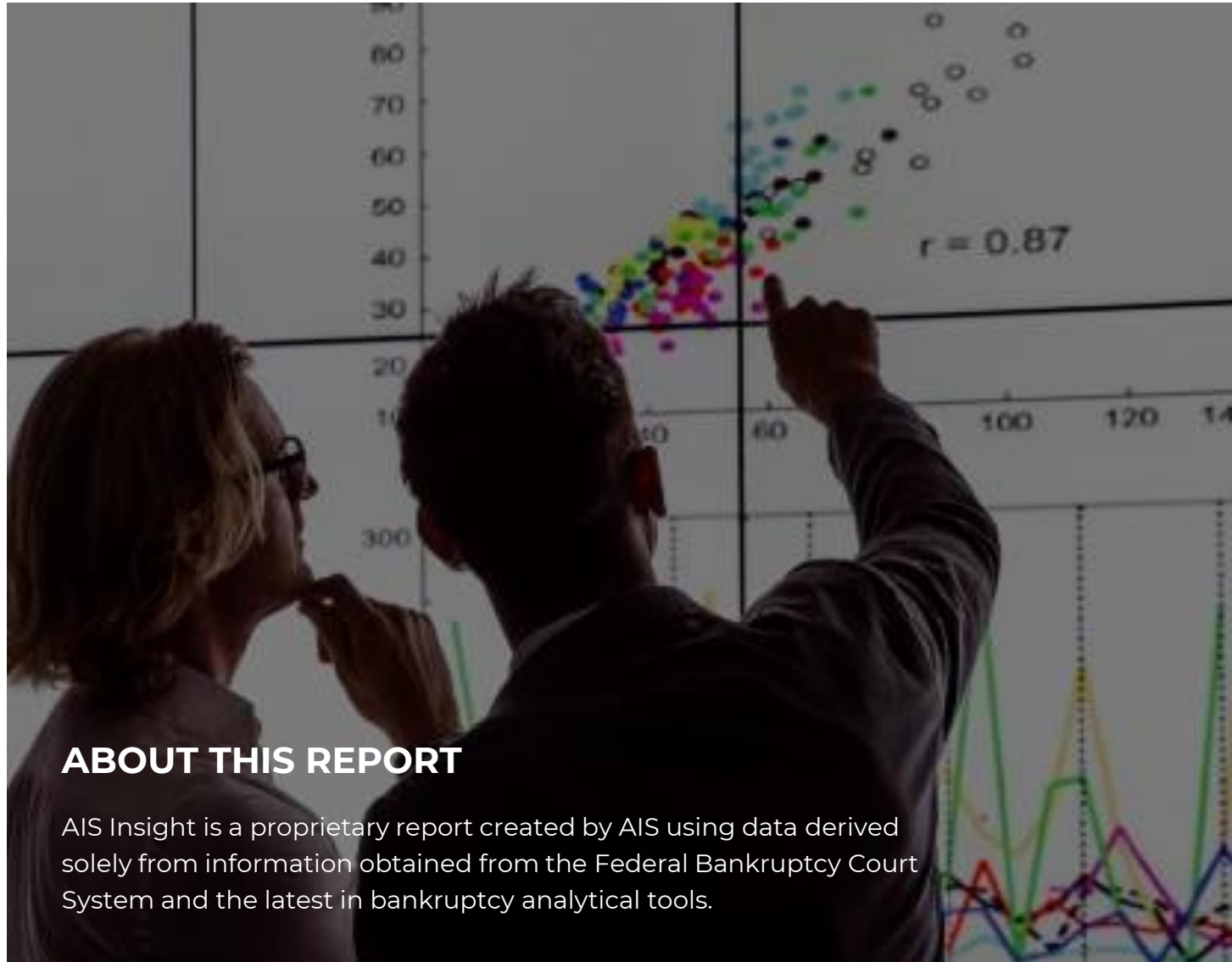


Bankruptcy Insights Report

2023 | 11th Issue | October 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.

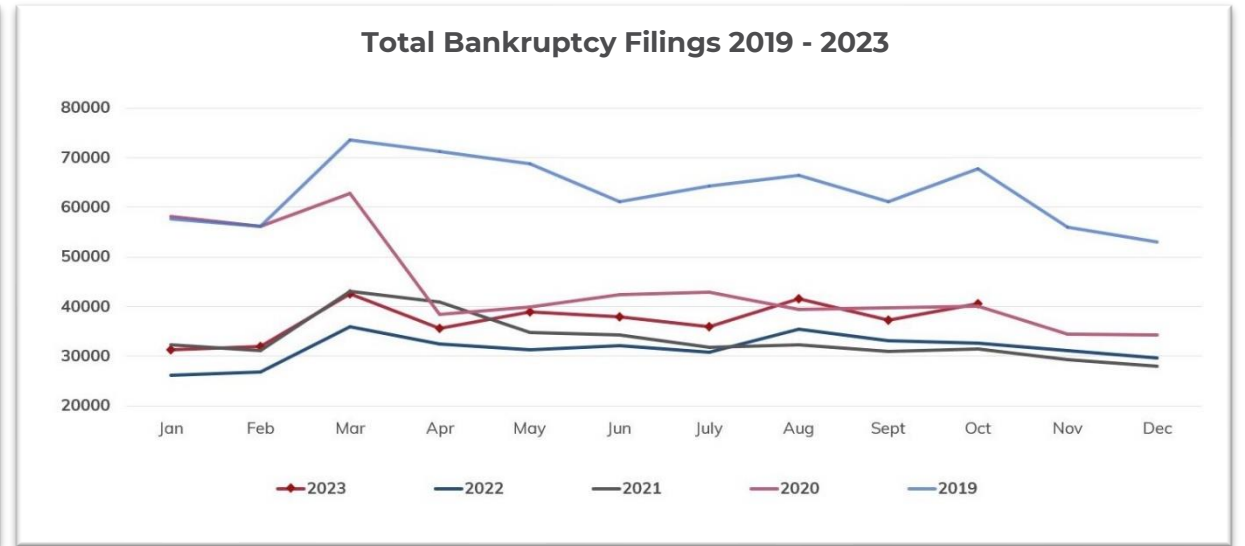
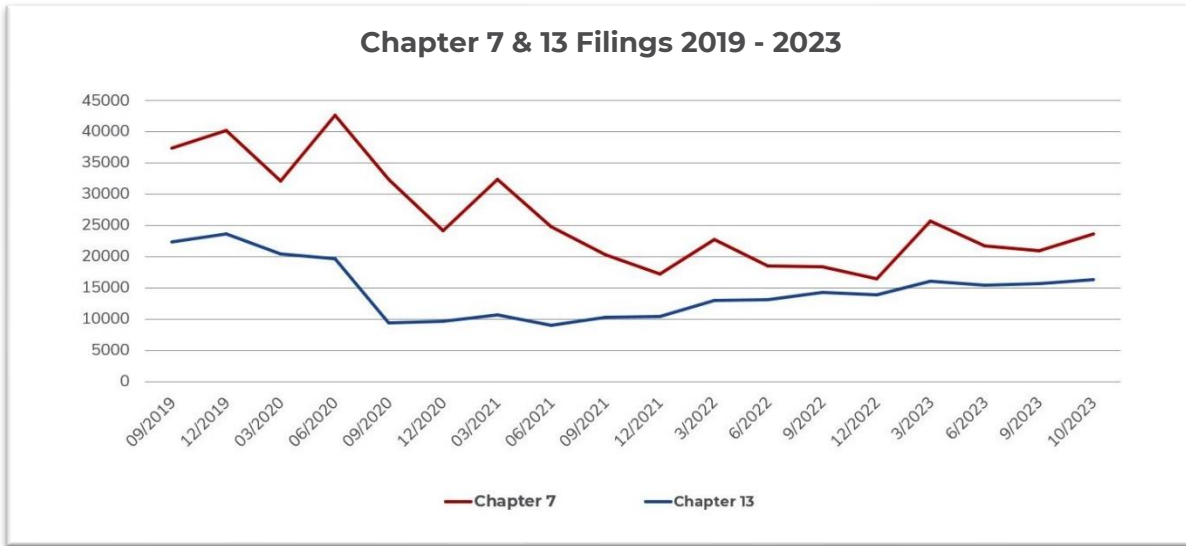
Furthermore, the Data One system has been tested and successfully implemented at some of the largest financial institutions in the country. >>[LEARN MORE](#)

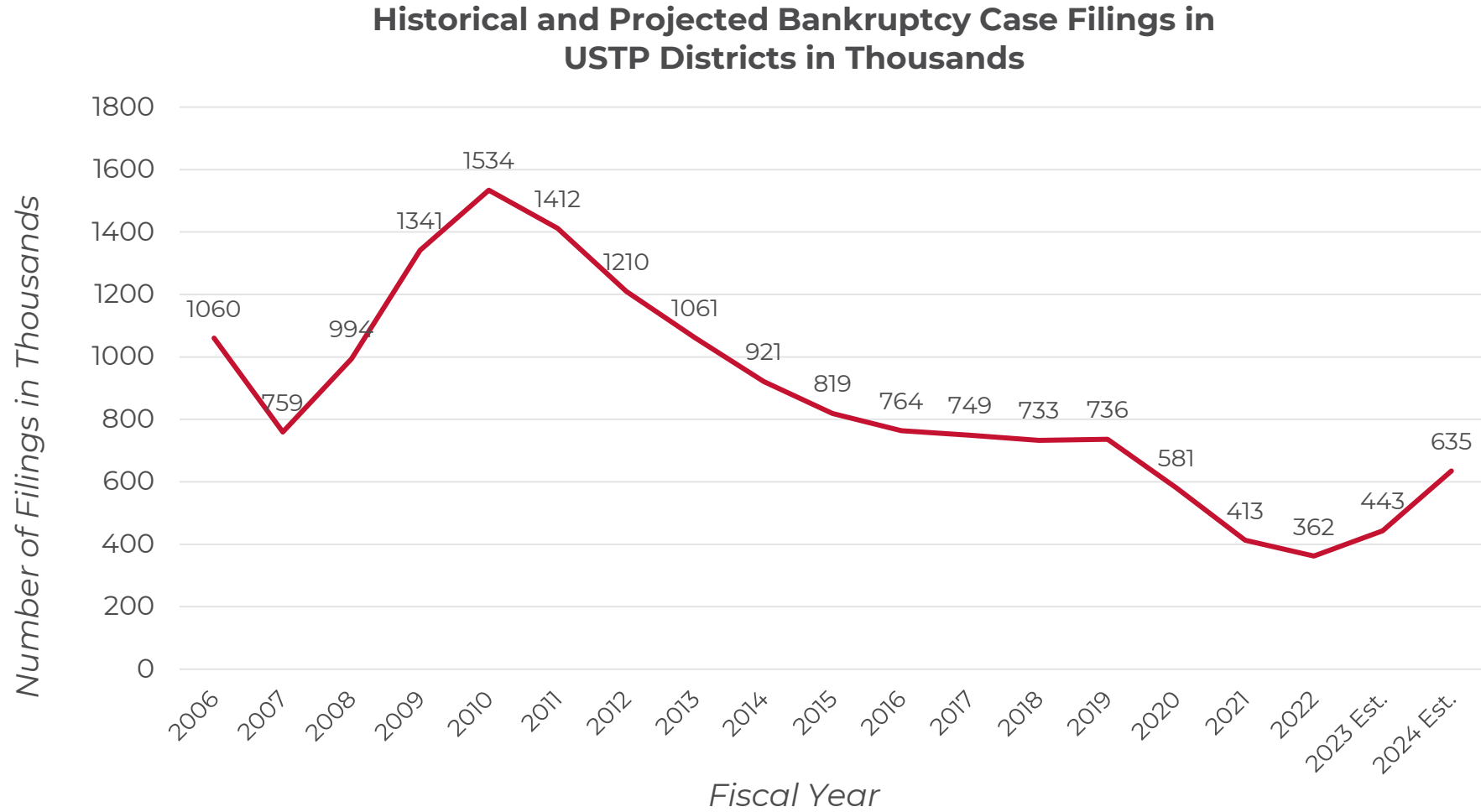
BANKRUPTCY STATISTICS SNAPSHOT



For Bankruptcies Filed Between 10/01/2023 and 10/31/2023

Total Bankruptcies Filed	40,661	Total Bankruptcies Filed last 12 months	433,606
Chapter 13	16,350	Total Bankruptcies Filed Prev. Month	37,349
Chapter 7	23,597	Total Bankruptcies Filed Prev. Year (same month)	32,712
Chapter 11	696	Increased Bankruptcies from Prev. Month Total	3,312 (8.87%)
Chapter 11, Subchapter V	188	Increased Bankruptcies from Prev. Year Total (same month)	7,949 (24.30%)



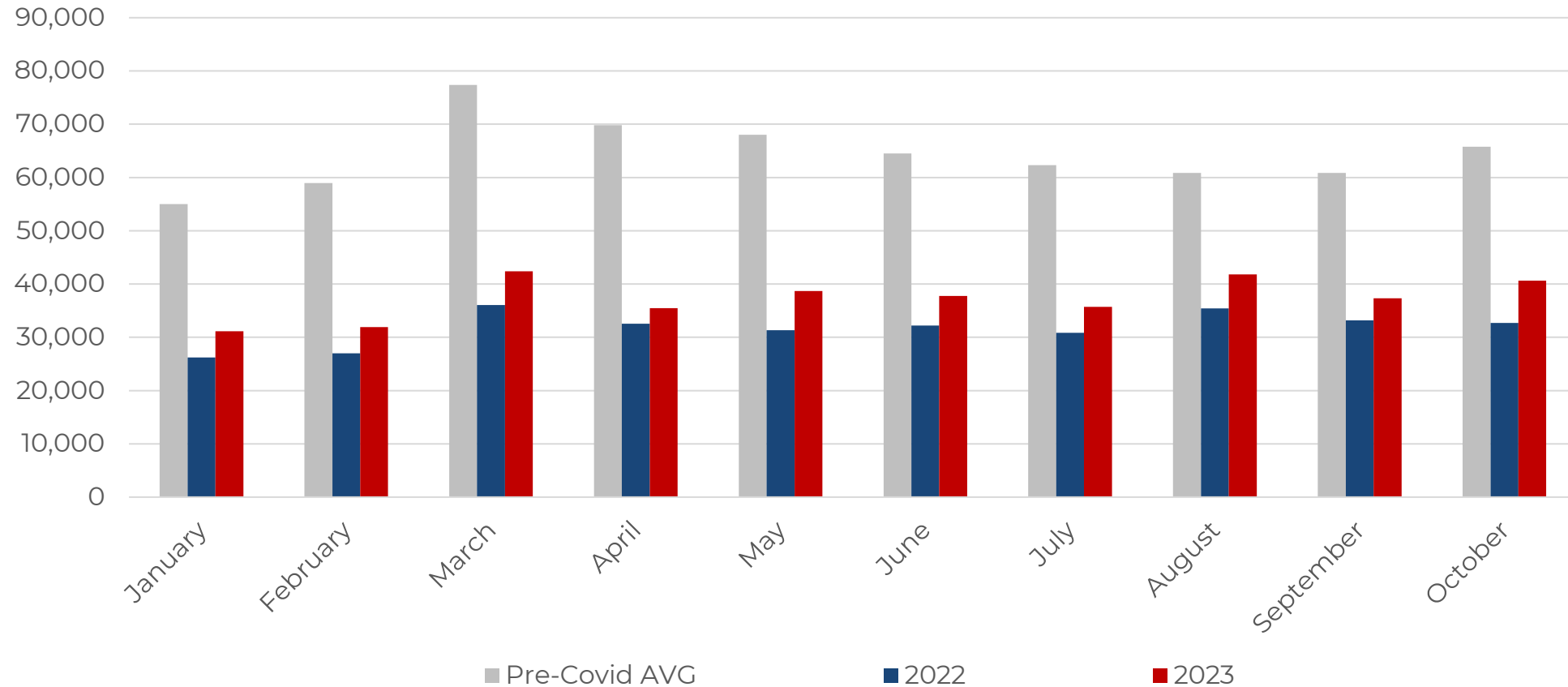


SOURCE: U.S. Department of Justice - United States Trustee Program, FY 2024 Performance Budget, Congressional Submission, March 2023, p. 18.

2023 MONTHLY FILING TOTALS

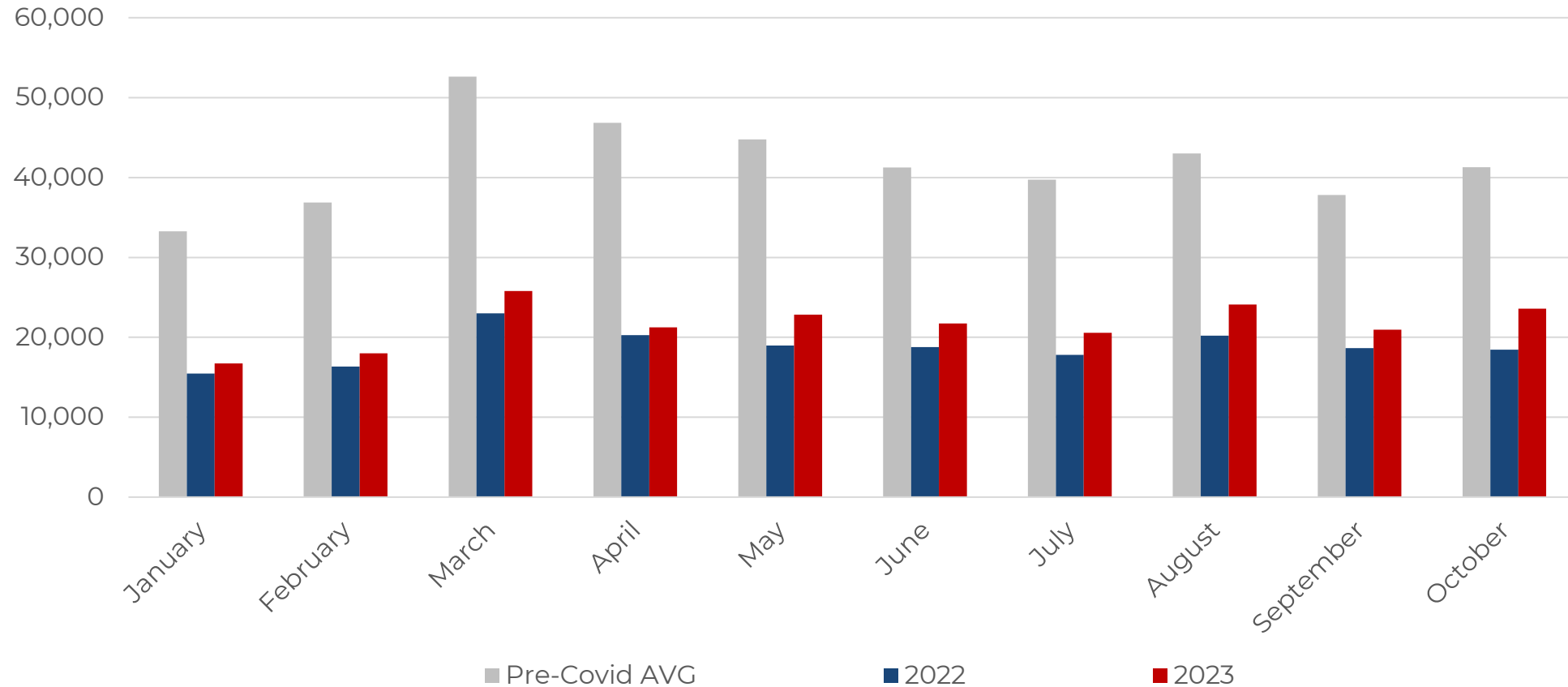


2023 YTD total filings are **up 17.40%** compared to the same time period in 2022. However, they remain **42.70% below** the pre-Covid average* for January – October.



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

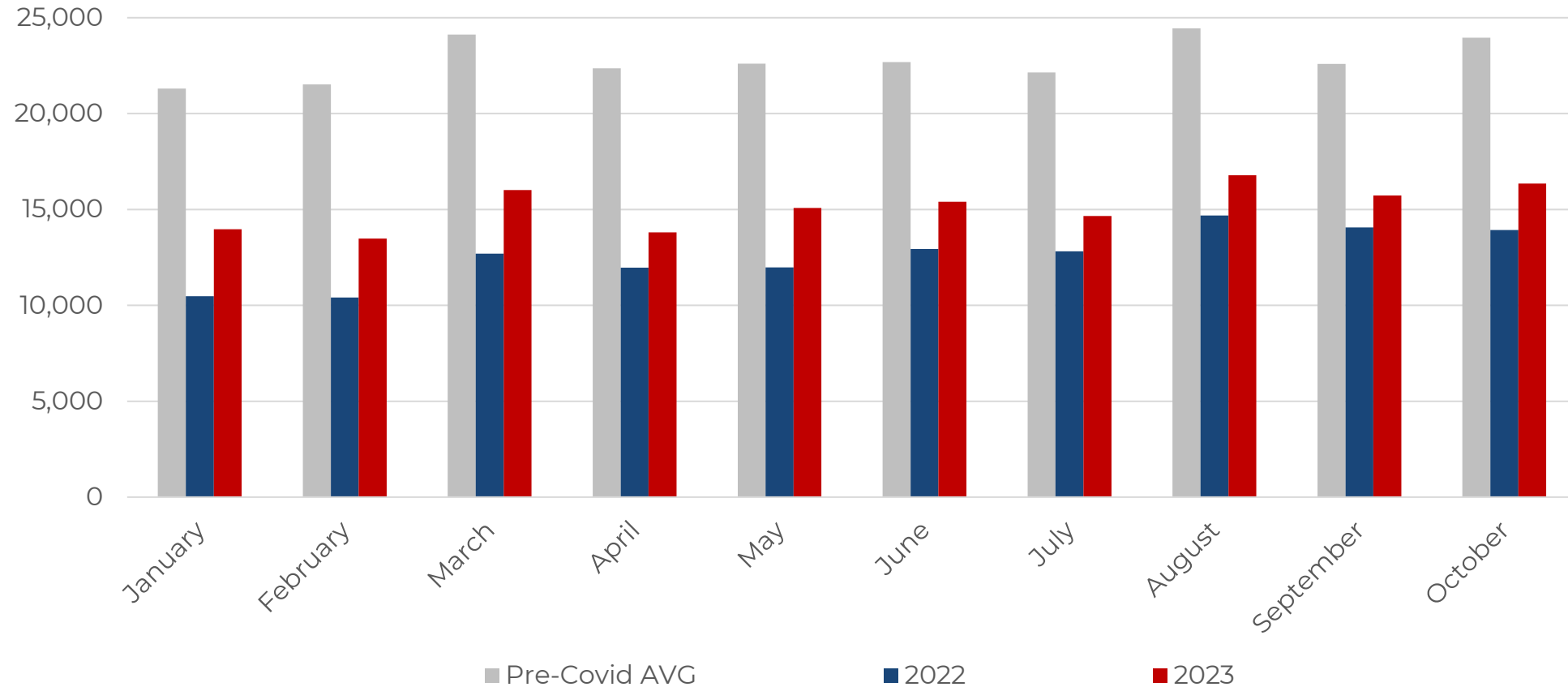
2023 YTD Chapter 7s are **up 14.85%** compared to the same time period in 2022. However, they remain **48.97% below** the pre-Covid average* for January – October.



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

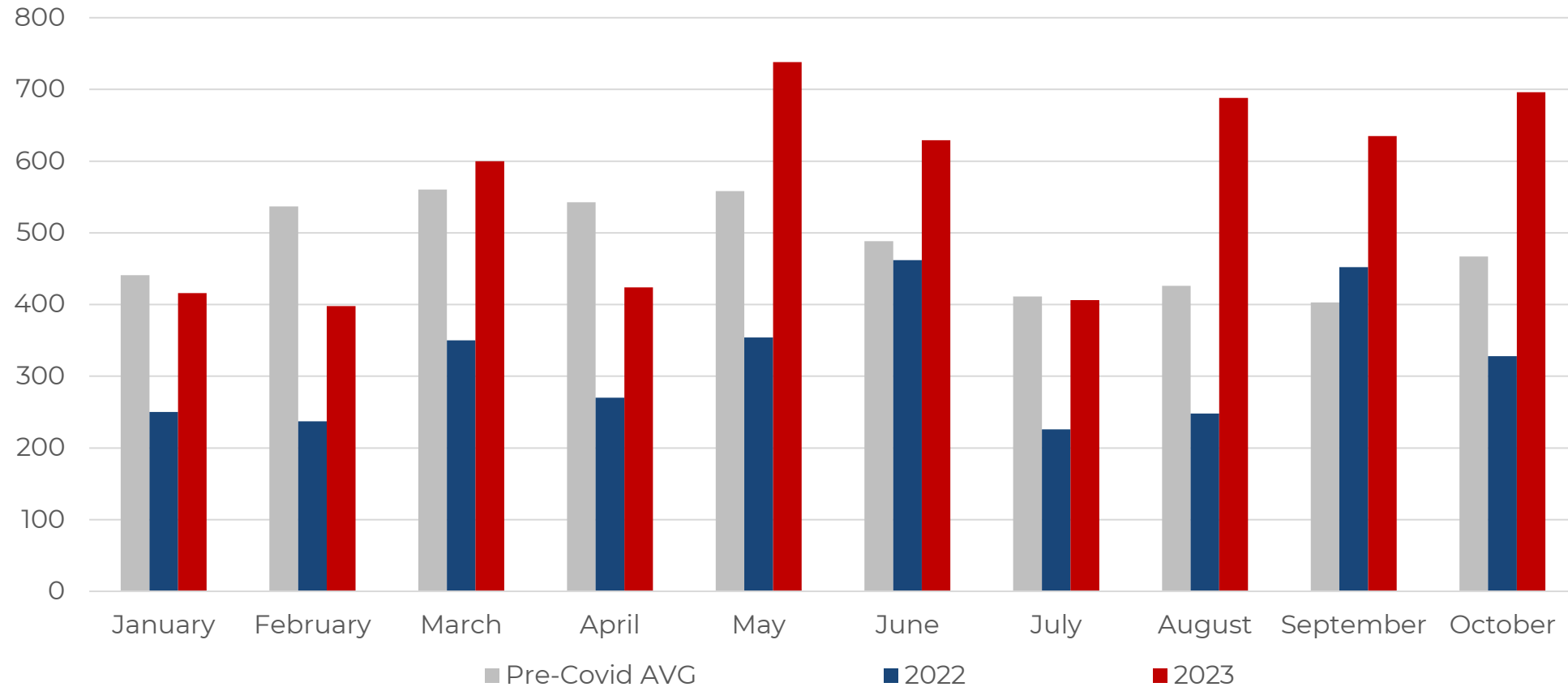
2023 MONTHLY CHAPTER 13 FILINGS

2023 YTD Chapter 13s are **up 20.05%** compared to the same time period in 2022. However, they remain **33.79% below** the pre-Covid average* for January – October.



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

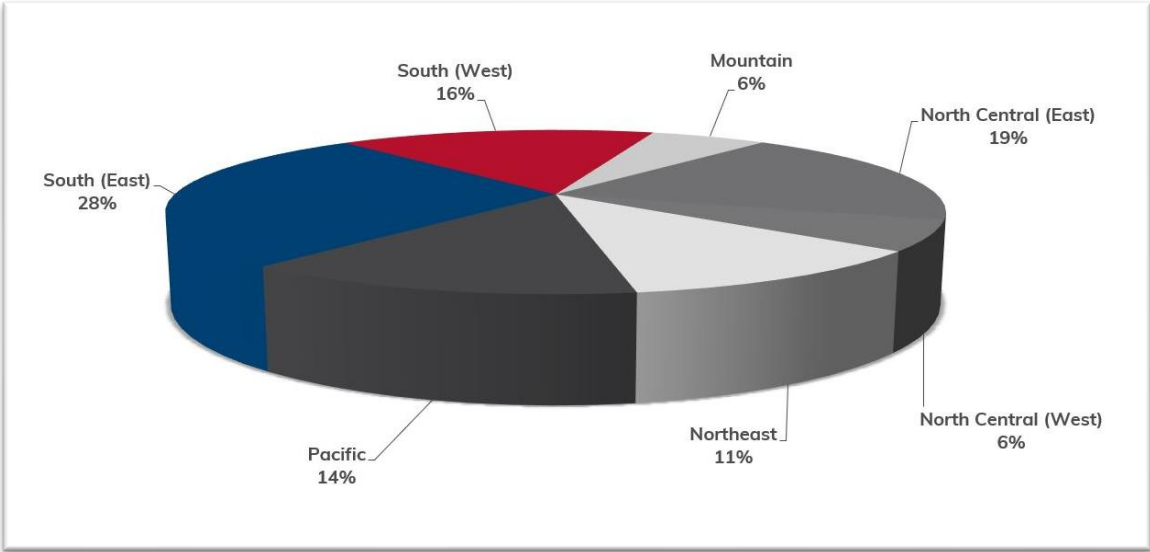
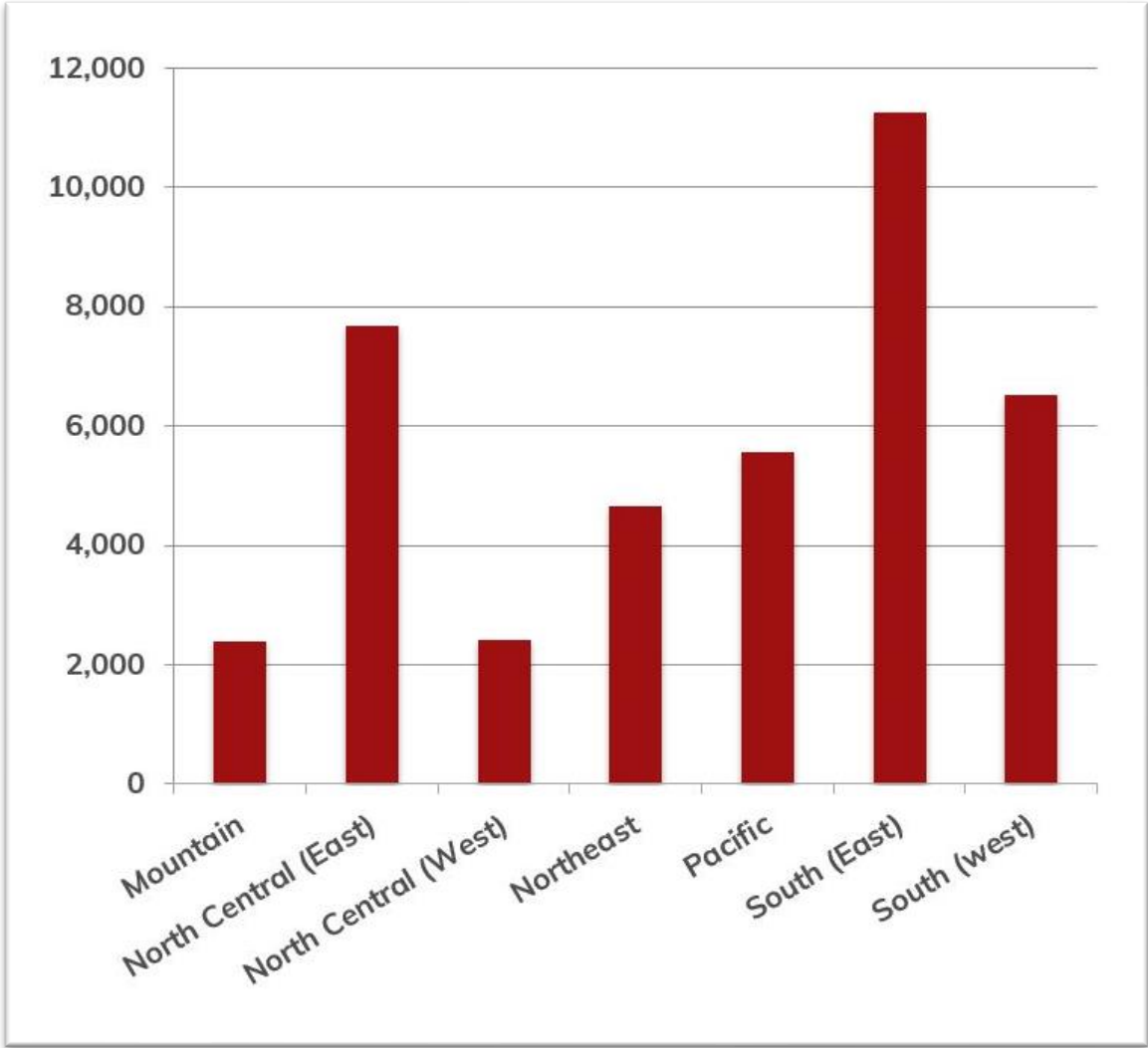
2023 YTD Chapter 11s are **up 61.12%** compared to the same time period in 2022.
And they are **12.98% above** the pre-Covid average* for January – October.



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

BANKRUPTCY FILINGS BY REGION

For Bankruptcies Filed Between 10/01/2023 and 10/31/2023



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 10/01/2023 and 10/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
DISTRICT OF ALASKA	11	1		2	14
MIDDLE DISTRICT OF ALABAMA	78			414	492
NORTHERN DISTRICT OF ALABAMA	321	4		519	844
SOUTHERN DISTRICT OF ALABAMA	59	2		254	315
EASTERN DISTRICT OF ARKANSAS	144			201	345
WESTERN DISTRICT OF ARKANSAS	56	2		123	181
DISTRICT OF ARIZONA	704	6		170	880
CENTRAL DISTRICT OF CALIFORNIA	1,629	35		338	2,002
EASTERN DISTRICT OF CALIFORNIA	574	3	1	187	765
NORTHERN DISTRICT OF CALIFORNIA	287	30	1	151	469
SOUTHERN DISTRICT OF CALIFORNIA	350	1		63	414
DISTRICT OF COLORADO	469	10		113	592
DISTRICT OF CONNECTICUT	223	2		35	260
DISTRICT OF WASHINGTON, D.C.	26	7		13	46
DISTRICT OF DELAWARE	71	40		41	152
MIDDLE DISTRICT OF FLORIDA	1,123	13		414	1,550
NORTHERN DISTRICT OF FLORIDA	127	2		40	169
SOUTHERN DISTRICT OF FLORIDA	485	30		472	987
MIDDLE DISTRICT OF GEORGIA	148	1	1	391	541
NORTHERN DISTRICT OF GEORGIA	754	15		818	1,587

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2023 and 10/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
SOUTHERN DISTRICT OF GEORGIA	37			300	337
DISTRICT OF GUAM					
DISTRICT OF HAWAII	70	1		27	98
NORTHERN DISTRICT OF IOWA	95	2		14	111
SOUTHERN DISTRICT OF IOWA	117	1		19	137
DISTRICT OF IDAHO	116			19	135
CENTRAL DISTRICT OF ILLINOIS	155	1	1	77	234
NORTHERN DISTRICT OF ILLINOIS	996	13		741	1,750
SOUTHERN DISTRICT OF ILLINOIS	77			71	148
NORTHERN DISTRICT OF INDIANA	311	1		227	539
SOUTHERN DISTRICT OF INDIANA	421	2		299	722
DISTRICT OF KANSAS	153	3		161	317
EASTERN DISTRICT OF KENTUCKY	239	1		154	394
WESTERN DISTRICT OF KENTUCKY	202	6	1	314	523
EASTERN DISTRICT OF LOUISIANA	50	4		155	209
MIDDLE DISTRICT OF LOUISIANA	37			45	82
WESTERN DISTRICT OF LOUISIANA	94	2		379	475
DISTRICT OF MASSACHUSETTS	210	9		108	327
DISTRICT OF MARYLAND	503	9		334	846
DISTRICT OF MAINE	36			14	50

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2023 and 10/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
EASTERN DISTRICT OF MICHIGAN	887	3		415	1,305
WESTERN DISTRICT OF MICHIGAN	193	1		83	277
DISTRICT OF MINNESOTA	467	1		202	670
EASTERN DISTRICT OF MISSOURI	269	7		238	514
WESTERN DISTRICT OF MISSOURI	164	1		183	348
NORTHERN DISTRICT OF MISSISSIPPI	102	1		260	363
SOUTHERN DISTRICT OF MISSISSIPPI	202	1		224	427
DISTRICT OF MONTANA	57			7	64
EASTERN DISTRICT OF NORTH CAROLINA	82	3	1	217	303
MIDDLE DISTRICT OF NORTH CAROLINA	59			81	140
WESTERN DISTRICT OF NORTH CAROLINA	72	2		77	151
DISTRICT OF NORTH DAKOTA	39	1		5	45
DISTRICT OF NEBRASKA	122	1		69	192
DISTRICT OF NEW HAMPSHIRE	46	2		12	60
DISTRICT OF NEW JERSEY	552	134		425	1,111
DISTRICT OF NEW MEXICO	95	3		14	112
DISTRICT OF NEVADA	514	8		122	644
EASTERN DISTRICT OF NEW YORK	486	51		348	885
NORTHERN DISTRICT OF NEW YORK	217	1		66	284
SOUTHERN DISTRICT OF NEW YORK	272	23		72	367

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2023 and 10/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF NEW YORK	102	2		56	160
NORTHERN DISTRICT OF OHIO	814	2		217	1,033
SOUTHERN DISTRICT OF OHIO	565	1		298	864
EASTERN DISTRICT OF OKLAHOMA	83			8	91
NORTHERN DISTRICT OF OKLAHOMA	143			20	163
WESTERN DISTRICT OF OKLAHOMA	216			75	291
DISTRICT OF OREGON	373	3		146	522
EASTERN DISTRICT OF PENNSYLVANIA	156	3		171	330
MIDDLE DISTRICT OF PENNSYLVANIA	116	3		125	244
WESTERN DISTRICT OF PENNSYLVANIA	225	2		116	343
DISTRICT OF PUERTO RICO	138	3		283	424
DISTRICT OF RHODE ISLAND	41			12	53
DISTRICT OF SOUTH CAROLINA	109	3		228	340
DISTRICT OF SOUTH DAKOTA	57			16	73
EASTERN DISTRICT OF TENNESSEE	277	1		243	521
MIDDLE DISTRICT OF TENNESSEE	185	8		197	390
WESTERN DISTRICT OF TENNESSEE	150	2		550	702
EASTERN DISTRICT OF TEXAS	201	4		176	381
NORTHERN DISTRICT OF TEXAS	402	16		346	764
SOUTHERN DISTRICT OF TEXAS	280	110		250	640

BANKRUPTCY FILINGS BY COURT



For Bankruptcies Filed Between 10/01/2023 and 10/31/2023

COURT	CH 7	CH 11	CH 12	CH 13	TOTAL
WESTERN DISTRICT OF TEXAS	260	13		194	467
DISTRICT OF UTAH	356	3		224	583
EASTERN DISTRICT OF VIRGINIA	490	4		405	899
WESTERN DISTRICT OF VIRGINIA	149	1		112	262
DISTRICT OF THE VIRGIN ISLANDS				1	1
DISTRICT OF VERMONT	16			3	19
EASTERN DISTRICT OF WASHINGTON	103			28	131
WESTERN DISTRICT OF WASHINGTON	379	6		116	501
EASTERN DISTRICT OF WISCONSIN	325	2		249	576
WESTERN DISTRICT OF WISCONSIN	165			61	226
NORTHERN DISTRICT OF WEST VIRGINIA	36			17	53
SOUTHERN DISTRICT OF WEST VIRGINIA	87			7	94
DISTRICT OF WYOMING	32			4	36

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