

BAPCPA Table 2X.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Cases¹ With
Primarily Consumer Debts Commenced During the 12-Month Period Ending December 31, 2015,
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	794,976	733,263	2,886	2,558,666	2,636	2,220,615	2,581	2,140,048
DC	631	553	3,267	2,016	2,914	1,790	3,185	1,928
1ST	24,432	22,219	2,500	83,332	2,414	63,846	2,497	64,558
ME	1,680	1,594	2,924	5,161	2,745	4,784	2,744	4,686
MA	8,395	7,427	3,384	28,914	3,055	25,492	3,230	26,334
NH	1,838	1,744	3,503	6,929	3,243	6,352	3,463	7,035
RI	2,403	2,074	3,257	8,014	2,826	6,539	3,241	7,225
PR	10,116	9,380	1,669	34,315	1,824	20,679	1,740	19,278
2ND	34,379	30,956	3,306	119,861	2,882	102,826	3,100	110,041
CT	5,912	5,416	3,786	23,080	3,194	19,438	3,574	21,809
NY, N	6,153	6,060	2,976	19,955	2,626	17,772	2,729	18,521
NY, E	10,778	8,801	3,400	35,893	2,897	30,173	3,225	32,430
NY, S	6,903	6,379	3,462	26,299	2,960	22,430	3,297	24,522
NY, W	4,014	3,696	3,007	12,363	2,727	11,069	2,729	10,861
VT	619	604	3,092	2,271	2,861	1,942	2,765	1,898
3RD	46,759	43,100	3,180	184,139	2,971	145,132	3,016	149,691
DE	2,088	1,987	3,324	7,333	2,911	6,359	2,998	6,464
NJ	23,615	22,025	3,376	111,482	3,132	78,468	3,316	85,427
PA, E	8,985	7,779	3,244	29,129	3,047	26,470	2,965	25,775
PA, M	5,299	4,925	2,992	16,683	2,854	15,915	2,870	15,375
PA, W	6,754	6,368	2,683	19,444	2,531	17,851	2,385	16,594
VI	18	16	3,285	68	3,021	68	2,325	55
4TH	64,084	59,316	3,192	219,150	2,879	192,549	2,845	192,485
MD	17,466	15,537	3,500	64,896	3,023	54,183	3,324	60,886
NC, E	6,600	6,396	3,132	22,195	2,916	20,688	2,667	18,934
NC, M	4,059	3,876	2,806	12,059	2,675	11,593	2,269	9,768
NC, W	4,062	3,897	3,068	13,703	2,895	12,558	2,439	10,758
SC	6,743	6,417	2,744	20,513	2,753	19,642	2,475	17,363
VA, E	16,818	15,160	3,417	59,802	2,979	51,042	3,031	51,938
VA, W	5,364	5,136	2,987	17,001	2,640	14,855	2,551	14,175
WV, N	1,213	1,177	3,134	4,044	2,644	3,456	2,841	3,614
WV, S	1,759	1,720	2,593	4,938	2,390	4,533	2,716	5,050

BAPCPA Table 2X. (December 31, 2015—Continued)

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	55,055	50,545	2,912	173,899	2,867	163,749	2,475	140,437
LA, E	3,215	3,003	2,764	9,877	2,752	9,629	2,543	8,534
LA, M	1,532	1,413	2,939	4,896	2,733	4,336	2,626	4,071
LA, W	8,436	8,264	2,509	24,540	2,449	22,888	1,990	18,320
MS, N	4,511	4,343	2,446	12,239	2,341	11,356	2,057	9,932
MS, S	6,017	5,820	2,537	17,293	2,428	16,232	2,085	13,952
TX, N	11,215	10,485	3,268	39,473	3,200	37,274	2,929	33,584
TX, E	4,208	3,838	3,335	14,921	3,358	14,346	3,066	12,775
TX, S	8,480	6,821	3,339	27,120	3,367	25,512	2,524	19,294
TX, W	7,441	6,558	3,091	23,539	3,092	22,176	2,795	19,974
6TH	117,668	114,068	2,578	342,784	2,363	302,295	2,240	280,959
KY, E	7,536	7,448	2,671	22,589	2,408	19,884	2,360	19,294
KY, W	7,083	6,914	2,798	22,260	2,381	18,336	2,325	17,676
MI, E	23,862	22,763	2,510	66,622	2,422	61,121	2,370	58,797
MI, W	7,225	7,065	2,672	21,312	2,411	18,899	2,416	18,469
OH, N	19,189	18,608	2,733	62,048	2,385	49,063	2,455	49,472
OH, S	17,128	16,686	3,039	57,430	2,594	48,364	2,440	44,450
TN, E	11,237	10,953	2,460	30,128	2,302	28,233	1,960	24,125
TN, M	9,133	8,859	2,713	26,647	2,505	24,837	2,106	20,472
TN, W	15,275	14,772	1,912	33,748	1,965	33,559	1,660	28,203
7TH	98,134	91,716	2,800	304,169	2,508	261,530	2,428	248,607
IL, N	46,051	43,352	2,661	138,160	2,510	126,832	2,425	120,072
IL, C	5,058	4,980	2,940	16,028	2,428	13,950	2,396	13,031
IL, S	3,723	3,651	2,853	11,861	2,460	10,081	2,400	9,450
IN, N	10,359	9,985	2,861	32,164	2,465	27,425	2,370	25,707
IN, S	14,844	14,332	2,962	55,943	2,552	40,293	2,466	38,407
WI, E	13,638	11,088	2,845	35,717	2,526	30,968	2,446	29,847
WI, W	4,461	4,328	2,972	14,296	2,500	11,982	2,479	12,093

BAPCPA Table 2X. (December 31, 2015—Continued)

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	47,901	46,211	2,872	150,910	2,542	135,059	2,511	129,215
AR, E	6,513	6,186	2,459	17,220	2,493	17,005	2,123	14,341
AR, W	3,186	2,995	2,427	8,413	2,392	7,988	2,150	7,172
IA, N	1,677	1,635	2,844	5,047	2,348	4,315	2,465	4,399
IA, S	2,535	2,489	2,998	8,148	2,505	6,845	2,660	7,101
MN	10,165	9,993	3,285	37,411	2,697	29,524	2,896	31,352
MO, E	10,782	10,291	2,800	32,377	2,487	28,500	2,498	28,085
MO, W	7,430	7,176	2,956	24,854	2,611	25,176	2,450	19,226
NE	4,038	3,906	2,869	12,554	2,530	11,463	2,610	13,198
ND	545	527	2,978	1,690	2,487	1,434	2,557	1,459
SD	1,030	1,013	2,937	3,196	2,568	2,808	2,598	2,883
9TH	135,769	121,220	3,098	486,224	2,799	401,160	2,921	394,558
AK	388	354	3,778	1,443	3,245	1,221	3,375	1,267
AZ	15,767	14,680	2,900	77,057	2,586	47,490	2,894	45,969
CA, N	10,381	8,821	3,883	42,892	3,421	34,304	3,440	33,679
CA, E	15,755	13,804	3,185	53,555	2,893	44,910	2,959	44,678
CA, C	43,058	36,583	3,022	145,257	2,814	127,088	2,960	123,241
CA, S	7,996	7,302	3,400	28,748	3,043	25,066	3,240	26,525
HI	1,500	1,446	3,593	5,942	3,057	5,089	3,151	5,096
ID	3,704	3,630	2,679	10,796	2,405	9,634	2,564	10,256
MT	1,161	1,090	2,632	3,220	2,236	2,802	2,447	3,004
NV	8,564	7,556	2,958	25,547	2,639	22,304	2,744	22,660
OR	10,037	9,668	2,940	32,553	2,542	27,373	2,641	27,878
WA, E	4,150	4,015	2,628	11,861	2,417	10,632	2,491	10,787
WA, W	13,179	12,148	3,450	46,983	3,032	42,932	2,974	39,216
GUAM	125	121	2,838	362	2,412	312	2,274	299
NMI	4	2	-	6	-	3	-	3
10TH	44,543	40,234	3,010	135,730	2,630	117,781	2,658	116,982
CO	13,702	11,237	3,063	38,772	2,667	33,717	2,825	34,845
KS	6,544	6,378	2,910	20,977	2,631	18,616	2,480	17,300
NM	3,245	3,172	2,813	10,003	2,523	8,902	2,859	9,989
OK, N	2,381	2,324	2,902	7,581	2,508	6,589	2,462	6,304
OK, E	1,341	1,312	2,833	4,009	2,503	3,603	2,430	3,455
OK, W	4,787	4,694	3,140	16,430	2,640	13,959	2,560	13,232
UT	11,740	10,350	3,075	35,387	2,687	30,237	2,681	29,673
WY	803	767	2,910	2,572	2,461	2,156	2,589	2,184

BAPCPA Table 2X. (December 31, 2015—Continued)

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	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)
11TH	125,621	113,125	2,739	356,450	2,595	332,899	2,428	310,588
AL, N	12,689	12,342	2,650	37,863	2,456	33,913	2,231	31,857
AL, M	8,024	7,912	2,233	20,690	2,176	19,863	2,007	17,953
AL, S	4,161	4,051	2,398	11,560	2,413	11,284	2,133	9,758
FL, N	2,461	2,279	2,832	7,155	2,674	6,818	2,701	6,842
FL, M	28,147	24,321	2,758	77,339	2,665	73,139	2,668	72,479
FL, S	21,725	17,957	2,907	60,544	2,809	58,143	2,605	53,556
GA, N	32,594	29,083	2,947	96,330	2,646	86,509	2,484	80,743
GA, M	8,463	7,951	2,491	23,679	2,445	22,083	2,100	18,678
GA, S	7,357	7,229	2,551	21,291	2,640	21,146	2,337	18,722

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 10.

5 Average expenses as reported by the debtor(s) on Form 6, Schedule J, Line 22.

6 Median values not computed when fewer than 10 cases with complete schedules reported.