

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, 2011, 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 | 932,566 | 893,297 | 2,713 | 2,760,455 | 2,536 | 2,632,057 | 2,810 | 2,929,007 |
| DC | 743 | 695 | 3,000 | 2,676 | 2,527 | 1,938 | 2,876 | 2,308 |
| 1ST | 28,039 | 26,253 | 2,756 | 83,586 | 2,574 | 82,810 | 2,916 | 88,140 |
| ME | 2,838 | 2,755 | 2,732 | 8,272 | 2,526 | 7,886 | 2,624 | 8,506 |
| MA | 14,350 | 13,155 | 3,148 | 46,875 | 2,801 | 41,664 | 3,198 | 47,472 |
| NH | 3,255 | 3,196 | 3,300 | 11,182 | 2,946 | 16,384 | 3,403 | 12,473 |
| RI | 3,838 | 3,531 | 3,063 | 11,682 | 2,773 | 10,912 | 3,286 | 12,888 |
| PR | 3,758 | 3,616 | 1,189 | 5,575 | 1,388 | 5,964 | 1,532 | 6,801 |
| 2ND | 48,068 | 46,734 | 2,993 | 171,846 | 2,614 | 143,298 | 2,954 | 160,450 |
| CT | 8,140 | 7,833 | 3,559 | 42,545 | 3,127 | 28,089 | 3,624 | 32,492 |
| NY, N | 7,177 | 7,075 | 2,610 | 20,531 | 2,364 | 18,503 | 2,597 | 20,261 |
| NY, E | 17,611 | 17,014 | 3,145 | 61,935 | 2,710 | 55,426 | 3,098 | 60,499 |
| NY, S | 9,410 | 9,122 | 2,922 | 30,552 | 2,467 | 26,436 | 2,805 | 30,861 |
| NY, W | 4,848 | 4,814 | 2,579 | 13,647 | 2,371 | 12,355 | 2,557 | 13,667 |
| VT | 882 | 876 | 2,813 | 2,636 | 2,550 | 2,488 | 2,765 | 2,671 |
| 3RD | 53,335 | 51,513 | 2,906 | 172,217 | 2,680 | 158,589 | 2,997 | 178,058 |
| DE | 2,398 | 2,298 | 3,125 | 7,669 | 2,786 | 7,288 | 3,172 | 8,345 |
| NJ | 28,307 | 27,498 | 3,081 | 97,508 | 2,836 | 90,445 | 3,242 | 102,746 |
| PA, E | 8,650 | 8,193 | 3,015 | 28,828 | 2,753 | 25,340 | 2,968 | 27,388 |
| PA, M | 5,917 | 5,709 | 2,701 | 16,696 | 2,552 | 16,079 | 2,768 | 18,383 |
| PA, W | 8,049 | 7,801 | 2,403 | 21,461 | 2,275 | 19,386 | 2,483 | 21,141 |
| VI | 14 | 14 | 3,538 | 54 | 3,480 | 50 | 3,188 | 55 |
| 4TH | 59,008 | 57,511 | 3,003 | 194,399 | 2,647 | 172,272 | 3,024 | 197,150 |
| MD | 19,607 | 19,102 | 3,326 | 70,060 | 2,836 | 60,601 | 3,330 | 71,266 |
| NC, E | 3,163 | 3,099 | 2,892 | 9,615 | 2,638 | 9,124 | 2,931 | 10,016 |
| NC, M | 2,766 | 2,725 | 2,725 | 8,027 | 2,420 | 7,393 | 2,702 | 8,107 |
| NC, W | 4,645 | 4,610 | 2,984 | 15,100 | 2,716 | 14,221 | 2,866 | 15,194 |
| SC | 3,542 | 3,460 | 2,323 | 8,819 | 2,304 | 8,685 | 2,586 | 9,728 |
| VA, E | 16,189 | 15,606 | 3,196 | 57,440 | 2,735 | 49,355 | 3,221 | 57,464 |
| VA, W | 5,199 | 5,099 | 2,675 | 15,070 | 2,352 | 13,169 | 2,576 | 14,503 |
| WV, N | 1,825 | 1,778 | 2,612 | 5,151 | 2,366 | 4,772 | 2,640 | 5,216 |
| WV, S | 2,072 | 2,032 | 2,248 | 5,118 | 2,166 | 4,952 | 2,499 | 5,656 |

BAPCPA Table 2A. (December 31, 2011—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 | 33,303 | 32,053 | 2,672 | 96,211 | 2,558 | 96,262 | 2,715 | 100,710 |
| LA, E | 2,028 | 1,978 | 2,616 | 5,763 | 2,350 | 5,191 | 2,597 | 5,670 |
| LA, M | 927 | 906 | 2,505 | 2,537 | 2,221 | 2,214 | 2,458 | 2,522 |
| LA, W | 2,492 | 2,422 | 2,038 | 5,514 | 2,000 | 5,365 | 2,087 | 5,706 |
| MS, N | 2,795 | 2,731 | 2,417 | 7,951 | 2,223 | 6,939 | 2,444 | 7,524 |
| MS, S | 4,181 | 4,126 | 2,467 | 11,233 | 2,291 | 12,104 | 2,324 | 10,620 |
| TX, N | 7,269 | 7,148 | 3,008 | 23,071 | 2,879 | 23,545 | 3,024 | 24,989 |
| TX, E | 2,990 | 2,886 | 2,976 | 9,773 | 3,002 | 9,894 | 3,194 | 10,375 |
| TX, S | 5,126 | 4,689 | 2,679 | 14,510 | 2,700 | 15,190 | 2,892 | 15,861 |
| TX, W | 5,495 | 5,167 | 2,852 | 15,859 | 2,719 | 15,820 | 2,899 | 17,444 |
| 6TH | 124,896 | 122,244 | 2,499 | 346,893 | 2,259 | 306,084 | 2,418 | 329,935 |
| KY, E | 7,576 | 7,495 | 2,451 | 20,090 | 2,146 | 18,003 | 2,311 | 20,581 |
| KY, W | 8,001 | 7,906 | 2,373 | 20,697 | 2,075 | 18,226 | 2,257 | 19,798 |
| MI, E | 34,447 | 33,223 | 2,449 | 104,463 | 2,324 | 85,632 | 2,486 | 92,368 |
| MI, W | 11,236 | 11,096 | 2,425 | 29,014 | 2,296 | 28,185 | 2,462 | 30,331 |
| OH, N | 23,896 | 23,429 | 2,613 | 66,282 | 2,280 | 58,333 | 2,506 | 63,824 |
| OH, S | 18,586 | 18,382 | 2,651 | 52,334 | 2,279 | 45,939 | 2,402 | 48,789 |
| TN, E | 9,084 | 8,868 | 2,413 | 23,569 | 2,233 | 22,479 | 2,281 | 22,900 |
| TN, M | 7,210 | 7,129 | 2,423 | 18,393 | 2,240 | 17,725 | 2,350 | 18,871 |
| TN, W | 4,860 | 4,716 | 2,360 | 12,051 | 2,178 | 11,562 | 2,308 | 12,472 |
| 7TH | 99,331 | 95,356 | 2,738 | 291,458 | 2,411 | 260,840 | 2,614 | 282,063 |
| IL, N | 41,283 | 40,295 | 2,956 | 133,466 | 2,595 | 117,145 | 2,885 | 130,819 |
| IL, C | 6,848 | 6,798 | 2,290 | 18,073 | 2,223 | 16,579 | 2,372 | 17,768 |
| IL, S | 3,155 | 3,123 | 2,552 | 8,560 | 2,227 | 7,640 | 2,345 | 8,193 |
| IN, N | 11,835 | 11,593 | 2,547 | 32,232 | 2,248 | 28,853 | 2,398 | 30,732 |
| IN, S | 15,791 | 15,474 | 2,546 | 44,274 | 2,249 | 41,707 | 2,383 | 41,651 |
| WI, E | 13,954 | 11,703 | 2,696 | 34,692 | 2,371 | 31,083 | 2,553 | 33,787 |
| WI, W | 6,465 | 6,370 | 2,905 | 20,161 | 2,456 | 17,833 | 2,568 | 19,112 |

BAPCPA Table 2A. (December 31, 2011—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 | 56,570 | 55,341 | 2,710 | 162,058 | 2,386 | 150,195 | 2,625 | 163,723 |
| AR, E | 3,740 | 3,470 | 2,331 | 8,760 | 2,208 | 8,612 | 2,308 | 8,980 |
| AR, W | 3,307 | 3,172 | 2,332 | 8,048 | 2,176 | 7,766 | 2,279 | 8,119 |
| IA, N | 2,546 | 2,493 | 2,750 | 7,387 | 2,340 | 6,479 | 2,581 | 7,194 |
| IA, S | 4,204 | 4,161 | 2,865 | 12,699 | 2,423 | 11,140 | 2,645 | 12,206 |
| MN | 15,691 | 15,598 | 3,186 | 52,409 | 2,661 | 45,919 | 3,055 | 53,508 |
| MO, E | 10,796 | 10,520 | 2,501 | 28,855 | 2,229 | 26,434 | 2,539 | 29,946 |
| MO, W | 9,232 | 9,055 | 2,586 | 24,937 | 2,361 | 26,009 | 2,432 | 24,625 |
| NE | 4,397 | 4,281 | 2,498 | 11,614 | 2,222 | 10,909 | 2,461 | 11,842 |
| ND | 1,054 | 1,014 | 2,475 | 2,814 | 2,288 | 2,685 | 2,429 | 2,811 |
| SD | 1,603 | 1,577 | 2,755 | 4,534 | 2,453 | 4,243 | 2,612 | 4,492 |
| 9TH | 260,478 | 244,211 | 2,692 | 759,043 | 2,796 | 804,680 | 3,149 | 926,465 |
| AK | 787 | 767 | 3,375 | 2,821 | 2,993 | 2,490 | 3,181 | 2,835 |
| AZ | 28,546 | 26,966 | 2,929 | 84,098 | 2,603 | 81,585 | 2,988 | 90,561 |
| CA, N | 21,050 | 19,910 | 3,499 | 80,301 | 3,117 | 72,366 | 3,650 | 85,614 |
| CA, E | 36,823 | 34,948 | 0 | 29,475 | 2,982 | 125,460 | 3,356 | 141,253 |
| CA, C | 92,043 | 83,796 | 3,002 | 305,229 | 2,879 | 288,613 | 3,212 | 343,077 |
| CA, S | 16,184 | 15,526 | 3,357 | 58,645 | 3,000 | 55,246 | 3,502 | 63,611 |
| HI | 2,434 | 2,403 | 3,214 | 8,356 | 2,741 | 7,430 | 2,969 | 8,098 |
| ID | 6,382 | 6,302 | 2,550 | 19,294 | 2,366 | 16,467 | 2,712 | 18,856 |
| MT | 1,896 | 1,854 | 2,398 | 5,131 | 2,119 | 4,579 | 2,363 | 5,009 |
| NV | 17,547 | 16,133 | 2,887 | 49,505 | 2,607 | 46,284 | 2,879 | 51,604 |
| OR | 13,161 | 12,928 | 2,819 | 40,627 | 2,442 | 34,825 | 2,675 | 38,360 |
| WA, E | 4,700 | 4,632 | 2,553 | 12,942 | 2,354 | 11,955 | 2,501 | 12,786 |
| WA, W | 18,828 | 17,950 | 3,207 | 62,324 | 2,829 | 57,148 | 3,189 | 64,577 |
| GUAM | 96 | 95 | 2,576 | 245 | 2,323 | 226 | 2,155 | 221 |
| NMI | 1 | 1 | - | 50 | - | 6 | - | 4 |
| 10TH | 58,070 | 56,179 | 2,784 | 170,262 | 2,477 | 157,821 | 2,752 | 176,061 |
| CO | 23,910 | 23,379 | 2,941 | 74,590 | 2,571 | 68,622 | 2,931 | 78,388 |
| KS | 6,551 | 6,450 | 2,794 | 19,753 | 2,430 | 18,314 | 2,579 | 19,274 |
| NM | 4,927 | 4,868 | 2,556 | 13,585 | 2,441 | 13,394 | 2,869 | 15,687 |
| OK, N | 3,175 | 3,125 | 2,804 | 9,494 | 2,490 | 8,659 | 2,536 | 8,791 |
| OK, E | 1,720 | 1,704 | 2,598 | 4,633 | 2,328 | 4,446 | 2,370 | 4,576 |
| OK, W | 5,232 | 5,149 | 2,692 | 15,186 | 2,410 | 13,849 | 2,556 | 14,772 |
| UT | 11,499 | 10,492 | 2,654 | 30,006 | 2,368 | 27,799 | 2,675 | 31,605 |
| WY | 1,056 | 1,012 | 2,788 | 3,015 | 2,477 | 2,738 | 2,635 | 2,969 |

BAPCPA Table 2A. (December 31, 2011—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 | 110,725 | 105,207 | 2,654 | 309,806 | 2,452 | 297,269 | 2,708 | 323,944 |
| AL, N | 7,608 | 7,459 | 2,624 | 22,148 | 2,330 | 19,475 | 2,481 | 20,876 |
| AL, M | 1,946 | 1,889 | 2,391 | 4,998 | 2,198 | 4,676 | 2,281 | 4,903 |
| AL, S | 1,591 | 1,540 | 2,468 | 4,457 | 2,303 | 4,124 | 2,415 | 4,212 |
| FL, N | 3,465 | 3,406 | 2,781 | 10,442 | 2,640 | 9,710 | 2,894 | 10,827 |
| FL, M | 37,400 | 35,932 | 2,573 | 102,089 | 2,444 | 102,361 | 2,740 | 111,481 |
| FL, S | 25,360 | 23,774 | 2,533 | 68,148 | 2,403 | 65,511 | 2,765 | 76,195 |
| GA, N | 27,236 | 25,288 | 2,917 | 80,650 | 2,554 | 72,135 | 2,753 | 78,983 |
| GA, M | 4,085 | 3,915 | 2,589 | 11,294 | 2,397 | 10,177 | 2,519 | 10,759 |
| GA, S | 2,034 | 2,004 | 2,504 | 5,581 | 2,353 | 9,099 | 2,578 | 5,709 |

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 reopening. 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 34,948 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.