

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, 2008,
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	1,052,058	998,229	2,972	3,476,683	2,628	3,104,441	2,676	3,258,234
DC	808	626	3,289	2,642	2,857	2,168	3,121	2,301
1ST	34,841	32,330	2,756	111,368	2,532	99,646	2,758	106,115
ME	2,798	2,697	2,800	8,679	2,667	8,483	2,850	8,795
MA	15,793	14,311	3,358	60,559	2,932	49,767	3,317	54,873
NH	3,490	3,312	3,657	12,788	3,127	11,612	3,525	12,873
RI	4,072	3,747	3,189	12,987	2,853	12,048	3,340	13,583
PR	8,688	8,263	1,660	16,354	1,742	17,736	1,551	15,991
2ND	53,163	49,302	2,983	184,476	2,547	150,710	2,753	164,243
CT	7,714	7,000	3,545	27,323	3,052	24,597	3,451	27,665
NY, N	10,457	10,298	2,756	37,164	2,432	28,354	2,556	31,701
NY, E	15,845	13,872	3,097	57,703	2,526	44,924	2,820	49,303
NY, S	9,259	8,455	2,961	30,514	2,426	25,919	2,694	28,336
NY, W	8,680	8,543	2,786	28,415	2,477	23,655	2,550	23,819
VT	1,208	1,134	2,714	3,356	2,559	3,261	2,707	3,419
3RD	58,625	54,883	3,000	201,396	2,729	176,225	2,783	181,087
DE	2,252	2,078	3,261	7,658	2,902	6,816	3,059	7,108
NJ	25,091	23,515	3,261	97,795	2,967	82,073	3,186	88,822
PA, E	10,881	9,757	3,105	36,709	2,793	32,173	2,770	30,970
PA, M	8,354	7,826	2,967	26,263	2,768	24,875	2,804	24,987
PA, W	12,034	11,695	2,470	32,940	2,256	30,257	2,200	29,166
VI	13	12	2,100	31	1,646	31	1,987	34
4TH	78,835	74,911	3,169	270,544	2,805	246,596	2,866	255,152
MD	16,861	15,360	3,545	63,337	3,086	55,280	3,418	60,865
NC, E	9,104	8,953	3,218	31,450	2,894	29,118	2,919	29,427
NC, M	6,193	6,077	2,992	19,771	2,624	17,533	2,259	18,241
NC, W	6,212	6,129	3,171	21,440	2,792	19,626	2,682	19,296
SC	8,177	7,913	2,995	26,623	2,794	29,608	2,566	23,192
VA, E	20,229	18,859	3,417	74,200	3,002	65,645	3,236	72,473
VA, W	7,002	6,635	2,758	20,541	2,392	17,670	2,446	18,025
WV, N	2,052	2,010	2,584	5,879	2,237	5,043	2,480	5,651
WV, S	3,005	2,975	2,141	7,303	2,093	7,074	2,360	7,981

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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	66,494	62,743	2,922	212,998	2,800	212,971	2,541	191,935
LA, E	3,039	2,823	2,804	9,361	2,641	8,354	2,597	8,127
LA, M	1,706	1,631	2,934	5,475	2,703	4,888	2,467	4,505
LA, W	9,802	9,400	2,410	26,331	2,264	24,263	1,952	20,837
MS, N	5,452	5,284	2,403	14,949	2,213	13,771	2,001	12,456
MS, S	6,156	5,952	2,468	17,130	2,358	16,240	1,954	13,308
TX, N	14,201	13,620	3,462	52,466	3,257	53,314	3,104	50,934
TX, E	5,611	5,325	3,485	21,751	3,328	21,064	3,245	20,304
TX, S	10,760	9,451	3,116	34,351	3,202	39,566	2,632	31,426
TX, W	9,767	9,257	3,009	31,185	2,868	31,510	2,726	30,038
6TH	174,702	168,891	2,773	551,952	2,401	462,230	2,303	438,408
KY, E	9,975	9,872	2,700	29,461	2,278	25,410	2,385	26,219
KY, W	10,512	10,350	2,669	34,536	2,221	25,958	2,362	27,010
MI, E	40,272	37,674	3,000	141,686	2,652	110,970	2,548	107,336
MI, W	11,972	11,746	2,750	35,753	2,344	30,592	2,473	32,011
OH, N	29,641	28,637	2,850	90,758	2,385	76,096	2,502	79,139
OH, S	26,094	25,540	3,100	89,557	2,576	73,442	2,420	69,080
TN, E	15,382	15,049	2,569	42,471	2,299	39,074	1,935	33,506
TN, M	12,031	11,787	2,715	35,392	2,443	32,871	2,070	28,106
TN, W	18,823	18,236	2,166	52,339	2,010	47,817	1,635	36,002
7TH	110,714	107,800	3,018	370,895	2,568	315,555	2,600	318,888
IL, N	38,833	37,677	3,257	138,839	2,778	119,664	2,791	121,897
IL, C	8,822	8,730	2,725	26,736	2,342	22,775	2,483	23,953
IL, S	5,534	5,487	2,795	17,219	2,368	14,789	2,406	14,776
IN, N	13,988	13,498	2,888	43,470	2,471	37,050	2,430	36,117
IN, S	23,056	22,633	2,971	79,442	2,548	65,878	2,567	64,291
WI, E	13,796	13,260	2,968	43,765	2,453	37,197	2,516	38,111
WI, W	6,685	6,515	2,989	21,424	2,447	18,201	2,580	19,742

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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	69,278	67,194	2,875	217,201	2,469	192,507	2,536	198,431
AR, E	8,009	7,416	2,459	21,090	2,300	20,129	2,020	17,303
AR, W	5,148	4,927	2,533	14,080	2,297	13,056	2,140	14,838
IA, N	2,699	2,667	2,814	8,135	2,307	6,846	2,551	7,550
IA, S	4,900	4,835	2,986	15,875	2,458	13,196	2,708	14,312
MN	15,620	15,485	3,342	57,931	2,681	47,710	3,089	54,055
MO, E	11,987	11,390	2,816	35,600	2,423	33,310	2,527	32,996
MO, W	12,070	11,795	2,822	37,405	2,505	33,678	2,421	32,167
NE	6,225	6,107	2,867	19,377	2,469	17,291	2,564	17,786
ND	1,275	1,252	2,616	3,666	2,338	3,654	2,410	3,704
SD	1,345	1,320	2,827	4,045	2,518	3,637	2,592	3,722
9TH	202,669	186,369	3,230	711,307	2,925	656,548	3,234	803,641
AK	798	768	3,385	2,824	2,979	2,541	3,232	2,734
AZ	18,097	16,737	2,979	55,930	2,645	51,442	3,142	61,560
CA, N	19,904	18,454	3,685	78,707	3,318	74,738	3,699	83,369
CA, E	29,916	27,837	3,500	110,623	3,160	106,688	3,466	116,700
CA, C	61,336	53,131	3,200	211,581	3,007	199,101	3,435	227,940
CA, S	13,076	12,049	3,450	47,893	3,034	44,619	3,667	75,271
HI	1,994	1,928	3,114	6,804	2,629	6,125	2,835	6,495
ID	5,009	4,933	2,695	15,398	2,345	12,837	2,706	14,746
MT	1,742	1,683	2,550	5,089	2,245	4,533	2,432	5,090
NV	17,858	16,923	3,415	65,163	3,093	59,025	3,293	111,253
OR	12,017	11,764	2,935	39,203	2,472	32,263	2,607	34,269
WA, E	5,328	5,169	2,546	14,809	2,349	13,694	2,370	13,729
WA, W	15,442	14,851	3,285	56,880	2,879	48,643	2,890	50,178
GUAM	145	142	2,066	405	1,917	300	1,973	307
NMI	7	0	-	-	-	-	-	-
10TH	52,811	51,731	3,053	175,571	2,619	155,742	2,779	170,125
CO	19,999	19,636	3,270	70,906	2,773	62,993	3,161	71,377
KS	8,497	8,294	3,011	28,118	2,552	24,352	2,567	24,696
NM	4,285	4,209	2,552	11,946	2,298	11,186	2,671	12,840
OK, N	2,993	2,968	2,904	9,483	2,497	8,299	2,458	8,232
OK, E	1,714	1,702	2,644	5,017	2,383	4,684	2,330	4,567
OK, W	5,729	5,661	2,998	18,992	2,512	15,931	2,433	19,294
UT	8,827	8,529	3,100	28,898	2,710	26,324	2,762	26,991
WY	767	732	2,439	2,211	2,380	1,973	2,591	2,128

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11TH	149,118	141,449	2,838	466,333	2,580	433,544	2,544	427,907
AL, N	16,451	16,053	2,577	46,936	2,303	42,189	2,105	38,873
AL, M	6,931	6,793	2,444	18,874	2,147	17,759	2,051	16,056
AL, S	5,166	4,980	2,405	14,471	2,343	13,310	2,078	12,183
FL, N	3,939	3,861	2,744	11,594	2,480	10,800	2,678	11,765
FL, M	39,674	37,912	2,841	126,863	2,621	121,864	2,852	126,757
FL, S	18,795	17,311	2,802	61,553	2,627	55,151	2,876	58,646
GA, N	37,451	34,377	3,245	125,853	2,845	114,887	2,705	112,930
GA, M	10,977	10,565	2,665	32,195	2,451	30,019	2,123	26,269
GA, S	9,734	9,597	2,560	27,994	2,498	27,565	2,258	24,428

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.