



NEWS RELEASE

Administrative Office of the U.S. Courts

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In June, Total Bankruptcies Filed Decline Again, Personal Bankruptcies Fall for First Time in 5 Years

In the 12-month period ending June 30, 1999, bankruptcy filings declined 2.6 percent over the same period in 1998, according to data released today by the Administrative Office of the U.S. Courts. The number of bankruptcy petitions previously had dropped 0.3 percent in the 12-month period ended March 1999. Filings in the 12-month period ending June 30, 1999, totaled 1,391,964. In comparison, 1,429,451 bankruptcies were filed for the 12-month period ending June 30, 1998. Although filings declined slightly in 1999, the number of petitions filed represent a 62.2 percent increase over the same period ending in 1995.

Both business and non-business filings dropped in the 12-month period ending June 30, 1999. This is the first time since March 1995 that non-business, or personal, bankruptcies have fallen for a 12-month period. Since that time, the number of non-business filings has fueled the steady rise in total bankruptcies filed. Non-business or personal bankruptcy filings went from 1,379,249 to 1,352,030, for a 2 percent decrease in the 12-month period ending June 30, 1999. Total business filings went from 50,202 to 39,934, for a 20.5 percent decrease.

Filings by Chapter

Of the total number of bankruptcy filings for the 12-month period ending June 30, 1999, there were 993,414 Chapter 7 filings, a 2.2 percent decrease over the 1,015,453 filings in the same period for 1998. The next largest group of filings were Chapter 13 filings at 389,004, a 3.6 percent decrease over the 403,501 filings in the same 12-month period in 1998. Chapter 11

filings dropped 9.7 percent to 8,684, down from 9,613 in 1998. Chapter 12 filings also fell in this period, from 845 in 1998, to 829 in the 12-month period ending June 30, 1999.

Business and Non-Business Filings, Years Ended June 30, 1995-99

<u>Year</u>	<u>Total</u>	<u>Non-Business</u>	<u>Business</u>
1999	1,391,964	1,352,030	39,934
1998	1,429,451	1,379,249	50,202
1997	1,316,999	1,263,006	53,993
1996	1,042,110	989,172	52,938
1995	858,104	806,816	51,288

(MORE)

The number of bankruptcy cases filed during the third quarter (April 1, 1999—June 30, 1999) of the Judiciary’s fiscal year 1999 totaled 345,956. During the second quarter (January 1, 1999—March 31, 1999) bankruptcy filings were 330,784. Filings in the first quarter of fiscal year 1999 (October 1—December 31, 1998) totaled 353,108.

Quarterly Bankruptcy
 Filings*

3-Month Period	
<u>Ending</u>	<u>Total Filings</u>
JUN. 30, 1999	345,956
MAR. 31, 1999	330,784
DEC. 31, 1998	353,108
SEPT. 30, 1998	361,205
JUN. 30, 1998	373,460
MAR. 31, 1998	354,118
DEC. 31, 1997	347,685
SEPT. 30, 1997	353,515
JUN. 30, 1997	367,168
MAR. 31, 1997	335,073
DEC. 31, 1996	311,131
SEPT. 30, 1996	303,309
JUN. 30, 1996	297,162
MAR. 31, 1996	266,149
DEC. 31, 1995	244,494
SEPT. 30, 1995	233,593
JUN. 30, 1995	235,302
MAR. 31, 1995	212,626
DEC. 31, 1994	201,618
SEPT. 30, 1994	208,187
JUN. 30, 1994	216,213
MAR. 31, 1994	206,565
DEC. 31, 1993	206,570
SEPT. 30, 1993	215,498
JUN. 30, 1993	229,406
MAR. 31, 1993	222,694
DEC. 31, 1992	228,562
SEPT. 30, 1992	236,810
JUN. 30, 1992	250,622
MAR. 31, 1992	252,733
DEC. 31, 1991	234,383
SEPT. 30, 1991	231,743
JUN. 30, 1991	246,496
MAR. 31, 1991	231,017
DEC. 31, 1990	209,798

Total Bankruptcy Filings by Bankruptcy Chapter
 Years Ended June 30, 1995-1999

Year	<u>Chapter</u>			
	7	11	12	13
1999	993,414	8,684	829	389,004
1998	1,015,453	9,613	845	403,501
1997	917,274	11,159	1,006	387,521
1996	712,129	12,859	1,063	316,024
1995	581,390	13,221	904	262,551

Chapter 7 is designed to allow individuals to keep certain exempt property while the remaining property is sold to repay creditors. Under Chapter 13 bankruptcy, creditors may be repaid in installments, in full or in part, over a 3- to 5-year period. 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.

A breakdown of the latest data on bankruptcy filings follows and is also available on the Judiciary’s website at www.uscourts.gov.

*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 ENDING JUNE 30, 1999**

CIRCUIT AND DISTRICT	TOTAL FILINGS	TOTAL						TOTAL NON						
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
TOTAL...	1,391,964	993,414	8,684	829	389,004	39,934	24,607	7,953	829	6,512	1,352,030	968,807	731	382,492
DC.....	2,806	1,920	36	-	850	90	45	32	-	13	2,716	1,875	4	837
1ST...	52,157	36,396	330	2	15,425	1,525	1,064	308	2	147	50,632	35,332	22	15,278
ME.....	4,473	4,101	11	2	359	232	167	11	2	52	4,241	3,934	-	307
MA.....	20,882	17,959	212	-	2,709	645	381	211	-	51	20,237	17,578	1	2,658
NH.....	4,537	4,202	23	-	310	410	349	23	-	36	4,127	3,853	-	274
RI.....	5,277	4,971	7	-	299	117	104	6	-	7	5,160	4,867	1	292
PR.....	16,988	5,163	77	-	11,748	121	63	57	-	1	16,867	5,100	20	11,747
2ND...	89,468	74,509	800	37	14,108	2,250	1,209	703	37	287	87,218	73,300	97	13,821
CT.....	13,194	11,674	88	2	1,430	144	79	61	2	2	13,050	11,595	27	1,428
NY,N....	15,609	13,201	53	13	2,341	416	270	48	13	84	15,193	12,931	5	2,257
NY,E....	29,936	24,197	242	-	5,497	402	183	209	-	10	29,534	24,014	33	5,487
NY,S....	16,459	14,373	358	4	1,711	538	183	327	4	11	15,921	14,190	31	1,700
NY,W....	12,361	9,311	45	8	2,997	664	442	44	8	170	11,697	8,869	1	2,827
VT.....	1,909	1,753	14	10	132	86	52	14	10	10	1,823	1,701	-	122
3RD...	93,854	65,647	2,186	17	26,002	3,887	1,496	2,098	17	274	89,967	64,151	88	25,728
DE.....	3,937	1,718	1,467	-	752	1,488	22	1,465	-	1	2,449	1,696	2	751
NJ.....	44,140	30,330	408	4	13,397	851	486	352	4	8	43,289	29,844	56	13,389
PA,E....	22,876	13,953	124	3	8,795	349	215	112	3	18	22,527	13,738	12	8,777
PA,M....	10,385	8,613	44	4	1,724	772	509	42	4	217	9,613	8,104	2	1,507
PA,W....	12,446	10,985	135	6	1,320	416	260	120	6	30	12,030	10,725	15	1,290
VI.....	70	48	8	-	14	11	4	7	-	-	59	44	1	14

CIRCUIT AND DISTRICT	TOTAL FILINGS	TOTAL					TOTAL NON							
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
4TH...	122,122	80,403	558	28	41,133	2,959	1,948	475	28	508	119,163	78,455	83	40,625
MD.....	34,130	24,442	166	2	9,520	993	652	142	2	197	33,137	23,790	24	9,323
NC,E....	10,931	5,001	24	7	5,899	271	145	22	7	97	10,660	4,856	2	5,802
NC,M....	8,818	2,894	11	1	5,912	122	106	11	1	4	8,696	2,788	-	5,908
NC,W....	7,037	3,161	29	4	3,843	73	40	28	4	1	6,964	3,121	1	3,842
SC.....	11,561	5,977	71	9	5,504	222	113	62	9	38	11,339	5,864	9	5,466
VA,E....	30,511	22,135	175	3	8,198	426	227	137	3	59	30,085	21,908	38	8,139
VA,W....	10,699	8,860	28	2	1,809	573	464	26	2	81	10,126	8,396	2	1,728
WV,N....	3,421	3,212	15	-	194	133	103	15	-	15	3,288	3,109	-	179
WV,S....	5,014	4,721	39	-	254	146	98	32	-	16	4,868	4,623	7	238
5TH...	109,261	61,503	756	114	46,886	3,188	1,725	714	114	633	106,073	59,778	42	46,253
LA,E....	7,085	4,688	53	2	2,342	98	48	48	2	-	6,987	4,640	5	2,342
LA,M....	2,837	2,015	12	-	810	30	17	11	-	2	2,807	1,998	1	808
LA,W....	12,618	5,802	36	19	6,761	431	250	33	19	129	12,187	5,552	3	6,632
MS,N....	6,036	3,735	25	27	2,249	147	80	23	27	17	5,889	3,655	2	2,232
MS,S....	12,060	7,002	34	1	5,023	81	53	26	1	1	11,979	6,949	8	5,022
TX,N....	23,143	12,386	201	39	10,516	1,000	557	197	39	206	22,143	11,829	4	10,310
TX,E....	9,542	4,741	47	9	4,744	300	155	46	9	89	9,242	4,586	1	4,655
TX,S....	18,569	11,069	202	7	7,291	635	305	190	7	133	17,934	10,764	12	7,158
TX,W....	17,371	10,065	146	10	7,150	466	260	140	10	56	16,905	9,805	6	7,094
6TH...	163,635	110,940	621	60	52,014	2,891	1,750	575	60	506	160,744	109,190	46	51,508
KY,E....	9,259	7,987	27	5	1,240	151	99	27	5	20	9,108	7,888	-	1,220
KY,W....	12,131	9,790	34	16	2,291	148	88	34	16	10	11,983	9,702	-	2,281
MI,E....	26,809	19,627	149	7	7,026	374	201	145	7	21	26,435	19,426	4	7,005
MI,W....	11,974	9,052	47	7	2,868	287	177	46	7	57	11,687	8,875	1	2,811
OH,N....	28,302	23,189	42	5	5,066	740	562	40	5	133	27,562	22,627	2	4,933
OH,S....	26,961	20,463	60	8	6,430	431	248	58	8	117	26,530	20,215	2	6,313
TN,E....	15,323	8,634	60	7	6,622	292	153	59	7	73	15,031	8,481	1	6,549
TN,M....	11,360	6,504	136	4	4,716	268	130	109	4	25	11,092	6,374	27	4,691
TN,W....	21,516	5,694	66	1	15,755	200	92	57	1	50	21,316	5,602	9	15,705

CIRCUIT AND DISTRICT	TOTAL						TOTAL NON							
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7TH...	124,283	97,271	412	119	26,480	2,995	2,149	380	119	346	121,288	95,122	32	26,134
IL,N....	46,874	32,526	195	6	14,147	571	374	180	6	11	46,303	32,152	15	14,136
IL,C....	12,191	10,550	17	49	1,575	158	84	17	49	8	12,033	10,466	-	1,567
IL,S....	7,500	5,672	21	14	1,793	707	515	19	14	159	6,793	5,157	2	1,634
IN,N....	14,614	12,538	35	9	2,032	167	103	33	9	22	14,447	12,435	2	2,010
IN,S....	24,239	19,680	79	7	4,473	399	281	70	7	41	23,840	19,399	9	4,432
WI,E....	12,701	10,691	24	7	1,979	241	183	24	7	27	12,460	10,508	-	1,952
WI,W....	6,164	5,614	41	27	481	752	609	37	27	78	5,412	5,005	4	403
8TH...	81,274	61,489	207	204	19,373	3,018	2,097	193	204	523	78,256	59,392	14	18,850
AR,E....	10,585	5,897	29	6	4,653	182	84	25	6	67	10,403	5,813	4	4,586
AR,W....	6,251	4,495	15	6	1,735	155	100	13	6	36	6,096	4,395	2	1,699
IA,N....	3,634	3,499	8	9	118	133	103	8	9	13	3,501	3,396	-	105
IA,S....	5,283	4,828	6	3	446	85	73	6	3	3	5,198	4,755	-	443
MN.....	17,373	13,577	44	19	3,733	1,703	1,318	44	19	322	15,670	12,259	-	3,411
MO,E....	16,374	10,425	32	9	5,908	217	140	28	9	40	16,157	10,285	4	5,868
MO,W....	11,494	9,676	47	9	1,761	149	84	46	9	9	11,345	9,592	1	1,752
NE.....	5,773	4,843	22	68	840	122	30	19	68	5	5,651	4,813	3	835
ND.....	2,177	2,056	1	39	81	90	43	1	39	7	2,087	2,013	-	74
SD.....	2,330	2,193	3	36	98	182	122	3	36	21	2,148	2,071	-	77
9TH...	308,554	249,542	1,719	94	57,194	11,704	7,824	1,522	94	2,259	296,850	241,718	197	54,935
AK.....	1,518	1,378	14	-	126	114	79	13	-	22	1,404	1,299	1	104
AZ.....	23,729	19,308	248	2	4,171	696	373	216	2	105	23,033	18,935	32	4,066
CA,N....	31,578	23,308	251	6	8,011	1,237	613	210	6	406	30,341	22,695	41	7,605
CA,E....	37,423	32,213	139	29	5,042	1,495	1,025	130	29	311	35,928	31,188	9	4,731
CA,C....	113,653	92,981	525	2	20,145	3,409	2,481	456	2	470	110,244	90,500	69	19,675
CA,S....	17,532	13,416	65	1	4,050	184	120	57	1	6	17,348	13,296	8	4,044
HI.....	5,918	5,439	29	-	449	103	72	25	-	5	5,815	5,367	4	444
ID.....	7,262	5,678	42	21	1,520	330	176	39	21	93	6,932	5,502	3	1,427
MT.....	3,686	3,111	12	5	558	134	117	8	5	4	3,552	2,994	4	554
NV.....	15,542	11,490	120	4	3,928	347	184	112	4	47	15,195	11,306	8	3,881
OR.....	18,225	15,000	55	7	3,162	2,895	2,137	55	7	695	15,330	12,863	-	2,467
WA,E....	7,807	6,249	41	13	1,504	366	256	40	13	57	7,441	5,993	1	1,447
WA,W....	24,554	19,859	175	4	4,516	364	167	158	4	35	24,190	19,692	17	4,481
GUAM...	109	95	2	-	12	22	17	2	-	3	87	78	-	9
NMI.....	18	17	1	-	-	8	7	1	-	-	10	10	-	-

CIRCUIT AND DISTRICT	TOTAL FILINGS	TOTAL					TOTAL NON							
		CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 12	CHAP. 13	BUSINESS FILINGS	CHAP. 7	CHAP. 11	CHAP. 13
10TH..	74,769	58,984	282	91	15,412	2,293	1,594	266	91	342	72,476	57,390	16	15,070
CO.....	17,303	14,521	78	20	2,684	370	255	77	20	18	16,933	14,266	1	2,666
KS.....	12,291	9,769	35	19	2,468	194	124	29	19	22	12,097	9,645	6	2,446
NM.....	7,718	6,264	35	5	1,414	479	369	32	5	73	7,239	5,895	3	1,341
OK,N....	5,344	4,562	25	1	756	374	293	25	1	55	4,970	4,269	-	701
OK,E....	3,703	3,425	8	11	259	105	72	8	11	14	3,598	3,353	-	245
OK,W....	12,222	9,890	31	19	2,282	249	179	29	19	22	11,973	9,711	2	2,260
UT.....	13,992	8,538	54	12	5,388	446	260	52	12	122	13,546	8,278	2	5,266
WY.....	2,196	2,015	16	4	161	76	42	14	4	16	2,120	1,973	2	145
11TH..	169,781	94,810	777	63	74,127	3,134	1,706	687	63	674	166,647	93,104	90	73,453
AL,N....	19,640	7,595	68	5	11,972	305	130	59	5	111	19,335	7,465	9	11,861
AL,M....	6,852	2,883	10	2	3,957	150	78	10	2	60	6,702	2,805	-	3,897
AL,S....	4,749	2,129	21	1	2,598	40	21	16	1	2	4,709	2,108	5	2,596
FL,N....	5,265	4,335	23	6	901	74	39	21	6	8	5,191	4,296	2	893
FL,M....	44,518	33,768	263	11	10,476	948	577	233	11	127	43,570	33,191	30	10,349
FL,S....	29,445	21,835	198	2	7,406	610	423	174	2	7	28,835	21,412	24	7,399
GA,N....	32,700	13,726	132	2	18,840	715	318	115	2	280	31,985	13,408	17	18,560
GA,M....	14,525	5,687	33	30	8,775	166	63	32	30	41	14,359	5,624	1	8,734
GA,S....	12,087	2,852	29	4	9,202	126	57	27	4	38	11,961	2,795	2	9,164

* THESE FIGURES INCLUDE THE FOLLOWING CASES NOT REFLECTED ELSEWHERE:

MA..... SECTION 304 = 02	NH..... SECTION 304 = 02	NY,N... SECTION 304 = 01
NY,S.... SECTION 304 = 13	NJ..... SECTION 304 = 01	PA,E... SECTION 304 = 01
TX,N.... SECTION 304 = 01	TX,E... SECTION 304 = 01	WI,W... SECTION 304 = 01
MO,W....CHAPTER 9 = 01	CA,N... CHAPTER 9 = 01	CA,N... SECTION 304 = 01
HI..... SECTION 304 = 01	ID..... CHAPTER 9 = 01	OR..... SECTION 304 = 01
FL,S.... SECTION 304 = 04		