



# 2025 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** 19,168,731

**BANKRUPTCY FILINGS** 29,591

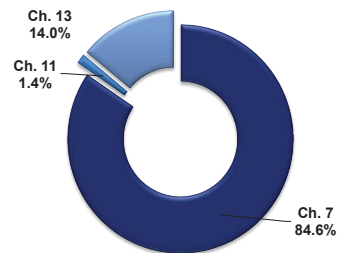
Chapter 7	25,018
Chapter 11	417
Chapter 13	4,153
Other (9, 13, & 15)	3

**SRL FILINGS** 3,581

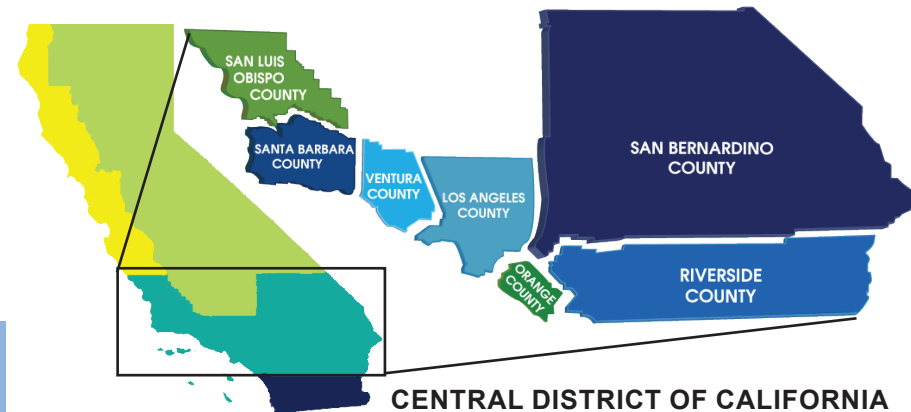
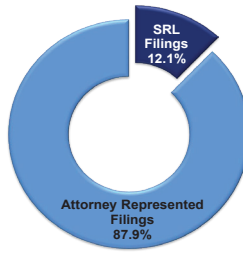
**JUDGESHIPS**

Authorized	21
Filled	13
Recall	5

2025 Chapter Filings



SRL Filings in 2025



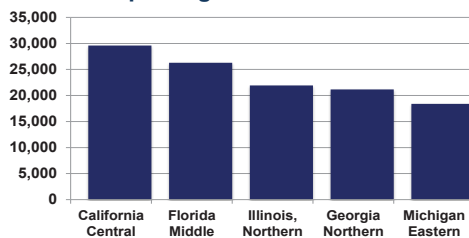
In 2025, CACB ranked second in the nation for self-represented litigant (SRL) filings. CACB SRL filings (3,581) were 8.6 percent lower than those of the number-one-ranked Eastern District of New York (3,918).

## U.S. Census

County	Population Estimates July 1, 2025	Median Household Income (2019-2024)	Unemployment Rate December 2025
Los Angeles	9,694,934	\$ 90,112	5.0%
Orange	3,149,507	\$ 116,289	3.9%
Riverside	2,544,916	\$ 93,074	5.2%
San Bernardino	2,224,091	\$ 85,478	5.0%
Ventura	830,851	\$ 109,797	4.7%
Santa Barbara	442,065	\$ 98,161	4.8%
San Luis Obispo	282,367	\$ 97,446	4.3%

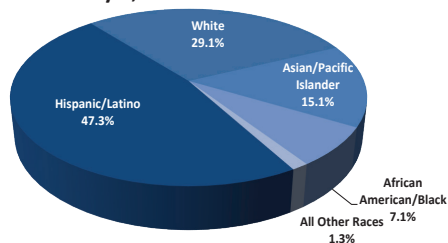
Providing access to justice and service to the public is one of the key issues highlighted by the Court's Strategic Plan. To this end, the Central District has adopted a number of programs aimed at expanding outreach, improving access to bankruptcy services, and informing the public of the Court's rules and procedures.

Top Filing Districts in 2025



In 2025, CACB had the most bankruptcy filings (29,591), ahead of the second-ranked Middle District of Florida (26,279) and the third-ranked Northern District of Illinois (21,936).

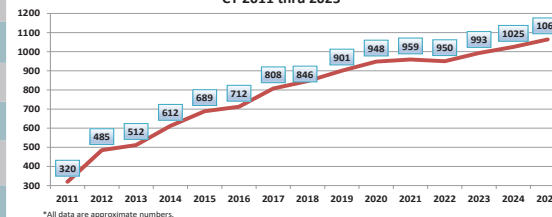
Race & Ethnicity Demographics July 1, 2025 Estimates



## INCOME & POVERTY (DISTRICT AVERAGES)

Unemployment Rate (December 2025)	<b>5.0%</b> 4.4% U.S.
Median Household Income (2019-2024)	<b>\$98,622</b> \$80,734 U.S.
Persons in Poverty Rate (2024)	<b>12.0%</b> 11.1 U.S.
Annual % Change in Consumer Price Index in Los Angeles Area (2019-2024)	<b>3.9%</b> 4.2% U.S.

Cumulative Number of CACB Twitter/X Account Followers CY 2011 thru 2025\*



**Court's Twitter/X Account:** In 2011, CACB began using social media to educate the public and disseminate bankruptcy information 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, 2025, the Court received an average of 57 calls per business day.



**DeBN:** is an electronic noticing program that saves money, reduces paper waste, and improves communication with debtors. To date, nearly 8,952 debtors have signed up for this cost-efficient program.

Chat Live! 9am-4pm PST  
● Leave a Message

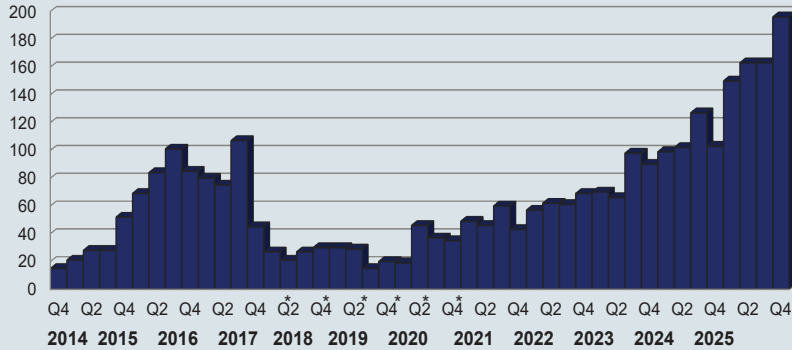
**Live Chat Support:** On the CACB Court website, the public may send a chat message to a live representative. From January 1, 2025, to December 31, 2025, the system received 3,646 chat requests, averaging about 15 per business day.



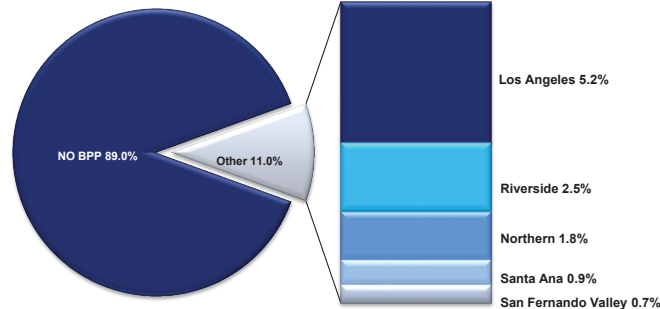
# 2025 SRL FILERS

The U.S. Bankruptcy Court for the Central District of California's (CACB) volume of self-represented litigant (SRL) bankruptcy proceedings places additional demands on the Court. In 2025, a total of 50,261 SRL bankruptcy petitions were filed nationally, of which CACB accounted for nearly 7.1 percent, with 3,581 SRL matters filed in its seven densely populated counties.

## Number of Cases Filed Using eSR

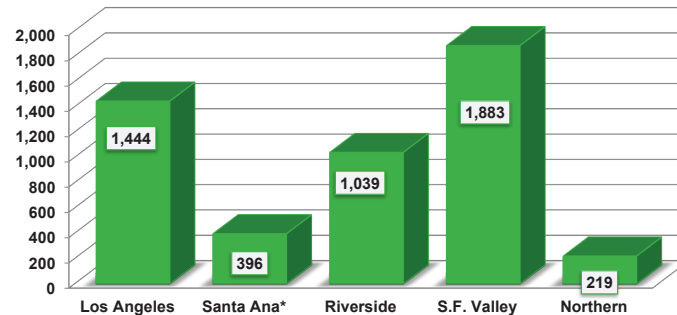


## Bankruptcy Petition Preparers (BPPs) Disclosed in SRL Bankruptcy Cases Filed in 2025



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.

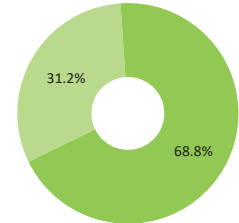
## Individuals Assisted by Help Desk in 2025



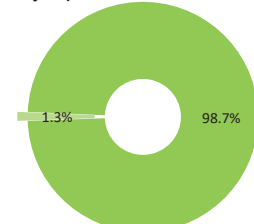
\* 2024 Data

**Self-Help Desks:** Due to the Central District's large number of low-income individuals in need of legal representation, each CACB division offers a self-help desk staffed by pro bono volunteer attorneys. In 2025, the self-help desks received 4,981 visits from people considering bankruptcy and seeking legal advice.

## SRL Cases Closed in 2025



31.2% Dismissed for Incomplete Filing  
Attorney Represented Cases Closed in 2025



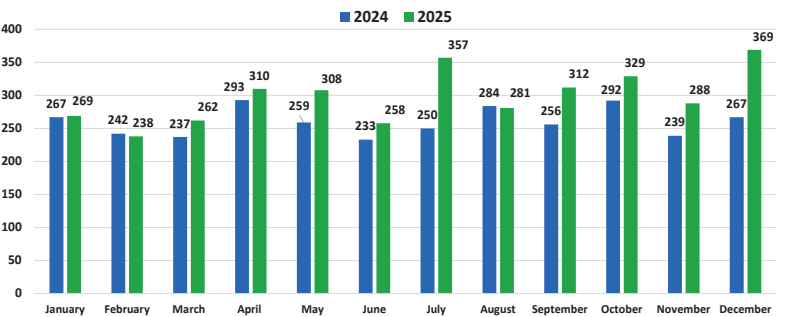
1.3% Dismissed for Incomplete Filing

SRLs are at a much higher risk of document-filing deficiencies that result in dismissal. Based on case closings data for 2025, provided by the Administrative Office of the U.S. Courts, 31.2 percent of self-represented litigants had their cases dismissed for incomplete filing, while only 1.3 percent of represented debtors received incomplete filing dismissals.

\*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 usage of this feature increased in 2025, with 672 cases being filed through eSR. The total number of bankruptcy cases filed in eSR has reached 3,000 since eSR became available in September 2014.

## 2024 and 2025 Monthly SRL Comparison



The Electronic Drop Box (EDB) is a tool, made available in April 2020, that enables self-represented litigants to upload "no fee" court documents for electronic filing in bankruptcy cases and adversary proceedings pending in this District. There were 399 new users in 2025.