



# NEWS RELEASE

## Administrative Office of the U.S. Courts

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### Personal Bankruptcy Filings Continue To Rise in Fiscal Year 2003

Fiscal Year 2003 saw the number of personal or non-business bankruptcies filed in federal court continue to increase, while business bankruptcy filings declined. Total bankruptcy filings, according to the Administrative Office of the U.S. Courts, remain at historic highs. Bankruptcy filings and the demands they make on court resources continue to rise at a time when federal courts are facing little or no growth in their fiscal year 2004 budget. The federal Judiciary's fiscal year is the 12-month period ending September 30. The bankruptcies reported are for October 1, 2002 – September 30, 2003.

There were 1,661,996 bankruptcies filed in Fiscal Year 2003, up 7.4 percent from the 1,547,669 filings in Fiscal Year 2002. This is the highest-ever total of filings for any reporting period. Since 1994, when filings totaled 837,797, bankruptcies in federal courts have increased 98 percent.

#### Business and Non-Business Filings

Business bankruptcies fell 7.4 percent to 36,183 in FY 03, down from 39,091 in FY 02. Non-business or personal bankruptcies grew 7.8 percent in the same 12-month period, totaling 1,625,813 in FY 03 and 1,508,578 in FY 02. Non-business bankruptcies now account for 97.8 percent of all bankruptcies filed in federal courts.

#### Business and Non-Business Filings Years Ended September 30, 1999-2003

<u>FY</u>	<u>Business</u>	<u>Non-Business</u>	<u>TOTAL</u>
2003	36,183	1,625,813	1,661,996
2002	39,091	1,508,578	1,547,669
2001	38,490	1,398,864	1,437,354
2000	36,065	1,226,037	1,262,102
1999	38,625	1,315,751	1,354,376

#### Filings Per Judgeship

With the steadily increasing number of bankruptcies filed, the number of filings per judgeship also has grown. In FY 1992, filings per judgeship totaled 2,998. By FY 2003, filings per judgeship had increased 71.1 percent to 5,130. Although the Judiciary has requested new bankruptcy judgeships to handle the expanding workload, no new bankruptcy judges have been added to the federal bench since 1992.

#### Filings Under Chapters 7, 12 and 13 Increase

In FY 03, filings under Chapters 7, 12 and 13 of the Bankruptcy Code increased. Only Chapter 11 filings fell below FY 02 totals.

- Chapter 7 is designed to allow individuals to keep certain exempt property while the remaining property is sold to repay creditors. Chapter 7 filings in FY 03 totaled 1,177,292, up 8.6 percent from the 1,084,336 filings in FY 02.

(MORE)

- Chapter 12 is designed to meet the needs of financially distressed family farmers. In FY 03, Chapter 12 filings totaled 698, rising 116.8 percent from the 322 cases filed in FY02. This surge in filings mostly likely arose from the retroactive extension of provisions for filing under this chapter, which has occurred several times since provisions for filing under chapter 12 first expired in 2000.

**Bankruptcy Filings  
by Chapter of the Bankruptcy Code  
12-Month Periods Ending September 30**

<u>Year</u>	<u>Chapter 7</u>	<u>11</u>	<u>12</u>	<u>13</u>
2003	1,177,292	10,144	698	473,763
2002	1,084,336	11,669	322	451,258
2001	1,014,137	10,519	379	412,272
2000	870,805	9,835	551	380,880
1999	959,291	8,982	811	385,262

- Under Chapter 13 bankruptcy, creditors may be repaid in installments, in full or in part, over a 3- to 5-year period. Filings under Chapters 13 in FY 03 rose 5 percent to 473,763, up from 451,258 in FY 02.

- Chapter 11 filings totaled 10,144 in FY 03, down 13 percent from the 11,669 filings in FY 02. Chapter 11 provides for a business to continue operations while formulating a plan to repay its creditors.

**Fourth Quarter Filings**

The three month period ending September 30, 2003, was the Judiciary’s final quarter of FY 2003. Bankruptcy filings in the fourth quarter totaled 412,989.

The number of bankruptcy cases filed during the third quarter of the Judiciary’s 2003 fiscal year (April 1, 2003—June 30, 2003) totaled 440,257. Second quarter bankruptcies (January 1, 2003-March 31, 2003) totaled 412,968 and filings for the Judiciary’s first quarter of 2003 (October 1, 2002 -December 31, 2002) totaled 395,129.

For more information on bankruptcy visit the Judiciary’s website at [www.uscourts.gov/bankbasic.pdf](http://www.uscourts.gov/bankbasic.pdf). Local bankruptcy court rules can be found at [www.uscourts.gov/rules/bk-localrules.html](http://www.uscourts.gov/rules/bk-localrules.html). A breakdown of the latest data on bankruptcy filings follows and also is available on the Judiciary’s website at [www.uscourts.gov](http://www.uscourts.gov) under Newsroom.

**Quarterly Bankruptcy Filings\***

PERIOD	FILINGS	PERIOD	FILINGS	PERIOD	FILINGS
SEPT. 30, 2003	412,989	JUN. 30, 2000	321,729	MAR. 31, 1997	335,073
JUN. 30, 2003	440,257	MAR. 31, 2000	312,335	DEC. 31, 1996	311,131
MAR. 31, 2003	412,968	DEC. 31, 1999	318,634	SEPT. 30, 1996	303,309
DEC. 31, 2002	395,129	SEPT. 30, 1999	323,550	JUN. 30, 1996	297,162
SEPT. 30, 2002	401,306	JUN. 30, 1999	345,956	MAR. 31, 1996	266,149
JUN. 30, 2002	400,686	MAR. 31, 1999	330,784	DEC. 31, 1995	244,494
MAR. 31, 2002	379,012	DEC. 31, 1998	353,108	SEPT. 30, 1995	233,593
DEC. 31, 2001	364,921	SEPT. 30, 1998	361,205	JUN. 30, 1995	235,302
SEPT. 30, 2001	359,518	JUN. 30, 1998	373,460	MAR. 31, 1995	212,626
JUN. 30, 2001	400,394	MAR. 31, 1998	354,118	DEC. 31, 1994	201,618
MAR. 31, 2001	366,841	DEC. 31, 1997	347,685	SEPT. 30, 1994	208,187
DEC. 31, 2000	310,169	SEPT. 30, 1997	353,515	JUN. 30, 1994	216,213
SEPT. 30, 2000	308,718	JUN. 30, 1997	367,168	MAR. 31, 1994	206,565

\*Because of ongoing corrections to the bankruptcy database, the quarterly data may not total to the most recent annual figures.

**Table F-2 U.S. BANKRUPTCY COURTS**

**BUSINESS AND NONBUSINESS BANKRUPTCY CASES COMMENCED, BY CHAPTER OF THE BANKRUPTCY CODE, DURING THE 12-MONTH PERIOD ENDING SEPTEMBER 30, 2003**

CIRCUIT AND DISTRICT TOTAL...	TOTAL FILINGS	TOTAL BUSINESS FILINGS*					TOTAL NON - BUSINESS FILINGS							
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	CHAP. 7	CHAP. 11	CHAP. 13		
	1,661,996	1,177,292	10,144	698	473,763	36,183	21,008	9,185	698	5,201	1,625,813	1,156,284	959	468,562
DC.....	2,381	1,683	41	-	657	58	21	34	-	3	2,323	1,662	7	654
1ST...	46,047	32,123	387	11	13,526	998	593	341	11	53	45,049	31,530	46	13,473
ME.....	4,593	4,206	12	1	374	100	72	12	1	15	4,493	4,134	-	359
MA.....	18,174	15,504	216	-	2,454	400	188	210	-	2	17,774	15,316	6	2,452
NH.....	4,390	3,928	15	-	447	192	156	14	-	22	4,198	3,772	1	425
RI.....	4,712	4,353	4	-	355	45	40	3	-	2	4,667	4,313	1	353
PR.....	14,178	4,132	140	10	9,896	261	137	102	10	12	13,917	3,995	38	9,884
2ND...	89,540	70,833	1,375	28	17,252	2,330	812	1,285	28	155	87,210	70,021	90	17,097
CT.....	12,272	10,119	103	4	2,045	188	91	87	4	6	12,084	10,028	16	2,039
NY,N....	17,391	13,712	73	14	3,591	340	195	70	14	61	17,051	13,517	3	3,530
NY,E....	25,931	20,010	213	1	5,707	307	107	192	1	7	25,624	19,903	21	5,700
NY,S....	17,298	14,262	924	1	2,061	1,097	163	876	1	7	16,201	14,099	48	2,054
NY,W....	14,729	11,056	56	7	3,610	314	196	54	7	57	14,415	10,860	2	3,553
VT.....	1,919	1,674	6	1	238	84	60	6	1	17	1,835	1,614	-	221
3RD...	105,445	69,867	1,221	14	34,337	2,426	1,066	1,130	14	211	103,019	68,801	91	34,126
DE.....	3,978	2,074	475	-	1,424	551	46	475	-	25	3,427	2,028	-	1,399
NJ.....	42,921	27,574	348	1	14,998	699	376	303	1	19	42,222	27,198	45	14,979
PA,E....	25,752	14,302	139	4	11,306	338	167	125	4	42	25,414	14,135	14	11,264
PA,M....	13,659	10,332	58	2	3,267	286	161	55	2	68	13,373	10,171	3	3,199
PA,W....	19,082	15,548	200	7	3,327	548	314	171	7	56	18,534	15,234	29	3,271
VI.....	53	37	1	-	15	4	2	1	-	1	49	35	-	14

<b>CIRCUIT AND DISTRICT</b>	<b>TOTAL FILINGS</b>	<b>CHAP. 7</b>	<b>CHAP. 11</b>	<b>CHAP. 12</b>	<b>CHAP. 13</b>	<b>TOTAL BUSINESS FILINGS*</b>	<b>CHAP. 7</b>	<b>CHAP. 11</b>	<b>CHAP. 12</b>	<b>CHAP. 13</b>	<b>TOTAL NON BUSINESS FILINGS</b>	<b>- CHAP. 7</b>	<b>CHAP. 11</b>	<b>CHAP. 13</b>
<b>4TH...</b>	145,263	91,636	953	30	52,641	2,744	1,624	861	30	227	142,519	90,012	92	52,414
<b>MD.....</b>	35,173	23,102	434	5	11,632	806	332	411	5	58	34,367	22,770	23	11,574
<b>NC,E....</b>	15,896	8,129	71	15	7,681	196	110	62	15	9	15,700	8,019	9	7,672
<b>NC,M....</b>	12,539	5,599	25	-	6,915	200	145	25	-	30	12,339	5,454	-	6,885
<b>NC,W....</b>	10,376	5,458	88	2	4,826	126	43	79	2	-	10,250	5,415	9	4,826
<b>SC.....</b>	16,335	7,079	64	4	9,187	140	88	45	4	3	16,195	6,991	19	9,184
<b>VA,E....</b>	30,840	21,115	173	1	9,551	392	226	143	1	22	30,448	20,889	30	9,529
<b>VA,W....</b>	13,002	10,711	32	2	2,257	564	458	30	2	74	12,438	10,253	2	2,183
<b>WV,N....</b>	4,729	4,403	40	-	286	127	73	40	-	14	4,602	4,330	-	272
<b>WV,S....</b>	6,373	6,040	26	1	306	193	149	26	1	17	6,180	5,891	-	289
<b>5TH...</b>	141,489	80,813	1,346	124	59,204	4,004	1,948	1,255	124	675	137,485	78,865	91	58,529
<b>LA,E....</b>	10,168	6,905	59	2	3,202	145	96	47	2	-	10,023	6,809	12	3,202
<b>LA,M....</b>	3,926	2,840	16	-	1,070	31	18	12	-	1	3,895	2,822	4	1,069
<b>LA,W....</b>	15,070	8,174	51	40	6,805	337	144	47	40	106	14,733	8,030	4	6,699
<b>MS,N....</b>	8,465	5,857	38	31	2,539	142	65	37	31	9	8,323	5,792	1	2,530
<b>MS,S....</b>	14,391	9,590	62	2	4,737	160	88	53	2	17	14,231	9,502	9	4,720
<b>TX,N....</b>	30,777	15,399	431	26	14,921	1,250	591	414	26	219	29,527	14,808	17	14,702
<b>TX,E....</b>	12,927	7,401	77	9	5,440	309	177	69	9	54	12,618	7,224	8	5,386
<b>TX,S....</b>	25,263	13,050	468	4	11,740	884	352	440	4	87	24,379	12,698	28	11,653
<b>TX,W....</b>	20,502	11,597	144	10	8,750	746	417	136	10	182	19,756	11,180	8	8,568
<b>6TH...</b>	245,771	169,718	913	43	75,092	3,232	1,952	825	43	407	242,539	167,766	88	74,685
<b>KY,E....</b>	13,283	11,369	103	2	1,809	237	127	102	2	6	13,046	11,242	1	1,803
<b>KY,W....</b>	16,376	12,952	45	9	3,369	178	115	42	9	11	16,198	12,837	3	3,358
<b>MI,E....</b>	45,230	30,537	178	3	14,508	427	236	158	3	26	44,803	30,301	20	14,482
<b>MI,W....</b>	17,075	13,154	63	3	3,855	331	221	59	3	48	16,744	12,933	4	3,807
<b>OH,N....</b>	47,289	38,953	125	8	8,203	882	635	119	8	120	46,407	38,318	6	8,083
<b>OH,S....</b>	40,544	30,632	100	14	9,798	562	325	97	14	126	39,982	30,307	3	9,672
<b>TN,E....</b>	20,466	12,940	54	4	7,468	234	138	51	4	41	20,232	12,802	3	7,427
<b>TN,M....</b>	16,515	10,212	142	-	6,161	226	97	109	-	20	16,289	10,115	33	6,141
<b>TN,W....</b>	28,993	8,969	103	-	19,921	155	58	88	-	9	28,838	8,911	15	19,912

CIRCUIT AND DISTRICT	TOTAL FILINGS	TOTAL BUSINESS FILINGS*					TOTAL NON BUSINESS FILINGS					-		
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	TOTAL BUSINESS FILINGS*	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	TOTAL NON BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
<b>7TH...</b>	170,822	133,026	642	68	37,086	2,453	1,635	577	68	173	168,369	131,391	65	36,913
<b>IL,N....</b>	60,370	43,532	315	3	16,520	723	430	280	3	10	59,647	43,102	35	16,510
<b>IL,C....</b>	16,458	14,106	48	28	2,276	184	103	48	28	5	16,274	14,003	-	2,271
<b>IL,S....</b>	9,974	7,264	28	7	2,675	146	95	18	7	26	9,828	7,169	10	2,649
<b>IN,N....</b>	21,232	17,719	56	4	3,453	211	130	52	4	25	21,021	17,589	4	3,428
<b>IN,S....</b>	34,373	26,772	119	7	7,475	438	285	113	7	33	33,935	26,487	6	7,442
<b>WI,E....</b>	19,073	15,475	33	6	3,559	212	149	32	6	25	18,861	15,326	1	3,534
<b>WI,W....</b>	9,342	8,158	43	13	1,128	539	443	34	13	49	8,803	7,715	9	1,079
<b>8TH...</b>	109,104	82,652	316	129	26,004	2,987	2,094	293	129	468	106,117	80,558	23	25,536
<b>AR,E....</b>	15,624	8,438	34	6	7,146	237	101	27	6	103	15,387	8,337	7	7,043
<b>AR,W....</b>	8,722	6,025	18	2	2,676	186	99	17	2	67	8,536	5,926	1	2,609
<b>IA,N....</b>	4,997	4,790	9	7	191	202	176	9	7	10	4,795	4,614	-	181
<b>IA,S....</b>	7,580	7,114	14	5	447	123	97	14	5	7	7,457	7,017	-	440
<b>MN.....</b>	20,483	17,127	47	16	3,293	1,356	1,102	46	16	192	19,127	16,025	1	3,101
<b>MO,E....</b>	20,293	13,530	80	7	6,676	180	85	75	7	13	20,113	13,445	5	6,663
<b>MO,W....</b>	17,707	14,181	53	7	3,465	224	136	50	7	30	17,483	14,045	3	3,435
<b>NE.....</b>	8,555	6,613	41	54	1,846	242	124	36	54	27	8,313	6,489	5	1,819
<b>ND.....</b>	2,276	2,161	7	19	89	114	84	7	19	4	2,162	2,077	-	85
<b>SD.....</b>	2,867	2,673	13	6	175	123	90	12	6	15	2,744	2,583	1	160
<b>9TH...</b>	285,230	233,590	1,628	124	49,868	8,760	5,217	1,434	124	1,968	276,470	228,373	194	47,900
<b>AK.....</b>	1,541	1,394	16	-	131	127	93	15	-	19	1,414	1,301	1	112
<b>AZ.....</b>	31,994	25,491	289	5	6,209	774	417	252	5	100	31,220	25,074	37	6,109
<b>CA,N....</b>	22,760	16,193	234	1	6,332	1,109	619	197	1	292	21,651	15,574	37	6,040
<b>CA,E....</b>	31,791	26,848	87	43	4,812	1,133	725	80	43	284	30,658	26,123	7	4,528
<b>CA,C....</b>	79,250	67,690	383	5	11,159	2,119	1,594	349	5	158	77,131	66,096	34	11,001
<b>CA,S....</b>	12,329	10,043	119	1	2,166	312	174	113	1	24	12,017	9,869	6	2,142
<b>HL.....</b>	3,908	3,398	37	-	470	65	30	33	-	1	3,843	3,368	4	469
<b>ID.....</b>	9,630	8,319	51	21	1,239	246	141	45	21	39	9,384	8,178	6	1,200
<b>MT.....</b>	4,345	3,842	21	10	472	106	59	20	10	17	4,239	3,783	1	455
<b>NV.....</b>	20,689	15,485	140	-	5,062	328	179	125	-	23	20,361	15,306	15	5,039
<b>OR.....</b>	25,723	21,890	40	13	3,780	1,714	734	37	13	930	24,009	21,156	3	2,850
<b>WA,E....</b>	10,602	8,089	60	23	2,429	251	149	47	23	31	10,351	7,940	13	2,398
<b>WA,W....</b>	30,305	24,598	149	2	5,556	464	292	120	2	50	29,841	24,306	29	5,506
<b>GUAM....</b>	343	294	2	-	47	11	10	1	-	-	332	284	1	47
<b>NMI.....</b>	20	16	-	-	4	1	1	-	-	-	19	15	-	4

CIRCUIT AND DISTRICT	TOTAL FILINGS	TOTAL BUSINESS FILINGS*					TOTAL NON BUSINESS FILINGS					-		
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS*	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
<b>10TH..</b>	103,081	85,987	324	83	16,687	2,796	2,081	305	83	327	100,285	83,906	19	16,360
<b>CO.....</b>	25,243	22,497	90	12	2,644	525	399	87	12	27	24,718	22,098	3	2,617
<b>KS.....</b>	16,177	12,909	46	22	3,200	294	180	44	22	48	15,883	12,729	2	3,152
<b>NM.....</b>	9,967	9,019	39	5	904	806	663	38	5	100	9,161	8,356	1	804
<b>OK,N....</b>	7,545	6,898	13	3	631	265	227	12	3	23	7,280	6,671	1	608
<b>OK,E....</b>	5,123	4,713	13	8	389	73	47	12	8	6	5,050	4,666	1	383
<b>OK,W....</b>	14,069	12,323	44	31	1,671	288	204	40	31	13	13,781	12,119	4	1,658
<b>UT.....</b>	22,444	15,321	63	1	7,059	496	338	57	1	100	21,948	14,983	6	6,959
<b>WY.....</b>	2,513	2,307	16	1	189	49	23	15	1	10	2,464	2,284	1	179
<b>11TH..</b>	217,823	125,364	998	44	91,409	3,395	1,965	845	44	534	214,428	123,399	153	90,875
<b>AL,N....</b>	25,835	12,763	123	2	12,947	169	84	79	2	4	25,666	12,679	44	12,943
<b>AL,M....</b>	8,977	4,465	21	1	4,490	83	54	18	1	10	8,894	4,411	3	4,480
<b>AL,S....</b>	7,548	3,155	34	-	4,359	60	22	26	-	12	7,488	3,133	8	4,347
<b>FL,N....</b>	7,049	5,649	28	2	1,370	55	32	20	2	1	6,994	5,617	8	1,369
<b>FL,M....</b>	55,617	39,873	242	7	15,494	709	427	199	7	75	54,908	39,446	43	15,419
<b>FL,S....</b>	32,812	22,996	245	1	9,564	862	590	222	1	44	31,950	22,406	23	9,520
<b>GA,N....</b>	45,729	23,498	210	3	22,017	1,095	606	192	3	293	44,634	22,892	18	21,724
<b>GA,M....</b>	18,219	8,467	52	24	9,676	198	80	51	24	43	18,021	8,387	1	9,633
<b>GA,S....</b>	16,037	4,498	43	4	11,492	164	70	38	4	52	15,873	4,428	5	11,440

\* THESE FIGURES INCLUDE THE FOLLOWING CASES NOT REFLECTED ELSEWHERE:

CT.....	SECTION 304 = 01	NY,N...	SECTION 304 = 01	NY,S...	SECTION 304 = 50
DE.....	SECTION 304 = 05	PA,E...	SECTION 304 = 01	NC,W...	SECTION 304 = 02
SC.....	SECTION 304 = 01	TX,S...	CHAPTER 9 = 01	TX,W...	SECTION 304 = 01
KY,W...	SECTION 304 = 01	MI,E...	SECTION 304 = 04	AR,W...	CHAPTER 9 = 01
MO,W...	CHAPTER 9 = 01	NE.....	SECTION 304 = 01	CA,E...	CHAPTER 9 = 01
CA,C...	SECTION 304 = 13	HI.....	SECTION 304 = 03	NV.....	SECTION 304 = 02
WA,E...	CHAPTER 9 = 01	FL,M...	SECTION 304 = 01	FL,S...	SECTION 304 = 06
GA,N...	SECTION 304 = 01				