

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, 2010,
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 | 430,900 | 383,330 | 3,899 | 2,862,235 | 3,584 | 1,648,567 | 2,953 | 1,415,166 |
| DC | 373 | 270 | 4,995 | 1,642 | 4,572 | 1,409 | 4,116 | 1,290 |
| 1ST | 15,481 | 13,641 | 3,097 | 53,945 | 3,120 | 53,278 | 2,796 | 49,568 |
| ME | 551 | 514 | 5,297 | 2,749 | 4,589 | 2,894 | 4,068 | 2,607 |
| MA | 5,360 | 4,218 | 5,472 | 25,310 | 5,015 | 23,673 | 4,531 | 21,741 |
| NH | 980 | 900 | 5,294 | 5,094 | 4,832 | 4,674 | 4,541 | 4,440 |
| RI | 740 | 572 | 5,229 | 3,227 | 4,663 | 2,880 | 4,307 | 2,606 |
| PR | 7,850 | 7,437 | 2,017 | 17,565 | 2,035 | 19,158 | 1,729 | 18,174 |
| 2ND | 11,411 | 9,518 | 4,983 | 53,440 | 4,391 | 48,598 | 3,836 | 41,793 |
| CT | 1,088 | 867 | 5,265 | 5,030 | 5,092 | 5,311 | 4,389 | 4,262 |
| NY, N | 2,592 | 2,547 | 4,209 | 11,565 | 3,733 | 10,996 | 3,324 | 9,388 |
| NY, E | 3,055 | 1,800 | 6,699 | 12,929 | 5,846 | 11,909 | 4,900 | 9,447 |
| NY, S | 2,082 | 1,762 | 5,979 | 11,383 | 5,170 | 10,191 | 4,917 | 10,064 |
| NY, W | 2,278 | 2,231 | 4,156 | 11,162 | 3,716 | 8,891 | 3,165 | 7,490 |
| VT | 316 | 311 | 3,966 | 1,370 | 3,806 | 1,300 | 3,312 | 1,141 |
| 3RD | 20,608 | 18,594 | 4,544 | 99,985 | 4,154 | 91,878 | 3,551 | 76,045 |
| DE | 888 | 803 | 4,466 | 3,970 | 4,074 | 3,787 | 3,471 | 3,347 |
| NJ | 8,920 | 8,359 | 4,981 | 46,117 | 4,582 | 47,203 | 4,129 | 37,913 |
| PA, E | 4,721 | 3,749 | 4,216 | 23,955 | 3,931 | 16,865 | 3,446 | 14,916 |
| PA, M | 2,990 | 2,748 | 4,614 | 13,820 | 4,136 | 12,743 | 3,705 | 12,016 |
| PA, W | 3,085 | 2,931 | 3,767 | 12,077 | 3,452 | 11,237 | 2,368 | 7,823 |
| VI | 4 | 4 | - | 45 | - | 43 | - | 31 |
| 4TH | 36,007 | 32,907 | 3,964 | 1,254,169 | 3,663 | 140,251 | 3,085 | 118,297 |
| MD | 7,340 | 6,153 | 5,308 | 1,137,903 | 4,714 | 33,901 | 4,404 | 30,215 |
| NC, E | 6,298 | 6,181 | 3,503 | 23,877 | 3,279 | 22,778 | 2,711 | 19,145 |
| NC, M | 3,187 | 3,106 | 3,269 | 11,229 | 3,010 | 10,564 | 2,078 | 7,650 |
| NC, W | 2,232 | 2,164 | 3,413 | 8,433 | 3,277 | 8,448 | 1,992 | 5,482 |
| SC | 4,529 | 4,273 | 3,470 | 16,515 | 3,284 | 16,301 | 2,701 | 13,464 |
| VA, E | 9,249 | 8,112 | 4,357 | 40,010 | 4,038 | 37,346 | 3,589 | 32,877 |
| VA, W | 2,562 | 2,335 | 3,480 | 13,214 | 3,218 | 8,405 | 2,784 | 7,320 |
| WV, N | 304 | 289 | 5,448 | 1,571 | 4,327 | 1,337 | 3,636 | 1,142 |
| WV, S | 306 | 294 | 4,410 | 1,419 | 3,591 | 1,172 | 3,148 | 1,004 |

BAPCPA Table 2D. (December 31, 2010—Continued)

| 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) |
| 5TH | 45,742 | 41,845 | 3,308 | 165,594 | 3,281 | 173,471 | 2,570 | 173,252 |
| LA, E | 2,165 | 2,046 | 3,776 | 8,735 | 3,411 | 8,325 | 2,902 | 43,412 |
| LA, M | 891 | 835 | 3,795 | 3,877 | 3,365 | 3,040 | 2,738 | 2,486 |
| LA, W | 8,222 | 7,941 | 2,538 | 25,049 | 2,477 | 23,014 | 1,958 | 18,183 |
| MS, N | 3,004 | 2,919 | 2,565 | 8,511 | 2,405 | 8,042 | 1,823 | 6,203 |
| MS, S | 3,151 | 3,036 | 2,774 | 9,889 | 2,646 | 9,388 | 1,848 | 6,469 |
| TX, N | 10,235 | 9,712 | 3,760 | 42,121 | 3,697 | 45,290 | 3,218 | 39,941 |
| TX, E | 3,329 | 3,050 | 4,213 | 14,608 | 4,124 | 15,431 | 3,493 | 13,411 |
| TX, S | 8,763 | 6,929 | 3,825 | 31,259 | 3,892 | 38,230 | 2,501 | 24,337 |
| TX, W | 5,982 | 5,377 | 3,397 | 21,545 | 3,463 | 22,711 | 2,832 | 18,811 |
| 6TH | 56,647 | 55,139 | 3,352 | 215,587 | 3,039 | 190,313 | 2,238 | 143,914 |
| KY, E | 2,929 | 2,893 | 3,918 | 12,395 | 3,298 | 10,376 | 2,890 | 9,013 |
| KY, W | 3,126 | 3,083 | 3,820 | 12,863 | 3,233 | 10,740 | 2,686 | 9,006 |
| MI, E | 8,188 | 7,857 | 4,387 | 40,865 | 3,882 | 33,452 | 2,835 | 25,191 |
| MI, W | 2,039 | 1,937 | 4,601 | 9,230 | 3,827 | 8,046 | 2,786 | 6,072 |
| OH, N | 6,493 | 6,218 | 4,226 | 28,136 | 3,578 | 24,391 | 2,888 | 19,705 |
| OH, S | 9,448 | 9,269 | 4,450 | 44,419 | 3,632 | 37,387 | 2,732 | 28,641 |
| TN, E | 6,224 | 6,129 | 2,671 | 18,798 | 2,515 | 18,202 | 1,675 | 12,382 |
| TN, M | 5,507 | 5,419 | 3,074 | 18,889 | 2,870 | 17,993 | 1,835 | 11,783 |
| TN, W | 12,693 | 12,334 | 2,000 | 29,992 | 2,000 | 29,727 | 1,495 | 22,121 |
| 7TH | 36,803 | 35,586 | 4,015 | 165,427 | 3,465 | 140,433 | 2,803 | 116,919 |
| IL, N | 15,047 | 14,604 | 4,140 | 73,757 | 3,597 | 60,877 | 2,942 | 49,573 |
| IL, C | 2,079 | 2,052 | 3,658 | 8,306 | 3,387 | 7,781 | 3,040 | 6,974 |
| IL, S | 2,350 | 2,342 | 3,391 | 8,997 | 2,962 | 7,946 | 2,486 | 6,480 |
| IN, N | 3,842 | 3,658 | 4,015 | 16,123 | 3,457 | 14,325 | 2,436 | 9,947 |
| IN, S | 7,946 | 7,731 | 4,041 | 34,517 | 3,425 | 29,403 | 2,748 | 26,929 |
| WI, E | 4,472 | 4,180 | 4,078 | 18,892 | 3,395 | 15,905 | 2,856 | 13,363 |
| WI, W | 1,067 | 1,019 | 4,309 | 4,834 | 3,630 | 4,197 | 3,135 | 3,654 |

BAPCPA Table 2D. (December 31, 2010—Continued)

| 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) |
| 8TH | 22,002 | 20,975 | 3,804 | 89,860 | 3,320 | 82,805 | 2,674 | 65,577 |
| AR, E | 4,556 | 4,109 | 2,745 | 13,082 | 2,723 | 15,622 | 2,004 | 9,452 |
| AR, W | 2,561 | 2,463 | 2,814 | 8,268 | 2,695 | 7,945 | 2,078 | 6,223 |
| IA, N | 165 | 159 | 5,243 | 871 | 3,972 | 672 | 3,454 | 585 |
| IA, S | 590 | 575 | 5,290 | 3,174 | 3,933 | 2,403 | 3,293 | 2,030 |
| MN | 2,866 | 2,786 | 5,838 | 17,434 | 4,398 | 13,484 | 3,899 | 12,030 |
| MO, E | 4,716 | 4,475 | 3,811 | 18,740 | 3,313 | 16,764 | 2,805 | 14,808 |
| MO, W | 4,167 | 4,074 | 3,934 | 17,625 | 3,486 | 16,589 | 2,631 | 12,149 |
| NE | 2,025 | 1,995 | 4,254 | 9,010 | 3,500 | 7,867 | 3,114 | 6,995 |
| ND | 176 | 162 | 4,710 | 775 | 4,015 | 680 | 3,411 | 584 |
| SD | 180 | 177 | 4,944 | 882 | 3,992 | 779 | 3,591 | 720 |
| 9TH | 86,233 | 64,376 | 5,350 | 395,517 | 4,832 | 375,836 | 4,159 | 335,890 |
| AK | 174 | 158 | 6,214 | 1,083 | 4,873 | 945 | 4,461 | 837 |
| AZ | 6,708 | 5,945 | 5,712 | 37,160 | 4,661 | 30,591 | 4,112 | 27,481 |
| CA, N | 12,623 | 9,887 | 5,870 | 67,901 | 5,324 | 62,951 | 4,855 | 57,846 |
| CA, E | 10,001 | 7,981 | 5,089 | 44,859 | 5,105 | 56,532 | 4,040 | 45,163 |
| CA, C | 31,851 | 19,232 | 5,240 | 121,234 | 5,007 | 119,080 | 4,437 | 112,091 |
| CA, S | 4,422 | 3,579 | 6,180 | 25,625 | 5,437 | 22,563 | 4,791 | 19,289 |
| HI | 833 | 774 | 5,735 | 4,583 | 5,242 | 4,459 | 4,602 | 3,926 |
| ID | 980 | 931 | 4,460 | 4,542 | 3,900 | 3,953 | 3,380 | 7,041 |
| MT | 412 | 358 | 4,584 | 1,808 | 4,146 | 1,628 | 3,893 | 1,523 |
| NV | 6,979 | 5,272 | 5,350 | 31,187 | 4,521 | 26,922 | 3,950 | 22,894 |
| OR | 4,165 | 3,849 | 4,913 | 21,353 | 4,026 | 16,456 | 3,559 | 14,396 |
| WA, E | 1,360 | 1,282 | 3,702 | 5,373 | 3,361 | 4,777 | 2,636 | 3,770 |
| WA, W | 5,693 | 5,096 | 5,116 | 28,677 | 4,456 | 24,856 | 3,251 | 19,524 |
| GUAM | 31 | 31 | 3,672 | 126 | 3,196 | 117 | 2,771 | 104 |
| NMI | 1 | 1 | - | 5 | - | 6 | - | 5 |
| 10TH | 17,512 | 16,602 | 4,502 | 81,628 | 3,863 | 72,477 | 3,291 | 62,006 |
| CO | 5,137 | 5,003 | 5,155 | 27,409 | 4,372 | 24,214 | 4,003 | 22,008 |
| KS | 3,237 | 3,150 | 3,744 | 13,685 | 3,272 | 11,724 | 2,624 | 9,633 |
| NM | 508 | 469 | 5,001 | 2,571 | 4,096 | 2,198 | 3,569 | 1,832 |
| OK, N | 451 | 434 | 5,143 | 2,728 | 4,011 | 1,895 | 3,015 | 1,423 |
| OK, E | 227 | 224 | 5,249 | 1,182 | 3,919 | 975 | 2,749 | 697 |
| OK, W | 1,748 | 1,706 | 4,307 | 8,323 | 3,649 | 7,376 | 2,443 | 5,137 |
| UT | 5,983 | 5,414 | 4,311 | 24,504 | 3,774 | 23,205 | 3,343 | 20,502 |
| WY | 221 | 202 | 5,010 | 1,226 | 4,066 | 889 | 3,574 | 775 |

BAPCPA Table 2D. (December 31, 2010—Continued)

| 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) |
| 11TH | 82,081 | 73,877 | 3,260 | 285,440 | 3,092 | 277,817 | 2,630 | 230,615 |
| AL, N | 9,526 | 9,280 | 2,546 | 27,530 | 2,428 | 25,901 | 2,000 | 21,198 |
| AL, M | 5,646 | 5,528 | 2,369 | 15,375 | 2,247 | 14,812 | 2,046 | 13,139 |
| AL, S | 3,914 | 3,800 | 2,670 | 14,312 | 2,616 | 11,311 | 2,197 | 9,691 |
| FL, N | 593 | 574 | 4,248 | 2,672 | 3,719 | 2,421 | 3,302 | 2,093 |
| FL, M | 15,651 | 14,460 | 4,174 | 67,763 | 3,861 | 67,999 | 3,436 | 57,356 |
| FL, S | 10,315 | 7,228 | 4,349 | 36,367 | 4,239 | 35,340 | 3,772 | 31,062 |
| GA, N | 21,293 | 18,193 | 3,657 | 75,482 | 3,297 | 70,172 | 2,771 | 58,659 |
| GA, M | 7,382 | 7,125 | 2,654 | 22,301 | 2,599 | 21,506 | 2,076 | 17,257 |
| GA, S | 7,761 | 7,689 | 2,658 | 23,636 | 2,688 | 28,355 | 2,332 | 20,161 |

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.