

## 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, 2014, 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>581,870</b> | <b>546,706</b>              | <b>2,715</b>                 | <b>1,702,491</b>  | <b>2,413</b>                 | <b>1,483,013</b>  | <b>2,632</b>           | <b>1,640,116</b>  |
| <b>DC</b>            | <b>574</b>     | <b>514</b>                  | <b>2,921</b>                 | <b>2,174</b>      | <b>2,489</b>                 | <b>1,325</b>      | <b>2,855</b>           | <b>1,614</b>      |
| <b>1ST</b>           | <b>17,165</b>  | <b>16,205</b>               | <b>2,548</b>                 | <b>49,084</b>     | <b>2,340</b>                 | <b>42,946</b>     | <b>2,665</b>           | <b>48,606</b>     |
| ME                   | 1,583          | 1,542                       | 2,745                        | 4,602             | 2,495                        | 4,109             | 2,598                  | 4,286             |
| MA                   | 7,492          | 7,015                       | 3,099                        | 25,104            | 2,737                        | 21,057            | 3,100                  | 24,070            |
| NH                   | 1,788          | 1,754                       | 3,239                        | 6,203             | 2,816                        | 5,394             | 3,150                  | 6,029             |
| RI                   | 2,330          | 2,176                       | 2,962                        | 6,981             | 2,588                        | 6,137             | 3,100                  | 7,282             |
| PR                   | 3,972          | 3,718                       | 1,218                        | 6,194             | 1,466                        | 6,248             | 1,617                  | 6,940             |
| <b>2ND</b>           | <b>30,371</b>  | <b>29,200</b>               | <b>3,033</b>                 | <b>100,550</b>    | <b>2,605</b>                 | <b>87,303</b>     | <b>2,937</b>           | <b>113,501</b>    |
| CT                   | 5,459          | 5,213                       | 3,563                        | 19,984            | 2,958                        | 16,773            | 3,482                  | 35,832            |
| NY, N                | 5,316          | 5,258                       | 2,680                        | 15,612            | 2,392                        | 13,688            | 2,576                  | 14,811            |
| NY, E                | 10,027         | 9,456                       | 3,147                        | 34,430            | 2,674                        | 30,785            | 3,054                  | 33,285            |
| NY, S                | 5,861          | 5,667                       | 3,056                        | 20,046            | 2,573                        | 16,681            | 2,951                  | 19,469            |
| NY, W                | 3,204          | 3,104                       | 2,683                        | 8,812             | 2,400                        | 7,905             | 2,606                  | 8,558             |
| VT                   | 504            | 502                         | 3,127                        | 1,665             | 2,670                        | 1,472             | 2,829                  | 1,547             |
| <b>3RD</b>           | <b>34,505</b>  | <b>32,896</b>               | <b>2,823</b>                 | <b>107,200</b>    | <b>2,596</b>                 | <b>94,901</b>     | <b>2,920</b>           | <b>106,747</b>    |
| DE                   | 1,554          | 1,477                       | 2,987                        | 4,635             | 2,679                        | 4,167             | 3,054                  | 4,814             |
| NJ                   | 18,682         | 17,901                      | 2,962                        | 62,478            | 2,722                        | 54,452            | 3,118                  | 62,607            |
| PA, E                | 5,659          | 5,189                       | 2,948                        | 17,631            | 2,641                        | 15,381            | 2,861                  | 16,206            |
| PA, M                | 3,748          | 3,599                       | 2,620                        | 10,082            | 2,433                        | 9,505             | 2,696                  | 10,383            |
| PA, W                | 4,851          | 4,720                       | 2,410                        | 12,337            | 2,215                        | 11,368            | 2,515                  | 12,706            |
| VI                   | 11             | 10                          | 3,015                        | 36                | 2,216                        | 28                | 2,649                  | 32                |
| <b>4TH</b>           | <b>39,995</b>  | <b>37,993</b>               | <b>2,940</b>                 | <b>155,237</b>    | <b>2,529</b>                 | <b>106,856</b>    | <b>2,869</b>           | <b>120,666</b>    |
| MD                   | 14,017         | 13,131                      | 3,213                        | 77,787            | 2,696                        | 39,570            | 3,154                  | 45,607            |
| NC, E                | 2,146          | 2,105                       | 2,812                        | 6,293             | 2,584                        | 5,835             | 2,811                  | 6,391             |
| NC, M                | 1,753          | 1,706                       | 2,657                        | 4,748             | 2,381                        | 4,366             | 2,616                  | 4,820             |
| NC, W                | 2,396          | 2,334                       | 2,997                        | 7,534             | 2,606                        | 6,735             | 2,807                  | 7,194             |
| SC                   | 2,844          | 2,767                       | 2,103                        | 6,694             | 2,225                        | 6,847             | 2,425                  | 7,491             |
| VA, E                | 10,492         | 9,705                       | 3,086                        | 33,808            | 2,558                        | 27,875            | 2,928                  | 31,817            |
| VA, W                | 3,570          | 3,513                       | 2,700                        | 10,695            | 2,286                        | 8,619             | 2,492                  | 9,423             |
| WV, N                | 1,170          | 1,151                       | 2,752                        | 3,584             | 2,435                        | 3,129             | 2,721                  | 3,420             |
| WV, S                | 1,607          | 1,581                       | 2,252                        | 4,093             | 2,283                        | 3,880             | 2,638                  | 4,503             |

**BAPCPA Table 2A. (December 31, 2014—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) |
| <b>5TH</b>           | <b>22,353</b> | <b>21,259</b>               | <b>2,744</b>                 | <b>65,310</b>     | <b>2,545</b>                 | <b>62,959</b>     | <b>2,662</b>           | <b>68,909</b>     |
| LA, E                | 1,458         | 1,401                       | 2,644                        | 4,399             | 2,400                        | 3,547             | 2,539                  | 4,008             |
| LA, M                | 801           | 759                         | 2,860                        | 2,236             | 2,361                        | 1,934             | 2,706                  | 2,163             |
| LA, W                | 1,671         | 1,635                       | 2,183                        | 3,879             | 2,078                        | 3,754             | 2,138                  | 3,904             |
| MS, N                | 1,881         | 1,837                       | 2,406                        | 5,531             | 2,256                        | 4,549             | 2,356                  | 4,787             |
| MS, S                | 2,948         | 2,902                       | 2,513                        | 8,338             | 2,288                        | 7,353             | 2,322                  | 7,442             |
| TX, N                | 4,825         | 4,668                       | 3,117                        | 15,474            | 2,852                        | 14,686            | 2,967                  | 14,943            |
| TX, E                | 2,088         | 1,986                       | 2,997                        | 6,541             | 2,819                        | 6,263             | 2,989                  | 6,344             |
| TX, S                | 3,093         | 2,689                       | 2,736                        | 8,507             | 2,678                        | 7,701             | 2,821                  | 14,988            |
| TX, W                | 3,588         | 3,382                       | 2,932                        | 10,404            | 2,688                        | 13,174            | 2,791                  | 10,332            |
| <b>6TH</b>           | <b>84,930</b> | <b>82,659</b>               | <b>2,496</b>                 | <b>229,790</b>    | <b>2,214</b>                 | <b>199,034</b>    | <b>2,350</b>           | <b>211,546</b>    |
| KY, E                | 5,747         | 5,690                       | 2,508                        | 15,589            | 2,194                        | 13,668            | 2,305                  | 14,694            |
| KY, W                | 5,869         | 5,759                       | 2,550                        | 15,736            | 2,122                        | 13,283            | 2,266                  | 14,250            |
| MI, E                | 20,531        | 19,687                      | 2,355                        | 58,308            | 2,211                        | 47,828            | 2,345                  | 50,677            |
| MI, W                | 6,821         | 6,699                       | 2,476                        | 17,993            | 2,211                        | 16,040            | 2,370                  | 17,242            |
| OH, N                | 17,376        | 16,877                      | 2,532                        | 45,827            | 2,219                        | 40,564            | 2,422                  | 44,092            |
| OH, S                | 12,950        | 12,719                      | 2,656                        | 36,087            | 2,251                        | 30,906            | 2,376                  | 32,635            |
| TN, E                | 6,355         | 6,210                       | 2,449                        | 16,524            | 2,248                        | 15,177            | 2,282                  | 15,430            |
| TN, M                | 5,518         | 5,387                       | 2,560                        | 14,532            | 2,251                        | 13,104            | 2,347                  | 13,663            |
| TN, W                | 3,763         | 3,631                       | 2,346                        | 9,194             | 2,133                        | 8,464             | 2,218                  | 8,863             |
| <b>7TH</b>           | <b>72,401</b> | <b>67,664</b>               | <b>2,707</b>                 | <b>203,781</b>    | <b>2,339</b>                 | <b>184,109</b>    | <b>2,500</b>           | <b>187,909</b>    |
| IL, N                | 30,037        | 28,346                      | 2,809                        | 90,073            | 2,453                        | 80,090            | 2,672                  | 85,251            |
| IL, C                | 4,731         | 4,659                       | 2,645                        | 13,198            | 2,225                        | 11,128            | 2,330                  | 11,641            |
| IL, S                | 2,533         | 2,483                       | 2,600                        | 7,024             | 2,238                        | 5,969             | 2,351                  | 6,347             |
| IN, N                | 8,433         | 8,182                       | 2,626                        | 23,398            | 2,240                        | 19,893            | 2,363                  | 21,014            |
| IN, S                | 11,407        | 11,070                      | 2,585                        | 31,721            | 2,251                        | 34,092            | 2,374                  | 28,772            |
| WI, E                | 10,828        | 8,570                       | 2,634                        | 24,636            | 2,273                        | 21,379            | 2,406                  | 22,874            |
| WI, W                | 4,432         | 4,354                       | 2,874                        | 13,732            | 2,410                        | 11,557            | 2,519                  | 12,010            |

**BAPCPA Table 2A. (December 31, 2014—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) |
| <b>8TH</b>           | <b>37,592</b>  | <b>36,687</b>               | <b>2,658</b>                 | <b>107,709</b>    | <b>2,310</b>                 | <b>93,039</b>     | <b>2,499</b>           | <b>100,779</b>    |
| AR, E                | 2,849          | 2,749                       | 2,276                        | 6,673             | 2,158                        | 6,687             | 2,233                  | 6,670             |
| AR, W                | 2,018          | 1,938                       | 2,257                        | 4,874             | 2,176                        | 4,548             | 2,290                  | 4,765             |
| IA, N                | 1,730          | 1,699                       | 2,762                        | 5,073             | 2,306                        | 4,273             | 2,442                  | 4,540             |
| IA, S                | 2,588          | 2,562                       | 2,792                        | 7,610             | 2,351                        | 6,466             | 2,533                  | 7,038             |
| MN                   | 9,848          | 9,748                       | 3,070                        | 32,196            | 2,516                        | 26,957            | 2,805                  | 29,847            |
| MO, E                | 7,853          | 7,582                       | 2,459                        | 20,196            | 2,136                        | 17,811            | 2,406                  | 20,341            |
| MO, W                | 6,096          | 5,913                       | 2,587                        | 18,323            | 2,352                        | 15,107            | 2,410                  | 15,437            |
| NE                   | 2,991          | 2,919                       | 2,539                        | 8,114             | 2,204                        | 7,129             | 2,437                  | 7,867             |
| ND                   | 580            | 564                         | 2,648                        | 1,686             | 2,371                        | 1,428             | 2,377                  | 1,476             |
| SD                   | 1,039          | 1,013                       | 2,780                        | 2,963             | 2,399                        | 2,633             | 2,549                  | 2,797             |
| <b>9TH</b>           | <b>130,876</b> | <b>121,962</b>              | <b>2,837</b>                 | <b>392,292</b>    | <b>2,536</b>                 | <b>347,366</b>    | <b>2,815</b>           | <b>389,422</b>    |
| AK                   | 340            | 329                         | 3,502                        | 1,288             | 3,288                        | 1,193             | 3,484                  | 1,232             |
| AZ                   | 15,875         | 15,069                      | 2,654                        | 45,472            | 2,429                        | 42,464            | 2,810                  | 45,736            |
| CA, N                | 7,797          | 7,046                       | 3,100                        | 24,497            | 2,709                        | 20,984            | 3,061                  | 23,957            |
| CA, E                | 16,242         | 14,715                      | 2,947                        | 48,079            | 2,632                        | 42,835            | 2,929                  | 47,021            |
| CA, C                | 42,433         | 39,258                      | 2,796                        | 129,531           | 2,558                        | 114,994           | 2,825                  | 128,906           |
| CA, S                | 7,832          | 7,513                       | 3,105                        | 26,023            | 2,711                        | 22,505            | 3,074                  | 25,658            |
| HI                   | 1,152          | 1,127                       | 3,027                        | 3,684             | 2,572                        | 3,146             | 2,763                  | 3,483             |
| ID                   | 4,040          | 3,987                       | 2,534                        | 10,897            | 2,275                        | 9,787             | 2,522                  | 10,878            |
| MT                   | 1,173          | 1,113                       | 2,500                        | 3,236             | 2,148                        | 2,637             | 2,369                  | 2,864             |
| NV                   | 8,562          | 7,313                       | 2,792                        | 21,772            | 2,444                        | 19,319            | 2,665                  | 21,073            |
| OR                   | 9,466          | 9,241                       | 2,660                        | 27,544            | 2,312                        | 23,103            | 2,501                  | 26,874            |
| WA, E                | 3,577          | 3,509                       | 2,535                        | 9,434             | 2,320                        | 8,703             | 2,450                  | 9,485             |
| WA, W                | 12,289         | 11,649                      | 3,250                        | 40,622            | 2,811                        | 35,406            | 3,048                  | 42,052            |
| GUAM                 | 94             | 90                          | 2,069                        | 210               | 1,867                        | 287               | 1,876                  | 196               |
| NMI                  | 4              | 3                           | -                            | 3                 | -                            | 3                 | -                      | 6                 |
| <b>10TH</b>          | <b>38,557</b>  | <b>33,864</b>               | <b>2,717</b>                 | <b>99,506</b>     | <b>2,360</b>                 | <b>90,005</b>     | <b>2,568</b>           | <b>96,495</b>     |
| CO                   | 14,041         | 10,565                      | 2,740                        | 31,703            | 2,381                        | 27,825            | 2,680                  | 31,143            |
| KS                   | 4,214          | 4,105                       | 2,657                        | 12,065            | 2,356                        | 10,670            | 2,463                  | 11,622            |
| NM                   | 3,354          | 3,313                       | 2,699                        | 9,460             | 2,401                        | 8,668             | 2,778                  | 10,334            |
| OK, N                | 2,356          | 2,320                       | 2,852                        | 7,040             | 2,486                        | 6,147             | 2,503                  | 6,218             |
| OK, E                | 1,361          | 1,346                       | 2,694                        | 3,772             | 2,365                        | 3,428             | 2,402                  | 3,477             |
| OK, W                | 4,026          | 3,972                       | 2,769                        | 11,906            | 2,400                        | 13,224            | 2,532                  | 11,049            |
| UT                   | 8,426          | 7,497                       | 2,670                        | 21,351            | 2,252                        | 18,108            | 2,472                  | 20,608            |
| WY                   | 779            | 746                         | 2,709                        | 2,208             | 2,424                        | 1,935             | 2,521                  | 2,044             |

**BAPCPA Table 2A. (December 31, 2014—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)<br>(in \$s)       | Total<br>(in \$000s) | Median (5)<br>(in \$s)       | Total<br>(in \$000s) | Median (5)<br>(in \$s) | Total<br>(in \$000s) |
| <b>11TH</b>          | <b>72,551</b> | <b>65,803</b>               | <b>2,604</b>                 | <b>189,859</b>       | <b>2,400</b>                 | <b>173,170</b>       | <b>2,587</b>           | <b>193,921</b>       |
| AL, N                | 6,118         | 5,961                       | 2,686                        | 18,974               | 2,308                        | 15,344               | 2,400                  | 16,012               |
| AL, M                | 1,464         | 1,421                       | 2,447                        | 3,975                | 2,216                        | 3,423                | 2,266                  | 3,557                |
| AL, S                | 1,221         | 1,183                       | 2,389                        | 3,325                | 2,300                        | 3,075                | 2,369                  | 3,185                |
| FL, N                | 2,228         | 2,167                       | 2,814                        | 6,465                | 2,533                        | 5,990                | 2,787                  | 9,095                |
| FL, M                | 23,426        | 21,001                      | 2,531                        | 57,113               | 2,420                        | 54,694               | 2,670                  | 60,707               |
| FL, S                | 15,911        | 13,716                      | 2,471                        | 38,700               | 2,354                        | 36,537               | 2,614                  | 43,768               |
| GA, N                | 17,929        | 16,267                      | 2,803                        | 49,877               | 2,455                        | 43,585               | 2,580                  | 46,232               |
| GA, M                | 2,730         | 2,586                       | 2,547                        | 7,201                | 2,336                        | 6,615                | 2,410                  | 7,220                |
| GA, S                | 1,524         | 1,501                       | 2,598                        | 4,229                | 2,434                        | 3,907                | 2,559                  | 4,145                |

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 10.
- 4 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 22.
- 5 Median values not computed when fewer than 10 cases with complete schedules reported.