



# 2019

## Insolvency Statistics in Canada

October 2019

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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		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>264</b>	<b>255</b>	<b>241</b>	<b>3.5</b>	<b>9.5</b>	<b>3,224</b>	<b>2,763</b>	<b>16.7</b>
Bankruptcies	131	125	111	4.8	18.0	1,504	1,393	8.0
Proposals	133	130	130	2.3	2.3	1,720	1,370	25.5
<b>Prince Edward Island</b>	<b>77</b>	<b>44</b>	<b>64</b>	<b>75.0</b>	<b>20.3</b>	<b>754</b>	<b>726</b>	<b>3.9</b>
Bankruptcies	34	22	34	54.5	0.0	392	422	-7.1
Proposals	43	22	30	95.5	43.3	362	304	19.1
<b>Nova Scotia</b>	<b>606</b>	<b>492</b>	<b>516</b>	<b>23.2</b>	<b>17.4</b>	<b>6,018</b>	<b>5,597</b>	<b>7.5</b>
Bankruptcies	301	241	312	24.9	-3.5	3,325	3,520	-5.5
Proposals	305	251	204	21.5	49.5	2,693	2,077	29.7
<b>New Brunswick</b>	<b>471</b>	<b>442</b>	<b>411</b>	<b>6.6</b>	<b>14.6</b>	<b>4,934</b>	<b>4,474</b>	<b>10.3</b>
Bankruptcies	227	209	204	8.6	11.3	2,426	2,286	6.1
Proposals	244	233	207	4.7	17.9	2,508	2,188	14.6
<b>Quebec</b>	<b>4,514</b>	<b>4,040</b>	<b>4,198</b>	<b>11.7</b>	<b>7.5</b>	<b>44,871</b>	<b>44,090</b>	<b>1.8</b>
Bankruptcies	2,115	1,954	2,207	8.2	-4.2	21,793	23,075	-5.6
Proposals	2,399	2,086	1,991	15.0	20.5	23,078	21,015	9.8
<b>Ontario</b>	<b>4,315</b>	<b>3,935</b>	<b>3,570</b>	<b>9.7</b>	<b>20.9</b>	<b>44,935</b>	<b>39,265</b>	<b>14.4</b>
Bankruptcies	1,355	1,306	1,357	3.8	-0.1	15,241	15,428	-1.2
Proposals	2,960	2,629	2,213	12.6	33.8	29,694	23,837	24.6
<b>Manitoba</b>	<b>302</b>	<b>270</b>	<b>307</b>	<b>11.9</b>	<b>-1.6</b>	<b>3,128</b>	<b>2,788</b>	<b>12.2</b>
Bankruptcies	120	123	154	-2.4	-22.1	1,415	1,410	0.4
Proposals	182	147	153	23.8	19.0	1,713	1,378	24.3
<b>Saskatchewan</b>	<b>372</b>	<b>276</b>	<b>346</b>	<b>34.8</b>	<b>7.5</b>	<b>3,476</b>	<b>3,455</b>	<b>0.6</b>
Bankruptcies	166	97	125	71.1	32.8	1,343	1,358	-1.1
Proposals	206	179	221	15.1	-6.8	2,133	2,097	1.7
<b>Alberta</b>	<b>1,504</b>	<b>1,425</b>	<b>1,363</b>	<b>5.5</b>	<b>10.3</b>	<b>16,544</b>	<b>14,394</b>	<b>14.9</b>
Bankruptcies	501	471	460	6.4	8.9	5,657	5,045	12.1
Proposals	1,003	954	903	5.1	11.1	10,887	9,349	16.5
<b>British Columbia</b>	<b>1,077</b>	<b>1,001</b>	<b>940</b>	<b>7.6</b>	<b>14.6</b>	<b>11,203</b>	<b>10,254</b>	<b>9.3</b>
Bankruptcies	395	352	358	12.2	10.3	4,172	4,199	-0.6
Proposals	682	649	582	5.1	17.2	7,031	6,055	16.1
<b>Northwest Territories</b>	<b>7</b>	<b>5</b>	<b>2</b>	<b>40.0</b>	<b>250.0</b>	<b>68</b>	<b>90</b>	<b>-24.4</b>
Bankruptcies	0	2	0	-100.0	n/a	16	47	-66.0
Proposals	7	3	2	133.3	250.0	52	43	20.9
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0.0</b>	<b>0.0</b>	<b>34</b>	<b>35</b>	<b>-2.9</b>
Bankruptcies	0	1	1	-100.0	-100.0	12	11	9.1
Proposals	2	1	1	100.0	100.0	22	24	-8.3
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>5</b>	<b>6</b>	<b>-16.7</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	1	0	0	n/a	n/a	5	4	25.0
<b>Canada</b>	<b>13,512</b>	<b>12,187</b>	<b>11,960</b>	<b>10.9</b>	<b>13.0</b>	<b>139,194</b>	<b>127,937</b>	<b>8.8</b>
Bankruptcies	<b>5,345</b>	<b>4,903</b>	<b>5,323</b>	<b>9.0</b>	<b>0.4</b>	<b>57,296</b>	<b>58,196</b>	<b>-1.5</b>
Proposals	<b>8,167</b>	<b>7,284</b>	<b>6,637</b>	<b>12.1</b>	<b>23.1</b>	<b>81,898</b>	<b>69,741</b>	<b>17.4</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>262</b>	<b>255</b>	<b>239</b>	<b>2.7</b>	<b>9.6</b>	<b>3,183</b>	<b>2,740</b>	<b>16.2</b>
Bankruptcies	131	125	109	4.8	20.2	1,469	1,373	7.0
Proposals	131	130	130	0.8	0.8	1,714	1,367	25.4
<b>Prince Edward Island</b>	<b>77</b>	<b>42</b>	<b>64</b>	<b>83.3</b>	<b>20.3</b>	<b>747</b>	<b>722</b>	<b>3.5</b>
Bankruptcies	34	21	34	61.9	0.0	386	419	-7.9
Proposals	43	21	30	104.8	43.3	361	303	19.1
<b>Nova Scotia</b>	<b>603</b>	<b>488</b>	<b>514</b>	<b>23.6</b>	<b>17.3</b>	<b>5,964</b>	<b>5,550</b>	<b>7.5</b>
Bankruptcies	298	239	310	24.7	-3.9	3,280	3,487	-5.9
Proposals	305	249	204	22.5	49.5	2,684	2,063	30.1
<b>New Brunswick</b>	<b>469</b>	<b>438</b>	<b>406</b>	<b>7.1</b>	<b>15.5</b>	<b>4,888</b>	<b>4,427</b>	<b>10.4</b>
Bankruptcies	225	205	200	9.8	12.5	2,391	2,251	6.2
Proposals	244	233	206	4.7	18.4	2,497	2,176	14.8
<b>Quebec</b>	<b>4,329</b>	<b>3,902</b>	<b>4,022</b>	<b>10.9</b>	<b>7.6</b>	<b>42,731</b>	<b>42,025</b>	<b>1.7</b>
Bankruptcies	1,983	1,848	2,071	7.3	-4.2	20,150	21,528	-6.4
Proposals	2,346	2,054	1,951	14.2	20.2	22,581	20,497	10.2
<b>Ontario</b>	<b>4,247</b>	<b>3,870</b>	<b>3,481</b>	<b>9.7</b>	<b>22.0</b>	<b>44,006</b>	<b>38,348</b>	<b>14.8</b>
Bankruptcies	1,308	1,256	1,292	4.1	1.2	14,568	14,759	-1.3
Proposals	2,939	2,614	2,189	12.4	34.3	29,438	23,589	24.8
<b>Manitoba</b>	<b>299</b>	<b>267</b>	<b>305</b>	<b>12.0</b>	<b>-2.0</b>	<b>3,092</b>	<b>2,754</b>	<b>12.3</b>
Bankruptcies	118	120	152	-1.7	-22.4	1,384	1,380	0.3
Proposals	181	147	153	23.1	18.3	1,708	1,374	24.3
<b>Saskatchewan</b>	<b>355</b>	<b>265</b>	<b>335</b>	<b>34.0</b>	<b>6.0</b>	<b>3,373</b>	<b>3,347</b>	<b>0.8</b>
Bankruptcies	154	91	116	69.2	32.8	1,284	1,286	-0.2
Proposals	201	174	219	15.5	-8.2	2,089	2,061	1.4
<b>Alberta</b>	<b>1,480</b>	<b>1,411</b>	<b>1,346</b>	<b>4.9</b>	<b>10.0</b>	<b>16,315</b>	<b>14,192</b>	<b>15.0</b>
Bankruptcies	486	461	447	5.4	8.7	5,488	4,896	12.1
Proposals	994	950	899	4.6	10.6	10,827	9,296	16.5
<b>British Columbia</b>	<b>1,069</b>	<b>992</b>	<b>925</b>	<b>7.8</b>	<b>15.6</b>	<b>11,078</b>	<b>10,137</b>	<b>9.3</b>
Bankruptcies	390	345	351	13.0	11.1	4,083	4,118	-0.8
Proposals	679	647	574	4.9	18.3	6,995	6,019	16.2
<b>Northwest Territories</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>133.3</b>	<b>250.0</b>	<b>66</b>	<b>90</b>	<b>-26.7</b>
Bankruptcies	0	1	0	-100.0	n/a	15	47	-68.1
Proposals	7	2	2	250.0	250.0	51	43	18.6
<b>Yukon</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0.0</b>	<b>0.0</b>	<b>34</b>	<b>35</b>	<b>-2.9</b>
Bankruptcies	0	1	1	-100.0	-100.0	12	11	9.1
Proposals	2	1	1	100.0	100.0	22	24	-8.3
<b>Nunavut</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>5</b>	<b>6</b>	<b>-16.7</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	1	0	0	n/a	n/a	5	4	25.0
<b>Canada</b>	<b>13,200</b>	<b>11,935</b>	<b>11,641</b>	<b>10.6</b>	<b>13.4</b>	<b>135,482</b>	<b>124,373</b>	<b>8.9</b>
Bankruptcies	<b>5,127</b>	<b>4,713</b>	<b>5,083</b>	<b>8.8</b>	<b>0.9</b>	<b>54,510</b>	<b>55,557</b>	<b>-1.9</b>
Proposals	<b>8,073</b>	<b>7,222</b>	<b>6,558</b>	<b>11.8</b>	<b>23.1</b>	<b>80,972</b>	<b>68,816</b>	<b>17.7</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>0.0</b>	<b>41</b>	<b>23</b>	<b>78.3</b>
Bankruptcies	0	0	2	n/a	-100.0	35	20	75.0
Proposals	2	0	0	n/a	n/a	6	3	100.0
<b>Prince Edward Island</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies	0	1	0	-100.0	n/a	6	3	100.0
Proposals	0	1	0	-100.0	n/a	1	1	0.0
<b>Nova Scotia</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>-25.0</b>	<b>50.0</b>	<b>54</b>	<b>47</b>	<b>14.9</b>
Bankruptcies	3	2	2	50.0	50.0	45	33	36.4
Proposals	0	2	0	-100.0	n/a	9	14	-35.7
<b>New Brunswick</b>	<b>2</b>	<b>4</b>	<b>5</b>	<b>-50.0</b>	<b>-60.0</b>	<b>46</b>	<b>47</b>	<b>-2.1</b>
Bankruptcies	2	4	4	-50.0	-50.0	35	35	0.0
Proposals	0	0	1	n/a	-100.0	11	12	-8.3
<b>Quebec</b>	<b>185</b>	<b>138</b>	<b>176</b>	<b>34.1</b>	<b>5.1</b>	<b>2,140</b>	<b>2,065</b>	<b>3.6</b>
Bankruptcies	132	106	136	24.5	-2.9	1,643	1,547	6.2
Proposals	53	32	40	65.6	32.5	497	518	-4.1
<b>Ontario</b>	<b>68</b>	<b>65</b>	<b>89</b>	<b>4.6</b>	<b>-23.6</b>	<b>929</b>	<b>917</b>	<b>1.3</b>
Bankruptcies	47	50	65	-6.0	-27.7	673	669	0.6
Proposals	21	15	24	40.0	-12.5	256	248	3.2
<b>Manitoba</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0.0</b>	<b>50.0</b>	<b>36</b>	<b>34</b>	<b>5.9</b>
Bankruptcies	2	3	2	-33.3	0.0	31	30	3.3
Proposals	1	0	0	n/a	n/a	5	4	25.0
<b>Saskatchewan</b>	<b>17</b>	<b>11</b>	<b>11</b>	<b>54.5</b>	<b>54.5</b>	<b>103</b>	<b>108</b>	<b>-4.6</b>
Bankruptcies	12	6	9	100.0	33.3	59	72	-18.1
Proposals	5	5	2	0.0	150.0	44	36	22.2
<b>Alberta</b>	<b>24</b>	<b>14</b>	<b>17</b>	<b>71.4</b>	<b>41.2</b>	<b>229</b>	<b>202</b>	<b>13.4</b>
Bankruptcies	15	10	13	50.0	15.4	169	149	13.4
Proposals	9	4	4	125.0	125.0	60	53	13.2
<b>British Columbia</b>	<b>8</b>	<b>9</b>	<b>15</b>	<b>-11.1</b>	<b>-46.7</b>	<b>125</b>	<b>117</b>	<b>6.8</b>
Bankruptcies	5	7	7	-28.6	-28.6	89	81	9.9
Proposals	3	2	8	50.0	-62.5	36	36	0.0
<b>Northwest Territories</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>312</b>	<b>252</b>	<b>319</b>	<b>23.8</b>	<b>-2.2</b>	<b>3,712</b>	<b>3,564</b>	<b>4.2</b>
<b>Bankruptcies</b>	<b>218</b>	<b>190</b>	<b>240</b>	<b>14.7</b>	<b>-9.2</b>	<b>2,786</b>	<b>2,639</b>	<b>5.6</b>
<b>Proposals</b>	<b>94</b>	<b>62</b>	<b>79</b>	<b>51.6</b>	<b>19.0</b>	<b>926</b>	<b>925</b>	<b>0.1</b>

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

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>-50.0</b>	<b>13</b>	<b>13</b>	<b>0.0</b>
Bankruptcies	0	0	2	n/a	-100.0	8	10	-20.0
Proposals	1	0	0	n/a	n/a	5	3	66.7
<b>Prince Edward Island</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>4</b>	<b>1</b>	<b>300.0</b>
Bankruptcies	0	1	0	-100.0	n/a	3	1	200.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
<b>Nova Scotia</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-50.0</b>	<b>0.0</b>	<b>27</b>	<b>23</b>	<b>17.4</b>
Bankruptcies	1	0	1	n/a	0.0	20	16	25.0
Proposals	0	2	0	-100.0	n/a	7	7	0.0
<b>New Brunswick</b>	<b>1</b>	<b>4</b>	<b>4</b>	<b>-75.0</b>	<b>-75.0</b>	<b>29</b>	<b>28</b>	<b>3.6</b>
Bankruptcies	1	4	3	-75.0	-66.7	24	18	33.3
Proposals	0	0	1	n/a	-100.0	5	10	-50.0
<b>Quebec</b>	<b>150</b>	<b>121</b>	<b>150</b>	<b>24.0</b>	<b>0.0</b>	<b>1,864</b>	<b>1,828</b>	<b>2.0</b>
Bankruptcies	114	95	118	20.0	-3.4	1,465	1,387	5.6
Proposals	36	26	32	38.5	12.5	399	441	-9.5
<b>Ontario</b>	<b>29</b>	<b>38</b>	<b>55</b>	<b>-23.7</b>	<b>-47.3</b>	<b>508</b>	<b>497</b>	<b>2.2</b>
Bankruptcies	23	31	42	-25.8	-45.2	378	381	-0.8
Proposals	6	7	13	-14.3	-53.8	130	116	12.1
<b>Manitoba</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>11</b>	<b>6</b>	<b>83.3</b>
Bankruptcies	0	1	0	-100.0	n/a	10	5	100.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
<b>Saskatchewan</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-50.0</b>	<b>0.0</b>	<b>7</b>	<b>11</b>	<b>-36.4</b>
Bankruptcies	1	1	1	0.0	0.0	4	7	-42.9
Proposals	0	1	0	-100.0	n/a	3	4	-25.0
<b>Alberta</b>	<b>16</b>	<b>7</b>	<b>4</b>	<b>128.6</b>	<b>300.0</b>	<b>118</b>	<b>101</b>	<b>16.8</b>
Bankruptcies	12	7	3	71.4	300.0	91	71	28.2
Proposals	4	0	1	n/a	300.0	27	30	-10.0
<b>British Columbia</b>	<b>2</b>	<b>6</b>	<b>8</b>	<b>-66.7</b>	<b>-75.0</b>	<b>55</b>	<b>47</b>	<b>17.0</b>
Bankruptcies	1	5	2	-80.0	-50.0	36	25	44.0
Proposals	1	1	6	0.0	-83.3	19	22	-13.6
<b>Northwest Territories</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	1	0	-100.0	n/a	1	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>201</b>	<b>184</b>	<b>225</b>	<b>9.2</b>	<b>-10.7</b>	<b>2,637</b>	<b>2,555</b>	<b>3.2</b>
Bankruptcies	<b>153</b>	<b>145</b>	<b>172</b>	<b>5.5</b>	<b>-11.0</b>	<b>2,039</b>	<b>1,921</b>	<b>6.1</b>
Proposals	<b>48</b>	<b>39</b>	<b>53</b>	<b>23.1</b>	<b>-9.4</b>	<b>598</b>	<b>634</b>	<b>-5.7</b>

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

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>28</b>	<b>10</b>	<b>180.0</b>
Bankruptcies	0	0	0	n/a	n/a	27	10	170.0
Proposals	1	0	0	n/a	n/a	1	0	n/a
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>3</b>	<b>3</b>	<b>0.0</b>
Bankruptcies	0	0	0	n/a	n/a	3	2	50.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Nova Scotia</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>0.0</b>	<b>100.0</b>	<b>27</b>	<b>24</b>	<b>12.5</b>
Bankruptcies	2	2	1	0.0	100.0	25	17	47.1
Proposals	0	0	0	n/a	n/a	2	7	-71.4
<b>New Brunswick</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>0.0</b>	<b>17</b>	<b>19</b>	<b>-10.5</b>
Bankruptcies	1	0	1	n/a	0.0	11	17	-35.3
Proposals	0	0	0	n/a	n/a	6	2	200.0
<b>Quebec</b>	<b>35</b>	<b>17</b>	<b>26</b>	<b>105.9</b>	<b>34.6</b>	<b>276</b>	<b>237</b>	<b>16.5</b>
Bankruptcies	18	11	18	63.6	0.0	178	160	11.3
Proposals	17	6	8	183.3	112.5	98	77	27.3
<b>Ontario</b>	<b>39</b>	<b>27</b>	<b>34</b>	<b>44.4</b>	<b>14.7</b>	<b>421</b>	<b>420</b>	<b>0.2</b>
Bankruptcies	24	19	23	26.3	4.3	295	288	2.4
Proposals	15	8	11	87.5	36.4	126	132	-4.5
<b>Manitoba</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>50.0</b>	<b>50.0</b>	<b>25</b>	<b>28</b>	<b>-10.7</b>
Bankruptcies	2	2	2	0.0	0.0	21	25	-16.0
Proposals	1	0	0	n/a	n/a	4	3	33.3
<b>Saskatchewan</b>	<b>16</b>	<b>9</b>	<b>10</b>	<b>77.8</b>	<b>60.0</b>	<b>96</b>	<b>97</b>	<b>-1.0</b>
Bankruptcies	11	5	8	120.0	37.5	55	65	-15.4
Proposals	5	4	2	25.0	150.0	41	32	28.1
<b>Alberta</b>	<b>8</b>	<b>7</b>	<b>13</b>	<b>14.3</b>	<b>-38.5</b>	<b>111</b>	<b>101</b>	<b>9.9</b>
Bankruptcies	3	3	10	0.0	-70.0	78	78	0.0
Proposals	5	4	3	25.0	66.7	33	23	43.5
<b>British Columbia</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>100.0</b>	<b>-14.3</b>	<b>70</b>	<b>70</b>	<b>0.0</b>
Bankruptcies	4	2	5	100.0	-20.0	53	56	-5.4
Proposals	2	1	2	100.0	0.0	17	14	21.4
<b>Northwest Territories</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	1	0	-100.0	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>111</b>	<b>68</b>	<b>94</b>	<b>63.2</b>	<b>18.1</b>	<b>1,075</b>	<b>1,009</b>	<b>6.5</b>
Bankruptcies	<b>65</b>	<b>45</b>	<b>68</b>	<b>44.4</b>	<b>-4.4</b>	<b>747</b>	<b>718</b>	<b>4.0</b>
Proposals	<b>46</b>	<b>23</b>	<b>26</b>	<b>100.0</b>	<b>76.9</b>	<b>328</b>	<b>291</b>	<b>12.7</b>

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

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>10</b>	<b>5</b>	<b>4</b>	<b>100.0</b>	<b>150.0</b>	<b>65</b>	<b>71</b>	<b>-8.5</b>
Bankruptcies	7	2	2	250.0	250.0	47	47	0.0
Proposals	3	3	2	0.0	50.0	18	24	-25.0
<b>Mining and Oil and Gas Extraction</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>33.3</b>	<b>100.0</b>	<b>47</b>	<b>27</b>	<b>74.1</b>
Bankruptcies	0	1	0	-100.0	n/a	29	15	93.3
Proposals	4	2	2	100.0	100.0	18	12	50.0
<b>Utilities</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>8</b>	<b>7</b>	<b>14.3</b>
Bankruptcies	0	2	0	-100.0	n/a	5	5	0.0
Proposals	0	0	0	n/a	n/a	3	2	50.0
<b>Construction</b>	<b>56</b>	<b>47</b>	<b>65</b>	<b>19.1</b>	<b>-13.8</b>	<b>703</b>	<b>711</b>	<b>-1.1</b>
Bankruptcies	38	33	49	15.2	-22.4	522	509	2.6
Proposals	18	14	16	28.6	12.5	181	202	-10.4
<b>Manufacturing</b>	<b>27</b>	<b>19</b>	<b>23</b>	<b>42.1</b>	<b>17.4</b>	<b>323</b>	<b>307</b>	<b>5.2</b>
Bankruptcies	18	16	16	12.5	12.5	238	207	15.0
Proposals	9	3	7	200.0	28.6	85	100	-15.0
<b>Wholesale Trade</b>	<b>13</b>	<b>13</b>	<b>6</b>	<b>0.0</b>	<b>116.7</b>	<b>186</b>	<b>160</b>	<b>16.3</b>
Bankruptcies	10	10	6	0.0	66.7	133	121	9.9
Proposals	3	3	0	0.0	n/a	53	39	35.9
<b>Retail Trade</b>	<b>33</b>	<b>28</b>	<b>46</b>	<b>17.9</b>	<b>-28.3</b>	<b>363</b>	<b>408</b>	<b>-11.0</b>
Bankruptcies	22	23	37	-4.3	-40.5	280	331	-15.4
Proposals	11	5	9	120.0	22.2	83	77	7.8
<b>Transportation and Warehousing</b>	<b>19</b>	<b>15</b>	<b>23</b>	<b>26.7</b>	<b>-17.4</b>	<b>209</b>	<b>230</b>	<b>-9.1</b>
Bankruptcies	15	10	19	50.0	-21.1	155	176	-11.9
Proposals	4	5	4	-20.0	0.0	54	54	0.0
<b>Information and Cultural Industries</b>	<b>5</b>	<b>2</b>	<b>9</b>	<b>150.0</b>	<b>-44.4</b>	<b>77</b>	<b>62</b>	<b>24.2</b>
Bankruptcies	4	2	6	100.0	-33.3	56	51	9.8
Proposals	1	0	3	n/a	-66.7	21	11	90.9
<b>Finance and Insurance</b>	<b>4</b>	<b>3</b>	<b>8</b>	<b>33.3</b>	<b>-50.0</b>	<b>70</b>	<b>57</b>	<b>22.8</b>
Bankruptcies	3	3	6	0.0	-50.0	56	41	36.6
Proposals	1	0	2	n/a	-50.0	14	16	-12.5
<b>Real Estate and Rental and Leasing</b>	<b>15</b>	<b>12</b>	<b>17</b>	<b>25.0</b>	<b>-11.8</b>	<b>154</b>	<b>146</b>	<b>5.5</b>
Bankruptcies	11	8	9	37.5	22.2	117	106	10.4
Proposals	4	4	8	0.0	-50.0	37	40	-7.5
<b>Professional, Scientific and Technical Services</b>	<b>20</b>	<b>30</b>	<b>21</b>	<b>-33.3</b>	<b>-4.8</b>	<b>298</b>	<b>247</b>	<b>20.6</b>
Bankruptcies	16	21	19	-23.8	-15.8	233	186	25.3
Proposals	4	9	2	-55.6	100.0	65	61	6.6



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

	Volume			% Change		12-Month Period Ending		
	October 2019	September 2019	October 2018	Sept. 2019 to Oct. 2019	Oct. 2018 to Oct. 2019	10-31-2019	10-31-2018	% Change
<b>Management of Companies and Enterprises</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>0.0</b>	<b>-25.0</b>	<b>92</b>	<b>85</b>	<b>8.2</b>
Bankruptcies	6	5	7	20.0	-14.3	72	69	4.3
Proposals	0	1	1	-100.0	-100.0	20	16	25.0
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>28.6</b>	<b>5.9</b>	<b>173</b>	<b>158</b>	<b>9.5</b>
Bankruptcies	13	11	10	18.2	30.0	121	111	9.0
Proposals	5	3	7	66.7	-28.6	52	47	10.6
<b>Educational Services</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>150.0</b>	<b>150.0</b>	<b>36</b>	<b>26</b>	<b>38.5</b>
Bankruptcies	3	2	2	50.0	50.0	25	20	25.0
Proposals	2	0	0	n/a	n/a	11	6	83.3
<b>Health Care and Social Assistance</b>	<b>12</b>	<b>8</b>	<b>6</b>	<b>50.0</b>	<b>100.0</b>	<b>94</b>	<b>80</b>	<b>17.5</b>
Bankruptcies	7	5	2	40.0	250.0	57	53	7.5
Proposals	5	3	4	66.7	25.0	37	27	37.0
<b>Arts, Entertainment and Recreation</b>	<b>4</b>	<b>5</b>	<b>3</b>	<b>-20.0</b>	<b>33.3</b>	<b>74</b>	<b>76</b>	<b>-2.6</b>
Bankruptcies	2	4	3	-50.0	-33.3	57	61	-6.6
Proposals	2	1	0	100.0	n/a	17	15	13.3
<b>Accommodation and Food Services</b>	<b>35</b>	<b>30</b>	<b>37</b>	<b>16.7</b>	<b>-5.4</b>	<b>531</b>	<b>522</b>	<b>1.7</b>
Bankruptcies	24	27	31	-11.1	-22.6	422	387	9.0
Proposals	11	3	6	266.7	83.3	109	135	-19.3
<b>Other Services (except Public Administration)</b>	<b>26</b>	<b>8</b>	<b>22</b>	<b>225.0</b>	<b>18.2</b>	<b>208</b>	<b>181</b>	<b>14.9</b>
Bankruptcies	19	5	16	280.0	18.8	160	141	13.5
Proposals	7	3	6	133.3	16.7	48	40	20.0
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>3</b>	<b>-66.7</b>
Bankruptcies	0	0	0	n/a	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Total</b>	<b>312</b>	<b>252</b>	<b>319</b>	<b>23.8</b>	<b>-2.2</b>	<b>3,712</b>	<b>3,564</b>	<b>4.2</b>
<b>Bankruptcies</b>	<b>218</b>	<b>190</b>	<b>240</b>	<b>14.7</b>	<b>-9.2</b>	<b>2,786</b>	<b>2,639</b>	<b>5.6</b>
<b>Proposals</b>	<b>94</b>	<b>62</b>	<b>79</b>	<b>51.6</b>	<b>19.0</b>	<b>926</b>	<b>925</b>	<b>0.1</b>