

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, 2009, 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	984,125	952,637	2,830	3,067,697	2,487	2,739,148	2,805	3,156,032
DC	710	648	2,920	2,468	2,494	1,846	2,906	2,332
1ST	30,099	28,921	2,846	93,448	2,557	84,339	2,950	96,706
ME	3,028	2,960	2,628	8,780	2,474	8,273	2,653	8,912
MA	16,173	15,370	3,106	53,590	2,723	47,512	3,166	55,040
NH	3,762	3,708	3,486	13,645	2,974	12,050	3,384	13,722
RI	4,151	4,036	3,145	13,610	2,770	12,388	3,323	14,589
PR	2,985	2,847	1,090	3,824	1,217	4,116	1,316	4,443
2ND	52,335	50,853	2,874	167,832	2,452	152,458	2,774	167,258
CT	8,561	8,185	3,516	32,267	2,966	28,727	3,482	33,524
NY, N	8,821	8,748	2,626	25,198	2,341	22,292	2,568	24,450
NY, E	17,456	16,830	2,956	58,266	2,479	56,428	2,830	57,881
NY, S	9,726	9,382	2,798	30,408	2,328	25,754	2,640	30,352
NY, W	6,632	6,582	2,591	18,447	2,285	16,280	2,510	17,796
VT	1,139	1,126	2,644	3,247	2,254	2,977	2,494	3,255
3RD	53,135	51,385	2,841	168,828	2,560	153,859	2,880	174,339
DE	2,112	2,064	3,147	7,113	2,736	6,277	3,176	7,348
NJ	25,765	25,034	3,033	90,265	2,728	78,933	3,171	95,252
PA, E	8,342	7,892	2,986	27,387	2,683	26,869	2,933	26,269
PA, M	6,989	6,749	2,775	19,610	2,502	18,765	2,711	20,000
PA, W	9,914	9,634	2,350	24,409	2,178	22,977	2,377	25,376
VI	13	12	2,579	43	2,144	38	4,126	95
4TH	65,942	64,305	3,014	218,609	2,600	190,515	3,009	224,173
MD	18,331	17,772	3,333	66,588	2,807	56,986	3,342	69,316
NC, E	4,153	4,074	2,930	13,193	2,626	11,968	2,951	13,515
NC, M	3,946	3,917	2,868	11,986	2,454	10,549	2,725	11,797
NC, W	5,506	5,461	3,095	18,632	2,740	16,464	2,905	17,957
SC	4,462	4,360	2,398	11,678	2,284	11,111	2,614	12,692
VA, E	17,347	16,736	3,249	61,961	2,747	53,434	3,344	64,966
VA, W	6,417	6,289	2,670	18,939	2,255	15,537	2,549	17,603
WV, N	2,596	2,551	2,669	7,507	2,408	6,621	2,679	7,399
WV, S	3,184	3,145	2,302	8,124	2,171	7,845	2,545	8,928

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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	37,875	36,629	2,704	111,586	2,502	107,189	2,758	117,967
LA, E	2,125	2,067	2,456	5,868	2,169	5,105	2,527	5,997
LA, M	1,081	1,062	2,629	3,034	2,221	4,455	2,468	2,889
LA, W	2,779	2,674	2,333	6,818	2,082	6,126	2,237	6,651
MS, N	3,365	3,271	2,378	9,517	2,134	8,019	2,415	8,955
MS, S	3,950	3,882	2,383	10,292	2,183	9,486	2,273	9,864
TX, N	8,630	8,516	3,046	28,078	2,807	27,445	3,116	30,790
TX, E	3,645	3,474	2,917	11,219	2,787	11,252	3,117	13,355
TX, S	5,789	5,466	2,806	17,766	2,697	16,821	2,972	18,772
TX, W	6,511	6,217	2,803	18,994	2,616	18,479	2,895	20,693
6TH	150,995	146,742	2,618	440,111	2,275	368,023	2,471	403,566
KY, E	9,177	9,090	2,479	24,326	2,091	20,981	2,316	23,214
KY, W	9,029	8,944	2,461	24,170	2,065	20,562	2,363	25,418
MI, E	41,362	38,668	2,718	134,115	2,432	103,734	2,634	112,022
MI, W	13,752	13,589	2,593	37,622	2,300	33,829	2,532	37,475
OH, N	29,811	29,272	2,681	88,157	2,268	72,517	2,513	80,761
OH, S	22,126	21,885	2,754	64,586	2,293	55,076	2,428	58,874
TN, E	11,556	11,391	2,451	30,276	2,191	27,660	2,238	28,709
TN, M	8,472	8,317	2,490	22,282	2,212	20,602	2,356	22,226
TN, W	5,710	5,586	2,388	14,579	2,110	13,063	2,381	14,868
7TH	107,226	105,008	2,841	330,850	2,405	286,854	2,638	315,557
IL, N	40,386	39,679	3,079	135,655	2,596	116,718	2,916	131,530
IL, C	8,209	8,139	2,402	22,686	2,223	23,376	2,453	21,880
IL, S	3,840	3,811	2,466	10,259	2,150	9,196	2,376	10,042
IN, N	14,534	14,283	2,694	41,842	2,269	35,590	2,478	40,860
IN, S	18,685	18,417	2,686	55,063	2,292	46,478	2,466	50,283
WI, E	14,000	13,216	2,844	41,099	2,328	34,792	2,558	38,478
WI, W	7,572	7,463	2,987	24,246	2,450	20,703	2,645	22,486

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	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	64,827	63,680	2,758	191,498	2,368	169,028	2,635	198,966
AR, E	4,632	4,320	2,254	10,869	2,161	10,613	2,280	11,241
AR, W	3,779	3,650	2,361	9,240	2,167	8,715	2,340	9,479
IA, N	3,387	3,309	2,792	10,100	2,270	8,316	2,533	9,255
IA, S	5,436	5,381	2,885	16,792	2,414	14,506	2,645	16,077
MN	17,646	17,558	3,232	61,526	2,633	51,598	3,111	61,268
MO, E	11,234	11,000	2,584	30,828	2,216	27,218	2,562	35,243
MO, W	10,801	10,683	2,612	29,667	2,346	27,798	2,420	34,201
NE	5,049	4,971	2,667	14,279	2,276	12,883	2,554	14,480
ND	1,310	1,289	2,733	3,893	2,428	3,383	2,521	3,564
SD	1,553	1,519	2,689	4,304	2,368	3,998	2,439	4,159
9TH	247,031	235,537	3,023	834,639	2,721	763,919	3,188	916,587
AK	752	731	3,376	2,643	2,759	2,306	3,105	2,613
AZ	26,744	25,588	2,834	84,961	2,516	75,990	3,100	89,676
CA, N	20,815	20,001	3,400	76,974	2,972	70,434	3,615	87,954
CA, E	36,558	35,168	3,368	131,329	3,008	124,119	3,533	144,604
CA, C	78,050	72,912	2,981	266,429	2,800	248,119	3,248	314,190
CA, S	16,021	15,332	3,350	58,660	2,944	53,889	3,568	65,514
HI	2,399	2,377	2,834	7,440	2,427	6,674	2,737	7,656
ID	6,399	6,342	2,512	17,789	2,287	15,882	2,741	18,987
MT	2,090	2,025	2,499	6,033	2,131	4,963	2,400	5,954
NV	20,356	19,075	3,000	63,839	2,669	60,327	2,983	62,809
OR	13,643	13,458	2,786	42,389	2,330	34,626	2,641	39,180
WA, E	5,600	5,512	2,511	17,546	2,310	14,014	2,471	15,113
WA, W	17,395	16,816	3,200	58,109	2,737	52,125	3,221	61,870
GUAM	205	197	2,334	494	2,206	450	2,160	463
NMI	4	3	-	3	-	3	-	4
10TH	55,886	54,820	2,852	169,843	2,463	153,919	2,798	176,757
CO	22,511	22,091	3,033	72,326	2,592	65,807	3,068	78,346
KS	7,281	7,191	2,843	22,534	2,431	19,536	2,608	21,311
NM	5,274	5,193	2,554	14,433	2,344	14,383	2,807	17,184
OK, N	3,547	3,492	2,836	10,842	2,428	9,582	2,464	10,138
OK, E	1,965	1,945	2,600	5,416	2,355	5,004	2,421	5,205
OK, W	5,442	5,347	2,790	16,114	2,370	14,034	2,587	15,423
UT	8,792	8,509	2,721	24,941	2,330	22,770	2,720	26,027
WY	1,074	1,052	2,881	3,236	2,449	2,803	2,688	3,123

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11TH	118,064	114,109	2,699	337,985	2,408	307,200	2,756	361,824
AL, N	9,560	9,327	2,695	28,181	2,314	24,209	2,500	27,776
AL, M	2,455	2,403	2,407	6,465	2,177	5,899	2,330	6,318
AL, S	1,778	1,678	2,490	4,727	2,255	4,089	2,428	4,501
FL, N	4,286	4,226	2,694	12,206	2,440	11,545	2,787	13,151
FL, M	42,502	41,188	2,600	116,686	2,371	108,100	2,828	130,199
FL, S	20,581	19,892	2,592	57,709	2,376	54,096	2,859	70,543
GA, N	29,253	27,970	2,981	90,705	2,549	80,063	2,786	88,359
GA, M	4,974	4,780	2,667	14,089	2,369	12,587	2,522	13,596
GA, S	2,675	2,645	2,464	7,215	2,280	6,612	2,550	7,381

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

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

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

3 Average income as reported by the debtor(s) on Form 6, Schedule I, Line 16.

4 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 18.

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