

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, 2012, 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	789,172	748,776	2,764	2,285,631	2,508	2,164,283	2,757	2,427,115
DC	687	612	3,017	2,477	2,518	1,709	2,858	1,977
1ST	23,757	22,274	2,738	70,838	2,543	64,934	2,875	72,995
ME	2,421	2,349	2,776	7,147	2,577	6,892	2,688	7,196
MA	11,843	10,936	3,136	39,078	2,783	34,347	3,155	38,983
NH	2,718	2,670	3,290	9,566	2,968	8,767	3,323	9,924
RI	3,247	2,927	3,104	10,113	2,824	9,203	3,376	10,718
PR	3,528	3,392	1,178	4,934	1,393	5,726	1,538	6,174
2ND	39,891	38,774	2,970	133,009	2,621	117,553	2,950	132,899
CT	6,815	6,544	3,468	24,833	3,051	22,392	3,534	25,901
NY, N	6,276	6,211	2,609	18,087	2,390	16,303	2,624	18,054
NY, E	14,054	13,532	3,118	49,289	2,724	43,457	3,078	48,796
NY, S	7,895	7,685	2,937	27,231	2,523	22,838	2,885	26,586
NY, W	4,082	4,036	2,587	11,227	2,360	10,365	2,554	11,214
VT	769	766	2,908	2,341	2,615	2,197	2,809	2,348
3RD	43,394	41,949	2,901	139,730	2,671	129,299	2,978	149,489
DE	2,034	1,972	3,137	6,519	2,762	6,164	3,139	6,995
NJ	22,722	22,095	3,043	79,008	2,826	72,243	3,219	82,020
PA, E	7,431	7,039	3,005	24,624	2,704	21,519	2,896	29,464
PA, M	4,964	4,805	2,703	13,623	2,579	14,353	2,765	14,698
PA, W	6,229	6,026	2,404	15,930	2,270	14,984	2,471	16,256
VI	14	12	1,820	26	2,752	36	4,683	57
4TH	51,141	49,593	2,982	165,588	2,617	147,074	2,980	167,315
MD	18,094	17,552	3,200	62,856	2,746	53,800	3,249	63,385
NC, E	2,568	2,532	2,819	7,690	2,555	7,180	2,818	7,946
NC, M	2,194	2,158	2,745	6,460	2,516	5,867	2,725	6,400
NC, W	3,758	3,711	2,989	12,213	2,697	11,427	2,858	12,232
SC	3,218	3,103	2,260	7,926	2,299	7,948	2,539	8,785
VA, E	13,553	12,927	3,160	46,505	2,711	40,426	3,110	46,682
VA, W	4,507	4,417	2,690	13,010	2,332	11,478	2,558	12,498
WV, N	1,398	1,369	2,750	4,094	2,500	3,821	2,694	4,166
WV, S	1,851	1,824	2,416	4,834	2,287	5,126	2,617	5,222

BAPCPA Table 2A. (December 31, 2012—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	29,779	28,487	2,729	89,045	2,569	84,596	2,713	89,766
LA, E	1,841	1,773	2,702	5,168	2,323	4,595	2,534	5,312
LA, M	980	954	2,633	5,712	2,342	2,433	2,638	2,719
LA, W	2,351	2,292	2,072	5,330	2,030	5,134	2,078	5,302
MS, N	2,364	2,319	2,516	7,203	2,255	5,853	2,470	6,377
MS, S	3,605	3,558	2,505	9,854	2,307	9,534	2,340	9,359
TX, N	6,696	6,504	3,080	21,377	2,894	21,617	3,018	22,730
TX, E	2,619	2,502	2,957	8,062	2,941	8,404	3,040	8,829
TX, S	4,311	3,882	2,760	11,841	2,757	12,360	2,957	13,250
TX, W	5,012	4,703	2,903	14,498	2,729	14,665	2,907	15,889
6TH	108,704	106,171	2,481	295,806	2,238	263,293	2,382	279,312
KY, E	6,632	6,559	2,472	17,440	2,158	15,794	2,313	16,839
KY, W	7,011	6,906	2,423	18,049	2,090	15,848	2,270	17,144
MI, E	29,440	28,399	2,389	84,048	2,275	72,109	2,418	75,898
MI, W	9,674	9,536	2,440	24,977	2,260	23,519	2,406	25,118
OH, N	20,551	20,054	2,581	56,326	2,240	49,562	2,457	53,809
OH, S	16,274	16,046	2,653	45,483	2,275	40,180	2,386	42,248
TN, E	7,767	7,581	2,386	19,747	2,224	18,741	2,281	19,255
TN, M	6,805	6,681	2,451	18,353	2,272	16,954	2,357	17,831
TN, W	4,550	4,409	2,393	11,384	2,178	10,587	2,281	11,169
7TH	89,292	84,743	2,742	257,192	2,405	229,084	2,590	247,780
IL, N	37,467	35,970	2,950	118,395	2,595	104,427	2,868	116,132
IL, C	5,824	5,758	2,540	15,960	2,200	13,889	2,284	14,491
IL, S	2,821	2,778	2,545	7,704	2,185	6,776	2,380	7,301
IN, N	10,385	10,153	2,504	27,715	2,227	25,430	2,368	26,312
IN, S	14,331	13,903	2,593	38,937	2,295	35,134	2,431	37,322
WI, E	12,783	10,580	2,653	30,884	2,337	27,837	2,488	29,925
WI, W	5,681	5,601	2,872	17,596	2,447	15,591	2,531	16,298

BAPCPA Table 2A. (December 31, 2012—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	48,581	47,456	2,680	150,936	2,383	126,205	2,593	138,809
AR, E	3,252	3,054	2,276	7,514	2,203	7,470	2,281	7,834
AR, W	2,742	2,592	2,305	6,426	2,131	6,196	2,231	6,523
IA, N	2,081	2,045	2,683	5,925	2,301	5,251	2,490	5,726
IA, S	3,355	3,319	2,898	10,125	2,482	8,949	2,661	9,620
MN	13,409	13,276	3,132	50,848	2,624	38,701	2,996	44,707
MO, E	9,913	9,686	2,476	29,856	2,214	24,016	2,483	27,245
MO, W	7,824	7,638	2,557	23,617	2,370	20,252	2,422	20,616
NE	3,843	3,738	2,579	10,457	2,271	9,601	2,506	10,461
ND	823	793	2,743	2,370	2,401	2,212	2,505	2,304
SD	1,339	1,315	2,728	3,798	2,464	3,556	2,645	3,773
9TH	208,231	193,865	2,971	575,827	2,742	624,236	3,064	736,630
AK	577	564	3,316	1,981	2,855	2,356	3,099	2,057
AZ	22,480	21,294	2,872	66,026	2,597	61,945	2,937	69,765
CA, N	15,220	14,087	3,366	53,441	3,000	49,903	3,466	57,843
CA, E	27,975	25,825	-	-	-	-	-	-
CA, C	74,369	67,383	2,960	243,419	2,810	231,924	3,134	252,046
CA, S	12,993	12,416	3,262	45,428	2,969	42,843	3,384	49,161
HI	1,859	1,829	3,144	6,173	2,660	5,512	2,870	6,108
ID	5,331	5,271	2,550	14,802	2,280	13,421	2,624	15,263
MT	1,563	1,516	2,453	4,182	2,174	3,938	2,333	4,173
NV	13,324	12,172	2,873	37,405	2,585	35,186	2,802	37,752
OR	11,365	11,155	2,763	33,595	2,391	29,290	2,639	32,315
WA, E	4,258	4,168	2,533	12,578	2,353	10,731	2,500	11,453
WA, W	16,774	16,052	3,273	55,839	2,884	51,077	3,177	57,296
GUAM	136	131	2,300	306	2,067	288	2,029	289
NMI	7	2	-	2	-	6	-	3
10TH	51,429	46,212	2,732	140,017	2,431	129,431	2,657	139,796
CO	20,862	16,860	2,810	54,798	2,500	50,552	2,800	54,273
KS	5,560	5,440	2,754	16,364	2,412	14,825	2,545	15,353
NM	4,127	4,078	2,512	11,321	2,425	11,121	2,838	12,992
OK, N	2,935	2,864	2,766	8,478	2,451	7,821	2,466	7,948
OK, E	1,591	1,573	2,621	4,339	2,367	4,076	2,428	4,169
OK, W	4,836	4,765	2,803	14,363	2,450	12,898	2,569	13,729
UT	10,514	9,677	2,646	27,371	2,317	25,393	2,577	28,572
WY	1,004	955	2,763	2,983	2,440	2,744	2,587	2,760

BAPCPA Table 2A. (December 31, 2012—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	94,286	88,640	2,639	262,687	2,459	246,869	2,690	270,345
AL, N	6,852	6,575	2,630	19,540	2,350	17,545	2,454	18,429
AL, M	1,712	1,670	2,365	4,385	2,132	4,017	2,225	4,265
AL, S	1,291	1,250	2,563	3,721	2,392	3,407	2,514	3,601
FL, N	2,888	2,841	2,771	8,546	2,599	8,104	2,845	9,037
FL, M	31,440	30,001	2,560	82,729	2,475	84,320	2,745	91,827
FL, S	21,079	19,102	2,546	54,963	2,431	52,975	2,766	60,927
GA, N	23,504	21,880	2,858	73,627	2,514	62,462	2,692	67,462
GA, M	3,646	3,482	2,600	10,108	2,392	9,268	2,506	9,654
GA, S	1,874	1,839	2,545	5,068	2,414	4,771	2,583	5,142

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. 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 25,825 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.