

2007 Report of
Statistics Required by the
Bankruptcy Abuse Prevention and
Consumer Protection Act of 2005

Office of Judges Programs
Statistics Division
Administrative Office of the United States Courts
Thurgood Marshall Federal Judiciary Building
Washington, D.C. 20544
Telephone: (202) 502-1441
E-Mail: SDInformation@ao.uscourts.gov

Suggested citation:

Administrative Office of the United States Courts. *2007 Report of Statistics Required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005*. Washington, D.C.: U.S. Government Printing Office, 2008.

Contents

Introduction	5
Summary of Findings	5
Methodology and Data Limitations	6
Data on Cases Filed and Closed	6
Transaction Data	7
Debtor-Provided Data	8
Tables	8
Assets and Liabilities Reported by Debtors	9
Income and Expenses Reported by Debtors	11
Time Interval from Filing to Closing	12
Reaffirmation Agreements	13
Property Valuation Orders	14
Chapter 13 Cases Closed by Dismissal or Plan Completion	15
Prior/No Prior Filings Reported by Debtors	16
Creditor Misconduct and Punitive Damages	17
Rule 9011 Sanctions Imposed Against Debtors' Attorneys	18
BAPCPA Table 1A. U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 7 Cases With Predominantly Nonbusiness Debts	19
BAPCPA Table 1B. U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts	22
BAPCPA Table 1D. U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts	25
BAPCPA Table 1X. U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Cases With Predominantly Nonbusiness Debts	28
BAPCPA Table 2A. U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 7 Cases With Predominantly Nonbusiness Debts	31
BAPCPA Table 2B. U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts	34
BAPCPA Table 2D. U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts	37

BAPCPA Table 2X.
 U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Cases
 With Predominantly Nonbusiness Debts 40

BAPCPA Table 3.
 U.S. Bankruptcy Courts—Time Intervals from Filing to Disposition of Individual Debtor Cases
 With Predominantly Nonbusiness Debts Closed, by Terminating Chapter 43

BAPCPA Table 4. U.S. Bankruptcy Courts—Reaffirmation Agreements by Individual Debtors
 With Predominantly Nonbusiness Debts in Chapter 7 Cases 46

BAPCPA Table 5.
 U.S. Bankruptcy Courts—Individual Debtor Cases With Predominantly Nonbusiness Debts in
 Which Property Valuation Orders were Entered in Chapter 13 Cases 49

BAPCPA Table 6.
 U.S. Bankruptcy Courts—Chapter 13 Individual Debtor Cases With Predominantly
 Nonbusiness Debts Closed by Dismissal or Plan Completion 52

BAPCPA Table 7.
 U.S. Bankruptcy Courts—Prior Filing Status Reported by Individual Debtors in Chapter 13 Cases
 With Predominantly Nonbusiness Debts 55

BAPCPA Table 8A.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 7 Individual Debtor Cases
 With Predominantly Nonbusiness Debts 58

BAPCPA Table 8B.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 11 Individual Debtor Cases
 With Predominantly Nonbusiness Debts 61

BAPCPA Table 8D.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 13 Individual Debtor Cases
 With Predominantly Nonbusiness Debts 64

BAPCPA Table 8X.
 U.S. Bankruptcy Courts—Creditor Misconduct in Individual Debtor Cases
 With Predominantly Nonbusiness Debts 67

BAPCPA Table 9A.
 U.S. Bankruptcy Courts—FRBP 9011 Sanctions and Damages Imposed Against Debtors’ Attorneys
 in Chapter 7 Individual Debtor Cases With Predominantly Nonbusiness Debts 70

BAPCPA Table 9B.
 U.S. Bankruptcy Courts—FRBP 9011 Sanctions and Damages Imposed Against Debtors’ Attorneys
 in Chapter 11 Individual Debtor Cases With Predominantly Nonbusiness Debts 73

BAPCPA Table 9D.
 U.S. Bankruptcy Courts—FRBP 9011 Sanctions and Damages Imposed Against Debtors’ Attorneys
 in Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts 76

BAPCPA Table 9X.
 U.S. Bankruptcy Courts—FRBP 9011 Sanctions and Damages Imposed Against Debtors’ Attorneys
 in Individual Debtor Cases With Predominantly Nonbusiness Debts 79

2007 Report of Statistics Required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Introduction

Pursuant to 28 U.S.C. § 159(c), the Director of the Administrative Office of the United States Courts (AO) is required to submit the first annual report to Congress on bankruptcy statistics mandated by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) no later than July 1, 2008. Section 159(a) of Title 28 provides that clerks of the bankruptcy courts “shall collect statistics regarding debtors who are individuals with primarily consumer debts seeking relief under chapters 7, 11, and 13 of title 11.” The Director of the AO is required to compile this information, analyze it, and make it accessible to the public as well as Congress. Each table in this report displays data in the aggregate, by circuit and by district.

Summary of Findings

During calendar year 2007, a total of 822,590 bankruptcy petitions were filed in cases with predominantly nonbusiness debt. Approximately 61 percent of these cases (500,613) were filed under chapter 7, in which a debtor’s assets are liquidated and the non-exempt proceeds are distributed to creditors. About 39 percent (321,359) were filed under chapter 13, in which individuals with regular income and debts below a statutory threshold make installment payments to creditors pursuant to a court-confirmed plan. Fewer than one percent (617) were filed under chapter 11,¹ which allows businesses and individuals to continue operating while they formulate plans to reorganize and repay their creditors.²

An estimated 862,462 cases with predominantly nonbusiness debt were closed during 2007. Of these cases, a total of 407,562 closed consumer cases are included in this report because of certain limitations imposed by the statute. Therefore, the number of cases closed and reflected herein on the BAPCPA tables are approximately 47% of the total number of cases closed during calendar year 2007. Approximately 86 percent of the consumer cases in this report (352,443) were closed under chapter 7, about 13 percent (54,958) were terminated under chapter 13, and fewer than one percent (161) were closed under chapter 11. Since the duration of a typical chapter 11 or chapter 13 case is three to five years, the proportion of closings under these chapters is artificially low in the current report and the proportion of chapter 7 cases closed is artificially high.

It should be noted that, as with any new data collection effort, there is no baseline with which to compare the reasonableness of these data. Consumer debtors seeking bankruptcy protection under chapters 7, 11, or 13 during 2007 reported holding total assets in the aggregate amount of \$108,485,865,000 and total liabilities in the aggregate amount of \$139,111,188,000. The median average monthly income of all debtors was \$2,490, and the median average monthly expenses were \$2,433. Chapter 7 consumer cases that closed in 2007 had an average time interval from filing to disposition of 124 days and a median time interval of 112 days. A total of 113,634 reaffirmation agreements were reported as filed in 80,839 chapter 7 consumer cases terminated during 2007. In 30

¹ Consumer cases filed under chapter 11 are relatively infrequent (about 10% of chapter 11 cases filed in calendar year 2007 were nonbusiness cases) and are generally believed to be the result of debtors’ exceeding the debt restrictions of 11 U.S.C. § 109(e) that currently restrict chapter 13 to debtors with less than \$336,900 in noncontingent, liquidated, unsecured debts and less than \$1,010,650 of noncontingent, liquidated, secured debts.

² The 822,590 bankruptcy petitions filed in 2007 include 1 case with predominantly nonbusiness debt filed under chapter 15. See Table F-2 in *Statistical Tables for the Federal Judiciary: December 31, 2007*.

percent of the chapter 13 cases filed during 2007, debtors indicated they had filed for bankruptcy during the previous eight years.

Because 2007 is the first year for which complete BAPCPA data were received and analyzed, no comparisons of these data to prior periods can be made. Such comparisons will be made in future years when more data are available.

Methodology and Data Limitations

Data on Cases Filed and Closed

Under 28 U.S.C. § 159(a), clerks of court must collect statistics on debtors who meet certain criteria. However, Judiciary data systems in place when BAPCPA was signed into law did not capture all of the data required for reporting purposes, nor were those data systems capable of collecting and reporting all such data. Accordingly, the Judiciary built a new data system and software for this purpose, which were implemented on October 17, 2006, the effective date of the statute.

The data in this report represent cases filed or closed during calendar year 2007. However, although all cases filed in 2007 are addressed in the report, the statute's requirement to report on specific types of debtors reduces the number of reported closed cases to only those commenced after the effective date of the statute and closed during the calendar year.

The primary consequence of this limitation is that data in any table based on cases closed during the reporting period may not be typical for a calendar year period. Such trends cannot be determined until BAPCPA data have been collected for a few years. That is, because all cases closed during the current reporting period must have been filed on or after October 17, 2006, the results for this report primarily will be based on shorter-duration cases than would typically be included, but will exclude many of the longer-duration cases opened

prior to October 17, 2006, that otherwise would have been included had this limitation on the filing date not been necessary. Therefore, the characteristics associated with cases of shorter duration likely will have a greater influence on the data results than they would in a typical year.

For example, a typical chapter 13 case that results in a standard discharge usually exceeds one year in duration – and often three to five years – and could include an order on valuation of property, whereas a typical chapter 13 case that terminates in a dismissal may last a few months or less and have no such orders. As a result, the ratio of chapter 13 cases dismissed during this first reporting period to chapter 13 cases closed may be disproportionate, because the number of cases filed and dismissed within the limited reporting window is likely to exceed the number filed and closed with different types of dispositions. Furthermore, activities such as reaffirmation agreements, valuation orders, creditor misconduct, and attorney sanctions are more likely to occur in cases of longer duration and therefore may not be recorded in representative numbers until a future reporting period.

This limitation has the greatest affect on tables that address cases closed (BAPCPA Tables 3 and 6) and transaction data (BAPCPA Tables 4, 5, 8, and 9; see section on transaction data below). This effect is particularly pronounced in this inaugural year of the BAPCPA report. As more BAPCPA data are accumulated in each succeeding year, the data should become more representative of typical conditions.

To understand the effect of this limitation, consider that 891,783 bankruptcy cases were closed during calendar year 2007, of which an estimated 862,462 were identified as cases with predominantly nonbusiness debt.³ However, only 407,562 cases closed during calendar year 2007 had been filed on or after October 17, 2006, by individual debtors with predominantly nonbusiness debt

³ See Table F in *Statistical Tables for the Federal Judiciary: December 31, 2007*. The AO estimated the number of consumer cases that were closed in 2007. In future years, these data will be captured within the existing tables.

seeking relief under chapters 7, 11, and 13. Due to this limitation, the number of cases closed and reflected on BAPCPA tables are approximately 47% of what they would normally be.

With regard to the first column in each table (the count of total cases), some tables include reopened cases and transferred cases in the total, but other tables omit these cases. These cases are excluded when the data would be duplicative, such as totals for assets and liabilities at both the original filing of a case and for each reopening of that case. In all other instances in which they would not affect the results, these cases are included.

Transaction Data

“Transaction data” refers to case-related activities that occur during bankruptcy proceedings such as reaffirmation agreements, valuation orders, creditor misconduct, and attorney sanctions (see BAPCPA Tables 4, 5, 8, and 9). Such data are typically captured in docketing activity.

In many instances, the statute requires a report of the total number of cases in which a specific type of transaction has occurred. This affects the way that transaction data are reported. A case may have more than one occurrence of a particular type of transaction. Therefore, the case must be concluded before one can report whether the case meets the requirement to be counted and to ensure that no case is counted more than once. Thus, tables based on transaction data are sourced only from cases closed during the reporting period, so these tables also are subject to the same limitations noted in the section on cases filed and closed, not only because of the requirement to characterize the type of case, but also because case activity that occurred prior to October 17, 2006, on a case that closed during the reporting period would not have been captured, causing transaction data to be underreported.

In addition, because a case may have more than one occurrence of a transaction but the char-

acteristics of each occurrence may be different, the case must be counted in each column of a table whenever any occurrence meets the criteria for data in that column. For example, a debtor may enter into more than one reaffirmation agreement. A case is counted in each column of the table whenever the case has one or more reaffirmation agreements meeting the criteria for such column. If a debtor enters into three reaffirmation agreements, two of which are endorsed by the debtor’s attorney and one of which is not endorsed by the debtor’s attorney, the case is counted in the column representing “number of cases with agreements filed pro se” as well as the column representing the “total number of cases with agreements filed.” Furthermore, if only one reaffirmation agreement in the example above is approved and two are denied by the court, the case is also counted in the column representing the “number of cases with agreements approved.”

As noted above, the Judiciary had to implement new data collection methods based on docketing activity to report the specific transaction data required by BAPCPA. These new methods consisted of changes to information technology systems, forms, and court practices implemented in October 2006 to correspond with the effective date of certain provisions of BAPCPA. Due to the complex nature of capturing certain types of data in the ordinary course of bankruptcy practice and the challenges associated with new information technology systems and processes, some residual issues still affect the uniform and accurate collection of transaction data. The Judiciary has identified many of these issues and is actively pursuing remedies. For example, when the data rely on court orders, at this time only orders on motions (or the equivalent) are captured. Data on orders issued by judges without a motion by one of the parties (*sua sponte* orders) are not currently collected for reporting. The Judiciary has initiated additional data collection methods to capture *sua sponte* orders for future reports.

Debtor-Provided Data

Many of the BAPCPA reporting requirements rely on data provided by debtors via the submission of forms, schedules, motions, agreements and other filings with the court. These data are provided exclusively by the debtors and cannot be validated either by the courts or the AO.

Some data are collected from the forms and schedules submitted at filing. Debtors or their attorneys may fail to provide some or all of the data required for these tables. When incomplete data are submitted, comparisons among two or more columns in any table may overstate or understate differences. Similarly, when all required data are missing, either because of omission or delayed submission, comparisons among the data and the number of cases become unreliable. Therefore, caution should be used when comparing columns of data or comparing any column of data to the number of cases filed.

Because transaction data are captured from docket activity, the collection of accurate transaction data relies upon debtors, their attorneys, or other case parties, who file motions, agreements, and other documents with the court. If a filer fails

to note the correct court event at docketing, the data may not be reported accurately or at all. If the filer submits multiple matters under a single court event, the activities either will be undercounted or not counted at all.

Tables

In accordance with the statute, the bankruptcy statistics are itemized by chapter with respect to Title 11 and report on data in cases filed by individual debtors with predominantly nonbusiness debts (“consumer cases”). In chapter 7 cases, a debtor’s assets are liquidated and the non-exempt proceeds are distributed to creditors. Under chapter 11, businesses and individuals are allowed to continue operating while they formulate plans to reorganize and repay their creditors. Under chapter 13, individuals with regular income and debts below a statutory threshold make installment payments to creditors pursuant to a court-confirmed plan. The tables noted in the chart below have been created for this report as specified in 28 U.S.C. § 159(c).

The naming convention used for the tables in this report provides that the alphabetic character

BAPCPA Report Tables		
Code	Description	BAPCPA Table
28 U.S.C. § 159(c)(3)(A) and 28 U.S.C. § 159(c)(3)(C)	Assets and Liabilities Reported by Debtors	1
28 U.S.C. § 159(c)(3)(B)	Income and Expenses Reported by Debtors	2
28 U.S.C. § 159(c)(3)(D)	Time Interval from Filing to Closing	3
28 U.S.C. § 159(c)(3)(E)	Reaffirmation Agreements	4
28 U.S.C. § 159(c)(3)(F)(i)	Property Valuation Orders	5
28 U.S.C. § 159(c)(3)(F)(ii)	Chapter 13 Cases Closed by Dismissal or Plan Completion	6
28 U.S.C. § 159(c)(3)(F)(iii)	Prior/No Prior Filings Reported by Debtors	7
28 U.S.C. § 159(c)(3)(G)	Creditor Misconduct and Punitive Damages	8
28 U.S.C. § 159(c)(3)(H)	Rule 9011 Sanctions Imposed Against Debtor’s Attorneys	9

immediately following the table number indicates the chapter(s) of the bankruptcy code associated with the cases included in the table. “A” indicates cases under chapter 7 only; “B” indicates cases under chapter 11 only; “D” indicates cases under chapter 13 only; and “X” indicates cases under chapters 7, 11, and 13 combined. For example, BAPCPA Table 1D includes only cases under chapter 13. “C” is reserved for cases filed under chapter 12, which does not apply to consumer cases.

Assets and Liabilities Reported by Debtors

The BAPCPA Table 1 series reports the assets and liabilities of debtors in total and by category of assets and liabilities, as well as the total net scheduled debt, reported by the debtors on the Official Bankruptcy Form 6 – Summary (B6 – Summary of Schedules). “Net scheduled debt” is the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories that are predominantly non-dischargeable. Debt that is predominantly non-dischargeable may include, but is not limited to, domestic support obligations, taxes, student loans and pension obligations. Thus, net scheduled debt approximates the amount of debt reported by the debtor at the time of filing that may be eligible for discharge (without regard to security interests) during the case and is referred to in 28 U.S.C. § 159(c)(3)(C) as the “aggregate amount of debt discharged in cases filed during the reporting period.”

A discharge in bankruptcy releases the debtor from personal liability for certain specified types of debts. The discharge is a permanent order prohibiting the creditors of the debtor from taking any form of collection action on discharged debts, including legal action and communications with the debtor such as telephone calls, letters, and

personal contacts. However, although a debtor is not personally liable for discharged debts, a valid lien (i.e., a charge upon specific property to secure payment of a debt) that has not been avoided (i.e., made unenforceable) in the bankruptcy case will remain after the bankruptcy case. Therefore, a secured creditor may enforce the lien to recover the property secured by the lien. The statute does not provide for linkage of either real or personal property valuations with any claims by creditors secured by such property in determination of “dischargeable” debt. As a consequence, “net scheduled debt” will overstate the amount of debt actually discharged by the amount of unavowed secured debt (e.g., mortgage(s) on real property and many car loans).

All tables in this series present data on cases filed during the reporting period by individual debtors with primarily nonbusiness debt. The data for these tables are provided exclusively by the debtors and cannot be validated by the courts. These data typically are provided by the debtor at the time of filing or within approximately 15 days of filing as required by statute and are not typically updated during the case. Only data provided during the initial filing of each case are counted in this table; data for reopened and transferred cases are excluded to prevent duplicate reporting.

BAPCPA Table 1X shows that individual debtors with primarily nonbusiness debt seeking bankruptcy protection under chapters 7, 11, or 13 during 2007 reported holding total assets in the aggregate amount of \$108,485,865,000. Seventy-seven percent of these assets were categorized as real property, and 23 percent were categorized as personal property. Filers in the Central District of California (CA-C) reported the largest amount of total assets in any district (\$11,917,549,000),⁴ followed by the Middle District of Florida (FL-M) (\$4,268,397,000) and the Eastern District of Michigan (MI-E) (\$4,253,439,000). Debtors reported

⁴ A pro se debtor in CA-C filed two separate chapter 13 cases and reported total assets of \$2,386,226,981 in each case; total liabilities reported by the debtor in the two cases were \$894,614 and \$1,001,314, respectively. These data are likely inaccurate, and the debtor has been ordered to appear to explain why the filings should not be considered abusive.

total liabilities in the aggregate amount of \$139,111,188,000, with 64 percent of liabilities categorized as secured claims, 2 percent categorized as unsecured priority claims, and 34 percent categorized as unsecured non-priority claims. Overall, debtors categorized 96 percent of debts and obligations as dischargeable debt. The highest total was that for debtors in CA-C, who reported \$8,674,868,000 in liabilities, followed by MI-E with \$8,631,820,000 in liabilities.

BAPCPA Table 1A shows that debtors in chapter 7 consumer cases reported total assets in the aggregate amount of \$51,245,179,000. Seventy-nine percent of assets were categorized as real property, and 21 percent were categorized as personal property. Filers in CA-C reported the largest amount of total assets at \$3,701,819,000, followed by debtors in MI-E (\$2,595,331,000) and the Eastern District of California (CA-E) (\$2,370,913,000). Debtors reported total liabilities in the aggregate amount of \$83,134,777,000, with 55 percent of liabilities categorized as secured claims, 2 percent categorized as unsecured priority claims, and 44 percent categorized as unsecured non-priority claims.⁵ Debtors in consumer cases in MI-E reported \$6,787,306,000 in total liabilities, the highest amount, followed by those in CA-C with \$5,522,764,000. Overall, debtors categorized 97 percent of debts and obligations reported as dischargeable debt.

The aggregate amount of total assets in chapter 11 consumer cases is reported as \$1,665,560,000 in BAPCPA Table 1B. Fifty-four percent of assets were categorized as real property, and 46 percent were categorized as personal property. Debtors in CA-C reported the largest amount of total assets in any district (\$485,255,000), followed by filers in Northern District of California (CA-N) (\$165,399,000). As reflected in the table, debtors reported total liabilities in the aggregate amount of \$1,255,404,000, with 67 percent of liabilities

categorized as secured claims, 4 percent categorized as unsecured priority claims, and 29 percent categorized as unsecured non-priority claims. Debtors in consumer cases in CA-N recorded the largest dollar amount of total liabilities for any district at \$131,673,000, and those in CA-C reported the second-largest dollar amount of liabilities with \$117,752,000. Overall, debtors characterized 94 percent of debts and obligations as dischargeable debt. Consumer cases filed under chapter 11 are relatively infrequent (about 10% of chapter 11 cases filed in calendar year 2007 were nonbusiness cases) and are generally believed to be the result of debtors' failing to meet the debt restrictions of 11 U.S.C. § 109(e) that currently restrict chapter 13 debtors' to those with less than \$336,900 in non-contingent, liquidated, unsecured debts and non-contingent, liquidated, secured debts of less than \$1,010,650.

As reflected in BAPCPA Table 1D, debtors filing consumer cases under chapter 13 reported total assets in the aggregate amount of \$55,575,126,000, with 76 percent categorized as real property and 24 percent categorized as personal property. Debtors in CA-C reported \$7,730,476,000 in total assets,⁶ the largest amount for any district, while those in the Northern District of Georgia (GA-N) had the second-highest total assets with \$2,383,801,000. Total liabilities were reported in the aggregate amount of \$54,721,006,000, with 77 percent categorized as secured claims, 2 percent categorized as unsecured priority claims, and 20 percent categorized as unsecured non-priority claims.⁷ Debtors in consumer cases in CA-C recorded the largest dollar amount of total liabilities for any district with \$3,034,352,000, followed by those in CA-N, who reported \$2,702,055,000 in total liabilities. Overall, debtors categorized 95 percent of debts and obligations as dischargeable debt.

⁵ Due to rounding, percentages may not total 100 percent.

⁶ See footnote 3.

⁷ See footnote 4.

Data in this table are subject to the limitations described in the section above on debtor-provided data. Therefore, caution should be used when comparing data in any category of assets or liabilities to that in any other category of assets or liabilities or when comparing data in any category of assets or liabilities to the number of cases filed.

Income and Expenses Reported by Debtors

The BAPCPA Table 2 series presents data on the income and expenses of debtors as reported by the debtors themselves on the Official Bankruptcy Form 6 – Summary (B6 – Summary of Schedules) and Official Bankruptcy Form 22A, 22B or 22C. All tables in this series address cases filed during the reporting period by individual debtors with primarily nonbusiness debt. The data for these tables are provided exclusively by the debtors and cannot be validated by the courts. A debtor typically provides these data at the time of filing or within 15 days of filing as required by statute. Only data provided during the initial filing of each case is counted in this table; data for reopened and transferred cases are excluded to prevent duplicate reporting. Median values are calculated only when 10 or more cases are reported.⁸

As reflected in BAPCPA Table 2X, in 2007 a total of 798,370 consumer cases were filed under chapters 7, 11, and 13 across the nation. The median current monthly income of all debtors was \$2,753, the median average monthly income⁹ was \$2,490, and the median average expenses¹⁰ were \$2,433. The District of Maryland (MD) had the highest median current monthly income with \$3,336, and the District of Puerto Rico (PR) had the lowest median current monthly income with

\$1,550. Districts in the first quartile reported median current monthly income between \$1,550 and \$2,487, districts in the second quartile reported median current monthly income between \$2,488 and \$2,708, districts in the third quartile reported median current monthly income between \$2,709 and \$2,942, and districts in the fourth quartile reported median current monthly income between \$2,943 and \$3,337.

The Southern District of Texas (TX-S) had the highest median average monthly income with \$3,191, and PR had the lowest with \$1,636. Districts in the first quartile reported median average monthly income between \$1,636 and \$2,215, districts in the second quartile reported median average monthly income between \$2,216 and \$2,390, districts in the third quartile reported median average monthly income between \$2,391 and \$2,645, and districts in the fourth quartile reported median average monthly income between \$2,646 and \$3,192. The Southern District of California (CA-S) had the highest median average expenses with \$3,211, and PR had the lowest with \$1,417.

A total of 480,635 chapter 7 consumer cases were filed in 2007, as shown on BAPCPA Table 2A. The median current monthly income reported in such cases was \$2,491, the median average monthly income was \$2,150, and the median average expenses were \$2,405. The District of New Hampshire (NH) had the highest median current monthly income with \$3,028, and PR had the lowest with \$914. Debtors in the Eastern District of Texas (TX-E) had the highest median average monthly income with \$2,659, and PR had the lowest with \$1,000. The median average for expenses was highest in CA-S at \$2,969, and was lowest in PR at \$1,110.

⁸ It is not meaningful to calculate medians when the number of cases is small. For this reason, the AO does not calculate medians for fewer than 10 cases at any aggregate level (e.g., district, circuit).

⁹ Debtors calculate their average monthly incomes during the six months prior to filing and report them to the courts on line 16 of Schedule I. The AO then calculates the median of the average monthly incomes reported by debtors for all districts and circuits.

¹⁰ Debtors calculate their average monthly expenses during the six months prior to filing and report them to the courts on line 18 of Schedule J. The AO then calculates the median of the average monthly expenses reported by debtors for all districts and circuits.

BAPCPA Table 2B reveals that a total of 587 consumer cases were filed under chapter 11 during 2007, reflecting the limited use of chapter 11 reorganizations by individual debtors. Twenty-five districts reported no filings under this chapter. CA-N reported the largest number of filings with 63. Nationwide, the median current monthly income reported was \$5,951, the median average monthly income was \$8,889, and the median average expenses were \$10,079. Of the 18 districts for which medians were calculated, CA-C had the highest median current monthly income with \$12,524. CA-C also had the highest median average monthly income with \$15,225. The District of Arizona (AZ) had the lowest median average monthly income with \$5,309, as well as the lowest median average expenses with \$4,773. At \$17,628, the median average expenses were highest in the Eastern District of New York (NY-E).

A total of 317,148 chapter 13 consumer cases appear on BAPCPA Table 2D as filed in 2007. The median current monthly income for such cases was \$3,307, the median average monthly income was \$3,146, and the median average expenses were \$2,482. NY-E had the highest median current monthly income with \$5,871, and PR had the lowest with \$1,749. Debtors in NY-E had the highest median average monthly income at \$5,464, and debtors in PR had the lowest at \$1,799. The median average expenses were highest in CA-C at \$4,646 and lowest in the Western District of Tennessee (TN-W) at \$1,383.

Data in this table are subject to the limitations described in the section above on debtor-provided data. Therefore, caution should be used when comparing data for any category of income or expenses to data for any other category of income or expenses or when comparing data for any category of income or expenses to the number of cases filed.

Time Interval from Filing to Closing

In accordance with 28 U.S.C. § 159(c)(3)(D), BAPCPA Table 3 reports the mean time interval

between filing and closing for consumer cases under chapters 7, 11, and 13 that were closed during the reporting period. The median time interval also has been included to provide perspective on the mean value by reducing the effect of data outliers, although median values are calculated only when 10 or more cases are reported.

This table presents data on cases filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt that were closed by the end of the reporting period. Only data provided during the initial filing of each case are included in this table; data for reopened cases are excluded, as most reopened cases are filed and closed relatively quickly to settle administrative matters and do not proceed in the same way as original filings. For transferred cases, the mean and median time intervals are calculated from the date the case is received at the new location to the closing of the case at that location.

During the 12-month period ending December 31, 2007, a total of 391,071 consumer cases were terminated under chapters 7, 11, and 13, with an average time interval from filing to disposition of 129 days and a median time interval of 113 days.

Of the 337,467 chapter 7 consumer cases closed in 2007, the average time interval from filing to disposition was 124 days, and the median time interval was 112 days. The Western District of Oklahoma (OK-W) had the highest mean of any district at 190 days. OK-W also had the highest median at 174 days, and the Eastern District of Missouri (MO-E) had the lowest median at 92 days.

A total of 139 chapter 11 consumer cases were closed in 44 districts during 2007. The average time interval from filing to disposition was 150 days, and the median time interval was 131 days. Only 3 districts had 10 or more chapter 11 cases filed: CA-C, which had a median time interval of 165 days; CA-N, which had a median time interval of 109 days; and MD, which had a median time interval of 104 days.

A total of 53,465 chapter 13 consumer cases were filed on or after October 17, 2006, and termi-

nated during 2007. The average time interval from filing to disposition was 155 days, and the median time interval was 137 days. The Western District of New York (NY-W) had the highest mean of any district at 248 days. NY-W had the highest median at 239 days, and the District of Massachusetts (MA) had the lowest median at 61 days. The median and mean are not representative because the majority of the chapter 13 cases were dismissed, not discharged.¹¹

Data in this table are subject to the limitations described in the section above on data on cases filed and closed. Because the maximum period that a case can be open is 440 days, the means and medians in this first report are especially low for chapter 11 and chapter 13 cases and will likely increase in the future. Therefore, caution should be used when relying on these data as representative of typical case duration.

Reaffirmation Agreements

A debtor who wishes to keep property that otherwise would be subject to repossession may enter into a reaffirmation agreement with the creditor to continue paying a dischargeable debt following the bankruptcy and to keep the property. If an attorney represented the debtor during the bankruptcy, the debtor's attorney may or may not endorse the reaffirmation agreement. For purposes of this table, a reaffirmation agreement is considered "pro se" if it was submitted without the endorsement of an attorney, regardless of whether or not the debtor was represented in the case by an attorney.

This table reports only on reaffirmations filed in cases under chapter 7. Although reaffirmation agreements are technically possible under other chapters of the Bankruptcy Code, as a practical matter, they are found almost exclusively in chapter 7. This is largely the direct result of provisions in the code under chapters 11, 12, and 13 that permit modification and restructuring of secured

claims. Modification of a secured creditor's rights is not possible under chapter 7 without consent of the creditor; hence, a debtor who wishes to retain collateral securing a claim will need to negotiate a reaffirmation agreement acceptable to the creditor. However, under chapters 11, 12, and 13, subject to certain restrictions, debtors may alter the terms of a secured claim and still retain use of the collateral, obviating the need for a reaffirmation agreement.

Varying local practices govern the procedures for approving and denying reaffirmation agreements filed with the courts. In many districts, the court does not issue an order with respect to a reaffirmation agreement filed with the endorsement of the debtor's attorney. In these instances, the reaffirmation agreement between the debtor and creditor are implicitly accepted without further court action and may or may not be recorded or otherwise noted in court documentation of the case. Reaffirmation agreements filed without the endorsement of an attorney may or may not receive a ruling by order of the judge; however, in many cases the judge will hold a hearing regarding the reaffirmation agreement. In some districts, every reaffirmation agreement must be submitted with a motion and draft order, as well as an affidavit of concurrence by the debtor's attorney (if any), and be subject to a hearing before the judge. Often, multiple reaffirmation agreements may be submitted together under a single motion, some with and others without attorney concurrence, and the order may lack clarity as to the decision of the court on individual reaffirmation agreements. Some courts have changed or are considering changes to their local rules and procedures to better track and document reaffirmation agreements and actions on them.

Regarding those instances in which the court issues an order approving or denying a reaffirmation agreement, at this time data on orders issued by a judge other than in response to a motion (i.e., *sua sponte* orders) cannot be collected for reporting. For these reasons, the number provided for

¹¹ See BAPCPA Table 6.

approved reaffirmation agreements may not be representative of the total number of reaffirmation agreements executed by the parties. Furthermore, the difference between the total number of reaffirmation agreements filed and the number of reaffirmation agreements approved does not represent the number of reaffirmation agreements denied.

As BAPCPA Table 4 illustrates, a total of 113,634 reaffirmation agreements were reported as filed in 80,839 chapter 7 consumer cases terminated during the 12-month period ending December 31, 2007.¹² MI-E had the highest total number of cases in which reaffirmation agreements were filed (4,755), followed by the Northern District of Illinois (IL-N) (3,252). In 10 percent of cases with reaffirmation agreements filed, one or more agreements were submitted without the endorsement of an attorney (*pro se*). The Western District of Virginia (VA-W) had the highest number of cases in which at least one *pro se* reaffirmation agreement was filed (601 out of 638). The District of South Carolina (SC) had the highest percentage of cases in which one or more reaffirmation agreements were filed *pro se* (100 percent).

Approximately 1 percent of cases in which a reaffirmation agreement was filed had at least one reaffirmation agreement approved by order of the court. However, as described above, this does not indicate that reaffirmation agreements were denied in 99 percent of the cases. In 2007, the Northern District of Mississippi (MS-N) reported the highest number of cases in which at least one reaffirmation agreement was approved (225 out of 580), followed by the Southern District of Illinois (IL-S) (121 out of 643) and the Eastern District of Oklahoma (OK-E) (117 out of 366). Together, these three districts accounted for 52 percent of the cases in which at least one reaffirmation agreement was approved.

BAPCPA Table 4 presents data on cases filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt that were closed by the end of the reporting period. Therefore, the data in this table are subject to the limitations described in the section above on data on cases filed and closed. Caution should be used when relying on these data as representative of cases closed during a reporting period. Furthermore, data in this table are subject to the limitations of collecting data on docketing activity as described above in the sections on debtor-provided data and transaction data, including limitations with respect to *sua sponte* orders. Since data on reaffirmation agreements are captured from docket activity, the collection of accurate data for this table is dependent on the submission and accurate recording of correct motions, agreements, and other filings with the court. If a filer fails to note the correct court event at docketing, the data may not be reported accurately or at all.

Property Valuation Orders

In some cases, motions are made to the court to determine the value of property securing an allowed claim pursuant to 11 U.S.C. §§ 506 and 1325 and to F.R.B.P. 3012. BAPCPA Table 5 reports the number of cases in which a final order was entered determining the value of property securing a claim in an amount less than the amount of the claim, as well as the number of final orders entered determining the value of property securing a claim as provided in 28 U.S.C. § 159(c)(3)(F)(i). Additional columns of data were added to provide further perspective on the required data. Due to the complexities of implementing the new data collection methods for transaction data, certain data collection issues have precluded the collection of all of the indicators as to whether a determination

¹² Because a debtor may enter into more than one reaffirmation agreement, a case is counted in any column of the table for which the case has one or more reaffirmation agreements that meet the criteria for that column. For example, if a debtor enters into three reaffirmation agreements, two of which are endorsed by the debtor's attorney and one of which is not endorsed by the debtor's attorney, the case is counted in the column for "number of cases with agreements filed *pro se*." If only one of the three reaffirmation agreements in the example above is approved by the court, the case is counted in the column for "number of cases with agreements approved."

of value is above or below the amount of the claim. These issues have been identified by the AO and are being analyzed.

A total of 54,958 chapter 13 consumer cases were terminated in 2007, including 1,627 cases in which plans were completed and 53,007 cases that were dismissed.¹³ Final orders determining the value of property securing a claim were entered in 201 of the cases closed in 2007. In 75 cases, the value of property was reported in one or more final orders; in 63 of those cases, at least one final order valued the property at less than the full amount of the claim.

Because a case may have more than one final order determining the value of property securing a claim, 273 final orders were entered in 201 cases. Determinations of the value of property were reported in 87 final orders, of which 75 were valued below the amount of the claim. CA-E reported that 48 final orders had been entered determining the value of property securing a claim, the highest total of any district. Sixty percent of the final orders determining the value of property securing a claim (165 final orders) were entered in the districts that constitute the 11th Circuit. Two of these districts, the Middle District of Florida (FL-M) and the Northern District of Alabama (AL-N), each reported 45 instances in which final orders were entered determining the value of property securing a claim.

BAPCPA Table 5 reports on cases that were filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt and closed by the end of the reporting period. Therefore, the data in this table are subject to the limitations described in the section above on case filing and case closing data. In particular, since the typical chapter 13 plan provides for payments over a period of three to five years, the proportion of closings by plan completion relative to cases closed by dismissal is artificially low in this report. The issue of property valuation often may not arise until the case is at or near confirmation. Consequently,

motions to value collateral should be relatively more infrequent among chapter 13 cases that are dismissed, especially among those dismissed prior to confirmation. Furthermore, since a plan under chapter 13 may not be completed for several years, and valuation orders will not be reported until the case is closed, the number of final property valuation orders reported for cases closed during 2007 will not be representative of a typical year. Thus, caution should be used when relying on these data as representative of typical cases closed during a reporting period.

Furthermore, data in this table are subject to the limitations for docketing activity described in the sections above on debtor-provided data and transaction data. Because data on valuation orders are captured from docket activity, collection of accurate data for this table is dependent on the submission of correct motions, agreements, and other matters with the court. If a filer fails to note the correct court event at docketing, the data may not be reported accurately or at all. In addition, if a filer submits multiple filings under a single court event, the activities will either be undercounted or not counted at all.

Chapter 13 Cases Closed by Dismissal or Plan Completion

BAPCPA Table 6 shows the number of chapter 13 consumer cases in which plans were completed, separately itemized by the number of modifications made to the plans as well as the number of chapter 13 consumer cases dismissed, the number dismissed for failure to make payments, and the number refiled after dismissal. For purposes of this table, a chapter 13 consumer case is counted as “refiled after dismissal” if the case was filed during the reporting period by one or more debtors who were party to a separate chapter 13 consumer case that was dismissed no more than 180 days prior to the filing date of the current case. Cases that are

¹³ See BAPCPA Table 6.

reopened are not included in the total for cases refiled after dismissal.

A total of 54,958 chapter 13 consumer cases filed on or after October 17, 2006, were closed by dismissal or plan completion during the 12-month period ending December 31, 2007. BAPCPA Table 6 illustrates that 53,007 of these cases were dismissed, and 1,627 cases were discharged after the debtors completed repayment plans. Of the 1,627 chapter 13 consumer cases in which debtors completed repayment plans, 7 cases had plans that were modified at least once prior to plan completion. The Northern District of New York (NY-N) had the most plan completions with 569,¹⁴ and the District of New Jersey (NJ) ranked a distant second with 69 plan completions. Overall, only 3 percent of cases were closed due to plan completions (see the limitations described above in the section on data on cases filed and closed).

The Northern District of Georgia (GA-N) had 4,622 cases closed by dismissal, the highest total for all districts. Nationwide, failure to make payments was cited in 32 percent of cases as the reason for dismissal. Eighty percent of all cases dismissed in the Southern District of Alabama (AL-S) were dismissed for failure to make payments. BAPCPA Table 6 shows that 7,771 cases were refiled after dismissal, with 852 cases refiled in GA-N and 774 in TN-W.

This table presents data on cases that were filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt that were closed by the end of the reporting period. Thus, data in this table are subject to the limitations described in the section above on data on cases filed and closed. Caution should be used when relying on these data as representative of typical rates of plan completion, case dismissal, and re-filing. The number of cases refiled after dismissal will be particularly affected, because data on both refiled cases and the prior dismissed cases are sub-

ject to these limitations. In addition, it appears that many cases were erroneously reported as closed for failure to pay plan payments when, in fact, the cases were closed for failure to pay fees.

Prior/No Prior Filings Reported by Debtors

BAPCPA Table 7 reports the number of cases in which individual debtors with primarily nonbusiness debts filed for protection under chapter 13 during the reporting period and indicated on the voluntary petition for bankruptcy (Official Form 1) that they previously had filed for bankruptcy under any chapter of the bankruptcy code during the preceding eight years (“prior filings”). Data for this table are captured at the time of filing, and only data on the initial filing of each case are counted in this table; data on reopened cases are excluded to prevent duplicate reporting. The data for this table are provided exclusively by the debtors.

Of the 317,146 cases in which debtors sought protection under chapter 13 in 2007, in 30 percent of the cases (93,737) debtors indicated they had filed for bankruptcy during the previous 8 years. In the remaining 70 percent of cases, debtors either indicated they had not filed for bankruptcy during the previous 8 years (223,245) or did not report this information (164 cases). TN-W had the largest number of cases in which debtors reported prior filings at 6,771 cases, followed closely by GA-N with 6,086 cases. Debtors filing in TN-W also recorded the highest percentage of cases with prior filings at 51 percent. The district with the lowest percentage of cases in which debtors indicated prior filings was the District of Alaska (AK) with only 10 percent of cases.

Data in this table are subject to the limitations described in the section above on debtor-provided data.

¹⁴This number is likely overstated because several hundred transferred cases were inadvertently duplicated, leading to an overcount in the number of cases closed with completed plans.

Creditor Misconduct and Punitive Damages

Title 28 U.S.C. § 159 (c)(3)(G) requires the Director of the AO to report on “the number of cases in which creditors were fined for misconduct and any amount of punitive damages awarded by the court for creditor misconduct.” However, creditor misconduct is not a specific cause of action under Title 11. At least five violations of the Bankruptcy Code could be considered creditor misconduct: dismissal of an involuntary petition (11 U.S.C. § 303(i)), willful violation of the automatic stay (11 U.S.C. § 362(h)), collusive bidding (11 U.S.C. § 363(n)), violation of injunction against attempting to collect a discharged debt (11 U.S.C. § 524(a)(2) and (3)), and determination of dischargeability of consumer debt (11 U.S.C. § 523(d)). In addition, at least six activities related to the litigation process could also be considered creditor misconduct under certain circumstances: sanctionable filings under Federal Rules of Bankruptcy Procedure (F.R.B.P.) 9011, improper activity related to pretrial conference and order (F.R.B.P. 7016), sanctionable discovery requests, responses or objections (F.R.B.P. 7026), failure to make or cooperate in discovery (F.R.B.P. 7037), failure to prosecute or to comply with court orders and rules (F.R.B.P. 7041), and unreasonably or vexatiously multiplying proceedings (28 U.S.C. § 1927). As a consequence, what may be reported as creditor misconduct in one district may not be so reported in another.

A sanction imposed for creditor misconduct is likely limited to what is sufficient to deter repetition of such conduct or comparable conduct by others similarly situated. Although sanctions may consist of or include directives of a nonmonetary nature, an order to pay a penalty into court, or an order directing payment to the movant of some or all of the reasonable attorneys’ fees and other expenses incurred as a direct result of the violation, the Bankruptcy Code and Rules do not permit the award of punitive damages for every violation classifiable as creditor misconduct. How-

ever, only punitive damages are reflected in the BAPCPA Table 8 series. Because a creditor may be reprimanded for misconduct in many ways, this table does not provide a comprehensive picture of sanctions imposed against creditors in bankruptcy courts.

BAPCPA Table 8X shows that creditors were cited for misconduct and ordered to pay punitive damages in three consumer cases closed during the 12-month period ending December 31, 2007. In one chapter 7 consumer case in the Eastern District of Louisiana (LA-E), punitive damages in the amount of \$750 were awarded, and in another chapter 7 case in the Southern District of Ohio (OH-S), punitive damages were awarded in the amount of \$500. No creditor misconduct was reported for chapter 11 consumer cases closed during 2007. One instance of creditor misconduct in a chapter 13 consumer case occurred in the Eastern District of Tennessee (TN-E) that resulted in an award of \$10,000 in punitive damages.

This table reports on cases that were filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt and closed by the end of the reporting period. Therefore, the data in this table are subject to the limitations described in the section above on data on cases filed and closed. Caution should be used when relying on these data as representative of typical for cases closed during a reporting period. Furthermore, data in this table are subject to the limitations of docketing activity as described in the sections above on debtor-provided data and transaction data, including those limitations involving *sua sponte* orders. Data on creditor misconduct are captured from docket activity, so accurate collection of data for this table is dependent on accurate docketing and submission of correct information on motions, agreements, orders, and other filings with the court. If a filer fails to note the correct court event at docketing, the data may not be reported accurately or at all. In addition, if a filer submits multiple filings under a single court event, the activities will be undercounted or not counted at all.

Rule 9011 Sanctions Imposed Against Debtors' Attorneys

FR.B.P. 9011 provides that attorneys may be sanctioned for improper or frivolous representations to the court submitted in any petition, pleading, written motion, or other paper. The rule states that "a sanction imposed for violation of this rule shall be limited to what is sufficient to deter repetition of such conduct or comparable conduct by others similarly situated." Any "sanction may consist of, or include, directives of a nonmonetary nature, an order to pay a penalty into court, ... or an order directing payment to the movant of some or all of the reasonable attorneys' fees and other expenses incurred as a direct result of the violation." The BAPCPA Table 9 series captures only misconduct that rises to the level required for sanctions under FR.B.P. 9011. Because a debtor's attorney may be reprimanded for misconduct in other ways, this table does not provide a comprehensive picture of sanctions imposed against debtors' attorneys in bankruptcy courts.

BAPCPA Table 9X shows 406,067 consumer cases filed on or after October 17, 2006, and terminated during the 12-month period ending December 31, 2007; sanctions were imposed against debtors' attorneys in 5 of these cases. FR.B.P. 9011 sanctions were imposed against debtors' attorneys in three chapter 7 consumer cases. One of these cases was in the Eastern District of

Virginia (VA-E), but in that case no damages were imposed. Total damages of \$4,000 were awarded in two cases in CA-E. No sanctions were imposed in any chapter 11 consumer cases. Of the 54,958 chapter 13 consumer cases terminated in 2007, sanctions and damages were assessed in two cases in the Middle District of Georgia (GA-M), with damages awarded in the amount of \$1 in each case.

This table reports on cases that were filed on or after October 17, 2006, by individual debtors with primarily nonbusiness debt and closed by the end of the reporting period. Therefore, the data in this table are subject to the limitations described in the section above on data on cases filed and closed. Caution should be used when relying on these data as representative or typical of cases closed during a reporting period. Furthermore, data in this table are subject to the limitations of docketing activity as described in the sections above on debtor-provided data and transaction data, including limitations involving *sua sponte* orders. Data on FR.B.P. 9011 sanctions are captured from docket activity, so accurate collection of data for this table is dependent on submission of correct information on motions, agreements, and other filings with the court. If a filer fails to note the correct court event at docketing, the data may not be reported accurately or at all. In addition, if a filer submits multiple filings under a single court event, the activities will either be undercounted or not counted at all.

BAPCPA Table 1A.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 7 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	480,635	51,245,179	40,734,689	10,510,489	83,134,777	45,394,891	1,386,932	36,352,955	80,279,387
DC	335	28,111	24,301	3,809	45,406	21,182	1,339	22,885	42,526
1ST	15,795	2,452,948	2,121,015	331,933	5,763,363	1,830,308	48,787	3,884,269	5,651,832
ME	1,651	165,676	127,489	38,187	247,651	135,375	4,583	107,693	235,931
MA	8,610	1,307,156	1,132,403	174,754	1,758,651	1,156,647	32,348	569,656	1,702,612
NH	1,822	253,107	206,830	46,277	345,869	219,363	5,697	120,809	335,748
RI	2,055	652,118	596,214	55,904	3,271,780	258,805	4,522	3,008,454	3,263,915
PR	1,657	74,890	58,080	16,810	139,411	60,118	1,637	77,657	113,625
2ND	30,737	2,280,569	1,771,289	509,280	4,025,378	1,931,619	192,775	1,900,985	3,835,041
CT	3,890	516,983	438,021	78,961	740,408	467,157	10,858	262,393	711,317
NY,N	6,279	360,891	259,852	101,039	634,519	294,107	11,643	328,768	607,046
NY,E	8,877	690,464	562,658	127,806	1,210,595	611,964	24,865	573,766	1,153,836
NY,S	5,491	323,484	233,841	89,642	806,779	253,071	134,469	419,239	760,547
NY,W	5,614	332,966	235,673	97,293	555,671	262,290	9,123	284,258	528,258
VT	586	55,782	41,243	14,539	77,406	43,029	1,816	32,561	74,037
3RD	29,426	3,208,941	1,953,109	1,255,832	4,395,451	2,200,011	70,541	2,124,898	4,216,587
DE	901	96,222	76,232	19,989	136,107	82,182	3,449	50,477	130,753
NJ	11,443	1,877,755	962,299	915,456	2,200,904	1,049,650	38,213	1,113,042	2,108,121
PA,E	4,859	405,855	319,355	86,500	671,718	358,810	9,235	303,673	647,933
PA,M	4,542	324,117	239,430	84,687	526,295	278,157	6,932	241,207	503,632
PA,W	7,671	503,644	354,584	149,060	858,491	429,833	12,712	415,947	824,458
VI	10	1,348	1,209	139	1,934	1,380	1	554	1,689
4TH	31,443	3,542,783	2,879,474	663,309	5,233,909	3,267,879	69,416	1,896,613	5,064,165
MD	6,563	740,979	607,841	133,138	1,110,691	664,596	16,035	430,060	1,071,471
NC,E	2,749	264,747	210,312	54,435	416,902	242,141	5,674	169,087	405,168
NC,M	2,487	296,440	239,877	56,563	392,553	236,643	5,184	150,726	383,290
NC,W	2,876	318,804	247,330	71,474	477,664	281,575	5,109	190,979	466,828
SC	2,290	184,879	143,370	41,509	309,064	176,055	4,624	128,385	295,370
VA,E	7,347	1,247,471	1,090,368	157,104	1,758,251	1,256,749	20,322	481,180	1,700,980
VA,W	3,398	224,728	162,123	62,605	352,753	195,078	4,743	152,932	338,374
WV,N	1,399	105,912	75,338	30,573	161,622	89,322	3,026	69,274	157,331
WV,S	2,334	158,823	102,915	55,908	254,409	125,719	4,699	123,990	245,352

BAPCPA Table 1A. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	25,102	2,420,930	1,677,505	743,426	3,570,835	1,762,583	66,109	1,742,144	3,403,322
LA,E	1,088	77,192	56,346	20,846	131,995	69,051	1,543	61,401	126,844
LA,M	821	48,702	36,647	12,055	82,954	44,205	1,466	37,282	78,959
LA,W	2,308	128,897	85,160	43,737	227,309	115,045	3,432	108,831	216,512
MS,N	1,941	118,809	82,249	36,560	201,330	101,012	2,342	97,977	193,341
MS,S	2,411	148,460	105,357	43,103	230,662	117,718	4,652	108,292	221,613
TX,N	5,329	605,832	439,011	166,821	871,140	444,659	30,486	395,995	840,738
TX,E	2,641	353,013	236,135	116,878	474,213	244,267	4,543	225,403	457,688
TX,S	4,542	498,640	347,322	151,318	787,493	347,511	9,030	430,952	754,284
TX,W	4,021	441,385	289,278	152,108	563,739	279,114	8,614	276,011	513,343
6TH	87,837	7,686,847	6,041,265	1,645,581	15,086,267	7,195,880	210,029	7,680,359	14,616,801
KY,E	5,194	357,966	259,000	98,966	602,552	327,609	9,705	265,238	585,248
KY,W	5,937	415,865	313,189	102,676	695,175	390,843	17,543	286,788	670,906
MI,E	22,708	2,595,331	2,068,611	526,720	6,787,306	2,387,543	65,219	4,334,543	6,640,858
MI,W	8,215	807,276	625,700	181,576	1,205,659	706,067	21,156	478,436	1,163,107
OH,N	17,871	1,412,639	1,133,432	279,207	2,331,787	1,394,689	44,195	892,903	2,238,433
OH,S	13,746	1,145,933	924,346	221,587	1,839,649	1,079,495	26,802	733,352	1,761,808
TN,E	6,202	417,222	308,715	108,507	714,854	406,844	8,044	299,966	681,947
TN,M	4,286	285,631	218,977	66,654	492,688	269,972	8,830	213,886	474,862
TN,W	3,678	248,984	189,295	59,689	416,597	232,817	8,534	175,246	399,631
7TH	55,877	4,777,643	3,718,731	1,058,912	7,524,952	4,331,825	120,008	3,073,119	7,252,511
IL,N	16,720	1,754,294	1,454,717	299,578	2,619,131	1,580,026	39,701	999,404	2,523,674
IL,C	5,563	333,443	240,514	92,929	569,819	296,885	7,320	265,615	550,443
IL,S	2,391	149,099	103,964	45,135	235,341	127,892	3,538	103,910	223,765
IN,N	8,005	579,555	450,632	128,922	1,118,863	616,596	14,268	487,998	1,078,389
IN,S	11,829	947,371	740,263	207,108	1,505,507	871,799	27,186	606,522	1,453,238
WI,E	7,211	605,432	433,863	171,570	887,633	495,796	19,279	372,558	856,211
WI,W	4,158	408,449	294,779	113,670	588,659	342,830	8,716	237,113	566,790
8TH	38,647	3,859,090	3,022,985	836,105	5,564,088	3,041,136	89,269	2,433,683	5,307,263
AR,E	3,256	205,521	136,193	69,328	357,285	178,210	5,604	173,471	338,992
AR,W	2,121	137,501	89,460	48,041	256,029	115,595	3,671	136,763	248,074
IA,N	2,166	180,598	125,933	54,665	272,953	142,119	5,115	125,719	259,593
IA,S	3,738	348,506	252,624	95,882	533,148	296,304	10,539	226,305	507,536
MN	8,887	1,297,742	1,069,533	228,209	1,802,760	1,169,627	22,207	610,925	1,736,943
MO,E	6,064	436,276	333,666	102,610	797,319	391,374	14,458	391,487	761,450
MO,W	6,973	529,480	395,056	134,425	932,377	462,398	16,454	453,525	886,707
NE	3,421	218,361	156,621	61,740	395,867	192,514	7,255	196,098	364,892
ND	967	51,557	30,909	20,647	96,400	39,086	1,713	55,601	89,733
SD	1,054	453,549	432,990	20,558	119,950	53,910	2,253	63,787	113,344

BAPCPA Table 1A. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
9TH	84,626	12,199,543	10,261,417	1,938,126	18,494,784	11,989,691	298,436	6,206,658	17,957,910
AK	501	41,606	28,082	13,525	66,960	30,542	1,502	34,916	63,470
AZ	7,778	902,296	749,807	152,489	1,421,046	811,617	29,826	579,603	1,353,660
CA,N	6,771	1,437,992	1,260,198	177,793	2,187,172	1,611,144	29,694	546,334	2,129,184
CA,E	12,229	2,370,913	2,031,020	339,893	3,498,325	2,610,566	40,689	847,070	3,441,721
CA,C	23,415	3,701,819	3,139,754	562,065	5,522,764	3,500,266	109,184	1,913,314	5,354,773
CA,S	5,769	1,227,741	1,069,265	158,476	1,665,530	1,181,716	15,592	468,223	1,638,996
HI	1,068	97,353	75,160	22,192	147,020	79,779	4,325	62,915	140,786
ID	2,894	208,339	160,062	48,277	361,605	176,140	7,696	177,770	346,086
MT	1,149	68,969	47,426	21,544	125,354	50,058	2,909	72,388	106,195
NV	6,292	979,380	845,876	133,504	1,568,398	983,852	14,787	569,759	1,546,191
OR	6,341	350,782	247,353	103,429	649,516	299,868	18,762	330,887	609,127
WA,E	3,118	201,266	146,264	55,002	320,340	160,078	4,941	155,320	307,448
WA,W	7,170	605,462	457,516	147,946	950,031	489,895	18,476	441,659	909,603
GUAM	118	5,625	3,635	1,991	10,723	4,170	53	6,500	10,670
NMI	13	-	-	-	-	-	-	-	-
10TH	30,548	3,121,781	2,463,655	658,126	4,795,018	2,647,991	74,952	2,072,076	4,604,636
CO	12,225	1,632,305	1,370,907	261,397	2,578,814	1,554,230	30,575	994,009	2,500,731
KS	5,077	541,844	425,285	116,558	634,987	319,977	13,288	301,721	598,518
NM	2,815	243,230	167,290	75,940	351,393	188,879	6,489	156,025	330,990
OK,N	2,017	158,457	113,111	45,346	243,635	125,094	3,700	114,840	234,415
OK,E	1,157	83,328	54,751	28,577	134,565	64,762	2,183	67,620	130,631
OK,W	3,224	241,266	169,879	71,387	397,421	196,560	8,656	192,206	381,331
UT	3,425	193,412	143,218	50,194	377,151	172,588	8,476	196,087	357,061
WY	608	27,939	19,213	8,726	77,053	25,902	1,583	49,568	70,958
11TH	50,262	5,665,992	4,799,942	866,050	8,635,326	5,174,788	145,272	3,315,266	8,326,795
AL,N	5,465	384,058	284,871	99,187	691,538	376,551	17,181	297,806	649,128
AL,M	1,292	66,001	45,814	20,187	131,442	67,718	1,973	61,751	126,280
AL,S	960	53,391	38,428	14,963	108,570	52,555	2,853	53,162	103,441
FL,N	1,866	190,743	160,547	30,196	280,356	155,325	3,843	121,188	271,357
FL,M	14,573	1,915,339	1,670,976	244,363	2,817,796	1,742,169	31,922	1,043,705	2,742,733
FL,S	7,532	1,215,846	1,106,548	109,298	1,652,635	984,469	36,939	631,228	1,592,956
GA,N	13,985	1,538,637	1,284,435	254,202	2,453,577	1,518,954	43,202	891,421	2,368,484
GA,M	3,049	198,629	135,566	63,063	328,228	178,473	4,380	145,374	305,982
GA,S	1,540	103,348	72,757	30,591	171,184	98,573	2,980	69,631	166,435

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 ASSETS, LIABILITIES, AND DISCHARGEABLE DEBTS ARE PROVIDED BY THE DEBTOR(S) FOR SUCH CASE. DATA MAY NOT BE INCLUDED IF THE DEBTOR(S) PROVIDED INCOMPLETE SCHEDULES. DATA EXCLUDE REOPENINGS. CASES TRANSFERRED INTERDISTRICT ARE COUNTED ONLY IN THE ORIGINATING DISTRICT.

² REFERRED TO IN 28 U.S.C. 159(c)(3)(C) AS "THE AGGREGATE AMOUNT OF DEBT DISCHARGED IN CASES FILED DURING THE REPORTING PERIOD, DETERMINED AS THE DIFFERENCE BETWEEN THE TOTAL AMOUNT OF DEBT AND OBLIGATIONS OF A DEBTOR REPORTED ON THE SCHEDULES AND THE AMOUNT OF SUCH DEBT REPORTED IN CATEGORIES WHICH ARE PREDOMINANTLY NONDISCHARGEABLE."

BAPCPA Table 1B.
U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 11 Cases
With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007,
as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	587	1,665,560	897,306	768,255	1,255,404	841,651	53,379	360,375	1,183,279
DC	0	-	-	-	-	-	-	-	-
1ST	26	37,742	33,764	3,978	55,120	24,994	1,537	28,589	52,708
ME	1	-	-	-	-	-	-	-	-
MA	9	14,469	14,154	315	14,122	12,865	107	1,149	14,034
NH	1	-	-	-	-	-	-	-	-
RI	0	-	-	-	-	-	-	-	-
PR	15	23,273	19,610	3,663	40,999	12,128	1,430	27,440	38,675
2ND	39	81,611	63,172	18,439	70,571	54,841	3,016	12,714	67,608
CT	10	8,599	7,561	1,038	8,752	6,054	615	2,083	8,139
NY,N	1	7,280	4,400	2,880	3,098	2,724	135	240	2,964
NY,E	11	8,339	6,694	1,645	21,867	14,031	1,960	5,876	19,746
NY,S	15	56,108	43,312	12,796	28,137	23,992	306	3,839	28,043
NY,W	2	1,285	1,205	80	8,717	8,042	0	675	8,717
VT	0	-	-	-	-	-	-	-	-
3RD	35	56,453	46,468	9,985	61,060	47,815	4,024	9,221	53,474
DE	0	-	-	-	-	-	-	-	-
NJ	24	44,487	38,576	5,911	50,883	41,258	2,769	6,856	43,987
PA,E	3	5,344	2,125	3,219	3,505	1,489	682	1,334	2,823
PA,M	1	-	-	-	-	-	-	-	-
PA,W	7	6,622	5,767	855	6,672	5,068	573	1,031	6,664
VI	0	-	-	-	-	-	-	-	-
4TH	89	188,643	155,552	33,091	163,441	132,756	4,238	26,447	139,196
MD	45	119,480	97,605	21,875	89,383	79,791	1,034	8,558	76,710
NC,E	7	10,832	6,385	4,447	10,729	7,881	1,453	1,395	10,223
NC,M	0	-	-	-	-	-	-	-	-
NC,W	2	6,412	6,031	382	3,888	3,191	7	691	877
SC	12	18,582	15,661	2,922	28,743	17,845	932	9,966	22,881
VA,E	20	27,551	24,398	3,153	27,238	20,955	762	5,522	25,096
VA,W	0	-	-	-	-	-	-	-	-
WV,N	0	-	-	-	-	-	-	-	-
WV,S	3	5,785	5,473	312	3,460	3,094	51	315	3,409

BAPCPA Table 1B. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	28	21,157	13,393	7,765	93,811	59,922	9,254	24,636	92,460
LA,E	5	5,949	3,905	2,044	15,947	3,337	488	12,122	15,462
LA,M	0	-	-	-	-	-	-	-	-
LA,W	3	1,370	970	400	2,354	1,515	157	682	2,354
MS,N	0	-	-	-	-	-	-	-	-
MS,S	0	-	-	-	-	-	-	-	-
TX,N	4	2,022	1,324	698	1,761	1,508	0	252	1,761
TX,E	3	3,942	3,720	222	3,580	2,541	292	747	3,219
TX,S	10	3,196	2,960	236	60,352	50,392	8,020	1,940	60,143
TX,W	3	4,678	514	4,164	9,818	628	296	8,894	9,522
6TH	44	40,357	33,311	7,047	75,618	44,919	8,328	22,371	67,372
KY,E	0	-	-	-	-	-	-	-	-
KY,W	0	-	-	-	-	-	-	-	-
MI,E	8	10,820	9,406	1,414	40,367	21,265	7,035	12,068	33,333
MI,W	0	-	-	-	-	-	-	-	-
OH,N	3	1,190	1,189	1	3,016	1,075	56	1,886	2,961
OH,S	1	1,269	1,245	24	1,713	1,466	0	248	1,713
TN,E	4	9,259	8,632	627	8,834	7,662	250	923	8,639
TN,M	21	13,239	10,532	2,707	15,975	10,346	766	4,863	15,235
TN,W	7	4,580	2,307	2,273	5,712	3,106	222	2,384	5,490
7TH	33	36,313	23,800	12,513	134,162	26,283	2,191	105,689	131,249
IL,N	14	22,142	11,968	10,175	101,115	10,648	1,429	89,038	99,012
IL,C	1	0	0	0	386	386	0	0	386
IL,S	1	505	91	414	398	328	40	30	358
IN,N	5	1,787	1,394	393	3,975	2,819	302	854	3,673
IN,S	5	2,752	2,398	354	16,345	1,970	334	14,041	16,011
WI,E	2	7,967	7,163	805	10,177	9,173	79	925	10,098
WI,W	5	1,160	787	373	1,765	958	6	800	1,711
8TH	9	9,626	7,007	2,619	13,804	8,460	1,193	4,152	12,492
AR,E	3	3,647	3,135	512	3,845	3,396	60	388	3,795
AR,W	0	-	-	-	-	-	-	-	-
IA,N	0	-	-	-	-	-	-	-	-
IA,S	0	-	-	-	-	-	-	-	-
MN	1	-	-	-	-	-	-	-	-
MO,E	2	1,882	1,424	458	3,486	2,239	1,120	127	2,366
MO,W	1	372	0	372	2,915	0	0	2,915	2,915
NE	2	3,725	2,448	1,277	3,558	2,825	12	721	3,416
ND	0	-	-	-	-	-	-	-	-
SD	0	-	-	-	-	-	-	-	-

BAPCPA Table 1B. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
9TH	183	824,390	371,637	452,754	389,061	292,349	12,565	84,147	376,368
AK	1	-	-	-	-	-	-	-	-
AZ	24	28,836	22,177	6,658	42,310	21,998	1,380	18,932	39,778
CA,N	63	165,399	133,699	31,700	131,673	117,958	1,129	12,586	128,055
CA,E	13	42,064	39,572	2,492	21,348	19,643	418	1,287	20,767
CA,C	48	485,255	94,917	390,337	117,752	73,322	2,792	41,638	115,227
CA,S	4	9,998	9,415	583	7,428	7,385	0	43	7,428
HI	2	3,969	3,950	19	3,210	2,979	12	219	3,142
ID	3	2,813	2,422	391	2,783	2,070	6	707	2,770
MT	5	6,774	5,406	1,368	4,779	4,033	0	747	4,747
NV	4	13,812	10,204	3,608	14,410	8,670	1,049	4,691	13,571
OR	4	19,073	14,965	4,108	12,609	11,464	230	915	12,379
WA,E	1	1,263	1,240	23	5,433	672	4,416	344	5,433
WA,W	11	45,134	33,669	11,465	25,327	22,154	1,134	2,039	23,073
GUAM	0	-	-	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-	-	-
10TH	14	81,332	10,716	70,617	14,794	12,301	734	1,759	14,049
CO	3	4,277	3,907	370	3,739	3,175	15	549	3,725
KS	1	421	390	31	1,051	803	151	97	900
NM	3	66,707	3,964	62,743	5,264	4,786	309	168	4,944
OK,N	4	8,626	1,305	7,322	3,453	2,326	260	868	3,193
OK,E	0	-	-	-	-	-	-	-	-
OK,W	0	-	-	-	-	-	-	-	-
UT	3	1,301	1,150	151	1,287	1,210	0	77	1,287
WY	0	-	-	-	-	-	-	-	-
11TH	87	287,935	138,487	149,449	183,961	137,012	6,299	40,651	176,303
AL,N	11	130,101	11,137	118,964	24,391	17,244	1,170	5,977	21,274
AL,M	1	2,454	1,245	1,209	2,375	885	0	1,489	2,375
AL,S	3	3,047	2,910	137	3,344	3,173	0	171	3,344
FL,N	4	6,600	3,960	2,641	9,294	7,019	747	1,528	9,294
FL,M	23	60,234	53,768	6,466	50,444	40,798	740	8,906	50,185
FL,S	20	35,683	27,672	8,011	54,684	36,587	2,941	15,155	50,561
GA,N	24	49,603	37,718	11,885	38,258	30,261	657	7,340	38,142
GA,M	0	-	-	-	-	-	-	-	-
GA,S	1	213	77	136	1,171	1,045	43	84	1,129

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 ASSETS, LIABILITIES, AND DISCHARGEABLE DEBTS ARE PROVIDED BY THE DEBTOR(S) FOR SUCH CASE. DATA MAY NOT BE INCLUDED IF THE DEBTOR(S) PROVIDED INCOMPLETE SCHEDULES. DATA EXCLUDE REOPENINGS. CASES TRANSFERRED INTERDISTRICT ARE COUNTED ONLY IN THE ORIGINATING DISTRICT.

² REFERRED TO IN 28 U.S.C. 159(c)(3)(C) AS "THE AGGREGATE AMOUNT OF DEBT DISCHARGED IN CASES FILED DURING THE REPORTING PERIOD, DETERMINED AS THE DIFFERENCE BETWEEN THE TOTAL AMOUNT OF DEBT AND OBLIGATIONS OF A DEBTOR REPORTED ON THE SCHEDULES AND THE AMOUNT OF SUCH DEBT REPORTED IN CATEGORIES WHICH ARE PREDOMINANTLY NONDISCHARGEABLE."

BAPCPA Table 1D.
U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 13 Cases With
Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007,
as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	317,148	55,575,126	41,987,817	13,587,308	54,721,006	42,203,515	1,312,348	11,205,144	52,248,194
DC	331	104,567	98,593	5,973	82,308	71,985	897	9,426	78,856
1ST	12,040	2,102,163	1,855,835	246,328	2,316,230	1,882,168	30,035	404,027	2,230,381
ME	444	84,278	70,742	13,537	88,496	68,246	2,205	18,044	85,196
MA	4,410	1,118,665	1,030,726	87,939	1,097,586	947,251	13,498	136,838	1,070,412
NH	779	157,521	136,014	21,507	349,740	319,843	2,948	26,949	345,627
RI	613	157,117	142,355	14,761	123,138	106,921	1,544	14,673	120,214
PR	5,794	584,583	475,999	108,584	657,270	439,907	9,840	207,523	608,932
2ND	11,851	2,882,352	2,547,045	335,308	2,349,122	1,863,388	36,451	449,283	2,251,250
CT	1,595	383,154	350,573	32,581	360,987	318,273	4,980	37,734	348,920
NY,N	2,684	379,902	293,685	86,216	413,411	276,883	8,851	127,677	394,922
NY,E	3,235	898,734	840,480	58,253	815,813	694,389	8,828	112,596	792,367
NY,S	1,586	913,287	829,632	83,656	388,709	327,590	4,715	56,404	364,763
NY,W	2,526	263,199	198,945	64,254	327,365	215,458	8,415	103,492	308,781
VT	225	44,077	33,730	10,347	42,838	30,795	663	11,380	41,497
3RD	18,593	3,570,388	3,103,846	466,542	3,529,876	2,707,194	66,266	756,416	3,363,675
DE	743	144,434	125,084	19,350	229,938	112,986	3,564	113,388	225,459
NJ	6,897	1,873,704	1,698,506	175,197	1,669,776	1,373,023	29,946	266,807	1,580,315
PA,E	4,638	719,549	630,685	88,864	681,715	547,016	12,615	122,084	646,725
PA,M	2,775	433,776	340,767	93,009	474,417	342,942	9,910	121,565	456,837
PA,W	3,535	398,209	308,204	90,005	472,970	330,583	10,225	132,161	453,584
VI	5	715	599	116	1,060	644	6	410	755
4TH	29,895	5,130,845	4,359,331	771,514	5,410,579	4,332,288	100,353	977,938	5,200,143
MD	6,324	1,879,696	1,716,532	163,164	1,717,113	1,511,977	28,145	176,990	1,678,665
NC,E	4,918	574,999	462,865	112,134	714,697	511,954	16,516	186,226	690,079
NC,M	3,222	390,598	315,817	74,781	475,237	368,903	9,532	96,803	459,996
NC,W	2,485	385,681	307,207	78,474	414,616	326,546	6,644	81,426	402,359
SC	4,750	543,861	440,059	103,802	663,963	502,521	13,296	148,146	611,794
VA,E	5,758	1,063,130	905,533	157,596	1,109,630	893,023	17,376	199,231	1,057,307
VA,W	1,953	221,351	163,643	57,708	238,053	167,641	3,537	66,875	228,780
WV,N	208	33,271	25,668	7,603	37,332	27,458	952	8,922	35,967
WV,S	277	38,259	22,008	16,251	39,938	22,264	4,355	13,319	35,198

BAPCPA Table 1D. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	38,138	4,583,538	3,449,761	1,133,777	5,164,106	3,746,616	155,176	1,262,314	4,840,157
LA,E	1,395	168,157	132,101	36,056	167,252	126,005	2,714	38,533	161,698
LA,M	961	117,291	96,918	20,374	127,246	97,502	3,200	26,544	121,221
LA,W	6,723	454,030	308,089	145,940	593,868	391,333	15,479	187,057	562,145
MS,N	2,650	211,979	164,733	47,246	249,923	190,173	5,984	53,766	236,354
MS,S	3,542	290,127	222,231	67,896	318,087	240,675	5,839	71,572	304,287
TX,N	8,434	1,232,257	924,560	307,697	1,376,812	1,022,657	49,845	304,311	1,321,953
TX,E	2,799	391,700	287,029	104,671	452,080	321,688	15,530	114,862	434,766
TX,S	7,088	1,094,136	870,046	224,090	1,230,105	890,253	35,531	304,322	1,087,914
TX,W	4,546	623,861	444,054	179,807	648,733	466,332	21,054	161,347	609,818
6TH	58,620	6,493,540	5,231,252	1,262,287	7,572,156	5,723,561	130,986	1,717,610	7,265,079
KY,E	2,209	250,940	182,586	68,354	304,112	216,251	4,700	83,161	294,696
KY,W	2,733	313,386	249,161	64,225	361,808	266,894	6,971	87,944	351,304
MI,E	11,125	1,647,288	1,366,461	280,827	1,804,147	1,403,069	31,122	369,956	1,743,081
MI,W	1,774	273,447	217,824	55,624	290,869	215,179	4,044	71,647	278,552
OH,N	8,265	970,929	804,992	165,937	1,164,421	883,254	19,918	261,249	1,117,303
OH,S	8,267	1,100,275	869,307	230,968	1,389,961	1,010,476	22,374	357,111	1,328,625
TN,E	5,685	506,117	393,778	112,338	563,569	427,763	8,513	127,293	522,238
TN,M	5,191	531,102	429,224	101,877	611,940	460,900	9,468	141,572	594,182
TN,W	13,371	900,057	717,920	182,137	1,081,329	839,775	23,876	217,678	1,035,099
7TH	27,826	4,015,658	3,333,835	681,823	4,376,505	3,309,301	74,895	992,309	4,143,547
IL,N	10,343	1,918,976	1,683,668	235,308	1,907,527	1,550,194	27,195	330,138	1,839,425
IL,C	1,823	172,743	131,481	41,262	219,776	144,475	3,903	71,397	212,619
IL,S	2,465	214,508	157,861	56,647	269,420	178,933	3,735	86,752	259,347
IN,N	3,102	356,972	289,787	67,185	437,947	308,692	7,148	122,107	350,743
IN,S	6,274	803,553	639,549	164,004	954,324	695,779	16,350	242,196	921,656
WI,E	3,013	424,084	337,801	86,283	450,801	333,855	13,961	102,984	429,643
WI,W	806	124,823	93,687	31,135	136,712	97,373	2,604	36,735	130,115
8TH	17,646	2,492,384	1,623,402	868,981	2,528,421	1,803,854	49,187	675,381	2,379,631
AR,E	3,810	263,135	177,576	85,560	314,739	210,341	6,879	97,520	291,432
AR,W	1,910	174,235	121,082	53,153	295,944	209,121	3,637	83,186	286,228
IA,N	146	20,832	14,960	5,872	24,334	16,556	357	7,421	22,952
IA,S	580	78,359	56,363	21,996	88,397	63,269	1,350	23,778	84,210
MN	2,368	461,000	377,247	83,753	476,572	357,208	9,118	110,246	455,330
MO,E	3,860	893,971	412,730	481,242	588,127	453,289	12,250	122,588	538,566
MO,W	3,121	387,369	305,892	81,476	471,596	321,492	10,741	139,362	449,212
NE	1,532	175,485	130,909	44,576	219,919	143,426	4,084	72,409	205,404
ND	137	16,200	10,055	6,145	19,672	11,459	443	7,771	18,237
SD	182	21,797	16,588	5,209	29,120	17,693	327	11,100	28,059

BAPCPA Table 1D. (Continued)

Circuit and District	Total Cases	Assets ¹			Liabilities ¹			Net Scheduled Debt ^{1, 2} (in \$000s)	
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)		Unsecured Nonpriority Claims (in \$000s)
9TH	33,382	15,059,093	8,849,518	6,209,574	11,212,883	8,905,671	477,279	1,829,933	10,947,273
AK	106	29,209	22,468	6,741	30,786	20,914	289	9,583	29,738
AZ	2,297	436,972	372,705	64,267	472,124	358,155	11,116	102,853	447,063
CA,N	4,989	2,335,488	1,796,676	538,812	2,702,055	1,723,512	344,651	633,893	2,658,028
CA,E	4,414	1,366,997	1,209,546	157,451	1,554,427	1,379,249	19,411	155,767	1,529,975
CA,C	7,885	7,730,476	2,714,008	5,016,468	3,034,352	2,755,799	40,364	238,189	2,972,487
CA,S	1,599	593,865	531,444	62,421	585,664	511,959	7,492	66,213	572,237
HI	255	73,333	64,477	8,856	71,725	58,026	1,227	12,472	69,630
ID	718	88,791	69,872	18,919	108,002	67,691	2,754	37,557	103,261
MT	312	47,966	36,486	11,480	55,163	33,354	2,252	19,557	42,067
NV	4,056	1,193,084	1,072,763	120,320	1,367,012	1,099,098	17,600	250,314	1,344,995
OR	2,340	391,152	315,550	75,602	431,030	306,691	12,145	112,194	408,772
WA,E	1,011	91,919	68,951	22,969	110,482	73,020	2,208	35,255	106,531
WA,W	3,389	678,718	573,657	105,061	688,598	517,338	15,771	155,489	661,027
GUAM	9	1,123	915	208	1,462	864	1	597	1,461
NMI	2	-	-	-	-	-	-	-	-
10TH	10,166	1,401,329	1,102,439	298,891	1,738,889	1,216,646	40,676	481,567	1,657,060
CO	2,426	509,850	427,497	82,353	640,138	483,117	8,879	148,142	617,545
KS	2,588	269,602	190,033	79,569	352,472	222,894	10,737	118,842	329,887
NM	365	57,619	43,531	14,087	58,725	41,225	1,702	15,798	54,832
OK,N	381	50,297	37,166	13,131	57,884	39,732	1,759	16,393	54,001
OK,E	250	31,206	21,221	9,984	36,391	24,340	799	11,252	34,683
OK,W	1,350	158,615	119,018	39,597	186,545	126,368	6,895	53,282	177,374
UT	2,677	308,455	252,584	55,872	388,015	266,718	9,460	111,837	371,918
WY	129	15,686	11,388	4,298	18,719	12,252	444	6,023	16,821
11TH	58,660	7,739,269	6,432,959	1,306,310	8,439,931	6,640,843	150,147	1,648,941	7,891,142
AL,N	8,463	668,887	482,044	186,844	734,429	547,406	17,981	169,042	691,450
AL,M	3,969	246,004	168,861	77,143	306,635	204,468	4,617	97,550	296,908
AL,S	2,933	213,119	166,064	47,055	285,971	194,515	6,990	84,466	274,799
FL,N	711	107,201	90,697	16,504	115,706	86,862	2,641	26,203	111,599
FL,M	10,233	2,292,824	2,020,938	271,886	2,421,527	1,922,872	43,013	455,643	2,330,667
FL,S	3,418	919,495	846,042	73,454	919,238	764,121	6,995	148,121	906,145
GA,N	16,280	2,383,801	2,038,532	345,268	2,560,508	2,130,878	45,981	383,649	2,240,815
GA,M	6,068	460,611	311,904	148,707	547,561	396,821	10,196	140,544	507,420
GA,S	6,585	447,327	307,878	139,450	548,355	392,900	11,733	143,722	531,340

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 ASSETS, LIABILITIES, AND DISCHARGEABLE DEBTS ARE PROVIDED BY THE DEBTOR(S) FOR SUCH CASE. DATA MAY NOT BE INCLUDED IF THE DEBTOR(S) PROVIDED INCOMPLETE SCHEDULES. DATA EXCLUDE REOPENINGS. CASES TRANSFERRED INTERDISTRICT ARE COUNTED ONLY IN THE ORIGINATING DISTRICT.

² REFERRED TO IN 28 U.S.C. 159(c)(3)(C) AS "THE AGGREGATE AMOUNT OF DEBT DISCHARGED IN CASES FILED DURING THE REPORTING PERIOD, DETERMINED AS THE DIFFERENCE BETWEEN THE TOTAL AMOUNT OF DEBT AND OBLIGATIONS OF A DEBTOR REPORTED ON THE SCHEDULES AND THE AMOUNT OF SUCH DEBT REPORTED IN CATEGORIES WHICH ARE PREDOMINANTLY NONDISCHARGEABLE."

BAPCPA Table 1X.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Cases¹ With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Assets ²			Liabilities ²				Net Scheduled Debt ^{2,3} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
Total	798,370	108,485,865	83,619,812	24,866,053	139,111,188	88,440,056	2,752,659	47,918,473	133,710,859
DC	666	132,677	122,895	9,783	127,714	93,168	2,236	32,311	121,382
1ST	27,861	4,592,854	4,010,614	582,239	8,134,714	3,737,469	80,360	4,316,885	7,934,921
ME	2,096	249,954	198,230	51,724	336,147	203,621	6,788	125,737	321,127
MA	13,029	2,440,290	2,177,282	263,008	2,870,359	2,116,763	45,953	707,643	2,787,057
NH	2,602	410,628	342,844	67,784	695,609	539,206	8,646	147,757	681,374
RI	2,668	809,235	738,569	70,665	3,394,918	365,726	6,065	3,023,127	3,384,129
PR	7,466	682,747	553,689	129,058	837,681	512,153	12,908	312,620	761,233
2ND	42,627	5,244,532	4,381,505	863,027	6,445,071	3,849,848	232,242	2,362,981	6,153,899
CT	5,495	908,735	796,155	112,580	1,110,147	791,485	16,453	302,209	1,068,375
NY,N	8,964	748,072	557,937	190,135	1,051,027	573,713	20,629	456,685	1,004,932
NY,E	12,123	1,597,537	1,409,833	187,704	2,048,275	1,320,384	35,653	692,238	1,965,949
NY,S	7,092	1,292,879	1,106,785	186,094	1,223,625	604,652	139,491	479,482	1,153,353
NY,W	8,142	597,450	435,823	161,627	891,753	485,789	17,538	388,426	845,755
VT	811	99,859	74,972	24,886	120,244	73,824	2,479	43,941	115,534
3RD	48,054	6,835,782	5,103,423	1,732,359	7,986,386	4,955,020	140,832	2,890,535	7,633,736
DE	1,644	240,656	201,317	39,339	366,046	195,168	7,012	163,865	356,212
NJ	18,364	3,795,946	2,699,381	1,096,565	3,921,563	2,463,931	70,928	1,386,705	3,732,423
PA,E	9,500	1,130,748	952,165	178,583	1,356,938	907,314	22,533	427,091	1,297,481
PA,M	7,318	757,894	580,197	177,697	1,000,712	621,099	16,842	362,771	960,469
PA,W	11,213	908,475	668,556	239,920	1,338,133	765,484	23,510	549,139	1,284,707
VI	15	2,063	1,807	255	2,994	2,024	6	964	2,444
4TH	61,427	8,862,271	7,394,358	1,467,913	10,807,929	7,732,923	174,007	2,900,999	10,403,503
MD	12,932	2,740,155	2,421,977	318,178	2,917,187	2,256,364	45,214	615,609	2,826,846
NC,E	7,674	850,578	679,562	171,015	1,142,328	761,977	23,642	356,708	1,105,470
NC,M	5,709	687,039	555,694	131,345	867,790	605,546	14,716	247,528	843,286
NC,W	5,363	710,897	560,567	150,329	896,168	611,312	11,760	273,096	870,063
SC	7,052	747,322	599,089	148,233	1,001,770	696,421	18,853	286,496	930,046
VA,E	13,125	2,338,152	2,020,299	317,853	2,895,119	2,170,726	38,460	685,933	2,783,383
VA,W	5,351	446,079	325,767	120,313	590,806	362,719	8,279	219,807	567,153
WV,N	1,607	139,182	101,006	38,176	198,954	116,780	3,977	78,197	193,298
WV,S	2,614	202,867	130,396	72,471	297,807	151,077	9,105	137,624	283,959

BAPCPA Table 1X. (Continued)

Circuit and District	Total Cases	Assets ²			Liabilities ²				Net Scheduled Debt ^{2, 3} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	63,268	7,025,625	5,140,658	1,884,967	8,828,752	5,569,121	230,538	3,029,094	8,335,939
LA,E	2,488	251,298	192,353	58,946	315,194	198,393	4,745	112,056	304,003
LA,M	1,782	165,993	133,564	32,429	210,200	141,707	4,666	63,827	200,180
LA,W	9,034	584,297	394,219	190,078	823,531	507,893	19,068	296,570	781,010
MS,N	4,591	330,788	246,982	83,806	451,253	291,184	8,325	151,743	429,695
MS,S	5,953	438,587	327,587	111,000	548,748	358,393	10,492	179,864	525,900
TX,N	13,767	1,840,110	1,364,894	475,216	2,249,713	1,468,824	80,331	700,558	2,164,452
TX,E	5,443	748,656	526,885	221,771	929,873	568,497	20,365	341,011	895,674
TX,S	11,640	1,595,972	1,220,328	375,644	2,077,951	1,288,156	52,581	737,214	1,902,341
TX,W	8,570	1,069,924	733,846	336,078	1,222,290	746,073	29,965	446,252	1,132,683
6TH	146,501	14,220,744	11,305,829	2,914,915	22,734,042	12,964,360	349,343	9,420,340	21,949,251
KY,E	7,403	608,906	441,586	167,320	906,664	543,860	14,405	348,399	879,944
KY,W	8,670	729,251	562,350	166,901	1,056,983	657,737	24,514	374,732	1,022,210
MI,E	33,841	4,253,439	3,444,478	808,961	8,631,820	3,811,877	103,375	4,716,567	8,417,271
MI,W	9,989	1,080,723	843,524	237,199	1,496,528	921,246	25,200	550,082	1,441,659
OH,N	26,139	2,384,758	1,939,613	445,145	3,499,224	2,279,018	64,169	1,156,038	3,358,697
OH,S	22,014	2,247,477	1,794,897	452,579	3,231,324	2,091,437	49,176	1,090,711	3,092,146
TN,E	11,891	932,597	711,125	221,472	1,287,257	842,268	16,807	428,182	1,212,823
TN,M	9,498	829,971	658,733	171,238	1,120,603	741,218	19,064	360,320	1,084,280
TN,W	17,056	1,153,621	909,522	244,099	1,503,639	1,075,699	32,632	395,308	1,440,220
7TH	83,736	8,829,614	7,076,367	1,753,247	12,035,620	7,667,408	197,095	4,171,117	11,527,307
IL,N	27,077	3,695,413	3,150,353	545,060	4,627,773	3,140,868	68,324	1,418,580	4,462,111
IL,C	7,387	506,185	371,994	134,191	789,980	441,746	11,223	337,012	763,448
IL,S	4,857	364,112	261,916	102,196	505,159	307,153	7,313	190,692	483,470
IN,N	11,112	938,313	741,813	196,500	1,560,784	928,107	21,718	610,959	1,432,804
IN,S	18,108	1,753,676	1,382,210	371,466	2,476,176	1,569,547	43,870	862,759	2,390,905
WI,E	10,226	1,037,484	778,827	258,657	1,348,611	838,825	33,319	476,467	1,295,952
WI,W	4,969	534,431	389,254	145,177	727,136	441,161	11,326	274,648	698,617
8TH	56,302	6,361,100	4,653,395	1,707,705	8,106,314	4,853,450	139,648	3,113,216	7,699,386
AR,E	7,069	472,303	316,904	155,400	675,870	391,947	12,543	271,380	634,219
AR,W	4,031	311,735	210,542	101,193	551,973	324,716	7,308	219,949	534,302
IA,N	2,312	201,429	140,893	60,537	297,288	158,675	5,472	133,141	282,545
IA,S	4,318	426,865	308,987	117,878	621,545	359,573	11,889	250,083	591,745
MN	11,256	1,758,742	1,446,780	311,962	2,279,332	1,526,835	31,326	721,171	2,192,273
MO,E	9,926	1,332,129	747,820	584,310	1,388,932	846,901	27,828	514,203	1,302,382
MO,W	10,095	917,221	700,948	216,273	1,406,888	783,890	27,195	595,803	1,338,834
NE	4,955	397,571	289,978	107,593	619,344	338,764	11,352	269,229	573,712
ND	1,104	67,757	40,965	26,792	116,072	50,545	2,156	63,372	107,969
SD	1,236	475,346	449,579	25,767	149,070	71,604	2,580	74,887	141,403

BAPCPA Table 1X. (Continued)

Circuit and District	Total Cases	Assets ²			Liabilities ²				Net Scheduled Debt ^{2, 3} (in \$000s)
		Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
9TH	118,191	28,083,026	19,482,572	8,600,454	30,096,728	21,187,710	788,280	8,120,737	29,281,551
AK	608	70,815	50,549	20,266	97,746	51,457	1,791	44,499	93,208
AZ	10,099	1,368,103	1,144,689	223,414	1,935,480	1,191,770	42,322	701,389	1,840,501
CA,N	11,823	3,938,879	3,190,574	748,305	5,020,900	3,452,613	375,473	1,192,813	4,915,267
CA,E	16,656	3,779,975	3,280,138	499,836	5,074,100	4,009,458	60,518	1,004,124	4,992,463
CA,C	31,348	11,917,549	5,948,679	5,968,870	8,674,868	6,329,387	152,340	2,193,140	8,442,487
CA,S	7,372	1,831,605	1,610,124	221,481	2,258,622	1,701,060	23,083	534,479	2,218,660
HI	1,325	174,654	143,587	31,067	221,955	140,785	5,564	75,605	213,559
ID	3,615	299,943	232,356	67,587	472,390	245,901	10,455	216,034	452,117
MT	1,466	123,709	89,317	34,392	185,297	87,444	5,161	92,692	153,009
NV	10,352	2,186,276	1,928,844	257,432	2,949,820	2,091,620	33,436	824,763	2,904,758
OR	8,685	761,007	577,868	183,140	1,093,155	618,023	31,136	443,996	1,030,279
WA,E	4,130	294,448	216,455	77,993	436,255	233,770	11,565	190,919	419,412
WA,W	10,570	1,329,314	1,064,841	264,472	1,663,956	1,029,388	35,381	599,187	1,593,702
GUAM	127	6,749	4,550	2,199	12,185	5,034	54	7,097	12,131
NMI	15	-	-	-	-	-	-	-	-
10TH	40,728	4,604,443	3,576,810	1,027,634	6,548,701	3,876,937	116,362	2,555,402	6,275,745
CO	14,654	2,146,432	1,802,312	344,121	3,222,691	2,040,522	39,468	1,142,700	3,122,001
KS	7,666	811,867	615,708	196,158	988,509	543,673	24,176	420,660	929,305
NM	3,183	367,556	214,786	152,770	415,381	234,890	8,501	171,990	390,766
OK,N	2,402	217,380	151,582	65,798	304,972	167,152	5,719	132,100	291,610
OK,E	1,407	114,534	75,972	38,562	170,956	89,103	2,982	78,871	165,313
OK,W	4,574	399,881	288,897	110,984	583,966	322,927	15,551	245,488	558,705
UT	6,105	503,169	396,952	106,217	766,454	440,517	17,936	308,001	730,266
WY	737	43,625	30,601	13,024	95,772	38,153	2,028	55,591	87,779
11TH	109,009	13,693,196	11,371,387	2,321,809	17,259,218	11,952,643	301,718	5,004,857	16,394,240
AL,N	13,939	1,183,046	778,052	404,994	1,450,358	941,201	36,332	472,825	1,361,851
AL,M	5,262	314,459	215,920	98,539	440,451	273,071	6,590	160,790	425,562
AL,S	3,896	269,557	207,402	62,155	397,885	250,243	9,843	137,800	381,583
FL,N	2,581	304,544	255,203	49,341	405,356	249,206	7,231	148,919	392,250
FL,M	24,829	4,268,397	3,745,682	522,715	5,289,768	3,705,839	75,675	1,508,254	5,123,584
FL,S	10,970	2,171,024	1,980,261	190,763	2,626,557	1,785,177	46,875	794,505	2,549,662
GA,N	30,289	3,972,040	3,360,685	611,355	5,052,343	3,680,094	89,840	1,282,410	4,647,441
GA,M	9,117	659,240	447,470	211,770	875,789	575,294	14,576	285,919	813,402
GA,S	8,126	550,889	380,712	170,177	720,710	492,518	14,756	213,436	698,903

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.

² A CASE AND ITS DATA ARE INCLUDED ONLY WHEN ALL DATA ON ASSETS, LIABILITIES, AND DISCHARGEABLE DEBTS ARE PROVIDED BY THE DEBTOR(S) FOR SUCH CASE. DATA MAY NOT BE INCLUDED IF THE DEBTOR(S) PROVIDED INCOMPLETE SCHEDULES. DATA EXCLUDE REOPENINGS. CASES TRANSFERRED INTERDISTRICT ARE COUNTED ONLY IN THE ORIGINATING DISTRICT.

³ REFERRED TO IN 28 U.S.C. 159(c)(3)(C) AS "THE AGGREGATE AMOUNT OF DEBT DISCHARGED IN CASES FILED DURING THE REPORTING PERIOD, DETERMINED AS THE DIFFERENCE BETWEEN THE TOTAL AMOUNT OF DEBT AND OBLIGATIONS OF A DEBTOR REPORTED ON THE SCHEDULES AND THE AMOUNT OF SUCH DEBT REPORTED IN CATEGORIES WHICH ARE PREDOMINANTLY NONDISCHARGEABLE."

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, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
TOTAL	480,635	\$2,491	\$1,325,046	\$2,150	\$1,142,246	\$2,405	\$1,291,700
DC	335	\$2,160	\$747	\$1,950	\$604	\$2,201	\$888
1ST	15,795	\$2,447	\$42,017	\$2,136	\$38,565	\$2,432	\$43,852
ME	1,651	\$2,227	\$3,889	\$2,031	\$4,325	\$2,226	\$4,253
MA	8,610	\$2,713	\$24,938	\$2,324	\$21,499	\$2,658	\$24,976
NH	1,822	\$3,028	\$5,563	\$2,463	\$4,764	\$2,869	\$5,563
RI	2,055	\$2,714	\$5,918	\$2,298	\$6,092	\$2,702	\$7,004
PR	1,657	\$914	\$1,710	\$1,000	\$1,885	\$1,110	\$2,055
2ND	30,737	\$2,447	\$83,183	\$2,097	\$74,790	\$2,335	\$80,464
CT	3,890	\$2,953	\$11,799	\$2,516	\$11,334	\$2,921	\$12,724
NY,N	6,279	\$2,303	\$15,892	\$2,034	\$13,708	\$2,234	\$15,087
NY,E	8,877	\$2,502	\$24,911	\$2,097	\$24,141	\$2,341	\$23,544
NY,S	5,491	\$2,327	\$14,433	\$1,998	\$11,853	\$2,229	\$13,740
NY,W	5,614	\$2,365	\$14,593	\$2,050	\$12,342	\$2,289	\$13,805
VT	586	\$2,400	\$1,556	\$2,158	\$1,412	\$2,371	\$1,565
3RD	29,426	\$2,329	\$79,191	\$2,091	\$66,720	\$2,306	\$74,626
DE	901	\$2,490	\$2,351	\$2,190	\$2,074	\$2,512	\$2,442
NJ	11,443	\$2,484	\$30,979	\$2,189	\$27,801	\$2,455	\$31,668
PA,E	4,859	\$2,439	\$13,086	\$2,118	\$11,080	\$2,277	\$11,988
PA,M	4,542	\$2,340	\$15,721	\$2,155	\$10,317	\$2,315	\$11,210
PA,W	7,671	\$2,053	\$17,001	\$1,880	\$15,431	\$2,107	\$17,291
VI	10	\$2,289	\$53	\$1,947	\$17	\$2,389	\$26
4TH	31,443	\$2,518	\$92,150	\$2,152	\$74,691	\$2,452	\$87,315
MD	6,563	\$2,645	\$19,433	\$2,191	\$15,762	\$2,537	\$18,684
NC,E	2,749	\$2,702	\$7,839	\$2,318	\$7,037	\$2,621	\$7,925
NC,M	2,487	\$2,606	\$12,032	\$2,165	\$5,975	\$2,481	\$6,680
NC,W	2,876	\$2,883	\$8,784	\$2,360	\$7,621	\$2,521	\$8,162
SC	2,290	\$2,146	\$5,116	\$1,965	\$4,795	\$2,242	\$5,535
VA,E	7,347	\$2,667	\$22,398	\$2,280	\$18,837	\$2,689	\$23,663
VA,W	3,398	\$2,250	\$8,188	\$1,921	\$6,818	\$2,160	\$7,710
WV,N	1,399	\$2,100	\$3,182	\$1,960	\$2,933	\$2,148	\$3,283
WV,S	2,334	\$2,075	\$5,179	\$1,929	\$4,913	\$2,255	\$5,673

BAPCPA Table 2A. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
5TH	25,102	\$2,413	\$69,079	\$2,250	\$63,384	\$2,471	\$71,735
LA,E	1,088	\$2,017	\$2,481	\$1,887	\$2,121	\$2,190	\$2,530
LA,M	821	\$2,326	\$1,982	\$1,929	\$1,686	\$2,148	\$1,908
LA,W	2,308	\$2,041	\$4,892	\$1,890	\$4,590	\$2,055	\$4,981
MS,N	1,941	\$2,143	\$4,470	\$1,875	\$3,868	\$2,109	\$4,391
MS,S	2,411	\$2,027	\$9,396	\$1,905	\$4,681	\$2,022	\$5,110
TX,N	5,329	\$2,776	\$15,377	\$2,527	\$15,025	\$2,790	\$16,704
TX,E	2,641	\$2,704	\$7,589	\$2,659	\$8,355	\$2,841	\$8,470
TX,S	4,542	\$2,526	\$12,595	\$2,442	\$12,654	\$2,746	\$16,215
TX,W	4,021	\$2,492	\$10,297	\$2,339	\$10,404	\$2,554	\$11,425
6TH	87,837	\$2,470	\$241,531	\$2,088	\$196,875	\$2,312	\$219,302
KY,E	5,194	\$2,290	\$12,458	\$1,915	\$10,983	\$2,173	\$12,405
KY,W	5,937	\$2,300	\$14,341	\$1,883	\$12,094	\$2,167	\$13,901
MI,E	22,708	\$2,608	\$73,731	\$2,273	\$53,777	\$2,501	\$59,998
MI,W	8,215	\$2,510	\$21,762	\$2,134	\$18,708	\$2,402	\$21,384
OH,N	17,871	\$2,486	\$46,837	\$2,060	\$39,335	\$2,327	\$44,548
OH,S	13,746	\$2,585	\$38,378	\$2,103	\$31,332	\$2,260	\$33,995
TN,E	6,202	\$2,331	\$15,269	\$2,027	\$13,716	\$2,100	\$14,255
TN,M	4,286	\$2,280	\$10,333	\$2,036	\$9,307	\$2,150	\$9,921
TN,W	3,678	\$2,199	\$8,421	\$1,917	\$7,623	\$2,227	\$8,894
7TH	55,877	\$2,551	\$155,442	\$2,118	\$127,441	\$2,333	\$141,986
IL,N	16,720	\$2,656	\$47,775	\$2,204	\$39,304	\$2,417	\$44,181
IL,C	5,563	\$2,436	\$15,254	\$2,050	\$12,390	\$2,275	\$13,842
IL,S	2,391	\$2,255	\$5,832	\$1,934	\$5,101	\$2,220	\$6,039
IN,N	8,005	\$2,535	\$21,125	\$2,112	\$17,970	\$2,331	\$20,067
IN,S	11,829	\$2,555	\$35,057	\$2,138	\$27,022	\$2,307	\$29,314
WI,E	7,211	\$2,457	\$18,489	\$2,010	\$15,736	\$2,247	\$17,562
WI,W	4,158	\$2,679	\$11,910	\$2,159	\$9,919	\$2,345	\$10,981
8TH	38,647	\$2,503	\$104,218	\$2,128	\$90,266	\$2,385	\$101,239
AR,E	3,256	\$2,200	\$7,334	\$1,974	\$7,143	\$2,145	\$7,460
AR,W	2,121	\$2,064	\$4,356	\$1,927	\$4,203	\$2,076	\$4,643
IA,N	2,166	\$2,586	\$5,839	\$2,108	\$4,961	\$2,366	\$5,600
IA,S	3,738	\$2,697	\$10,903	\$2,280	\$9,206	\$2,541	\$10,311
MN	8,887	\$2,931	\$27,284	\$2,295	\$22,527	\$2,807	\$27,308
MO,E	6,064	\$2,274	\$16,554	\$2,000	\$12,993	\$2,310	\$15,077
MO,W	6,973	\$2,485	\$18,114	\$2,145	\$16,693	\$2,237	\$17,319
NE	3,421	\$2,392	\$8,632	\$2,058	\$7,846	\$2,263	\$8,583
ND	967	\$2,337	\$2,443	\$2,106	\$2,221	\$2,184	\$2,325
SD	1,054	\$2,441	\$2,759	\$2,125	\$2,472	\$2,215	\$2,613

BAPCPA Table 2A. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
9TH	84,626	\$2,535	\$242,321	\$2,254	\$216,844	\$2,560	\$252,376
AK	501	\$2,949	\$1,523	\$2,538	\$1,333	\$2,735	\$1,474
AZ	7,778	\$2,400	\$26,718	\$2,154	\$18,177	\$2,505	\$21,464
CA,N	6,771	\$2,770	\$19,933	\$2,384	\$17,731	\$2,780	\$21,727
CA,E	12,229	\$2,752	\$35,381	\$2,471	\$33,625	\$2,946	\$42,656
CA,C	23,415	\$2,518	\$64,729	\$2,304	\$66,148	\$2,579	\$71,503
CA,S	5,769	\$2,923	\$18,064	\$2,520	\$16,269	\$2,969	\$20,058
HI	1,068	\$2,590	\$2,894	\$2,091	\$2,451	\$2,396	\$2,867
ID	2,894	\$2,282	\$8,650	\$1,893	\$6,049	\$2,270	\$7,208
MT	1,149	\$2,091	\$2,592	\$1,780	\$2,343	\$1,958	\$2,576
NV	6,292	\$2,585	\$16,900	\$2,387	\$16,091	\$2,643	\$18,120
OR	6,341	\$2,363	\$19,245	\$1,940	\$13,002	\$2,137	\$16,400
WA,E	3,118	\$2,064	\$6,275	\$1,968	\$5,967	\$2,117	\$6,485
WA,W	7,170	\$2,500	\$19,191	\$2,205	\$17,452	\$2,468	\$19,608
GUAM	118	\$1,984	\$227	\$1,750	\$206	\$1,971	\$231
NMI	13	-	-	-	-	-	-
10TH	30,548	\$2,629	\$89,466	\$2,227	\$75,452	\$2,517	\$85,082
CO	12,225	\$2,906	\$36,961	\$2,445	\$32,576	\$2,846	\$38,350
KS	5,077	\$2,646	\$14,352	\$2,205	\$12,198	\$2,418	\$13,640
NM	2,815	\$2,358	\$11,335	\$2,080	\$6,447	\$2,424	\$7,489
OK,N	2,017	\$2,454	\$5,318	\$2,141	\$4,818	\$2,236	\$5,066
OK,E	1,157	\$2,402	\$2,877	\$2,062	\$2,544	\$2,170	\$2,713
OK,W	3,224	\$2,545	\$8,894	\$2,126	\$7,403	\$2,351	\$8,299
UT	3,425	\$2,419	\$8,315	\$2,001	\$8,202	\$2,270	\$8,078
WY	608	\$2,123	\$1,414	\$2,067	\$1,265	\$2,205	\$1,445
11TH	50,262	\$2,397	\$125,700	\$2,129	\$116,616	\$2,407	\$132,836
AL,N	5,465	\$2,410	\$14,462	\$2,058	\$12,112	\$2,210	\$13,190
AL,M	1,292	\$2,168	\$3,030	\$1,933	\$2,799	\$2,027	\$2,962
AL,S	960	\$2,114	\$2,206	\$1,901	\$2,005	\$2,096	\$2,208
FL,N	1,866	\$2,280	\$4,464	\$2,080	\$4,161	\$2,392	\$4,733
FL,M	14,573	\$2,236	\$33,866	\$2,070	\$33,774	\$2,478	\$39,198
FL,S	7,532	\$2,226	\$17,733	\$2,051	\$17,208	\$2,431	\$21,386
GA,N	13,985	\$2,725	\$38,691	\$2,323	\$34,245	\$2,515	\$37,939
GA,M	3,049	\$2,360	\$7,593	\$2,038	\$6,810	\$2,185	\$7,342
GA,S	1,540	\$2,194	\$3,657	\$2,074	\$3,501	\$2,269	\$3,878

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 SUCH 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; 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.

BAPCPA Table 2B.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
TOTAL	587	\$5,951	\$4,010	\$8,889	\$5,674	\$10,079	\$5,956
DC	0	-	-	-	-	-	-
1ST	26	\$3,281	\$97	\$9,417	\$224	\$10,820	\$225
ME	1	-	-	-	-	-	-
MA	9	-	\$33	-	\$97	-	\$110
NH	1	-	-	-	-	-	-
RI	0	-	-	-	-	-	-
PR	15	\$2,708	\$64	\$7,656	\$127	\$7,236	\$114
2ND	39	\$5,899	\$361	\$11,825	\$412	\$14,110	\$475
CT	10	-	\$67	-	\$62	-	\$72
NY,N	1	-	\$13	-	\$13	-	\$19
NY,E	11	\$0	\$99	\$12,950	\$155	\$17,628	\$170
NY,S	15	\$11,159	\$155	\$10,800	\$156	\$13,220	\$184
NY,W	2	-	\$27	-	\$25	-	\$29
VT	0	-	-	-	-	-	-
3RD	35	\$4,979	\$260	\$8,350	\$300	\$9,530	\$352
DE	0	-	-	-	-	-	-
NJ	24	\$5,437	\$208	\$8,152	\$217	\$9,980	\$275
PA,E	3	-	\$5	-	\$25	-	\$23
PA,M	1	-	-	-	-	-	-
PA,W	7	-	\$47	-	\$58	-	\$54
VI	0	-	-	-	-	-	-
4TH	89	\$7,975	\$808	\$10,156	\$1,113	\$12,270	\$1,272
MD	45	\$8,803	\$437	\$11,657	\$506	\$14,425	\$631
NC,E	7	-	\$66	-	\$63	-	\$64
NC,M	0	-	-	-	-	-	-
NC,W	2	-	\$8	-	\$8	-	\$9
SC	12	\$6,208	\$124	\$5,774	\$127	\$10,799	\$129
VA,E	20	\$9,814	\$156	\$12,872	\$390	\$12,635	\$414
VA,W	0	-	-	-	-	-	-
WV,N	0	-	-	-	-	-	-
WV,S	3	-	\$16	-	\$20	-	\$25

BAPCPA Table 2B. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
5TH	28	\$2,552	\$76	\$9,250	\$187	\$9,178	\$202
LA,E	5	-	\$10	-	\$21	-	\$35
LA,M	0	-	-	-	-	-	-
LA,W	3	-	\$0	-	\$11	-	\$10
MS,N	0	-	-	-	-	-	-
MS,S	0	-	-	-	-	-	-
TX,N	4	-	\$5	-	\$16	-	\$16
TX,E	3	-	\$18	-	\$75	-	\$80
TX,S	10	-	\$22	-	\$51	-	\$48
TX,W	3	-	\$20	-	\$13	-	\$12
6TH	44	\$4,333	\$265	\$9,245	\$473	\$8,902	\$450
KY,E	0	-	-	-	-	-	-
KY,W	0	-	-	-	-	-	-
MI,E	8	-	\$72	-	\$79	-	\$67
MI,W	0	-	-	-	-	-	-
OH,N	3	-	\$3	-	\$3	-	\$2
OH,S	1	-	\$12	-	\$9	-	\$9
TN,E	4	-	\$27	-	\$58	-	\$67
TN,M	21	\$3,895	\$81	\$9,415	\$243	\$7,672	\$232
TN,W	7	-	\$69	-	\$80	-	\$73
7TH	33	\$6,986	\$263	\$6,176	\$283	\$6,546	\$223
IL,N	14	\$8,178	\$130	\$7,640	\$125	\$7,638	\$102
IL,C	1	-	\$5	-	\$1	-	\$3
IL,S	1	-	-	-	-	-	-
IN,N	5	-	\$25	-	\$22	-	\$20
IN,S	5	-	\$70	-	\$107	-	\$68
WI,E	2	-	\$9	-	\$9	-	\$9
WI,W	5	-	\$24	-	\$19	-	\$21
8TH	9	-	\$28	-	\$129	-	\$126
AR,E	3	-	\$11	-	\$37	-	\$29
AR,W	0	-	-	-	-	-	-
IA,N	0	-	-	-	-	-	-
IA,S	0	-	-	-	-	-	-
MN	1	-	\$4	-	\$8	-	\$5
MO,E	2	-	\$2	-	\$13	-	\$15
MO,W	1	-	\$3	-	\$3	-	\$6
NE	2	-	\$8	-	\$67	-	\$70
ND	0	-	-	-	-	-	-
SD	0	-	-	-	-	-	-

BAPCPA Table 2B. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
9TH	183	\$6,000	\$1,201	\$8,881	\$1,603	\$11,121	\$1,674
AK	1	-	-	-	-	-	-
AZ	24	\$6,118	\$109	\$5,309	\$109	\$4,773	\$110
CA,N	63	\$3,251	\$285	\$7,116	\$436	\$11,611	\$535
CA,E	13	\$8,633	\$108	\$8,253	\$115	\$7,460	\$85
CA,C	48	\$12,524	\$489	\$15,225	\$602	\$14,178	\$508
CA,S	4	-	\$42	-	\$46	-	\$73
HI	2	-	\$9	-	\$9	-	\$3
ID	3	-	\$13	-	\$10	-	\$22
MT	5	-	\$15	-	\$23	-	\$34
NV	4	-	\$38	-	\$110	-	\$83
OR	4	-	\$33	-	\$36	-	\$46
WA,E	1	-	\$6	-	\$6	-	\$6
WA,W	11	\$5,400	\$54	\$6,387	\$101	\$7,810	\$170
GUAM	0	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-
10TH	14	\$7,697	\$109	\$8,271	\$131	\$7,460	\$158
CO	3	-	\$19	-	\$21	-	\$31
KS	1	-	\$9	-	\$24	-	\$37
NM	3	-	\$51	-	\$39	-	\$59
OK,N	4	-	\$25	-	\$20	-	\$23
OK,E	0	-	-	-	-	-	-
OK,W	0	-	-	-	-	-	-
UT	3	-	\$4	-	\$27	-	\$9
WY	0	-	-	-	-	-	-
11TH	87	\$5,507	\$543	\$7,594	\$818	\$10,047	\$800
AL,N	11	\$3,000	\$29	\$5,500	\$203	\$8,099	\$91
AL,M	1	-	\$13	-	\$11	-	\$12
AL,S	3	-	\$0	-	\$14	-	\$13
FL,N	4	-	\$41	-	\$38	-	\$44
FL,M	23	\$7,692	\$222	\$7,138	\$210	\$11,665	\$259
FL,S	20	\$5,000	\$122	\$7,172	\$149	\$13,146	\$195
GA,N	24	\$5,235	\$107	\$8,775	\$187	\$10,149	\$181
GA,M	0	-	-	-	-	-	-
GA,S	1	-	\$10	-	\$6	-	\$5

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 SUCH 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; 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.

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, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
TOTAL	317,148	\$3,307	\$1,132,405	\$3,146	\$1,134,069	\$2,482	\$874,629
DC	331	\$4,333	\$1,057	\$4,025	\$1,041	\$3,917	\$988
1ST	12,040	\$2,610	\$34,358	\$2,733	\$34,596	\$2,424	\$30,756
ME	444	\$4,106	\$1,663	\$3,848	\$1,773	\$3,388	\$1,545
MA	4,410	\$4,700	\$16,012	\$4,601	\$16,109	\$4,132	\$14,490
NH	779	\$4,191	\$2,421	\$3,968	\$2,401	\$3,793	\$2,325
RI	613	\$4,740	\$2,237	\$4,439	\$2,070	\$3,966	\$1,872
PR	5,794	\$1,749	\$12,025	\$1,799	\$12,243	\$1,514	\$10,524
2ND	11,851	\$4,234	\$54,831	\$3,977	\$43,864	\$3,413	\$43,815
CT	1,595	\$4,333	\$5,952	\$4,545	\$6,466	\$3,891	\$5,573
NY,N	2,684	\$3,700	\$10,437	\$3,271	\$9,592	\$2,904	\$14,747
NY,E	3,235	\$5,871	\$19,846	\$5,464	\$11,356	\$4,534	\$9,529
NY,S	1,586	\$4,950	\$6,892	\$4,847	\$6,947	\$4,291	\$5,980
NY,W	2,526	\$3,608	\$10,898	\$3,303	\$8,699	\$2,763	\$7,229
VT	225	\$3,640	\$805	\$3,502	\$805	\$3,139	\$757
3RD	18,593	\$3,707	\$71,098	\$3,504	\$66,787	\$2,883	\$55,290
DE	743	\$3,595	\$2,488	\$3,513	\$2,494	\$2,927	\$2,079
NJ	6,897	\$4,156	\$29,942	\$4,055	\$29,603	\$3,573	\$25,508
PA,E	4,638	\$3,508	\$16,495	\$3,178	\$14,123	\$2,723	\$12,116
PA,M	2,775	\$3,766	\$10,361	\$3,535	\$9,816	\$3,141	\$8,759
PA,W	3,535	\$3,100	\$11,789	\$2,916	\$10,733	\$1,877	\$6,813
VI	5	-	\$23	-	\$18	-	\$16
4TH	29,895	\$3,424	\$109,764	\$3,242	\$109,829	\$2,791	\$90,971
MD	6,324	\$4,295	\$28,349	\$4,185	\$25,822	\$3,950	\$24,299
NC,E	4,918	\$3,145	\$16,642	\$2,986	\$16,038	\$2,768	\$14,940
NC,M	3,222	\$2,894	\$10,671	\$2,800	\$15,751	\$1,825	\$7,184
NC,W	2,485	\$3,343	\$8,693	\$3,100	\$8,432	\$2,542	\$7,034
SC	4,750	\$3,232	\$15,924	\$2,970	\$15,030	\$2,456	\$12,512
VA,E	5,758	\$3,590	\$21,652	\$3,511	\$21,476	\$3,064	\$18,761
VA,W	1,953	\$2,902	\$5,874	\$2,811	\$5,546	\$2,395	\$4,716
WV,N	208	\$4,445	\$892	\$3,485	\$836	\$2,906	\$750
WV,S	277	\$3,643	\$1,066	\$3,077	\$899	\$2,763	\$776

BAPCPA Table 2D. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
5TH	38,138	\$3,025	\$126,614	\$3,074	\$127,218	\$2,334	\$104,784
LA,E	1,395	\$2,965	\$4,329	\$2,928	\$4,017	\$2,465	\$3,374
LA,M	961	\$3,090	\$3,183	\$3,054	\$2,969	\$2,431	\$2,343
LA,W	6,723	\$2,286	\$17,504	\$2,277	\$16,700	\$1,756	\$12,896
MS,N	2,650	\$2,410	\$6,984	\$2,294	\$6,360	\$1,581	\$4,336
MS,S	3,542	\$2,500	\$8,986	\$2,443	\$8,931	\$1,655	\$5,908
TX,N	8,434	\$3,644	\$31,816	\$3,557	\$33,186	\$3,077	\$34,710
TX,E	2,799	\$3,620	\$10,687	\$3,739	\$11,100	\$3,155	\$9,424
TX,S	7,088	\$3,460	\$24,571	\$3,764	\$27,540	\$2,275	\$18,136
TX,W	4,546	\$3,257	\$18,555	\$3,288	\$16,416	\$2,693	\$13,657
6TH	58,620	\$3,002	\$194,640	\$2,823	\$188,122	\$1,933	\$131,104
KY,E	2,209	\$3,553	\$8,351	\$2,961	\$7,391	\$2,609	\$6,199
KY,W	2,733	\$3,583	\$10,532	\$3,010	\$9,106	\$2,478	\$7,460
MI,E	11,125	\$3,621	\$42,931	\$3,365	\$44,021	\$2,010	\$27,701
MI,W	1,774	\$3,874	\$7,756	\$3,394	\$6,325	\$2,239	\$4,298
OH,N	8,265	\$3,377	\$29,009	\$3,099	\$25,699	\$2,531	\$24,506
OH,S	8,267	\$3,897	\$35,243	\$3,296	\$29,298	\$2,335	\$21,242
TN,E	5,685	\$2,559	\$16,396	\$2,417	\$21,857	\$1,495	\$9,754
TN,M	5,191	\$2,777	\$15,564	\$2,714	\$15,210	\$1,660	\$9,716
TN,W	13,371	\$2,000	\$28,857	\$2,000	\$29,216	\$1,383	\$20,230
7TH	27,826	\$3,750	\$119,995	\$3,309	\$97,416	\$2,665	\$79,333
IL,N	10,343	\$4,040	\$44,918	\$3,676	\$39,641	\$2,889	\$31,132
IL,C	1,823	\$3,464	\$6,859	\$2,969	\$5,795	\$2,640	\$5,146
IL,S	2,465	\$2,943	\$7,944	\$2,575	\$7,081	\$2,341	\$6,421
IN,N	3,102	\$3,710	\$11,633	\$3,329	\$10,369	\$2,258	\$7,241
IN,S	6,274	\$3,819	\$33,792	\$3,273	\$21,536	\$2,772	\$18,322
WI,E	3,013	\$3,552	\$11,560	\$3,117	\$10,199	\$2,582	\$8,706
WI,W	806	\$3,960	\$3,289	\$3,221	\$2,795	\$2,763	\$2,366
8TH	17,646	\$3,314	\$62,608	\$2,965	\$56,027	\$2,412	\$45,750
AR,E	3,810	\$2,450	\$10,017	\$2,387	\$9,590	\$1,735	\$6,890
AR,W	1,910	\$2,713	\$5,629	\$2,538	\$5,323	\$1,865	\$4,048
IA,N	146	\$4,960	\$708	\$3,887	\$556	\$3,403	\$486
IA,S	580	\$4,414	\$2,652	\$3,553	\$2,144	\$3,051	\$1,833
MN	2,368	\$4,460	\$11,268	\$3,766	\$9,652	\$3,317	\$8,494
MO,E	3,860	\$3,236	\$12,794	\$2,933	\$11,955	\$2,425	\$9,759
MO,W	3,121	\$3,576	\$12,391	\$3,177	\$10,512	\$2,640	\$8,721
NE	1,532	\$3,603	\$5,787	\$3,084	\$5,081	\$2,686	\$4,418
ND	137	\$4,125	\$574	\$3,805	\$540	\$3,284	\$474
SD	182	\$4,057	\$787	\$3,558	\$674	\$3,290	\$627

BAPCPA Table 2D. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
9TH	33,382	\$4,324	\$135,715	\$4,281	\$190,185	\$3,494	\$117,597
AK	106	\$4,762	\$549	\$4,617	\$526	\$4,311	\$489
AZ	2,297	\$4,009	\$7,963	\$3,773	\$7,913	\$3,350	\$7,536
CA,N	4,989	\$4,141	\$20,848	\$4,188	\$23,508	\$3,769	\$20,998
CA,E	4,414	\$4,600	\$17,751	\$4,764	\$68,845	\$2,643	\$12,859
CA,C	7,885	\$5,194	\$32,280	\$5,460	\$34,939	\$4,646	\$30,022
CA,S	1,599	\$4,897	\$7,212	\$4,923	\$7,406	\$4,269	\$6,404
HI	255	\$4,997	\$1,218	\$4,523	\$1,176	\$3,784	\$1,032
ID	718	\$3,415	\$2,576	\$2,981	\$2,273	\$2,711	\$2,030
MT	312	\$3,712	\$1,097	\$3,187	\$1,135	\$3,017	\$1,067
NV	4,056	\$4,355	\$18,388	\$4,261	\$18,361	\$3,873	\$16,409
OR	2,340	\$3,806	\$9,405	\$3,381	\$8,186	\$2,987	\$7,177
WA,E	1,011	\$2,962	\$2,870	\$2,820	\$2,729	\$2,213	\$2,125
WA,W	3,389	\$3,930	\$13,513	\$3,655	\$13,153	\$2,553	\$9,418
GUAM	9	-	\$45	-	\$36	-	\$29
NMI	2	-	-	-	-	-	-
10TH	10,166	\$3,964	\$41,957	\$3,417	\$38,673	\$2,865	\$31,605
CO	2,426	\$4,692	\$11,708	\$4,044	\$11,068	\$3,654	\$9,323
KS	2,588	\$3,418	\$9,439	\$3,041	\$8,558	\$2,610	\$7,409
NM	365	\$4,094	\$1,487	\$3,573	\$1,336	\$3,114	\$1,158
OK,N	381	\$4,332	\$1,675	\$3,522	\$1,390	\$2,596	\$1,055
OK,E	250	\$4,675	\$1,156	\$3,456	\$973	\$2,283	\$648
OK,W	1,350	\$3,889	\$5,933	\$3,199	\$4,622	\$2,198	\$3,267
UT	2,677	\$3,763	\$10,044	\$3,291	\$10,266	\$2,858	\$8,127
WY	129	\$4,537	\$516	\$3,824	\$459	\$3,389	\$618
11TH	58,660	\$2,879	\$179,769	\$2,796	\$180,311	\$2,252	\$142,637
AL,N	8,463	\$2,400	\$22,841	\$2,295	\$21,635	\$1,789	\$17,050
AL,M	3,969	\$2,316	\$10,294	\$2,123	\$9,589	\$2,005	\$8,734
AL,S	2,933	\$2,258	\$7,927	\$2,295	\$7,336	\$1,894	\$5,957
FL,N	711	\$3,587	\$2,621	\$3,425	\$2,613	\$2,917	\$2,152
FL,M	10,233	\$3,345	\$34,710	\$3,316	\$35,596	\$2,570	\$28,747
FL,S	3,418	\$3,806	\$11,193	\$4,023	\$11,956	\$2,535	\$8,140
GA,N	16,280	\$3,444	\$56,007	\$3,216	\$53,455	\$2,647	\$43,961
GA,M	6,068	\$2,502	\$16,828	\$2,399	\$16,129	\$1,855	\$12,529
GA,S	6,585	\$2,335	\$17,347	\$2,454	\$22,002	\$2,117	\$15,367

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 SUCH 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; 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.

BAPCPA Table 2X.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors With Predominantly Nonbusiness Debts in Cases¹ Commenced During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
TOTAL	798,370	\$2,753	\$2,461,461	\$2,490	\$2,281,989	\$2,433	\$2,172,285
DC	666	\$2,845	\$1,804	\$2,569	\$1,645	\$2,702	\$1,876
1ST	27,861	\$2,517	\$76,472	\$2,318	\$73,385	\$2,431	\$74,833
ME	2,096	\$2,508	\$5,552	\$2,252	\$6,098	\$2,429	\$5,798
MA	13,029	\$3,200	\$40,982	\$2,866	\$37,705	\$3,123	\$39,576
NH	2,602	\$3,265	\$7,983	\$2,840	\$7,165	\$3,108	\$7,888
RI	2,668	\$3,048	\$8,155	\$2,651	\$8,163	\$2,953	\$8,877
PR	7,466	\$1,550	\$13,799	\$1,636	\$14,256	\$1,417	\$12,694
2ND	42,627	\$2,759	\$138,375	\$2,425	\$119,066	\$2,558	\$124,754
CT	5,495	\$3,285	\$17,818	\$3,013	\$17,863	\$3,201	\$18,368
NY,N	8,964	\$2,634	\$26,342	\$2,357	\$23,313	\$2,424	\$29,853
NY,E	12,123	\$2,860	\$44,856	\$2,390	\$35,652	\$2,615	\$33,243
NY,S	7,092	\$2,593	\$21,479	\$2,267	\$18,955	\$2,467	\$19,905
NY,W	8,142	\$2,685	\$25,518	\$2,390	\$21,066	\$2,438	\$21,063
VT	811	\$2,711	\$2,360	\$2,464	\$2,217	\$2,564	\$2,322
3RD	48,054	\$2,757	\$150,549	\$2,529	\$133,807	\$2,499	\$130,268
DE	1,644	\$2,907	\$4,839	\$2,645	\$4,568	\$2,679	\$4,520
NJ	18,364	\$3,000	\$61,129	\$2,761	\$57,621	\$2,830	\$57,451
PA,E	9,500	\$2,873	\$29,586	\$2,588	\$25,228	\$2,480	\$24,127
PA,M	7,318	\$2,769	\$26,082	\$2,604	\$20,133	\$2,605	\$19,970
PA,W	11,213	\$2,318	\$28,837	\$2,157	\$26,221	\$2,040	\$24,158
VI	15	\$3,182	\$76	\$2,434	\$36	\$2,552	\$42
4TH	61,427	\$2,919	\$202,722	\$2,648	\$185,633	\$2,605	\$179,558
MD	12,932	\$3,336	\$48,219	\$3,012	\$42,090	\$3,159	\$43,614
NC,E	7,674	\$2,976	\$24,546	\$2,752	\$23,138	\$2,724	\$22,929
NC,M	5,709	\$2,778	\$22,703	\$2,539	\$21,726	\$2,093	\$13,865
NC,W	5,363	\$3,098	\$17,484	\$2,720	\$16,061	\$2,532	\$15,204
SC	7,052	\$2,863	\$21,165	\$2,644	\$19,952	\$2,383	\$18,176
VA,E	13,125	\$3,026	\$44,207	\$2,781	\$40,702	\$2,855	\$42,838
VA,W	5,351	\$2,449	\$14,062	\$2,207	\$12,363	\$2,247	\$12,426
WV,N	1,607	\$2,250	\$4,075	\$2,075	\$3,769	\$2,225	\$4,034
WV,S	2,614	\$2,212	\$6,261	\$2,042	\$5,832	\$2,308	\$6,473

BAPCPA Table 2X. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
5TH	63,268	\$2,739	\$195,768	\$2,715	\$190,788	\$2,395	\$176,721
LA,E	2,488	\$2,486	\$6,820	\$2,435	\$6,159	\$2,338	\$5,940
LA,M	1,782	\$2,669	\$5,165	\$2,526	\$4,655	\$2,309	\$4,251
LA,W	9,034	\$2,204	\$22,396	\$2,166	\$21,300	\$1,823	\$17,887
MS,N	4,591	\$2,301	\$11,454	\$2,113	\$10,228	\$1,790	\$8,728
MS,S	5,953	\$2,298	\$18,382	\$2,207	\$13,612	\$1,819	\$11,018
TX,N	13,767	\$3,257	\$47,198	\$3,146	\$48,227	\$2,957	\$51,430
TX,E	5,443	\$3,130	\$18,294	\$3,153	\$19,530	\$2,998	\$17,975
TX,S	11,640	\$3,028	\$37,188	\$3,191	\$40,245	\$2,465	\$34,399
TX,W	8,570	\$2,825	\$28,872	\$2,800	\$26,832	\$2,630	\$25,094
6TH	146,501	\$2,650	\$436,435	\$2,355	\$385,470	\$2,168	\$350,855
KY,E	7,403	\$2,573	\$20,809	\$2,170	\$18,374	\$2,284	\$18,603
KY,W	8,670	\$2,593	\$24,873	\$2,176	\$21,199	\$2,261	\$21,361
MI,E	33,841	\$2,907	\$116,734	\$2,603	\$97,877	\$2,345	\$87,765
MI,W	9,989	\$2,681	\$29,518	\$2,311	\$25,033	\$2,369	\$25,681
OH,N	26,139	\$2,717	\$75,849	\$2,354	\$65,037	\$2,389	\$69,057
OH,S	22,014	\$2,997	\$73,633	\$2,519	\$60,640	\$2,287	\$55,246
TN,E	11,891	\$2,425	\$31,692	\$2,220	\$35,631	\$1,790	\$24,076
TN,M	9,498	\$2,547	\$25,978	\$2,384	\$24,760	\$1,886	\$19,869
TN,W	17,056	\$2,025	\$37,348	\$1,982	\$36,919	\$1,542	\$29,197
7TH	83,736	\$2,876	\$275,700	\$2,458	\$225,140	\$2,437	\$221,542
IL,N	27,077	\$3,100	\$92,823	\$2,676	\$79,070	\$2,575	\$75,415
IL,C	7,387	\$2,657	\$22,119	\$2,242	\$18,186	\$2,362	\$18,991
IL,S	4,857	\$2,553	\$13,776	\$2,266	\$12,182	\$2,295	\$12,459
IN,N	11,112	\$2,779	\$32,783	\$2,400	\$28,361	\$2,310	\$27,328
IN,S	18,108	\$2,896	\$68,918	\$2,475	\$48,665	\$2,453	\$47,704
WI,E	10,226	\$2,718	\$30,058	\$2,278	\$25,943	\$2,350	\$26,276
WI,W	4,969	\$2,838	\$15,223	\$2,316	\$12,732	\$2,413	\$13,367
8TH	56,302	\$2,710	\$166,854	\$2,370	\$146,421	\$2,392	\$147,115
AR,E	7,069	\$2,326	\$17,362	\$2,197	\$16,770	\$1,916	\$14,380
AR,W	4,031	\$2,344	\$9,985	\$2,211	\$9,526	\$1,970	\$8,691
IA,N	2,312	\$2,689	\$6,547	\$2,175	\$5,517	\$2,406	\$6,086
IA,S	4,318	\$2,869	\$13,555	\$2,436	\$11,350	\$2,615	\$12,144
MN	11,256	\$3,197	\$38,556	\$2,583	\$32,187	\$2,929	\$35,807
MO,E	9,926	\$2,590	\$29,350	\$2,331	\$24,961	\$2,346	\$24,852
MO,W	10,095	\$2,729	\$30,508	\$2,443	\$27,209	\$2,367	\$26,046
NE	4,955	\$2,708	\$14,426	\$2,346	\$12,995	\$2,403	\$13,071
ND	1,104	\$2,533	\$3,017	\$2,208	\$2,761	\$2,316	\$2,799
SD	1,236	\$2,624	\$3,546	\$2,336	\$3,146	\$2,359	\$3,240

BAPCPA Table 2X. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
9TH	118,191	\$2,880	\$379,237	\$2,633	\$408,633	\$2,771	\$371,646
AK	608	\$3,250	\$2,072	\$2,796	\$1,859	\$2,888	\$1,964
AZ	10,099	\$2,621	\$34,790	\$2,376	\$26,199	\$2,671	\$29,109
CA,N	11,823	\$3,231	\$41,066	\$2,980	\$41,675	\$3,136	\$43,259
CA,E	16,656	\$3,124	\$53,239	\$2,920	\$102,585	\$2,884	\$55,600
CA,C	31,348	\$2,894	\$97,498	\$2,690	\$101,689	\$2,953	\$102,033
CA,S	7,372	\$3,196	\$25,318	\$2,854	\$23,722	\$3,211	\$26,535
HI	1,325	\$2,861	\$4,121	\$2,348	\$3,636	\$2,551	\$3,902
ID	3,615	\$2,487	\$11,239	\$2,109	\$8,333	\$2,363	\$9,260
MT	1,466	\$2,304	\$3,703	\$2,006	\$3,500	\$2,155	\$3,677
NV	10,352	\$3,099	\$35,325	\$2,996	\$34,562	\$3,089	\$34,612
OR	8,685	\$2,659	\$28,684	\$2,263	\$21,224	\$2,343	\$23,624
WA,E	4,130	\$2,242	\$9,151	\$2,125	\$8,702	\$2,137	\$8,616
WA,W	10,570	\$2,863	\$32,758	\$2,558	\$30,706	\$2,493	\$29,195
GUAM	127	\$2,036	\$272	\$1,844	\$242	\$2,044	\$259
NMI	15	-	-	-	-	-	-
10TH	40,728	\$2,880	\$131,532	\$2,482	\$114,255	\$2,599	\$116,845
CO	14,654	\$3,105	\$48,688	\$2,664	\$43,665	\$2,988	\$47,704
KS	7,666	\$2,838	\$23,800	\$2,434	\$20,779	\$2,477	\$21,086
NM	3,183	\$2,471	\$12,874	\$2,200	\$7,822	\$2,502	\$8,706
OK,N	2,402	\$2,651	\$7,018	\$2,310	\$6,228	\$2,315	\$6,144
OK,E	1,407	\$2,624	\$4,033	\$2,272	\$3,517	\$2,181	\$3,361
OK,W	4,574	\$2,801	\$14,827	\$2,367	\$12,026	\$2,310	\$11,566
UT	6,105	\$2,892	\$18,363	\$2,514	\$18,495	\$2,534	\$16,214
WY	737	\$2,369	\$1,930	\$2,218	\$1,723	\$2,383	\$2,063
11TH	109,009	\$2,634	\$306,012	\$2,476	\$297,745	\$2,323	\$276,272
AL,N	13,939	\$2,404	\$37,332	\$2,202	\$33,949	\$1,962	\$30,331
AL,M	5,262	\$2,281	\$13,336	\$2,077	\$12,399	\$2,011	\$11,708
AL,S	3,896	\$2,223	\$10,133	\$2,198	\$9,355	\$1,940	\$8,178
FL,N	2,581	\$2,553	\$7,126	\$2,419	\$6,812	\$2,536	\$6,928
FL,M	24,829	\$2,608	\$68,798	\$2,524	\$69,580	\$2,514	\$68,205
FL,S	10,970	\$2,558	\$29,048	\$2,462	\$29,313	\$2,450	\$29,721
GA,N	30,289	\$3,076	\$94,804	\$2,776	\$87,887	\$2,584	\$82,081
GA,M	9,117	\$2,449	\$24,420	\$2,279	\$22,940	\$1,962	\$19,870
GA,S	8,126	\$2,305	\$21,014	\$2,386	\$25,509	\$2,143	\$19,249

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 SUCH 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; 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.

BAPCPA Table 3.

U.S. Bankruptcy Courts—Time Intervals from Filing to Disposition of Individual Debtor Cases¹ With Predominantly Nonbusiness Debts Closed, by Terminating Chapter, During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
TOTAL	391,071	129	113	337,467	124	112	139	150	131	53,465	155	137
DC	403	113	113	255	125	118	1	204	-	147	93	78
1ST	13,272	125	115	10,808	128	116	8	97	-	2,456	114	71
ME	1,214	120	111	1,185	119	111	0	-	-	29	157	130
MA	7,847	119	114	6,104	126	116	6	75	-	1,737	95	61
NH	1,274	147	144	1,106	152	145	1	79	-	167	115	71
RI	1,799	112	106	1,578	116	108	0	-	-	221	88	62
PR	1,138	166	143	835	142	127	1	247	-	302	234	227
2ND	27,394	124	111	23,061	122	111	5	203	-	4,328	138	107
CT	3,604	124	113	2,888	122	113	0	-	-	716	133	110
NY,N	6,439	137	113	5,387	124	110	0	-	-	1,052	204	228
NY,E	8,735	107	101	6,871	109	103	2	152	-	1,862	99	79
NY,S	4,496	127	114	3,941	127	115	2	225	-	553	124	106
NY,W	3,679	141	126	3,538	137	125	1	261	-	140	248	239
VT	441	130	124	436	130	124	0	-	-	5	169	-
3RD	27,057	124	113	22,827	121	112	9	117	-	4,221	140	119
DE	757	123	111	669	119	110	0	-	-	88	159	147
NJ	10,178	119	106	8,752	116	106	6	76	-	1,420	141	114
PA,E	5,363	135	125	3,802	131	124	0	-	-	1,561	146	128
PA,M	3,789	136	127	3,261	136	128	0	-	-	528	137	117
PA,W	6,966	115	108	6,340	114	108	3	200	-	623	125	116
VI	4	127	-	3	149	-	0	-	-	1	60	-
4TH	28,614	125	109	24,068	119	109	17	143	-	4,529	160	139
MD	6,257	127	107	4,523	123	107	10	130	104	1,724	138	113
NC,E	2,986	129	103	2,430	109	100	1	65	-	555	215	210
NC,M	2,411	131	111	2,052	116	108	0	-	-	359	218	212
NC,W	2,667	119	105	2,452	113	104	1	235	-	214	187	176
SC	2,407	140	119	1,753	128	117	2	263	-	652	172	159
VA,E	6,217	118	109	5,392	117	110	2	82	-	823	125	86
VA,W	2,909	111	100	2,735	107	99	0	-	-	174	169	145
WV,N	1,162	112	107	1,141	111	106	1	148	-	20	157	156
WV,S	1,598	158	148	1,590	157	148	0	-	-	8	206	-

BAPCPA Table 3. (Continued)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
5TH	25,420	129	111	19,227	121	109	11	119	-	6,182	154	135
LA,E	967	124	105	823	117	103	1	233	-	143	164	136
LA,M	617	117	99	481	116	99	0	-	-	136	120	89
LA,W	1,934	159	147	1,501	151	142	0	-	-	433	185	175
MS,N	1,552	146	131	1,362	139	129	0	-	-	190	195	178
MS,S	2,422	135	121	1,857	128	120	0	-	-	565	157	149
TX,N	6,385	119	104	4,409	113	105	2	96	-	1,974	133	92
TX,E	2,486	132	112	2,096	120	109	0	-	-	390	194	184
TX,S	5,114	129	108	3,409	119	104	7	118	-	1,698	150	130
TX,W	3,943	123	103	3,289	112	102	1	58	-	653	175	152
6TH	67,401	138	121	59,425	132	120	10	173	-	7,966	179	167
KY,E	4,097	124	112	4,002	121	111	0	-	-	95	216	225
KY,W	5,183	109	101	4,932	107	101	0	-	-	251	142	117
MI,E	18,386	123	109	16,614	116	107	3	124	-	1,769	186	187
MI,W	4,956	168	154	4,763	166	153	0	-	-	193	206	198
OH,N	12,505	138	127	11,197	135	127	1	75	-	1,307	162	139
OH,S	9,435	141	125	8,902	138	125	1	287	-	532	180	168
TN,E	4,135	175	156	3,723	173	155	0	-	-	412	189	171
TN,M	2,859	156	135	2,421	154	135	4	226	-	434	167	150
TN,W	5,845	156	137	2,871	128	113	1	88	-	2,973	182	171
7TH	44,803	125	112	41,203	120	111	6	139	-	3,594	178	170
IL,N	15,581	120	105	13,719	111	104	5	113	-	1,857	186	176
IL,C	4,336	125	119	4,179	124	119	1	269	-	156	154	144
IL,S	1,879	137	124	1,697	129	124	0	-	-	182	205	207
IN,N	5,779	127	110	5,417	124	110	0	-	-	362	176	170
IN,S	8,008	132	116	7,262	130	115	0	-	-	746	154	152
WI,E	5,870	118	110	5,666	116	110	0	-	-	204	180	163
WI,W	3,350	127	118	3,263	125	118	0	-	-	87	201	193
8TH	30,441	120	108	28,312	117	108	1	97	-	2,128	169	152
AR,E	3,087	130	119	2,620	122	118	0	-	-	467	174	160
AR,W	1,829	127	115	1,624	119	114	0	-	-	205	183	167
IA,N	1,697	123	111	1,679	122	111	0	-	-	18	174	162
IA,S	2,760	114	101	2,678	112	101	0	-	-	82	186	189
MN	6,478	118	108	6,224	117	108	1	97	-	253	153	134
MO,E	5,337	108	92	4,625	101	92	0	-	-	712	153	124
MO,W	5,040	130	113	4,731	126	112	0	-	-	309	194	176
NE	2,817	115	105	2,756	114	105	0	-	-	61	186	163
ND	714	123	121	707	123	121	0	-	-	7	111	-
SD	682	144	133	668	144	133	0	-	-	14	141	143

BAPCPA Table 3. (Continued)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
9TH	64,159	126	113	56,871	124	113	44	154	-	7,244	145	127
AK	380	132	121	366	130	121	0	-	-	14	173	144
AZ	4,478	145	133	3,933	147	134	4	255	-	541	134	113
CA,N	5,885	111	102	5,100	107	101	13	149	109	772	135	111
CA,E	9,711	127	116	8,546	119	114	6	89	-	1,159	187	176
CA,C	18,465	139	126	15,634	141	127	12	180	165	2,819	129	108
CA,S	4,910	106	100	4,458	104	100	1	165	-	451	126	103
HI	926	107	99	890	105	99	0	-	-	36	160	129
ID	1,773	124	106	1,654	122	106	0	-	-	119	150	133
MT	767	111	103	723	110	103	0	-	-	44	115	80
NV	3,302	155	128	2,848	146	121	0	-	-	454	212	187
OR	4,769	107	99	4,469	106	99	3	85	-	297	114	87
WA,E	2,691	114	105	2,599	113	105	0	-	-	92	155	140
WA,W	6,007	116	105	5,559	114	105	5	141	-	443	136	97
GUAM	93	129	120	90	131	121	0	-	-	3	73	-
NMI	2	39	-	2	39	-	0	-	-	0	-	-
10TH	18,605	143	125	17,655	141	124	4	113	-	946	189	175
CO	6,355	161	147	6,055	160	147	1	30	-	299	182	152
KS	2,648	130	117	2,557	127	116	0	-	-	91	223	217
NM	2,370	111	106	2,334	111	106	1	182	-	35	136	108
OK,N	1,705	120	113	1,640	118	113	0	-	-	65	171	148
OK,E	926	123	117	898	121	117	1	209	-	27	183	151
OK,W	1,690	191	174	1,586	190	174	0	-	-	104	209	189
UT	2,544	133	112	2,239	125	109	1	31	-	304	194	193
WY	367	127	112	346	127	112	0	-	-	21	123	87
11TH	43,502	130	111	33,755	123	110	23	179	-	9,724	154	127
AL,N	5,239	128	106	4,392	116	104	2	129	-	845	194	169
AL,M	1,376	140	122	1,031	129	120	0	-	-	345	175	159
AL,S	900	137	117	690	123	106	1	320	-	209	181	175
FL,N	1,384	123	111	1,210	116	109	0	-	-	174	168	154
FL,M	8,513	150	131	7,064	143	129	3	237	-	1,446	181	177
FL,S	6,087	111	101	4,998	111	101	7	130	-	1,082	112	89
GA,N	15,456	124	110	10,820	119	110	8	177	-	4,628	135	109
GA,M	3,203	128	106	2,619	111	103	2	253	-	582	201	192
GA,S	1,344	165	142	931	150	136	0	-	-	413	199	198

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. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD. MEDIAN TIME INTERVALS NOT COMPUTED WHEN FEWER THAN 10 CASES REPORTED.

¹ EXCLUDES REOPENINGS.

² INCLUDES CHAPTERS 7, 11, AND 13.

³ IN CASES CLOSED UNDER CHAPTERS 11 AND 13, THE DEBTORS MAY OR MAY NOT HAVE COMPLETED PLANS AT THE TIME OF CLOSING.

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements ¹ by Individual Debtors With Predominantly Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
TOTAL	352,443	80,839	8,052	890	113,634
DC	260	20	1	0	23
1ST	11,101	1,539	137	2	2,017
ME	1,260	462	15	0	685
MA	6,264	581	74	2	695
NH	1,131	265	41	0	366
RI	1,606	215	7	0	255
PR	840	16	0	0	16
2ND	23,713	3,798	268	49	4,913
CT	2,964	490	103	11	577
NY,N	5,703	1,460	68	0	2,024
NY,E	6,981	473	0	1	518
NY,S	3,992	306	35	14	372
NY,W	3,632	975	55	20	1,278
VT	441	94	7	3	144
3RD	23,784	3,507	168	28	4,348
DE	703	137	40	0	159
NJ	9,173	1,236	64	27	1,426
PA,E	3,906	593	19	1	727
PA,M	3,381	478	40	0	598
PA,W	6,618	1,063	5	0	1,438
VI	3	0	0	0	0
4TH	24,927	5,044	1,438	62	6,765
MD	4,789	623	69	2	754
NC,E	2,484	717	166	57	994
NC,M	2,069	464	166	0	554
NC,W	2,598	823	8	0	1,166
SC	1,776	330	330	0	454
VA,E	5,617	961	54	0	1,311
VA,W	2,809	638	601	1	850
WV,N	1,177	276	4	2	396
WV,S	1,608	212	40	0	286

BAPCPA Table 4. (Continued)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
5TH	20,425	7,077	512	245	10,909
LA,E	925	177	11	2	232
LA,M	500	153	67	0	301
LA,W	1,614	445	31	1	666
MS,N	1,465	580	262	225	1,288
MS,S	1,924	737	25	16	1,114
TX,N	4,728	1,546	10	0	2,166
TX,E	2,221	909	2	0	1,392
TX,S	3,466	1,186	9	1	1,743
TX,W	3,582	1,344	95	0	2,007
6TH	61,972	17,033	753	78	24,122
KY,E	4,071	1,122	73	4	1,574
KY,W	5,483	1,740	82	0	2,658
MI,E	17,494	4,755	154	67	6,731
MI,W	4,820	1,453	112	0	2,125
OH,N	11,710	2,295	7	3	3,134
OH,S	9,085	2,592	111	2	3,506
TN,E	3,834	1,366	188	1	1,890
TN,M	2,447	649	0	0	862
TN,W	3,028	1,061	26	1	1,642
7TH	43,389	12,640	1,314	160	18,622
IL,N	14,477	3,252	231	3	4,333
IL,C	4,367	1,784	90	0	2,808
IL,S	1,842	643	224	121	1,144
IN,N	5,764	1,797	204	2	2,555
IN,S	7,865	2,282	263	3	3,452
WI,E	5,797	1,674	257	3	2,330
WI,W	3,277	1,208	45	28	2,000
8TH	30,041	8,344	651	11	11,915
AR,E	2,775	954	1	5	1,504
AR,W	1,710	539	2	5	816
IA,N	1,729	591	21	0	837
IA,S	2,829	666	77	1	958
MN	6,289	1,407	421	0	1,879
MO,E	5,349	1,344	71	0	1,816
MO,W	4,998	1,451	47	0	1,793
NE	2,926	918	0	0	1,579
ND	737	261	2	0	398
SD	699	213	9	0	335

BAPCPA Table 4. (Continued)

Circuit and District	Total Cases Closed	Number of Cases ²			Total Reaffirmation Agreements Filed
		With Agreement(s) Filed		With Agreement(s) Approved	
		Total	Pro Se ³	Total	
9TH	59,089	8,812	933	32	11,123
AK	368	110	13	0	167
AZ	4,033	772	158	0	917
CA,N	5,168	553	14	1	681
CA,E	9,010	1,197	216	30	1,458
CA,C	16,169	2,068	163	0	2,465
CA,S	4,801	780	36	0	983
HI	892	125	5	0	147
ID	1,706	221	28	0	296
MT	762	0	0	0	0
NV	2,961	561	0	0	700
OR	4,741	754	125	0	985
WA,E	2,630	755	30	0	1,125
WA,W	5,754	894	145	1	1,168
GUAM	92	22	0	0	31
NMI	2	0	0	0	0
10TH	18,279	3,623	919	145	5,382
CO	6,163	658	129	12	868
KS	2,607	642	581	1	861
NM	2,402	405	61	0	539
OK,N	1,795	517	22	0	761
OK,E	914	366	76	117	884
OK,W	1,642	455	47	15	658
UT	2,395	492	1	0	682
WY	361	88	2	0	129
11TH	35,463	9,402	958	78	13,495
AL,N	4,565	1,899	1	2	3,280
AL,M	1,073	438	40	0	709
AL,S	738	263	0	1	429
FL,N	1,244	497	485	0	714
FL,M	7,370	1,899	270	6	2,365
FL,S	5,309	946	76	47	1,132
GA,N	11,519	2,136	69	20	2,925
GA,M	2,700	1,017	17	2	1,461
GA,S	945	307	0	0	480

48

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. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ AN AGREEMENT BY A CHAPTER 7 DEBTOR TO CONTINUE PAYING A DISCHARGEABLE DEBT AFTER BANKRUPTCY, USUALLY FOR THE PURPOSE OF KEEPING COLLATERAL THAT OTHERWISE WOULD BE SUBJECT TO REPOSSESSION.

² A CASE MAY HAVE MORE THAN ONE REAFFIRMATION AGREEMENT. A CASE IS COUNTED IN A CATEGORY IF IT HAS ONE OR MORE REAFFIRMATION AGREEMENTS THAT MEET THE CRITERIA FOR SUCH CATEGORY.

³ A PRO SE REAFFIRMATION AGREEMENT IS AN AGREEMENT THAT IS SUBMITTED WITHOUT THE ENDORSEMENT OF AN ATTORNEY, REGARDLESS OF WHETHER THE DEBTOR(S) IS REPRESENTED IN THE CASE BY AN ATTORNEY.

BAPCPA Table 5.
U.S. Bankruptcy Courts—Individual Debtor Cases with Predominantly Nonbusiness Debts in Which Property Valuation Orders Were Entered in Chapter 13 Cases Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With a Determination on the Value of Property Reported ²		
		Total	With a Determination on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
TOTAL	54,958	201	75	63	273	87	75	
DC	148	0	0	0	0	0	0	
1ST	2,501	0	0	0	0	0	0	
ME	31	0	0	0	0	0	0	
MA	1,765	0	0	0	0	0	0	
NH	172	0	0	0	0	0	0	
RI	224	0	0	0	0	0	0	
PR	309	0	0	0	0	0	0	
2ND	4,380	27	0	0	45	0	0	
CT	730	0	0	0	0	0	0	
NY,N	1,072	18	0	0	18	0	0	
NY,E	1,872	0	0	0	0	0	0	
NY,S	557	0	0	0	0	0	0	
NY,W	143	9	0	0	27	0	0	
VT	6	0	0	0	0	0	0	
3RD	4,404	0	0	0	0	0	0	
DE	93	0	0	0	0	0	0	
NJ	1,516	0	0	0	0	0	0	
PA,E	1,596	0	0	0	0	0	0	
PA,M	532	0	0	0	0	0	0	
PA,W	666	0	0	0	0	0	0	
VI	1	0	0	0	0	0	0	
4TH	4,695	0	0	0	0	0	0	
MD	1,786	0	0	0	0	0	0	
NC,E	569	0	0	0	0	0	0	
NC,M	367	0	0	0	0	0	0	
NC,W	244	0	0	0	0	0	0	
SC	678	0	0	0	0	0	0	
VA,E	844	0	0	0	0	0	0	
VA,W	177	0	0	0	0	0	0	
WV,N	22	0	0	0	0	0	0	
WV,S	8	0	0	0	0	0	0	

BAPCPA Table 5. (Continued)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With a Determination on the Value of Property Reported ²		
		Total	With a Determination on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
5TH	6,362	3	3	0	3	3	0	
LA,E	166	0	0	0	0	0	0	
LA,M	137	0	0	0	0	0	0	
LA,W	456	0	0	0	0	0	0	
MS,N	192	0	0	0	0	0	0	
MS,S	576	0	0	0	0	0	0	
TX,N	2,038	0	0	0	0	0	0	
TX,E	397	0	0	0	0	0	0	
TX,S	1,707	3	3	0	3	3	0	
TX,W	693	0	0	0	0	0	0	
6TH	8,156	9	0	0	9	0	0	
KY,E	98	0	0	0	0	0	0	
KY,W	264	0	0	0	0	0	0	
MI,E	1,789	0	0	0	0	0	0	
MI,W	196	0	0	0	0	0	0	
OH,N	1,322	9	0	0	9	0	0	
OH,S	567	0	0	0	0	0	0	
TN,E	413	0	0	0	0	0	0	
TN,M	443	0	0	0	0	0	0	
TN,W	3,064	0	0	0	0	0	0	
7TH	3,678	0	0	0	0	0	0	
IL,N	1,873	0	0	0	0	0	0	
IL,C	161	0	0	0	0	0	0	
IL,S	193	0	0	0	0	0	0	
IN,N	363	0	0	0	0	0	0	
IN,S	789	0	0	0	0	0	0	
WI,E	209	0	0	0	0	0	0	
WI,W	90	0	0	0	0	0	0	
8TH	2,337	0	0	0	0	0	0	
AR,E	478	0	0	0	0	0	0	
AR,W	209	0	0	0	0	0	0	
IA,N	18	0	0	0	0	0	0	
IA,S	83	0	0	0	0	0	0	
MN	256	0	0	0	0	0	0	
MO,E	870	0	0	0	0	0	0	
MO,W	335	0	0	0	0	0	0	
NE	65	0	0	0	0	0	0	
ND	7	0	0	0	0	0	0	
SD	16	0	0	0	0	0	0	

BAPCPA Table 5. (Continued)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With a Determination on the Value of Property Reported ²		
		Total	With a Determination on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
9TH	7,407	27	15	12	51	21	18	
AK	14	0	0	0	0	0	0	
AZ	554	0	0	0	0	0	0	
CA,N	787	0	0	0	0	0	0	
CA,E	1,166	24	12	9	48	18	15	
CA,C	2,835	0	0	0	0	0	0	
CA,S	457	0	0	0	0	0	0	
HI	36	0	0	0	0	0	0	
ID	126	0	0	0	0	0	0	
MT	49	0	0	0	0	0	0	
NV	466	3	3	3	3	3	3	
OR	337	0	0	0	0	0	0	
WA,E	95	0	0	0	0	0	0	
WA,W	482	0	0	0	0	0	0	
GUAM	3	0	0	0	0	0	0	
NMI	0	0	0	0	0	0	0	
10TH	966	0	0	0	0	0	0	
CO	300	0	0	0	0	0	0	
KS	99	0	0	0	0	0	0	
NM	36	0	0	0	0	0	0	
OK,N	69	0	0	0	0	0	0	
OK,E	28	0	0	0	0	0	0	
OK,W	104	0	0	0	0	0	0	
UT	308	0	0	0	0	0	0	
WY	22	0	0	0	0	0	0	
11TH	9,924	135	57	51	165	63	57	
AL,N	854	27	3	3	45	3	3	
AL,M	355	0	0	0	0	0	0	
AL,S	233	30	3	3	36	3	3	
FL,N	175	15	9	6	15	9	6	
FL,M	1,466	39	39	39	45	45	45	
FL,S	1,125	21	3	0	21	3	0	
GA,N	4,668	0	0	0	0	0	0	
GA,M	617	0	0	0	0	0	0	
GA,S	431	3	0	0	3	0	0	

51

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. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ A CASE MAY HAVE MORE THAN ONE FINAL ORDER DETERMINING THE VALUE OF PROPERTY SECURING A CLAIM. A CASE IS COUNTED IN A CATEGORY IF IT HAS ONE OR MORE FINAL ORDERS DETERMINING THE VALUE OF PROPERTY SECURING A CLAIM THAT MEET THE CRITERIA FOR SUCH CATEGORY.

² NOT ALL FINAL ORDERS DETERMINING THE VALUE OF PROPERTY SECURING A CLAIM THAT WERE REPORTED INCLUDED A DETERMINATION AS TO THE RELATIONSHIP OF THE VALUE TO THE AMOUNT OF THE CLAIM.

BAPCPA Table 6.

U.S. Bankruptcy Courts—Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed by Dismissal or Plan Completion During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed ¹	Cases in Which the Plan was Completed							Cases Dismissed		Cases Refiled After Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under the Plan		
			None	One	Two	Three	Four			Five or more	
TOTAL	54,958	1,627	1,620	6	0	0	0	1	53,007	17,134	7,771
DC	148	0	0	0	0	0	0	0	146	13	16
1ST	2,501	24	24	0	0	0	0	0	2,469	472	511
ME	31	1	1	0	0	0	0	0	30	3	4
MA	1,765	10	10	0	0	0	0	0	1,752	218	382
NH	172	2	2	0	0	0	0	0	165	45	27
RI	224	3	3	0	0	0	0	0	221	21	15
PR	309	8	8	0	0	0	0	0	301	185	83
2ND	4,380	616	616	0	0	0	0	0	3,748	692	709
CT	730	10	10	0	0	0	0	0	719	12	115
NY,N	1,072	569	569	0	0	0	0	0	493	321	25
NY,E	1,872	26	26	0	0	0	0	0	1,844	220	430
NY,S	557	9	9	0	0	0	0	0	547	118	129
NY,W	143	1	1	0	0	0	0	0	140	21	10
VT	6	1	1	0	0	0	0	0	5	0	0
3RD	4,404	114	113	0	0	0	0	1	4,274	1,034	877
DE	93	5	5	0	0	0	0	0	86	15	33
NJ	1,516	69	68	0	0	0	0	1	1,440	485	194
PA,E	1,596	25	25	0	0	0	0	0	1,570	423	410
PA,M	532	8	8	0	0	0	0	0	521	68	110
PA,W	666	7	7	0	0	0	0	0	656	43	130
VI	1	0	0	0	0	0	0	0	1	0	0
4TH	4,695	156	155	1	0	0	0	0	4,501	1,389	562
MD	1,786	43	43	0	0	0	0	0	1,728	107	238
NC,E	569	46	46	0	0	0	0	0	519	382	48
NC,M	367	5	5	0	0	0	0	0	360	254	26
NC,W	244	23	22	1	0	0	0	0	215	126	21
SC	678	11	11	0	0	0	0	0	662	288	68
VA,E	844	23	23	0	0	0	0	0	817	204	145
VA,W	177	5	5	0	0	0	0	0	172	19	13
WV,N	22	0	0	0	0	0	0	0	20	6	2
WV,S	8	0	0	0	0	0	0	0	8	3	1

BAPCPA Table 6. (Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which the Plan was Completed							Cases Dismissed		Cases Refiled After Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under the Plan		
			None	One	Two	Three	Four			Five or more	
5TH	6,362	88	88	0	0	0	0	0	6,223	2,376	1,026
LA,E	166	18	18	0	0	0	0	0	146	23	21
LA,M	137	3	3	0	0	0	0	0	134	27	19
LA,W	456	19	19	0	0	0	0	0	431	261	61
MS,N	192	0	0	0	0	0	0	0	191	42	18
MS,S	576	5	5	0	0	0	0	0	571	206	71
TX,N	2,038	21	21	0	0	0	0	0	1,982	1,058	420
TX,E	397	8	8	0	0	0	0	0	389	122	36
TX,S	1,707	10	10	0	0	0	0	0	1,694	443	256
TX,W	693	4	4	0	0	0	0	0	685	194	124
6TH	8,156	152	152	0	0	0	0	0	7,966	2,385	1,367
KY,E	98	1	1	0	0	0	0	0	95	49	9
KY,W	264	11	11	0	0	0	0	0	248	62	65
MI,E	1,789	26	26	0	0	0	0	0	1,761	105	159
MI,W	196	3	3	0	0	0	0	0	191	58	8
OH,N	1,322	20	20	0	0	0	0	0	1,288	411	208
OH,S	567	30	30	0	0	0	0	0	532	131	74
TN,E	413	3	3	0	0	0	0	0	409	159	27
TN,M	443	8	8	0	0	0	0	0	434	69	43
TN,W	3,064	50	50	0	0	0	0	0	3,008	1,341	774
7TH	3,678	75	75	0	0	0	0	0	3,569	1,170	441
IL,N	1,873	23	23	0	0	0	0	0	1,838	450	205
IL,C	161	4	4	0	0	0	0	0	155	50	10
IL,S	193	13	13	0	0	0	0	0	179	87	23
IN,N	363	4	4	0	0	0	0	0	351	126	59
IN,S	789	22	22	0	0	0	0	0	758	338	118
WI,E	209	6	6	0	0	0	0	0	203	85	21
WI,W	90	3	3	0	0	0	0	0	85	34	5
8TH	2,337	53	53	0	0	0	0	0	2,257	1,093	305
AR,E	478	10	10	0	0	0	0	0	464	190	117
AR,W	209	3	3	0	0	0	0	0	201	70	45
IA,N	18	2	2	0	0	0	0	0	15	2	0
IA,S	83	1	1	0	0	0	0	0	78	35	7
MN	256	3	3	0	0	0	0	0	249	133	17
MO,E	870	4	4	0	0	0	0	0	863	538	95
MO,W	335	26	26	0	0	0	0	0	308	109	14
NE	65	2	2	0	0	0	0	0	58	12	10
ND	7	0	0	0	0	0	0	0	7	1	0
SD	16	2	2	0	0	0	0	0	14	3	0

BAPCPA Table 6. (Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which the Plan was Completed							Cases Dismissed		Cases Refiled After Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under the Plan		
			None	One	Two	Three	Four			Five or more	
9TH	7,407	148	145	3	0	0	0	0	7,225	1,750	565
AK	14	0	0	0	0	0	0	0	14	4	1
AZ	554	6	6	0	0	0	0	0	548	58	28
CA,N	787	23	23	0	0	0	0	0	760	182	66
CA,E	1,166	9	9	0	0	0	0	0	1,157	467	63
CA,C	2,835	16	16	0	0	0	0	0	2,810	618	200
CA,S	457	3	3	0	0	0	0	0	454	28	54
HI	36	0	0	0	0	0	0	0	36	5	2
ID	126	11	10	1	0	0	0	0	114	26	18
MT	49	6	6	0	0	0	0	0	43	1	4
NV	466	12	12	0	0	0	0	0	453	208	21
OR	337	21	21	0	0	0	0	0	304	70	60
WA,E	95	5	5	0	0	0	0	0	90	18	10
WA,W	482	36	34	2	0	0	0	0	440	65	38
GUAM	3	0	0	0	0	0	0	0	2	0	0
NMI	0	0	0	0	0	0	0	0	0	0	0
10TH	966	31	30	1	0	0	0	0	931	197	67
CO	300	5	5	0	0	0	0	0	295	75	15
KS	99	15	14	1	0	0	0	0	82	26	1
NM	36	2	2	0	0	0	0	0	34	3	5
OK,N	69	5	5	0	0	0	0	0	63	26	11
OK,E	28	0	0	0	0	0	0	0	28	8	0
OK,W	104	1	1	0	0	0	0	0	103	13	5
UT	308	1	1	0	0	0	0	0	306	43	28
WY	22	2	2	0	0	0	0	0	20	3	2
11TH	9,924	170	169	1	0	0	0	0	9,698	4,563	1,325
AL,N	854	13	12	1	0	0	0	0	839	485	113
AL,M	355	8	8	0	0	0	0	0	336	197	24
AL,S	233	19	19	0	0	0	0	0	209	167	21
FL,N	175	0	0	0	0	0	0	0	174	87	18
FL,M	1,466	20	20	0	0	0	0	0	1,441	501	186
FL,S	1,125	25	25	0	0	0	0	0	1,096	282	42
GA,N	4,668	37	37	0	0	0	0	0	4,622	2,279	852
GA,M	617	35	35	0	0	0	0	0	570	351	45
GA,S	431	13	13	0	0	0	0	0	411	214	24

54

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. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD. THE TOTAL CASES CLOSED COLUMN INCLUDES CASES WITH DISPOSITIONS OTHER THAN STANDARD DISCHARGE OR DISMISSAL, WHICH ARE SEPARATELY ITEMIZED ABOVE.

¹ TOTAL CASES CLOSED INCLUDES ALL CHAPTER 13 INDIVIDUAL DEBTOR CASES WITH PREDOMINANTLY NONBUSINESS DEBT CLOSED DURING THE REPORTING PERIOD REGARDLESS OF WHETHER SUCH CASES WERE CLOSED DUE TO PLAN COMPLETION OR DISMISSAL.

² MODIFICATIONS MAY BE MADE TO A PLAN AFTER INITIAL PLAN CONFIRMATION. SUCH MODIFICATIONS TYPICALLY INVOLVE SIGNIFICANT CHANGES IN THE TERMS OF THE PLAN.

³ CASES REFILED AFTER DISMISSAL ARE DEFINED AS THOSE CHAPTER 13 CASES FILED DURING THE REPORTING PERIOD IN WHICH AT LEAST ONE OF THE DEBTORS WAS ALSO A DEBTOR IN A CHAPTER 13 CASE DISMISSED WITHIN SIX MONTHS OF THE FILING DATE OF THE CURRENT CASE.

BAPCPA Table 7.

U.S. Bankruptcy Courts—Prior Filing Status¹ Reported by Individual Debtors in Chapter 13 Cases² With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
TOTAL	317,146	93,737	223,245	164
DC	331	80	251	0
1ST	12,040	2,091	9,948	1
ME	444	56	388	0
MA	4,410	849	3,561	0
NH	779	147	631	1
RI	613	105	508	0
PR	5,794	934	4,860	0
2ND	11,851	2,782	9,059	10
CT	1,595	503	1,092	0
NY, N	2,684	576	2,106	2
NY, E	3,235	887	2,345	3
NY, S	1,586	275	1,309	2
NY, W	2,526	509	2,014	3
VT	225	32	193	0
3RD	18,593	5,094	13,488	11
DE	743	176	567	0
NJ	6,897	1,718	5,174	5
PA, E	4,638	1,719	2,919	0
PA, M	2,775	648	2,122	5
PA, W	3,535	832	2,702	1
VI	5	1	4	0
4TH	29,895	7,881	22,004	10
MD	6,324	1,954	4,370	0
NC, E	4,918	910	4,004	4
NC, M	3,222	792	2,425	5
NC, W	2,485	619	1,865	1
SC	4,750	1,018	3,732	0
VA, E	5,758	1,772	3,986	0
VA, W	1,953	712	1,241	0
WV, N	208	49	159	0
WV, S	277	55	222	0

BAPCPA Table 7. (Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
5TH	38,138	10,471	27,652	15
LA, E	1,395	322	1,073	0
LA, M	961	234	727	0
LA, W	6,723	1,826	4,897	0
MS, N	2,650	982	1,668	0
MS, S	3,542	1,169	2,372	1
TX, N	8,434	2,442	5,992	0
TX, E	2,799	723	2,073	3
TX, S	7,088	1,740	5,339	9
TX, W	4,546	1,033	3,511	2
6TH	58,620	19,637	38,911	72
KY, E	2,209	627	1,581	1
KY, W	2,733	829	1,904	0
MI, E	11,125	1,863	9,262	0
MI, W	1,774	368	1,399	7
OH, N	8,265	2,925	5,337	3
OH, S	8,267	2,272	5,995	0
TN, E	5,685	2,129	3,550	6
TN, M	5,191	1,853	3,337	1
TN, W	13,371	6,771	6,546	54
7TH	27,826	9,939	17,880	7
IL, N	10,343	3,782	6,559	2
IL, C	1,823	624	1,195	4
IL, S	2,465	855	1,610	0
IN, N	3,102	1,233	1,869	0
IN, S	6,274	1,996	4,277	1
WI, E	3,013	1,187	1,826	0
WI, W	806	262	544	0
8TH	17,646	5,672	11,968	6
AR, E	3,810	1,572	2,238	0
AR, W	1,910	614	1,296	0
IA, N	146	41	105	0
IA, S	580	165	414	1
MN	2,368	604	1,762	2
MO, E	3,860	1,414	2,446	0
MO, W	3,121	702	2,419	0
NE	1,532	464	1,065	3
ND	137	34	103	0
SD	182	62	120	0

BAPCPA Table 7. (Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
9TH	33,380	8,456	24,920	4
AK	106	11	95	0
AZ	2,297	514	1,783	0
CA, N	4,989	849	4,139	1
CA, E	4,414	1,363	3,051	0
CA, C	7,885	1,874	6,011	0
CA, S	1,599	381	1,218	0
HI	255	38	217	0
ID	718	313	405	0
MT	312	52	260	0
NV	4,056	825	3,231	0
OR	2,340	859	1,478	3
WA, E	1,011	383	628	0
WA, W	3,389	993	2,396	0
GUAM	9	1	8	0
NMI	0	0	0	0
10TH	10,166	3,591	6,554	21
CO	2,426	813	1,612	1
KS	2,588	653	1,915	20
NM	365	87	278	0
OK, N	381	154	227	0
OK, E	250	90	160	0
OK, W	1,350	549	801	0
UT	2,677	1,211	1,466	0
WY	129	34	95	0
11TH	58,660	18,043	40,610	7
AL, N	8,463	3,136	5,327	0
AL, M	3,969	965	3,004	0
AL, S	2,933	834	2,098	1
FL, N	711	131	580	0
FL, M	10,233	2,529	7,702	2
FL, S	3,418	538	2,880	0
GA, N	16,280	6,086	10,193	1
GA, M	6,068	1,961	4,104	3
GA, S	6,585	1,863	4,722	0

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 PRIOR FILING STATUS INDICATES WHETHER THE DEBTOR REPORTED FILING ANOTHER BANKRUPTCY CASE UNDER ANY CHAPTER DURING THE EIGHT-YEAR PERIOD PRECEDING THE CURRENT FILING.

² EXCLUDES REOPENINGS. CASES TRANSFERRED INTERDISTRICT ARE COUNTED ONLY FOR THE ORIGINATING DISTRICT.

BAPCPA Table 8A.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 7 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	352,443	2	2	1.25
DC	260	0	0	0
1ST	11,101	0	0	0
ME	1,260	0	0	0
MA	6,264	0	0	0
NH	1,131	0	0	0
RI	1,606	0	0	0
PR	840	0	0	0
2ND	23,713	0	0	0
CT	2,964	0	0	0
NY, N	5,703	0	0	0
NY, E	6,981	0	0	0
NY, S	3,992	0	0	0
NY, W	3,632	0	0	0
VT	441	0	0	0
3RD	23,784	0	0	0
DE	703	0	0	0
NJ	9,173	0	0	0
PA, E	3,906	0	0	0
PA, M	3,381	0	0	0
PA, W	6,618	0	0	0
VI	3	0	0	0
4TH	24,927	0	0	0
MD	4,789	0	0	0
NC, E	2,484	0	0	0
NC, M	2,069	0	0	0
NC, W	2,598	0	0	0
SC	1,776	0	0	0
VA, E	5,617	0	0	0
VA, W	2,809	0	0	0
WV, N	1,177	0	0	0
WV, S	1,608	0	0	0

BAPCPA Table 8A. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	20,425	1	1	0.75
LA, E	925	1	1	0.75
LA, M	500	0	0	0
LA, W	1,614	0	0	0
MS, N	1,465	0	0	0
MS, S	1,924	0	0	0
TX, N	4,728	0	0	0
TX, E	2,221	0	0	0
TX, S	3,466	0	0	0
TX, W	3,582	0	0	0
6TH	61,972	1	1	0.5
KY, E	4,071	0	0	0
KY, W	5,483	0	0	0
MI, E	17,494	0	0	0
MI, W	4,820	0	0	0
OH, N	11,710	0	0	0
OH, S	9,085	1	1	0.5
TN, E	3,834	0	0	0
TN, M	2,447	0	0	0
TN, W	3,028	0	0	0
7TH	43,389	0	0	0
IL, N	14,477	0	0	0
IL, C	4,367	0	0	0
IL, S	1,842	0	0	0
IN, N	5,764	0	0	0
IN, S	7,865	0	0	0
WI, E	5,797	0	0	0
WI, W	3,277	0	0	0
8TH	30,041	0	0	0
AR, E	2,775	0	0	0
AR, W	1,710	0	0	0
IA, N	1,729	0	0	0
IA, S	2,829	0	0	0
MN	6,289	0	0	0
MO, E	5,349	0	0	0
MO, W	4,998	0	0	0
NE	2,926	0	0	0
ND	737	0	0	0
SD	699	0	0	0

BAPCPA Table 8A. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	59,089	0	0	0
AK	368	0	0	0
AZ	4,033	0	0	0
CA, N	5,168	0	0	0
CA, E	9,010	0	0	0
CA, C	16,169	0	0	0
CA, S	4,801	0	0	0
HI	892	0	0	0
ID	1,706	0	0	0
MT	762	0	0	0
NV	2,961	0	0	0
OR	4,741	0	0	0
WA, E	2,630	0	0	0
WA, W	5,754	0	0	0
GUAM	92	0	0	0
NMI	2	0	0	0
10TH	18,279	0	0	0
CO	6,163	0	0	0
KS	2,607	0	0	0
NM	2,402	0	0	0
OK, N	1,795	0	0	0
OK, E	914	0	0	0
OK, W	1,642	0	0	0
UT	2,395	0	0	0
WY	361	0	0	0
11TH	35,463	0	0	0
AL, N	4,565	0	0	0
AL, M	1,073	0	0	0
AL, S	738	0	0	0
FL, N	1,244	0	0	0
FL, M	7,370	0	0	0
FL, S	5,309	0	0	0
GA, N	11,519	0	0	0
GA, M	2,700	0	0	0
GA, S	945	0	0	0

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BAPCPA Table 8B.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 11 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	161	0	0	0
DC	1	0	0	0
1ST	8	0	0	0
ME	0	0	0	0
MA	6	0	0	0
NH	1	0	0	0
RI	0	0	0	0
PR	1	0	0	0
2ND	6	0	0	0
CT	0	0	0	0
NY, N	0	0	0	0
NY, E	3	0	0	0
NY, S	2	0	0	0
NY, W	1	0	0	0
VT	0	0	0	0
3RD	15	0	0	0
DE	2	0	0	0
NJ	9	0	0	0
PA, E	1	0	0	0
PA, M	0	0	0	0
PA, W	3	0	0	0
VI	0	0	0	0
4TH	25	0	0	0
MD	10	0	0	0
NC, E	1	0	0	0
NC, M	0	0	0	0
NC, W	6	0	0	0
SC	3	0	0	0
VA, E	3	0	0	0
VA, W	0	0	0	0
WV, N	1	0	0	0
WV, S	1	0	0	0

BAPCPA Table 8B. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	11	0	0	0
LA, E	1	0	0	0
LA, M	0	0	0	0
LA, W	0	0	0	0
MS, N	0	0	0	0
MS, S	0	0	0	0
TX, N	2	0	0	0
TX, E	0	0	0	0
TX, S	7	0	0	0
TX, W	1	0	0	0
6TH	13	0	0	0
KY, E	0	0	0	0
KY, W	0	0	0	0
MI, E	5	0	0	0
MI, W	0	0	0	0
OH, N	1	0	0	0
OH, S	1	0	0	0
TN, E	0	0	0	0
TN, M	5	0	0	0
TN, W	1	0	0	0
7TH	6	0	0	0
IL, N	5	0	0	0
IL, C	1	0	0	0
IL, S	0	0	0	0
IN, N	0	0	0	0
IN, S	0	0	0	0
WI, E	0	0	0	0
WI, W	0	0	0	0
8TH	1	0	0	0
AR, E	0	0	0	0
AR, W	0	0	0	0
IA, N	0	0	0	0
IA, S	0	0	0	0
MN	1	0	0	0
MO, E	0	0	0	0
MO, W	0	0	0	0
NE	0	0	0	0
ND	0	0	0	0
SD	0	0	0	0

BAPCPA Table 8B. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	47	0	0	0
AK	0	0	0	0
AZ	4	0	0	0
CA, N	14	0	0	0
CA, E	6	0	0	0
CA, C	12	0	0	0
CA, S	1	0	0	0
HI	0	0	0	0
ID	0	0	0	0
MT	0	0	0	0
NV	0	0	0	0
OR	3	0	0	0
WA, E	0	0	0	0
WA, W	7	0	0	0
GUAM	0	0	0	0
NMI	0	0	0	0
10TH	4	0	0	0
CO	1	0	0	0
KS	0	0	0	0
NM	1	0	0	0
OK, N	0	0	0	0
OK, E	1	0	0	0
OK, W	0	0	0	0
UT	1	0	0	0
WY	0	0	0	0
11TH	24	0	0	0
AL, N	2	0	0	0
AL, M	1	0	0	0
AL, S	1	0	0	0
FL, N	0	0	0	0
FL, M	3	0	0	0
FL, S	7	0	0	0
GA, N	8	0	0	0
GA, M	2	0	0	0
GA, S	0	0	0	0

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BAPCPA Table 8D.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	54,958	1	1	10
DC	148	0	0	0
1ST	2,501	0	0	0
ME	31	0	0	0
MA	1,765	0	0	0
NH	172	0	0	0
RI	224	0	0	0
PR	309	0	0	0
2ND	4,380	0	0	0
CT	730	0	0	0
NY, N	1,072	0	0	0
NY, E	1,872	0	0	0
NY, S	557	0	0	0
NY, W	143	0	0	0
VT	6	0	0	0
3RD	4,404	0	0	0
DE	93	0	0	0
NJ	1,516	0	0	0
PA, E	1,596	0	0	0
PA, M	532	0	0	0
PA, W	666	0	0	0
VI	1	0	0	0
4TH	4,695	0	0	0
MD	1,786	0	0	0
NC, E	569	0	0	0
NC, M	367	0	0	0
NC, W	244	0	0	0
SC	678	0	0	0
VA, E	844	0	0	0
VA, W	177	0	0	0
WV, N	22	0	0	0
WV, S	8	0	0	0

BAPCPA Table 8D. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	6,362	0	0	0
LA, E	166	0	0	0
LA, M	137	0	0	0
LA, W	456	0	0	0
MS, N	192	0	0	0
MS, S	576	0	0	0
TX, N	2,038	0	0	0
TX, E	397	0	0	0
TX, S	1,707	0	0	0
TX, W	693	0	0	0
6TH	8,156	1	1	10
KY, E	98	0	0	0
KY, W	264	0	0	0
MI, E	1,789	0	0	0
MI, W	196	0	0	0
OH, N	1,322	0	0	0
OH, S	567	0	0	0
TN, E	413	1	1	10
TN, M	443	0	0	0
TN, W	3,064	0	0	0
7TH	3,678	0	0	0
IL, N	1,873	0	0	0
IL, C	161	0	0	0
IL, S	193	0	0	0
IN, N	363	0	0	0
IN, S	789	0	0	0
WI, E	209	0	0	0
WI, W	90	0	0	0
8TH	2,337	0	0	0
AR, E	478	0	0	0
AR, W	209	0	0	0
IA, N	18	0	0	0
IA, S	83	0	0	0
MN	256	0	0	0
MO, E	870	0	0	0
MO, W	335	0	0	0
NE	65	0	0	0
ND	7	0	0	0
SD	16	0	0	0

BAPCPA Table 8D. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	7,407	0	0	0
AK	14	0	0	0
AZ	554	0	0	0
CA, N	787	0	0	0
CA, E	1,166	0	0	0
CA, C	2,835	0	0	0
CA, S	457	0	0	0
HI	36	0	0	0
ID	126	0	0	0
MT	49	0	0	0
NV	466	0	0	0
OR	337	0	0	0
WA, E	95	0	0	0
WA, W	482	0	0	0
GUAM	3	0	0	0
NMI	0	0	0	0
10TH	966	0	0	0
CO	300	0	0	0
KS	99	0	0	0
NM	36	0	0	0
OK, N	69	0	0	0
OK, E	28	0	0	0
OK, W	104	0	0	0
UT	308	0	0	0
WY	22	0	0	0
11TH	9,924	0	0	0
AL, N	854	0	0	0
AL, M	355	0	0	0
AL, S	233	0	0	0
FL, N	175	0	0	0
FL, M	1,466	0	0	0
FL, S	1,125	0	0	0
GA, N	4,668	0	0	0
GA, M	617	0	0	0
GA, S	431	0	0	0

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BAPCPA Table 8X.

**U.S. Bankruptcy Courts —Creditor Misconduct in Individual Debtor Cases¹ With
Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007,
as Required by 28 U.S.C. 159(c)**

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	407,562	3	3	11.25
DC	409	0	0	0
1ST	13,610	0	0	0
ME	1,291	0	0	0
MA	8,035	0	0	0
NH	1,304	0	0	0
RI	1,830	0	0	0
PR	1,150	0	0	0
2ND	28,099	0	0	0
CT	3,694	0	0	0
NY, N	6,775	0	0	0
NY, E	8,856	0	0	0
NY, S	4,551	0	0	0
NY, W	3,776	0	0	0
VT	447	0	0	0
3RD	28,203	0	0	0
DE	798	0	0	0
NJ	10,698	0	0	0
PA, E	5,503	0	0	0
PA, M	3,913	0	0	0
PA, W	7,287	0	0	0
VI	4	0	0	0
4TH	29,647	0	0	0
MD	6,585	0	0	0
NC, E	3,054	0	0	0
NC, M	2,436	0	0	0
NC, W	2,848	0	0	0
SC	2,457	0	0	0
VA, E	6,464	0	0	0
VA, W	2,986	0	0	0
WV, N	1,200	0	0	0
WV, S	1,617	0	0	0

BAPCPA Table 8X. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	26,798	1	1	0.75
LA, E	1,092	1	1	0.75
LA, M	637	0	0	0
LA, W	2,070	0	0	0
MS, N	1,657	0	0	0
MS, S	2,500	0	0	0
TX, N	6,768	0	0	0
TX, E	2,618	0	0	0
TX, S	5,180	0	0	0
TX, W	4,276	0	0	0
6TH	70,141	2	2	10.5
KY, E	4,169	0	0	0
KY, W	5,747	0	0	0
MI, E	19,288	0	0	0
MI, W	5,016	0	0	0
OH, N	13,033	0	0	0
OH, S	9,653	1	1	0.5
TN, E	4,247	1	1	10
TN, M	2,895	0	0	0
TN, W	6,093	0	0	0
7TH	47,073	0	0	0
IL, N	16,355	0	0	0
IL, C	4,529	0	0	0
IL, S	2,035	0	0	0
IN, N	6,127	0	0	0
IN, S	8,654	0	0	0
WI, E	6,006	0	0	0
WI, W	3,367	0	0	0
8TH	32,379	0	0	0
AR, E	3,253	0	0	0
AR, W	1,919	0	0	0
IA, N	1,747	0	0	0
IA, S	2,912	0	0	0
MN	6,546	0	0	0
MO, E	6,219	0	0	0
MO, W	5,333	0	0	0
NE	2,991	0	0	0
ND	744	0	0	0
SD	715	0	0	0

BAPCPA Table 8X. (Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	66,543	0	0	0
AK	382	0	0	0
AZ	4,591	0	0	0
CA, N	5,969	0	0	0
CA, E	10,182	0	0	0
CA, C	19,016	0	0	0
CA, S	5,259	0	0	0
HI	928	0	0	0
ID	1,832	0	0	0
MT	811	0	0	0
NV	3,427	0	0	0
OR	5,081	0	0	0
WA, E	2,725	0	0	0
WA, W	6,243	0	0	0
GUAM	95	0	0	0
NMI	2	0	0	0
10TH	19,249	0	0	0
CO	6,464	0	0	0
KS	2,706	0	0	0
NM	2,439	0	0	0
OK, N	1,864	0	0	0
OK, E	943	0	0	0
OK, W	1,746	0	0	0
UT	2,704	0	0	0
WY	383	0	0	0
11TH	45,411	0	0	0
AL, N	5,421	0	0	0
AL, M	1,429	0	0	0
AL, S	972	0	0	0
FL, N	1,419	0	0	0
FL, M	8,839	0	0	0
FL, S	6,441	0	0	0
GA, N	16,195	0	0	0
GA, M	3,319	0	0	0
GA, S	1,376	0	0	0

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. DATA ARE FOR CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ INCLUDES CASES FILED UNDER CHAPTERS 7, 11, AND 13 OF THE BANKRUPTCY CODE.

BAPCPA Table 9A.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys in Chapter 7 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	352,443	3	2	\$4
DC	260	0	0	\$0
1ST	11,101	0	0	\$0
ME	1,260	0	0	\$0
MA	6,264	0	0	\$0
NH	1,131	0	0	\$0
RI	1,606	0	0	\$0
PR	840	0	0	\$0
2ND	23,713	0	0	\$0
CT	2,964	0	0	\$0
NY, N	5,703	0	0	\$0
NY, E	6,981	0	0	\$0
NY, S	3,992	0	0	\$0
NY, W	3,632	0	0	\$0
VT	441	0	0	\$0
3RD	23,784	0	0	\$0
DE	703	0	0	\$0
NJ	9,173	0	0	\$0
PA, E	3,906	0	0	\$0
PA, M	3,381	0	0	\$0
PA, W	6,618	0	0	\$0
VI	3	0	0	\$0
4TH	24,927	1	0	\$0
MD	4,789	0	0	\$0
NC, E	2,484	0	0	\$0
NC, M	2,069	0	0	\$0
NC, W	2,598	0	0	\$0
SC	1,776	0	0	\$0
VA, E	5,617	1	0	\$0
VA, W	2,809	0	0	\$0
WV, N	1,177	0	0	\$0
WV, S	1,608	0	0	\$0

BAPCPA Table 9A. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	20,425	0	0	\$0
LA, E	925	0	0	\$0
LA, M	500	0	0	\$0
LA, W	1,614	0	0	\$0
MS, N	1,465	0	0	\$0
MS, S	1,924	0	0	\$0
TX, N	4,728	0	0	\$0
TX, E	2,221	0	0	\$0
TX, S	3,466	0	0	\$0
TX, W	3,582	0	0	\$0
6TH	61,972	0	0	\$0
KY, E	4,071	0	0	\$0
KY, W	5,483	0	0	\$0
MI, E	17,494	0	0	\$0
MI, W	4,820	0	0	\$0
OH, N	11,710	0	0	\$0
OH, S	9,085	0	0	\$0
TN, E	3,834	0	0	\$0
TN, M	2,447	0	0	\$0
TN, W	3,028	0	0	\$0
7TH	43,389	0	0	\$0
IL, N	14,477	0	0	\$0
IL, C	4,367	0	0	\$0
IL, S	1,842	0	0	\$0
IN, N	5,764	0	0	\$0
IN, S	7,865	0	0	\$0
WI, E	5,797	0	0	\$0
WI, W	3,277	0	0	\$0
8TH	30,041	0	0	\$0
AR, E	2,775	0	0	\$0
AR, W	1,710	0	0	\$0
IA, N	1,729	0	0	\$0
IA, S	2,829	0	0	\$0
MN	6,289	0	0	\$0
MO, E	5,349	0	0	\$0
MO, W	4,998	0	0	\$0
NE	2,926	0	0	\$0
ND	737	0	0	\$0
SD	699	0	0	\$0

BAPCPA Table 9A. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	59,089	2	2	\$4
AK	368	0	0	\$0
AZ	4,033	0	0	\$0
CA, N	5,168	0	0	\$0
CA, E	9,010	2	2	\$4
CA, C	16,169	0	0	\$0
CA, S	4,801	0	0	\$0
HI	892	0	0	\$0
ID	1,706	0	0	\$0
MT	762	0	0	\$0
NV	2,961	0	0	\$0
OR	4,741	0	0	\$0
WA, E	2,630	0	0	\$0
WA, W	5,754	0	0	\$0
GUAM	92	0	0	\$0
NMI	2	0	0	\$0
10TH	18,279	0	0	\$0
CO	6,163	0	0	\$0
KS	2,607	0	0	\$0
NM	2,402	0	0	\$0
OK, N	1,795	0	0	\$0
OK, E	914	0	0	\$0
OK, W	1,642	0	0	\$0
UT	2,395	0	0	\$0
WY	361	0	0	\$0
11TH	35,463	0	0	\$0
AL, N	4,565	0	0	\$0
AL, M	1,073	0	0	\$0
AL, S	738	0	0	\$0
FL, N	1,244	0	0	\$0
FL, M	7,370	0	0	\$0
FL, S	5,309	0	0	\$0
GA, N	11,519	0	0	\$0
GA, M	2,700	0	0	\$0
GA, S	945	0	0	\$0

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. DATA ARE FOR CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ FEDERAL RULE OF BANKRUPTCY PROCEDURE 9011(C) PROVIDES FOR THE IMPOSITION OF SANCTIONS UPON ATTORNEYS, LAW FIRMS, OR PARTIES THAT VIOLATE FRBP 9011(B) REPRESENTATIONS TO THE COURT.

BAPCPA Table 9B.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys in Chapter 11 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by 28 U.S.C.159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	161	0	0	\$0
DC	1	0	0	\$0
1ST	8	0	0	\$0
ME	0	0	0	\$0
MA	6	0	0	\$0
NH	1	0	0	\$0
RI	0	0	0	\$0
PR	1	0	0	\$0
2ND	6	0	0	\$0
CT	0	0	0	\$0
NY, N	0	0	0	\$0
NY, E	3	0	0	\$0
NY, S	2	0	0	\$0
NY, W	1	0	0	\$0
VT	0	0	0	\$0
3RD	15	0	0	\$0
DE	2	0	0	\$0
NJ	9	0	0	\$0
PA, E	1	0	0	\$0
PA, M	0	0	0	\$0
PA, W	3	0	0	\$0
VI	0	0	0	\$0
4TH	25	0	0	\$0
MD	10	0	0	\$0
NC, E	1	0	0	\$0
NC, M	0	0	0	\$0
NC, W	6	0	0	\$0
SC	3	0	0	\$0
VA, E	3	0	0	\$0
VA, W	0	0	0	\$0
WV, N	1	0	0	\$0
WV, S	1	0	0	\$0

BAPCPA Table 9B. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	11	0	0	\$0
LA, E	1	0	0	\$0
LA, M	0	0	0	\$0
LA, W	0	0	0	\$0
MS, N	0	0	0	\$0
MS, S	0	0	0	\$0
TX, N	2	0	0	\$0
TX, E	0	0	0	\$0
TX, S	7	0	0	\$0
TX, W	1	0	0	\$0
6TH	13	0	0	\$0
KY, E	0	0	0	\$0
KY, W	0	0	0	\$0
MI, E	5	0	0	\$0
MI, W	0	0	0	\$0
OH, N	1	0	0	\$0
OH, S	1	0	0	\$0
TN, E	0	0	0	\$0
TN, M	5	0	0	\$0
TN, W	1	0	0	\$0
7TH	6	0	0	\$0
IL, N	5	0	0	\$0
IL, C	1	0	0	\$0
IL, S	0	0	0	\$0
IN, N	0	0	0	\$0
IN, S	0	0	0	\$0
WI, E	0	0	0	\$0
WI, W	0	0	0	\$0
8TH	1	0	0	\$0
AR, E	0	0	0	\$0
AR, W	0	0	0	\$0
IA, N	0	0	0	\$0
IA, S	0	0	0	\$0
MN	1	0	0	\$0
MO, E	0	0	0	\$0
MO, W	0	0	0	\$0
NE	0	0	0	\$0
ND	0	0	0	\$0
SD	0	0	0	\$0

BAPCPA Table 9B. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	47	0	0	\$0
AK	0	0	0	\$0
AZ	4	0	0	\$0
CA, N	14	0	0	\$0
CA, E	6	0	0	\$0
CA, C	12	0	0	\$0
CA, S	1	0	0	\$0
HI	0	0	0	\$0
ID	0	0	0	\$0
MT	0	0	0	\$0
NV	0	0	0	\$0
OR	3	0	0	\$0
WA, E	0	0	0	\$0
WA, W	7	0	0	\$0
GUAM	0	0	0	\$0
NMI	0	0	0	\$0
10TH	4	0	0	\$0
CO	1	0	0	\$0
KS	0	0	0	\$0
NM	1	0	0	\$0
OK, N	0	0	0	\$0
OK, E	1	0	0	\$0
OK, W	0	0	0	\$0
UT	1	0	0	\$0
WY	0	0	0	\$0
11TH	24	0	0	\$0
AL, N	2	0	0	\$0
AL, M	1	0	0	\$0
AL, S	1	0	0	\$0
FL, N	0	0	0	\$0
FL, M	3	0	0	\$0
FL, S	7	0	0	\$0
GA, N	8	0	0	\$0
GA, M	2	0	0	\$0
GA, S	0	0	0	\$0

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. DATA ARE FOR CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ FEDERAL RULE OF BANKRUPTCY PROCEDURE 9011(C) PROVIDES FOR THE IMPOSITION OF SANCTIONS UPON ATTORNEYS, LAW FIRMS, OR PARTIES THAT VIOLATE FRBP 9011(B) REPRESENTATIONS TO THE COURT.

BAPCPA Table 9D.

**U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys
In Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed
During the 12-Month Period Ending December 31, 2007,
as Required by 28 U.S.C. 159(c)**

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	54,958	2	2	\$0
DC	148	0	0	\$0
1ST	2,501	0	0	\$0
ME	31	0	0	\$0
MA	1,765	0	0	\$0
NH	172	0	0	\$0
RI	224	0	0	\$0
PR	309	0	0	\$0
2ND	4,380	0	0	\$0
CT	730	0	0	\$0
NY, N	1,072	0	0	\$0
NY, E	1,872	0	0	\$0
NY, S	557	0	0	\$0
NY, W	143	0	0	\$0
VT	6	0	0	\$0
3RD	4,404	0	0	\$0
DE	93	0	0	\$0
NJ	1,516	0	0	\$0
PA, E	1,596	0	0	\$0
PA, M	532	0	0	\$0
PA, W	666	0	0	\$0
VI	1	0	0	\$0
4TH	4,695	0	0	\$0
MD	1,786	0	0	\$0
NC, E	569	0	0	\$0
NC, M	367	0	0	\$0
NC, W	244	0	0	\$0
SC	678	0	0	\$0
VA, E	844	0	0	\$0
VA, W	177	0	0	\$0
WV, N	22	0	0	\$0
WV, S	8	0	0	\$0

BAPCPA Table 9D. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	6,362	0	0	\$0
LA, E	166	0	0	\$0
LA, M	137	0	0	\$0
LA, W	456	0	0	\$0
MS, N	192	0	0	\$0
MS, S	576	0	0	\$0
TX, N	2,038	0	0	\$0
TX, E	397	0	0	\$0
TX, S	1,707	0	0	\$0
TX, W	693	0	0	\$0
6TH	8,156	0	0	\$0
KY, E	98	0	0	\$0
KY, W	264	0	0	\$0
MI, E	1,789	0	0	\$0
MI, W	196	0	0	\$0
OH, N	1,322	0	0	\$0
OH, S	567	0	0	\$0
TN, E	413	0	0	\$0
TN, M	443	0	0	\$0
TN, W	3,064	0	0	\$0
7TH	3,678	0	0	\$0
IL, N	1,873	0	0	\$0
IL, C	161	0	0	\$0
IL, S	193	0	0	\$0
IN, N	363	0	0	\$0
IN, S	789	0	0	\$0
WI, E	209	0	0	\$0
WI, W	90	0	0	\$0
8TH	2,337	0	0	\$0
AR, E	478	0	0	\$0
AR, W	209	0	0	\$0
IA, N	18	0	0	\$0
IA, S	83	0	0	\$0
MN	256	0	0	\$0
MO, E	870	0	0	\$0
MO, W	335	0	0	\$0
NE	65	0	0	\$0
ND	7	0	0	\$0
SD	16	0	0	\$0

BAPCPA Table 9D. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	7,407	0	0	\$0
AK	14	0	0	\$0
AZ	554	0	0	\$0
CA, N	787	0	0	\$0
CA, E	1,166	0	0	\$0
CA, C	2,835	0	0	\$0
CA, S	457	0	0	\$0
HI	36	0	0	\$0
ID	126	0	0	\$0
MT	49	0	0	\$0
NV	466	0	0	\$0
OR	337	0	0	\$0
WA, E	95	0	0	\$0
WA, W	482	0	0	\$0
GUAM	3	0	0	\$0
NMI	0	0	0	\$0
10TH	966	0	0	\$0
CO	300	0	0	\$0
KS	99	0	0	\$0
NM	36	0	0	\$0
OK, N	69	0	0	\$0
OK, E	28	0	0	\$0
OK, W	104	0	0	\$0
UT	308	0	0	\$0
WY	22	0	0	\$0
11TH	9,924	2	2	\$0
AL, N	854	0	0	\$0
AL, M	355	0	0	\$0
AL, S	233	0	0	\$0
FL, N	175	0	0	\$0
FL, M	1,466	0	0	\$0
FL, S	1,125	0	0	\$0
GA, N	4,668	0	0	\$0
GA, M	617	2	2	\$0
GA, S	431	0	0	\$0

78

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¹ FEDERAL RULE OF BANKRUPTCY PROCEDURE 9011(C) PROVIDES FOR THE IMPOSITION OF SANCTIONS UPON ATTORNEYS, LAW FIRMS, OR PARTIES THAT VIOLATE FRBP 9011(B) REPRESENTATIONS TO THE COURT.

BAPCPA Table 9X.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys in Individual Debtor Cases² With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2007, as Required by U.S.C. 159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	407,562	5	4	\$4
DC	409	0	0	\$0
1ST	13,610	0	0	\$0
ME	1,291	0	0	\$0
MA	8,035	0	0	\$0
NH	1,304	0	0	\$0
RI	1,830	0	0	\$0
PR	1,150	0	0	\$0
2ND	28,099	0	0	\$0
CT	3,694	0	0	\$0
NY, N	6,775	0	0	\$0
NY, E	8,856	0	0	\$0
NY, S	4,551	0	0	\$0
NY, W	3,776	0	0	\$0
VT	447	0	0	\$0
3RD	28,203	0	0	\$0
DE	798	0	0	\$0
NJ	10,698	0	0	\$0
PA, E	5,503	0	0	\$0
PA, M	3,913	0	0	\$0
PA, W	7,287	0	0	\$0
VI	4	0	0	\$0
4TH	29,647	1	0	\$0
MD	6,585	0	0	\$0
NC, E	3,054	0	0	\$0
NC, M	2,436	0	0	\$0
NC, W	2,848	0	0	\$0
SC	2,457	0	0	\$0
VA, E	6,464	1	0	\$0
VA, W	2,986	0	0	\$0
WV, N	1,200	0	0	\$0
WV, S	1,617	0	0	\$0

BAPCPA Table 9X. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	26,798	0	0	\$0
LA, E	1,092	0	0	\$0
LA, M	637	0	0	\$0
LA, W	2,070	0	0	\$0
MS, N	1,657	0	0	\$0
MS, S	2,500	0	0	\$0
TX, N	6,768	0	0	\$0
TX, E	2,618	0	0	\$0
TX, S	5,180	0	0	\$0
TX, W	4,276	0	0	\$0
6TH	70,141	0	0	\$0
KY, E	4,169	0	0	\$0
KY, W	5,747	0	0	\$0
MI, E	19,288	0	0	\$0
MI, W	5,016	0	0	\$0
OH, N	13,033	0	0	\$0
OH, S	9,653	0	0	\$0
TN, E	4,247	0	0	\$0
TN, M	2,895	0	0	\$0
TN, W	6,093	0	0	\$0
7TH	47,073	0	0	\$0
IL, N	16,355	0	0	\$0
IL, C	4,529	0	0	\$0
IL, S	2,035	0	0	\$0
IN, N	6,127	0	0	\$0
IN, S	8,654	0	0	\$0
WI, E	6,006	0	0	\$0
WI, W	3,367	0	0	\$0
8TH	32,379	0	0	\$0
AR, E	3,253	0	0	\$0
AR, W	1,919	0	0	\$0
IA, N	1,747	0	0	\$0
IA, S	2,912	0	0	\$0
MN	6,546	0	0	\$0
MO, E	6,219	0	0	\$0
MO, W	5,333	0	0	\$0
NE	2,991	0	0	\$0
ND	744	0	0	\$0
SD	715	0	0	\$0

BAPCPA Table 9X. (Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	66,543	2	2	\$4
AK	382	0	0	\$0
AZ	4,591	0	0	\$0
CA, N	5,969	0	0	\$0
CA, E	10,182	2	2	\$4
CA, C	19,016	0	0	\$0
CA, S	5,259	0	0	\$0
HI	928	0	0	\$0
ID	1,832	0	0	\$0
MT	811	0	0	\$0
NV	3,427	0	0	\$0
OR	5,081	0	0	\$0
WA, E	2,725	0	0	\$0
WA, W	6,243	0	0	\$0
GUAM	95	0	0	\$0
NMI	2	0	0	\$0
10TH	19,249	0	0	\$0
CO	6,464	0	0	\$0
KS	2,706	0	0	\$0
NM	2,439	0	0	\$0
OK, N	1,864	0	0	\$0
OK, E	943	0	0	\$0
OK, W	1,746	0	0	\$0
UT	2,704	0	0	\$0
WY	383	0	0	\$0
11TH	45,411	2	2	\$0
AL, N	5,421	0	0	\$0
AL, M	1,429	0	0	\$0
AL, S	972	0	0	\$0
FL, N	1,419	0	0	\$0
FL, M	8,839	0	0	\$0
FL, S	6,441	0	0	\$0
GA, N	16,195	0	0	\$0
GA, M	3,319	2	2	\$0
GA, S	1,376	0	0	\$0

18

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. DATA ARE FOR CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ FEDERAL RULE OF BANKRUPTCY PROCEDURE 9011(C) PROVIDES FOR THE IMPOSITION OF SANCTIONS UPON ATTORNEYS, LAW FIRMS, OR PARTIES THAT VIOLATE FRBP 9011(B) REPRESENTATIONS TO THE COURT.

² INCLUDES CASES FILED UNDER CHAPTERS 7, 11, AND 13 OF THE BANKRUPTCY CODE.