



Innovation, Science and
Economic Development Canada
Office of the Superintendent
of Bankruptcy Canada

Innovation, Sciences et
Développement économique Canada
Bureau du surintendant
des faillites Canada



2020

Insolvency Statistics in Canada

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Glossary

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.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to <http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

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

Corporation: A commercial entity or organization.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to <http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/erre-eng.htm>.

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

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification 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 existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note: The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	1,883	3,262	-42.3	236,433,878	303,461,870
Bankruptcies	778	1,501	-48.2	74,640,106	128,309,318
Proposals	1,105	1,761	-37.3	161,793,772	175,152,552
Prince Edward Island	428	759	-43.6	22,461,459	35,391,770
Bankruptcies	204	395	-48.4	7,021,615	18,163,909
Proposals	224	364	-38.5	15,439,844	17,227,861
Nova Scotia	3,517	6,099	-42.3	306,260,159	482,727,072
Bankruptcies	1,615	3,244	-50.2	132,316,113	283,448,354
Proposals	1,902	2,855	-33.4	173,944,046	199,278,718
New Brunswick	3,389	4,896	-30.8	333,526,769	575,199,507
Bankruptcies	1,502	2,377	-36.8	152,868,343	369,391,050
Proposals	1,887	2,519	-25.1	180,658,426	205,808,457
Quebec	28,282	44,991	-37.1	1,861,600,188	4,412,841,810
Bankruptcies	12,972	21,658	-40.1	502,813,143	1,673,045,683
Proposals	15,310	23,333	-34.4	1,358,787,045	2,739,796,127
Ontario	34,751	45,754	-24.0	2,260,416,250	4,477,119,311
Bankruptcies	9,749	15,229	-36.0	413,459,264	2,104,179,832
Proposals	25,002	30,525	-18.1	1,846,956,986	2,372,939,479
Manitoba	2,562	3,185	-19.6	300,037,495	406,066,754
Bankruptcies	815	1,377	-40.8	68,151,967	184,548,706
Proposals	1,747	1,808	-3.4	231,885,528	221,518,048
Saskatchewan	2,689	3,557	-24.4	452,212,308	468,288,049
Bankruptcies	918	1,381	-33.5	134,938,790	187,020,784
Proposals	1,771	2,176	-18.6	317,273,518	281,267,265
Alberta	13,249	16,898	-21.6	2,223,030,489	3,313,139,932
Bankruptcies	3,724	5,744	-35.2	563,088,011	1,530,100,515
Proposals	9,525	11,154	-14.6	1,659,942,478	1,783,039,417
British Columbia	8,398	11,348	-26.0	652,067,594	2,428,555,282
Bankruptcies	2,689	4,224	-36.3	279,612,594	1,420,240,812
Proposals	5,709	7,124	-19.9	372,455,000	1,008,314,470
Northwest Territories	47	68	-30.9	6,968,069	7,059,459
Bankruptcies	10	10	0.0	1,458,438	1,596,355
Proposals	37	58	-36.2	5,509,631	5,463,104
Yukon	36	33	9.1	2,243,050	3,490,832
Bankruptcies	11	13	-15.4	96,580	735,237
Proposals	25	20	25.0	2,146,470	2,755,595
Nunavut	13	8	62.5	874,761	1,833,600
Bankruptcies	1	2	-50.0	251,572	972,743
Proposals	12	6	100.0	623,189	860,857
Canada	99,244	140,858	-29.5	8,658,132,469	16,915,175,248
Bankruptcies	34,988	57,155	-38.8	2,330,716,536	7,901,753,298
Proposals	64,256	83,703	-23.2	6,327,415,933	9,013,421,950

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	1,873	3,221	-41.9	232,124,827	283,357,349
Bankruptcies	768	1,466	-47.6	70,331,055	108,204,797
Proposals	1,105	1,755	-37.0	161,793,772	175,152,552
Prince Edward Island	426	749	-43.1	22,452,617	35,004,204
Bankruptcies	203	386	-47.4	7,012,773	17,776,343
Proposals	223	363	-38.6	15,439,844	17,227,861
Nova Scotia	3,498	6,040	-42.1	253,022,790	364,089,310
Bankruptcies	1,599	3,193	-49.9	79,088,944	165,586,906
Proposals	1,899	2,847	-33.3	173,933,846	198,502,404
New Brunswick	3,365	4,851	-30.6	246,416,430	340,893,361
Bankruptcies	1,486	2,343	-36.6	67,032,206	141,324,006
Proposals	1,879	2,508	-25.1	179,384,224	199,569,355
Quebec	26,683	42,865	-37.8	1,731,487,985	2,480,653,793
Bankruptcies	11,714	20,038	-41.5	416,644,597	960,272,889
Proposals	14,969	22,827	-34.4	1,314,843,388	1,520,380,904
Ontario	33,992	44,852	-24.2	2,031,818,742	2,978,193,670
Bankruptcies	9,213	14,577	-36.8	250,373,497	886,864,265
Proposals	24,779	30,275	-18.2	1,781,445,245	2,091,329,405
Manitoba	2,527	3,146	-19.7	286,805,565	335,207,816
Bankruptcies	787	1,344	-41.4	56,274,973	115,477,167
Proposals	1,740	1,802	-3.4	230,530,592	219,730,649
Saskatchewan	2,640	3,453	-23.5	431,320,965	433,559,522
Bankruptcies	878	1,317	-33.3	115,197,645	156,430,732
Proposals	1,762	2,136	-17.5	316,123,320	277,128,790
Alberta	13,089	16,675	-21.5	2,108,987,895	2,677,653,544
Bankruptcies	3,602	5,589	-35.6	472,572,723	969,780,444
Proposals	9,487	11,086	-14.4	1,636,415,172	1,707,873,100
British Columbia	8,270	11,221	-26.3	474,744,883	843,491,676
Bankruptcies	2,609	4,134	-36.9	107,947,030	361,536,366
Proposals	5,661	7,087	-20.1	366,797,853	481,955,310
Northwest Territories	47	66	-28.8	6,968,069	7,059,459
Bankruptcies	10	9	11.1	1,458,438	1,596,355
Proposals	37	57	-35.1	5,509,631	5,463,104
Yukon	36	33	9.1	2,243,050	3,490,832
Bankruptcies	11	13	-15.4	96,580	735,237
Proposals	25	20	25.0	2,146,470	2,755,595
Nunavut	12	6	100.0	623,189	860,857
Bankruptcies	0	0	n/a	0	0
Proposals	12	6	100.0	623,189	860,857
Canada	96,458	137,178	-29.7	7,829,017,007	10,783,515,393
Bankruptcies	32,880	54,409	-39.6	1,644,030,461	3,885,585,507
Proposals	63,578	82,769	-23.2	6,184,986,546	6,897,929,886

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	10	41	-75.6	4,309,051	20,104,521
Bankruptcies	10	35	-71.4	4,309,051	20,104,521
Proposals	0	6	-100.0	0	0
Prince Edward Island	2	10	-80.0	8,842	387,566
Bankruptcies	1	9	-88.9	8,842	387,566
Proposals	1	1	0.0	0	0
Nova Scotia	19	59	-67.8	53,237,369	118,637,762
Bankruptcies	16	51	-68.6	53,227,169	117,861,448
Proposals	3	8	-62.5	10,200	776,314
New Brunswick	24	45	-46.7	87,110,339	234,306,146
Bankruptcies	16	34	-52.9	85,836,137	228,067,044
Proposals	8	11	-27.3	1,274,202	6,239,102
Quebec	1,599	2,126	-24.8	130,112,203	1,932,188,017
Bankruptcies	1,258	1,620	-22.3	86,168,546	712,772,794
Proposals	341	506	-32.6	43,943,657	1,219,415,223
Ontario	759	902	-15.9	228,597,508	1,498,925,641
Bankruptcies	536	652	-17.8	163,085,767	1,217,315,567
Proposals	223	250	-10.8	65,511,741	281,610,074
Manitoba	35	39	-10.3	13,231,930	70,858,938
Bankruptcies	28	33	-15.2	11,876,994	69,071,539
Proposals	7	6	16.7	1,354,936	1,787,399
Saskatchewan	49	104	-52.9	20,891,343	34,728,527
Bankruptcies	40	64	-37.5	19,741,145	30,590,052
Proposals	9	40	-77.5	1,150,198	4,138,475
Alberta	160	223	-28.3	114,042,594	635,486,388
Bankruptcies	122	155	-21.3	90,515,288	560,320,071
Proposals	38	68	-44.1	23,527,306	75,166,317
British Columbia	128	127	0.8	177,322,711	1,585,063,606
Bankruptcies	80	90	-11.1	171,665,564	1,058,704,446
Proposals	48	37	29.7	5,657,147	526,359,160
Northwest Territories	0	2	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	1	2	-50.0	251,572	972,743
Bankruptcies	1	2	-50.0	251,572	972,743
Proposals	0	0	n/a	0	0
Canada	2,786	3,680	-24.3	829,115,462	6,131,659,855
Bankruptcies	2,108	2,746	-23.2	686,686,075	4,016,167,791
Proposals	678	934	-27.4	142,429,387	2,115,492,064

Table 3a: Insolvencies Filed by Corporations

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	3	13	-76.9	3,953,111	17,323,969
Bankruptcies	3	10	-70.0	3,953,111	17,323,969
Proposals	0	3	-100.0	0	0
Prince Edward Island	1	4	-75.0	0	0
Bankruptcies	0	3	-100.0	0	0
Proposals	1	1	0.0	0	0
Nova Scotia	11	31	-64.5	53,085,839	117,606,658
Bankruptcies	9	24	-62.5	53,085,839	116,891,845
Proposals	2	7	-71.4	0	714,813
New Brunswick	14	29	-51.7	85,841,316	233,036,354
Bankruptcies	12	23	-47.8	85,565,954	227,102,541
Proposals	2	6	-66.7	275,362	5,933,813
Quebec	1,414	1,862	-24.1	116,217,674	1,882,143,038
Bankruptcies	1,138	1,453	-21.7	80,946,019	691,838,581
Proposals	276	409	-32.5	35,271,655	1,190,304,457
Ontario	490	488	0.4	182,001,112	943,330,038
Bankruptcies	381	362	5.2	146,173,564	700,513,924
Proposals	109	126	-13.5	35,827,548	242,816,114
Manitoba	14	13	7.7	8,935,606	57,948,824
Bankruptcies	9	11	-18.2	8,935,605	57,947,823
Proposals	5	2	150.0	1	1,001
Saskatchewan	13	8	62.5	10,858,677	13,062,970
Bankruptcies	11	5	120.0	10,858,675	10,303,840
Proposals	2	3	-33.3	2	2,759,130
Alberta	96	117	-17.9	106,170,688	522,609,854
Bankruptcies	76	83	-8.4	84,709,230	460,720,229
Proposals	20	34	-41.2	21,461,458	61,889,625
British Columbia	85	54	57.4	171,442,507	1,559,758,880
Bankruptcies	54	36	50.0	168,030,071	1,041,932,785
Proposals	31	18	72.2	3,412,436	517,826,095
Northwest Territories	0	1	-100.0	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	1	-100.0	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	1	2	-50.0	251,572	972,743
Bankruptcies	1	2	-50.0	251,572	972,743
Proposals	0	0	n/a	0	0
Canada	2,142	2,622	-18.3	738,758,102	5,347,793,328
Bankruptcies	1,694	2,012	-15.8	642,509,640	3,325,548,280
Proposals	448	610	-26.6	96,248,462	2,022,245,048

Table 3b: Insolvencies Filed by Individual Businesses

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	7	28	-75.0	355,940	2,780,552
Bankruptcies	7	25	-72.0	355,940	2,780,552
Proposals	0	3	-100.0	0	0
Prince Edward Island	1	6	-83.3	8,842	387,566
Bankruptcies	1	6	-83.3	8,842	387,566
Proposals	0	0	n/a	0	0
Nova Scotia	8	28	-71.4	151,530	1,031,104
Bankruptcies	7	27	-74.1	141,330	969,603
Proposals	1	1	0.0	10,200	61,501
New Brunswick	10	16	-37.5	1,269,023	1,269,792
Bankruptcies	4	11	-63.6	270,183	964,503
Proposals	6	5	20.0	998,840	305,289
Quebec	185	264	-29.9	13,894,529	50,044,979
Bankruptcies	120	167	-28.1	5,222,527	20,934,213
Proposals	65	97	-33.0	8,672,002	29,110,766
Ontario	269	414	-35.0	46,596,396	555,595,603
Bankruptcies	155	290	-46.6	16,912,203	516,801,643
Proposals	114	124	-8.1	29,684,193	38,793,960
Manitoba	21	26	-19.2	4,296,324	12,910,114
Bankruptcies	19	22	-13.6	2,941,389	11,123,716
Proposals	2	4	-50.0	1,354,935	1,786,398
Saskatchewan	36	96	-62.5	10,032,666	21,665,557
Bankruptcies	29	59	-50.8	8,882,470	20,286,212
Proposals	7	37	-81.1	1,150,196	1,379,345
Alberta	64	106	-39.6	7,871,906	112,876,534
Bankruptcies	46	72	-36.1	5,806,058	99,599,842
Proposals	18	34	-47.1	2,065,848	13,276,692
British Columbia	43	73	-41.1	5,880,204	25,304,726
Bankruptcies	26	54	-51.9	3,635,493	16,771,661
Proposals	17	19	-10.5	2,244,711	8,533,065
Northwest Territories	0	1	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	n/a	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Canada	644	1,058	-39.1	90,357,360	783,866,527
Bankruptcies	414	734	-43.6	44,176,435	690,619,511
Proposals	230	324	-29.0	46,180,925	93,247,016

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Agriculture, Forestry, Fishing and Hunting	61	64	-4.7	103,100,964	280,525,627
Bankruptcies	44	46	-4.3	101,420,169	272,833,112
Proposals	17	18	-5.6	1,680,795	7,692,515
Mining and Oil and Gas Extraction	36	42	-14.3	85,769,462	510,335,001
Bankruptcies	25	25	0.0	64,769,462	468,195,668
Proposals	11	17	-35.3	21,000,000	42,139,333
Utilities	5	7	-28.6	157,243	2,503,544
Bankruptcies	5	4	25.0	157,243	2,503,544
Proposals	0	3	-100.0	0	0
Construction	338	684	-50.6	159,327,389	482,625,984
Bankruptcies	258	499	-48.3	149,513,630	393,252,824
Proposals	80	185	-56.8	9,813,759	89,373,160
Manufacturing	231	338	-31.7	126,484,773	850,488,728
Bankruptcies	165	243	-32.1	93,508,342	674,100,437
Proposals	66	95	-30.5	32,976,431	176,388,291
Wholesale Trade	139	191	-27.2	17,963,390	262,372,018
Bankruptcies	110	132	-16.7	16,157,591	215,644,387
Proposals	29	59	-50.8	1,805,799	46,727,631
Retail Trade	377	384	-1.8	41,639,242	1,036,941,949
Bankruptcies	270	293	-7.8	35,418,138	339,425,455
Proposals	107	91	17.6	6,221,104	697,516,494
Transportation and Warehousing	164	219	-25.1	10,029,542	104,361,882
Bankruptcies	123	164	-25.0	6,026,894	74,627,382
Proposals	41	55	-25.5	4,002,648	29,734,500
Information and Cultural Industries	48	80	-40.0	14,114,123	102,626,078
Bankruptcies	36	60	-40.0	5,768,562	38,813,381
Proposals	12	20	-40.0	8,345,561	63,812,697
Finance and Insurance	38	63	-39.7	104,144,474	688,281,440
Bankruptcies	28	52	-46.2	88,683,896	588,141,343
Proposals	10	11	-9.1	15,460,578	100,140,097
Real Estate and Rental and Leasing	140	159	-11.9	32,051,388	607,550,729
Bankruptcies	102	119	-14.3	21,753,468	207,986,204
Proposals	38	40	-5.0	10,297,920	399,564,525
Professional, Scientific and Technical Services	186	285	-34.7	27,714,364	193,942,499
Bankruptcies	142	224	-36.6	27,280,758	160,352,029
Proposals	44	61	-27.9	433,606	33,590,470
Management of Companies and Enterprises	96	84	14.3	23,600,129	410,729,567
Bankruptcies	68	68	0.0	22,106,009	161,699,710
Proposals	28	16	75.0	1,494,120	249,029,857

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

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Administrative and Support, Waste Management and Remediation Services	120	175	-31.4	4,142,844	110,008,673
Bankruptcies	84	124	-32.3	3,207,288	58,314,292
Proposals	36	51	-29.4	935,556	51,694,381
Educational Services	39	33	18.2	2,131,990	25,898,631
Bankruptcies	32	23	39.1	1,922,843	22,598,105
Proposals	7	10	-30.0	209,147	3,300,526
Health Care and Social Assistance	68	85	-20.0	16,866,580	98,795,325
Bankruptcies	53	58	-8.6	3,228,249	79,550,500
Proposals	15	27	-44.4	13,638,331	19,244,825
Arts, Entertainment and Recreation	117	78	50.0	6,210,081	51,009,401
Bankruptcies	93	62	50.0	5,935,101	41,456,460
Proposals	24	16	50.0	274,980	9,552,941
Accommodation and Food Services	441	506	-12.8	40,823,667	227,051,501
Bankruptcies	357	400	-10.8	28,697,243	164,714,284
Proposals	84	106	-20.8	12,126,424	62,337,217
Other Services (except Public Administration)	139	203	-31.5	12,723,612	84,958,060
Bankruptcies	111	150	-26.0	11,010,985	51,613,549
Proposals	28	53	-47.2	1,712,627	33,344,511
Public Administration	3	0	n/a	120,205	653,218
Bankruptcies	2	0	n/a	120,204	345,125
Proposals	1	0	n/a	1	308,093
Total	2,786	3,680	-24.3	829,115,462	6,131,659,855
Bankruptcies	2,108	2,746	-23.2	686,686,075	4,016,167,791
Proposals	678	934	-27.4	142,429,387	2,115,492,064

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	1,873	3,221	-41.9	232,124,827	283,357,349
Bankruptcies	768	1,466	-47.6	70,331,055	108,204,797
Proposals	1,105	1,755	-37.0	161,793,772	175,152,552
Avalon Peninsula	1,016	1,768	-42.5	144,560,447	173,470,344
Bankruptcies	418	773	-45.9	45,039,987	68,359,700
Proposals	598	995	-39.9	99,520,460	105,110,645
South Coast - Burin Peninsula	135	226	-40.3	12,861,048	14,688,385
Bankruptcies	49	108	-54.6	2,929,094	4,345,464
Proposals	86	118	-27.1	9,931,954	10,342,921
West Coast - Northern Peninsula - Labrador	309	435	-29.0	30,693,954	38,447,925
Bankruptcies	120	187	-35.8	7,366,103	12,433,409
Proposals	189	248	-23.8	23,327,851	26,014,516
Notre Dame - Central Bonavista Bay	411	792	-48.1	44,009,378	56,750,695
Bankruptcies	179	399	-55.1	14,995,871	23,066,224
Proposals	232	393	-41.0	29,013,507	33,684,471
Prince Edward Island	426	749	-43.1	22,452,617	35,004,204
Bankruptcies	203	386	-47.4	7,012,773	17,776,343
Proposals	223	363	-38.6	15,439,844	17,227,861
Nova Scotia	3,498	6,040	-42.1	253,022,790	364,089,310
Bankruptcies	1,599	3,193	-49.9	79,088,944	165,586,906
Proposals	1,899	2,847	-33.3	173,933,846	198,502,404
Cape Breton	588	1,090	-46.1	41,435,707	54,303,578
Bankruptcies	273	525	-48.0	13,482,762	23,974,114
Proposals	315	565	-44.2	27,952,945	30,329,464
North Shore	657	1,162	-43.5	48,423,405	66,926,702
Bankruptcies	288	622	-53.7	13,531,715	26,394,561
Proposals	369	540	-31.7	34,891,690	40,532,141
Annapolis Valley	415	813	-49.0	32,486,287	53,358,773
Bankruptcies	203	464	-56.3	10,727,192	29,057,356
Proposals	212	349	-39.3	21,759,094	24,301,418
Southern	446	851	-47.6	33,694,545	48,260,552
Bankruptcies	231	476	-51.5	11,205,366	24,208,053
Proposals	215	375	-42.7	22,489,179	24,052,499
Halifax	1,389	2,125	-34.6	96,982,847	141,239,705
Bankruptcies	602	1,107	-45.6	30,141,909	61,952,822
Proposals	787	1,018	-22.7	66,840,938	79,286,883
New Brunswick	3,365	4,851	-30.6	246,416,430	340,893,361
Bankruptcies	1,486	2,343	-36.6	67,032,206	141,324,006
Proposals	1,879	2,508	-25.1	179,384,224	199,569,355
Campbellton - Miramichi	731	1,029	-29.0	51,644,618	71,778,591
Bankruptcies	302	514	-41.2	12,995,685	27,468,033
Proposals	429	515	-16.7	38,648,933	44,310,558

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Moncton - Richibucto	963	1,477	-34.8	68,823,471	96,441,981
Bankruptcies	431	666	-35.3	19,086,040	40,072,693
Proposals	532	811	-34.4	49,737,431	56,369,289
Saint John - St. Stephen	801	989	-19.0	63,009,303	83,846,050
Bankruptcies	360	506	-28.9	16,578,787	35,227,592
Proposals	441	483	-8.7	46,430,516	48,618,458
Fredericton - Oromocto	486	866	-43.9	33,560,286	49,773,997
Bankruptcies	234	415	-43.6	11,152,356	23,013,699
Proposals	252	451	-44.1	22,407,929	26,760,298
Edmundston - Woodstock	388	493	-21.3	29,378,752	39,052,741
Bankruptcies	161	244	-34.0	7,219,337	15,541,989
Proposals	227	249	-8.8	22,159,414	23,510,752
Quebec	26,683	42,865	-37.8	1,731,487,985	2,480,653,793
Bankruptcies	11,714	20,038	-41.5	416,644,597	960,272,889
Proposals	14,969	22,827	-34.4	1,314,843,388	1,520,380,904
Gaspésie - Îles-de-la-Madeleine	302	495	-39.0	18,069,294	26,738,975
Bankruptcies	118	205	-42.4	3,528,373	9,396,160
Proposals	184	290	-36.6	14,540,920	17,342,815
Bas-Saint-Laurent	623	984	-36.7	37,465,803	50,904,820
Bankruptcies	283	491	-42.4	10,899,861	21,435,105
Proposals	340	493	-31.0	26,565,942	29,469,714
Capitale-Nationale	2,433	3,735	-34.9	188,258,907	236,165,276
Bankruptcies	1,088	1,887	-42.3	51,089,671	90,001,042
Proposals	1,345	1,848	-27.2	137,169,236	146,164,235
Chaudière - Appalaches	1,230	1,808	-32.0	98,668,699	120,874,013
Bankruptcies	570	960	-40.6	30,830,828	46,070,454
Proposals	660	848	-22.2	67,837,870	74,803,560
Estrie	979	1,540	-36.4	66,660,354	91,028,165
Bankruptcies	495	875	-43.4	23,453,060	43,211,142
Proposals	484	665	-27.2	43,207,294	47,817,022
Centre-du-Québec	834	1,206	-30.8	44,587,006	81,604,582
Bankruptcies	410	576	-28.8	12,455,877	37,436,576
Proposals	424	630	-32.7	32,131,129	44,168,006
Montréal	4,969	8,125	-38.8	327,305,975	474,604,132
Bankruptcies	1,997	3,530	-43.4	63,460,026	156,184,883
Proposals	2,972	4,595	-35.3	263,845,949	318,419,249
Montréal	5,340	8,520	-37.3	181,535,001	406,126,601
Bankruptcies	2,477	4,073	-39.2	35,210,692	189,437,992
Proposals	2,863	4,447	-35.6	146,324,310	216,688,609
Laval	1,237	2,025	-38.9	91,853,740	128,036,383
Bankruptcies	492	874	-43.7	13,752,919	40,950,402
Proposals	745	1,151	-35.3	78,100,821	87,085,981
Lanaudière	2,031	3,286	-38.2	162,364,705	204,073,628
Bankruptcies	815	1,329	-38.7	34,002,848	69,112,868
Proposals	1,216	1,957	-37.9	128,361,857	134,960,760

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Laurentides	2,478	4,269	-42.0	205,423,073	268,475,330
Bankruptcies	1,030	1,905	-45.9	46,895,933	95,466,771
Proposals	1,448	2,364	-38.7	158,527,140	173,008,560
Outaouais	1,557	2,631	-40.8	126,144,547	154,527,326
Bankruptcies	637	1,087	-41.4	25,694,026	51,454,942
Proposals	920	1,544	-40.4	100,450,521	103,072,384
Abitibi - Témiscamingue	440	740	-40.5	28,061,920	35,048,851
Bankruptcies	149	286	-47.9	7,797,913	11,658,439
Proposals	291	454	-35.9	20,264,006	23,390,412
Mauricie	984	1,587	-38.0	52,886,827	76,918,443
Bankruptcies	518	926	-44.1	17,105,125	33,340,361
Proposals	466	661	-29.5	35,781,701	43,578,082
Saguenay - Lac-Saint-Jean	896	1,421	-36.9	71,861,839	91,071,645
Bankruptcies	475	772	-38.5	31,175,750	50,576,721
Proposals	421	649	-35.1	40,686,089	40,494,924
Côte-Nord	316	432	-26.9	27,376,924	31,718,887
Bankruptcies	144	242	-40.5	7,697,776	12,985,077
Proposals	172	190	-9.5	19,679,148	18,733,810
Nord-du-Québec	36	61	-41.0	2,963,372	2,736,735
Bankruptcies	17	18	-5.6	1,593,918	1,553,954
Proposals	19	43	-55.8	1,369,454	1,182,781
Ontario	33,992	44,852	-24.2	2,031,818,742	2,978,193,670
Bankruptcies	9,213	14,577	-36.8	250,373,497	886,864,265
Proposals	24,779	30,275	-18.2	1,781,445,245	2,091,329,405
Ottawa	3,146	4,492	-30.0	182,948,130	274,217,402
Bankruptcies	1,083	1,783	-39.3	37,894,711	94,981,501
Proposals	2,063	2,709	-23.8	145,053,419	179,235,900
Kingston - Pembroke	1,199	1,794	-33.2	75,253,601	101,406,762
Bankruptcies	379	654	-42.0	12,034,038	33,242,371
Proposals	820	1,140	-28.1	63,219,563	68,164,391
Muskoka - Kawarthas	841	1,286	-34.6	59,951,782	74,925,441
Bankruptcies	238	397	-40.1	6,453,786	22,088,082
Proposals	603	889	-32.2	53,497,995	52,837,359
Toronto	15,241	19,041	-20.0	913,193,354	1,405,252,524
Bankruptcies	3,432	5,147	-33.3	77,148,205	384,041,896
Proposals	11,809	13,894	-15.0	836,045,149	1,021,210,628
Kitchener - Waterloo - Barrie	3,431	4,552	-24.6	194,200,499	279,355,246
Bankruptcies	920	1,544	-40.4	24,926,771	82,617,079
Proposals	2,511	3,008	-16.5	169,273,729	196,738,168
Hamilton - Niagara Peninsula	3,413	4,584	-25.5	193,753,421	287,929,536
Bankruptcies	994	1,524	-34.8	25,903,121	95,289,450
Proposals	2,419	3,060	-20.9	167,850,300	192,640,086
London	1,836	2,505	-26.7	89,915,638	132,196,451
Bankruptcies	536	852	-37.1	9,532,216	39,066,611
Proposals	1,300	1,653	-21.4	80,383,422	93,129,840

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Windsor - Sarnia	1,593	2,266	-29.7	78,979,736	117,320,448
Bankruptcies	501	882	-43.2	9,414,263	38,182,932
Proposals	1,092	1,384	-21.1	69,565,473	79,137,516
Stratford - Bruce Peninsula	498	635	-21.6	24,094,292	34,569,014
Bankruptcies	177	277	-36.1	5,488,542	12,515,351
Proposals	321	358	-10.3	18,605,750	22,053,662
Northeast	1,934	3,115	-37.9	184,491,551	222,855,614
Bankruptcies	631	1,191	-47.0	30,185,950	62,842,666
Proposals	1,303	1,924	-32.3	154,305,601	160,012,948
Northwest	858	584	46.9	35,036,738	48,165,233
Bankruptcies	323	325	-0.6	11,391,895	21,996,326
Proposals	535	259	106.6	23,644,843	26,168,907
Manitoba	2,527	3,146	-19.7	286,805,565	335,207,816
Bankruptcies	787	1,344	-41.4	56,274,973	115,477,167
Proposals	1,740	1,802	-3.4	230,530,592	219,730,649
Southeast	198	248	-20.2	31,800,259	38,146,693
Bankruptcies	74	123	-39.8	8,060,638	16,938,699
Proposals	124	125	-0.8	23,739,621	21,207,994
South Central	97	98	-1.0	9,144,531	10,028,912
Bankruptcies	26	50	-48.0	1,116,744	2,347,012
Proposals	71	48	47.9	8,027,786	7,681,900
Southwest	262	352	-25.6	31,261,901	31,996,466
Bankruptcies	85	138	-38.4	7,866,023	11,434,761
Proposals	177	214	-17.3	23,395,878	20,561,705
North Central	52	104	-50.0	5,746,374	6,757,661
Bankruptcies	18	45	-60.0	1,830,776	2,883,998
Proposals	34	59	-42.4	3,915,597	3,873,663
Winnipeg	1,649	2,019	-18.3	168,991,449	198,840,317
Bankruptcies	477	834	-42.8	26,934,283	58,382,830
Proposals	1,172	1,185	-1.1	142,057,166	140,457,487
Interlake	131	190	-31.1	26,222,138	23,784,739
Bankruptcies	46	91	-49.5	5,119,446	7,578,695
Proposals	85	99	-14.1	21,102,692	16,206,044
Parklands	71	76	-6.6	7,723,009	12,376,446
Bankruptcies	39	33	18.2	3,676,518	7,493,044
Proposals	32	43	-25.6	4,046,491	4,883,402
North	66	53	24.5	5,915,904	13,276,583
Bankruptcies	21	27	-22.2	1,670,544	8,418,128
Proposals	45	26	73.1	4,245,360	4,858,455
Saskatchewan	2,640	3,453	-23.5	431,320,965	433,559,522
Bankruptcies	878	1,317	-33.3	115,197,645	156,430,732
Proposals	1,762	2,136	-17.5	316,123,320	277,128,790
Regina - Moose Mountain	903	1,224	-26.2	182,567,972	170,830,015
Bankruptcies	224	369	-39.3	33,569,267	45,072,106
Proposals	679	855	-20.6	148,998,705	125,757,909

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Swift Current - Moose Jaw	238	273	-12.8	29,112,686	30,222,972
Bankruptcies	91	127	-28.3	8,711,878	10,901,038
Proposals	147	146	0.7	20,400,808	19,321,934
Saskatoon - Biggar	843	1,096	-23.1	126,962,674	128,409,318
Bankruptcies	307	439	-30.1	36,858,623	50,524,632
Proposals	536	657	-18.4	90,104,051	77,884,686
Yorkton - Melville	189	193	-2.1	27,018,885	30,990,056
Bankruptcies	71	84	-15.5	9,618,843	13,802,741
Proposals	118	109	8.3	17,400,042	17,187,316
Prince Albert	426	603	-29.4	61,976,651	69,335,948
Bankruptcies	173	269	-35.7	25,913,773	34,798,960
Proposals	253	334	-24.3	36,062,877	34,536,988
Northern	38	61	-37.7	3,682,097	3,771,212
Bankruptcies	10	27	-63.0	525,261	1,331,255
Proposals	28	34	-17.6	3,156,836	2,439,958
Alberta	13,089	16,675	-21.5	2,108,987,895	2,677,653,544
Bankruptcies	3,602	5,589	-35.6	472,572,723	969,780,444
Proposals	9,487	11,086	-14.4	1,636,415,172	1,707,873,100
Lethbridge - Medicine Hat	995	1,301	-23.5	111,555,606	125,273,380
Bankruptcies	219	406	-46.1	21,645,762	31,845,301
Proposals	776	895	-13.3	89,909,845	93,428,079
Camrose - Drumheller	471	605	-22.1	73,685,717	87,957,801
Bankruptcies	191	225	-15.1	30,079,317	42,148,797
Proposals	280	380	-26.3	43,606,401	45,809,004
Calgary	4,726	6,092	-22.4	821,124,043	1,074,010,333
Bankruptcies	1,367	2,170	-37.0	182,694,304	426,840,007
Proposals	3,359	3,922	-14.4	638,429,739	647,170,326
Banff - Jasper - Rocky Mountain House	239	269	-11.2	24,760,958	33,278,724
Bankruptcies	82	106	-22.6	6,760,295	11,674,947
Proposals	157	163	-3.7	18,000,663	21,603,777
Red Deer	861	1,100	-21.7	126,711,760	141,999,869
Bankruptcies	239	334	-28.4	29,203,497	44,926,188
Proposals	622	766	-18.8	97,508,263	97,073,681
Edmonton	4,568	5,757	-20.7	721,633,280	936,963,707
Bankruptcies	1,146	1,816	-36.9	139,010,797	316,217,217
Proposals	3,422	3,941	-13.2	582,622,482	620,746,490
Athabasca - Grande Prairie - Peace River	676	860	-21.4	107,161,568	125,541,264
Bankruptcies	202	319	-36.7	28,441,576	42,142,389
Proposals	474	541	-12.4	78,719,992	83,398,875
Wood Buffalo - Cold Lake	550	689	-20.2	122,354,963	152,628,466
Bankruptcies	153	213	-28.2	34,737,176	53,985,597
Proposals	397	476	-16.6	87,617,787	98,642,868

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
British Columbia	8,270	11,221	-26.3	474,744,883	843,491,676
Bankruptcies	2,609	4,134	-36.9	107,947,030	361,536,366
Proposals	5,661	7,087	-20.1	366,797,853	481,955,310
Vancouver Island and Coast	1,719	2,367	-27.4	95,072,320	145,443,836
Bankruptcies	552	936	-41.0	18,713,265	50,012,003
Proposals	1,167	1,431	-18.4	76,359,055	95,431,833
Lower Mainland - Southwest	4,497	6,075	-26.0	217,152,289	425,106,490
Bankruptcies	1,360	2,086	-34.8	54,959,361	187,225,881
Proposals	3,137	3,989	-21.4	162,192,928	237,880,609
Thompson - Okanagan	1,184	1,621	-27.0	72,422,734	148,887,515
Bankruptcies	372	607	-38.7	10,319,851	70,948,559
Proposals	812	1,014	-19.9	62,102,882	77,938,956
Kootenay	236	346	-31.8	24,575,904	28,560,836
Bankruptcies	75	147	-49.0	5,006,489	9,076,133
Proposals	161	199	-19.1	19,569,415	19,484,702
Cariboo	359	491	-26.9	32,682,715	44,284,931
Bankruptcies	154	232	-33.6	7,370,845	17,921,680
Proposals	205	259	-20.8	25,311,869	26,363,251
North Coast	61	58	5.2	3,130,319	5,692,626
Bankruptcies	21	21	0.0	987,191	2,114,110
Proposals	40	37	8.1	2,143,129	3,578,516
Nechako	54	72	-25.0	6,906,986	8,484,142
Bankruptcies	19	38	-50.0	1,177,075	2,865,977
Proposals	35	34	2.9	5,729,912	5,618,164
Northeast	165	190	-13.2	22,801,616	37,031,302
Bankruptcies	59	68	-13.2	9,412,953	21,372,023
Proposals	106	122	-13.1	13,388,663	15,659,279
Northwest Territories	47	66	-28.8	6,968,069	7,059,459
Bankruptcies	10	9	11.1	1,458,438	1,596,355
Proposals	37	57	-35.1	5,509,631	5,463,104
Yukon	36	33	9.1	2,243,050	3,490,832
Bankruptcies	11	13	-15.4	96,580	735,237
Proposals	25	20	25.0	2,146,470	2,755,595
Nunavut	12	6	100.0	623,189	860,857
Bankruptcies	0	0	n/a	0	0
Proposals	12	6	100.0	623,189	860,857

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Newfoundland and Labrador	10	41	-75.6	4,309,051	20,104,521
Bankruptcies	10	35	-71.4	4,309,051	20,104,521
Proposals	0	6	-100.0	0	0
Avalon Peninsula	6	24	-75.0	4,246,783	19,359,838
Bankruptcies	6	19	-68.4	4,246,783	19,359,838
Proposals	0	5	-100.0	0	0
South Coast - Burin Peninsula	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
West Coast - Northern Peninsula - Labrador	1	6	-83.3	4,001	108,122
Bankruptcies	1	6	-83.3	4,001	108,122
Proposals	0	0	n/a	0	0
Notre Dame - Central Bonavista Bay	3	11	-72.7	58,267	636,561
Bankruptcies	3	10	-70.0	58,267	636,561
Proposals	0	1	-100.0	0	0
Prince Edward Island	2	10	-80.0	8,842	387,566
Bankruptcies	1	9	-88.9	8,842	387,566
Proposals	1	1	0.0	0	0
Nova Scotia	19	59	-67.8	53,237,369	118,637,762
Bankruptcies	16	51	-68.6	53,227,169	117,861,448
Proposals	3	8	-62.5	10,200	776,314
Cape Breton	2	8	-75.0	521,866	2,053,289
Bankruptcies	2	7	-71.4	521,866	2,053,289
Proposals	0	1	-100.0	0	0
North Shore	3	6	-50.0	99,393	594,940
Bankruptcies	3	6	-50.0	99,393	594,940
Proposals	0	0	n/a	0	0
Annapolis Valley	2	6	-66.7	43,657,435	98,043,914
Bankruptcies	2	6	-66.7	43,657,435	98,043,914
Proposals	0	0	n/a	0	0
Southern	2	9	-77.8	593,741	2,263,993
Bankruptcies	2	7	-71.4	593,741	2,263,993
Proposals	0	2	-100.0	0	0
Halifax	9	29	-69.0	8,364,933	15,681,626
Bankruptcies	7	24	-70.8	8,354,733	14,905,312
Proposals	2	5	-60.0	10,200	776,314
New Brunswick	24	45	-46.7	87,110,339	234,306,146
Bankruptcies	16	34	-52.9	85,836,137	228,067,044
Proposals	8	11	-27.3	1,274,202	6,239,102
Campbellton - Miramichi	9	6	50.0	1,400,335	8,385,796
Bankruptcies	6	4	50.0	1,066,657	2,636,036
Proposals	3	2	50.0	333,678	5,749,760

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Moncton - Richibucto	4	20	-80.0	145,690	552,285
Bankruptcies	2	17	-88.2	84,928	382,846
Proposals	2	3	-33.3	60,762	169,439
Saint John - St. Stephen	3	9	-66.7	40,801	1,341,647
Bankruptcies	2	7	-71.4	28,300	1,021,744
Proposals	1	2	-50.0	12,501	319,903
Fredericton - Oromocto	0	5	-100.0	0	0
Bankruptcies	0	4	-100.0	0	0
Proposals	0	1	-100.0	0	0
Edmundston - Woodstock	8	5	60.0	85,523,513	224,026,418
Bankruptcies	6	2	200.0	84,656,252	224,026,418
Proposals	2	3	-33.3	867,261	0
Quebec	1,599	2,126	-24.8	130,112,203	1,932,188,017
Bankruptcies	1,258	1,620	-22.3	86,168,546	712,772,794
Proposals	341	506	-32.6	43,943,657	1,219,415,223
Gaspésie - Îles-de-la-Madeleine	11	17	-35.3	2,600,782	7,714,341
Bankruptcies	9	15	-40.0	1,433,135	7,044,603
Proposals	2	2	0.0	1,167,647	669,738
Bas-Saint-Laurent	37	44	-15.9	3,311,919	20,507,961
Bankruptcies	29	37	-21.6	3,039,293	8,522,098
Proposals	8	7	14.3	272,626	11,985,864
Capitale-Nationale	150	195	-23.1	7,987,801	120,348,879
Bankruptcies	125	149	-16.1	7,016,738	50,167,349
Proposals	25	46	-45.7	971,064	70,181,530
Chaudière - Appalaches	89	101	-11.9	4,696,453	44,527,263
Bankruptcies	75	82	-8.5	3,398,625	41,058,809
Proposals	14	19	-26.3	1,297,829	3,468,454
Estrie	57	45	26.7	2,532,026	68,967,828
Bankruptcies	41	36	13.9	2,103,852	18,374,065
Proposals	16	9	77.8	428,174	50,593,762
Centre-du-Québec	53	58	-8.6	6,036,003	21,464,794
Bankruptcies	40	43	-7.0	5,187,376	15,722,113
Proposals	13	15	-13.3	848,627	5,742,681
Montréal	276	404	-31.7	20,559,000	156,268,679
Bankruptcies	229	311	-26.4	14,905,037	104,694,368
Proposals	47	93	-49.5	5,653,963	51,574,311
Montréal	478	582	-17.9	52,183,845	1,259,898,730
Bankruptcies	345	430	-19.8	23,345,630	319,073,879
Proposals	133	152	-12.5	28,838,214	940,824,850
Laval	86	91	-5.5	6,719,752	63,992,597
Bankruptcies	66	65	1.5	6,593,292	29,290,064
Proposals	20	26	-23.1	126,460	34,702,532
Lanaudière	59	114	-48.2	1,375,180	15,208,293
Bankruptcies	52	81	-35.8	1,208,728	10,897,707
Proposals	7	33	-78.8	166,452	4,310,586

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Laurentides	104	176	-40.9	3,072,143	62,615,297
Bankruptcies	90	139	-35.3	2,694,138	42,480,659
Proposals	14	37	-62.2	378,005	20,134,638
Outaouais	47	90	-47.8	2,252,535	15,140,727
Bankruptcies	35	58	-39.7	1,623,041	7,739,464
Proposals	12	32	-62.5	629,493	7,401,262
Abitibi - Témiscamingue	29	32	-9.4	1,607,228	9,354,836
Bankruptcies	25	28	-10.7	1,330,231	7,472,952
Proposals	4	4	0.0	276,996	1,881,884
Mauricie	55	68	-19.1	2,457,358	13,059,901
Bankruptcies	42	58	-27.6	2,212,559	8,520,901
Proposals	13	10	30.0	244,799	4,539,001
Saguenay - Lac-Saint-Jean	44	69	-36.2	8,667,242	46,363,131
Bankruptcies	36	59	-39.0	7,794,279	34,959,002
Proposals	8	10	-20.0	872,963	11,404,130
Côte-Nord	11	22	-50.0	3,805,567	6,291,605
Bankruptcies	10	18	-44.4	2,035,223	6,291,605
Proposals	1	4	-75.0	1,770,344	0
Nord-du-Québec	2	2	0.0	247,368	463,154
Bankruptcies	2	2	0.0	247,368	463,154
Proposals	0	0	n/a	0	0
Ontario	759	902	-15.9	228,597,508	1,498,925,641
Bankruptcies	536	652	-17.8	163,085,767	1,217,315,567
Proposals	223	250	-10.8	65,511,741	281,610,074
Ottawa	80	134	-40.3	3,262,280	39,909,050
Bankruptcies	62	99	-37.4	1,414,877	36,087,691
Proposals	18	35	-48.6	1,847,403	3,821,359
Kingston - Pembroke	10	17	-41.2	1,449,917	2,487,570
Bankruptcies	8	10	-20.0	126,985	1,455,549
Proposals	2	7	-71.4	1,322,932	1,032,021
Muskoka - Kawarthas	14	8	75.0	504,478	3,346,311
Bankruptcies	11	7	57.1	490,566	3,245,242
Proposals	3	1	200.0	13,912	101,069
Toronto	462	477	-3.1	190,164,752	1,196,766,259
Bankruptcies	326	341	-4.4	138,662,492	967,148,837
Proposals	136	136	0.0	51,502,260	229,617,422
Kitchener - Waterloo - Barrie	58	59	-1.7	15,434,882	159,017,957
Bankruptcies	38	40	-5.0	13,246,503	152,289,965
Proposals	20	19	5.3	2,188,379	6,727,991
Hamilton - Niagara Peninsula	45	95	-52.6	4,170,371	35,021,525
Bankruptcies	31	78	-60.3	2,114,394	28,986,379
Proposals	14	17	-17.6	2,055,977	6,035,146
London	26	36	-27.8	6,237,194	37,157,614
Bankruptcies	7	26	-73.1	1,070,434	5,122,060
Proposals	19	10	90.0	5,166,760	32,035,554

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Windsor - Sarnia	25	33	-24.2	1,421,712	8,185,652
Bankruptcies	19	23	-17.4	750,185	7,014,891
Proposals	6	10	-40.0	671,526	1,170,761
Stratford - Bruce Peninsula	13	8	62.5	4,146,298	6,961,360
Bankruptcies	11	5	120.0	4,085,707	6,764,648
Proposals	2	3	-33.3	60,591	196,712
Northeast	11	26	-57.7	1,488,332	7,957,925
Bankruptcies	9	16	-43.8	806,330	7,085,885
Proposals	2	10	-80.0	682,002	872,040
Northwest	8	4	100.0	317,294	2,114,419
Bankruptcies	5	3	66.7	317,294	2,114,419
Proposals	3	1	200.0	0	0
Manitoba	35	39	-10.3	13,231,930	70,858,938
Bankruptcies	28	33	-15.2	11,876,994	69,071,539
Proposals	7	6	16.7	1,354,936	1,787,399
Southeast	1	6	-83.3	216,991	651,381
Bankruptcies	1	6	-83.3	216,991	651,381
Proposals	0	0	n/a	0	0
South Central	1	2	-50.0	802,450	852,591
Bankruptcies	1	1	0.0	802,450	852,591
Proposals	0	1	-100.0	0	0
Southwest	7	6	16.7	1,156,382	4,452,939
Bankruptcies	7	6	16.7	1,156,382	4,452,939
Proposals	0	0	n/a	0	0
North Central	1	1	0.0	2,184	296,993
Bankruptcies	1	1	0.0	2,184	296,993
Proposals	0	0	n/a	0	0
Winnipeg	16	21	-23.8	10,061,828	62,631,291
Bankruptcies	15	16	-6.3	9,408,744	61,532,077
Proposals	1	5	-80.0	653,084	1,099,214
Interlake	1	1	0.0	32,151	760,781
Bankruptcies	1	1	0.0	32,151	760,781
Proposals	0	0	n/a	0	0
Parklands	1	1	0.0	222,892	279,976
Bankruptcies	1	1	0.0	222,892	279,976
Proposals	0	0	n/a	0	0
North	2	1	100.0	737,052	932,986
Bankruptcies	1	1	0.0	35,200	244,801
Proposals	1	0	n/a	701,852	688,185
Saskatchewan	49	104	-52.9	20,891,343	34,728,527
Bankruptcies	40	64	-37.5	19,741,145	30,590,052
Proposals	9	40	-77.5	1,150,198	4,138,475
Regina - Moose Mountain	15	56	-73.2	838,720	4,343,415
Bankruptcies	13	32	-59.4	726,618	3,919,639
Proposals	2	24	-91.7	112,102	423,776

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
Swift Current - Moose Jaw	7	17	-58.8	11,010,555	2,034,017
Bankruptcies	5	11	-54.5	10,940,755	1,785,760
Proposals	2	6	-66.7	69,800	248,257
Saskatoon - Biggar	16	14	14.3	7,714,903	20,292,426
Bankruptcies	13	10	30.0	7,657,551	17,402,758
Proposals	3	4	-25.0	57,352	2,889,668
Yorkton - Melville	6	10	-40.0	338,023	6,602,711
Bankruptcies	6	9	-33.3	338,023	6,602,711
Proposals	0	1	-100.0	0	0
Prince Albert	5	7	-28.6	989,142	1,455,958
Bankruptcies	3	2	50.0	78,198	879,184
Proposals	2	5	-60.0	910,944	576,774
Northern	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Alberta	160	223	-28.3	114,042,594	635,486,388
Bankruptcies	122	155	-21.3	90,515,288	560,320,071
Proposals	38	68	-44.1	23,527,306	75,166,317
Lethbridge - Medicine Hat	2	5	-60.0	57,192	598,516
Bankruptcies	2	2	0.0	57,192	598,516
Proposals	0	3	-100.0	0	0
Camrose - Drumheller	3	12	-75.0	717,754	1,748,703
Bankruptcies	1	12	-91.7	667,901	1,317,792
Proposals	2	0	n/a	49,853	430,911
Calgary	67	103	-35.0	89,421,209	402,392,141
Bankruptcies	49	70	-30.0	67,848,291	354,977,100
Proposals	18	33	-45.5	21,572,918	47,415,041
Banff - Jasper - Rocky Mountain House	7	6	16.7	174,728	4,614,546
Bankruptcies	4	3	33.3	67,704	4,060,001
Proposals	3	3	0.0	107,024	554,545
Red Deer	6	9	-33.3	1,109,869	6,405,531
Bankruptcies	4	7	-42.9	769,618	5,965,004
Proposals	2	2	0.0	340,251	440,527
Edmonton	51	77	-33.8	20,371,457	175,547,922
Bankruptcies	43	54	-20.4	18,914,198	159,410,439
Proposals	8	23	-65.2	1,457,259	16,137,482
Athabasca - Grande Prairie - Peace River	11	6	83.3	1,603,322	13,780,990
Bankruptcies	9	4	125.0	1,603,322	12,607,735
Proposals	2	2	0.0	0	1,173,255
Wood Buffalo - Cold Lake	10	3	233.3	587,065	30,398,041
Bankruptcies	8	3	166.7	587,064	21,383,483
Proposals	2	0	n/a	1	9,014,557

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
	2020	2019	% Change	2020	
British Columbia	128	127	0.8	177,322,711	1,585,063,606
Bankruptcies	80	90	-11.1	171,665,564	1,058,704,446
Proposals	48	37	29.7	5,657,147	526,359,160
Vancouver Island and Coast	12	17	-29.4	91,044,744	417,571,761
Bankruptcies	12	14	-14.3	91,044,744	417,571,761
Proposals	0	3	-100.0	0	0
Lower Mainland - Southwest	93	85	9.4	61,317,852	988,884,327
Bankruptcies	56	63	-11.1	59,106,758	511,356,491
Proposals	37	22	68.2	2,211,094	477,527,836
Thompson - Okanagan	13	15	-13.3	5,226,464	75,748,908
Bankruptcies	4	6	-33.3	1,780,412	27,724,165
Proposals	9	9	0.0	3,446,052	48,024,743
Kootenay	2	4	-50.0	517,012	1,380,080
Bankruptcies	2	3	-33.3	517,012	1,380,080
Proposals	0	1	-100.0	0	0
Cariboo	3	2	50.0	19,066,369	101,364,392
Bankruptcies	2	1	100.0	19,066,368	100,557,811
Proposals	1	1	0.0	1	806,582
North Coast	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nechako	2	1	100.0	150,270	114,139
Bankruptcies	2	1	100.0	150,270	114,139
Proposals	0	0	n/a	0	0
Northeast	0	2	-100.0	0	0
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	n/a	0	0
Northwest Territories	0	2	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Yukon	0	0	n/a	0	0
Bankruptcies	0	0	n/a	0	0
Proposals	0	0	n/a	0	0
Nunavut	1	2	-50.0	251,572	972,743
Bankruptcies	1	2	-50.0	251,572	972,743
Proposals	0	0	n/a	0	0

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
St. John's	N.L.	721	1,267	-43.1	114,286,302	131,663,800
Bankruptcies		288	558	-48.4	34,646,840	50,274,411
Proposals		433	709	-38.9	79,639,462	81,389,389
Halifax	N.S.	1,355	2,081	-34.9	95,237,802	138,405,874
Bankruptcies		589	1,084	-45.7	29,408,549	60,736,348
Proposals		766	997	-23.2	65,829,253	77,669,526
Moncton	N.B.	678	1,062	-36.2	46,060,631	67,449,419
Bankruptcies		310	473	-34.5	12,490,467	27,801,790
Proposals		368	589	-37.5	33,570,164	39,647,629
Saint John	N.B.	622	759	-18.1	50,284,001	65,092,831
Bankruptcies		279	386	-27.7	12,740,467	26,326,394
Proposals		343	373	-8.0	37,543,534	38,766,437
Saguenay	Que.	572	947	-39.6	42,768,229	58,114,873
Bankruptcies		308	494	-37.7	19,454,789	33,688,704
Proposals		264	453	-41.7	23,313,440	24,426,169
Québec	Que.	2,497	3,856	-35.2	195,631,073	247,158,358
Bankruptcies		1,101	1,951	-43.6	48,010,256	87,051,336
Proposals		1,396	1,905	-26.7	147,620,817	160,107,022
Sherbrooke	Que.	662	1,051	-37.0	41,566,037	61,413,444
Bankruptcies		341	610	-44.1	14,577,814	30,535,410
Proposals		321	441	-27.2	26,988,223	30,878,034
Trois-Rivières	Que.	601	941	-36.1	31,285,277	51,795,624
Bankruptcies		305	548	-44.3	10,161,243	19,628,715
Proposals		296	393	-24.7	21,124,034	32,166,909
Montréal	Que.	11,632	19,116	-39.2	670,632,270	1,063,939,762
Bankruptcies		4,929	8,480	-41.9	123,737,046	403,556,916
Proposals		6,703	10,636	-37.0	546,895,224	660,382,846
Ottawa - Gatineau	Ont./Que	3,261	5,080	-35.8	203,653,704	296,139,725
Bankruptcies		1,148	1,943	-40.9	41,305,436	100,667,326
Proposals		2,113	3,137	-32.6	162,348,268	195,472,399
Kingston	Ont.	418	572	-26.9	22,196,400	31,631,488
Bankruptcies		144	222	-35.1	3,331,692	9,834,464
Proposals		274	350	-21.7	18,864,708	21,797,024
Peterborough	Ont.	249	413	-39.7	13,982,638	19,206,742
Bankruptcies		63	109	-42.2	2,312,323	7,546,156
Proposals		186	304	-38.8	11,670,315	11,660,586
Oshawa	Ont.	1,056	1,513	-30.2	96,806,945	103,451,001
Bankruptcies		255	439	-41.9	7,312,572	19,552,147
Proposals		801	1,074	-25.4	89,494,373	83,898,854

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
Toronto	Ont.	13,793	17,162	-19.6	788,777,560	1,256,013,267
Bankruptcies		3,094	4,641	-33.3	66,430,864	352,510,716
Proposals		10,699	12,521	-14.6	722,346,696	903,502,551
Hamilton	Ont.	1,640	2,228	-26.4	91,207,613	140,127,841
Bankruptcies		458	700	-34.6	13,391,837	47,125,386
Proposals		1,182	1,528	-22.6	77,815,776	93,002,455
St. Catharines - Niagara	Ont.	1,040	1,463	-28.9	52,024,478	82,258,929
Bankruptcies		350	547	-36.0	7,533,599	32,108,372
Proposals		690	916	-24.7	44,490,879	50,150,557
Kitchener	Ont.	1,249	1,647	-24.2	58,141,391	94,258,289
Bankruptcies		335	551	-39.2	8,988,648	31,572,054
Proposals		914	1,096	-16.6	49,152,743	62,686,235
Brantford	Ont.	341	467	-27.0	24,775,679	32,872,220
Bankruptcies		79	140	-43.6	3,051,389	8,233,539
Proposals		262	327	-19.9	21,724,290	24,638,681
Guelph	Ont.	317	456	-30.5	15,253,848	22,685,388
Bankruptcies		93	188	-50.5	2,498,150	6,347,874
Proposals		224	268	-16.4	12,755,698	16,337,514
London	Ont.	1,340	1,875	-28.5	62,830,098	93,887,563
Bankruptcies		402	632	-36.4	7,302,300	29,464,165
Proposals		938	1,243	-24.5	55,527,798	64,423,398
Windsor	Ont.	835	1,122	-25.6	39,726,143	60,818,852
Bankruptcies		260	419	-37.9	4,903,511	19,069,342
Proposals		575	703	-18.2	34,822,632	41,749,510
Barrie	Ont.	690	951	-27.4	49,378,543	61,811,632
Bankruptcies		162	280	-42.1	6,533,525	14,126,042
Proposals		528	671	-21.3	42,845,018	47,685,590
Greater Sudbury	Ont.	687	964	-28.7	55,742,683	64,886,813
Bankruptcies		215	333	-35.4	7,880,814	17,053,400
Proposals		472	631	-25.2	47,861,869	47,833,413
Thunder Bay	Ont.	295	384	-23.2	20,602,874	28,446,463
Bankruptcies		163	220	-25.9	6,150,260	12,891,844
Proposals		132	164	-19.5	14,452,614	15,554,619
Winnipeg	Man.	1,621	2,044	-20.7	170,131,495	195,698,341
Bankruptcies		465	852	-45.4	24,103,364	54,126,659
Proposals		1,156	1,192	-3.0	146,028,131	141,571,682
Regina	Sask.	661	948	-30.3	134,986,191	123,616,503
Bankruptcies		166	266	-37.6	25,170,726	32,388,813
Proposals		495	682	-27.4	109,815,465	91,227,690

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
Saskatoon	Sask.	737	973	-24.3	111,823,439	112,063,903
Bankruptcies		274	376	-27.1	32,945,814	44,611,813
Proposals		463	597	-22.4	78,877,625	67,452,090
Calgary	Alta.	4,183	5,422	-22.9	692,636,047	924,165,133
Bankruptcies		1,205	1,939	-37.9	154,512,350	372,454,570
Proposals		2,978	3,483	-14.5	538,123,697	551,710,563
Edmonton	Alta.	4,146	5,272	-21.4	628,141,157	826,529,284
Bankruptcies		1,041	1,673	-37.8	122,182,401	284,886,813
Proposals		3,105	3,599	-13.7	505,958,756	541,642,471
Kelowna	B.C.	431	575	-25.0	31,221,502	47,309,841
Bankruptcies		141	207	-31.9	4,547,369	15,109,607
Proposals		290	368	-21.2	26,674,133	32,200,234
Abbotsford	B.C.	320	442	-27.6	22,914,682	35,370,425
Bankruptcies		109	161	-32.3	7,319,123	16,659,259
Proposals		211	281	-24.9	15,595,559	18,711,166
Vancouver	B.C.	3,664	5,089	-28.0	168,450,760	334,877,973
Bankruptcies		1,066	1,643	-35.1	41,848,937	145,176,942
Proposals		2,598	3,446	-24.6	126,601,823	189,701,031
Victoria	B.C.	789	1,051	-24.9	44,788,508	65,724,523
Bankruptcies		207	309	-33.0	6,347,425	18,116,512
Proposals		582	742	-21.6	38,441,083	47,608,011

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
St. John's	N.L.	3	16	-81.3	3,942,781	14,248,086
Bankruptcies		3	14	-78.6	3,942,781	14,248,086
Proposals		0	2	-100.0	0	0
Halifax	N.S.	10	29	-65.5	8,621,860	15,979,004
Bankruptcies		7	24	-70.8	8,611,660	15,202,690
Proposals		3	5	-40.0	10,200	776,314
Moncton	N.B.	4	14	-71.4	145,690	552,285
Bankruptcies		2	11	-81.8	84,928	382,846
Proposals		2	3	-33.3	60,762	169,439
Saint John	N.B.	3	5	-40.0	40,801	1,341,647
Bankruptcies		2	3	-33.3	28,300	1,021,744
Proposals		1	2	-50.0	12,501	319,903
Saguenay	Que.	26	42	-38.1	4,573,596	11,218,332
Bankruptcies		22	36	-38.9	3,723,073	10,068,904
Proposals		4	6	-33.3	850,523	1,149,428
Québec	Que.	176	211	-16.6	8,316,060	125,119,481
Bankruptcies		148	166	-10.8	7,345,990	60,388,971
Proposals		28	45	-37.8	970,070	64,730,510
Sherbrooke	Que.	40	31	29.0	982,298	49,498,162
Bankruptcies		29	24	20.8	961,060	9,181,918
Proposals		11	7	57.1	21,238	40,316,244
Trois-Rivières	Que.	34	48	-29.2	1,899,635	8,068,112
Bankruptcies		26	44	-40.9	1,864,362	5,290,503
Proposals		8	4	100.0	35,273	2,777,609
Montréal	Que.	865	1,104	-21.6	76,922,496	1,435,468,774
Bankruptcies		669	829	-19.3	44,896,859	475,993,677
Proposals		196	275	-28.7	32,025,637	959,475,097
Ottawa - Gatineau	Ont./Que	107	176	-39.2	5,204,757	49,900,571
Bankruptcies		80	121	-33.9	2,769,132	39,526,124
Proposals		27	55	-50.9	2,435,625	10,374,447
Kingston	Ont.	2	2	0.0	2,500	552,591
Bankruptcies		2	2	0.0	2,500	552,591
Proposals		0	0	n/a	0	0
Peterborough	Ont.	1	2	-50.0	9,601	280,957
Bankruptcies		1	2	-50.0	9,601	280,957
Proposals		0	0	n/a	0	0
Oshawa	Ont.	6	22	-72.7	126,304	9,747,885
Bankruptcies		3	17	-82.4	79,001	6,248,149
Proposals		3	5	-40.0	47,303	3,499,736

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
Toronto	Ont.	446	443	0.7	186,344,293	1,173,591,262
Bankruptcies		316	316	0.0	134,765,807	947,782,777
Proposals		130	127	2.4	51,578,486	225,808,485
Hamilton	Ont.	26	51	-49.0	1,607,273	12,446,632
Bankruptcies		19	45	-57.8	924,857	9,423,408
Proposals		7	6	16.7	682,416	3,023,224
St. Catharines - Niagara	Ont.	11	26	-57.7	1,457,203	3,949,573
Bankruptcies		5	21	-76.2	181,653	1,188,034
Proposals		6	5	20.0	1,275,550	2,761,539
Kitchener	Ont.	22	27	-18.5	6,033,359	114,321,238
Bankruptcies		14	19	-26.3	5,926,038	113,605,111
Proposals		8	8	0.0	107,321	716,127
Brantford	Ont.	5	9	-44.4	990,584	17,928,470
Bankruptcies		4	5	-20.0	923,714	17,734,620
Proposals		1	4	-75.0	66,870	193,850
Guelph	Ont.	11	3	266.7	713,019	12,418,085
Bankruptcies		7	1	600.0	559,991	11,535,257
Proposals		4	2	100.0	153,028	882,828
London	Ont.	22	24	-8.3	5,621,087	34,911,059
Bankruptcies		6	16	-62.5	851,429	3,966,628
Proposals		16	8	100.0	4,769,658	30,944,431
Windsor	Ont.	11	19	-42.1	1,034,945	3,065,748
Bankruptcies		7	15	-53.3	475,670	2,105,378
Proposals		4	4	0.0	559,275	960,370
Barrie	Ont.	14	7	100.0	6,000,512	20,631,184
Bankruptcies		9	4	125.0	5,159,243	17,873,210
Proposals		5	3	66.7	841,269	2,757,974
Greater Sudbury	Ont.	5	4	25.0	101,996	2,354,716
Bankruptcies		4	3	33.3	63,006	2,225,401
Proposals		1	1	0.0	38,990	129,315
Thunder Bay	Ont.	1	3	-66.7	0	1,486,605
Bankruptcies		1	2	-50.0	0	1,486,605
Proposals		0	1	-100.0	0	0
Winnipeg	Man.	17	23	-26.1	10,093,979	63,391,456
Bankruptcies		16	18	-11.1	9,440,895	62,292,858
Proposals		1	5	-80.0	653,084	1,098,598
Regina	Sask.	14	43	-67.4	807,104	4,128,142
Bankruptcies		12	27	-55.6	695,002	3,704,366
Proposals		2	16	-87.5	112,102	423,776

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing (\$)	Liabilities Declared at the Time of Filing (\$)
		2020	2019	% Change	2020	
Saskatoon	Sask.	12	10	20.0	1,824,027	9,169,663
Bankruptcies		9	8	12.5	1,766,675	6,279,995
Proposals		3	2	50.0	57,352	2,889,668
Calgary	Alta.	65	91	-28.6	46,417,306	305,258,905
Bankruptcies		46	66	-30.3	24,844,388	258,144,107
Proposals		19	25	-24.0	21,572,918	47,114,798
Edmonton	Alta.	45	71	-36.6	19,398,374	172,112,032
Bankruptcies		39	49	-20.4	18,269,344	156,911,327
Proposals		6	22	-72.7	1,129,030	15,200,705
Kelowna	B.C.	5	5	0.0	826,095	26,290,596
Bankruptcies		3	2	50.0	747,579	25,970,737
Proposals		2	3	-33.3	78,516	319,859
Abbotsford	B.C.	2	4	-50.0	4,057	6,088,779
Bankruptcies		2	3	-33.3	4,057	6,088,779
Proposals		0	1	-100.0	0	0
Vancouver	B.C.	83	69	20.3	60,801,996	916,472,456
Bankruptcies		50	52	-3.8	58,591,883	497,034,702
Proposals		33	17	94.1	2,210,113	419,437,754
Victoria	B.C.	8	11	-27.3	90,305,175	138,737,915
Bankruptcies		8	9	-11.1	90,305,175	138,737,915
Proposals		0	2	-100.0	0	0

Table 9: Receiverships

	Volume			Declared Assets (\$)
	2020	2019	% Change	2020
Newfoundland and Labrador	11	15	-26.7	375,162,777
Court appointed	4	2	100.0	346,670,040
Privately appointed	7	13	-46.2	28,492,737
Prince Edward Island	0	2	-100.0	0
Court appointed	0	0	n/a	0
Privately appointed	0	2	-100.0	0
Nova Scotia	10	24	-58.3	13,675,984
Court appointed	4	6	-33.3	8,818,706
Privately appointed	6	18	-66.7	4,857,278
New Brunswick	11	17	-35.3	86,990,417
Court appointed	4	0	n/a	83,941,000
Privately appointed	7	17	-58.8	3,049,417
Quebec	36	47	-23.4	2,543,475
Court appointed	36	47	-23.4	2,543,475
Privately appointed	0	0	n/a	0
Ontario	212	209	1.4	2,160,900,448
Court appointed	158	144	9.7	2,146,748,936
Privately appointed	54	65	-16.9	14,151,512
Manitoba	21	12	75.0	394,056,575
Court appointed	14	9	55.6	380,526,445
Privately appointed	7	3	133.3	13,530,130
Saskatchewan	11	13	-15.4	84,073,764
Court appointed	10	12	-16.7	83,976,264
Privately appointed	1	1	0.0	97,500
Alberta	133	113	17.7	1,037,260,105
Court appointed	126	95	32.6	1,030,519,290
Privately appointed	7	18	-61.1	6,740,815
British Columbia	49	26	88.5	74,037,764
Court appointed	23	19	21.1	24,358,295
Privately appointed	26	7	271.4	49,679,469
Northwest Territories	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Yukon	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Nunavut	0	0	n/a	0
Court appointed	0	0	n/a	0
Privately appointed	0	0	n/a	0
Canada	494	478	3.3	4,228,701,309
Court appointed	379	334	13.5	4,108,102,451
Privately appointed	115	144	-20.1	120,598,858

Table 10: Consolidation of All Files Closed in 2020

	Number of Files	Assets (\$)	Liabilities (\$)	Deficit (\$)	Total Receipts (\$)	Administrative Expenses (\$)	Dividends (\$)
Newfoundland and Labrador	2,148	264,242,590	422,581,088	157,531,518	18,892,199	9,106,828	9,785,371
Bankruptcies	1,573	162,390,657	311,798,179	148,600,543	11,748,986	6,757,690	4,991,296
Proposals	575	101,851,933	110,782,908	8,930,975	7,143,213	2,349,137	4,794,076
Prince Edward Island	654	52,255,503	100,332,409	48,076,906	5,921,516	2,726,366	3,195,150
Bankruptcies	405	30,202,847	72,369,989	42,167,143	2,573,149	1,625,793	947,356
Proposals	249	22,052,657	27,962,420	5,909,763	3,348,366	1,100,573	2,247,793
Nova Scotia	5,075	428,667,080	625,065,837	193,256,222	44,737,659	20,824,528	23,913,130
Bankruptcies	3,516	226,967,699	405,717,268	178,749,568	22,342,178	13,622,392	8,719,786
Proposals	1,559	201,699,381	219,348,569	14,506,653	22,395,481	7,202,136	15,193,345
New Brunswick	3,789	327,923,294	490,031,275	152,428,289	45,756,931	21,624,614	24,132,317
Bankruptcies	2,193	131,203,700	251,276,479	119,167,184	21,678,501	14,314,869	7,363,632
Proposals	1,596	196,719,594	238,754,795	33,261,105	24,078,430	7,309,746	16,768,685
Quebec	45,501	3,760,036,930	6,334,268,056	2,448,200,927	489,317,037	234,093,508	255,223,529
Bankruptcies	24,857	1,163,380,831	2,875,678,041	1,712,015,533	166,063,050	112,106,050	53,957,000
Proposals	20,644	2,596,656,099	3,458,590,015	736,185,394	323,253,987	121,987,458	201,266,529
Ontario	39,115	2,985,058,947	5,678,201,754	2,668,150,437	485,965,018	191,760,271	294,204,747
Bankruptcies	16,686	754,746,884	2,971,515,424	2,216,768,540	131,758,278	77,657,816	54,100,462
Proposals	22,429	2,230,312,063	2,706,686,330	451,381,897	354,206,740	114,102,455	240,104,285
Manitoba	2,483	226,504,354	343,073,666	116,569,311	31,556,642	12,647,884	18,908,758
Bankruptcies	1,576	106,966,616	220,579,694	113,613,077	15,352,309	8,129,545	7,222,765
Proposals	907	119,537,738	122,493,972	2,956,234	16,204,333	4,518,340	11,685,993
Saskatchewan	2,934	431,892,080	506,020,410	74,128,330	30,777,816	11,984,293	18,793,523
Bankruptcies	1,773	206,342,282	295,359,044	89,016,762	12,616,083	6,625,117	5,990,966
Proposals	1,161	225,549,798	210,661,366	-14,888,432	18,161,734	5,359,176	12,802,557
Alberta	12,085	1,863,428,232	2,711,849,680	846,751,302	164,565,026	61,888,414	102,676,613
Bankruptcies	5,356	690,581,994	1,403,290,145	712,706,152	60,318,601	30,525,390	29,793,211
Proposals	6,729	1,172,846,238	1,308,559,535	134,045,150	104,246,425	31,363,023	72,883,402
British Columbia	10,193	825,867,997	1,749,977,150	924,109,153	135,672,664	50,934,194	84,738,470
Bankruptcies	4,891	297,532,940	979,901,351	682,368,410	48,369,726	25,439,633	22,930,093
Proposals	5,302	528,335,056	770,075,799	241,740,743	87,302,938	25,494,561	61,808,377
Northwest Territories	61	4,337,928	9,233,780	4,895,852	843,390	276,281	567,109
Bankruptcies	33	1,319,852	5,206,518	3,886,666	370,515	139,736	230,779
Proposals	28	3,018,076	4,027,262	1,009,186	472,875	136,545	336,330
Yukon	37	6,121,897	7,088,468	966,571	625,803	196,172	429,631
Bankruptcies	17	923,117	2,162,239	1,239,122	175,443	72,001	103,443
Proposals	20	5,198,781	4,926,229	-272,552	450,360	124,172	326,189
Nunavut	5	1,007,018	1,437,440	430,422	1,057,006	105,597	951,409
Bankruptcies	1	957,517	1,305,632	348,115	1,017,142	91,470	925,673
Proposals	4	49,501	131,808	82,307	39,864	14,127	25,737
Canada	124,080	11,177,343,851	18,979,161,011	7,635,495,239	1,455,688,706	618,168,950	837,519,757
Bankruptcies	62,877	3,773,516,935	9,796,160,003	6,020,646,815	494,383,961	297,107,502	197,276,459
Proposals	61,203	7,403,826,915	9,183,001,009	1,614,848,424	961,304,745	321,061,448	640,243,297

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											
	Age Group (Years)										Sex	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older	Women	Men
Newfoundland and Labrador	1.9	7.7	10.7	13.4	14.0	13.8	11.1	9.2	6.3	11.9	52.4	47.6
Prince Edward Island	6.1	12.9	11.7	10.8	14.3	11.3	8.0	7.7	4.7	12.4	53.3	46.7
Nova Scotia	3.3	9.8	12.3	12.6	11.0	11.2	10.6	10.3	6.8	12.2	52.4	47.6
New Brunswick	4.3	8.7	12.3	11.8	12.1	11.8	10.6	8.6	6.7	13.1	49.7	50.3
Quebec	4.6	8.9	10.4	11.4	12.1	10.7	9.5	9.9	7.4	15.2	45.7	54.3
Ontario	4.2	9.6	12.4	12.5	12.0	11.3	10.5	9.6	7.2	10.9	49.6	50.4
Manitoba	2.4	8.3	12.4	14.2	13.6	11.4	10.2	10.2	7.5	9.9	48.6	51.4
Saskatchewan	1.7	7.6	11.1	15.8	15.2	12.5	9.8	9.9	6.7	9.6	47.6	52.4
Alberta	2.0	6.7	11.8	16.6	15.6	12.8	10.8	8.6	6.8	8.3	47.0	53.0
British Columbia	2.6	8.5	12.6	13.7	12.3	11.2	10.6	9.6	6.8	12.1	49.1	50.9
Northwest Territories	0	6.4	14.9	17.0	12.8	10.6	2.1	14.9	10.6	10.6	57.4	42.6
Yukon	0	11.1	5.6	22.2	11.1	13.9	16.7	2.8	5.6	11.1	47.2	52.8
Nunavut	0	8.3	0	8.3	25.0	25.0	8.3	8.3	0	16.7	58.3	41.7
Canada	3.7	8.8	11.7	13.0	12.7	11.4	10.2	9.5	7.1	11.9	48.2	51.8