



# 2020

## Insolvency Statistics in Canada

April 2020

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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		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Newfoundland and Labrador</b>	<b>116</b>	<b>228</b>	<b>343</b>	<b>-49.1</b>	<b>-66.2</b>	<b>2,887</b>	<b>3,020</b>	<b>-4.4</b>
Bankruptcies	51	99	167	-48.5	-69.5	1,329	1,460	-9.0
Proposals	65	129	176	-49.6	-63.1	1,558	1,560	-0.1
<b>Prince Edward Island</b>	<b>37</b>	<b>42</b>	<b>69</b>	<b>-11.9</b>	<b>-46.4</b>	<b>695</b>	<b>720</b>	<b>-3.5</b>
Bankruptcies	16	23	40	-30.4	-60.0	360	406	-11.3
Proposals	21	19	29	10.5	-27.6	335	314	6.7
<b>Nova Scotia</b>	<b>274</b>	<b>400</b>	<b>510</b>	<b>-31.5</b>	<b>-46.3</b>	<b>5,745</b>	<b>5,738</b>	<b>0.1</b>
Bankruptcies	112	176	299	-36.4	-62.5	2,863	3,505	-18.3
Proposals	162	224	211	-27.7	-23.2	2,882	2,233	29.1
<b>New Brunswick</b>	<b>232</b>	<b>409</b>	<b>429</b>	<b>-43.3</b>	<b>-45.9</b>	<b>4,750</b>	<b>4,710</b>	<b>0.8</b>
Bankruptcies	102	173	216	-41.0	-52.8	2,190	2,362	-7.3
Proposals	130	236	213	-44.9	-39.0	2,560	2,348	9.0
<b>Quebec</b>	<b>1,667</b>	<b>3,407</b>	<b>3,951</b>	<b>-51.1</b>	<b>-57.8</b>	<b>42,397</b>	<b>43,940</b>	<b>-3.5</b>
Bankruptcies	748	1,416	1,942	-47.2	-61.5	19,812	22,353	-11.4
Proposals	919	1,991	2,009	-53.8	-54.3	22,585	21,587	4.6
<b>Ontario</b>	<b>2,471</b>	<b>3,824</b>	<b>3,884</b>	<b>-35.4</b>	<b>-36.4</b>	<b>45,327</b>	<b>41,097</b>	<b>10.3</b>
Bankruptcies	674	1,105	1,358	-39.0	-50.4	14,385	15,109	-4.8
Proposals	1,797	2,719	2,526	-33.9	-28.9	30,942	25,988	19.1
<b>Manitoba</b>	<b>211</b>	<b>240</b>	<b>289</b>	<b>-12.1</b>	<b>-27.0</b>	<b>3,194</b>	<b>3,016</b>	<b>5.9</b>
Bankruptcies	61	79	147	-22.8	-58.5	1,223	1,435	-14.8
Proposals	150	161	142	-6.8	5.6	1,971	1,581	24.7
<b>Saskatchewan</b>	<b>196</b>	<b>245</b>	<b>268</b>	<b>-20.0</b>	<b>-26.9</b>	<b>3,486</b>	<b>3,520</b>	<b>-1.0</b>
Bankruptcies	59	101	102	-41.6	-42.2	1,325	1,358	-2.4
Proposals	137	144	166	-4.9	-17.5	2,161	2,162	0.0
<b>Alberta</b>	<b>1,000</b>	<b>1,491</b>	<b>1,452</b>	<b>-32.9</b>	<b>-31.1</b>	<b>16,795</b>	<b>15,508</b>	<b>8.3</b>
Bankruptcies	266	410	524	-35.1	-49.2	5,305	5,389	-1.6
Proposals	734	1,081	928	-32.1	-20.9	11,490	10,119	13.5
<b>British Columbia</b>	<b>650</b>	<b>906</b>	<b>946</b>	<b>-28.3</b>	<b>-31.3</b>	<b>11,093</b>	<b>10,426</b>	<b>6.4</b>
Bankruptcies	200	331	346	-39.6	-42.2	4,033	4,067	-0.8
Proposals	450	575	600	-21.7	-25.0	7,060	6,359	11.0
<b>Northwest Territories</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>-66.7</b>	<b>-71.4</b>	<b>61</b>	<b>68</b>	<b>-10.3</b>
Bankruptcies	0	3	0	-100.0	n/a	12	30	-60.0
Proposals	2	3	7	-33.3	-71.4	49	38	28.9
<b>Yukon</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>36</b>	<b>28</b>	<b>28.6</b>
Bankruptcies	0	0	0	n/a	n/a	13	9	44.4
Proposals	5	0	0	n/a	n/a	23	19	21.1
<b>Nunavut</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>7</b>	<b>6</b>	<b>16.7</b>
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	3	0	0	n/a	n/a	5	6	-16.7
<b>Canada</b>	<b>6,864</b>	<b>11,198</b>	<b>12,148</b>	<b>-38.7</b>	<b>-43.5</b>	<b>136,473</b>	<b>131,797</b>	<b>3.5</b>
Bankruptcies	<b>2,289</b>	<b>3,916</b>	<b>5,141</b>	<b>-41.5</b>	<b>-55.5</b>	<b>52,852</b>	<b>57,483</b>	<b>-8.1</b>
Proposals	<b>4,575</b>	<b>7,282</b>	<b>7,007</b>	<b>-37.2</b>	<b>-34.7</b>	<b>83,621</b>	<b>74,314</b>	<b>12.5</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Newfoundland and Labrador</b>	<b>116</b>	<b>228</b>	<b>340</b>	<b>-49.1</b>	<b>-65.9</b>	<b>2,857</b>	<b>2,988</b>	<b>-4.4</b>
Bankruptcies	51	99	164	-48.5	-68.9	1,305	1,432	-8.9
Proposals	65	129	176	-49.6	-63.1	1,552	1,556	-0.3
<b>Prince Edward Island</b>	<b>36</b>	<b>42</b>	<b>66</b>	<b>-14.3</b>	<b>-45.5</b>	<b>686</b>	<b>714</b>	<b>-3.9</b>
Bankruptcies	16	23	37	-30.4	-56.8	353	401	-12.0
Proposals	20	19	29	5.3	-31.0	333	313	6.4
<b>Nova Scotia</b>	<b>274</b>	<b>398</b>	<b>501</b>	<b>-31.2</b>	<b>-45.3</b>	<b>5,695</b>	<b>5,688</b>	<b>0.1</b>
Bankruptcies	112	174	290	-35.6	-61.4	2,822	3,465	-18.6
Proposals	162	224	211	-27.7	-23.2	2,873	2,223	29.2
<b>New Brunswick</b>	<b>232</b>	<b>409</b>	<b>427</b>	<b>-43.3</b>	<b>-45.7</b>	<b>4,717</b>	<b>4,670</b>	<b>1.0</b>
Bankruptcies	102	173	214	-41.0	-52.3	2,164	2,331	-7.2
Proposals	130	236	213	-44.9	-39.0	2,553	2,339	9.1
<b>Quebec</b>	<b>1,587</b>	<b>3,260</b>	<b>3,732</b>	<b>-51.3</b>	<b>-57.5</b>	<b>40,458</b>	<b>41,778</b>	<b>-3.2</b>
Bankruptcies	690	1,312	1,777	-47.4	-61.2	18,377	20,699	-11.2
Proposals	897	1,948	1,955	-54.0	-54.1	22,081	21,079	4.8
<b>Ontario</b>	<b>2,416</b>	<b>3,761</b>	<b>3,791</b>	<b>-35.8</b>	<b>-36.3</b>	<b>44,480</b>	<b>40,138</b>	<b>10.8</b>
Bankruptcies	637	1,061	1,287	-40.0	-50.5	13,798	14,415	-4.3
Proposals	1,779	2,700	2,504	-34.1	-29.0	30,682	25,723	19.3
<b>Manitoba</b>	<b>206</b>	<b>233</b>	<b>282</b>	<b>-11.6</b>	<b>-27.0</b>	<b>3,155</b>	<b>2,984</b>	<b>5.7</b>
Bankruptcies	57	77	142	-26.0	-59.9	1,194	1,407	-15.1
Proposals	149	156	140	-4.5	6.4	1,961	1,577	24.4
<b>Saskatchewan</b>	<b>195</b>	<b>240</b>	<b>264</b>	<b>-18.8</b>	<b>-26.1</b>	<b>3,382</b>	<b>3,429</b>	<b>-1.4</b>
Bankruptcies	59	96	100	-38.5	-41.0	1,252	1,306	-4.1
Proposals	136	144	164	-5.6	-17.1	2,130	2,123	0.3
<b>Alberta</b>	<b>990</b>	<b>1,477</b>	<b>1,442</b>	<b>-33.0</b>	<b>-31.3</b>	<b>16,585</b>	<b>15,300</b>	<b>8.4</b>
Bankruptcies	260	397	517	-34.5	-49.7	5,153	5,226	-1.4
Proposals	730	1,080	925	-32.4	-21.1	11,432	10,074	13.5
<b>British Columbia</b>	<b>638</b>	<b>893</b>	<b>933</b>	<b>-28.6</b>	<b>-31.6</b>	<b>10,966</b>	<b>10,320</b>	<b>6.3</b>
Bankruptcies	197	326	335	-39.6	-41.2	3,957	3,993	-0.9
Proposals	441	567	598	-22.2	-26.3	7,009	6,327	10.8
<b>Northwest Territories</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>-66.7</b>	<b>-71.4</b>	<b>59</b>	<b>68</b>	<b>-13.2</b>
Bankruptcies	0	3	0	-100.0	n/a	11	30	-63.3
Proposals	2	3	7	-33.3	-71.4	48	38	26.3
<b>Yukon</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>36</b>	<b>28</b>	<b>28.6</b>
Bankruptcies	0	0	0	n/a	n/a	13	9	44.4
Proposals	5	0	0	n/a	n/a	23	19	21.1
<b>Nunavut</b>	<b>3</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	0	n/a
Proposals	3	0	0	n/a	n/a	5	6	-16.7
<b>Canada</b>	<b>6,700</b>	<b>10,947</b>	<b>11,785</b>	<b>-38.8</b>	<b>-43.1</b>	<b>133,081</b>	<b>128,111</b>	<b>3.9</b>
Bankruptcies	<b>2,181</b>	<b>3,741</b>	<b>4,863</b>	<b>-41.7</b>	<b>-55.2</b>	<b>50,399</b>	<b>54,714</b>	<b>-7.9</b>
Proposals	<b>4,519</b>	<b>7,206</b>	<b>6,922</b>	<b>-37.3</b>	<b>-34.7</b>	<b>82,682</b>	<b>73,397</b>	<b>12.7</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>n/a</b>	<b>-100.0</b>	<b>30</b>	<b>32</b>	<b>-6.3</b>
Bankruptcies	0	0	3	n/a	-100.0	24	28	-14.3
Proposals	0	0	0	n/a	n/a	6	4	50.0
<b>Prince Edward Island</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>n/a</b>	<b>-66.7</b>	<b>9</b>	<b>6</b>	<b>50.0</b>
Bankruptcies	0	0	3	n/a	-100.0	7	5	40.0
Proposals	1	0	0	n/a	n/a	2	1	100.0
<b>Nova Scotia</b>	<b>0</b>	<b>2</b>	<b>9</b>	<b>-100.0</b>	<b>-100.0</b>	<b>50</b>	<b>50</b>	<b>0.0</b>
Bankruptcies	0	2	9	-100.0	-100.0	41	40	2.5
Proposals	0	0	0	n/a	n/a	9	10	-10.0
<b>New Brunswick</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>-100.0</b>	<b>33</b>	<b>40</b>	<b>-17.5</b>
Bankruptcies	0	0	2	n/a	-100.0	26	31	-16.1
Proposals	0	0	0	n/a	n/a	7	9	-22.2
<b>Quebec</b>	<b>80</b>	<b>147</b>	<b>219</b>	<b>-45.6</b>	<b>-63.5</b>	<b>1,939</b>	<b>2,162</b>	<b>-10.3</b>
Bankruptcies	58	104	165	-44.2	-64.8	1,435	1,654	-13.2
Proposals	22	43	54	-48.8	-59.3	504	508	-0.8
<b>Ontario</b>	<b>55</b>	<b>63</b>	<b>93</b>	<b>-12.7</b>	<b>-40.9</b>	<b>847</b>	<b>959</b>	<b>-11.7</b>
Bankruptcies	37	44	71	-15.9	-47.9	587	694	-15.4
Proposals	18	19	22	-5.3	-18.2	260	265	-1.9
<b>Manitoba</b>	<b>5</b>	<b>7</b>	<b>7</b>	<b>-28.6</b>	<b>-28.6</b>	<b>39</b>	<b>32</b>	<b>21.9</b>
Bankruptcies	4	2	5	100.0	-20.0	29	28	3.6
Proposals	1	5	2	-80.0	-50.0	10	4	150.0
<b>Saskatchewan</b>	<b>1</b>	<b>5</b>	<b>4</b>	<b>-80.0</b>	<b>-75.0</b>	<b>104</b>	<b>91</b>	<b>14.3</b>
Bankruptcies	0	5	2	-100.0	-100.0	73	52	40.4
Proposals	1	0	2	n/a	-50.0	31	39	-20.5
<b>Alberta</b>	<b>10</b>	<b>14</b>	<b>10</b>	<b>-28.6</b>	<b>0.0</b>	<b>210</b>	<b>208</b>	<b>1.0</b>
Bankruptcies	6	13	7	-53.8	-14.3	152	163	-6.7
Proposals	4	1	3	300.0	33.3	58	45	28.9
<b>British Columbia</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>-7.7</b>	<b>-7.7</b>	<b>127</b>	<b>106</b>	<b>19.8</b>
Bankruptcies	3	5	11	-40.0	-72.7	76	74	2.7
Proposals	9	8	2	12.5	350.0	51	32	59.4
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	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>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>164</b>	<b>251</b>	<b>363</b>	<b>-34.7</b>	<b>-54.8</b>	<b>3,392</b>	<b>3,686</b>	<b>-8.0</b>
Bankruptcies	108	175	278	-38.3	-61.2	2,453	2,769	-11.4
Proposals	56	76	85	-26.3	-34.1	939	917	2.4

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

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>9</b>	<b>14</b>	<b>-35.7</b>
Bankruptcies	0	0	1	n/a	-100.0	6	10	-40.0
Proposals	0	0	0	n/a	n/a	3	4	-25.0
<b>Prince Edward Island</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>-50.0</b>	<b>3</b>	<b>3</b>	<b>0.0</b>
Bankruptcies	0	0	2	n/a	-100.0	1	3	-66.7
Proposals	1	0	0	n/a	n/a	2	0	n/a
<b>Nova Scotia</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>-100.0</b>	<b>-100.0</b>	<b>28</b>	<b>25</b>	<b>12.0</b>
Bankruptcies	0	2	5	-100.0	-100.0	20	21	-4.8
Proposals	0	0	0	n/a	n/a	8	4	100.0
<b>New Brunswick</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>25</b>	<b>20</b>	<b>25.0</b>
Bankruptcies	0	0	1	n/a	-100.0	19	18	5.6
Proposals	0	0	0	n/a	n/a	6	2	200.0
<b>Quebec</b>	<b>71</b>	<b>128</b>	<b>195</b>	<b>-44.5</b>	<b>-63.6</b>	<b>1,698</b>	<b>1,874</b>	<b>-9.4</b>
Bankruptcies	55	94	154	-41.5	-64.3	1,290	1,461	-11.7
Proposals	16	34	41	-52.9	-61.0	408	413	-1.2
<b>Ontario</b>	<b>39</b>	<b>37</b>	<b>55</b>	<b>5.4</b>	<b>-29.1</b>	<b>447</b>	<b>569</b>	<b>-21.4</b>
Bankruptcies	27	25	44	8.0	-38.6	326	423	-22.9
Proposals	12	12	11	0.0	9.1	121	146	-17.1
<b>Manitoba</b>	<b>3</b>	<b>6</b>	<b>0</b>	<b>-50.0</b>	<b>n/a</b>	<b>22</b>	<b>4</b>	<b>450.0</b>
Bankruptcies	3	1	0	200.0	n/a	15	3	400.0
Proposals	0	5	0	-100.0	n/a	7	1	600.0
<b>Saskatchewan</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>11</b>	<b>5</b>	<b>120.0</b>
Bankruptcies	0	0	0	n/a	n/a	8	3	166.7
Proposals	0	0	0	n/a	n/a	3	2	50.0
<b>Alberta</b>	<b>5</b>	<b>7</b>	<b>4</b>	<b>-28.6</b>	<b>25.0</b>	<b>123</b>	<b>92</b>	<b>33.7</b>
Bankruptcies	4	7	4	-42.9	0.0	93	71	31.0
Proposals	1	0	0	n/a	n/a	30	21	42.9
<b>British Columbia</b>	<b>9</b>	<b>9</b>	<b>3</b>	<b>0.0</b>	<b>200.0</b>	<b>58</b>	<b>43</b>	<b>34.9</b>
Bankruptcies	1	4	2	-75.0	-50.0	34	25	36.0
Proposals	8	5	1	60.0	700.0	24	18	33.3
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</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	1	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>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>128</b>	<b>189</b>	<b>266</b>	<b>-32.3</b>	<b>-51.9</b>	<b>2,427</b>	<b>2,649</b>	<b>-8.4</b>
Bankruptcies	<b>90</b>	<b>133</b>	<b>213</b>	<b>-32.3</b>	<b>-57.7</b>	<b>1,814</b>	<b>2,038</b>	<b>-11.0</b>
Proposals	<b>38</b>	<b>56</b>	<b>53</b>	<b>-32.1</b>	<b>-28.3</b>	<b>613</b>	<b>611</b>	<b>0.3</b>

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

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>-100.0</b>	<b>21</b>	<b>18</b>	<b>16.7</b>
Bankruptcies	0	0	2	n/a	-100.0	19	18	0.0
Proposals	0	0	0	n/a	n/a	3	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>6</b>	<b>3</b>	<b>100.0</b>
Bankruptcies	0	0	1	n/a	-100.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Nova Scotia</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>n/a</b>	<b>-100.0</b>	<b>22</b>	<b>25</b>	<b>-12.0</b>
Bankruptcies	0	0	4	n/a	-100.0	21	19	10.5
Proposals	0	0	0	n/a	n/a	1	6	-83.3
<b>New Brunswick</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>8</b>	<b>20</b>	<b>-60.0</b>
Bankruptcies	0	0	1	n/a	-100.0	7	13	-46.2
Proposals	0	0	0	n/a	n/a	1	7	-85.7
<b>Quebec</b>	<b>9</b>	<b>19</b>	<b>24</b>	<b>-52.6</b>	<b>-62.5</b>	<b>241</b>	<b>288</b>	<b>-16.3</b>
Bankruptcies	3	10	11	-70.0	-72.7	145	193	-24.9
Proposals	6	9	13	-33.3	-53.8	96	95	1.1
<b>Ontario</b>	<b>16</b>	<b>26</b>	<b>38</b>	<b>-38.5</b>	<b>-57.9</b>	<b>400</b>	<b>390</b>	<b>2.6</b>
Bankruptcies	10	19	27	-47.4	-63.0	261	271	-3.7
Proposals	6	7	11	-14.3	-45.5	139	119	16.8
<b>Manitoba</b>	<b>2</b>	<b>1</b>	<b>7</b>	<b>100.0</b>	<b>-71.4</b>	<b>17</b>	<b>28</b>	<b>-39.3</b>
Bankruptcies	1	1	5	0.0	-80.0	14	25	-44.0
Proposals	1	0	2	n/a	-50.0	3	3	0.0
<b>Saskatchewan</b>	<b>1</b>	<b>5</b>	<b>4</b>	<b>-80.0</b>	<b>-75.0</b>	<b>95</b>	<b>86</b>	<b>8.1</b>
Bankruptcies	0	5	2	-100.0	-100.0	65	49	32.7
Proposals	1	0	2	n/a	-50.0	29	37	-24.3
<b>Alberta</b>	<b>5</b>	<b>7</b>	<b>6</b>	<b>-28.6</b>	<b>-16.7</b>	<b>87</b>	<b>116</b>	<b>-25.0</b>
Bankruptcies	2	6	3	-66.7	-33.3	59	92	-35.9
Proposals	3	1	3	200.0	0.0	28	24	16.7
<b>British Columbia</b>	<b>3</b>	<b>4</b>	<b>10</b>	<b>-25.0</b>	<b>-70.0</b>	<b>69</b>	<b>63</b>	<b>9.5</b>
Bankruptcies	2	1	9	100.0	-77.8	42	49	-14.3
Proposals	1	3	1	-66.7	0.0	27	14	92.9
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	1	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>36</b>	<b>62</b>	<b>97</b>	<b>-41.9</b>	<b>-62.9</b>	<b>965</b>	<b>1,037</b>	<b>-6.9</b>
Bankruptcies	18	42	65	-57.1	-72.3	639	731	-12.6
Proposals	18	20	32	-10.0	-43.8	326	306	6.5

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

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>1</b>	<b>8</b>	<b>6</b>	<b>-87.5</b>	<b>-83.3</b>	<b>56</b>	<b>71</b>	<b>-21.1</b>
Bankruptcies	0	5	4	-100.0	-100.0	35	52	-32.7
Proposals	1	3	2	-66.7	-50.0	21	19	10.5
<b>Mining and Oil and Gas Extraction</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>32</b>	<b>32</b>	<b>0.0</b>
Bankruptcies	0	2	0	-100.0	n/a	21	20	5.0
Proposals	0	0	1	n/a	-100.0	11	12	-8.3
<b>Utilities</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>9</b>	<b>3</b>	<b>200.0</b>
Bankruptcies	0	2	0	-100.0	n/a	6	1	500.0
Proposals	0	0	0	n/a	n/a	3	2	50.0
<b>Construction</b>	<b>23</b>	<b>43</b>	<b>64</b>	<b>-46.5</b>	<b>-64.1</b>	<b>599</b>	<b>705</b>	<b>-15.0</b>
Bankruptcies	12	27	50	-55.6	-76.0	416	533	-22.0
Proposals	11	16	14	-31.3	-21.4	183	172	6.4
<b>Manufacturing</b>	<b>15</b>	<b>25</b>	<b>32</b>	<b>-40.0</b>	<b>-53.1</b>	<b>323</b>	<b>315</b>	<b>2.5</b>
Bankruptcies	12	15	25	-20.0	-52.0	223	227	-0.9
Proposals	3	10	7	-70.0	-57.1	98	88	11.4
<b>Wholesale Trade</b>	<b>6</b>	<b>12</b>	<b>15</b>	<b>-50.0</b>	<b>-60.0</b>	<b>168</b>	<b>175</b>	<b>-4.0</b>
Bankruptcies	5	10	11	-50.0	-54.5	120	129	-7.0
Proposals	1	2	4	-50.0	-75.0	48	46	4.3
<b>Retail Trade</b>	<b>26</b>	<b>42</b>	<b>34</b>	<b>-38.1</b>	<b>-23.5</b>	<b>406</b>	<b>398</b>	<b>0.5</b>
Bankruptcies	16	27	23	-40.7	-30.4	293	311	-5.8
Proposals	10	15	11	-33.3	-9.1	107	87	23.0
<b>Transportation and Warehousing</b>	<b>4</b>	<b>20</b>	<b>14</b>	<b>-80.0</b>	<b>-71.4</b>	<b>202</b>	<b>229</b>	<b>-11.8</b>
Bankruptcies	3	18	13	-83.3	-76.9	148	172	-14.0
Proposals	1	2	1	-50.0	0.0	54	57	-5.3
<b>Information and Cultural Industries</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>0.0</b>	<b>-66.7</b>	<b>71</b>	<b>74</b>	<b>-4.1</b>
Bankruptcies	1	3	7	-66.7	-85.7	52	54	-3.7
Proposals	2	0	2	n/a	0.0	19	20	-5.0
<b>Finance and Insurance</b>	<b>3</b>	<b>3</b>	<b>8</b>	<b>0.0</b>	<b>-62.5</b>	<b>48</b>	<b>74</b>	<b>-35.1</b>
Bankruptcies	0	3	7	-100.0	-100.0	38	56	-32.1
Proposals	3	0	1	n/a	200.0	10	18	-44.4
<b>Real Estate and Rental and Leasing</b>	<b>13</b>	<b>9</b>	<b>17</b>	<b>44.4</b>	<b>-23.5</b>	<b>145</b>	<b>156</b>	<b>-7.1</b>
Bankruptcies	9	5	16	80.0	-43.8	98	114	-14.0
Proposals	4	4	1	0.0	300.0	47	42	11.9
<b>Professional, Scientific and Technical Services</b>	<b>11</b>	<b>20</b>	<b>35</b>	<b>-45.0</b>	<b>-68.6</b>	<b>252</b>	<b>271</b>	<b>-7.0</b>
Bankruptcies	8	12	25	-33.3	-68.0	193	201	-4.0
Proposals	3	8	10	-62.5	-70.0	59	70	-15.7



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

	Volume			% Change		12-Month Period Ending		
	April 2020	March 2020	April 2019	Mar. 2020 to Apr. 2020	Apr. 2019 to Apr. 2020	04-30-2020	04-30-2019	% Change
<b>Management of Companies and Enterprises</b>	<b>8</b>	<b>6</b>	<b>11</b>	<b>33.3</b>	<b>-27.3</b>	<b>87</b>	<b>86</b>	<b>1.2</b>
Bankruptcies	4	5	9	-20.0	-55.6	63	73	-13.7
Proposals	4	1	2	300.0	100.0	24	13	84.6
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>9</b>	<b>11</b>	<b>14</b>	<b>-18.2</b>	<b>-35.7</b>	<b>161</b>	<b>156</b>	<b>3.2</b>
Bankruptcies	5	5	11	0.0	-54.5	108	101	6.9
Proposals	4	6	3	-33.3	33.3	53	55	-3.6
<b>Educational Services</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>n/a</b>	<b>-100.0</b>	<b>29</b>	<b>30</b>	<b>-3.3</b>
Bankruptcies	0	0	2	n/a	-100.0	22	21	4.8
Proposals	0	0	1	n/a	-100.0	7	9	-22.2
<b>Health Care and Social Assistance</b>	<b>2</b>	<b>1</b>	<b>9</b>	<b>100.0</b>	<b>-77.8</b>	<b>72</b>	<b>82</b>	<b>-12.2</b>
Bankruptcies	2	1	7	100.0	-71.4	45	53	-15.1
Proposals	0	0	2	n/a	-100.0	27	29	-6.9
<b>Arts, Entertainment and Recreation</b>	<b>9</b>	<b>5</b>	<b>6</b>	<b>80.0</b>	<b>50.0</b>	<b>89</b>	<b>68</b>	<b>30.9</b>
Bankruptcies	8	3	4	166.7	100.0	71	52	36.5
Proposals	1	2	2	-50.0	-50.0	18	16	12.5
<b>Accommodation and Food Services</b>	<b>18</b>	<b>31</b>	<b>64</b>	<b>-41.9</b>	<b>-71.9</b>	<b>455</b>	<b>554</b>	<b>-17.9</b>
Bankruptcies	15	25	48	-40.0	-68.8	354	442	-19.9
Proposals	3	6	16	-50.0	-81.3	101	112	-9.8
<b>Other Services (except Public Administration)</b>	<b>13</b>	<b>8</b>	<b>21</b>	<b>62.5</b>	<b>-38.1</b>	<b>194</b>	<b>204</b>	<b>-4.9</b>
Bankruptcies	8	7	16	14.3	-50.0	145	155	-6.5
Proposals	5	1	5	400.0	0.0	49	49	0.0
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>3</b>	<b>-100.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Total</b>	<b>164</b>	<b>251</b>	<b>363</b>	<b>-34.7</b>	<b>-54.8</b>	<b>3,395</b>	<b>3,686</b>	<b>-8.0</b>
<b>Bankruptcies</b>	<b>108</b>	<b>175</b>	<b>278</b>	<b>-38.3</b>	<b>-61.2</b>	<b>2,455</b>	<b>2,769</b>	<b>-11.4</b>
<b>Proposals</b>	<b>56</b>	<b>76</b>	<b>85</b>	<b>-26.3</b>	<b>-34.1</b>	<b>939</b>	<b>917</b>	<b>2.4</b>