



# 2021

## Insolvency Statistics in Canada

April 2021

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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 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Newfoundland and Labrador</b>	<b>197</b>	<b>175</b>	<b>116</b>	<b>12.6</b>	<b>69.8</b>	<b>1,795</b>	<b>2,887</b>	<b>-37.8</b>
Bankruptcies	80	69	51	15.9	56.9	708	1,329	-46.7
Proposals	117	106	65	10.4	80.0	1,087	1,558	-30.2
<b>Prince Edward Island</b>	<b>29</b>	<b>43</b>	<b>37</b>	<b>-32.6</b>	<b>-21.6</b>	<b>385</b>	<b>695</b>	<b>-44.6</b>
Bankruptcies	10	16	16	-37.5	-37.5	160	360	-55.6
Proposals	19	27	21	-29.6	-9.5	225	335	-32.8
<b>Nova Scotia</b>	<b>295</b>	<b>304</b>	<b>274</b>	<b>-3.0</b>	<b>7.7</b>	<b>3,081</b>	<b>5,745</b>	<b>-46.4</b>
Bankruptcies	123	133	112	-7.5	9.8	1,391	2,863	-51.4
Proposals	172	171	162	0.6	6.2	1,690	2,882	-41.4
<b>New Brunswick</b>	<b>306</b>	<b>328</b>	<b>232</b>	<b>-6.7</b>	<b>31.9</b>	<b>3,116</b>	<b>4,750</b>	<b>-34.4</b>
Bankruptcies	145	153	102	-5.2	42.2	1,439	2,190	-34.3
Proposals	161	175	130	-8.0	23.8	1,677	2,560	-34.5
<b>Quebec</b>	<b>2,087</b>	<b>2,644</b>	<b>1,667</b>	<b>-21.1</b>	<b>25.2</b>	<b>24,640</b>	<b>42,397</b>	<b>-41.9</b>
Bankruptcies	985	1,167	748	-15.0	31.7	11,584	19,812	-41.5
Proposals	1,102	1,477	919	-25.4	19.9	13,056	22,585	-42.2
<b>Ontario</b>	<b>2,704</b>	<b>3,127</b>	<b>2,471</b>	<b>-13.5</b>	<b>9.4</b>	<b>31,736</b>	<b>45,327</b>	<b>-30.0</b>
Bankruptcies	777	782	674	-0.6	15.3	8,587	14,385	-40.3
Proposals	1,927	2,345	1,797	-17.0	7.2	23,149	30,942	-25.2
<b>Manitoba</b>	<b>224</b>	<b>226</b>	<b>211</b>	<b>-0.9</b>	<b>6.2</b>	<b>2,393</b>	<b>3,194</b>	<b>-25.1</b>
Bankruptcies	68	75	61	-9.3	11.5	779	1,223	-36.3
Proposals	156	151	150	3.3	4.0	1,614	1,971	-18.1
<b>Saskatchewan</b>	<b>243</b>	<b>303</b>	<b>196</b>	<b>-19.8</b>	<b>24.0</b>	<b>2,627</b>	<b>3,486</b>	<b>-24.6</b>
Bankruptcies	62	108	59	-42.0	5.1	829	1,325	-37.4
Proposals	181	195	137	-7.2	32.1	1,798	2,161	-16.8
<b>Alberta</b>	<b>1,317</b>	<b>1,438</b>	<b>1,000</b>	<b>-8.4</b>	<b>31.7</b>	<b>12,885</b>	<b>16,795</b>	<b>-23.3</b>
Bankruptcies	294	319	266	-7.8	10.5	3,305	5,305	-37.7
Proposals	1,023	1,119	734	-8.6	39.4	9,580	11,490	-16.6
<b>British Columbia</b>	<b>795</b>	<b>870</b>	<b>650</b>	<b>-8.6</b>	<b>22.3</b>	<b>8,148</b>	<b>11,093</b>	<b>-26.5</b>
Bankruptcies	238	250	200	-4.8	19.0	2,392	4,033	-40.7
Proposals	557	620	450	-10.2	23.8	5,756	7,060	-18.5
<b>Northwest Territories</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0.0</b>	<b>50.0</b>	<b>45</b>	<b>61</b>	<b>-26.2</b>
Bankruptcies	0	1	0	-100.0	--	7	12	-41.7
Proposals	3	2	2	50.0	50.0	38	49	-22.4
<b>Yukon</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>200.0</b>	<b>-40.0</b>	<b>37</b>	<b>36</b>	<b>2.8</b>
Bankruptcies	1	0	0	--	--	13	13	0.0
Proposals	2	1	5	100.0	-60.0	24	23	4.3
<b>Nunavut</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>0.0</b>	<b>-66.7</b>	<b>13</b>	<b>7</b>	<b>85.7</b>
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	1	1	3	0.0	-66.7	12	5	140.0
<b>Canada</b>	<b>8,204</b>	<b>9,463</b>	<b>6,864</b>	<b>-13.3</b>	<b>19.5</b>	<b>90,901</b>	<b>136,473</b>	<b>-33.4</b>
Bankruptcies	<b>2,783</b>	<b>3,073</b>	<b>2,289</b>	<b>-9.4</b>	<b>21.6</b>	<b>31,195</b>	<b>52,852</b>	<b>-41.0</b>
Proposals	<b>5,421</b>	<b>6,390</b>	<b>4,575</b>	<b>-15.2</b>	<b>18.5</b>	<b>59,706</b>	<b>83,621</b>	<b>-28.6</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Newfoundland and Labrador</b>	<b>197</b>	<b>174</b>	<b>116</b>	<b>13.2</b>	<b>69.8</b>	<b>1,785</b>	<b>2,857</b>	<b>-37.5</b>
Bankruptcies	80	68	51	17.6	56.9	698	1,305	-46.5
Proposals	117	106	65	10.4	80.0	1,087	1,552	-30.0
<b>Prince Edward Island</b>	<b>29</b>	<b>43</b>	<b>36</b>	<b>-32.6</b>	<b>-19.4</b>	<b>385</b>	<b>686</b>	<b>-43.9</b>
Bankruptcies	10	16	16	-37.5	-37.5	160	353	-54.7
Proposals	19	27	20	-29.6	-5.0	225	333	-32.4
<b>Nova Scotia</b>	<b>295</b>	<b>301</b>	<b>274</b>	<b>-2.0</b>	<b>7.7</b>	<b>3,067</b>	<b>5,695</b>	<b>-46.1</b>
Bankruptcies	123	130	112	-5.4	9.8	1,378	2,822	-51.2
Proposals	172	171	162	0.6	6.2	1,689	2,873	-41.2
<b>New Brunswick</b>	<b>304</b>	<b>328</b>	<b>232</b>	<b>-7.3</b>	<b>31.0</b>	<b>3,092</b>	<b>4,717</b>	<b>-34.4</b>
Bankruptcies	143	153	102	-6.5	40.2	1,424	2,164	-34.2
Proposals	161	175	130	-8.0	23.8	1,668	2,553	-34.7
<b>Quebec</b>	<b>1,969</b>	<b>2,485</b>	<b>1,587</b>	<b>-20.8</b>	<b>24.1</b>	<b>23,146</b>	<b>40,458</b>	<b>-42.8</b>
Bankruptcies	889	1,039	690	-14.4	28.8	10,361	18,377	-43.6
Proposals	1,080	1,446	897	-25.3	20.4	12,785	22,081	-42.1
<b>Ontario</b>	<b>2,654</b>	<b>3,090</b>	<b>2,416</b>	<b>-14.1</b>	<b>9.9</b>	<b>31,074</b>	<b>44,480</b>	<b>-30.1</b>
Bankruptcies	742	757	637	-2.0	16.5	8,105	13,798	-41.3
Proposals	1,912	2,333	1,779	-18.0	7.5	22,969	30,682	-25.1
<b>Manitoba</b>	<b>223</b>	<b>223</b>	<b>206</b>	<b>0.0</b>	<b>8.3</b>	<b>2,363</b>	<b>3,155</b>	<b>-25.1</b>
Bankruptcies	67	72	57	-6.9	17.5	752	1,194	-37.0
Proposals	156	151	149	3.3	4.7	1,611	1,961	-17.8
<b>Saskatchewan</b>	<b>241</b>	<b>292</b>	<b>195</b>	<b>-17.5</b>	<b>23.6</b>	<b>2,585</b>	<b>3,382</b>	<b>-23.6</b>
Bankruptcies	60	98	59	-38.8	1.7	793	1,252	-36.7
Proposals	181	194	136	-6.7	33.1	1,792	2,130	-15.9
<b>Alberta</b>	<b>1,297</b>	<b>1,421</b>	<b>990</b>	<b>-8.7</b>	<b>31.0</b>	<b>12,732</b>	<b>16,585</b>	<b>-23.2</b>
Bankruptcies	285	307	260	-7.2	9.6	3,202	5,153	-37.9
Proposals	1,012	1,114	730	-9.2	38.6	9,530	11,432	-16.6
<b>British Columbia</b>	<b>788</b>	<b>862</b>	<b>638</b>	<b>-8.6</b>	<b>23.5</b>	<b>8,036</b>	<b>10,966</b>	<b>-26.7</b>
Bankruptcies	235	247	197	-4.9	19.3	2,313	3,957	-41.5
Proposals	553	615	441	-10.1	25.4	5,723	7,009	-18.3
<b>Northwest Territories</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0.0</b>	<b>50.0</b>	<b>45</b>	<b>59</b>	<b>-23.7</b>
Bankruptcies	0	1	0	-100.0	--	7	11	-36.4
Proposals	3	2	2	50.0	50.0	38	48	-20.8
<b>Yukon</b>	<b>3</b>	<b>1</b>	<b>5</b>	<b>200.0</b>	<b>-40.0</b>	<b>37</b>	<b>36</b>	<b>2.8</b>
Bankruptcies	1	0	0	--	--	13	13	0.0
Proposals	2	1	5	100.0	-60.0	24	23	4.3
<b>Nunavut</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>0.0</b>	<b>-66.7</b>	<b>12</b>	<b>5</b>	<b>140.0</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	1	3	0.0	-66.7	12	5	140.0
<b>Canada</b>	<b>8,004</b>	<b>9,224</b>	<b>6,700</b>	<b>-13.2</b>	<b>19.5</b>	<b>88,359</b>	<b>133,081</b>	<b>-33.6</b>
Bankruptcies	<b>2,635</b>	<b>2,888</b>	<b>2,181</b>	<b>-8.9</b>	<b>20.8</b>	<b>29,206</b>	<b>50,399</b>	<b>-42.1</b>
Proposals	<b>5,369</b>	<b>6,336</b>	<b>4,519</b>	<b>-15.3</b>	<b>18.8</b>	<b>59,153</b>	<b>82,682</b>	<b>-28.5</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>10</b>	<b>30</b>	<b>-66.7</b>
Bankruptcies	0	1	0	-100.0	--	10	24	-58.3
Proposals	0	0	0	--	--	0	6	-100.0
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>--</b>	<b>-100.0</b>	<b>0</b>	<b>9</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	7	-100.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
<b>Nova Scotia</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>14</b>	<b>50</b>	<b>-72.0</b>
Bankruptcies	0	3	0	-100.0	--	13	41	-68.3
Proposals	0	0	0	--	--	1	9	-88.9
<b>New Brunswick</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>24</b>	<b>33</b>	<b>-27.3</b>
Bankruptcies	2	0	0	--	--	15	26	-42.3
Proposals	0	0	0	--	--	9	7	28.6
<b>Quebec</b>	<b>118</b>	<b>159</b>	<b>80</b>	<b>-25.8</b>	<b>47.5</b>	<b>1,494</b>	<b>1,939</b>	<b>-22.9</b>
Bankruptcies	96	128	58	-25.0	65.5	1,223	1,435	-14.8
Proposals	22	31	22	-29.0	0.0	271	504	-46.2
<b>Ontario</b>	<b>50</b>	<b>37</b>	<b>55</b>	<b>35.1</b>	<b>-9.1</b>	<b>662</b>	<b>847</b>	<b>-21.8</b>
Bankruptcies	35	25	37	40.0	-5.4	482	587	-17.9
Proposals	15	12	18	25.0	-16.7	180	260	-30.8
<b>Manitoba</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>-66.7</b>	<b>-80.0</b>	<b>30</b>	<b>39</b>	<b>-23.1</b>
Bankruptcies	1	3	4	-66.7	-75.0	27	29	-6.9
Proposals	0	0	1	--	-100.0	3	10	-70.0
<b>Saskatchewan</b>	<b>2</b>	<b>11</b>	<b>1</b>	<b>-81.8</b>	<b>100.0</b>	<b>42</b>	<b>104</b>	<b>-59.6</b>
Bankruptcies	2	10	0	-80.0	--	36	73	-50.7
Proposals	0	1	1	-100.0	-100.0	6	31	-80.6
<b>Alberta</b>	<b>20</b>	<b>17</b>	<b>10</b>	<b>17.6</b>	<b>100.0</b>	<b>153</b>	<b>210</b>	<b>-27.1</b>
Bankruptcies	9	12	6	-25.0	50.0	103	152	-32.2
Proposals	11	5	4	120.0	175.0	50	58	-13.8
<b>British Columbia</b>	<b>7</b>	<b>8</b>	<b>12</b>	<b>-12.5</b>	<b>-41.7</b>	<b>112</b>	<b>127</b>	<b>-11.8</b>
Bankruptcies	3	3	3	0.0	0.0	79	76	3.9
Proposals	4	5	9	-20.0	-55.6	33	51	-35.3
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>2</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>1</b>	<b>2</b>	<b>-50.0</b>
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>200</b>	<b>239</b>	<b>164</b>	<b>-16.3</b>	<b>22.0</b>	<b>2,542</b>	<b>3,392</b>	<b>-25.1</b>
Bankruptcies	<b>148</b>	<b>185</b>	<b>108</b>	<b>-20.0</b>	<b>37.0</b>	<b>1,989</b>	<b>2,453</b>	<b>-18.9</b>
Proposals	<b>52</b>	<b>54</b>	<b>56</b>	<b>-3.7</b>	<b>-7.1</b>	<b>553</b>	<b>939</b>	<b>-41.1</b>

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

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>0</b>	<b>0</b>	--	--	<b>4</b>	<b>9</b>	<b>-55.6</b>
Bankruptcies	0	0	0	--	--	4	6	-33.3
Proposals	0	0	0	--	--	0	3	-100.0
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>1</b>	--	<b>-100.0</b>	<b>0</b>	<b>3</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
<b>Nova Scotia</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	--	<b>7</b>	<b>28</b>	<b>-75.0</b>
Bankruptcies	0	1	0	-100.0	--	7	20	-65.0
Proposals	0	0	0	--	--	0	8	-100.0
<b>New Brunswick</b>	<b>1</b>	<b>0</b>	<b>0</b>	--	--	<b>13</b>	<b>25</b>	<b>-48.0</b>
Bankruptcies	1	0	0	--	--	10	19	-47.4
Proposals	0	0	0	--	--	3	6	-50.0
<b>Quebec</b>	<b>102</b>	<b>142</b>	<b>71</b>	<b>-28.2</b>	<b>43.7</b>	<b>1,315</b>	<b>1,698</b>	<b>-22.6</b>
Bankruptcies	88	119	55	-26.1	60.0	1,106	1,290	-14.3
Proposals	14	23	16	-39.1	-12.5	209	408	-48.8
<b>Ontario</b>	<b>35</b>	<b>26</b>	<b>39</b>	<b>34.6</b>	<b>-10.3</b>	<b>461</b>	<b>447</b>	<b>3.1</b>
Bankruptcies	26	19	27	36.8	-3.7	367	326	12.6
Proposals	9	7	12	28.6	-25.0	94	121	-22.3
<b>Manitoba</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>0.0</b>	<b>-66.7</b>	<b>8</b>	<b>22</b>	<b>-63.6</b>
Bankruptcies	1	1	3	0.0	-66.7	7	15	-53.3
Proposals	0	0	0	--	--	1	7	-85.7
<b>Saskatchewan</b>	<b>1</b>	<b>9</b>	<b>0</b>	<b>-88.9</b>	--	<b>19</b>	<b>11</b>	<b>72.7</b>
Bankruptcies	1	9	0	-88.9	--	17	8	112.5
Proposals	0	0	0	--	--	2	3	-33.3
<b>Alberta</b>	<b>15</b>	<b>9</b>	<b>5</b>	<b>66.7</b>	<b>200.0</b>	<b>92</b>	<b>123</b>	<b>-25.2</b>
Bankruptcies	8	7	4	14.3	100.0	65	93	-30.1
Proposals	7	2	1	250.0	600.0	27	30	-10.0
<b>British Columbia</b>	<b>3</b>	<b>4</b>	<b>9</b>	<b>-25.0</b>	<b>-66.7</b>	<b>79</b>	<b>58</b>	<b>36.2</b>
Bankruptcies	1	2	1	-50.0	0.0	56	34	64.7
Proposals	2	2	8	0.0	-75.0	23	24	-4.2
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	--	--	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	--	--	<b>0</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	--	--	<b>1</b>	<b>2</b>	<b>-50.0</b>
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>158</b>	<b>192</b>	<b>128</b>	<b>-17.7</b>	<b>23.4</b>	<b>1,999</b>	<b>2,427</b>	<b>-17.6</b>
Bankruptcies	126	158	90	-20.3	40.0	1,640	1,814	-9.6
Proposals	32	34	38	-5.9	-15.8	359	613	-41.4

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

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	--	<b>6</b>	<b>21</b>	<b>-71.4</b>
Bankruptcies	0	1	0	-100.0	--	6	18	-66.7
Proposals	0	0	0	--	--	0	3	-100.0
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>6</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	6	-100.0
Proposals	0	0	0	--	--	0	0	--
<b>Nova Scotia</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>7</b>	<b>22</b>	<b>-68.2</b>
Bankruptcies	0	2	0	-100.0	--	6	21	-71.4
Proposals	0	0	0	--	--	1	1	0.0
<b>New Brunswick</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>11</b>	<b>8</b>	<b>37.5</b>
Bankruptcies	1	0	0	--	--	5	7	-28.6
Proposals	0	0	0	--	--	6	1	500.0
<b>Quebec</b>	<b>16</b>	<b>17</b>	<b>9</b>	<b>-5.9</b>	<b>77.8</b>	<b>179</b>	<b>241</b>	<b>-25.7</b>
Bankruptcies	8	9	3	-11.1	166.7	117	145	-19.3
Proposals	8	8	6	0.0	33.3	62	96	-35.4
<b>Ontario</b>	<b>15</b>	<b>11</b>	<b>16</b>	<b>36.4</b>	<b>-6.3</b>	<b>201</b>	<b>400</b>	<b>-49.8</b>
Bankruptcies	9	6	10	50.0	-10.0	115	261	-55.9
Proposals	6	5	6	20.0	0.0	86	139	-38.1
<b>Manitoba</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>-100.0</b>	<b>-100.0</b>	<b>22</b>	<b>17</b>	<b>29.4</b>
Bankruptcies	0	2	1	-100.0	-100.0	20	14	42.9
Proposals	0	0	1	--	-100.0	2	3	-33.3
<b>Saskatchewan</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-50.0</b>	<b>0.0</b>	<b>23</b>	<b>93</b>	<b>-75.3</b>
Bankruptcies	1	1	0	0.0	--	19	65	-70.8
Proposals	0	1	1	-100.0	-100.0	4	28	-85.7
<b>Alberta</b>	<b>5</b>	<b>8</b>	<b>5</b>	<b>-37.5</b>	<b>0.0</b>	<b>61</b>	<b>87</b>	<b>-29.9</b>
Bankruptcies	1	5	2	-80.0	-50.0	38	59	-35.6
Proposals	4	3	3	33.3	33.3	23	28	-17.9
<b>British Columbia</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>0.0</b>	<b>33.3</b>	<b>33</b>	<b>69</b>	<b>-52.2</b>
Bankruptcies	2	1	2	100.0	0.0	23	42	-45.2
Proposals	2	3	1	-33.3	100.0	10	27	-63.0
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>0</b>	<b>0</b>	<b>--</b>
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
<b>Canada</b>	<b>42</b>	<b>47</b>	<b>36</b>	<b>-10.6</b>	<b>16.7</b>	<b>543</b>	<b>965</b>	<b>-43.7</b>
Bankruptcies	22	27	18	-18.5	22.2	349	639	-45.4
Proposals	20	20	18	0.0	11.1	194	326	-40.5

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

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>6</b>	<b>7</b>	<b>1</b>	<b>-14.3</b>	<b>500.0</b>	<b>62</b>	<b>56</b>	<b>10.7</b>
Bankruptcies	4	6	0	-33.3	--	50	35	42.9
Proposals	2	1	1	100.0	100.0	12	21	-42.9
<b>Mining and Oil and Gas Extraction</b>	<b>4</b>	<b>5</b>	<b>0</b>	<b>-20.0</b>	<b>--</b>	<b>48</b>	<b>32</b>	<b>50.0</b>
Bankruptcies	3	3	0	0.0	--	30	21	42.9
Proposals	1	2	0	-50.0	--	18	11	63.6
<b>Utilities</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>4</b>	<b>9</b>	<b>-55.6</b>
Bankruptcies	0	1	0	-100.0	--	4	6	-33.3
Proposals	0	0	0	--	--	0	3	-100.0
<b>Construction</b>	<b>18</b>	<b>39</b>	<b>23</b>	<b>-53.8</b>	<b>-21.7</b>	<b>294</b>	<b>599</b>	<b>-50.9</b>
Bankruptcies	13	28	12	-53.6	8.3	237	416	-43.0
Proposals	5	11	11	-54.5	-54.5	57	183	-68.9
<b>Manufacturing</b>	<b>21</b>	<b>28</b>	<b>15</b>	<b>-25.0</b>	<b>40.0</b>	<b>226</b>	<b>323</b>	<b>-30.0</b>
Bankruptcies	13	27	12	-51.9	8.3	171	225	-24.0
Proposals	8	1	3	700.0	166.7	55	98	-43.9
<b>Wholesale Trade</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>0.0</b>	<b>33.3</b>	<b>126</b>	<b>168</b>	<b>-25.0</b>
Bankruptcies	6	4	5	50.0	20.0	98	120	-18.3
Proposals	2	4	1	-50.0	100.0	28	48	-41.7
<b>Retail Trade</b>	<b>19</b>	<b>32</b>	<b>26</b>	<b>-40.0</b>	<b>-26.9</b>	<b>306</b>	<b>400</b>	<b>-23.5</b>
Bankruptcies	16	25	16	-36.0	0.0	230	293	-21.5
Proposals	3	7	10	-57.1	-70.0	76	107	-29.0
<b>Transportation and Warehousing</b>	<b>15</b>	<b>19</b>	<b>4</b>	<b>-21.1</b>	<b>275.0</b>	<b>153</b>	<b>202</b>	<b>-24.3</b>
Bankruptcies	14	15	3	-6.7	366.7	122	148	-17.6
Proposals	1	4	1	-75.0	0.0	31	54	-42.6
<b>Information and Cultural Industries</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>0.0</b>	<b>0.0</b>	<b>38</b>	<b>71</b>	<b>-46.5</b>
Bankruptcies	3	3	1	0.0	200.0	30	52	-42.3
Proposals	0	0	2	--	-100.0	8	19	-57.9
<b>Finance and Insurance</b>	<b>6</b>	<b>5</b>	<b>3</b>	<b>20.0</b>	<b>100.0</b>	<b>51</b>	<b>48</b>	<b>6.3</b>
Bankruptcies	4	4	0	0.0	--	42	38	10.5
Proposals	2	1	3	100.0	-33.3	9	10	-10.0
<b>Real Estate and Rental and Leasing</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>0.0</b>	<b>-7.7</b>	<b>141</b>	<b>145</b>	<b>-2.8</b>
Bankruptcies	8	11	9	-27.3	-11.1	109	98	11.2
Proposals	4	1	4	300.0	0.0	32	47	-31.9
<b>Professional, Scientific and Technical Services</b>	<b>17</b>	<b>5</b>	<b>11</b>	<b>240.0</b>	<b>54.5</b>	<b>154</b>	<b>252</b>	<b>-38.9</b>
Bankruptcies	12	3	8	300.0	50.0	126	193	-34.7
Proposals	5	2	3	150.0	66.7	28	59	-52.5



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

	Volume			% Change		12-Month Period Ending		
	April 2021	March 2021	April 2020	Mar. 2021 to Apr. 2021	Apr. 2020 to Apr. 2021	04-30-2021	04-30-2020	% Change
<b>Management of Companies and Enterprises</b>	<b>7</b>	<b>4</b>	<b>8</b>	<b>75.0</b>	<b>-12.5</b>	<b>82</b>	<b>87</b>	<b>-5.7</b>
Bankruptcies	6	4	4	50.0	50.0	65	63	3.2
Proposals	1	0	4	--	-75.0	17	24	-29.2
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>12</b>	<b>13</b>	<b>9</b>	<b>-7.7</b>	<b>33.3</b>	<b>124</b>	<b>161</b>	<b>-23.0</b>
Bankruptcies	10	7	5	42.9	100.0	94	108	-13.0
Proposals	2	6	4	-66.7	-50.0	30	53	-43.4
<b>Educational Services</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>-100.0</b>	<b>--</b>	<b>38</b>	<b>29</b>	<b>31.0</b>
Bankruptcies	0	2	0	-100.0	--	31	22	40.9
Proposals	0	1	0	-100.0	--	7	7	0.0
<b>Health Care and Social Assistance</b>	<b>7</b>	<b>5</b>	<b>2</b>	<b>40.0</b>	<b>250.0</b>	<b>75</b>	<b>72</b>	<b>4.2</b>
Bankruptcies	6	3	2	100.0	200.0	58	45	28.9
Proposals	1	2	0	-50.0	--	17	27	-37.0
<b>Arts, Entertainment and Recreation</b>	<b>9</b>	<b>4</b>	<b>9</b>	<b>125.0</b>	<b>0.0</b>	<b>104</b>	<b>89</b>	<b>16.9</b>
Bankruptcies	4	3	8	33.3	-50.0	78	71	9.9
Proposals	5	1	1	400.0	400.0	26	18	44.4
<b>Accommodation and Food Services</b>	<b>27</b>	<b>33</b>	<b>18</b>	<b>-18.2</b>	<b>50.0</b>	<b>386</b>	<b>455</b>	<b>-15.2</b>
Bankruptcies	18	26	15	-30.0	20.0	308	354	-13.0
Proposals	9	7	3	28.6	200.0	78	101	-22.8
<b>Other Services (except Public Administration)</b>	<b>7</b>	<b>13</b>	<b>13</b>	<b>-46.2</b>	<b>-46.2</b>	<b>125</b>	<b>194</b>	<b>-35.6</b>
Bankruptcies	6	10	8	-40.0	-25.0	102	145	-29.7
Proposals	1	3	5	-66.7	-80.0	23	49	-53.1
<b>Public Administration</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>--</b>	<b>--</b>	<b>5</b>	<b>0</b>	<b>--</b>
Bankruptcies	2	0	0	--	--	4	0	--
Proposals	0	0	0	--	--	1	0	--
<b>Canada</b>	<b>200</b>	<b>239</b>	<b>164</b>	<b>-16.3</b>	<b>22.0</b>	<b>2,542</b>	<b>3,392</b>	<b>-25.1</b>
Bankruptcies	<b>148</b>	<b>185</b>	<b>108</b>	<b>-20.0</b>	<b>37.0</b>	<b>1,989</b>	<b>2,453</b>	<b>-18.9</b>
Proposals	<b>52</b>	<b>54</b>	<b>56</b>	<b>-3.7</b>	<b>-7.1</b>	<b>553</b>	<b>939</b>	<b>-41.1</b>