

## BAPCPA Table 2D.

## U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Nonbusiness Bankruptcy Cases Commenced under Chapter 13 During the 12-Month Period Ending December 31, 2021, as Required by 28 U.S.C 159(c)

| Circuit and District | Cases          |                         | Current Monthly Income <sup>1</sup> |                   | Average Monthly Income <sup>1</sup> |                   | Average Expense <sup>1</sup> |                   |
|----------------------|----------------|-------------------------|-------------------------------------|-------------------|-------------------------------------|-------------------|------------------------------|-------------------|
|                      | Total          | With Complete Schedules | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s) | Total (in \$000s) |
| <b>Total</b>         | <b>116,198</b> | <b>106,840</b>          | <b>3,651</b>                        | <b>470,959</b>    | <b>3,570</b>                        | <b>440,988</b>    | <b>2,841</b>                 | <b>343,523</b>    |
| <b>DC</b>            | <b>30</b>      | <b>24</b>               | <b>5,141</b>                        | <b>146</b>        | <b>4,917</b>                        | <b>132</b>        | <b>3,885</b>                 | <b>116</b>        |
| <b>1st</b>           | <b>3,482</b>   | <b>3,035</b>            | <b>2,569</b>                        | <b>10,814</b>     | <b>2,898</b>                        | <b>11,095</b>     | <b>2,459</b>                 | <b>9,083</b>      |
| ME                   | 78             | 72                      | 4,226                               | 494               | 4,760                               | 331               | 3,450                        | 271               |
| MA                   | 888            | 697                     | 5,360                               | 4,192             | 5,350                               | 4,021             | 4,278                        | 3,150             |
| NH                   | 125            | 108                     | 4,927                               | 568               | 5,189                               | 576               | 4,514                        | 516               |
| RI                   | 151            | 122                     | 5,087                               | 718               | 4,880                               | 653               | 4,103                        | 555               |
| PR                   | 2,240          | 2,036                   | 2,003                               | 4,842             | 2,239                               | 5,515             | 1,898                        | 4,591             |
| <b>2nd</b>           | <b>2,188</b>   | <b>1,949</b>            | <b>5,598</b>                        | <b>12,262</b>     | <b>5,017</b>                        | <b>11,525</b>     | <b>4,020</b>                 | <b>8,590</b>      |
| CT                   | 389            | 344                     | 5,898                               | 2,316             | 5,395                               | 2,043             | 4,121                        | 1,543             |
| NY,N                 | 451            | 428                     | 4,654                               | 2,138             | 4,096                               | 1,887             | 3,552                        | 1,620             |
| NY,E                 | 502            | 387                     | 6,960                               | 2,974             | 6,444                               | 3,314             | 4,498                        | 1,886             |
| NY,S                 | 413            | 373                     | 6,750                               | 2,785             | 5,548                               | 2,289             | 5,016                        | 2,014             |
| NY,W                 | 392            | 380                     | 4,504                               | 1,885             | 4,067                               | 1,807             | 3,412                        | 1,396             |
| VT                   | 41             | 37                      | 3,900                               | 164               | 4,015                               | 186               | 3,109                        | 131               |
| <b>3rd</b>           | <b>5,970</b>   | <b>5,452</b>            | <b>4,268</b>                        | <b>27,624</b>     | <b>4,283</b>                        | <b>26,908</b>     | <b>3,486</b>                 | <b>21,079</b>     |
| DE                   | 292            | 252                     | 4,167                               | 1,179             | 4,096                               | 1,115             | 3,338                        | 892               |
| NJ                   | 2,497          | 2,361                   | 4,849                               | 13,455            | 4,702                               | 13,282            | 4,007                        | 10,351            |
| PA,E                 | 1,269          | 1,109                   | 4,119                               | 5,432             | 4,175                               | 5,245             | 3,457                        | 4,252             |
| PA,M                 | 908            | 806                     | 4,090                               | 3,725             | 4,060                               | 3,583             | 3,464                        | 2,940             |
| PA,W                 | 1,004          | 924                     | 3,362                               | 3,832             | 3,509                               | 3,683             | 2,599                        | 2,643             |
| VI                   | 0              | -                       | -                                   | -                 | -                                   | -                 | -                            | -                 |
| <b>4th</b>           | <b>11,355</b>  | <b>10,404</b>           | <b>3,763</b>                        | <b>46,381</b>     | <b>3,702</b>                        | <b>44,664</b>     | <b>3,095</b>                 | <b>36,387</b>     |
| MD                   | 2,045          | 1,808                   | 4,802                               | 9,848             | 4,632                               | 9,375             | 4,230                        | 8,471             |
| NC,E                 | 1,686          | 1,620                   | 3,044                               | 5,955             | 3,453                               | 6,241             | 3,062                        | 5,507             |
| NC,M                 | 1,059          | 945                     | 3,107                               | 3,301             | 3,184                               | 3,411             | 2,401                        | 2,520             |
| NC,W                 | 657            | 614                     | 3,796                               | 2,639             | 3,667                               | 2,541             | 2,484                        | 1,709             |
| SC                   | 1,741          | 1,535                   | 3,410                               | 5,988             | 3,435                               | 6,507             | 2,556                        | 4,379             |
| VA,E                 | 3,089          | 2,913                   | 4,026                               | 14,454            | 3,763                               | 12,779            | 3,253                        | 10,727            |
| VA,W                 | 898            | 813                     | 3,582                               | 3,313             | 3,408                               | 3,052             | 2,731                        | 2,444             |
| WV,N                 | 102            | 84                      | 5,779                               | 537               | 4,718                               | 437               | 3,951                        | 364               |
| WV,S                 | 78             | 72                      | 3,987                               | 346               | 4,121                               | 320               | 3,476                        | 267               |

BAPCPA Table 2D. (December 31, 2021—Continued)

| Circuit and District | Cases         |                         | Current Monthly Income <sup>1</sup> |                   | Average Monthly Income <sup>1</sup> |                   | Average Expense <sup>1</sup> |                   |
|----------------------|---------------|-------------------------|-------------------------------------|-------------------|-------------------------------------|-------------------|------------------------------|-------------------|
|                      | Total         | With Complete Schedules | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s) | Total (in \$000s) |
| <b>5th</b>           | <b>12,373</b> | <b>11,116</b>           | <b>3,233</b>                        | <b>44,599</b>     | <b>3,439</b>                        | <b>44,800</b>     | <b>2,515</b>                 | <b>31,959</b>     |
| LA,E                 | 728           | 703                     | 3,690                               | 2,976             | 3,503                               | 2,761             | 3,002                        | 2,247             |
| LA,M                 | 201           | 176                     | 4,621                               | 914               | 4,212                               | 863               | 3,000                        | 556               |
| LA,W                 | 2,676         | 2,513                   | 2,789                               | 8,238             | 2,978                               | 8,521             | 2,295                        | 6,298             |
| MS,N                 | 1,271         | 1,203                   | 2,502                               | 3,452             | 2,591                               | 3,539             | 2,023                        | 2,694             |
| MS,S                 | 1,325         | 1,282                   | 2,945                               | 4,432             | 3,021                               | 4,520             | 2,114                        | 3,048             |
| TX,N                 | 2,199         | 1,981                   | 3,656                               | 9,196             | 3,886                               | 8,876             | 2,822                        | 6,350             |
| TX,E                 | 1,258         | 1,163                   | 4,231                               | 5,884             | 4,110                               | 5,628             | 3,398                        | 4,390             |
| TX,S                 | 1,614         | 1,164                   | 4,098                               | 5,747             | 4,421                               | 5,742             | 2,837                        | 3,770             |
| TX,W                 | 1,101         | 931                     | 3,271                               | 3,760             | 3,716                               | 4,349             | 2,444                        | 2,606             |
| <b>6th</b>           | <b>17,839</b> | <b>17,120</b>           | <b>3,228</b>                        | <b>65,238</b>     | <b>3,166</b>                        | <b>61,523</b>     | <b>2,445</b>                 | <b>46,679</b>     |
| KY,E                 | 1,027         | 1,007                   | 3,685                               | 4,168             | 3,377                               | 3,774             | 2,901                        | 3,170             |
| KY,W                 | 1,950         | 1,829                   | 3,289                               | 7,116             | 2,922                               | 6,227             | 2,449                        | 4,999             |
| MI,E                 | 2,894         | 2,773                   | 3,771                               | 11,789            | 3,726                               | 11,347            | 2,975                        | 9,087             |
| MI,W                 | 498           | 465                     | 3,898                               | 2,091             | 3,637                               | 1,866             | 2,891                        | 1,459             |
| OH,N                 | 1,684         | 1,538                   | 4,459                               | 7,578             | 3,857                               | 6,463             | 2,896                        | 4,931             |
| OH,S                 | 2,221         | 2,125                   | 4,497                               | 10,891            | 3,684                               | 9,095             | 2,802                        | 6,467             |
| TN,E                 | 2,057         | 1,984                   | 2,766                               | 6,142             | 2,938                               | 6,521             | 2,106                        | 4,589             |
| TN,M                 | 1,640         | 1,616                   | 3,443                               | 6,140             | 3,344                               | 6,108             | 2,308                        | 4,049             |
| TN,W                 | 3,868         | 3,783                   | 2,010                               | 9,323             | 2,337                               | 10,125            | 1,910                        | 7,926             |
| <b>7th</b>           | <b>12,637</b> | <b>12,006</b>           | <b>3,956</b>                        | <b>55,332</b>     | <b>3,638</b>                        | <b>49,455</b>     | <b>2,880</b>                 | <b>37,885</b>     |
| IL,N                 | 5,050         | 4,901                   | 3,966                               | 23,225            | 3,771                               | 21,380            | 3,019                        | 16,514            |
| IL,C                 | 381           | 357                     | 4,505                               | 1,813             | 3,762                               | 1,501             | 2,857                        | 1,109             |
| IL,S                 | 487           | 463                     | 4,126                               | 2,068             | 3,651                               | 1,842             | 2,789                        | 1,370             |
| IN,N                 | 1,402         | 1,343                   | 4,093                               | 6,330             | 3,719                               | 5,535             | 2,599                        | 3,783             |
| IN,S                 | 2,836         | 2,659                   | 3,856                               | 11,708            | 3,512                               | 10,247            | 2,871                        | 8,214             |
| WI,E                 | 2,004         | 1,831                   | 3,891                               | 8,169             | 3,520                               | 7,227             | 2,783                        | 5,528             |
| WI,W                 | 477           | 452                     | 3,933                               | 2,020             | 3,448                               | 1,723             | 2,836                        | 1,366             |

**BAPCPA Table 2D. (December 31, 2021—Continued)**

| Circuit and District | Cases        |                         | Current Monthly Income <sup>1</sup> |                   | Average Monthly Income <sup>1</sup> |                   | Average Expense <sup>1</sup> |                   |
|----------------------|--------------|-------------------------|-------------------------------------|-------------------|-------------------------------------|-------------------|------------------------------|-------------------|
|                      | Total        | With Complete Schedules | Median <sup>2</sup> (in \$)         | Total (in \$000s) | Median <sup>2</sup> (in \$)         | Total (in \$000s) | Median <sup>2</sup> (in \$)  | Total (in \$000s) |
| <b>8th</b>           | <b>7,635</b> | <b>7,083</b>            | <b>3,863</b>                        | <b>31,762</b>     | <b>3,499</b>                        | <b>27,776</b>     | <b>2,825</b>                 | <b>22,181</b>     |
| AR <sup>3</sup>      | 2,465        | 2,270                   | 2,948                               | 8,128             | 3,030                               | 7,930             | 2,345                        | 5,996             |
| IA,N                 | 83           | 67                      | 4,904                               | 387               | 4,279                               | 313               | 3,641                        | 279               |
| IA,S                 | 182          | 158                     | 5,923                               | 982               | 4,406                               | 743               | 3,655                        | 600               |
| MN                   | 937          | 896                     | 5,450                               | 5,261             | 4,210                               | 4,099             | 3,661                        | 3,571             |
| MO,E                 | 1,854        | 1,730                   | 3,840                               | 7,592             | 3,410                               | 6,624             | 2,762                        | 5,295             |
| MO,W                 | 1,387        | 1,301                   | 4,151                               | 6,152             | 3,718                               | 5,360             | 2,850                        | 4,076             |
| NE                   | 630          | 571                     | 4,311                               | 2,696             | 3,661                               | 2,253             | 3,282                        | 1,976             |
| ND                   | 43           | 39                      | 7,512                               | 288               | 5,097                               | 227               | 4,360                        | 179               |
| SD                   | 54           | 51                      | 5,337                               | 276               | 4,455                               | 228               | 4,105                        | 209               |
| <b>9th</b>           | <b>9,480</b> | <b>8,094</b>            | <b>5,716</b>                        | <b>53,683</b>     | <b>5,033</b>                        | <b>44,925</b>     | <b>4,075</b>                 | <b>35,755</b>     |
| AK                   | 25           | 17                      | 9,384                               | 159               | 6,268                               | 117               | 5,328                        | 100               |
| AZ                   | 1,282        | 1,130                   | 5,583                               | 7,014             | 4,541                               | 5,589             | 3,800                        | 4,599             |
| CA,N                 | 1,206        | 1,032                   | 5,957                               | 7,544             | 5,300                               | 5,954             | 4,367                        | 4,801             |
| CA,E                 | 1,159        | 962                     | 6,124                               | 6,612             | 5,291                               | 5,677             | 3,953                        | 4,321             |
| CA,C                 | 2,276        | 1,756                   | 6,387                               | 13,234            | 5,927                               | 11,488            | 4,676                        | 8,823             |
| CA,S                 | 421          | 339                     | 6,953                               | 2,581             | 5,889                               | 2,134             | 4,992                        | 1,785             |
| HI                   | 316          | 313                     | 5,867                               | 1,949             | 5,444                               | 1,780             | 4,567                        | 1,502             |
| ID                   | 169          | 162                     | 4,718                               | 909               | 4,413                               | 759               | 3,418                        | 583               |
| MT                   | 74           | 62                      | 4,448                               | 306               | 4,114                               | 273               | 3,626                        | 235               |
| NV                   | 686          | 584                     | 4,991                               | 3,347             | 4,485                               | 2,910             | 3,720                        | 2,316             |
| OR                   | 822          | 789                     | 5,227                               | 4,652             | 4,398                               | 3,619             | 3,849                        | 3,136             |
| WA,E                 | 272          | 264                     | 4,092                               | 1,230             | 3,858                               | 1,124             | 3,135                        | 893               |
| WA,W                 | 764          | 677                     | 5,305                               | 4,109             | 4,656                               | 3,464             | 3,619                        | 2,637             |
| GU                   | 8            | 7                       | -                                   | 38                | -                                   | 38                | -                            | 25                |
| NMI                  | 0            | -                       | -                                   | -                 | -                                   | -                 | -                            | -                 |
| <b>10th</b>          | <b>5,302</b> | <b>5,011</b>            | <b>4,272</b>                        | <b>24,486</b>     | <b>3,774</b>                        | <b>21,013</b>     | <b>3,177</b>                 | <b>17,358</b>     |
| CO                   | 1,154        | 1,093                   | 5,239                               | 6,361             | 4,558                               | 5,436             | 3,877                        | 4,629             |
| KS                   | 1,450        | 1,402                   | 3,527                               | 5,712             | 3,225                               | 5,072             | 2,778                        | 4,233             |
| NM                   | 137          | 116                     | 5,000                               | 616               | 4,391                               | 532               | 3,235                        | 406               |
| OK,N                 | 110          | 100                     | 6,374                               | 677               | 4,871                               | 526               | 2,959                        | 330               |
| OK,E                 | 60           | 55                      | 5,150                               | 316               | 4,161                               | 266               | 2,927                        | 167               |
| OK,W                 | 505          | 471                     | 4,524                               | 2,406             | 3,901                               | 2,026             | 2,981                        | 1,442             |
| UT                   | 1,853        | 1,743                   | 4,278                               | 8,205             | 3,706                               | 6,999             | 3,194                        | 6,023             |
| WY                   | 33           | 31                      | 6,631                               | 193               | 4,533                               | 155               | 3,780                        | 128               |

**BAPCPA Table 2D. (December 31, 2021—Continued)**

| Circuit and District | Cases         |                         | Current Monthly Income <sup>1</sup> |                   | Average Monthly Income <sup>1</sup> |                   | Average Expense <sup>1</sup> |                   |
|----------------------|---------------|-------------------------|-------------------------------------|-------------------|-------------------------------------|-------------------|------------------------------|-------------------|
|                      | Total         | With Complete Schedules | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s)        | Total (in \$000s) | Median <sup>2</sup> (in \$s) | Total (in \$000s) |
| <b>11th</b>          | <b>27,907</b> | <b>25,546</b>           | <b>3,247</b>                        | <b>98,633</b>     | <b>3,288</b>                        | <b>97,171</b>     | <b>2,635</b>                 | <b>76,451</b>     |
| AL,N                 | 3,797         | 3,675                   | 2,900                               | 12,281            | 2,963                               | 12,275            | 2,388                        | 9,713             |
| AL,M                 | 3,369         | 2,931                   | 2,526                               | 8,630             | 2,608                               | 8,737             | 2,224                        | 7,224             |
| AL,S                 | 1,788         | 1,691                   | 2,799                               | 5,580             | 2,926                               | 5,745             | 2,341                        | 4,424             |
| FL,N                 | 282           | 236                     | 3,169                               | 896               | 3,574                               | 964               | 2,911                        | 787               |
| FL,M                 | 3,283         | 2,807                   | 4,201                               | 13,856            | 4,163                               | 13,048            | 3,186                        | 9,909             |
| FL,S                 | 4,550         | 4,146                   | 4,036                               | 19,159            | 4,144                               | 19,411            | 3,217                        | 14,704            |
| GA,N                 | 5,956         | 5,559                   | 3,527                               | 23,042            | 3,410                               | 21,686            | 2,733                        | 17,341            |
| GA,M                 | 2,525         | 2,267                   | 2,816                               | 7,633             | 2,910                               | 7,415             | 2,357                        | 5,962             |
| GA,S                 | 2,357         | 2,234                   | 2,867                               | 7,554             | 3,129                               | 7,890             | 2,562                        | 6,387             |

NOTE: Excludes reopens. Data for cases transferred interdistrict are counted only in the originating district. Except the total cases column, data are included only for cases where all data on income and expenses are provided by the debtor(s) for such case. Data may not be included if the debtor(s) provided incomplete schedules. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

<sup>1</sup> Current monthly income as reported by the debtor(s) on Form B 122A-1, Line 11; or Form B 122B, Line 11; or Form B 122C-1, Line 14. Average income as reported by the debtor(s) on Form B 106I, Schedule I, Line 10. Average expenses as reported by the debtor(s) on Form B 106J, Schedule J, Line 22c.

<sup>2</sup> Median values not computed when fewer than 10 cases with complete schedules reported.

<sup>3</sup> The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.