

## BAPCPA Table 2D.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
<b>TOTAL</b>	<b>398,096</b>	<b>349,220</b>	<b>3,745</b>	<b>1,554,815</b>	<b>3,530</b>	<b>1,539,099</b>	<b>2,905</b>	<b>1,229,050</b>
<b>DC</b>	<b>149</b>	<b>126</b>	<b>5,536</b>	<b>886</b>	<b>4,683</b>	<b>668</b>	<b>4,215</b>	<b>614</b>
<b>1ST</b>	<b>14,168</b>	<b>12,056</b>	<b>3,141</b>	<b>48,124</b>	<b>3,203</b>	<b>58,583</b>	<b>2,879</b>	<b>43,133</b>
ME	476	443	5,134	2,411	4,476	2,513	3,959	2,267
MA	4,807	3,525	5,286	21,010	4,949	19,514	4,417	17,388
NH	1,045	922	5,323	5,234	4,700	4,778	4,418	4,515
RI	850	675	5,296	3,720	4,672	3,423	4,225	3,114
PR	6,990	6,491	2,000	15,749	2,126	28,356	1,833	15,849
<b>2ND</b>	<b>8,095</b>	<b>7,194</b>	<b>5,235</b>	<b>44,769</b>	<b>4,575</b>	<b>45,687</b>	<b>4,005</b>	<b>32,366</b>
CT	899	721	5,668	4,413	5,214	4,169	4,537	3,678
NY, N	1,895	1,852	4,508	9,148	3,860	7,845	3,496	7,032
NY, E	1,633	1,184	6,810	9,193	5,846	7,410	4,922	6,228
NY, S	1,735	1,573	6,432	10,898	5,410	18,423	5,109	8,919
NY, W	1,734	1,672	4,276	10,269	3,822	6,976	3,229	5,795
VT	199	192	4,457	848	3,999	864	3,180	714
<b>3RD</b>	<b>17,690</b>	<b>16,054</b>	<b>4,531</b>	<b>82,187</b>	<b>4,154</b>	<b>76,380</b>	<b>3,574</b>	<b>65,682</b>
DE	1,125	947	4,437	4,645	3,935	4,325	3,577	3,872
NJ	7,454	7,065	5,016	39,524	4,606	36,966	4,138	32,511
PA, E	4,041	3,377	4,244	17,565	3,975	15,419	3,425	13,472
PA, M	2,387	2,140	4,524	10,140	4,161	9,826	3,690	8,806
PA, W	2,680	2,522	3,742	10,311	3,447	9,840	2,435	7,017
VI	3	3	-	2	-	3	-	3
<b>4TH</b>	<b>31,814</b>	<b>29,358</b>	<b>3,873</b>	<b>131,370</b>	<b>3,595</b>	<b>121,491</b>	<b>3,006</b>	<b>103,044</b>
MD	4,961	4,352	5,682	27,197	4,872	23,631	4,490	21,790
NC, E	6,211	6,079	3,484	23,051	3,224	22,010	2,690	18,727
NC, M	3,030	2,914	3,184	10,298	2,952	9,633	2,088	7,040
NC, W	2,118	2,046	3,461	7,985	3,269	7,834	2,033	5,157
SC	4,115	3,917	3,350	14,917	3,194	14,506	2,627	11,847
VA, E	8,570	7,519	4,231	36,627	3,992	33,928	3,530	29,939
VA, W	2,239	1,993	3,522	8,616	3,247	7,595	2,781	6,490
WV, N	261	241	5,349	1,310	4,323	1,074	3,622	902
WV, S	309	297	4,282	1,369	3,730	1,280	3,159	1,153

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Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
<b>5TH</b>	<b>43,643</b>	<b>39,295</b>	<b>3,229</b>	<b>154,111</b>	<b>3,240</b>	<b>179,199</b>	<b>2,535</b>	<b>126,978</b>
LA, E	1,938	1,742	3,927	7,613	3,499	6,945	2,984	5,863
LA, M	988	907	3,786	3,787	3,450	3,492	2,835	2,848
LA, W	8,020	7,768	2,453	24,140	2,422	22,025	1,917	17,266
MS, N	2,984	2,828	2,451	8,128	2,364	8,053	1,840	6,281
MS, S	3,048	2,905	2,748	9,511	2,711	9,127	1,846	6,213
TX, N	9,441	8,831	3,594	37,107	3,586	40,348	3,142	36,048
TX, E	3,224	2,920	4,061	14,574	4,085	15,323	3,498	13,107
TX, S	8,449	6,483	3,786	30,097	3,865	38,073	2,475	22,137
TX, W	5,551	4,911	3,432	19,156	3,539	35,814	2,863	17,215
<b>6TH</b>	<b>52,319</b>	<b>50,750</b>	<b>3,144</b>	<b>189,338</b>	<b>2,935</b>	<b>172,156</b>	<b>2,185</b>	<b>130,044</b>
KY, E	2,693	2,662	4,109	11,520	3,401	10,118	2,990	8,887
KY, W	2,787	2,728	3,715	11,298	3,196	9,529	2,667	7,935
MI, E	7,147	6,724	4,150	31,834	3,781	28,269	2,820	21,535
MI, W	1,858	1,790	4,483	8,445	3,792	8,150	2,746	5,440
OH, N	5,535	5,277	4,105	24,196	3,512	20,599	2,849	16,645
OH, S	8,160	7,978	4,382	37,893	3,613	32,329	2,703	24,645
TN, E	6,321	6,171	2,537	17,908	2,477	17,535	1,681	12,218
TN, M	5,252	5,144	2,929	17,560	2,813	16,677	1,847	11,076
TN, W	12,566	12,276	1,916	28,683	1,960	28,949	1,481	21,662
<b>7TH</b>	<b>33,781</b>	<b>32,473</b>	<b>4,000</b>	<b>146,997</b>	<b>3,460</b>	<b>128,269</b>	<b>2,817</b>	<b>104,294</b>
IL, N	14,747	14,261	4,120	68,084	3,582	58,900	2,943	48,141
IL, C	1,662	1,623	4,079	7,152	3,382	6,004	3,005	5,329
IL, S	1,865	1,848	3,444	7,160	2,996	6,318	2,493	5,259
IN, N	3,304	3,111	4,026	13,832	3,502	11,965	2,456	8,478
IN, S	6,491	6,311	3,920	27,311	3,412	24,557	2,761	19,726
WI, E	4,675	4,343	3,865	18,872	3,274	16,315	2,802	13,777
WI, W	1,037	976	4,334	4,586	3,735	4,210	3,252	3,585

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<b>8TH</b>	<b>19,711</b>	<b>18,627</b>	<b>3,730</b>	<b>79,391</b>	<b>3,323</b>	<b>71,002</b>	<b>2,699</b>	<b>58,223</b>
AR, E	4,322	3,948	2,673	12,364	2,673	12,325	2,020	9,141
AR, W	2,132	2,045	2,825	6,806	2,705	6,406	2,104	5,020
IA, N	151	144	5,058	778	3,753	569	3,146	494
IA, S	534	525	5,542	2,965	4,170	2,348	3,560	1,963
MN	2,814	2,701	5,763	17,229	4,450	13,410	4,018	12,083
MO, E	4,145	3,880	3,738	15,940	3,340	14,873	2,857	12,486
MO, W	3,483	3,327	3,845	13,989	3,495	12,973	2,627	9,923
NE	1,851	1,789	4,059	7,876	3,457	6,874	3,037	6,041
ND	137	130	4,987	689	4,044	570	3,549	476
SD	142	138	5,466	755	4,417	654	3,954	595
<b>9TH</b>	<b>82,734</b>	<b>58,982</b>	<b>4,950</b>	<b>338,478</b>	<b>4,789</b>	<b>367,979</b>	<b>4,094</b>	<b>293,235</b>
AK	144	132	4,955	732	4,669	682	4,030	613
AZ	5,137	4,459	5,491	28,949	4,495	22,632	3,965	24,031
CA, N	12,259	9,157	5,812	63,863	5,286	58,387	4,767	54,605
CA, E	10,000	7,595	0	21,511	5,005	78,992	3,906	38,279
CA, C	33,791	19,945	5,014	120,834	4,904	118,690	4,257	100,494
CA, S	4,204	3,280	5,834	21,716	5,283	20,208	4,656	17,367
HI	724	674	5,953	4,064	5,344	3,992	4,571	3,484
ID	846	770	4,466	3,924	3,780	3,225	3,279	2,803
MT	379	342	4,690	1,738	3,862	1,594	3,566	1,476
NV	5,070	3,515	5,362	20,659	4,519	18,128	4,025	16,013
OR	3,521	3,300	5,024	18,607	3,987	14,092	3,560	12,455
WA, E	1,314	1,226	3,500	4,794	3,287	4,425	2,576	3,485
WA, W	5,313	4,555	5,340	26,946	4,511	22,796	3,281	18,014
GUAM	32	32	3,824	142	3,444	136	3,182	116
NMI	0	-	-	-	-	-	-	-
<b>10TH</b>	<b>16,970</b>	<b>15,874</b>	<b>4,405</b>	<b>77,310</b>	<b>3,845</b>	<b>69,456</b>	<b>3,278</b>	<b>59,737</b>
CO	4,978	4,833	5,004	26,027	4,302	22,930	3,905	20,794
KS	3,056	2,975	3,764	12,885	3,288	11,365	2,661	9,245
NM	451	423	4,991	2,314	4,195	2,001	3,691	1,753
OK, N	404	386	4,787	2,098	3,967	1,702	2,907	1,273
OK, E	202	196	4,929	997	3,814	1,118	2,640	856
OK, W	1,573	1,545	4,310	7,350	3,635	6,386	2,415	4,354
UT	6,083	5,316	4,177	24,571	3,742	23,051	3,366	20,687
WY	223	200	5,318	1,068	4,315	903	3,745	775

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<b>11TH</b>	<b>77,022</b>	<b>68,431</b>	<b>3,167</b>	<b>261,854</b>	<b>3,016</b>	<b>248,230</b>	<b>2,579</b>	<b>211,699</b>
AL, N	8,894	8,685	2,508	25,803	2,439	24,405	2,014	21,529
AL, M	5,653	5,532	2,241	14,798	2,197	14,283	2,007	12,821
AL, S	3,587	3,473	2,560	10,452	2,538	10,499	2,127	8,714
FL, N	526	500	4,002	2,348	3,814	2,118	3,286	1,799
FL, M	12,723	11,718	4,200	60,620	3,886	53,982	3,405	46,860
FL, S	9,051	6,833	4,160	32,447	4,065	33,468	3,556	27,880
GA, N	22,467	17,871	3,628	74,153	3,233	67,866	2,744	57,331
GA, M	6,973	6,721	2,468	19,815	2,521	20,303	2,024	16,282
GA, S	7,148	7,098	2,577	21,418	2,633	21,305	2,288	18,485

Note: Due to technical changes in August 2020, we posted a revised table.

Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

1 A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopenings. Cases transferred interdistrict are counted only for the originating district.

2 Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20.

3 Average income as reported by the debtor(s) on Form 6, Schedule I, Line 16.

4 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 18.

5 Median values not computed when fewer than 10 cases with complete schedules reported.