

2015 Ontario Insolvencies by Geographic Region

CONSUMER FILES ONLY⁽¹⁾

Note 1: Consumer filing based on geographic classification of FSA data reported by the Office of the Superintendent of Bankruptcy and aggregated by Hoyes, Michalos & Associates Inc. Regional data includes city and surrounding rural areas.

	OSB Consumer Files					OSB Volumes YTD Dec 2015			OSB Volumes YTD Dec 2014		
	2015	2014	Market Growth (Decline)	Proposal Growth	Bankruptcy Growth (Decline)	Consumer Proposals	Consumer Bankruptcies	% Consumer Proposals	Consumer Proposals	Consumer Bankruptcies	% Consumer Proposals
Ontario (OSB online stats)	39,935	41,108	-2.9%	0.5%	-6.6%	21,977	17,958	55%	21,874	19,234	53%
Brantford, KW, Wellington											
Brantford Region	728	799	-9%	-5%	-13%	426	302	59%	450	349	56%
Cambridge	472	505	-7%	8%	-23%	290	182	61%	268	237	53%
KW-Wellington Region	1,248	1,286	-3%	10%	-15%	684	564	55%	620	666	48%
Guelph	347	338	3%	15%	-9%	189	158	54%	165	173	49%
Stratford Region	154	174	-11%	-17%	-6%	72	82	47%	87	87	50%
Huron Region	478	489	-2%	15%	-13%	215	263	45%	187	302	38%
Woodstock Region	377	350	8%	21%	-3%	192	185	51%	159	191	45%
Windsor - Chatham											
Windsor Region	1,094	1,085	1%	10%	-8%	582	512	53%	528	557	49%
Leamington Region	319	305	5%	13%	-3%	171	148	54%	152	153	50%
Chatham Region	399	370	8%	23%	-2%	183	216	46%	149	221	40%
London-Sarnia											
London Region	2,352	2,389	-2%	12%	-14%	1,284	1,068	55%	1,146	1,243	48%
Sarnia Region	370	310	19%	31%	11%	172	198	46%	131	179	42%
Hamilton and Area											
Hamilton Region	1,725	1,824	-5%	-2%	-10%	971	754	56%	988	836	54%
Niagara Region	1,508	1,576	-4%	3%	-12%	827	681	55%	803	773	51%
Oakville/Burlington Region	942	1,091	-14%	-11%	-17%	547	395	58%	615	476	56%
GTA											
Brampton	1,802	1,989	-9%	-7%	-14%	1,185	617	66%	1,273	716	64%
City of Toronto	2,160	2,255	-4%	-3%	-5%	1,200	960	56%	1,240	1,015	55%
Etobicoke	1,163	1,250	-7%	-4%	-10%	659	504	57%	690	560	55%
Markham	561	544	3%	3%	4%	357	204	64%	347	197	64%
Mississauga	1,936	2,146	-10%	-13%	-4%	1,128	808	58%	1,302	844	61%
North York	2,724	2,659	2%	6%	-4%	1,767	957	65%	1,662	997	63%
Pickering	578	642	-10%	-10%	-11%	381	197	66%	421	221	66%
Richmond Hill	406	483	-16%	-10%	-25%	267	139	66%	298	185	62%
Scarborough	1,945	2,118	-8%	-6%	-12%	1,264	681	65%	1,348	770	64%
Vaughan	377	376	0%	6%	-9%	242	135	64%	228	148	61%
GTA Region	13,652	14,462	-6%	-4%	-8%	8,450	5,202	62%	8,809	5,653	61%
905 and Central Ontario											
Barrie Region	1,881	1,922	-2%	-2%	-3%	1,002	879	53%	1,018	904	53%
Newmarket & area	681	692	-2%	0%	-4%	398	283	58%	398	294	58%

2015 Ontario Insolvencies by Geographic Region

CONSUMER FILES ONLY⁽¹⁾

Note 1: Consumer filing based on geographic classification of FSA data reported by the Office of the Superintendent of Bankruptcy and aggregated by Hoyes, Michalos & Associates Inc. Regional data includes city and surrounding rural areas.

	OSB Consumer Files					OSB Volumes YTD Dec 2015			OSB Volumes YTD Dec 2014		
	2015	2014	Market Growth (Decline)	Proposal Growth	Bankruptcy Growth (Decline)	Consumer Proposals	Consumer Bankruptcies	% Consumer Proposals	Consumer Proposals	Consumer Bankruptcies	% Consumer Proposals
Orangeville & area	284	296	-4%	-1%	-7%	159	125	56%	161	135	54%
Oshawa/Bowmanville	1,251	1,375	-9%	-11%	-5%	749	502	60%	846	529	62%
Eastern Ontario											
Ottawa Region	2,866	2,922	-2%	3%	-5%	1,302	1,564	45%	1267	1,655	43%
Belleville Region	881	838	5%	8%	1%	500	381	57%	462	376	55%
Peterborough Region	711	790	-10%	-6%	-14%	381	330	54%	406	384	51%
Kingston Region	579	600	-4%	2%	-7%	242	337	42%	238	362	40%
Brockville Region	526	545	-3%	14%	-13%	218	308	41%	191	354	35%
Cornwall Region	426	424	0%	2%	0%	178	248	42%	175	249	41%
Pembroke Region	335	298	12%	13%	12%	135	200	40%	119	179	40%
Northern Ontario											
Sudbury Region	1,080	953	13%	14%	13%	531	549	49%	466	487	49%
Thunderbay Region	548	511	7%	6%	8%	197	351	36%	186	325	36%
North Bay Region	485	418	16%	4%	27%	204	281	42%	197	221	47%
Timmins Region	474	441	7%	1%	14%	233	241	49%	230	211	52%
Parry Sound / Huntsville	381	380	0%	2%	-1%	161	220	42%	158	222	42%
Sault Ste. Marie Region	326	314	4%	25%	-3%	101	225	31%	81	233	26%