

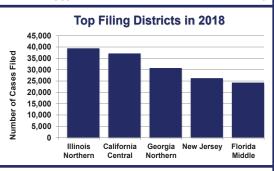
UNITED STATES BANKRUPICY COURT, CENTRAL DISTRICT OF CALIFORNIA

2018 DISTRICT PROFILE

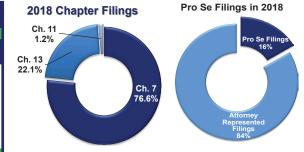
The U.S. Bankruptcy Court for the Central District of California (CACB) is the largest bankruptcy court in the United States. With jurisdiction over seven counties, the Central District covers approximately 40,000 square miles. The Central District is comprised of five divisions: Los Angeles, Northern, 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. Learn more using the Court's interactive statistics at Information>Interactive Statistics">www.cacb.uscourts.gov>Information>Interactive Statistics.

POPULATION	19,520,355
BANKRUPTCY FILINGS	37,192
Chapter 7	28,489
Chapter 11	463
Chapter 12	3
Chapter 13	8,237
PRO SE FILINGS	6,109

JUDGESHIPS Authorized 22 Filled 20 Recall 5



Race & Ethnicity Demographics July 1, 2018 estimates White 32.3% Asian/Pacific Islander 13.4% African American/Black 7.2%



CACB had the most pro se filings in the nation. In 2018, pro se bankruptcy filings in the Central District were more than 12 percent higher than the second-ranked court, the Eastern District of New York, which had 5,438.

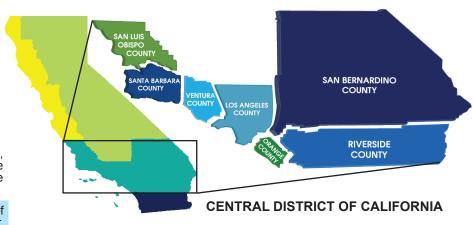
In 2018, CACB had the second highest number of bankruptcy filings (37,192), trailing the national leader, Northern District of Illinois (39,413), and leading the third-ranked court, Northern District of Georgia (30,741).

County	Population Estimates July 1, 2017	Median Household Income (2012-2016)	Unemployment Rate April 2017
Los Angeles	10,163,507	\$57,952	4.1%
Orange	3,190,400	\$78,145	2.8%
Riverside	2,423,266	\$57,972	4.3%
San Bernardino	2,157,404	\$54,469	3.9%
Ventura	854,223	\$78,593	3.8%
Santa Barbara	448,150	\$65,161	4.4%
San Luis Obispo	283,405	\$64,014	3.1%

INCOME & POVERTY (DISTRICT AVERAGES)

(
The second	Unemployment Rate (July 2017)	3.9%
NEED		3.9% U.S.
WORK	Median Household Income (2011-16)	\$65,187
JL		\$55,322 U.S.
	Persons In Poverty Rate (2017)	15.1%
		12.7% U.S.
	Price of Goods - Annual % Change in Consumer Price Index (2012-16)	+1.7%

15% U.S.



Providing access to justice and service to the public is one of the key issues highlighted by the Court's Strategic Plan. 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 the Court's rules and procedures.



Twitter: CACB published its first tweet to its official Twitter account in February 2011. With over 5,000 tweets covering court news, useful tips, and estate sale information, interest in the CACB Twitter page continues.

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 December 31, 2018, the Court received 84 calls per business day on average. The average is an estimate based on data from the fourth quarter of 2018.



Live Chat: On the CACB Court website, debtors may send a chat message to a live representative. From January 1, 2018 to December 31, 2018, the system received a total of 2,542 chat requests, averaging approximately 12 chat requests per business day. Chat hours are Monday through Friday, 9 a.m. to 4 p.m. at www.cacb.uscourts.gov



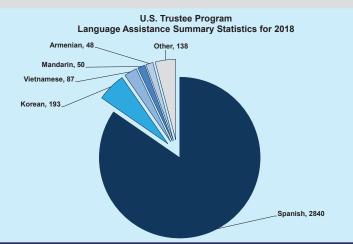
DeBN: The Court uses an electronic noticing program to improve communication with debtors, save money, and reduce paper waste. Join over 5,260 residents of the Central District who have signed up for paperless noticing by filling out the DeBN form.

All figures, unless stated otherwise, reflect Calendar Year 2018



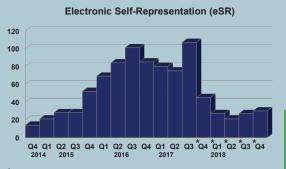
2018 PRO SE FILERS

The U.S. Bankruptcy Court for the Central District of California's (CACB) uniquely high volume of self-represented (pro se) bankruptcy proceedings places exceptional demands on this Court. In 2018, a total of 64,154 pro se bankruptcy petitions were filed nationally, of which CACB accounted for over 9.5 percent with 6,109 pro se matters filed in its seven densely populated counties.



According to the U.S. Census Bureau, a large number of residents of the Central District's population do not speak English in the home. Language barriers can limit access to justice for pro se debtors, many of whom require assistance with translation. For meetings of creditors during 2018, debtors requested interpretation services for over 29 different languages, Spanish chief among them.



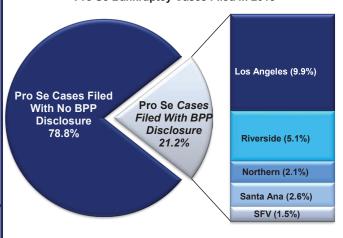


*eSR national software taken offline in 12/2017 due to forms obsolescence; Interim local eSR program installed and in use until Court converts to NextGen eSR in 2020. Pro se debtors are at a much higher risk of having document filing deficiencies result in a dismissal. Based on case closing data for 2018, provided by the Administrative Office of the U.S. Courts, 36.3% of pro se debtors had their cases dismissed for incomplete filing, while only 2.2% of represented debtors received incomplete filing dismissals.

eSR: Available to pro se debtors, eSR enables users to prepare and submit chapter 7 petitions electronically. In September 2017, the nationally developed software was taken offline for security updates, and as the program did not comply with requirements to use the new bankruptcy forms approved by the Judicial Conference for use on December 1, 2017. An interim eSR program developed locally, using the new forms, was accessible only through the CACB website. Public stations were taken offline until December 2018 when required security updates could be completed. The software change and reduced availability of the program may be contributing factors to the decline in eSR filings beginning in 2018. The total number of chapter 7 bankruptcy cases filed in eSR has reached 894 since it was made available in September 2014.

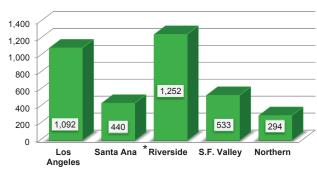
Self-Help Desks: Due to the Central District's large number of low-income individuals in need of representation, each CACB division offers a self-help desk staffed by pro bono volunteer attorneys to provide legal services. In 2018, the self-help desks received just over 3,600 visits from people considering bankruptcy and seeking legal advice.

Bankruptcy Petition Preparers (BPPs) Disclosed in Pro Se Bankruptcy Cases Filed in 2018



Some pro se debtors file bankruptcy with the assistance of non-attorneys called Bankruptcy Petition Preparers (BPPs), whose fees for preparing documents are limited by statute. Criminal instances of BPPs practicing law without a license, failing to disclose their involvement in the petition, and overcharging clients are all too common, to the detriment of many clients and their cases.

Individuals Assisted by Help Desk in 2018



* Includes data from the Coachella Valley Clinic located at the Cathedral City Library.