



## 2024 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 Court serves the residents of Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, San Luis Obispo, and Ventura Counties.

**POPULATION** 19,233,598

**BANKRUPTCY FILINGS** 25,911

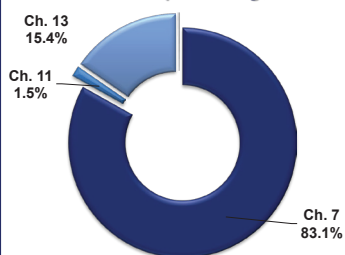
Chapter 7	21,526
Chapter 11	385
Chapter 13	3,989
Other (9, 13, & 15)	11

**SRL FILINGS** 3,119

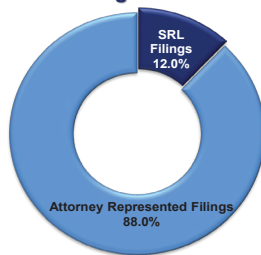
**JUDGESHIPS**

Authorized	21
Filled	16
Recall	5

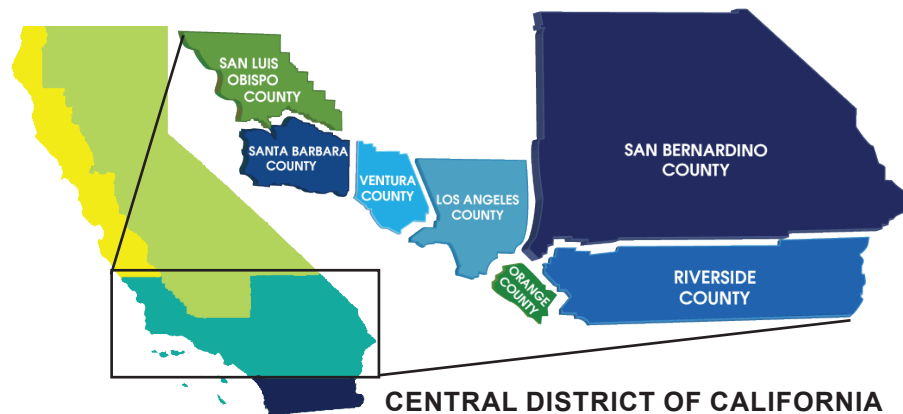
2024 Chapter Filings



SRL Filings in 2024



In 2024, CACB was second in the nation in Self-represented Litigants (SRL) filings. CACB SRL filings (3,119) were lower (18.5 percent) than number one ranked Eastern District of New York (3,826).



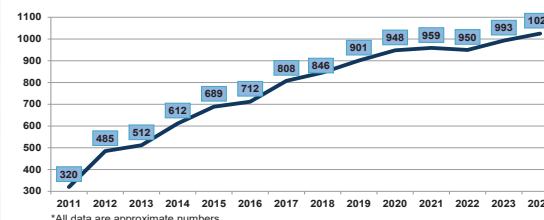
CENTRAL DISTRICT OF CALIFORNIA

## U.S. Census

County	Population Estimates July 1, 2024	Median House-hold Income (2019-2023)	Unemployment Rate December 2024
Los Angeles	9,757,179	\$87,760	5.7%
Orange	3,170,435	\$113,702	3.8%
Riverside	2,529,933	\$89,672	5.0%
San Bernardino	2,214,281	\$82,184	4.8%
Ventura	835,427	\$107,327	4.7%
Santa Barbara	444,500	\$95,977	4.5%
San Luis Obispo	281,843	\$93,398	3.7%

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.

Cumulative Number of CACB Twitter/X Account Followers  
CY 2011 thru 2024\*



Chat Live! 9am-4pm PST

Leave a Message

**Live Chat:** On the CACB Court website, debtors may send a chat message to a live representative. From January 1, 2024, to December 31, 2024, the system received a total of 3,332 chat requests, averaging approximately 13 chat requests per business day.

**Court's Twitter/X Account:** In 2011, CACB began using social media to educate and disseminate bankruptcy information to the public more widely.

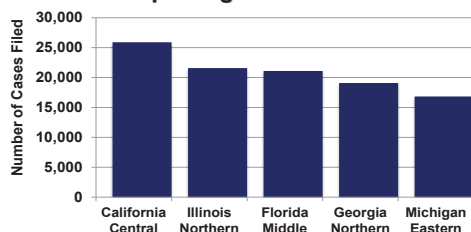
**Call Center:** The Court's call center handles a high volume of inquiries about e-filing and general information. During the 12-month period ending December 31, 2024, the Court received 58 calls per business day on average.



**DeBN:** is an electronic noticing program which saves money, reduces paper waste, and improves communication with debtors. To date, nearly 8,867 debtors have signed up for this cost-efficient program.

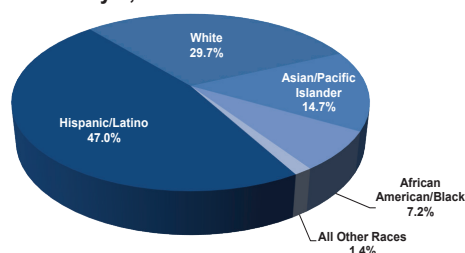
All figures, unless stated otherwise, reflect Calendar Year 2024

Top Filing Districts in 2024



In 2024, CACB had the highest number of bankruptcy filings (25,911), ahead of second-ranked Northern District of Illinois (21,582), and third-ranked court, Middle District of Florida (21,094).

Race & Ethnicity Demographics  
July 1, 2024 Estimates



## INCOME & POVERTY (DISTRICT AVERAGES)

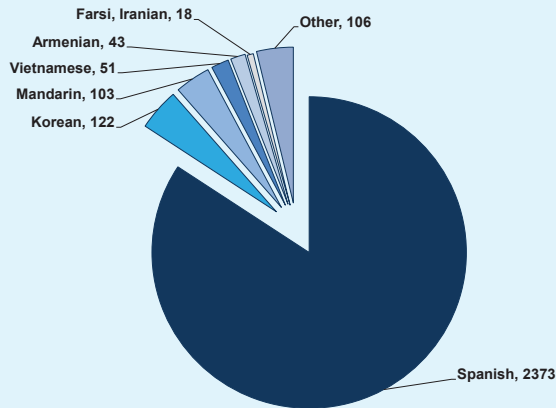
Unemployment Rate (December 2024)	5.1%
Median Household Income (2019-2023)	\$95,717
Persons in Poverty Rate (2024)	12.4%
Annual % Change in Consumer Price Index in Los Angeles Area (2019-2023)	3.0%



# 2024 SRL FILERS

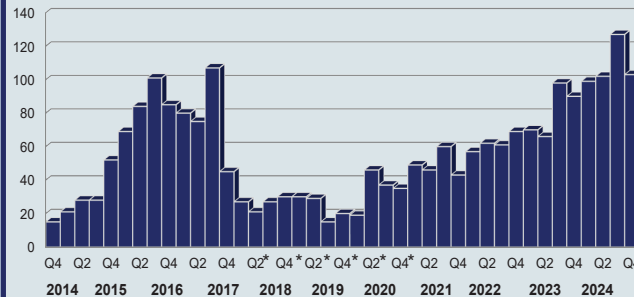
The U.S. Bankruptcy Court, Central District of California's (CACB) volume of self-represented litigants (SRL) bankruptcy proceedings places additional demands on this Court. In 2024, a total of 39,011 SRL bankruptcy petitions were filed nationally, of which CACB accounted for nearly 8.0 percent with 3,119 SRL matters filed in its seven densely populated counties.

U.S. Trustee Program  
Language Assistance Summary Statistics for 2024



SRL filers 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 2024, requests at meetings of creditors for foreign language interpretation services were made for over 27 different languages, with Spanish being requested most often.

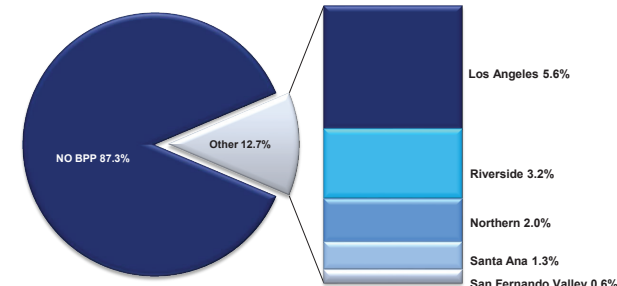
Number of Cases Filed Using eSR



\*eSR national software taken offline in 12/2017 due to forms obsolescence; Interim local eSR program installed and in use until Court converted to NextGen eSR in 2021.

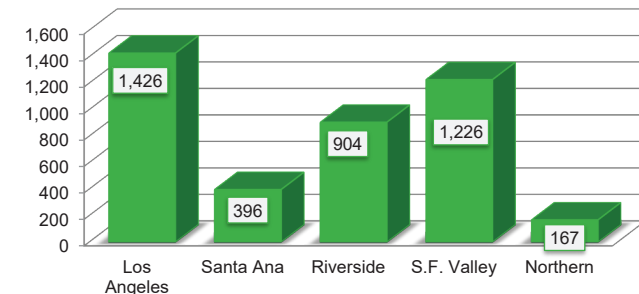
**eSR:** Available to SRL debtors through the CACB website, the eSR program enables users to prepare and submit chapter 7 and chapter 13 petitions electronically – the use of this feature increased in 2024 with 431 cases being filed through eSR. The total number of bankruptcy cases filed in eSR has reached 2,328 since it was made available in September 2014.

Bankruptcy Petition Preparers (BPPs) Disclosed in  
SRL Bankruptcy Cases Filed in 2024



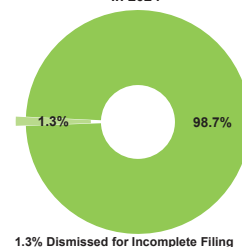
Some SRL debtors file bankruptcy with the assistance of non-attorneys called Bankruptcy Petition Preparers (BPPs), whose fees for preparing documents are limited by statute. Criminal instances of BPPs practicing law without a license, failing to disclose their involvement in the petition, and overcharging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

Individuals Assisted by Help Desk in 2024

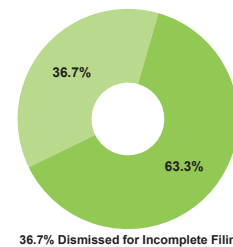


**Self-Help Desks:** Due to the Central District's large number of low-income individuals in need of representation, each CACB division offers a self-help desk staffed by pro bono volunteer attorneys to provide legal services. In 2024, the self-help desks received 4,119 visits from people considering bankruptcy and seeking legal advice.

Attorney Represented Cases Closed  
in 2024



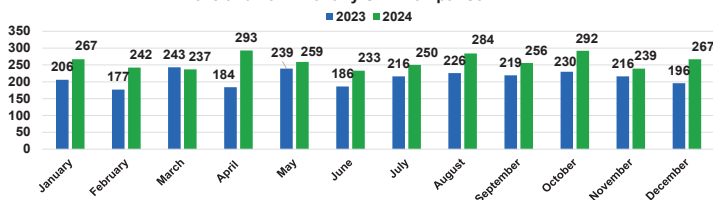
SRL Cases Closed in 2024



SRL's are at a much higher risk of having document filing deficiencies result in a dismissal. Based on case closings data for 2024, provided by the Administrative Office of the U.S. Courts, 36.7% of self-represented litigants had their cases dismissed for incomplete filing, while only 1.3% of represented debtors received incomplete filing dismissals.

The Electronic Drop Box (EDB) is a tool made available in April 2020 to self-represented litigants that enables them to upload court documents for filing electronically in bankruptcy cases and adversary proceedings pending in this District. There were a total of 397 new users in 2024.

2023 and 2024 Monthly SRL Comparison



Federal, state, and local programs, in response to the COVID-19 pandemic, may have had an impact on filings. SRL filings declined from 2019 to 2021, but have been rising since 2022, in keeping with the increase in bankruptcy filings overall.