

## 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, 2025, as Required by 28 U.S.C 159(c)

Circuit and District	Cases		Current Monthly Income <sup>1</sup>		Average Monthly Income <sup>1</sup>		Average Expense <sup>1</sup>	
	Total	With Complete Schedules	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)
<b>Total</b>	<b>204,165</b>	<b>182,353</b>	<b>5,087</b>	<b>1,118,919</b>	<b>4,770</b>	<b>1,069,663</b>	<b>3,699</b>	<b>776,197</b>
<b>DC</b>	<b>129</b>	<b>85</b>	<b>7,532</b>	<b>733</b>	<b>6,356</b>	<b>633</b>	<b>5,588</b>	<b>510</b>
<b>1st</b>	<b>5,901</b>	<b>5,232</b>	<b>3,400</b>	<b>24,131</b>	<b>3,481</b>	<b>23,114</b>	<b>2,992</b>	<b>19,149</b>
ME	112	97	7,295	747	6,102	668	4,947	556
MA	1,495	1,161	7,021	9,729	6,424	8,470	5,266	6,596
NH	248	196	6,079	1,386	5,872	1,284	5,227	1,117
RI	266	208	6,471	1,436	5,657	1,277	4,715	1,078
PR	3,780	3,570	2,706	10,833	2,792	11,415	2,394	9,803
<b>2nd</b>	<b>7,438</b>	<b>4,464</b>	<b>6,445</b>	<b>39,411</b>	<b>6,200</b>	<b>32,409</b>	<b>4,791</b>	<b>24,967</b>
CT	544	441	7,341	3,784	6,400	3,280	4,983	2,498
NY,N	959	893	5,623	5,567	4,970	4,974	4,318	4,262
NY,E	3,794	1,563	7,129	19,209	7,422	13,989	5,010	9,879
NY,S	1,294	862	7,094	6,688	6,500	6,148	5,469	5,159
NY,W	790	662	5,364	3,911	5,159	3,746	4,195	2,973
VT	57	43	4,870	252	5,916	271	4,037	196
<b>3rd</b>	<b>11,509</b>	<b>9,988</b>	<b>5,811</b>	<b>75,776</b>	<b>5,443</b>	<b>64,472</b>	<b>4,435</b>	<b>56,269</b>
DE	561	454	6,502	9,872	5,264	2,643	4,222	9,392
NJ	4,936	4,433	6,523	35,675	6,213	33,885	5,147	24,746
PA,E	2,623	2,129	5,560	13,418	5,169	12,361	4,235	10,056
PA,M	1,707	1,525	4,955	8,475	4,857	8,325	4,233	6,982
PA,W	1,680	1,446	5,005	8,330	4,448	7,256	3,182	5,091
VI	2	1	-	5	-	3	-	2
<b>4th</b>	<b>20,417</b>	<b>18,535</b>	<b>5,280</b>	<b>113,394</b>	<b>4,951</b>	<b>103,473</b>	<b>4,032</b>	<b>83,982</b>
MD	4,405	3,849	6,682	29,682	5,899	25,227	5,320	22,644
NC,E	3,747	3,635	4,451	18,043	4,335	17,647	3,921	15,968
NC,M	1,093	1,022	4,396	5,105	4,340	5,026	2,970	3,358
NC,W	1,292	1,213	5,069	7,123	4,917	6,754	3,048	4,182
SC	3,329	3,008	4,646	15,896	4,585	15,619	3,158	10,846
VA,E	4,904	4,317	5,801	28,810	5,205	25,574	4,413	21,120
VA,W	1,340	1,230	4,968	6,907	4,422	6,096	3,489	4,666
WV,N	169	149	7,328	1,154	5,940	922	4,685	728
WV,S	138	112	5,670	675	5,025	609	3,852	470

BAPCPA Table 2D. (December 31, 2025—Continued)

Circuit and District	Cases		Current Monthly Income <sup>1</sup>		Average Monthly Income <sup>1</sup>		Average Expense <sup>1</sup>	
	Total	With Complete Schedules	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)
<b>5th</b>	<b>25,861</b>	<b>22,052</b>	<b>4,609</b>	<b>123,146</b>	<b>4,623</b>	<b>119,316</b>	<b>3,289</b>	<b>83,578</b>
LA,E	2,152	1,969	4,482	10,181	4,244	9,415	3,510	7,634
LA,M	632	498	5,744	3,181	5,065	2,821	3,502	1,894
LA,W	4,623	4,064	3,808	18,524	3,826	17,690	2,834	12,921
MS,N	2,667	2,524	3,710	10,493	3,514	10,212	2,626	7,364
MS,S	2,521	2,361	4,107	11,247	3,892	10,758	2,605	6,889
TX,N	4,457	3,711	5,344	23,457	5,405	23,158	3,689	15,531
TX,E	2,371	2,206	6,168	15,773	5,843	14,907	4,819	11,713
TX,S	3,883	2,683	5,822	18,048	5,822	18,399	3,772	11,532
TX,W	2,555	2,036	5,169	12,242	5,228	11,957	3,514	8,101
<b>6th</b>	<b>30,529</b>	<b>29,183</b>	<b>4,576</b>	<b>154,815</b>	<b>4,253</b>	<b>139,755</b>	<b>3,196</b>	<b>104,384</b>
KY,E	2,202	2,166	5,298	12,468	4,588	10,789	3,869	8,915
KY,W	3,138	3,085	4,704	16,716	4,070	14,233	3,381	11,528
MI,E	5,729	5,326	5,028	30,386	4,678	27,571	3,686	21,447
MI,W	1,241	1,155	5,588	6,941	4,848	6,116	3,690	4,778
OH,N	2,584	2,380	5,748	15,503	4,781	13,035	3,564	9,451
OH,S	3,473	3,329	6,244	22,672	4,969	18,063	3,671	13,202
TN,E	3,364	3,258	4,202	15,676	4,106	15,030	2,772	10,132
TN,M	2,561	2,481	5,132	14,071	4,701	13,263	3,000	8,245
TN,W	6,237	6,003	2,875	20,382	3,124	21,655	2,455	16,685
<b>7th</b>	<b>22,114</b>	<b>21,009</b>	<b>5,403</b>	<b>130,602</b>	<b>4,730</b>	<b>113,538</b>	<b>3,640</b>	<b>83,825</b>
IL,N	9,358	8,999	5,295	56,314	4,787	50,623	3,788	37,922
IL,C	717	681	5,881	4,711	4,733	3,828	3,749	2,779
IL,S	746	705	5,659	4,489	4,882	3,757	3,369	2,565
IN,N	2,938	2,769	5,545	17,409	4,726	14,715	3,207	9,736
IN,S	4,851	4,671	5,572	29,027	4,766	24,415	3,707	18,828
WI,E	2,738	2,471	5,075	14,240	4,471	12,391	3,487	9,184
WI,W	766	713	5,531	4,413	4,534	3,810	3,645	2,810

**BAPCPA Table 2D. (December 31, 2025—Continued)**

Circuit and District	Cases		Current Monthly Income <sup>1</sup>		Average Monthly Income <sup>1</sup>		Average Expense <sup>1</sup>	
	Total	With Complete Schedules	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)	Median <sup>2</sup> (in \$s)	Total (in \$000s)
<b>8th</b>	<b>12,365</b>	<b>11,528</b>	<b>5,548</b>	<b>72,368</b>	<b>4,769</b>	<b>60,700</b>	<b>3,806</b>	<b>48,137</b>
AR <sup>3</sup>	3,782	3,508	4,338	17,576	4,090	16,199	3,046	11,769
IA,N	181	136	7,028	935	5,555	765	4,650	676
IA,S	432	370	7,533	2,954	5,826	2,236	4,812	1,846
MN	2,328	2,224	7,321	17,604	5,521	13,172	4,941	11,632
MO,E	2,365	2,195	5,272	12,704	4,695	11,263	3,717	9,015
MO,W	2,154	2,051	5,803	13,311	4,998	11,278	3,747	8,307
NE	921	857	6,044	5,830	4,951	4,651	4,388	3,945
ND	60	53	8,006	445	5,945	333	4,520	277
SD	142	134	6,860	1,010	5,581	803	4,872	670
<b>9th</b>	<b>16,664</b>	<b>13,315</b>	<b>8,251</b>	<b>124,442</b>	<b>6,843</b>	<b>165,511</b>	<b>5,541</b>	<b>81,876</b>
AK	60	39	9,423	378	6,911	314	5,419	246
AZ	2,070	1,709	8,461	16,151	6,610	13,055	5,093	9,230
CA,N	1,788	1,484	8,564	15,191	6,727	11,120	5,786	9,270
CA,E	2,370	1,677	8,968	16,617	7,383	13,148	6,388	11,341
CA,C	4,016	2,956	8,477	29,135	7,669	90,203	6,000	20,461
CA,S	641	498	9,400	4,910	7,556	3,970	6,346	4,360
HI	462	440	7,223	3,571	6,556	3,075	5,321	2,544
ID	174	142	7,798	1,159	6,430	928	4,830	705
MT	128	106	7,591	871	5,744	640	5,011	655
NV	1,465	1,263	7,859	11,003	6,313	8,799	5,003	6,783
OR	1,679	1,500	7,748	12,371	6,017	9,589	5,315	8,435
WA,E	339	293	7,500	2,300	6,361	1,981	4,975	1,473
WA,W	1,468	1,205	7,970	10,779	6,721	8,680	4,925	6,365
GU	4	3	-	6	-	9	-	8
NMI	0	-	-	-	-	-	-	-
<b>10th</b>	<b>7,621</b>	<b>7,118</b>	<b>6,126</b>	<b>49,600</b>	<b>5,258</b>	<b>41,414</b>	<b>4,238</b>	<b>33,001</b>
CO	1,495	1,296	8,399	11,651	6,614	9,366	5,664	8,001
KS	1,860	1,811	4,953	10,342	4,389	8,884	3,631	7,196
NM	210	179	5,843	1,223	5,470	1,100	4,423	820
OK,N	221	211	7,897	1,771	5,732	1,391	3,795	870
OK,E	143	133	6,354	939	5,237	778	3,620	509
OK,W	910	883	6,748	6,314	5,570	5,344	3,705	3,486
UT	2,702	2,541	5,891	16,876	5,067	14,132	4,329	11,774
WY	80	64	7,461	484	5,668	418	5,029	345

**BAPCPA Table 2D. (December 31, 2025—Continued)**

Circuit and District	Cases		Current Monthly Income <sup>1</sup>		Average Monthly Income <sup>1</sup>		Average Expense <sup>1</sup>	
	Total	With Complete Schedules	Median <sup>2</sup> (in \$)	Total (in \$000s)	Median <sup>2</sup> (in \$)	Total (in \$000s)	Median <sup>2</sup> (in \$)	Total (in \$000s)
<b>11th</b>	<b>43,617</b>	<b>39,844</b>	<b>4,466</b>	<b>210,501</b>	<b>4,424</b>	<b>205,329</b>	<b>3,438</b>	<b>156,519</b>
AL,N	6,133	5,967	4,017	27,735	3,906	26,706	3,039	20,264
AL,M	5,274	4,965	3,424	19,141	3,468	19,920	2,853	15,733
AL,S	3,120	3,055	3,595	12,927	3,688	13,054	2,867	9,825
FL,N	559	461	5,000	3,202	5,226	2,741	3,818	1,973
FL,M	5,360	4,563	6,007	31,204	5,753	29,244	4,199	21,293
FL,S	6,438	5,783	5,797	38,002	5,675	37,600	4,252	27,580
GA,N	9,097	7,803	5,063	46,798	4,814	44,098	3,820	34,194
GA,M	4,516	4,199	3,663	17,510	3,780	17,937	3,015	14,230
GA,S	3,120	3,048	4,118	13,981	4,100	14,027	3,422	11,427

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.

<sup>1</sup> 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.

<sup>2</sup> Median values not computed when fewer than 10 cases with complete schedules reported.

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