

BAPCPA Table 2X.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Cases¹ 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 (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
TOTAL	883,930	815,234	2,882	2,793,771	2,616	2,466,629	2,600	2,436,016
DC	688	597	3,189	2,887	2,687	1,753	3,017	1,984
1ST	26,919	24,612	2,600	79,470	2,458	71,485	2,578	73,419
ME	1,908	1,839	2,945	6,164	2,718	5,413	2,730	5,424
MA	9,580	8,634	3,452	34,878	3,049	29,403	3,276	31,608
NH	2,295	2,207	3,498	8,672	3,100	7,560	3,400	8,066
RI	2,771	2,494	3,181	8,773	2,778	7,757	3,227	8,728
PR	10,365	9,438	1,699	20,982	1,869	21,352	1,759	19,593
2ND	37,130	34,440	3,239	131,816	2,800	113,593	3,047	135,602
CT	6,549	6,022	3,711	24,494	3,119	20,872	3,543	39,419
NY, N	6,716	6,611	2,895	21,651	2,572	19,021	2,696	19,561
NY, E	11,687	10,279	3,314	40,569	2,815	36,046	3,155	37,366
NY, S	7,199	6,781	3,388	27,811	2,855	23,672	3,177	25,436
NY, W	4,318	4,093	2,980	14,965	2,656	11,889	2,715	11,785
VT	661	654	3,370	2,326	2,894	2,092	2,836	2,035
3RD	50,318	46,647	3,158	174,736	2,934	156,221	3,019	157,970
DE	2,292	2,087	3,308	7,811	2,953	6,714	3,137	7,028
NJ	25,353	23,931	3,289	95,284	3,052	83,802	3,281	88,614
PA, E	9,824	8,486	3,319	33,137	3,036	30,313	2,976	27,856
PA, M	5,748	5,334	3,029	18,028	2,842	16,670	2,899	16,602
PA, W	7,082	6,793	2,640	20,401	2,507	18,658	2,429	17,806
VI	19	16	3,143	76	2,730	64	3,792	64
4TH	68,635	63,905	3,207	266,457	2,861	206,717	2,858	204,676
MD	19,276	17,238	3,553	101,735	3,043	60,334	3,362	64,807
NC, E	7,295	7,091	3,153	24,700	2,944	23,131	2,666	21,246
NC, M	4,245	4,106	2,883	13,012	2,683	12,109	2,290	10,387
NC, W	4,327	4,137	3,205	15,064	2,926	13,463	2,471	11,646
SC	7,132	6,794	2,814	21,617	2,725	20,609	2,444	18,328
VA, E	17,648	16,128	3,383	63,054	2,941	53,674	3,014	54,484
VA, W	5,519	5,317	2,902	17,860	2,551	14,936	2,542	14,594
WV, N	1,350	1,311	2,969	4,486	2,607	3,843	2,811	4,039
WV, S	1,843	1,783	2,383	4,929	2,394	4,618	2,645	5,145

BAPCPA Table 2X. (December 31, 2014—Continued)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
5TH	58,358	53,922	2,890	186,494	2,818	176,114	2,478	157,364
LA, E	3,310	3,074	2,925	11,081	2,770	9,602	2,579	9,119
LA, M	1,606	1,455	3,045	4,998	2,757	4,442	2,700	4,184
LA, W	9,281	9,101	2,359	25,645	2,360	24,412	1,960	19,993
MS, N	4,658	4,479	2,389	12,807	2,287	11,310	2,019	10,087
MS, S	5,931	5,757	2,540	17,287	2,418	15,865	2,065	13,344
TX, N	12,071	11,291	3,280	42,229	3,173	39,882	2,940	36,231
TX, E	4,658	4,310	3,406	17,489	3,357	16,131	3,074	14,340
TX, S	8,993	7,372	3,252	30,527	3,261	27,453	2,519	28,406
TX, W	7,850	7,083	3,088	24,430	3,030	27,017	2,760	21,661
6TH	127,505	123,384	2,570	368,379	2,336	322,574	2,248	305,339
KY, E	8,044	7,932	2,700	24,001	2,387	20,933	2,375	20,905
KY, W	8,032	7,842	2,761	24,118	2,332	20,344	2,336	20,090
MI, E	25,745	24,525	2,531	78,872	2,410	65,778	2,384	64,464
MI, W	8,213	8,031	2,642	23,817	2,367	20,958	2,404	21,017
OH, N	21,112	20,331	2,717	61,024	2,373	53,322	2,459	54,078
OH, S	18,444	17,981	2,996	60,614	2,534	50,483	2,430	47,198
TN, E	11,794	11,510	2,448	31,592	2,290	29,553	1,998	25,707
TN, M	9,887	9,558	2,693	28,302	2,457	26,259	2,148	22,495
TN, W	16,234	15,674	1,890	36,039	1,938	34,943	1,640	29,383
7TH	106,910	99,581	2,833	327,325	2,507	296,364	2,477	275,364
IL, N	49,169	45,939	2,799	153,478	2,547	138,282	2,525	132,496
IL, C	5,815	5,695	2,842	18,000	2,415	15,066	2,425	14,980
IL, S	3,978	3,910	2,814	12,680	2,466	10,964	2,407	10,209
IN, N	11,152	10,758	2,821	34,542	2,443	29,241	2,369	27,659
IN, S	16,550	15,971	2,885	52,413	2,508	51,281	2,447	42,712
WI, E	15,014	12,222	2,838	39,139	2,486	33,617	2,451	33,036
WI, W	5,232	5,086	3,005	17,073	2,542	17,913	2,581	14,272

BAPCPA Table 2X. (December 31, 2014—Continued)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
8TH	52,896	51,026	2,812	165,925	2,498	142,508	2,495	140,628
AR, E	6,756	6,400	2,467	17,853	2,427	17,959	2,083	14,792
AR, W	3,661	3,461	2,391	9,510	2,344	8,983	2,159	8,230
IA, N	1,840	1,795	2,843	5,596	2,375	4,661	2,498	4,876
IA, S	2,914	2,867	2,917	9,207	2,443	7,694	2,580	8,057
MN	11,658	11,446	3,328	42,566	2,710	34,517	2,933	36,585
MO, E	11,364	10,853	2,688	32,952	2,391	28,993	2,444	29,561
MO, W	8,527	8,212	2,828	29,605	2,602	23,520	2,453	21,891
NE	4,391	4,265	2,783	13,282	2,447	11,520	2,522	11,822
ND	646	621	2,755	1,942	2,471	1,649	2,438	1,664
SD	1,139	1,106	2,860	3,411	2,461	3,013	2,586	3,149
9TH	164,364	147,923	3,092	547,301	2,782	477,881	2,944	495,855
AK	407	383	3,603	1,585	3,474	1,454	3,589	1,468
AZ	18,309	17,137	2,807	56,841	2,575	51,938	2,895	54,042
CA, N	13,112	11,413	3,763	53,226	3,288	43,359	3,404	43,659
CA, E	19,831	17,527	3,211	65,697	2,858	56,854	2,981	57,427
CA, C	53,434	46,705	3,054	176,776	2,822	158,763	2,999	163,353
CA, S	9,690	8,912	3,416	35,357	2,989	30,208	3,252	32,155
HI	1,643	1,598	3,476	6,424	3,026	5,549	3,105	5,526
ID	4,499	4,389	2,628	12,954	2,367	11,387	2,581	12,238
MT	1,354	1,254	2,641	4,020	2,291	3,254	2,447	3,411
NV	10,255	8,395	2,962	27,753	2,606	24,313	2,757	25,214
OR	11,501	11,164	2,887	37,359	2,518	30,780	2,638	33,656
WA, E	4,477	4,358	2,605	12,491	2,394	11,462	2,434	11,686
WA, W	15,727	14,569	3,443	56,503	3,013	48,167	3,042	51,731
GUAM	121	116	2,247	313	2,260	392	2,067	283
NMI	4	3	-	3	-	3	-	6
10TH	51,061	45,393	2,976	150,419	2,595	133,382	2,644	132,834
CO	16,707	13,046	3,000	44,310	2,629	38,622	2,825	40,812
KS	7,202	7,046	2,931	23,211	2,583	20,244	2,459	19,485
NM	3,629	3,563	2,802	10,781	2,500	9,783	2,823	11,283
OK, N	2,645	2,598	3,004	8,549	2,605	7,364	2,560	7,133
OK, E	1,490	1,472	2,798	4,415	2,447	3,937	2,413	3,821
OK, W	5,204	5,118	2,997	17,248	2,641	17,894	2,520	14,129
UT	13,311	11,715	3,030	39,190	2,591	33,174	2,636	33,750
WY	873	835	2,972	2,715	2,580	2,363	2,603	2,421

BAPCPA Table 2X. (December 31, 2014—Continued)

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	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
11TH	139,146	123,804	2,736	392,560	2,577	368,038	2,452	354,981
AL, N	12,582	12,252	2,618	38,300	2,402	33,364	2,200	30,941
AL, M	7,753	7,625	2,200	19,523	2,099	18,413	1,962	16,834
AL, S	4,141	4,039	2,411	11,667	2,404	11,171	2,138	9,851
FL, N	2,749	2,620	2,877	8,274	2,677	7,848	2,746	10,444
FL, M	33,971	29,441	2,778	93,306	2,659	93,824	2,716	89,102
FL, S	27,550	21,918	2,896	73,402	2,805	70,298	2,625	75,080
GA, N	33,499	29,582	2,958	99,981	2,644	88,011	2,503	82,821
GA, M	9,017	8,563	2,453	24,345	2,422	23,267	2,108	20,440
GA, S	7,884	7,764	2,491	23,760	2,544	21,842	2,278	19,468

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 Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.

2 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.

3 Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20.

4 Average income as reported by the debtor(s) on Form 6, Schedule I, Line 10.

5 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 22.

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