

BAPCPA Table 2D.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 13 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2014, 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	301,103	267,772	3,283	1,083,690	3,115	975,625	2,525	788,491
DC	112	81	5,445	692	4,323	404	3,680	357
1ST	9,710	8,372	2,689	30,119	2,704	28,245	2,397	24,554
ME	324	297	4,452	1,562	3,971	1,304	3,492	1,138
MA	2,074	1,607	5,382	9,703	4,779	8,259	4,168	7,462
NH	504	451	5,005	2,444	4,387	2,157	4,181	2,025
RI	441	318	5,163	1,792	4,526	1,621	3,981	1,446
PR	6,367	5,699	2,060	14,618	2,137	14,905	1,848	12,482
2ND	6,696	5,199	4,999	30,661	4,393	25,680	3,786	21,533
CT	1,068	793	4,989	4,348	4,665	3,951	3,994	3,403
NY, N	1,399	1,352	4,107	6,039	3,632	5,329	3,238	4,743
NY, E	1,643	817	6,898	6,059	5,637	5,176	4,664	4,020
NY, S	1,315	1,096	6,021	7,403	5,226	6,618	4,782	5,652
NY, W	1,114	989	4,314	6,153	3,773	3,985	3,051	3,228
VT	157	152	4,000	661	3,790	620	2,859	488
3RD	15,754	13,702	4,124	67,166	3,872	60,894	3,288	50,791
DE	738	610	4,592	3,175	3,752	2,547	3,322	2,214
NJ	6,631	5,997	4,550	32,509	4,263	29,022	3,788	25,657
PA, E	4,160	3,295	3,935	15,498	3,711	14,903	3,192	11,624
PA, M	1,998	1,733	4,107	7,920	3,825	7,142	3,339	6,206
PA, W	2,219	2,061	3,324	8,025	3,226	7,243	2,215	5,059
VI	8	6	-	39	-	36	-	32
4TH	28,563	25,842	3,690	110,345	3,400	98,917	2,830	83,194
MD	5,225	4,077	5,091	23,597	4,504	20,378	4,121	18,852
NC, E	5,129	4,966	3,291	18,135	3,080	17,005	2,605	14,638
NC, M	2,490	2,399	3,060	8,243	2,887	7,733	2,041	5,560
NC, W	1,929	1,801	3,576	7,498	3,323	6,695	2,124	4,418
SC	4,283	4,023	3,220	14,898	3,099	13,722	2,458	10,818
VA, E	7,144	6,412	3,951	29,083	3,586	25,627	3,154	22,494
VA, W	1,948	1,803	3,406	7,161	3,203	6,311	2,674	5,168
WV, N	180	160	5,443	902	4,303	714	3,687	619
WV, S	235	201	3,549	827	3,162	732	2,720	628

BAPCPA Table 2D. (December 31, 2014—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	35,967	32,636	2,999	120,931	3,021	112,886	2,353	88,159
LA, E	1,850	1,671	3,248	6,657	3,206	6,037	2,624	5,069
LA, M	805	696	3,453	2,763	3,244	2,508	2,668	2,021
LA, W	7,606	7,462	2,397	21,741	2,422	20,633	1,926	16,068
MS, N	2,777	2,642	2,376	7,276	2,314	6,762	1,804	5,300
MS, S	2,979	2,854	2,585	8,947	2,554	8,510	1,825	5,900
TX, N	7,236	6,615	3,421	26,631	3,402	25,092	2,905	21,173
TX, E	2,566	2,321	3,876	10,917	3,776	9,812	3,135	7,943
TX, S	5,891	4,679	3,621	21,981	3,638	19,711	2,367	13,387
TX, W	4,257	3,696	3,272	14,020	3,384	13,820	2,730	11,299
6TH	42,523	40,681	2,777	138,173	2,646	123,087	2,007	93,427
KY, E	2,296	2,241	3,339	8,405	2,955	7,259	2,553	6,205
KY, W	2,163	2,083	3,542	8,382	3,038	7,061	2,562	5,840
MI, E	5,204	4,831	3,576	20,506	3,376	17,898	2,573	13,749
MI, W	1,392	1,332	4,038	5,824	3,428	4,918	2,629	3,776
OH, N	3,733	3,451	4,000	15,134	3,370	12,711	2,646	9,942
OH, S	5,494	5,262	4,232	24,527	3,408	19,577	2,574	14,563
TN, E	5,427	5,290	2,446	14,957	2,334	14,198	1,677	10,144
TN, M	4,345	4,150	2,871	13,626	2,739	13,006	1,882	8,708
TN, W	12,469	12,041	1,776	26,813	1,883	26,459	1,506	20,500
7TH	34,469	31,882	3,173	123,227	2,934	111,952	2,422	87,187
IL, N	19,106	17,571	2,758	63,234	2,719	58,001	2,274	47,100
IL, C	1,083	1,035	4,178	4,754	3,344	3,909	2,963	3,290
IL, S	1,445	1,427	3,552	5,656	3,024	4,995	2,487	3,862
IN, N	2,715	2,573	3,763	11,130	3,291	9,335	2,390	6,636
IN, S	5,140	4,898	3,714	20,674	3,231	17,165	2,628	13,919
WI, E	4,185	3,651	3,394	14,477	3,015	12,221	2,550	10,147
WI, W	795	727	3,782	3,303	3,419	6,326	2,877	2,234

BAPCPA Table 2D. (December 31, 2014—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	15,296	14,333	3,304	58,177	3,052	49,425	2,485	39,816
AR, E	3,905	3,650	2,599	11,176	2,653	11,265	1,973	8,116
AR, W	1,642	1,522	2,590	4,632	2,538	4,432	1,999	3,464
IA, N	110	96	5,101	523	3,763	388	3,184	335
IA, S	326	305	5,138	1,598	3,761	1,228	3,078	1,020
MN	1,808	1,696	5,666	10,350	4,307	7,541	3,805	6,720
MO, E	3,511	3,271	3,375	12,756	3,037	11,182	2,538	9,220
MO, W	2,429	2,297	3,629	11,271	3,377	8,397	2,563	6,445
NE	1,399	1,346	3,311	5,169	2,977	4,391	2,705	3,955
ND	66	57	3,710	255	3,823	221	3,331	188
SD	100	93	4,412	448	4,107	380	3,565	353
9TH	33,075	25,649	4,909	151,967	4,333	127,276	3,640	103,265
AK	67	54	4,705	298	4,797	261	4,026	236
AZ	2,364	2,009	4,738	10,783	4,054	8,911	3,628	7,759
CA, N	5,274	4,333	5,233	28,344	4,491	21,999	4,013	19,324
CA, E	3,562	2,788	5,151	17,405	4,368	13,788	3,287	10,189
CA, C	10,835	7,307	5,000	45,815	4,702	42,136	3,960	32,795
CA, S	1,845	1,389	5,503	9,211	4,924	7,591	4,219	6,395
HI	489	471	5,653	2,740	4,847	2,402	4,156	2,043
ID	458	401	4,256	2,052	3,703	1,593	3,116	1,346
MT	180	140	4,496	774	4,101	609	3,791	538
NV	1,631	1,063	5,169	5,880	4,286	4,883	3,587	4,043
OR	2,030	1,918	4,553	9,787	3,771	7,647	3,380	6,759
WA, E	899	849	3,040	3,057	2,896	2,759	2,317	2,201
WA, W	3,414	2,901	4,498	15,720	3,986	12,594	3,004	9,551
GUAM	27	26	3,636	103	3,786	105	3,378	87
NMI	0	-	-	-	-	-	-	-
10TH	12,490	11,516	3,958	50,827	3,405	43,246	2,870	36,233
CO	2,663	2,478	4,605	12,597	3,955	10,736	3,561	9,628
KS	2,984	2,937	3,308	11,122	2,936	9,551	2,453	7,842
NM	271	246	5,016	1,295	4,186	1,093	3,543	929
OK, N	289	278	4,964	1,509	4,086	1,218	3,121	915
OK, E	128	125	5,060	631	3,751	496	2,617	332
OK, W	1,177	1,146	4,209	5,342	3,642	4,670	2,441	3,080
UT	4,884	4,217	3,818	17,824	3,288	15,054	2,911	13,131
WY	94	89	6,061	507	4,342	428	3,876	377

BAPCPA Table 2D. (December 31, 2014—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 \$)	Total (in \$000s)	Median (5) (in \$)	Total (in \$000s)	Median (5) (in \$)	Total (in \$000s)
11TH	66,448	57,879	2,883	201,404	2,801	193,614	2,289	159,977
AL, N	6,459	6,286	2,570	19,219	2,488	17,920	2,014	14,861
AL, M	6,289	6,204	2,160	15,548	2,071	14,990	1,905	13,277
AL, S	2,915	2,851	2,414	8,266	2,438	8,034	2,026	6,584
FL, N	517	451	3,266	1,792	3,250	1,829	2,585	1,329
FL, M	10,499	8,403	3,578	35,872	3,436	38,792	2,836	28,064
FL, S	11,563	8,139	3,613	34,066	3,600	33,158	2,637	30,847
GA, N	15,563	13,309	3,155	50,015	2,899	44,344	2,410	36,510
GA, M	6,286	5,976	2,425	17,137	2,448	16,645	1,986	13,212
GA, S	6,357	6,260	2,466	19,489	2,573	17,903	2,218	15,293

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 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; or Form 22B, Line 11; or Form 22C, Line 20.
- 3 Average income as reported by the debtor(s) on Form 6, Schedule I, Line 10.
- 4 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 22.
- 5 Median values not computed when fewer than 10 cases with complete schedules reported.