

BAPCPA Table 2X.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors With Predominantly Nonbusiness Debts in Cases¹ 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	798,370	\$2,753	\$2,461,461	\$2,490	\$2,281,989	\$2,433	\$2,172,285
DC	666	\$2,845	\$1,804	\$2,569	\$1,645	\$2,702	\$1,876
1ST	27,861	\$2,517	\$76,472	\$2,318	\$73,385	\$2,431	\$74,833
ME	2,096	\$2,508	\$5,552	\$2,252	\$6,098	\$2,429	\$5,798
MA	13,029	\$3,200	\$40,982	\$2,866	\$37,705	\$3,123	\$39,576
NH	2,602	\$3,265	\$7,983	\$2,840	\$7,165	\$3,108	\$7,888
RI	2,668	\$3,048	\$8,155	\$2,651	\$8,163	\$2,953	\$8,877
PR	7,466	\$1,550	\$13,799	\$1,636	\$14,256	\$1,417	\$12,694
2ND	42,627	\$2,759	\$138,375	\$2,425	\$119,066	\$2,558	\$124,754
CT	5,495	\$3,285	\$17,818	\$3,013	\$17,863	\$3,201	\$18,368
NY,N	8,964	\$2,634	\$26,342	\$2,357	\$23,313	\$2,424	\$29,853
NY,E	12,123	\$2,860	\$44,856	\$2,390	\$35,652	\$2,615	\$33,243
NY,S	7,092	\$2,593	\$21,479	\$2,267	\$18,955	\$2,467	\$19,905
NY,W	8,142	\$2,685	\$25,518	\$2,390	\$21,066	\$2,438	\$21,063
VT	811	\$2,711	\$2,360	\$2,464	\$2,217	\$2,564	\$2,322
3RD	48,054	\$2,757	\$150,549	\$2,529	\$133,807	\$2,499	\$130,268
DE	1,644	\$2,907	\$4,839	\$2,645	\$4,568	\$2,679	\$4,520
NJ	18,364	\$3,000	\$61,129	\$2,761	\$57,621	\$2,830	\$57,451
PA,E	9,500	\$2,873	\$29,586	\$2,588	\$25,228	\$2,480	\$24,127
PA,M	7,318	\$2,769	\$26,082	\$2,604	\$20,133	\$2,605	\$19,970
PA,W	11,213	\$2,318	\$28,837	\$2,157	\$26,221	\$2,040	\$24,158
VI	15	\$3,182	\$76	\$2,434	\$36	\$2,552	\$42
4TH	61,427	\$2,919	\$202,722	\$2,648	\$185,633	\$2,605	\$179,558
MD	12,932	\$3,336	\$48,219	\$3,012	\$42,090	\$3,159	\$43,614
NC,E	7,674	\$2,976	\$24,546	\$2,752	\$23,138	\$2,724	\$22,929
NC,M	5,709	\$2,778	\$22,703	\$2,539	\$21,726	\$2,093	\$13,865
NC,W	5,363	\$3,098	\$17,484	\$2,720	\$16,061	\$2,532	\$15,204
SC	7,052	\$2,863	\$21,165	\$2,644	\$19,952	\$2,383	\$18,176
VA,E	13,125	\$3,026	\$44,207	\$2,781	\$40,702	\$2,855	\$42,838
VA,W	5,351	\$2,449	\$14,062	\$2,207	\$12,363	\$2,247	\$12,426
WV,N	1,607	\$2,250	\$4,075	\$2,075	\$3,769	\$2,225	\$4,034
WV,S	2,614	\$2,212	\$6,261	\$2,042	\$5,832	\$2,308	\$6,473

BAPCPA Table 2X. (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	63,268	\$2,739	\$195,768	\$2,715	\$190,788	\$2,395	\$176,721
LA,E	2,488	\$2,486	\$6,820	\$2,435	\$6,159	\$2,338	\$5,940
LA,M	1,782	\$2,669	\$5,165	\$2,526	\$4,655	\$2,309	\$4,251
LA,W	9,034	\$2,204	\$22,396	\$2,166	\$21,300	\$1,823	\$17,887
MS,N	4,591	\$2,301	\$11,454	\$2,113	\$10,228	\$1,790	\$8,728
MS,S	5,953	\$2,298	\$18,382	\$2,207	\$13,612	\$1,819	\$11,018
TX,N	13,767	\$3,257	\$47,198	\$3,146	\$48,227	\$2,957	\$51,430
TX,E	5,443	\$3,130	\$18,294	\$3,153	\$19,530	\$2,998	\$17,975
TX,S	11,640	\$3,028	\$37,188	\$3,191	\$40,245	\$2,465	\$34,399
TX,W	8,570	\$2,825	\$28,872	\$2,800	\$26,832	\$2,630	\$25,094
6TH	146,501	\$2,650	\$436,435	\$2,355	\$385,470	\$2,168	\$350,855
KY,E	7,403	\$2,573	\$20,809	\$2,170	\$18,374	\$2,284	\$18,603
KY,W	8,670	\$2,593	\$24,873	\$2,176	\$21,199	\$2,261	\$21,361
MI,E	33,841	\$2,907	\$116,734	\$2,603	\$97,877	\$2,345	\$87,765
MI,W	9,989	\$2,681	\$29,518	\$2,311	\$25,033	\$2,369	\$25,681
OH,N	26,139	\$2,717	\$75,849	\$2,354	\$65,037	\$2,389	\$69,057
OH,S	22,014	\$2,997	\$73,633	\$2,519	\$60,640	\$2,287	\$55,246
TN,E	11,891	\$2,425	\$31,692	\$2,220	\$35,631	\$1,790	\$24,076
TN,M	9,498	\$2,547	\$25,978	\$2,384	\$24,760	\$1,886	\$19,869
TN,W	17,056	\$2,025	\$37,348	\$1,982	\$36,919	\$1,542	\$29,197
7TH	83,736	\$2,876	\$275,700	\$2,458	\$225,140	\$2,437	\$221,542
IL,N	27,077	\$3,100	\$92,823	\$2,676	\$79,070	\$2,575	\$75,415
IL,C	7,387	\$2,657	\$22,119	\$2,242	\$18,186	\$2,362	\$18,991
IL,S	4,857	\$2,553	\$13,776	\$2,266	\$12,182	\$2,295	\$12,459
IN,N	11,112	\$2,779	\$32,783	\$2,400	\$28,361	\$2,310	\$27,328
IN,S	18,108	\$2,896	\$68,918	\$2,475	\$48,665	\$2,453	\$47,704
WI,E	10,226	\$2,718	\$30,058	\$2,278	\$25,943	\$2,350	\$26,276
WI,W	4,969	\$2,838	\$15,223	\$2,316	\$12,732	\$2,413	\$13,367
8TH	56,302	\$2,710	\$166,854	\$2,370	\$146,421	\$2,392	\$147,115
AR,E	7,069	\$2,326	\$17,362	\$2,197	\$16,770	\$1,916	\$14,380
AR,W	4,031	\$2,344	\$9,985	\$2,211	\$9,526	\$1,970	\$8,691
IA,N	2,312	\$2,689	\$6,547	\$2,175	\$5,517	\$2,406	\$6,086
IA,S	4,318	\$2,869	\$13,555	\$2,436	\$11,350	\$2,615	\$12,144
MN	11,256	\$3,197	\$38,556	\$2,583	\$32,187	\$2,929	\$35,807
MO,E	9,926	\$2,590	\$29,350	\$2,331	\$24,961	\$2,346	\$24,852
MO,W	10,095	\$2,729	\$30,508	\$2,443	\$27,209	\$2,367	\$26,046
NE	4,955	\$2,708	\$14,426	\$2,346	\$12,995	\$2,403	\$13,071
ND	1,104	\$2,533	\$3,017	\$2,208	\$2,761	\$2,316	\$2,799
SD	1,236	\$2,624	\$3,546	\$2,336	\$3,146	\$2,359	\$3,240

BAPCPA Table 2X. (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	118,191	\$2,880	\$379,237	\$2,633	\$408,633	\$2,771	\$371,646
AK	608	\$3,250	\$2,072	\$2,796	\$1,859	\$2,888	\$1,964
AZ	10,099	\$2,621	\$34,790	\$2,376	\$26,199	\$2,671	\$29,109
CA,N	11,823	\$3,231	\$41,066	\$2,980	\$41,675	\$3,136	\$43,259
CA,E	16,656	\$3,124	\$53,239	\$2,920	\$102,585	\$2,884	\$55,600
CA,C	31,348	\$2,894	\$97,498	\$2,690	\$101,689	\$2,953	\$102,033
CA,S	7,372	\$3,196	\$25,318	\$2,854	\$23,722	\$3,211	\$26,535
HI	1,325	\$2,861	\$4,121	\$2,348	\$3,636	\$2,551	\$3,902
ID	3,615	\$2,487	\$11,239	\$2,109	\$8,333	\$2,363	\$9,260
MT	1,466	\$2,304	\$3,703	\$2,006	\$3,500	\$2,155	\$3,677
NV	10,352	\$3,099	\$35,325	\$2,996	\$34,562	\$3,089	\$34,612
OR	8,685	\$2,659	\$28,684	\$2,263	\$21,224	\$2,343	\$23,624
WA,E	4,130	\$2,242	\$9,151	\$2,125	\$8,702	\$2,137	\$8,616
WA,W	10,570	\$2,863	\$32,758	\$2,558	\$30,706	\$2,493	\$29,195
GUAM	127	\$2,036	\$272	\$1,844	\$242	\$2,044	\$259
NMI	15	-	-	-	-	-	-
10TH	40,728	\$2,880	\$131,532	\$2,482	\$114,255	\$2,599	\$116,845
CO	14,654	\$3,105	\$48,688	\$2,664	\$43,665	\$2,988	\$47,704
KS	7,666	\$2,838	\$23,800	\$2,434	\$20,779	\$2,477	\$21,086
NM	3,183	\$2,471	\$12,874	\$2,200	\$7,822	\$2,502	\$8,706
OK,N	2,402	\$2,651	\$7,018	\$2,310	\$6,228	\$2,315	\$6,144
OK,E	1,407	\$2,624	\$4,033	\$2,272	\$3,517	\$2,181	\$3,361
OK,W	4,574	\$2,801	\$14,827	\$2,367	\$12,026	\$2,310	\$11,566
UT	6,105	\$2,892	\$18,363	\$2,514	\$18,495	\$2,534	\$16,214
WY	737	\$2,369	\$1,930	\$2,218	\$1,723	\$2,383	\$2,063
11TH	109,009	\$2,634	\$306,012	\$2,476	\$297,745	\$2,323	\$276,272
AL,N	13,939	\$2,404	\$37,332	\$2,202	\$33,949	\$1,962	\$30,331
AL,M	5,262	\$2,281	\$13,336	\$2,077	\$12,399	\$2,011	\$11,708
AL,S	3,896	\$2,223	\$10,133	\$2,198	\$9,355	\$1,940	\$8,178
FL,N	2,581	\$2,553	\$7,126	\$2,419	\$6,812	\$2,536	\$6,928
FL,M	24,829	\$2,608	\$68,798	\$2,524	\$69,580	\$2,514	\$68,205
FL,S	10,970	\$2,558	\$29,048	\$2,462	\$29,313	\$2,450	\$29,721
GA,N	30,289	\$3,076	\$94,804	\$2,776	\$87,887	\$2,584	\$82,081
GA,M	9,117	\$2,449	\$24,420	\$2,279	\$22,940	\$1,962	\$19,870
GA,S	8,126	\$2,305	\$21,014	\$2,386	\$25,509	\$2,143	\$19,249

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.