



# 2023 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** 19,039,639

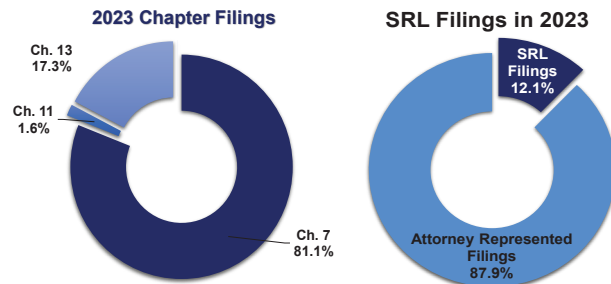
**BANKRUPTCY FILINGS** 21,048

Chapter 7	17,062
Chapter 11	342
Chapter 13	3,640
Other (9, 13, & 15)	4

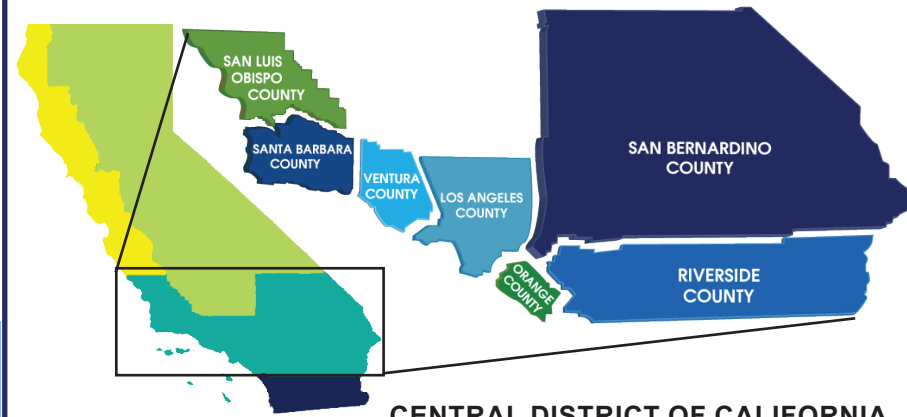
**SRL FILINGS** 2,538

**JUDGESHIPS**

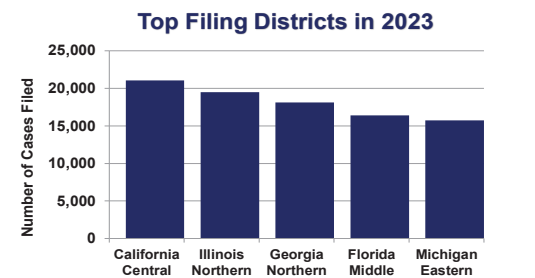
Authorized	21
Filled	16
Recall	5



In 2023 CACB was second in the nation in Self-represented Litigants (SRL) filings. CACB SRL filings (2,538) were lower (29.0 percent) than the number one ranked Eastern District of New York (3,576).

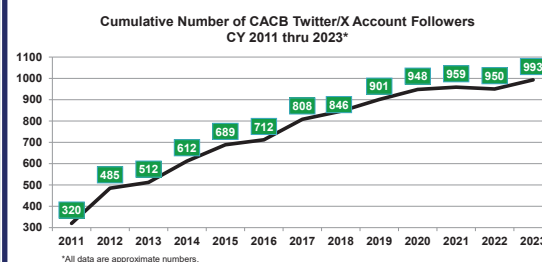


Providing access to justice and service to the public is one of the key issues highlighted by the Court's Strategic Plan. To this end, the Central District has adopted a number of programs aimed at expanding outreach, improving access to bankruptcy services, and informing the public of the Court's rules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



## U.S. Census

County	Population Estimates July 1, 2023	Median Household Income (2018-2022)	Unemployment Rate December 2023
Los Angeles	9,663,345	\$ 83,411	5.0%
Orange	3,135,755	\$109,361	3.8%
Riverside	2,492,442	\$84,505	5.1%
San Bernardino	2,195,611	\$77,423	4.9%
Ventura	829,590	\$102,141	4.8%
Santa Barbara	441,257	\$92,332	4.7%
San Luis Obispo	281,639	\$90,158	3.7%



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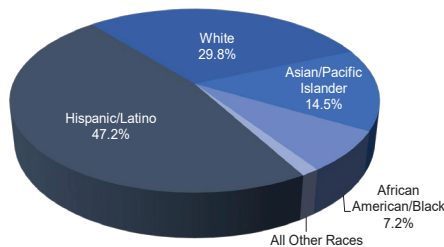
**Live Chat:** On the CACB Court website, debtors may send a chat message to a live representative. From January 1, 2023 to December 31, 2023, the system received a total of 2,835 chat requests, averaging approximately 11 chat requests per business day.

In 2023, CACB had the highest number of bankruptcy filings (21,048), ahead of second-ranked Northern District of Illinois (19,474), and third-ranked court, Northern District of Georgia (18,121).

## INCOME & POVERTY (DISTRICT AVERAGES)

Unemployment Rate (December 2023)	<b>3.8%</b>
3.6% U.S.	
Median Household Income (2018-2022)	<b>\$91,333</b>
\$75,149 U.S.	
Persons in Poverty Rate (2023)	<b>12.6%</b>
11.6% U.S.	
Annual % Change in Consumer Price Index in Los Angeles Area (2018-2022)	<b>3.0%</b>
3.9% U.S.	

## Race & Ethnicity Demographics July 1, 2023 Estimates



**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, 2023, the Court received 61 calls per business day on average.

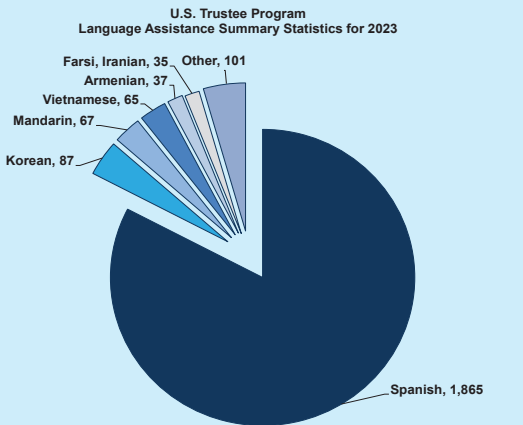
**DeBN:** is an electronic noticing program which saves money, reduces paper waste, and improves communication with debtors. To date, nearly 8,215 debtors have signed up for this cost-efficient program.



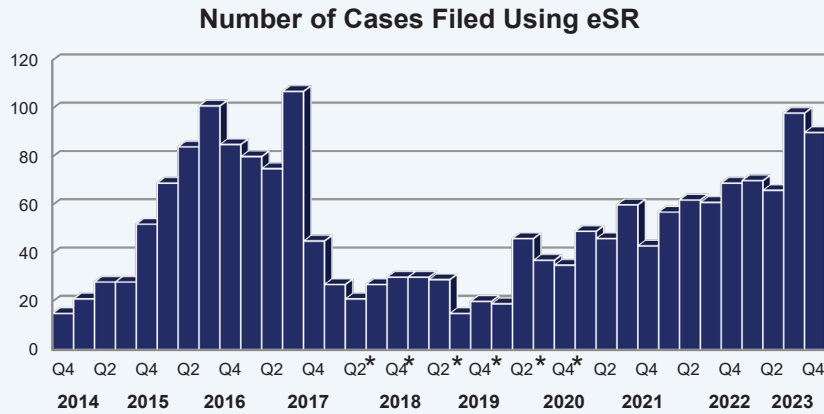


# 2023 SRL FILERS

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 2023, a total of 33,218 SRL bankruptcy petitions were filed nationally, of which CACB accounted for nearly 7.6 percent with 2,538 SRL matters filed in its seven densely populated counties.



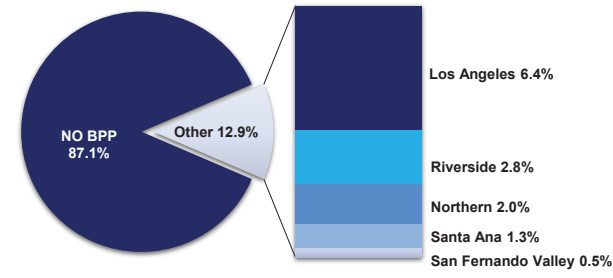
SRL filers create a great need for language assistance services. The high volume of non-English speaking individuals in the CACB region presents a challenge in providing Court accessibility and services, particularly for debtors without an attorney. In 2023, requests at meetings of creditors for foreign language interpretation services were made for over 27 different languages, with Spanish being requested most often.



\*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 2023 with 324 cases being filed through eSR. The total number of bankruptcy cases filed in eSR has reached 1,897 since it was made available in September 2014.

### Bankruptcy Petition Preparers (BPPs) Disclosed in SRL Bankruptcy Cases Filed in 2023

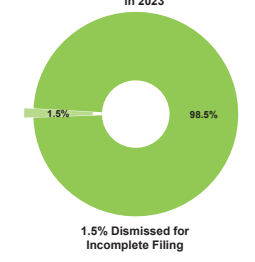


Some SRL debtors file bankruptcy with the assistance of non-attorneys called Bankruptcy Petition Preparers (BPPs), whose fees for preparing documents are limited by statute. Criminal instances of BPPs practicing law without a license, failing to disclose their involvement in the petition, and overcharging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

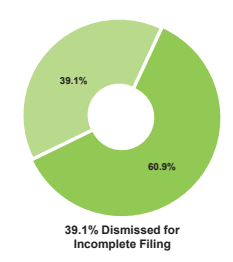


The Electronic Drop Box (EDB) is a tool available in April 2020 to self-represented litigants that enables them to upload court documents for filing electronically in bankruptcy cases and adversary proceedings pending in this District. There were a total of 265 new users in 2023.

### Attorney Represented Cases Closed in 2023

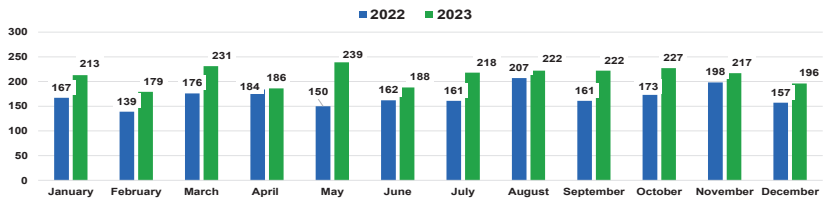


### SRL Cases Closed in 2023



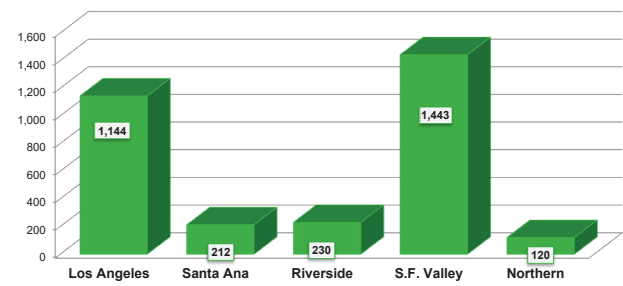
SRL's are at a much higher risk of having document filing deficiencies result in a dismissal. Based on case closings data for 2023, provided by the Administrative Office of the U.S. Courts, 39.1% of self-represented litigants had their cases dismissed for incomplete filing, while only 1.5% of represented debtors received incomplete filing dismissals.

### 2022 and 2023 Monthly SRL Comparison



The decrease in SRL filings since 2020 continued through 2022. Federal, state, and local programs, in response to the COVID-19 pandemic, may have had an impact on filings.

### Individuals Assisted by Help Desk in 2023



**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 2023, the self-help desks received 3,149 visits from people considering bankruptcy and seeking legal advice.