

BAPCPA Table 2A.
U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 7 Cases With
Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2008,
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)
TOTAL	694,855	672,831	2,713	2,078,881	2,344	1,817,041	2,665	2,134,330
DC	435	393	2,524	1,191	2,154	958	2,531	1,187
1ST	22,576	21,686	2,728	67,016	2,414	60,888	2,826	71,269
ME	2,282	2,213	2,546	6,140	2,397	5,997	2,629	6,579
MA	12,028	11,511	2,953	38,538	2,560	34,381	3,015	40,836
NH	2,696	2,639	3,473	9,464	2,850	8,239	3,313	9,603
RI	3,384	3,259	2,997	10,499	2,599	9,634	3,181	11,351
PR	2,186	2,064	959	2,375	1,096	2,637	1,200	2,900
2ND	40,260	38,946	2,674	127,950	2,251	101,025	2,550	119,014
CT	6,065	5,786	3,285	20,781	2,738	18,071	3,240	21,887
NY, N	7,592	7,497	2,436	25,138	2,133	17,739	2,369	19,896
NY, E	12,159	11,684	2,750	41,960	2,254	30,885	2,574	37,734
NY, S	7,438	7,063	2,657	21,503	2,173	17,889	2,460	21,186
NY, W	6,104	6,057	2,465	16,273	2,134	14,254	2,386	15,859
VT	902	859	2,484	2,294	2,270	2,187	2,528	2,452
3RD	39,427	37,792	2,600	115,817	2,308	100,579	2,602	115,762
DE	1,437	1,375	2,991	4,432	2,494	3,876	2,922	4,603
NJ	17,138	16,334	2,793	55,757	2,463	46,842	2,855	56,416
PA, E	6,536	6,181	2,691	19,994	2,340	16,775	2,535	18,215
PA, M	5,615	5,378	2,551	14,903	2,334	14,092	2,536	15,281
PA, W	8,689	8,513	2,200	20,708	2,016	18,972	2,246	21,220
VI	12	11	2,000	23	1,591	21	1,971	26
4TH	45,939	44,490	2,833	142,353	2,412	122,313	2,804	149,419
MD	10,974	10,602	3,048	36,773	2,556	30,677	3,020	37,528
NC, E	3,394	3,345	2,915	10,623	2,500	9,445	2,871	10,842
NC, M	2,933	2,910	2,793	8,641	2,361	7,436	2,632	11,053
NC, W	3,736	3,698	2,933	11,905	2,481	10,365	2,690	11,439
SC	3,030	2,969	2,331	8,179	2,175	7,236	2,475	8,236
VA, E	12,767	12,050	3,090	43,114	2,600	36,672	3,197	46,646
VA, W	4,558	4,420	2,552	12,239	2,117	10,354	2,393	11,786
WV, N	1,836	1,811	2,425	4,821	2,119	4,196	2,447	4,879
WV, S	2,711	2,685	2,017	6,059	2,000	5,931	2,322	7,009

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	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)
5TH	29,085	28,136	2,594	81,052	2,393	77,907	2,628	86,540
LA, E	1,477	1,436	2,393	4,031	2,058	3,476	2,484	4,025
LA, M	845	819	2,482	2,197	2,101	1,897	2,336	2,147
LA, W	2,589	2,495	2,104	5,793	1,935	5,353	2,106	5,874
MS, N	2,622	2,564	2,267	6,794	2,036	6,182	2,310	6,920
MS, S	2,860	2,798	2,240	7,120	2,094	6,501	2,153	6,751
TX, N	6,102	5,991	2,961	19,011	2,684	18,916	2,989	20,906
TX, E	2,838	2,745	2,939	8,888	2,746	8,612	3,021	9,585
TX, S	4,781	4,515	2,658	13,388	2,587	13,413	2,854	15,188
TX, W	4,971	4,773	2,695	13,829	2,477	13,557	2,726	15,144
6TH	115,822	112,492	2,595	335,158	2,189	274,121	2,412	301,459
KY, E	7,452	7,379	2,422	19,093	2,016	16,343	2,259	18,350
KY, W	7,653	7,538	2,384	23,138	1,963	16,399	2,282	19,077
MI, E	30,616	28,799	2,750	100,412	2,387	75,671	2,606	83,028
MI, W	10,203	10,052	2,583	28,385	2,183	24,083	2,469	27,287
OH, N	22,518	21,964	2,616	62,312	2,145	51,632	2,420	58,766
OH, S	17,428	17,165	2,713	50,933	2,195	41,409	2,368	45,150
TN, E	8,946	8,789	2,417	22,937	2,132	20,724	2,190	21,543
TN, M	6,298	6,187	2,465	16,372	2,195	15,000	2,318	16,118
TN, W	4,708	4,619	2,331	11,577	2,007	12,860	2,345	12,141
7TH	78,291	76,626	2,731	231,057	2,268	193,782	2,515	218,151
IL, N	26,545	25,958	2,905	83,763	2,420	70,459	2,721	81,051
IL, C	6,892	6,847	2,510	19,125	2,148	16,211	2,405	18,119
IL, S	2,973	2,947	2,454	7,869	2,038	6,752	2,349	7,723
IN, N	10,429	10,134	2,670	29,084	2,214	24,593	2,452	27,213
IN, S	15,524	15,266	2,615	45,503	2,201	36,906	2,410	40,511
WI, E	10,192	9,858	2,704	28,577	2,179	24,276	2,415	27,368
WI, W	5,736	5,616	2,809	17,136	2,304	14,585	2,508	16,166

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	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)
8TH	49,763	48,710	2,662	141,661	2,248	124,791	2,536	141,175
AR, E	3,789	3,589	2,223	8,699	2,048	8,383	2,220	9,123
AR, W	2,856	2,765	2,275	6,725	2,054	6,317	2,250	6,868
IA, N	2,544	2,521	2,728	7,344	2,236	6,272	2,504	7,038
IA, S	4,343	4,286	2,819	13,004	2,317	10,925	2,642	12,378
MN	13,095	13,013	3,115	43,900	2,477	37,074	3,010	44,539
MO, E	7,805	7,474	2,500	20,195	2,092	17,559	2,464	20,855
MO, W	8,710	8,543	2,538	23,797	2,231	21,779	2,328	22,287
NE	4,324	4,262	2,541	11,766	2,194	10,701	2,447	11,977
ND	1,135	1,115	2,466	3,016	2,174	2,855	2,315	3,044
SD	1,162	1,142	2,634	3,214	2,344	2,923	2,457	3,066
9TH	153,122	146,977	2,911	490,739	2,580	446,666	3,050	570,785
AK	674	656	3,140	2,216	2,688	1,961	2,986	2,190
AZ	14,505	13,661	2,712	40,147	2,399	36,571	2,994	47,993
CA, N	13,229	12,832	3,255	46,817	2,821	42,442	3,439	53,574
CA, E	24,148	23,339	3,210	83,606	2,864	79,655	3,464	95,642
CA, C	45,849	43,519	2,865	151,458	2,634	139,227	3,103	175,197
CA, S	10,988	10,389	3,233	38,150	2,844	35,356	3,489	66,134
HI	1,566	1,525	2,800	4,625	2,295	4,066	2,601	4,670
ID	4,217	4,174	2,515	12,093	2,181	9,971	2,634	12,148
MT	1,432	1,408	2,365	3,751	2,050	3,314	2,296	3,750
NV	12,394	11,924	2,951	37,302	2,606	33,763	2,960	39,207
OR	9,032	8,880	2,627	25,214	2,165	21,046	2,413	24,292
WA, E	4,143	4,030	2,378	10,412	2,199	9,822	2,369	10,734
WA, W	10,813	10,516	2,942	34,614	2,502	29,247	2,897	35,012
GUAM	125	124	1,990	333	1,705	225	1,748	241
NMI	7	0	-	-	-	-	-	-
10TH	40,756	40,119	2,795	121,641	2,384	109,151	2,707	126,069
CO	17,055	16,779	3,057	55,316	2,570	49,702	3,044	59,243
KS	5,818	5,725	2,774	17,297	2,321	15,137	2,531	16,474
NM	3,877	3,818	2,434	9,985	2,192	9,677	2,628	11,507
OK, N	2,639	2,624	2,771	7,675	2,367	6,877	2,412	7,175
OK, E	1,470	1,466	2,462	3,860	2,231	3,777	2,319	3,933
OK, W	4,134	4,100	2,670	11,979	2,254	10,148	2,456	11,152
UT	5,112	4,981	2,576	13,834	2,200	12,320	2,540	14,874
WY	651	626	2,199	1,695	2,179	1,513	2,464	1,711

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11TH	79,379	76,464	2,600	223,246	2,300	204,860	2,660	233,499
AL, N	7,032	6,842	2,600	19,660	2,199	17,059	2,407	18,829
AL, M	1,886	1,836	2,441	4,881	2,066	4,241	2,228	4,650
AL, S	1,384	1,326	2,318	3,585	2,076	3,116	2,251	3,435
FL, N	3,221	3,169	2,553	8,632	2,296	8,131	2,627	9,450
FL, M	26,682	25,850	2,475	75,294	2,249	71,776	2,765	81,458
FL, S	13,761	13,344	2,500	37,043	2,280	35,592	2,789	43,327
GA, N	19,529	18,397	2,890	58,125	2,466	50,588	2,689	56,770
GA, M	3,939	3,784	2,620	10,987	2,296	9,664	2,424	10,372
GA, S	1,945	1,916	2,453	5,039	2,225	4,694	2,486	5,208

NOTE: 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.