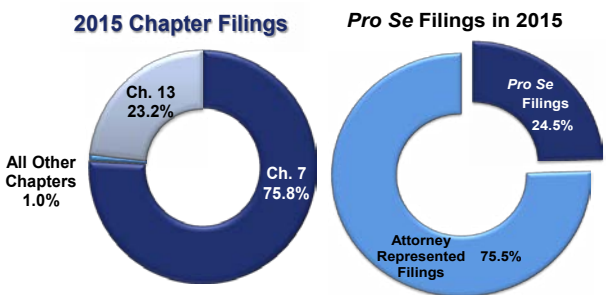




# 2015 DISTRICT PROFILE

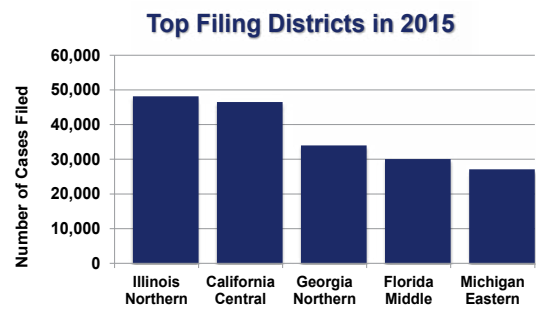
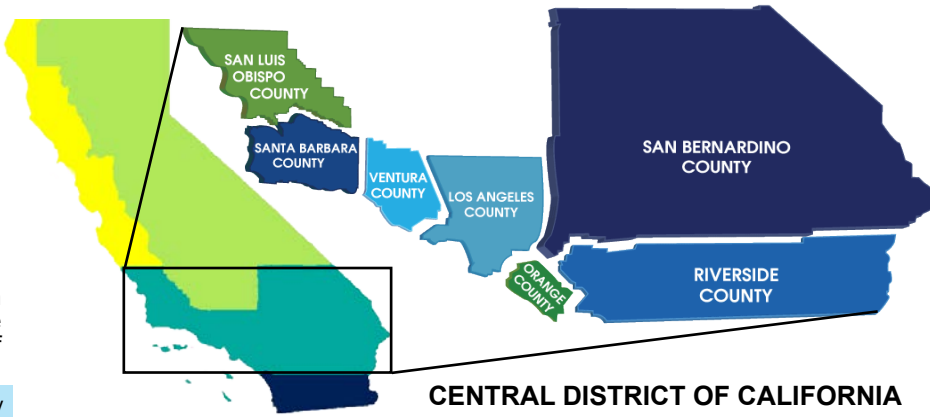
The U.S. Bankruptcy Court for the Central District of California (CACB) is the largest bankruptcy court in the United States. With jurisdiction over seven counties, the Central District covers approximately 40,000 square miles. The Central District is comprised of five divisions: Los Angeles, Northern, Riverside, San Fernando Valley, and Santa Ana. The Court serves the residents of Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, San Luis Obispo, and Ventura Counties.

<b>POPULATION</b>	<b>19,405,933</b>
<b>BANKRUPTCY FILINGS</b>	<b>46,523</b>
Chapter 7	35,266
Chapter 13	10,791
Chapter 11	460
<b>PRO SE FILINGS</b>	<b>11,395</b>
<b>JUDGES</b>	<b>27</b>
Active:	24
Recalled:	3



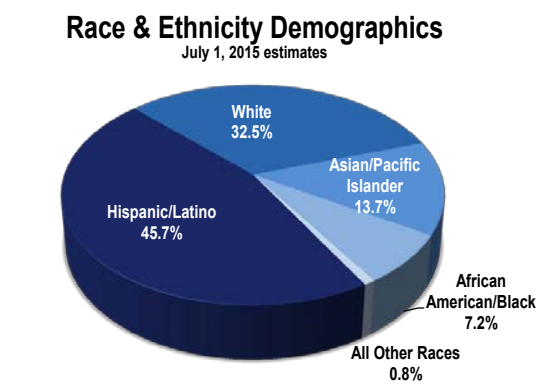
CACB received the most *pro se* filings in the nation. In 2015, *pro se* bankruptcy filings in the Central District were double the second-ranked court, the Middle District of Florida, which had 5,402.

In 2015, CACB had the second highest number of bankruptcy filings (46,523), behind the national leader, Illinois-Northern (48,161), and before the third-ranked court, Georgia Northern (34,018).

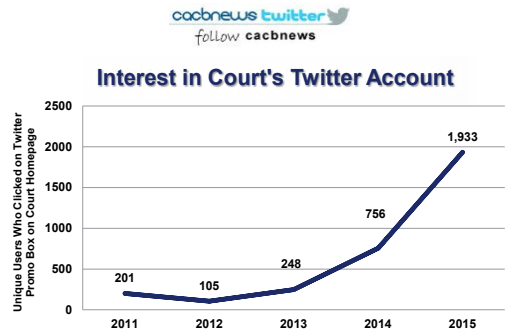


County	Population Estimates July 1, 2015	Median Household Income (2010-2014)	Unemployment Rate April 2015
Los Angeles	10,170,292	\$55,870	7.1%
Orange	3,169,776	\$75,998	4.1%
Riverside	2,361,026	\$56,592	6.2%
San Bernardino	2,128,133	\$54,100	6.1%
Ventura	850,536	\$77,335	5.1%
Santa Barbara	444,769	\$63,409	4.6%
San Luis Obispo	281,401	\$59,454	4.3%

Of the five issues that are the focus of the Court's Strategic Plan, Issue 2 is to provide access to justice and service to the public. To this end, the Central District has adopted a number of programs aimed at expanding outreach, improving access to bankruptcy services, and informing the public of Court rules and procedures.



INCOME & POVERTY (DISTRICT AVERAGES)	
Unemployment Rate (April 2015)	6.2%
Unemployment Rate (U.S. Average)	5.5%
Median Household Income (2010-14)	\$63,251
Median Household Income (U.S. Average)	\$53,482 U.S.
Persons In Poverty Rate (2014)	17.3%
Persons In Poverty Rate (U.S. Average)	14.8%
Price of Goods - Annual % Change in Consumer Price Index (2010-14)	+1.6%
Price of Goods - Annual % Change in Consumer Price Index (U.S. Average)	+2% U.S.



Chat Live! 9am-4pm PST  
Online

**Live Chat Support** - On the CACB Court website, debtors may send a chat message to a live representative. From July 1, 2015 to July 1, 2016, the system received a total of 2,538 chat requests, averaging approximately 10 chat requests per business day.

**Court's Twitter Account:** CACB published its first tweet to its official Twitter account in February 2011. With over 3,000 tweets covering court news, useful tips, and estate sale information, interest in the CACB Twitter page has grown rapidly.

**Call Center** - The Court's call center handles a high volume of inquiries about e-filing and general information. During the 12 month period ending June 30, 2016, the Court received 140 calls per business day on average.

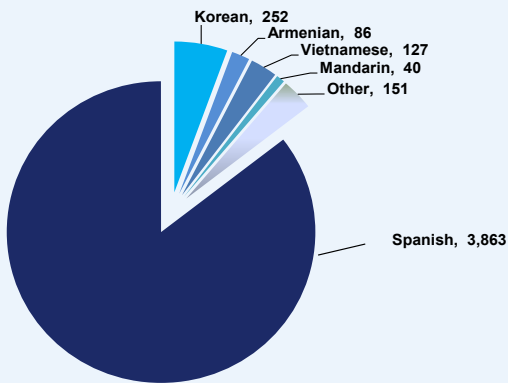
**DeBN** is an electronic noticing program which saves money, reduces paper waste, and improves communication with debtors. To date, more than 3,200 debtors have signed up for this cost-efficient program.



# 2015 *PRO SE* FILERS

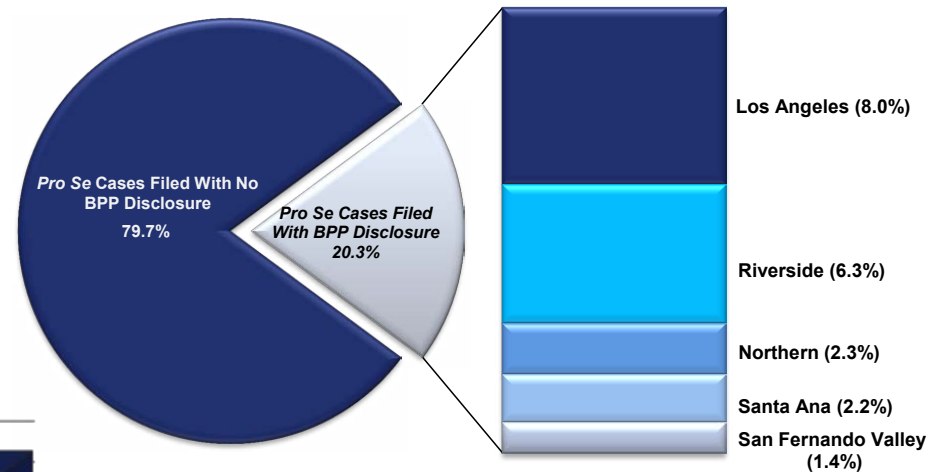
The U.S. Bankruptcy Court, Central District of California's (CACB) unique volume of self-represented (*pro se*) bankruptcy proceedings places exceptional demands on this Court. In 2015, a total of 75,314 *pro se* bankruptcy petitions were filed nationally, of which CACB accounted for over 15 percent with 11,395 *pro se* matters filed in its seven densely populated counties. Of these CACB *pro se* cases, over one-third were dismissed in the same year, a notably high rate compared to the 5.4 percent dismissal rate among attorney-represented debtors.

**U.S. Trustee Program  
Language Assistance Summary Statistics for 2015**



Self-represented debtors create a great need for language assistance services. The high volume of non-English speaking individuals in the CACB region presents a challenge in providing Court accessibility and services, particularly for debtors without an attorney. In 2015, requests at meetings of creditors for foreign language interpretation services were made for over 30 different languages, with Spanish being requested most often.

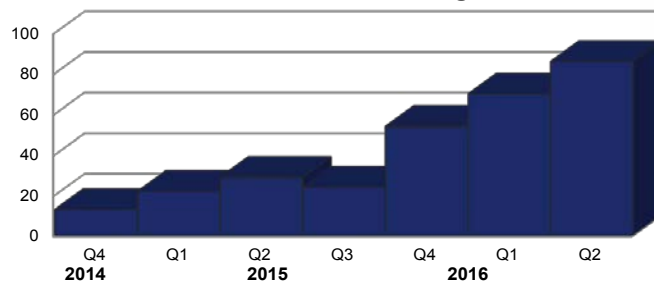
**Bankruptcy Petition Preparers (BPPs) Disclosed in  
*Pro Se* Bankruptcy Cases Filed in 2015**



**Pro Se Cases in 2015**

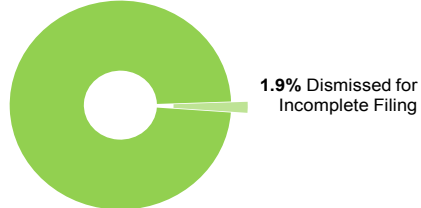


**Number of Cases Filed Using eSR**



Rather than hiring a lawyer, many *pro se* debtors are filing their bankruptcy cases with the assistance of Bankruptcy Petition Preparers (BPPs): non-attorneys whose fees to prepare documents are limited by statute. However, criminal instances of BPPs practicing law, avoiding disclosure in the petition, and overcharging are not uncommon within the Central District, to the detriment of many *pro se* debtors and their bankruptcy cases.

**Non-*Pro Se* Cases in 2015**



Available to *pro se* debtors through the CACB website, the **eSR** program enables users to prepare and submit chapter 7 petitions electronically – a feature being increasingly used by debtors. With 156 cases filed through eSR in the first two quarters of 2016 alone, the total number of chapter 7 bankruptcy cases filed in eSR has more than doubled since the beginning of 2016.

**Self-Help Desks:** Due to the Central District's large number of low-income individuals in need of representation, each CACB division offers a self-help desk staffed by *pro bono* volunteer attorneys to provide legal services. In 2015, the self-help desks received nearly 5,000 visits from people considering bankruptcy and seeking legal advice.

**Individuals Assisted by Help Desk in 2015**

