Table 4.17-- UNITED STATES BANKRUPTCY COURT CASES FILED UNDER CHAPTER 7 AND CHAPTER 13 OF THE BANKRUPTCY CODE: 1986 TO 1996

[Only cases on the caseload as of 1/31/97 were included in the table. The category of a case is based upon chapter designation as of 1/31/97. Therefore, the chapter under which a case is placed in this table may differ from the chapter under which it was originally filed]

	Chapter 7 1/			Chapter 13 2/		
Year	Total	Business	Personal	Total	Business	Personal
1986	683	165	E40	60	4	61
1987	864	141	518 723	62 66	1 5	61
1988	770	97	673	58	2	56
1989	780	100	680	75	3	72
1990	781	59	722	68	-	68
1991	1,004	52	952	56	-	56
1992	1,292	100	1,192	64	2	62
1993	1,389	155	1,234	71	7	64
1994	1,470	113	1,357	77	6	71
1995	1,909	135	1,774	100	6	94
1996	2,823	141	2,682	237	11	226

^{1/} Chapter 7 cases involve the bankruptcy trustee's gathering and sale of the debtor's nonexempt assets, from which holders of claims will receive distributions in accordance with the provisions of the Bankruptcy Code. (Excerpt taken from Bankruptcy Division Public Information Series, Administrative Office of the United States Courts).

Source: United States Bankruptcy Court of the District of Hawaii, records.

^{2/} Chapter 13 is designed for individuals with regular income who desire to pay their debts but are currently unable to do so. The primary benefit of Chapter 13 relief is the ability to repay creditors, in full or in part, in installments over a three to five year period, during which time creditors are prohibited from starting or continuing collection efforts. (Excerpt taken from Bankruptcy Division Public Information Series, Administrative Office of the United States Courts).