

BANKRUPTCY INSIGHTS REPORT

2026 | 10th Issue | September 2026 Data

September 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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September Summary

52,336

SEPTEMBER FILINGS

▲ 6.35% YoY

Highest September since 2019

159,177

Q3 FILINGS

▲ 8.42% YoY

Just 0.84% below Q2

+0.46%

MONTH-OVER-MONTH CHANGE

▲ vs. -5.81% historical avg.

September typically declines from August

~ 626,000

2026 PROJECTION

▲ 10.26% YoY

vs. 566,230 filings in 2025

WHAT'S BEHIND THE NUMBERS



Chapter Mix Stabilizes

Consumer filings remained near a **63% Chapter 7 / 37% Chapter 13 mix** for the second consecutive month.



Geographic Growth Varies

Five of the top 10 states grew faster than the **6.35% national rate**, while three posted slight YoY declines.



Subchapter V Growth Remains High

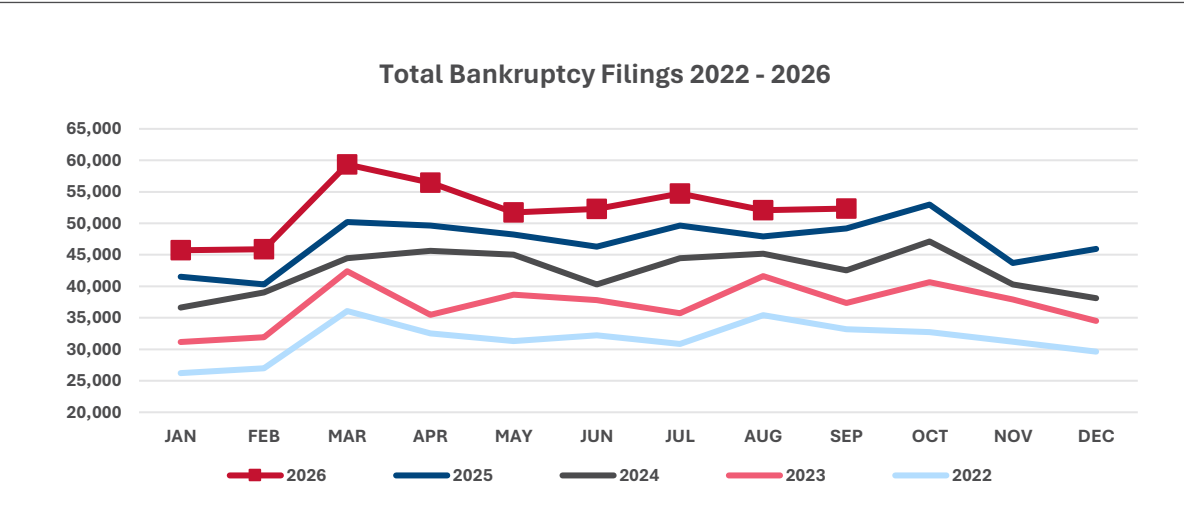
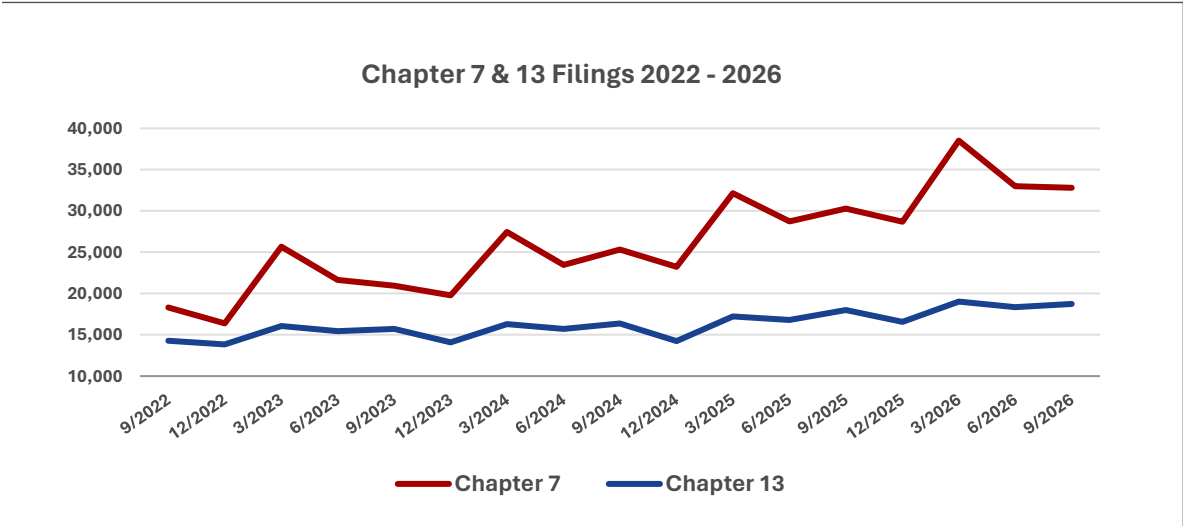
Subchapter V filings increased **39.6% YoY**, continuing the strong growth seen throughout the first nine months of 2026.

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

Monthly Bankruptcy Snapshot

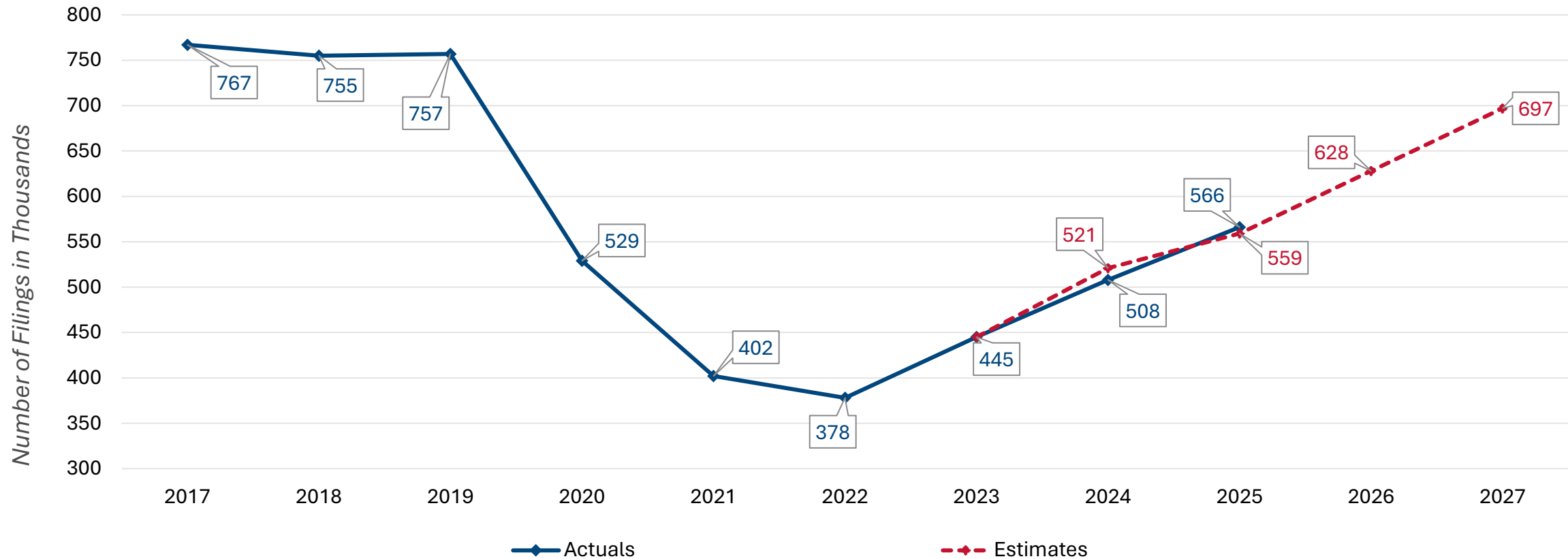
For Bankruptcies Filed Between 09/01/2026 and 09/30/2026

Total Bankruptcies Filed	52,336	Total Bankruptcies Filed Prev. Month	52,095
Chapter 13	18,731	Total Bankruptcies Filed last 12 months	612,536
Chapter 7	32,818	Total Bankruptcies Filed Prev. Year (same month)	49,209
Chapter 11	748	Increased Bankruptcies from Prev. Month Total	241 (0.46%)
Chapter 11, Subchapter V	268	Increased Bankruptcies from Prev. Year Total (same month)	3,127 (6.35%)



Filing Projections

Historical and Projected Bankruptcy Case Filings



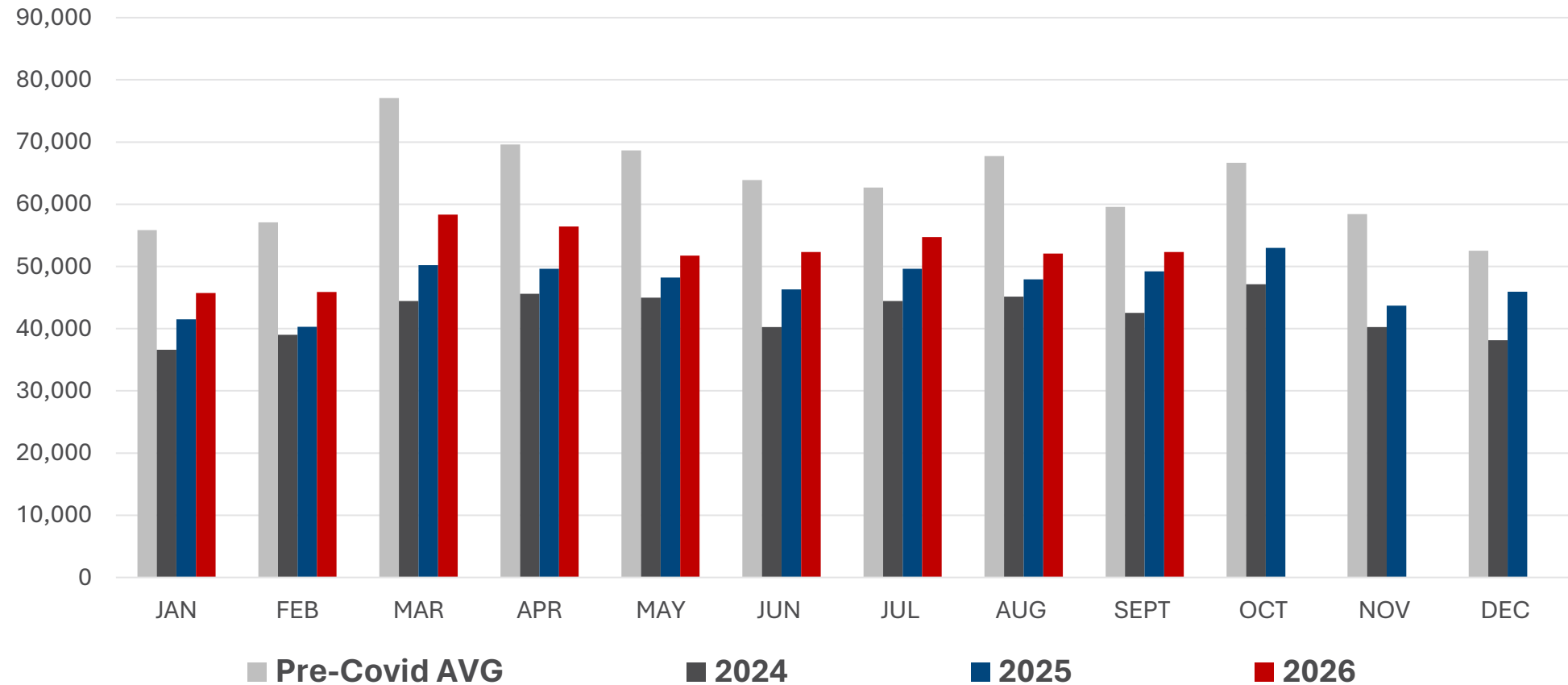
SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend for estimates. Updated Jan 2026.

Year-to-Date Summary

	YTD Filing Totals 2026	YTD Change From 2025	% Change From 2025
All Bankruptcies	469,811	46,301	10.93%
Chapter 7	298,064	30,822	11.53%
Chapter 11	7,282	1,136	18.48%
Chapter 11 Sub Chapter V	2,443	783	47.17%
Chapter 12	279	55	24.55%
Chapter 13	163,994	14,212	9.49%
Chapter 15	192	76	65.52%

Monthly Bankruptcy Filing Totals

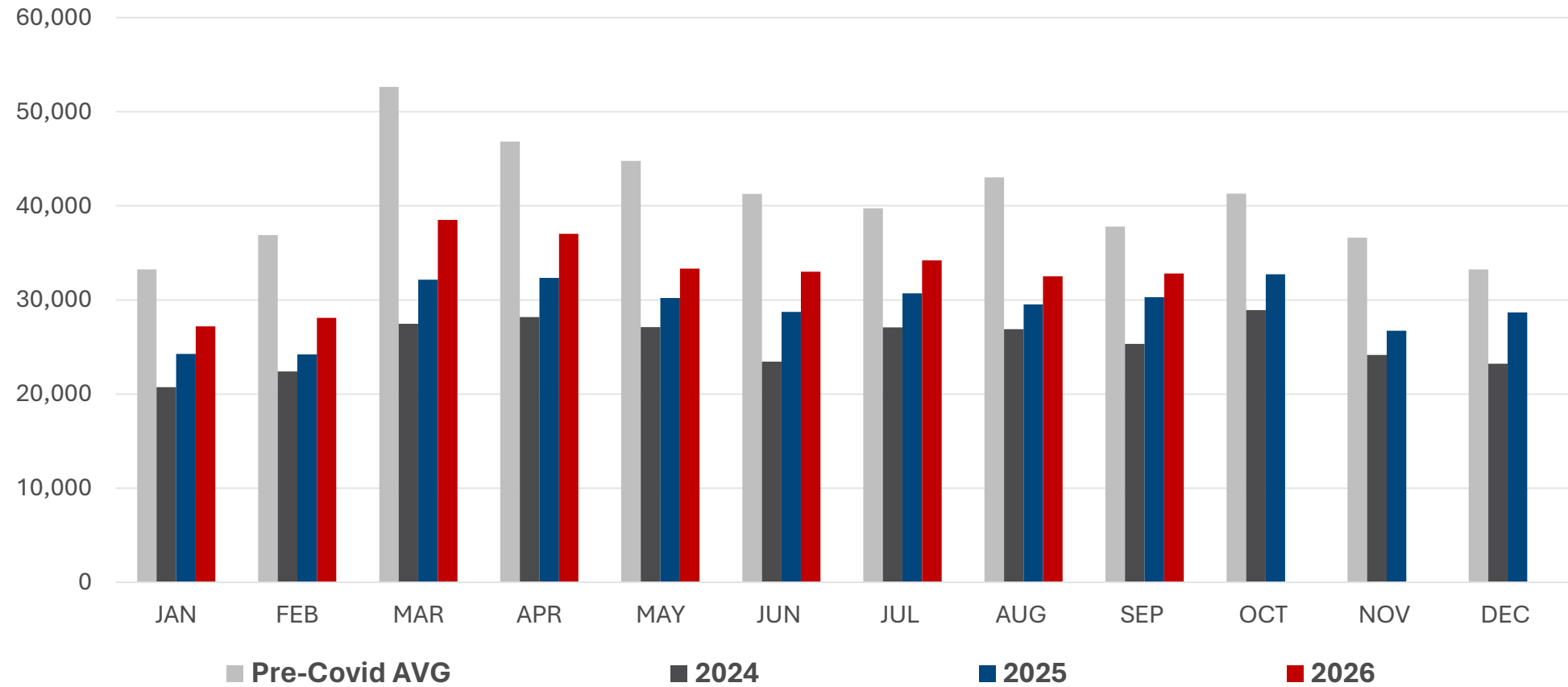
September total filings are **up 6.35%** compared to the same time period in 2025.
This total is **12.17% below** the pre-Covid average* for the month of September.



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

Monthly Chapter 7 Filings

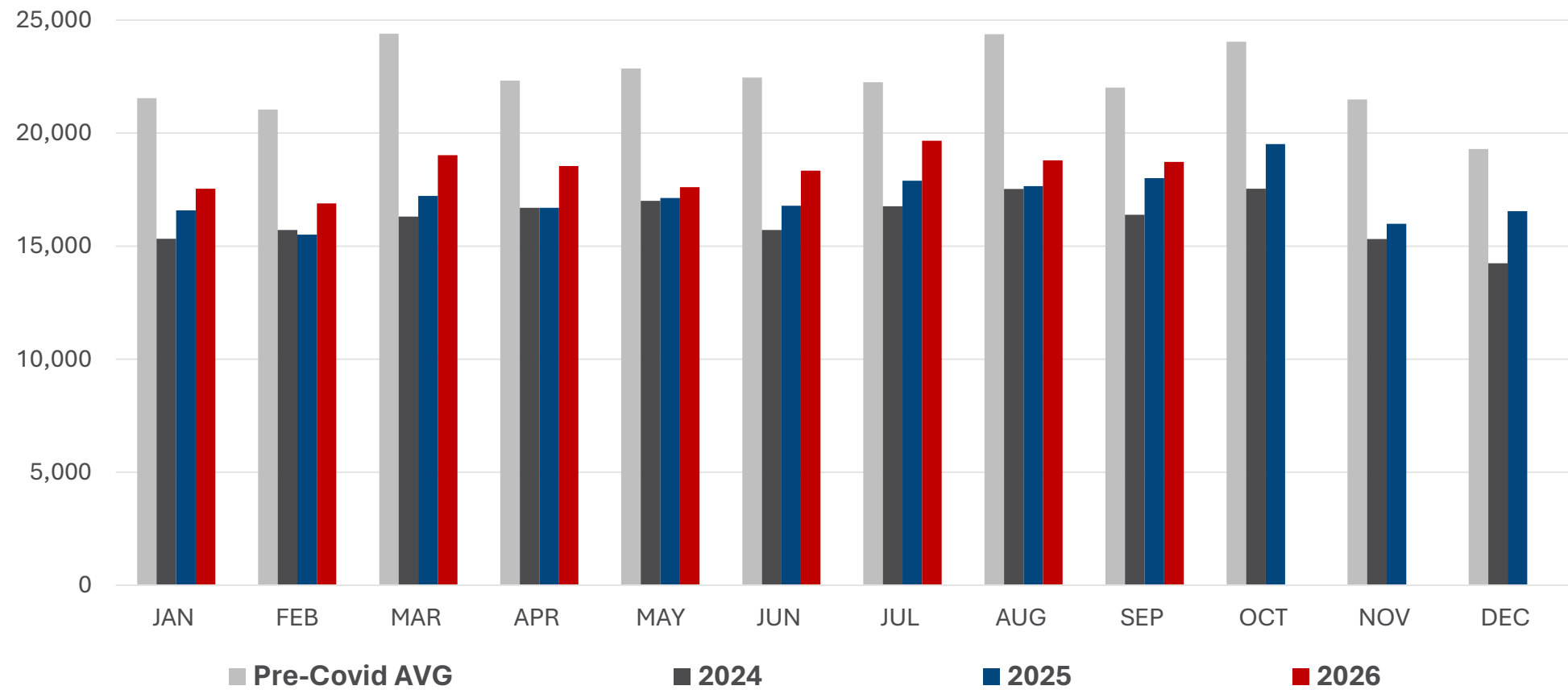
September Chapter 7s are **up 6.57%** compared to the same time period in 2025.
This total is **13.19% below** the Pre-Covid average* for the month of September.



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

Monthly Chapter 13 Filings

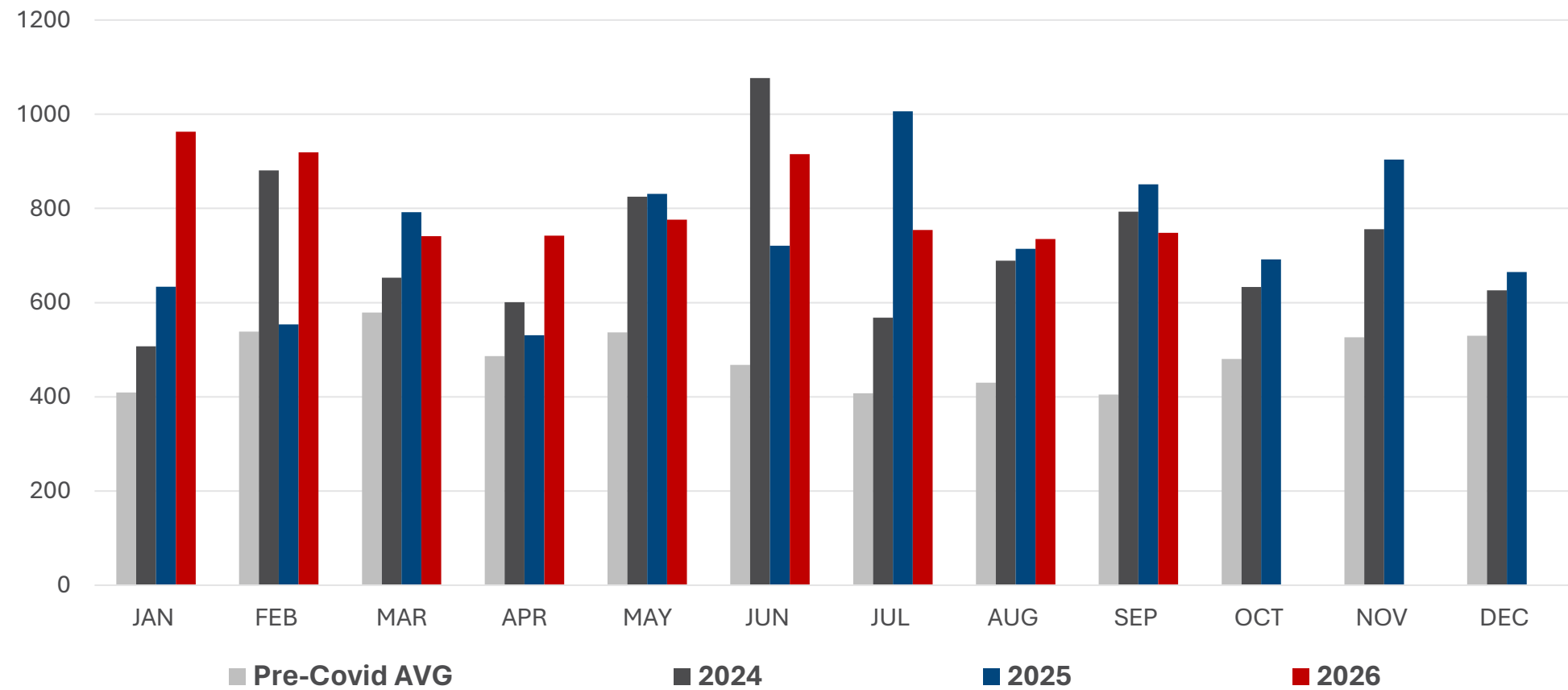
September Chapter 13s are **up 5.93%** compared to the same time period in 2025.
This total is **14.88% below** the Pre-Covid average* for the month of September.



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

Monthly Chapter 11 Filings

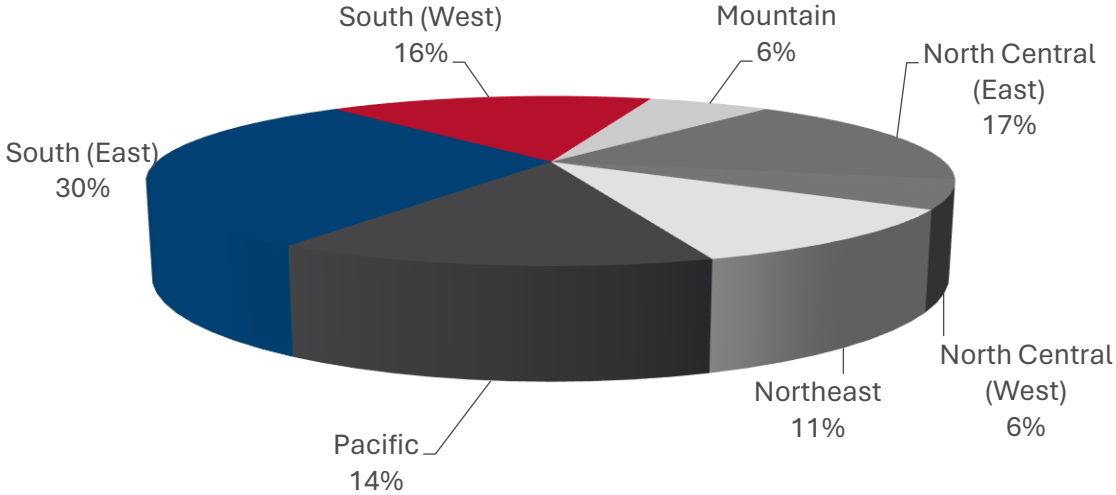
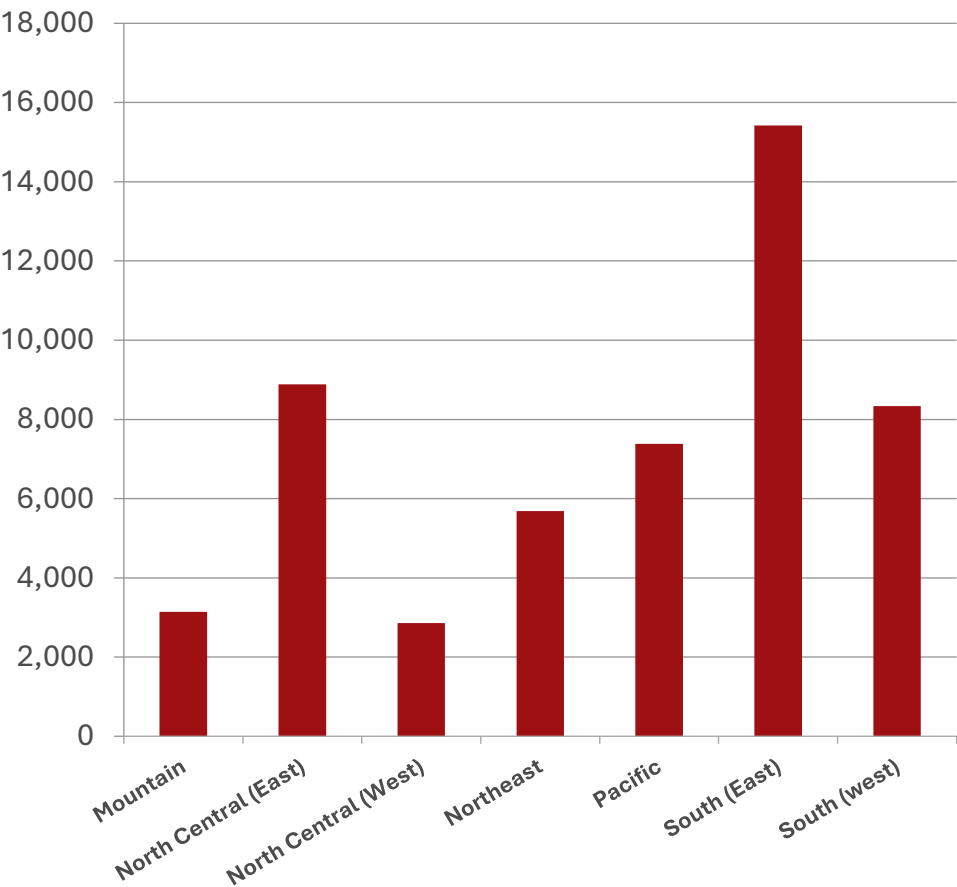
September Chapter 11s are **up 6.25%** compared to the same time period in 2025.
This total is **84.69% above** the Pre-Covid average* for the month of September.



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

Monthly Bankruptcy Filings

For Bankruptcies Filed Between 09/01/2026 and 09/30/2026



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

September 2026 Filings

For Bankruptcies Filed Between 09/01/2026 and 09/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	24			4	28
MIDDLE DISTRICT OF ALABAMA	87	2		481	570
NORTHERN DISTRICT OF ALABAMA	368	3	4	506	881
SOUTHERN DISTRICT OF ALABAMA	71	3		289	363
EASTERN DISTRICT OF ARKANSAS	178	2	1	239	420
WESTERN DISTRICT OF ARKANSAS	85	1	1	130	217
DISTRICT OF ARIZONA	923	12		181	1,116
CENTRAL DISTRICT OF CALIFORNIA	2,311	28	1	429	2,769
EASTERN DISTRICT OF CALIFORNIA	907	4		202	1,113
NORTHERN DISTRICT OF CALIFORNIA	388	16		169	573
SOUTHERN DISTRICT OF CALIFORNIA	366	3		52	421
DISTRICT OF COLORADO	603	5		155	763
DISTRICT OF CONNECTICUT	230	2		56	288
DISTRICT OF WASHINGTON, D.C.	33	13		4	50
DISTRICT OF DELAWARE	109	14		54	177
MIDDLE DISTRICT OF FLORIDA	2,113	50		557	2,720
NORTHERN DISTRICT OF FLORIDA	199	8		40	247
SOUTHERN DISTRICT OF FLORIDA	847	21		554	1,422
MIDDLE DISTRICT OF GEORGIA	229	2	1	438	670
NORTHERN DISTRICT OF GEORGIA	1,157	18		741	1,916

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	92			290	382
DISTRICT OF GUAM					
DISTRICT OF HAWAII	54			35	89
NORTHERN DISTRICT OF IOWA	82		1	17	100
SOUTHERN DISTRICT OF IOWA	161		2	42	205
DISTRICT OF IDAHO	197		2	36	235
CENTRAL DISTRICT OF ILLINOIS	184			60	244
NORTHERN DISTRICT OF ILLINOIS	1,091	37		842	1,970
SOUTHERN DISTRICT OF ILLINOIS	82			56	138
NORTHERN DISTRICT OF INDIANA	325		2	262	589
SOUTHERN DISTRICT OF INDIANA	546	12		415	973
DISTRICT OF KANSAS	192	1		196	389
EASTERN DISTRICT OF KENTUCKY	338			209	547
WESTERN DISTRICT OF KENTUCKY	230			292	522
EASTERN DISTRICT OF LOUISIANA	79	5		222	306
MIDDLE DISTRICT OF LOUISIANA	74			59	133
WESTERN DISTRICT OF LOUISIANA	104	3	1	395	503
DISTRICT OF MASSACHUSETTS	277	9		146	432
DISTRICT OF MARYLAND	770	23		442	1,235
DISTRICT OF MAINE	53	7		10	70

September 2026 Filings

For Bankruptcies Filed Between 09/01/2026 and 09/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	973	5		492	1,470
WESTERN DISTRICT OF MICHIGAN	203	16		104	323
DISTRICT OF MINNESOTA	628	1	1	195	825
EASTERN DISTRICT OF MISSOURI	308	4		231	543
WESTERN DISTRICT OF MISSOURI	191			196	387
NORTHERN DISTRICT OF MISSISSIPPI	159	1		289	449
SOUTHERN DISTRICT OF MISSISSIPPI	274	4		215	493
DISTRICT OF MONTANA	66	1		13	80
EASTERN DISTRICT OF NORTH CAROLINA	133	13		342	488
MIDDLE DISTRICT OF NORTH CAROLINA	111			109	220
WESTERN DISTRICT OF NORTH CAROLINA	125	6		141	272
DISTRICT OF NORTH DAKOTA	101			14	115
DISTRICT OF NEBRASKA	156	3	1	69	229
DISTRICT OF NEW HAMPSHIRE	79			20	99
DISTRICT OF NEW JERSEY	691	113		435	1,239
DISTRICT OF NEW MEXICO	115		1	20	136
DISTRICT OF NEVADA	663	5		147	815
EASTERN DISTRICT OF NEW YORK	568	60		316	944
NORTHERN DISTRICT OF NEW YORK	239	6		109	354
SOUTHERN DISTRICT OF NEW YORK	319	20		114	453

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	172	4	1	72	249
NORTHERN DISTRICT OF OHIO	996	2		244	1,242
SOUTHERN DISTRICT OF OHIO	774	3		306	1,083
EASTERN DISTRICT OF OKLAHOMA	103			10	113
NORTHERN DISTRICT OF OKLAHOMA	167			27	194
WESTERN DISTRICT OF OKLAHOMA	290	1		74	365
DISTRICT OF OREGON	606	4	1	123	734
EASTERN DISTRICT OF PENNSYLVANIA	235	8	1	216	460
MIDDLE DISTRICT OF PENNSYLVANIA	159	7		194	360
WESTERN DISTRICT OF PENNSYLVANIA	249	18	1	170	438
DISTRICT OF PUERTO RICO	197	4	1	349	551
DISTRICT OF RHODE ISLAND	64			20	84
DISTRICT OF SOUTH CAROLINA	224	1	4	321	550
DISTRICT OF SOUTH DAKOTA	50	1	1	13	65
EASTERN DISTRICT OF TENNESSEE	394			333	727
MIDDLE DISTRICT OF TENNESSEE	255	5		296	556
WESTERN DISTRICT OF TENNESSEE	199	2		585	786
EASTERN DISTRICT OF TEXAS	365	5		184	554
NORTHERN DISTRICT OF TEXAS	683	26		326	1,035
SOUTHERN DISTRICT OF TEXAS	669	43		294	1,006

September 2026 Filings

For Bankruptcies Filed Between 09/01/2026 and 09/30/2026

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	526	10		194	730
DISTRICT OF UTAH	529			234	763
EASTERN DISTRICT OF VIRGINIA	612	8		444	1,064
WESTERN DISTRICT OF VIRGINIA	188	1		127	316
DISTRICT OF THE VIRGIN ISLANDS	2				2
DISTRICT OF VERMONT	29			7	36
EASTERN DISTRICT OF WASHINGTON	175	1		29	205
WESTERN DISTRICT OF WASHINGTON	466	10		158	634
EASTERN DISTRICT OF WISCONSIN	387	1		228	616
WESTERN DISTRICT OF WISCONSIN	172	2		59	233
NORTHERN DISTRICT OF WEST VIRGINIA	62	3		24	89
SOUTHERN DISTRICT OF WEST VIRGINIA	76	1		10	87
DISTRICT OF WYOMING	35	4		11	50



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