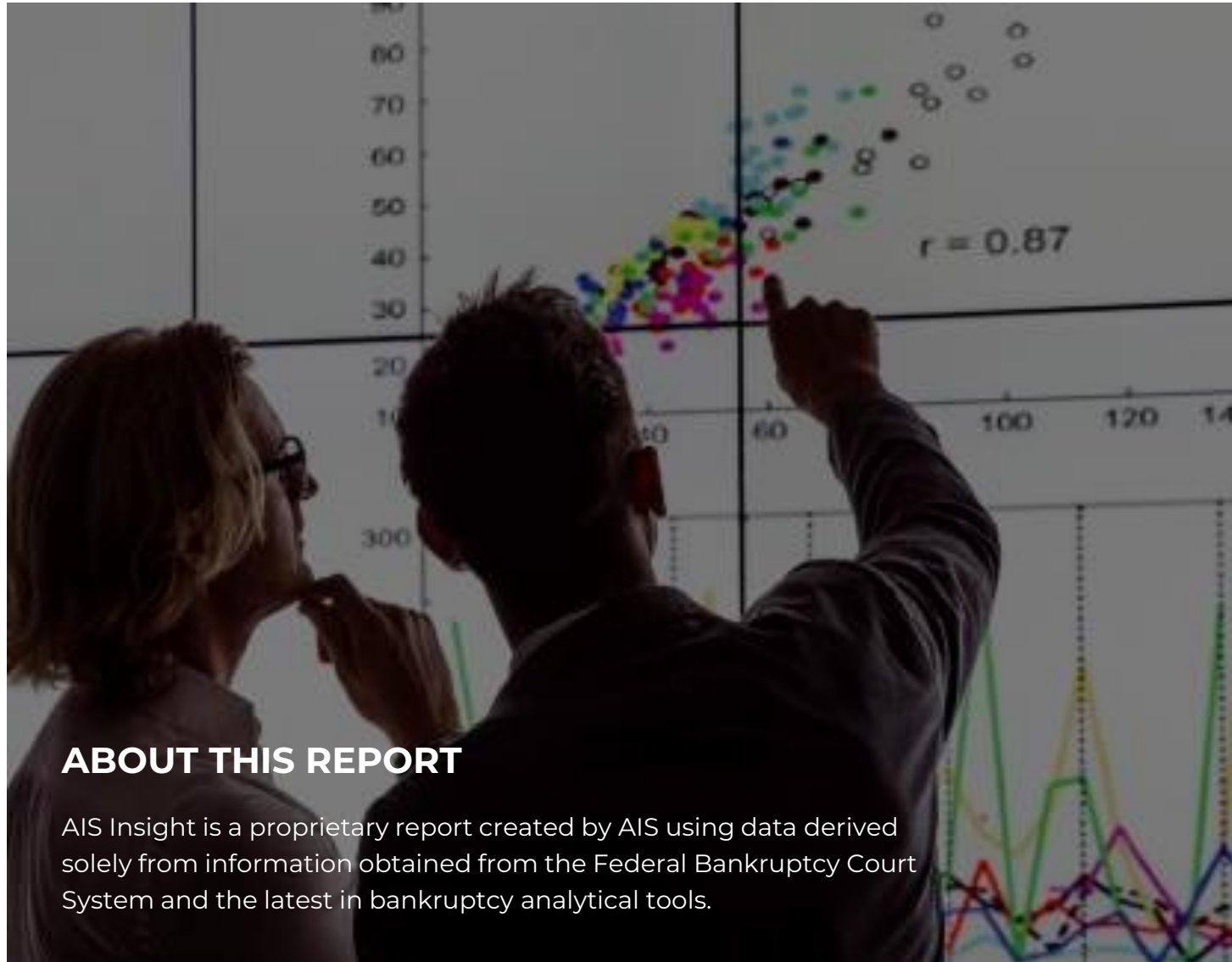


# Bankruptcy Insights Report

2024 | 5<sup>th</sup> Issue | April 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.

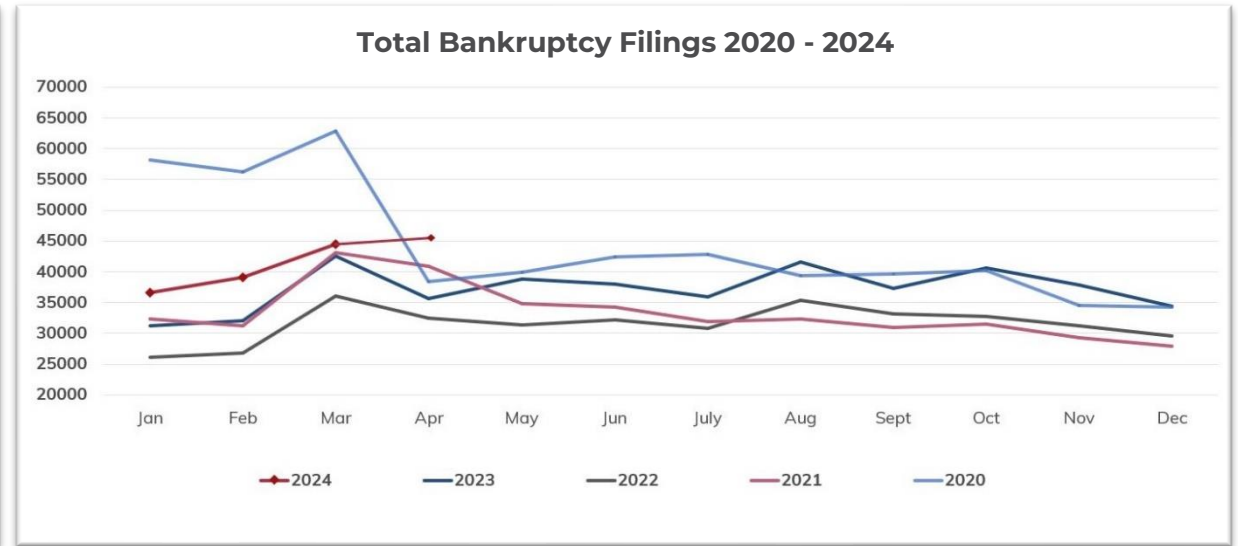
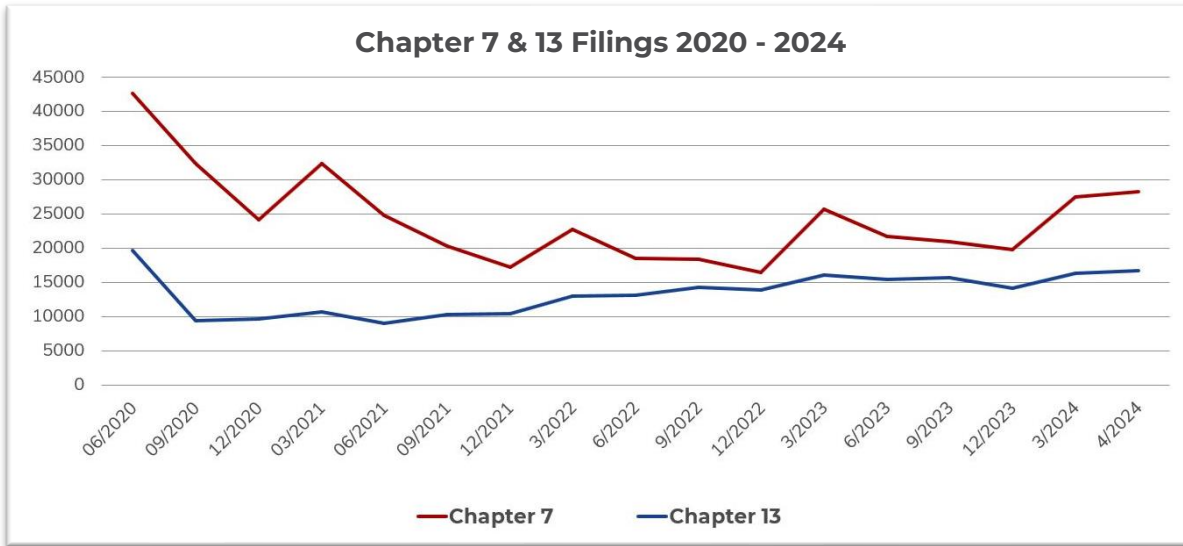
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

# BANKRUPTCY STATISTICS SNAPSHOT

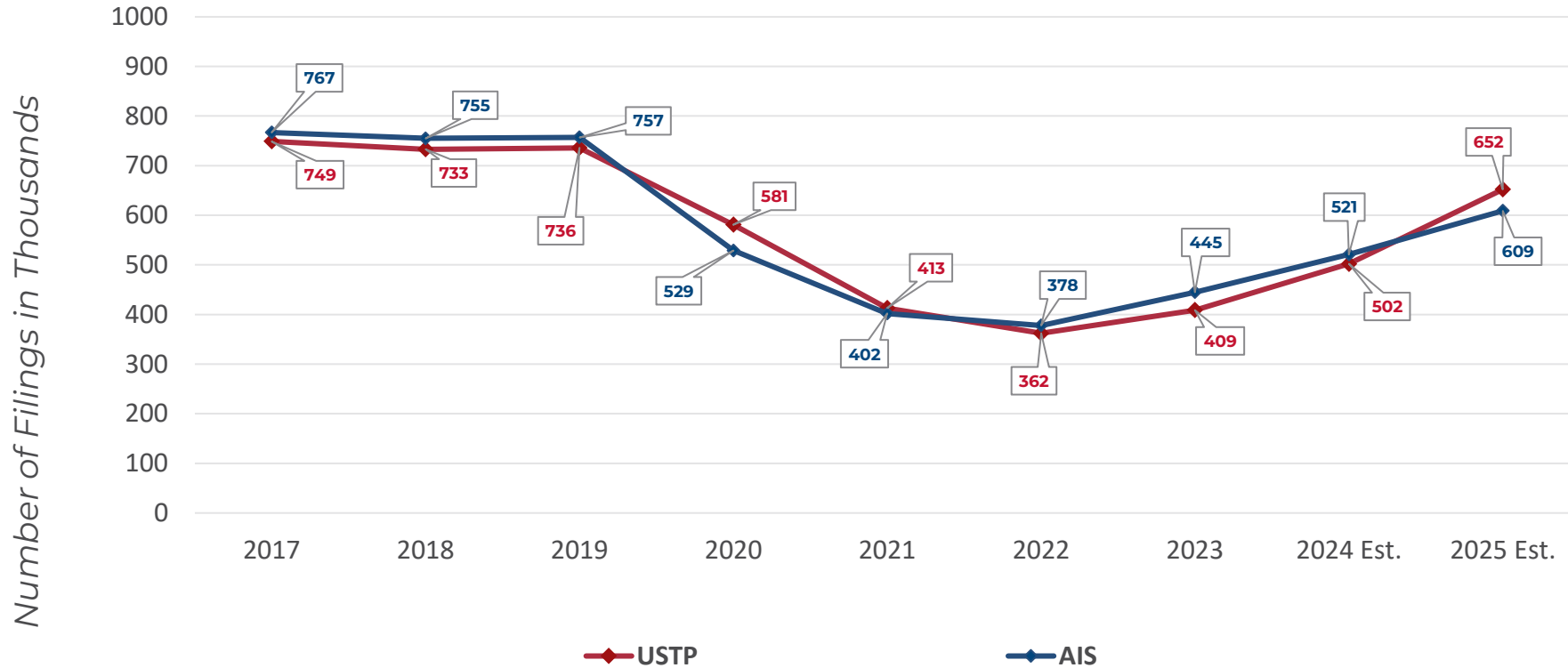


For Bankruptcies Filed Between 04/01/2024 and 04/30/2024

<b>Total Bankruptcies Filed</b>	45,608	<b>Total Bankruptcies Filed last 12 months</b>	469,949
<b>Chapter 13</b>	16,695	<b>Total Bankruptcies Filed Prev. Month</b>	44,464
<b>Chapter 7</b>	28,186	<b>Total Bankruptcies Filed Prev. Year (same month)</b>	35,496
<b>Chapter 11</b>	601	<b>Increased Bankruptcies from Prev. Month Total</b>	1,144 (2.57%)
<b>Chapter 11, Subchapter V</b>	233	<b>Increased Bankruptcies from Prev. Year Total (same month)</b>	10,112 (28.49%)




## 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.

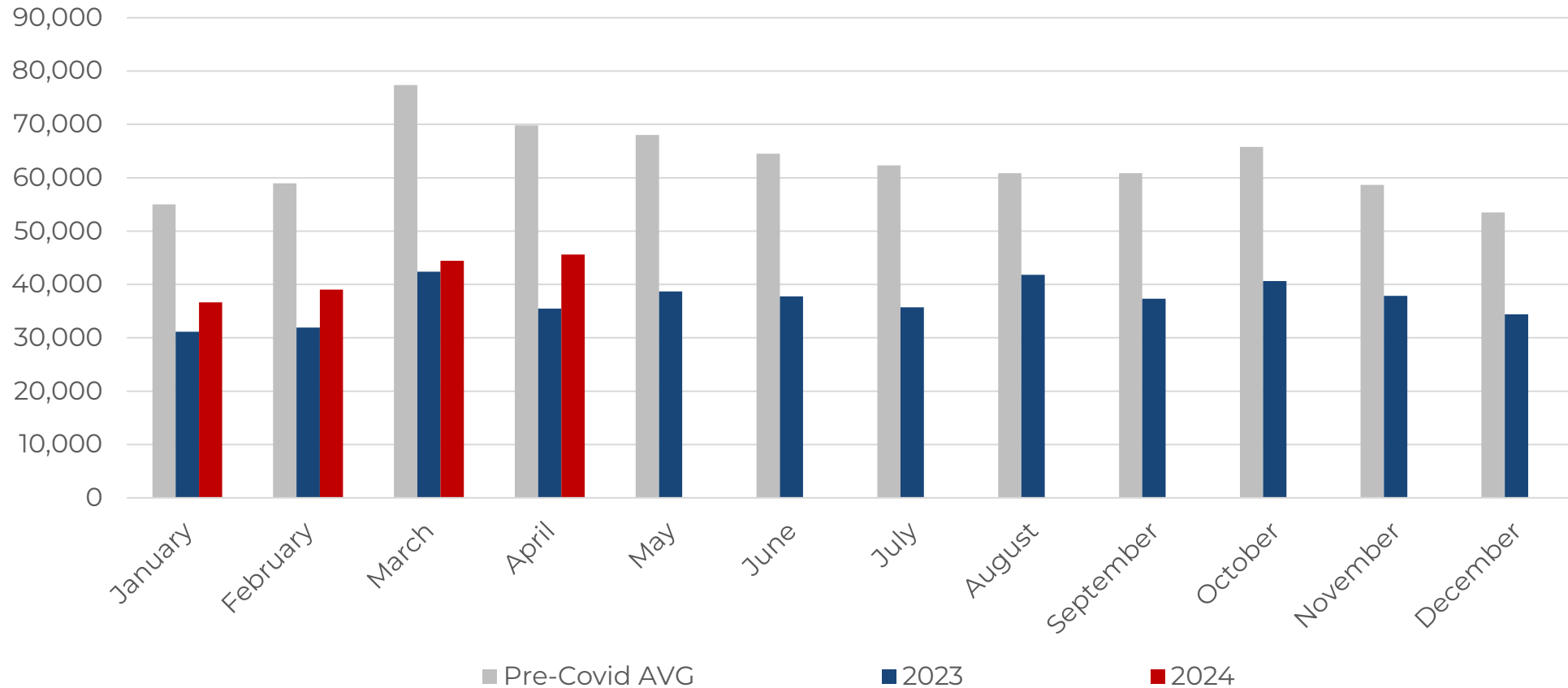
AIS SOURCE: AIS proprietary bankruptcy database. Data includes all districts for calendar year. Applied year-over-year growth trend from Q1 2023 through Q1 2024 for estimates.

	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	165,717	24,760	<b>17.57%</b>
Chapter 7	98,947	16,142	<b>19.49%</b>
Chapter 11	2,631	1,040	<b>65.37%</b>
Chapter 11 SubChapter_V	838	310	<b>58.71%</b>
Chapter 12	68	31	<b>83.78%</b>
Chapter 13	63,890	7,400	<b>13.10%</b>
Chapter 15	181	147	<b>432.35%</b>

# 2024 MONTHLY FILING TOTALS

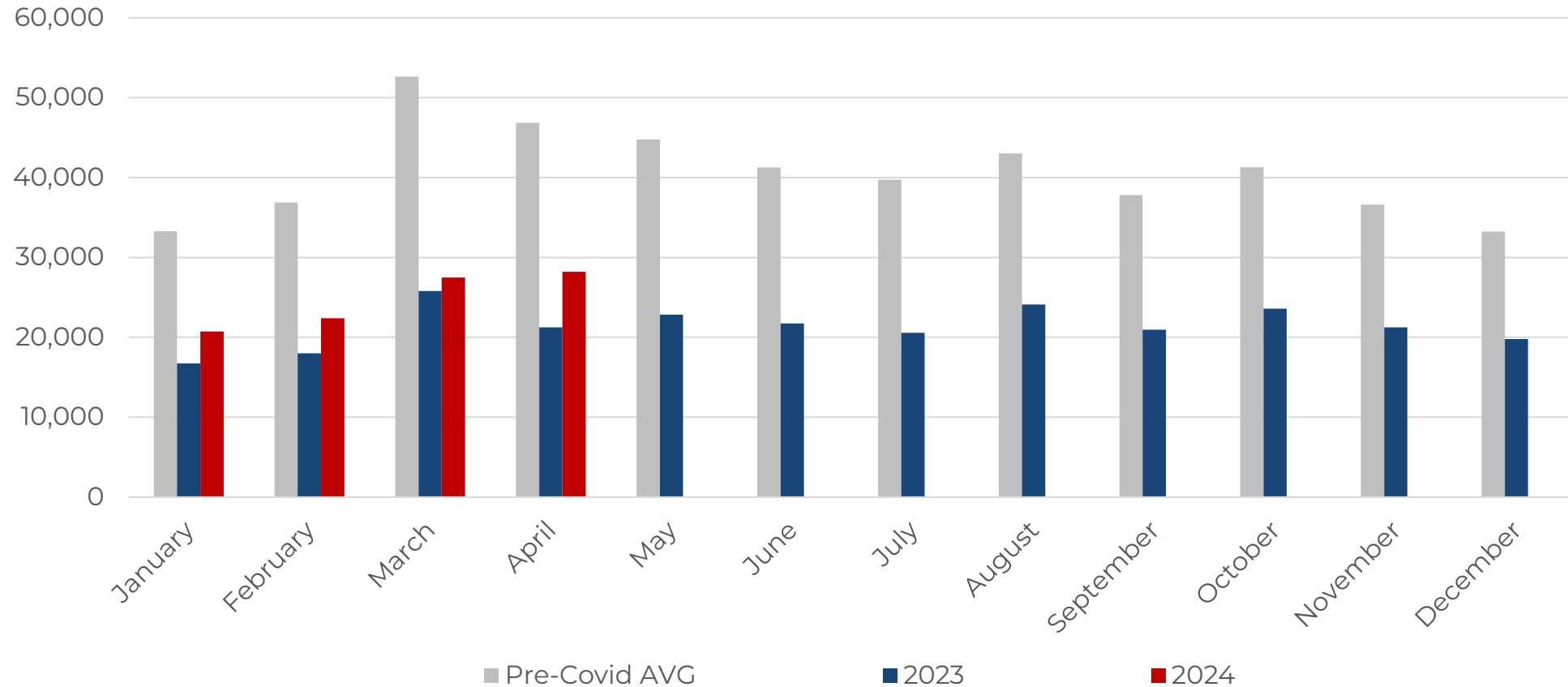


April total filings are **up 28.49%** compared to the same time period in 2023.  
This total is **34.67% below** the pre-Covid average\* for the month of April.



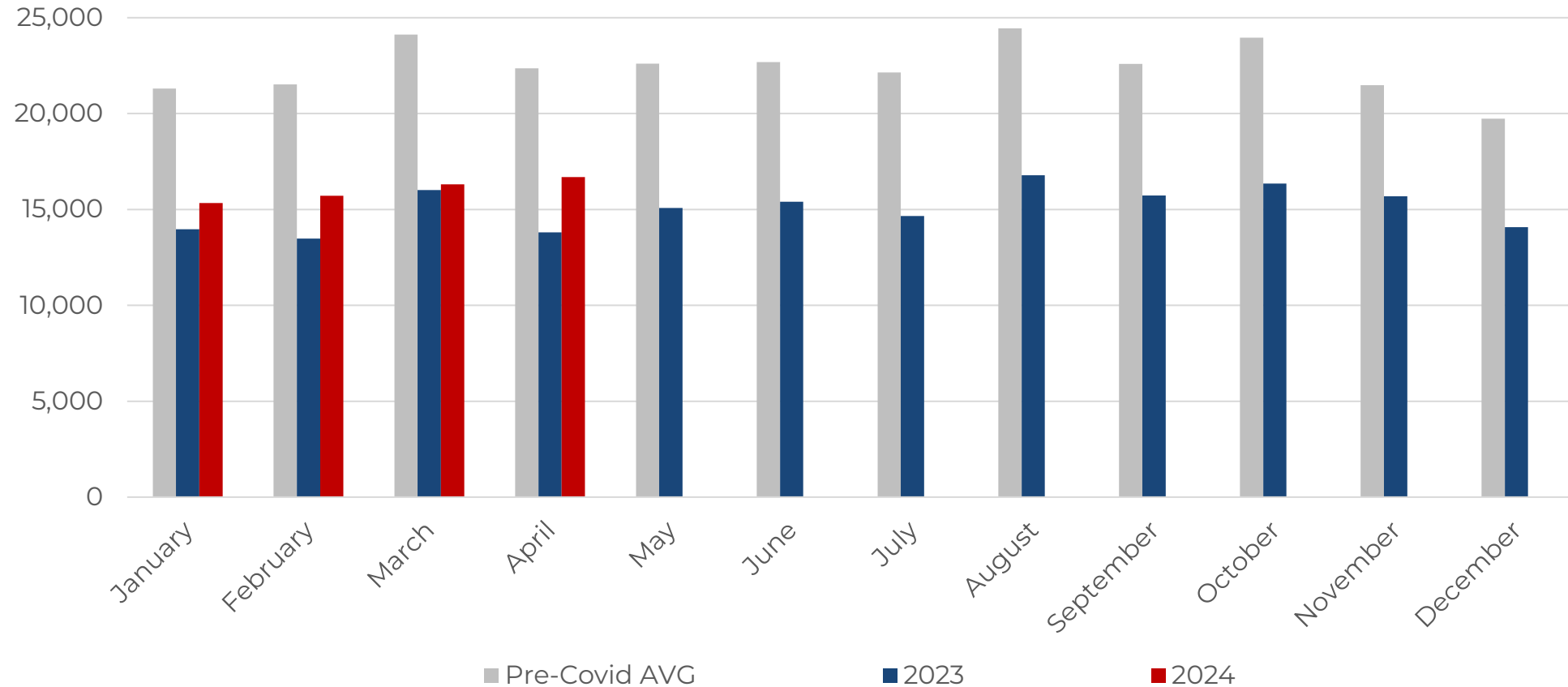
\*Pre-Covid average consists of filings totals for 2016-2019

April Chapter 7s are **up 31.46%** compared to the same time period in 2023.  
This total is **39.83% below** the pre-Covid average\* for the month of April.



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

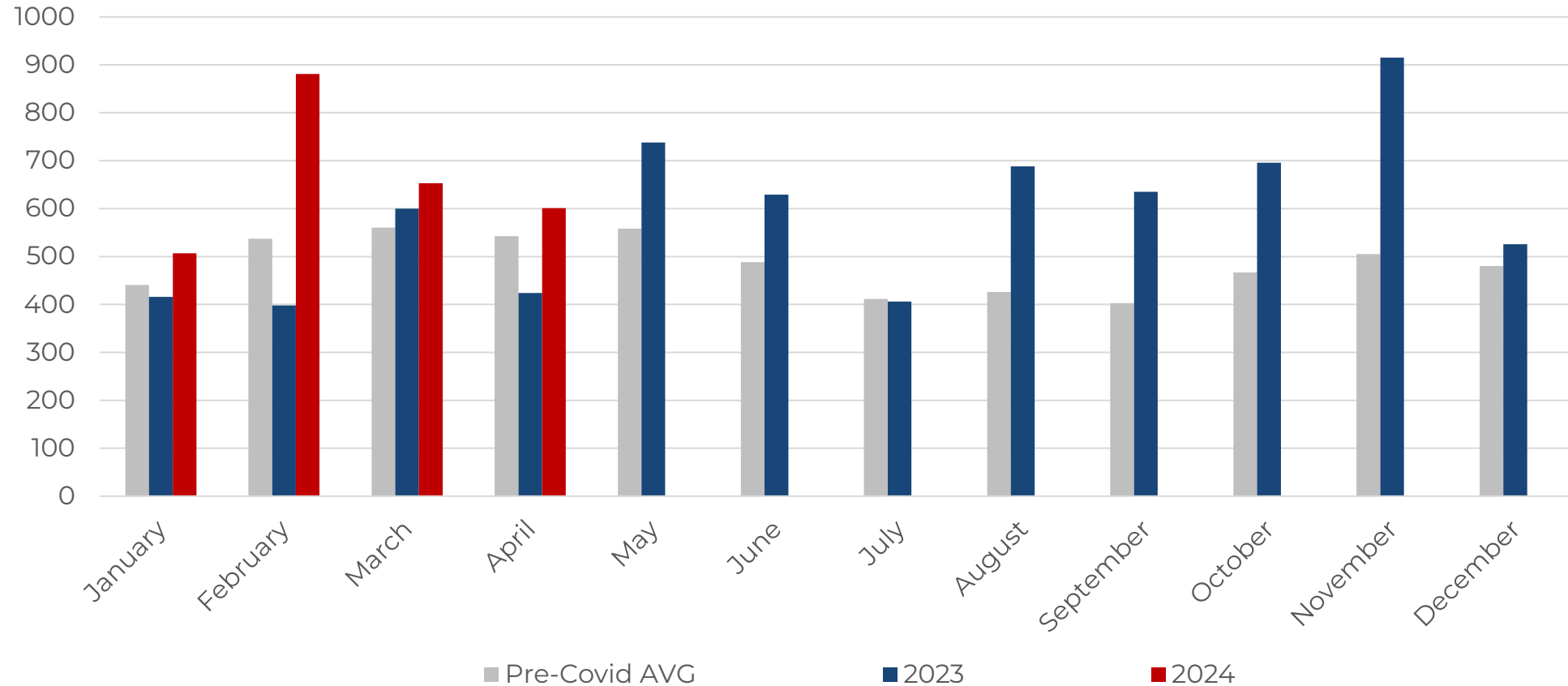
April Chapter 13s are **up 22.48%** compared to the same time period in 2023.  
This total is **25.35% below** the pre-Covid average\* for the month of April.



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



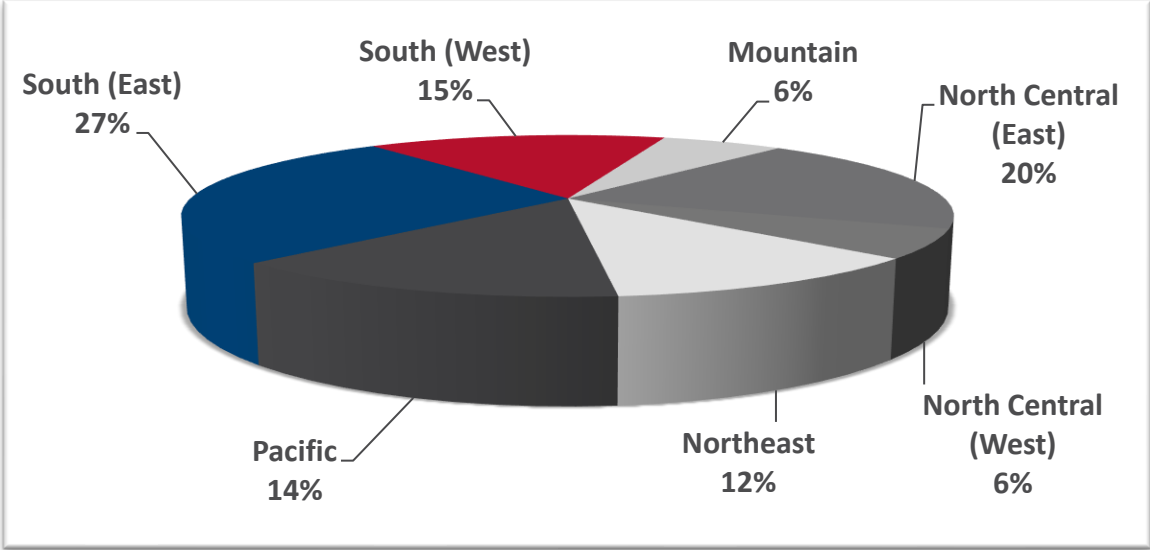
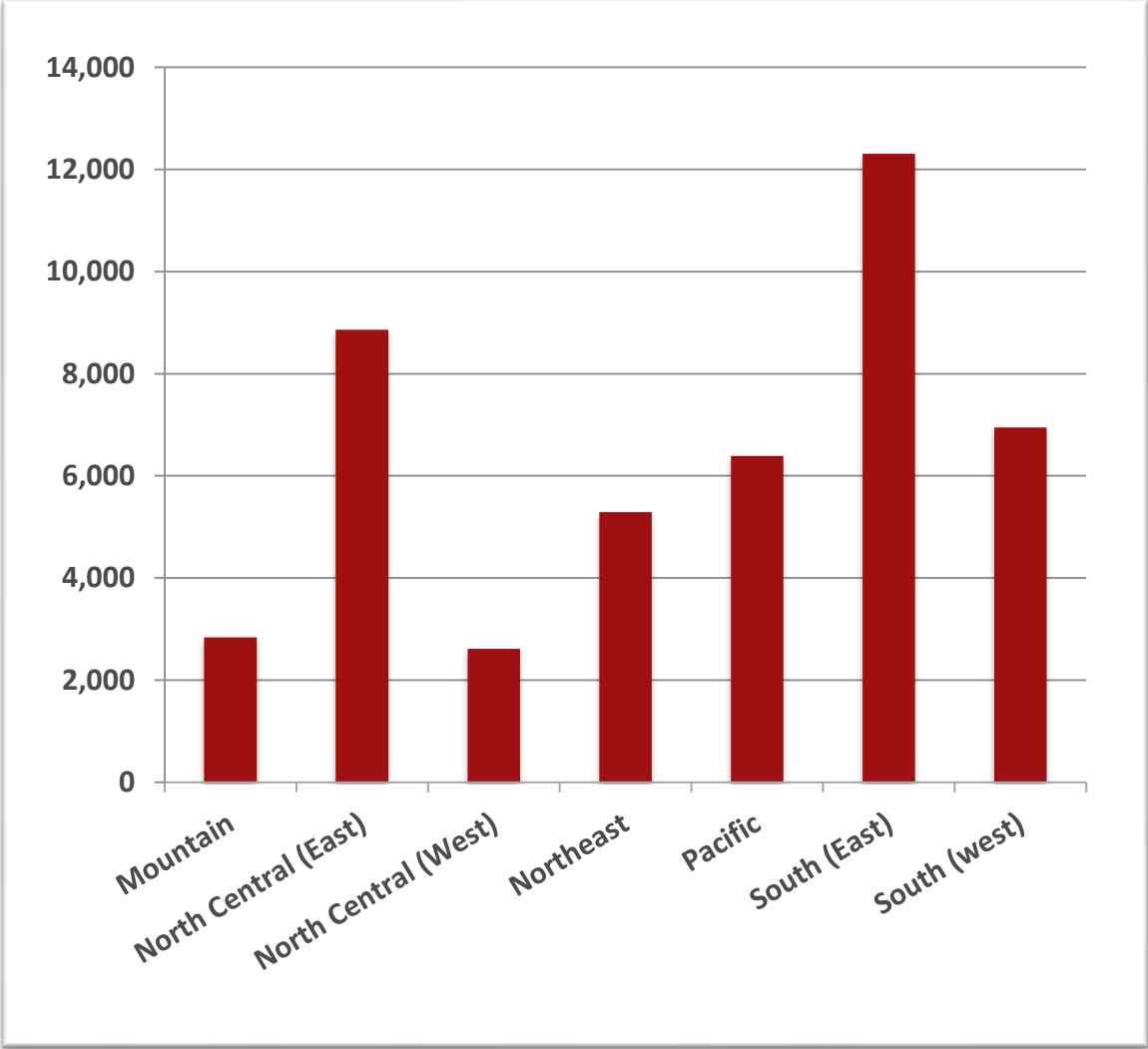
April Chapter 11s are **up 48.40%** compared to the same time period in 2023.  
This total is **10.78% above** the pre-Covid average\* for the month of April.



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

# BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 04/01/2024 and 04/30/2024



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 04/01/2024 and 04/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	16			9	25
MIDDLE DISTRICT OF ALABAMA	99	1		405	505
NORTHERN DISTRICT OF ALABAMA	378	1	1	478	858
SOUTHERN DISTRICT OF ALABAMA	79	1		217	297
EASTERN DISTRICT OF ARKANSAS	176	1	2	211	390
WESTERN DISTRICT OF ARKANSAS	77	2		107	186
DISTRICT OF ARIZONA	775	7		191	973
CENTRAL DISTRICT OF CALIFORNIA	1,914	27		328	2,269
EASTERN DISTRICT OF CALIFORNIA	762	9	1	182	954
NORTHERN DISTRICT OF CALIFORNIA	312	17		194	523
SOUTHERN DISTRICT OF CALIFORNIA	352	8		53	413
DISTRICT OF COLORADO	621	7	1	155	784
DISTRICT OF CONNECTICUT	274	1		58	333
DISTRICT OF WASHINGTON, D.C.	35	12	1	5	53
DISTRICT OF DELAWARE	98	70		45	213
MIDDLE DISTRICT OF FLORIDA	1,332	32		444	1,808
NORTHERN DISTRICT OF FLORIDA	137	5		32	174
SOUTHERN DISTRICT OF FLORIDA	625	21		520	1,166
MIDDLE DISTRICT OF GEORGIA	124	4		333	461
NORTHERN DISTRICT OF GEORGIA	803	11		673	1,487

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2024 and 04/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	42			274	316
DISTRICT OF GUAM					
DISTRICT OF HAWAII	70	1		43	114
NORTHERN DISTRICT OF IOWA	103	2	1	9	115
SOUTHERN DISTRICT OF IOWA	148	1	1	38	188
DISTRICT OF IDAHO	162	11	1	21	195
CENTRAL DISTRICT OF ILLINOIS	205	1		64	270
NORTHERN DISTRICT OF ILLINOIS	1,093	24		786	1,903
SOUTHERN DISTRICT OF ILLINOIS	72			66	138
NORTHERN DISTRICT OF INDIANA	392			237	629
SOUTHERN DISTRICT OF INDIANA	525	2	1	333	861
DISTRICT OF KANSAS	186	4		160	350
EASTERN DISTRICT OF KENTUCKY	307	3		178	488
WESTERN DISTRICT OF KENTUCKY	243	1		268	512
EASTERN DISTRICT OF LOUISIANA	46	2		172	220
MIDDLE DISTRICT OF LOUISIANA	41	3		56	100
WESTERN DISTRICT OF LOUISIANA	124	4	2	375	505
DISTRICT OF MASSACHUSETTS	268	13		131	412
DISTRICT OF MARYLAND	624	12		367	1,003
DISTRICT OF MAINE	47	1		9	57

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2024 and 04/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	1,078	5		460	1,543
WESTERN DISTRICT OF MICHIGAN	241	1	1	93	336
DISTRICT OF MINNESOTA	550	4		198	752
EASTERN DISTRICT OF MISSOURI	312	1		195	508
WESTERN DISTRICT OF MISSOURI	191		2	173	366
NORTHERN DISTRICT OF MISSISSIPPI	111	1		200	312
SOUTHERN DISTRICT OF MISSISSIPPI	207	4		223	434
DISTRICT OF MONTANA	73	3		7	83
EASTERN DISTRICT OF NORTH CAROLINA	99	5	2	288	394
MIDDLE DISTRICT OF NORTH CAROLINA	72			95	167
WESTERN DISTRICT OF NORTH CAROLINA	68	4		104	176
DISTRICT OF NORTH DAKOTA	45	2	1	7	55
DISTRICT OF NEBRASKA	159	2		52	213
DISTRICT OF NEW HAMPSHIRE	61	2		27	90
DISTRICT OF NEW JERSEY	678	23		433	1,134
DISTRICT OF NEW MEXICO	92	1		15	108
DISTRICT OF NEVADA	599	5		128	732
EASTERN DISTRICT OF NEW YORK	525	40		324	889
NORTHERN DISTRICT OF NEW YORK	246	2		82	330
SOUTHERN DISTRICT OF NEW YORK	300	33		93	426

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2024 and 04/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	128	1		59	188
NORTHERN DISTRICT OF OHIO	929	2		269	1,200
SOUTHERN DISTRICT OF OHIO	741	2		297	1,040
EASTERN DISTRICT OF OKLAHOMA	103	2		8	113
NORTHERN DISTRICT OF OKLAHOMA	131			18	149
WESTERN DISTRICT OF OKLAHOMA	293	2		70	365
DISTRICT OF OREGON	433	2	2	146	583
EASTERN DISTRICT OF PENNSYLVANIA	199	2		187	388
MIDDLE DISTRICT OF PENNSYLVANIA	164	1		158	323
WESTERN DISTRICT OF PENNSYLVANIA	277	6		122	405
DISTRICT OF PUERTO RICO	168	6	4	343	521
DISTRICT OF RHODE ISLAND	59			25	84
DISTRICT OF SOUTH CAROLINA	129	3		252	384
DISTRICT OF SOUTH DAKOTA	55		1	11	67
EASTERN DISTRICT OF TENNESSEE	331	1		288	620
MIDDLE DISTRICT OF TENNESSEE	220	4		205	429
WESTERN DISTRICT OF TENNESSEE	189			487	676
EASTERN DISTRICT OF TEXAS	268	9		181	458
NORTHERN DISTRICT OF TEXAS	486	13	1	320	820
SOUTHERN DISTRICT OF TEXAS	364	40		266	670

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 04/01/2024 and 04/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	373	13		180	566
DISTRICT OF UTAH	428	3		208	639
EASTERN DISTRICT OF VIRGINIA	562	6		450	1,018
WESTERN DISTRICT OF VIRGINIA	182	3		120	305
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	14			3	17
EASTERN DISTRICT OF WASHINGTON	170	2		38	210
WESTERN DISTRICT OF WASHINGTON	433	2		130	565
EASTERN DISTRICT OF WISCONSIN	439	3		236	678
WESTERN DISTRICT OF WISCONSIN	175	3		86	264
NORTHERN DISTRICT OF WEST VIRGINIA	46	1		13	60
SOUTHERN DISTRICT OF WEST VIRGINIA	72	3		14	89
DISTRICT OF WYOMING	48	3		6	57

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