



2019 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 www.cacb.uscourts.gov>Information>Interactive Statistics.

POPULATION 19,440,996

BANKRUPTCY FILINGS 38,148

Chapter 7 29,972

Chapter 11 389

Chapter 12 0

Chapter 13 7,786

SRL FILINGS 5,863

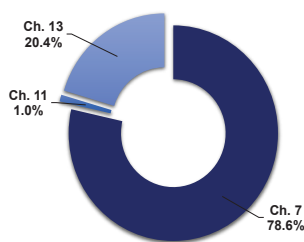
JUDGESHIPS

Authorized 22

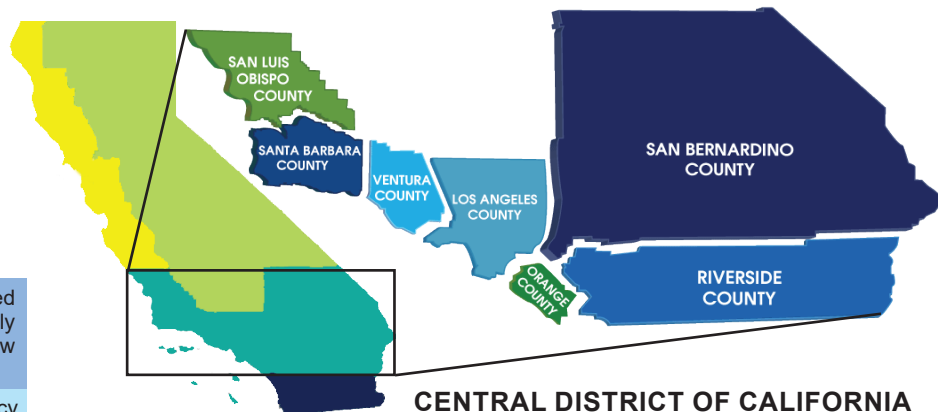
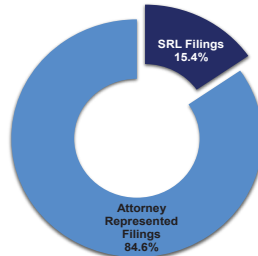
Filled 20

Recall 5

2019 Chapter Filings



SRL Filings in 2019



CENTRAL DISTRICT OF CALIFORNIA

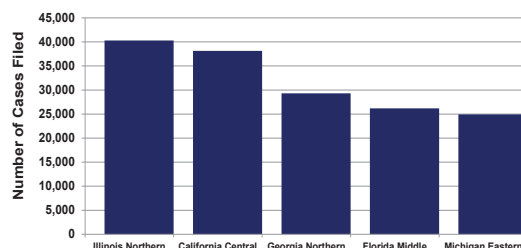
In 2019 CACB continued to lead the nation in Self-represented Litigants (SRL) filings. CACB SRL filings (5,863) were slightly higher (0.6 percent) than second ranked Eastern District of New York (5,828).

In 2019, CACB had the second-highest number of bankruptcy filings (38,148), behind the national leader, Northern District of Illinois (40,308), and before the third-ranked court, Northern District of Georgia (29,304).

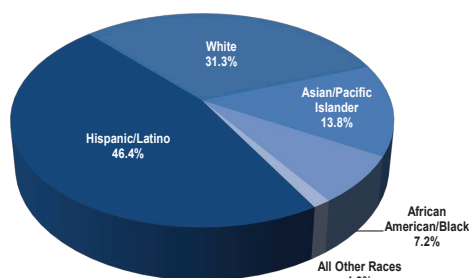
U.S. Census

County	Population Estimates July 1, 2019	Median Household Income (2014-2018)	Unemployment Rate December 2019
Los Angeles	10,039,107	\$ 64,251	4.0%
Orange	3,175,692	\$ 85,398	2.4%
Riverside	2,470,546	\$ 63,948	3.6%
San Bernardino	2,180,085	\$ 60,164	3.3%
Ventura	846,006	\$ 84,017	3.4%
Santa Barbara	446,499	\$ 71,657	3.6%
San Luis Obispo	283,111	\$ 70,699	2.5%

Top Filing Districts in 2019



Race & Ethnicity Demographics July 1, 2019 Estimates

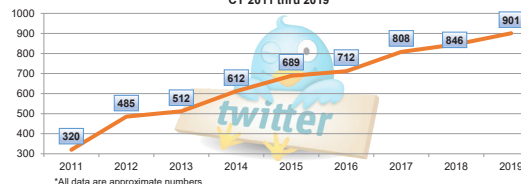


INCOME & POVERTY (DISTRICT AVERAGES)

Unemployment Rate (December 2019)	3.6%
	3.9% U.S.
Median Household Income (2014-18)	\$71,448
	\$60,293 U.S.
Persons In Poverty Rate (2018)	13.2%
	11.8% U.S.
Annual % Change in Consumer Price Index in Los Angeles Area (2014-18)	2.1%
	1.5% 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.

Cumulative Number of CACB Twitter Account Followers CY 2011 thru 2019*



Twitter: In 2011, CACB began using social media to more widely educate and disseminate bankruptcy information to the public.

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, 2019, the Court received 78 calls per business day on average.



DeBN: The Court uses an electronic noticing program which saves money, reduces paper waste, and improves communication with debtors. To date, more than 6,342 debtors have signed up for this cost-efficient program. [DeBN form.](#)

Chat Live! 9am-4pm PST
Online

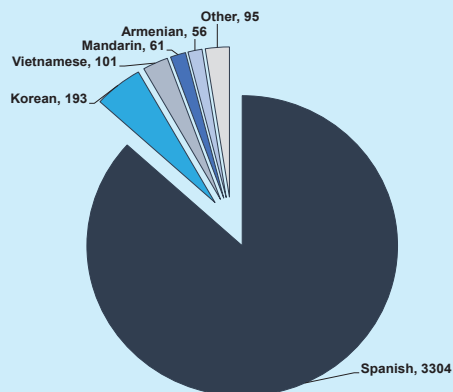
Live Chat: On the CACB Court website, debtors may send a chat message to a live representative. From January 1, 2019 to December 31, 2019, the system received a total of 2,539 chat requests, averaging approximately 10 chat requests per business day. Chat hours are Monday through Friday, 9 a.m. to 4 p.m. at www.cacb.uscourts.gov



2019 SRL Filers

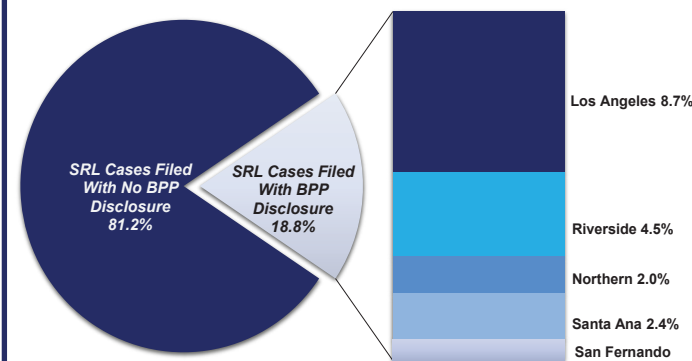
The U.S. Bankruptcy Court, Central District of California's (CACB) volume of self-represented litigants' (SRL) bankruptcy proceedings places additional demands on this Court. In 2019, a total of 64,103 SRL bankruptcy petitions were filed nationally, of which CACB accounted for over 9.1 percent with 5,863 SRL matters filed in its seven densely populated counties.

U.S. Trustee Program
Language Assistance Summary Statistics for 2019

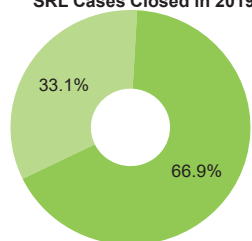


SRL filers create a great need for language assistance services. The high volume of non-English speaking individuals in the CACB region presents a challenge in providing Court accessibility and services, particularly for debtors without an attorney. In 2019, requests at meetings of creditors for foreign language interpretation services were made for over 27 different languages, with Spanish being requested most often.

Bankruptcy Petition Preparers (BPPs) Disclosed in
SRL Bankruptcy Cases Filed in 2019

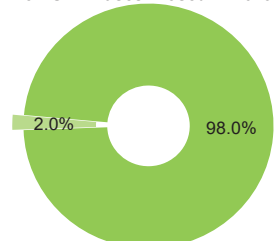


SRL Cases Closed in 2019



33.1% Dismissed for Incomplete Filing

Non-SRL Cases Closed in 2019

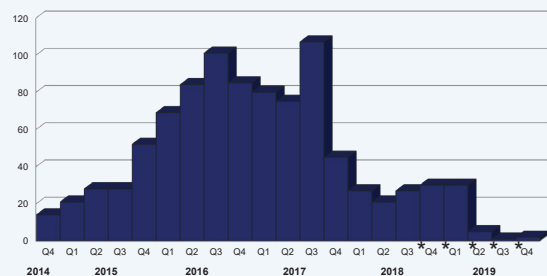


2.0% Dismissed for Incomplete Filing

SRL's are at a much higher risk of having document filing deficiencies result in a dismissal. Based on case closings data for 2019, provided by the Administrative Office of the U.S. Courts, 33.1% of self-represented litigants had their cases dismissed for incomplete filing, while only 2.0% of represented debtors received incomplete filing dismissals.

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.

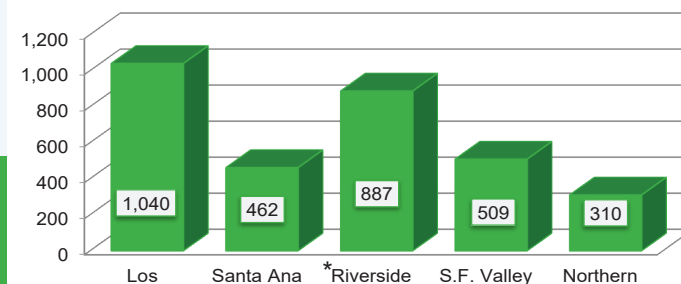
Number of Cases Filed Using eSR



eSR: Available to SRL debtors through the CACB website, the eSR program enables users to prepare and submit chapter 7 petitions electronically – the usage of this feature declined in 2019 with only 38 cases being filed through eSR. The total number of chapter 7 bankruptcy cases filed in eSR has reached 930 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 2019, the self-help desks received nearly 3,700 visits from people considering bankruptcy and seeking legal advice.

Individuals Assisted by Help Desk in 2019



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

*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.