



# 2019

## Insolvency Statistics in Canada

August 2019

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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% or more of total liabilities as a result of operating a business.

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

**Corporation:** A commercial entity or organization.

**Individual Business:** An individual who has incurred 50% or more of total liabilities as a result of operating a business.

**North American Industry Classification System (NAICS):** System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

**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 volume.

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>268</b>	<b>280</b>	<b>241</b>	<b>-4.3</b>	<b>11.2</b>	<b>3,168</b>	<b>2,783</b>	<b>13.8</b>
Bankruptcies	113	139	120	-18.7	-5.8	1,483	1,403	5.7
Proposals	155	141	121	9.9	28.1	1,685	1,380	22.1
<b>Prince Edward Island</b>	<b>66</b>	<b>64</b>	<b>62</b>	<b>3.1</b>	<b>6.5</b>	<b>741</b>	<b>727</b>	<b>1.9</b>
Bankruptcies	31	39	31	-20.5	0.0	396	425	-6.8
Proposals	35	25	31	40.0	12.9	345	302	14.2
<b>Nova Scotia</b>	<b>528</b>	<b>495</b>	<b>487</b>	<b>6.7</b>	<b>8.4</b>	<b>5,879</b>	<b>5,632</b>	<b>4.4</b>
Bankruptcies	296	254	297	16.5	-0.3	3,391	3,559	-4.7
Proposals	232	241	190	-3.7	22.1	2,488	2,073	20.0
<b>New Brunswick</b>	<b>401</b>	<b>426</b>	<b>414</b>	<b>-5.9</b>	<b>-3.1</b>	<b>4,819</b>	<b>4,398</b>	<b>9.6</b>
Bankruptcies	208	206	200	1.0	4.0	2,395	2,267	5.6
Proposals	193	220	214	-12.3	-9.8	2,424	2,131	13.7
<b>Quebec</b>	<b>3,548</b>	<b>3,558</b>	<b>3,612</b>	<b>-0.3</b>	<b>-1.8</b>	<b>44,115</b>	<b>43,772</b>	<b>0.8</b>
Bankruptcies	1,713	1,734	1,928	-1.2	-11.2	21,809	23,163	-5.8
Proposals	1,835	1,824	1,684	0.6	9.0	22,306	20,609	8.2
<b>Ontario</b>	<b>3,816</b>	<b>3,975</b>	<b>3,294</b>	<b>-4.0</b>	<b>15.8</b>	<b>43,338</b>	<b>39,144</b>	<b>10.7</b>
Bankruptcies	1,277	1,309	1,248	-2.4	2.3	15,157	15,578	-2.7
Proposals	2,539	2,666	2,046	-4.8	24.1	28,181	23,566	19.6
<b>Manitoba</b>	<b>255</b>	<b>265</b>	<b>239</b>	<b>-3.8</b>	<b>6.7</b>	<b>3,097</b>	<b>2,761</b>	<b>12.2</b>
Bankruptcies	105	127	108	-17.3	-2.8	1,439	1,418	1.5
Proposals	150	138	131	8.7	14.5	1,658	1,343	23.5
<b>Saskatchewan</b>	<b>276</b>	<b>297</b>	<b>310</b>	<b>-7.1</b>	<b>-11.0</b>	<b>3,470</b>	<b>3,415</b>	<b>1.6</b>
Bankruptcies	103	101	126	2.0	-18.3	1,325	1,364	-2.9
Proposals	173	196	184	-11.7	-6.0	2,145	2,051	4.6
<b>Alberta</b>	<b>1,415</b>	<b>1,435</b>	<b>1,258</b>	<b>-1.4</b>	<b>12.5</b>	<b>16,113</b>	<b>14,231</b>	<b>13.2</b>
Bankruptcies	472	496	446	-4.8	5.8	5,497	5,103	7.7
Proposals	943	939	812	0.4	16.1	10,616	9,128	16.3
<b>British Columbia</b>	<b>941</b>	<b>1,020</b>	<b>832</b>	<b>-7.7</b>	<b>13.1</b>	<b>10,906</b>	<b>10,024</b>	<b>8.8</b>
Bankruptcies	349	394	337	-11.4	3.6	4,134	4,117	0.4
Proposals	592	626	495	-5.4	19.6	6,772	5,907	14.6
<b>Northwest Territories</b>	<b>7</b>	<b>8</b>	<b>8</b>	<b>-12.5</b>	<b>-12.5</b>	<b>65</b>	<b>106</b>	<b>-38.7</b>
Bankruptcies	1	2	3	-50.0	-66.7	20	60	-66.7
Proposals	6	6	5	0.0	20.0	45	46	-2.2
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0.0</b>	<b>100.0</b>	<b>33</b>	<b>37</b>	<b>-10.8</b>
Bankruptcies	1	1	0	0.0	n/a	12	13	-7.7
Proposals	1	1	1	0.0	0.0	21	24	-12.5
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>5</b>	<b>6</b>	<b>-16.7</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	5	4	25.0
<b>Canada</b>	<b>11,523</b>	<b>11,825</b>	<b>10,758</b>	<b>-2.6</b>	<b>7.1</b>	<b>135,749</b>	<b>127,036</b>	<b>6.9</b>
<b>Bankruptcies</b>	<b>4,669</b>	<b>4,802</b>	<b>4,844</b>	<b>-2.8</b>	<b>-3.6</b>	<b>57,058</b>	<b>58,472</b>	<b>-2.4</b>
<b>Proposals</b>	<b>6,854</b>	<b>7,023</b>	<b>5,914</b>	<b>-2.4</b>	<b>15.9</b>	<b>78,691</b>	<b>68,564</b>	<b>14.8</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>261</b>	<b>277</b>	<b>240</b>	<b>-5.8</b>	<b>8.7</b>	<b>3,122</b>	<b>2,762</b>	<b>13.0</b>
Bankruptcies	106	137	119	-22.6	-10.9	1,441	1,388	3.8
Proposals	155	140	121	10.7	28.1	1,681	1,374	22.3
<b>Prince Edward Island</b>	<b>66</b>	<b>64</b>	<b>61</b>	<b>3.1</b>	<b>8.2</b>	<b>735</b>	<b>723</b>	<b>1.7</b>
Bankruptcies	31	39	31	-20.5	0.0	390	422	-7.6
Proposals	35	25	30	40.0	16.7	345	301	14.6
<b>Nova Scotia</b>	<b>527</b>	<b>488</b>	<b>479</b>	<b>8.0</b>	<b>10.0</b>	<b>5,825</b>	<b>5,585</b>	<b>4.3</b>
Bankruptcies	295	249	293	18.5	0.7	3,346	3,525	-5.1
Proposals	232	239	186	-2.9	24.7	2,479	2,060	20.3
<b>New Brunswick</b>	<b>400</b>	<b>417</b>	<b>412</b>	<b>-4.1</b>	<b>-2.9</b>	<b>4,769</b>	<b>4,355</b>	<b>9.5</b>
Bankruptcies	208	201	199	3.5	4.5	2,359	2,234	5.6
Proposals	192	216	213	-11.1	-9.9	2,410	2,121	13.6
<b>Quebec</b>	<b>3,420</b>	<b>3,379</b>	<b>3,454</b>	<b>1.2</b>	<b>-1.0</b>	<b>41,948</b>	<b>41,710</b>	<b>0.6</b>
Bankruptcies	1,620	1,593	1,803	1.7	-10.1	20,143	21,615	-6.8
Proposals	1,800	1,786	1,651	0.8	9.0	21,805	20,095	8.5
<b>Ontario</b>	<b>3,748</b>	<b>3,896</b>	<b>3,226</b>	<b>-3.8</b>	<b>16.2</b>	<b>42,382</b>	<b>38,244</b>	<b>10.8</b>
Bankruptcies	1,227	1,255	1,202	-2.2	2.1	14,462	14,922	-3.1
Proposals	2,521	2,641	2,024	-4.5	24.6	27,920	23,322	19.7
<b>Manitoba</b>	<b>251</b>	<b>263</b>	<b>237</b>	<b>-4.6</b>	<b>5.9</b>	<b>3,061</b>	<b>2,731</b>	<b>12.1</b>
Bankruptcies	101	126	107	-19.8	-5.6	1,407	1,393	1.0
Proposals	150	137	130	9.5	15.4	1,654	1,338	23.6
<b>Saskatchewan</b>	<b>272</b>	<b>288</b>	<b>304</b>	<b>-5.6</b>	<b>-10.5</b>	<b>3,375</b>	<b>3,306</b>	<b>2.1</b>
Bankruptcies	99	95	124	4.2	-20.2	1,268	1,290	-1.7
Proposals	173	193	180	-10.4	-3.9	2,107	2,016	4.5
<b>Alberta</b>	<b>1,398</b>	<b>1,406</b>	<b>1,233</b>	<b>-0.6</b>	<b>13.4</b>	<b>15,894</b>	<b>14,032</b>	<b>13.3</b>
Bankruptcies	459	476	423	-3.6	8.5	5,336	4,955	7.7
Proposals	939	930	810	1.0	15.9	10,558	9,077	16.3
<b>British Columbia</b>	<b>932</b>	<b>1,001</b>	<b>824</b>	<b>-6.9</b>	<b>13.1</b>	<b>10,779</b>	<b>9,911</b>	<b>8.8</b>
Bankruptcies	344	378	331	-9.0	3.9	4,046	4,034	0.3
Proposals	588	623	493	-5.6	19.3	6,733	5,877	14.6
<b>Northwest Territories</b>	<b>7</b>	<b>8</b>	<b>8</b>	<b>-12.5</b>	<b>-12.5</b>	<b>65</b>	<b>106</b>	<b>-38.7</b>
Bankruptcies	1	2	3	-50.0	-66.7	20	60	-66.7
Proposals	6	6	5	0.0	20.0	45	46	-2.2
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0.0</b>	<b>100.0</b>	<b>33</b>	<b>37</b>	<b>-10.8</b>
Bankruptcies	1	1	0	0.0	n/a	12	13	-7.7
Proposals	1	1	1	0.0	0.0	21	24	-12.5
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>5</b>	<b>6</b>	<b>-16.7</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	5	4	25.0
<b>Canada</b>	<b>11,284</b>	<b>11,489</b>	<b>10,479</b>	<b>-1.8</b>	<b>7.7</b>	<b>131,993</b>	<b>123,508</b>	<b>6.9</b>
Bankruptcies	<b>4,492</b>	<b>4,552</b>	<b>4,635</b>	<b>-1.3</b>	<b>-3.1</b>	<b>54,230</b>	<b>55,853</b>	<b>-2.9</b>
Proposals	<b>6,792</b>	<b>6,937</b>	<b>5,844</b>	<b>-2.1</b>	<b>16.2</b>	<b>77,763</b>	<b>67,655</b>	<b>14.9</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>7</b>	<b>3</b>	<b>1</b>	<b>133.3</b>	<b>600.0</b>	<b>46</b>	<b>21</b>	<b>119.0</b>
Bankruptcies	7	2	1	250.0	600.0	42	15	180.0
Proposals	0	1	0	-100.0	n/a	4	6	-33.3
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>6</b>	<b>4</b>	<b>50.0</b>
Bankruptcies	0	0	0	n/a	n/a	6	3	100.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
<b>Nova Scotia</b>	<b>1</b>	<b>7</b>	<b>8</b>	<b>-85.7</b>	<b>-87.5</b>	<b>54</b>	<b>47</b>	<b>14.9</b>
Bankruptcies	1	5	4	-80.0	-75.0	45	34	32.4
Proposals	0	2	4	-100.0	-100.0	9	13	-30.8
<b>New Brunswick</b>	<b>1</b>	<b>9</b>	<b>2</b>	<b>-88.9</b>	<b>-50.0</b>	<b>50</b>	<b>43</b>	<b>16.3</b>
Bankruptcies	0	5	1	-100.0	-100.0	36	33	9.1
Proposals	1	4	1	-75.0	0.0	14	10	40.0
<b>Quebec</b>	<b>128</b>	<b>179</b>	<b>158</b>	<b>-28.5</b>	<b>-19.0</b>	<b>2,167</b>	<b>2,062</b>	<b>5.1</b>
Bankruptcies	93	141	125	-34.0	-25.6	1,666	1,548	7.6
Proposals	35	38	33	-7.9	6.1	501	514	-2.5
<b>Ontario</b>	<b>68</b>	<b>79</b>	<b>68</b>	<b>-13.9</b>	<b>0.0</b>	<b>956</b>	<b>900</b>	<b>6.2</b>
Bankruptcies	50	54	46	-7.4	8.7	695	656	5.9
Proposals	18	25	22	-28.0	-18.2	261	244	7.0
<b>Manitoba</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>30</b>	<b>20.0</b>
Bankruptcies	4	1	1	300.0	300.0	32	25	28.0
Proposals	0	1	1	-100.0	-100.0	4	5	-20.0
<b>Saskatchewan</b>	<b>4</b>	<b>9</b>	<b>6</b>	<b>-55.6</b>	<b>-33.3</b>	<b>95</b>	<b>109</b>	<b>-12.8</b>
Bankruptcies	4	6	2	-33.3	100.0	57	74	-23.0
Proposals	0	3	4	-100.0	-100.0	38	35	8.6
<b>Alberta</b>	<b>17</b>	<b>29</b>	<b>25</b>	<b>-41.4</b>	<b>-32.0</b>	<b>219</b>	<b>199</b>	<b>10.1</b>
Bankruptcies	13	20	23	-35.0	-43.5	161	148	8.8
Proposals	4	9	2	-55.6	100.0	58	51	13.7
<b>British Columbia</b>	<b>9</b>	<b>19</b>	<b>8</b>	<b>-52.6</b>	<b>12.5</b>	<b>127</b>	<b>113</b>	<b>12.4</b>
Bankruptcies	5	16	6	-68.8	-16.7	88	83	6.0
Proposals	4	3	2	33.3	100.0	39	30	30.0
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>239</b>	<b>336</b>	<b>279</b>	<b>-28.9</b>	<b>-14.3</b>	<b>3,756</b>	<b>3,528</b>	<b>6.5</b>
<b>Bankruptcies</b>	<b>177</b>	<b>250</b>	<b>209</b>	<b>-29.2</b>	<b>-15.3</b>	<b>2,828</b>	<b>2,619</b>	<b>8.0</b>
<b>Proposals</b>	<b>62</b>	<b>86</b>	<b>70</b>	<b>-27.9</b>	<b>-11.4</b>	<b>928</b>	<b>909</b>	<b>2.1</b>

**Table 3a: Insolvencies Filed by Corporations**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>50.0</b>	<b>n/a</b>	<b>18</b>	<b>11</b>	<b>63.6</b>
Bankruptcies	3	1	0	200.0	n/a	14	5	180.0
Proposals	0	1	0	-100.0	n/a	4	6	-33.3
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>1</b>	<b>100.0</b>
Bankruptcies	0	0	0	n/a	n/a	2	1	100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nova Scotia</b>	<b>0</b>	<b>4</b>	<b>2</b>	<b>-100.0</b>	<b>-100.0</b>	<b>30</b>	<b>21</b>	<b>42.9</b>
Bankruptcies	0	2	1	-100.0	-100.0	23	15	53.3
Proposals	0	2	1	-100.0	-100.0	7	6	16.7
<b>New Brunswick</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>-83.3</b>	<b>-50.0</b>	<b>30</b>	<b>25</b>	<b>20.0</b>
Bankruptcies	0	3	1	-100.0	-100.0	24	16	50.0
Proposals	1	3	1	-66.7	0.0	6	9	-33.3
<b>Quebec</b>	<b>114</b>	<b>158</b>	<b>143</b>	<b>-27.8</b>	<b>-20.3</b>	<b>1,894</b>	<b>1,834</b>	<b>3.3</b>
Bankruptcies	82	125	114	-34.4	-28.1	1,484	1,389	6.8
Proposals	32	33	29	-3.0	10.3	410	445	-7.9
<b>Ontario</b>	<b>25</b>	<b>39</b>	<b>38</b>	<b>-35.9</b>	<b>-34.2</b>	<b>536</b>	<b>474</b>	<b>13.1</b>
Bankruptcies	18	26	28	-30.8	-35.7	398	361	10.2
Proposals	7	13	10	-46.2	-30.0	138	113	22.1
<b>Manitoba</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>12</b>	<b>4</b>	<b>200.0</b>
Bankruptcies	4	0	0	n/a	n/a	11	3	266.7
Proposals	0	0	0	n/a	n/a	1	1	0.0
<b>Saskatchewan</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>5</b>	<b>11</b>	<b>-54.5</b>
Bankruptcies	0	1	0	-100.0	n/a	3	6	-50.0
Proposals	0	1	0	-100.0	n/a	2	5	-60.0
<b>Alberta</b>	<b>11</b>	<b>19</b>	<b>14</b>	<b>-42.1</b>	<b>-21.4</b>	<b>104</b>	<b>102</b>	<b>2.0</b>
Bankruptcies	10	14	14	-28.6	-28.6	77	72	6.9
Proposals	1	5	0	-80.0	n/a	27	30	-10.0
<b>British Columbia</b>	<b>4</b>	<b>6</b>	<b>3</b>	<b>-33.3</b>	<b>33.3</b>	<b>55</b>	<b>46</b>	<b>19.6</b>
Bankruptcies	2	5	1	-60.0	100.0	32	28	14.3
Proposals	2	1	2	100.0	0.0	23	18	27.8
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>162</b>	<b>236</b>	<b>202</b>	<b>-31.4</b>	<b>-19.8</b>	<b>2,686</b>	<b>2,529</b>	<b>6.2</b>
Bankruptcies	119	177	159	-32.8	-25.2	2,068	1,896	9.1
Proposals	43	59	43	-27.1	0.0	618	633	-2.4

**Table 3b: Insolvencies Filed by Individual Businesses**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>300.0</b>	<b>300.0</b>	<b>28</b>	<b>10</b>	<b>180.0</b>
Bankruptcies	4	1	1	300.0	300.0	28	10	180.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>4</b>	<b>3</b>	<b>33.3</b>
Bankruptcies	0	0	0	n/a	n/a	4	2	100.0
Proposals	0	0	1	n/a	-100.0	0	1	-100.0
<b>Nova Scotia</b>	<b>1</b>	<b>3</b>	<b>6</b>	<b>-66.7</b>	<b>-83.3</b>	<b>24</b>	<b>26</b>	<b>-7.7</b>
Bankruptcies	1	3	3	-66.7	-66.7	22	19	15.8
Proposals	0	0	3	n/a	-100.0	2	7	-71.4
<b>New Brunswick</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>20</b>	<b>18</b>	<b>11.1</b>
Bankruptcies	0	2	0	-100.0	n/a	12	17	-29.4
Proposals	0	1	0	-100.0	n/a	8	1	700.0
<b>Quebec</b>	<b>14</b>	<b>21</b>	<b>15</b>	<b>-33.3</b>	<b>-6.7</b>	<b>273</b>	<b>228</b>	<b>19.7</b>
Bankruptcies	11	16	11	-31.3	0.0	182	159	14.5
Proposals	3	5	4	-40.0	-25.0	91	69	31.9
<b>Ontario</b>	<b>43</b>	<b>40</b>	<b>30</b>	<b>7.5</b>	<b>43.3</b>	<b>420</b>	<b>426</b>	<b>-1.4</b>
Bankruptcies	32	28	18	14.3	77.8	297	295	0.7
Proposals	11	12	12	-8.3	-8.3	123	131	-6.1
<b>Manitoba</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>-100.0</b>	<b>-100.0</b>	<b>24</b>	<b>26</b>	<b>-7.7</b>
Bankruptcies	0	1	1	-100.0	-100.0	21	22	-4.5
Proposals	0	1	1	-100.0	-100.0	3	4	-25.0
<b>Saskatchewan</b>	<b>4</b>	<b>7</b>	<b>6</b>	<b>-42.9</b>	<b>-33.3</b>	<b>90</b>	<b>98</b>	<b>-8.2</b>
Bankruptcies	4	5	2	-20.0	100.0	54	68	-20.6
Proposals	0	2	4	-100.0	-100.0	36	30	20.0
<b>Alberta</b>	<b>6</b>	<b>10</b>	<b>11</b>	<b>-40.0</b>	<b>-45.5</b>	<b>115</b>	<b>97</b>	<b>18.6</b>
Bankruptcies	3	6	9	-50.0	-66.7	84	76	10.5
Proposals	3	4	2	-25.0	50.0	31	21	47.6
<b>British Columbia</b>	<b>5</b>	<b>13</b>	<b>5</b>	<b>-61.5</b>	<b>0.0</b>	<b>72</b>	<b>67</b>	<b>7.5</b>
Bankruptcies	3	11	5	-72.7	-40.0	56	55	1.8
Proposals	2	2	0	0.0	n/a	16	12	33.3
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>77</b>	<b>100</b>	<b>77</b>	<b>-23.0</b>	<b>0.0</b>	<b>1,070</b>	<b>999</b>	<b>7.1</b>
Bankruptcies	<b>58</b>	<b>73</b>	<b>50</b>	<b>-20.5</b>	<b>16.0</b>	<b>760</b>	<b>723</b>	<b>5.1</b>
Proposals	<b>19</b>	<b>27</b>	<b>27</b>	<b>-29.6</b>	<b>-29.6</b>	<b>310</b>	<b>276</b>	<b>12.3</b>

**Table 4: Insolvencies by NAICS Economic Sectors, Canada**

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>7</b>	<b>2</b>	<b>7</b>	<b>250.0</b>	<b>0.0</b>	<b>61</b>	<b>68</b>	<b>-10.3</b>
Bankruptcies	5	0	3	n/a	66.7	44	45	-2.2
Proposals	2	2	4	0.0	-50.0	17	23	-26.1
<b>Mining and Oil and Gas Extraction</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>-83.3</b>	<b>-50.0</b>	<b>42</b>	<b>30</b>	<b>40.0</b>
Bankruptcies	1	4	1	-75.0	0.0	28	19	47.4
Proposals	0	2	1	-100.0	-100.0	14	11	27.3
<b>Utilities</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>7</b>	<b>7</b>	<b>0.0</b>
Bankruptcies	1	0	0	n/a	n/a	3	6	-50.0
Proposals	0	0	0	n/a	n/a	4	1	300.0
<b>Construction</b>	<b>49</b>	<b>69</b>	<b>47</b>	<b>-29.0</b>	<b>4.3</b>	<b>727</b>	<b>702</b>	<b>3.6</b>
Bankruptcies	36	52	35	-30.8	2.9	545	501	8.8
Proposals	13	17	12	-23.5	8.3	182	201	-9.5
<b>Manufacturing</b>	<b>24</b>	<b>29</b>	<b>25</b>	<b>-17.2</b>	<b>-4.0</b>	<b>329</b>	<b>308</b>	<b>6.8</b>
Bankruptcies	16	22	23	-27.3	-30.4	240	209	14.8
Proposals	8	7	2	14.3	300.0	89	99	-10.1
<b>Wholesale Trade</b>	<b>16</b>	<b>12</b>	<b>13</b>	<b>33.3</b>	<b>23.1</b>	<b>181</b>	<b>159</b>	<b>13.8</b>
Bankruptcies	10	8	12	25.0	-16.7	127	123	3.3
Proposals	6	4	1	50.0	500.0	54	36	50.0
<b>Retail Trade</b>	<b>15</b>	<b>34</b>	<b>36</b>	<b>-55.9</b>	<b>-58.3</b>	<b>383</b>	<b>390</b>	<b>-1.8</b>
Bankruptcies	12	26	28	-53.8	-57.1	299	316	-5.4
Proposals	3	8	8	-62.5	-62.5	84	74	13.5
<b>Transportation and Warehousing</b>	<b>11</b>	<b>12</b>	<b>17</b>	<b>-8.3</b>	<b>-35.3</b>	<b>219</b>	<b>219</b>	<b>0.0</b>
Bankruptcies	9	9	9	0.0	0.0	165	166	-0.6
Proposals	2	3	8	-33.3	-75.0	54	53	1.9
<b>Information and Cultural Industries</b>	<b>5</b>	<b>8</b>	<b>3</b>	<b>-37.5</b>	<b>66.7</b>	<b>83</b>	<b>60</b>	<b>38.3</b>
Bankruptcies	1	6	1	-83.3	0.0	60	47	27.7
Proposals	4	2	2	100.0	100.0	23	13	76.9
<b>Finance and Insurance</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>100.0</b>	<b>-14.3</b>	<b>74</b>	<b>58</b>	<b>27.6</b>
Bankruptcies	4	2	5	100.0	-20.0	59	42	40.5
Proposals	2	1	2	100.0	0.0	15	16	-6.3
<b>Real Estate and Rental and Leasing</b>	<b>9</b>	<b>16</b>	<b>13</b>	<b>-43.8</b>	<b>-30.8</b>	<b>156</b>	<b>137</b>	<b>13.9</b>
Bankruptcies	6	12	6	-50.0	0.0	113	107	5.6
Proposals	3	4	7	-25.0	-57.1	43	30	43.3
<b>Professional, Scientific and Technical Services</b>	<b>12</b>	<b>34</b>	<b>13</b>	<b>-64.7</b>	<b>-7.7</b>	<b>281</b>	<b>258</b>	<b>8.9</b>
Bankruptcies	11	30	10	-63.3	10.0	224	193	16.1
Proposals	1	4	3	-75.0	-66.7	57	65	-12.3



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

	Volume			% Change		12-Month Period Ending		
	August 2019	July 2019	August 2018	July 2019 to Aug. 2019	Aug. 2018 to Aug. 2019	08-31-2019	08-31-2018	% Change
<b>Management of Companies and Enterprises</b>	<b>4</b>	<b>12</b>	<b>5</b>	<b>-66.7</b>	<b>-20.0</b>	<b>93</b>	<b>86</b>	<b>8.1</b>
Bankruptcies	4	8	5	-50.0	-20.0	72	69	4.3
Proposals	0	4	0	-100.0	n/a	21	17	23.5
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>14</b>	<b>11</b>	<b>11</b>	<b>27.3</b>	<b>27.3</b>	<b>173</b>	<b>144</b>	<b>20.1</b>
Bankruptcies	10	6	4	66.7	150.0	117	103	13.6
Proposals	4	5	7	-20.0	-42.9	56	41	36.6
<b>Educational Services</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>66.7</b>	<b>0.0</b>	<b>31</b>	<b>28</b>	<b>10.7</b>
Bankruptcies	3	2	4	50.0	-25.0	22	21	4.8
Proposals	2	1	1	100.0	100.0	9	7	28.6
<b>Health Care and Social Assistance</b>	<b>4</b>	<b>7</b>	<b>8</b>	<b>-42.9</b>	<b>-50.0</b>	<b>86</b>	<b>78</b>	<b>10.3</b>
Bankruptcies	3	3	7	0.0	-57.1	53	54	-1.9
Proposals	1	4	1	-75.0	0.0	33	24	37.5
<b>Arts, Entertainment and Recreation</b>	<b>8</b>	<b>11</b>	<b>3</b>	<b>-27.3</b>	<b>166.7</b>	<b>76</b>	<b>79</b>	<b>-3.8</b>
Bankruptcies	7	9	2	-22.2	250.0	60	60	0.0
Proposals	1	2	1	-50.0	0.0	16	19	-15.8
<b>Accommodation and Food Services</b>	<b>30</b>	<b>48</b>	<b>47</b>	<b>-37.5</b>	<b>-36.2</b>	<b>540</b>	<b>540</b>	<b>0.0</b>
Bankruptcies	22	36	40	-38.9	-45.0	432	394	9.6
Proposals	8	12	7	-33.3	14.3	108	146	-26.0
<b>Other Services (except Public Administration)</b>	<b>18</b>	<b>19</b>	<b>17</b>	<b>-5.3</b>	<b>5.9</b>	<b>213</b>	<b>173</b>	<b>23.1</b>
Bankruptcies	16	15	14	6.7	14.3	164	141	16.3
Proposals	2	4	3	-50.0	-33.3	49	32	53.1
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>4</b>	<b>-75.0</b>
Bankruptcies	0	0	0	n/a	n/a	1	3	-66.7
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Total</b>	<b>239</b>	<b>336</b>	<b>279</b>	<b>-28.9</b>	<b>-14.3</b>	<b>3,756</b>	<b>3,528</b>	<b>6.5</b>
Bankruptcies	<b>177</b>	<b>250</b>	<b>209</b>	<b>-29.2</b>	<b>-15.3</b>	<b>2,828</b>	<b>2,619</b>	<b>8.0</b>
Proposals	<b>62</b>	<b>86</b>	<b>70</b>	<b>-27.9</b>	<b>-11.4</b>	<b>928</b>	<b>909</b>	<b>2.1</b>