

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, 2009, 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	1,385,120	1,316,206	3,054	4,687,115	2,723	4,238,000	2,819	4,434,741
DC	1,050	881	3,263	3,903	2,853	3,194	3,177	3,538
1ST	43,780	41,318	2,847	140,469	2,618	131,555	2,834	155,369
ME	3,563	3,462	2,848	11,342	2,679	11,040	2,800	11,400
MA	19,893	18,415	3,453	72,326	3,027	64,884	3,402	70,405
NH	4,584	4,451	3,709	17,764	3,208	15,903	3,589	17,454
RI	4,845	4,584	3,372	16,801	2,999	15,308	3,480	17,201
PR	10,895	10,406	1,742	22,236	1,775	24,421	1,589	38,910
2ND	64,438	60,841	3,112	223,631	2,678	199,967	2,917	213,017
CT	9,728	9,079	3,628	37,450	3,118	33,493	3,589	37,929
NY, N	11,668	11,536	2,916	37,794	2,607	33,183	2,721	34,173
NY, E	20,797	18,843	3,207	72,576	2,665	68,924	3,020	69,347
NY, S	11,628	10,928	3,060	40,046	2,558	34,600	2,855	41,674
NY, W	9,136	8,996	2,851	31,133	2,574	25,403	2,633	25,413
VT	1,481	1,459	2,900	4,632	2,559	4,365	2,725	4,481
3RD	71,611	68,180	3,175	253,419	2,880	234,089	3,019	245,955
DE	2,931	2,797	3,373	10,510	3,002	9,345	3,220	10,053
NJ	33,879	32,616	3,427	131,802	3,089	116,595	3,380	133,260
PA, E	12,090	10,995	3,283	42,921	3,000	43,020	3,049	38,394
PA, M	9,759	9,288	3,116	31,507	2,848	31,061	2,945	31,096
PA, W	12,932	12,467	2,602	36,614	2,396	34,007	2,352	33,041
VI	20	17	3,416	65	2,552	61	3,436	110
4TH	101,353	97,142	3,290	363,694	2,912	325,214	3,032	342,442
MD	24,686	23,089	3,708	97,549	3,178	85,276	3,579	95,625
NC, E	11,061	10,828	3,276	39,396	3,013	36,784	2,988	36,432
NC, M	7,086	6,998	3,045	23,196	2,686	20,728	2,415	19,095
NC, W	7,848	7,755	3,233	27,755	2,902	25,387	2,751	25,603
SC	9,308	9,003	2,971	29,850	2,799	28,460	2,676	27,141
VA, E	25,771	24,428	3,538	99,218	3,100	87,775	3,385	95,509
VA, W	9,232	8,803	2,831	28,442	2,488	24,050	2,572	24,749
WV, N	2,877	2,804	2,787	8,807	2,488	7,683	2,730	8,314
WV, S	3,484	3,434	2,404	9,481	2,251	9,070	2,581	9,973

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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, 2009, 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)
5TH	81,268	76,914	2,985	267,037	2,843	261,795	2,625	243,963
LA, E	3,983	3,797	2,900	12,877	2,672	11,295	2,661	11,278
LA, M	1,910	1,865	3,066	6,491	2,670	7,457	2,622	5,370
LA, W	11,530	11,106	2,500	32,513	2,310	29,495	1,990	25,336
MS, N	6,611	6,342	2,470	18,605	2,240	16,429	2,092	15,506
MS, S	7,193	6,975	2,500	20,114	2,380	18,797	2,056	16,435
TX, N	18,305	17,727	3,459	67,861	3,247	68,689	3,145	66,834
TX, E	6,697	6,295	3,454	25,108	3,295	25,113	3,215	25,265
TX, S	12,611	11,142	3,244	42,755	3,252	43,608	2,716	38,472
TX, W	12,428	11,665	3,062	40,712	2,978	40,912	2,849	39,467
6TH	209,602	203,572	2,780	660,465	2,446	560,301	2,399	548,574
KY, E	12,142	12,019	2,753	36,972	2,356	31,570	2,450	32,359
KY, W	11,989	11,836	2,708	36,350	2,293	30,816	2,432	34,022
MI, E	50,043	46,916	2,967	176,382	2,646	137,728	2,644	137,214
MI, W	15,595	15,364	2,745	45,668	2,430	40,859	2,547	42,779
OH, N	36,243	35,376	2,878	115,872	2,443	95,836	2,575	100,188
OH, S	31,215	30,771	3,112	107,171	2,615	89,974	2,505	85,828
TN, E	18,466	18,203	2,532	51,351	2,324	47,766	2,006	42,064
TN, M	14,383	14,109	2,656	42,238	2,439	39,655	2,139	34,961
TN, W	19,526	18,978	2,187	48,460	2,045	46,098	1,721	39,158
7TH	142,148	138,849	3,076	483,770	2,627	419,501	2,678	423,412
IL, N	53,318	52,159	3,303	195,411	2,813	170,041	2,919	173,753
IL, C	10,455	10,338	2,661	31,570	2,416	31,296	2,540	29,032
IL, S	6,242	6,204	2,776	19,681	2,472	17,673	2,433	17,066
IN, N	18,384	17,991	2,905	58,074	2,470	49,244	2,464	50,681
IN, S	27,142	26,710	3,006	91,770	2,600	77,384	2,574	76,354
WI, E	18,057	17,030	3,081	58,693	2,550	49,524	2,638	50,897
WI, W	8,550	8,417	3,094	28,571	2,564	24,340	2,681	25,628

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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, 2009, 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)
8TH	85,568	83,579	2,951	278,335	2,553	243,326	2,635	259,667
AR, E	9,271	8,605	2,500	24,493	2,412	24,016	2,115	21,099
AR, W	6,312	6,081	2,551	17,849	2,388	16,642	2,245	15,781
IA, N	3,555	3,477	2,875	11,134	2,331	9,119	2,571	9,968
IA, S	6,049	5,981	3,060	20,082	2,526	16,949	2,719	18,118
MN	20,453	20,333	3,482	78,701	2,830	64,576	3,214	72,946
MO, E	15,236	14,832	2,838	46,992	2,448	41,828	2,606	47,199
MO, W	14,501	14,277	2,860	46,886	2,584	41,545	2,461	44,925
NE	6,988	6,852	2,969	22,355	2,522	19,821	2,672	20,605
ND	1,472	1,446	2,900	4,639	2,529	4,055	2,594	4,167
SD	1,731	1,695	2,808	5,203	2,505	4,775	2,543	4,857
9TH	318,445	289,897	3,366	1,164,851	3,049	1,069,883	3,375	1,183,408
AK	886	851	3,667	3,414	2,944	2,975	3,290	3,246
AZ	32,367	30,477	3,087	113,821	2,754	100,656	3,267	112,490
CA, N	31,068	28,236	3,922	128,711	3,523	120,502	3,925	133,955
CA, E	44,365	41,423	3,677	173,172	3,307	162,036	3,630	176,505
CA, C	101,857	87,296	3,308	357,904	3,148	341,622	3,505	395,263
CA, S	19,516	17,873	3,640	75,504	3,250	69,601	3,780	79,581
HI	2,991	2,939	3,183	10,598	2,762	9,687	2,985	10,324
ID	7,239	7,149	2,682	21,935	2,422	19,129	2,801	21,822
MT	2,475	2,344	2,700	8,650	2,303	6,350	2,543	7,247
NV	28,223	25,426	3,411	100,283	3,082	92,741	3,238	90,992
OR	17,438	17,034	3,091	62,460	2,606	49,577	2,815	52,270
WA, E	6,984	6,850	2,672	23,078	2,477	19,003	2,512	19,079
WA, W	22,817	21,790	3,496	84,786	3,036	75,509	3,210	80,129
GUAM	214	206	2,374	532	2,249	492	2,193	501
NMI	5	3	-	3	-	3	-	4
10TH	71,087	69,492	3,112	240,410	2,700	215,859	2,879	230,168
CO	26,602	26,070	3,269	94,130	2,819	84,980	3,197	95,890
KS	10,452	10,305	3,125	36,114	2,680	31,094	2,630	30,808
NM	5,727	5,615	2,661	16,712	2,430	16,273	2,861	18,859
OK, N	3,916	3,849	2,973	12,787	2,535	11,150	2,502	11,313
OK, E	2,205	2,183	2,732	6,623	2,469	5,979	2,444	5,899
OK, W	7,112	6,965	3,036	23,613	2,610	20,389	2,555	19,929
UT	13,833	13,294	3,176	46,252	2,783	42,469	2,916	43,753
WY	1,240	1,211	3,027	4,180	2,626	3,525	2,815	3,717

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11TH	194,770	185,541	2,894	607,132	2,625	573,315	2,678	585,228
AL, N	19,615	19,134	2,629	58,977	2,350	51,474	2,193	49,860
AL, M	8,152	8,028	2,405	22,272	2,215	20,840	2,088	19,475
AL, S	5,917	5,628	2,612	16,721	2,491	15,807	2,214	14,080
FL, N	4,992	4,905	2,848	15,298	2,583	14,396	2,866	15,605
FL, M	57,761	55,356	2,900	181,506	2,681	172,954	2,957	187,877
FL, S	27,749	25,641	2,916	86,482	2,700	82,237	3,022	95,036
GA, N	47,446	44,317	3,216	157,510	2,809	142,629	2,765	144,212
GA, M	12,206	11,749	2,684	36,299	2,482	38,236	2,225	30,570
GA, S	10,932	10,783	2,615	32,065	2,563	34,741	2,347	28,513

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 Current monthly income as reported by the debtor(s) on Form 22A, Line 12; or Form 22B, Line 11; or Form 22C, Line 20.
- 4 Average income as reported by the debtor(s) on Form 6, Schedule I, Line 16.
- 5 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 18.
- 6 Median values not computed when fewer than 10 cases with complete schedules reported.