

2011 Report of
Statistics Required by the
Bankruptcy Abuse Prevention and
Consumer Protection Act of 2005

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Contents

Introduction.....	5
Summary of Findings	5
Tables.....	6
Methodology and Data Limitations.....	7
Debtor-Provided Data.....	7
Data on Cases Filed and Closed.....	7
Transaction Data.....	8
Assets and Liabilities Reported by Debtors	9
Income and Expenses Reported by Debtors.....	10
Time Interval from Filing to Closing.....	10
Reaffirmation Agreements.....	11
Property Valuation Orders	13
Chapter 13 Cases Closed by Dismissal or Plan Completion	13
Prior Filings Reported by Debtors	14
Creditor Misconduct and Punitive Damages.....	14
Rule 9011 Sanctions Imposed Against Debtors' Attorneys	15
BAPCPA Table 1A.	
U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 7 Cases With Predominantly Nonbusiness Debts	16
BAPCPA Table 1B.	
U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts	20
BAPCPA Table 1D.	
U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts	24
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.....	32
BAPCPA Table 2B.	
U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts	36
BAPCPA Table 2D.	
U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts	40

BAPCPA Table 2X.
 U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Cases
 With Predominantly Nonbusiness Debts 44

BAPCPA Table 3.
 U.S. Bankruptcy Courts—Time Intervals from Filing to Disposition of Individual Debtors’ Cases
 With Predominantly Nonbusiness Debts Closed, by Terminating Chapter 48

BAPCPA Table 4.
 U.S. Bankruptcy Courts—Reaffirmation Agreements by Individual Debtors
 With Predominantly Nonbusiness Debts in Chapter 7 Cases 52

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 56

BAPCPA Table 6.
 U.S. Bankruptcy Courts—Chapter 13 Individual Debtor Cases With Predominantly
 Nonbusiness Debts Closed by Dismissal or Plan Completion 60

BAPCPA Table 7.
 U.S. Bankruptcy Courts—Prior Filing Status Reported by Individual Debtors in Chapter 13 Cases
 With Predominantly Nonbusiness Debts 64

BAPCPA Table 8A.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 7 Cases Involving Individual Debtors
 With Predominantly Nonbusiness Debts 67

BAPCPA Table 8B.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 11 Cases Involving Individual Debtors
 With Predominantly Nonbusiness Debts 70

BAPCPA Table 8D.
 U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 13 Cases Involving Individual Debtors
 With Predominantly Nonbusiness Debts 73

BAPCPA Table 8X.
 U.S. Bankruptcy Courts—Creditor Misconduct in Cases Involving Individual Debtors
 With Predominantly Nonbusiness Debts 76

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 79

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 82

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 85

BAPCPA Table 9X.
 U.S. Bankruptcy Courts—FRBP 9011 Sanctions and Damages Imposed Against Debtors’ Attorneys
 in Individual Debtor Cases With Predominantly Nonbusiness Debts 88

2011 Report of Statistics Required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Introduction

Under 28 U.S.C. § 159(b), enacted as part of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), the Director of the Administrative Office of the United States Courts (AO) is required to submit an annual report to Congress on certain bankruptcy statistics detailed in 28 U.S.C. § 159(c). Section 159(a) 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. This report is prepared to fulfill this requirement. Tables in this report display data in the aggregate, by circuit, and by district.

Summary of Findings

During calendar year 2011, 1.3 million bankruptcy petitions were filed by individuals with predominantly nonbusiness debt. After rising 9 percent in 2010, the number of case filings fell 11 percent in 2011. Approximately 70 percent of these cases, down from 71 percent in 2010, were filed under chapter 7, in which a debtor’s assets are liquidated and the nonexempt proceeds distributed to creditors. About 30 percent, up from 28 percent in 2010, were filed under chapter 13, in which individuals who have regular income and

debts below a statutory threshold make installment payments to creditors under court-confirmed plans. One-tenth of one percent of cases filed by individuals with predominantly nonbusiness debt were filed under chapter 11, which allows businesses and individuals to continue operating while they formulate plans to reorganize and repay their creditors.¹

Approximately 1.4 million consumer cases—that is, cases with predominantly nonbusiness debt—were closed during calendar year 2011. Ninety-six percent of them were filed after October 17, 2006, and therefore lie within the scope of the reporting requirement. Approximately 82 percent of the 1.4 million closed consumer cases included in the data analyzed for this report were closed under chapter 7, about 18 percent under chapter 13, and fewer than 1 percent under chapter 11. Since the duration of a typical chapter 11 case or chapter 13 case is three to five years, closings under these chapters are somewhat underrepresented in the data analyzed in this report.²

Consumer debtors seeking bankruptcy protection under chapters 7, 11, or 13 during 2011 reported holding total assets in the aggregate amount of \$221 billion and total liabilities in the aggregate amount of \$280 billion. One chapter 11 debtor in the Western District of Texas (TX-W) accounted for \$50 billion of those reported assets. Excluding the assets of that one debtor, the total assets reported by all other consumer debtors fell 23 percent over the comparable 2010 numbers,

¹ Consumer cases filed under chapter 11 are relatively infrequent (about 15 percent of chapter 11 cases filed in calendar year 2011 were nonbusiness cases) and are generally believed to result when debtors exceed the debt restrictions of 11 U.S.C. § 109(e), which restricts chapter 13 to debtors with less than \$360,475 in noncontingent, liquidated, unsecured debts and less than \$1,081,400 of noncontingent, liquidated, secured debts.

² For example, 296,548 chapter 13 cases were closed in 2011, accounting for 22 percent of all consumer cases terminated that year. Of that total, 239,793 were filed after October 17, 2006. Therefore, this report includes data on 81 percent of all chapter 13 consumer cases closed in 2011.

and the total liabilities for the same set of cases fell 25 percent over the comparable data for 2010. (When considering the magnitude of these decreases, one should keep in mind that consumer filings in 2011 fell 11 percent over the previous year.)

The median average monthly income reported by all debtors was \$2,781 (1 percent lower than 2010), and the median average reported monthly expenses were \$2,837 (1 percent lower than 2010).³ From filing to disposition, chapter 7 consumer cases closed in 2011 had a mean time interval of 188 days and a median time interval of 123 days. A total of 311,717 reaffirmation agreements were reported as filed in 222,440 chapter 7 consumer cases terminated during 2011. In 28 percent of the chapter 13 cases filed during 2011, debtors reported they had filed for bankruptcy during the previous eight years, 2 percent more than in 2010.

Tables

In accordance with BAPCPA, the bankruptcy statistics in this report are itemized by chapter of the Bankruptcy Code and report only data in cases filed by individual debtors with predominantly nonbusiness debts (“consumer cases”). In chapter 7 cases, debtors’ assets are liquidated, and the nonexempt proceeds are distributed to creditors. Under chapter 11, debtors are allowed to continue operating while they formulate plans to reorganize and repay their creditors. Businesses are more likely than consumers to file under chapter 11, although some consumers whose debts exceed statutory thresholds for chapter 13 file under chapter 11. Under chapter 13, individuals with regular income and debts below a statutory threshold make installment payments to creditors under court-confirmed plans. The tables noted in the list below have been

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 Debtors’ Attorneys	9

³ Debtors calculate their average monthly incomes and average monthly expenses during the six months prior to filing and report them to the courts on line 16 of Schedule I (income) and line 18 of Schedule J (expenses). The AO then calculates the median of the average monthly incomes reported by debtors for all districts and circuits.

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 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, Table 1D reports assets and liabilities for cases filed under chapter 13.⁴

Methodology and Data Limitations

Debtor-Provided Data

The U.S. bankruptcy courts send data to the AO when a case is filed, when motions are entered in the case, and when the case is terminated. The data are then compiled annually for the purpose of this report. Many BAPCPA tables, particularly those reporting data on debtors’ assets, liabilities, income, and expenses, rely on data provided by debtors when they submit forms, schedules, motions, agreements, and other filings to the court. Most of these data, as specified in 28 U.S.C. § 159(c), are provided exclusively by the debtors and are not validated either by the courts or the AO.

With respect to data collected from forms and schedules submitted at filing, debtors may fail to provide some or all of the data required for BAPCPA tables. Therefore, analyses involving two or more columns in any table may overstate or understate differences. When all required data are missing, either because of omission or delayed submission, analyses involving the data and the number of cases become unreliable. Therefore,

caution should be used when analyzing columns of data or comparing any column of data to the number of cases filed.

Reliance on debtor-provided data may introduce other sources of error. One likely source of error arises when a debtor inaccurately reports assets, liabilities, income, or expenses at the time of filing. Those inaccuracies, if significant enough, may affect district, circuit, and national totals for the relevant fields in the tables in this report. An example of the impact that inaccurate data in one or two cases can have on national data occurred in 2010, when a debtor filing a chapter 7 bankruptcy petition claimed assets of nearly \$99 billion and debts of nearly \$16,000, and another debtor filing a chapter 13 bankruptcy petition reported \$96.9 billion in assets against \$100 billion in liabilities. The debtors in these two cases accounted for 48 percent of all assets and 21 percent of all liabilities reported by debtors eligible for inclusion in the 2010 report.

Data on Cases Filed and Closed

Another limitation to the data relates to tables reporting on closed cases. Under 28 U.S.C. § 159(a), clerks of court must collect statistics on debtors who meet certain criteria. Judiciary data systems in place when BAPCPA was signed into law were not capable of collecting and reporting those data. Accordingly, the Judiciary built a new data system to collect the data required under 28 U.S.C. § 159, which was put in place on October 17, 2006.

The tables in this report reflect cases filed or closed during calendar year 2011. All cases filed in 2011 are addressed in the report. However, the statute’s requirement to report on specified characteristics of specific types of debtors for which data have been collected since October 17, 2006,

⁴ “C” is reserved for cases filed under chapter 12, which does not apply to consumer cases.

reduces the number of reported cases to only those commenced after October 17, 2006, and closed during 2011. As a result, tables based on cases closed during the reporting period reflect only a subset of all cases closed during the period. This limitation primarily affects cases closed under chapter 13, because cases filed under chapter 7 typically close within a year. As a result, the data in Tables 3, 5, 6, 8D, and 9D should be interpreted with particular caution, as they include a disproportionate number of cases closed without plan completion compared to all chapter 13 cases closed in 2011. For example, a typical chapter 13 case that results in a standard discharge usually exceeds three years in duration—and often takes as long as five years—and could include an order on valuation of property. On the other hand, 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 debtors dismissed during 2011 (the fifth full year after the effective date of the statute) to chapter 13 debtors discharged is somewhat higher than the ratio of dismissed debtors to discharged debtors for all chapter 13 cases closed in 2011.

An additional limitation relates to the first column of data in each table, which presents total cases. Some tables include reopened and transferred cases in the totals, but others omit these cases. Reopened and transferred cases are excluded when the data would be duplicative. For example, totals for assets and liabilities at the original filing of a case are the same for each reopening of that case. Counting the cases twice (once at filing and once at reopening) would distort the data on reported assets, liabilities, income, and expenses. In all other instances in which they would not affect the results, these cases are included.

Transaction Data

“Transaction data” refers to case-related events such as reaffirmation agreements, valuation orders, creditor misconduct, and attorney sanctions that occur during bankruptcy proceedings (see Tables

4, 5, 8, and 9). Such data are typically captured in docketing activity.

In many instances, BAPCPA 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. For this reason, the case must be concluded before the AO 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 based only on data from cases closed during the reporting period. These tables 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 specific type of transaction, but the characteristics of each transaction 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 include certification from the debtor’s attorney and one of which does not, 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.”

Because transaction data are captured from docket activity, the collection of accurate transaction data relies on debtors, their attorneys, and

other case parties who file motions, agreements and other documents with the courts to identify them appropriately. 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 may be undercounted or not counted at all.

Assets and Liabilities Reported by Debtors

Tables 1A, 1B, 1D, and 1X set forth the assets and liabilities reported by debtors in total and by category of assets and liabilities, as well as the total net scheduled debt reported by the debtors on Official Bankruptcy Form 6—Summary (B6—Summary of Schedules). All tables that report assets and liabilities (1A, 1B, 1D, and 1X) 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 a debtor at the time of filing or within 14 days thereafter as required by statute and federal rules. They are not typically updated as the case proceeds. Only data provided during the initial filing of each case are included in Tables 1A, 1B, 1D, and 1X; data for reopened and transferred cases are excluded to prevent duplicate reporting.

“Net scheduled debt” is defined in BAPCPA 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 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.”

“Net scheduled debt,” however, overstates the amount of debt actually discharged by the amount of secured debt (e.g., mortgage(s) on real property and many car loans) that has not been voided. A discharge in bankruptcy releases the debtor from personal liability for certain specified types of debts. Although a debtor is not personally liable for discharged debts, a valid lien that has not been voided in the bankruptcy case will remain in effect after the bankruptcy case has been closed. 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.

Table 1X shows that individual debtors with primarily nonbusiness debt seeking bankruptcy protection under chapters 7, 11, or 13 during 2011 reported holding total assets in the aggregate amount of \$221 billion.⁵ Sixty percent of these assets were categorized as real property, and 40 percent were categorized as personal property. Outside of TX-W, whose totals were disproportionately affected by the data provided by one debtor, filers in the Central District of California (CA-C) reported the largest amount of total assets for any district (\$23.4 billion), followed by the Northern District of California (CA-N) (\$8.6 billion) and the Eastern District of California (CA-E) (\$7.2 billion). Apart from TX-W and districts with fewer than 200 filings each (Northern Mariana Islands, U.S. Virgin Islands, and Guam), debtors in CA-N reported the most assets per completed schedule at \$294,000 in assets on average. Filers in the Western District of Tennessee (TN-W) reported the fewest assets, with the average filer reporting \$62,000 in assets.

⁵ One debtor in the Western District of Texas claimed \$50 billion in assets (almost all in personal property), which accounts for nearly 60 percent of the \$87.5 billion in personal property reported by all debtors in 2011.

Debtors reported total liabilities in the aggregate amount of \$281 billion, with 63 percent of liabilities categorized as secured claims, 2 percent as unsecured priority claims, and 35 percent as unsecured non-priority claims. Overall, debtors categorized 96 percent of debts and obligations as dischargeable debt. The highest total was for debtors in CA-C, who reported \$38.4 billion in liabilities, followed by debtors in CA-E with \$15.5 billion in liabilities.

Income and Expenses Reported by Debtors

Tables 2A, 2B, 2D, and 2X present 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). All tables in this series address cases filed during the reporting period by individual debtors with primarily nonbusiness debt. Current monthly income data reflect income from all sources.

Average monthly income data reflect total income for the last full six months prior to the bankruptcy filing, divided by six. The data for these tables are provided exclusively by the debtors and are not validated by the courts. A debtor typically provides these data at the time of filing or within 14 days of filing as required by the Federal Rules of Bankruptcy Procedure (Fed. R. Bankr. P. 1007). 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.⁶

As reflected in Table 2X, 1,332,961 consumer cases were filed in 2011 under chapters 7, 11, and 13 across the nation, and 1,243,900 debtors completed the forms needed to include their data in these tables.⁷ The median current monthly income⁸ of debtors who completed the relevant forms was \$3,016, 1 percent less than the \$3,060 median current monthly income reported in 2010. The median average monthly income⁹ was \$2,781, a 1 percent decrease from 2010, and the median average expenses¹⁰ were \$2,837, 1 percent less than in 2010. CA-N had the highest median current monthly income with \$4,086, and the District of Puerto Rico (PR) had the lowest median current monthly income with \$1,692. Filers in the same two districts also had the highest and lowest median average monthly incomes (CA-N with \$3,761 and PR with \$1,852, respectively). CA-N had the highest median average expenses with \$4,035, and TN-W had the lowest with \$1,660.

Time Interval from Filing to Closing

In accordance with 28 U.S.C. § 159(c)(3)(D), Table 3 reports the mean time interval between filing and closing for consumer cases under chapters 7, 11, and 13 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

⁶ 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).

⁷ The number of cases with completed schedules differs between the Table 1 series and the Table 2 series because those tables draw data from different cells in the summary of schedules. If a debtor completed all necessary fields for inclusion in the Table 1 series, but not the Table 2 series, then that case and its data were included in the appropriate tables in the Table 1 series but not in the Table 2 series, and vice versa.

⁸ Current monthly income is provided on line 12 of Form 22A by chapter 7 debtors, on line 11 of Form 22B by chapter 11 debtors, and line 11 of Form 22C by chapter 13 debtors.

⁹ See note 3.

¹⁰ See note 3.

with primarily nonbusiness debt closed during 2011. Reopened cases are excluded from this table because most reopened cases are filed and closed relatively quickly to settle administrative matters and do not proceed in the same way as original filings.¹¹ 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, 2011, a total of 1,277,460 consumer cases opened on or after October 17, 2006, were terminated under chapters 7, 11, and 13, with a mean time interval from filing to disposition of 271 days and a median time interval of 123 days. The mean is 18 percent higher than that for 2010, but the median is one day less than in 2010. The growth in the mean disposition time is likely due in part to a different universe of cases eligible for inclusion in the data calculations, a factor that becomes particularly evident in the time intervals elapsed for chapter 11 cases and chapter 13 cases, which typically take longer than chapter 7 cases to close, particularly if plans are completed.

Of the 1,040,831 chapter 7 consumer cases filed on or after October 17, 2006, and closed in 2011, the mean time interval from filing to disposition was 188 days, and the median time interval was 117 days. By comparison, the mean time interval in 2010 was 178 days and the median was 120 days. The Middle District of Louisiana had the highest median of any district at 346 days, and the Western District of Virginia (VA-W) had the lowest median at 96 days.

A total of 1,171 chapter 11 consumer cases filed on or after October 17, 2006, were closed in 79 districts during 2011. The mean time interval from filing to disposition was 434 days (up from 377 days in 2010), and the median time interval was 401 days (up from 322 days in 2010). Only

29 districts had 10 or more chapter 11 cases closed in 2011. Of those 29 districts, the District of Nevada had the highest median at 626 days, and CA-C had the lowest median at 204 days.

A total of 235,458 chapter 13 consumer cases filed on or after October 17, 2006, were terminated during 2011. The mean time interval from filing to disposition was 636 days (up from 512 days in 2010), and the median time interval was 474 days (up from 399 days in 2010). The District of Kansas (KS) had the highest median at 1,269 days, and CA-C had the lowest median at 99 days. However, the median and mean do not accurately convey the time required for a typical chapter 13 case because the majority of the chapter 13 cases closed were dismissed, not closed due to plan completion.¹²

Reaffirmation Agreements

A debtor may enter into a reaffirmation agreement with a creditor to continue paying a dischargeable debt following bankruptcy. This may occur when, for example, a debtor wants to keep an automobile and continue making payments on it. If an attorney represents the debtor during the bankruptcy, the debtor's attorney may or may not represent the debtor during negotiation of a reaffirmation agreement. For purposes of this report, a reaffirmation agreement is considered "pro se" if it was submitted without the certification of an attorney contained in Part IV of Form 240A, regardless of whether the debtor was otherwise represented in the case by an attorney.

Table 4 reports only on reaffirmation agreements filed in cases under chapter 7. Although reaffirmation agreements are technically possible under other chapters of the Bankruptcy Code, they are found almost exclusively in chapter 7 cases. This is largely the direct result of provisions in the code under chapters 11, 12, and 13 that permit

¹¹ Tables 4, 5, 6, 8A-8X, and 9A-9X include reopened cases, whereas Table 3 does not include reopened cases. Accordingly, the total for cases closed in Table 3 may differ from the total in other tables.

¹² See Table 6.

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 needs to negotiate a reaffirmation agreement acceptable to the creditor. However, under chapters 11, 12, and 13, subject to certain restrictions, the terms of a secured claim may be altered, and the debtor will 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 orders with respect to reaffirmation agreements filed with certification by debtors' attorneys. In these instances, the reaffirmation agreement between the debtor and creditor is 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 certification 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 is 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.

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

As Table 4 illustrates, a total of 311,717 reaffirmation agreements were reported as filed in 1,066,919 chapter 7 consumer cases terminated during the 12-month period ending December 31, 2011.¹³ CA-C had the highest total number of cases in which reaffirmation agreements were filed (17,540), followed by the Northern District of Illinois (11,563). Nationwide, 21 percent of chapter 7 cases closed had at least one reaffirmation agreement filed; the Northern District of Florida (FL-N) reported the highest percentage of cases closed that had at least one reaffirmation agreement filed (42 percent). In 11 percent of cases with reaffirmation agreements filed, one or more agreements was submitted without attorney certification (*pro se*). CA-C had the highest number of cases in which at least one *pro se* reaffirmation agreement was filed (4,725 cases). VA-W and KS had the highest percentage of cases in which one or more reaffirmation agreements were filed *pro se* (96 percent).

Slightly less than 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 2010, the District of Montana (MT) reported the highest percentage of

¹³ 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 meeting 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."

cases in which at least one reaffirmation agreement had been approved (436 of 499, or 87 percent), followed by the Northern District of Mississippi (27 percent) and the Southern District of Illinois (23 percent). These three districts accounted for 49 percent of the cases in which at least one reaffirmation agreement was approved.

Property Valuation Orders

In some cases, motions are made to the court to determine the value of property securing an allowed claim under 11 U.S.C. §§ 506 and 1325 and Fed. R. Bankr. P. 3012. Table 5 shows the number of cases closed in 2011 in which final orders were 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. Additional columns of data were added to provide further perspective on the required data.

A total of 239,793 chapter 13 consumer cases were terminated in 2011. Final orders determining the value of property securing a claim were entered in 3,731 of the cases. In 1,860 cases, the value of property was reported in one or more final orders; in 943 of those cases, at least one final order valued the property at less than the full amount of the claim.

A case may have more than one final order determining the value of property securing a claim. As a result, 4,610 final orders were entered in the 3,731 cases. Determinations of the value of property were reported in 2,439 final orders, of which 1,147 were valued below the amount of the claim. The District of South Carolina reported that 856 final orders had been entered determining the value of property securing a claim, the highest total of any district. Thirty-nine percent of the final orders determining the value of property securing a claim (1,793 final orders) were entered in districts that constitute the Eleventh Circuit, although 19 percent of chapter 13 consumer cases closed were closed in those districts.

Chapter 13 Cases Closed by Dismissal or Plan Completion

Table 6 shows the number of cases in which plans were completed in chapter 13 consumer cases, separately itemized by the number of modifications made to the plans. Table 6 also reports the number of chapter 13 consumer cases dismissed, the number dismissed for failure to make payments under the plan, 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 reopened are not included in the total for cases refiled after dismissal.

A total of 239,793 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, 2011. Table 6 illustrates that 185,820 of these cases were dismissed; in 53,577 cases (22 percent of cases closed), the debtors were discharged after completing repayment plans, up from 14 percent in 2010 and 6 percent in 2009. The increase in percentage of cases closed resulting in discharge of the debtor likely reflects, at least in part, the nature of the cases included in the data for each year. Because chapter 13 plans typically take three to five years to complete, and because this report only includes cases filed after October 17, 2006, any report using data that includes any case closed before October 17, 2011, will disproportionately include dismissals relative to discharges. The degree to which the data are biased in favor of dismissal should diminish each year, and each year’s report should see more discharges simply because those cases reach their conclusions after longer periods of time than cases where the debtors are dismissed.

Of the 53,577 chapter 13 consumer cases in which debtors completed repayment plans, 8,473 (16 percent) had plans that were modified at least

once prior to plan completion. Among districts with at least 10 closed cases, the Eastern District of North Carolina had the highest percentage of cases (58 percent) closed by plan completion, followed by the Northern District of New York (54 percent).

Nationwide, failure to make plan payments was cited in 48 percent of cases as the reason for dismissal, down from 49 percent in 2010. Eighty-eight percent of all cases dismissed in the District of North Dakota were dismissed for failure to make payments, the highest percentage of any district. The District of Connecticut had the lowest percentage of its dismissals made for failure to make payments (1 percent), followed by MT and the District of Rhode Island (2 percent). Table 6 shows that 20,089 cases were refiled after dismissal.

Prior Filings Reported by Debtors

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 bankruptcy petition (Official Form 1) that they previously had filed a case 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 Table 7 are provided exclusively by the debtors and are subject to the limitations described in the section above on debtor-provided data.

In 28 percent (110,426) of the 398,096 cases in which debtors sought protection under chapter 13 in 2011, the debtors stated that they had filed a bankruptcy petition during the previous 8 years. In the remaining 287,670 cases, debtors either indicated that they had not filed for bankruptcy during the previous 8 years (287,666 cases, or 72 percent) or did not report this information (4 cases). Debtors filing in TN-W recorded the highest percentage of cases with prior filings at 52 percent, followed by the Eastern District of Arkansas with

43 percent. The districts with the lowest percentage of cases in which debtors indicated prior filings (among districts with more than 10 consumer filings under chapter 13) were the Districts of Guam, Vermont, and Alaska, where prior filings were reported in less than 10 percent of cases.

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.” Creditor misconduct, however, is not a specific cause of action under Title 11. At least five violations of the Bankruptcy Code could be considered creditor misconduct:

- involuntary petition filed in bad faith (11 U.S.C. § 303(i)(2)),
- willful violation of the automatic stay (11 U.S.C. § 362(k)(1)),
- collusive bidding (11 U.S.C. § 363(n)),
- violation of the injunction against attempting to collect a discharged debt (11 U.S.C. § 524(a)(2) and (3)), and
- unjustified or unsubstantiated request for a determination of dischargeability of consumer debt that is subsequently discharged (11 U.S.C. § 523(d)).

In addition, at least six activities related to litigation procedures could also be considered creditor misconduct under certain circumstances:

- sanctionable filings under Fed. R. Bankr. P. 9011,
- improper activity related to pretrial conference and order (Fed. R. Bankr. P. 7016),
- sanctionable discovery requests, responses, or objections (Fed. R. Bankr. P. 7026),
- failure to make or cooperate in discovery (Fed. R. Bankr. P. 7037),
- failure to prosecute or to comply with court orders and rules (Fed. R. Bankr. 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 reported in another.

Because a creditor may be reprimanded for misconduct in many ways, many of which may not be explicitly recorded on a court's docket as a sanction, this table does not provide a comprehensive picture of sanctions imposed against creditors in bankruptcy courts. Moreover, 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 Bankruptcy Rules do not permit the award of punitive damages for every violation classifiable as creditor misconduct. However, only punitive damages are reflected in the Table 8 series.

Table 8X shows that creditors were fined for misconduct in 148 consumer cases closed during 2011 and that orders to pay punitive damages totaling \$26,000 were issued in 12 of those cases.

Rule 9011 Sanctions Imposed Against Debtors' Attorneys

Fed. R. Bankr. 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 Table 9 series captures only misconduct that rises to the level required for sanctions under Fed. R. Bankr. 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.

Table 9X shows that of the 1,307,923 consumer cases filed on or after October 17, 2006, and terminated during the 12-month period ending December 31, 2011, sanctions were imposed against debtors' attorneys in 39 cases, with damages totaling \$8,000 awarded in 14 cases.

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, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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	932,566	891,339	107,578,117	83,700,564	23,877,553	196,692,008	113,710,056	3,086,236	79,895,716	188,715,404
DC	743	655	93,548	79,946	13,602	178,860	101,080	3,658	74,122	170,226
1ST	28,039	26,075	3,727,406	3,015,130	712,276	5,893,184	3,517,547	81,125	2,294,512	5,673,895
ME	2,838	2,781	332,678	267,970	64,708	523,273	311,165	8,336	203,773	496,929
MA	14,350	13,057	2,097,011	1,717,262	379,749	3,162,072	2,002,215	39,583	1,120,274	3,060,725
NH	3,255	3,208	486,296	387,510	98,786	917,798	467,681	12,285	437,832	893,433
RI	3,838	3,521	510,430	410,576	99,855	773,743	495,732	13,354	264,656	748,861
PR	3,758	3,508	300,991	231,812	69,179	516,298	240,755	7,567	267,977	473,947
2ND	48,068	46,376	5,979,478	4,952,609	1,026,870	9,631,332	5,911,614	162,583	3,557,135	9,227,661
CT	8,140	7,800	1,217,583	1,010,016	207,567	1,933,404	1,279,254	24,803	629,346	1,881,761
NY, N	7,177	7,107	599,435	454,197	145,238	960,823	500,599	17,595	442,629	914,706
NY, E	17,611	16,935	2,757,126	2,389,921	367,205	4,334,918	2,836,426	75,888	1,422,604	4,167,893
NY, S	9,410	8,854	940,423	762,900	177,523	1,717,218	947,587	25,010	744,622	1,626,589
NY, W	4,848	4,802	352,463	249,344	103,119	540,232	262,370	18,304	259,558	497,626
VT	882	878	112,449	86,231	26,217	144,737	85,378	983	58,375	139,086
3RD	53,335	51,286	6,807,047	5,582,287	1,224,759	11,176,298	7,069,853	176,164	3,930,281	10,739,636
DE	2,398	2,284	373,651	303,053	70,598	528,695	344,617	9,129	174,949	511,773
NJ	28,307	27,847	4,201,177	3,558,019	643,158	7,179,040	4,683,969	89,900	2,405,171	6,939,361
PA, E	8,650	7,692	1,052,835	853,142	199,692	1,561,574	989,846	19,557	552,170	1,508,055
PA, M	5,917	5,680	588,078	459,263	128,815	944,276	576,089	10,714	357,473	891,238
PA, W	8,049	7,769	588,924	406,823	182,101	958,938	473,014	46,774	439,150	885,519
VI	14	14	2,382	1,987	396	3,776	2,318	89	1,369	3,690
4TH	59,008	57,336	7,853,405	6,323,739	1,529,666	13,190,492	8,006,154	184,428	4,999,910	12,764,478
MD	19,607	19,200	2,889,177	2,408,639	480,538	4,883,932	3,142,066	67,714	1,674,152	4,752,245
NC, E	3,163	3,090	408,875	329,476	79,399	627,617	389,375	8,276	229,966	602,654
NC, M	2,766	2,711	347,421	275,321	72,100	483,447	303,020	7,201	173,226	467,423
NC, W	4,645	4,616	768,094	623,232	144,862	1,271,006	723,595	18,429	528,983	1,231,107
SC	3,542	3,466	459,427	303,430	155,997	642,405	380,905	7,151	254,348	625,282
VA, E	16,189	15,475	2,203,288	1,813,400	389,888	4,015,676	2,359,628	56,214	1,599,834	3,875,442
VA, W	5,199	4,929	456,420	342,931	113,489	755,671	427,646	11,651	316,373	717,797
WV, N	1,825	1,801	166,462	123,771	42,691	268,372	161,278	2,291	104,803	261,204
WV, S	2,072	2,048	154,242	103,540	50,702	242,367	118,639	5,501	118,226	231,324

BAPCPA Table 1A. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	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	33,303	32,168	3,505,548	2,505,010	1,000,538	5,733,561	2,578,989	100,870	3,053,702	5,471,590
LA, E	2,028	1,955	209,380	164,705	44,675	335,213	192,183	4,226	138,803	315,424
LA, M	927	899	85,056	69,058	15,999	141,939	75,234	3,520	63,185	132,591
LA, W	2,492	2,430	136,933	96,918	40,015	277,145	117,351	5,546	154,247	264,213
MS, N	2,795	2,734	201,549	143,971	57,579	333,196	168,493	6,525	158,178	320,776
MS, S	4,181	4,136	344,247	246,377	97,869	659,297	267,912	10,617	380,768	632,053
TX, N	7,269	7,169	895,333	633,685	261,648	1,366,714	637,087	32,411	697,216	1,302,734
TX, E	2,990	2,897	403,489	287,863	115,626	609,521	279,796	12,927	316,799	579,159
TX, S	5,126	4,601	569,505	400,286	169,219	990,651	386,782	13,891	589,979	950,050
TX, W	5,495	5,347	660,055	462,147	197,908	1,019,885	454,151	11,207	554,527	974,590
6TH	124,896	121,796	9,325,798	6,647,641	2,678,158	17,009,241	8,888,755	349,914	7,770,572	16,076,995
KY, E	7,576	7,535	575,215	412,101	163,115	950,655	511,548	17,698	421,409	908,389
KY, W	8,001	7,926	545,675	398,541	147,133	917,611	482,483	18,882	416,247	881,091
MI, E	34,447	33,062	2,465,938	1,584,752	881,185	4,996,858	2,550,529	125,899	2,320,430	4,715,760
MI, W	11,236	11,144	925,308	643,437	281,871	1,661,989	811,123	29,153	821,713	1,593,431
OH, N	23,896	23,124	1,730,520	1,275,958	454,562	3,189,385	1,686,664	64,010	1,438,710	3,003,915
OH, S	18,586	18,387	1,469,241	1,083,005	386,236	2,520,832	1,378,083	41,956	1,100,793	2,368,818
TN, E	9,084	8,845	693,885	528,390	165,495	1,141,923	628,552	21,691	491,680	1,081,609
TN, M	7,210	7,105	579,163	458,834	120,328	1,021,451	539,231	14,823	467,397	964,417
TN, W	4,860	4,668	340,853	262,621	78,232	608,537	300,543	15,801	292,194	559,565
7TH	99,331	95,672	9,421,848	7,338,896	2,082,952	16,660,674	9,589,851	250,727	6,820,096	15,960,691
IL, N	41,283	40,675	4,986,366	4,096,977	889,389	9,215,031	5,792,883	102,087	3,320,061	8,905,929
IL, C	6,848	6,795	416,122	301,183	114,939	758,813	366,839	12,185	379,789	729,349
IL, S	3,155	3,129	200,429	144,300	56,129	355,423	180,440	7,071	167,913	336,695
IN, N	11,835	11,668	788,734	601,218	187,515	1,412,247	699,990	23,086	689,171	1,335,590
IN, S	15,791	15,367	1,089,739	826,378	263,361	2,026,659	984,817	38,140	1,003,702	1,894,032
WI, E	13,954	11,668	1,219,244	865,996	353,248	1,839,469	985,619	49,960	803,889	1,752,247
WI, W	6,465	6,370	721,214	502,843	218,371	1,053,032	579,263	18,198	455,571	1,006,848

BAPCPA Table 1A. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
8TH	56,570	55,170	5,015,165	3,676,297	1,338,869	8,958,036	4,559,950	153,677	4,244,408	8,487,433
AR, E	3,740	3,481	265,397	173,504	91,893	421,440	214,747	5,864	200,829	399,785
AR, W	3,307	3,065	241,851	173,239	68,612	419,964	214,132	5,811	200,021	401,329
IA, N	2,546	2,509	222,501	155,299	67,202	347,976	172,111	6,819	169,047	325,896
IA, S	4,204	4,191	398,139	283,487	114,652	604,480	314,433	13,388	276,658	569,094
MN	15,691	15,620	2,038,240	1,537,432	500,807	3,408,816	1,929,654	53,251	1,425,912	3,264,579
MO, E	10,796	10,381	772,755	583,281	189,474	1,530,060	752,559	27,417	750,083	1,449,638
MO, W	9,232	9,085	645,848	472,387	173,461	1,303,954	573,662	23,773	706,518	1,211,994
NE	4,397	4,229	264,573	184,046	80,526	506,571	213,175	11,289	282,107	471,629
ND	1,054	1,019	56,042	35,331	20,712	124,718	44,315	2,035	78,368	117,339
SD	1,603	1,590	109,819	78,290	31,529	290,057	131,162	4,029	154,865	276,150
9TH	260,478	243,927	38,916,089	30,108,652	8,807,437	72,989,615	43,871,715	1,071,200	28,046,701	70,162,183
AK	787	760	93,766	71,251	22,515	156,280	78,182	2,576	75,522	148,996
AZ	28,546	27,229	3,793,776	2,075,273	1,718,503	6,752,491	3,363,872	116,352	3,272,266	6,446,622
CA, N	21,050	19,913	4,588,968	3,807,008	781,960	7,900,003	5,171,537	111,202	2,617,264	7,693,864
CA, E	36,823	35,132	5,064,778	3,692,982	1,371,796	11,957,499	6,142,484	156,250	5,658,765	11,012,235
CA, C	92,043	83,193	15,115,870	12,507,076	2,608,794	27,494,341	17,900,795	403,600	9,189,946	26,745,320
CA, S	16,184	15,474	2,727,259	2,155,931	571,329	4,654,856	3,026,417	74,982	1,553,457	4,498,417
HI	2,434	2,413	360,528	298,680	61,848	635,801	406,468	9,411	219,921	617,942
ID	6,382	6,339	628,102	475,885	152,217	1,199,787	629,696	19,686	550,405	1,155,610
MT	1,896	1,643	144,845	114,207	30,638	274,097	123,854	6,612	143,630	252,156
NV	17,547	16,095	1,745,710	1,290,987	454,723	4,304,416	2,381,118	49,571	1,873,727	4,218,659
OR	13,161	13,035	1,329,460	1,032,928	296,532	2,408,179	1,371,969	45,481	990,729	2,291,061
WA, E	4,700	4,621	447,457	341,171	106,286	691,144	376,865	8,825	305,455	665,318
WA, W	18,828	17,986	2,872,047	2,243,680	628,367	4,551,965	2,896,789	66,620	1,588,555	4,407,272
GUAM	96	94	3,523	1,594	1,930	8,757	1,668	31	7,058	8,711
NMI	1	0	-	-	-	-	-	-	-	-
10TH	58,070	56,355	5,682,377	4,455,898	1,226,479	10,493,974	5,315,266	196,362	4,982,345	9,943,287
CO	23,910	23,393	2,698,365	2,166,931	531,434	4,987,964	2,590,259	76,340	2,321,365	4,747,409
KS	6,551	6,395	543,390	390,729	152,661	887,794	425,455	23,873	438,467	830,856
NM	4,927	4,891	594,935	459,423	135,512	899,615	524,842	16,051	358,722	858,199
OK, N	3,175	3,139	274,681	203,819	70,862	427,756	212,141	8,161	207,454	406,332
OK, E	1,720	1,681	127,084	88,798	38,286	216,478	97,481	4,168	114,829	206,100
OK, W	5,232	5,168	414,901	295,200	119,702	699,423	336,194	23,762	339,467	657,681
UT	11,499	10,646	960,114	798,691	161,423	2,221,585	1,062,694	40,909	1,117,983	2,091,416
WY	1,056	1,042	68,906	52,307	16,599	153,359	66,201	3,099	84,059	145,294

BAPCPA Table 1A. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
11TH	110,725	104,523	11,250,407	9,014,460	2,235,948	24,776,740	14,299,281	355,527	10,121,932	24,037,330
AL, N	7,608	7,397	618,678	488,160	130,518	1,096,813	590,206	23,689	482,918	1,047,018
AL, M	1,946	1,890	132,068	101,974	30,094	256,199	131,988	9,718	114,494	236,019
AL, S	1,591	1,523	114,498	90,211	24,287	265,115	120,598	4,245	140,272	245,049
FL, N	3,465	3,419	394,232	323,962	70,270	767,801	441,068	17,621	309,112	730,164
FL, M	37,400	36,083	3,952,987	3,094,852	858,135	9,409,988	5,249,053	98,391	4,062,544	9,228,600
FL, S	25,360	23,264	2,846,703	2,379,537	467,166	6,820,382	4,059,111	76,535	2,684,736	6,648,215
GA, N	27,236	25,062	2,673,230	2,146,743	526,488	5,248,332	3,195,440	112,668	1,940,225	5,030,495
GA, M	4,085	3,883	341,866	251,544	90,322	604,314	328,410	8,334	267,570	571,900
GA, S	2,034	2,002	176,143	137,476	38,667	307,794	183,408	4,325	120,061	299,869

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopenings. Cases transferred interdistrict are counted only for the originating district.

² 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, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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	1,699	1,375	52,389,380	1,967,623	50,421,757	3,526,264	2,674,654	65,754	785,856	3,399,052
DC	3	3	5,306	5,097	209	2,171	1,062	122	987	2,049
1ST	81	64	108,270	89,452	18,819	154,922	90,747	1,568	62,606	143,664
ME	3	3	7,893	2,274	5,619	4,221	2,597	66	1,559	4,032
MA	51	41	52,572	49,424	3,148	74,184	59,182	607	14,396	67,965
NH	4	2	8,433	8,070	363	12,898	8,365	0	4,533	12,898
RI	0	-	-	-	-	-	-	-	-	-
PR	23	18	39,373	29,684	9,689	63,618	20,604	895	42,119	58,768
2ND	67	46	81,120	71,075	10,045	115,677	88,472	3,113	24,091	113,032
CT	28	24	30,926	26,261	4,665	54,846	37,294	1,532	16,019	53,698
NY, N	1	1	804	283	521	2,323	2,168	0	155	2,323
NY, E	20	13	40,903	36,970	3,933	44,384	38,747	1,351	4,286	43,135
NY, S	18	8	8,489	7,562	927	14,124	10,262	230	3,632	13,876
NY, W	0	-	-	-	-	-	-	-	-	-
VT	0	-	-	-	-	-	-	-	-	-
3RD	53	40	72,776	59,282	13,494	107,093	82,787	4,400	19,905	103,732
DE	2	0	-	-	-	-	-	-	-	-
NJ	29	24	41,684	36,794	4,890	64,209	47,616	2,627	13,966	62,805
PA, E	6	1	2,231	2,024	206	2,856	2,340	101	415	2,756
PA, M	1	0	-	-	-	-	-	-	-	-
PA, W	14	14	24,514	16,764	7,750	35,729	29,677	673	5,379	34,873
VI	1	1	4,348	3,700	648	4,298	3,154	1,000	145	3,298
4TH	114	100	176,205	130,696	45,509	267,863	186,007	6,090	75,767	259,534
MD	38	34	66,013	45,390	20,623	63,282	52,994	1,067	9,222	61,734
NC, E	12	12	11,644	9,613	2,031	21,231	14,423	157	6,651	21,030
NC, M	3	2	6,465	5,954	511	4,987	4,543	85	358	4,906
NC, W	7	5	17,884	16,956	928	40,459	18,349	97	22,013	38,785
SC	21	17	36,659	22,653	14,005	66,971	47,714	1,033	18,223	65,763
VA, E	26	24	31,056	24,140	6,916	58,347	41,223	1,626	15,498	56,754
VA, W	3	2	2,096	1,962	134	2,985	1,923	16	1,047	2,969
WV, N	4	4	4,387	4,027	360	9,601	4,838	2,009	2,754	7,592
WV, S	0	-	-	-	-	-	-	-	-	-

BAPCPA Table 1B. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	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	53	34	50,066,457	36,573	50,029,883	71,601	38,804	5,049	27,748	45,060
LA, E	7	2	1,771	1,572	200	1,835	1,573	29	233	1,806
LA, M	1	1	5,053	4,530	523	4,080	3,953	4	123	4,076
LA, W	3	2	650	266	384	452	237	145	69	326
MS, N	0	-	-	-	-	-	-	-	-	-
MS, S	0	-	-	-	-	-	-	-	-	-
TX, N	6	6	8,003	7,030	972	14,995	10,807	2,367	1,821	12,637
TX, E	2	1	1,154	1,138	16	658	594	13	51	645
TX, S	17	8	12,670	10,376	2,294	12,284	9,432	1,250	1,602	10,725
TX, W	17	14	50,037,157	11,662	50,025,495	37,296	12,208	1,240	23,848	14,845
6TH	75	60	54,767	46,479	8,288	80,019	54,729	4,401	20,889	75,209
KY, E	3	3	4,807	4,508	299	6,505	6,053	13	439	6,492
KY, W	1	0	-	-	-	-	-	-	-	-
MI, E	11	9	4,944	4,060	884	11,064	8,698	119	2,247	10,926
MI, W	1	1	1,569	1,375	194	2,475	1,899	0	576	2,475
OH, N	4	4	2,375	1,749	626	7,314	2,136	2,017	3,161	5,297
OH, S	5	3	876	771	105	1,774	919	378	477	1,090
TN, E	9	5	8,543	8,138	405	7,773	6,734	171	869	7,682
TN, M	38	34	30,604	24,884	5,720	41,490	27,276	1,695	12,519	39,633
TN, W	3	1	1,049	995	54	1,624	1,013	10	601	1,614
7TH	47	43	97,146	70,469	26,677	94,429	74,975	1,479	17,975	92,966
IL, N	30	27	80,951	56,922	24,030	73,569	58,334	900	14,335	72,594
IL, C	0	-	-	-	-	-	-	-	-	-
IL, S	0	-	-	-	-	-	-	-	-	-
IN, N	1	1	661	642	19	2,050	1,845	71	135	1,979
IN, S	5	4	3,855	3,570	285	4,274	3,615	203	456	4,163
WI, E	2	2	5,565	4,397	1,169	6,131	5,749	68	314	6,063
WI, W	9	9	6,113	4,939	1,174	8,405	5,432	237	2,736	8,168

BAPCPA Table 1B. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
8TH	13	12	15,679	14,527	1,152	18,024	10,506	344	7,175	16,840
AR, E	1	1	419	390	29	762	729	2	31	360
AR, W	0	-	-	-	-	-	-	-	-	-
IA, N	0	-	-	-	-	-	-	-	-	-
IA, S	0	-	-	-	-	-	-	-	-	-
MN	3	2	8,659	8,596	63	4,167	3,493	0	673	3,905
MO, E	4	4	2,545	2,219	325	4,286	2,438	195	1,652	3,931
MO, W	3	3	1,561	1,412	149	4,582	1,618	0	2,963	4,582
NE	0	-	-	-	-	-	-	-	-	-
ND	0	-	-	-	-	-	-	-	-	-
SD	2	2	2,496	1,910	586	4,228	2,227	146	1,855	4,062
9TH	974	791	1,375,003	1,186,494	188,509	2,030,109	1,670,084	28,222	331,803	1,976,166
AK	0	-	-	-	-	-	-	-	-	-
AZ	117	103	96,461	77,247	19,214	187,080	123,756	3,186	60,138	183,459
CA, N	156	137	295,664	259,857	35,807	410,248	358,863	5,397	45,988	389,570
CA, E	54	50	79,406	73,964	5,442	181,719	171,065	938	9,716	176,512
CA, C	374	299	626,275	549,509	76,767	823,957	658,438	15,936	149,583	809,334
CA, S	66	55	100,433	91,679	8,753	127,554	117,971	725	8,858	121,520
HI	5	4	5,415	5,327	89	7,349	5,618	414	1,317	6,935
ID	8	7	20,822	12,854	7,968	40,981	13,299	264	27,418	39,487
MT	2	1	1,549	1,250	299	2,469	1,222	26	1,221	2,443
NV	146	104	74,136	63,058	11,078	143,267	123,768	949	18,550	142,273
OR	2	2	4,782	4,691	91	6,132	5,711	0	421	6,132
WA, E	4	3	5,301	5,033	269	7,326	5,962	94	1,269	7,224
WA, W	40	26	64,758	42,026	22,732	92,028	84,412	292	7,323	91,278
GUAM	0	-	-	-	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-	-	-	-
10TH	37	34	78,134	40,394	37,740	53,594	38,510	4,812	10,272	50,606
CO	10	10	38,914	8,083	30,831	15,129	10,402	2,304	2,423	14,717
KS	5	4	4,255	1,678	2,576	8,711	4,157	845	3,708	7,866
NM	9	9	12,924	10,909	2,015	13,033	10,346	739	1,948	12,216
OK, N	0	-	-	-	-	-	-	-	-	-
OK, E	0	-	-	-	-	-	-	-	-	-
OK, W	2	2	852	573	279	1,369	482	376	510	568
UT	9	8	18,998	17,052	1,945	12,190	10,883	81	1,225	12,142
WY	2	1	2,191	2,098	93	3,162	2,239	466	457	3,097

BAPCPA Table 1B. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
11TH	182	148	258,518	217,085	41,433	530,762	337,972	6,154	186,636	520,193
AL, N	15	12	18,759	14,815	3,944	26,873	18,080	446	8,346	26,427
AL, M	3	3	1,055	1,006	49	2,954	1,474	81	1,399	2,854
AL, S	3	1	291	282	9	825	401	0	424	825
FL, N	4	3	2,129	1,478	651	4,872	3,790	108	973	1,536
FL, M	78	69	113,172	90,671	22,500	251,766	148,211	1,524	102,031	249,817
FL, S	46	33	44,726	39,617	5,109	100,333	48,742	952	50,640	98,962
GA, N	29	24	75,355	67,134	8,221	137,521	115,040	2,845	19,636	134,791
GA, M	1	1	838	261	577	2,395	415	6	1,973	2,389
GA, S	3	2	2,193	1,820	373	3,223	1,818	191	1,214	2,593

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopenings. Cases transferred interdistrict are counted only for the originating district.

² 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, 2011,
as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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	398,096	345,866	61,423,355	48,206,621	13,216,734	80,702,653	61,019,373	1,504,599	18,178,681	77,147,714
DC	149	121	44,021	39,951	4,071	44,483	36,329	931	7,224	43,098
1ST	14,168	11,917	2,467,774	2,024,846	442,928	2,919,105	2,226,092	50,157	642,856	2,773,510
ME	476	440	92,400	73,289	19,110	122,967	87,153	3,690	32,124	115,914
MA	4,807	3,446	1,066,881	909,726	157,155	1,343,081	1,090,945	19,864	232,272	1,292,071
NH	1,045	929	249,464	207,283	42,181	311,995	249,853	2,886	59,256	299,837
RI	850	661	163,236	135,827	27,409	219,915	179,916	3,591	36,408	214,124
PR	6,990	6,441	895,793	698,721	197,072	921,147	618,225	20,126	282,796	851,564
2ND	8,095	7,063	1,716,563	1,354,830	361,733	2,501,711	1,471,467	37,555	992,690	2,414,624
CT	899	727	199,042	172,254	26,788	255,884	215,191	3,377	37,316	250,249
NY, N	1,895	1,845	313,077	249,753	63,324	909,163	231,379	9,989	667,795	889,287
NY, E	1,633	1,145	502,741	378,581	124,160	486,701	406,486	6,111	74,103	474,160
NY, S	1,735	1,493	446,692	367,219	79,472	559,256	435,692	9,987	113,577	531,177
NY, W	1,734	1,660	209,584	150,476	59,108	244,662	152,259	7,311	85,091	225,572
VT	199	193	45,428	36,546	8,882	46,045	30,459	780	14,807	44,178
3RD	17,690	15,592	3,410,403	2,832,796	577,607	4,155,465	3,207,875	72,573	875,016	3,964,072
DE	1,125	913	222,684	185,479	37,205	274,294	218,145	5,928	50,221	265,550
NJ	7,454	7,084	1,777,167	1,521,984	255,184	2,197,857	1,730,576	34,673	432,609	2,094,278
PA, E	4,041	2,934	673,079	558,083	114,996	797,754	630,533	14,017	153,204	757,097
PA, M	2,387	2,150	396,210	311,808	84,402	487,624	354,520	10,018	123,086	466,999
PA, W	2,680	2,508	340,940	255,149	85,792	397,707	273,917	7,914	115,877	379,943
VI	3	3	322	294	27	229	185	24	20	205
4TH	31,814	29,293	5,361,710	4,367,231	994,479	6,692,894	5,116,176	139,284	1,437,435	6,407,911
MD	4,961	4,377	1,269,719	1,072,100	197,619	1,650,343	1,364,272	23,827	262,243	1,603,423
NC, E	6,211	6,060	858,662	686,132	172,530	1,081,066	762,091	27,001	291,974	1,022,744
NC, M	3,030	2,903	381,859	303,548	78,310	447,652	327,943	12,309	107,401	426,361
NC, W	2,118	2,049	347,836	275,164	72,672	429,059	307,874	22,499	98,686	398,987
SC	4,115	3,934	512,619	391,581	121,038	661,343	480,745	15,535	165,063	633,461
VA, E	8,570	7,483	1,594,677	1,337,806	256,871	1,983,543	1,560,638	29,707	393,198	1,908,104
VA, W	2,239	1,950	313,962	240,769	73,193	332,233	243,254	3,990	84,989	313,710
WV, N	261	241	40,425	31,375	9,050	51,264	36,800	790	13,675	48,928
WV, S	309	296	41,952	28,756	13,196	56,392	32,559	3,626	20,206	52,194

BAPCPA Table 1D. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	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	43,643	38,841	6,214,016	4,789,354	1,424,662	6,205,122	4,248,387	210,888	1,745,847	5,773,291
LA, E	1,938	1,704	281,869	227,399	54,471	313,127	236,933	7,187	69,006	294,845
LA, M	988	905	131,866	112,111	19,755	151,789	111,324	4,989	35,476	141,104
LA, W	8,020	7,842	554,108	383,718	170,390	711,835	454,746	27,953	229,137	649,842
MS, N	2,984	2,827	222,731	159,705	63,026	285,961	196,201	9,237	80,523	270,445
MS, S	3,048	2,901	312,330	224,332	87,998	339,025	242,496	9,958	86,571	314,301
TX, N	9,441	8,857	1,373,856	1,042,960	330,897	1,846,256	1,168,332	56,783	621,142	1,749,414
TX, E	3,224	2,893	510,007	375,347	134,660	575,650	401,638	21,261	152,751	538,120
TX, S	8,449	5,955	1,067,147	717,887	349,260	1,091,962	781,752	44,601	265,610	983,323
TX, W	5,551	4,957	1,760,102	1,545,896	214,205	889,518	654,966	28,920	205,632	831,897
6TH	52,319	50,076	5,254,266	3,864,115	1,390,151	6,835,526	4,734,177	149,176	1,952,173	6,418,296
KY, E	2,693	2,662	323,007	232,626	90,381	412,759	282,567	6,202	123,990	396,723
KY, W	2,787	2,728	310,422	237,974	72,449	367,784	260,887	8,339	98,558	349,595
MI, E	7,147	6,351	858,306	574,416	283,890	1,290,737	911,448	27,751	351,539	1,229,675
MI, W	1,858	1,790	260,555	180,390	80,164	342,655	235,991	5,434	101,230	326,180
OH, N	5,535	5,212	650,706	478,401	172,306	860,391	593,331	16,899	250,162	809,995
OH, S	8,160	7,943	1,080,876	784,983	295,894	1,457,263	987,410	27,729	442,124	1,352,349
TN, E	6,321	6,148	525,939	406,993	118,946	603,230	427,518	14,102	161,610	551,590
TN, M	5,252	5,098	538,675	429,680	108,995	639,094	461,787	10,564	166,743	607,654
TN, W	12,566	12,144	705,780	538,653	167,126	861,613	573,239	32,157	256,217	794,535
7TH	33,781	32,444	4,249,824	3,223,378	1,026,446	5,637,112	4,046,974	111,533	1,478,605	5,312,992
IL, N	14,747	14,335	2,033,078	1,582,292	450,786	2,792,573	2,141,324	41,083	610,166	2,649,421
IL, C	1,662	1,622	180,458	133,184	47,274	230,860	148,621	3,564	78,675	218,743
IL, S	1,865	1,847	170,053	120,173	49,880	226,757	144,168	4,754	77,835	211,143
IN, N	3,304	3,106	397,332	310,003	87,328	519,914	339,743	13,416	166,755	487,011
IN, S	6,491	6,266	717,116	536,303	180,813	958,683	634,038	22,262	302,382	892,982
WI, E	4,675	4,300	592,189	426,948	165,242	709,027	496,176	20,545	192,306	664,023
WI, W	1,037	968	159,597	114,475	45,123	199,298	142,903	5,908	50,486	189,668

BAPCPA Table 1D. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
8TH	19,711	18,073	2,279,301	1,656,855	622,446	2,978,221	1,969,567	69,690	938,964	2,772,840
AR, E	4,322	3,626	301,518	212,937	88,581	394,261	246,925	10,283	137,053	353,453
AR, W	2,132	1,934	176,784	117,692	59,093	234,452	146,491	3,826	84,135	223,089
IA, N	151	144	23,506	14,921	8,585	34,932	24,159	547	10,226	33,164
IA, S	534	522	84,715	57,666	27,050	95,302	64,378	1,954	28,970	88,654
MN	2,814	2,701	535,426	391,815	143,611	673,674	468,097	14,895	190,683	635,151
MO, E	4,145	3,784	493,013	381,499	111,513	650,302	454,078	14,709	181,516	604,084
MO, W	3,483	3,338	421,996	306,876	115,120	577,740	372,371	15,876	189,494	540,796
NE	1,851	1,755	207,989	149,980	58,009	271,356	167,486	6,598	97,272	251,484
ND	137	132	15,867	10,290	5,577	19,308	11,020	497	7,791	17,739
SD	142	137	18,486	13,179	5,307	26,892	14,563	505	11,824	25,227
9TH	82,734	58,434	18,900,411	15,458,233	3,442,178	26,395,612	21,928,073	363,048	4,104,491	25,567,140
AK	144	130	35,132	29,312	5,820	39,688	30,033	708	8,947	36,359
AZ	5,137	4,487	851,525	635,260	216,266	1,412,798	1,010,293	29,766	372,739	1,344,617
CA, N	12,259	9,263	3,738,049	3,172,215	565,835	5,484,844	4,646,159	72,743	765,942	5,363,083
CA, E	10,000	7,635	2,071,831	1,585,951	485,880	3,329,938	2,737,072	43,160	549,706	3,140,671
CA, C	33,791	19,402	7,617,287	6,442,259	1,175,028	10,085,479	8,755,341	117,282	1,212,856	9,860,934
CA, S	4,204	3,170	1,281,806	997,601	284,205	1,634,237	1,376,345	19,919	237,972	1,586,156
HI	724	673	277,004	240,599	36,405	327,035	273,563	5,187	48,285	316,450
ID	846	783	123,469	92,531	30,938	183,956	124,642	4,599	54,715	175,091
MT	379	249	56,603	46,292	10,311	82,917	44,067	860	37,990	65,752
NV	5,070	3,581	751,888	582,573	169,316	1,183,160	924,283	17,703	241,173	1,149,849
OR	3,521	3,329	720,609	568,511	152,098	957,769	718,188	20,146	219,436	915,782
WA, E	1,314	1,233	174,599	136,071	38,528	213,494	143,223	4,777	65,494	201,664
WA, W	5,313	4,468	1,195,593	924,896	270,696	1,454,673	1,141,660	26,196	286,817	1,405,108
GUAM	32	31	5,016	4,164	851	5,624	3,205	1	2,418	5,623
NMI	0	-	-	-	-	-	-	-	-	-
10TH	16,970	15,913	2,643,933	2,069,048	574,885	3,539,542	2,463,055	83,086	993,401	3,350,418
CO	4,978	4,861	1,009,789	808,506	201,283	1,364,867	981,763	22,826	360,277	1,300,872
KS	3,056	2,978	319,756	223,801	95,956	434,503	251,640	16,262	166,601	396,381
NM	451	419	90,199	66,963	23,237	102,759	73,385	2,891	26,483	95,925
OK, N	404	380	85,415	40,991	44,424	64,751	43,284	2,008	19,459	60,382
OK, E	202	193	28,949	18,978	9,971	28,458	17,741	1,079	9,638	26,049
OK, W	1,573	1,543	205,734	153,771	51,964	240,722	159,070	9,568	72,084	224,743
UT	6,083	5,338	870,744	730,683	140,060	1,258,030	906,757	28,165	323,109	1,202,390
WY	223	201	33,347	25,356	7,991	45,452	29,416	287	15,748	43,677

BAPCPA Table 1D. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	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)	
11TH	77,022	68,099	8,881,133	6,525,983	2,355,151	12,797,860	9,571,202	216,678	3,009,980	12,349,523
AL, N	8,894	8,610	822,605	510,475	312,130	829,289	561,471	24,209	243,609	784,667
AL, M	5,653	5,546	358,735	261,444	97,291	463,025	297,369	9,309	156,347	436,392
AL, S	3,587	3,460	289,290	222,944	66,347	376,357	256,707	8,502	111,148	364,741
FL, N	526	495	77,846	61,531	16,315	100,052	73,527	2,093	24,432	95,115
FL, M	12,723	11,764	2,268,016	1,749,911	518,105	3,689,574	2,818,375	48,092	823,107	3,604,397
FL, S	9,051	6,706	1,858,763	1,263,916	594,847	2,633,550	2,093,349	22,939	517,263	2,585,820
GA, N	22,467	17,825	2,135,944	1,702,955	432,989	3,287,321	2,510,942	69,615	706,764	3,145,519
GA, M	6,973	6,634	522,761	351,591	171,170	711,283	460,255	13,816	237,212	653,921
GA, S	7,148	7,059	547,172	401,216	145,957	707,410	499,208	18,103	190,098	678,951

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopenings. Cases transferred interdistrict are counted only for the originating district.

² 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, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2, 3} (in \$000s)
	Total	With Complete Schedules ²	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	1,332,361	1,238,580	221,390,853	133,874,808	87,516,045	280,920,925	177,404,083	4,656,589	98,860,253	269,262,169
DC	895	779	142,875	124,993	17,881	225,514	138,470	4,711	82,333	215,372
1ST	42,288	38,056	6,303,450	5,129,427	1,174,023	8,967,211	5,834,387	132,849	2,999,974	8,591,069
ME	3,317	3,224	432,970	343,533	89,437	650,461	400,914	12,092	237,455	616,875
MA	19,208	16,544	3,216,464	2,676,412	540,051	4,579,337	3,152,342	60,054	1,366,941	4,420,762
NH	4,304	4,139	744,193	602,862	141,331	1,242,692	725,900	15,171	501,622	1,206,168
RI	4,688	4,182	673,667	546,403	127,264	993,658	675,648	16,946	301,064	962,985
PR	10,771	9,967	1,236,156	960,216	275,940	1,501,063	879,584	28,587	592,892	1,384,279
2ND	56,230	53,485	7,777,162	6,378,514	1,398,649	12,248,720	7,471,553	203,251	4,573,916	11,755,317
CT	9,067	8,551	1,447,551	1,208,531	239,020	2,244,133	1,531,740	29,712	682,682	2,185,708
NY, N	9,073	8,953	913,315	704,233	209,083	1,872,309	734,147	27,584	1,110,578	1,806,316
NY, E	19,264	18,093	3,300,769	2,805,472	495,297	4,866,003	3,281,660	83,350	1,500,994	4,685,188
NY, S	11,163	10,355	1,395,604	1,137,680	257,923	2,290,598	1,393,541	35,227	861,830	2,171,642
NY, W	6,582	6,462	562,047	399,820	162,227	784,893	414,629	25,615	344,649	723,199
VT	1,081	1,071	157,877	122,778	35,099	190,782	115,837	1,763	73,182	183,264
3RD	71,078	66,918	10,290,225	8,474,366	1,815,859	15,438,856	10,360,515	253,138	4,825,203	14,807,439
DE	3,525	3,197	596,335	488,532	107,804	802,989	562,761	15,058	225,170	777,323
NJ	35,790	34,955	6,020,028	5,116,797	903,231	9,441,105	6,462,161	127,199	2,851,745	9,096,445
PA, E	12,697	10,627	1,728,145	1,413,250	314,895	2,362,184	1,622,719	33,675	705,790	2,267,907
PA, M	8,305	7,830	984,289	771,071	213,217	1,431,900	930,609	20,732	480,559	1,358,237
PA, W	10,743	10,291	954,378	678,735	275,643	1,392,374	776,608	55,361	560,405	1,300,334
VI	18	18	7,051	5,981	1,070	8,303	5,657	1,114	1,533	7,194
4TH	90,936	86,729	13,391,320	10,821,666	2,569,654	20,151,250	13,308,336	329,802	6,513,112	19,431,922
MD	24,606	23,611	4,224,908	3,526,129	698,780	6,597,557	4,559,333	92,608	1,945,617	6,417,401
NC, E	9,386	9,162	1,279,181	1,025,221	253,960	1,729,914	1,165,889	35,434	528,591	1,646,428
NC, M	5,799	5,616	735,745	584,823	150,921	936,086	635,506	19,595	280,985	898,691
NC, W	6,770	6,670	1,133,814	915,352	218,462	1,740,524	1,049,818	41,025	649,682	1,668,879
SC	7,678	7,417	1,008,705	717,665	291,040	1,370,718	909,364	23,720	437,634	1,324,506
VA, E	24,785	22,982	3,829,021	3,175,346	653,675	6,057,566	3,961,489	87,546	2,008,530	5,840,299
VA, W	7,441	6,881	772,478	585,662	186,816	1,090,889	672,823	15,658	402,409	1,034,477
WV, N	2,090	2,046	211,273	159,173	52,100	329,236	202,915	5,090	121,231	317,724
WV, S	2,381	2,344	196,194	132,296	63,899	298,758	151,198	9,127	138,433	283,519

BAPCPA Table 1X. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2,3} (in \$000s)
	Total	With Complete Schedules ²	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	76,999	71,043	59,786,021	7,330,938	52,455,083	12,010,284	6,866,180	316,807	4,827,297	11,289,941
LA, E	3,973	3,661	493,021	393,675	99,345	650,175	430,690	11,443	208,042	612,076
LA, M	1,916	1,805	221,975	185,699	36,277	297,808	190,511	8,514	98,783	277,770
LA, W	10,515	10,274	691,691	480,902	210,789	989,431	572,334	33,644	383,453	914,381
MS, N	5,779	5,561	424,280	303,676	120,604	619,157	364,694	15,762	238,701	591,221
MS, S	7,229	7,037	656,576	470,709	185,867	998,322	510,408	20,575	467,339	946,354
TX, N	16,716	16,032	2,277,192	1,683,675	593,517	3,227,966	1,816,226	91,561	1,320,179	3,064,785
TX, E	6,216	5,791	914,650	664,348	250,302	1,185,829	682,027	34,201	469,601	1,117,924
TX, S	13,592	10,564	1,649,321	1,128,549	520,773	2,094,898	1,177,966	59,741	857,191	1,944,098
TX, W	11,063	10,318	52,457,314	2,019,705	50,437,609	1,946,698	1,121,325	41,366	784,007	1,821,331
6TH	177,290	171,932	14,634,831	10,558,235	4,076,596	23,924,786	13,677,661	503,492	9,743,634	22,570,501
KY, E	10,272	10,200	903,029	649,234	253,795	1,369,919	800,168	23,913	545,838	1,311,604
KY, W	10,789	10,654	856,097	636,515	219,582	1,285,395	743,369	27,221	514,805	1,230,686
MI, E	41,605	39,422	3,329,187	2,163,228	1,165,959	6,298,659	3,470,674	153,768	2,674,216	5,956,361
MI, W	13,095	12,935	1,187,432	825,203	362,229	2,007,119	1,049,013	34,587	923,519	1,922,086
OH, N	29,435	28,340	2,383,601	1,756,108	627,493	4,057,090	2,282,132	82,926	1,692,032	3,819,207
OH, S	26,751	26,333	2,550,994	1,868,759	682,235	3,979,869	2,366,412	70,063	1,543,394	3,722,257
TN, E	15,414	14,998	1,228,366	943,520	284,846	1,752,927	1,062,804	35,964	654,159	1,640,881
TN, M	12,500	12,237	1,148,442	913,398	235,044	1,702,035	1,028,294	27,083	646,659	1,611,704
TN, W	17,429	16,813	1,047,682	802,270	245,412	1,471,774	874,794	47,968	549,012	1,355,714
7TH	133,159	128,159	13,768,818	10,632,743	3,136,075	22,392,215	13,711,800	363,740	8,316,676	21,366,649
IL, N	56,060	55,037	7,100,396	5,736,191	1,364,205	12,081,174	7,992,542	144,070	3,944,562	11,627,944
IL, C	8,510	8,417	596,579	434,367	162,213	989,673	515,460	15,749	458,464	948,093
IL, S	5,020	4,976	370,482	264,473	106,009	582,181	324,608	11,825	245,747	547,837
IN, N	15,140	14,775	1,186,726	911,863	274,863	1,934,211	1,041,578	36,573	856,060	1,824,581
IN, S	22,287	21,637	1,810,711	1,366,251	444,460	2,989,616	1,622,470	60,606	1,306,540	2,791,176
WI, E	18,631	15,970	1,816,998	1,297,340	519,658	2,554,627	1,487,544	70,573	996,510	2,422,333
WI, W	7,511	7,347	886,925	622,257	264,667	1,260,734	727,598	24,343	508,793	1,204,684

BAPCPA Table 1X. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2,3} (in \$000s)
	Total	With Complete Schedules ²	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)	
8TH	76,294	73,255	7,310,145	5,347,678	1,962,467	11,954,281	6,540,023	223,711	5,190,546	11,277,113
AR, E	8,063	7,108	567,334	386,831	180,503	816,464	462,402	16,149	337,913	753,597
AR, W	5,439	4,999	418,636	290,931	127,705	654,416	360,623	9,637	284,156	624,418
IA, N	2,697	2,653	246,007	170,220	75,787	382,909	196,270	7,366	179,273	359,060
IA, S	4,738	4,713	482,855	341,153	141,702	699,782	378,811	15,343	305,629	657,748
MN	18,508	18,323	2,582,324	1,937,843	644,481	4,086,656	2,401,244	68,145	1,617,267	3,903,635
MO, E	14,945	14,169	1,268,313	967,000	301,313	2,184,648	1,209,075	42,322	933,251	2,057,653
MO, W	12,718	12,426	1,069,405	780,675	288,730	1,886,276	947,652	39,649	898,975	1,757,371
NE	6,248	5,984	472,562	334,026	138,535	777,927	380,662	17,887	379,378	723,113
ND	1,191	1,151	71,909	45,621	26,288	144,026	55,335	2,532	86,159	135,079
SD	1,747	1,729	130,801	93,379	37,422	321,177	147,952	4,681	168,545	305,439
9TH	344,186	303,152	59,191,503	46,753,380	12,438,123	101,415,337	67,469,873	1,462,470	32,482,995	97,705,489
AK	931	890	128,898	100,563	28,335	195,968	108,215	3,284	84,469	185,355
AZ	33,800	31,819	4,741,762	2,787,779	1,953,982	8,352,369	4,497,922	149,304	3,705,144	7,974,698
CA, N	33,465	29,313	8,622,681	7,239,080	1,383,602	13,795,096	10,176,559	189,343	3,429,194	13,446,517
CA, E	46,877	42,817	7,216,015	5,352,897	1,863,118	15,469,155	9,050,621	200,348	6,218,187	14,329,418
CA, C	126,208	102,894	23,359,433	19,498,843	3,860,589	38,403,777	27,314,574	536,817	10,552,385	37,415,588
CA, S	20,454	18,699	4,109,498	3,245,211	864,287	6,416,647	4,520,733	95,627	1,800,287	6,206,093
HI	3,163	3,090	642,947	544,605	98,342	970,185	685,649	15,012	269,523	941,327
ID	7,236	7,129	772,393	581,270	191,123	1,424,724	767,636	24,549	632,539	1,370,188
MT	2,277	1,893	202,996	161,749	41,247	359,483	169,143	7,498	182,842	320,352
NV	22,763	19,780	2,571,735	1,936,618	635,117	5,630,843	3,429,170	68,224	2,133,450	5,510,780
OR	16,684	16,366	2,054,851	1,606,130	448,721	3,372,080	2,095,868	65,627	1,210,585	3,212,975
WA, E	6,018	5,857	627,358	482,275	145,083	911,964	526,049	13,697	372,218	874,205
WA, W	24,181	22,480	4,132,398	3,210,602	921,796	6,098,665	4,122,862	93,109	1,882,695	5,903,658
GUAM	128	125	8,539	5,758	2,781	14,382	4,873	32	9,477	14,334
NMI	1	0	0	0	0	0	0	0	0	0
10TH	75,077	72,302	8,404,444	6,565,341	1,839,103	14,087,109	7,816,831	284,260	5,986,018	13,344,311
CO	28,898	28,264	3,747,068	2,983,520	763,548	6,367,959	3,582,424	101,471	2,684,065	6,062,998
KS	9,612	9,377	867,401	616,208	251,193	1,331,008	681,252	40,980	608,776	1,235,102
NM	5,387	5,319	698,058	537,295	160,763	1,015,408	608,573	19,681	387,154	966,341
OK, N	3,579	3,519	360,097	244,810	115,286	492,507	255,425	10,169	226,913	466,714
OK, E	1,922	1,874	156,033	107,776	48,257	244,936	115,222	5,247	124,467	232,149
OK, W	6,807	6,713	621,488	449,543	171,945	941,513	495,746	33,706	412,061	882,991
UT	17,591	15,992	1,849,856	1,546,427	303,429	3,491,805	1,980,333	69,155	1,442,317	3,305,948
WY	1,281	1,244	104,444	79,761	24,683	201,973	97,857	3,851	100,265	192,067

BAPCPA Table 1X. (December 31, 2011—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2, 3} (in \$000s)
	Total	With Complete Schedules ²	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)	
11TH	187,929	172,770	20,390,059	15,757,527	4,632,532	38,105,361	24,208,455	578,358	13,318,549	36,907,046
AL, N	16,517	16,019	1,460,042	1,013,449	446,592	1,952,975	1,169,757	48,345	734,873	1,858,112
AL, M	7,602	7,439	491,858	364,424	127,435	722,178	430,831	19,107	272,240	675,265
AL, S	5,181	4,984	404,079	313,437	90,643	642,298	377,706	12,747	251,844	610,616
FL, N	3,995	3,917	474,208	386,972	87,236	872,724	518,385	19,822	334,517	826,814
FL, M	50,201	47,916	6,334,175	4,935,434	1,398,741	13,351,328	8,215,640	148,006	4,987,682	13,082,813
FL, S	34,457	30,003	4,750,192	3,683,071	1,067,122	9,554,266	6,201,201	100,427	3,252,639	9,332,997
GA, N	49,732	42,911	4,884,530	3,916,831	967,698	8,673,174	5,821,421	185,128	2,666,625	8,310,804
GA, M	11,059	10,518	865,465	603,397	262,069	1,317,992	789,080	22,156	506,755	1,228,210
GA, S	9,185	9,063	725,509	540,512	184,997	1,018,427	684,434	22,619	311,373	981,414

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.

² A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopenings. Cases transferred interdistrict are counted only for the originating district.

³ 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, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
TOTAL	932,566	893,297	2,713	2,760,455	2,536	2,632,057	2,810	2,929,007
DC	743	695	3,000	2,676	2,527	1,938	2,876	2,308
1ST	28,039	26,253	2,756	83,586	2,574	82,810	2,916	88,140
ME	2,838	2,755	2,732	8,272	2,526	7,886	2,624	8,506
MA	14,350	13,155	3,148	46,875	2,801	41,664	3,198	47,472
NH	3,255	3,196	3,300	11,182	2,946	16,384	3,403	12,473
RI	3,838	3,531	3,063	11,682	2,773	10,912	3,286	12,888
PR	3,758	3,616	1,189	5,575	1,388	5,964	1,532	6,801
2ND	48,068	46,734	2,993	171,846	2,614	143,298	2,954	160,450
CT	8,140	7,833	3,559	42,545	3,127	28,089	3,624	32,492
NY, N	7,177	7,075	2,610	20,531	2,364	18,503	2,597	20,261
NY, E	17,611	17,014	3,145	61,935	2,710	55,426	3,098	60,499
NY, S	9,410	9,122	2,922	30,552	2,467	26,436	2,805	30,861
NY, W	4,848	4,814	2,579	13,647	2,371	12,355	2,557	13,667
VT	882	876	2,813	2,636	2,550	2,488	2,765	2,671
3RD	53,335	51,513	2,906	172,217	2,680	158,589	2,997	178,058
DE	2,398	2,298	3,125	7,669	2,786	7,288	3,172	8,345
NJ	28,307	27,498	3,081	97,508	2,836	90,445	3,242	102,746
PA, E	8,650	8,193	3,015	28,828	2,753	25,340	2,968	27,388
PA, M	5,917	5,709	2,701	16,696	2,552	16,079	2,768	18,383
PA, W	8,049	7,801	2,403	21,461	2,275	19,386	2,483	21,141
VI	14	14	3,538	54	3,480	50	3,188	55
4TH	59,008	57,511	3,003	194,399	2,647	172,272	3,024	197,150
MD	19,607	19,102	3,326	70,060	2,836	60,601	3,330	71,266
NC, E	3,163	3,099	2,892	9,615	2,638	9,124	2,931	10,016
NC, M	2,766	2,725	2,725	8,027	2,420	7,393	2,702	8,107
NC, W	4,645	4,610	2,984	15,100	2,716	14,221	2,866	15,194
SC	3,542	3,460	2,323	8,819	2,304	8,685	2,586	9,728
VA, E	16,189	15,606	3,196	57,440	2,735	49,355	3,221	57,464
VA, W	5,199	5,099	2,675	15,070	2,352	13,169	2,576	14,503
WV, N	1,825	1,778	2,612	5,151	2,366	4,772	2,640	5,216
WV, S	2,072	2,032	2,248	5,118	2,166	4,952	2,499	5,656

BAPCPA Table 2A. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
5TH	33,303	32,053	2,672	96,211	2,558	96,262	2,715	100,710
LA, E	2,028	1,978	2,616	5,763	2,350	5,191	2,597	5,670
LA, M	927	906	2,505	2,537	2,221	2,214	2,458	2,522
LA, W	2,492	2,422	2,038	5,514	2,000	5,365	2,087	5,706
MS, N	2,795	2,731	2,417	7,951	2,223	6,939	2,444	7,524
MS, S	4,181	4,126	2,467	11,233	2,291	12,104	2,324	10,620
TX, N	7,269	7,148	3,008	23,071	2,879	23,545	3,024	24,989
TX, E	2,990	2,886	2,976	9,773	3,002	9,894	3,194	10,375
TX, S	5,126	4,689	2,679	14,510	2,700	15,190	2,892	15,861
TX, W	5,495	5,167	2,852	15,859	2,719	15,820	2,899	17,444
6TH	124,896	122,244	2,499	346,893	2,259	306,084	2,418	329,935
KY, E	7,576	7,495	2,451	20,090	2,146	18,003	2,311	20,581
KY, W	8,001	7,906	2,373	20,697	2,075	18,226	2,257	19,798
MI, E	34,447	33,223	2,449	104,463	2,324	85,632	2,486	92,368
MI, W	11,236	11,096	2,425	29,014	2,296	28,185	2,462	30,331
OH, N	23,896	23,429	2,613	66,282	2,280	58,333	2,506	63,824
OH, S	18,586	18,382	2,651	52,334	2,279	45,939	2,402	48,789
TN, E	9,084	8,868	2,413	23,569	2,233	22,479	2,281	22,900
TN, M	7,210	7,129	2,423	18,393	2,240	17,725	2,350	18,871
TN, W	4,860	4,716	2,360	12,051	2,178	11,562	2,308	12,472
7TH	99,331	95,356	2,738	291,458	2,411	260,840	2,614	282,063
IL, N	41,283	40,295	2,956	133,466	2,595	117,145	2,885	130,819
IL, C	6,848	6,798	2,290	18,073	2,223	16,579	2,372	17,768
IL, S	3,155	3,123	2,552	8,560	2,227	7,640	2,345	8,193
IN, N	11,835	11,593	2,547	32,232	2,248	28,853	2,398	30,732
IN, S	15,791	15,474	2,546	44,274	2,249	41,707	2,383	41,651
WI, E	13,954	11,703	2,696	34,692	2,371	31,083	2,553	33,787
WI, W	6,465	6,370	2,905	20,161	2,456	17,833	2,568	19,112

BAPCPA Table 2A. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
8TH	56,570	55,341	2,710	162,058	2,386	150,195	2,625	163,723
AR, E	3,740	3,470	2,331	8,760	2,208	8,612	2,308	8,980
AR, W	3,307	3,172	2,332	8,048	2,176	7,766	2,279	8,119
IA, N	2,546	2,493	2,750	7,387	2,340	6,479	2,581	7,194
IA, S	4,204	4,161	2,865	12,699	2,423	11,140	2,645	12,206
MN	15,691	15,598	3,186	52,409	2,661	45,919	3,055	53,508
MO, E	10,796	10,520	2,501	28,855	2,229	26,434	2,539	29,946
MO, W	9,232	9,055	2,586	24,937	2,361	26,009	2,432	24,625
NE	4,397	4,281	2,498	11,614	2,222	10,909	2,461	11,842
ND	1,054	1,014	2,475	2,814	2,288	2,685	2,429	2,811
SD	1,603	1,577	2,755	4,534	2,453	4,243	2,612	4,492
9TH	260,478	244,211	2,692	759,043	2,796	804,680	3,149	926,465
AK	787	767	3,375	2,821	2,993	2,490	3,181	2,835
AZ	28,546	26,966	2,929	84,098	2,603	81,585	2,988	90,561
CA, N	21,050	19,910	3,499	80,301	3,117	72,366	3,650	85,614
CA, E	36,823	34,948	0	29,475	2,982	125,460	3,356	141,253
CA, C	92,043	83,796	3,002	305,229	2,879	288,613	3,212	343,077
CA, S	16,184	15,526	3,357	58,645	3,000	55,246	3,502	63,611
HI	2,434	2,403	3,214	8,356	2,741	7,430	2,969	8,098
ID	6,382	6,302	2,550	19,294	2,366	16,467	2,712	18,856
MT	1,896	1,854	2,398	5,131	2,119	4,579	2,363	5,009
NV	17,547	16,133	2,887	49,505	2,607	46,284	2,879	51,604
OR	13,161	12,928	2,819	40,627	2,442	34,825	2,675	38,360
WA, E	4,700	4,632	2,553	12,942	2,354	11,955	2,501	12,786
WA, W	18,828	17,950	3,207	62,324	2,829	57,148	3,189	64,577
GUAM	96	95	2,576	245	2,323	226	2,155	221
NMI	1	1	-	50	-	6	-	4
10TH	58,070	56,179	2,784	170,262	2,477	157,821	2,752	176,061
CO	23,910	23,379	2,941	74,590	2,571	68,622	2,931	78,388
KS	6,551	6,450	2,794	19,753	2,430	18,314	2,579	19,274
NM	4,927	4,868	2,556	13,585	2,441	13,394	2,869	15,687
OK, N	3,175	3,125	2,804	9,494	2,490	8,659	2,536	8,791
OK, E	1,720	1,704	2,598	4,633	2,328	4,446	2,370	4,576
OK, W	5,232	5,149	2,692	15,186	2,410	13,849	2,556	14,772
UT	11,499	10,492	2,654	30,006	2,368	27,799	2,675	31,605
WY	1,056	1,012	2,788	3,015	2,477	2,738	2,635	2,969

BAPCPA Table 2A. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
11TH	110,725	105,207	2,654	309,806	2,452	297,269	2,708	323,944
AL, N	7,608	7,459	2,624	22,148	2,330	19,475	2,481	20,876
AL, M	1,946	1,889	2,391	4,998	2,198	4,676	2,281	4,903
AL, S	1,591	1,540	2,468	4,457	2,303	4,124	2,415	4,212
FL, N	3,465	3,406	2,781	10,442	2,640	9,710	2,894	10,827
FL, M	37,400	35,932	2,573	102,089	2,444	102,361	2,740	111,481
FL, S	25,360	23,774	2,533	68,148	2,403	65,511	2,765	76,195
GA, N	27,236	25,288	2,917	80,650	2,554	72,135	2,753	78,983
GA, M	4,085	3,915	2,589	11,294	2,397	10,177	2,519	10,759
GA, S	2,034	2,004	2,504	5,581	2,353	9,099	2,578	5,709

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopening. Cases transferred interdistrict are counted only for the originating district.

² Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 34,948 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
TOTAL	1,699	1,383	7,924	13,412	9,388	18,405	9,186	19,467
DC	3	3	-	26	-	30	-	31
1ST	81	65	6,192	491	7,940	603	8,919	624
ME	3	3	-	49	-	34	-	45
MA	51	40	5,503	301	7,546	364	8,923	373
NH	4	2	-	14	-	17	-	20
RI	0	-	-	-	-	-	-	-
PR	23	20	6,098	127	7,810	188	7,657	186
2ND	67	46	6,118	554	10,333	725	9,877	743
CT	28	23	5,231	264	9,457	345	9,281	382
NY, N	1	1	-	36	-	36	-	26
NY, E	20	10	8,474	133	11,258	146	14,002	156
NY, S	18	12	6,445	121	10,107	199	9,825	179
NY, W	0	-	-	-	-	-	-	-
VT	0	-	-	-	-	-	-	-
3RD	53	37	7,206	310	8,385	727	7,648	718
DE	2	0	-	-	-	-	-	-
NJ	29	21	7,500	175	8,499	226	7,953	225
PA, E	6	1	-	14	-	19	-	15
PA, M	1	1	-	5	-	5	-	12
PA, W	14	14	5,609	116	5,348	477	6,804	466
VI	1	0	-	-	-	-	-	-
4TH	114	100	5,830	915	8,375	1,062	8,776	1,212
MD	38	33	8,720	322	10,544	362	9,045	391
NC, E	12	12	3,129	50	6,965	140	7,896	145
NC, M	3	1	-	1	-	2	-	7
NC, W	7	6	-	28	-	44	-	49
SC	21	18	4,309	193	5,712	219	5,898	192
VA, E	26	24	7,833	300	9,743	260	11,446	347
VA, W	3	2	-	1	-	5	-	4
WV, N	4	4	-	21	-	30	-	78
WV, S	0	-	-	-	-	-	-	-

BAPCPA Table 2B. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
5TH	53	35	7,880	361	8,526	584	10,242	630
LA, E	7	4	-	27	-	17	-	26
LA, M	1	1	-	46	-	46	-	66
LA, W	3	2	-	16	-	10	-	9
MS, N	0	-	-	-	-	-	-	-
MS, S	0	-	-	-	-	-	-	-
TX, N	6	6	-	29	-	86	-	119
TX, E	2	2	-	6	-	10	-	18
TX, S	17	7	-	111	-	76	-	81
TX, W	17	13	9,685	126	9,900	339	10,242	311
6TH	75	65	8,608	608	9,290	647	5,994	499
KY, E	3	3	-	13	-	32	-	41
KY, W	1	0	-	-	-	-	-	-
MI, E	11	9	-	86	-	96	-	77
MI, W	1	1	-	9	-	9	-	9
OH, N	4	4	-	44	-	35	-	37
OH, S	5	4	-	37	-	28	-	18
TN, E	9	7	-	79	-	88	-	73
TN, M	38	36	8,313	317	8,565	340	3,667	230
TN, W	3	1	-	23	-	20	-	14
7TH	47	41	8,083	386	10,902	1,139	11,193	1,219
IL, N	30	25	9,000	229	12,858	499	14,522	577
IL, C	0	-	-	-	-	-	-	-
IL, S	0	-	-	-	-	-	-	-
IN, N	1	1	-	5	-	2	-	3
IN, S	5	4	-	26	-	37	-	40
WI, E	2	2	-	26	-	48	-	43
WI, W	9	9	-	100	-	553	-	557

BAPCPA Table 2B. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
8TH	13	13	9,405	219	7,547	164	7,831	127
AR, E	1	1	-	1	-	1	-	1
AR, W	0	-	-	-	-	-	-	-
IA, N	0	-	-	-	-	-	-	-
IA, S	0	-	-	-	-	-	-	-
MN	3	3	-	43	-	44	-	24
MO, E	4	4	-	57	-	40	-	34
MO, W	3	3	-	1	-	6	-	12
NE	0	-	-	-	-	-	-	-
ND	0	-	-	-	-	-	-	-
SD	2	2	-	117	-	74	-	56
9TH	974	787	8,316	7,357	9,897	10,380	9,434	11,118
AK	0	-	-	-	-	-	-	-
AZ	117	100	5,800	772	7,797	991	7,136	1,061
CA, N	156	135	9,424	1,410	12,500	2,209	12,613	2,468
CA, E	54	47	-	-	10,873	735	8,903	760
CA, C	374	312	8,926	3,460	10,073	4,156	9,777	4,441
CA, S	66	55	8,979	618	13,132	756	13,453	754
HI	5	3	-	18	-	18	-	26
ID	8	6	-	59	-	71	-	67
MT	2	2	-	22	-	22	-	21
NV	146	95	5,612	644	7,200	809	7,501	891
OR	2	2	-	3	-	15	-	20
WA, E	4	2	-	32	-	33	-	30
WA, W	40	28	9,803	316	12,005	565	12,037	578
GUAM	0	-	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-	-
10TH	37	34	8,333	326	8,259	324	8,973	360
CO	10	9	-	72	-	77	-	108
KS	5	5	-	46	-	56	-	59
NM	9	9	-	88	-	88	-	86
OK, N	0	-	-	-	-	-	-	-
OK, E	0	-	-	-	-	-	-	-
OK, W	2	2	-	19	-	19	-	18
UT	9	7	-	60	-	70	-	78
WY	2	2	-	41	-	13	-	11

BAPCPA Table 2B. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
11TH	182	157	8,157	1,853	9,750	2,017	9,385	2,186
AL, N	15	14	3,740	84	5,094	84	5,165	89
AL, M	3	1	-	22	-	15	-	9
AL, S	3	1	-	3	-	4	-	4
FL, N	4	3	-	44	-	32	-	29
FL, M	78	70	7,301	814	10,660	991	9,934	1,101
FL, S	46	40	8,897	556	9,902	518	9,633	565
GA, N	29	26	9,550	296	11,737	337	9,715	357
GA, M	1	1	-	13	-	14	-	15
GA, S	3	1	-	23	-	23	-	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.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopening. Cases transferred interdistrict are counted only for the originating district.

² Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 47 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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, 2011,
as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
TOTAL	398,096	349,220	3,780	1,536,040	3,530	1,539,099	2,905	1,229,050
DC	149	126	5,536	886	4,683	668	4,215	614
1ST	14,168	12,056	3,141	48,124	3,203	58,583	2,879	43,133
ME	476	443	5,134	2,411	4,476	2,513	3,959	2,267
MA	4,807	3,525	5,286	21,010	4,949	19,514	4,417	17,388
NH	1,045	922	5,323	5,234	4,700	4,778	4,418	4,515
RI	850	675	5,296	3,720	4,672	3,423	4,225	3,114
PR	6,990	6,491	2,000	15,749	2,126	28,356	1,833	15,849
2ND	8,095	7,194	5,235	44,769	4,575	45,687	4,005	32,366
CT	899	721	5,668	4,413	5,214	4,169	4,537	3,678
NY, N	1,895	1,852	4,508	9,148	3,860	7,845	3,496	7,032
NY, E	1,633	1,184	6,810	9,193	5,846	7,410	4,922	6,228
NY, S	1,735	1,573	6,432	10,898	5,410	18,423	5,109	8,919
NY, W	1,734	1,672	4,276	10,269	3,822	6,976	3,229	5,795
VT	199	192	4,457	848	3,999	864	3,180	714
3RD	17,690	16,054	4,531	82,187	4,154	76,380	3,574	65,682
DE	1,125	947	4,437	4,645	3,935	4,325	3,577	3,872
NJ	7,454	7,065	5,016	39,524	4,606	36,966	4,138	32,511
PA, E	4,041	3,377	4,244	17,565	3,975	15,419	3,425	13,472
PA, M	2,387	2,140	4,524	10,140	4,161	9,826	3,690	8,806
PA, W	2,680	2,522	3,742	10,311	3,447	9,840	2,435	7,017
VI	3	3	-	2	-	3	-	3
4TH	31,814	29,358	3,873	131,370	3,595	121,491	3,006	103,044
MD	4,961	4,352	5,682	27,197	4,872	23,631	4,490	21,790
NC, E	6,211	6,079	3,484	23,051	3,224	22,010	2,690	18,727
NC, M	3,030	2,914	3,184	10,298	2,952	9,633	2,088	7,040
NC, W	2,118	2,046	3,461	7,985	3,269	7,834	2,033	5,157
SC	4,115	3,917	3,350	14,917	3,194	14,506	2,627	11,847
VA, E	8,570	7,519	4,231	36,627	3,992	33,928	3,530	29,939
VA, W	2,239	1,993	3,522	8,616	3,247	7,595	2,781	6,490
WV, N	261	241	5,349	1,310	4,323	1,074	3,622	902
WV, S	309	297	4,282	1,369	3,730	1,280	3,159	1,153

BAPCPA Table 2D. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
5TH	43,643	39,295	3,229	154,111	3,240	179,199	2,535	126,978
LA, E	1,938	1,742	3,927	7,613	3,499	6,945	2,984	5,863
LA, M	988	907	3,786	3,787	3,450	3,492	2,835	2,848
LA, W	8,020	7,768	2,453	24,140	2,422	22,025	1,917	17,266
MS, N	2,984	2,828	2,451	8,128	2,364	8,053	1,840	6,281
MS, S	3,048	2,905	2,748	9,511	2,711	9,127	1,846	6,213
TX, N	9,441	8,831	3,594	37,107	3,586	40,348	3,142	36,048
TX, E	3,224	2,920	4,061	14,574	4,085	15,323	3,498	13,107
TX, S	8,449	6,483	3,786	30,097	3,865	38,073	2,475	22,137
TX, W	5,551	4,911	3,432	19,156	3,539	35,814	2,863	17,215
6TH	52,319	50,750	3,144	189,338	2,935	172,156	2,185	130,044
KY, E	2,693	2,662	4,109	11,520	3,401	10,118	2,990	8,887
KY, W	2,787	2,728	3,715	11,298	3,196	9,529	2,667	7,935
MI, E	7,147	6,724	4,150	31,834	3,781	28,269	2,820	21,535
MI, W	1,858	1,790	4,483	8,445	3,792	8,150	2,746	5,440
OH, N	5,535	5,277	4,105	24,196	3,512	20,599	2,849	16,645
OH, S	8,160	7,978	4,382	37,893	3,613	32,329	2,703	24,645
TN, E	6,321	6,171	2,537	17,908	2,477	17,535	1,681	12,218
TN, M	5,252	5,144	2,929	17,560	2,813	16,677	1,847	11,076
TN, W	12,566	12,276	1,916	28,683	1,960	28,949	1,481	21,662
7TH	33,781	32,473	4,000	146,997	3,460	128,269	2,817	104,294
IL, N	14,747	14,261	4,120	68,084	3,582	58,900	2,943	48,141
IL, C	1,662	1,623	4,079	7,152	3,382	6,004	3,005	5,329
IL, S	1,865	1,848	3,444	7,160	2,996	6,318	2,493	5,259
IN, N	3,304	3,111	4,026	13,832	3,502	11,965	2,456	8,478
IN, S	6,491	6,311	3,920	27,311	3,412	24,557	2,761	19,726
WI, E	4,675	4,343	3,865	18,872	3,274	16,315	2,802	13,777
WI, W	1,037	976	4,334	4,586	3,735	4,210	3,252	3,585

BAPCPA Table 2D. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
8TH	19,711	18,627	3,730	79,391	3,323	71,002	2,699	58,223
AR, E	4,322	3,948	2,673	12,364	2,673	12,325	2,020	9,141
AR, W	2,132	2,045	2,825	6,806	2,705	6,406	2,104	5,020
IA, N	151	144	5,058	778	3,753	569	3,146	494
IA, S	534	525	5,542	2,965	4,170	2,348	3,560	1,963
MN	2,814	2,701	5,763	17,229	4,450	13,410	4,018	12,083
MO, E	4,145	3,880	3,738	15,940	3,340	14,873	2,857	12,486
MO, W	3,483	3,327	3,845	13,989	3,495	12,973	2,627	9,923
NE	1,851	1,789	4,059	7,876	3,457	6,874	3,037	6,041
ND	137	130	4,987	689	4,044	570	3,549	476
SD	142	138	5,466	755	4,417	654	3,954	595
9TH	82,734	58,982	5,252	317,441	4,789	367,979	4,094	293,235
AK	144	132	4,955	732	4,669	682	4,030	613
AZ	5,137	4,459	5,491	28,949	4,495	22,632	3,965	24,031
CA, N	12,259	9,157	5,812	63,863	5,286	58,387	4,767	54,605
CA, E	10,000	7,595	-	-	5,005	78,992	3,906	38,279
CA, C	33,791	19,945	5,014	120,834	4,904	118,690	4,257	100,494
CA, S	4,204	3,280	5,834	21,716	5,283	20,208	4,656	17,367
HI	724	674	5,953	4,064	5,344	3,992	4,571	3,484
ID	846	770	4,466	3,924	3,780	3,225	3,279	2,803
MT	379	342	4,690	1,738	3,862	1,594	3,566	1,476
NV	5,070	3,515	5,362	20,659	4,519	18,128	4,025	16,013
OR	3,521	3,300	5,024	18,607	3,987	14,092	3,560	12,455
WA, E	1,314	1,226	3,500	4,794	3,287	4,425	2,576	3,485
WA, W	5,313	4,555	5,340	26,946	4,511	22,796	3,281	18,014
GUAM	32	32	3,824	142	3,444	136	3,182	116
NMI	0	-	-	-	-	-	-	-
10TH	16,970	15,874	4,405	77,310	3,845	69,456	3,278	59,737
CO	4,978	4,833	5,004	26,027	4,302	22,930	3,905	20,794
KS	3,056	2,975	3,764	12,885	3,288	11,365	2,661	9,245
NM	451	423	4,991	2,314	4,195	2,001	3,691	1,753
OK, N	404	386	4,787	2,098	3,967	1,702	2,907	1,273
OK, E	202	196	4,929	997	3,814	1,118	2,640	856
OK, W	1,573	1,545	4,310	7,350	3,635	6,386	2,415	4,354
UT	6,083	5,316	4,177	24,571	3,742	23,051	3,366	20,687
WY	223	200	5,318	1,068	4,315	903	3,745	775

BAPCPA Table 2D. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (1,2)		Average Monthly Income (1,3)		Average Expenses (1,4)	
	Total	With Complete Schedules (1)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)	Median (5) (in \$s)	Total (in \$000s)
11TH	77,022	68,431	3,167	261,854	3,016	248,230	2,579	211,699
AL, N	8,894	8,685	2,508	25,803	2,439	24,405	2,014	21,529
AL, M	5,653	5,532	2,241	14,798	2,197	14,283	2,007	12,821
AL, S	3,587	3,473	2,560	10,452	2,538	10,499	2,127	8,714
FL, N	526	500	4,002	2,348	3,814	2,118	3,286	1,799
FL, M	12,723	11,718	4,200	60,620	3,886	53,982	3,405	46,860
FL, S	9,051	6,833	4,160	32,447	4,065	33,468	3,556	27,880
GA, N	22,467	17,871	3,628	74,153	3,233	67,866	2,744	57,331
GA, M	6,973	6,721	2,468	19,815	2,521	20,303	2,024	16,282
GA, S	7,148	7,098	2,577	21,418	2,633	21,305	2,288	18,485

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopening. Cases transferred interdistrict are counted only for the originating district.

² Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 7,595 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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 in Cases¹ With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
TOTAL	1,332,361	1,243,900	3,016	4,281,400	2,781	4,189,561	2,837	4,177,524
DC	895	824	3,265	3,588	2,782	2,636	3,037	2,952
1ST	42,288	38,374	2,869	132,201	2,731	141,997	2,909	131,897
ME	3,317	3,201	2,940	10,732	2,720	10,433	2,797	10,818
MA	19,208	16,720	3,547	68,186	3,201	61,542	3,470	65,234
NH	4,304	4,120	3,696	16,429	3,337	21,179	3,641	17,008
RI	4,688	4,206	3,348	15,402	3,057	14,334	3,448	16,002
PR	10,771	10,127	1,692	21,451	1,852	34,507	1,709	22,836
2ND	56,230	53,974	3,213	217,169	2,816	189,710	3,090	193,559
CT	9,067	8,577	3,683	47,221	3,296	32,602	3,718	36,552
NY, N	9,073	8,928	2,898	29,715	2,621	26,384	2,765	27,319
NY, E	19,264	18,208	3,300	71,262	2,834	62,982	3,207	66,882
NY, S	11,163	10,707	3,267	41,571	2,731	45,057	3,066	39,959
NY, W	6,582	6,486	2,897	23,916	2,685	19,332	2,722	19,462
VT	1,081	1,068	3,000	3,483	2,725	3,352	2,817	3,385
3RD	71,078	67,604	3,229	254,714	2,998	235,697	3,130	244,459
DE	3,525	3,245	3,420	12,314	3,084	11,614	3,276	12,217
NJ	35,790	34,584	3,423	137,208	3,151	127,637	3,430	135,482
PA, E	12,697	11,571	3,342	46,407	3,071	40,779	3,107	40,876
PA, M	8,305	7,850	3,094	26,841	2,930	25,911	3,012	27,201
PA, W	10,743	10,337	2,664	31,888	2,515	29,703	2,473	28,624
VI	18	17	3,105	56	2,423	54	2,520	59
4TH	90,936	86,969	3,291	326,684	2,954	294,825	3,021	301,406
MD	24,606	23,487	3,651	97,579	3,144	84,594	3,535	93,446
NC, E	9,386	9,190	3,300	32,716	3,035	31,274	2,769	28,888
NC, M	5,799	5,640	2,940	18,326	2,712	17,028	2,384	15,153
NC, W	6,770	6,662	3,097	23,112	2,907	22,099	2,580	20,401
SC	7,678	7,395	2,853	23,928	2,754	23,410	2,611	21,766
VA, E	24,785	23,149	3,497	94,367	3,120	83,542	3,331	87,749
VA, W	7,441	7,094	2,876	23,688	2,579	20,769	2,630	20,998
WV, N	2,090	2,023	2,803	6,481	2,524	5,876	2,734	6,196
WV, S	2,381	2,329	2,441	6,487	2,346	6,232	2,557	6,809

BAPCPA Table 2X. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
5TH	76,999	71,383	2,958	250,683	2,917	276,044	2,619	228,318
LA, E	3,973	3,724	3,125	13,403	2,888	12,152	2,760	11,559
LA, M	1,916	1,814	3,070	6,370	2,767	5,752	2,656	5,436
LA, W	10,515	10,192	2,351	29,669	2,307	27,400	1,961	22,980
MS, N	5,779	5,559	2,435	16,079	2,285	14,992	2,131	13,805
MS, S	7,229	7,031	2,571	20,743	2,450	21,231	2,135	16,834
TX, N	16,716	15,985	3,316	60,207	3,250	63,979	3,092	61,155
TX, E	6,216	5,808	3,464	24,353	3,519	25,227	3,360	23,501
TX, S	13,592	11,179	3,262	44,718	3,360	53,338	2,651	38,078
TX, W	11,063	10,091	3,097	35,141	3,115	51,973	2,878	34,970
6TH	177,290	173,059	2,650	536,839	2,432	478,887	2,357	460,477
KY, E	10,272	10,160	2,776	31,623	2,436	28,152	2,475	29,509
KY, W	10,789	10,634	2,653	31,996	2,310	27,755	2,361	27,733
MI, E	41,605	39,956	2,655	136,383	2,535	113,997	2,538	113,980
MI, W	13,095	12,887	2,620	37,469	2,459	36,344	2,493	35,780
OH, N	29,435	28,710	2,818	90,522	2,469	78,968	2,559	80,505
OH, S	26,751	26,364	3,067	90,264	2,626	78,295	2,491	73,452
TN, E	15,414	15,046	2,456	41,556	2,334	40,102	2,022	35,191
TN, M	12,500	12,309	2,611	36,270	2,469	34,742	2,152	30,177
TN, W	17,429	16,993	2,022	40,757	2,010	40,531	1,660	34,148
7TH	133,159	127,870	3,000	438,841	2,641	390,248	2,668	387,576
IL, N	56,060	54,581	3,200	201,779	2,824	176,545	2,900	179,537
IL, C	8,510	8,421	2,551	25,225	2,400	22,583	2,478	23,098
IL, S	5,020	4,971	2,829	15,721	2,462	13,958	2,392	13,452
IN, N	15,140	14,705	2,782	46,068	2,479	40,820	2,413	39,213
IN, S	22,287	21,789	2,878	71,611	2,546	66,300	2,483	61,416
WI, E	18,631	16,048	2,965	53,590	2,586	47,446	2,624	47,606
WI, W	7,511	7,355	3,040	24,848	2,591	22,596	2,656	23,254

BAPCPA Table 2X. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
8TH	76,294	73,981	2,904	241,667	2,594	221,361	2,643	222,073
AR, E	8,063	7,419	2,498	21,125	2,459	20,938	2,150	18,122
AR, W	5,439	5,217	2,495	14,854	2,399	14,172	2,205	13,139
IA, N	2,697	2,637	2,826	8,164	2,416	7,048	2,620	7,688
IA, S	4,738	4,686	3,035	15,664	2,567	13,488	2,739	14,170
MN	18,508	18,302	3,453	69,681	2,873	59,373	3,188	65,615
MO, E	14,945	14,404	2,780	44,851	2,505	41,347	2,618	42,466
MO, W	12,718	12,385	2,808	38,927	2,622	38,987	2,487	34,560
NE	6,248	6,070	2,815	19,490	2,516	17,782	2,620	17,883
ND	1,191	1,144	2,656	3,503	2,425	3,255	2,506	3,287
SD	1,747	1,717	2,861	5,407	2,561	4,971	2,696	5,143
9TH	344,186	303,980	3,350	1,054,527	3,117	1,183,039	3,328	1,230,818
AK	931	899	3,617	3,553	3,196	3,172	3,321	3,448
AZ	33,800	31,525	3,141	113,819	2,794	105,208	3,122	115,653
CA, N	33,465	29,202	4,086	145,574	3,761	132,963	4,035	142,687
CA, E	46,877	42,590	-	-	3,297	205,186	3,443	180,293
CA, C	126,208	104,053	3,351	429,523	3,205	411,460	3,420	448,012
CA, S	20,454	18,861	3,707	80,979	3,362	76,210	3,722	81,732
HI	3,163	3,080	3,611	12,437	3,183	11,440	3,289	11,608
ID	7,236	7,078	2,715	23,278	2,485	19,763	2,770	21,726
MT	2,277	2,198	2,608	6,890	2,326	6,195	2,521	6,506
NV	22,763	19,743	3,172	70,808	2,902	65,220	3,071	68,508
OR	16,684	16,230	3,118	59,238	2,700	48,933	2,859	50,835
WA, E	6,018	5,860	2,683	17,767	2,514	16,413	2,515	16,301
WA, W	24,181	22,533	3,488	89,585	3,112	80,509	3,210	83,169
GUAM	128	127	2,896	387	2,526	362	2,430	337
NMI	1	1	-	50	-	6	-	4
10TH	75,077	72,087	3,065	247,898	2,733	227,601	2,856	236,159
CO	28,898	28,221	3,200	100,690	2,815	91,630	3,089	99,290
KS	9,612	9,430	3,038	32,684	2,679	29,735	2,601	28,579
NM	5,387	5,300	2,689	15,986	2,549	15,483	2,942	17,526
OK, N	3,579	3,511	2,929	11,592	2,616	10,360	2,582	10,064
OK, E	1,922	1,900	2,751	5,630	2,456	5,564	2,396	5,431
OK, W	6,807	6,696	2,990	22,555	2,644	20,255	2,534	19,144
UT	17,591	15,815	3,080	54,637	2,784	50,920	2,896	52,370
WY	1,281	1,214	3,048	4,124	2,729	3,654	2,835	3,755

BAPCPA Table 2X. (December 31, 2011—Continued)

Circuit and District	Cases		Current Monthly Income (2,3)		Average Monthly Income (2,4)		Average Expenses (2,5)	
	Total	With Complete Schedules (2)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)	Median (6) (in \$s)	Total (in \$000s)
11TH	187,929	173,795	2,842	573,513	2,662	547,515	2,660	537,829
AL, N	16,517	16,158	2,563	48,035	2,398	43,964	2,220	42,493
AL, M	7,602	7,422	2,273	19,817	2,197	18,974	2,072	17,733
AL, S	5,181	5,014	2,539	14,912	2,468	14,627	2,213	12,929
FL, N	3,995	3,909	2,900	12,833	2,738	11,860	2,930	12,655
FL, M	50,201	47,720	2,880	163,523	2,721	157,334	2,892	159,441
FL, S	34,457	30,647	2,846	101,151	2,729	99,497	2,921	104,640
GA, N	49,732	43,185	3,183	155,100	2,833	140,338	2,751	136,671
GA, M	11,059	10,637	2,501	31,121	2,477	30,494	2,195	27,055
GA, S	9,185	9,103	2,557	27,021	2,571	30,427	2,348	24,212

Note: Section 101 of the U.S. Bankruptcy Code defines consumer (nonbusiness) debt as that incurred by an individual primarily for a personal, family, or household purpose. If the debtor is a corporation or partnership, or if debt related to operation of a business predominates, the nature of the debt is business.

¹ A case and its data are included only when all data on income and expenses are provided by the debtor(s) for the case. Data may not be included if the debtor(s) provided incomplete schedules. Data exclude reopening. Cases transferred interdistrict are counted only for the originating district.

² Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 42,590 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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 Debtors' Cases¹ With Predominantly Nonbusiness Debts Closed, by Terminating Chapter, During the 12-Month Period Ending December 31, 2011 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	1,277,460	271	123	1,040,831	188	117	1,171	434	401	235,458	636	474
DC	972	248	121	813	179	119	5	-	-	154	598	449
1ST	39,280	258	112	32,238	184	109	46	480	453	6,996	597	447
ME	3,366	192	106	3,169	150	106	1	-	-	196	875	931
MA	18,446	197	107	16,055	169	106	25	479	490	2,366	380	193
NH	4,392	240	121	3,881	196	118	7	-	-	504	574	407
RI	4,686	174	110	4,326	155	110	1	-	-	359	404	166
PR	8,390	474	276	4,807	271	125	12	370	365	3,571	748	654
2ND	57,284	234	116	51,828	186	114	57	483	385	5,399	697	540
CT	9,698	178	119	9,043	161	119	21	579	522	634	403	252
NY, N	9,261	321	117	8,027	212	115	0	-	-	1,234	1,025	1,156
NY, E	19,213	167	102	17,792	152	101	19	467	448	1,402	355	184
NY, S	11,319	217	122	10,489	190	120	17	384	298	813	564	406
NY, W	6,688	414	141	5,466	289	129	0	-	-	1,222	974	994
VT	1,105	257	127	1,011	187	124	0	-	-	94	1,016	1,198
3RD	68,225	243	127	57,720	167	123	42	483	464	10,463	659	493
DE	2,935	202	116	2,527	146	114	1	-	-	407	546	243
NJ	33,494	227	129	29,609	167	126	21	494	498	3,864	680	547
PA, E	12,656	238	126	9,624	152	120	6	-	-	3,026	512	353
PA, M	8,333	275	117	6,806	177	113	1	-	-	1,526	714	606
PA, W	10,776	283	135	9,125	180	128	13	524	496	1,638	860	827
VI	31	493	291	29	464	291	0	-	-	2	-	-
4TH	84,815	296	112	65,504	168	110	99	477	452	19,212	731	629
MD	25,120	208	109	21,776	162	107	29	444	440	3,315	508	347
NC, E	7,989	516	317	3,596	154	99	17	499	417	4,376	813	756
NC, M	4,871	444	125	3,202	214	112	1	-	-	1,668	886	890
NC, W	6,336	298	107	5,166	174	106	5	-	-	1,165	849	861
SC	6,654	401	120	4,134	175	106	24	452	470	2,496	775	694
VA, E	22,345	276	113	17,654	171	112	17	590	547	4,674	670	551
VA, W	6,814	281	99	5,526	149	96	4	-	-	1,284	846	852
WV, N	2,113	156	101	2,008	133	100	0	-	-	105	592	459
WV, S	2,573	248	139	2,442	211	137	2	-	-	129	929	988

BAPCPA Table 3. (December 31, 2011—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	63,581	388	149	38,464	202	111	65	466	445	25,052	674	526
LA, E	3,258	362	139	2,266	216	105	1	-	-	991	698	588
LA, M	1,765	482	377	1,148	380	346	0	-	-	617	672	540
LA, W	7,264	632	483	3,180	337	180	3	-	-	4,081	863	841
MS, N	4,683	429	189	3,147	211	143	0	-	-	1,536	875	844
MS, S	6,692	375	127	4,485	161	119	0	-	-	2,207	810	728
TX, N	13,765	329	116	8,432	178	100	10	437	449	5,323	569	379
TX, E	5,048	326	113	3,576	191	102	7	-	-	1,465	655	498
TX, S	11,423	356	156	5,764	180	103	26	545	526	5,633	534	370
TX, W	9,683	342	112	6,466	181	103	18	327	271	3,199	668	520
6TH	173,456	308	136	139,987	196	126	92	520	517	33,377	777	694
KY, E	9,686	263	118	8,412	170	113	2	-	-	1,272	881	884
KY, W	10,112	251	107	8,555	148	105	1	-	-	1,556	816	770
MI, E	41,498	238	108	37,438	171	107	26	375	326	4,034	857	922
MI, W	13,476	276	164	12,572	233	162	5	-	-	899	874	896
OH, N	30,242	283	130	26,382	194	127	3	-	-	3,857	898	958
OH, S	25,767	353	141	20,698	204	133	0	-	-	5,069	962	1,098
TN, E	15,497	403	203	11,448	260	173	3	-	-	4,046	807	751
TN, M	11,690	349	134	8,593	203	125	45	535	559	3,052	758	663
TN, W	15,488	437	226	5,889	233	134	7	-	-	9,592	562	368
7TH	129,568	259	117	111,435	177	113	50	412	314	18,083	760	671
IL, N	54,957	209	112	47,418	139	109	35	382	289	7,504	647	498
IL, C	8,586	270	130	7,456	171	129	1	-	-	1,129	925	1,097
IL, S	5,012	440	144	3,480	226	131	0	-	-	1,532	928	1,034
IN, N	15,055	322	128	13,175	254	119	3	-	-	1,877	793	711
IN, S	21,145	352	118	17,636	251	113	1	-	-	3,508	860	874
WI, E	17,336	218	116	15,278	147	114	2	-	-	2,056	746	659
WI, W	7,477	194	112	6,992	154	111	8	-	-	477	785	792

BAPCPA Table 3. (December 31, 2011—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
8TH	72,989	279	118	62,201	187	114	20	604	595	10,768	806	762
AR, E	6,868	418	144	4,391	196	128	4	-	-	2,473	811	716
AR, W	5,000	333	129	3,884	194	123	3	-	-	1,113	813	733
IA, N	2,857	173	113	2,779	159	112	0	-	-	78	683	584
IA, S	5,009	242	105	4,736	214	103	1	-	-	272	722	658
MN	17,968	224	113	16,679	174	113	1	-	-	1,288	866	1,056
MO, E	14,286	258	115	11,838	175	114	2	-	-	2,446	660	532
MO, W	12,183	328	120	10,082	214	108	4	-	-	2,097	872	884
NE	5,797	279	109	4,949	158	106	4	-	-	844	984	1,156
ND	1,247	205	128	1,184	169	128	0	-	-	63	881	975
SD	1,774	296	153	1,679	271	151	1	-	-	94	737	714
9TH	350,003	207	120	297,204	179	120	516	371	321	52,283	367	140
AK	913	221	127	851	189	126	1	-	-	61	659	496
AZ	33,359	289	139	31,102	266	136	65	520	528	2,192	598	496
CA, N	30,398	203	100	23,790	137	100	98	380	305	6,510	440	144
CA, E	46,752	164	114	41,761	143	113	35	354	288	4,956	343	155
CA, C	135,340	168	129	109,779	161	130	200	272	204	25,361	196	99
CA, S	19,391	147	100	17,370	124	100	31	334	364	1,990	340	172
HI	2,959	192	108	2,630	147	106	5	-	-	324	561	424
ID	7,062	275	121	6,428	237	118	6	-	-	628	660	537
MT	2,219	358	133	2,070	327	123	1	-	-	148	797	806
NV	26,080	325	127	22,544	289	109	36	613	626	3,500	552	422
OR	16,020	276	104	13,933	197	103	2	-	-	2,085	801	875
WA, E	5,640	246	106	4,773	134	103	1	-	-	866	858	1,039
WA, W	23,741	242	112	20,055	156	110	35	407	379	3,651	710	659
GUAM	129	298	123	118	223	121	0	-	-	11	1,097	1,239
10TH	66,767	318	166	58,856	251	153	29	427	430	7,882	818	772
CO	23,823	315	210	22,635	283	205	10	389	385	1,178	924	883
KS	9,061	465	267	7,649	351	161	3	-	-	1,409	1,089	1,269
NM	5,513	154	105	5,255	128	104	7	-	-	251	686	587
OK, N	3,678	188	120	3,476	151	119	1	-	-	201	825	785
OK, E	2,027	197	115	1,895	150	114	1	-	-	131	866	959
OK, W	6,522	303	157	5,741	240	154	2	-	-	779	768	642
UT	15,049	347	147	11,225	225	115	5	-	-	3,819	708	679
WY	1,094	351	149	980	318	134	0	-	-	114	629	503

BAPCPA Table 3. (December 31, 2011—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
11TH	170,520	323	120	124,581	202	112	150	487	484	45,789	650	500
AL, N	14,432	402	137	9,266	194	107	11	419	445	5,155	776	695
AL, M	5,127	585	334	2,392	257	124	3	-	-	2,732	873	819
AL, S	3,929	535	364	1,855	245	111	5	-	-	2,069	795	743
FL, N	4,513	283	122	4,171	250	121	2	-	-	340	688	579
FL, M	49,835	297	119	42,182	236	113	85	489	492	7,568	638	524
FL, S	29,865	186	107	25,595	157	107	25	450	400	4,245	356	113
GA, N	46,446	270	119	31,492	176	114	16	514	360	14,938	467	194
GA, M	9,510	557	225	4,687	182	119	1	-	-	4,822	922	1,021
GA, S	6,863	680	531	2,941	313	174	2	-	-	3,920	955	1,027

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. Mean and median time intervals not computed when fewer than 10 cases reported.

¹ Excludes reopenings.

² Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.

³ In cases closed under chapters 11 and 13, the debtor(s) may or may not have completed plans at the time of closing.

BAPCPA Table 4.
U.S. Bankruptcy Courts—Reaffirmation Agreements¹ by Individual Debtors With Predominantly
Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2011,
as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
TOTAL	1,066,919	222,440	24,996	2,211	311,717
DC	828	47	9	1	56
1ST	33,032	3,025	331	3	4,352
ME	3,249	1,201	28	0	1,863
MA	16,427	681	70	2	849
NH	4,022	1,076	229	1	1,545
RI	4,420	39	4	0	46
PR	4,914	28	0	0	49
2ND	52,783	7,079	510	108	9,752
CT	9,175	606	160	9	768
NY, N	8,327	2,514	98	0	3,458
NY, E	17,976	899	13	4	1,024
NY, S	10,594	1,146	150	1	1,743
NY, W	5,684	1,700	80	94	2,438
VT	1,027	214	9	0	321
3RD	58,972	8,757	1,038	52	11,072
DE	2,559	590	363	0	723
NJ	30,332	4,779	461	51	5,933
PA, E	9,749	1,120	121	1	1,388
PA, M	7,004	692	81	0	884
PA, W	9,299	1,574	12	0	2,142
VI	29	2	0	0	2
4TH	66,599	10,838	2,201	8	14,359
MD	22,093	2,708	362	1	3,377
NC, E	3,662	1,053	156	0	1,424
NC, M	3,219	707	36	0	829
NC, W	5,378	1,670	15	0	2,240
SC	4,164	439	56	0	541
VA, E	17,905	2,239	452	0	2,883
VA, W	5,604	1,073	1,025	1	1,468
WV, N	2,042	470	39	5	885
WV, S	2,532	479	60	1	712

BAPCPA Table 4. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
5TH	39,762	12,129	1,390	373	19,077
LA, E	2,370	597	46	2	825
LA, M	1,189	414	230	0	935
LA, W	3,456	956	138	1	1,426
MS, N	3,246	1,311	772	354	2,921
MS, S	4,620	1,757	53	14	2,741
TX, N	8,661	2,844	24	0	4,159
TX, E	3,688	1,352	17	0	2,020
TX, S	5,871	1,753	10	2	2,555
TX, W	6,661	1,145	100	0	1,495
6TH	143,401	36,250	1,027	89	51,210
KY, E	8,761	2,362	92	1	3,388
KY, W	8,803	2,718	66	0	4,012
MI, E	38,610	10,256	232	41	14,788
MI, W	12,767	3,546	281	0	5,005
OH, N	26,890	5,182	29	33	7,293
OH, S	21,078	5,791	233	0	7,877
TN, E	11,665	3,982	94	0	5,603
TN, M	8,771	2,377	0	7	3,197
TN, W	6,056	36	0	7	47
7TH	114,123	32,342	2,592	308	47,306
IL, N	48,529	11,563	575	1	15,005
IL, C	7,519	3,018	160	0	4,750
IL, S	3,588	1,247	334	286	2,741
IN, N	13,612	4,298	298	10	6,429
IN, S	18,272	5,719	635	1	8,425
WI, E	15,561	4,162	531	5	6,245
WI, W	7,042	2,335	59	5	3,711

BAPCPA Table 4. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
8TH	63,880	16,187	912	228	25,050
AR, E	4,667	1,685	7	0	2,525
AR, W	4,057	1,266	2	0	1,972
IA, N	2,849	882	46	0	1,289
IA, S	4,832	977	169	1	1,432
MN	16,845	2,884	273	0	4,079
MO, E	12,254	3,497	217	227	4,951
MO, W	10,396	2,728	152	0	5,400
NE	5,059	1,397	5	0	2,140
ND	1,210	387	5	0	553
SD	1,711	484	36	0	709
9TH	305,349	50,116	9,521	492	65,112
AK	858	227	31	0	345
AZ	32,074	6,078	1,789	0	7,737
CA, N	24,202	2,276	69	0	2,705
CA, E	42,340	5,664	1,267	0	8,538
CA, C	113,778	17,540	4,725	49	21,552
CA, S	17,761	2,911	528	0	3,617
HI	2,651	486	27	0	611
ID	6,538	1,189	116	0	1,716
MT	2,240	499	0	436	697
NV	23,189	4,457	0	0	5,499
OR	14,241	2,829	553	0	3,798
WA, E	4,849	1,620	38	0	2,399
WA, W	20,508	4,321	378	7	5,876
GUAM	120	19	0	0	22
NMI	0	-	-	-	-
10TH	60,046	10,531	2,729	452	16,139
CO	22,937	1,840	504	223	3,131
KS	7,808	1,961	1,884	0	2,776
NM	5,338	745	117	0	942
OK, N	3,556	970	22	20	1,493
OK, E	1,915	644	42	105	1,227
OK, W	6,053	1,420	140	103	2,393
UT	11,414	2,731	14	0	3,869
WY	1,025	220	6	1	308

BAPCPA Table 4. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
11TH	128,144	35,139	2,736	97	48,232
AL, N	9,499	3,533	11	1	5,725
AL, M	2,449	839	98	2	1,307
AL, S	1,942	688	7	5	1,092
FL, N	4,241	1,792	174	0	2,673
FL, M	43,010	11,178	1,590	58	14,567
FL, S	26,585	5,946	532	14	7,567
GA, N	32,637	8,491	291	10	11,407
GA, M	4,764	1,683	33	7	2,433
GA, S	3,017	989	0	0	1,461

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 A reaffirmation agreement is an agreement by a chapter 7 debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral that would otherwise 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 the 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, 2011, 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 Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
TOTAL	239,793	3,731	1,860	943	4,610	2,439	1,147	
DC	160	2	2	0	2	2	0	
1ST	7,121	2	0	-	2	0	-	
ME	201	0	-	-	0	-	-	
MA	2,402	0	-	-	0	-	-	
NH	529	0	-	-	0	-	-	
RI	363	2	0	-	2	0	-	
PR	3,626	0	-	-	0	-	-	
2ND	5,899	205	125	10	228	143	10	
CT	639	22	0	-	25	0	-	
NY, N	1,649	34	10	2	35	10	2	
NY, E	1,413	0	-	-	0	-	-	
NY, S	825	0	-	-	0	-	-	
NY, W	1,278	146	112	5	165	130	5	
VT	95	3	3	3	3	3	3	
3RD	10,783	9	1	0	9	1	0	
DE	420	0	-	-	0	-	-	
NJ	4,029	2	1	0	2	1	0	
PA, E	3,054	6	0	-	6	0	-	
PA, M	1,565	1	0	-	1	0	-	
PA, W	1,713	0	-	-	0	-	-	
VI	2	0	-	-	0	-	-	
4TH	19,523	581	578	15	892	889	16	
MD	3,376	1	1	1	1	1	1	
NC, E	4,444	8	8	7	8	8	7	
NC, M	1,673	12	9	2	13	10	2	
NC, W	1,230	3	3	1	3	3	1	
SC	2,512	548	548	0	856	856	0	
VA, E	4,746	1	1	0	1	1	0	
VA, W	1,305	0	-	-	0	-	-	
WV, N	105	8	8	4	10	10	5	
WV, S	132	0	-	-	0	-	-	

BAPCPA Table 5. (December 31, 2011—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 Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
5TH	25,491	4	3	3	4	3	3	
LA, E	1,004	0	-	-	0	-	-	
LA, M	625	0	-	-	0	-	-	
LA, W	4,176	0	-	-	0	-	-	
MS, N	1,558	0	-	-	0	-	-	
MS, S	2,235	0	-	-	0	-	-	
TX, N	5,517	0	-	-	0	-	-	
TX, E	1,484	0	-	-	0	-	-	
TX, S	5,672	1	0	-	1	0	-	
TX, W	3,220	3	3	3	3	3	3	
6TH	33,924	44	2	1	49	2	1	
KY, E	1,304	0	-	-	0	-	-	
KY, W	1,597	0	-	-	0	-	-	
MI, E	4,191	0	-	-	0	-	-	
MI, W	912	3	2	1	3	2	1	
OH, N	3,949	41	0	-	46	0	-	
OH, S	5,189	0	-	-	0	-	-	
TN, E	4,071	0	-	-	0	-	-	
TN, M	3,069	0	-	-	0	-	-	
TN, W	9,642	0	-	-	0	-	-	
7TH	18,446	23	23	17	25	25	18	
IL, N	7,581	23	23	17	25	25	18	
IL, C	1,161	0	-	-	0	-	-	
IL, S	1,598	0	-	-	0	-	-	
IN, N	1,931	0	-	-	0	-	-	
IN, S	3,604	0	-	-	0	-	-	
WI, E	2,092	0	-	-	0	-	-	
WI, W	479	0	-	-	0	-	-	

BAPCPA Table 5. (December 31, 2011—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 Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
8TH	10,981	0	-	-	0	-	-	
AR, E	2,529	0	-	-	0	-	-	
AR, W	1,151	0	-	-	0	-	-	
IA, N	80	0	-	-	0	-	-	
IA, S	277	0	-	-	0	-	-	
MN	1,297	0	-	-	0	-	-	
MO, E	2,500	0	-	-	0	-	-	
MO, W	2,125	0	-	-	0	-	-	
NE	859	0	-	-	0	-	-	
ND	65	0	-	-	0	-	-	
SD	98	0	-	-	0	-	-	
9TH	52,834	1,262	110	70	1,484	125	83	
AK	61	0	-	-	0	-	-	
AZ	2,224	2	0	-	2	0	-	
CA, N	6,562	65	0	-	72	0	-	
CA, E	4,989	576	60	38	740	71	47	
CA, C	25,490	116	49	31	124	53	35	
CA, S	2,009	26	0	-	26	0	-	
HI	327	19	0	-	24	0	-	
ID	644	0	-	-	0	-	-	
MT	151	7	0	-	9	0	-	
NV	3,572	426	0	-	462	0	-	
OR	2,208	0	-	-	0	-	-	
WA, E	886	25	1	1	25	1	1	
WA, W	3,700	0	-	-	0	-	-	
GUAM	11	0	-	-	0	-	-	
NMI	0	-	-	-	-	-	-	

BAPCPA Table 5. (December 31, 2011—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 Determinations on the Value of Property Reported ²		
		Total	Less than Claim		Total	Less than Claim	
							Total
10TH	7,955	100	66	53	122	81	67
CO	1,188	53	40	29	54	40	29
KS	1,432	0	-	-	0	-	-
NM	259	27	15	14	41	26	24
OK, N	203	1	0	-	1	0	-
OK, E	131	16	10	9	23	14	13
OK, W	792	3	1	1	3	1	1
UT	3,834	0	-	-	0	-	-
WY	116	0	-	-	0	-	-
11TH	46,676	1,499	950	774	1,793	1,168	949
AL, N	5,223	325	35	27	365	38	28
AL, M	2,752	0	-	-	0	-	-
AL, S	2,122	241	4	2	278	4	2
FL, N	354	11	7	7	13	9	9
FL, M	7,729	502	502	415	587	587	494
FL, S	4,545	406	402	323	536	530	416
GA, N	15,079	14	0	-	14	0	-
GA, M	4,880	0	-	-	0	-	-
GA, S	3,992	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 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 the 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, 2011,
as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
TOTAL	239,793	53,577	45,104	6,345	1,480	454	133	61	185,820	88,645	20,089
DC	160	47	40	7	0	0	0	0	113	26	4
1ST	7,121	1,088	1,020	60	7	0	1	0	6,027	2,700	736
ME	201	41	40	1	0	0	0	0	159	57	10
MA	2,402	240	240	0	0	0	0	0	2,158	548	375
NH	529	133	133	0	0	0	0	0	395	104	47
RI	363	65	65	0	0	0	0	0	298	5	42
PR	3,626	609	542	59	7	0	1	0	3,017	1,986	262
2ND	5,899	1,774	1,687	71	15	1	0	0	4,118	1,741	370
CT	639	40	38	2	0	0	0	0	598	8	66
NY, N	1,649	895	883	6	5	1	0	0	754	597	43
NY, E	1,413	120	106	12	2	0	0	0	1,289	425	168
NY, S	825	119	119	0	0	0	0	0	705	327	64
NY, W	1,278	554	501	45	8	0	0	0	723	354	29
VT	95	46	40	6	0	0	0	0	49	30	0
3RD	10,783	2,311	1,764	413	92	27	7	8	8,456	4,669	988
DE	420	84	59	16	4	3	2	0	335	105	33
NJ	4,029	945	788	122	29	5	0	1	3,077	1,810	256
PA, E	3,054	327	304	20	3	0	0	0	2,724	1,485	364
PA, M	1,565	521	400	90	23	6	2	0	1,039	678	152
PA, W	1,713	433	212	165	33	13	3	7	1,280	591	183
VI	2	1	1	0	0	0	0	0	1	0	0
4TH	19,523	6,518	5,758	605	123	23	6	3	12,993	6,868	1,238
MD	3,376	478	423	50	5	0	0	0	2,896	579	264
NC, E	4,444	2,590	2,228	297	56	8	1	0	1,854	1,616	162
NC, M	1,673	553	388	99	46	12	5	3	1,119	814	70
NC, W	1,230	415	332	72	9	2	0	0	813	605	83
SC	2,512	608	518	82	7	1	0	0	1,904	1,398	135
VA, E	4,746	1,276	1,272	4	0	0	0	0	3,466	1,533	463
VA, W	1,305	512	512	0	0	0	0	0	791	272	53
WV, N	105	27	27	0	0	0	0	0	77	20	6
WV, S	132	59	58	1	0	0	0	0	73	31	2

BAPCPA Table 6. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
5TH	25,491	4,822	3,452	870	317	127	38	18	20,574	11,306	2,193
LA, E	1,004	223	164	44	10	4	0	1	780	469	65
LA, M	625	197	157	33	6	1	0	0	427	169	31
LA, W	4,176	1,035	677	243	79	25	7	4	3,091	1,920	261
MS, N	1,558	431	362	61	8	0	0	0	1,127	844	109
MS, S	2,235	614	400	156	38	13	4	3	1,619	1,160	97
TX, N	5,517	1,046	549	232	151	77	27	10	4,441	2,666	823
TX, E	1,484	227	148	55	20	4	0	0	1,253	801	80
TX, S	5,672	458	404	46	5	3	0	0	5,211	1,775	446
TX, W	3,220	591	591	0	0	0	0	0	2,625	1,502	281
6TH	33,924	8,805	7,478	1,018	210	71	19	9	25,057	14,406	2,588
KY, E	1,304	519	460	55	4	0	0	0	775	601	49
KY, W	1,597	434	183	138	54	40	10	9	1,161	489	122
MI, E	4,191	1,420	1,278	124	16	2	0	0	2,770	574	197
MI, W	912	374	277	67	19	8	3	0	536	272	20
OH, N	3,949	1,653	1,642	11	0	0	0	0	2,295	1,290	190
OH, S	5,189	2,310	1,723	468	93	20	6	0	2,847	1,576	286
TN, E	4,071	800	656	120	23	1	0	0	3,257	2,018	172
TN, M	3,069	564	528	35	1	0	0	0	2,505	1,553	136
TN, W	9,642	731	731	0	0	0	0	0	8,911	6,033	1,416
7TH	18,446	5,445	4,290	890	199	48	13	5	12,972	8,151	1,350
IL, N	7,581	1,695	1,424	219	47	5	0	0	5,880	3,726	608
IL, C	1,161	582	479	87	12	1	3	0	578	243	26
IL, S	1,598	653	403	176	56	14	2	2	944	587	78
IN, N	1,931	560	491	61	6	2	0	0	1,356	821	173
IN, S	3,604	1,303	961	255	59	19	7	2	2,300	1,623	258
WI, E	2,092	495	418	60	12	5	0	0	1,593	1,017	191
WI, W	479	157	114	32	7	2	1	1	321	134	16

BAPCPA Table 6. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
8TH	10,981	3,514	3,058	362	76	11	6	1	7,448	5,147	550
AR, E	2,529	632	490	111	24	5	1	1	1,897	1,520	144
AR, W	1,151	313	249	53	9	2	0	0	835	641	44
IA, N	80	28	27	1	0	0	0	0	51	14	1
IA, S	277	88	66	14	5	1	2	0	188	135	14
MN	1,297	577	577	0	0	0	0	0	713	468	45
MO, E	2,500	586	434	118	29	2	3	0	1,911	1,228	198
MO, W	2,125	810	766	37	6	1	0	0	1,313	788	89
NE	859	408	380	26	2	0	0	0	449	312	12
ND	65	32	31	1	0	0	0	0	33	29	1
SD	98	40	38	1	1	0	0	0	58	12	2
9TH	52,834	5,987	5,625	296	55	6	5	0	46,772	9,276	5,904
AK	61	21	20	1	0	0	0	0	40	19	0
AZ	2,224	299	291	8	0	0	0	0	1,925	689	80
CA, N	6,562	1,447	1,320	99	23	2	3	0	5,082	1,098	826
CA, E	4,989	399	399	0	0	0	0	0	4,588	1,255	573
CA, C	25,490	422	382	32	5	2	1	0	25,039	2,649	3,439
CA, S	2,009	158	153	5	0	0	0	0	1,851	104	218
HI	327	90	71	17	1	1	0	0	237	84	12
ID	644	150	132	14	4	0	0	0	493	144	32
MT	151	65	38	19	8	0	0	0	86	2	4
NV	3,572	506	499	6	1	0	0	0	3,065	1,482	335
OR	2,208	860	835	25	0	0	0	0	1,344	586	113
WA, E	886	410	410	0	0	0	0	0	472	305	45
WA, W	3,700	1,156	1,071	70	13	1	1	0	2,543	852	227
GUAM	11	4	4	0	0	0	0	0	7	7	0
NMI	0	-	-	-	-	-	-	-	-	-	-
10TH	7,955	2,212	1,642	405	92	49	15	9	5,728	2,946	316
CO	1,188	375	314	53	5	2	1	0	808	539	29
KS	1,432	762	533	138	46	32	6	7	668	429	26
NM	259	67	58	7	1	1	0	0	189	70	14
OK, N	203	64	50	13	1	0	0	0	138	75	4
OK, E	131	54	30	20	1	2	1	0	77	30	3
OK, W	792	214	175	31	5	0	2	1	575	229	40
UT	3,834	645	454	141	32	12	5	1	3,188	1,536	194
WY	116	31	28	2	1	0	0	0	85	38	6

BAPCPA Table 6. (December 31, 2011—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
11TH	46,676	11,054	9,290	1,348	294	91	23	8	35,562	21,409	3,852
AL, N	5,223	1,099	684	261	86	46	16	6	4,120	2,951	280
AL, M	2,752	862	607	182	57	12	3	1	1,884	1,501	175
AL, S	2,122	455	455	0	0	0	0	0	1,665	1,257	175
FL, N	354	86	77	7	2	0	0	0	268	141	26
FL, M	7,729	1,876	1,676	161	32	6	0	1	5,830	3,016	432
FL, S	4,545	728	668	52	8	0	0	0	3,813	471	207
GA, N	15,079	2,394	1,935	374	63	20	2	0	12,682	8,011	2,191
GA, M	4,880	2,027	1,680	292	46	7	2	0	2,848	2,303	204
GA, S	3,992	1,527	1,508	19	0	0	0	0	2,452	1,758	162

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. 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 debts 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 the debtor(s) was/were also debtor(s) 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 Debt Commenced During the 12-Month Period Ending December 31, 2011, as Required by 28 U.S.C. 159(c)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
TOTAL	398,096	110,426	287,666	4
DC	149	30	119	0
1ST	14,168	2,436	11,732	0
ME	476	62	414	0
MA	4,807	834	3,973	0
NH	1,045	171	874	0
RI	850	189	661	0
PR	6,990	1,180	5,810	0
2ND	8,095	1,564	6,530	1
CT	899	250	649	0
NY, N	1,895	354	1,540	1
NY, E	1,633	374	1,259	0
NY, S	1,735	197	1,538	0
NY, W	1,734	372	1,362	0
VT	199	17	182	0
3RD	17,690	4,161	13,529	0
DE	1,125	176	949	0
NJ	7,454	1,548	5,906	0
PA, E	4,041	1,177	2,864	0
PA, M	2,387	526	1,861	0
PA, W	2,680	734	1,946	0
VI	3	0	3	0
4TH	31,814	7,503	24,311	0
MD	4,961	1,483	3,478	0
NC, E	6,211	1,028	5,183	0
NC, M	3,030	658	2,372	0
NC, W	2,118	514	1,604	0
SC	4,115	872	3,243	0
VA, E	8,570	2,109	6,461	0
VA, W	2,239	748	1,491	0
WV, N	261	58	203	0
WV, S	309	33	276	0

BAPCPA Table 7. (December 31, 2011—Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
5TH	43,643	12,436	31,207	0
LA, E	1,938	373	1,565	0
LA, M	988	237	751	0
LA, W	8,020	2,451	5,569	0
MS, N	2,984	1,062	1,922	0
MS, S	3,048	1,059	1,989	0
TX, N	9,441	2,629	6,812	0
TX, E	3,224	871	2,353	0
TX, S	8,449	2,271	6,178	0
TX, W	5,551	1,483	4,068	0
6TH	52,319	17,754	34,564	1
KY, E	2,693	756	1,936	1
KY, W	2,787	797	1,990	0
MI, E	7,147	1,119	6,028	0
MI, W	1,858	327	1,531	0
OH, N	5,535	1,705	3,830	0
OH, S	8,160	2,270	5,890	0
TN, E	6,321	2,222	4,099	0
TN, M	5,252	1,997	3,255	0
TN, W	12,566	6,561	6,005	0
7TH	33,781	9,907	23,873	1
IL, N	14,747	3,869	10,878	0
IL, C	1,662	515	1,146	1
IL, S	1,865	728	1,137	0
IN, N	3,304	1,144	2,160	0
IN, S	6,491	1,767	4,724	0
WI, E	4,675	1,577	3,098	0
WI, W	1,037	307	730	0
8TH	19,711	6,247	13,464	0
AR, E	4,322	1,861	2,461	0
AR, W	2,132	798	1,334	0
IA, N	151	38	113	0
IA, S	534	128	406	0
MN	2,814	509	2,305	0
MO, E	4,145	1,447	2,698	0
MO, W	3,483	874	2,609	0
NE	1,851	522	1,329	0
ND	137	24	113	0
SD	142	46	96	0

BAPCPA Table 7. (December 31, 2011—Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
9TH	82,734	19,695	63,038	1
AK	144	13	131	0
AZ	5,137	763	4,374	0
CA, N	12,259	2,291	9,968	0
CA, E	10,000	1,961	8,039	0
CA, C	33,791	9,713	24,078	0
CA, S	4,204	900	3,304	0
HI	724	81	643	0
ID	846	283	563	0
MT	379	48	331	0
NV	5,070	979	4,091	0
OR	3,521	816	2,705	0
WA, E	1,314	352	962	0
WA, W	5,313	1,494	3,818	1
GUAM	32	1	31	0
NMI	0	-	-	-
10TH	16,970	5,589	11,381	0
CO	4,978	1,408	3,570	0
KS	3,056	803	2,253	0
NM	451	126	325	0
OK, N	404	128	276	0
OK, E	202	57	145	0
OK, W	1,573	633	940	0
UT	6,083	2,373	3,710	0
WY	223	61	162	0
11TH	77,022	23,104	53,918	0
AL, N	8,894	3,481	5,413	0
AL, M	5,653	1,374	4,279	0
AL, S	3,587	1,087	2,500	0
FL, N	526	78	448	0
FL, M	12,723	2,202	10,521	0
FL, S	9,051	1,303	7,748	0
GA, N	22,467	9,265	13,202	0
GA, M	6,973	2,155	4,818	0
GA, S	7,148	2,159	4,989	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 Cases Involving Individual Debtors With
Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2011
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	1,066,919	103	8	22
DC	828	1	0	0
1ST	33,032	1	0	0
ME	3,249	0	0	0
MA	16,427	1	0	0
NH	4,022	0	0	0
RI	4,420	0	0	0
PR	4,914	0	0	0
2ND	52,783	17	3	17
CT	9,175	0	0	0
NY, N	8,327	5	2	2
NY, E	17,976	1	0	0
NY, S	10,594	3	0	0
NY, W	5,684	8	1	15
VT	1,027	0	0	0
3RD	58,972	12	0	0
DE	2,559	0	0	0
NJ	30,332	9	0	0
PA, E	9,749	1	0	0
PA, M	7,004	0	0	0
PA, W	9,299	2	0	0
VI	29	0	0	0
4TH	66,599	9	0	0
MD	22,093	2	0	0
NC, E	3,662	0	0	0
NC, M	3,219	1	0	0
NC, W	5,378	3	0	0
SC	4,164	0	0	0
VA, E	17,905	1	0	0
VA, W	5,604	1	0	0
WV, N	2,042	1	0	0
WV, S	2,532	0	0	0

BAPCPA Table 8A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	39,762	5	0	0
LA, E	2,370	0	0	0
LA, M	1,189	1	0	0
LA, W	3,456	0	0	0
MS, N	3,246	2	0	0
MS, S	4,620	0	0	0
TX, N	8,661	0	0	0
TX, E	3,688	2	0	0
TX, S	5,871	0	0	0
TX, W	6,661	0	0	0
6TH	143,401	14	3	5
KY, E	8,761	1	0	0
KY, W	8,803	0	0	0
MI, E	38,610	11	3	5
MI, W	12,767	0	0	0
OH, N	26,890	0	0	0
OH, S	21,078	1	0	0
TN, E	11,665	0	0	0
TN, M	8,771	0	0	0
TN, W	6,056	1	0	0
7TH	114,123	6	0	0
IL, N	48,529	3	0	0
IL, C	7,519	0	0	0
IL, S	3,588	1	0	0
IN, N	13,612	1	0	0
IN, S	18,272	0	0	0
WI, E	15,561	0	0	0
WI, W	7,042	1	0	0
8TH	63,880	4	0	0
AR, E	4,667	0	0	0
AR, W	4,057	0	0	0
IA, N	2,849	1	0	0
IA, S	4,832	2	0	0
MN	16,845	0	0	0
MO, E	12,254	1	0	0
MO, W	10,396	0	0	0
NE	5,059	0	0	0
ND	1,210	0	0	0
SD	1,711	0	0	0

BAPCPA Table 8A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	305,349	22	1	0
AK	858	0	0	0
AZ	32,074	1	0	0
CA, N	24,202	0	0	0
CA, E	42,340	0	0	0
CA, C	113,778	7	1	0
CA, S	17,761	2	0	0
HI	2,651	0	0	0
ID	6,538	2	0	0
MT	2,240	1	0	0
NV	23,189	8	0	0
OR	14,241	0	0	0
WA, E	4,849	0	0	0
WA, W	20,508	1	0	0
GUAM	120	0	0	0
NMI	0	0	0	0
10TH	60,046	1	0	0
CO	22,937	0	0	0
KS	7,808	0	0	0
NM	5,338	0	0	0
OK, N	3,556	0	0	0
OK, E	1,915	0	0	0
OK, W	6,053	0	0	0
UT	11,414	1	0	0
WY	1,025	0	0	0
11TH	128,144	11	1	0
AL, N	9,499	0	0	0
AL, M	2,449	0	0	0
AL, S	1,942	0	0	0
FL, N	4,241	0	0	0
FL, M	43,010	4	1	0
FL, S	26,585	5	0	0
GA, N	32,637	2	0	0
GA, M	4,764	0	0	0
GA, S	3,017	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.

BAPCPA Table 8B.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 11 Cases Involving Individual Debtors With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2011, 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	1,211	0	0	0
DC	5	0	0	0
1ST	49	0	0	0
ME	1	0	0	0
MA	28	0	0	0
NH	7	0	0	0
RI	1	0	0	0
PR	12	0	0	0
2ND	59	0	0	0
CT	22	0	0	0
NY, N	0	0	0	0
NY, E	19	0	0	0
NY, S	18	0	0	0
NY, W	0	0	0	0
VT	0	0	0	0
3RD	46	0	0	0
DE	1	0	0	0
NJ	24	0	0	0
PA, E	6	0	0	0
PA, M	1	0	0	0
PA, W	14	0	0	0
VI	0	0	0	0
4TH	104	0	0	0
MD	31	0	0	0
NC, E	17	0	0	0
NC, M	1	0	0	0
NC, W	6	0	0	0
SC	26	0	0	0
VA, E	17	0	0	0
VA, W	4	0	0	0
WV, N	0	0	0	0
WV, S	2	0	0	0
5TH	66	0	0	0
LA, E	1	0	0	0
LA, M	0	0	0	0
LA, W	3	0	0	0
MS, N	0	0	0	0
MS, S	0	0	0	0
TX, N	10	0	0	0
TX, E	7	0	0	0
TX, S	27	0	0	0
TX, W	18	0	0	0

BAPCPA Table 8B. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	95	0	0	0
KY, E	2	0	0	0
KY, W	1	0	0	0
MI, E	28	0	0	0
MI, W	5	0	0	0
OH, N	3	0	0	0
OH, S	1	0	0	0
TN, E	3	0	0	0
TN, M	45	0	0	0
TN, W	7	0	0	0
7TH	51	0	0	0
IL, N	36	0	0	0
IL, C	1	0	0	0
IL, S	0	0	0	0
IN, N	3	0	0	0
IN, S	1	0	0	0
WI, E	2	0	0	0
WI, W	8	0	0	0
8TH	20	0	0	0
AR, E	4	0	0	0
AR, W	3	0	0	0
IA, N	0	0	0	0
IA, S	1	0	0	0
MN	1	0	0	0
MO, E	2	0	0	0
MO, W	4	0	0	0
NE	4	0	0	0
ND	0	0	0	0
SD	1	0	0	0
9TH	529	0	0	0
AK	1	0	0	0
AZ	66	0	0	0
CA, N	101	0	0	0
CA, E	36	0	0	0
CA, C	203	0	0	0
CA, S	32	0	0	0
HI	5	0	0	0
ID	6	0	0	0
MT	1	0	0	0
NV	38	0	0	0
OR	2	0	0	0
WA, E	1	0	0	0
WA, W	37	0	0	0
GUAM	0	0	0	0
NMI	0	0	0	0

BAPCPA Table 8B. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	29	0	0	0
CO	10	0	0	0
KS	3	0	0	0
NM	7	0	0	0
OK, N	1	0	0	0
OK, E	1	0	0	0
OK, W	2	0	0	0
UT	5	0	0	0
WY	0	0	0	0
11TH	158	0	0	0
AL, N	11	0	0	0
AL, M	3	0	0	0
AL, S	5	0	0	0
FL, N	2	0	0	0
FL, M	92	0	0	0
FL, S	26	0	0	0
GA, N	16	0	0	0
GA, M	1	0	0	0
GA, S	2	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.

BAPCPA Table 8D.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 13 Cases Involving Individual Debtors With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2011, 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	239,793	45	4	4
DC	160	0	0	0
1ST	7,121	0	0	0
ME	201	0	0	0
MA	2,402	0	0	0
NH	529	0	0	0
RI	363	0	0	0
PR	3,626	0	0	0
2ND	5,899	3	1	1
CT	639	0	0	0
NY, N	1,649	1	0	0
NY, E	1,413	0	0	0
NY, S	825	2	1	1
NY, W	1,278	0	0	0
VT	95	0	0	0
3RD	10,783	2	0	0
DE	420	0	0	0
NJ	4,029	0	0	0
PA, E	3,054	2	0	0
PA, M	1,565	0	0	0
PA, W	1,713	0	0	0
VI	2	0	0	0
4TH	19,523	7	1	0
MD	3,376	0	0	0
NC, E	4,444	2	1	0
NC, M	1,673	0	0	0
NC, W	1,230	5	0	0
SC	2,512	0	0	0
VA, E	4,746	0	0	0
VA, W	1,305	0	0	0
WV, N	105	0	0	0
WV, S	132	0	0	0
5TH	25,491	10	0	0
LA, E	1,004	3	0	0
LA, M	625	0	0	0
LA, W	4,176	3	0	0
MS, N	1,558	0	0	0
MS, S	2,235	0	0	0
TX, N	5,517	1	0	0
TX, E	1,484	0	0	0
TX, S	5,672	0	0	0
TX, W	3,220	3	0	0

BAPCPA Table 8D. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	33,924	10	1	1
KY, E	1,304	1	0	0
KY, W	1,597	0	0	0
MI, E	4,191	3	1	1
MI, W	912	0	0	0
OH, N	3,949	1	0	0
OH, S	5,189	2	0	0
TN, E	4,071	0	0	0
TN, M	3,069	3	0	0
TN, W	9,642	0	0	0
7TH	18,446	4	1	2
IL, N	7,581	1	0	0
IL, C	1,161	0	0	0
IL, S	1,598	0	0	0
IN, N	1,931	0	0	0
IN, S	3,604	2	1	2
WI, E	2,092	1	0	0
WI, W	479	0	0	0
8TH	10,981	2	0	0
AR, E	2,529	0	0	0
AR, W	1,151	0	0	0
IA, N	80	0	0	0
IA, S	277	0	0	0
MN	1,297	0	0	0
MO, E	2,500	1	0	0
MO, W	2,125	0	0	0
NE	859	1	0	0
ND	65	0	0	0
SD	98	0	0	0
9TH	52,834	3	0	0
AK	61	0	0	0
AZ	2,224	0	0	0
CA, N	6,562	0	0	0
CA, E	4,989	0	0	0
CA, C	25,490	1	0	0
CA, S	2,009	0	0	0
HI	327	0	0	0
ID	644	0	0	0
MT	151	0	0	0
NV	3,572	2	0	0
OR	2,208	0	0	0
WA, E	886	0	0	0
WA, W	3,700	0	0	0
GUAM	11	0	0	0
NMI	0	-	-	-

BAPCPA Table 8D. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	7,955	1	0	0
CO	1,188	0	0	0
KS	1,432	0	0	0
NM	259	0	0	0
OK, N	203	0	0	0
OK, E	131	0	0	0
OK, W	792	0	0	0
UT	3,834	1	0	0
WY	116	0	0	0
11TH	46,676	3	0	0
AL, N	5,223	0	0	0
AL, M	2,752	0	0	0
AL, S	2,122	1	0	0
FL, N	354	0	0	0
FL, M	7,729	2	0	0
FL, S	4,545	0	0	0
GA, N	15,079	0	0	0
GA, M	4,880	0	0	0
GA, S	3,992	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.

BAPCPA Table 8X.
U.S. Bankruptcy Courts—Creditor Misconduct in Cases¹ Involving Individual Debtors With
Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2011,
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	1,307,923	148	12	26
DC	993	1	0	0
1ST	40,202	1	0	0
ME	3,451	0	0	0
MA	18,857	1	0	0
NH	4,558	0	0	0
RI	4,784	0	0	0
PR	8,552	0	0	0
2ND	58,741	20	4	18
CT	9,836	0	0	0
NY, N	9,976	6	2	2
NY, E	19,408	1	0	0
NY, S	11,437	5	1	1
NY, W	6,962	8	1	15
VT	1,122	0	0	0
3RD	69,801	14	0	0
DE	2,980	0	0	0
NJ	34,385	9	0	0
PA, E	12,809	3	0	0
PA, M	8,570	0	0	0
PA, W	11,026	2	0	0
VI	31	0	0	0
4TH	86,226	16	1	0
MD	25,500	2	0	0
NC, E	8,123	2	1	0
NC, M	4,893	1	0	0
NC, W	6,614	8	0	0
SC	6,702	0	0	0
VA, E	22,668	1	0	0
VA, W	6,913	1	0	0
WV, N	2,147	1	0	0
WV, S	2,666	0	0	0
5TH	65,319	15	0	0
LA, E	3,375	3	0	0
LA, M	1,814	1	0	0
LA, W	7,635	3	0	0
MS, N	4,804	2	0	0
MS, S	6,855	0	0	0
TX, N	14,188	1	0	0
TX, E	5,179	2	0	0
TX, S	11,570	0	0	0
TX, W	9,899	3	0	0

BAPCPA Table 8X. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	177,420	24	4	6
KY, E	10,067	2	0	0
KY, W	10,401	0	0	0
MI, E	42,829	14	4	6
MI, W	13,684	0	0	0
OH, N	30,842	1	0	0
OH, S	26,268	3	0	0
TN, E	15,739	0	0	0
TN, M	11,885	3	0	0
TN, W	15,705	1	0	0
7TH	132,620	10	1	2
IL, N	56,146	4	0	0
IL, C	8,681	0	0	0
IL, S	5,186	1	0	0
IN, N	15,546	1	0	0
IN, S	21,877	2	1	2
WI, E	17,655	1	0	0
WI, W	7,529	1	0	0
8TH	74,881	6	0	0
AR, E	7,200	0	0	0
AR, W	5,211	0	0	0
IA, N	2,929	1	0	0
IA, S	5,110	2	0	0
MN	18,143	0	0	0
MO, E	14,756	2	0	0
MO, W	12,525	0	0	0
NE	5,922	1	0	0
ND	1,275	0	0	0
SD	1,810	0	0	0
9TH	358,712	25	1	0
AK	920	0	0	0
AZ	34,364	1	0	0
CA, N	30,865	0	0	0
CA, E	47,365	0	0	0
CA, C	139,471	8	1	0
CA, S	19,802	2	0	0
HI	2,983	0	0	0
ID	7,188	2	0	0
MT	2,392	1	0	0
NV	26,799	10	0	0
OR	16,451	0	0	0
WA, E	5,736	0	0	0
WA, W	24,245	1	0	0
GUAM	131	0	0	0
NMI	0	-	-	-

BAPCPA Table 8X. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	68,030	2	0	0
CO	24,135	0	0	0
KS	9,243	0	0	0
NM	5,604	0	0	0
OK, N	3,760	0	0	0
OK, E	2,047	0	0	0
OK, W	6,847	0	0	0
UT	15,253	2	0	0
WY	1,141	0	0	0
11TH	174,978	14	1	0
AL, N	14,733	0	0	0
AL, M	5,204	0	0	0
AL, S	4,069	1	0	0
FL, N	4,597	0	0	0
FL, M	50,831	6	1	0
FL, S	31,156	5	0	0
GA, N	47,732	2	0	0
GA, M	9,645	0	0	0
GA, S	7,011	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 9011' 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, 2011, 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	1,066,919	35	13	8
DC	828	0	0	0
1ST	33,032	0	0	0
ME	3,249	0	0	0
MA	16,427	0	0	0
NH	4,022	0	0	0
RI	4,420	0	0	0
PR	4,914	0	0	0
2ND	52,783	2	1	0
CT	9,175	0	0	0
NY, N	8,327	0	0	0
NY, E	17,976	0	0	0
NY, S	10,594	0	0	0
NY, W	5,684	2	1	0
VT	1,027	0	0	0
3RD	58,972	0	0	0
DE	2,559	0	0	0
NJ	30,332	0	0	0
PA, E	9,749	0	0	0
PA, M	7,004	0	0	0
PA, W	9,299	0	0	0
VI	29	0	0	0
4TH	66,599	2	2	2
MD	22,093	1	1	1
NC, E	3,662	0	0	0
NC, M	3,219	0	0	0
NC, W	5,378	0	0	0
SC	4,164	0	0	0
VA, E	17,905	0	0	0
VA, W	5,604	0	0	0
WV, N	2,042	0	0	0
WV, S	2,532	1	1	2

BAPCPA Table 9A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	39,762	29	8	4
LA, E	2,370	0	0	0
LA, M	1,189	29	8	4
LA, W	3,456	0	0	0
MS, N	3,246	0	0	0
MS, S	4,620	0	0	0
TX, N	8,661	0	0	0
TX, E	3,688	0	0	0
TX, S	5,871	0	0	0
TX, W	6,661	0	0	0
6TH	143,401	0	0	0
KY, E	8,761	0	0	0
KY, W	8,803	0	0	0
MI, E	38,610	0	0	0
MI, W	12,767	0	0	0
OH, N	26,890	0	0	0
OH, S	21,078	0	0	0
TN, E	11,665	0	0	0
TN, M	8,771	0	0	0
TN, W	6,056	0	0	0
7TH	114,123	0	0	0
IL, N	48,529	0	0	0
IL, C	7,519	0	0	0
IL, S	3,588	0	0	0
IN, N	13,612	0	0	0
IN, S	18,272	0	0	0
WI, E	15,561	0	0	0
WI, W	7,042	0	0	0
8TH	63,880	1	1	1
AR, E	4,667	0	0	0
AR, W	4,057	0	0	0
IA, N	2,849	0	0	0
IA, S	4,832	1	1	1
MN	16,845	0	0	0
MO, E	12,254	0	0	0
MO, W	10,396	0	0	0
NE	5,059	0	0	0
ND	1,210	0	0	0
SD	1,711	0	0	0

BAPCPA Table 9A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	305,349	0	0	0
AK	858	0	0	0
AZ	32,074	0	0	0
CA, N	24,202	0	0	0
CA, E	42,340	0	0	0
CA, C	113,778	0	0	0
CA, S	17,761	0	0	0
HI	2,651	0	0	0
ID	6,538	0	0	0
MT	2,240	0	0	0
NV	23,189	0	0	0
OR	14,241	0	0	0
WA, E	4,849	0	0	0
WA, W	20,508	0	0	0
GUAM	120	0	0	0
NMI	0	-	-	-
10TH	60,046	0	0	0
CO	22,937	0	0	0
KS	7,808	0	0	0
NM	5,338	0	0	0
OK, N	3,556	0	0	0
OK, E	1,915	0	0	0
OK, W	6,053	0	0	0
UT	11,414	0	0	0
WY	1,025	0	0	0
11TH	128,144	1	1	1
AL, N	9,499	0	0	0
AL, M	2,449	0	0	0
AL, S	1,942	0	0	0
FL, N	4,241	0	0	0
FL, M	43,010	0	0	0
FL, S	26,585	0	0	0
GA, N	32,637	1	1	1
GA, M	4,764	0	0	0
GA, S	3,017	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, 2011, 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	1,211	0	0	0
DC	5	0	0	0
1ST	49	0	0	0
ME	1	0	0	0
MA	28	0	0	0
NH	7	0	0	0
RI	1	0	0	0
PR	12	0	0	0
2ND	59	0	0	0
CT	22	0	0	0
NY, N	0	-	-	-
NY, E	19	0	0	0
NY, S	18	0	0	0
NY, W	0	-	-	-
VT	0	-	-	-
3RD	46	0	0	0
DE	1	0	0	0
NJ	24	0	0	0
PA, E	6	0	0	0
PA, M	1	0	0	0
PA, W	14	0	0	0
VI	0	-	-	-
4TH	104	0	0	0
MD	31	0	0	0
NC, E	17	0	0	0
NC, M	1	0	0	0
NC, W	6	0	0	0
SC	26	0	0	0
VA, E	17	0	0	0
VA, W	4	0	0	0
WV, N	0	-	-	-
WV, S	2	0	0	0

BAPCPA Table 9B. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	66	0	0	0
LA, E	1	0	0	0
LA, M	0	-	-	-
LA, W	3	0	0	0
MS, N	0	-	-	-
MS, S	0	-	-	-
TX, N	10	0	0	0
TX, E	7	0	0	0
TX, S	27	0	0	0
TX, W	18	0	0	0
6TH	95	0	0	0
KY, E	2	0	0	0
KY, W	1	0	0	0
MI, E	28	0	0	0
MI, W	5	0	0	0
OH, N	3	0	0	0
OH, S	1	0	0	0
TN, E	3	0	0	0
TN, M	45	0	0	0
TN, W	7	0	0	0
7TH	51	0	0	0
IL, N	36	0	0	0
IL, C	1	0	0	0
IL, S	0	-	-	-
IN, N	3	0	0	0
IN, S	1	0	0	0
WI, E	2	0	0	0
WI, W	8	0	0	0
8TH	20	0	0	0
AR, E	4	0	0	0
AR, W	3	0	0	0
IA, N	0	-	-	-
IA, S	1	0	0	0
MN	1	0	0	0
MO, E	2	0	0	0
MO, W	4	0	0	0
NE	4	0	0	0
ND	0	-	-	-
SD	1	0	0	0

BAPCPA Table 9B. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	529	0	0	0
AK	1	0	0	0
AZ	66	0	0	0
CA, N	101	0	0	0
CA, E	36	0	0	0
CA, C	203	0	0	0
CA, S	32	0	0	0
HI	5	0	0	0
ID	6	0	0	0
MT	1	0	0	0
NV	38	0	0	0
OR	2	0	0	0
WA, E	1	0	0	0
WA, W	37	0	0	0
GUAM	0	-	-	-
NMI	0	-	-	-
10TH	29	0	0	0
CO	10	0	0	0
KS	3	0	0	0
NM	7	0	0	0
OK, N	1	0	0	0
OK, E	1	0	0	0
OK, W	2	0	0	0
UT	5	0	0	0
WY	0	-	-	-
11TH	158	0	0	0
AL, N	11	0	0	0
AL, M	3	0	0	0
AL, S	5	0	0	0
FL, N	2	0	0	0
FL, M	92	0	0	0
FL, S	26	0	0	0
GA, N	16	0	0	0
GA, M	1	0	0	0
GA, S	2	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, 2011, 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	239,793	4	1	0
DC	160	0	0	0
1ST	7,121	0	0	0
ME	201	0	0	0
MA	2,402	0	0	0
NH	529	0	0	0
RI	363	0	0	0
PR	3,626	0	0	0
2ND	5,899	0	0	0
CT	639	0	0	0
NY, N	1,649	0	0	0
NY, E	1,413	0	0	0
NY, S	825	0	0	0
NY, W	1,278	0	0	0
VT	95	0	0	0
3RD	10,783	0	0	0
DE	420	0	0	0
NJ	4,029	0	0	0
PA, E	3,054	0	0	0
PA, M	1,565	0	0	0
PA, W	1,713	0	0	0
VI	2	0	0	0
4TH	19,523	0	0	0
MD	3,376	0	0	0
NC, E	4,444	0	0	0
NC, M	1,673	0	0	0
NC, W	1,230	0	0	0
SC	2,512	0	0	0
VA, E	4,746	0	0	0
VA, W	1,305	0	0	0
WV, N	105	0	0	0
WV, S	132	0	0	0

BAPCPA Table 9D. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	25,491	0	0	0
LA, E	1,004	0	0	0
LA, M	625	0	0	0
LA, W	4,176	0	0	0
MS, N	1,558	0	0	0
MS, S	2,235	0	0	0
TX, N	5,517	0	0	0
TX, E	1,484	0	0	0
TX, S	5,672	0	0	0
TX, W	3,220	0	0	0
6TH	33,924	0	0	0
KY, E	1,304	0	0	0
KY, W	1,597	0	0	0
MI, E	4,191	0	0	0
MI, W	912	0	0	0
OH, N	3,949	0	0	0
OH, S	5,189	0	0	0
TN, E	4,071	0	0	0
TN, M	3,069	0	0	0
TN, W	9,642	0	0	0
7TH	18,446	0	0	0
IL, N	7,581	0	0	0
IL, C	1,161	0	0	0
IL, S	1,598	0	0	0
IN, N	1,931	0	0	0
IN, S	3,604	0	0	0
WI, E	2,092	0	0	0
WI, W	479	0	0	0
8TH	10,981	0	0	0
AR, E	2,529	0	0	0
AR, W	1,151	0	0	0
IA, N	80	0	0	0
IA, S	277	0	0	0
MN	1,297	0	0	0
MO, E	2,500	0	0	0
MO, W	2,125	0	0	0
NE	859	0	0	0
ND	65	0	0	0
SD	98	0	0	0

BAPCPA Table 9D. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	52,834	4	1	0
AK	61	0	0	0
AZ	2,224	0	0	0
CA, N	6,562	1	0	0
CA, E	4,989	0	0	0
CA, C	25,490	2	0	0
CA, S	2,009	0	0	0
HI	327	0	0	0
ID	644	0	0	0
MT	151	0	0	0
NV	3,572	0	0	0
OR	2,208	0	0	0
WA, E	886	0	0	0
WA, W	3,700	1	1	0
GUAM	11	0	0	0
NMI	0	-	-	-
10TH	7,955	0	0	0
CO	1,188	0	0	0
KS	1,432	0	0	0
NM	259	0	0	0
OK, N	203	0	0	0
OK, E	131	0	0	0
OK, W	792	0	0	0
UT	3,834	0	0	0
WY	116	0	0	0
11TH	46,676	0	0	0
AL, N	5,223	0	0	0
AL, M	2,752	0	0	0
AL, S	2,122	0	0	0
FL, N	354	0	0	0
FL, M	7,729	0	0	0
FL, S	4,545	0	0	0
GA, N	15,079	0	0	0
GA, M	4,880	0	0	0
GA, S	3,992	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 9X.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys In Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2011, as Required by 28 U.S.C. 159(c)²

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	1,307,923	39	14	8
DC	993	0	0	0
1ST	40,202	0	0	0
ME	3,451	0	0	0
MA	18,857	0	0	0
NH	4,558	0	0	0
RI	4,784	0	0	0
PR	8,552	0	0	0
2ND	58,741	2	1	0
CT	9,836	0	0	0
NY, N	9,976	0	0	0
NY, E	19,408	0	0	0
NY, S	11,437	0	0	0
NY, W	6,962	2	1	0
VT	1,122	0	0	0
3RD	69,801	0	0	0
DE	2,980	0	0	0
NJ	34,385	0	0	0
PA, E	12,809	0	0	0
PA, M	8,570	0	0	0
PA, W	11,026	0	0	0
VI	31	0	0	0
4TH	86,226	2	2	2
MD	25,500	1	1	1
NC, E	8,123	0	0	0
NC, M	4,893	0	0	0
NC, W	6,614	0	0	0
SC	6,702	0	0	0
VA, E	22,668	0	0	0
VA, W	6,913	0	0	0
WV, N	2,147	0	0	0
WV, S	2,666	1	1	2

BAPCPA Table 9X. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	65,319	29	8	4
LA, E	3,375	0	0	0
LA, M	1,814	29	8	4
LA, W	7,635	0	0	0
MS, N	4,804	0	0	0
MS, S	6,855	0	0	0
TX, N	14,188	0	0	0
TX, E	5,179	0	0	0
TX, S	11,570	0	0	0
TX, W	9,899	0	0	0
6TH	177,420	0	0	0
KY, E	10,067	0	0	0
KY, W	10,401	0	0	0
MI, E	42,829	0	0	0
MI, W	13,684	0	0	0
OH, N	30,842	0	0	0
OH, S	26,268	0	0	0
TN, E	15,739	0	0	0
TN, M	11,885	0	0	0
TN, W	15,705	0	0	0
7TH	132,620	0	0	0
IL, N	56,146	0	0	0
IL, C	8,681	0	0	0
IL, S	5,186	0	0	0
IN, N	15,546	0	0	0
IN, S	21,877	0	0	0
WI, E	17,655	0	0	0
WI, W	7,529	0	0	0

BAPCPA Table 9X. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
8TH	74,881	1	1	1
AR, E	7,200	0	0	0
AR, W	5,211	0	0	0
IA, N	2,929	0	0	0
IA, S	5,110	1	1	1
MN	18,143	0	0	0
MO, E	14,756	0	0	0
MO, W	12,525	0	0	0
NE	5,922	0	0	0
ND	1,275	0	0	0
SD	1,810	0	0	0
9TH	358,712	4	1	0
AK	920	0	0	0
AZ	34,364	0	0	0
CA, N	30,865	1	0	0
CA, E	47,365	0	0	0
CA, C	139,471	2	0	0
CA, S	19,802	0	0	0
HI	2,983	0	0	0
ID	7,188	0	0	0
MT	2,392	0	0	0
NV	26,799	0	0	0
OR	16,451	0	0	0
WA, E	5,736	0	0	0
WA, W	24,245	1	1	0
GUAM	131	0	0	0
NMI	0	-	-	-
10TH	68,030	0	0	0
CO	24,135	0	0	0
KS	9,243	0	0	0
NM	5,604	0	0	0
OK, N	3,760	0	0	0
OK, E	2,047	0	0	0
OK, W	6,847	0	0	0
UT	15,253	0	0	0
WY	1,141	0	0	0

BAPCPA Table 9X. (December 31, 2011—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
11TH	174,978	1	1	1
AL, N	14,733	0	0	0
AL, M	5,204	0	0	0
AL, S	4,069	0	0	0
FL, N	4,597	0	0	0
FL, M	50,831	0	0	0
FL, S	31,156	0	0	0
GA, N	47,732	1	1	1
GA, M	9,645	0	0	0
GA, S	7,011	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.

² Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.