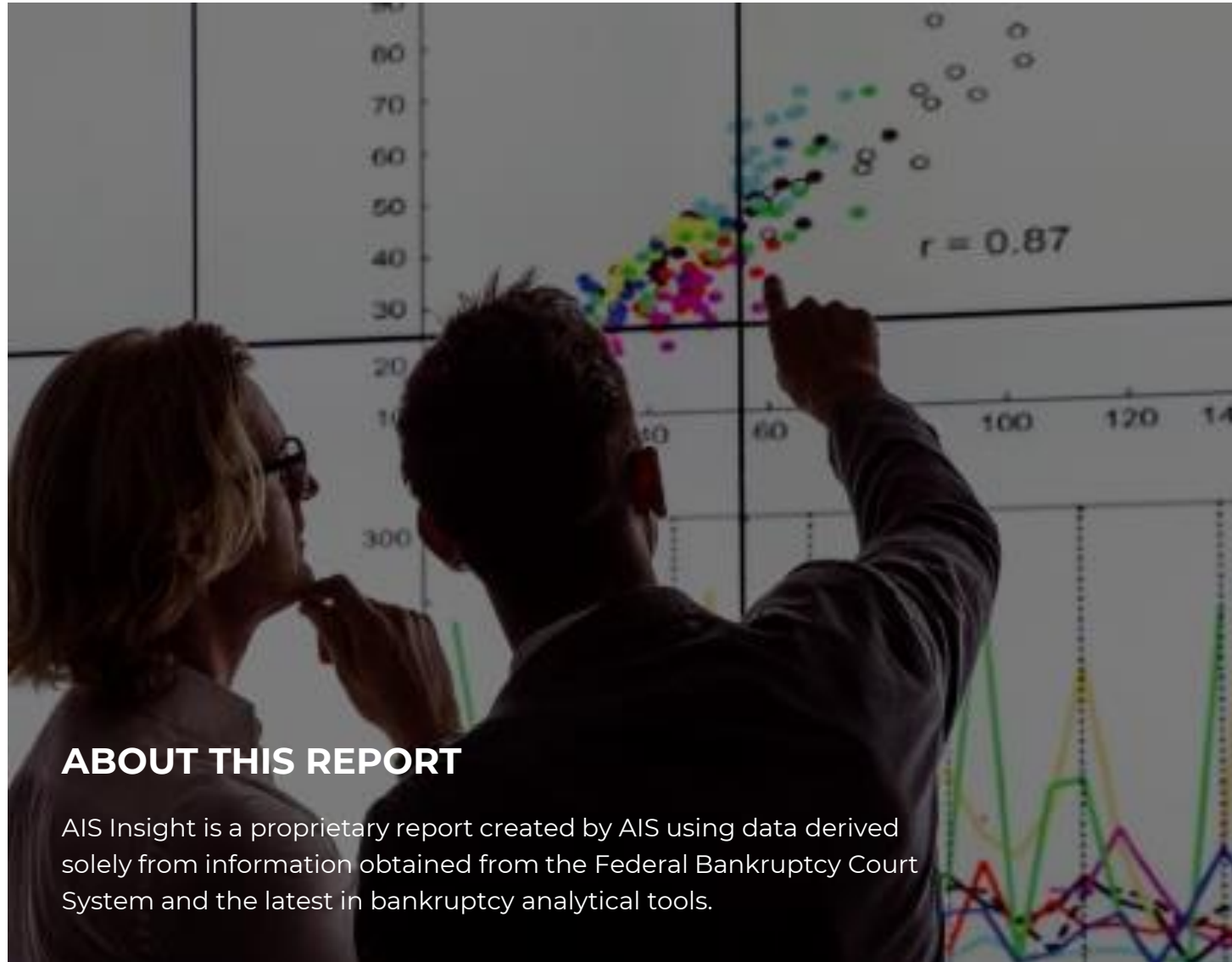


Bankruptcy Insights Report

2025 | 3rd Issue | February 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.

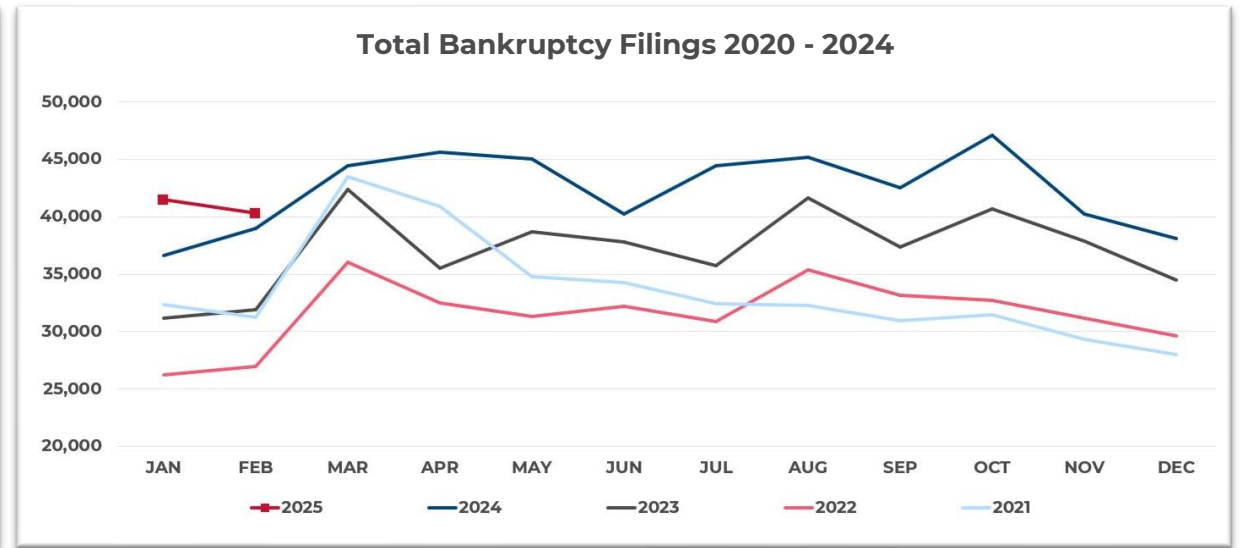
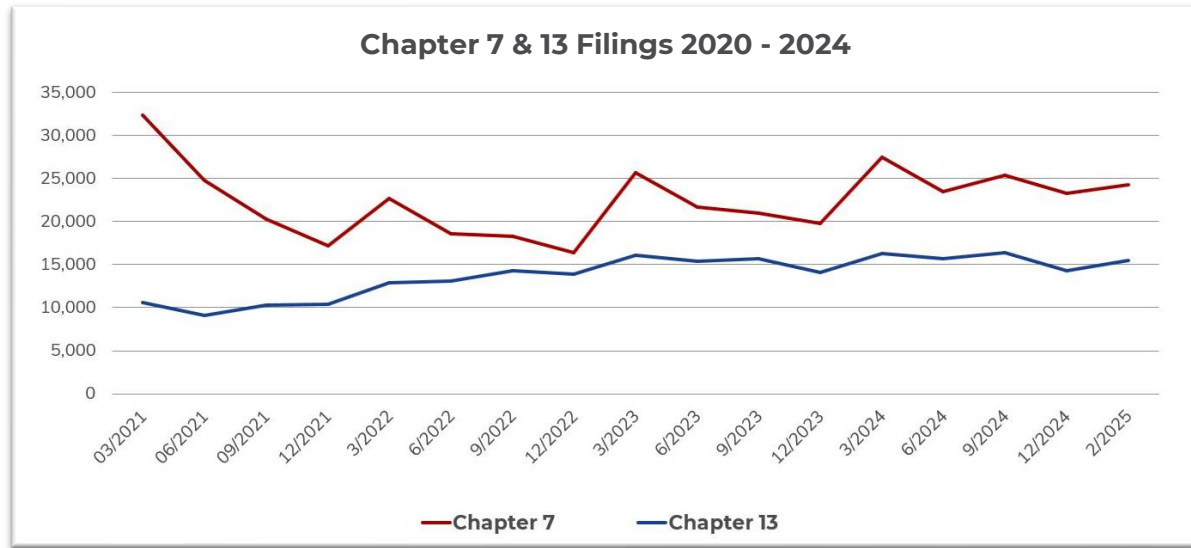
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

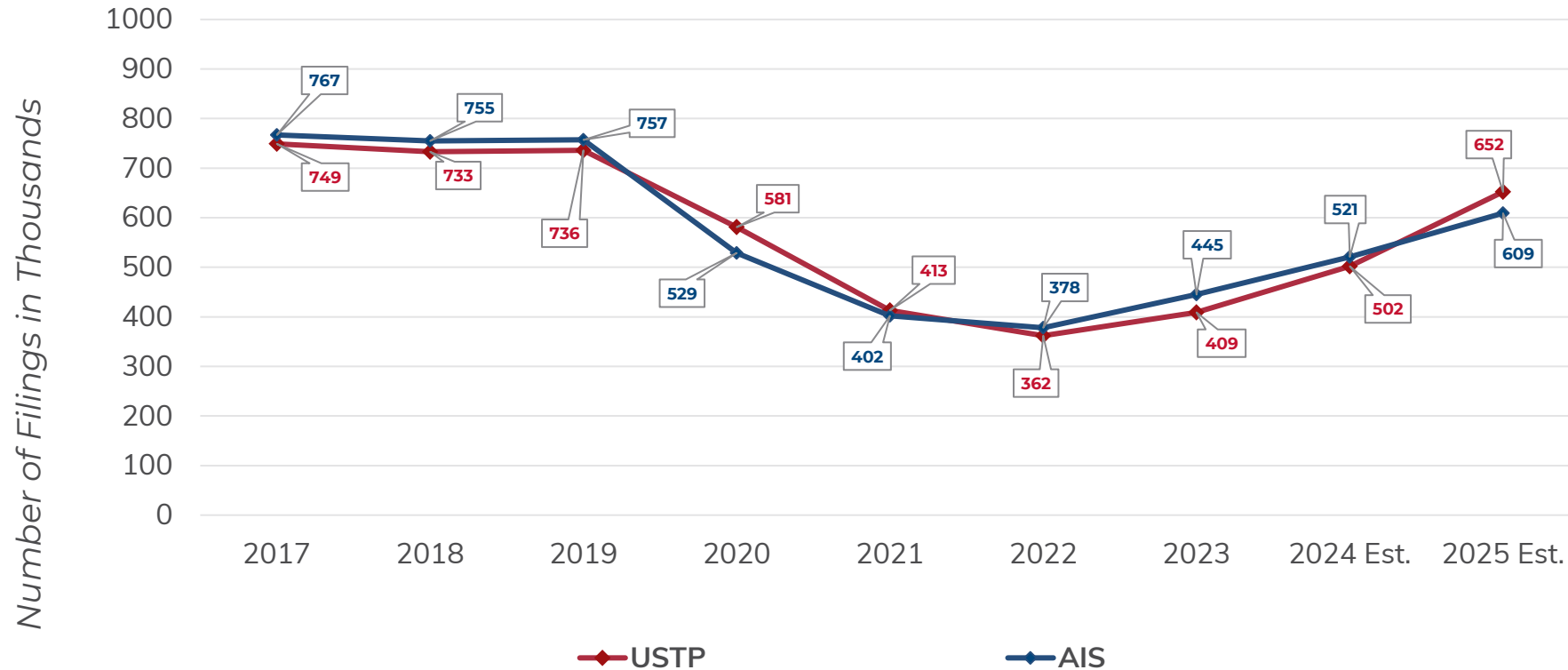


For Bankruptcies Filed Between 02/01/2025 and 02/28/2025

Total Bankruptcies Filed	40,305	Total Bankruptcies Filed last 12 months	514,981
Chapter 13	15,504	Total Bankruptcies Filed Prev. Month	41,524
Chapter 7	24,213	Total Bankruptcies Filed Prev. Year (same month)	39,029
Chapter 11	554	Increased Bankruptcies from Prev. Month Total	-1,219 (-2.94%)
Chapter 11, Subchapter V	171	Increased Bankruptcies from Prev. Year Total (same month)	1,276 (3.27%)



**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.

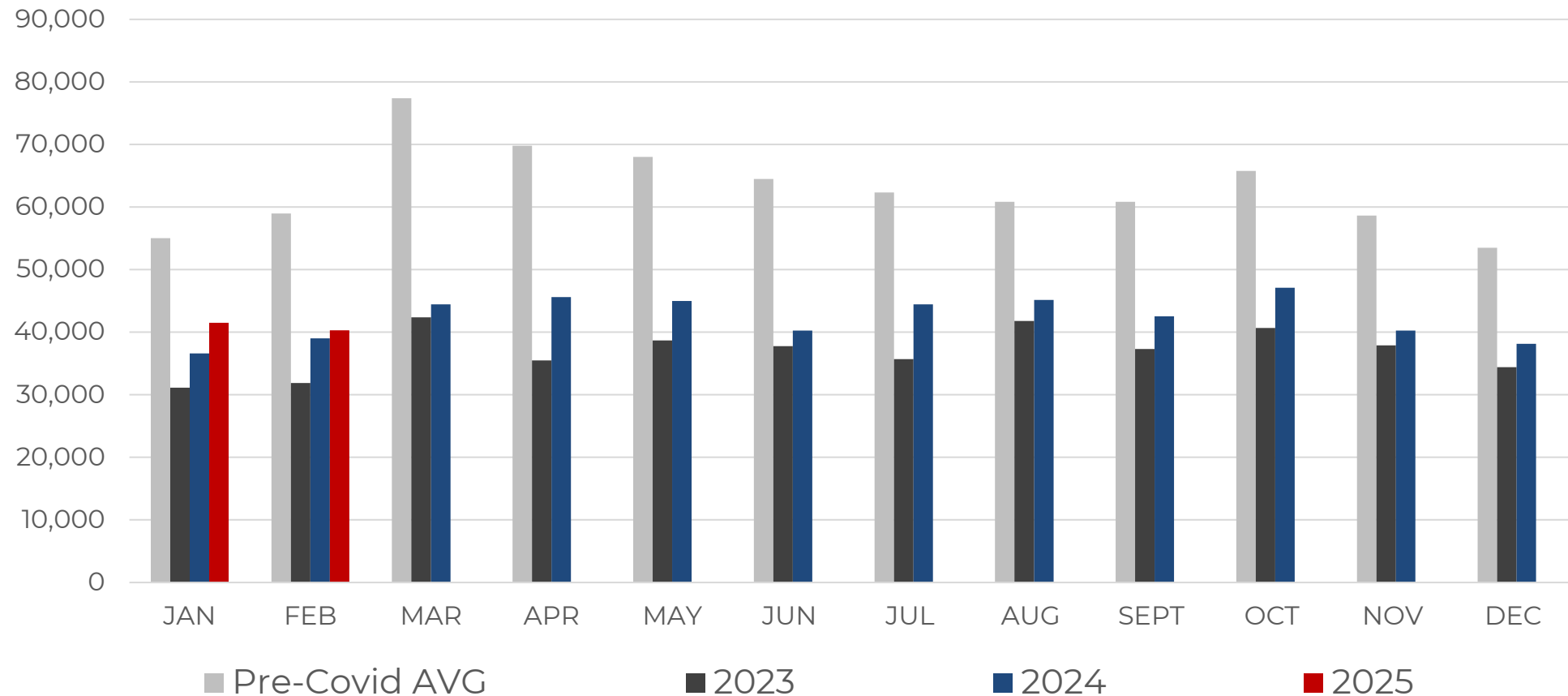
YEAR-TO-DATE BANKRUPTCY SUMMARY



	YTD Filing Totals 2025	YTD Change From 2024	% Change From 2024
All Bankruptcies	81,829	6,176	8.16%
Chapter 7	48,564	4,774	10.90%
Chapter 11	1,175	-168	-12.51%
Chapter 11 Sub Chapter V	331	-34	-9.32%
Chapter 12	59	37	168.18%
Chapter 13	32,024	1,592	5.23%
Chapter 15	7	-59	-89.39%

2025 MONTHLY FILING TOTALS

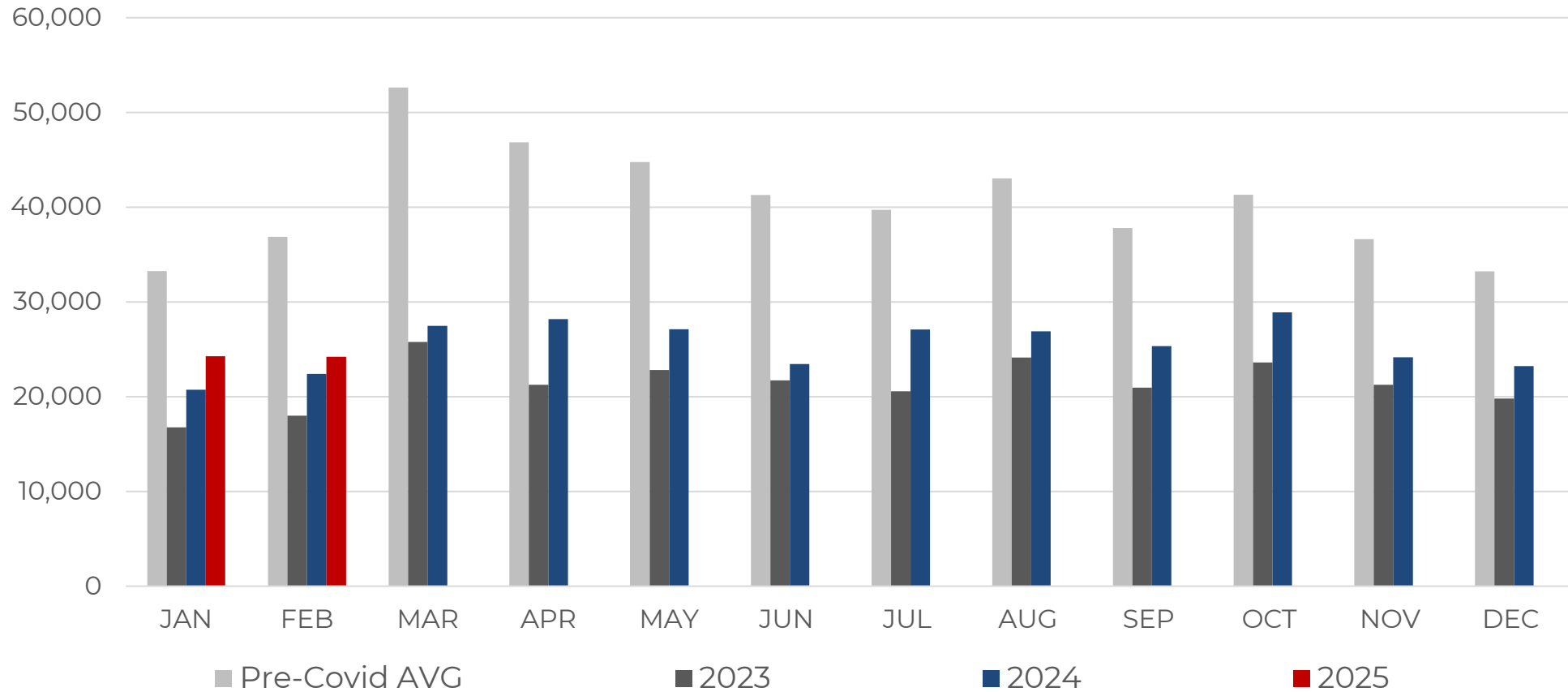
February total filings are **up 3.27%** compared to the same time period in 2024.
This total is **31.66% below** the pre-Covid average* for the month of February.



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

2025 MONTHLY CHAPTER 7 FILINGS

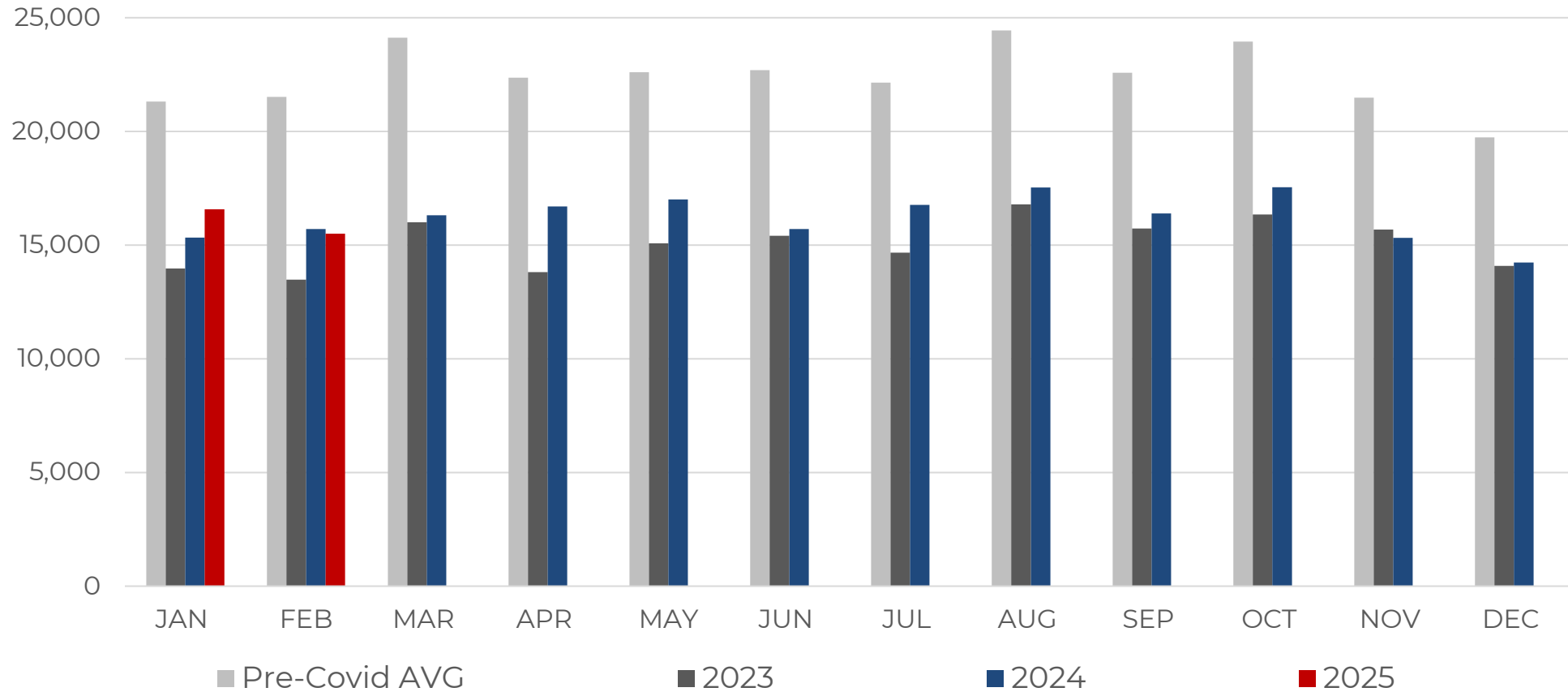
February Chapter 7s are **up 10.90%** compared to the same time period in 2024.
This total is **34.35% below** the Pre-Covid average* for the month of February.



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

2025 MONTHLY CHAPTER 13 FILINGS

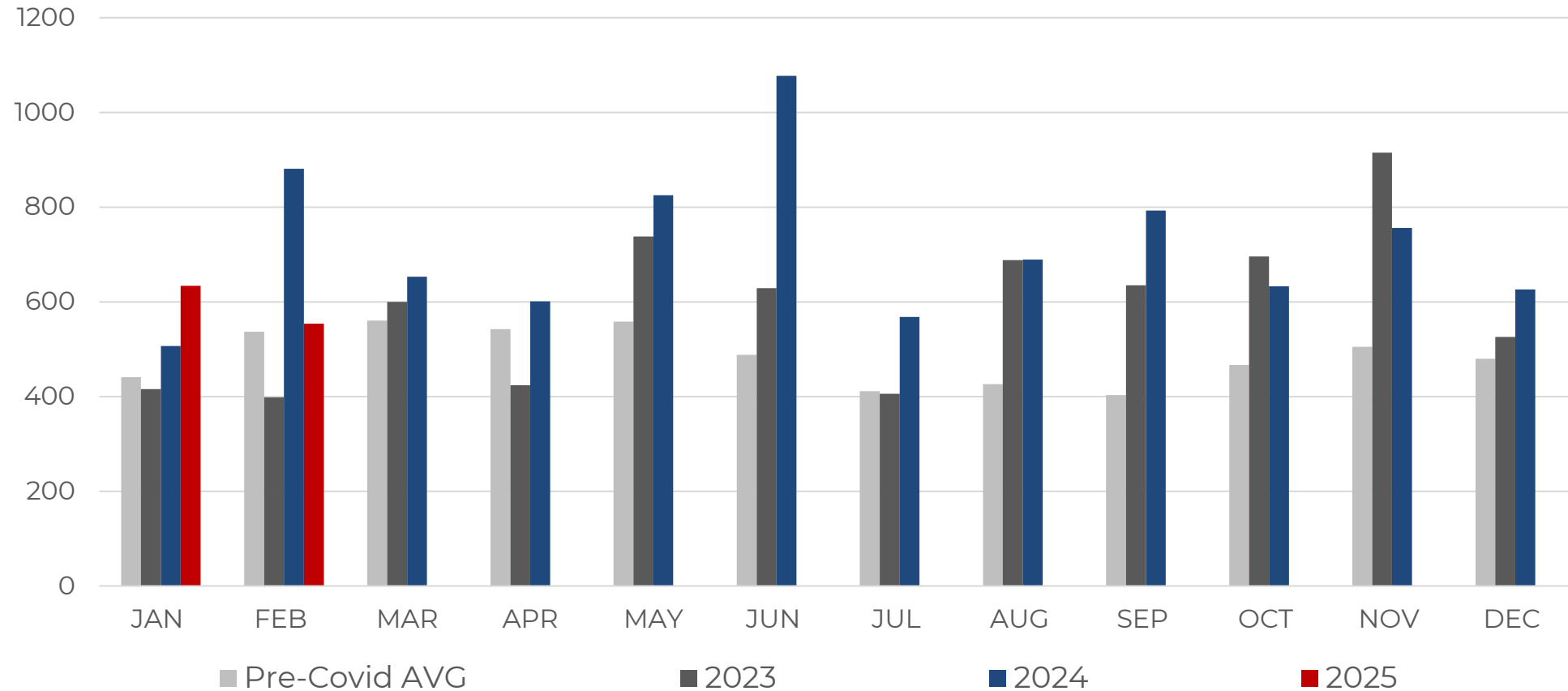
February Chapter 13s are **up 5.23%** compared to the same time period in 2024.
This total is **27.96% below** the pre-Covid average* for the month of February.



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

2025 MONTHLY CHAPTER 11 FILINGS

February Chapter 11s are **down 12.51%** compared to the same time period in 2024.
This total is **3.16% above** the pre-Covid average* for the month of February.

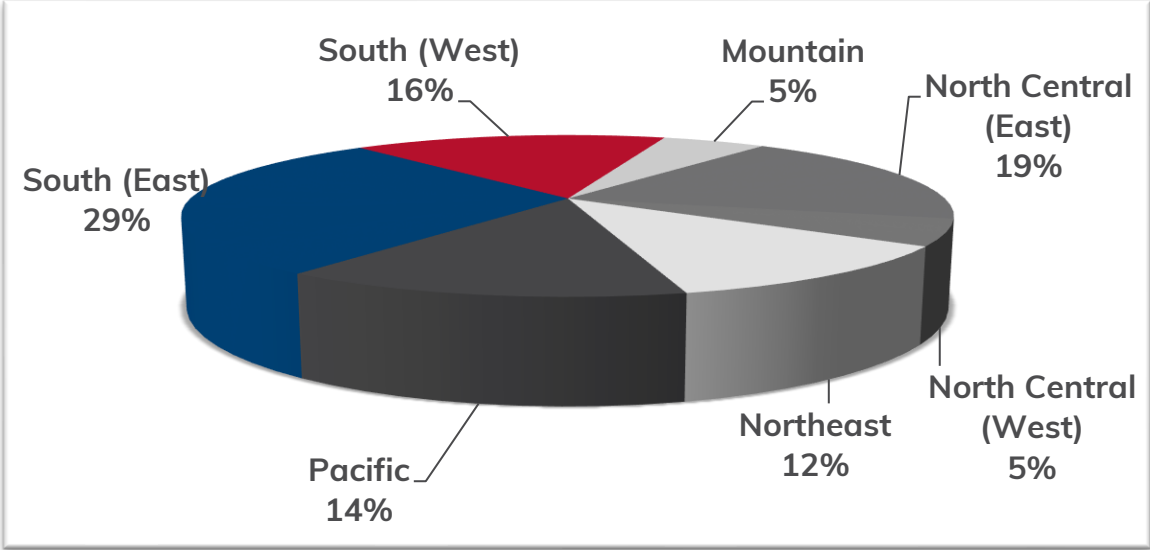
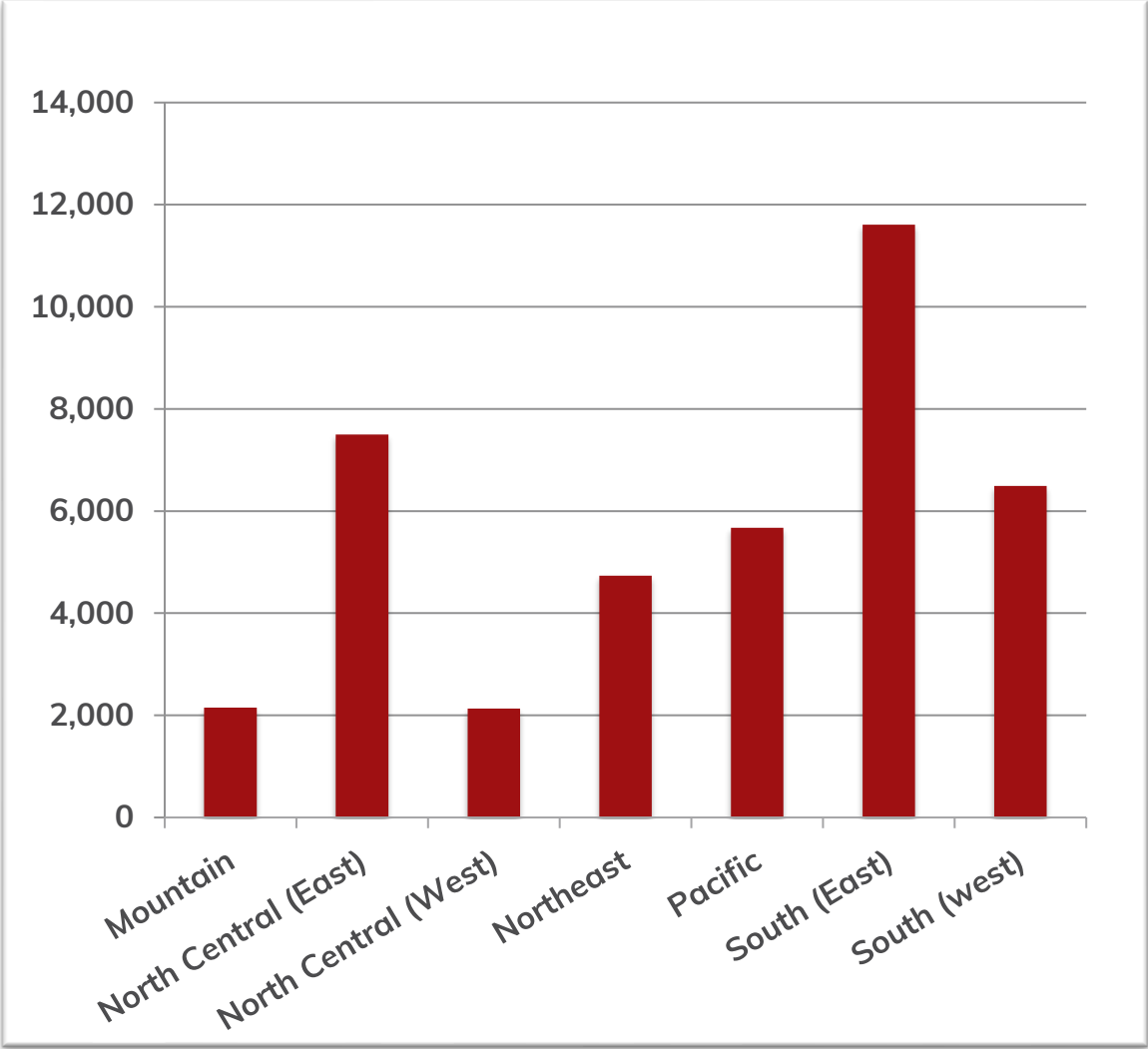


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 02/01/2025 and 02/28/2025



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 02/01/2025 and 02/28/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	6			2	8
MIDDLE DISTRICT OF ALABAMA	77	3		402	482
NORTHERN DISTRICT OF ALABAMA	338	2		479	819
SOUTHERN DISTRICT OF ALABAMA	69	2		244	315
EASTERN DISTRICT OF ARKANSAS	152	4		174	330
WESTERN DISTRICT OF ARKANSAS	64	1		104	169
DISTRICT OF ARIZONA	683	14		167	864
CENTRAL DISTRICT OF CALIFORNIA	1,665	52		293	2,010
EASTERN DISTRICT OF CALIFORNIA	717	4	4	189	914
NORTHERN DISTRICT OF CALIFORNIA	295	10		146	451
SOUTHERN DISTRICT OF CALIFORNIA	351	5		42	398
DISTRICT OF COLORADO	373	5		113	491
DISTRICT OF CONNECTICUT	202	1		58	261
DISTRICT OF WASHINGTON, D.C.	13	4		12	29
DISTRICT OF DELAWARE	96	39		40	175
MIDDLE DISTRICT OF FLORIDA	1,256	23	1	381	1,661
NORTHERN DISTRICT OF FLORIDA	127	3		58	188
SOUTHERN DISTRICT OF FLORIDA	600	13		494	1,107
MIDDLE DISTRICT OF GEORGIA	151	6	3	354	514
NORTHERN DISTRICT OF GEORGIA	900	19		684	1,603

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2025 and 02/28/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	48	1		227	276
DISTRICT OF GUAM	2				2
DISTRICT OF HAWAII	54	1		44	99
NORTHERN DISTRICT OF IOWA	97		2	11	110
SOUTHERN DISTRICT OF IOWA	107		1	25	133
DISTRICT OF IDAHO	120	1		12	133
CENTRAL DISTRICT OF ILLINOIS	143	1		69	213
NORTHERN DISTRICT OF ILLINOIS	972	15		729	1,716
SOUTHERN DISTRICT OF ILLINOIS	112	2	1	65	180
NORTHERN DISTRICT OF INDIANA	241	1		208	450
SOUTHERN DISTRICT OF INDIANA	327	3		372	702
DISTRICT OF KANSAS	119	2		129	250
EASTERN DISTRICT OF KENTUCKY	287			160	447
WESTERN DISTRICT OF KENTUCKY	212	1		246	459
EASTERN DISTRICT OF LOUISIANA	47	2		147	196
MIDDLE DISTRICT OF LOUISIANA	38	1		60	99
WESTERN DISTRICT OF LOUISIANA	87	1	1	350	439
DISTRICT OF MASSACHUSETTS	227	8		113	348
DISTRICT OF MARYLAND	521	3		321	845
DISTRICT OF MAINE	28	3	1	9	41

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2025 and 02/28/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	913	6		442	1,361
WESTERN DISTRICT OF MICHIGAN	200	2	3	99	304
DISTRICT OF MINNESOTA	507			195	702
EASTERN DISTRICT OF MISSOURI	233	1	1	156	391
WESTERN DISTRICT OF MISSOURI	120	20	1	160	301
NORTHERN DISTRICT OF MISSISSIPPI	137	1		196	334
SOUTHERN DISTRICT OF MISSISSIPPI	213	3	1	200	417
DISTRICT OF MONTANA	44	1		9	54
EASTERN DISTRICT OF NORTH CAROLINA	84	12		274	370
MIDDLE DISTRICT OF NORTH CAROLINA	80			78	158
WESTERN DISTRICT OF NORTH CAROLINA	83	2		100	185
DISTRICT OF NORTH DAKOTA	27			3	30
DISTRICT OF NEBRASKA	108			60	168
DISTRICT OF NEW HAMPSHIRE	47	1		16	64
DISTRICT OF NEW JERSEY	657	21		394	1,072
DISTRICT OF NEW MEXICO	117	1		12	130
DISTRICT OF NEVADA	510	8		101	619
EASTERN DISTRICT OF NEW YORK	525	49		332	906
NORTHERN DISTRICT OF NEW YORK	180	4		61	245
SOUTHERN DISTRICT OF NEW YORK	252	21	1	98	372

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2025 and 02/28/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	103	5		41	149
NORTHERN DISTRICT OF OHIO	837	4	1	230	1,072
SOUTHERN DISTRICT OF OHIO	517	1		259	777
EASTERN DISTRICT OF OKLAHOMA	53			7	60
NORTHERN DISTRICT OF OKLAHOMA	108			13	121
WESTERN DISTRICT OF OKLAHOMA	181			68	249
DISTRICT OF OREGON	420	5		122	547
EASTERN DISTRICT OF PENNSYLVANIA	202	6		200	408
MIDDLE DISTRICT OF PENNSYLVANIA	138			118	256
WESTERN DISTRICT OF PENNSYLVANIA	221	3		116	340
DISTRICT OF PUERTO RICO	166	4	1	321	492
DISTRICT OF RHODE ISLAND	58	1		19	78
DISTRICT OF SOUTH CAROLINA	139	2		250	391
DISTRICT OF SOUTH DAKOTA	36			11	47
EASTERN DISTRICT OF TENNESSEE	289	3	1	270	563
MIDDLE DISTRICT OF TENNESSEE	244	10	1	189	444
WESTERN DISTRICT OF TENNESSEE	177	1		464	642
EASTERN DISTRICT OF TEXAS	239	20		194	453
NORTHERN DISTRICT OF TEXAS	445	36	1	370	852
SOUTHERN DISTRICT OF TEXAS	362	17	2	316	697

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 02/01/2025 and 02/28/2025

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	291	11		156	458
DISTRICT OF UTAH	256	1		187	444
EASTERN DISTRICT OF VIRGINIA	507	1	1	342	851
WESTERN DISTRICT OF VIRGINIA	162			98	260
DISTRICT OF THE VIRGIN ISLANDS		1			1
DISTRICT OF VERMONT	17			3	20
EASTERN DISTRICT OF WASHINGTON	132	2		28	162
WESTERN DISTRICT OF WASHINGTON	359	2		100	461
EASTERN DISTRICT OF WISCONSIN	289	3		208	500
WESTERN DISTRICT OF WISCONSIN	159	1	2	59	221
NORTHERN DISTRICT OF WEST VIRGINIA	44	5		12	61
SOUTHERN DISTRICT OF WEST VIRGINIA	51			8	59
DISTRICT OF WYOMING	28	1		6	35

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