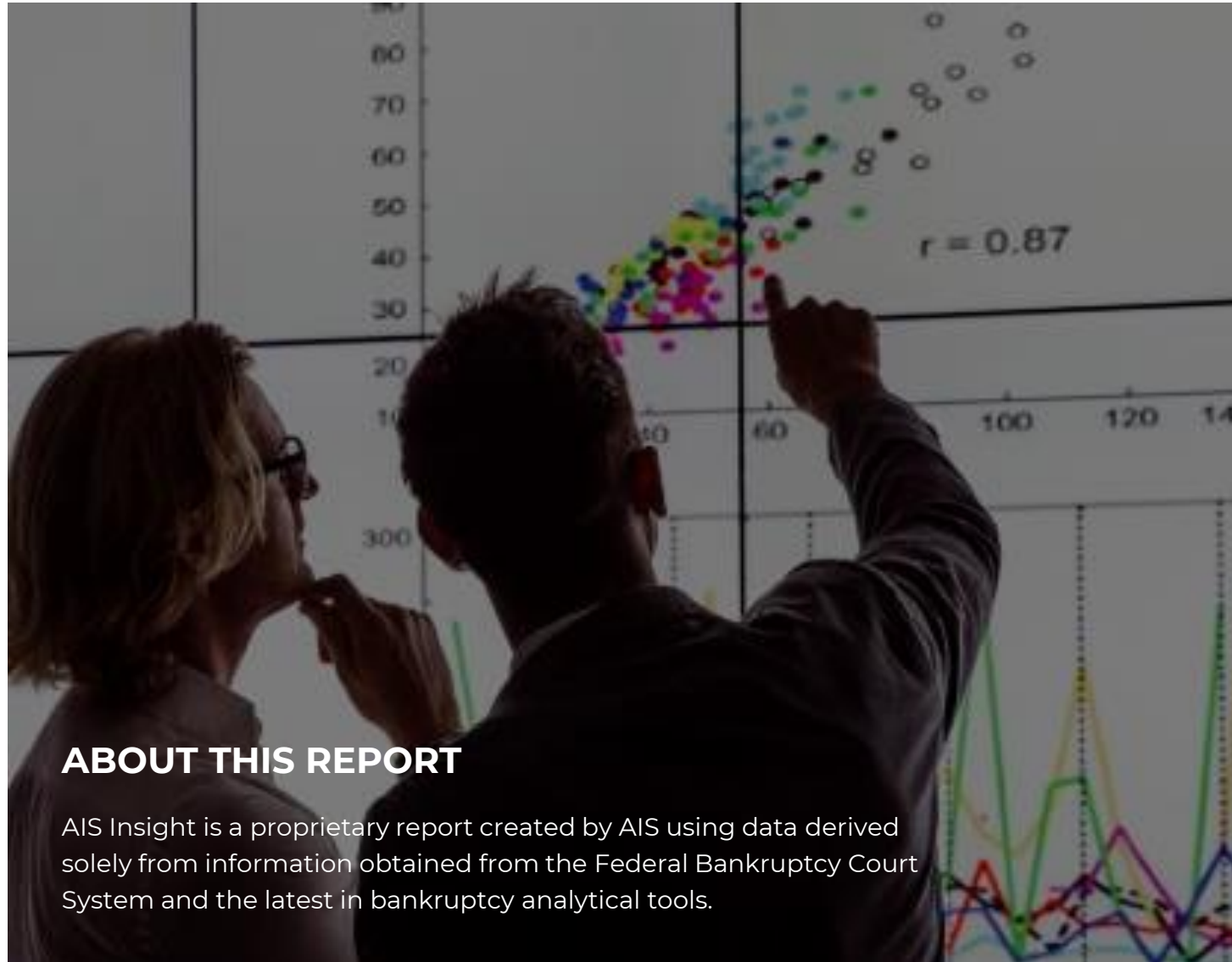


# Bankruptcy Insights Report

## 2024 | 10<sup>th</sup> Issue | September 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.

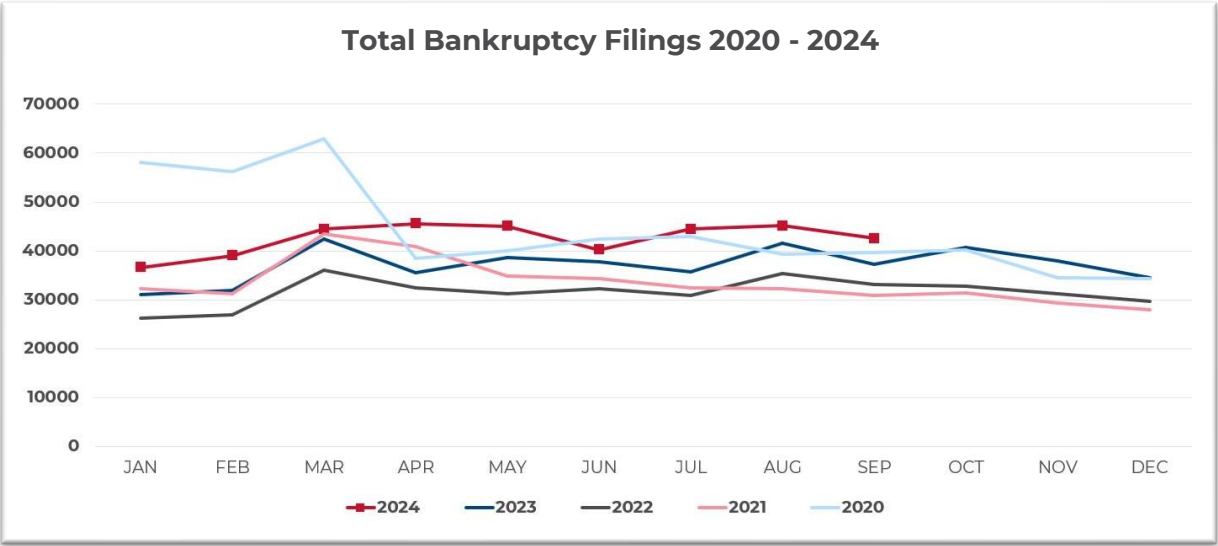
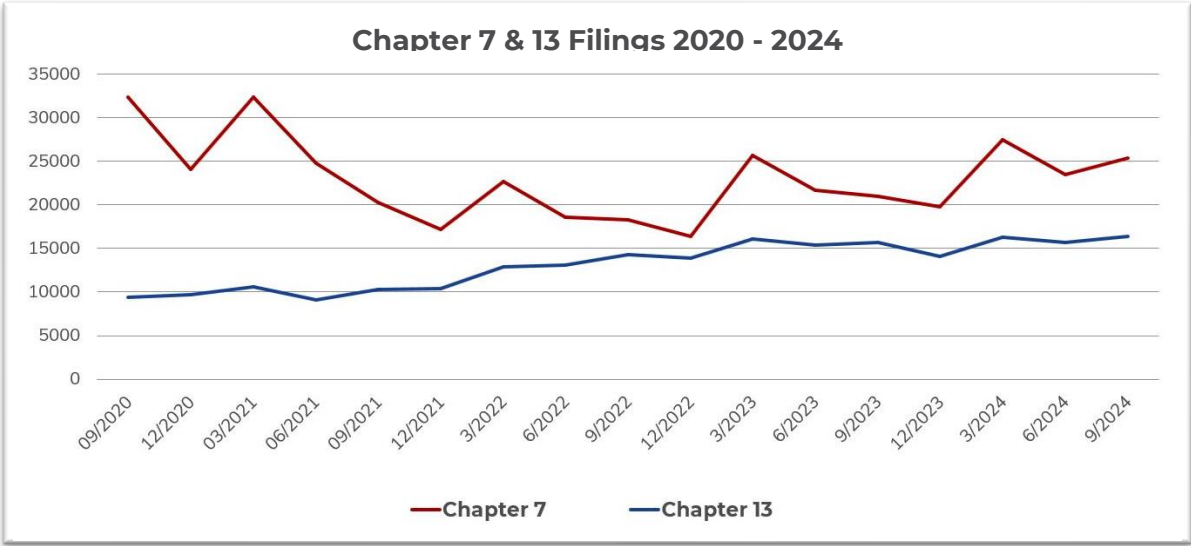
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

# BANKRUPTCY STATISTICS SNAPSHOT

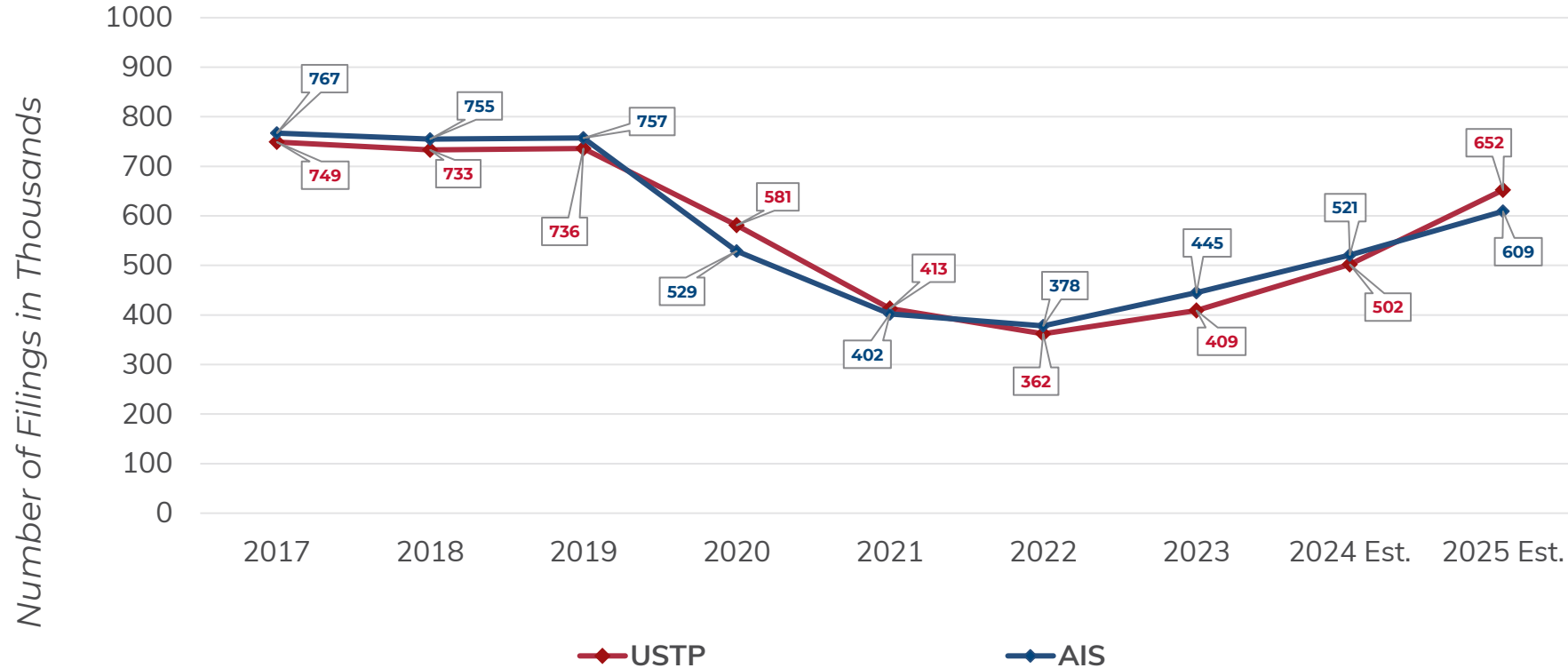


For Bankruptcies Filed Between 09/01/2024 and 09/30/2024

<b>Total Bankruptcies Filed</b>	42,540	<b>Total Bankruptcies Filed last 12 months</b>	496,264
<b>Chapter 13</b>	16,390	<b>Total Bankruptcies Filed Prev. Month</b>	45,169
<b>Chapter 7</b>	25,339	<b>Total Bankruptcies Filed Prev. Year (same month)</b>	37,354
<b>Chapter 11</b>	793	<b>Increased Bankruptcies from Prev. Month Total</b>	-2,629 (-5.82%)
<b>Chapter 11, Subchapter V</b>	163	<b>Increased Bankruptcies from Prev. Year Total (same month)</b>	5,186 (13.88%)



**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.

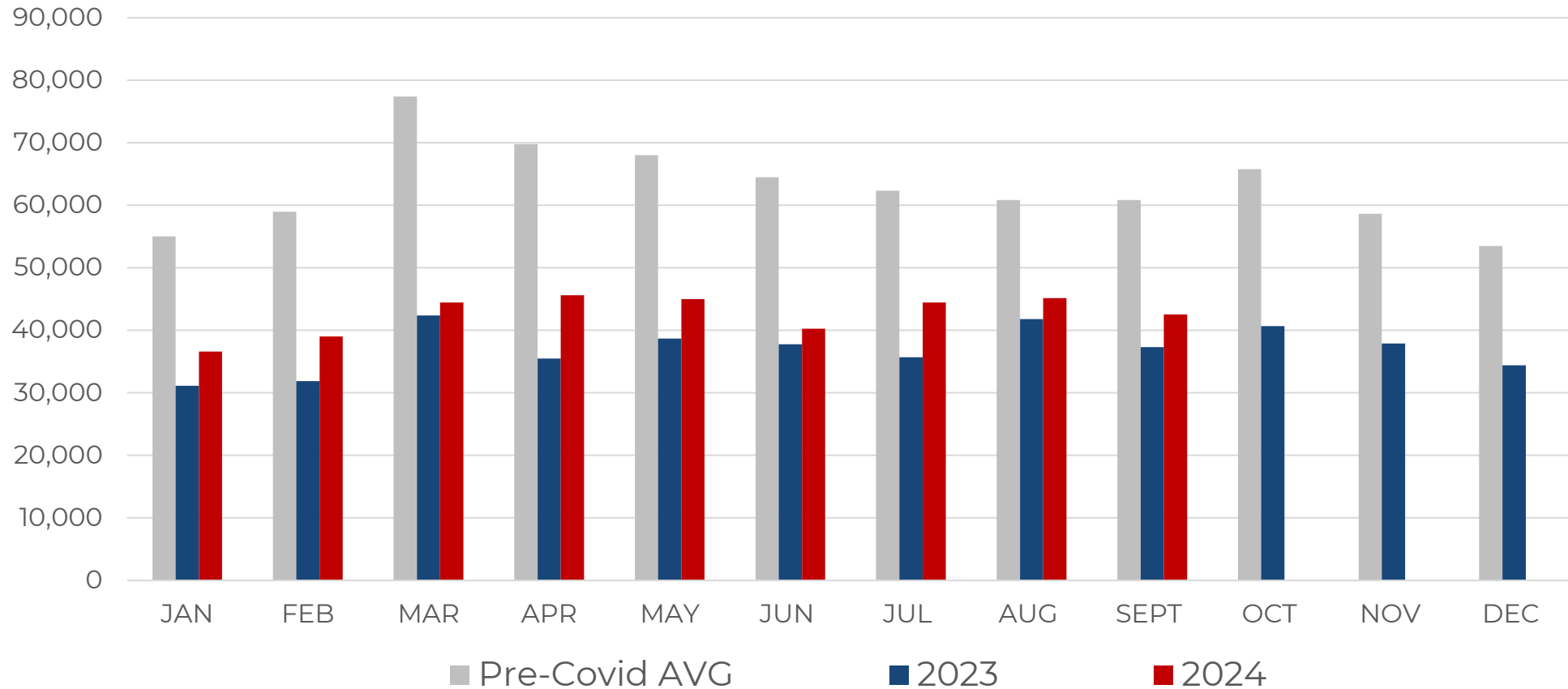
# YEAR-TO-DATE BANKRUPTCY SUMMARY



 AIS	YTD Filing Totals 2024	YTD Change From 2023	YTD % Change From 2023
All Bankruptcies	383,199	51,067	15.38%
Chapter 7	229,642	34,559	17.72%
Chapter 11	6,451	2,002	45.00%
Chapter 11 Sub Chapter V	1,850	557	43.08%
Chapter 12	156	59	60.82%
Chapter 13	146,709	14,329	10.82%
Chapter 15	241	118	95.93%

# 2024 MONTHLY FILING TOTALS

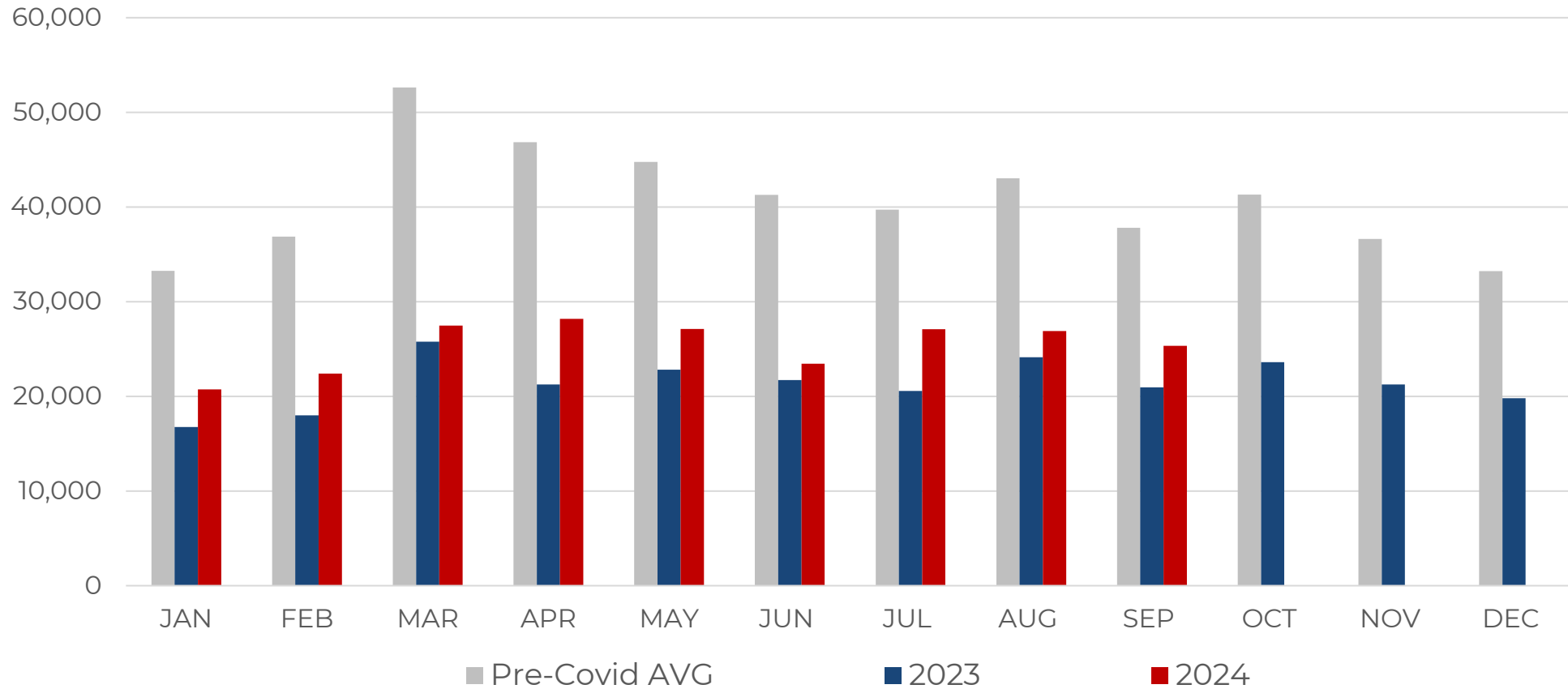
September total filings are **up 13.88%** compared to the same time period in 2023.  
This total is **30.08% below** the pre-Covid average\* for the month of September.



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

# 2024 MONTHLY CHAPTER 7 FILINGS

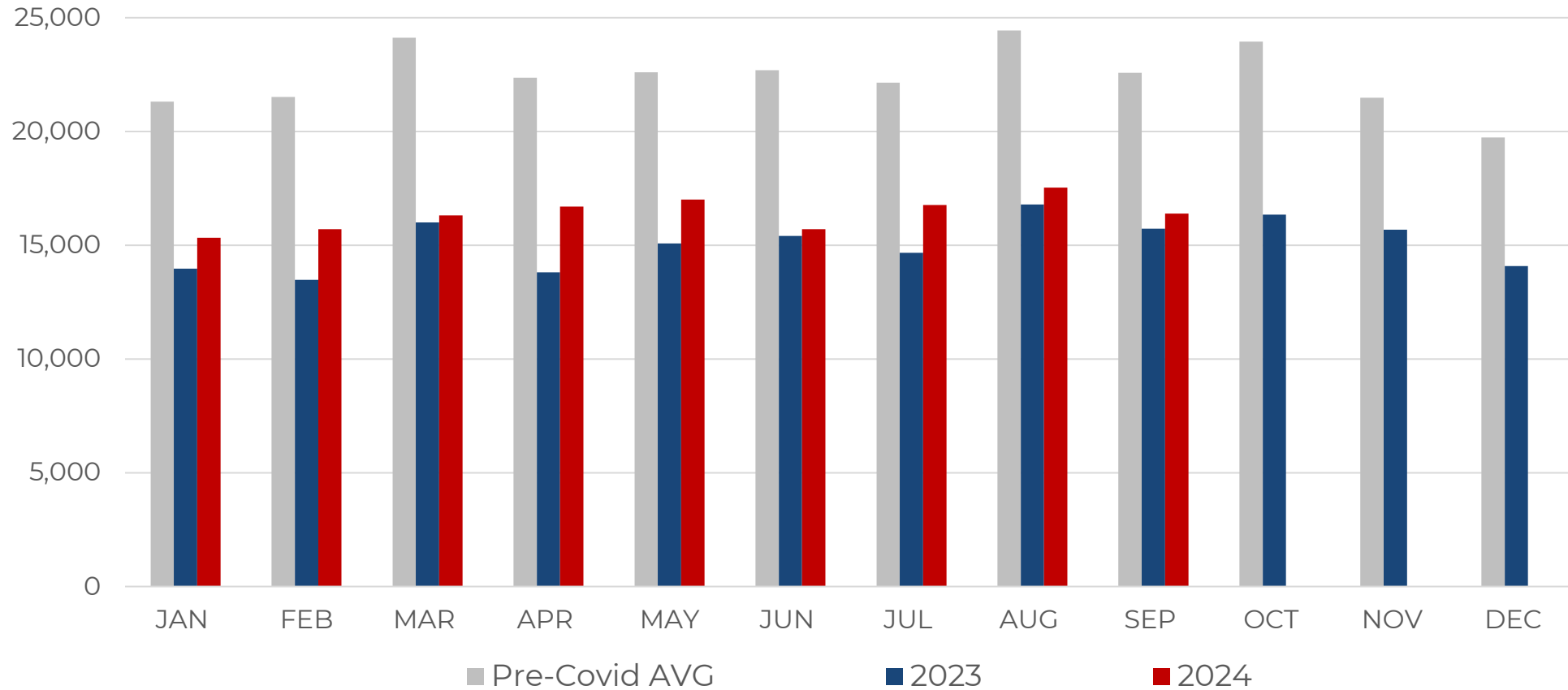
September Chapter 7s are **up 10.04%** compared to the same time period in 2023.  
This total is **19.11% below** the Pre-Covid average\* for the month of September.



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

# 2024 MONTHLY CHAPTER 13 FILINGS

September Chapter 13s are **up 5.77%** compared to the same time period in 2023.  
This total is **27.43% below** the pre-Covid average\* for the month of September.

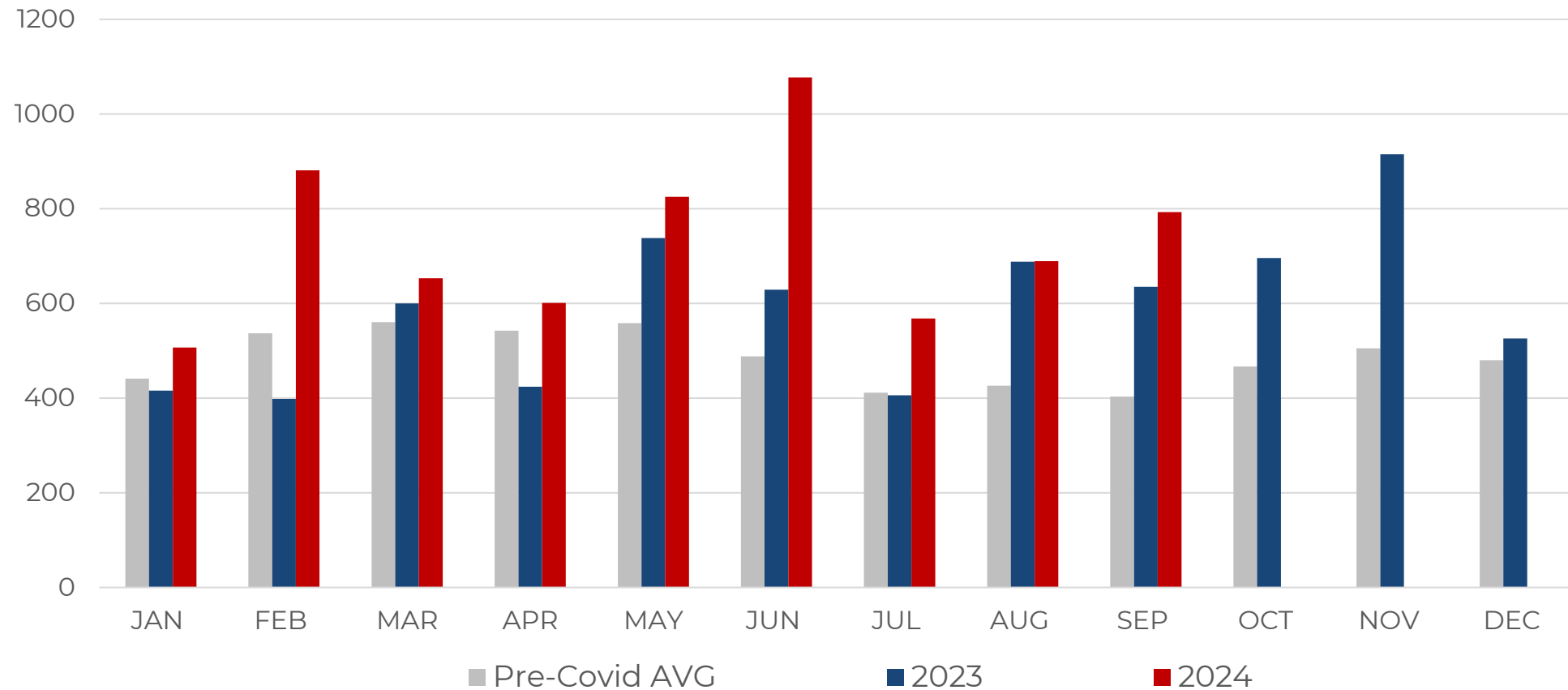


\*Pre-Covid average consists of filings totals for 2016-2019



# 2024 MONTHLY CHAPTER 11 FILINGS

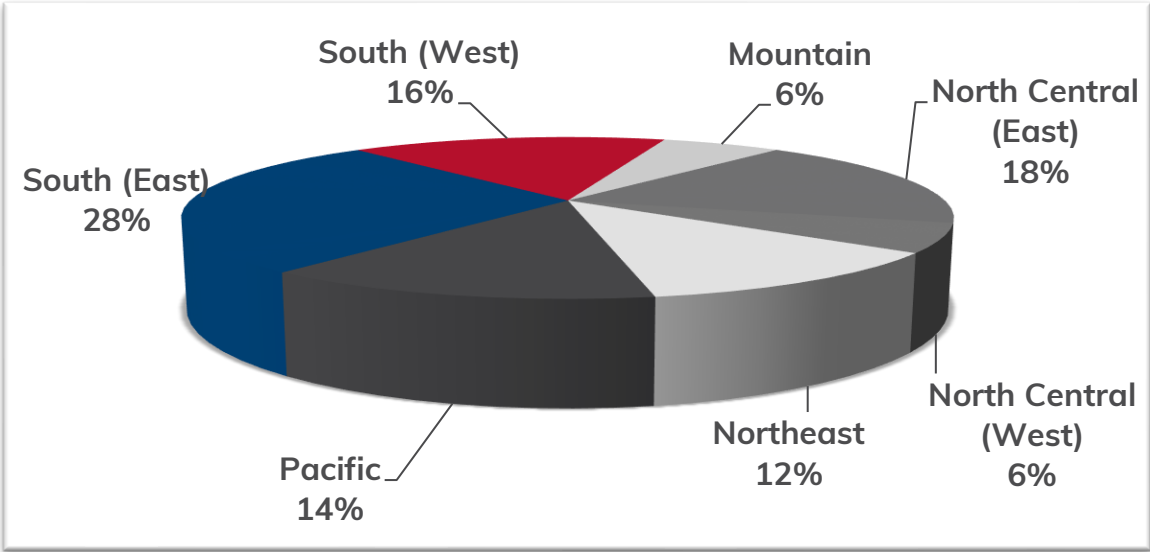
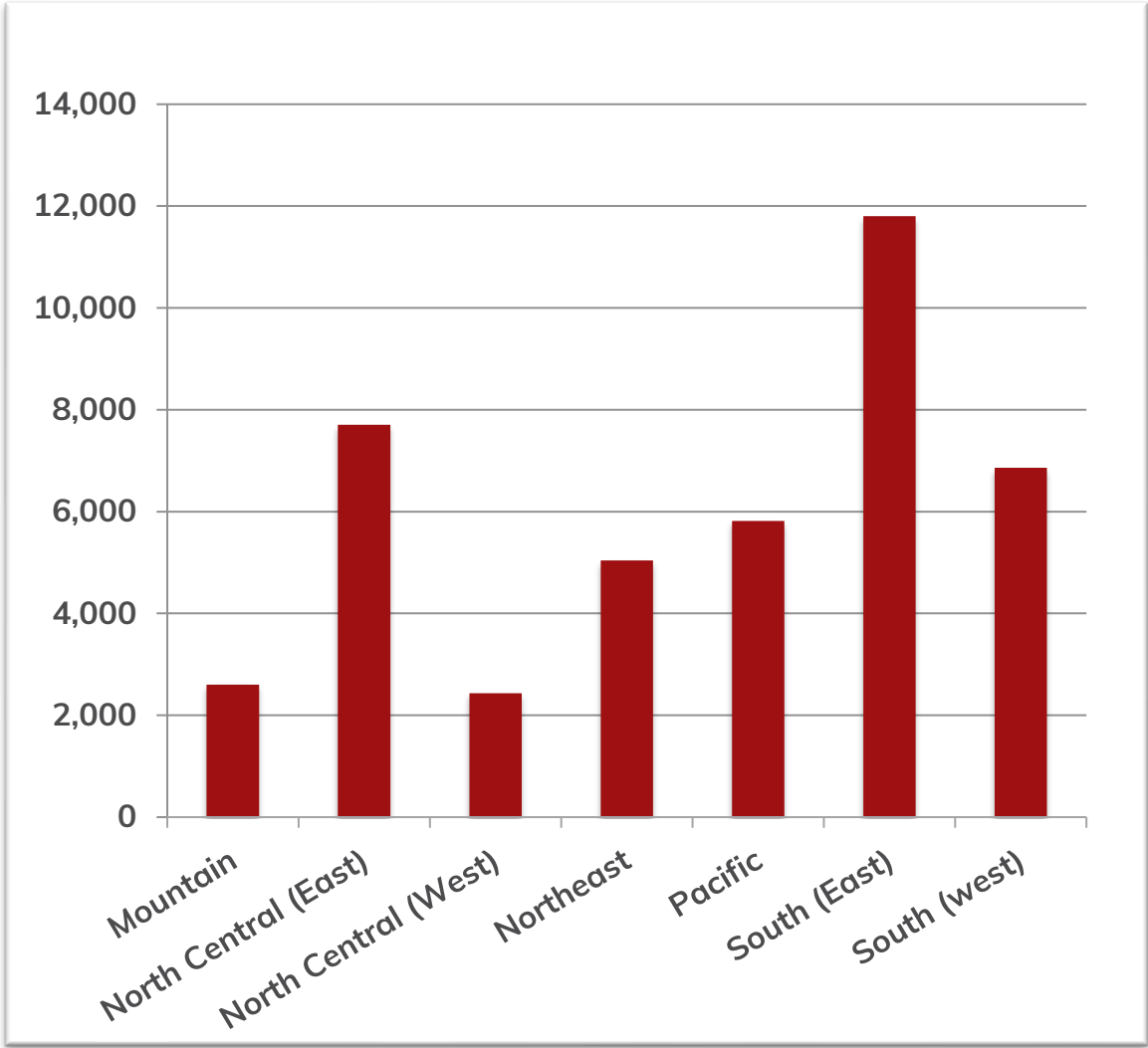
September Chapter 11s are **up 40.85%** compared to the same time period in 2023.  
This total is **96.77% above** the pre-Covid average\* for the month of September.



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

# BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 09/01/2024 and 09/30/2024



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 09/01/2024 and 09/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	11			6	17
MIDDLE DISTRICT OF ALABAMA	76		1	424	501
NORTHERN DISTRICT OF ALABAMA	321	6		476	803
SOUTHERN DISTRICT OF ALABAMA	67	2	1	211	281
EASTERN DISTRICT OF ARKANSAS	122	6		198	326
WESTERN DISTRICT OF ARKANSAS	67	3		107	177
DISTRICT OF ARIZONA	764	9	1	159	933
CENTRAL DISTRICT OF CALIFORNIA	1,845	24		313	2,182
EASTERN DISTRICT OF CALIFORNIA	649	7		149	805
NORTHERN DISTRICT OF CALIFORNIA	303	71		148	522
SOUTHERN DISTRICT OF CALIFORNIA	306	2		49	357
DISTRICT OF COLORADO	530	9		128	667
DISTRICT OF CONNECTICUT	229	2		38	269
DISTRICT OF WASHINGTON, D.C.	16	1		6	23
DISTRICT OF DELAWARE	78	192		53	323
MIDDLE DISTRICT OF FLORIDA	1,315	50	1	410	1,776
NORTHERN DISTRICT OF FLORIDA	122	3		36	161
SOUTHERN DISTRICT OF FLORIDA	644	18		520	1,182
MIDDLE DISTRICT OF GEORGIA	154	2	2	310	468
NORTHERN DISTRICT OF GEORGIA	791	36		763	1,590

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2024 and 09/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	41	1	1	235	278
DISTRICT OF GUAM	1	1		1	3
DISTRICT OF HAWAII	54			33	87
NORTHERN DISTRICT OF IOWA	94		1	10	105
SOUTHERN DISTRICT OF IOWA	118			30	148
DISTRICT OF IDAHO	135			24	159
CENTRAL DISTRICT OF ILLINOIS	165	1		62	228
NORTHERN DISTRICT OF ILLINOIS	932	18		776	1,726
SOUTHERN DISTRICT OF ILLINOIS	85			77	162
NORTHERN DISTRICT OF INDIANA	254	1		245	500
SOUTHERN DISTRICT OF INDIANA	418	1		354	773
DISTRICT OF KANSAS	197			157	354
EASTERN DISTRICT OF KENTUCKY	284			173	457
WESTERN DISTRICT OF KENTUCKY	223	2		229	454
EASTERN DISTRICT OF LOUISIANA	39	4		133	176
MIDDLE DISTRICT OF LOUISIANA	43			63	106
WESTERN DISTRICT OF LOUISIANA	75	6		393	474
DISTRICT OF MASSACHUSETTS	239	3		120	362
DISTRICT OF MARYLAND	551	4	1	315	871
DISTRICT OF MAINE	34	2		7	43

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2024 and 09/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	850	1		411	1,262
WESTERN DISTRICT OF MICHIGAN	198	2	2	95	297
DISTRICT OF MINNESOTA	539	2		186	727
EASTERN DISTRICT OF MISSOURI	271	2		184	457
WESTERN DISTRICT OF MISSOURI	138	2		194	334
NORTHERN DISTRICT OF MISSISSIPPI	105	1		273	379
SOUTHERN DISTRICT OF MISSISSIPPI	198	3		198	399
DISTRICT OF MONTANA	69	1		9	79
EASTERN DISTRICT OF NORTH CAROLINA	89	4		314	407
MIDDLE DISTRICT OF NORTH CAROLINA	73	3		69	145
WESTERN DISTRICT OF NORTH CAROLINA	87	3		97	187
DISTRICT OF NORTH DAKOTA	40	1		6	47
DISTRICT OF NEBRASKA	143			64	208
DISTRICT OF NEW HAMPSHIRE	46			16	62
DISTRICT OF NEW JERSEY	594	19		396	1,009
DISTRICT OF NEW MEXICO	111			14	125
DISTRICT OF NEVADA	535	1		102	638
EASTERN DISTRICT OF NEW YORK	503	46		314	863
NORTHERN DISTRICT OF NEW YORK	211	3	3	57	274
SOUTHERN DISTRICT OF NEW YORK	260	16		100	376

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2024 and 09/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	127	2		117	246
NORTHERN DISTRICT OF OHIO	825	3		214	1,042
SOUTHERN DISTRICT OF OHIO	610	2		304	916
EASTERN DISTRICT OF OKLAHOMA	100			14	114
NORTHERN DISTRICT OF OKLAHOMA	143	1		17	161
WESTERN DISTRICT OF OKLAHOMA	246			74	320
DISTRICT OF OREGON	356	2		118	476
EASTERN DISTRICT OF PENNSYLVANIA	182	14		248	444
MIDDLE DISTRICT OF PENNSYLVANIA	148	12		157	317
WESTERN DISTRICT OF PENNSYLVANIA	195	5		138	338
DISTRICT OF PUERTO RICO	179	5		305	489
DISTRICT OF RHODE ISLAND	50			42	92
DISTRICT OF SOUTH CAROLINA	88	4		267	359
DISTRICT OF SOUTH DAKOTA	43	1		11	55
EASTERN DISTRICT OF TENNESSEE	298	2		254	554
MIDDLE DISTRICT OF TENNESSEE	196	7		190	393
WESTERN DISTRICT OF TENNESSEE	160	1		556	717
EASTERN DISTRICT OF TEXAS	235	1		183	419
NORTHERN DISTRICT OF TEXAS	499	23		363	885
SOUTHERN DISTRICT OF TEXAS	371	78		264	713

# BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 09/01/2024 and 09/30/2024

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	401	4		222	627
DISTRICT OF UTAH	371	2		227	600
EASTERN DISTRICT OF VIRGINIA	514	7		372	893
WESTERN DISTRICT OF VIRGINIA	157	1		123	281
DISTRICT OF THE VIRGIN ISLANDS					
DISTRICT OF VERMONT	20	1		5	26
EASTERN DISTRICT OF WASHINGTON	138	5		30	173
WESTERN DISTRICT OF WASHINGTON	429	5		124	558
EASTERN DISTRICT OF WISCONSIN	342	1		231	574
WESTERN DISTRICT OF WISCONSIN	144			79	223
NORTHERN DISTRICT OF WEST VIRGINIA	39			8	47
SOUTHERN DISTRICT OF WEST VIRGINIA	56	1		11	68
DISTRICT OF WYOMING	27	2		9	38

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