

Bankruptcy Insights Report

2025 | 8th Issue | July 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

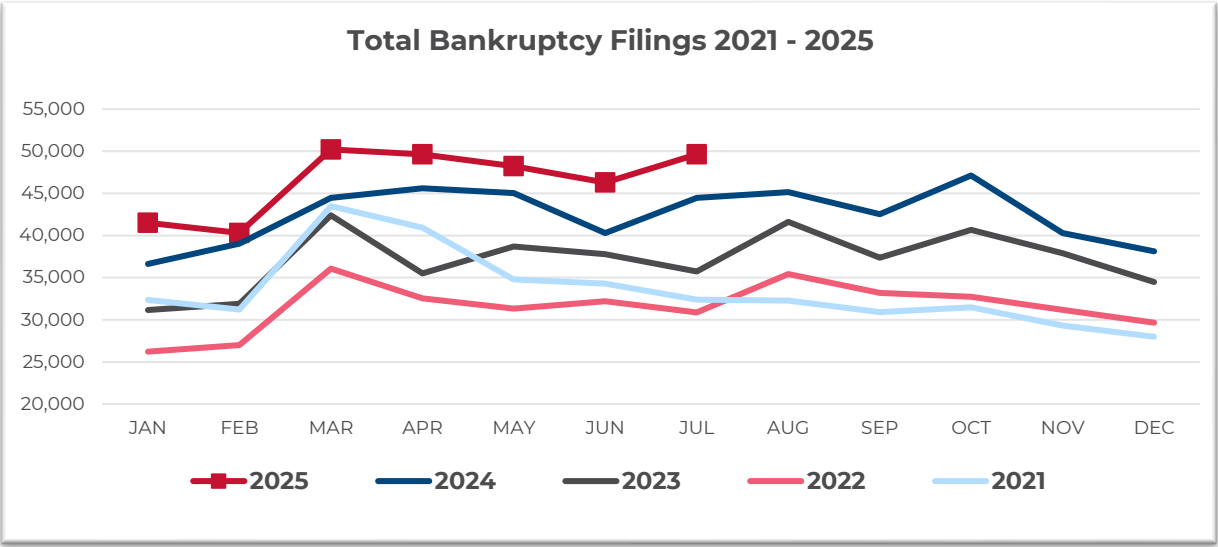
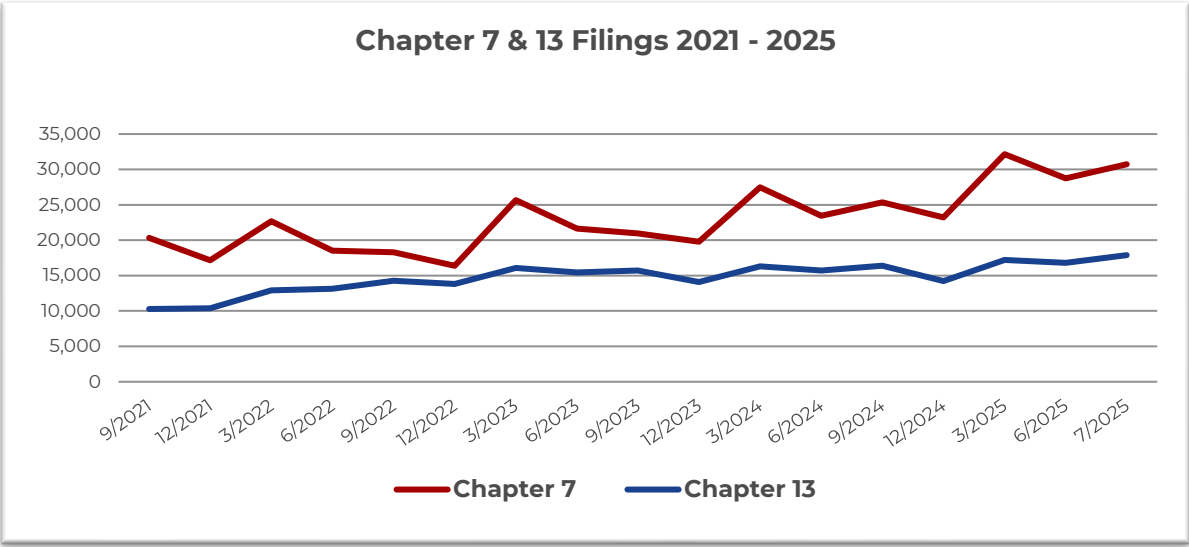
DATA ONE is a cloud-ready system that allows clients to acquire bankruptcy and deceased information for a particular customer without sending the customer's data outside of their IT environment.

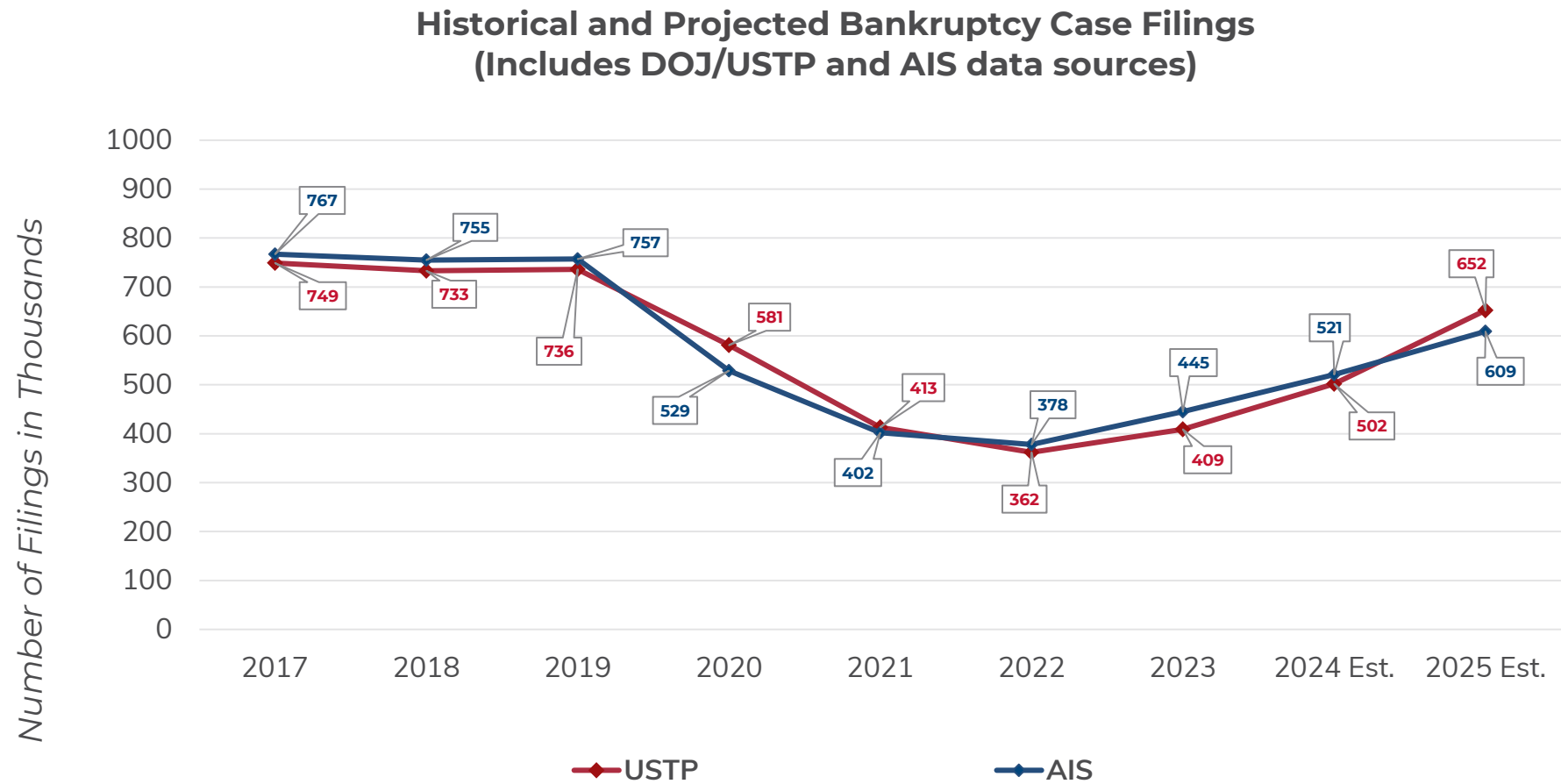
Data One allows organizations to minimize financial, regulatory, and reputational exposure by enabling clients to control their own portfolio file processing.

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 07/01/2025 and 07/31/2025

Total Bankruptcies Filed	49,633	Total Bankruptcies Filed last 12 months	540,008
Chapter 13	17,888	Total Bankruptcies Filed Prev. Month	46,302
Chapter 7	30,711	Total Bankruptcies Filed Prev. Year (same month)	44,534
Chapter 11	1,006	Increased Bankruptcies from Prev. Month Total	3,331 (7.19%)
Chapter 11, Subchapter V	197	Increased Bankruptcies from Prev. Year Total (same month)	5,099 (11.45%)

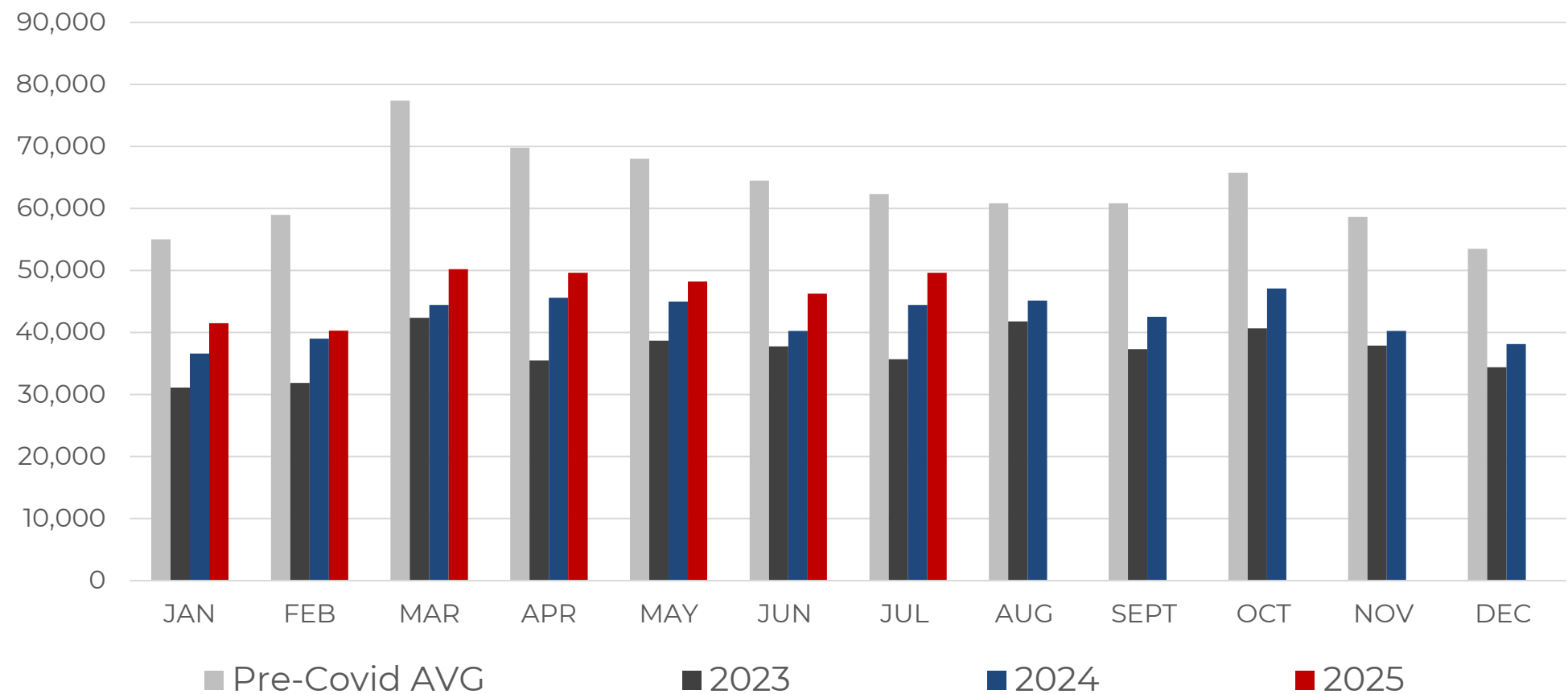




DOJ/USTP SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission. Data includes USTP districts for fiscal year.
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth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

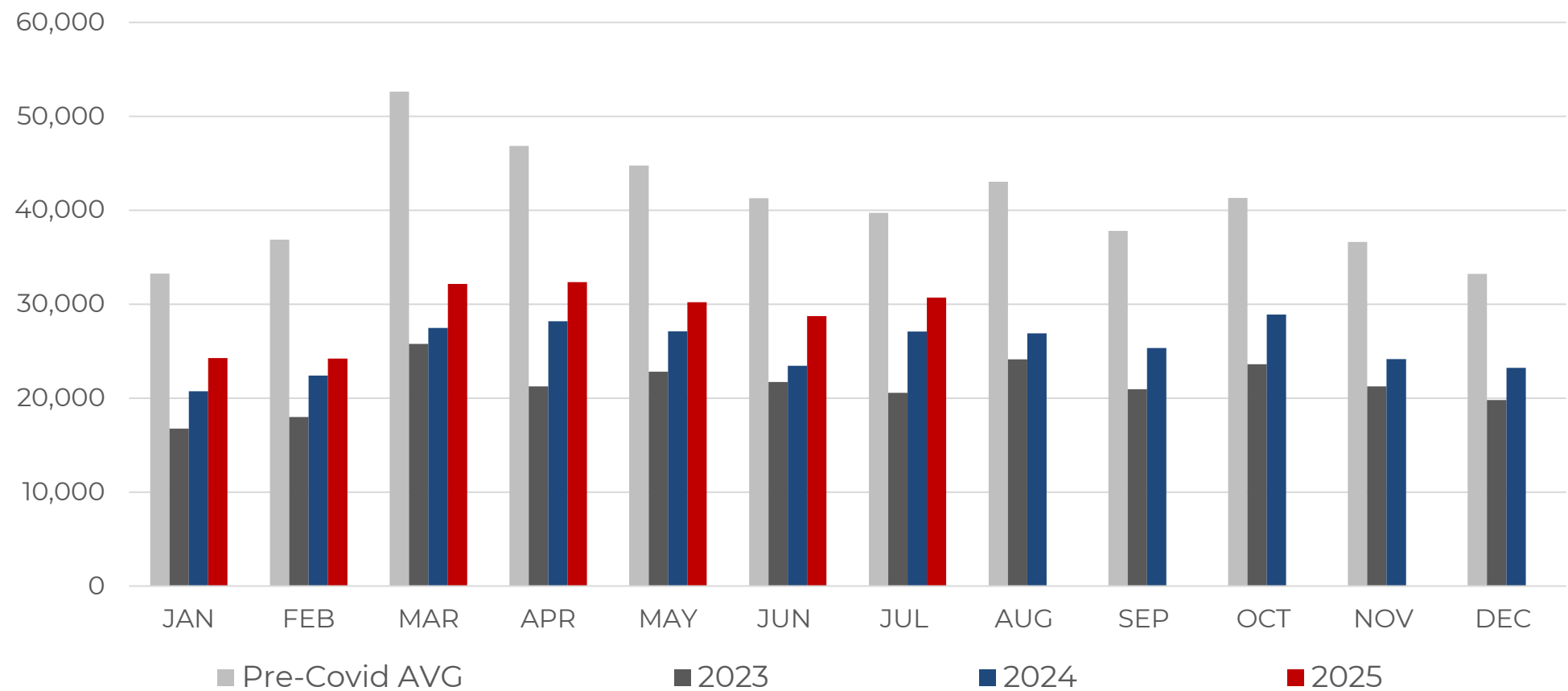
	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	326,319	30,411	10.28%
Chapter 7	203,652	23,912	13.30%
Chapter 11	5,009	342	7.33%
Chapter 11 Sub Chapter V	1,373	-12	-0.87%
Chapter 12	194	78	67.24%
Chapter 13	117,358	6,201	5.58%
Chapter 15	106	-122	-53.51%

July total filings are **up 11.45%** compared to the same time period in 2024.
This total is **20.37% below** the Pre-Covid average* for the month of July.



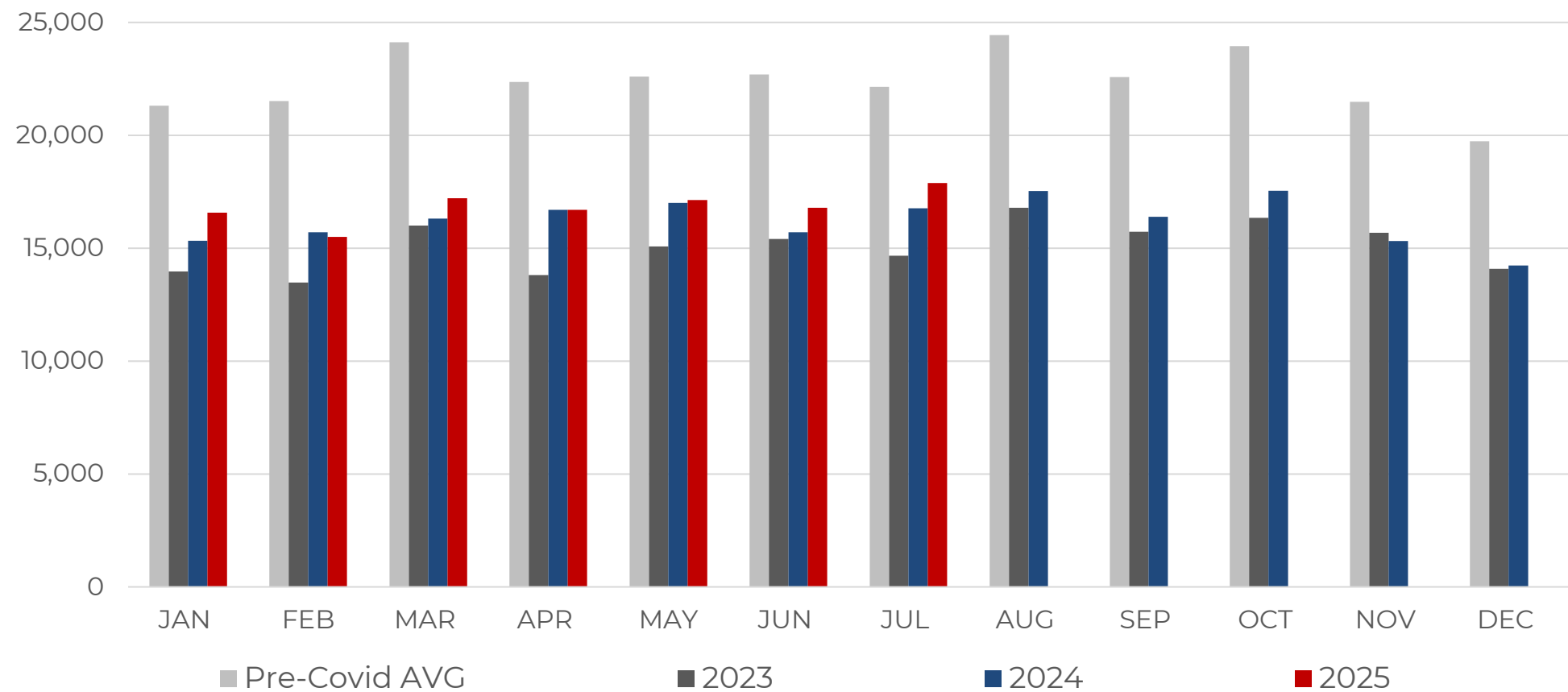
*Pre-Covid average consists of filings totals for 2016-2019

July Chapter 7s are **up 11.60%** compared to the same time period in 2024.
This total is **22.70% below** the Pre-Covid average* for the month of July.



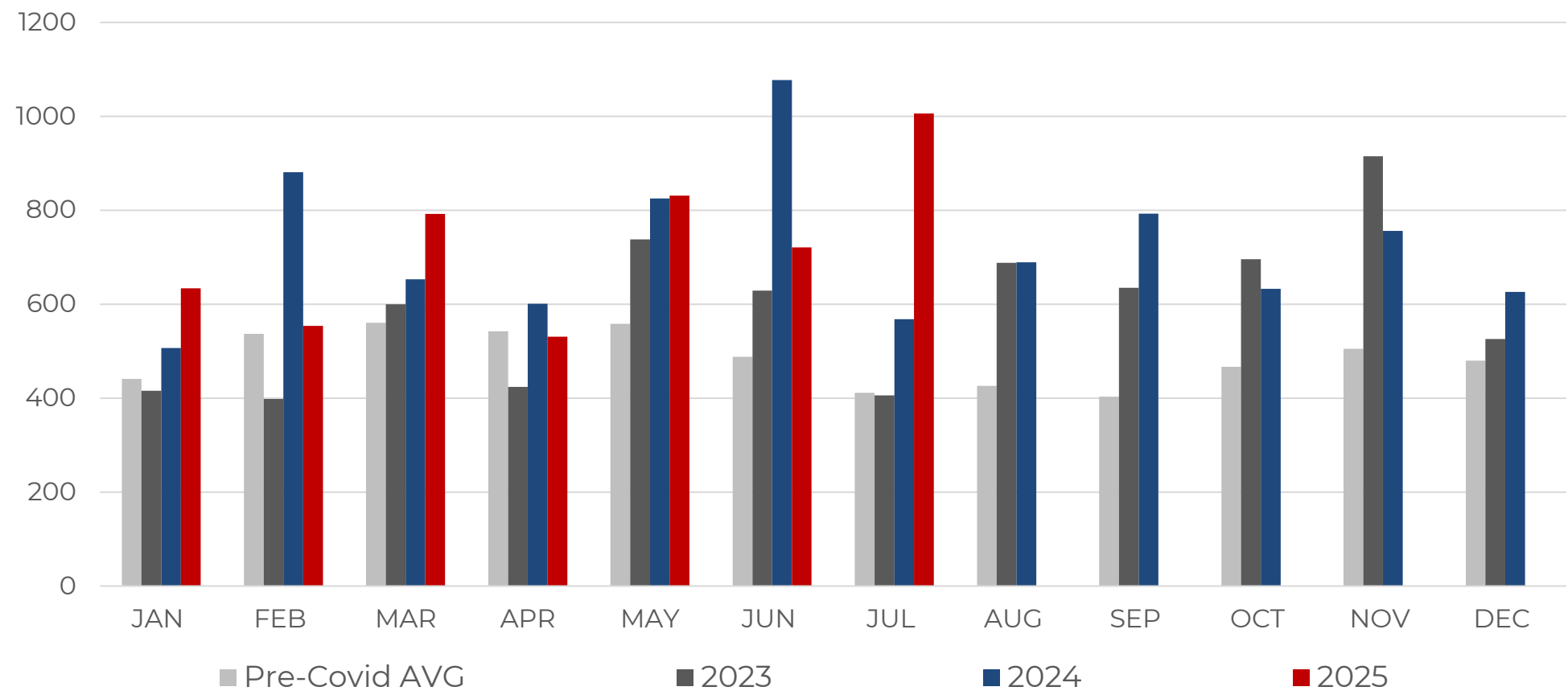
*Pre-Covid average consists of filings totals for 2016-2019

July Chapter 13s are **up 8.81%** compared to the same time period in 2024.
This total is **19.23% below** the Pre-Covid average* for the month of July.



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

July Chapter 11s are **up 88.39%** compared to the same time period in 2024.
This total is **144.62% above** the Pre-Covid average* for the month of July.

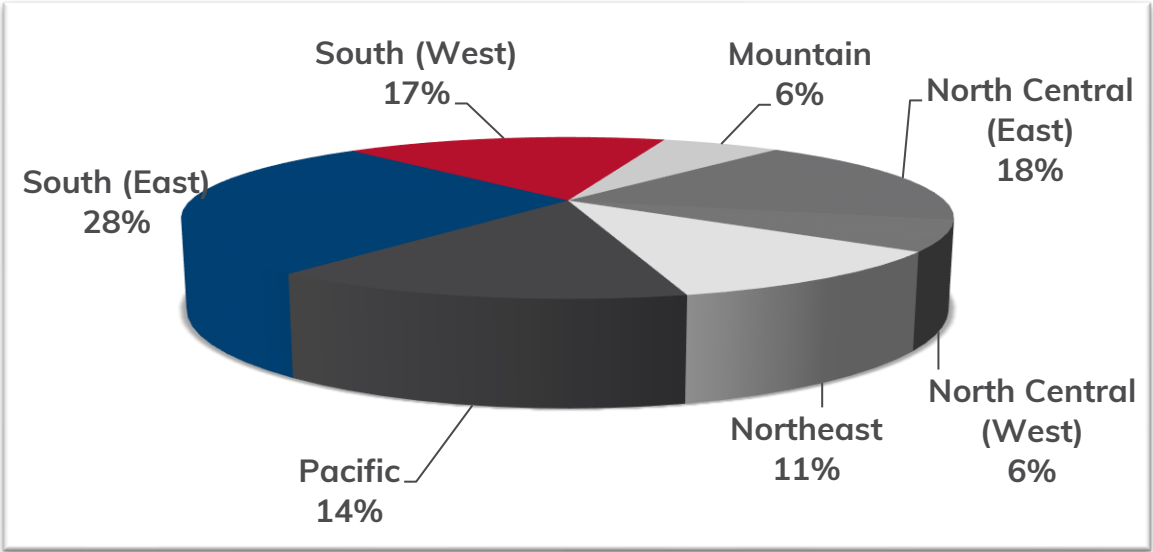
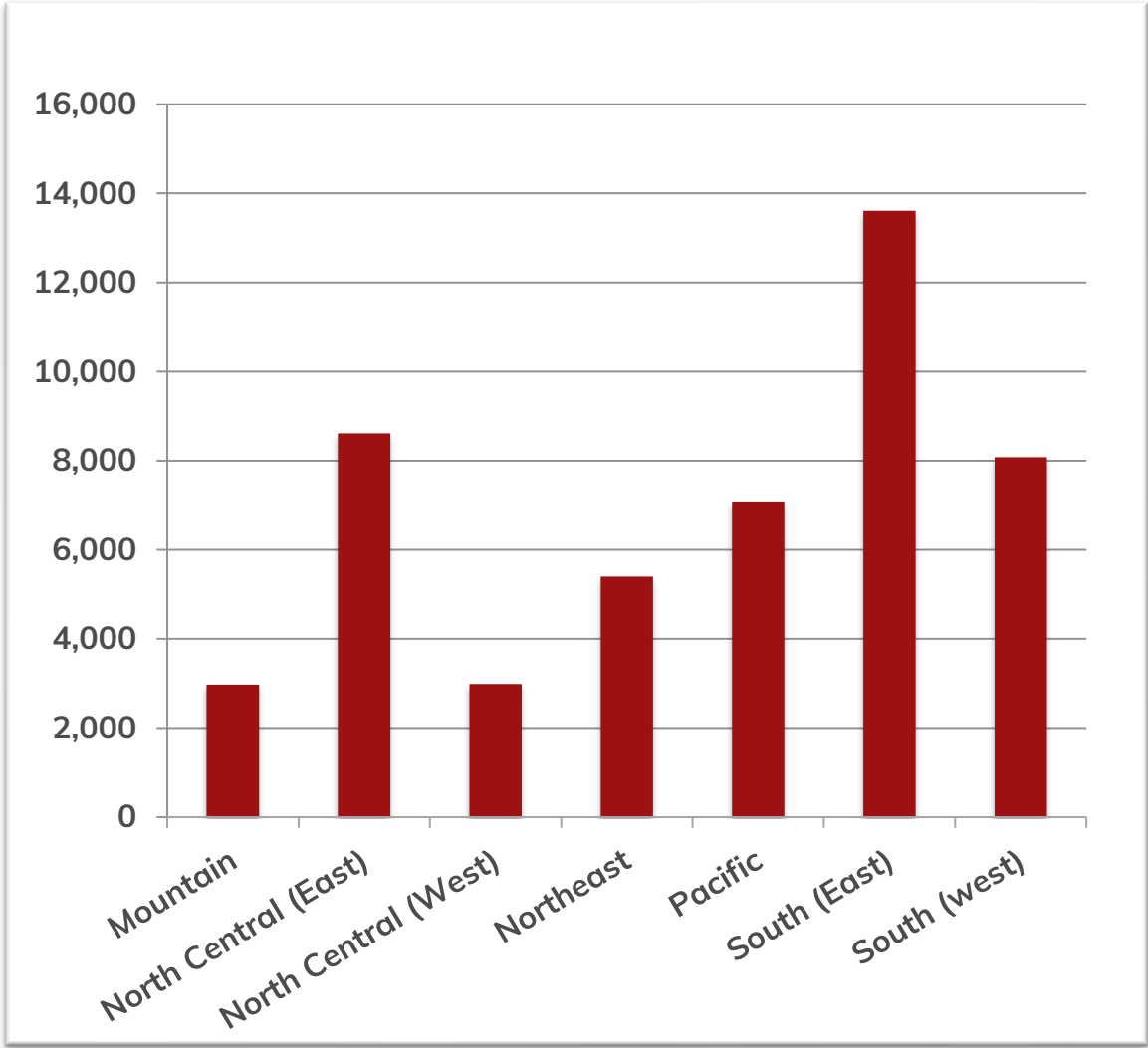


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 07/01/2025 and 07/31/2025



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 07/01/2025 and 07/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	20			8	28
MIDDLE DISTRICT OF ALABAMA	96			490	586
NORTHERN DISTRICT OF ALABAMA	318	4		560	882
SOUTHERN DISTRICT OF ALABAMA	75	3		269	347
EASTERN DISTRICT OF ARKANSAS	171	3	1	216	391
WESTERN DISTRICT OF ARKANSAS	103	5	2	126	236
DISTRICT OF ARIZONA	913	10		185	1,108
CENTRAL DISTRICT OF CALIFORNIA	2,242	35		383	2,660
EASTERN DISTRICT OF CALIFORNIA	856	8	1	203	1,068
NORTHERN DISTRICT OF CALIFORNIA	378	21		187	586
SOUTHERN DISTRICT OF CALIFORNIA	351	1		58	410
DISTRICT OF COLORADO	577	16		115	708
DISTRICT OF CONNECTICUT	252	2		43	297
DISTRICT OF WASHINGTON, D.C.	33	6		11	50
DISTRICT OF DELAWARE	95	31		47	173
MIDDLE DISTRICT OF FLORIDA	1,758	28		540	2,326
NORTHERN DISTRICT OF FLORIDA	188	2		40	230
SOUTHERN DISTRICT OF FLORIDA	663	24		577	1,264
MIDDLE DISTRICT OF GEORGIA	175	2	4	394	575
NORTHERN DISTRICT OF GEORGIA	1,022	28		731	1,781

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2025 and 07/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	65	1		281	347
DISTRICT OF GUAM	1				1
DISTRICT OF HAWAII	66	2		38	106
NORTHERN DISTRICT OF IOWA	100		1	18	119
SOUTHERN DISTRICT OF IOWA	154			37	191
DISTRICT OF IDAHO	208	1	1	16	226
CENTRAL DISTRICT OF ILLINOIS	179	3		62	244
NORTHERN DISTRICT OF ILLINOIS	1,001	18		803	1,822
SOUTHERN DISTRICT OF ILLINOIS	83			54	137
NORTHERN DISTRICT OF INDIANA	351			243	594
SOUTHERN DISTRICT OF INDIANA	598	5		468	1,071
DISTRICT OF KANSAS	204	6	1	206	417
EASTERN DISTRICT OF KENTUCKY	285	1		169	455
WESTERN DISTRICT OF KENTUCKY	221			282	503
EASTERN DISTRICT OF LOUISIANA	66	5		215	286
MIDDLE DISTRICT OF LOUISIANA	48	1		56	105
WESTERN DISTRICT OF LOUISIANA	95	5	1	419	520
DISTRICT OF MASSACHUSETTS	299	14		130	443
DISTRICT OF MARYLAND	686	9	1	386	1,082
DISTRICT OF MAINE	43	4		14	61

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2025 and 07/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	938	4		469	1,411
WESTERN DISTRICT OF MICHIGAN	217	1		99	317
DISTRICT OF MINNESOTA	673	2	1	206	882
EASTERN DISTRICT OF MISSOURI	335	2		200	537
WESTERN DISTRICT OF MISSOURI	214	3		209	426
NORTHERN DISTRICT OF MISSISSIPPI	148			252	400
SOUTHERN DISTRICT OF MISSISSIPPI	221	2		226	449
DISTRICT OF MONTANA	59		1	11	71
EASTERN DISTRICT OF NORTH CAROLINA	110	2		308	420
MIDDLE DISTRICT OF NORTH CAROLINA	49		1	73	123
WESTERN DISTRICT OF NORTH CAROLINA	94	2		104	200
DISTRICT OF NORTH DAKOTA	43			4	47
DISTRICT OF NEBRASKA	210	3	1	87	301
DISTRICT OF NEW HAMPSHIRE	57	1		19	77
DISTRICT OF NEW JERSEY	703	34	1	423	1,161
DISTRICT OF NEW MEXICO	111	1		22	134
DISTRICT OF NEVADA	640	6		152	798
EASTERN DISTRICT OF NEW YORK	582	61		327	970
NORTHERN DISTRICT OF NEW YORK	245			93	338
SOUTHERN DISTRICT OF NEW YORK	342	19		113	474

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2025 and 07/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	123	4		59	186
NORTHERN DISTRICT OF OHIO	942	2		222	1,166
SOUTHERN DISTRICT OF OHIO	723			305	1,028
EASTERN DISTRICT OF OKLAHOMA	79			13	92
NORTHERN DISTRICT OF OKLAHOMA	157			14	171
WESTERN DISTRICT OF OKLAHOMA	246	1		64	311
DISTRICT OF OREGON	501	6		148	655
EASTERN DISTRICT OF PENNSYLVANIA	217	6		188	411
MIDDLE DISTRICT OF PENNSYLVANIA	162			157	319
WESTERN DISTRICT OF PENNSYLVANIA	241	7	1	120	369
DISTRICT OF PUERTO RICO	142	5		318	465
DISTRICT OF RHODE ISLAND	73			23	96
DISTRICT OF SOUTH CAROLINA	158	6		296	460
DISTRICT OF SOUTH DAKOTA	55			13	68
EASTERN DISTRICT OF TENNESSEE	311	4		310	625
MIDDLE DISTRICT OF TENNESSEE	228	3		210	441
WESTERN DISTRICT OF TENNESSEE	189	5		538	732
EASTERN DISTRICT OF TEXAS	329			190	519
NORTHERN DISTRICT OF TEXAS	600	342	1	303	1,246
SOUTHERN DISTRICT OF TEXAS	513	134	1	231	879

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 07/01/2025 and 07/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	484	4		166	654
DISTRICT OF UTAH	436	3		246	685
EASTERN DISTRICT OF VIRGINIA	605	8		430	1,043
WESTERN DISTRICT OF VIRGINIA	210	3		116	329
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	19			6	25
EASTERN DISTRICT OF WASHINGTON	159			31	190
WESTERN DISTRICT OF WASHINGTON	454	6		125	585
EASTERN DISTRICT OF WISCONSIN	356	1		247	604
WESTERN DISTRICT OF WISCONSIN	157	3	3	55	218
NORTHERN DISTRICT OF WEST VIRGINIA	55			17	72
SOUTHERN DISTRICT OF WEST VIRGINIA	74			15	89
DISTRICT OF WYOMING	40			5	45

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