

BAPCPA Table 2D.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Nonbusiness Bankruptcy Cases Commenced under Chapter 13
During the 12-Month Period Ending December 31, 2024, as Required by 28 U.S.C 159(c)

Circuit and District	Cases		Current Monthly Income ¹		Average Monthly Income ¹		Average Expense ¹	
	Total	With Complete Schedules	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)
Total	192,789	172,720	4,816	1,016,088	4,521	958,114	3,529	695,647
DC	103	68	5,900	479	5,960	460	4,833	418
1st	5,982	5,280	3,337	25,046	3,452	23,561	2,980	18,927
ME	90	82	6,756	756	5,932	521	4,701	392
MA	1,605	1,240	6,813	10,398	6,163	8,565	5,020	6,729
NH	237	189	7,310	1,473	6,179	1,897	5,730	1,106
RI	276	214	7,332	1,632	6,164	1,387	5,161	1,135
PR	3,774	3,555	2,611	10,787	2,698	11,191	2,300	9,564
2nd	7,202	4,105	6,470	30,726	6,085	27,781	4,650	21,050
CT	554	431	6,450	4,171	5,948	2,798	4,780	2,186
NY,N	886	840	5,661	5,026	4,895	4,577	4,264	3,935
NY,E	3,826	1,358	7,208	11,075	7,295	10,843	4,748	7,175
NY,S	1,126	804	6,839	6,166	6,534	5,729	5,388	4,763
NY,W	762	630	5,885	4,026	5,188	3,594	4,147	2,807
VT	48	42	6,305	263	5,414	240	3,692	184
3rd	10,960	9,553	5,654	65,361	5,214	58,239	4,310	46,536
DE	535	413	5,737	3,495	4,755	2,251	3,930	1,852
NJ	4,886	4,314	6,128	31,020	5,820	30,125	4,841	23,203
PA,E	2,402	1,987	5,811	15,439	5,149	11,536	4,358	10,018
PA,M	1,638	1,474	4,982	8,120	4,772	7,689	4,115	6,790
PA,W	1,497	1,365	4,775	7,288	4,301	6,637	3,125	4,673
VI	2	0	-	-	-	-	-	-
4th	19,058	17,400	4,878	99,138	4,686	144,400	3,817	74,765
MD	4,012	3,537	6,225	25,169	5,496	21,982	4,998	19,584
NC,E	3,331	3,259	4,171	15,407	4,197	15,464	3,746	13,796
NC,M	1,090	1,006	4,154	4,676	4,218	4,698	2,844	3,170
NC,W	1,188	1,120	4,862	6,393	4,745	5,963	2,965	3,844
SC	3,107	2,826	4,331	13,984	4,370	13,914	2,964	9,328
VA,E	4,796	4,278	5,265	26,148	4,840	75,687	4,158	19,763
VA,W	1,248	1,120	4,477	5,871	4,248	5,340	3,314	4,188
WV,N	146	128	6,210	790	5,257	711	4,374	581
WV,S	140	126	4,748	700	4,779	640	3,917	509

BAPCPA Table 2D. (December 31, 2024—Continued)

Circuit and District	Cases		Current Monthly Income ¹		Average Monthly Income ¹		Average Expense ¹	
	Total	With Complete Schedules	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)
5th	24,266	20,990	4,294	112,901	4,336	109,140	3,135	75,464
LA,E	1,904	1,774	4,238	8,755	4,047	8,075	3,328	6,606
LA,M	600	509	5,272	3,121	4,823	2,748	3,502	1,886
LA,W	4,582	4,130	3,613	17,603	3,647	17,391	2,742	12,528
MS,N	2,663	2,495	3,526	10,127	3,354	9,845	2,530	7,061
MS,S	2,381	2,249	3,894	10,462	3,723	10,505	2,506	6,477
TX,N	4,349	3,699	4,892	21,264	5,000	23,192	3,491	14,692
TX,E	2,228	2,031	5,813	13,574	5,425	12,473	4,412	9,960
TX,S	3,151	2,081	5,726	15,829	5,577	13,565	3,612	8,578
TX,W	2,408	2,022	4,844	12,167	5,084	11,345	3,321	7,676
6th	28,830	27,604	4,386	144,542	4,069	126,669	3,078	94,312
KY,E	1,939	1,897	5,293	10,837	4,502	9,277	3,777	7,658
KY,W	3,033	2,979	4,253	14,700	3,814	12,874	3,136	10,331
MI,E	5,324	5,092	4,928	27,814	4,552	26,099	3,579	19,838
MI,W	1,045	964	5,194	5,576	4,631	4,855	3,496	3,701
OH,N	2,664	2,438	5,309	14,227	4,461	12,039	3,369	8,952
OH,S	3,321	3,176	5,933	21,114	4,724	16,557	3,559	12,194
TN,E	3,086	2,985	4,050	17,641	3,964	13,066	2,678	8,903
TN,M	2,389	2,311	4,871	13,054	4,501	11,827	2,901	7,440
TN,W	6,029	5,762	2,817	19,578	3,010	20,076	2,387	15,294
7th	20,958	19,998	5,227	130,907	4,586	104,839	3,514	77,351
IL,N	9,040	8,714	5,285	53,120	4,737	48,756	3,751	35,812
IL,C	779	719	5,550	4,435	4,612	3,706	3,495	2,812
IL,S	774	720	5,155	4,155	4,597	3,579	3,243	2,554
IN,N	2,694	2,539	5,406	16,005	4,648	12,997	3,050	8,500
IN,S	4,209	4,058	5,294	35,377	4,489	20,066	3,502	15,888
WI,E	2,664	2,484	4,743	13,474	4,360	12,072	3,352	8,934
WI,W	798	764	4,968	4,340	4,206	3,662	3,372	2,851

BAPCPA Table 2D. (December 31, 2024—Continued)

Circuit and District	Cases		Current Monthly Income ¹		Average Monthly Income ¹		Average Expense ¹	
	Total	With Complete Schedules	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)
8th	11,758	11,016	5,084	65,237	4,461	55,016	3,600	43,994
AR ³	3,807	3,530	4,018	16,671	3,851	15,339	2,880	11,281
IA,N	140	118	6,546	782	5,283	849	4,508	769
IA,S	332	286	7,136	2,119	5,435	1,622	4,408	1,324
MN	2,254	2,178	6,850	16,075	5,269	12,289	4,689	10,876
MO,E	2,271	2,098	4,977	12,096	4,373	10,359	3,519	8,235
MO,W	1,969	1,877	5,459	11,615	4,633	9,700	3,570	7,440
NE	794	756	5,518	4,625	4,623	3,815	3,993	3,253
ND	51	44	8,077	416	5,980	313	4,639	235
SD	140	129	5,781	838	5,112	731	4,149	582
9th	15,685	12,584	7,604	110,581	6,398	90,907	5,165	74,236
AK	53	31	8,071	254	7,246	236	5,715	190
AZ	1,912	1,593	7,477	14,120	5,986	10,669	4,670	8,717
CA,N	1,927	1,570	7,953	15,350	6,414	11,446	5,369	9,463
CA,E	2,009	1,467	8,476	13,811	6,933	12,055	6,192	9,704
CA,C	3,846	2,777	7,862	25,805	7,159	22,447	5,589	18,084
CA,S	641	491	8,113	4,476	7,291	3,810	6,012	4,307
HI	429	413	6,905	3,201	6,299	3,192	5,109	2,296
ID	231	197	6,979	1,486	5,720	1,203	4,501	920
MT	96	69	7,152	520	5,526	420	4,985	351
NV	1,377	1,196	7,237	9,964	6,138	7,974	4,879	6,144
OR	1,446	1,310	7,038	9,921	5,441	7,753	4,862	6,828
WA,E	366	335	6,414	2,363	5,513	2,015	4,427	1,516
WA,W	1,343	1,126	7,385	9,269	6,081	7,648	4,602	5,686
GU	9	9	-	40	-	39	-	29
NMI	0	-	-	-	-	-	-	-
10th	7,176	6,639	5,702	44,254	4,845	36,113	3,930	28,976
CO	1,518	1,313	7,228	11,440	6,071	8,737	5,133	7,399
KS	1,838	1,799	4,614	9,880	4,047	8,220	3,359	6,711
NM	189	168	5,798	1,080	4,739	1,060	4,021	791
OK,N	177	169	7,245	1,323	5,649	1,013	3,646	643
OK,E	105	98	6,865	692	5,634	579	3,343	377
OK,W	841	802	6,535	5,765	5,145	4,680	3,457	3,049
UT	2,438	2,241	5,592	13,692	4,720	11,504	4,059	9,732
WY	70	49	6,666	383	6,118	320	5,259	274

BAPCPA Table 2D. (December 31, 2024—Continued)

Circuit and District	Cases		Current Monthly Income ¹		Average Monthly Income ¹		Average Expense ¹	
	Total	With Complete Schedules	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)	Median ² (in \$s)	Total (in \$000s)
11th	40,811	37,483	4,258	186,916	4,189	180,988	3,277	139,619
AL,N	5,819	5,681	3,848	24,834	3,751	24,151	2,929	18,687
AL,M	4,874	4,594	3,218	16,880	3,276	17,390	2,726	13,837
AL,S	2,758	2,692	3,486	10,927	3,515	11,087	2,783	8,322
FL,N	505	434	4,488	2,320	4,861	2,452	3,703	1,886
FL,M	4,751	4,032	5,499	24,950	5,270	23,661	3,943	18,181
FL,S	6,125	5,581	5,510	35,169	5,422	34,015	4,147	24,975
GA,N	8,760	7,613	4,954	43,712	4,569	39,718	3,607	30,892
GA,M	4,187	3,887	3,495	15,274	3,564	15,583	2,882	12,407
GA,S	3,032	2,969	3,824	12,850	3,931	12,931	3,235	10,431

NOTE: Excludes reopens. Data for cases transferred interdistrict are counted only in the originating district. Except the total cases column, data are included only for cases where all data on income and expenses are provided by the debtor(s) for such case. Data may not be included if the debtor(s) provided incomplete schedules. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

¹ Current monthly income as reported by the debtor(s) on Form B 122A-1, Line 11; or Form B 122B, Line 11; or Form B 122C-1, Line 14. Average income as reported by the debtor(s) on Form B 106I, Schedule I, Line 10. Average expenses as reported by the debtor(s) on Form B 106J, Schedule J, Line 22c.

² Median values not computed when fewer than 10 cases with complete schedules reported.

³ The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.