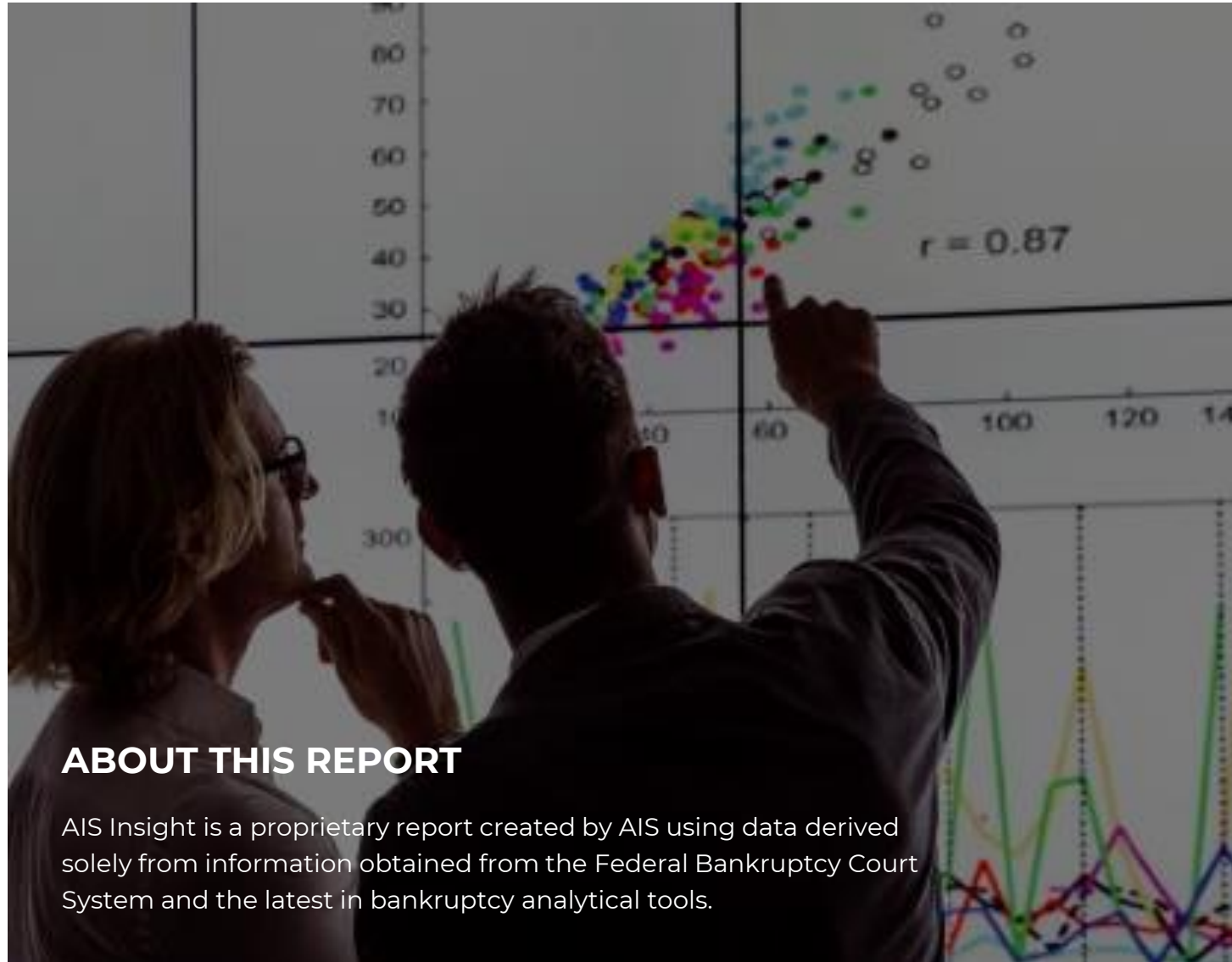


The background of the slide is a dimly lit photograph of a business meeting. Several people are seated around a table, looking at documents and a tablet. One person in the foreground is holding a fountain pen. The scene is overlaid with a semi-transparent dark grey filter.

Bankruptcy Insights Report

2024 | 12th Issue | November 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.

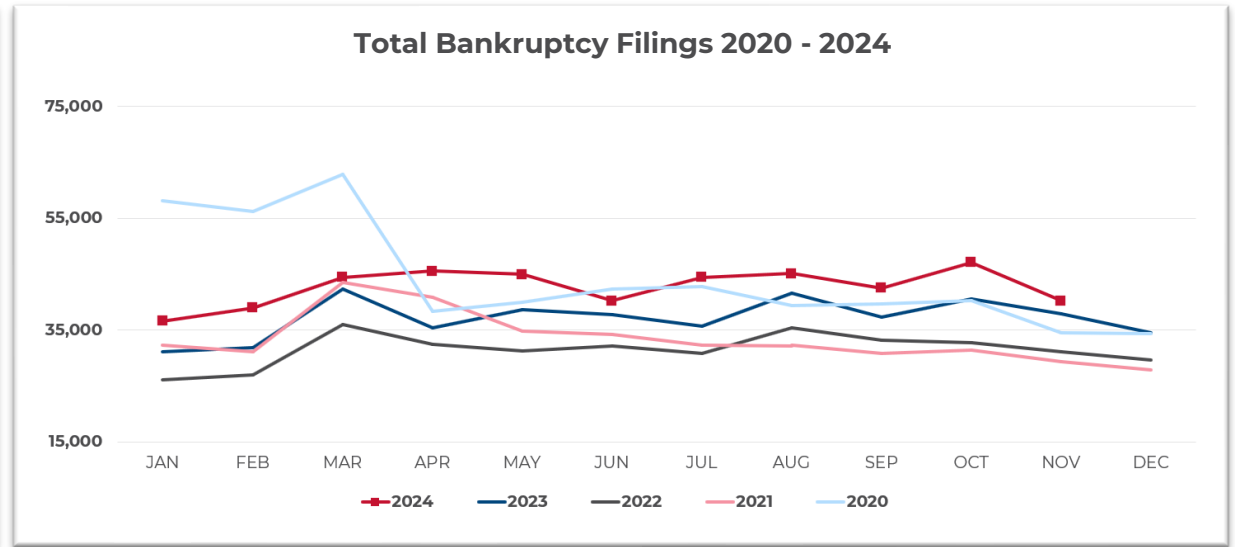
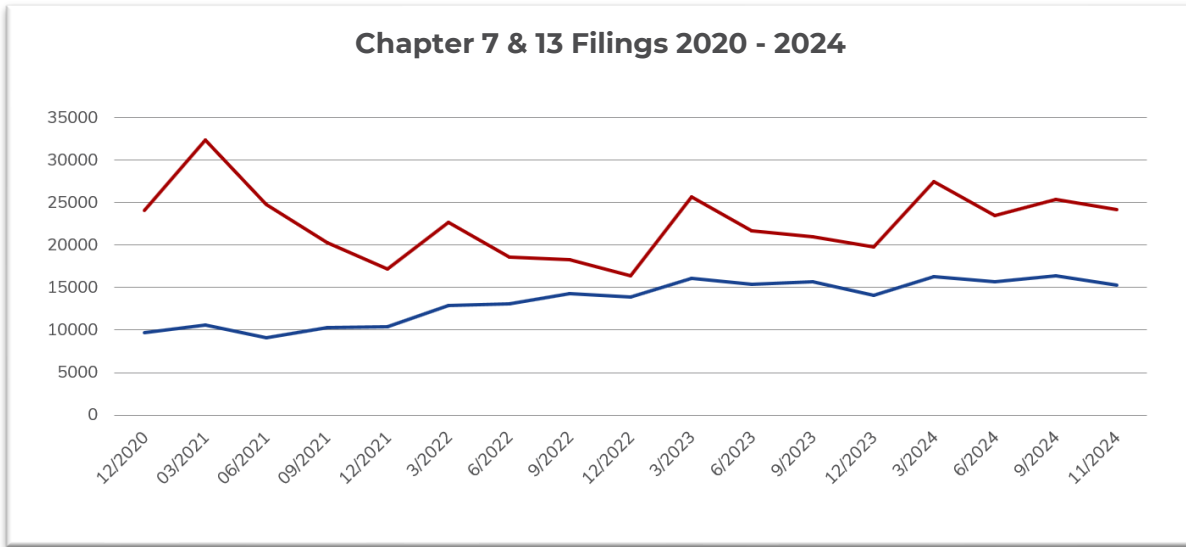
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

BANKRUPTCY STATISTICS SNAPSHOT

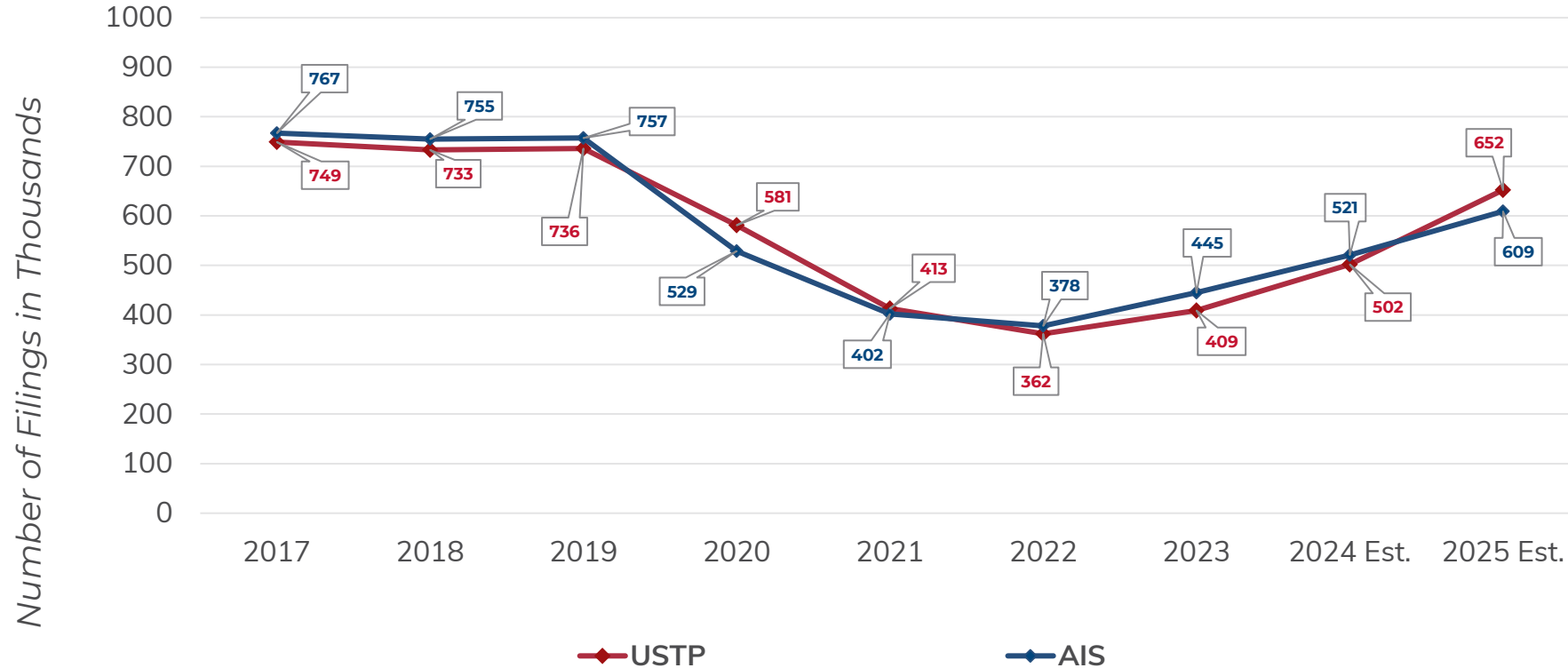


For Bankruptcies Filed Between 11/01/2024 and 11/30/2024

Total Bankruptcies Filed	40,276	Total Bankruptcies Filed last 12 months	505,099
Chapter 13	15,314	Total Bankruptcies Filed Prev. Month	47,125
Chapter 7	24,149	Total Bankruptcies Filed Prev. Year (same month)	37,905
Chapter 11	756	Increased Bankruptcies from Prev. Month Total	-6,849 (-14.53%)
Chapter 11, Subchapter V	200	Increased Bankruptcies from Prev. Year Total (same month)	2,371 (6.26%)



**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

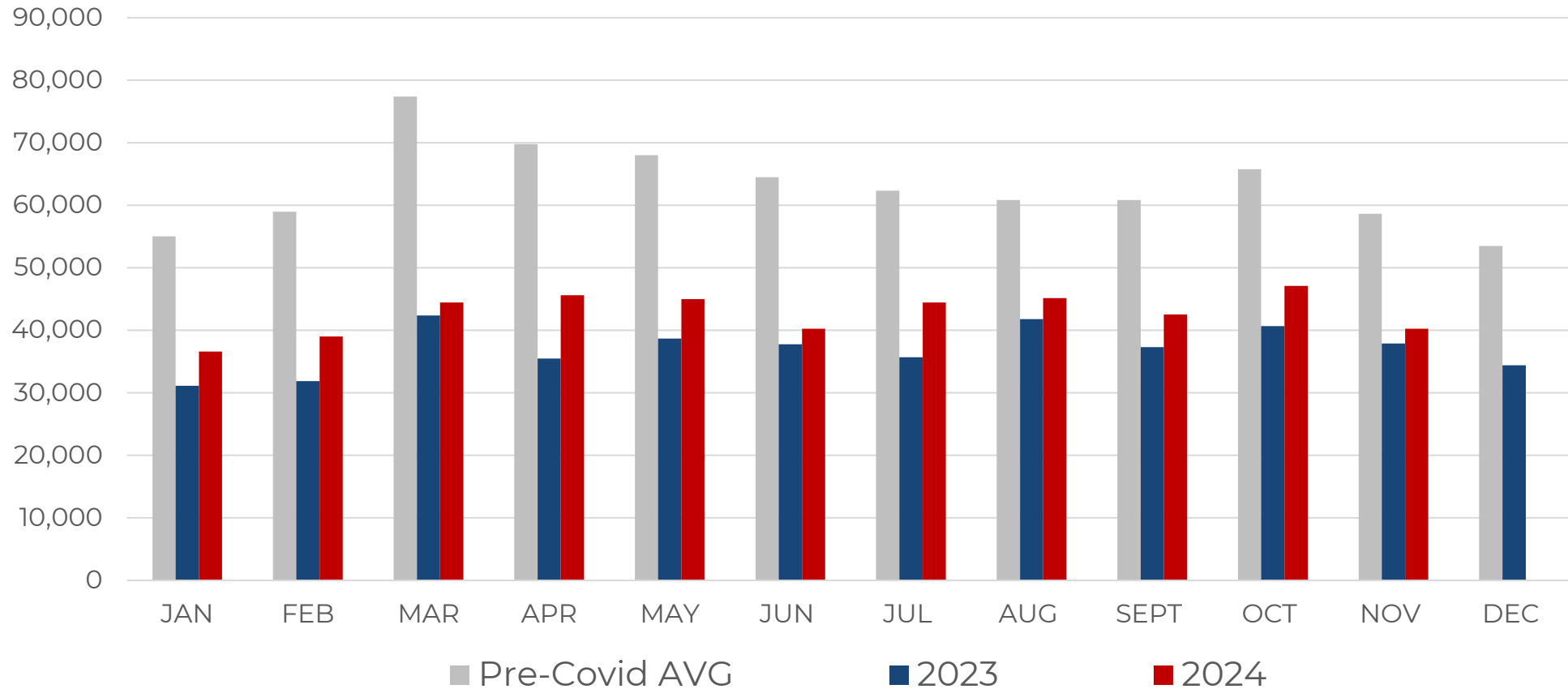


	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	470,613	59,898	14.58%
Chapter 7	283,225	42,218	17.52%
Chapter 11	7,776	1,814	30.43%
Chapter 11 Sub Chapter V	2,211	595	36.82%
Chapter 12	186	72	63.16%
Chapter 13	179,117	15,629	9.56%
Chapter 15	309	165	114.58%

2024 MONTHLY FILING TOTALS



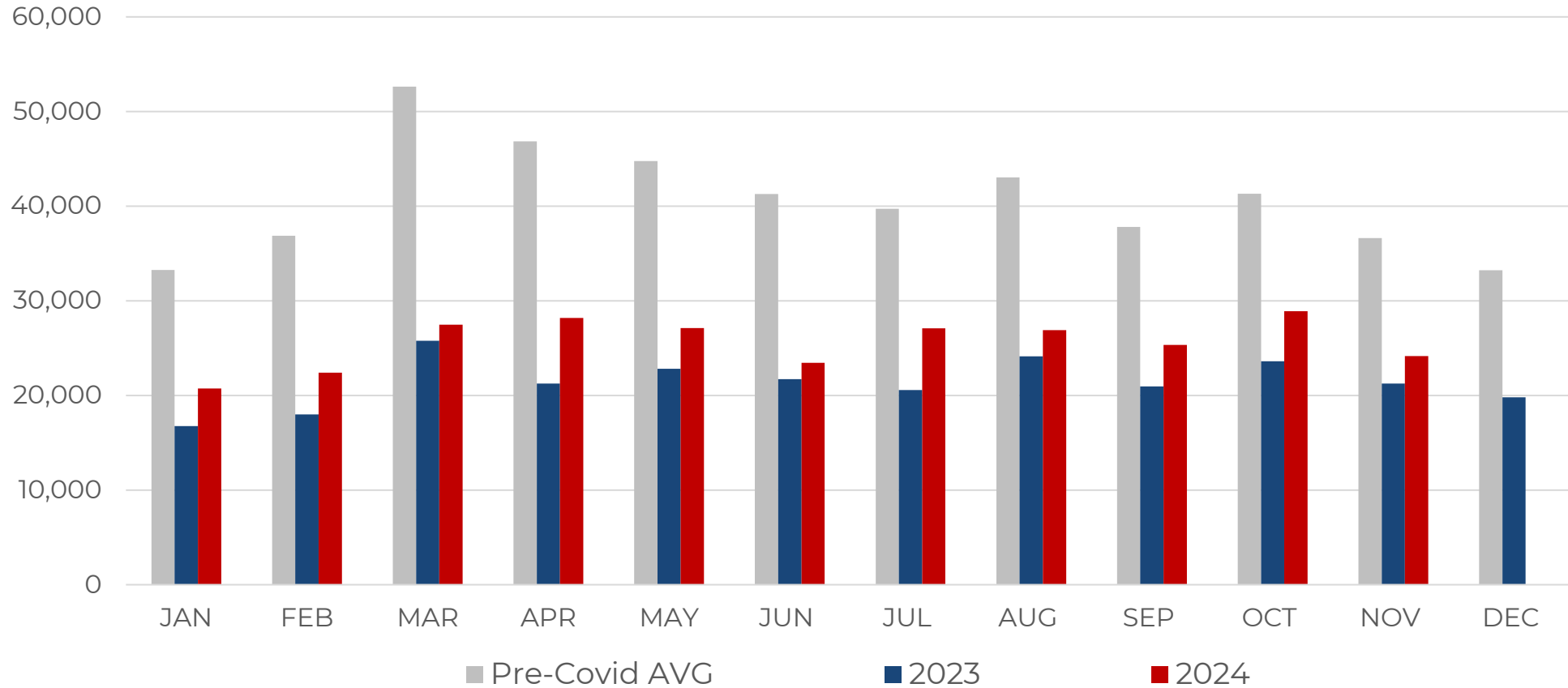
November total filings are **up 6.26%** compared to the same time period in 2023.
This total is **31.33% below** the pre-Covid average* for the month of November.



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

2024 MONTHLY CHAPTER 7 FILINGS

November Chapter 7s are **up 11.82%** compared to the same time period in 2023.
This total is **34.04% below** the Pre-Covid average* for the month of November.

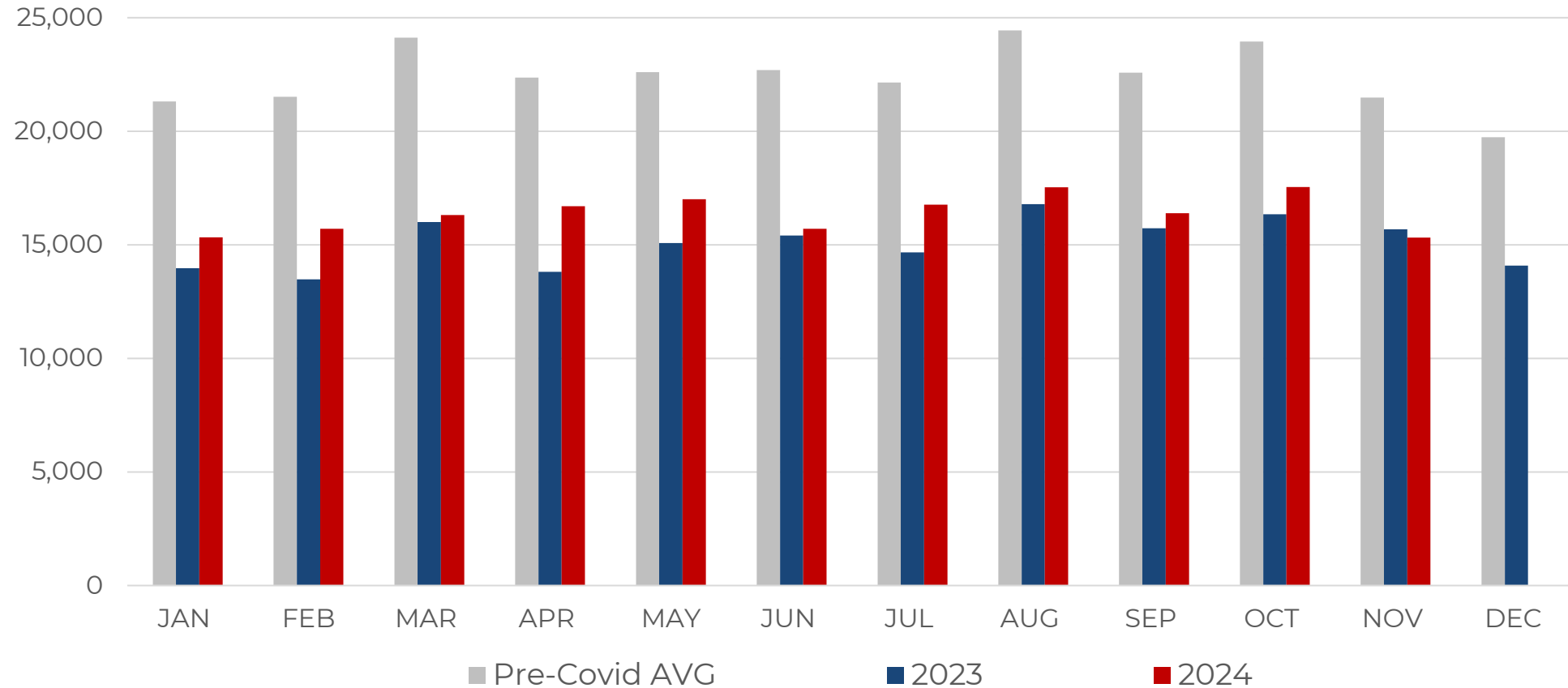


*Pre-Covid average consists of filings totals for 2016-2019

2024 MONTHLY CHAPTER 13 FILINGS



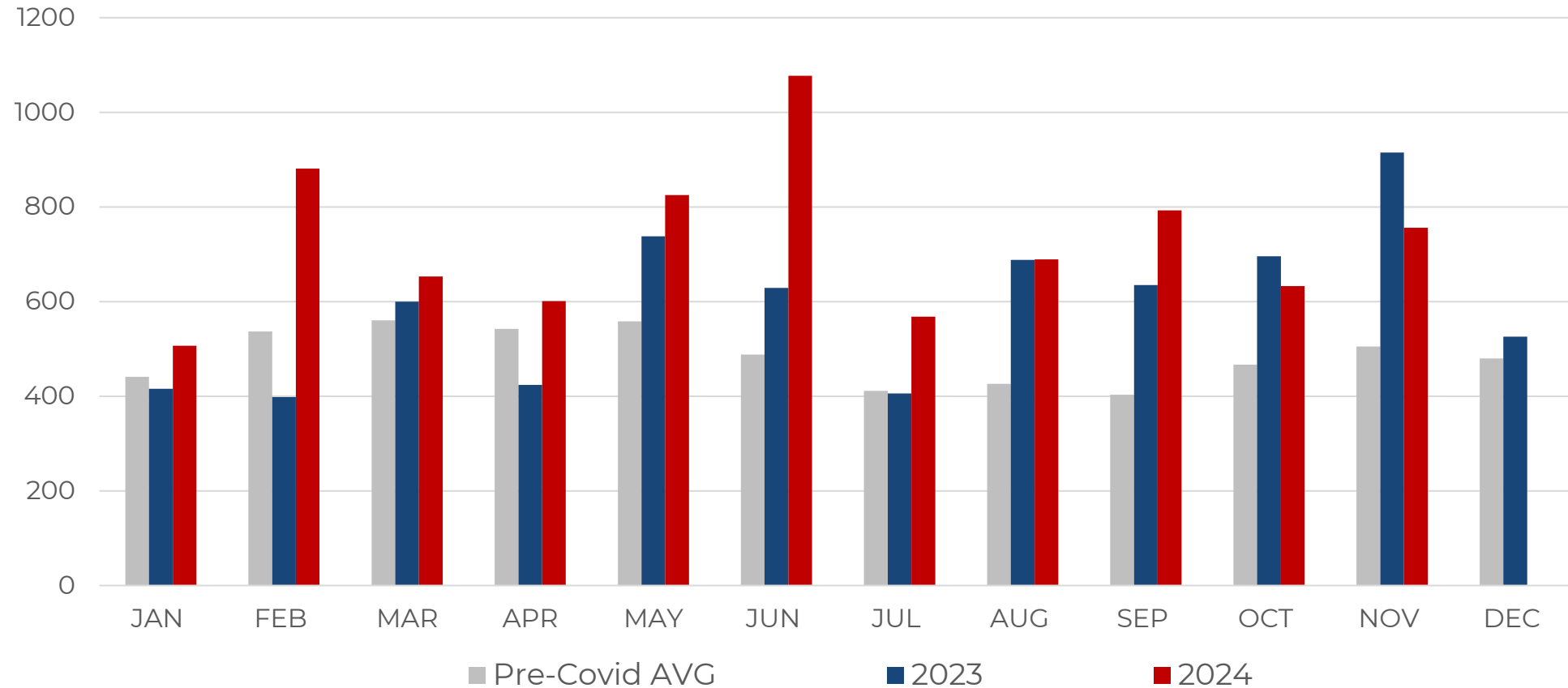
November Chapter 13s are **down 0.69%** compared to the same time period in 2023.
This total is **28.71% below** the pre-Covid average* for the month of November.



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

2024 MONTHLY CHAPTER 11 FILINGS

November Chapter 11s are **down 12.80%** compared to the same time period in 2023.
This total is **49.70% above** the pre-Covid average* for the month of November.

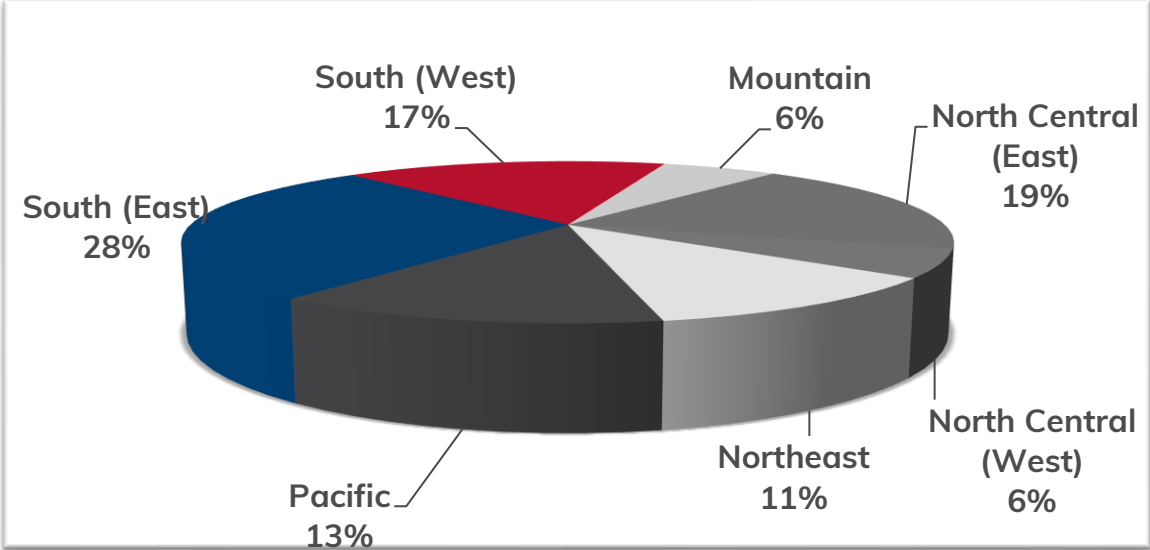
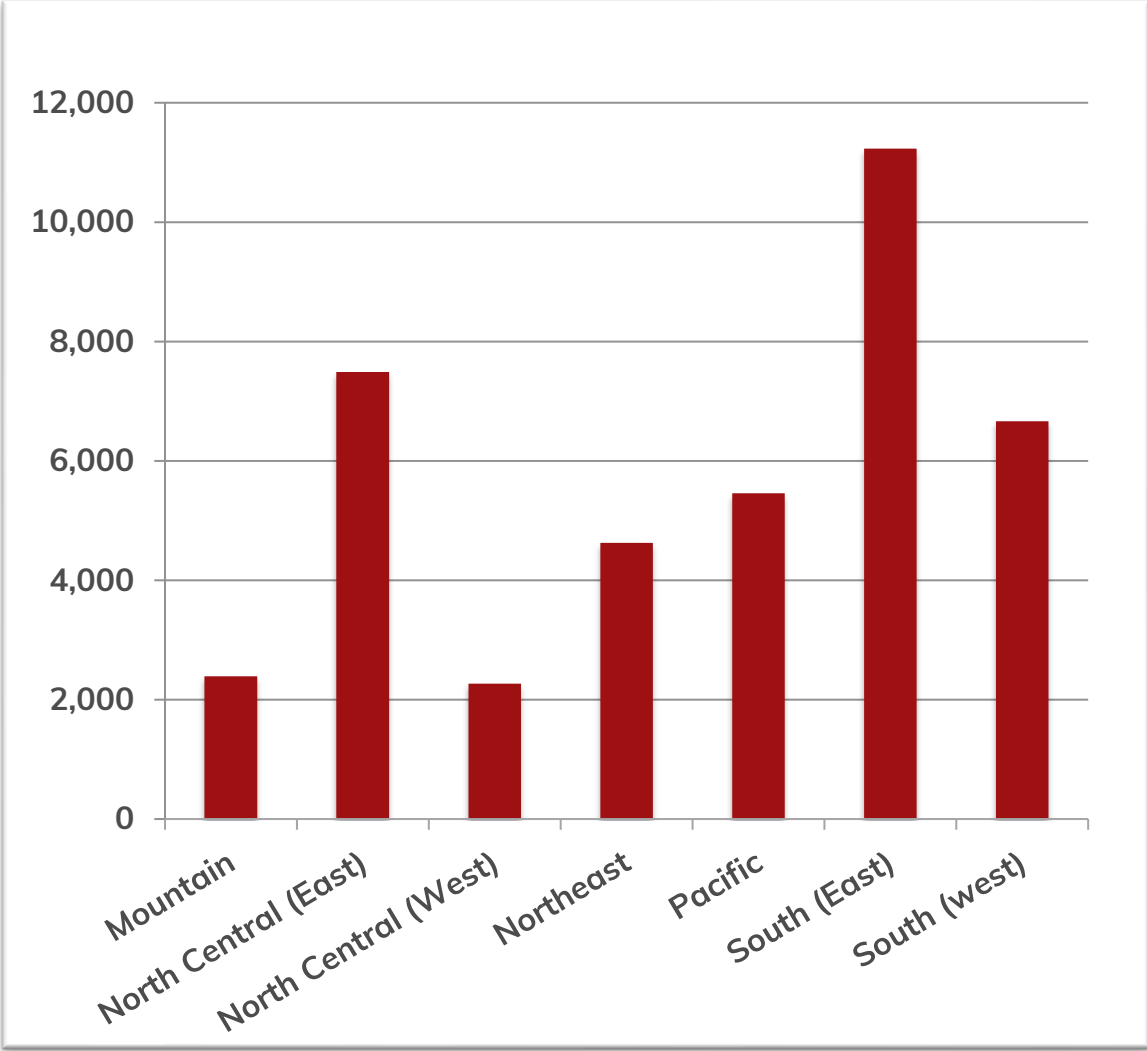


*Pre-Covid average consists of filings totals for 2016-2019

BANKRUPTCY FILINGS BY REGION



For Bankruptcies Filed Between 11/01/2024 and 11/30/2024



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 11/01/2024 and 11/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	6			4	10
MIDDLE DISTRICT OF ALABAMA	76	1		382	459
NORTHERN DISTRICT OF ALABAMA	279	2		469	750
SOUTHERN DISTRICT OF ALABAMA	67	1		227	295
EASTERN DISTRICT OF ARKANSAS	125	1		195	321
WESTERN DISTRICT OF ARKANSAS	79			109	188
DISTRICT OF ARIZONA	719	19		172	910
CENTRAL DISTRICT OF CALIFORNIA	1,598	30		322	1,950
EASTERN DISTRICT OF CALIFORNIA	633	8		178	819
NORTHERN DISTRICT OF CALIFORNIA	283	31		140	454
SOUTHERN DISTRICT OF CALIFORNIA	367	1		67	435
DISTRICT OF COLORADO	490	4		110	604
DISTRICT OF CONNECTICUT	208	2		35	245
DISTRICT OF WASHINGTON, D.C.	26	2		7	35
DISTRICT OF DELAWARE	69	99		42	210
MIDDLE DISTRICT OF FLORIDA	1,277	51		344	1,672
NORTHERN DISTRICT OF FLORIDA	131	5		37	173
SOUTHERN DISTRICT OF FLORIDA	590	35		476	1,101
MIDDLE DISTRICT OF GEORGIA	152	3	1	342	498
NORTHERN DISTRICT OF GEORGIA	746	29		694	1,469

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2024 and 11/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	49	1		187	237
DISTRICT OF GUAM	2			1	3
DISTRICT OF HAWAII	52	1		28	81
NORTHERN DISTRICT OF IOWA	100			12	112
SOUTHERN DISTRICT OF IOWA	113		1	29	143
DISTRICT OF IDAHO	148	1		11	160
CENTRAL DISTRICT OF ILLINOIS	134	1		54	189
NORTHERN DISTRICT OF ILLINOIS	910	8		735	1,653
SOUTHERN DISTRICT OF ILLINOIS	71	1	2	60	134
NORTHERN DISTRICT OF INDIANA	275			207	482
SOUTHERN DISTRICT OF INDIANA	404	4		333	741
DISTRICT OF KANSAS	155	5		128	288
EASTERN DISTRICT OF KENTUCKY	260			155	415
WESTERN DISTRICT OF KENTUCKY	185	1		249	435
EASTERN DISTRICT OF LOUISIANA	55			163	218
MIDDLE DISTRICT OF LOUISIANA	47			47	94
WESTERN DISTRICT OF LOUISIANA	79	3		341	423
DISTRICT OF MASSACHUSETTS	247	10		141	398
DISTRICT OF MARYLAND	523	7		335	865
DISTRICT OF MAINE	28	1	1	6	36

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2024 and 11/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	788	1		437	1,226
WESTERN DISTRICT OF MICHIGAN	175		2	74	251
DISTRICT OF MINNESOTA	539	1		169	709
EASTERN DISTRICT OF MISSOURI	259		1	196	456
WESTERN DISTRICT OF MISSOURI	134	1		141	276
NORTHERN DISTRICT OF MISSISSIPPI	125	1	1	228	355
SOUTHERN DISTRICT OF MISSISSIPPI	178			188	366
DISTRICT OF MONTANA	37	2	2	8	49
EASTERN DISTRICT OF NORTH CAROLINA	71	4		275	350
MIDDLE DISTRICT OF NORTH CAROLINA	71	1		94	166
WESTERN DISTRICT OF NORTH CAROLINA	71	5		103	179
DISTRICT OF NORTH DAKOTA	28			6	34
DISTRICT OF NEBRASKA	124	1		80	205
DISTRICT OF NEW HAMPSHIRE	43			20	63
DISTRICT OF NEW JERSEY	592	15		355	962
DISTRICT OF NEW MEXICO	77	2	1	18	98
DISTRICT OF NEVADA	515	5		87	607
EASTERN DISTRICT OF NEW YORK	530	36		279	845
NORTHERN DISTRICT OF NEW YORK	213	4		75	292
SOUTHERN DISTRICT OF NEW YORK	254	20		95	369

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2024 and 11/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	123	2		58	183
NORTHERN DISTRICT OF OHIO	872	1		261	1,134
SOUTHERN DISTRICT OF OHIO	612	6		271	889
EASTERN DISTRICT OF OKLAHOMA	58			11	69
NORTHERN DISTRICT OF OKLAHOMA	119			9	128
WESTERN DISTRICT OF OKLAHOMA	206	1		66	273
DISTRICT OF OREGON	369			83	452
EASTERN DISTRICT OF PENNSYLVANIA	152	4		191	347
MIDDLE DISTRICT OF PENNSYLVANIA	122	2		118	242
WESTERN DISTRICT OF PENNSYLVANIA	212	15		133	360
DISTRICT OF PUERTO RICO	167	3		302	472
DISTRICT OF RHODE ISLAND	43			16	59
DISTRICT OF SOUTH CAROLINA	126	1		227	354
DISTRICT OF SOUTH DAKOTA	33			10	43
EASTERN DISTRICT OF TENNESSEE	292	4		249	545
MIDDLE DISTRICT OF TENNESSEE	202	3		195	400
WESTERN DISTRICT OF TENNESSEE	178	4		457	639
EASTERN DISTRICT OF TEXAS	255	2		180	437
NORTHERN DISTRICT OF TEXAS	506	99		382	988
SOUTHERN DISTRICT OF TEXAS	332	97		259	688

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 11/01/2024 and 11/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	367	17		226	610
DISTRICT OF UTAH	344	1		190	535
EASTERN DISTRICT OF VIRGINIA	477	8		384	869
WESTERN DISTRICT OF VIRGINIA	143	2		87	232
DISTRICT OF THE VIRGIN ISLANDS				1	1
DISTRICT OF VERMONT	12			3	15
EASTERN DISTRICT OF WASHINGTON	123	2		26	151
WESTERN DISTRICT OF WASHINGTON	399	9	1	87	496
EASTERN DISTRICT OF WISCONSIN	364	1		208	573
WESTERN DISTRICT OF WISCONSIN	154	1		60	215
NORTHERN DISTRICT OF WEST VIRGINIA	35	1		15	51
SOUTHERN DISTRICT OF WEST VIRGINIA	57	1		15	73
DISTRICT OF WYOMING	27	1		8	36

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