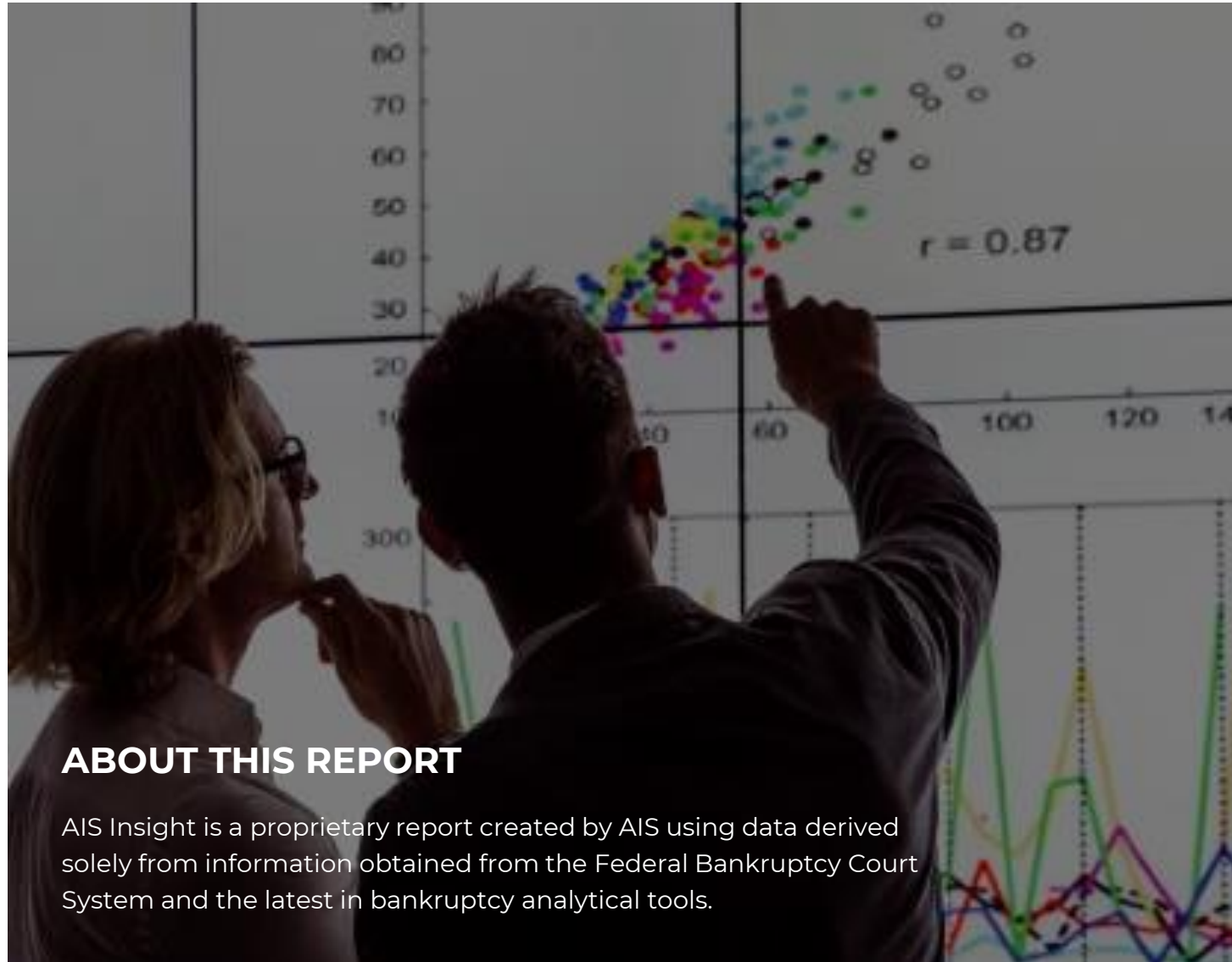


Bankruptcy Insights Report

2025 | 1st Issue | December 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.

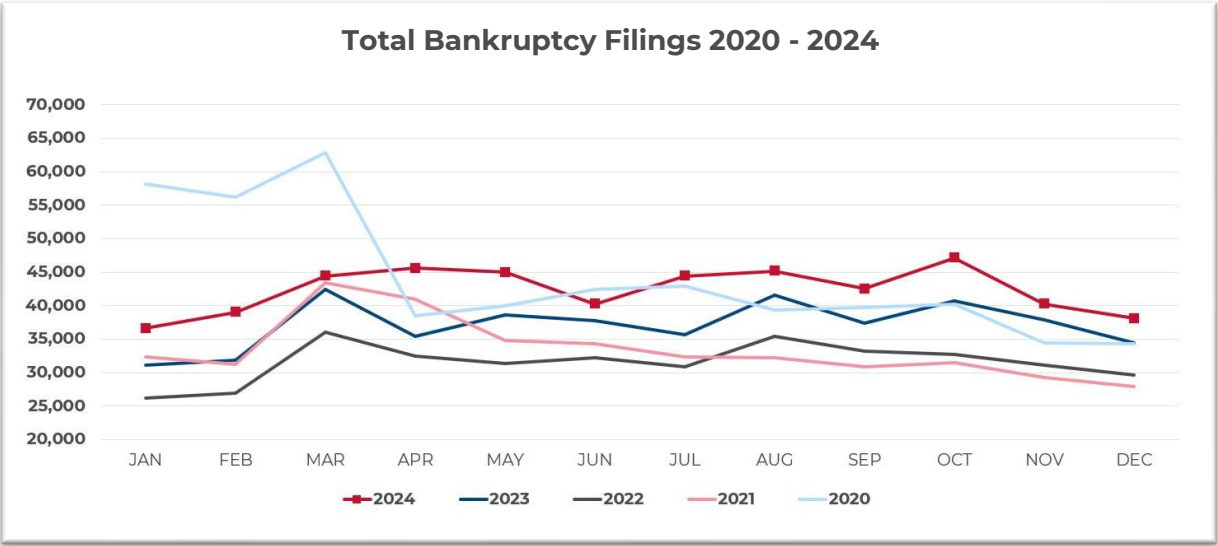
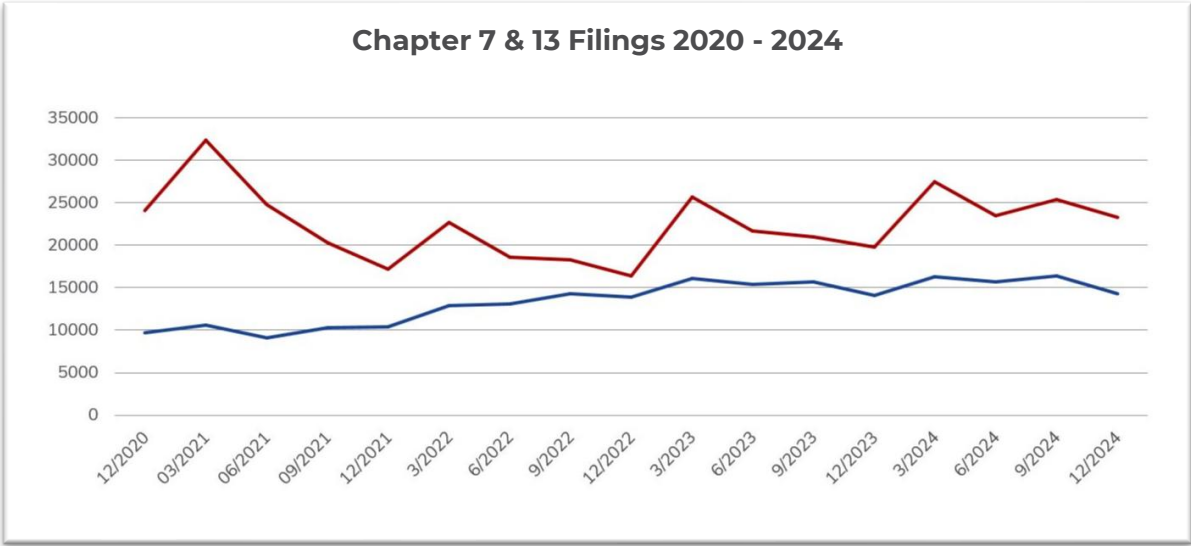
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

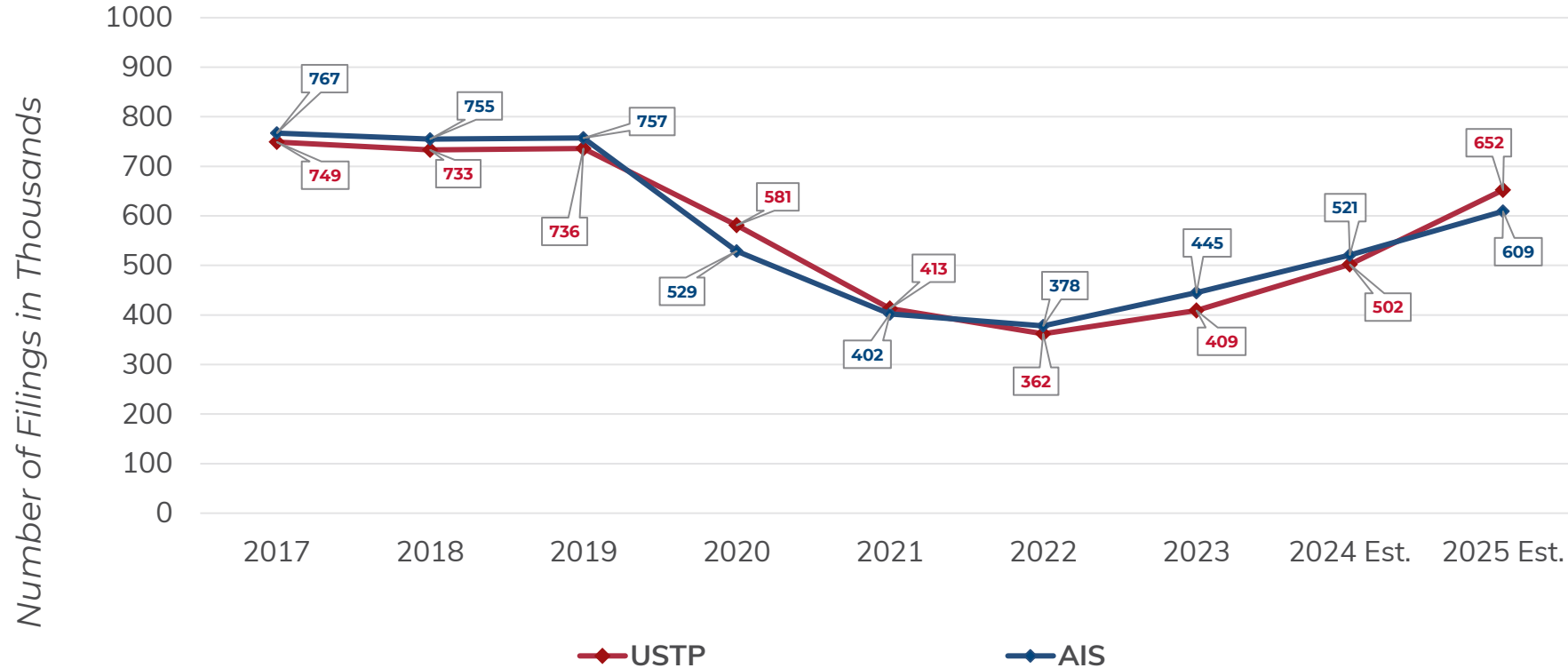


For Bankruptcies Filed Between 12/01/2024 and 12/31/2024

Total Bankruptcies Filed	38,135	Total Bankruptcies Filed last 12 months	508,778
Chapter 13	14,239	Total Bankruptcies Filed Prev. Month	40,289
Chapter 7	23,240	Total Bankruptcies Filed Prev. Year (same month)	34,489
Chapter 11	626	Increased Bankruptcies from Prev. Month Total	-2,154 (-5.35%)
Chapter 11, Subchapter V	181	Increased Bankruptcies from Prev. Year Total (same month)	3,646 (10.57%)



**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.

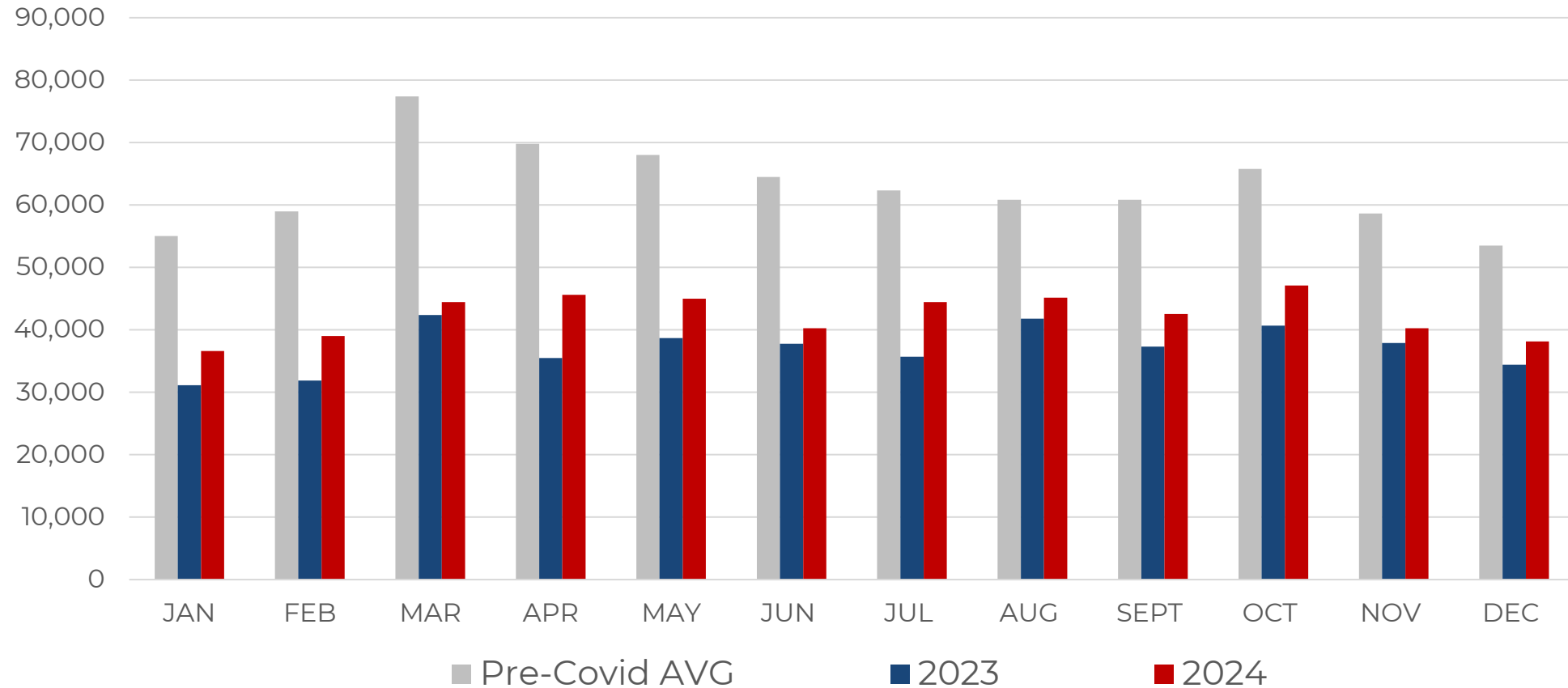
YEAR-TO-DATE BANKRUPTCY SUMMARY



	Filing Totals 2024	Change From 2023	% Change From 2023
All Bankruptcies	508,778	63,571	14.28%
Chapter 7	306,890	45,559	17.43%
Chapter 11	8,261	1,791	27.68%
Chapter 11 Sub Chapter V	2,386	592	33.00%
Chapter 12	201	74	58.27%
Chapter 13	193,102	15,980	9.02%
Chapter 15	324	167	106.37%

2024 MONTHLY FILING TOTALS

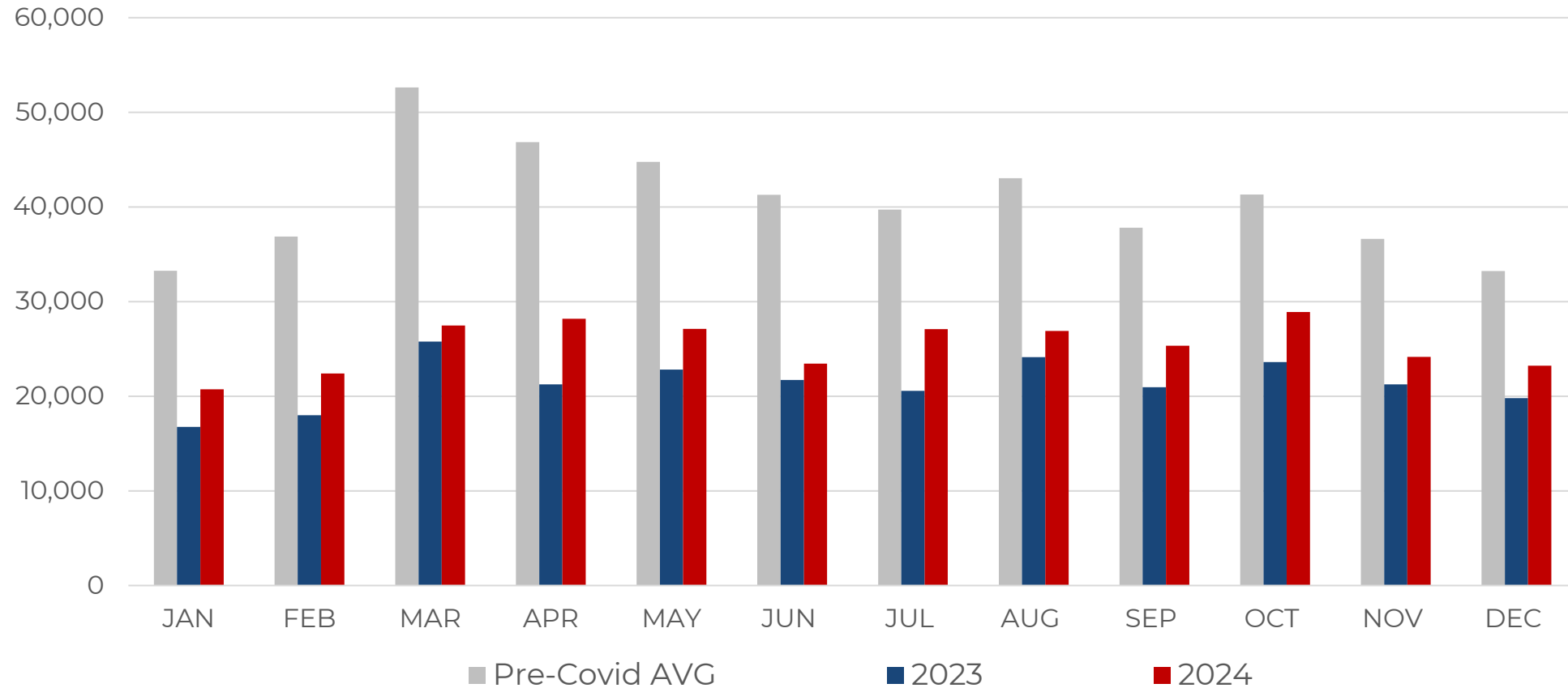
December total filings are **up 10.57%** compared to the same time period in 2023.
This total is **28.72% below** the pre-Covid average* for the month of December.



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

2024 MONTHLY CHAPTER 7 FILINGS

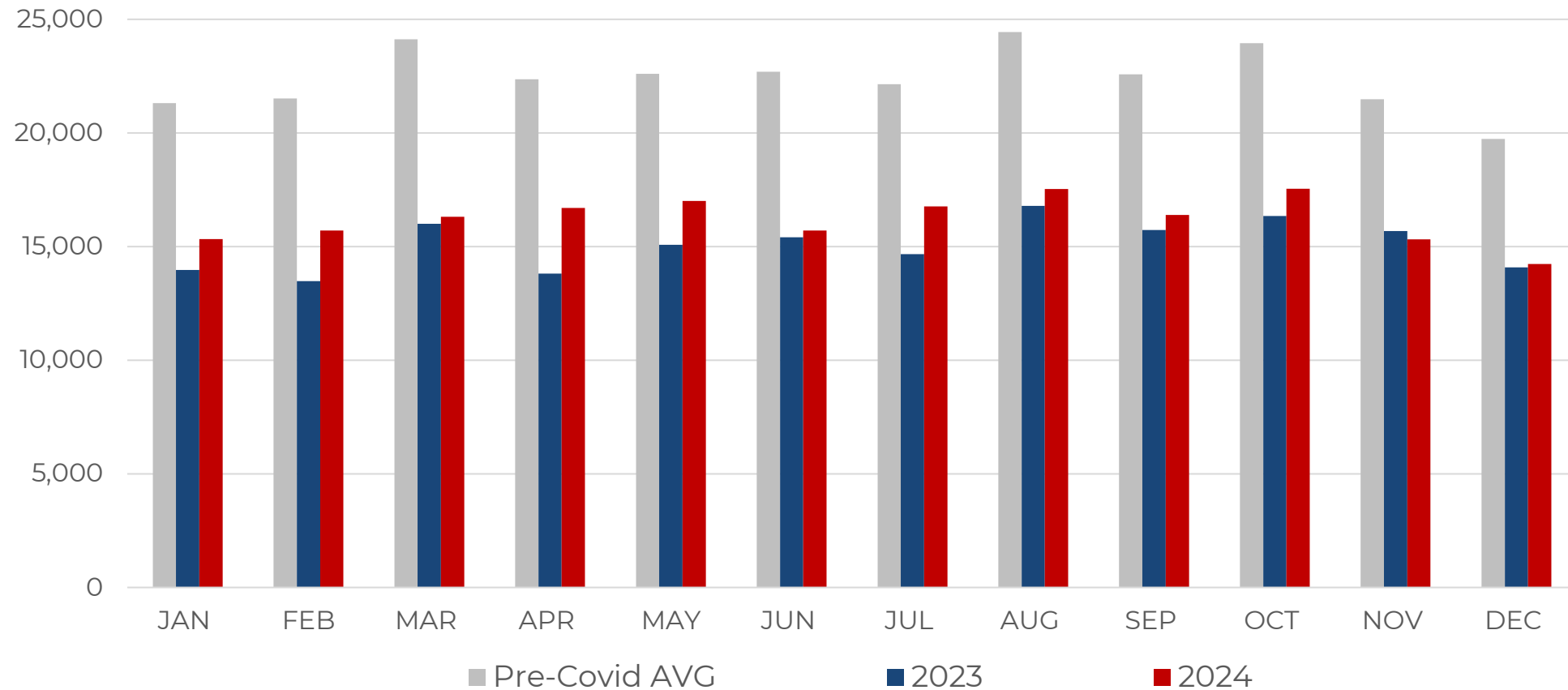
December Chapter 7s are **up 15.47%** compared to the same time period in 2023.
This total is **30.08% below** the Pre-Covid average* for the month of December.



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

2024 MONTHLY CHAPTER 13 FILINGS

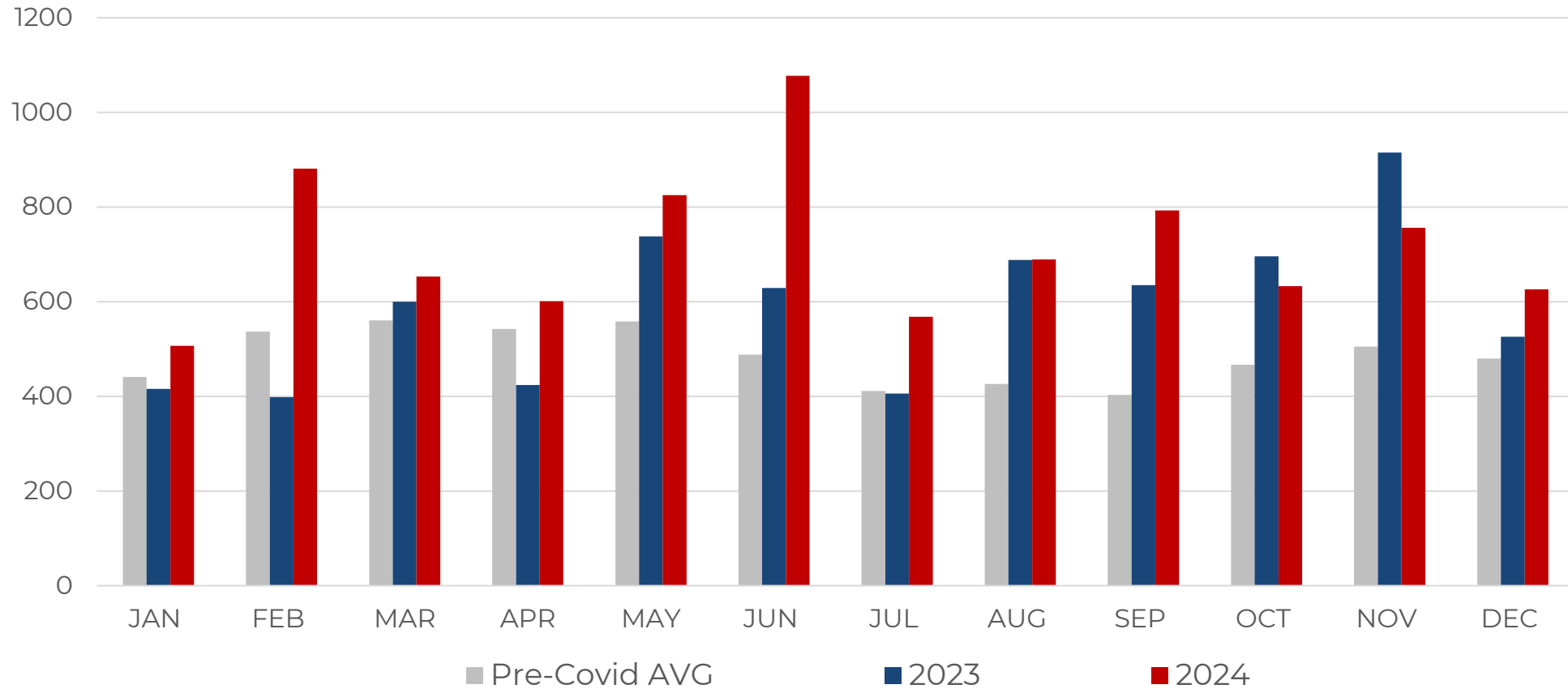
December Chapter 13s are **up 3.05%** compared to the same time period in 2023.
This total is **27.83% below** the pre-Covid average* for the month of December.



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

2024 MONTHLY CHAPTER 11 FILINGS

December Chapter 11s are **up 20.85%** compared to the same time period in 2023.
This total is **30.41% above** the pre-Covid average* for the month of December.

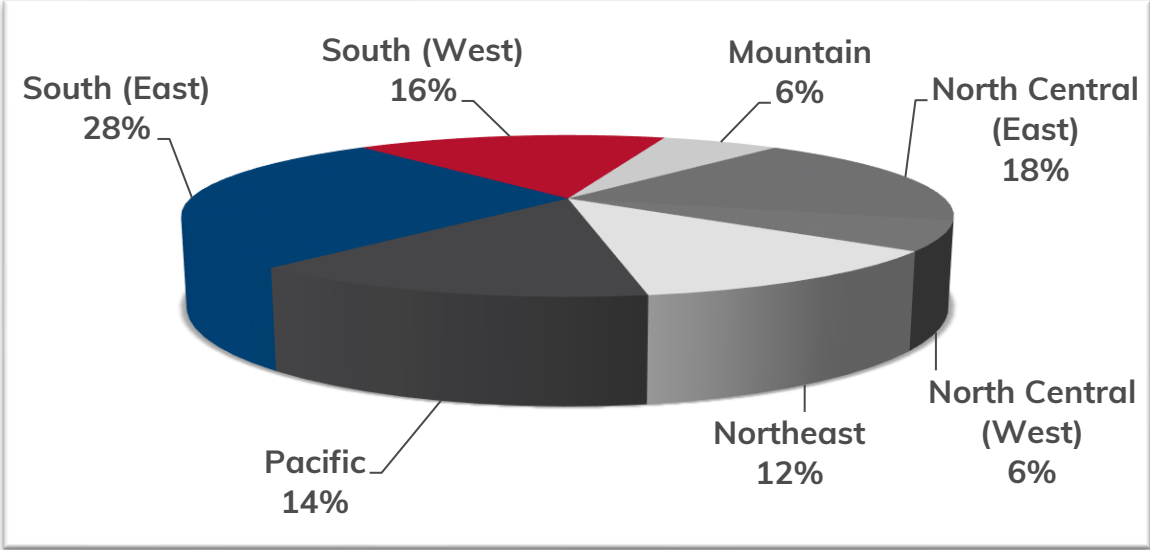
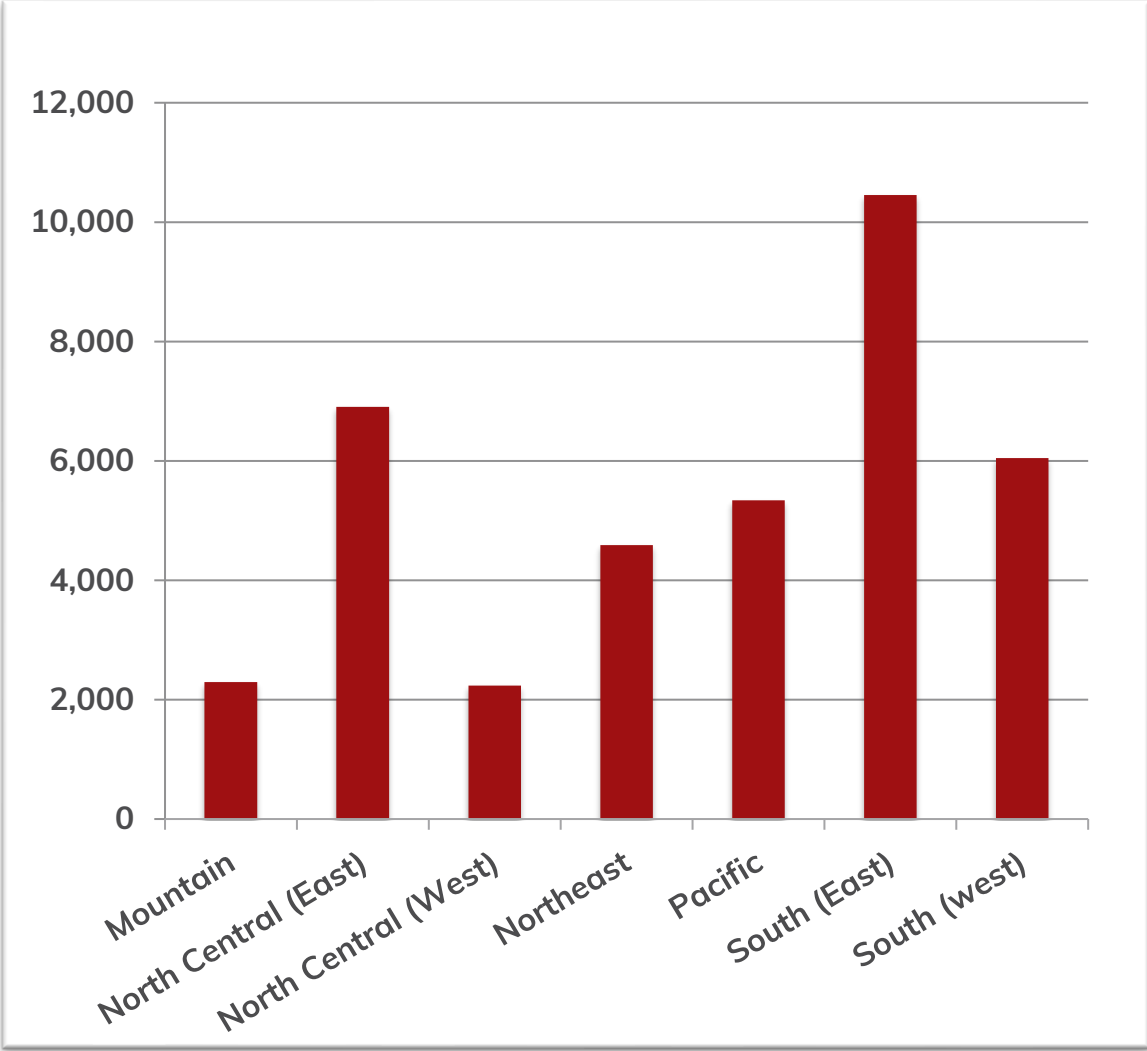


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 12/01/2024 and 12/31/2024



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 12/01/2024 and 12/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	5			1	6
MIDDLE DISTRICT OF ALABAMA	63			365	428
NORTHERN DISTRICT OF ALABAMA	234	1		421	656
SOUTHERN DISTRICT OF ALABAMA	46	1		206	253
EASTERN DISTRICT OF ARKANSAS	134		2	172	308
WESTERN DISTRICT OF ARKANSAS	53	4		105	162
DISTRICT OF ARIZONA	720	12	1	131	864
CENTRAL DISTRICT OF CALIFORNIA	1,618	25		318	1,961
EASTERN DISTRICT OF CALIFORNIA	634	4		155	793
NORTHERN DISTRICT OF CALIFORNIA	331	6		160	497
SOUTHERN DISTRICT OF CALIFORNIA	285	3		53	341
DISTRICT OF COLORADO	431	5		101	537
DISTRICT OF CONNECTICUT	211	2		29	242
DISTRICT OF WASHINGTON, D.C.	19	4		8	31
DISTRICT OF DELAWARE	67	40		49	156
MIDDLE DISTRICT OF FLORIDA	1,255	42		304	1,601
NORTHERN DISTRICT OF FLORIDA	105	3		49	157
SOUTHERN DISTRICT OF FLORIDA	589	22		471	1,082
MIDDLE DISTRICT OF GEORGIA	122	2	1	294	419
NORTHERN DISTRICT OF GEORGIA	740	12		622	1,374

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2024 and 12/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	37			181	218
DISTRICT OF GUAM	4			1	5
DISTRICT OF HAWAII	50	2		37	89
NORTHERN DISTRICT OF IOWA	102			15	117
SOUTHERN DISTRICT OF IOWA	107			29	136
DISTRICT OF IDAHO	179	3		13	195
CENTRAL DISTRICT OF ILLINOIS	136	1		73	210
NORTHERN DISTRICT OF ILLINOIS	888	10		678	1,576
SOUTHERN DISTRICT OF ILLINOIS	69	1		55	125
NORTHERN DISTRICT OF INDIANA	230			176	406
SOUTHERN DISTRICT OF INDIANA	366	1		322	689
DISTRICT OF KANSAS	113	2		153	268
EASTERN DISTRICT OF KENTUCKY	203	5	1	143	352
WESTERN DISTRICT OF KENTUCKY	161	4		216	381
EASTERN DISTRICT OF LOUISIANA	41	4		115	160
MIDDLE DISTRICT OF LOUISIANA	43			25	68
WESTERN DISTRICT OF LOUISIANA	66	6		328	400
DISTRICT OF MASSACHUSETTS	209	15		116	340
DISTRICT OF MARYLAND	526	3		301	830
DISTRICT OF MAINE	29	3		9	41

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2024 and 12/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	756	7		398	1,161
WESTERN DISTRICT OF MICHIGAN	185	1		89	275
DISTRICT OF MINNESOTA	550	1	1	157	709
EASTERN DISTRICT OF MISSOURI	252	3		184	439
WESTERN DISTRICT OF MISSOURI	124	2	2	152	280
NORTHERN DISTRICT OF MISSISSIPPI	98			211	309
SOUTHERN DISTRICT OF MISSISSIPPI	175	1		173	349
DISTRICT OF MONTANA	32			8	40
EASTERN DISTRICT OF NORTH CAROLINA	85	2		288	375
MIDDLE DISTRICT OF NORTH CAROLINA	55			75	130
WESTERN DISTRICT OF NORTH CAROLINA	73			86	159
DISTRICT OF NORTH DAKOTA	31	1		4	36
DISTRICT OF NEBRASKA	138	1		76	215
DISTRICT OF NEW HAMPSHIRE	49	1		17	67
DISTRICT OF NEW JERSEY	552	27		407	986
DISTRICT OF NEW MEXICO	105			13	118
DISTRICT OF NEVADA	522	5		125	652
EASTERN DISTRICT OF NEW YORK	481	46		213	740
NORTHERN DISTRICT OF NEW YORK	182	2		72	256
SOUTHERN DISTRICT OF NEW YORK	312	155		89	556

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2024 and 12/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	99	1		63	163
NORTHERN DISTRICT OF OHIO	784	3		174	961
SOUTHERN DISTRICT OF OHIO	586			251	837
EASTERN DISTRICT OF OKLAHOMA	79			2	81
NORTHERN DISTRICT OF OKLAHOMA	118			16	134
WESTERN DISTRICT OF OKLAHOMA	207			77	284
DISTRICT OF OREGON	333	3		73	409
EASTERN DISTRICT OF PENNSYLVANIA	158	5		176	339
MIDDLE DISTRICT OF PENNSYLVANIA	141		1	147	289
WESTERN DISTRICT OF PENNSYLVANIA	207	5		89	301
DISTRICT OF PUERTO RICO	144	4		320	468
DISTRICT OF RHODE ISLAND	61	2		28	91
DISTRICT OF SOUTH CAROLINA	103	4		219	326
DISTRICT OF SOUTH DAKOTA	27	1		8	36
EASTERN DISTRICT OF TENNESSEE	241			195	436
MIDDLE DISTRICT OF TENNESSEE	179	7		185	371
WESTERN DISTRICT OF TENNESSEE	147	1		429	577
EASTERN DISTRICT OF TEXAS	243	8		160	411
NORTHERN DISTRICT OF TEXAS	493	19		330	842
SOUTHERN DISTRICT OF TEXAS	356	30		231	617

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 12/01/2024 and 12/31/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	396	7		180	583
DISTRICT OF UTAH	323	2		180	505
EASTERN DISTRICT OF VIRGINIA	477	4		344	825
WESTERN DISTRICT OF VIRGINIA	132		5	97	234
DISTRICT OF THE VIRGIN ISLANDS	2				2
DISTRICT OF VERMONT	17			5	22
EASTERN DISTRICT OF WASHINGTON	117	3	1	21	142
WESTERN DISTRICT OF WASHINGTON	344	6		97	447
EASTERN DISTRICT OF WISCONSIN	302	1		180	483
WESTERN DISTRICT OF WISCONSIN	143	2		37	182
NORTHERN DISTRICT OF WEST VIRGINIA	40	1		12	53
SOUTHERN DISTRICT OF WEST VIRGINIA	48	2		5	55
DISTRICT OF WYOMING	32			5	37

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