

**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, 2008,**  
**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)
<b>TOTAL</b>	<b>356,352</b>	<b>324,768</b>	<b>3,655</b>	<b>1,390,762</b>	<b>3,326</b>	<b>1,279,642</b>	<b>2,698</b>	<b>1,115,002</b>
<b>DC</b>	<b>369</b>	<b>229</b>	<b>4,865</b>	<b>1,395</b>	<b>4,518</b>	<b>1,163</b>	<b>4,267</b>	<b>1,067</b>
<b>1ST</b>	<b>12,222</b>	<b>10,611</b>	<b>2,801</b>	<b>44,020</b>	<b>2,886</b>	<b>38,290</b>	<b>2,573</b>	<b>34,357</b>
ME	516	484	4,756	2,539	4,345	2,486	3,803	2,216
MA	3,742	2,782	5,308	21,781	4,920	15,144	4,508	13,783
NH	788	670	4,584	3,302	4,506	3,335	4,346	3,213
RI	688	488	4,939	2,488	4,555	2,414	4,221	2,231
PR	6,488	6,187	1,964	13,909	1,972	14,910	1,690	12,913
<b>2ND</b>	<b>12,847</b>	<b>10,316</b>	<b>4,668</b>	<b>56,047</b>	<b>4,212</b>	<b>49,146</b>	<b>3,641</b>	<b>44,559</b>
CT	1,638	1,207	4,800	6,441	4,767	6,418	4,160	5,627
NY, N	2,863	2,799	3,857	11,998	3,442	10,607	3,091	11,786
NY, E	3,665	2,174	6,553	15,618	5,798	13,851	4,813	11,342
NY, S	1,802	1,377	5,586	8,808	5,116	7,841	4,488	6,937
NY, W	2,574	2,485	3,900	12,137	3,475	9,366	2,979	7,909
VT	305	274	3,665	1,045	3,615	1,063	3,195	958
<b>3RD</b>	<b>19,143</b>	<b>17,048</b>	<b>4,105</b>	<b>85,061</b>	<b>3,818</b>	<b>74,952</b>	<b>3,233</b>	<b>64,651</b>
DE	815	703	4,194	3,226	3,744	2,939	3,206	2,505
NJ	7,916	7,150	4,604	41,635	4,331	34,817	3,864	31,984
PA, E	4,338	3,572	3,935	16,667	3,600	15,335	3,151	12,705
PA, M	2,739	2,448	4,125	11,360	3,823	10,783	3,420	9,705
PA, W	3,334	3,174	3,411	12,165	3,104	11,068	2,096	7,743
VI	1	1	-	8	-	10	-	8
<b>4TH</b>	<b>32,778</b>	<b>30,323</b>	<b>3,744</b>	<b>126,903</b>	<b>3,428</b>	<b>123,129</b>	<b>2,958</b>	<b>104,125</b>
MD	5,832	4,713	5,000	25,880	4,671	24,037	4,360	22,474
NC, E	5,700	5,599	3,396	20,708	3,130	19,557	2,945	18,439
NC, M	3,260	3,167	3,195	11,131	2,901	10,097	1,955	7,188
NC, W	2,472	2,427	3,599	9,499	3,236	9,172	2,674	7,720
SC	5,129	4,928	3,380	18,281	3,147	22,201	2,618	14,803
VA, E	7,441	6,795	4,035	30,990	3,746	28,870	3,300	25,657
VA, W	2,441	2,212	3,282	8,182	2,989	7,260	2,537	6,178
WV, N	212	195	4,849	1,013	3,972	815	3,049	711
WV, S	291	287	3,898	1,220	3,464	1,122	2,818	955

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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)
<b>5TH</b>	<b>37,368</b>	<b>34,587</b>	<b>3,258</b>	<b>131,768</b>	<b>3,153</b>	<b>134,831</b>	<b>2,464</b>	<b>105,128</b>
LA, E	1,560	1,387	3,462	5,329	3,199	4,878	2,726	4,102
LA, M	860	811	3,611	3,278	3,291	2,985	2,635	2,351
LA, W	7,213	6,905	2,542	20,538	2,393	18,910	1,899	14,963
MS, N	2,830	2,720	2,534	8,155	2,366	7,590	1,734	5,536
MS, S	3,295	3,153	2,699	10,009	2,598	9,738	1,763	6,556
TX, N	8,089	7,621	3,927	33,368	3,700	34,309	3,196	29,917
TX, E	2,772	2,579	4,227	12,846	4,042	12,419	3,470	10,689
TX, S	5,960	4,934	3,645	20,947	3,801	26,139	2,383	16,220
TX, W	4,789	4,477	3,435	17,299	3,276	17,861	2,725	14,793
<b>6TH</b>	<b>58,817</b>	<b>56,350</b>	<b>3,247</b>	<b>216,360</b>	<b>2,909</b>	<b>187,478</b>	<b>2,065</b>	<b>136,441</b>
KY, E	2,523	2,493	3,890	10,369	3,217	9,067	2,792	7,869
KY, W	2,858	2,811	3,800	11,391	3,100	9,554	2,585	7,929
MI, E	9,649	8,870	4,092	41,237	3,568	35,257	2,355	24,270
MI, W	1,762	1,690	4,253	7,348	3,503	6,473	2,496	4,704
OH, N	7,116	6,669	3,913	28,401	3,311	24,432	2,762	20,340
OH, S	8,662	8,373	4,217	38,609	3,458	32,020	2,526	23,910
TN, E	6,431	6,256	2,801	19,496	2,557	18,308	1,610	11,938
TN, M	5,707	5,576	2,996	18,787	2,758	17,630	1,822	11,809
TN, W	14,109	13,612	2,104	40,723	2,010	34,737	1,452	23,675
<b>7TH</b>	<b>32,387</b>	<b>31,144</b>	<b>4,030</b>	<b>139,553</b>	<b>3,422</b>	<b>121,426</b>	<b>2,804</b>	<b>100,434</b>
IL, N	12,271	11,706	4,250	54,921	3,687	48,976	2,941	40,653
IL, C	1,929	1,882	3,735	7,598	3,126	6,552	2,810	5,824
IL, S	2,560	2,539	3,244	9,331	2,789	8,025	2,472	7,041
IN, N	3,553	3,360	3,966	14,364	3,360	12,437	2,371	8,887
IN, S	7,526	7,361	4,033	33,898	3,382	28,929	2,927	23,749
WI, E	3,604	3,402	4,045	15,188	3,391	12,921	2,809	10,743
WI, W	944	894	4,382	4,254	3,544	3,586	3,025	3,537

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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)
<b>8TH</b>	<b>19,506</b>	<b>18,481</b>	<b>3,606</b>	<b>75,514</b>	<b>3,101</b>	<b>67,690</b>	<b>2,536</b>	<b>57,237</b>
AR, E	4,218	3,826	2,650	12,382	2,529	11,737	1,845	8,177
AR, W	2,289	2,161	2,925	7,347	2,650	6,730	2,019	7,961
IA, N	155	146	4,945	791	3,601	574	3,148	512
IA, S	557	549	4,930	2,870	3,861	2,271	3,285	1,934
MN	2,524	2,471	4,923	14,022	3,965	10,625	3,552	9,507
MO, E	4,180	3,916	3,612	15,405	3,117	15,751	2,644	12,141
MO, W	3,360	3,252	3,890	13,608	3,277	11,899	2,670	9,879
NE	1,900	1,845	3,818	7,610	3,202	6,590	2,847	5,809
ND	140	137	4,613	650	3,736	799	3,307	660
SD	183	178	4,707	831	3,843	714	3,433	656
<b>9TH</b>	<b>49,239</b>	<b>39,164</b>	<b>4,914</b>	<b>218,088</b>	<b>4,576</b>	<b>207,177</b>	<b>3,920</b>	<b>229,409</b>
AK	124	112	4,784	608	4,820	581	4,375	544
AZ	3,545	3,048	4,716	15,526	4,137	14,657	3,744	13,297
CA, N	6,592	5,559	5,059	31,235	4,794	31,444	4,334	28,789
CA, E	5,750	4,484	5,378	26,882	5,051	26,909	3,491	20,909
CA, C	15,389	9,537	5,200	59,236	5,347	58,998	4,689	51,438
CA, S	2,075	1,653	5,218	9,654	4,999	9,159	4,665	9,041
HI	426	401	5,199	2,153	4,668	2,036	4,095	1,805
ID	787	754	3,890	3,250	3,374	2,831	3,046	2,553
MT	308	273	4,422	1,317	3,916	1,201	3,587	1,286
NV	5,451	4,992	5,076	27,792	4,512	25,151	4,095	71,924
OR	2,980	2,879	4,284	13,936	3,637	11,158	3,232	9,889
WA, E	1,183	1,137	3,364	4,384	3,055	3,858	2,372	2,984
WA, W	4,609	4,317	4,555	22,043	4,021	19,118	2,871	14,884
GUAM	20	18	4,472	72	3,799	75	3,570	66
NMI	0	-	-	-	-	-	-	-
<b>10TH</b>	<b>12,041</b>	<b>11,605</b>	<b>4,288</b>	<b>53,774</b>	<b>3,634</b>	<b>46,547</b>	<b>3,035</b>	<b>44,008</b>
CO	2,939	2,854	5,060	15,544	4,239	13,263	3,868	12,107
KS	2,678	2,569	3,776	10,820	3,146	9,215	2,648	8,222
NM	403	388	4,495	1,854	3,720	1,493	3,110	1,314
OK, N	354	344	4,974	1,808	3,767	1,422	2,712	1,057
OK, E	243	235	4,498	1,155	3,489	905	2,388	632
OK, W	1,594	1,561	4,158	7,013	3,365	5,784	2,365	8,142
UT	3,714	3,548	4,060	15,065	3,567	14,004	3,101	12,117
WY	116	106	4,498	515	3,872	460	3,497	417

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<b>11TH</b>	<b>69,635</b>	<b>64,910</b>	<b>3,158</b>	<b>242,278</b>	<b>2,942</b>	<b>227,814</b>	<b>2,409</b>	<b>193,586</b>
AL, N	9,404	9,199	2,558	27,123	2,377	24,939	1,905	19,886
AL, M	5,043	4,955	2,445	13,977	2,187	13,500	1,982	11,393
AL, S	3,776	3,650	2,447	10,834	2,429	10,160	2,003	8,721
FL, N	717	692	3,760	2,962	3,437	2,669	2,983	2,315
FL, M	12,953	12,032	3,871	51,275	3,600	49,810	3,061	45,006
FL, S	5,021	3,955	4,273	24,379	4,228	19,424	3,280	15,183
GA, N	17,896	15,966	3,706	67,596	3,278	64,108	2,719	55,982
GA, M	7,037	6,781	2,680	21,208	2,533	20,355	1,986	15,897
GA, S	7,788	7,680	2,593	22,924	2,559	22,848	2,202	19,203

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.