



Bankruptcy Market Trends

March 14, 2022

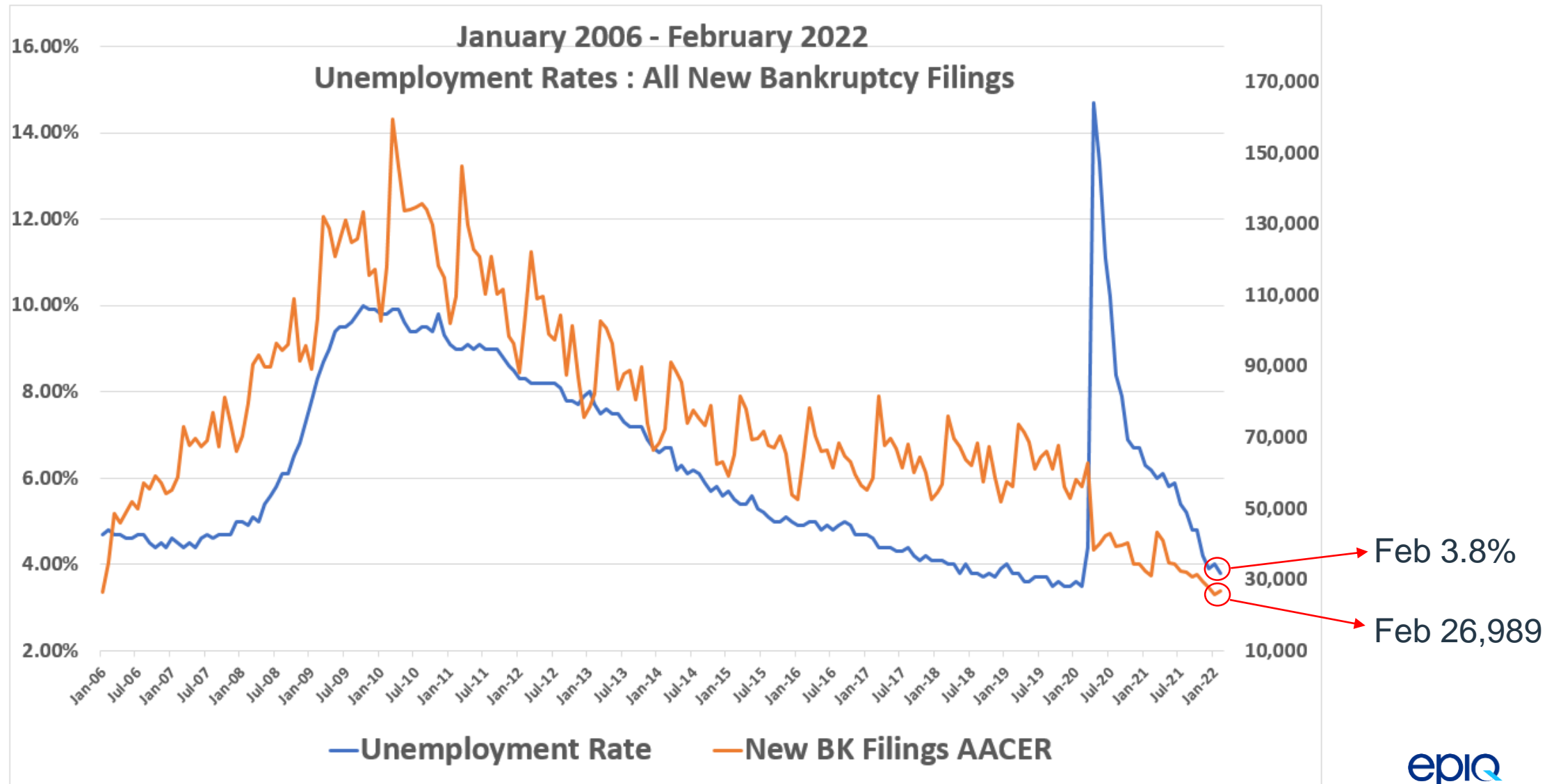
13 Month New Monthly Bankruptcy Filings Summary

13 Month New Monthly Bankruptcy Filings Summary February 2022 Update

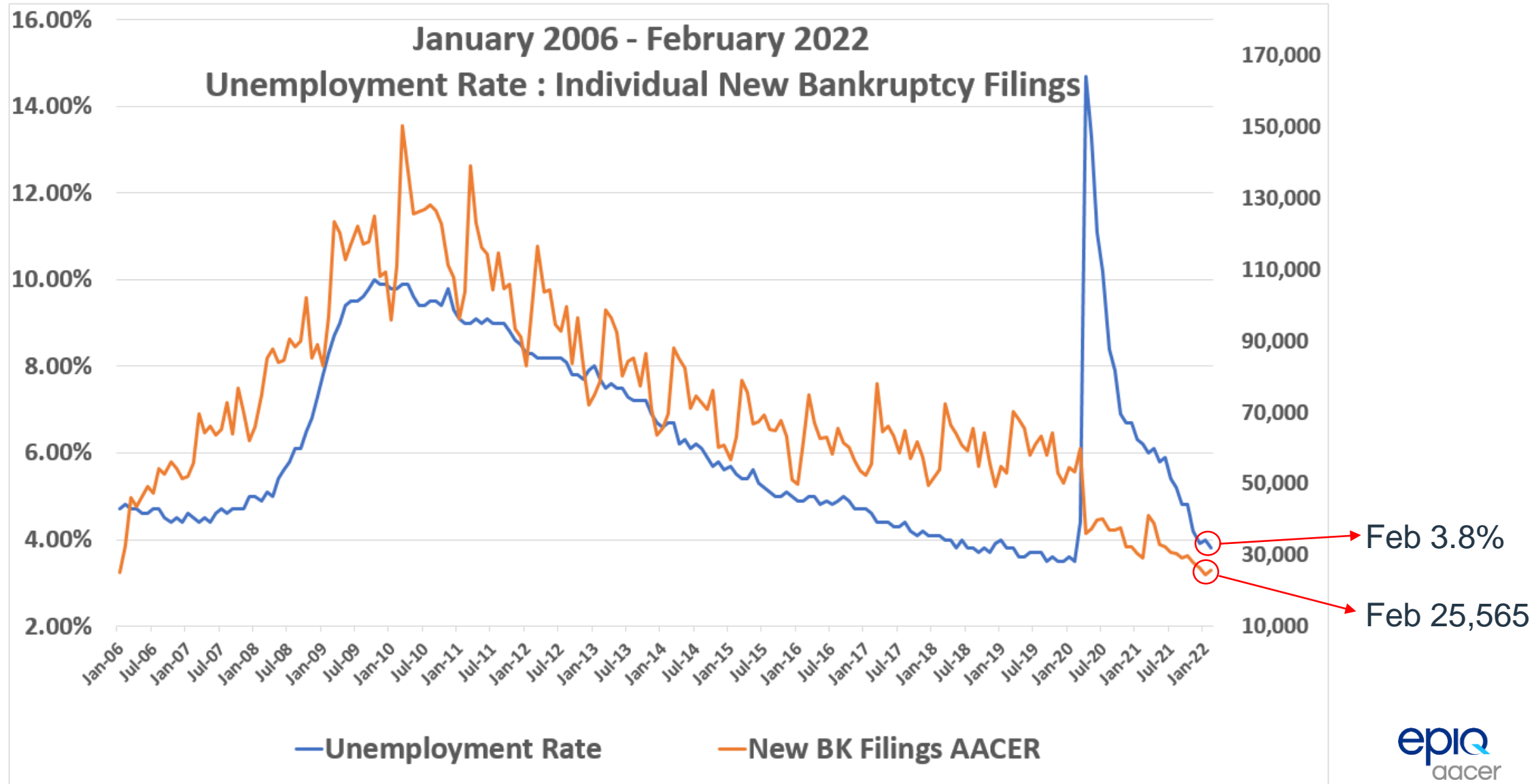
Month	Chapter 7's			Commercial (All)	11 Sub chapter V's	Noncommercial	Total	Commercial	Noncommercial	Total	Other Chapters			Total All Chapters
	Commercial	Noncommercial	Total								Commercial Other	Noncommercial Other	Total Other	
Feb, 2021	1,209	20,857	22,066	403	92	56	459	333	8,327	8,660	22	18	40	31,225
Mar, 2021	1,474	30,817	32,291	388	150	63	451	381	10,267	10,648	68	13	81	43,471
Apr, 2021	1,423	29,791	31,214	290	112	61	351	370	8,958	9,328	21	16	37	40,930
May, 2021	1,198	24,770	25,968	245	78	63	308	349	8,125	8,474	18	12	30	34,780
Jun, 2021	1,281	23,523	24,804	347	88	43	390	352	8,717	9,069	20	8	28	34,291
Jul, 2021	1,141	21,539	22,680	245	87	48	293	324	9,080	9,404	10	11	21	32,398
Aug, 2021	1,129	21,062	22,191	266	86	39	305	337	9,407	9,744	20	11	31	32,271
Sep, 2021	1,093	19,222	20,315	249	69	45	294	362	9,922	10,284	15	12	27	30,920
Oct, 2021	1,074	18,863	19,937	297	86	55	352	407	10,768	11,175	17	8	25	31,489
Nov, 2021	1,022	17,372	18,394	198	74	46	244	353	10,325	10,678	9	7	16	29,332
Dec, 2021	994	16,209	17,203	315	70	58	373	367	10,024	10,391	10	9	19	27,986
Jan, 2022	873	14,296	15,169	224	79	51	275	392	10,014	10,406	13	9	22	25,872
Feb, 2022	848	15,194	16,042	203	92	59	262	366	10,308	10,674	7	4	11	26,989

Month	Commercial						Noncommercial					Total All Chapters	Adversarial Proceedings
	7's	11's (All)	11 Sub-chapter V's	13's	Other	Total	7's	11's	13's	Other	Total		
Feb, 2021	1,209	403	92	333	22	1,967	20,857	56	8,327	18	29,258	31,225	1,233
Mar, 2021	1,474	388	150	381	68	2,311	30,817	63	10,267	13	41,160	43,471	1,283
Apr, 2021	1,423	290	112	370	21	2,104	29,791	61	8,958	16	38,826	40,930	1,448
May, 2021	1,198	245	78	349	18	1,810	24,770	63	8,125	12	32,970	34,780	1,035
Jun, 2021	1,281	347	88	352	20	2,000	23,523	43	8,717	8	32,291	34,291	1,596
Jul, 2021	1,141	245	87	324	10	1,720	21,539	48	9,080	11	30,678	32,398	1,294
Aug, 2021	1,129	266	86	337	20	1,752	21,062	39	9,407	11	30,519	32,271	1,214
Sep, 2021	1,093	249	69	362	15	1,719	19,222	45	9,922	12	29,201	30,920	1,141
Oct, 2021	1,074	297	86	407	17	1,795	18,863	55	10,768	8	29,694	31,489	948
Nov, 2021	1,022	198	74	353	9	1,582	17,372	46	10,325	7	27,750	29,332	1,492
Dec, 2021	994	315	70	367	10	1,686	16,209	58	10,024	9	26,300	27,986	974
Jan, 2022	873	224	79	392	13	1,502	14,296	51	10,014	9	24,370	25,872	1,141
Feb, 2022	848	203	92	366	7	1,424	15,194	59	10,308	4	25,565	26,989	1,011

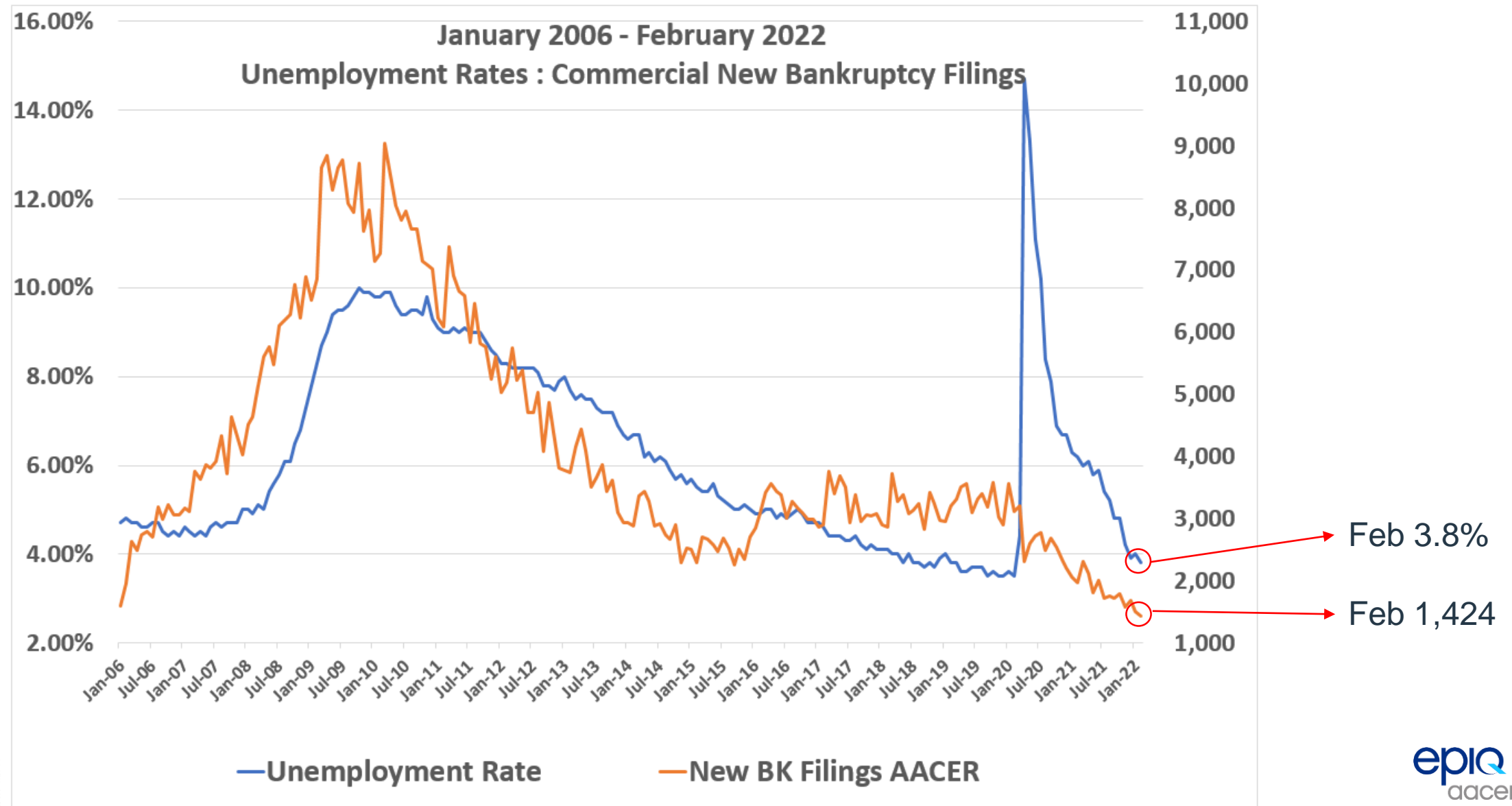
All Bankruptcy Filings vs Unemployment



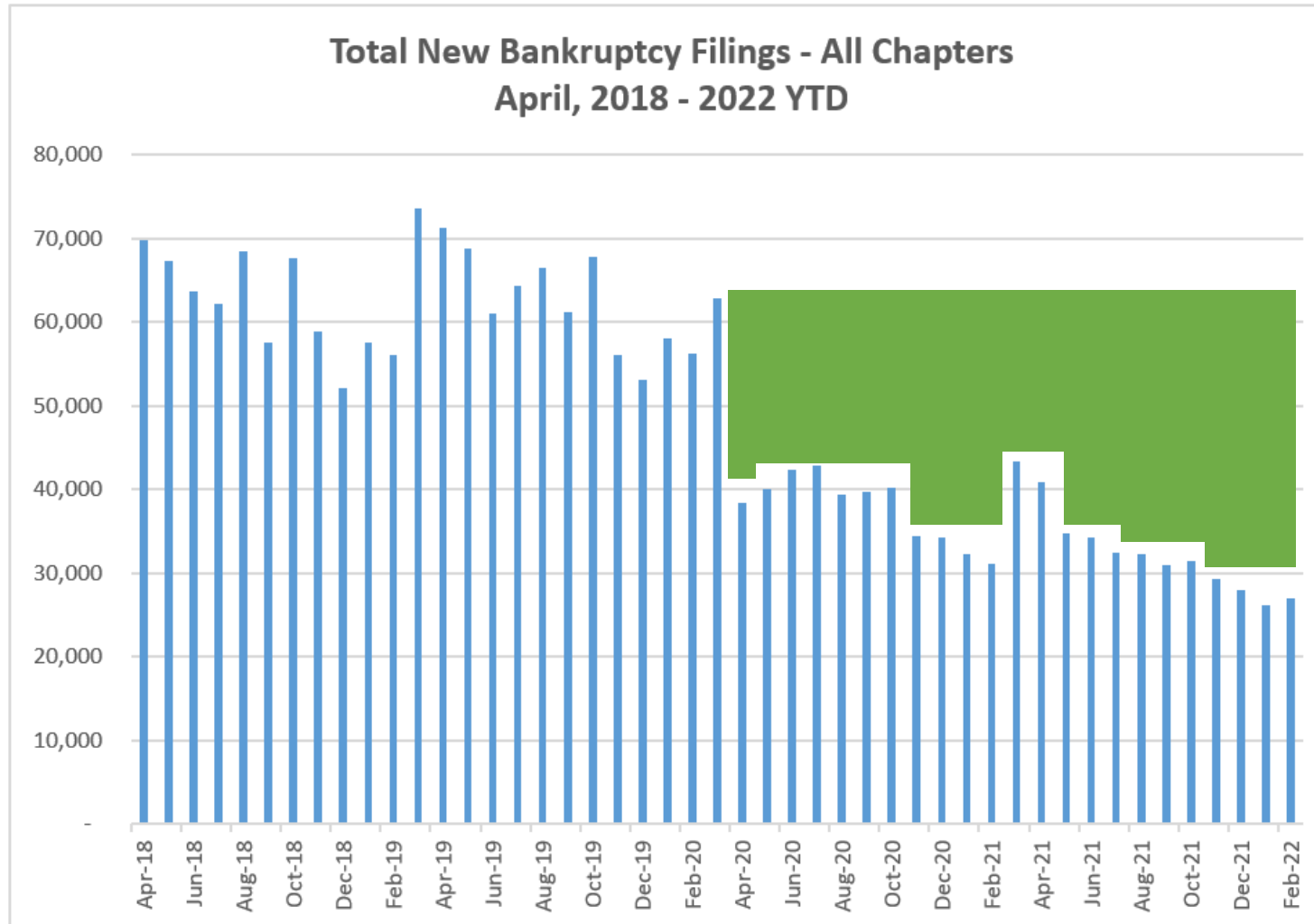
Individual Bankruptcy Filings vs Unemployment



Commercial Bankruptcy Filings vs Unemployment



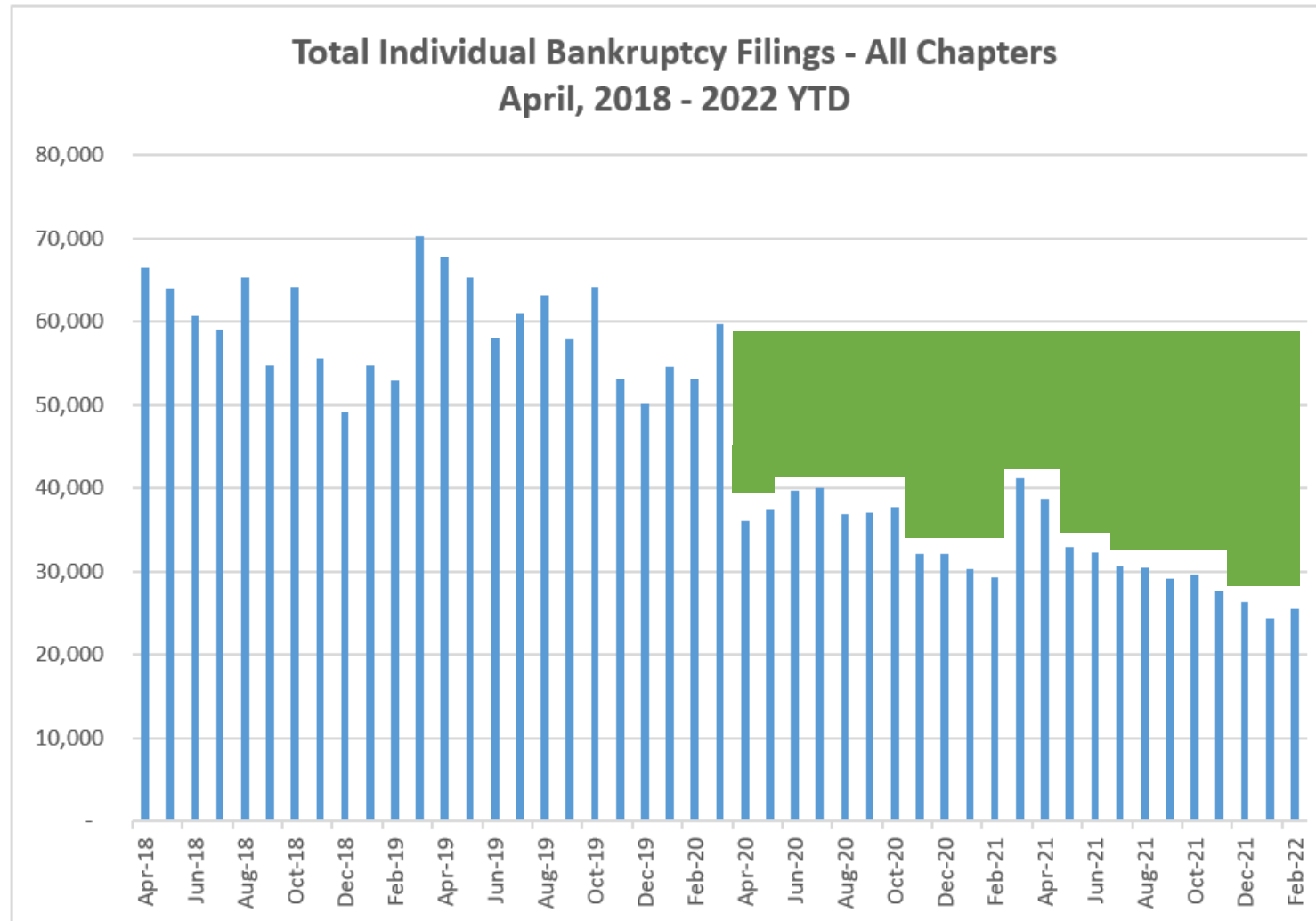
Building Bankruptcy Backlog – All Filings, All Chapters



Backlog:

- Approximately – 633,900 cases
- 24 month pre-COVID avg.
~62,600 new filings per month
- 23 month post-COVID avg.
~35,050 new filings per month

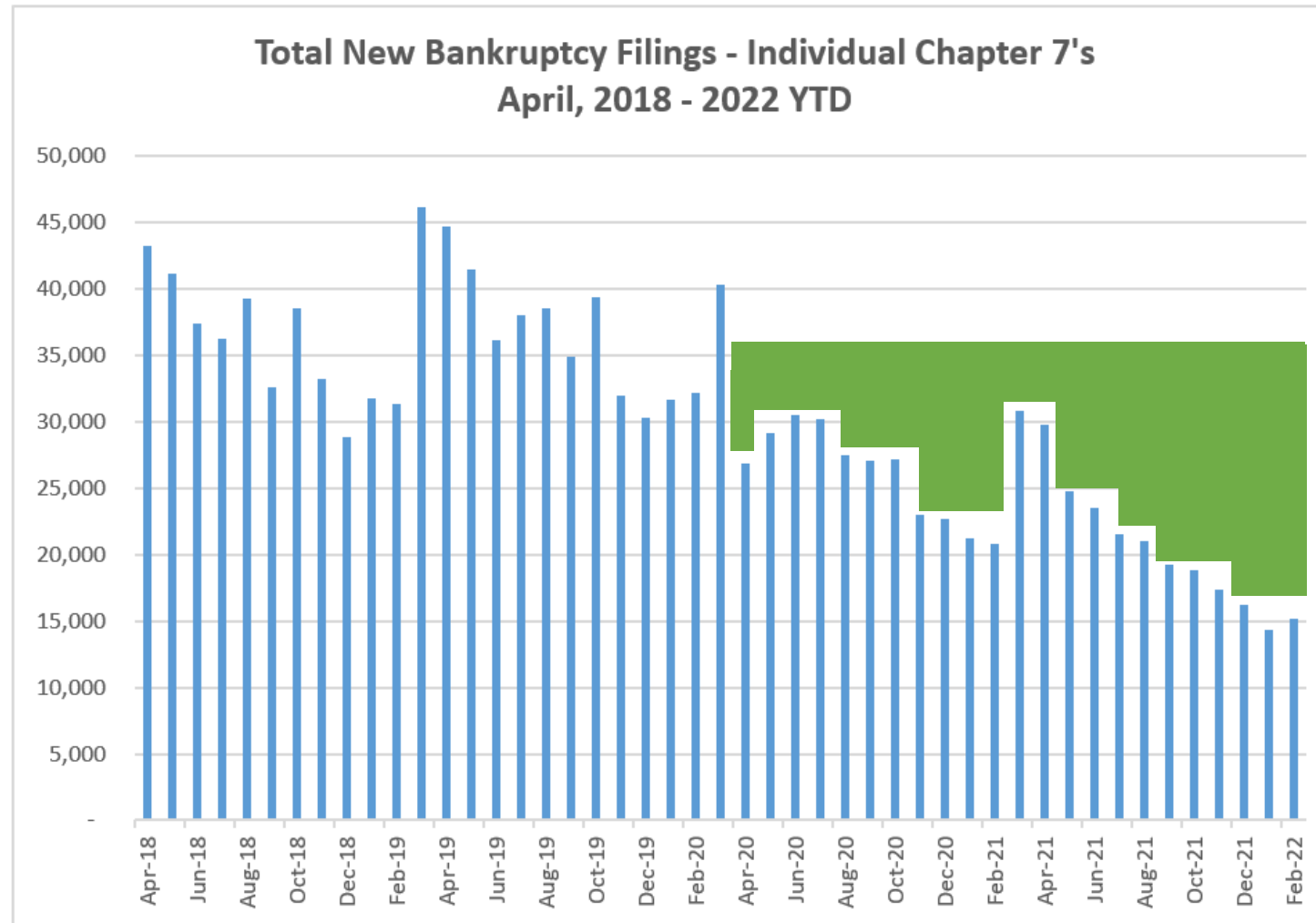
Building Bankruptcy Backlog – Individual Filings, All Chapters



Backlog:

- Approximately – 607,900 cases
- 24 month pre-COVID avg.
~59,400 new filings per month
- 23 month post-COVID avg.
~32,950 new filings per month

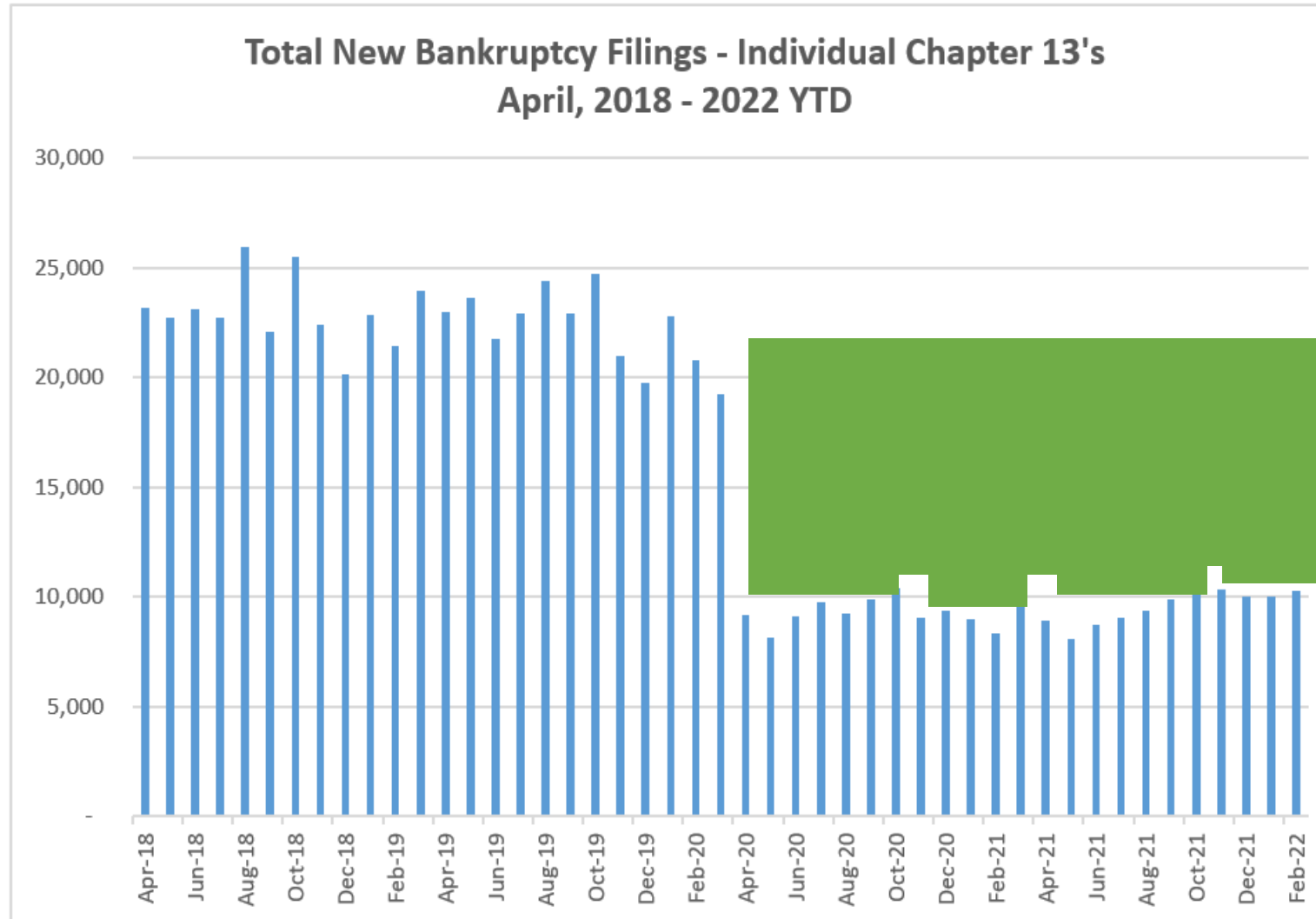
Building Bankruptcy Backlog – Individual Filings, Chapter 7s



Backlog:

- Approximately – 304,050 cases
- 24 month pre-COVID avg.
~36,650 new cases per month
- 23 month post-COVID avg.
~24,450 new cases per month

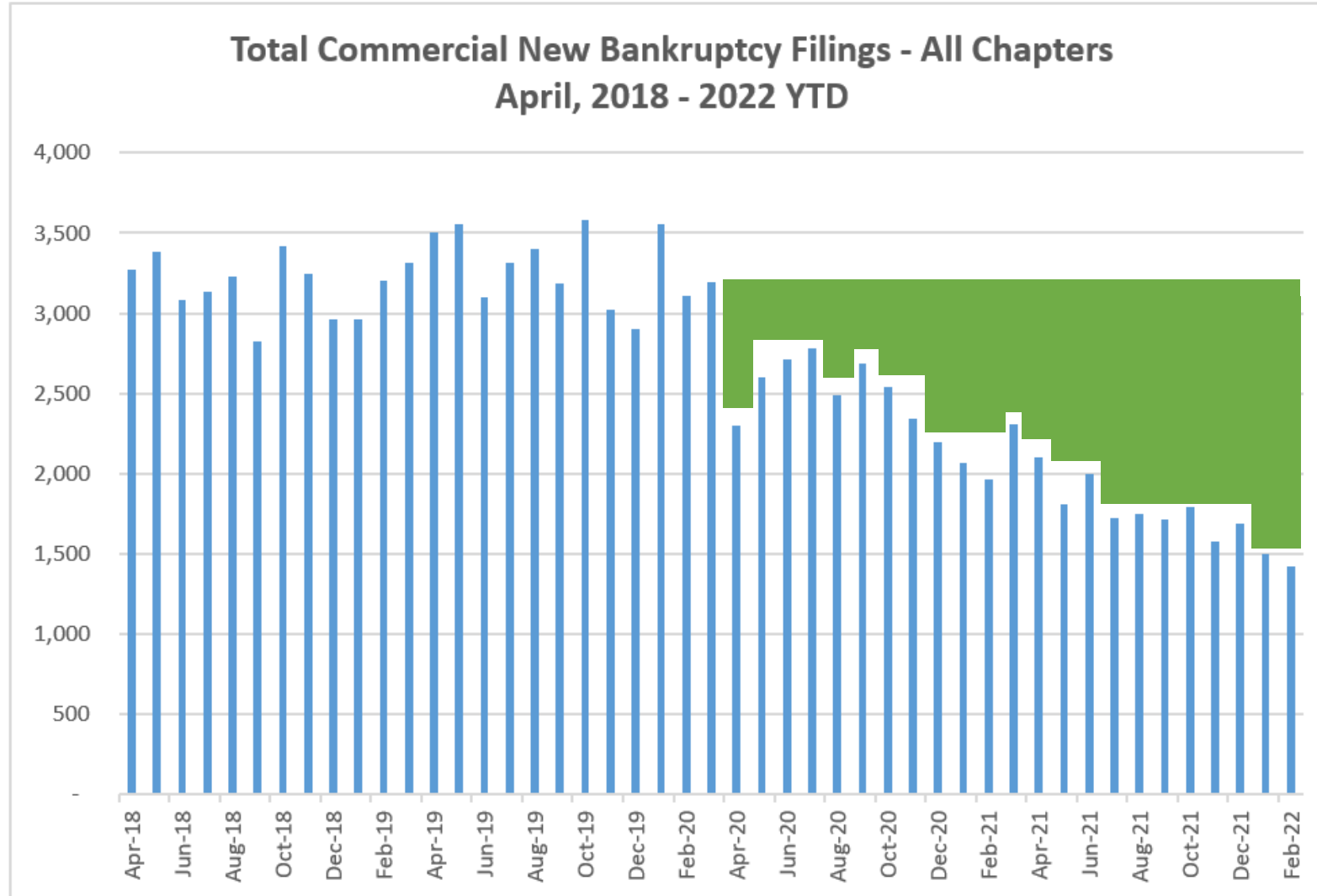
Building Bankruptcy Backlog – Individual Filings, Chapter 13s



Backlog:

- Approximately – 302,950 cases
- 24 month pre-COVID avg. ~22,600 new filings per month
- 23 month post-COVID avg. ~9,450 new filings per month

Building Bankruptcy Backlog – Commercial Filings, All Chapters

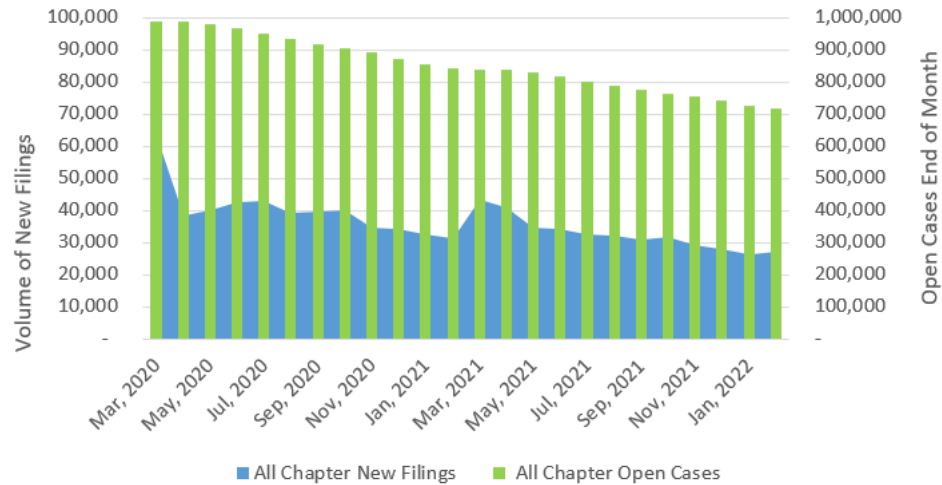


Backlog:

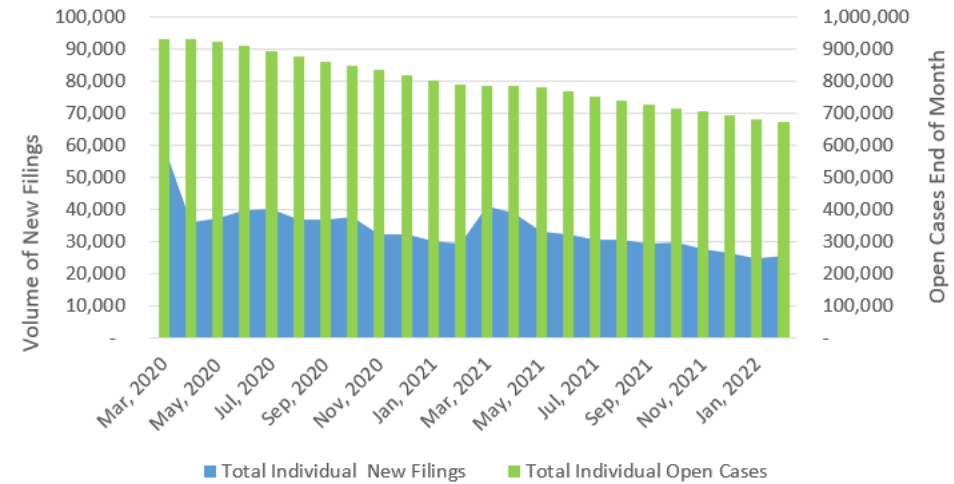
- Approximately – 26,150 cases
- 24 month pre-COVID avg.
~3,225 new filings per month
- 23 month post-COVID avg.
~2,100 new filings per month

Mar 2020 - Feb 2022 New Filings vs Open Cases, by Totals

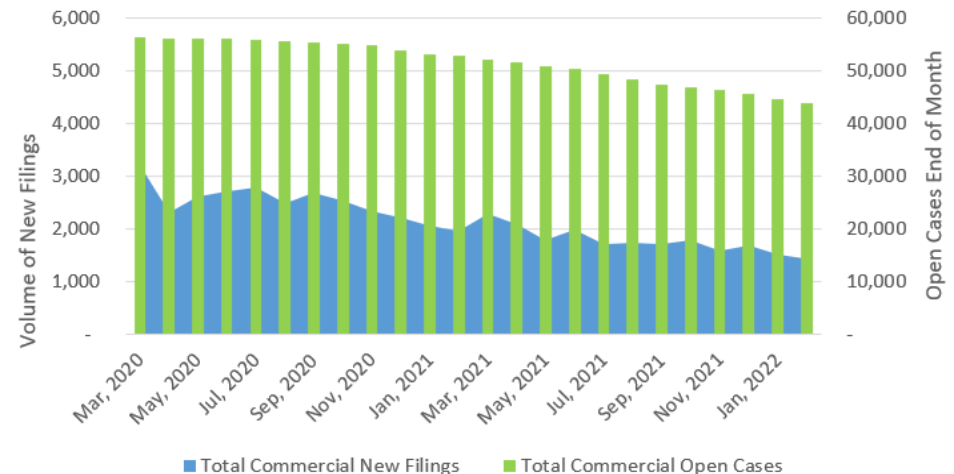
All Total New Bankruptcy Filings vs. Open Cases



All Individual New Bankruptcy Filings vs. Open Cases

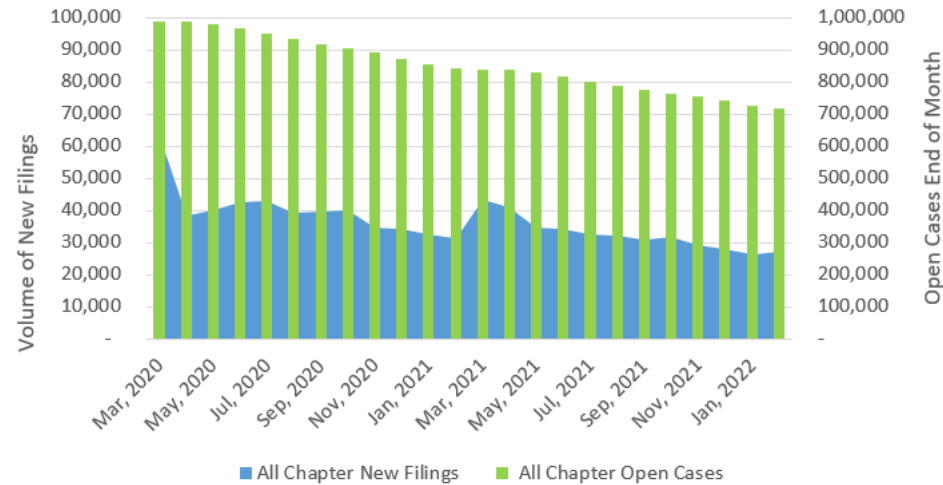


All Commercial New Bankruptcy Filings vs. Open Cases

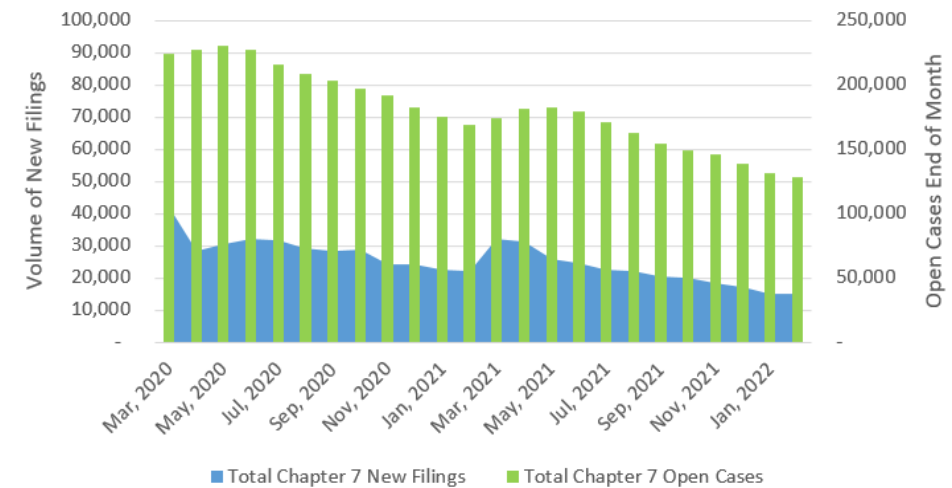


Mar 2020 - Feb 2022 New Filings vs Open Cases, by Chapter

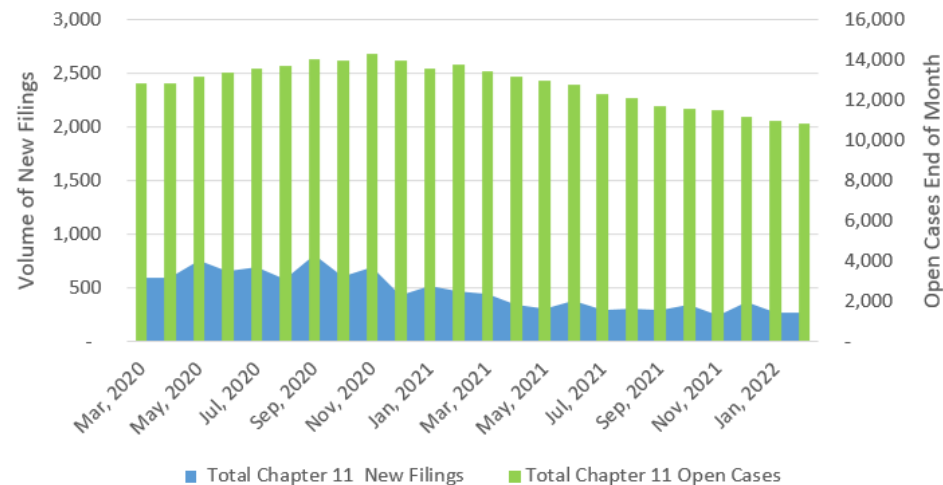
All Total New Bankruptcy Filings vs. Open Cases



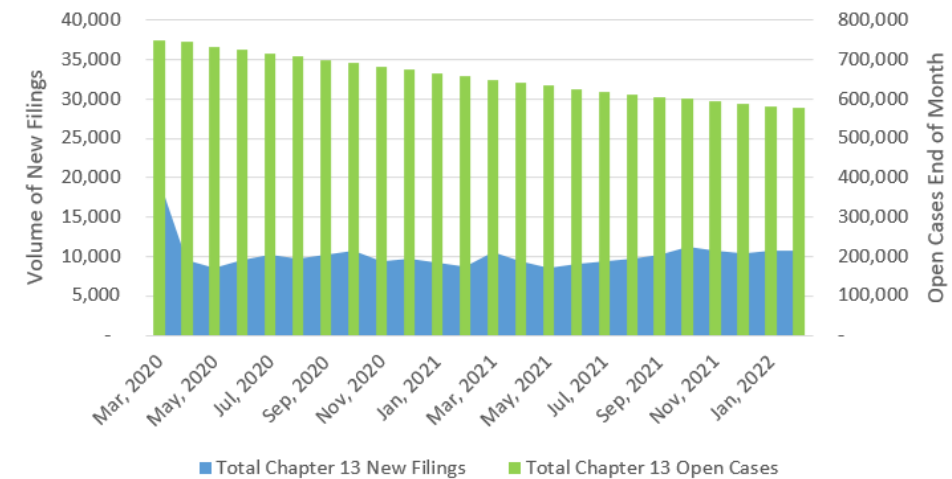
Chapter 7 New Bankruptcy Filings vs. Open Cases



Chapter 11 New Bankruptcy Filings vs. Open Cases

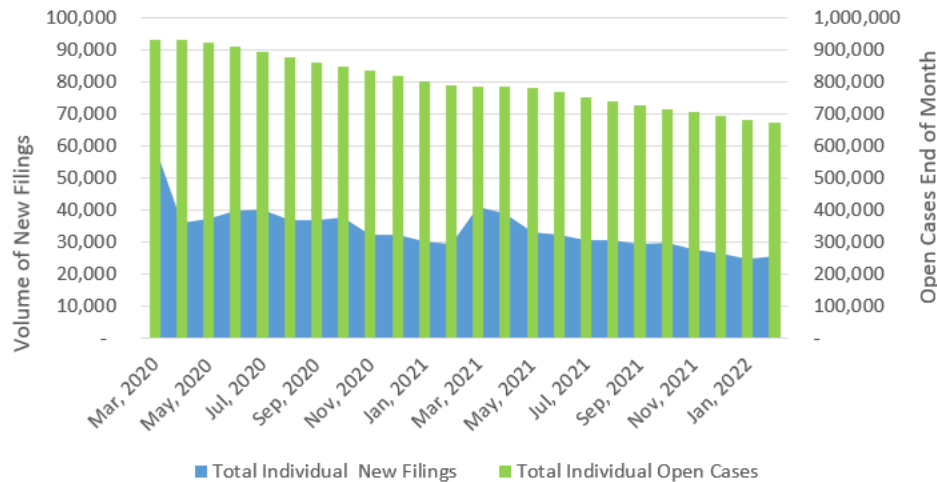


Chapter 13 New Bankruptcy Filings vs. Open Cases

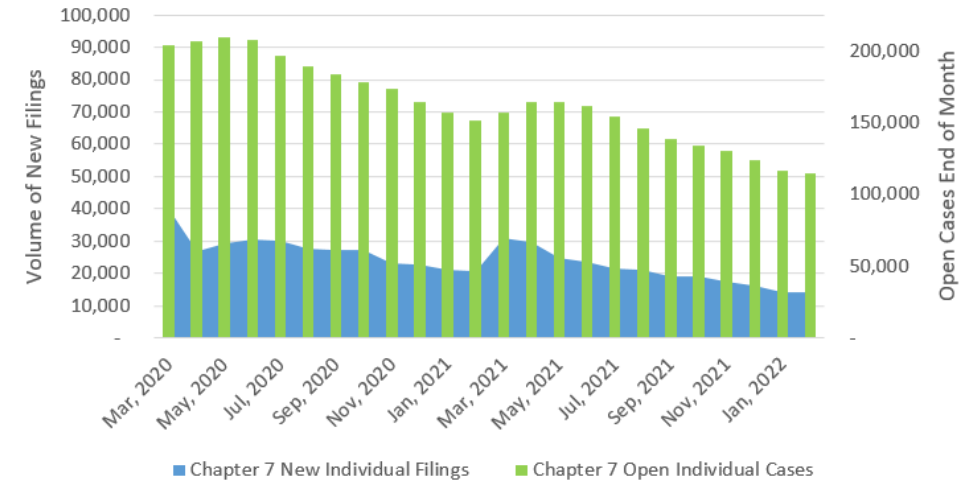


Mar 2020 - Feb 2022 New Filings vs Open Cases, by Individual

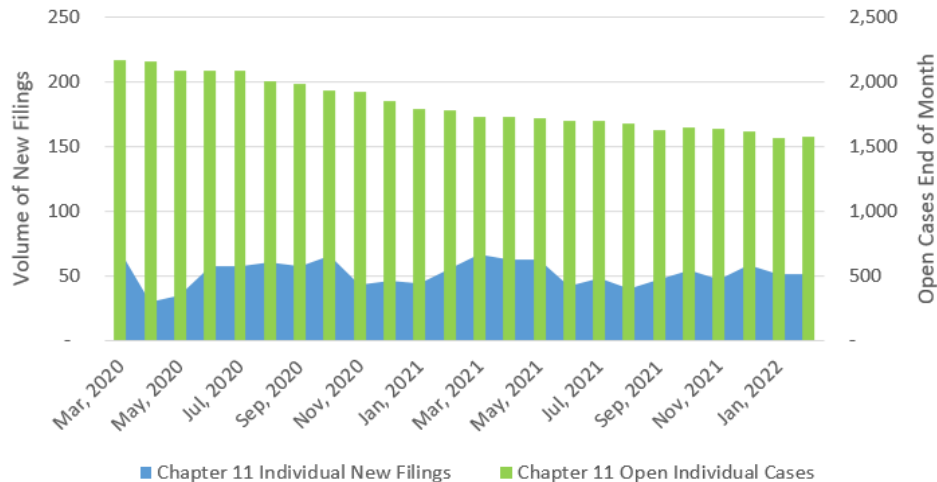
All Individual New Bankruptcy Filings vs. Open Cases



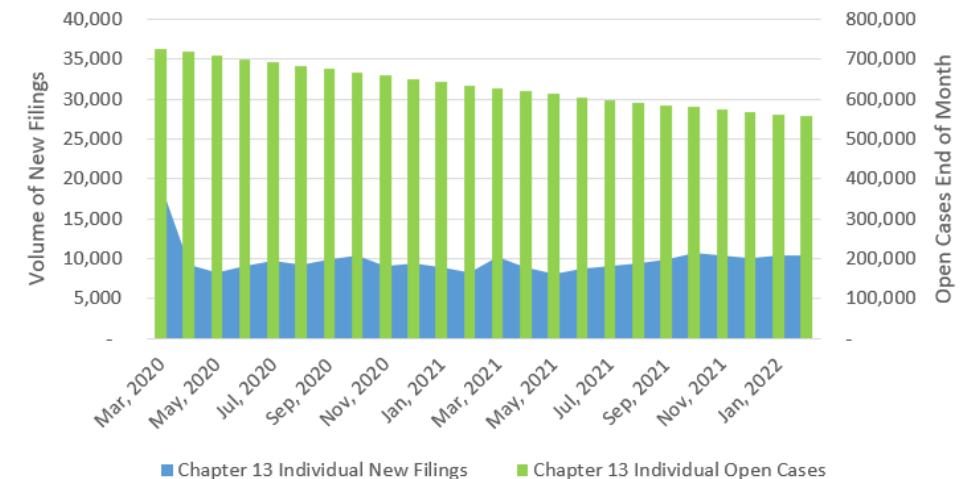
Chapter 7 Individual New Bankruptcy Filings vs. Open Cases



Chapter 11 Individual New Bankruptcy Filings vs. Open Cases

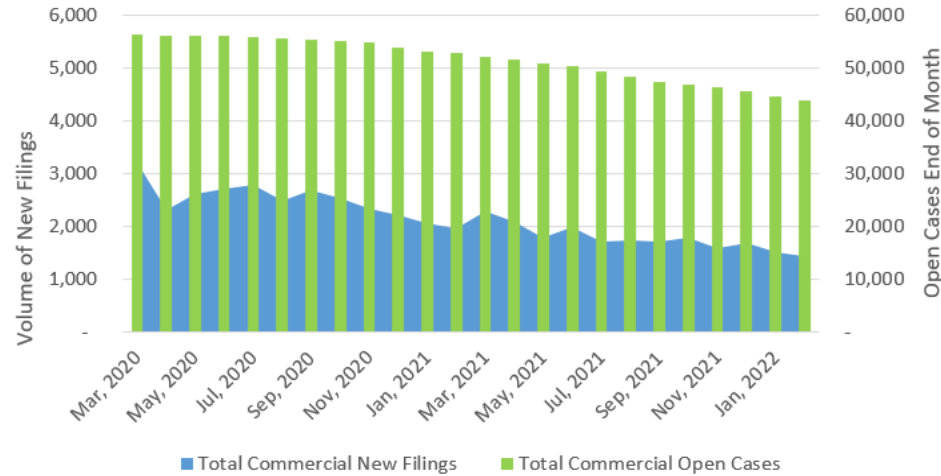


Chapter 13 Individual New Bankruptcy Filings vs. Open Cases

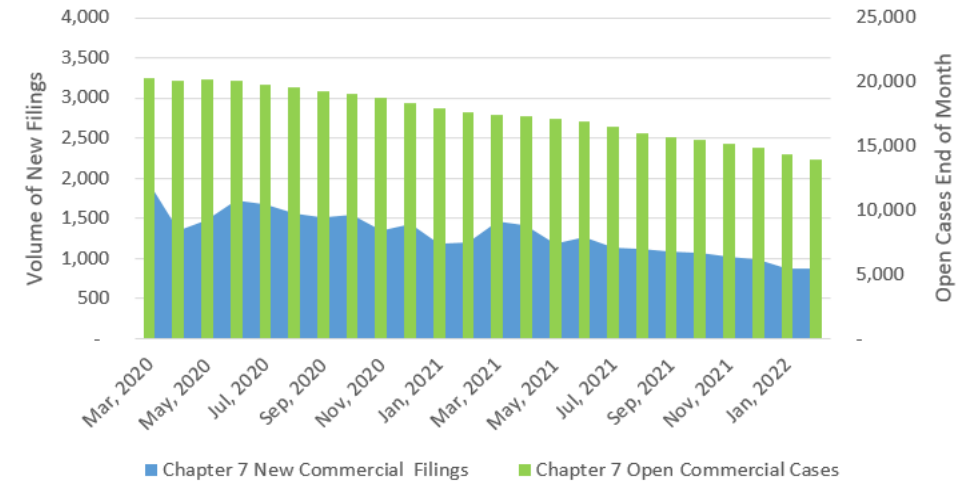


Mar 2020 - Feb 2022 New Filings vs Open Cases, by Commercial

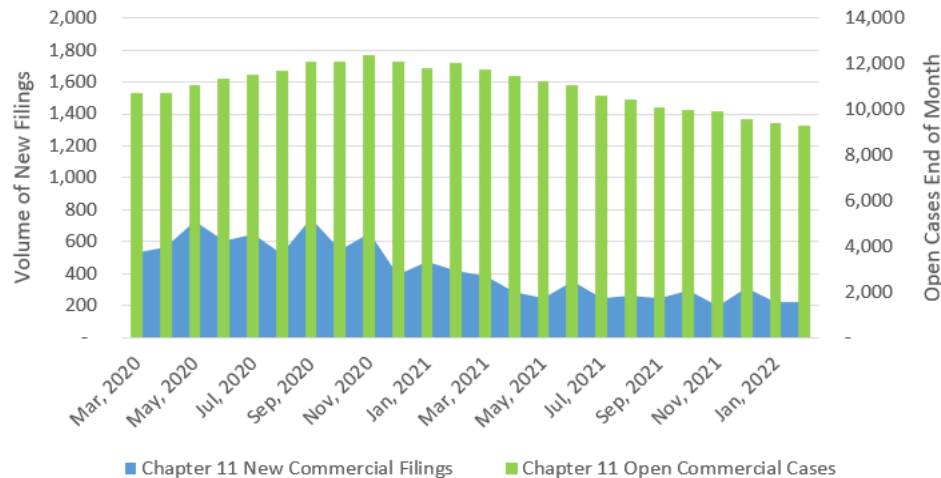
All Commercial New Bankruptcy Filings vs. Open Cases



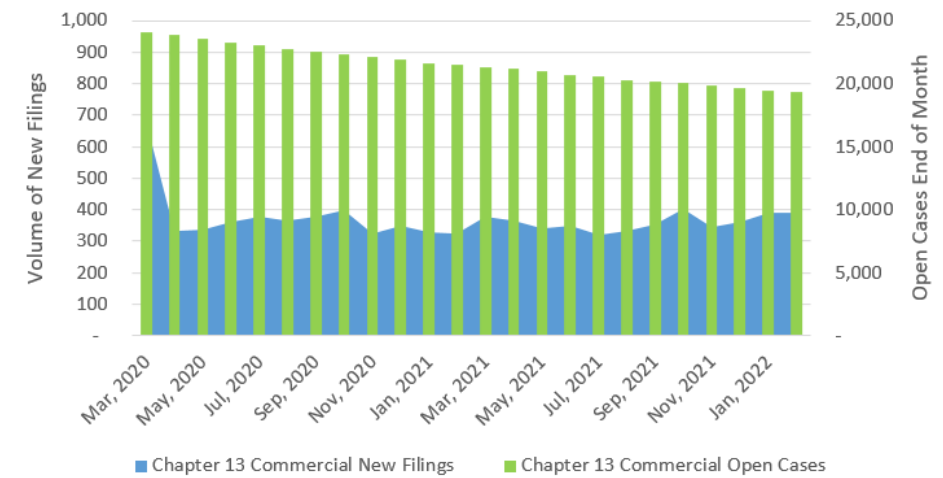
Chapter 7 Commercial New Bankruptcy Filings vs. Open Cases



Chapter 11 Commercial New Bankruptcy Filings vs. Open Cases



Chapter 13 Commercial New Bankruptcy Filings vs. Open Cases



The background is a vibrant blue gradient with a perspective effect, showing a grid of lines that recede into the distance. Scattered throughout are binary digits (0s and 1s) and some faint, stylized icons like a padlock. A bright, multi-colored lens flare streaks diagonally across the center-left of the image.

The AACER Difference