



2017

Insolvency Statistics in Canada

May 2017

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Definitions

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

NAICS: North American Industry Classification System.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Note: Monthly statistics for insolvency volumes tend to vary widely. Quarterly and annual statistics can be more indicative of the evolution of insolvency volumes.

Table 1: Total Insolvencies

| | Volume | | | % Change | | 12-Month Period Ending | | |
|----------------------------------|---------------|---------------|---------------|-----------------------|----------------------|------------------------|----------------|--------------|
| | May 2017 | April 2017 | May 2016 | Apr. 2017 to May 2017 | May 2016 to May 2017 | 05-31-2017 | 05-31-2016 | % Change |
| Newfoundland and Labrador | 216 | 222 | 234 | -2.7 | -7.7 | 2,470 | 2,116 | 16.7 |
| Bankruptcies | 121 | 134 | 158 | -9.7 | -23.4 | 1,508 | 1,561 | -3.4 |
| Proposals | 95 | 88 | 76 | 8.0 | 25.0 | 962 | 555 | 73.3 |
| Prince Edward Island | 50 | 57 | 64 | -12.3 | -21.9 | 765 | 822 | -6.9 |
| Bankruptcies | 33 | 38 | 37 | -13.2 | -10.8 | 459 | 522 | -12.1 |
| Proposals | 17 | 19 | 27 | -10.5 | -37.0 | 306 | 300 | 2.0 |
| Nova Scotia | 552 | 531 | 581 | 4.0 | -5.0 | 6,083 | 5,581 | 9.0 |
| Bankruptcies | 369 | 387 | 427 | -4.7 | -13.6 | 4,172 | 3,953 | 5.5 |
| Proposals | 183 | 144 | 154 | 27.1 | 18.8 | 1,911 | 1,628 | 17.4 |
| New Brunswick | 429 | 387 | 448 | 10.9 | -4.2 | 4,469 | 4,465 | 0.1 |
| Bankruptcies | 251 | 250 | 309 | 0.4 | -18.8 | 2,769 | 2,965 | -6.6 |
| Proposals | 178 | 137 | 139 | 29.9 | 28.1 | 1,700 | 1,500 | 13.3 |
| Quebec | 4,116 | 3,582 | 4,068 | 14.9 | 1.2 | 44,298 | 45,810 | -3.3 |
| Bankruptcies | 2,371 | 2,069 | 2,375 | 14.6 | -0.2 | 25,111 | 26,343 | -4.7 |
| Proposals | 1,745 | 1,513 | 1,693 | 15.3 | 3.1 | 19,187 | 19,467 | -1.4 |
| Ontario | 3,617 | 3,315 | 3,683 | 9.1 | -1.8 | 39,768 | 41,174 | -3.4 |
| Bankruptcies | 1,564 | 1,410 | 1,667 | 10.9 | -6.2 | 16,876 | 18,449 | -8.5 |
| Proposals | 2,053 | 1,905 | 2,016 | 7.8 | 1.8 | 22,892 | 22,725 | 0.7 |
| Manitoba | 209 | 187 | 243 | 11.8 | -14.0 | 2,601 | 2,390 | 8.8 |
| Bankruptcies | 123 | 104 | 133 | 18.3 | -7.5 | 1,418 | 1,360 | 4.3 |
| Proposals | 86 | 83 | 110 | 3.6 | -21.8 | 1,183 | 1,030 | 14.9 |
| Saskatchewan | 304 | 282 | 258 | 7.8 | 17.8 | 3,210 | 2,620 | 22.5 |
| Bankruptcies | 158 | 131 | 124 | 20.6 | 27.4 | 1,507 | 1,388 | 8.6 |
| Proposals | 146 | 151 | 134 | -3.3 | 9.0 | 1,703 | 1,232 | 38.2 |
| Alberta | 1,208 | 1,043 | 1,162 | 15.8 | 4.0 | 13,405 | 11,631 | 15.3 |
| Bankruptcies | 475 | 421 | 487 | 12.8 | -2.5 | 5,390 | 5,036 | 7.0 |
| Proposals | 733 | 622 | 675 | 17.8 | 8.6 | 8,015 | 6,595 | 21.5 |
| British Columbia | 952 | 780 | 1,026 | 22.1 | -7.2 | 10,420 | 11,832 | -11.9 |
| Bankruptcies | 428 | 366 | 460 | 16.9 | -7.0 | 4,560 | 5,549 | -17.8 |
| Proposals | 524 | 414 | 566 | 26.6 | -7.4 | 5,860 | 6,283 | -6.7 |
| Northwest Territories | 9 | 5 | 3 | 80.0 | 200.0 | 66 | 59 | 11.9 |
| Bankruptcies | 4 | 4 | 1 | 0.0 | 300.0 | 35 | 33 | 6.1 |
| Proposals | 5 | 1 | 2 | 400.0 | 150.0 | 31 | 26 | 19.2 |
| Yukon | 3 | 3 | 4 | 0.0 | -25.0 | 45 | 45 | 0.0 |
| Bankruptcies | 2 | 3 | 3 | -33.3 | -33.3 | 21 | 25 | -16.0 |
| Proposals | 1 | 0 | 1 | -- | 0.0 | 24 | 20 | 20.0 |
| Nunavut | 0 | 0 | 1 | -- | -100.0 | 3 | 11 | -72.7 |
| Bankruptcies | 0 | 0 | 0 | -- | -- | 1 | 5 | -80.0 |
| Proposals | 0 | 0 | 1 | -- | -100.0 | 2 | 6 | -66.7 |
| Canada | 11,665 | 10,394 | 11,775 | 12.2 | -0.9 | 127,603 | 128,556 | -0.7 |
| Bankruptcies | 5,899 | 5,317 | 6,181 | 10.9 | -4.6 | 63,827 | 67,189 | -5.0 |
| Proposals | 5,766 | 5,077 | 5,594 | 13.6 | 3.1 | 63,776 | 61,367 | 3.9 |

Table 2: Insolvencies Filed by Consumers

| | Volume | | | % Change | | 12-Month Period Ending | | |
|----------------------------------|---------------|---------------|---------------|-----------------------|----------------------|------------------------|----------------|--------------|
| | May 2017 | April 2017 | May 2016 | Apr. 2017 to May 2017 | May 2016 to May 2017 | 05-31-2017 | 05-31-2016 | % Change |
| Newfoundland and Labrador | 214 | 218 | 230 | -1.8 | -7.0 | 2,437 | 2,087 | 16.8 |
| Bankruptcies | 120 | 130 | 156 | -7.7 | -23.1 | 1,484 | 1,540 | -3.6 |
| Proposals | 94 | 88 | 74 | 6.8 | 27.0 | 953 | 547 | 74.2 |
| Prince Edward Island | 48 | 57 | 62 | -15.8 | -22.6 | 751 | 808 | -7.1 |
| Bankruptcies | 33 | 38 | 37 | -13.2 | -10.8 | 449 | 514 | -12.6 |
| Proposals | 15 | 19 | 25 | -21.1 | -40.0 | 302 | 294 | 2.7 |
| Nova Scotia | 547 | 529 | 573 | 3.4 | -4.5 | 6,021 | 5,497 | 9.5 |
| Bankruptcies | 365 | 385 | 421 | -5.2 | -13.3 | 4,119 | 3,884 | 6.1 |
| Proposals | 182 | 144 | 152 | 26.4 | 19.7 | 1,902 | 1,613 | 17.9 |
| New Brunswick | 421 | 379 | 441 | 11.1 | -4.5 | 4,415 | 4,391 | 0.5 |
| Bankruptcies | 246 | 243 | 303 | 1.2 | -18.8 | 2,725 | 2,906 | -6.2 |
| Proposals | 175 | 136 | 138 | 28.7 | 26.8 | 1,690 | 1,485 | 13.8 |
| Quebec | 3,924 | 3,411 | 3,888 | 15.0 | 0.9 | 42,204 | 43,557 | -3.1 |
| Bankruptcies | 2,208 | 1,936 | 2,245 | 14.0 | -1.6 | 23,530 | 24,627 | -4.5 |
| Proposals | 1,716 | 1,475 | 1,643 | 16.3 | 4.4 | 18,674 | 18,930 | -1.4 |
| Ontario | 3,536 | 3,239 | 3,591 | 9.2 | -1.5 | 38,862 | 40,140 | -3.2 |
| Bankruptcies | 1,501 | 1,353 | 1,596 | 10.9 | -6.0 | 16,201 | 17,672 | -8.3 |
| Proposals | 2,035 | 1,886 | 1,995 | 7.9 | 2.0 | 22,661 | 22,468 | 0.9 |
| Manitoba | 204 | 185 | 236 | 10.3 | -13.6 | 2,552 | 2,341 | 9.0 |
| Bankruptcies | 118 | 102 | 130 | 15.7 | -9.2 | 1,379 | 1,326 | 4.0 |
| Proposals | 86 | 83 | 106 | 3.6 | -18.9 | 1,173 | 1,015 | 15.6 |
| Saskatchewan | 285 | 270 | 248 | 5.6 | 14.9 | 3,089 | 2,479 | 24.6 |
| Bankruptcies | 143 | 121 | 117 | 18.2 | 22.2 | 1,414 | 1,285 | 10.0 |
| Proposals | 142 | 149 | 131 | -4.7 | 8.4 | 1,675 | 1,194 | 40.3 |
| Alberta | 1,185 | 1,024 | 1,152 | 15.7 | 2.9 | 13,213 | 11,500 | 14.9 |
| Bankruptcies | 460 | 407 | 480 | 13.0 | -4.2 | 5,247 | 4,945 | 6.1 |
| Proposals | 725 | 617 | 672 | 17.5 | 7.9 | 7,966 | 6,555 | 21.5 |
| British Columbia | 936 | 769 | 1,008 | 21.7 | -7.1 | 10,232 | 11,595 | -11.8 |
| Bankruptcies | 416 | 356 | 444 | 16.9 | -6.3 | 4,412 | 5,374 | -17.9 |
| Proposals | 520 | 413 | 564 | 25.9 | -7.8 | 5,820 | 6,221 | -6.4 |
| Northwest Territories | 8 | 5 | 3 | 60.0 | 166.7 | 65 | 59 | 10.2 |
| Bankruptcies | 3 | 4 | 1 | -25.0 | 200.0 | 34 | 33 | 3.0 |
| Proposals | 5 | 1 | 2 | 400.0 | 150.0 | 31 | 26 | 19.2 |
| Yukon | 3 | 3 | 4 | 0.0 | -25.0 | 45 | 45 | 0.0 |
| Bankruptcies | 2 | 3 | 3 | -33.3 | -33.3 | 21 | 25 | -16.0 |
| Proposals | 1 | 0 | 1 | -- | 0.0 | 24 | 20 | 20.0 |
| Nunavut | 0 | 0 | 1 | -- | -100.0 | 3 | 10 | -70.0 |
| Bankruptcies | 0 | 0 | 0 | -- | -- | 1 | 4 | -75.0 |
| Proposals | 0 | 0 | 1 | -- | -100.0 | 2 | 6 | -66.7 |
| Canada | 11,311 | 10,089 | 11,437 | 12.1 | -1.1 | 123,889 | 124,509 | -0.5 |
| Bankruptcies | 5,615 | 5,078 | 5,933 | 10.6 | -5.4 | 61,016 | 64,135 | -4.9 |
| Proposals | 5,696 | 5,011 | 5,504 | 13.7 | 3.5 | 62,873 | 60,374 | 4.1 |

Table 3: Insolvencies Filed by Businesses

| | Volume | | | % Change | | 12-Month Period Ending | | |
|----------------------------------|------------|------------|------------|-----------------------|----------------------|------------------------|--------------|---------------|
| | May 2017 | April 2017 | May 2016 | Apr. 2017 to May 2017 | May 2016 to May 2017 | 05-31-2017 | 05-31-2016 | % Change |
| Newfoundland and Labrador | 2 | 4 | 4 | -50.0 | -50.0 | 33 | 29 | 13.8 |
| Bankruptcies | 1 | 4 | 2 | -75.0 | -50.0 | 24 | 21 | 14.3 |
| Proposals | 1 | 0 | 2 | -- | -50.0 | 9 | 8 | 12.5 |
| Prince Edward Island | 2 | 0 | 2 | -- | 0.0 | 14 | 14 | 0.0 |
| Bankruptcies | 0 | 0 | 0 | -- | -- | 10 | 8 | 25.0 |
| Proposals | 2 | 0 | 2 | -- | 0.0 | 4 | 6 | -33.3 |
| Nova Scotia | 5 | 2 | 8 | 150.0 | -37.5 | 62 | 84 | -26.2 |
| Bankruptcies | 4 | 2 | 6 | 100.0 | -33.3 | 53 | 69 | -23.2 |
| Proposals | 1 | 0 | 2 | -- | -50.0 | 9 | 15 | -40.0 |
| New Brunswick | 8 | 8 | 7 | 0.0 | 14.3 | 54 | 74 | -27.0 |
| Bankruptcies | 5 | 7 | 6 | -28.6 | -16.7 | 44 | 59 | -25.4 |
| Proposals | 3 | 1 | 1 | 200.0 | 200.0 | 10 | 15 | -33.3 |
| Quebec | 192 | 171 | 180 | 12.3 | 6.7 | 2,094 | 2,253 | -7.1 |
| Bankruptcies | 163 | 133 | 130 | 22.6 | 25.4 | 1,581 | 1,716 | -7.9 |
| Proposals | 29 | 38 | 50 | -23.7 | -42.0 | 513 | 537 | -4.5 |
| Ontario | 81 | 76 | 92 | 6.6 | -12.0 | 906 | 1,034 | -12.4 |
| Bankruptcies | 63 | 57 | 71 | 10.5 | -11.3 | 675 | 777 | -13.1 |
| Proposals | 18 | 19 | 21 | -5.3 | -14.3 | 231 | 257 | -10.1 |
| Manitoba | 5 | 2 | 7 | 150.0 | -28.6 | 49 | 49 | 0.0 |
| Bankruptcies | 5 | 2 | 3 | 150.0 | 66.7 | 39 | 34 | 14.7 |
| Proposals | 0 | 0 | 4 | -- | -100.0 | 10 | 15 | -33.3 |
| Saskatchewan | 19 | 12 | 10 | 58.3 | 90.0 | 121 | 141 | -14.2 |
| Bankruptcies | 15 | 10 | 7 | 50.0 | 114.3 | 93 | 103 | -9.7 |
| Proposals | 4 | 2 | 3 | 100.0 | 33.3 | 28 | 38 | -26.3 |
| Alberta | 23 | 19 | 10 | 21.1 | 130.0 | 192 | 131 | 46.6 |
| Bankruptcies | 15 | 14 | 7 | 7.1 | 114.3 | 143 | 91 | 57.1 |
| Proposals | 8 | 5 | 3 | 60.0 | 166.7 | 49 | 40 | 22.5 |
| British Columbia | 16 | 11 | 18 | 45.5 | -11.1 | 188 | 237 | -20.7 |
| Bankruptcies | 12 | 10 | 16 | 20.0 | -25.0 | 148 | 175 | -15.4 |
| Proposals | 4 | 1 | 2 | 300.0 | 100.0 | 40 | 62 | -35.5 |
| Northwest Territories | 1 | 0 | 0 | -- | -- | 1 | 0 | -- |
| Bankruptcies | 1 | 0 | 0 | -- | -- | 1 | 0 | -- |
| Proposals | 0 | 0 | 0 | -- | -- | 0 | 0 | -- |
| Yukon | 0 | 0 | 0 | -- | -- | 0 | 0 | -- |
| Bankruptcies | 0 | 0 | 0 | -- | -- | 0 | 0 | -- |
| Proposals | 0 | 0 | 0 | -- | -- | 0 | 0 | -- |
| Nunavut | 0 | 0 | 0 | -- | -- | 0 | 1 | -100.0 |
| Bankruptcies | 0 | 0 | 0 | -- | -- | 0 | 1 | -100.0 |
| Proposals | 0 | 0 | 0 | -- | -- | 0 | 0 | -- |
| Canada | 354 | 305 | 338 | 16.1 | 4.7 | 3,714 | 4,047 | -8.2 |
| Bankruptcies | 284 | 239 | 248 | 18.8 | 14.5 | 2,811 | 3,054 | -8.0 |
| Proposals | 70 | 66 | 90 | 6.1 | -22.2 | 903 | 993 | -9.1 |

Table 4: Insolvencies by NAICS Economic Sectors, Canada

| | Volume | | | % Change | | 12-Month Period Ending | | |
|--|-----------|------------|-----------|-----------------------|----------------------|------------------------|------------|--------------|
| | May 2017 | April 2017 | May 2016 | Apr. 2017 to May 2017 | May 2016 to May 2017 | 05-31-2017 | 05-31-2016 | % Change |
| Agriculture, Forestry, Fishing and Hunting | 9 | 7 | 2 | 28.6 | 350.0 | 83 | 80 | 3.8 |
| Bankruptcies | 7 | 7 | 0 | 0.0 | -- | 60 | 53 | 13.2 |
| Proposals | 2 | 0 | 2 | -- | 0.0 | 23 | 27 | -14.8 |
| Mining and Oil and Gas Extraction | 6 | 6 | 2 | 0.0 | 200.0 | 75 | 42 | 78.6 |
| Bankruptcies | 4 | 5 | 1 | -20.0 | 300.0 | 53 | 29 | 82.8 |
| Proposals | 2 | 1 | 1 | 100.0 | 100.0 | 22 | 13 | 69.2 |
| Utilities | 0 | 1 | 0 | -100.0 | -- | 10 | 11 | -9.1 |
| Bankruptcies | 0 | 1 | 0 | -100.0 | -- | 6 | 6 | 0.0 |
| Proposals | 0 | 0 | 0 | -- | -- | 4 | 5 | -20.0 |
| Construction | 71 | 41 | 62 | 73.2 | 14.5 | 669 | 763 | -12.3 |
| Bankruptcies | 55 | 33 | 44 | 66.7 | 25.0 | 484 | 578 | -16.3 |
| Proposals | 16 | 8 | 18 | 100.0 | -11.1 | 185 | 185 | 0.0 |
| Manufacturing | 27 | 35 | 30 | -22.9 | -10.0 | 306 | 355 | -13.8 |
| Bankruptcies | 20 | 29 | 23 | -31.0 | -13.0 | 218 | 262 | -16.8 |
| Proposals | 7 | 6 | 7 | 16.7 | 0.0 | 88 | 93 | -5.4 |
| Wholesale Trade | 16 | 13 | 14 | 23.1 | 14.3 | 177 | 180 | -1.7 |
| Bankruptcies | 13 | 9 | 13 | 44.4 | 0.0 | 134 | 137 | -2.2 |
| Proposals | 3 | 4 | 1 | -25.0 | 200.0 | 43 | 43 | 0.0 |
| Retail Trade | 39 | 37 | 46 | 5.4 | -15.2 | 406 | 526 | -22.8 |
| Bankruptcies | 30 | 24 | 32 | 25.0 | -6.3 | 302 | 392 | -23.0 |
| Proposals | 9 | 13 | 14 | -30.8 | -35.7 | 104 | 134 | -22.4 |
| Transportation and Warehousing | 25 | 27 | 19 | -7.4 | 31.6 | 252 | 204 | 23.5 |
| Bankruptcies | 20 | 24 | 12 | -16.7 | 66.7 | 196 | 152 | 28.9 |
| Proposals | 5 | 3 | 7 | 66.7 | -28.6 | 56 | 52 | 7.7 |
| Information and Cultural Industries | 3 | 4 | 4 | -25.0 | -25.0 | 68 | 72 | -5.6 |
| Bankruptcies | 2 | 4 | 4 | -50.0 | -50.0 | 49 | 63 | -22.2 |
| Proposals | 1 | 0 | 0 | -- | -- | 19 | 9 | 111.1 |
| Finance and Insurance | 9 | 3 | 8 | 200.0 | 12.5 | 63 | 68 | -7.4 |
| Bankruptcies | 8 | 3 | 4 | 166.7 | 100.0 | 58 | 52 | 11.5 |
| Proposals | 1 | 0 | 4 | -- | -75.0 | 5 | 16 | -68.8 |
| Real Estate and Rental and Leasing | 6 | 19 | 16 | -68.4 | -62.5 | 138 | 159 | -13.2 |
| Bankruptcies | 5 | 16 | 12 | -68.8 | -58.3 | 101 | 113 | -10.6 |
| Proposals | 1 | 3 | 4 | -66.7 | -75.0 | 37 | 46 | -19.6 |
| Professional, Scientific and Technical Services | 28 | 22 | 23 | 27.3 | 21.7 | 279 | 295 | -5.4 |
| Bankruptcies | 23 | 12 | 16 | 91.7 | 43.8 | 214 | 225 | -4.9 |
| Proposals | 5 | 10 | 7 | -50.0 | -28.6 | 65 | 70 | -7.1 |

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

| | Volume | | | % Change | | 12-Month Period Ending | | |
|--|------------|------------|------------|-----------------------|----------------------|------------------------|--------------|--------------|
| | May 2017 | April 2017 | May 2016 | Apr. 2017 to May 2017 | May 2016 to May 2017 | 05-31-2017 | 05-31-2016 | % Change |
| Management of Companies and Enterprises | 6 | 7 | 5 | -14.3 | 20.0 | 75 | 66 | 13.6 |
| Bankruptcies | 5 | 4 | 4 | 25.0 | 25.0 | 54 | 50 | 8.0 |
| Proposals | 1 | 3 | 1 | -66.7 | 0.0 | 21 | 16 | 31.3 |
| Administrative and Support, Waste Management and Remediation Services | 17 | 17 | 16 | 0.0 | 6.3 | 197 | 192 | 2.6 |
| Bankruptcies | 16 | 13 | 16 | 23.1 | 0.0 | 150 | 143 | 4.9 |
| Proposals | 1 | 4 | 0 | -75.0 | -- | 47 | 49 | -4.1 |
| Educational Services | 0 | 1 | 5 | -100.0 | -100.0 | 41 | 32 | 28.1 |
| Bankruptcies | 0 | 1 | 2 | -100.0 | -100.0 | 33 | 21 | 57.1 |
| Proposals | 0 | 0 | 3 | -- | -100.0 | 8 | 11 | -27.3 |
| Health Care and Social Assistance | 8 | 6 | 5 | 33.3 | 60.0 | 77 | 77 | 0.0 |
| Bankruptcies | 5 | 5 | 4 | 0.0 | 25.0 | 60 | 52 | 15.4 |
| Proposals | 3 | 1 | 1 | 200.0 | 200.0 | 17 | 25 | -32.0 |
| Arts, Entertainment and Recreation | 7 | 8 | 10 | -12.5 | -30.0 | 72 | 74 | -2.7 |
| Bankruptcies | 6 | 7 | 7 | -14.3 | -14.3 | 53 | 60 | -11.7 |
| Proposals | 1 | 1 | 3 | 0.0 | -66.7 | 19 | 14 | 35.7 |
| Accommodation and Food Services | 57 | 34 | 60 | 67.6 | -5.0 | 562 | 660 | -14.8 |
| Bankruptcies | 47 | 27 | 45 | 74.1 | 4.4 | 450 | 507 | -11.2 |
| Proposals | 10 | 7 | 15 | 42.9 | -33.3 | 112 | 153 | -26.8 |
| Other Services (except Public Administration) | 18 | 17 | 11 | 5.9 | 63.6 | 159 | 186 | -14.5 |
| Bankruptcies | 16 | 15 | 9 | 6.7 | 77.8 | 132 | 154 | -14.3 |
| Proposals | 2 | 2 | 2 | 0.0 | 0.0 | 27 | 32 | -15.6 |
| Public Administration | 2 | 0 | 0 | -- | -- | 5 | 5 | 0.0 |
| Bankruptcies | 2 | 0 | 0 | -- | -- | 4 | 5 | -20.0 |
| Proposals | 0 | 0 | 0 | -- | -- | 1 | 0 | -- |
| Total | 354 | 305 | 338 | 16.1 | 4.7 | 3,714 | 4,047 | -8.2 |
| Bankruptcies | 284 | 239 | 248 | 18.8 | 14.5 | 2,811 | 3,054 | -8.0 |
| Proposals | 70 | 66 | 90 | 6.1 | -22.2 | 903 | 993 | -9.1 |