

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, 2007, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
TOTAL	480,635	\$2,491	\$1,325,046	\$2,150	\$1,142,246	\$2,405	\$1,291,700
DC	335	\$2,160	\$747	\$1,950	\$604	\$2,201	\$888
1ST	15,795	\$2,447	\$42,017	\$2,136	\$38,565	\$2,432	\$43,852
ME	1,651	\$2,227	\$3,889	\$2,031	\$4,325	\$2,226	\$4,253
MA	8,610	\$2,713	\$24,938	\$2,324	\$21,499	\$2,658	\$24,976
NH	1,822	\$3,028	\$5,563	\$2,463	\$4,764	\$2,869	\$5,563
RI	2,055	\$2,714	\$5,918	\$2,298	\$6,092	\$2,702	\$7,004
PR	1,657	\$914	\$1,710	\$1,000	\$1,885	\$1,110	\$2,055
2ND	30,737	\$2,447	\$83,183	\$2,097	\$74,790	\$2,335	\$80,464
CT	3,890	\$2,953	\$11,799	\$2,516	\$11,334	\$2,921	\$12,724
NY,N	6,279	\$2,303	\$15,892	\$2,034	\$13,708	\$2,234	\$15,087
NY,E	8,877	\$2,502	\$24,911	\$2,097	\$24,141	\$2,341	\$23,544
NY,S	5,491	\$2,327	\$14,433	\$1,998	\$11,853	\$2,229	\$13,740
NY,W	5,614	\$2,365	\$14,593	\$2,050	\$12,342	\$2,289	\$13,805
VT	586	\$2,400	\$1,556	\$2,158	\$1,412	\$2,371	\$1,565
3RD	29,426	\$2,329	\$79,191	\$2,091	\$66,720	\$2,306	\$74,626
DE	901	\$2,490	\$2,351	\$2,190	\$2,074	\$2,512	\$2,442
NJ	11,443	\$2,484	\$30,979	\$2,189	\$27,801	\$2,455	\$31,668
PA,E	4,859	\$2,439	\$13,086	\$2,118	\$11,080	\$2,277	\$11,988
PA,M	4,542	\$2,340	\$15,721	\$2,155	\$10,317	\$2,315	\$11,210
PA,W	7,671	\$2,053	\$17,001	\$1,880	\$15,431	\$2,107	\$17,291
VI	10	\$2,289	\$53	\$1,947	\$17	\$2,389	\$26
4TH	31,443	\$2,518	\$92,150	\$2,152	\$74,691	\$2,452	\$87,315
MD	6,563	\$2,645	\$19,433	\$2,191	\$15,762	\$2,537	\$18,684
NC,E	2,749	\$2,702	\$7,839	\$2,318	\$7,037	\$2,621	\$7,925
NC,M	2,487	\$2,606	\$12,032	\$2,165	\$5,975	\$2,481	\$6,680
NC,W	2,876	\$2,883	\$8,784	\$2,360	\$7,621	\$2,521	\$8,162
SC	2,290	\$2,146	\$5,116	\$1,965	\$4,795	\$2,242	\$5,535
VA,E	7,347	\$2,667	\$22,398	\$2,280	\$18,837	\$2,689	\$23,663
VA,W	3,398	\$2,250	\$8,188	\$1,921	\$6,818	\$2,160	\$7,710
WV,N	1,399	\$2,100	\$3,182	\$1,960	\$2,933	\$2,148	\$3,283
WV,S	2,334	\$2,075	\$5,179	\$1,929	\$4,913	\$2,255	\$5,673

BAPCPA Table 2A. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
5TH	25,102	\$2,413	\$69,079	\$2,250	\$63,384	\$2,471	\$71,735
LA,E	1,088	\$2,017	\$2,481	\$1,887	\$2,121	\$2,190	\$2,530
LA,M	821	\$2,326	\$1,982	\$1,929	\$1,686	\$2,148	\$1,908
LA,W	2,308	\$2,041	\$4,892	\$1,890	\$4,590	\$2,055	\$4,981
MS,N	1,941	\$2,143	\$4,470	\$1,875	\$3,868	\$2,109	\$4,391
MS,S	2,411	\$2,027	\$9,396	\$1,905	\$4,681	\$2,022	\$5,110
TX,N	5,329	\$2,776	\$15,377	\$2,527	\$15,025	\$2,790	\$16,704
TX,E	2,641	\$2,704	\$7,589	\$2,659	\$8,355	\$2,841	\$8,470
TX,S	4,542	\$2,526	\$12,595	\$2,442	\$12,654	\$2,746	\$16,215
TX,W	4,021	\$2,492	\$10,297	\$2,339	\$10,404	\$2,554	\$11,425
6TH	87,837	\$2,470	\$241,531	\$2,088	\$196,875	\$2,312	\$219,302
KY,E	5,194	\$2,290	\$12,458	\$1,915	\$10,983	\$2,173	\$12,405
KY,W	5,937	\$2,300	\$14,341	\$1,883	\$12,094	\$2,167	\$13,901
MI,E	22,708	\$2,608	\$73,731	\$2,273	\$53,777	\$2,501	\$59,998
MI,W	8,215	\$2,510	\$21,762	\$2,134	\$18,708	\$2,402	\$21,384
OH,N	17,871	\$2,486	\$46,837	\$2,060	\$39,335	\$2,327	\$44,548
OH,S	13,746	\$2,585	\$38,378	\$2,103	\$31,332	\$2,260	\$33,995
TN,E	6,202	\$2,331	\$15,269	\$2,027	\$13,716	\$2,100	\$14,255
TN,M	4,286	\$2,280	\$10,333	\$2,036	\$9,307	\$2,150	\$9,921
TN,W	3,678	\$2,199	\$8,421	\$1,917	\$7,623	\$2,227	\$8,894
7TH	55,877	\$2,551	\$155,442	\$2,118	\$127,441	\$2,333	\$141,986
IL,N	16,720	\$2,656	\$47,775	\$2,204	\$39,304	\$2,417	\$44,181
IL,C	5,563	\$2,436	\$15,254	\$2,050	\$12,390	\$2,275	\$13,842
IL,S	2,391	\$2,255	\$5,832	\$1,934	\$5,101	\$2,220	\$6,039
IN,N	8,005	\$2,535	\$21,125	\$2,112	\$17,970	\$2,331	\$20,067
IN,S	11,829	\$2,555	\$35,057	\$2,138	\$27,022	\$2,307	\$29,314
WI,E	7,211	\$2,457	\$18,489	\$2,010	\$15,736	\$2,247	\$17,562
WI,W	4,158	\$2,679	\$11,910	\$2,159	\$9,919	\$2,345	\$10,981
8TH	38,647	\$2,503	\$104,218	\$2,128	\$90,266	\$2,385	\$101,239
AR,E	3,256	\$2,200	\$7,334	\$1,974	\$7,143	\$2,145	\$7,460
AR,W	2,121	\$2,064	\$4,356	\$1,927	\$4,203	\$2,076	\$4,643
IA,N	2,166	\$2,586	\$5,839	\$2,108	\$4,961	\$2,366	\$5,600
IA,S	3,738	\$2,697	\$10,903	\$2,280	\$9,206	\$2,541	\$10,311
MN	8,887	\$2,931	\$27,284	\$2,295	\$22,527	\$2,807	\$27,308
MO,E	6,064	\$2,274	\$16,554	\$2,000	\$12,993	\$2,310	\$15,077
MO,W	6,973	\$2,485	\$18,114	\$2,145	\$16,693	\$2,237	\$17,319
NE	3,421	\$2,392	\$8,632	\$2,058	\$7,846	\$2,263	\$8,583
ND	967	\$2,337	\$2,443	\$2,106	\$2,221	\$2,184	\$2,325
SD	1,054	\$2,441	\$2,759	\$2,125	\$2,472	\$2,215	\$2,613

BAPCPA Table 2A. (Continued)

Circuit and District	Total Cases	Current Monthly Income ^{1, 2}		Average Income ^{1, 3}		Average Expenses ^{1, 4}	
		Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)	Median ⁵	Total (in \$000s)
9TH	84,626	\$2,535	\$242,321	\$2,254	\$216,844	\$2,560	\$252,376
AK	501	\$2,949	\$1,523	\$2,538	\$1,333	\$2,735	\$1,474
AZ	7,778	\$2,400	\$26,718	\$2,154	\$18,177	\$2,505	\$21,464
CA,N	6,771	\$2,770	\$19,933	\$2,384	\$17,731	\$2,780	\$21,727
CA,E	12,229	\$2,752	\$35,381	\$2,471	\$33,625	\$2,946	\$42,656
CA,C	23,415	\$2,518	\$64,729	\$2,304	\$66,148	\$2,579	\$71,503
CA,S	5,769	\$2,923	\$18,064	\$2,520	\$16,269	\$2,969	\$20,058
HI	1,068	\$2,590	\$2,894	\$2,091	\$2,451	\$2,396	\$2,867
ID	2,894	\$2,282	\$8,650	\$1,893	\$6,049	\$2,270	\$7,208
MT	1,149	\$2,091	\$2,592	\$1,780	\$2,343	\$1,958	\$2,576
NV	6,292	\$2,585	\$16,900	\$2,387	\$16,091	\$2,643	\$18,120
OR	6,341	\$2,363	\$19,245	\$1,940	\$13,002	\$2,137	\$16,400
WA,E	3,118	\$2,064	\$6,275	\$1,968	\$5,967	\$2,117	\$6,485
WA,W	7,170	\$2,500	\$19,191	\$2,205	\$17,452	\$2,468	\$19,608
GUAM	118	\$1,984	\$227	\$1,750	\$206	\$1,971	\$231
NMI	13	-	-	-	-	-	-
10TH	30,548	\$2,629	\$89,466	\$2,227	\$75,452	\$2,517	\$85,082
CO	12,225	\$2,906	\$36,961	\$2,445	\$32,576	\$2,846	\$38,350
KS	5,077	\$2,646	\$14,352	\$2,205	\$12,198	\$2,418	\$13,640
NM	2,815	\$2,358	\$11,335	\$2,080	\$6,447	\$2,424	\$7,489
OK,N	2,017	\$2,454	\$5,318	\$2,141	\$4,818	\$2,236	\$5,066
OK,E	1,157	\$2,402	\$2,877	\$2,062	\$2,544	\$2,170	\$2,713
OK,W	3,224	\$2,545	\$8,894	\$2,126	\$7,403	\$2,351	\$8,299
UT	3,425	\$2,419	\$8,315	\$2,001	\$8,202	\$2,270	\$8,078
WY	608	\$2,123	\$1,414	\$2,067	\$1,265	\$2,205	\$1,445
11TH	50,262	\$2,397	\$125,700	\$2,129	\$116,616	\$2,407	\$132,836
AL,N	5,465	\$2,410	\$14,462	\$2,058	\$12,112	\$2,210	\$13,190
AL,M	1,292	\$2,168	\$3,030	\$1,933	\$2,799	\$2,027	\$2,962
AL,S	960	\$2,114	\$2,206	\$1,901	\$2,005	\$2,096	\$2,208
FL,N	1,866	\$2,280	\$4,464	\$2,080	\$4,161	\$2,392	\$4,733
FL,M	14,573	\$2,236	\$33,866	\$2,070	\$33,774	\$2,478	\$39,198
FL,S	7,532	\$2,226	\$17,733	\$2,051	\$17,208	\$2,431	\$21,386
GA,N	13,985	\$2,725	\$38,691	\$2,323	\$34,245	\$2,515	\$37,939
GA,M	3,049	\$2,360	\$7,593	\$2,038	\$6,810	\$2,185	\$7,342
GA,S	1,540	\$2,194	\$3,657	\$2,074	\$3,501	\$2,269	\$3,878

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 SUCH 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; 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.