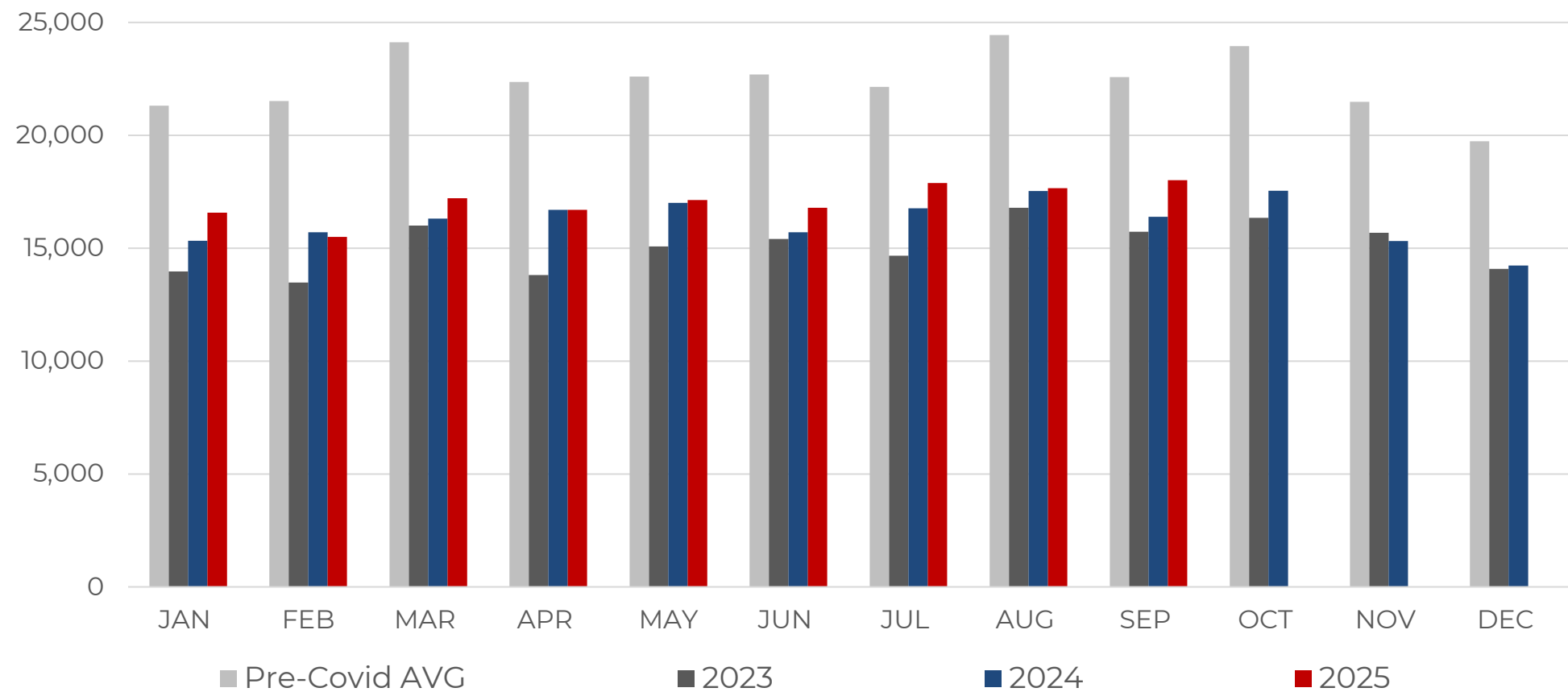
\*Pre-Covid average consists of filings totals for 2016-2019

September Chapter 7s are **up 17.69%** compared to the same time period in 2024.  
This total is **19.84% below** the Pre-Covid average\* for the month of September.



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

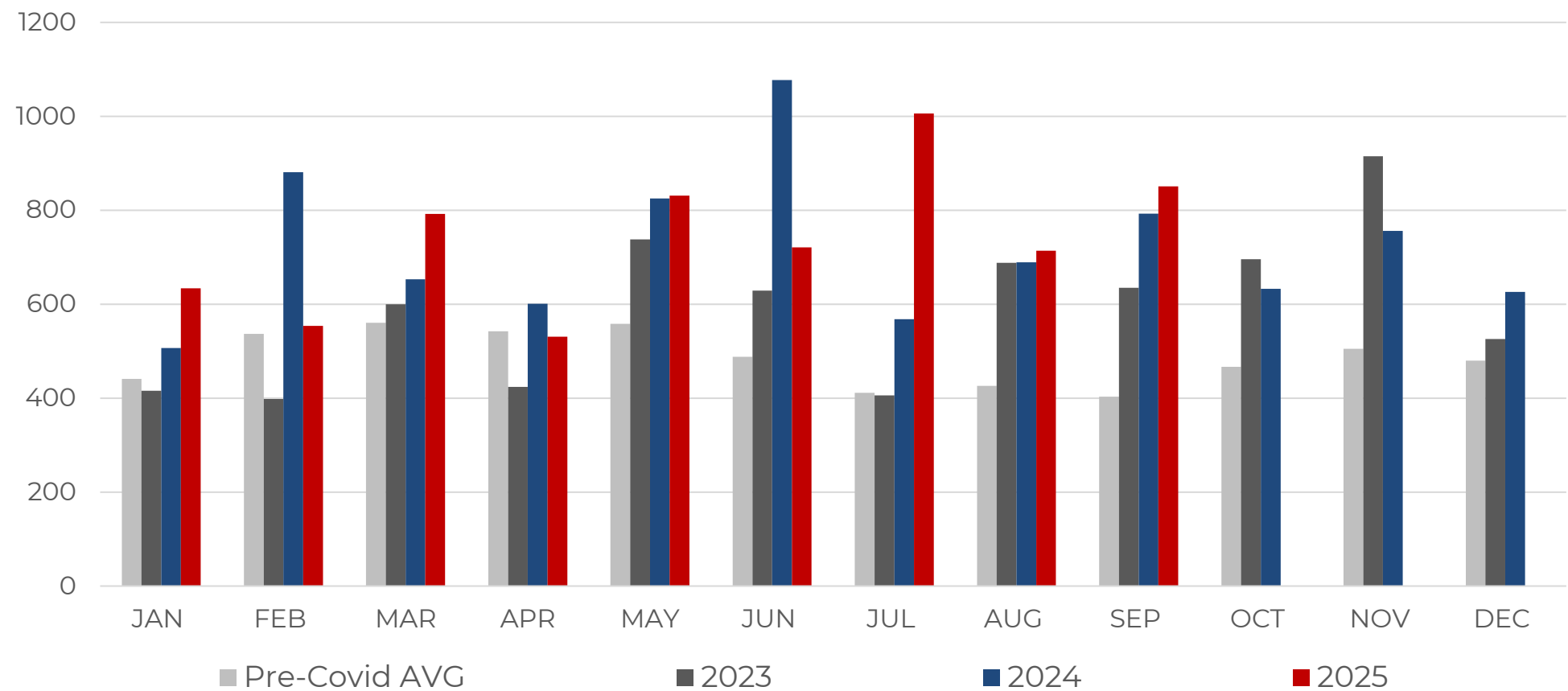
September Chapter 13s are **up 11.92%** compared to the same time period in 2024.  
This total is **20.25% below** the Pre-Covid average\* for the month of September.



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



September Chapter 11s are **up 13.16%** compared to the same time period in 2024.  
This total is **111.16% above** the Pre-Covid average\* for the month of September.

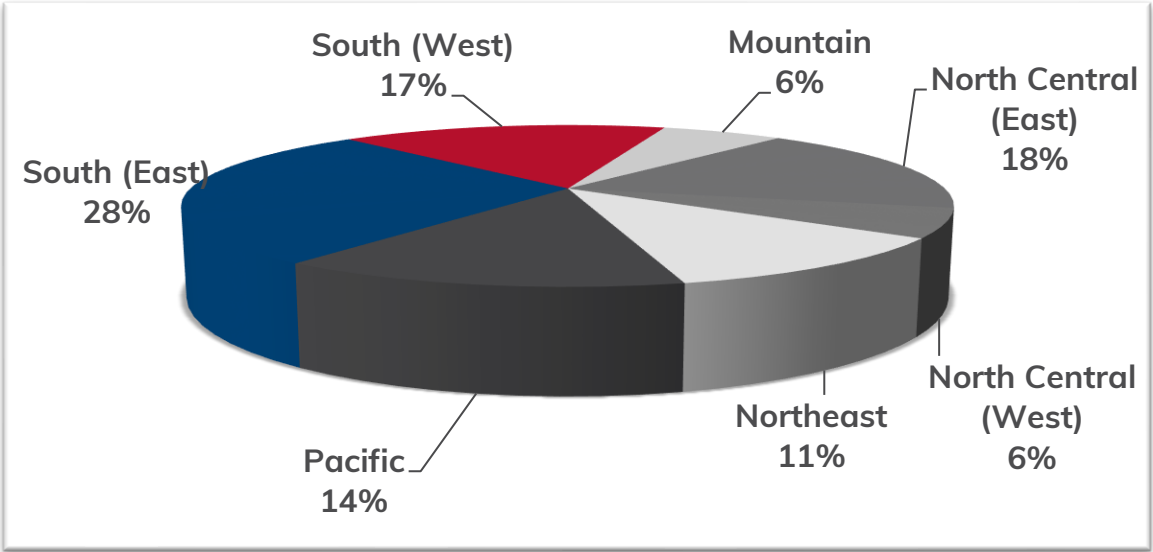
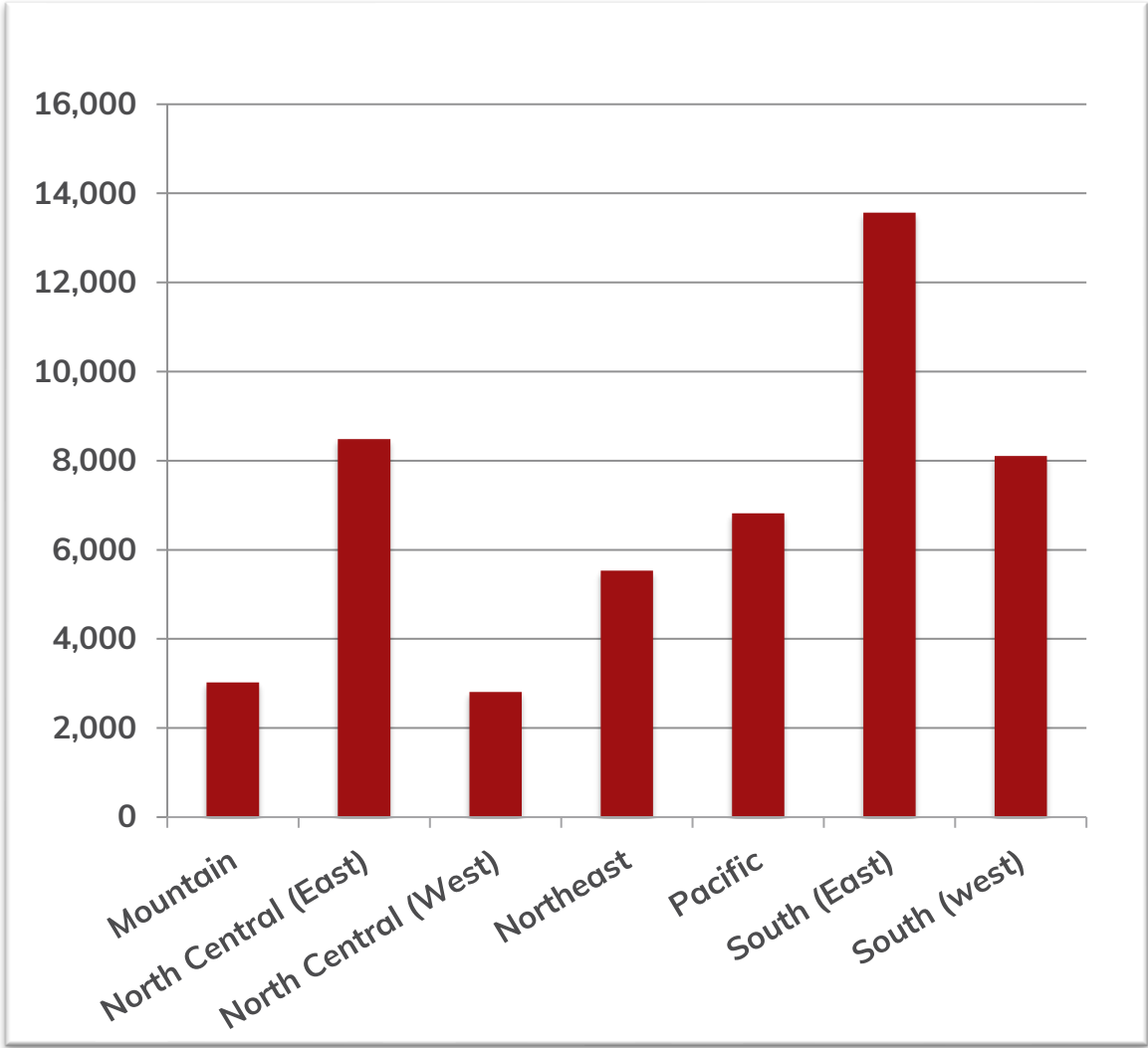


\*Pre-Covid average consists of filings totals for 2016-2019

# BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 09/01/2025 and 09/30/2025



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 09/01/2025 and 09/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	14		1	8	23
MIDDLE DISTRICT OF ALABAMA	83	1		481	565
NORTHERN DISTRICT OF ALABAMA	326	14		535	875
SOUTHERN DISTRICT OF ALABAMA	85	2		301	388
EASTERN DISTRICT OF ARKANSAS	182	1	5	227	415
WESTERN DISTRICT OF ARKANSAS	81			115	196
DISTRICT OF ARIZONA	894	6		170	1,070
CENTRAL DISTRICT OF CALIFORNIA	2,183	28		357	2,569
EASTERN DISTRICT OF CALIFORNIA	814	4		205	1,023
NORTHERN DISTRICT OF CALIFORNIA	390	15		149	554
SOUTHERN DISTRICT OF CALIFORNIA	316	4		55	375
DISTRICT OF COLORADO	617	10		122	749
DISTRICT OF CONNECTICUT	237	2		46	285
DISTRICT OF WASHINGTON, D.C.	35	44		8	87
DISTRICT OF DELAWARE	80	13	1	52	146
MIDDLE DISTRICT OF FLORIDA	1,817	30		484	2,331
NORTHERN DISTRICT OF FLORIDA	184	10		52	246
SOUTHERN DISTRICT OF FLORIDA	789	21		534	1,344
MIDDLE DISTRICT OF GEORGIA	172	2	1	411	586
NORTHERN DISTRICT OF GEORGIA	977	18		746	1,741

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2025 and 09/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	47	1		278	326
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	62		1	47	110
NORTHERN DISTRICT OF IOWA	106			13	119
SOUTHERN DISTRICT OF IOWA	147	2		41	190
DISTRICT OF IDAHO	229	1		24	254
CENTRAL DISTRICT OF ILLINOIS	164			52	216
NORTHERN DISTRICT OF ILLINOIS	899	13		785	1,697
SOUTHERN DISTRICT OF ILLINOIS	72	3		77	152
NORTHERN DISTRICT OF INDIANA	326	1		286	613
SOUTHERN DISTRICT OF INDIANA	533	5		418	956
DISTRICT OF KANSAS	216	1		184	401
EASTERN DISTRICT OF KENTUCKY	275			153	428
WESTERN DISTRICT OF KENTUCKY	202	2		301	505
EASTERN DISTRICT OF LOUISIANA	69	2		182	253
MIDDLE DISTRICT OF LOUISIANA	46	1		65	112
WESTERN DISTRICT OF LOUISIANA	98	4		415	517
DISTRICT OF MASSACHUSETTS	269	6		149	424
DISTRICT OF MARYLAND	705	5		397	1,107
DISTRICT OF MAINE	42	3		6	51

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2025 and 09/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	950	1	1	487	1,439
WESTERN DISTRICT OF MICHIGAN	217	1		114	332
DISTRICT OF MINNESOTA	676	6	1	193	876
EASTERN DISTRICT OF MISSOURI	301	1		199	501
WESTERN DISTRICT OF MISSOURI	196	2	1	189	388
NORTHERN DISTRICT OF MISSISSIPPI	146	8	1	266	421
SOUTHERN DISTRICT OF MISSISSIPPI	226	2		219	447
DISTRICT OF MONTANA	58	9	2	9	78
EASTERN DISTRICT OF NORTH CAROLINA	103	5		339	447
MIDDLE DISTRICT OF NORTH CAROLINA	87	1		102	190
WESTERN DISTRICT OF NORTH CAROLINA	103	4		115	222
DISTRICT OF NORTH DAKOTA	41	2		2	45
DISTRICT OF NEBRASKA	139		1	80	220
DISTRICT OF NEW HAMPSHIRE	51			21	72
DISTRICT OF NEW JERSEY	701	23		432	1,156
DISTRICT OF NEW MEXICO	116			11	127
DISTRICT OF NEVADA	627	13		124	764
EASTERN DISTRICT OF NEW YORK	616	52		371	1,039
NORTHERN DISTRICT OF NEW YORK	217	7		82	306
SOUTHERN DISTRICT OF NEW YORK	329	29		103	461

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2025 and 09/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	139	1		91	231
NORTHERN DISTRICT OF OHIO	986	5		237	1,228
SOUTHERN DISTRICT OF OHIO	704	4		294	1,002
EASTERN DISTRICT OF OKLAHOMA	98			11	109
NORTHERN DISTRICT OF OKLAHOMA	167	1		17	185
WESTERN DISTRICT OF OKLAHOMA	256	3		84	343
DISTRICT OF OREGON	507	2		148	657
EASTERN DISTRICT OF PENNSYLVANIA	212	4		287	503
MIDDLE DISTRICT OF PENNSYLVANIA	174	2	2	173	351
WESTERN DISTRICT OF PENNSYLVANIA	252	13		143	408
DISTRICT OF PUERTO RICO	169	5		268	442
DISTRICT OF RHODE ISLAND	57	1		19	77
DISTRICT OF SOUTH CAROLINA	133	2		246	381
DISTRICT OF SOUTH DAKOTA	55			12	67
EASTERN DISTRICT OF TENNESSEE	318	2		311	631
MIDDLE DISTRICT OF TENNESSEE	230	8		211	449
WESTERN DISTRICT OF TENNESSEE	181	6		532	719
EASTERN DISTRICT OF TEXAS	344	10		173	527
NORTHERN DISTRICT OF TEXAS	660	138		350	1,148
SOUTHERN DISTRICT OF TEXAS	506	164		251	921

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2025 and 09/30/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	485	7		191	683
DISTRICT OF UTAH	470	3		230	703
EASTERN DISTRICT OF VIRGINIA	550	5		387	942
WESTERN DISTRICT OF VIRGINIA	171	1		107	279
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	16			7	23
EASTERN DISTRICT OF WASHINGTON	147	1	1	29	178
WESTERN DISTRICT OF WASHINGTON	433	9		125	567
EASTERN DISTRICT OF WISCONSIN	373	4	1	249	627
WESTERN DISTRICT OF WISCONSIN	144	2		78	224
NORTHERN DISTRICT OF WEST VIRGINIA	49	1		17	67
SOUTHERN DISTRICT OF WEST VIRGINIA	81	1		11	93
DISTRICT OF WYOMING	34	3		4	41

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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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