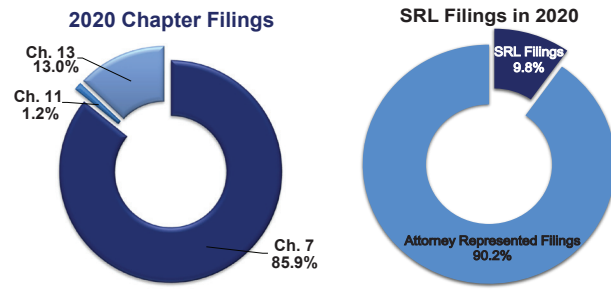




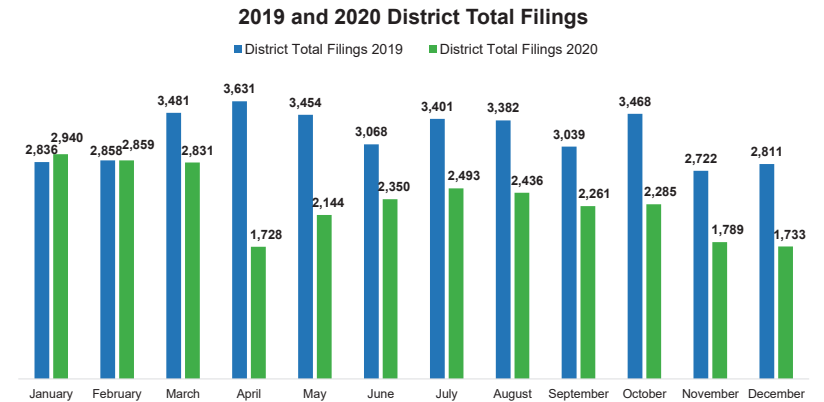
2020 DISTRICT PROFILE

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. 2020 was a unique year in the Court's history, with the courthouse doors shuttered for lengthy periods of time due to the COVID-19 pandemic. The Court rose to the challenge to enhance access to justice through implementation of remote hearings, new ways to electronically file documents or drop off emergency filings to staff at the courthouse doors, and temporary changes to court procedures.

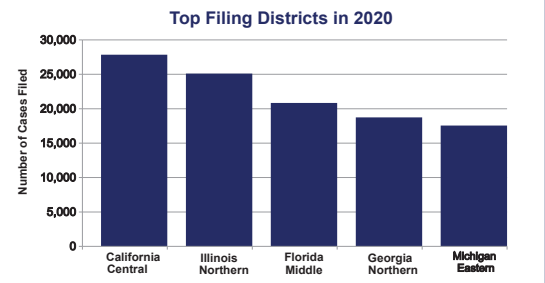
POPULATION	19,440,996
BANKRUPTCY FILINGS	27,852
Chapter 7	23,910
Chapter 11	329
Chapter 12	3
Chapter 13	3,609
SRL FILINGS	2,729
JUDGESHIPS	
Authorized	21
Filled	20
Recall	5



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



In 2020, CACB continued to lead the nation in Self-represented Litigants (SRL) filings. CACB SRL filings (2,729) were higher (39.3 percent) than second ranked District of Arizona (1,959).



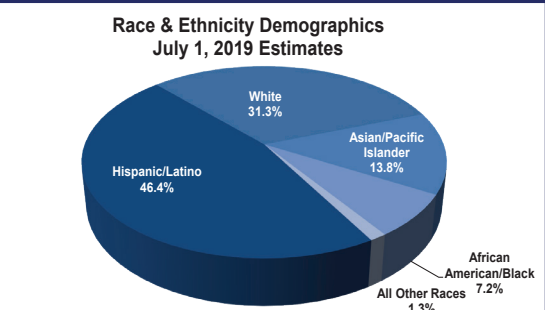
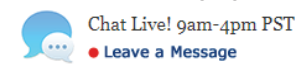
In 2020, CACB had the highest number of bankruptcy filings (27,852), ahead of second-ranked Northern District of Illinois (25,109), and third-ranked court, Middle District of Florida (20,838).

U.S. Census		
County	Population Estimates July 1, 2019	Median Household Income (2014-2019)
Los Angeles	10,039,107	\$68,044
Orange	3,175,692	\$90,234
Riverside	2,470,546	\$67,005
San Bernardino	2,180,085	\$63,362
Ventura	846,006	\$88,131
Santa Barbara	446,499	\$74,624
San Luis Obispo	283,111	\$73,518

U.S. Bureau of Labor & Statistics			
Metro Area	Labor Force (Avg)	Unemployment Rate (Avg)	
Los Angeles-Long Beach-Glendale	4,921,498	12.90%	In response to the COVID-19 pandemic, the Court set-up a complete infrastructure for remote hearings –holding 13,492 telephonic and 5,335 video hearings.
Anaheim-Santa Ana-Irvine	1,553,301	8.90%	
Riverside-San Bernardino-Ontario	2,073,928	9.70%	
Oxnard-Thousand Oaks-Ventura	408,867	8.60%	
San Luis Obispo-Paso Robles-Arroyo Grande	132,690	7.80%	

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, 2020, the Court received 43 calls per business day on average.

Live Chat: On the CACB Court website, debtors may send a chat message to a live representative. From January 1, 2020 to December 31, 2020, the system received a total of 3,008 chat requests, averaging approximately 12 chat requests per business day.



INCOME & POVERTY (DISTRICT AVERAGES)	
Unemployment Rate (December 2020)	10.3%
	6.7% U.S.
Median Household Income (2014-19)	\$74,988
	\$60,293 U.S.
Persons In Poverty Rate (2019)	12.2%
	10.5% U.S.
Annual % Change in Consumer Price Index in Los Angeles Area (2014-20)	2.6%
	1.9% U.S.

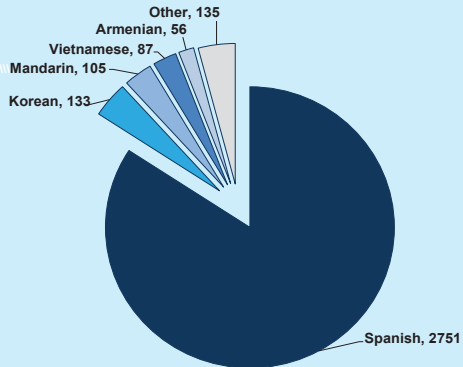
DeBN: The Court uses an electronic noticing program which saves money, reduces paper waste, and improves communication with debtors. To date, more than 6,877 debtors have signed up for this cost-efficient program. [DeBN form.](#)



2020 SRL FILERS

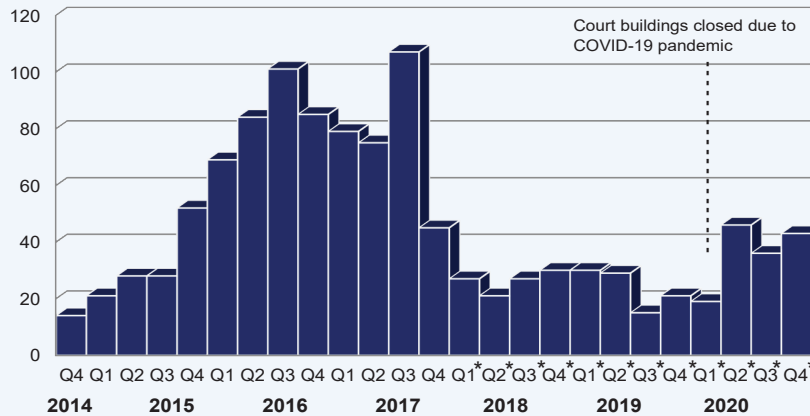
The U.S. Bankruptcy Court, Central District of California's (CACB) volume of self-represented litigants (SRL) bankruptcy proceedings places additional demands on this Court. In 2020, a total of 31,013 SRL bankruptcy petitions were filed nationally, of which CACB accounted for over 8.8 percent with 2,729 SRL matters filed in its seven densely populated counties.

U.S. Trustee Program Language Assistance Summary Statistics for 2020



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 2020, requests at meetings of creditors for foreign language interpretation services were made for over 27 different languages, with Spanish being requested most often.

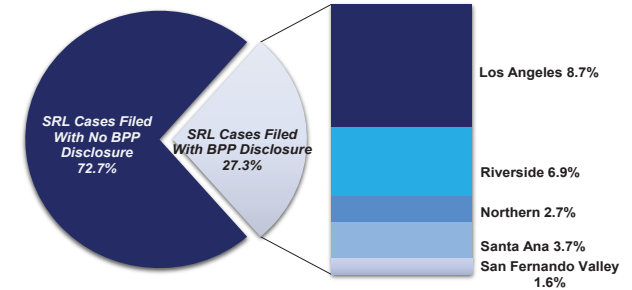
Number of Cases Filed Using eSR



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

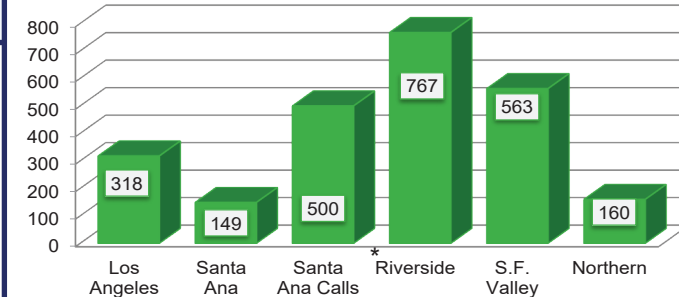
eSR: Available to SRL debtors through the CACB website, the eSR program enables users to prepare and submit chapter 7 petitions electronically – the usage of this feature increased in 2020 with chapters 7 and 13 petitions being filed through eSR. The total number of chapter 7 bankruptcy cases filed in eSR has reached 1,132 since it was made available in September 2014.

Bankruptcy Petition Preparers (BPPs) Disclosed in SRL Bankruptcy Cases Filed in 2020



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 2020



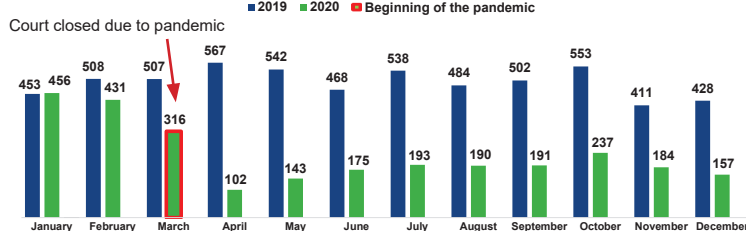
* Includes data from the Coachella Valley Clinic located at the Cathedral City Library. Coachella Valley Help Desk closed from March - December 2020

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 2020, the self-help desks received over 1,900 visits from people considering bankruptcy and seeking legal advice.



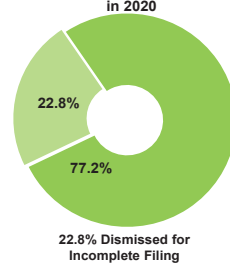
The Electronic Drop Box (EDB) is a tool available in April 2020 to self-represented litigants that enables them to upload court documents for filing electronically in bankruptcy cases and adversary proceedings pending in this District. There were a total of 322 users in 2020.

2019 and 2020 Monthly SRL Comparison

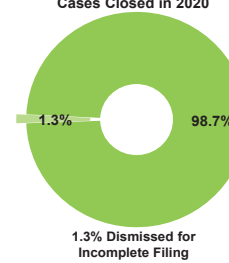


The decrease in SRL bankruptcy filings may be partially attributed to federal, state, and local programs in response to the COVID-19 pandemic.

SRL Cases Closed in 2020



Attorney Represented Cases Closed in 2020



SRL's are at a much higher risk of having document filing deficiencies result in a dismissal. Based on case closings data for 2020, provided by the Administrative Office of the U.S. Courts, 22.8% of self-represented litigants had their cases dismissed for incomplete filing, while only 1.3% of attorney represented debtors received incomplete filing dismissals.