



NEWS RELEASE

Administrative Office of the U.S. Courts

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Number of Bankruptcy Cases Filed in Federal Courts Down Less Than One Percent

The total number of bankruptcies filed in federal courts declined slightly in the 12-month period ending June 30, 2004, the first time since 2000 that bankruptcies have declined in the 12-month period ending June 30. The total number of bankruptcy cases filed in this 12-month period totaled 1,635,725, down 0.9 percent from June 30, 2003, when filings were 1,650,279. The data were released today by the Administrative Office of the U.S. Courts. Bankruptcy filings remain well above the one million mark, a record first set in the 12-month period ending June 30, 1996.

Non-business filings totaled 1,599,986, down 0.8 from the 1,613,097 cases filed during the 12-month period ending June 30, 2003. In the 12-month period ending June 30, 2004, business filings dropped to 35,739, down 3.9 percent from 37,182.

Business and Non-Business Filings Years Ended June 30, 1999-2004

<u>Year</u>	<u>Total</u>	<u>Non-Business</u>	<u>Business</u>
2004	1,635,725	1,599,986	35,739
2003	1,650,279	1,613,097	37,182
2002	1,505,306	1,466,105	39,201
2001	1,386,606	1,349,471	37,135
2000	1,276,922	1,240,012	36,910
1999	1,391,964	1,352,030	39,934

Filings by Chapter

Of the total number of bankruptcy filings in the 12-month period ending June 30, 2004, there were 1,167,101 Chapter 7 filings, a 0.1 percent increase over the 1,165,993 Chapter 7 filings for the same period in 2003. The next largest group of filings was Chapter 13 filings at 457,171, a 3.3 percent drop from the 472,811 filings in the 12-month period ending June 30, 2003. Chapter 12 filings fell 61.0 percent, to 302 from 775 in the 12-month period ending June 30, 2003. The reduction in chapter 12 filings was due, in part, to the expiration of the legislation authorizing chapter 12. The sunset date for this legislation was January 1, 2004. Chapter 11 filings, however, rose 4.2 percent, from 10,602 in 2003 to 11,048 in June 2004.

(MORE)

Filings by Quarter

The number of bankruptcy cases filed during the third quarter of the Judiciary’s 2004 fiscal year (April 1, 2004—June 30, 2004) totaled 421,110, down 4.3 percent from the 440,257 cases filed in third quarter 2003. The number of bankruptcies filed during the second quarter of fiscal year 2004 (January 1, 2004-March 31, 2004) was 407,572. Filings for the Judiciary’s first quarter of 2004 (October 1, 2003 -December 31, 2003) totaled 393,348.

<u>Year</u>	<u>Chapter</u>				
	<u>7</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>Other</u>
2004	1,167,101	11,048	302	457,171	103
2003	1,165,993	10,602	775	472,811	98
2002	1,053,230	11,401	367	440,231	77
2001	972,659	10,272	206	403,418	51
2000	885,447	9,947	732	380,770	26
1999	993,414	8,684	829	389,004	33

Bankruptcy Chapters

Chapter 7 is designed to allow individuals to keep certain exempt property while the remaining property is sold to repay creditors. Chapter 11 provides for a business to continue operations while formulating a plan to repay its creditors. Chapter 12 is designed to meet the needs of financially distressed family farmers. Under Chapter 13 bankruptcy, creditors may be repaid in installments, in full or in part, over a 3- to 5-year period. For more on bankruptcy, go to the Judiciary’s web site at www.uscourts.gov/bankbasic.pdf or to <http://www.fjc.gov/federal/courts.nsf>. Local bankruptcy court rules can be found at www.uscourts.gov/rules/bk-localrules.html. A breakdown of the latest data on bankruptcy filings follows and also is available on the Judiciary’s web site at www.uscourts.gov under Newsroom/News Releases. Historical data is available at the Newsroom under Bankruptcy Statistics at www.uscourts.gov/bnkrpctystats/bankruptcystats.htm

Quarterly Filings

PERIOD	FILINGS	PERIOD	FILINGS	PERIOD	FILINGS
JUN. 30, 2004	421,110	DEC. 31, 2000	310,169	JUN. 30, 1997	367,168
MAR. 31, 2004	407,572	SEPT. 30, 2000	308,718	MAR. 31, 1997	335,073
DEC. 31, 2003	393,348	JUN. 30, 2000	321,729	DEC. 31, 1996	311,131
SEPT. 30, 2003	412,989	MAR. 31, 2000	312,335	SEPT. 30, 1996	303,309
JUN. 30, 2003	440,257	DEC. 31, 1999	318,634	JUN. 30, 1996	297,162
MAR. 31, 2003	412,968	SEPT. 30, 1999	323,550	MAR. 31, 1996	266,149
DEC. 31, 2002	395,129	JUN. 30, 1999	345,956	DEC. 31, 1995	244,494
SEPT. 30, 2002	401,306	MAR. 31, 1999	330,784	SEPT. 30, 1995	233,593
JUN. 30, 2002	400,686	DEC. 31, 1998	353,108	JUN. 30, 1995	235,302
MAR. 31, 2002	379,012	SEPT. 30, 1998	361,205	MAR. 31, 1995	212,626
DEC. 31, 2001	364,921	JUN. 30, 1998	373,460	DEC. 31, 1994	201,618
SEPT. 30, 2001	359,518	MAR. 31, 1998	354,118	SEPT. 30, 1994	208,187
JUN. 30, 2001	400,394	DEC. 31, 1997	347,685	JUN. 30, 1994	216,213
MAR. 31, 2001	366,841	SEPT. 30, 1997	353,515	MAR. 31, 1994	206,565
				DEC. 31, 1993	206,570

*Because of ongoing corrections to the bankruptcy database, the quarterly data may not total to the most recent annual figures.

**TABLE F-2 U.S. BANKRUPTCY COURTS
BUSINESS AND NONBUSINESS BANKRUPTCY CASES COMMENCED, BY CHAPTER OF THE BANKRUPTCY CODE,
DURING THE TWELVE MONTH PERIOD ENDED JUNE 30, 2004**

CIRCUIT AND DISTRICT	TOTAL FILINGS	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	CHAP. 13	TOTAL BUSINESS FILINGS*			CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	TOTAL NON- BUSINESS FILINGS			CHAP. 7	CHAP. 11	CHAP. 13
							BUSINESS FILINGS*	CHAP. 7	CHAP. 11					BUSINESS FILINGS	CHAP. 7	CHAP. 11			
TOTAL...	1,635,725	1,167,101	11,048	302	457,171	35,739	20,340	10,113	302	4,885	1,599,986	1,146,761	935	452,286	1,491	4	541		
DC.....	2,078	1,513	22	-	543	42	22	18	-	2	2,036	1,491	4	541					
IST...	45,893	32,097	387	7	13,402	961	590	320	7	44	44,932	31,507	67	13,358					
ME.....	4,647	4,143	43	-	461	150	84	42	-	24	4,497	4,059	1	437					
MA.....	18,153	15,502	180	-	2,471	330	169	160	-	1	17,823	15,333	20	2,470					
NH.....	4,502	4,017	21	-	464	170	139	17	-	14	4,332	3,878	4	450					
RI.....	4,312	3,982	16	-	314	74	56	15	-	3	4,238	3,926	1	311					
PR.....	14,279	4,453	127	7	9,692	237	142	86	7	2	14,042	4,311	41	9,690					
2ND...	93,899	73,400	3,444	12	16,977	4,441	816	3,395	12	152	89,458	72,584	49	16,825					
CT.....	11,848	9,732	91	-	2,025	158	81	75	-	2	11,690	9,651	16	2,023					
NY,N.....	17,728	13,835	53	8	3,832	314	192	50	8	64	17,414	13,643	3	3,768					
NY,E.....	26,856	21,430	175	-	5,251	294	129	160	-	5	26,562	21,301	15	5,246					
NY,S.....	20,539	15,353	3,060	1	2,060	3,284	161	3,048	1	9	17,255	15,192	12	2,051					
NY,W.....	15,086	11,469	53	3	3,560	309	200	50	3	55	14,777	11,269	3	3,505					
VT.....	1,842	1,581	12	-	249	82	53	12	-	17	1,760	1,528	-	232					
3RD...	105,468	70,383	1,141	9	33,935	2,338	1,057	1,040	9	232	103,130	69,326	101	33,703					
DE.....	3,835	2,031	397	-	1,407	462	50	397	-	15	3,373	1,981	-	1,392					
NJ.....	42,533	27,690	348	3	14,492	750	404	301	3	42	41,783	27,286	47	14,450					
PA,E.....	24,696	13,880	148	1	10,667	377	195	127	1	54	24,319	13,685	21	10,613					
PA,M.....	14,151	10,656	47	-	3,448	246	133	43	-	70	13,905	10,523	4	3,378					
PA,W.....	20,213	16,110	200	5	3,898	500	274	171	5	50	19,713	15,836	29	3,848					
VI.....	40	16	1	-	23	3	1	1	-	1	37	15	-	22					
4TH...	139,111	89,217	663	20	49,207	2,340	1,516	567	20	233	136,771	87,701	96	48,974					
MD.....	32,007	21,909	147	-	9,951	419	248	136	-	35	31,588	21,661	11	9,916					
NC,E.....	15,249	7,576	83	14	7,576	202	112	67	14	9	15,047	7,464	16	7,567					
NC,M.....	12,263	5,685	38	-	6,540	212	114	36	-	62	12,051	5,571	2	6,478					
NC,W.....	10,225	5,598	120	1	4,504	143	114	105	-	-	10,082	5,563	15	4,504					
SC.....	15,925	6,867	56	2	8,999	162	105	34	2	20	15,763	6,762	22	8,979					
VA,E.....	29,443	20,604	116	1	8,721	350	235	93	1	20	29,093	20,369	23	8,701					
VA,W.....	12,615	10,248	42	1	2,324	542	431	42	1	68	12,073	9,817	-	2,256					
WV,N.....	4,630	4,360	27	1	242	145	110	24	1	10	4,485	4,250	3	232					
WV,S.....	6,754	6,370	34	-	350	165	126	30	-	9	6,589	6,244	4	341					

CIRCUIT AND DISTRICT	TOTAL FILING	CHAP.				TOTAL BUSINESS FILING*	CHAP.				TOTAL NON- BUSINESS FILING	CHAP.			
		7	11	12	13		7	11	12	13		7	11	13	
5TH...	143,619	82,210	1,198	35	60,172	4,029	2,107	1,103	35	780	139,590	80,103	95	59,392	
L.A.E....	10,119	6,849	49	-	3,221	135	98	37	-	-	9,984	6,751	12	3,221	
L.A.M....	4,236	2,945	19	1	1,271	37	16	17	1	3	4,199	2,929	2	1,268	
L.A.W....	15,831	8,740	34	14	7,043	391	171	32	14	174	15,440	8,569	2	6,869	
M.S.N....	8,128	5,764	26	5	2,333	82	44	25	5	8	8,046	5,720	1	2,325	
M.S.S....	13,068	8,732	50	-	4,286	116	55	42	-	19	12,952	8,677	8	4,267	
T.X.N....	32,198	15,852	455	8	15,880	1,354	665	437	8	241	30,844	15,187	18	15,639	
T.X.E....	13,094	7,731	95	4	5,263	374	185	91	4	93	12,720	7,546	4	5,170	
T.X.S....	25,826	13,497	264	-	12,065	713	406	232	-	75	25,113	13,091	32	11,990	
T.X.W....	21,119	12,100	206	3	8,810	827	467	190	3	167	20,292	11,633	16	8,643	
6TH...	246,091	171,289	786	23	73,985	2,919	1,837	692	23	359	243,172	169,452	94	73,626	
KY.E....	13,302	11,234	33	1	2,034	147	100	32	1	14	13,155	11,134	1	2,020	
KY.W....	15,948	12,505	102	5	3,335	187	76	96	5	9	15,761	12,429	6	3,326	
M.I.E....	46,066	31,313	153	2	14,591	389	219	137	2	24	45,677	31,094	16	14,567	
M.I.W....	16,917	13,296	47	3	3,571	255	184	42	3	26	16,662	13,112	5	3,545	
O.H.N....	48,811	40,314	101	2	8,394	856	649	95	2	110	47,955	39,665	6	8,284	
O.H.S....	42,130	31,787	109	4	10,230	549	325	104	4	116	41,581	31,462	5	10,114	
T.N.E....	20,041	12,839	60	4	7,138	245	157	54	4	30	19,796	12,682	6	7,108	
T.N.M....	15,828	9,447	109	2	6,270	168	83	69	2	14	15,660	9,364	40	6,256	
T.N.W....	27,048	8,554	72	-	18,422	123	44	63	-	16	26,925	8,510	9	18,406	
7TH...	164,753	129,151	462	31	35,106	2,169	1,591	408	31	136	162,584	127,560	54	34,970	
I.L.N....	55,687	40,918	204	-	14,564	611	430	177	-	3	55,076	40,488	27	14,561	
I.L.C....	15,814	13,549	26	6	2,233	137	95	24	6	12	15,677	13,454	2	2,221	
I.L.S....	9,834	7,039	27	10	2,756	133	80	21	10	20	9,701	6,959	6	2,736	
I.N.N....	21,106	17,624	47	4	3,431	179	125	43	4	7	20,927	17,499	4	3,424	
I.N.S....	34,566	26,923	86	3	7,554	383	269	81	3	30	34,183	26,654	5	7,524	
W.I.E....	18,494	15,029	23	-	3,442	191	144	23	-	24	18,303	14,885	-	3,418	
W.I.W....	9,252	8,069	49	8	1,126	535	448	39	8	40	8,717	7,621	10	1,086	

CIRCUIT AND DISTRICT	TOTAL FILINGS	CHAP.			TOTAL BUSINESS* FILINGS*	CHAP.			TOTAL NON- BUSINESS FILINGS	CHAP.			
		7	11	12		7	11	12		7	11	13	
8TH...	108,202	81,812	347	58	2,860	2,013	325	58	463	105,342	79,799	22	25,521
AR,E.....	15,491	8,362	25	6	229	107	24	6	92	15,262	8,255	1	7,006
AR,W.....	8,685	5,972	18	-	160	89	17	-	54	8,525	5,883	1	2,641
IA,N.....	4,989	4,803	17	1	214	188	16	1	9	4,775	4,615	1	159
IA,S.....	7,985	7,558	18	2	130	104	18	2	6	7,855	7,454	-	401
MN.....	19,067	15,414	123	10	1,402	1,053	123	10	216	17,665	14,361	-	3,304
MO,E.....	20,175	13,608	34	5	151	103	30	5	12	20,024	13,505	4	6,515
MO,W.....	17,776	14,370	51	4	192	116	48	4	24	17,584	14,254	3	3,327
NE.....	8,812	6,845	44	19	200	117	35	19	29	8,612	6,728	9	1,875
ND.....	2,309	2,184	4	7	92	74	4	7	7	2,217	2,110	-	107
SD.....	2,913	2,696	13	4	90	62	10	4	14	2,823	2,634	3	186
9TH....	268,122	222,388	1,380	49	7,300	4,631	1,171	49	1,442	260,822	217,757	209	42,854
AK.....	1,483	1,328	8	-	87	67	8	-	12	1,396	1,261	-	135
AZ.....	31,799	25,913	255	2	534	276	201	2	55	31,265	25,637	54	5,573
CA,N.....	22,577	16,389	186	1	1,016	553	147	1	315	21,561	15,836	39	5,686
CA,E.....	30,019	25,275	96	12	1,085	711	91	12	269	28,934	24,564	5	4,365
CA,C.....	68,419	60,406	338	4	1,842	1,414	301	4	118	66,577	58,992	37	7,548
CA,S.....	11,449	9,622	49	-	202	141	37	-	24	11,247	9,481	12	1,754
HI.....	3,473	3,018	30	-	59	33	22	-	4	3,414	2,985	8	421
ID.....	9,653	8,412	35	13	202	135	24	13	30	9,451	8,277	11	1,163
MT.....	4,438	3,938	19	8	102	67	17	8	10	4,336	3,871	2	463
NV.....	19,439	14,842	130	-	287	142	122	-	23	19,152	14,700	8	4,443
OR.....	24,927	20,979	43	4	1,179	642	42	4	491	23,748	20,337	1	3,410
WA,E.....	10,034	7,849	62	5	248	160	53	5	30	9,786	7,689	9	2,088
WA,W.....	30,036	24,074	128	-	446	280	105	-	61	29,590	23,794	23	5,773
GUAM....	360	327	1	-	9	8	1	-	-	351	319	-	32
NML.....	16	16	-	-	2	2	-	-	-	14	14	-	-
10TH..	104,113	87,219	352	36	2,872	2,174	321	36	339	101,241	85,045	31	16,165
CO.....	27,428	24,494	95	4	779	635	86	4	53	26,649	23,859	9	2,781
KS.....	16,333	13,122	59	12	281	181	53	12	35	16,052	12,941	6	3,105
NM.....	9,371	8,519	34	2	695	582	26	2	85	8,676	7,937	8	731
OK,N.....	7,798	7,049	17	2	260	220	15	2	23	7,538	6,829	2	707
OK,E.....	5,055	4,635	20	2	80	44	20	2	14	4,975	4,591	-	384
OK,W.....	14,350	12,434	27	14	233	171	27	14	20	14,117	12,263	-	1,854
UT.....	21,342	14,733	83	-	495	312	81	-	102	20,847	14,421	2	6,424
WY.....	2,436	2,233	17	-	49	29	13	-	7	2,387	2,204	4	179

CIRCUIT AND DISTRICT	TOTAL FILINGS	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	TOTAL BUSINESS FILINGS*	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	TOTAL NON-BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
11TH.	214,376	126,422	866	22	87,060	3,468	1,986	753	22	703	210,908	124,436	113	86,357
AL,N....	26,256	13,750	88	1	12,417	160	75	69	1	15	26,096	13,675	19	12,402
AL,M....	8,508	4,172	14	2	4,320	64	41	12	2	9	8,444	4,131	2	4,311
AL,S....	7,662	3,105	27	1	4,529	53	21	21	1	10	7,609	3,084	6	4,519
FL,N....	6,981	5,581	49	-	1,351	77	35	39	-	3	6,904	5,546	10	1,348
FL,M....	55,354	40,248	219	3	14,882	563	340	186	3	33	54,791	39,908	33	14,849
FL,S....	29,849	22,550	216	-	7,080	704	466	197	-	39	29,145	22,084	19	7,041
GA,N....	45,665	24,284	199	1	21,180	1,604	894	180	1	528	44,061	23,390	19	20,652
GA,M....	17,913	8,254	26	10	9,623	120	63	24	10	23	17,793	8,191	2	9,600
GA,S....	16,188	4,478	28	4	11,678	123	51	25	4	43	16,065	4,427	3	11,635

* THESE FIGURES INCLUDE THE FOLLOWING CASES NOT REFLECTED ELSEWHERE:

NY,S.... SECTION 304 = 65	NY,W.... SECTION 304 = 01	NC,W.... SECTION 304 = 02
SC..... SECTION 304 = 01	VA,E.... SECTION 304 = 01	TX,N.... SECTION 304 = 03
TX,E.... CHAPTER 9 = 01	KY,W.... SECTION 304 = 01	MI,E.... SECTION 304 = 07
IL,N.... SECTION 304 = 01	IL,S.... CHAPTER 9 = 02	MO,E.... CHAPTER 9 = 01
AZ.... SECTION 304 = 01	CA,E.... CHAPTER 9 = 01	CA,E.... SECTION 304 = 01
CA,C.... CHAPTER 9 = 01	CA,C.... SECTION 304 = 04	NV..... SECTION 304 = 01
CO..... SECTION 304 = 01	OK,W.... CHAPTER 9 = 01	FL,M.... SECTION 304 = 02
FL,S.... SECTION 304 = 03	GA,N.... SECTION 304 = 01	