

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, 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	356,000	313,730	3,600	1,381,204	3,405	1,333,426	2,793	1,146,564
DC	109	88	5,426	526	4,338	451	3,919	396
1ST	12,229	10,259	3,163	42,038	3,290	47,860	2,952	38,664
ME	395	356	4,976	1,947	4,639	2,332	4,097	2,111
MA	3,993	3,039	5,426	18,245	5,054	17,724	4,501	15,237
NH	849	751	5,284	4,294	4,767	4,166	4,371	3,724
RI	585	438	5,671	2,542	4,776	2,235	4,279	1,983
PR	6,407	5,675	2,082	15,009	2,203	21,404	1,917	15,610
2ND	7,222	6,309	5,030	37,764	4,469	39,949	3,913	29,889
CT	973	755	5,265	4,326	4,836	5,447	4,167	4,803
NY, N	1,569	1,548	4,328	7,129	3,808	6,355	3,421	5,828
NY, E	1,433	959	6,846	7,226	5,842	7,639	4,873	5,695
NY, S	1,483	1,349	6,403	9,369	5,586	8,400	5,301	7,880
NY, W	1,571	1,510	4,105	8,871	3,697	11,270	3,138	5,018
VT	193	188	4,105	843	4,092	838	3,168	665
3RD	15,948	14,312	4,359	75,495	4,063	67,042	3,494	57,270
DE	835	742	4,558	3,703	4,025	3,247	3,547	2,835
NJ	6,438	6,041	4,797	36,130	4,441	30,640	4,003	26,869
PA, E	4,006	3,281	4,131	16,519	3,865	14,970	3,411	13,159
PA, M	2,187	1,944	4,564	10,268	4,236	9,435	3,771	8,332
PA, W	2,477	2,299	3,478	8,853	3,273	8,716	2,304	6,050
VI	5	5	-	22	-	34	-	25
4TH	31,129	28,565	3,798	124,029	3,536	116,575	2,945	98,511
MD	4,383	3,779	5,546	22,835	4,798	20,135	4,391	18,471
NC, E	6,106	5,961	3,345	22,052	3,158	21,318	2,662	18,494
NC, M	3,209	3,096	3,249	11,087	2,960	10,504	2,122	7,699
NC, W	2,271	2,175	3,644	9,007	3,444	9,137	2,134	6,160
SC	4,424	4,153	3,361	15,498	3,196	15,216	2,614	12,452
VA, E	8,117	7,022	4,178	33,456	3,867	31,083	3,434	27,448
VA, W	2,131	1,930	3,506	7,848	3,338	7,132	2,854	6,037
WV, N	234	217	5,026	1,160	4,272	1,078	3,530	908
WV, S	254	232	4,707	1,087	3,891	971	3,251	841

BAPCPA Table 2D. (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	42,191	37,582	3,195	145,623	3,207	173,044	2,508	119,977
LA, E	1,780	1,602	3,777	7,568	3,458	6,192	2,918	5,240
LA, M	813	719	3,820	3,153	3,612	2,838	2,960	2,295
LA, W	7,670	7,471	2,386	21,904	2,366	20,629	1,883	16,259
MS, N	3,033	2,863	2,430	8,201	2,376	8,205	1,859	6,476
MS, S	2,894	2,732	2,788	9,177	2,691	8,620	1,836	5,764
TX, N	9,740	8,825	3,614	37,096	3,618	64,744	3,147	35,230
TX, E	3,189	2,898	3,962	13,693	3,971	14,547	3,425	12,429
TX, S	7,838	5,936	3,717	26,842	3,815	28,279	2,435	20,941
TX, W	5,234	4,536	3,456	17,989	3,480	18,990	2,832	15,343
6TH	48,266	46,411	3,022	168,717	2,850	156,739	2,130	117,388
KY, E	2,495	2,447	4,078	10,467	3,332	8,853	2,913	7,716
KY, W	2,728	2,634	3,605	10,672	3,175	9,237	2,676	7,713
MI, E	6,433	5,983	3,986	28,239	3,659	24,797	2,740	19,147
MI, W	1,698	1,639	4,354	7,430	3,690	6,870	2,743	5,050
OH, N	4,544	4,291	4,066	19,081	3,519	16,580	2,790	13,326
OH, S	6,902	6,696	4,358	31,998	3,575	27,428	2,660	20,635
TN, E	6,045	5,875	2,513	16,769	2,427	16,807	1,695	11,952
TN, M	4,683	4,534	2,940	15,445	2,836	15,091	1,884	10,022
TN, W	12,738	12,312	1,837	28,616	1,923	31,076	1,485	21,824
7TH	35,146	33,224	3,701	148,742	3,294	127,115	2,696	173,229
IL, N	16,700	15,991	3,629	69,497	3,302	62,250	2,728	50,647
IL, C	1,397	1,357	4,136	6,138	3,353	5,051	3,038	4,428
IL, S	1,590	1,578	3,385	6,884	2,989	5,644	2,518	4,713
IN, N	3,332	3,088	3,997	13,561	3,474	12,374	2,463	42,678
IN, S	6,264	5,909	3,769	30,562	3,329	22,296	2,703	53,859
WI, E	4,863	4,386	3,575	17,948	3,105	15,874	2,660	13,528
WI, W	1,000	915	4,170	4,153	3,525	3,626	3,023	3,375

BAPCPA Table 2D. (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	18,134	17,090	3,554	70,966	3,250	64,163	2,649	52,235
AR, E	4,039	3,720	2,638	11,515	2,663	11,300	2,001	8,465
AR, W	1,836	1,747	2,711	5,485	2,601	5,268	2,082	4,147
IA, N	162	155	4,835	780	3,971	650	3,344	567
IA, S	405	389	5,188	2,139	4,129	1,680	3,426	1,395
MN	2,808	2,701	5,694	16,538	4,408	13,378	3,993	11,951
MO, E	3,771	3,510	3,520	14,070	3,191	12,891	2,715	10,786
MO, W	3,211	3,034	3,751	12,664	3,451	12,105	2,571	8,813
NE	1,664	1,609	3,717	6,670	3,266	5,910	2,914	5,243
ND	105	94	4,457	455	3,842	434	3,413	368
SD	133	131	4,944	650	4,156	547	3,634	498
9TH	60,231	43,575	5,016	276,542	4,698	260,210	4,021	213,524
AK	115	94	6,382	643	5,653	594	4,707	507
AZ	3,670	3,163	5,222	20,486	4,361	16,240	3,882	14,385
CA, N	10,024	7,566	5,700	53,665	5,141	48,821	4,644	44,450
CA, E	7,032	5,286	4,061	25,668	4,885	31,112	3,772	24,735
CA, C	23,103	13,948	4,992	94,231	4,895	97,938	4,251	73,861
CA, S	3,463	2,560	5,593	16,514	5,145	15,234	4,549	13,518
HI	591	581	5,613	3,410	5,196	3,319	4,603	2,923
ID	636	594	4,373	2,881	3,752	2,548	3,271	2,216
MT	318	275	4,209	6,668	3,685	1,239	3,492	1,150
NV	2,965	2,039	5,132	11,874	4,340	9,966	3,815	8,629
OR	3,058	2,857	4,746	15,437	3,905	11,735	3,500	10,408
WA, E	1,068	1,005	3,381	3,838	3,281	3,643	2,626	2,939
WA, W	4,159	3,578	5,269	21,117	4,490	17,709	3,390	13,708
GUAM	29	29	3,385	111	3,366	111	3,101	94
NMI	0	-	-	-	-	-	-	-
10TH	15,075	14,088	4,249	65,367	3,713	59,788	3,149	51,227
CO	4,379	4,137	4,759	21,410	4,197	19,519	3,814	17,614
KS	3,130	3,054	3,437	11,792	3,089	10,725	2,548	8,835
NM	389	360	4,461	1,787	3,865	1,579	3,439	1,330
OK, N	374	348	5,422	1,945	4,195	1,650	3,062	1,196
OK, E	169	163	5,232	871	4,109	755	2,593	530
OK, W	1,323	1,293	4,364	6,227	3,682	5,311	2,404	3,621
UT	5,145	4,579	4,148	20,397	3,658	19,502	3,269	17,434
WY	166	154	5,951	940	4,590	748	4,137	667

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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)
11TH	70,320	62,227	3,062	225,395	2,967	220,491	2,499	194,255
AL, N	8,072	7,827	2,506	23,307	2,458	22,367	2,026	18,337
AL, M	5,908	5,788	2,300	15,632	2,210	15,728	2,054	16,800
AL, S	3,081	3,000	2,474	8,750	2,493	8,760	2,091	7,266
FL, N	521	488	3,866	2,171	3,788	2,060	3,282	1,751
FL, M	11,604	10,111	4,000	45,543	3,751	45,023	3,176	43,412
FL, S	8,887	6,513	3,892	29,562	3,936	29,945	3,317	25,591
GA, N	19,158	15,754	3,461	62,265	3,151	58,530	2,664	49,251
GA, M	6,561	6,306	2,510	18,939	2,532	18,709	2,040	15,094
GA, S	6,528	6,440	2,603	19,224	2,649	19,368	2,320	16,754

Note: Due to technical changes in August 2020, we posted a revised table.

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.