



Press Release

July Commercial Chapter 11 Filings Increase 78 Percent over Last Year

Total Commercial Bankruptcy Filings Up 26 Percent

NEW YORK/ALEXANDRIA, VA – August 5, 2025 – Commercial chapter 11 filings totaled 911 in July, an increase of 78 percent over the 512 filings in July 2024, according to data provided by [Epiq AACER](#), the leading provider of U.S. bankruptcy filing data. The overall July commercial filing total of 2,997 represented a 26 percent increase from the July 2024 commercial filing total of 2,371. Small business filings, captured as subchapter V elections within chapter 11, increased 30 percent to 206 in July 2025 from 159 the previous year.

July's 49,614 total bankruptcy filings represented a 12 percent increase from 44,452 total filings in July 2024. The 46,617 noncommercial filings in July were up 11 percent from the July 2024 noncommercial filing total of 42,081. Consumer chapter 7 filings increased 13 percent to 29,122 from the 25,716 chapter 7s filed in July 2024, while chapter 13 filings increased 7 percent to 17,392 over the 16,303 filings the previous year.

"As expected, we continue to see strong demand from both consumers and businesses seeking bankruptcy protection, with double-digit percentage increases year-over-year—particularly notable in commercial filings," said [Michael Hunter](#), vice president of Epiq AACER. "Overall volumes are steadily climbing back toward pre-pandemic levels, and we anticipate this growth will continue throughout the remainder of 2025 and into 2026, driven by persistent economic pressures such as high interest rates, inflation, record household debt levels, rising delinquency rates, and geopolitical uncertainty."

Commercial chapter 11 filings in July also represented an increase of 46 percent over the June commercial chapter 11 filing total of 626. Total July commercial filings registered a 15 percent increase over last month's total of 2,601. Conversely, the 206 small business subchapter V elections in July 2025 represented a 2 percent decrease from the June 2025 total of 211.

The 49,614 total U.S. bankruptcy filings in July 2025 increased 7 percent from the June 2025 total of 46,239. Noncommercial bankruptcy filings also registered a 7 percent increase from the previous month's total of 43,638 noncommercial filings. The number of consumers filing for chapter 7 increased 7 percent over the 27,213 filed in June 2025, while chapter 13 filings also increased 7 percent from the 16,307 chapter 13 filings the previous month.

"Businesses and consumers are increasingly turning to bankruptcy amid the continued economic strains of elevated prices, higher borrowing costs and uncertain geopolitical events," said ABI Executive Director **Amy Quackenboss**. "We appreciate the attention of Congress to re-establish higher debt thresholds for subchapter V and chapter 13 to provide greater access for struggling small businesses and consumers trying to achieve a financial fresh start."

The House Judiciary Subcommittee on the Administrative State, Regulatory Reform, and Antitrust held a hearing on July 15 titled, "[Bankruptcy Law: Overview and Legislative Reforms](#)." Renewing the enhanced subchapter V and chapter 13 debt-eligibility limits to the levels prior to last year's statutory sunset received bipartisan support from subcommittee members during the hearing.

Epiq AACER is a division of Epiq and is the leading provider of data, technology, and services for companies operating in the business of bankruptcy. Its Bankruptcy Analytics subscription service provides on-demand access to the industry's most dynamic bankruptcy data, updated daily. Learn more at <https://bankruptcy.epiqglobal.com>.

About Epiq

Epiq, a global technology-enabled services leader to the legal industry and corporations, takes on large-scale, increasingly complex tasks for corporate counsel, law firms, and business professionals with efficiency, clarity, and confidence. Clients rely on Epiq to streamline the administration of business operations, class action and mass tort, court reporting, eDiscovery, regulatory, compliance, restructuring, and bankruptcy matters. Epiq subject-matter experts and technologies create efficiency through expertise and deliver confidence to high-performing clients around the world. Learn more at <https://www.epiqglobal.com>.

About ABI

ABI is the largest multi-disciplinary, nonpartisan organization dedicated to research and education on matters related to insolvency. ABI was founded in 1982 to provide Congress and the public with unbiased analysis of bankruptcy issues. The ABI membership includes nearly 10,000 attorneys, accountants, bankers, judges, professors, lenders, turnaround specialists and other bankruptcy professionals, providing a forum for the exchange of ideas and

information. For additional information on ABI, visit www.abi.org. For additional conference information, visit <http://www.abi.org/calendar-of-events>.

Press Contacts

Carrie Trent
Epiq, Director of Communications
Carrie.Trent@epiqglobal.com

John Hartgen
ABI, Public Affairs Officer
jhartgen@abi.org