

Bankruptcy Insights Report

2025 | 6th Issue | May 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.

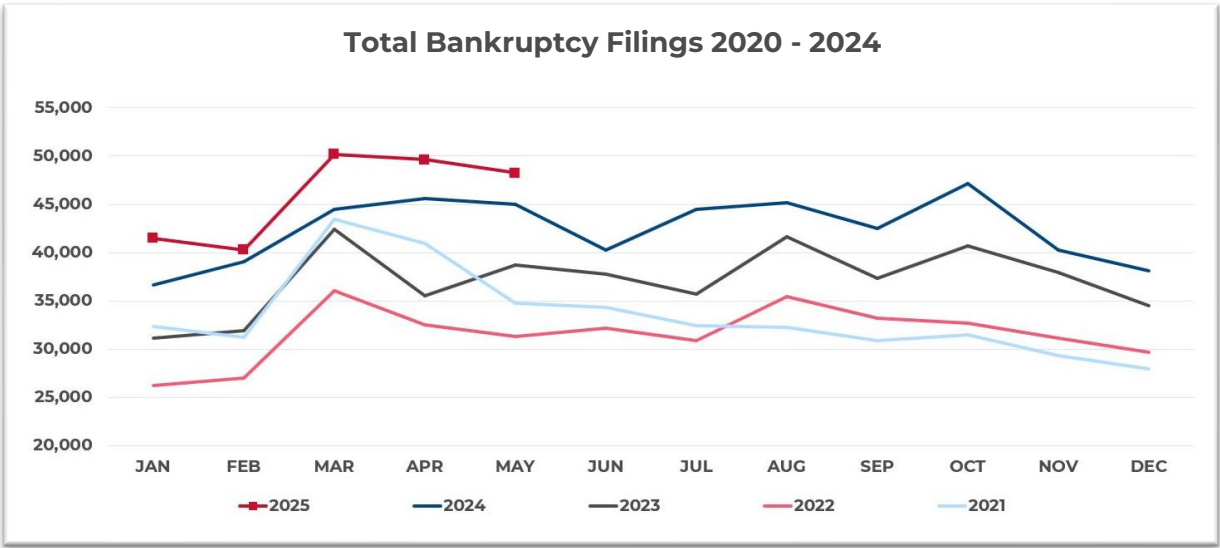
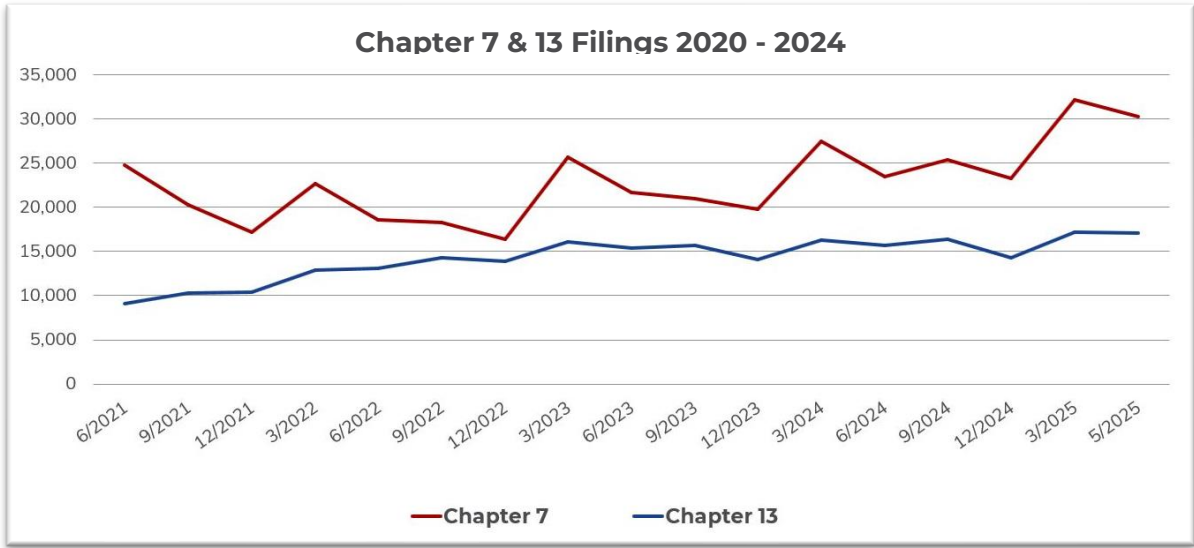
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[**LEARN MORE**](#)

BANKRUPTCY STATISTICS SNAPSHOT

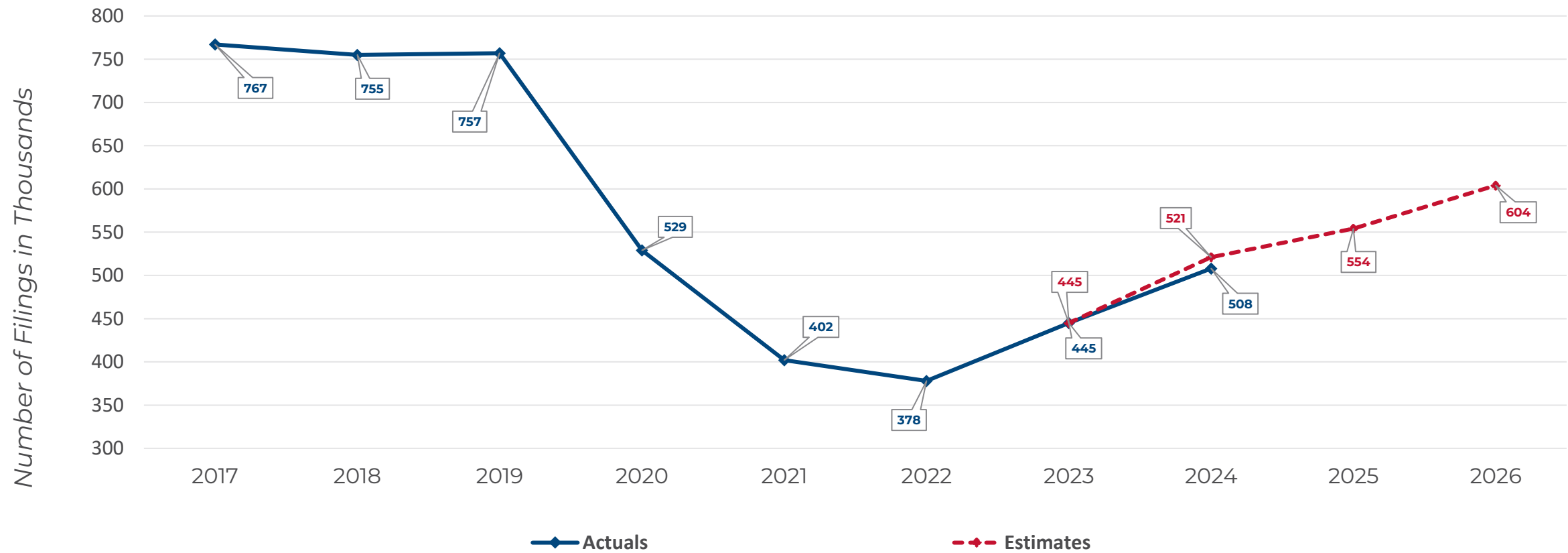


For Bankruptcies Filed Between 05/01/2025 and 05/31/2025


Total Bankruptcies Filed	48,238	Total Bankruptcies Filed last 12 months	527,939
Chapter 13	17,128	Total Bankruptcies Filed Prev. Month	49,631
Chapter 7	30,211	Total Bankruptcies Filed Prev. Year (same month)	45,027
Chapter 11	831	Increased Bankruptcies from Prev. Month Total	-1,393 (-2.81%)
Chapter 11, Subchapter V	233	Increased Bankruptcies from Prev. Year Total (same month)	3,211 (7.13%)



Historical and Projected Bankruptcy Case Filings

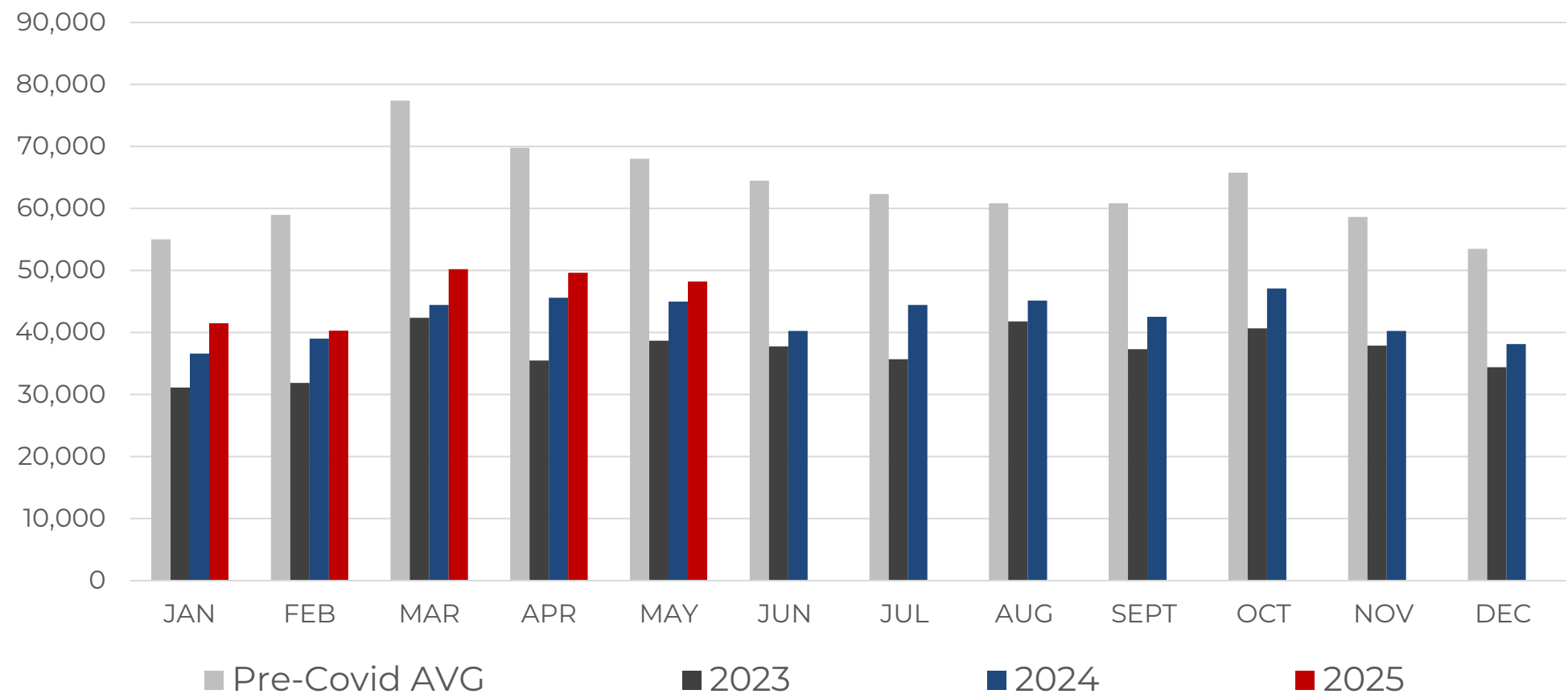


SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2024 through Q1 2025 for estimates. Data from U.S. Department of Justice - United States Trustee Program, FY 2025 Performance Budget, Congressional Submission will be added once it is published.

	YTD 2025	YTD Change From 2024	% Change From 2024	% Change From Pre-COVID Avg
All Bankruptcies	229,915	19,149	9.09%	-30.16%
Chapter 7	143,483	15,715	12.30%	-33.08%
Chapter 11	3,299	22	0.67%	25.01%
Chapter 11 Sub Chapter V	957	-21	-2.15%	NA
Chapter 13	82,915	3,462	4.36%	-25.91%

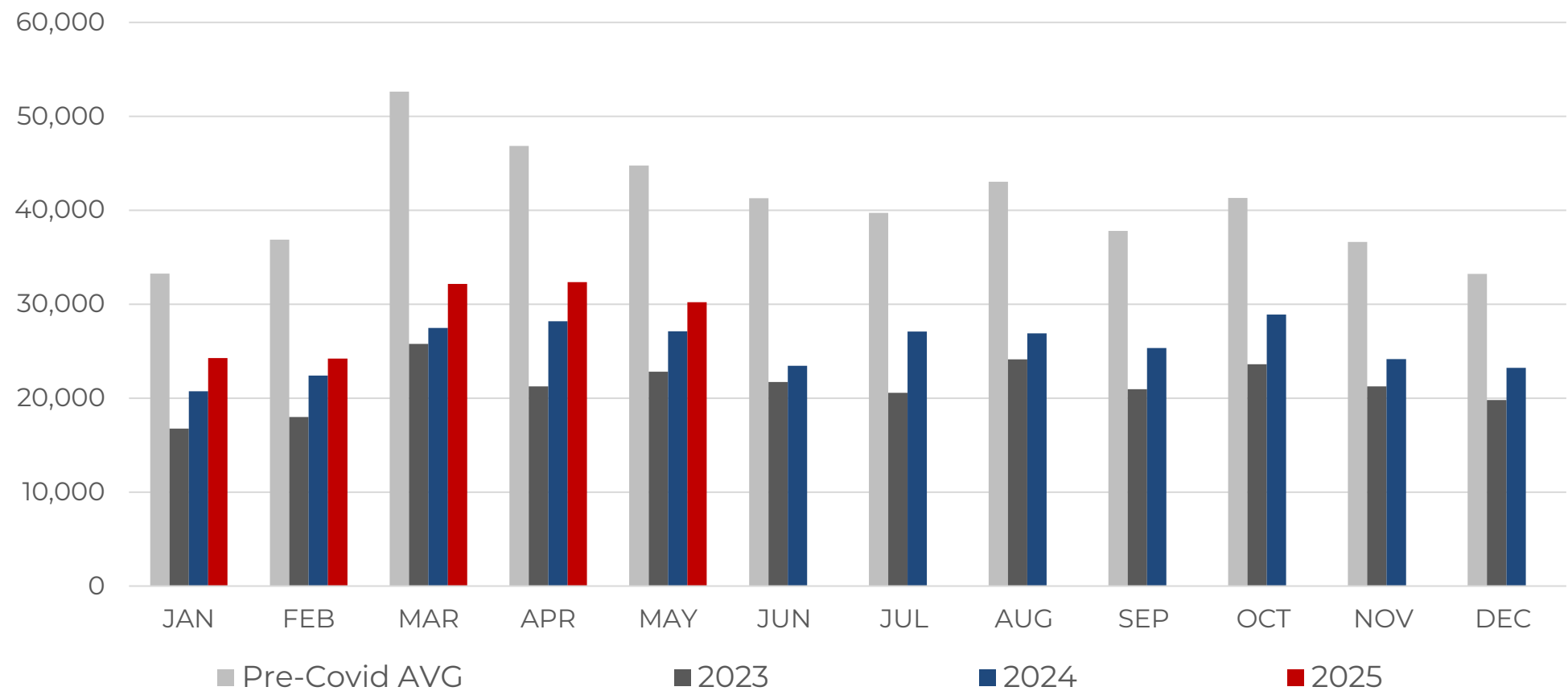
*Pre-Covid average consists of filings totals for 2016-2019.
Table does not include chapter 12 and 15 bankruptcies

May total filings are **up 7.13%** compared to the same time period in 2024.
This total is **29.06% below** the pre-Covid average* for the month of May.



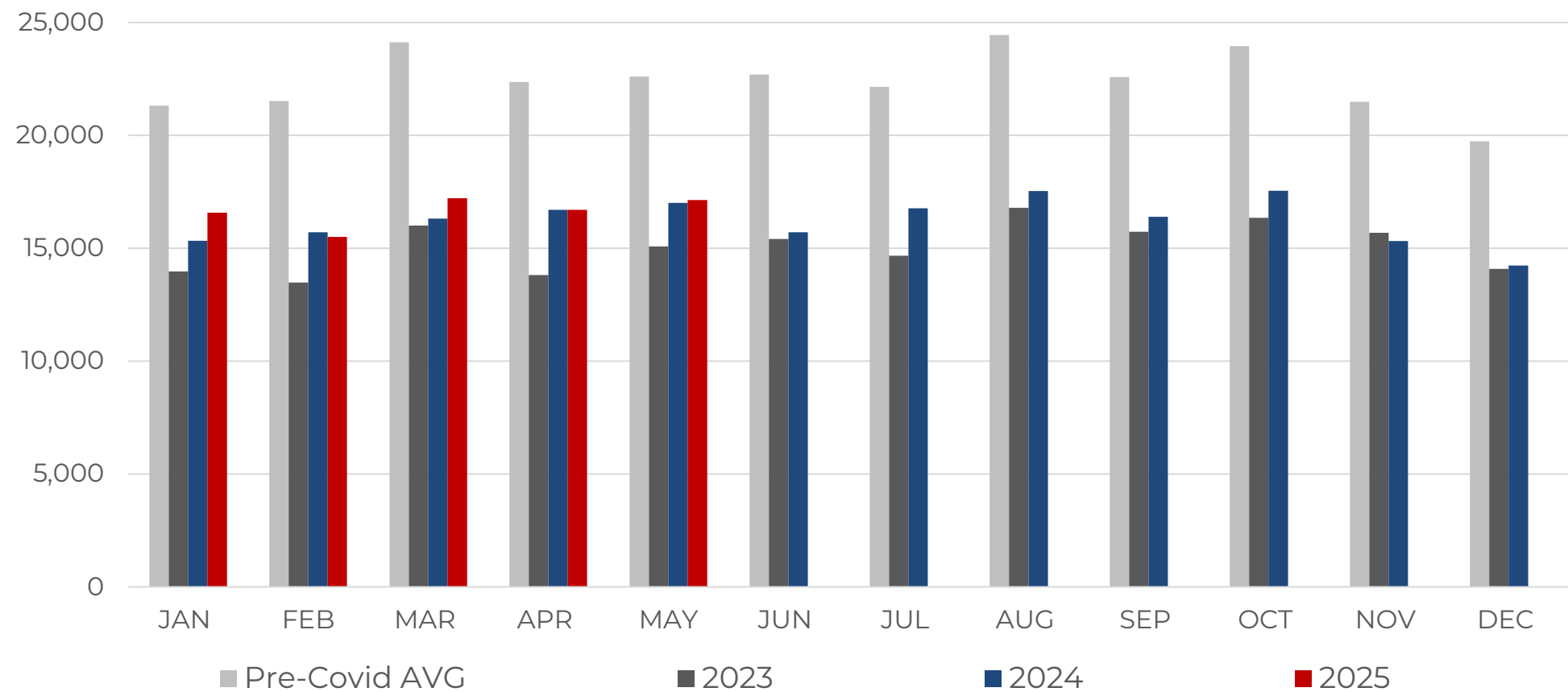
*Pre-Covid average consists of filings totals for 2016-2019

May Chapter 7s are **up 9.94%** compared to the same time period in 2024.
This total is **32.53% below** the Pre-Covid average* for the month of May.



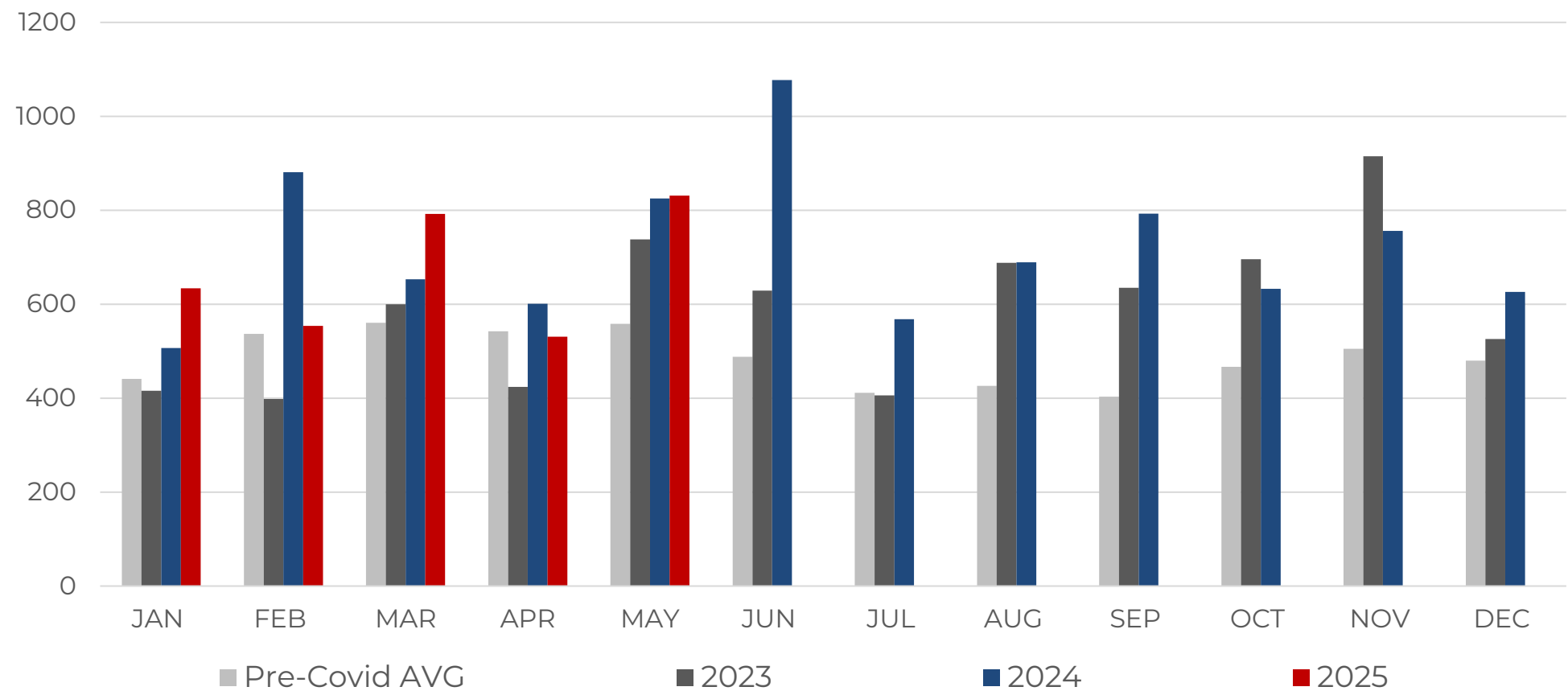
*Pre-Covid average consists of filings totals for 2016-2019

May Chapter 13s are **up 2.26%** compared to the same time period in 2024.
This total is **24.22% below** the pre-Covid average* for the month of May.



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

April Chapter 11s are **up 6.81%** compared to the same time period in 2024.
This total is **48.85% below** the pre-Covid average* for the month of April.

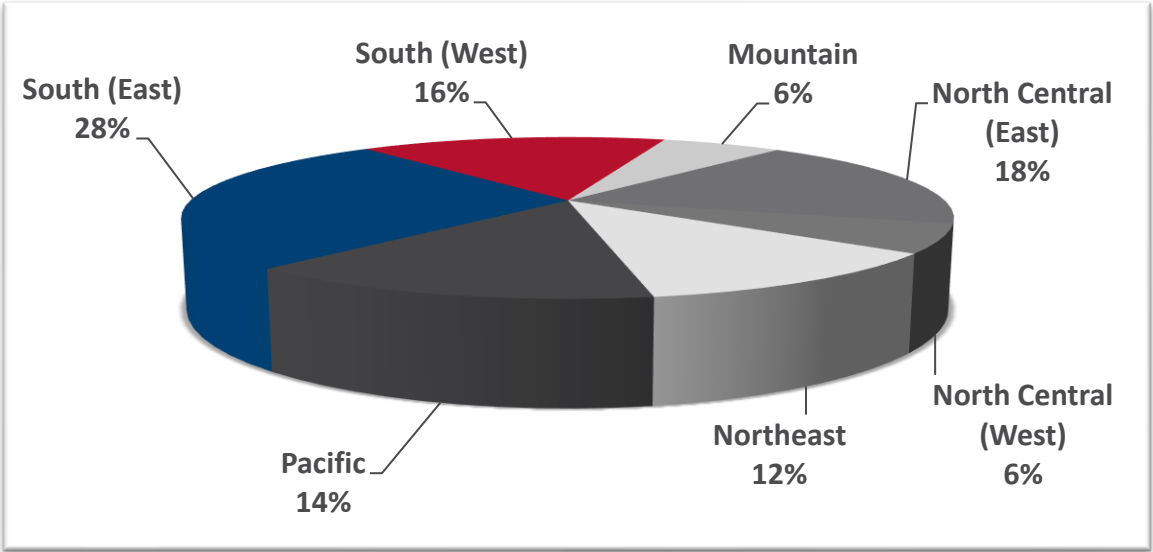
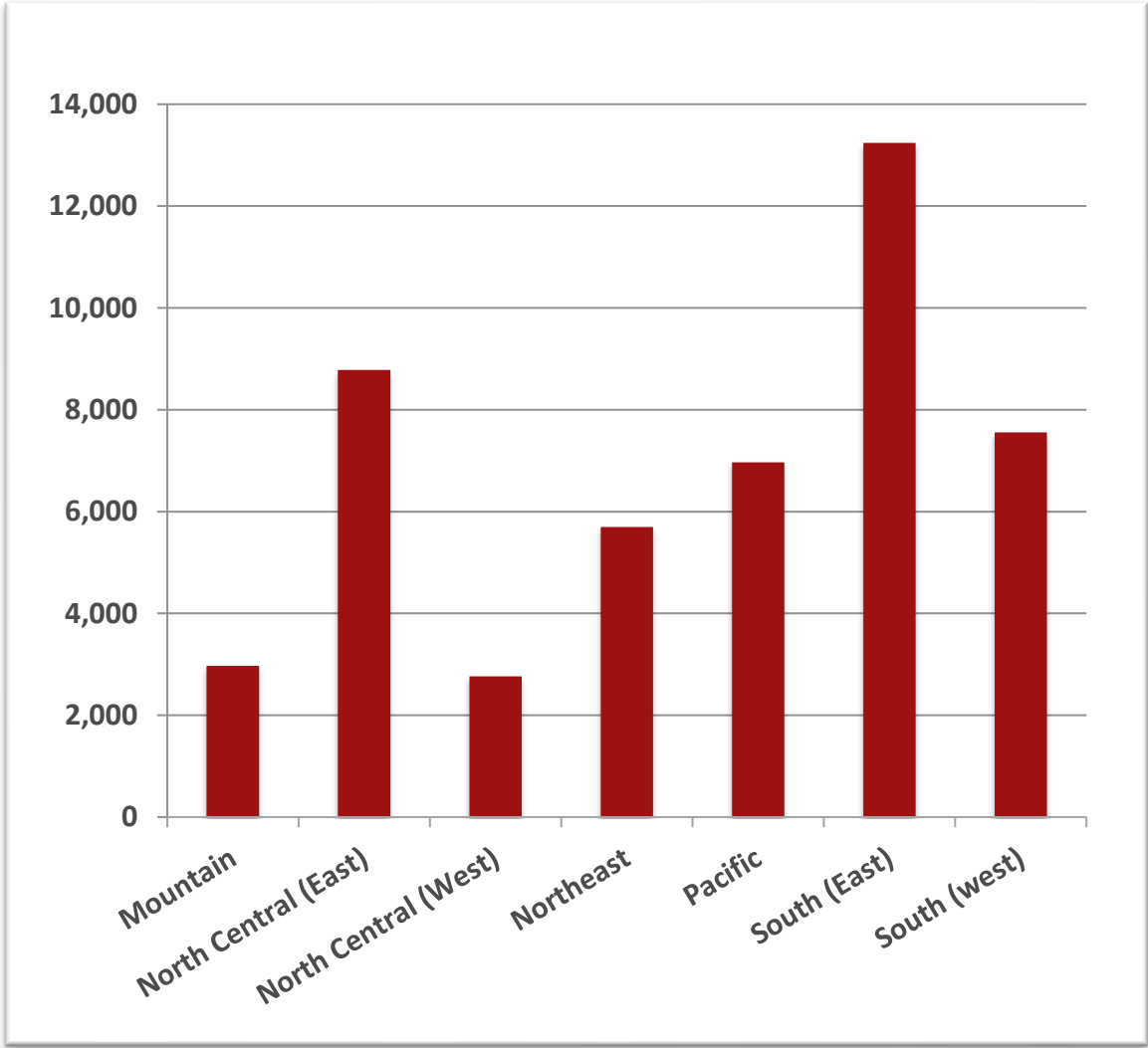


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 05/01/2025 and 05/31/2025



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 05/01/2025 and 05/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	22			4	26
MIDDLE DISTRICT OF ALABAMA	70			444	514
NORTHERN DISTRICT OF ALABAMA	315			504	819
SOUTHERN DISTRICT OF ALABAMA	70			252	322
EASTERN DISTRICT OF ARKANSAS	173	2	2	186	363
WESTERN DISTRICT OF ARKANSAS	87	6	1	97	191
DISTRICT OF ARIZONA	909	13		180	1,102
CENTRAL DISTRICT OF CALIFORNIA	2,087	29		331	2,447
EASTERN DISTRICT OF CALIFORNIA	914	8	2	176	1,100
NORTHERN DISTRICT OF CALIFORNIA	362	16		160	538
SOUTHERN DISTRICT OF CALIFORNIA	411	5		53	469
DISTRICT OF COLORADO	602	5		121	728
DISTRICT OF CONNECTICUT	272	2		39	313
DISTRICT OF WASHINGTON, D.C.	26	7		11	44
DISTRICT OF DELAWARE	88	36		35	159
MIDDLE DISTRICT OF FLORIDA	1,736	28	1	447	2,212
NORTHERN DISTRICT OF FLORIDA	177	1		50	228
SOUTHERN DISTRICT OF FLORIDA	733	26		538	1,297
MIDDLE DISTRICT OF GEORGIA	139	1	1	361	502
NORTHERN DISTRICT OF GEORGIA	910	40	1	828	1,779

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2025 and 05/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	38	3		270	311
DISTRICT OF GUAM					2
DISTRICT OF HAWAII	59			37	96
NORTHERN DISTRICT OF IOWA	107	1	1	11	120
SOUTHERN DISTRICT OF IOWA	150	1		39	190
DISTRICT OF IDAHO	175	3		12	190
CENTRAL DISTRICT OF ILLINOIS	179	1	1	60	241
NORTHERN DISTRICT OF ILLINOIS	963	18		813	1,794
SOUTHERN DISTRICT OF ILLINOIS	88	5		60	153
NORTHERN DISTRICT OF INDIANA	376	3		240	619
SOUTHERN DISTRICT OF INDIANA	521	4		402	927
DISTRICT OF KANSAS	182	3	1	173	359
EASTERN DISTRICT OF KENTUCKY	339			162	501
WESTERN DISTRICT OF KENTUCKY	223	1		230	454
EASTERN DISTRICT OF LOUISIANA	61	5		186	252
MIDDLE DISTRICT OF LOUISIANA	46			33	79
WESTERN DISTRICT OF LOUISIANA	84	3		335	422
DISTRICT OF MASSACHUSETTS	280	4		119	403
DISTRICT OF MARYLAND	657	12	1	363	1,033
DISTRICT OF MAINE	25			14	39

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2025 and 05/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,012	7		485	1,504
WESTERN DISTRICT OF MICHIGAN	218			90	308
DISTRICT OF MINNESOTA	681	3	1	220	905
EASTERN DISTRICT OF MISSOURI	299	1		195	495
WESTERN DISTRICT OF MISSOURI	174	1		175	350
NORTHERN DISTRICT OF MISSISSIPPI	144	5		209	358
SOUTHERN DISTRICT OF MISSISSIPPI	207	1	1	197	406
DISTRICT OF MONTANA	61		2	4	67
EASTERN DISTRICT OF NORTH CAROLINA	97	12	1	324	434
MIDDLE DISTRICT OF NORTH CAROLINA	77			91	168
WESTERN DISTRICT OF NORTH CAROLINA	101	4		112	217
DISTRICT OF NORTH DAKOTA	52			3	55
DISTRICT OF NEBRASKA	156		5	84	245
DISTRICT OF NEW HAMPSHIRE	55	2		29	86
DISTRICT OF NEW JERSEY	666	153		398	1,217
DISTRICT OF NEW MEXICO	120			17	137
DISTRICT OF NEVADA	655	12		118	785
EASTERN DISTRICT OF NEW YORK	615	59		313	987
NORTHERN DISTRICT OF NEW YORK	233	3		89	325
SOUTHERN DISTRICT OF NEW YORK	320	129		121	570

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2025 and 05/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	158	2		58	218
NORTHERN DISTRICT OF OHIO	1,017	4		218	1,239
SOUTHERN DISTRICT OF OHIO	729	8		280	1,017
EASTERN DISTRICT OF OKLAHOMA	101	2		13	116
NORTHERN DISTRICT OF OKLAHOMA	130	1		19	150
WESTERN DISTRICT OF OKLAHOMA	290			75	365
DISTRICT OF OREGON	571	2		158	731
EASTERN DISTRICT OF PENNSYLVANIA	245	7		248	500
MIDDLE DISTRICT OF PENNSYLVANIA	188	1		146	335
WESTERN DISTRICT OF PENNSYLVANIA	276	5		157	438
DISTRICT OF PUERTO RICO	194	5		320	519
DISTRICT OF RHODE ISLAND	64			19	83
DISTRICT OF SOUTH CAROLINA	147	1		272	420
DISTRICT OF SOUTH DAKOTA	32		2	13	47
EASTERN DISTRICT OF TENNESSEE	316	8		274	598
MIDDLE DISTRICT OF TENNESSEE	232	4		205	441
WESTERN DISTRICT OF TENNESSEE	157	2		454	613
EASTERN DISTRICT OF TEXAS	296	5		215	516
NORTHERN DISTRICT OF TEXAS	596	26	2	397	1,021
SOUTHERN DISTRICT OF TEXAS	503	28		336	867

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 05/01/2025 and 05/31/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	516	15		261	792
DISTRICT OF UTAH	453	3		237	693
EASTERN DISTRICT OF VIRGINIA	608	7		418	1,033
WESTERN DISTRICT OF VIRGINIA	172			112	284
DISTRICT OF THE VIRGIN ISLANDS				2	2
DISTRICT OF VERMONT	21			2	23
EASTERN DISTRICT OF WASHINGTON	173			22	195
WESTERN DISTRICT OF WASHINGTON	474	3		104	581
EASTERN DISTRICT OF WISCONSIN	452	6	1	253	712
WESTERN DISTRICT OF WISCONSIN	190	1		73	264
NORTHERN DISTRICT OF WEST VIRGINIA	40			9	49
SOUTHERN DISTRICT OF WEST VIRGINIA	86			17	103
DISTRICT OF WYOMING	40	1		10	51

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