



## 2021 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. In 2021, the Court continued to face challenges related to the COVID-19 pandemic. With courthouse doors shuttered at times, the business of the Court continued with the use of remote hearings and the new ways to electronically file documents or drop off emergency filings to staff at the courthouse doors that were temporarily initiated in 2020.

**POPULATION** 19,375,333

**BANKRUPTCY FILINGS** 23,104

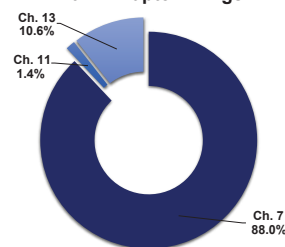
Chapter 7	20,329
Chapter 11	322
Chapter 13	2,447
Other (9, 13, & 15)	6

**SRL FILINGS** 1,891

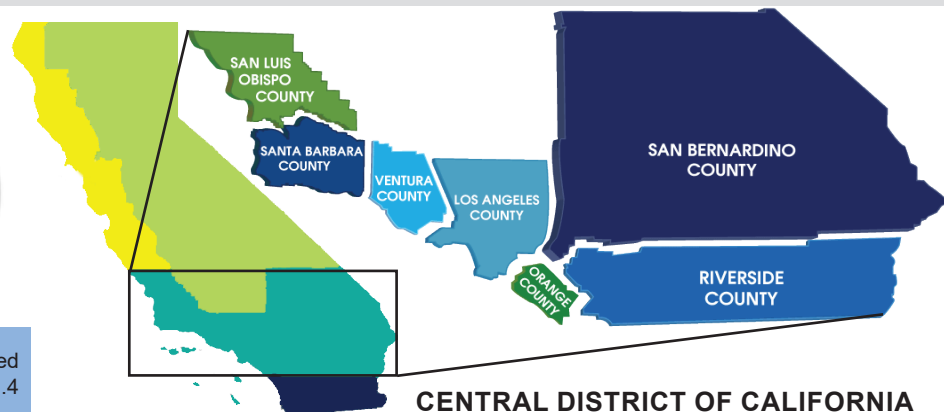
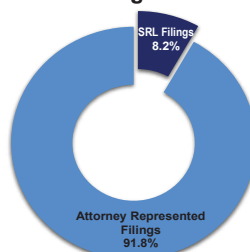
**JUDGESHIPS**

Authorized	21
Filled	19
Recall	3

2021 Chapter Filings



SRL Filings in 2021



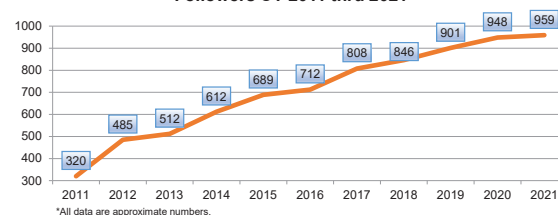
In 2021 CACB continued to lead the nation in Self-represented Litigants (SRL) filings. CACB SRL filings (1,891) were higher (41.4 percent) than second ranked Middle District of Florida (1,337).

## U.S. Census

County	Population Estimates April 1, 2020	Median Household Income (2016-2020)	Unemployment Rate December 2021
Los Angeles	10,014,009	\$71,358	11%
Orange	3,186,989	\$94,441	7.4%
Riverside	2,418,185	\$70,732	8.7%
San Bernardino	2,181,654	\$65,761	8.8%
Ventura	843,843	\$89,295	7.4%
Santa Barbara	448,229	\$78,925	7.3%
San Luis Obispo	282,424	\$77,948	6.7%

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 Account Followers CY 2011 thru 2021\*



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, 2021 to December 31, 2021, the system received a total of 3,101 chat requests, averaging approximately 12 chat requests per business day.

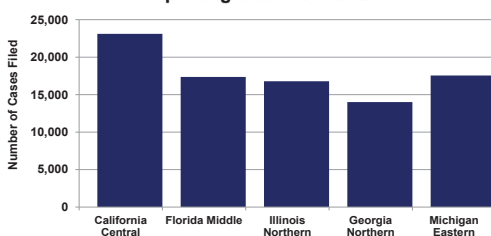
**Court's Twitter Account:** In 2011, CACB began using social media to educate and disseminate bankruptcy information to the public more widely.

**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, 2021, the Court received 38 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 7,344 debtors have signed up for this cost-efficient program. [DeBN form.](#)

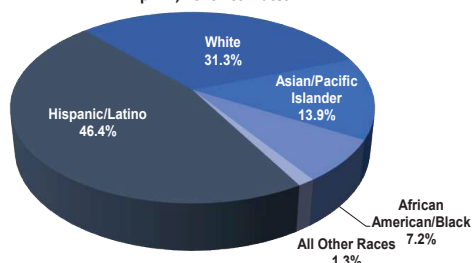
All figures, unless stated otherwise, reflect Calendar Year 2021

Top Filing Districts in 2021



In 2021, CACB had the highest number of bankruptcy filings (23,104), ahead of second-ranked Middle District of Florida (17,367), and third-ranked court, Northern District of Illinois (16,790).

Race &amp; Ethnicity Demographics April 1, 2020 Estimates



## INCOME &amp; POVERTY (DISTRICT AVERAGES)

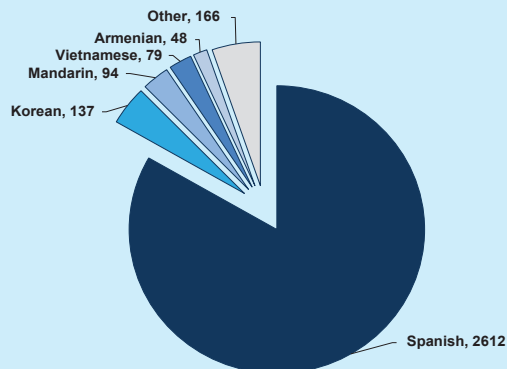
Unemployment Rate (December 2021)	5.0%
Median Household Income (2014-20)	\$78,351
Persons In Poverty Rate (2020)	12.1%
Annual % Change in Consumer Price Index in Los Angeles Area (2014-20)	2.8%
	2.2% U.S.



# 2021 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 2021, a total of 20,088 SRL bankruptcy petitions were filed nationally, of which CACB accounted for over 9.4 percent with 1,891 SRL matters filed in its seven densely populated counties.

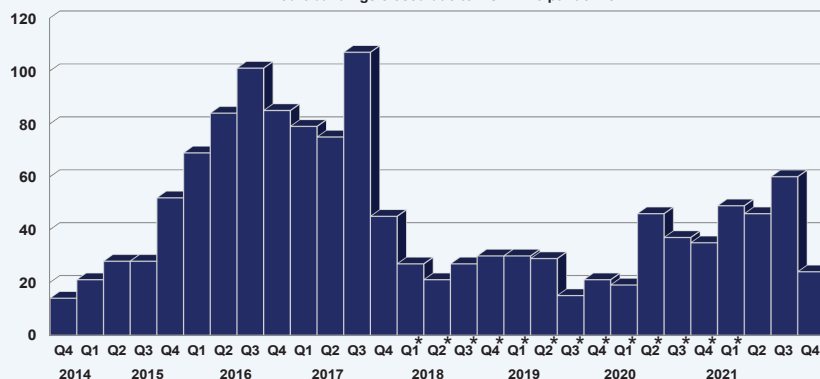
U.S. Trustee Program  
Language Assistance Summary Statistics for 2021



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 2021, requests at meetings of creditors for foreign language interpretation services were made for over 21 different languages, with Spanish being requested most often.

Number of Cases Filed Using eSR

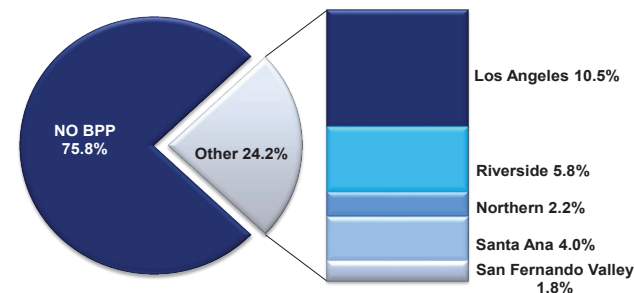
Court buildings closed due to COVID-19 pandemic



\*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 2021.

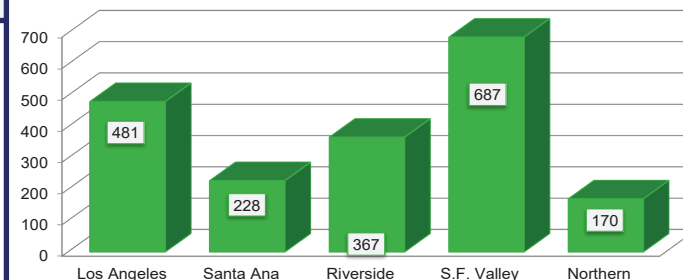
**eSR:** Available to SRL debtors through the CACB website, the eSR program enables users to prepare and submit chapter 7 and chapter 13 petitions electronically – the usage of this feature increased in 2021 with 179 cases being filed through eSR. The total number of bankruptcy cases filed in eSR has reached 1,304 since it was made available in September 2014.

Bankruptcy Petition Preparers (BPPs) Disclosed in  
SRL Bankruptcy Cases Filed in 2021



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 2021

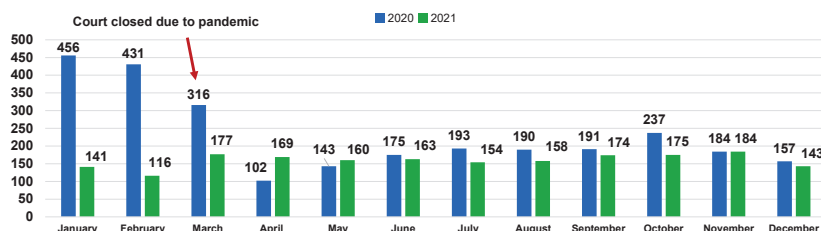


**Self-Help Desks:** Due to the Central District's large number of low-income individuals in need of representation, each CACB division offers a self-help desk staffed by pro bono volunteer attorneys to provide legal services. In 2021, the self-help desks received over 1,900 visits from people considering bankruptcy and seeking legal advice.



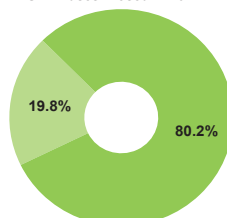
The Electronic Drop Box (EDB) is a tool available in April 2021 to self-represented litigants that enables them to upload court documents for filing electronically in bankruptcy cases and adversary proceedings pending in this District. There were a total of 210 new users in 2021.

2020 and 2021 Monthly SRL Comparison



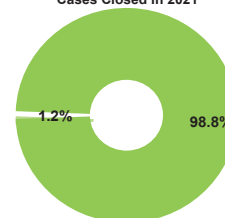
The decrease in SRL bankruptcy filings may be partially attributed to federal, state, and local programs in response to the COVID-19 pandemic.

SRL Cases Closed in 2021



19.8% Dismissed for Incomplete Filing

Attorney Represented  
Cases Closed in 2021



1.2% 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 2021, provided by the Administrative Office of the U.S. Courts, 19.8% of self-represented litigants had their cases dismissed for incomplete filing, while only 1.2% of represented debtors received incomplete filing dismissals.