

2012 Report of
Statistics Required by the
Bankruptcy Abuse Prevention and
Consumer Protection Act of 2005

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2012 Report of Statistics Required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Introduction

Under 28 U.S.C. § 159(b), enacted as part of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), the Director of the Administrative Office of the United States Courts (AO) is required to submit an annual report to Congress on certain bankruptcy statistics detailed in 28 U.S.C. § 159(c). Section 159(a) provides that clerks of the bankruptcy courts “shall collect statistics regarding debtors who are individuals with primarily consumer debts seeking relief under chapters 7, 11, and 13 of title 11.” The Director of the AO is required to compile this information, analyze it, and make it accessible to the public as well as Congress. This report is prepared to fulfill the statutory requirement. Tables in the report display data nationally, by circuit, and by district.

Summary of Findings

During calendar year 2012, 1.1 million bankruptcy petitions were filed by individuals with predominantly consumer debt. The number of filings fell 14 percent from 2011 to 2012. Approximately 69 percent of the petitions, down from 70 percent in 2011, were filed under chapter 7, in which a debtor’s assets are liquidated and the non-exempt proceeds distributed to creditors. About 31 percent, up from 30 percent in 2011, were filed under chapter 13, in which individuals who have regular income and debts below a statutory thresh-

old make installment payments to creditors under court-confirmed plans. One-tenth of one percent of petitions filed by individuals with predominantly consumer debt were filed under chapter 11, which allows businesses and individuals to continue operating while they formulate plans to reorganize and repay their creditors.¹

Approximately 1.2 million consumer cases were closed during calendar year 2012. Approximately 76 percent of the closed consumer cases included in the data analyzed for this report were closed under chapter 7, about 24 percent under chapter 13, and fewer than 1 percent under chapter 11.

Consumer debtors seeking bankruptcy protection under chapters 7, 11, or 13 during 2012 reported holding total assets in the aggregate amount of \$140 billion and total liabilities in the aggregate amount of \$218 billion. The total assets reported by consumer debtors fell 18 percent over the comparable 2011 numbers (excluding one debtor who reported \$50 billion in assets in 2011), and the total liabilities for the same set of cases fell 22 percent over the comparable data for 2011. (When considering the magnitude of these decreases, one should keep in mind that consumer filings in 2011 fell 14 percent over the previous year.)

The median average monthly income reported by all debtors was \$2,743 (1 percent lower than in 2011), and the median average reported monthly expenses were \$2,769 (2 percent lower than in

¹ Consumer cases filed under chapter 11 are relatively infrequent (about 14 percent of chapter 11 cases filed in calendar year 2012 were consumer cases) and are generally believed to result when debtors exceed the debt restrictions of 11 U.S.C. § 109(e), which restricts chapter 13 to debtors with less than \$360,475 in noncontingent, liquidated, unsecured debts and less than \$1,081,400 of noncontingent, liquidated, secured debts.

2011).² From filing to disposition, chapter 7 consumer cases closed in 2012 had a mean time interval of 205 days and a median time interval of 115 days. A total of 238,926 reaffirmation agreements were reported as filed in 171,248 chapter 7 consumer cases terminated during 2012. In 30 percent of the chapter 13 cases filed during 2012, debtors reported that they had filed for bankruptcy protection during the previous eight years, 2 percent more than in 2011.

Tables

In accordance with BAPCPA, the bankruptcy statistics in this report are itemized by chapter of the Bankruptcy Code and report only data in cases filed by individual debtors with predominantly consumer debts (“consumer cases”). In chapter 7 cases, debtors’ assets are liquidated, and the nonex-

empt proceeds are distributed to creditors. Under chapter 11, debtors are allowed to continue operating while they formulate plans to reorganize and repay their creditors. Businesses are more likely than consumers to file under chapter 11, although some consumers whose debts exceed the statutory thresholds for chapter 13 file under chapter 11. Under chapter 13, individuals with regular income and debts below a statutory threshold make installment payments to creditors under court-confirmed plans. The tables noted in the list below have been created for this report as specified in 28 U.S.C. § 159(c).

The naming convention used for the tables in this report provides that the alphabetic character immediately following the table number indicates the chapter(s) of the Bankruptcy Code associated with the cases included in the table. “A” indicates cases under chapter 7 only; “B” indicates cases

BAPCPA Report Tables		
Code	Description	BAPCPA Table
28 U.S.C. § 159(c)(3)(A) and 28 U.S.C. § 159(c)(3)(C)	Assets and Liabilities Reported by Debtors	1
28 U.S.C. § 159(c)(3)(B)	Income and Expenses Reported by Debtors	2
28 U.S.C. § 159(c)(3)(D)	Time Interval From Filing to Closing	3
28 U.S.C. § 159(c)(3)(E)	Reaffirmation Agreements	4
28 U.S.C. § 159(c)(3)(F)(i)	Property Valuation Orders	5
28 U.S.C. § 159(c)(3)(F)(ii)	Chapter 13 Cases Closed by Dismissal or Plan Completion	6
28 U.S.C. § 159(c)(3)(F)(iii)	Prior/No Prior Filings Reported by Debtors	7
28 U.S.C. § 159(c)(3)(G)	Creditor Misconduct and Punitive Damages	8
28 U.S.C. § 159(c)(3)(H)	Rule 9011 Sanctions Imposed Against Debtors’ Attorneys	9

² Debtors calculate their average monthly incomes and average monthly expenses and report them to the courts on line 16 of Schedule I (income) and line 18 of Schedule J (expenses). The AO then calculates the median of the average monthly incomes reported by debtors for all districts and circuits.

under chapter 11 only; “D” indicates cases under chapter 13 only; and “X” indicates cases under chapters 7, 11, and 13 combined. For example, Table 1D reports assets and liabilities for cases filed under chapter 13.³

Methodology and Data Limitations

Debtor-Provided Data

The U.S. bankruptcy courts send data to the AO when a case is filed, when certain motions are filed in the case, and when the case is terminated. The data are then compiled annually for the purpose of this report. Many BAPCPA tables, particularly those reporting data on debtors’ assets, liabilities, income, and expenses, rely on data provided by debtors when they submit required forms, schedules, motions, agreements, and other filings to the court. Most of these data, as specified in 28 U.S.C. § 159(c), are provided exclusively by the debtors and are not validated either by the courts or the AO.

With respect to data collected from forms and schedules submitted at filing, debtors may fail to provide some or all of the data required for the BAPCPA tables. Therefore, analyses involving two or more columns in any table may overstate or understate differences. When all required data from a debtor are missing, either because of omission or delayed submission, analyses involving the data and the number of cases become unreliable. Therefore, caution should be used when analyzing columns of data or comparing any column of data to the number of cases filed.

Reliance on debtor-provided data may introduce other sources of error. One likely source of error arises when a debtor inaccurately reports assets, liabilities, income, or expenses at the time

of filing. Those inaccuracies, if significant enough, may affect district, circuit, and national totals for the relevant fields in the tables in this report. In 2012, for example, one debtor who filed a bankruptcy petition twice in the Central District of California (CA-C) claimed \$500 billion in assets each time. Since the total assets reported by all debtors apart from this one debtor totaled \$140 billion, putting the data for this one debtor in the tables would likely lead to erroneous conclusions about the nature of bankruptcy in the United States. In previous reports, the data provided by all debtors were used to build the tables. In this report, data from nine cases in which consumer debtors reported either assets or liabilities exceeding \$5 billion were excluded from the tables on assets and liabilities.⁴

Data on Cases Filed and Closed

Another limitation relates to the tables on closed cases. Under 28 U.S.C. § 159(a), clerks of court must collect statistics on debtors who meet certain criteria. Because judiciary data systems in place when BAPCPA was signed into law were not capable of collecting and reporting those data, the Judiciary built a new system to collect the data required under 28 U.S.C. § 159, which was put in place on October 17, 2006.

The tables in this report reflect cases filed or closed during calendar year 2012. All cases filed in 2012 are addressed in the report. However, the statute’s requirement to report on specified characteristics of specific types of debtors for which data have been collected since October 17, 2006, reduces the number of reported cases to those commenced after October 17, 2006, and closed during 2012. As a result, tables based on cases

³ “C” is reserved for cases filed under chapter 12, which does not apply to consumer cases.

⁴ These nine cases include one chapter 7 case filed in the District of New Jersey, one chapter 13 case filed in the Eastern District of Michigan (MI-E), one chapter 13 case filed in the Western District of Missouri, one chapter 7 case filed in the Eastern District of California, one chapter 7 case and three chapter 13 cases filed in CA-C, and one chapter 7 case filed in the Northern District of Georgia (GA-N). The assets reported in these nine cases total \$1.5 trillion, and the liabilities total \$179 billion.

closed during the reporting period reflect a subset of all cases closed during the period. This limitation primarily affects cases closed under chapter 13, because cases filed under chapter 7 typically close within a year. Specifically, in 303,777 cases closed under chapter 13 in 2012, the debtors were individuals with primarily consumer debts. Of those cases, 289,125 (95 percent), were filed on or after October 17, 2006. As a result, the data in Tables 3, 5, 6, 8D, and 9D should be interpreted with some caution, as they include a disproportionate number of cases closed without plan completion compared to all chapter 13 cases closed in 2012. A typical chapter 13 case that results in a standard discharge usually exceeds three years in duration—and often takes as long as five years—and could include an order on valuation of property. On the other hand, a typical chapter 13 case that terminates in a dismissal may last a few months or less and have no such orders.

An additional limitation relates to the first column of data in each table, which presents total cases. Some tables include reopened and transferred cases in the totals, but others omit these cases. Reopened and transferred cases are excluded when the data would be duplicative. For example, totals for assets and liabilities at the original filing of a case are the same for each reopening of that case. Counting the cases twice (once at filing and once at reopening) would distort the data on reported assets, liabilities, income, and expenses. In all other instances in which they would not affect the results, these cases are included.

Transaction Data

Transaction data refers to case-related events such as reaffirmation agreements, valuation orders, creditor misconduct, and attorney sanctions that occur during bankruptcy proceedings (see Tables 4, 5, 8, and 9). Such data are typically captured in the courts' docketing activity.

In many instances, BAPCPA requires a report of the total number of cases in which a specific type of transaction has occurred. This affects the

way that transaction data are reported. A case may have more than one occurrence of a particular type of transaction. For this reason, the case must be concluded before the AO can report whether the case meets the requirement to be counted and to ensure that no case is counted more than once. Thus, tables based on transaction data are based only on data from cases closed during the reporting period. These tables are subject to the same limitations noted in the section on cases filed and closed. Case activity that occurred prior to October 17, 2006, in a case that closed during the reporting period would not have been captured, causing transaction data to be underreported.

In addition, because a case may have more than one occurrence of a specific type of transaction, but the characteristics of each transaction may be different, the case must be counted in each column of a table whenever any occurrence meets the criteria for data in that column. For example, a debtor may enter into more than one reaffirmation agreement. A case is counted in each column of the table whenever the case has one or more reaffirmation agreements meeting the criteria for such column. If a debtor enters into three reaffirmation agreements, two of which include certification from the debtor's attorney and one of which does not, the case is counted in the column representing "number of cases with agreements filed pro se" as well as the column representing the "total number of cases with agreements filed." Furthermore, if only one reaffirmation agreement in the example above is approved and two are denied by the court, the case is also counted in the column representing the "number of cases with agreements approved."

Because transaction data are captured from docket activity, the collection of accurate transaction data relies on debtors, their attorneys, and other case parties who file motions, agreements and other documents with the courts to identify them appropriately. If a filer fails to note the correct court event at docketing, the data may not be reported accurately or at all. If the filer submits multiple matters under a single court event, the

activities may be undercounted or not counted at all.

Assets and Liabilities Reported by Debtors

Tables 1A, 1B, 1D, and 1X set forth the assets and liabilities reported by debtors in total and by category of assets and liabilities, as well as the total net scheduled debt reported by the debtors on Official Bankruptcy Form 6—Summary (B6—Summary of Schedules). All tables that report assets and liabilities (1A, 1B, 1D, and 1X) present data on cases filed during the reporting period by individual debtors with primarily consumer debt. The data for these tables are provided exclusively by the debtors and cannot be validated by the courts. These data typically are provided by a debtor at the time of filing or within 14 days thereafter as required by the federal rules. They are not typically updated as the case proceeds. Only data provided during the initial filing of each case are included in Tables 1A, 1B, 1D, and 1X. Data for reopened and transferred cases are excluded to prevent duplicate reporting.

“Net scheduled debt” is defined in BAPCPA as the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories that are predominantly non-dischargeable. Debt that is predominantly non-dischargeable may include, but is not limited to, domestic support obligations, taxes, student loans, and pension obligations. Thus, net scheduled debt approximates the amount of debt reported by the debtor at the time of filing that may be eligible for discharge (without regard to security interests) during the case and is referred to in 28 U.S.C. § 159(c)(3) (C) as the “aggregate amount of debt discharged in cases filed during the reporting period.”

“Net scheduled debt,” however, overstates the amount of debt actually discharged by the amount of secured debt (e.g., mortgages on real property and many car loans) that remains after the discharge. A discharge in bankruptcy releases the

debtor from personal liability for certain specified types of debts. Although a debtor is not personally liable for discharged debts, a valid lien that has not been avoided in the bankruptcy case will remain in effect after the bankruptcy case has been closed. Therefore, unless the debtor continues repaying the discharged debt, a secured creditor may enforce the lien to recover the property that secures payment of the debt. The statute does not provide for linkage of either real or personal property valuations with any claims by creditors secured by such property in determination of “dischargeable” debt.

Table 1X shows that individual debtors with primarily consumer debt seeking bankruptcy protection under chapters 7, 11, or 13 during 2012 reported holding total assets in the aggregate amount of \$140 billion. Seventy-two percent of these assets were categorized as real property, and 28 percent as personal property. Filers in CA-C reported the largest amount of total assets for any district (\$16.8 billion), followed by the Northern District of Texas (TX-N) (\$8.0 billion) and the Northern District of California (CA-N) (\$6.0 billion). Apart from districts with fewer than 200 filings each (Northern Mariana Islands, U.S. Virgin Islands, and Guam), debtors in TX-N reported the most assets per completed schedule at \$521,000 in assets on average. Filers in the Middle District of Alabama reported the fewest assets, with the average filer reporting \$60,000 in assets.

Debtors reported total liabilities in the aggregate amount of \$218 billion, with 61 percent of liabilities categorized as secured claims, 2 percent as unsecured priority claims, and 37 percent as unsecured non-priority claims. Overall, debtors categorized 95 percent of debts and obligations as dischargeable debt. The highest total was for debtors in CA-C, who reported \$28.1 billion in liabilities, followed by debtors in the Middle District of Florida (FL-M) with \$10.6 billion in liabilities. Excluding districts with fewer than 200 filings each, debtors in CA-N reported the most liabilities per completed schedule at \$411,000 in liabilities on average. Filers in the Western District of Tennessee (TN-W) had the fewest liabilities per filing,

averaging \$78,000 in liabilities per case with completed schedules.

Income and Expenses Reported by Debtors

Tables 2A, 2B, 2D, and 2X present data on the income and expenses of debtors as reported by the debtors themselves on the Official Bankruptcy Form 6—Summary (B6—Summary of Schedules). Current monthly income data reflect income from all sources. Average monthly income data reflect total income for the last full six months prior to the bankruptcy filing, divided by six. The data for these tables are provided exclusively by the debtors and are not validated by the courts. A debtor typically provides these data at the time of filing or within 14 days of filing as required by the Federal Rules of Bankruptcy Procedure (Fed. R. Bankr. P. 1007). Only data provided during the initial filing of each case are counted in Tables 1A-1X. Data for reopened and transferred cases are excluded to prevent duplicate reporting. Median values are calculated only when 10 or more cases are reported.⁵

As reflected in Table 2X, 1,146,548 consumer cases were filed in 2012 under chapters 7, 11, and 13 across the nation, and 1,063,625 debtors completed the forms needed to include their data in these tables.⁶ The median current monthly income⁷ of debtors who completed the relevant forms was \$2,979, 1 percent less than the \$3,016

median current monthly income reported in 2011. The median average monthly income⁸ was \$2,743, a 1 percent decrease from 2011, and the median average expenses⁹ were \$2,769, 2 percent less than in 2011. CA-N had the highest median current monthly income with \$4,026, and the District of Puerto Rico (PR) had the lowest median current monthly income with \$1,733. Filers in the same two districts also had the highest and lowest median average monthly incomes (CA-N with \$3,673 and PR with \$1,875, respectively). Filers in the U.S. Virgin Islands had the highest median average expenses with \$4,715, and filers in TN-W had the lowest with \$1,655.

Time Interval from Filing to Closing

In accordance with 28 U.S.C. § 159(c)(3)(D), Table 3 reports the mean time interval between filing and closing for consumer cases filed on or after October 17, 2006 under chapters 7, 11, and 13 and closed during 2012. The median time interval also has been included to provide perspective on the mean value by reducing the effect of data outliers, although median values are calculated only when 10 or more cases are reported. Reopened cases are excluded from this table because most reopened cases are filed and closed relatively quickly to settle administrative matters and do not proceed in the same way as original filings.¹⁰ For transferred cases, the mean and median time intervals are calculated from the date the case

⁵ It is not meaningful to calculate medians when the number of cases is small. For this reason, the AO does not calculate medians for fewer than 10 cases at any aggregate level (e.g., district, circuit).

⁶ The number of cases with completed schedules differs between the Table 1 series and the Table 2 series because those tables draw data from different parts of the summary of schedules. If a debtor completed all necessary fields for inclusion in the Table 1 series, but not the Table 2 series, then that case and its data were included in the appropriate tables in the Table 1 series but not in the Table 2 series, and vice versa.

⁷ Current monthly income is provided on line 12 of Form 22A by chapter 7 debtors, on line 11 of Form 22B by chapter 11 debtors, and line 11 of Form 22C by chapter 13 debtors.

⁸ See note 2.

⁹ See note 2.

¹⁰ Tables 4, 5, 6, 8A-8X, and 9A-9X include reopened cases, whereas Table 3 does not include reopened cases. Accordingly, the total for cases closed in Table 3 may differ from the total in other tables.

is received at the new location to the closing of the case at that location.

During the 12-month period ending December 31, 2012, a total of 1,175,731 consumer cases opened on or after October 17, 2006, were terminated under chapters 7, 11, and 13, with a mean time interval from filing to disposition of 370 days and a median time interval of 125 days. The mean is 37 percent higher than that for 2011, and the median is 2 days greater than in 2011. The growth in the mean disposition time is likely due in part to having a different universe of cases eligible for inclusion in the data calculations, a factor that becomes particularly evident in the time intervals elapsed for chapter 11 cases and chapter 13 cases, which typically take longer than chapter 7 cases to close, particularly if plans are completed.

Of the 891,974 chapter 7 consumer cases filed on or after October 17, 2006, and closed in 2012, the mean time interval from filing to disposition was 205 days, and the median time interval was 115 days. By comparison, the mean time interval in 2011 was 188 days and the median was 117 days. The District of Wyoming had the highest median of any district at 416 days, and the Western District of Virginia (VA-W) and Southern District of California had the lowest median at 98 days.

A total of 1,395 chapter 11 consumer cases filed on or after October 17, 2006, were closed in 76 districts during 2012. The mean time interval from filing to disposition was 552 days (up from 434 days in 2011), and the median time interval was 497 days (up from 401 days in 2011). Only 28 districts had 10 or more chapter 11 cases closed in 2012. Of those 28 districts, the District of Colorado (CO) had the highest median at 777 days, and the Northern District of Illinois (IL-N) had the lowest median at 197 days.

A total of 282,362 chapter 13 consumer cases filed on or after October 17, 2006, were terminat-

ed during 2012. The mean time interval from filing to disposition was 890 days (up from 636 days in 2011), and the median time interval was 778 days (up from 474 days in 2011). The Western District of New York had the highest median at 1,490 days, and CA-C had the lowest median at 104 days. However, the median and mean do not accurately convey the time required for a typical chapter 13 case because the majority of the chapter 13 cases closed were dismissed, not closed due to plan completion.¹¹

Reaffirmation Agreements

A debtor may enter into a reaffirmation agreement with a creditor to continue paying a dischargeable debt following bankruptcy. This may occur when, for example, a debtor wants to keep an automobile and continue making payments on it. If an attorney represents the debtor during the bankruptcy, the debtor's attorney may or may not represent the debtor during negotiation of a reaffirmation agreement. For purposes of this report, a reaffirmation agreement is considered "pro se" if it was submitted without the certification of an attorney contained in Part IV of Form 240A, regardless of whether the debtor was otherwise represented in the case by an attorney.

Table 4 reports only on reaffirmation agreements filed in cases under chapter 7. Although reaffirmation agreements are technically possible under other chapters of the Bankruptcy Code, they are found almost exclusively in chapter 7 cases. This is largely the direct result of provisions in the code under chapters 11, 12, and 13 that permit modification and restructuring of secured claims. Modification of a secured creditor's rights is not possible under chapter 7 without consent of the creditor; hence, a debtor who wishes to retain collateral securing a claim needs to negotiate a reaffirmation agreement acceptable to the creditor.

¹¹ See Table 6.

However, under chapters 11, 12, and 13, subject to certain restrictions, the terms of a secured claim may be altered, and the debtor will retain use of the collateral, obviating the need for a reaffirmation agreement.

Varying local practices govern the procedures for approving and denying reaffirmation agreements filed with the courts. In many districts, the court does not issue orders with respect to reaffirmation agreements filed with certification by debtors' attorneys. In these instances, the reaffirmation agreement between the debtor and creditor is implicitly accepted without further court action and may or may not be recorded or otherwise noted in court documentation of the case. Reaffirmation agreements filed without the certification of an attorney may or may not receive a ruling by order of the judge. However, in many cases the judge will hold a hearing regarding the reaffirmation agreement. In some districts, every reaffirmation agreement must be submitted with a motion and draft order as well as an affidavit of concurrence by the debtor's attorney (if any) and is subject to a hearing before the judge. Often, multiple reaffirmation agreements may be submitted together under a single motion, some with and others without attorney concurrence, and the order may lack specificity as to the decision of the court on individual reaffirmation agreements. For these reasons, the data reported for approved reaffirmation agreements may not be representative of the total number of reaffirmation agreements executed by the parties. Furthermore, the difference between the number of reaffirmation agreements filed and the number of reaffirmation agreements approved does not represent the number of reaffirmation agreements denied.

As Table 4 illustrates, a total of 171,248 reaffirmation agreements were reported as filed in 918,069 chapter 7 consumer cases terminated during the 12-month period ending December 31, 2012.¹² CA-C had the highest total number of cases in which reaffirmation agreements were filed (12,183), followed by IL-N (9,059) and MI-E (8,131). Nationwide, 19 percent of chapter 7 cases closed had at least one reaffirmation agreement filed; the Northern District of Florida (FL-N), Northern District of Mississippi (MS-N), and the Central District of Illinois reported the highest percentage of cases closed that had at least one reaffirmation agreement filed (39 percent). In 11 percent of cases with reaffirmation agreements filed, one or more agreements was submitted without attorney certification (*pro se*). CA-C had the highest number of cases in which at least one *pro se* reaffirmation agreement was filed (2,792 cases). VA-W (25% of cases) and Kansas (22%) had the highest percentage of chapter 7 cases closed in which one or more *pro se* reaffirmation agreements were filed.

One percent of cases in which a reaffirmation agreement was filed had at least one reaffirmation agreement approved by order of the court. However, as described above, this does not indicate that reaffirmation agreements were denied in 99 percent of the cases. In 2012, the District of Montana (MT) reported the highest percentage of cases in which at least one reaffirmation agreement had been approved (88 percent), followed by CO (35 percent) and MS-N (29 percent). These three districts accounted for 61 percent of the cases in which at least one reaffirmation agreement was approved.

¹² Because a debtor may enter into more than one reaffirmation agreement, a case is counted in any column of the table for which the case has one or more reaffirmation agreements meeting the criteria for that column. For example, if a debtor enters into three reaffirmation agreements, two of which are endorsed by the debtor's attorney and one of which is not endorsed by the debtor's attorney, the case is counted in the column for "number of cases with agreements filed *pro se*." If only one of the three reaffirmation agreements in the example above is approved by the court, the case is counted in the column for "number of cases with agreements approved."

Property Valuation Orders

In some cases, motions are made to the court to determine the value of property securing an allowed claim under 11 U.S.C. §§ 506 and 1325 and Fed. R. Bankr. P. 3012. Table 5 shows the number of cases closed in 2012 in which final orders were entered determining the value of property securing a claim in an amount less than the amount of the claim, as well as the number of final orders entered determining the value of property securing a claim. Additional columns of data were added to provide further perspective on the required data.

A total of 289,125 chapter 13 consumer cases were terminated in 2012. Final orders determining the value of property securing a claim were entered in 5,869 of the cases. In 2,930 cases, the value of property was reported in one or more final orders; in 1,548 (53 percent) of those cases, at least one final order valued the property at less than the full amount of the claim.

A case may have more than one final order determining the value of property securing a claim. In total, 7,299 final orders were entered in the 5,869 cases. Determinations of the value of property were reported in 3,887 final orders, of which 1,894 (49 percent) were valued below the amount of the claim. The District of South Carolina (SC) reported that 1,276 final orders had been entered determining the value of property securing a claim, the highest total of any district. Eighty-two percent of the final orders determining the value of property securing a claim (3,156 final orders) were entered in three districts (SC, FL-M, and the Southern District of Florida); 52 districts reported no final orders determining the value of property securing a claim.

Chapter 13 Cases Closed by Dismissal or Plan Completion

Table 6 shows the number of cases in which plans were completed in chapter 13 consumer cases, separately itemized by the number of modi-

fications made to the plans. Table 6 also reports the number of chapter 13 consumer cases dismissed, the number dismissed for failure to make payments under the plan, and the number refiled after dismissal. For purposes of this table, a chapter 13 consumer case is counted as “refiled after dismissal” if the case was filed during the reporting period by one or more debtors who were party to a separate chapter 13 consumer case that was dismissed no more than 180 days prior to the filing date of the current case. Cases that are reopened are not included in the total for cases refiled after dismissal.

A total of 289,125 chapter 13 consumer cases filed on or after October 17, 2006, were closed by dismissal or plan completion during the 12-month period ending December 31, 2012. Table 6 illustrates that 182,226 of these cases were dismissed; in 106,543 cases (37 percent of the cases closed), the debtors were discharged after completing repayment plans, up from 22 percent in 2011 and 14 percent in 2010. Among districts with at least 10 closed cases, the District of Vermont (VT) had the highest percentage of cases (77 percent) closed by plan completion, followed by the district of North Dakota (74 percent). Of the 106,543 chapter 13 consumer cases in which debtors completed repayment plans, 20,712 (24 percent) had plans that were modified at least once prior to plan completion.

The increase in percentage of cases closed resulting in discharge of the debtor likely reflects, at least in part, the nature of the cases included in the data for each year. Because chapter 13 plans typically take three to five years to complete, and because this report only includes cases filed after October 17, 2006, any report using data that includes any case closed before October 17, 2011, will disproportionately include dismissals relative to discharges. The reporting period covered by this report is the first one that is a full five years after October 17, 2006. The degree to which the data are biased in favor of dismissal has diminished each year; variation in the discharge rate in future

reports will depend less on the cases included in the report and therefore make year-to-year comparisons more meaningful.

Nationwide, failure to make plan payments was cited in 50 percent of cases as the reason for dismissal, up from 48 percent in 2011. Eighty-nine percent of all cases dismissed in the Eastern District of North Carolina were dismissed for failure to make payments, the highest percentage of any district. The District of Connecticut had the lowest percentage of its dismissals made for failure to make payments (2 percent), followed by the District of Rhode Island (7 percent). Table 6 shows that 18,892 cases were refiled after dismissal.

Prior Filings Reported by Debtors

Table 7 reports the number of cases in which individual debtors with primarily consumer debts filed for protection under chapter 13 during the reporting period and stated on the voluntary bankruptcy petition (Official Form 1) that they previously had filed a case under any chapter of the bankruptcy code during the preceding eight years (“prior filings”). For this table, data are captured at the time of filing, and only data on the initial filing of each case are counted. Data on reopened cases are excluded to prevent duplicate reporting. The data for Table 7 are provided exclusively by the debtors and are subject to the limitations described in the section above on debtor-provided data.

In 30 percent (105,402) of the 356,000 cases in which debtors sought protection under chapter 13 in 2012, the debtors stated that they had filed a bankruptcy petition during the previous 8 years. In the remaining 250,598 cases, debtors stated that they had not filed for bankruptcy during the previous 8 years. Debtors filing in TN-W recorded the highest percentage of cases with prior filings at 52 percent, followed by the Eastern District of Arkansas with 44 percent and GA-N with 42 percent. The districts with the lowest percentage of cases in which debtors indicated prior filings (among districts with more than 10 consumer filings under

chapter 13) were the Districts of Guam (with prior filings reported in 7 percent of cases) and VT and MT (12 percent each).

Creditor Misconduct and Punitive Damages

Title 28 U.S.C. § 159 (c)(3)(G) requires the Director of the AO to report on “the number of cases in which creditors were fined for misconduct and any amount of punitive damages awarded by the court for creditor misconduct.” Creditor misconduct, however, is not a specific cause of action under Title 11. At least five violations of the Bankruptcy Code could be considered creditor misconduct:

- involuntary petition filed in bad faith (11 U.S.C. § 303(i)(2)),
- willful violation of the automatic stay (11 U.S.C. § 362(k)(1)),
- collusive bidding (11 U.S.C. § 363(n)),
- violation of the injunction against attempting to collect a discharged debt (11 U.S.C. § 524(a)(2) and (3)), and
- unjustified or unsubstantiated request for a determination of dischargeability of consumer debt that is subsequently discharged (11 U.S.C. § 523(d)).

At least six other activities related to litigation procedures could also be considered creditor misconduct under certain circumstances:

- sanctionable filings under Fed. R. Bankr. P. 9011,
- improper activity related to pretrial conference and order (Fed. R. Bankr. P. 7016),
- sanctionable discovery requests, responses, or objections (Fed. R. Bankr. P. 7026),
- failure to make or cooperate in discovery (Fed. R. Bankr. P. 7037),
- failure to prosecute or to comply with court orders and rules (Fed. R. Bankr. P. 7041), and
- unreasonably or vexatiously multiplying proceedings (28 U.S.C. § 1927).

What may be reported as creditor misconduct in one district may not be reported in another. In addition, because a creditor may be reprimanded or penalized for misconduct in many ways, many of which may not be explicitly recorded on a court's docket as a sanction, this table does not provide a comprehensive picture of sanctions imposed against creditors in bankruptcy courts. Moreover, a sanction imposed for creditor misconduct is likely limited to what is sufficient to deter repetition of such conduct or comparable conduct by others similarly situated. Although sanctions may consist of or include directives of a nonmonetary nature, an order to pay a penalty into court, or an order directing payment to the movant of some or all of the reasonable attorneys' fees and other expenses incurred as a direct result of the violation, the Bankruptcy Code and Bankruptcy Rules do not permit the award of punitive damages for every violation classifiable as creditor misconduct. However, only punitive damages are reflected in the Table 8 series.

Table 8X shows that creditors were fined for misconduct in 141 consumer cases closed during 2012 and that orders to pay punitive damages totaling \$56,000 were issued in 11 of those cases.

Rule 9011 Sanctions Imposed Against Debtors' Attorneys

Fed. R. Bankr. P. 9011 provides that attorneys may be sanctioned for improper or frivolous representations to the court submitted in any petition, pleading, written motion, or other paper. The rule states that "a sanction imposed for violation of this rule shall be limited to what is sufficient to deter repetition of such conduct or comparable conduct by others similarly situated." Any "sanction may consist of, or include, directives of a nonmonetary nature, an order to pay a penalty into court, . . . or an order directing payment to the movant of some or all of the reasonable attorneys' fees and other expenses incurred as a direct result of the violation." The Table 9 series captures only misconduct

that rises to the level required for sanctions under Fed. R. Bankr. P. 9011. Because a debtor's attorney may be reprimanded or penalized for misconduct in other ways, this table does not provide a comprehensive picture of sanctions imposed against debtors' attorneys in bankruptcy courts.

Table 9X shows that of the 1,208,649 consumer cases filed on or after October 17, 2006, and terminated during the 12-month period ending December 31, 2012, sanctions were imposed against debtors' attorneys in 53 cases, with damages totaling \$17,000 awarded in 27 cases.

BAPCPA Table 1A.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 7 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	789,172	746,809	86,601,970	61,043,005	25,558,965	150,715,314	82,607,318	2,754,094	65,353,902	144,173,182
DC	687	579	74,519	65,110	9,409	120,291	69,430	2,663	48,198	114,261
1ST	23,757	22,116	2,917,074	2,311,231	605,843	4,588,455	2,681,831	66,990	1,839,634	4,392,660
ME	2,421	2,365	284,899	218,345	66,553	428,109	256,173	6,843	165,093	406,878
MA	11,843	10,879	1,622,089	1,305,790	316,299	2,471,660	1,477,092	36,961	957,607	2,360,596
NH	2,718	2,681	375,134	294,435	80,698	616,627	358,701	9,692	248,234	598,354
RI	3,247	2,958	381,334	298,972	82,362	597,834	368,430	9,370	220,034	581,072
PR	3,528	3,233	253,619	193,689	59,930	474,224	221,434	4,123	248,667	445,760
2ND	39,891	38,480	4,852,272	3,972,287	879,984	7,802,486	4,790,839	110,478	2,901,169	7,480,048
CT	6,815	6,525	974,509	799,910	174,599	1,727,329	1,058,200	21,814	647,315	1,674,280
NY, N	6,276	6,246	522,430	372,505	149,925	758,735	398,325	15,292	345,118	715,571
NY, E	14,054	13,428	2,155,790	1,868,868	286,923	3,369,840	2,207,351	42,264	1,120,226	3,254,649
NY, S	7,895	7,493	818,851	657,497	161,354	1,353,549	825,357	21,388	506,804	1,279,628
NY, W	4,082	4,021	281,380	196,687	84,692	447,348	209,141	8,101	230,107	415,969
VT	769	767	99,312	76,821	22,491	145,684	92,464	1,620	51,599	139,951
3RD	43,394	41,789	5,094,449	4,121,675	972,774	9,993,685	5,728,770	118,754	4,146,161	9,654,830
DE	2,034	1,963	269,155	212,495	56,661	384,251	240,836	8,998	134,417	367,503
NJ	22,722	22,318	3,061,958	2,571,106	490,852	6,831,448	3,855,491	72,561	2,903,396	6,625,144
PA, E	7,431	6,692	860,058	688,081	171,976	1,267,662	785,501	14,782	467,380	1,218,253
PA, M	4,964	4,795	462,914	351,293	111,621	793,027	482,485	9,785	300,757	764,232
PA, W	6,229	6,010	438,571	297,337	141,234	714,615	362,707	12,623	339,285	677,445
VI	14	11	1,793	1,363	430	2,682	1,752	5	925	2,252
4TH	51,141	49,445	6,083,701	4,850,205	1,233,496	10,375,765	6,159,583	175,740	4,040,441	9,986,669
MD	18,094	17,606	2,283,532	1,888,664	394,868	4,005,252	2,534,745	70,067	1,400,440	3,872,177
NC, E	2,568	2,528	307,511	245,056	62,456	476,236	278,374	6,521	191,341	456,285
NC, M	2,194	2,157	274,660	216,417	58,243	383,727	234,919	6,342	142,466	369,411
NC, W	3,758	3,716	540,683	431,746	108,937	864,876	510,918	13,881	340,077	833,105
SC	3,218	3,104	333,353	256,174	77,178	546,673	311,447	7,550	227,676	528,988
VA, E	13,553	12,824	1,669,996	1,320,811	349,185	2,986,579	1,730,350	51,959	1,204,269	2,863,654
VA, W	4,507	4,297	407,631	308,617	99,014	639,919	328,982	9,209	301,728	610,794
WV, N	1,398	1,376	124,512	89,765	34,747	216,660	120,250	4,335	92,075	207,283
WV, S	1,851	1,837	141,821	92,954	48,867	255,843	109,598	5,876	140,368	244,970

BAPCPA Table 1A. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	29,779	28,651	7,048,121	2,027,885	5,020,235	4,391,575	2,101,946	86,000	2,203,630	4,139,132
LA, E	1,841	1,764	172,497	135,145	37,351	295,132	165,920	5,789	123,424	275,921
LA, M	980	938	79,254	63,197	16,057	174,658	70,359	3,423	100,876	164,723
LA, W	2,351	2,319	122,748	84,596	38,153	224,913	103,926	4,685	116,302	208,700
MS, N	2,364	2,322	161,636	113,746	47,890	261,751	130,579	5,750	125,423	249,228
MS, S	3,605	3,559	281,478	194,386	87,092	428,341	217,719	11,365	199,257	401,308
TX, N	6,696	6,536	4,889,551	523,810	4,365,741	1,105,472	519,238	21,468	564,765	1,046,686
TX, E	2,619	2,522	323,081	208,758	114,323	434,301	207,462	8,029	218,810	413,628
TX, S	4,311	3,840	449,908	304,526	145,382	680,830	295,367	13,781	371,682	637,880
TX, W	5,012	4,851	567,967	399,721	168,246	786,177	391,377	11,710	383,090	741,056
6TH	108,704	105,801	8,676,133	6,162,047	2,514,086	13,482,915	6,577,311	308,699	6,596,905	12,566,907
KY, E	6,632	6,593	457,776	323,333	134,442	799,863	403,784	17,492	378,587	759,075
KY, W	7,011	6,925	438,552	314,860	123,692	792,932	389,334	22,889	380,709	750,948
MI, E	29,440	28,265	2,737,656	2,023,583	714,073	3,815,377	1,821,063	107,138	1,887,176	3,581,903
MI, W	9,674	9,545	676,363	447,690	228,672	1,225,802	576,942	21,718	627,142	1,158,348
OH, N	20,551	19,803	1,299,296	918,475	380,821	2,558,139	1,243,065	52,960	1,262,114	2,388,829
OH, S	16,274	16,090	1,133,820	817,874	315,946	2,046,567	1,033,140	39,723	973,703	1,884,782
TN, E	7,767	7,564	498,136	363,764	134,372	877,477	447,236	16,816	413,425	828,906
TN, M	6,805	6,693	471,360	356,977	114,384	875,094	430,072	13,764	431,257	830,808
TN, W	4,550	4,323	963,174	595,491	367,684	491,664	232,674	16,198	242,792	383,309
7TH	89,292	84,879	7,465,666	5,699,732	1,765,934	13,683,666	7,701,842	233,158	5,748,666	13,024,363
IL, N	37,467	36,135	3,907,127	3,147,917	759,211	7,533,588	4,687,008	104,106	2,742,475	7,254,506
IL, C	5,824	5,762	337,207	240,250	96,956	629,791	294,711	8,901	326,179	603,362
IL, S	2,821	2,785	171,609	116,924	54,685	325,853	148,298	7,367	170,188	304,628
IN, N	10,385	10,160	626,828	477,740	149,088	1,183,441	558,248	21,334	603,858	1,107,824
IN, S	14,331	13,852	871,373	650,969	220,403	1,690,486	802,257	34,378	853,850	1,558,386
WI, E	12,783	10,597	975,104	673,664	301,439	1,459,205	759,121	39,824	660,261	1,379,271
WI, W	5,681	5,588	576,418	392,267	184,151	861,302	452,198	17,249	391,855	816,387

BAPCPA Table 1A. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
8TH	48,581	47,272	3,750,333	2,657,716	1,092,617	7,156,254	3,319,514	151,984	3,684,757	6,729,055
AR, E	3,252	2,995	197,363	136,536	60,827	359,703	168,246	6,103	185,354	338,229
AR, W	2,742	2,524	192,516	134,842	57,674	340,101	160,202	6,684	173,216	326,186
IA, N	2,081	2,057	175,072	124,487	50,585	268,482	136,796	9,335	122,352	245,306
IA, S	3,355	3,324	287,364	202,810	84,553	441,181	230,338	8,785	202,058	411,166
MN	13,409	13,299	1,473,589	1,070,883	402,706	2,671,551	1,357,282	44,949	1,269,320	2,540,221
MO, E	9,913	9,558	613,896	432,137	181,760	1,356,314	562,588	30,032	763,695	1,279,729
MO, W	7,824	7,662	482,536	337,401	145,135	1,019,298	434,543	24,092	560,662	946,375
NE	3,843	3,728	204,073	136,465	67,608	432,526	170,971	14,973	246,582	397,836
ND	823	805	43,759	26,584	17,175	96,085	29,961	1,873	64,252	86,739
SD	1,339	1,320	80,165	55,572	24,594	171,013	68,588	5,158	97,268	157,267
9TH	208,231	193,787	28,019,374	19,576,303	8,443,071	50,583,160	29,043,629	922,966	20,616,565	48,694,051
AK	577	561	64,122	46,382	17,739	109,703	53,458	2,077	54,168	102,936
AZ	22,480	21,458	3,860,822	1,331,112	2,529,710	4,645,683	2,082,015	89,534	2,474,134	4,436,009
CA, N	15,220	14,041	2,413,633	1,902,130	511,503	4,690,461	2,735,739	86,551	1,868,171	4,537,809
CA, E	27,975	26,501	3,279,366	2,291,889	987,477	6,368,372	3,689,716	116,333	2,562,324	6,073,294
CA, C	74,369	66,711	11,187,343	8,548,537	2,638,806	20,566,351	12,743,273	385,194	7,437,884	19,913,381
CA, S	12,993	12,399	1,828,950	1,396,516	432,434	3,167,585	1,931,711	62,109	1,173,766	3,036,774
HI	1,859	1,834	244,473	198,079	46,394	418,707	261,803	7,864	149,040	404,414
ID	5,331	5,294	448,899	328,474	120,425	945,160	446,816	17,676	480,668	898,774
MT	1,563	1,297	102,312	79,873	22,438	188,524	81,405	3,946	103,172	169,157
NV	13,324	12,157	1,070,047	753,301	316,745	3,278,870	1,379,620	41,739	1,857,512	3,196,150
OR	11,365	11,250	1,002,155	762,478	239,677	1,863,008	1,016,421	39,923	806,665	1,746,505
WA, E	4,258	4,148	375,929	284,570	91,359	584,444	311,800	9,935	262,710	556,858
WA, W	16,774	16,000	2,137,198	1,651,348	485,850	3,744,903	2,306,945	59,720	1,378,238	3,611,073
GUAM	136	135	4,101	1,591	2,510	11,012	2,872	365	7,776	10,579
NMI	7	1	26	23	3	376	37	0	339	339
10TH	51,429	46,295	4,115,074	2,962,480	1,152,594	8,217,329	3,536,844	200,420	4,480,064	7,744,423
CO	20,862	16,808	1,610,571	1,255,088	355,483	3,411,616	1,506,194	69,776	1,835,646	3,219,896
KS	5,560	5,382	402,842	282,748	120,094	704,932	305,985	24,475	374,472	650,974
NM	4,127	4,098	474,068	358,163	115,906	733,370	416,369	24,419	292,582	692,384
OK, N	2,935	2,887	225,782	157,557	68,226	426,702	166,886	7,111	252,705	407,033
OK, E	1,591	1,555	114,430	77,633	36,797	181,794	85,620	3,676	92,499	169,636
OK, W	4,836	4,784	337,957	233,795	104,162	604,449	248,620	23,342	332,487	557,414
UT	10,514	9,787	897,447	560,242	337,205	2,022,147	753,446	44,840	1,223,861	1,922,752
WY	1,004	994	51,977	37,255	14,721	132,319	53,723	2,782	75,813	124,334

BAPCPA Table 1A. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
11TH	94,286	87,715	8,505,255	6,636,333	1,868,922	20,319,733	10,895,779	376,242	9,047,712	19,646,782
AL, N	6,852	6,396	489,152	373,037	116,115	921,324	473,852	19,693	427,778	877,279
AL, M	1,712	1,652	107,294	81,397	25,897	223,509	106,961	7,561	108,986	207,034
AL, S	1,291	1,242	88,639	67,455	21,183	204,131	90,600	3,336	110,195	197,150
FL, N	2,888	2,836	304,359	247,663	56,696	613,227	351,528	13,976	247,722	578,991
FL, M	31,440	30,179	3,043,055	2,342,759	700,296	7,291,251	4,139,834	104,578	3,046,839	7,100,051
FL, S	21,079	18,550	2,154,529	1,769,144	385,385	5,616,409	3,035,553	138,463	2,442,393	5,463,884
GA, N	23,504	21,560	1,886,375	1,445,956	440,419	4,706,572	2,277,829	78,721	2,350,023	4,516,909
GA, M	3,646	3,468	281,195	196,910	84,285	488,949	269,851	6,516	212,583	458,787
GA, S	1,874	1,832	150,657	112,011	38,646	254,361	149,770	3,399	101,193	246,697

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 Referred to in 28 U.S.C. 159(c)(3)(C) as "the aggregate amount of debt discharged in cases filed during the reporting period, determined as the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories which are predominantly nondischargeable."

BAPCPA Table 1B.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	1,376	1,112	1,750,447	1,320,013	430,434	2,921,949	2,031,163	70,405	820,381	2,684,350
DC	6	4	7,317	6,735	582	6,064	4,615	9	1,441	6,055
1ST	54	39	41,692	35,215	6,476	80,968	45,472	3,414	32,082	69,732
ME	1	0	-	-	-	-	-	-	-	-
MA	31	25	25,341	22,910	2,431	33,196	26,994	2,388	3,814	31,173
NH	1	1	470	330	140	6,080	282	0	5,797	6,080
RI	1	1	403	380	23	820	792	11	18	809
PR	20	12	15,479	11,595	3,884	40,872	17,404	1,015	22,453	31,670
2ND	48	34	92,448	48,257	44,192	66,862	60,505	1,455	4,903	64,961
CT	21	18	57,560	24,584	32,975	42,825	39,285	1,215	2,325	41,350
NY, N	1	1	5,531	0	5,531	42	26	0	16	42
NY, E	11	6	7,562	3,216	4,346	5,727	5,127	1	600	5,726
NY, S	15	9	21,795	20,457	1,339	18,268	16,067	239	1,962	17,842
NY, W	0	-	-	-	-	-	-	-	-	-
VT	0	-	-	-	-	-	-	-	-	-
3RD	62	54	185,703	60,245	125,458	119,242	81,653	3,785	33,803	110,317
DE	0	-	-	-	-	-	-	-	-	-
NJ	42	38	167,681	46,473	121,207	92,661	60,538	2,889	29,234	84,510
PA, E	9	5	8,070	7,425	645	12,604	8,809	318	3,477	12,359
PA, M	1	1	668	650	18	1,227	946	0	281	1,227
PA, W	10	10	9,284	5,697	3,587	12,750	11,360	578	812	12,222
VI	0	-	-	-	-	-	-	-	-	-
4TH	96	84	116,308	89,976	26,332	318,185	261,389	7,304	49,492	310,098
MD	34	30	34,444	27,491	6,953	207,726	185,377	4,558	17,790	202,588
NC, E	24	22	31,351	24,012	7,340	36,704	30,660	503	5,541	36,209
NC, M	1	1	2,698	1,960	738	3,506	2,853	0	654	3,506
NC, W	9	8	10,704	8,693	2,011	28,238	13,355	310	14,573	27,928
SC	6	6	16,129	9,627	6,502	9,815	8,183	31	1,601	9,784
VA, E	22	17	20,982	18,193	2,789	32,196	20,961	1,902	9,332	30,082
VA, W	0	-	-	-	-	-	-	-	-	-
WV, N	0	-	-	-	-	-	-	-	-	-
WV, S	0	-	-	-	-	-	-	-	-	-

BAPCPA Table 1B. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	45	29	41,397	33,429	7,969	48,640	31,179	5,583	11,879	38,185
LA, E	3	1	260	250	10	184	166	0	19	184
LA, M	0	-	-	-	-	-	-	-	-	-
LA, W	1	1	476	425	51	791	437	2	352	789
MS, N	0	-	-	-	-	-	-	-	-	-
MS, S	1	1	232	145	87	1,533	71	1,423	39	110
TX, N	13	11	25,302	21,985	3,318	26,537	18,745	3,008	4,783	21,497
TX, E	5	3	2,686	2,097	589	7,737	4,633	175	2,930	5,097
TX, S	15	7	9,979	6,286	3,693	9,618	5,888	948	2,782	8,463
TX, W	7	5	2,462	2,241	221	2,240	1,239	27	974	2,044
6TH	85	74	58,098	48,478	9,620	109,785	64,069	9,863	35,853	98,438
KY, E	0	-	-	-	-	-	-	-	-	-
KY, W	2	2	4,652	4,124	528	3,748	2,974	70	705	3,679
MI, E	19	16	7,016	4,965	2,051	12,467	5,643	674	6,150	11,748
MI, W	3	2	2,408	2,267	141	2,305	1,781	26	497	1,985
OH, N	6	4	1,813	1,710	103	9,008	8,107	260	641	8,748
OH, S	3	2	560	405	155	1,698	605	0	1,093	1,024
TN, E	7	6	1,807	1,619	188	6,424	1,034	4,363	1,027	1,654
TN, M	35	34	34,501	28,746	5,754	66,686	38,365	4,439	23,883	62,179
TN, W	10	8	5,340	4,641	699	7,449	5,560	31	1,857	7,421
7TH	51	42	53,761	45,995	7,766	85,064	64,796	4,618	15,650	79,959
IL, N	34	29	44,319	38,036	6,283	67,577	55,585	1,026	10,966	66,590
IL, C	1	1	72	0	72	745	16	608	121	137
IL, S	2	2	1,475	1,304	171	2,871	1,941	687	243	2,060
IN, N	1	0	-	-	-	-	-	-	-	-
IN, S	3	2	1,335	1,245	90	5,980	1,594	2,200	2,186	3,780
WI, E	5	3	2,349	1,994	355	3,393	1,909	0	1,484	3,017
WI, W	5	5	4,210	3,416	794	4,498	3,753	97	649	4,376

BAPCPA Table 1B. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
8TH	13	9	6,733	6,083	650	25,026	11,586	1,036	12,404	24,485
AR, E	2	0	-	-	-	-	-	-	-	-
AR, W	1	1	203	194	9	360	346	0	14	360
IA, N	1	0	-	-	-	-	-	-	-	-
IA, S	1	1	456	450	6	1,399	1,152	42	206	1,348
MN	3	2	2,398	2,209	189	12,660	1,150	514	10,995	12,614
MO, E	2	2	322	245	77	6,111	5,132	27	952	6,084
MO, W	1	1	2,786	2,615	170	2,812	2,754	36	23	2,812
NE	2	2	569	370	199	1,684	1,052	417	214	1,266
ND	0	-	-	-	-	-	-	-	-	-
SD	0	-	-	-	-	-	-	-	-	-
9TH	746	607	999,395	821,009	178,386	1,529,090	1,197,113	22,658	309,319	1,365,964
AK	0	-	-	-	-	-	-	-	-	-
AZ	93	85	75,797	53,538	22,259	152,140	93,226	4,578	54,335	147,207
CA, N	106	98	230,783	175,633	55,151	258,998	227,438	5,464	26,096	233,556
CA, E	50	41	38,314	32,111	6,203	59,469	50,476	1,049	7,944	58,439
CA, C	286	232	456,033	400,816	55,217	660,845	565,106	5,223	90,517	636,958
CA, S	37	32	59,416	44,625	14,791	161,870	67,298	1,733	92,839	74,211
HI	4	1	20,986	11,818	9,169	20,649	12,276	412	7,961	20,649
ID	5	4	1,125	1,001	124	7,512	3,746	478	3,289	7,034
MT	3	1	5,845	5,775	70	4,209	3,632	0	577	4,209
NV	120	84	51,007	40,901	10,105	112,620	92,025	2,920	17,675	95,945
OR	2	1	179	120	59	940	825	0	115	940
WA, E	4	3	6,149	5,124	1,026	5,898	5,320	200	378	5,678
WA, W	36	25	53,762	49,548	4,214	83,940	75,747	601	7,593	81,140
GUAM	0	-	-	-	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-	-	-	-
10TH	34	26	32,420	27,522	4,898	53,608	27,391	2,626	23,591	51,000
CO	7	4	8,055	6,177	1,878	9,348	6,465	404	2,479	8,944
KS	5	2	1,391	827	564	1,718	773	23	922	1,695
NM	5	5	2,897	2,304	593	4,427	3,788	90	550	4,338
OK, N	1	1	891	860	31	1,962	1,680	0	282	1,962
OK, E	0	-	-	-	-	-	-	-	-	-
OK, W	5	5	1,871	1,740	131	5,424	2,050	1,386	1,988	4,017
UT	9	7	13,720	13,234	486	26,449	10,888	716	14,844	25,771
WY	2	2	3,594	2,379	1,215	4,280	1,747	7	2,526	4,273

BAPCPA Table 1B. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
11TH	136	110	115,175	97,069	18,106	479,415	181,395	8,054	289,965	465,154
AL, N	6	4	997	900	97	603	415	21	166	582
AL, M	1	1	1,622	1,095	527	3,432	1,709	0	1,723	3,432
AL, S	7	5	5,535	4,682	853	12,495	7,144	293	5,059	12,204
FL, N	8	5	4,706	4,291	415	194,963	21,238	234	173,491	194,755
FL, M	64	55	55,928	49,510	6,418	184,772	85,455	1,734	97,583	180,363
FL, S	29	26	31,408	26,586	4,822	52,844	39,890	4,293	8,661	44,756
GA, N	15	10	12,848	8,281	4,567	25,954	23,461	900	1,594	25,316
GA, M	2	1	427	400	27	476	399	0	77	476
GA, S	4	3	1,702	1,323	379	3,876	1,685	579	1,612	3,272

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 Referred to in 28 U.S.C. 159(c)(3)(C) as "the aggregate amount of debt discharged in cases filed during the reporting period, determined as the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories which are predominantly nondischargeable."

BAPCPA Table 1D.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Chapter 13 Cases With
Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012,
as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	356,000	310,247	51,940,520	38,291,625	13,648,895	64,527,220	48,274,826	1,391,407	14,860,987	61,152,991
DC	109	82	25,158	22,379	2,779	28,109	21,877	654	5,578	25,402
1ST	12,229	9,935	2,061,951	1,684,490	377,461	2,388,250	1,824,283	44,759	519,208	2,258,303
ME	395	349	79,767	64,516	15,251	102,620	75,488	2,203	24,929	98,369
MA	3,993	2,953	913,651	765,162	148,489	1,098,053	905,830	17,620	174,603	1,055,903
NH	849	754	186,502	154,637	31,865	230,820	180,633	4,314	45,872	223,198
RI	585	438	93,472	75,695	17,777	133,377	104,348	2,870	26,159	129,140
PR	6,407	5,441	788,559	624,481	164,079	823,380	557,984	17,752	247,645	751,692
2ND	7,222	6,211	1,423,816	1,174,712	249,103	1,686,839	1,297,272	39,482	350,085	1,601,677
CT	973	755	200,076	172,775	27,302	256,529	217,667	4,136	34,726	249,141
NY, N	1,569	1,547	251,272	198,947	52,325	283,569	195,884	9,277	78,407	265,548
NY, E	1,433	919	356,997	310,308	46,689	399,404	319,523	9,219	70,662	384,196
NY, S	1,483	1,301	395,048	327,332	67,716	493,753	401,508	8,852	83,393	469,760
NY, W	1,571	1,499	176,512	131,036	45,476	210,340	132,177	7,428	70,735	191,813
VT	193	190	43,911	34,315	9,596	43,244	30,512	570	12,162	41,219
3RD	15,948	13,886	2,817,097	2,321,304	495,793	3,486,459	2,703,588	63,352	719,519	3,311,189
DE	835	723	148,548	120,837	27,711	188,465	148,023	4,088	36,354	182,238
NJ	6,438	6,079	1,375,736	1,165,245	210,491	1,779,474	1,417,853	27,925	333,696	1,692,108
PA, E	4,006	2,831	640,621	533,278	107,343	692,886	540,945	11,930	140,011	645,665
PA, M	2,187	1,958	361,147	287,893	73,254	490,701	360,123	11,807	118,772	472,216
PA, W	2,477	2,290	288,349	212,316	76,033	332,988	235,222	7,529	90,237	317,091
VI	5	5	2,695	1,734	961	1,945	1,422	73	449	1,872
4TH	31,129	28,524	5,256,732	4,043,468	1,213,264	6,146,366	4,654,031	126,646	1,365,689	5,852,614
MD	4,383	3,797	1,317,275	932,047	385,228	1,305,940	1,085,229	23,157	197,554	1,264,581
NC, E	6,106	5,965	830,609	651,326	179,284	1,028,640	727,046	26,363	275,232	972,039
NC, M	3,209	3,074	407,813	319,887	87,925	487,434	353,275	14,651	119,507	456,302
NC, W	2,271	2,174	380,677	302,238	78,440	478,152	353,420	8,692	116,040	448,285
SC	4,424	4,157	501,585	379,631	121,954	648,489	469,664	15,600	163,225	613,675
VA, E	8,117	6,982	1,446,008	1,183,416	262,591	1,783,934	1,374,320	31,058	378,555	1,706,512
VA, W	2,131	1,926	300,329	221,053	79,276	322,114	232,532	4,417	85,165	304,701
WV, N	234	216	37,424	28,649	8,775	46,809	33,360	822	12,628	44,065
WV, S	254	233	35,012	25,220	9,792	44,855	25,187	1,885	17,783	42,455

BAPCPA Table 1D. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	42,191	37,207	7,518,323	3,377,998	4,140,325	5,515,752	3,819,333	208,831	1,487,588	5,028,004
LA, E	1,780	1,583	247,442	195,617	51,825	272,600	202,030	7,317	63,253	258,148
LA, M	813	717	101,373	84,459	16,914	118,452	86,778	4,709	26,966	106,105
LA, W	7,670	7,529	484,481	324,784	159,698	636,852	393,160	28,441	215,251	576,464
MS, N	3,033	2,864	202,262	144,901	57,361	282,930	181,039	9,375	92,516	263,002
MS, S	2,894	2,725	282,441	201,155	81,286	317,026	213,926	10,776	92,324	289,833
TX, N	9,740	8,842	3,100,052	979,538	2,120,514	1,616,033	1,121,086	62,120	432,826	1,510,922
TX, E	3,189	2,866	1,504,790	332,889	1,171,901	529,660	367,037	20,561	142,062	497,198
TX, S	7,838	5,547	942,153	645,319	296,835	1,012,432	731,009	40,236	241,187	847,013
TX, W	5,234	4,534	653,328	469,336	183,992	729,767	523,267	25,295	181,205	679,319
6TH	48,266	45,871	4,446,947	3,218,900	1,228,047	5,739,262	3,885,129	149,440	1,704,693	5,323,129
KY, E	2,495	2,449	296,102	206,926	89,176	352,110	241,446	6,500	104,165	335,156
KY, W	2,728	2,631	297,367	225,648	71,719	354,120	247,492	8,297	98,332	332,665
MI, E	6,433	5,727	678,914	441,878	237,036	1,023,733	686,911	25,138	311,684	964,866
MI, W	1,698	1,622	220,185	148,740	71,445	278,364	183,214	5,720	89,431	258,905
OH, N	4,544	4,239	514,418	374,307	140,110	674,881	458,582	16,406	199,893	624,353
OH, S	6,902	6,678	842,644	609,045	233,600	1,174,526	786,645	27,863	360,018	1,072,172
TN, E	6,045	5,857	481,674	370,226	111,448	553,141	387,960	13,686	151,496	504,629
TN, M	4,683	4,513	466,749	365,864	100,885	547,493	386,275	9,715	151,503	516,559
TN, W	12,738	12,155	648,894	476,266	172,628	780,895	506,605	36,117	238,173	713,824
7TH	35,146	33,253	3,858,896	2,859,866	999,030	5,289,165	3,699,693	112,324	1,477,148	4,939,299
IL, N	16,700	16,025	1,880,651	1,391,210	489,441	2,682,277	1,981,675	46,800	653,802	2,521,370
IL, C	1,397	1,367	145,132	108,321	36,811	184,843	119,414	4,231	61,199	173,499
IL, S	1,590	1,578	143,059	100,467	42,592	194,711	121,247	4,502	68,962	179,631
IN, N	3,332	3,091	361,451	291,608	69,844	492,791	321,832	12,166	158,793	460,344
IN, S	6,264	5,870	633,143	470,304	162,839	863,847	552,547	20,132	291,168	791,413
WI, E	4,863	4,418	544,672	392,283	152,389	690,715	476,721	20,751	193,243	641,951
WI, W	1,000	904	150,789	105,673	45,116	179,980	126,258	3,741	49,982	171,091

BAPCPA Table 1D. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1, 2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
8TH	18,134	16,473	1,930,875	1,382,132	548,743	2,562,627	1,650,667	66,198	845,762	2,362,469
AR, E	4,039	3,313	261,149	178,626	82,523	345,826	209,942	8,081	127,804	306,736
AR, W	1,836	1,643	132,743	85,321	47,422	183,256	106,401	4,155	72,700	171,505
IA, N	162	156	23,939	16,362	7,577	28,855	18,909	367	9,580	26,582
IA, S	405	382	60,290	41,736	18,554	70,988	48,024	1,363	21,601	65,582
MN	2,808	2,704	502,133	368,499	133,634	653,246	451,546	14,971	186,729	612,440
MO, E	3,771	3,401	384,284	292,884	91,400	544,352	362,549	15,083	166,720	503,362
MO, W	3,211	3,048	364,333	261,201	103,132	479,900	303,016	14,308	162,576	444,270
NE	1,664	1,599	170,249	117,079	53,170	217,798	129,446	5,902	82,450	197,425
ND	105	97	12,989	8,525	4,464	16,073	8,143	1,441	6,489	13,721
SD	133	130	18,766	11,899	6,866	22,333	12,692	528	9,113	20,846
9TH	60,231	42,893	13,535,159	11,249,371	2,285,788	17,953,513	14,795,372	309,692	2,848,448	17,357,570
AK	115	95	24,762	17,546	7,216	29,669	18,672	576	10,422	26,900
AZ	3,670	3,163	584,194	436,175	148,019	948,626	647,812	24,232	276,581	892,656
CA, N	10,024	7,582	3,307,759	2,862,728	445,031	3,973,294	3,376,944	65,891	530,459	3,868,275
CA, E	7,032	5,321	1,381,622	1,037,452	344,170	2,054,384	1,677,801	42,386	334,197	1,983,261
CA, C	23,103	13,420	5,198,875	4,482,290	716,585	6,841,868	5,900,414	95,597	845,857	6,656,862
CA, S	3,463	2,454	876,764	730,248	146,516	1,159,345	994,825	20,435	144,085	1,115,153
HI	591	580	197,446	169,355	28,091	225,393	182,418	3,004	39,971	219,513
ID	636	596	87,766	63,723	24,044	139,548	90,028	2,916	46,604	132,133
MT	318	159	28,290	22,065	6,225	35,474	22,036	588	12,849	28,907
NV	2,965	2,083	352,595	258,136	94,459	612,417	434,871	11,862	165,685	588,771
OR	3,058	2,881	540,183	416,982	123,201	734,513	537,970	18,394	178,150	692,850
WA, E	1,068	1,001	126,625	96,799	29,826	157,281	102,229	3,418	51,634	148,588
WA, W	4,159	3,529	823,489	651,867	171,622	1,036,904	806,444	20,268	210,192	999,043
GUAM	29	29	4,789	4,006	784	4,796	2,908	125	1,763	4,657
NMI	0	-	-	-	-	-	-	-	-	-
10TH	15,075	14,175	2,146,157	1,661,141	485,016	2,885,595	1,960,310	82,166	843,118	2,687,618
CO	4,379	4,174	839,057	677,791	161,266	1,110,666	794,496	21,822	294,348	1,046,935
KS	3,130	3,056	275,241	189,137	86,104	395,676	215,219	17,811	162,646	354,926
NM	389	357	65,108	44,607	20,501	75,754	51,539	3,945	20,270	68,840
OK, N	374	351	51,028	37,590	13,439	57,807	38,985	2,420	16,402	52,528
OK, E	169	159	24,350	14,547	9,803	23,895	15,711	575	7,609	22,106
OK, W	1,323	1,295	173,981	128,413	45,568	204,610	135,114	9,069	60,428	187,944
UT	5,145	4,626	691,732	549,302	142,430	984,221	685,681	25,816	272,724	923,107
WY	166	157	25,659	19,754	5,905	32,965	23,565	709	8,691	31,233

BAPCPA Table 1D. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ¹			Liabilities ¹				Net Scheduled Debt ^{1,2} (in \$000s)
	Total	With Complete Schedules ¹	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
11TH	70,320	61,737	6,919,410	5,295,865	1,623,546	10,845,283	7,963,271	187,863	2,694,149	10,405,718
AL, N	8,072	7,688	588,052	443,991	144,061	724,834	487,993	25,189	211,652	676,841
AL, M	5,908	5,771	336,303	234,409	101,893	470,876	280,364	10,813	179,699	439,709
AL, S	3,081	2,998	222,229	171,587	50,643	318,924	205,528	9,598	103,798	303,284
FL, N	521	477	70,963	56,289	14,674	93,413	69,427	2,025	21,960	88,514
FL, M	11,604	10,108	1,847,817	1,416,950	430,867	3,080,713	2,312,110	34,551	734,052	3,009,456
FL, S	8,887	6,259	1,334,253	1,100,692	233,561	2,305,639	1,819,974	18,089	467,575	2,255,293
GA, N	19,158	15,866	1,635,947	1,271,978	363,969	2,666,420	1,992,478	59,664	614,279	2,531,684
GA, M	6,561	6,179	457,030	296,952	160,078	598,032	393,678	15,065	189,289	541,683
GA, S	6,528	6,391	426,817	303,017	123,800	586,431	401,718	12,867	171,845	559,255

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 Referred to in 28 U.S.C. 159(c)(3)(C) as "the aggregate amount of debt discharged in cases filed during the reporting period, determined as the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories which are predominantly nondischargeable."

BAPCPA Table 1X.

U.S. Bankruptcy Courts—Assets and Liabilities Reported by Individual Debtors in Cases¹ With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2,3} (in \$000s)
	Total	With Complete Schedules ²	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
TOTAL	1,146,548	1,058,168	140,292,937	100,654,643	39,638,294	218,164,484	132,913,308	4,215,907	81,035,269	208,010,523
DC	802	665	106,994	94,225	12,769	154,465	95,922	3,327	55,217	145,719
1ST	36,040	32,090	5,020,717	4,030,936	989,781	7,057,672	4,551,586	115,163	2,390,924	6,720,696
ME	2,817	2,714	364,665	282,861	81,804	530,729	331,662	9,046	190,021	505,247
MA	15,867	13,857	2,561,080	2,093,861	467,219	3,602,909	2,409,916	56,969	1,136,024	3,447,673
NH	3,568	3,436	562,105	449,402	112,703	853,527	539,617	14,006	299,904	827,632
RI	3,833	3,397	475,208	375,047	100,162	732,031	473,570	12,251	246,211	711,021
PR	9,955	8,686	1,057,657	829,765	227,892	1,338,476	796,821	22,890	518,764	1,229,122
2ND	47,161	44,725	6,368,536	5,195,256	1,173,279	9,556,187	6,148,615	151,415	3,256,157	9,146,686
CT	7,809	7,298	1,232,144	997,268	234,876	2,026,683	1,315,152	27,165	684,366	1,964,771
NY, N	7,846	7,794	779,233	571,452	207,781	1,042,346	594,236	24,569	423,542	981,162
NY, E	15,498	14,353	2,520,349	2,182,391	337,958	3,774,971	2,532,001	51,483	1,191,487	3,644,572
NY, S	9,393	8,803	1,235,695	1,005,286	230,409	1,865,570	1,242,932	30,479	592,159	1,767,230
NY, W	5,653	5,520	457,892	327,723	130,168	657,688	341,317	15,529	300,842	607,782
VT	962	957	143,223	111,135	32,087	188,928	122,976	2,190	63,762	181,170
3RD	59,404	55,729	8,097,249	6,503,223	1,594,026	13,599,386	8,514,012	185,891	4,899,483	13,076,336
DE	2,869	2,686	417,704	333,332	84,372	572,716	388,859	13,086	170,771	549,741
NJ	29,202	28,435	4,605,375	3,782,824	822,551	8,703,583	5,333,882	103,375	3,266,327	8,401,762
PA, E	11,446	9,528	1,508,749	1,228,785	279,964	1,973,152	1,335,254	27,030	610,867	1,876,277
PA, M	7,152	6,754	824,729	639,836	184,893	1,284,955	843,554	21,592	419,809	1,237,674
PA, W	8,716	8,310	736,204	515,350	220,854	1,060,352	609,289	20,730	430,334	1,006,758
VI	19	16	4,488	3,097	1,391	4,627	3,174	78	1,375	4,123
4TH	82,366	78,053	11,456,742	8,983,650	2,473,092	16,840,316	11,075,003	309,690	5,455,623	16,149,380
MD	22,511	21,433	3,635,252	2,848,202	787,050	5,518,917	3,805,350	97,783	1,615,784	5,339,347
NC, E	8,698	8,515	1,169,472	920,393	249,079	1,541,581	1,036,080	33,387	472,114	1,464,533
NC, M	5,404	5,232	685,171	538,265	146,906	874,668	591,047	20,994	262,628	829,219
NC, W	6,038	5,898	932,065	742,677	189,388	1,371,266	877,692	22,883	470,691	1,309,319
SC	7,648	7,267	851,067	645,433	205,634	1,204,976	789,294	23,180	392,502	1,152,447
VA, E	21,692	19,823	3,136,985	2,522,421	614,565	4,802,709	3,125,632	84,920	1,592,157	4,600,248
VA, W	6,638	6,223	707,960	529,670	178,290	962,033	561,513	13,626	386,894	915,495
WV, N	1,632	1,592	161,936	118,415	43,522	263,469	153,610	5,157	104,703	251,348
WV, S	2,105	2,070	176,833	118,174	58,659	300,698	134,785	7,762	158,151	287,426

BAPCPA Table 1X. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2,3} (in \$000s)
	Total	With Complete Schedules ²	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
5TH	72,015	65,887	14,607,840	5,439,312	9,168,528	9,955,968	5,952,458	300,413	3,703,097	9,205,320
LA, E	3,624	3,348	420,199	331,012	89,186	567,917	368,116	13,106	186,695	534,253
LA, M	1,793	1,655	180,627	147,657	32,971	293,110	157,137	8,132	127,842	270,828
LA, W	10,022	9,849	607,706	409,804	197,902	862,557	497,524	33,128	331,905	785,953
MS, N	5,397	5,186	363,898	258,647	105,251	544,681	311,618	15,125	217,938	512,230
MS, S	6,500	6,285	564,151	395,686	168,465	746,900	431,716	23,564	291,620	691,251
TX, N	16,449	15,389	8,014,906	1,525,333	6,489,572	2,748,042	1,659,070	86,597	1,002,375	2,579,106
TX, E	5,813	5,391	1,830,557	543,744	1,286,813	971,699	579,132	28,765	363,801	915,924
TX, S	12,164	9,394	1,402,041	956,130	445,910	1,702,879	1,032,264	54,964	615,651	1,493,356
TX, W	10,253	9,390	1,223,757	871,298	352,459	1,518,183	915,883	37,031	565,269	1,422,419
6TH	157,055	151,746	13,181,178	9,429,425	3,751,753	19,331,962	10,526,509	468,002	8,337,451	17,988,474
KY, E	9,127	9,042	753,878	530,259	223,619	1,151,973	645,229	23,991	482,752	1,094,231
KY, W	9,741	9,558	740,571	544,633	195,938	1,150,801	639,800	31,256	479,745	1,087,292
MI, E	35,892	34,008	3,423,586	2,470,426	953,161	4,851,576	2,513,617	132,949	2,205,010	4,558,517
MI, W	11,375	11,169	898,956	598,697	300,259	1,506,471	761,936	27,464	717,070	1,419,237
OH, N	25,101	24,046	1,815,527	1,294,493	521,034	3,242,027	1,709,754	69,626	1,462,647	3,021,930
OH, S	23,179	22,770	1,977,024	1,427,323	549,701	3,222,792	1,820,391	67,586	1,334,815	2,957,978
TN, E	13,819	13,427	981,617	735,609	246,007	1,437,042	836,230	34,864	565,948	1,335,189
TN, M	11,523	11,240	972,610	751,588	221,023	1,489,273	854,712	27,918	606,643	1,409,545
TN, W	17,298	16,486	1,617,409	1,076,398	541,011	1,280,007	744,839	52,347	482,821	1,104,554
7TH	124,489	118,174	11,378,322	8,605,592	2,772,730	19,057,895	11,466,331	350,100	7,241,464	18,043,621
IL, N	54,201	52,189	5,832,097	4,577,162	1,254,935	10,283,442	6,724,267	151,932	3,407,243	9,842,465
IL, C	7,222	7,130	482,411	348,572	133,839	815,379	414,140	13,740	387,499	776,998
IL, S	4,413	4,365	316,142	218,695	97,447	523,436	271,486	12,557	239,394	486,319
IN, N	13,718	13,251	988,280	769,348	218,932	1,676,232	880,080	33,501	762,651	1,568,168
IN, S	20,598	19,724	1,505,851	1,122,518	383,332	2,560,313	1,356,398	56,710	1,147,205	2,353,579
WI, E	17,651	15,018	1,522,125	1,067,942	454,183	2,153,313	1,237,751	60,575	854,988	2,024,239
WI, W	6,686	6,497	731,417	501,355	230,062	1,045,780	582,209	21,086	442,485	991,854

BAPCPA Table 1X. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²				Net Scheduled Debt ^{2, 3} (in \$000s)
	Total	With Complete Schedules ²	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)	
8TH	66,728	63,754	5,687,940	4,045,931	1,642,009	9,743,907	4,981,767	219,218	4,542,923	9,116,009
AR, E	7,293	6,308	458,512	315,162	143,350	705,529	378,188	14,184	313,157	644,965
AR, W	4,579	4,168	325,461	220,356	105,105	523,717	266,949	10,839	245,929	498,051
IA, N	2,244	2,213	199,011	140,849	58,163	297,337	155,704	9,702	131,932	271,888
IA, S	3,761	3,707	348,109	244,996	103,113	513,568	279,513	10,190	223,865	478,096
MN	16,220	16,005	1,978,120	1,441,591	536,529	3,337,458	1,809,978	60,435	1,467,045	3,165,275
MO, E	13,686	12,961	998,502	725,266	273,237	1,906,777	930,269	45,141	931,366	1,789,176
MO, W	11,036	10,711	849,655	601,218	248,437	1,502,010	740,313	38,436	723,261	1,393,457
NE	5,509	5,329	374,891	253,914	120,977	652,007	301,469	21,292	329,246	596,527
ND	928	902	56,748	35,109	21,639	112,158	38,104	3,314	70,740	100,460
SD	1,472	1,450	98,931	67,471	31,460	193,346	81,280	5,686	106,381	178,113
9TH	269,208	237,287	42,553,928	31,646,683	10,907,245	70,065,763	45,036,114	1,255,316	23,774,333	67,417,585
AK	692	656	88,883	63,928	24,955	139,373	72,130	2,653	64,590	129,836
AZ	26,243	24,706	4,520,813	1,820,825	2,699,988	5,746,448	2,823,053	118,345	2,805,050	5,475,872
CA, N	25,350	21,721	5,952,176	4,940,491	1,011,685	8,922,752	6,340,121	157,906	2,424,725	8,639,640
CA, E	35,057	31,863	4,699,302	3,361,452	1,337,850	8,482,226	5,417,993	159,768	2,904,465	8,114,993
CA, C	97,758	80,363	16,842,252	13,431,643	3,410,608	28,069,065	19,208,793	486,015	8,374,257	27,207,200
CA, S	16,493	14,885	2,765,129	2,171,389	593,740	4,488,800	2,993,834	84,277	1,410,690	4,226,138
HI	2,454	2,415	462,905	379,251	83,654	664,749	456,497	11,280	196,972	644,576
ID	5,972	5,894	537,790	393,197	144,593	1,092,221	540,590	21,069	530,561	1,037,941
MT	1,884	1,457	136,446	107,714	28,733	228,206	107,073	4,534	116,598	202,273
NV	16,409	14,324	1,473,649	1,052,338	421,310	4,003,907	1,906,515	56,521	2,040,872	3,880,866
OR	14,425	14,132	1,542,517	1,179,580	362,937	2,598,462	1,555,215	58,317	984,930	2,440,295
WA, E	5,330	5,152	508,703	386,493	122,210	747,623	419,348	13,553	314,722	711,124
WA, W	20,969	19,554	3,014,448	2,352,763	661,685	4,865,748	3,189,135	80,589	1,596,023	4,691,255
GUAM	165	164	8,890	5,596	3,294	15,808	5,779	490	9,539	15,236
NMI	7	1	26	23	3	376	37	0	339	339
10TH	66,538	60,496	6,293,651	4,651,143	1,642,508	11,156,531	5,524,546	285,213	5,346,773	10,483,041
CO	25,248	20,986	2,457,683	1,939,056	518,627	4,531,629	2,307,155	92,001	2,132,473	4,275,775
KS	8,695	8,440	679,474	472,712	206,763	1,102,326	521,977	42,309	538,040	1,007,595
NM	4,521	4,460	542,074	405,074	137,000	813,551	471,696	28,453	313,402	765,562
OK, N	3,310	3,239	277,702	196,006	81,696	486,471	207,551	9,531	269,389	461,523
OK, E	1,760	1,714	138,780	92,179	46,600	205,689	101,331	4,250	100,108	191,742
OK, W	6,164	6,084	513,809	363,949	149,861	814,484	385,784	33,797	394,903	749,375
UT	15,668	14,420	1,602,899	1,122,778	480,121	3,032,817	1,450,016	71,372	1,511,429	2,871,630
WY	1,172	1,153	81,230	59,389	21,841	169,564	79,036	3,498	87,030	159,839

BAPCPA Table 1X. (December 31, 2012—Continued)

Circuit and District	Cases		Assets ²			Liabilities ²			
	Total	With Complete Schedules ²	Total (in \$000s)	Real Property (in \$000s)	Personal Property (in \$000s)	Total (in \$000s)	Secured Claims (in \$000s)	Unsecured Priority Claims (in \$000s)	Unsecured Nonpriority Claims (in \$000s)
11TH	164,742	149,562	15,539,840	12,029,266	3,510,574	31,644,431	19,040,445	572,159	12,031,826
AL, N	14,930	14,088	1,078,201	817,928	260,273	1,646,760	962,261	44,903	639,596
AL, M	7,621	7,424	445,219	316,902	128,317	697,817	389,035	18,374	290,408
AL, S	4,379	4,245	316,403	243,724	72,679	535,551	303,272	13,227	219,052
FL, N	3,417	3,318	380,028	308,242	71,785	901,602	442,194	16,236	443,173
FL, M	43,108	40,342	4,946,801	3,809,219	1,137,581	10,556,736	6,537,399	140,863	3,878,475
FL, S	29,995	24,835	3,520,190	2,896,422	623,768	7,974,891	4,895,417	160,846	2,918,629
GA, N	42,677	37,436	3,535,170	2,726,215	808,955	7,398,947	4,293,768	139,284	2,965,895
GA, M	10,209	9,648	738,652	494,262	244,389	1,087,458	663,928	21,581	401,949
GA, S	8,406	8,226	579,176	416,351	162,825	844,668	553,173	16,845	274,650

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 Referred to in 28 U.S.C. 159(c)(3)(C) as "the aggregate amount of debt discharged in cases filed during the reporting period, determined as the difference between the total amount of debt and obligations of a debtor reported on the schedules and the amount of such debt reported in categories which are predominantly nondischargeable."

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, 2012, 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	789,172	748,776	2,764	2,285,631	2,508	2,164,283	2,757	2,427,115
DC	687	612	3,017	2,477	2,518	1,709	2,858	1,977
1ST	23,757	22,274	2,738	70,838	2,543	64,934	2,875	72,995
ME	2,421	2,349	2,776	7,147	2,577	6,892	2,688	7,196
MA	11,843	10,936	3,136	39,078	2,783	34,347	3,155	38,983
NH	2,718	2,670	3,290	9,566	2,968	8,767	3,323	9,924
RI	3,247	2,927	3,104	10,113	2,824	9,203	3,376	10,718
PR	3,528	3,392	1,178	4,934	1,393	5,726	1,538	6,174
2ND	39,891	38,774	2,970	133,009	2,621	117,553	2,950	132,899
CT	6,815	6,544	3,468	24,833	3,051	22,392	3,534	25,901
NY, N	6,276	6,211	2,609	18,087	2,390	16,303	2,624	18,054
NY, E	14,054	13,532	3,118	49,289	2,724	43,457	3,078	48,796
NY, S	7,895	7,685	2,937	27,231	2,523	22,838	2,885	26,586
NY, W	4,082	4,036	2,587	11,227	2,360	10,365	2,554	11,214
VT	769	766	2,908	2,341	2,615	2,197	2,809	2,348
3RD	43,394	41,949	2,901	139,730	2,671	129,299	2,978	149,489
DE	2,034	1,972	3,137	6,519	2,762	6,164	3,139	6,995
NJ	22,722	22,095	3,043	79,008	2,826	72,243	3,219	82,020
PA, E	7,431	7,039	3,005	24,624	2,704	21,519	2,896	29,464
PA, M	4,964	4,805	2,703	13,623	2,579	14,353	2,765	14,698
PA, W	6,229	6,026	2,404	15,930	2,270	14,984	2,471	16,256
VI	14	12	1,820	26	2,752	36	4,683	57
4TH	51,141	49,593	2,982	165,588	2,617	147,074	2,980	167,315
MD	18,094	17,552	3,200	62,856	2,746	53,800	3,249	63,385
NC, E	2,568	2,532	2,819	7,690	2,555	7,180	2,818	7,946
NC, M	2,194	2,158	2,745	6,460	2,516	5,867	2,725	6,400
NC, W	3,758	3,711	2,989	12,213	2,697	11,427	2,858	12,232
SC	3,218	3,103	2,260	7,926	2,299	7,948	2,539	8,785
VA, E	13,553	12,927	3,160	46,505	2,711	40,426	3,110	46,682
VA, W	4,507	4,417	2,690	13,010	2,332	11,478	2,558	12,498
WV, N	1,398	1,369	2,750	4,094	2,500	3,821	2,694	4,166
WV, S	1,851	1,824	2,416	4,834	2,287	5,126	2,617	5,222

BAPCPA Table 2A. (December 31, 2012—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	29,779	28,487	2,729	89,045	2,569	84,596	2,713	89,766
LA, E	1,841	1,773	2,702	5,168	2,323	4,595	2,534	5,312
LA, M	980	954	2,633	5,712	2,342	2,433	2,638	2,719
LA, W	2,351	2,292	2,072	5,330	2,030	5,134	2,078	5,302
MS, N	2,364	2,319	2,516	7,203	2,255	5,853	2,470	6,377
MS, S	3,605	3,558	2,505	9,854	2,307	9,534	2,340	9,359
TX, N	6,696	6,504	3,080	21,377	2,894	21,617	3,018	22,730
TX, E	2,619	2,502	2,957	8,062	2,941	8,404	3,040	8,829
TX, S	4,311	3,882	2,760	11,841	2,757	12,360	2,957	13,250
TX, W	5,012	4,703	2,903	14,498	2,729	14,665	2,907	15,889
6TH	108,704	106,171	2,481	295,806	2,238	263,293	2,382	279,312
KY, E	6,632	6,559	2,472	17,440	2,158	15,794	2,313	16,839
KY, W	7,011	6,906	2,423	18,049	2,090	15,848	2,270	17,144
MI, E	29,440	28,399	2,389	84,048	2,275	72,109	2,418	75,898
MI, W	9,674	9,536	2,440	24,977	2,260	23,519	2,406	25,118
OH, N	20,551	20,054	2,581	56,326	2,240	49,562	2,457	53,809
OH, S	16,274	16,046	2,653	45,483	2,275	40,180	2,386	42,248
TN, E	7,767	7,581	2,386	19,747	2,224	18,741	2,281	19,255
TN, M	6,805	6,681	2,451	18,353	2,272	16,954	2,357	17,831
TN, W	4,550	4,409	2,393	11,384	2,178	10,587	2,281	11,169
7TH	89,292	84,743	2,742	257,192	2,405	229,084	2,590	247,780
IL, N	37,467	35,970	2,950	118,395	2,595	104,427	2,868	116,132
IL, C	5,824	5,758	2,540	15,960	2,200	13,889	2,284	14,491
IL, S	2,821	2,778	2,545	7,704	2,185	6,776	2,380	7,301
IN, N	10,385	10,153	2,504	27,715	2,227	25,430	2,368	26,312
IN, S	14,331	13,903	2,593	38,937	2,295	35,134	2,431	37,322
WI, E	12,783	10,580	2,653	30,884	2,337	27,837	2,488	29,925
WI, W	5,681	5,601	2,872	17,596	2,447	15,591	2,531	16,298

BAPCPA Table 2A. (December 31, 2012—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	48,581	47,456	2,680	150,936	2,383	126,205	2,593	138,809
AR, E	3,252	3,054	2,276	7,514	2,203	7,470	2,281	7,834
AR, W	2,742	2,592	2,305	6,426	2,131	6,196	2,231	6,523
IA, N	2,081	2,045	2,683	5,925	2,301	5,251	2,490	5,726
IA, S	3,355	3,319	2,898	10,125	2,482	8,949	2,661	9,620
MN	13,409	13,276	3,132	50,848	2,624	38,701	2,996	44,707
MO, E	9,913	9,686	2,476	29,856	2,214	24,016	2,483	27,245
MO, W	7,824	7,638	2,557	23,617	2,370	20,252	2,422	20,616
NE	3,843	3,738	2,579	10,457	2,271	9,601	2,506	10,461
ND	823	793	2,743	2,370	2,401	2,212	2,505	2,304
SD	1,339	1,315	2,728	3,798	2,464	3,556	2,645	3,773
9TH	208,231	193,865	2,971	575,827	2,742	624,236	3,064	736,630
AK	577	564	3,316	1,981	2,855	2,356	3,099	2,057
AZ	22,480	21,294	2,872	66,026	2,597	61,945	2,937	69,765
CA, N	15,220	14,087	3,366	53,441	3,000	49,903	3,466	57,843
CA, E	27,975	25,825	-	-	-	-	-	-
CA, C	74,369	67,383	2,960	243,419	2,810	231,924	3,134	252,046
CA, S	12,993	12,416	3,262	45,428	2,969	42,843	3,384	49,161
HI	1,859	1,829	3,144	6,173	2,660	5,512	2,870	6,108
ID	5,331	5,271	2,550	14,802	2,280	13,421	2,624	15,263
MT	1,563	1,516	2,453	4,182	2,174	3,938	2,333	4,173
NV	13,324	12,172	2,873	37,405	2,585	35,186	2,802	37,752
OR	11,365	11,155	2,763	33,595	2,391	29,290	2,639	32,315
WA, E	4,258	4,168	2,533	12,578	2,353	10,731	2,500	11,453
WA, W	16,774	16,052	3,273	55,839	2,884	51,077	3,177	57,296
GUAM	136	131	2,300	306	2,067	288	2,029	289
NMI	7	2	-	2	-	6	-	3
10TH	51,429	46,212	2,732	140,017	2,431	129,431	2,657	139,796
CO	20,862	16,860	2,810	54,798	2,500	50,552	2,800	54,273
KS	5,560	5,440	2,754	16,364	2,412	14,825	2,545	15,353
NM	4,127	4,078	2,512	11,321	2,425	11,121	2,838	12,992
OK, N	2,935	2,864	2,766	8,478	2,451	7,821	2,466	7,948
OK, E	1,591	1,573	2,621	4,339	2,367	4,076	2,428	4,169
OK, W	4,836	4,765	2,803	14,363	2,450	12,898	2,569	13,729
UT	10,514	9,677	2,646	27,371	2,317	25,393	2,577	28,572
WY	1,004	955	2,763	2,983	2,440	2,744	2,587	2,760

BAPCPA Table 2A. (December 31, 2012—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)
11TH	94,286	88,640	2,639	262,687	2,459	246,869	2,690	270,345
AL, N	6,852	6,575	2,630	19,540	2,350	17,545	2,454	18,429
AL, M	1,712	1,670	2,365	4,385	2,132	4,017	2,225	4,265
AL, S	1,291	1,250	2,563	3,721	2,392	3,407	2,514	3,601
FL, N	2,888	2,841	2,771	8,546	2,599	8,104	2,845	9,037
FL, M	31,440	30,001	2,560	82,729	2,475	84,320	2,745	91,827
FL, S	21,079	19,102	2,546	54,963	2,431	52,975	2,766	60,927
GA, N	23,504	21,880	2,858	73,627	2,514	62,462	2,692	67,462
GA, M	3,646	3,482	2,600	10,108	2,392	9,268	2,506	9,654
GA, S	1,874	1,839	2,545	5,068	2,414	4,771	2,583	5,142

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. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 25,825 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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.

BAPCPA Table 2B.

U.S. Bankruptcy Courts—Income and Expenses Reported by Individual Debtors in Chapter 11 Cases With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012, 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 \$)	Total (in \$000s)	Median (5) (in \$)	Total (in \$000s)	Median (5) (in \$)	Total (in \$000s)
TOTAL	1,376	1,119	8,100	11,283	9,837	14,161	9,475	13,500
DC	6	4	-	24	-	34	-	28
1ST	54	40	8,296	395	8,945	431	8,692	384
ME	1	1	-	10	-	10	-	10
MA	31	24	6,984	247	8,463	271	8,692	242
NH	1	1	-	15	-	7	-	9
RI	1	1	-	9	-	11	-	11
PR	20	13	9,300	113	10,000	130	7,848	111
2ND	48	32	6,072	210	8,624	311	10,798	380
CT	21	15	7,500	108	9,000	155	10,882	188
NY, N	1	1	-	0	-	5	-	5
NY, E	11	5	-	12	-	42	-	41
NY, S	15	11	8,278	89	7,250	109	11,054	146
NY, W	0	-	-	-	-	-	-	-
VT	0	-	-	-	-	-	-	-
3RD	62	47	8,932	879	11,798	874	11,040	654
DE	0	-	-	-	-	-	-	-
NJ	42	32	13,208	811	12,836	750	12,928	527
PA, E	9	4	-	21	-	36	-	47
PA, M	1	1	-	8	-	6	-	6
PA, W	10	10	2,688	39	6,531	82	5,980	74
VI	0	-	-	-	-	-	-	-
4TH	96	82	8,962	937	10,773	1,188	10,022	1,025
MD	34	29	8,776	322	9,156	388	10,050	330
NC, E	24	22	6,873	196	9,860	354	8,653	311
NC, M	1	1	-	63	-	29	-	25
NC, W	9	7	-	85	-	92	-	77
SC	6	6	-	43	-	56	-	58
VA, E	22	17	9,748	228	12,269	268	10,850	223
VA, W	0	-	-	-	-	-	-	-
WV, N	0	-	-	-	-	-	-	-
WV, S	0	-	-	-	-	-	-	-

BAPCPA Table 2B. (December 31, 2012—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	45	26	7,688	257	10,000	345	9,712	328
LA, E	3	2	-	17	-	14	-	14
LA, M	0	-	-	-	-	-	-	-
LA, W	1	1	-	8	-	8	-	8
MS, N	0	-	-	-	-	-	-	-
MS, S	1	1	-	22	-	24	-	18
TX, N	13	10	7,409	89	12,822	163	11,474	153
TX, E	5	3	-	25	-	32	-	30
TX, S	15	6	-	81	-	82	-	81
TX, W	7	3	-	15	-	23	-	24
6TH	85	74	6,461	632	7,122	660	4,713	504
KY, E	0	-	-	-	-	-	-	-
KY, W	2	2	-	7	-	57	-	18
MI, E	19	16	4,807	109	5,589	107	4,812	96
MI, W	3	2	-	19	-	12	-	13
OH, N	6	4	-	21	-	25	-	17
OH, S	3	2	-	17	-	14	-	11
TN, E	7	6	-	54	-	48	-	37
TN, M	35	33	7,442	279	8,054	316	3,575	220
TN, W	10	9	-	125	-	82	-	92
7TH	51	43	9,105	490	12,777	665	9,807	550
IL, N	34	28	8,789	297	12,790	468	11,104	412
IL, C	1	1	-	50	-	19	-	6
IL, S	2	2	-	37	-	46	-	29
IN, N	1	1	-	18	-	13	-	14
IN, S	3	3	-	18	-	35	-	18
WI, E	5	3	-	43	-	29	-	27
WI, W	5	5	-	27	-	55	-	43

BAPCPA Table 2B. (December 31, 2012—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	13	9	-	84	-	96	-	85
AR, E	2	0	-	-	-	-	-	-
AR, W	1	1	-	7	-	6	-	4
IA, N	1	0	-	-	-	-	-	-
IA, S	1	1	-	4	-	10	-	8
MN	3	2	-	38	-	44	-	39
MO, E	2	2	-	18	-	15	-	13
MO, W	1	1	-	10	-	13	-	13
NE	2	2	-	7	-	7	-	7
ND	0	-	-	-	-	-	-	-
SD	0	-	-	-	-	-	-	-
9TH	746	624	8,618	5,985	9,863	7,796	10,036	7,850
AK	0	-	-	-	-	-	-	-
AZ	93	85	7,821	793	9,135	1,008	9,940	1,098
CA, N	106	98	9,724	1,135	11,493	1,383	13,181	1,511
CA, E	50	41	-	-	-	-	-	-
CA, C	286	248	9,052	2,686	11,000	3,375	10,711	3,313
CA, S	37	31	6,513	291	11,500	427	11,085	438
HI	4	2	-	21	-	13	-	12
ID	5	2	-	8	-	19	-	12
MT	3	3	-	46	-	41	-	26
NV	120	84	5,950	646	7,368	695	6,939	679
OR	2	1	-	0	-	3	-	2
WA, E	4	4	-	52	-	63	-	52
WA, W	36	25	9,687	270	9,492	257	9,708	247
GUAM	0	-	-	-	-	-	-	-
NMI	0	-	-	-	-	-	-	-
10TH	34	25	7,977	292	10,032	284	8,900	252
CO	7	5	-	61	-	62	-	65
KS	5	2	-	34	-	23	-	24
NM	5	5	-	59	-	38	-	30
OK, N	1	1	-	21	-	9	-	12
OK, E	0	-	-	-	-	-	-	-
OK, W	5	4	-	57	-	52	-	25
UT	9	7	-	59	-	93	-	90
WY	2	1	-	0	-	6	-	6

BAPCPA Table 2B. (December 31, 2012—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)
11TH	136	113	7,450	1,091	9,080	1,476	9,191	1,461
AL, N	6	5	-	74	-	59	-	36
AL, M	1	1	-	16	-	16	-	18
AL, S	7	6	-	72	-	239	-	213
FL, N	8	6	-	93	-	123	-	121
FL, M	64	55	6,633	466	8,482	568	8,569	638
FL, S	29	24	6,634	172	7,778	216	6,509	199
GA, N	15	11	10,201	121	10,201	191	9,191	181
GA, M	2	1	-	3	-	2	-	4
GA, S	4	4	-	74	-	63	-	51

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. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 41 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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.

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, 2012, 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	356,000	313,730	3,600	1,360,532	3,405	1,333,426	2,793	1,146,564
DC	109	88	5,426	526	4,338	451	3,919	396
1ST	12,229	10,259	3,163	42,038	3,290	47,860	2,952	38,664
ME	395	356	4,976	1,947	4,639	2,332	4,097	2,111
MA	3,993	3,039	5,426	18,245	5,054	17,724	4,501	15,237
NH	849	751	5,284	4,294	4,767	4,166	4,371	3,724
RI	585	438	5,671	2,542	4,776	2,235	4,279	1,983
PR	6,407	5,675	2,082	15,009	2,203	21,404	1,917	15,610
2ND	7,222	6,309	5,030	37,764	4,469	39,949	3,913	29,889
CT	973	755	5,265	4,326	4,836	5,447	4,167	4,803
NY, N	1,569	1,548	4,328	7,129	3,808	6,355	3,421	5,828
NY, E	1,433	959	6,846	7,226	5,842	7,639	4,873	5,695
NY, S	1,483	1,349	6,403	9,369	5,586	8,400	5,301	7,880
NY, W	1,571	1,510	4,105	8,871	3,697	11,270	3,138	5,018
VT	193	188	4,105	843	4,092	838	3,168	665
3RD	15,948	14,312	4,359	75,495	4,063	67,042	3,494	57,270
DE	835	742	4,558	3,703	4,025	3,247	3,547	2,835
NJ	6,438	6,041	4,797	36,130	4,441	30,640	4,003	26,869
PA, E	4,006	3,281	4,131	16,519	3,865	14,970	3,411	13,159
PA, M	2,187	1,944	4,564	10,268	4,236	9,435	3,771	8,332
PA, W	2,477	2,299	3,478	8,853	3,273	8,716	2,304	6,050
VI	5	5	-	22	-	34	-	25
4TH	31,129	28,565	3,798	124,029	3,536	116,575	2,945	98,511
MD	4,383	3,779	5,546	22,835	4,798	20,135	4,391	18,471
NC, E	6,106	5,961	3,345	22,052	3,158	21,318	2,662	18,494
NC, M	3,209	3,096	3,249	11,087	2,960	10,504	2,122	7,699
NC, W	2,271	2,175	3,644	9,007	3,444	9,137	2,134	6,160
SC	4,424	4,153	3,361	15,498	3,196	15,216	2,614	12,452
VA, E	8,117	7,022	4,178	33,456	3,867	31,083	3,434	27,448
VA, W	2,131	1,930	3,506	7,848	3,338	7,132	2,854	6,037
WV, N	234	217	5,026	1,160	4,272	1,078	3,530	908
WV, S	254	232	4,707	1,087	3,891	971	3,251	841

BAPCPA Table 2D. (December 31, 2012—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	42,191	37,582	3,195	145,623	3,207	173,044	2,508	119,977
LA, E	1,780	1,602	3,777	7,568	3,458	6,192	2,918	5,240
LA, M	813	719	3,820	3,153	3,612	2,838	2,960	2,295
LA, W	7,670	7,471	2,386	21,904	2,366	20,629	1,883	16,259
MS, N	3,033	2,863	2,430	8,201	2,376	8,205	1,859	6,476
MS, S	2,894	2,732	2,788	9,177	2,691	8,620	1,836	5,764
TX, N	9,740	8,825	3,614	37,096	3,618	64,744	3,147	35,230
TX, E	3,189	2,898	3,962	13,693	3,971	14,547	3,425	12,429
TX, S	7,838	5,936	3,717	26,842	3,815	28,279	2,435	20,941
TX, W	5,234	4,536	3,456	17,989	3,480	18,990	2,832	15,343
6TH	48,266	46,411	3,022	168,717	2,850	156,739	2,130	117,388
KY, E	2,495	2,447	4,078	10,467	3,332	8,853	2,913	7,716
KY, W	2,728	2,634	3,605	10,672	3,175	9,237	2,676	7,713
MI, E	6,433	5,983	3,986	28,239	3,659	24,797	2,740	19,147
MI, W	1,698	1,639	4,354	7,430	3,690	6,870	2,743	5,050
OH, N	4,544	4,291	4,066	19,081	3,519	16,580	2,790	13,326
OH, S	6,902	6,696	4,358	31,998	3,575	27,428	2,660	20,635
TN, E	6,045	5,875	2,513	16,769	2,427	16,807	1,695	11,952
TN, M	4,683	4,534	2,940	15,445	2,836	15,091	1,884	10,022
TN, W	12,738	12,312	1,837	28,616	1,923	31,076	1,485	21,824
7TH	35,146	33,224	3,701	148,742	3,294	127,115	2,696	173,229
IL, N	16,700	15,991	3,629	69,497	3,302	62,250	2,728	50,647
IL, C	1,397	1,357	4,136	6,138	3,353	5,051	3,038	4,428
IL, S	1,590	1,578	3,385	6,884	2,989	5,644	2,518	4,713
IN, N	3,332	3,088	3,997	13,561	3,474	12,374	2,463	42,678
IN, S	6,264	5,909	3,769	30,562	3,329	22,296	2,703	53,859
WI, E	4,863	4,386	3,575	17,948	3,105	15,874	2,660	13,528
WI, W	1,000	915	4,170	4,153	3,525	3,626	3,023	3,375

BAPCPA Table 2D. (December 31, 2012—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	18,134	17,090	3,554	70,966	3,250	64,163	2,649	52,235
AR, E	4,039	3,720	2,638	11,515	2,663	11,300	2,001	8,465
AR, W	1,836	1,747	2,711	5,485	2,601	5,268	2,082	4,147
IA, N	162	155	4,835	780	3,971	650	3,344	567
IA, S	405	389	5,188	2,139	4,129	1,680	3,426	1,395
MN	2,808	2,701	5,694	16,538	4,408	13,378	3,993	11,951
MO, E	3,771	3,510	3,520	14,070	3,191	12,891	2,715	10,786
MO, W	3,211	3,034	3,751	12,664	3,451	12,105	2,571	8,813
NE	1,664	1,609	3,717	6,670	3,266	5,910	2,914	5,243
ND	105	94	4,457	455	3,842	434	3,413	368
SD	133	131	4,944	650	4,156	547	3,634	498
9TH	60,231	43,575	5,119	251,542	4,698	260,210	4,021	213,524
AK	115	94	6,382	643	5,653	594	4,707	507
AZ	3,670	3,163	5,222	20,486	4,361	16,240	3,882	14,385
CA, N	10,024	7,566	5,700	53,665	5,141	48,821	4,644	44,450
CA, E	7,032	5,286	-	-	4,885	31,112	3,772	24,735
CA, C	23,103	13,948	4,992	94,231	4,895	97,938	4,251	73,861
CA, S	3,463	2,560	5,593	16,514	5,145	15,234	4,549	13,518
HI	591	581	5,613	3,410	5,196	3,319	4,603	2,923
ID	636	594	4,373	2,881	3,752	2,548	3,271	2,216
MT	318	275	4,209	6,668	3,685	1,239	3,492	1,150
NV	2,965	2,039	5,132	11,874	4,340	9,966	3,815	8,629
OR	3,058	2,857	4,746	15,437	3,905	11,735	3,500	10,408
WA, E	1,068	1,005	3,381	3,838	3,281	3,643	2,626	2,939
WA, W	4,159	3,578	5,269	21,117	4,490	17,709	3,390	13,708
GUAM	29	29	3,385	111	3,366	111	3,101	94
NMI	0	-	-	-	-	-	-	-
10TH	15,075	14,088	4,249	65,367	3,713	59,788	3,149	51,227
CO	4,379	4,137	4,759	21,410	4,197	19,519	3,814	17,614
KS	3,130	3,054	3,437	11,792	3,089	10,725	2,548	8,835
NM	389	360	4,461	1,787	3,865	1,579	3,439	1,330
OK, N	374	348	5,422	1,945	4,195	1,650	3,062	1,196
OK, E	169	163	5,232	871	4,109	755	2,593	530
OK, W	1,323	1,293	4,364	6,227	3,682	5,311	2,404	3,621
UT	5,145	4,579	4,148	20,397	3,658	19,502	3,269	17,434
WY	166	154	5,951	940	4,590	748	4,137	667

BAPCPA Table 2D. (December 31, 2012—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)
11TH	70,320	62,227	3,062	225,395	2,967	220,491	2,499	194,255
AL, N	8,072	7,827	2,506	23,307	2,458	22,367	2,026	18,337
AL, M	5,908	5,788	2,300	15,632	2,210	15,728	2,054	16,800
AL, S	3,081	3,000	2,474	8,750	2,493	8,760	2,091	7,266
FL, N	521	488	3,866	2,171	3,788	2,060	3,282	1,751
FL, M	11,604	10,111	4,000	45,543	3,751	45,023	3,176	43,412
FL, S	8,887	6,513	3,892	29,562	3,936	29,945	3,317	25,591
GA, N	19,158	15,754	3,461	62,265	3,151	58,530	2,664	49,251
GA, M	6,561	6,306	2,510	18,939	2,532	18,709	2,040	15,094
GA, S	6,528	6,440	2,603	19,224	2,649	19,368	2,320	16,754

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. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 5,286 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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.

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, 2012, 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	1,146,548	1,063,625	2,979	3,657,446	2,743	3,511,871	2,769	3,587,179
DC	802	704	3,240	3,028	2,698	2,194	2,992	2,401
1ST	36,040	32,573	2,863	113,271	2,733	113,225	2,900	112,044
ME	2,817	2,706	2,956	9,104	2,770	9,235	2,836	9,317
MA	15,867	13,999	3,537	57,570	3,210	52,342	3,432	54,462
NH	3,568	3,422	3,668	13,875	3,289	12,940	3,545	13,657
RI	3,833	3,366	3,380	12,664	3,061	11,449	3,500	12,712
PR	9,955	9,080	1,733	20,057	1,875	27,260	1,760	21,895
2ND	47,161	45,115	3,191	170,983	2,829	157,813	3,079	163,168
CT	7,809	7,314	3,607	29,268	3,223	27,993	3,598	30,892
NY, N	7,846	7,760	2,884	25,216	2,638	22,664	2,773	23,887
NY, E	15,498	14,496	3,276	56,528	2,831	51,137	3,176	54,532
NY, S	9,393	9,045	3,300	36,689	2,820	31,347	3,158	34,613
NY, W	5,653	5,546	2,918	20,098	2,659	21,635	2,700	16,231
VT	962	954	3,114	3,184	2,830	3,035	2,858	3,014
3RD	59,404	56,308	3,208	216,104	2,988	197,215	3,098	207,413
DE	2,869	2,714	3,471	10,222	3,054	9,411	3,249	9,830
NJ	29,202	28,168	3,358	115,949	3,126	103,633	3,385	109,416
PA, E	11,446	10,324	3,334	41,164	3,053	36,524	3,060	42,669
PA, M	7,152	6,750	3,130	23,899	2,987	23,794	3,033	23,036
PA, W	8,716	8,335	2,648	24,822	2,503	23,783	2,423	22,379
VI	19	17	1,902	48	3,488	69	4,715	82
4TH	82,366	78,240	3,250	290,555	2,932	264,836	2,970	266,852
MD	22,511	21,360	3,486	86,013	3,028	74,323	3,420	82,187
NC, E	8,698	8,515	3,179	29,939	2,992	28,852	2,714	26,751
NC, M	5,404	5,255	3,036	17,610	2,788	16,400	2,408	14,124
NC, W	6,038	5,893	3,191	21,305	2,971	20,657	2,588	18,469
SC	7,648	7,262	2,912	23,467	2,811	23,220	2,584	21,295
VA, E	21,692	19,966	3,488	80,189	3,100	71,777	3,232	74,354
VA, W	6,638	6,347	2,898	20,858	2,614	18,611	2,637	18,536
WV, N	1,632	1,586	2,995	5,253	2,676	4,900	2,811	5,074
WV, S	2,105	2,056	2,577	5,921	2,405	6,098	2,679	6,062

BAPCPA Table 2X. (December 31, 2012—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	72,015	66,095	2,970	234,925	2,917	257,985	2,598	210,070
LA, E	3,624	3,377	3,078	12,753	2,849	10,801	2,720	10,566
LA, M	1,793	1,673	3,039	8,865	2,757	5,272	2,753	5,014
LA, W	10,022	9,764	2,297	27,242	2,277	25,771	1,926	21,568
MS, N	5,397	5,182	2,470	15,404	2,324	14,058	2,121	12,853
MS, S	6,500	6,291	2,613	19,053	2,467	18,177	2,116	15,140
TX, N	16,449	15,339	3,349	58,562	3,299	86,523	3,093	58,113
TX, E	5,813	5,403	3,406	21,780	3,472	22,982	3,238	21,287
TX, S	12,164	9,824	3,301	38,763	3,409	40,721	2,625	34,272
TX, W	10,253	9,242	3,160	32,502	3,100	33,679	2,866	31,257
6TH	157,055	152,656	2,614	465,155	2,393	420,693	2,314	397,205
KY, E	9,127	9,006	2,785	27,907	2,427	24,647	2,466	24,555
KY, W	9,741	9,542	2,686	28,728	2,348	25,142	2,359	24,876
MI, E	35,892	34,398	2,585	112,396	2,477	97,013	2,472	95,141
MI, W	11,375	11,177	2,637	32,426	2,422	30,401	2,455	30,181
OH, N	25,101	24,349	2,774	75,427	2,411	66,166	2,513	67,152
OH, S	23,179	22,744	3,036	77,498	2,596	67,622	2,460	62,895
TN, E	13,819	13,462	2,441	36,569	2,304	35,596	2,017	31,245
TN, M	11,523	11,248	2,644	34,078	2,488	32,362	2,163	28,073
TN, W	17,298	16,730	1,977	40,125	1,993	41,744	1,655	33,086
7TH	124,489	118,010	2,957	406,423	2,628	356,864	2,622	421,559
IL, N	54,201	51,989	3,117	188,189	2,792	167,146	2,825	167,192
IL, C	7,222	7,116	2,755	22,148	2,380	18,959	2,414	18,925
IL, S	4,413	4,358	2,784	14,625	2,457	12,466	2,437	12,043
IN, N	13,718	13,242	2,760	41,294	2,468	37,817	2,385	69,004
IN, S	20,598	19,815	2,869	69,517	2,568	57,464	2,503	91,198
WI, E	17,651	14,969	2,894	48,875	2,548	43,740	2,541	43,480
WI, W	6,686	6,521	3,010	21,776	2,595	19,272	2,609	19,717

BAPCPA Table 2X. (December 31, 2012—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 \$)	Total (in \$000s)	Median (6) (in \$)	Total (in \$000s)	Median (6) (in \$)	Total (in \$000s)
8TH	66,728	64,555	2,875	221,985	2,583	190,464	2,606	191,128
AR, E	7,293	6,774	2,463	19,029	2,450	18,770	2,131	16,299
AR, W	4,579	4,340	2,450	11,918	2,349	11,470	2,168	10,674
IA, N	2,244	2,200	2,781	6,705	2,391	5,901	2,548	6,293
IA, S	3,761	3,709	3,054	12,268	2,601	10,640	2,739	11,024
MN	16,220	15,979	3,424	67,425	2,879	52,123	3,150	56,697
MO, E	13,686	13,198	2,712	43,944	2,446	36,921	2,541	38,044
MO, W	11,036	10,673	2,808	36,291	2,633	32,370	2,461	29,443
NE	5,509	5,349	2,829	17,133	2,534	15,519	2,614	15,711
ND	928	887	2,890	2,825	2,527	2,646	2,575	2,673
SD	1,472	1,446	2,813	4,448	2,570	4,104	2,722	4,271
9TH	269,208	238,064	3,263	833,354	3,030	892,242	3,232	958,004
AK	692	658	3,598	2,624	3,116	2,950	3,360	2,564
AZ	26,243	24,542	3,068	87,305	2,769	79,192	3,056	85,249
CA, N	25,350	21,751	4,026	108,241	3,673	100,107	3,872	103,805
CA, E	35,057	31,152	-	-	3,188	117,439	3,336	166,300
CA, C	97,758	81,579	3,232	340,337	3,104	333,237	3,320	329,220
CA, S	16,493	15,007	3,539	62,233	3,282	58,504	3,578	63,118
HI	2,454	2,412	3,571	9,604	3,102	8,844	3,252	9,042
ID	5,972	5,867	2,665	17,691	2,418	15,988	2,693	17,492
MT	1,884	1,794	2,634	10,896	2,357	5,218	2,457	5,348
NV	16,409	14,295	3,089	49,924	2,793	45,848	2,938	47,061
OR	14,425	14,013	3,028	49,032	2,659	41,028	2,805	42,725
WA, E	5,330	5,177	2,638	16,468	2,500	14,438	2,520	14,444
WA, W	20,969	19,655	3,512	77,226	3,106	69,043	3,212	71,252
GUAM	165	160	2,401	417	2,291	399	2,198	382
NMI	7	2	-	2	-	6	-	3
10TH	66,538	60,325	3,014	205,676	2,686	189,504	2,760	191,275
CO	25,248	21,002	3,102	76,269	2,786	70,133	2,972	71,952
KS	8,695	8,496	2,969	28,190	2,645	25,573	2,545	24,212
NM	4,521	4,443	2,637	13,167	2,521	12,738	2,897	14,352
OK, N	3,310	3,213	2,918	10,444	2,570	9,481	2,512	9,155
OK, E	1,760	1,736	2,766	5,210	2,488	4,831	2,439	4,698
OK, W	6,164	6,062	3,040	20,648	2,649	18,261	2,540	17,375
UT	15,668	14,263	3,059	47,827	2,706	44,989	2,785	46,096
WY	1,172	1,110	3,025	3,923	2,689	3,499	2,781	3,434

BAPCPA Table 2X. (December 31, 2012—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)
11TH	164,742	150,980	2,811	489,173	2,652	468,836	2,611	466,060
AL, N	14,930	14,407	2,557	42,921	2,415	39,971	2,210	36,801
AL, M	7,621	7,459	2,317	20,033	2,192	19,760	2,094	21,083
AL, S	4,379	4,256	2,509	12,544	2,470	12,406	2,204	11,080
FL, N	3,417	3,335	2,892	10,810	2,743	10,287	2,904	10,909
FL, M	43,108	40,167	2,834	128,738	2,734	129,911	2,847	135,877
FL, S	29,995	25,639	2,848	84,697	2,748	83,136	2,893	86,716
GA, N	42,677	37,645	3,094	136,014	2,788	121,183	2,681	116,894
GA, M	10,209	9,789	2,539	29,051	2,491	27,979	2,197	24,752
GA, S	8,406	8,283	2,598	24,366	2,600	24,201	2,370	21,948

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. This year, the bankruptcy court in the Eastern District of California experienced technical difficulties that prevented it from reporting full data for debtors' current monthly income. Therefore, data for the 31,152 cases in that district were excluded from calculations of median and total current monthly income for both the nation and the Ninth Circuit.

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.

BAPCPA Table 3.

**U.S. Bankruptcy Courts—Time Intervals From Filing to Disposition of Individual Debtors' Cases¹ With
Predominantly Nonbusiness Debts Closed, by Terminating Chapter, During the 12-Month Period Ending December 31, 2012
as Required by 28 U.S.C. 159(c)**

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
TOTAL	1,175,731	370	125	891,974	205	115	1,395	552	497	282,362	890	778
DC	859	284	124	756	190	123	4	-	-	99	987	955
1ST	35,953	376	113	26,902	189	106	55	604	586	8,996	933	765
ME	2,771	240	106	2,563	160	106	1	-	-	207	1,226	1,390
MA	16,265	249	106	13,743	179	104	31	551	508	2,491	633	356
NH	3,648	271	119	3,075	185	113	4	-	-	569	732	509
RI	3,942	210	106	3,527	165	106	0	-	-	415	596	353
PR	9,327	749	458	3,994	267	110	19	725	683	5,314	1,111	1,064
2ND	51,347	297	119	45,543	203	116	40	584	547	5,764	1,035	1,103
CT	8,172	201	124	7,455	174	124	19	528	397	698	476	248
NY, N	8,551	422	119	7,092	230	117	0	-	-	1,459	1,356	1,396
NY, E	17,590	204	100	16,275	171	100	9	-	-	1,306	614	230
NY, S	9,139	235	116	8,573	192	114	11	732	710	555	897	734
NY, W	6,864	561	154	5,281	323	131	1	-	-	1,582	1,354	1,490
VT	1,031	404	130	867	234	126	0	-	-	164	1,301	1,320
3RD	63,194	328	122	50,831	179	116	47	522	580	12,316	943	830
DE	2,765	270	116	2,274	153	111	2	-	-	489	813	543
NJ	32,677	290	117	27,914	180	113	24	545	659	4,739	936	865
PA, E	11,029	297	127	8,202	160	120	9	-	-	2,818	695	455
PA, M	7,588	427	120	5,496	190	111	3	-	-	2,089	1,050	1,179
PA, W	9,120	440	147	6,934	199	132	9	-	-	2,177	1,205	1,309
VI	15	361	182	11	359	182	0	-	-	4	-	-
4TH	80,948	428	123	56,722	183	112	78	627	467	24,148	1,002	1,012
MD	22,031	265	123	18,709	175	120	27	563	468	3,295	771	519
NC, E	8,055	668	487	2,948	178	99	12	742	690	5,095	952	946
NC, M	4,915	659	232	2,716	222	112	0	-	-	2,199	1,198	1,289
NC, W	5,891	460	115	4,251	199	109	2	-	-	1,638	1,135	1,218
SC	7,404	667	225	3,636	184	105	15	378	393	3,753	1,137	1,201
VA, E	22,176	393	116	16,028	186	113	19	737	547	6,129	933	946
VA, W	6,790	418	105	5,056	168	98	2	-	-	1,732	1,147	1,230
WV, N	1,630	226	104	1,505	151	101	1	-	-	124	1,128	1,247
WV, S	2,056	289	146	1,873	205	143	0	-	-	183	1,150	1,242

BAPCPA Table 3. (December 31, 2012—Continued)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
5TH	67,604	568	210	35,017	228	114	51	421	367	32,536	934	785
LA, E	3,202	451	172	2,060	218	106	4	-	-	1,138	875	741
LA, M	1,901	589	408	1,103	379	327	2	-	-	796	882	706
LA, W	8,843	816	646	2,936	390	184	2	-	-	5,905	1,028	1,011
MS, N	4,839	640	269	2,705	233	145	0	-	-	2,134	1,156	1,240
MS, S	6,544	491	135	3,966	163	120	0	-	-	2,578	995	957
TX, N	15,238	503	133	8,071	200	111	14	334	285	7,153	846	584
TX, E	5,354	525	234	3,004	217	105	2	-	-	2,348	919	716
TX, S	11,647	563	205	5,259	231	103	14	445	471	6,374	838	545
TX, W	10,036	522	128	5,913	203	102	13	484	365	4,110	982	920
6TH	162,366	412	142	121,365	214	126	105	621	554	40,896	1,000	1,003
KY, E	8,515	337	118	7,214	175	113	2	-	-	1,299	1,238	1,268
KY, W	9,705	366	108	7,604	155	104	2	-	-	2,099	1,129	1,168
MI, E	36,731	310	109	31,798	193	107	18	469	422	4,915	1,068	1,223
MI, W	12,375	361	173	11,126	277	166	3	-	-	1,246	1,106	1,220
OH, N	27,185	354	129	22,839	210	126	7	-	-	4,339	1,108	1,197
OH, S	24,843	477	146	18,299	218	135	8	-	-	6,536	1,204	1,302
TN, E	14,222	510	206	9,403	271	162	18	602	577	4,801	977	937
TN, M	11,608	495	137	7,640	206	120	41	635	595	3,927	1,058	1,050
TN, W	17,182	589	258	5,442	249	136	6	-	-	11,734	747	429
7TH	120,297	355	124	96,526	195	116	44	342	257	23,727	1,009	1,031
IL, N	46,858	287	122	37,952	155	115	31	266	197	8,875	849	728
IL, C	8,200	387	130	6,569	185	128	1	-	-	1,630	1,199	1,211
IL, S	5,219	649	250	3,052	237	130	0	-	-	2,167	1,229	1,218
IN, N	14,622	399	144	12,120	271	122	1	-	-	2,501	1,019	1,058
IN, S	21,490	481	142	16,584	276	114	3	-	-	4,903	1,175	1,251
WI, E	17,096	285	113	14,168	153	111	2	-	-	2,926	923	838
WI, W	6,812	255	113	6,081	158	111	6	-	-	725	1,069	1,178

BAPCPA Table 3. (December 31, 2012—Continued)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
8TH	69,000	401	124	53,736	203	114	17	494	348	15,247	1,100	1,190
AR, E	7,289	624	232	3,784	208	129	0	-	-	3,505	1,073	1,124
AR, W	4,850	531	142	3,207	212	123	1	-	-	1,642	1,154	1,220
IA, N	2,355	215	112	2,231	169	111	0	-	-	124	1,048	1,157
IA, S	4,231	303	105	3,841	225	101	1	-	-	389	1,078	1,044
MN	16,712	317	114	14,773	204	113	4	-	-	1,935	1,179	1,205
MO, E	13,757	352	115	10,555	177	113	7	-	-	3,195	933	842
MO, W	11,788	459	140	8,774	227	112	2	-	-	3,012	1,138	1,244
NE	5,326	435	120	4,111	177	112	2	-	-	1,213	1,310	1,336
ND	1,056	293	130	953	184	129	0	-	-	103	1,304	1,337
SD	1,636	365	183	1,507	292	154	0	-	-	129	1,211	1,284
9TH	287,782	252	113	237,778	183	111	717	547	496	49,287	578	278
AK	887	306	131	766	219	128	0	-	-	121	852	714
AZ	28,808	370	163	25,889	323	148	111	764	749	2,808	786	665
CA, N	25,529	304	101	17,835	140	99	109	542	398	7,585	686	392
CA, E	37,291	213	114	31,407	150	113	37	394	306	5,847	550	238
CA, C	101,886	161	112	84,045	140	112	244	431	355	17,597	257	104
CA, S	17,641	186	99	14,894	137	98	40	428	386	2,707	451	238
HI	2,437	259	106	2,084	151	103	3	-	-	350	902	904
ID	7,190	337	134	6,454	272	123	5	-	-	731	907	859
MT	2,167	466	309	1,904	373	219	3	-	-	260	1,146	1,219
NV	20,576	360	130	17,027	262	105	123	693	676	3,426	835	756
OR	15,354	374	105	12,692	228	101	2	-	-	2,660	1,070	1,182
WA, E	5,653	334	115	4,526	148	111	1	-	-	1,126	1,083	1,191
WA, W	22,231	313	112	18,132	171	110	39	480	492	4,060	943	1,141
GUAM	127	193	119	119	152	117	0	-	-	8	-	-
NMI	5	-	-	4	-	-	0	-	-	1	-	-
10TH	74,518	387	182	61,977	285	157	35	575	473	12,506	893	753
CO	30,287	371	217	27,833	324	203	13	729	777	2,441	908	735
KS	8,761	573	355	6,839	361	166	8	-	-	1,914	1,331	1,369
NM	4,771	191	105	4,431	135	105	7	-	-	333	934	761
OK, N	3,435	242	118	3,105	147	117	0	-	-	330	1,136	1,205
OK, E	1,925	262	116	1,749	164	116	0	-	-	176	1,243	1,339
OK, W	6,564	381	155	5,358	228	150	1	-	-	1,205	1,059	1,094
UT	17,389	410	229	11,435	265	127	5	-	-	5,949	689	546
WY	1,386	495	432	1,227	455	416	1	-	-	158	805	625

BAPCPA Table 3. (December 31, 2012—Continued)

Circuit and District	Total ²			Chapter 7			Chapter 11 ³			Chapter 13 ³		
	Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days		Number of Cases	Interval in Days	
		Mean	Median		Mean	Median		Mean	Median		Mean	Median
11TH	161,863	454	136	104,821	229	112	202	571	527	56,840	868	757
AL, N	15,240	601	271	7,855	211	113	11	454	396	7,374	1,016	958
AL, M	6,318	840	663	2,181	293	125	1	-	-	4,136	1,128	1,237
AL, S	4,535	749	575	1,664	311	131	4	-	-	2,867	1,003	936
FL, N	3,559	330	121	3,203	252	120	5	-	-	351	1,043	1,096
FL, M	44,812	388	126	35,615	279	111	95	637	625	9,102	815	646
FL, S	27,272	245	106	21,777	178	105	53	516	490	5,442	510	185
GA, N	41,523	361	120	25,839	190	113	23	454	376	15,661	643	306
GA, M	9,977	730	457	4,129	197	121	2	-	-	5,846	1,106	1,245
GA, S	8,627	935	913	2,558	328	158	8	-	-	6,061	1,192	1,268

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period. Mean and median time intervals not computed when fewer than 10 cases reported.

¹ Excludes reopenings.

² Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.

³ In cases closed under chapters 11 and 13, the debtor(s) may or may not have completed plans at the time of closing.

BAPCPA Table 4.
U.S. Bankruptcy Courts—Reaffirmation Agreements¹ by Individual Debtors With Predominantly
Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2012,
as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
TOTAL	918,069	171,248	18,982	2,481	238,926
DC	773	68	8	9	76
1ST	27,586	2,214	252	2	3,067
ME	2,617	958	30	0	1,367
MA	14,086	436	45	1	513
NH	3,170	793	173	1	1,146
RI	3,619	6	3	0	10
PR	4,094	21	1	0	31
2ND	46,409	6,085	334	100	8,365
CT	7,559	394	75	5	483
NY, N	7,327	2,195	67	0	3,023
NY, E	16,486	758	11	3	855
NY, S	8,681	919	111	1	1,400
NY, W	5,476	1,640	62	91	2,342
VT	880	179	8	0	262
3RD	52,181	7,192	1,107	52	8,954
DE	2,302	539	412	0	657
NJ	28,821	4,447	556	52	5,524
PA, E	8,361	896	95	0	1,094
PA, M	5,600	264	35	0	304
PA, W	7,086	1,045	9	0	1,374
VI	11	1	0	0	1
4TH	57,886	8,547	1,682	7	11,158
MD	19,183	2,174	340	1	2,646
NC, E	3,013	807	70	0	1,043
NC, M	2,732	530	32	0	645
NC, W	4,449	1,227	10	0	1,622
SC	3,659	334	43	0	396
VA, E	16,249	1,961	359	0	2,558
VA, W	5,142	801	753	1	1,075
WV, N	1,534	320	20	1	624
WV, S	1,925	393	55	4	549

BAPCPA Table 4. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
5TH	36,228	10,062	1,122	331	15,590
LA, E	2,118	475	32	0	645
LA, M	1,133	364	168	0	823
LA, W	3,236	828	119	2	1,188
MS, N	2,844	1,110	638	321	2,499
MS, S	4,096	1,485	46	7	2,296
TX, N	8,289	2,431	14	0	3,447
TX, E	3,115	980	6	0	1,398
TX, S	5,361	1,535	13	1	2,232
TX, W	6,036	854	86	0	1,062
6TH	124,885	28,692	794	63	39,811
KY, E	7,511	1,890	61	0	2,622
KY, W	7,882	2,259	58	0	3,297
MI, E	32,980	8,131	196	41	11,514
MI, W	11,318	2,834	239	0	4,017
OH, N	23,283	3,869	16	19	5,229
OH, S	18,750	4,681	161	1	6,325
TN, E	9,587	2,984	63	0	4,105
TN, M	7,906	2,032	0	2	2,686
TN, W	5,668	12	0	0	16
7TH	99,054	26,683	2,123	254	38,610
IL, N	38,915	9,059	430	2	11,682
IL, C	6,632	2,555	169	0	3,936
IL, S	3,163	1,039	278	234	2,208
IN, N	12,523	3,588	249	9	5,269
IN, S	17,225	5,202	508	2	7,458
WI, E	14,469	3,354	437	0	4,989
WI, W	6,127	1,886	52	7	3,068

BAPCPA Table 4. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
8TH	55,657	12,788	705	149	19,509
AR, E	4,078	1,334	8	0	2,003
AR, W	3,413	1,050	6	0	1,586
IA, N	2,276	688	45	1	1,035
IA, S	3,931	754	125	0	1,072
MN	14,947	2,245	213	0	3,112
MO, E	11,231	2,743	187	148	3,743
MO, W	9,050	2,159	84	0	4,291
NE	4,228	1,051	8	0	1,593
ND	973	309	4	0	420
SD	1,530	455	25	0	654
9TH	246,099	37,311	6,447	436	48,220
AK	782	220	27	2	324
AZ	27,113	4,491	1,499	1	5,587
CA, N	18,331	1,516	50	0	1,759
CA, E	31,926	4,080	960	0	6,373
CA, C	87,902	12,183	2,792	0	14,856
CA, S	15,281	2,434	400	0	2,910
HI	2,101	318	32	0	394
ID	6,562	1,232	123	0	1,739
MT	2,092	487	0	427	682
NV	17,565	3,084	0	0	3,744
OR	13,009	2,117	263	0	2,747
WA, E	4,612	1,553	37	0	2,369
WA, W	18,700	3,589	264	6	4,728
GUAM	119	7	0	0	8
NMI	4	0	-	0	0
10TH	63,317	9,885	3,164	998	15,500
CO	28,258	2,188	649	758	4,160
KS	6,999	1,841	1,744	0	2,649
NM	4,529	645	552	32	826
OK, N	3,192	757	13	20	1,108
OK, E	1,782	501	30	76	916
OK, W	5,618	1,224	161	112	2,102
UT	11,679	2,451	4	0	3,327
WY	1,260	278	11	0	412

BAPCPA Table 4. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
11TH	107,994	21,721	1,244	80	30,066
AL, N	8,063	2,845	8	1	4,521
AL, M	2,238	757	103	6	1,146
AL, S	1,752	552	2	2	859
FL, N	3,281	1,288	125	0	1,929
FL, M	36,324	3,176	408	50	4,340
FL, S	22,558	4,428	302	11	5,533
GA, N	26,931	6,443	243	6	8,547
GA, M	4,215	1,440	27	4	2,049
GA, S	2,632	792	26	0	1,142

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ A reaffirmation agreement is an agreement by a chapter 7 debtor to continue paying a dischargeable debt after the bankruptcy, usually for the purpose of keeping collateral that would otherwise be subject to repossession.

² A case may have more than one reaffirmation agreement. A case is counted in a category if it has one or more reaffirmation agreements that meet the criteria for the category.

³ A pro se reaffirmation agreement is an agreement that is submitted without the endorsement of an attorney, regardless of whether the debtor(s) is represented in the case by an attorney.

BAPCPA Table 5.

U.S. Bankruptcy Courts—Individual Debtor Cases With Predominantly Nonbusiness Debts in Which Property Valuation Orders Were Entered in Chapter 13 Cases Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
TOTAL	289,125	5,869	2,930	1,548	7,299	3,887	1,894	
DC	103	6	4	0	10	7	0	
1ST	9,135	3	0	-	3	0	-	
ME	209	0	-	-	0	-	-	
MA	2,542	0	-	-	0	-	-	
NH	588	0	-	-	0	-	-	
RI	418	3	0	-	3	0	-	
PR	5,378	0	-	-	0	-	-	
2ND	5,995	322	182	16	374	214	18	
CT	702	42	0	-	47	0	-	
NY, N	1,593	60	11	3	71	15	3	
NY, E	1,316	2	2	2	2	2	2	
NY, S	561	0	-	-	0	-	-	
NY, W	1,658	209	160	4	244	187	5	
VT	165	9	9	7	10	10	8	
3RD	13,075	8	0	-	8	0	-	
DE	508	0	-	-	0	-	-	
NJ	5,068	1	0	-	1	0	-	
PA, E	2,980	7	0	-	7	0	-	
PA, M	2,140	0	-	-	0	-	-	
PA, W	2,375	0	-	-	0	-	-	
VI	4	0	-	-	0	-	-	
4TH	24,586	858	848	26	1,343	1,333	33	
MD	3,451	1	1	1	1	1	1	
NC, E	5,161	17	14	8	18	15	9	
NC, M	2,212	23	16	6	25	18	7	
NC, W	1,717	3	3	1	3	3	1	
SC	3,769	800	800	0	1,276	1,276	0	
VA, E	6,209	0	-	-	0	-	-	
VA, W	1,758	0	-	-	0	-	-	
WV, N	125	14	14	10	20	20	15	
WV, S	184	0	-	-	0	-	-	

BAPCPA Table 5. (December 31, 2012—Continued)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
5TH	33,100	2	0	-	2	0	-	
LA, E	1,158	0	-	-	0	-	-	
LA, M	807	0	-	-	0	-	-	
LA, W	6,005	0	-	-	0	-	-	
MS, N	2,175	0	-	-	0	-	-	
MS, S	2,643	0	-	-	0	-	-	
TX, N	7,371	0	-	-	0	-	-	
TX, E	2,373	0	-	-	0	-	-	
TX, S	6,434	0	-	-	0	-	-	
TX, W	4,134	2	0	-	2	0	-	
6TH	41,686	73	2	0	77	2	0	
KY, E	1,331	0	-	-	0	-	-	
KY, W	2,133	0	-	-	0	-	-	
MI, E	5,063	1	1	0	1	1	0	
MI, W	1,255	4	1	0	4	1	0	
OH, N	4,417	68	0	-	72	0	-	
OH, S	6,844	0	-	-	0	-	-	
TN, E	4,822	0	-	-	0	-	-	
TN, M	4,040	0	-	-	0	-	-	
TN, W	11,781	0	-	-	0	-	-	
7TH	24,195	30	30	22	36	36	27	
IL, N	9,020	30	30	22	36	36	27	
IL, C	1,656	0	-	-	0	-	-	
IL, S	2,229	0	-	-	0	-	-	
IN, N	2,567	0	-	-	0	-	-	
IN, S	5,006	0	-	-	0	-	-	
WI, E	2,989	0	-	-	0	-	-	
WI, W	728	0	-	-	0	-	-	

BAPCPA Table 5. (December 31, 2012—Continued)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
8TH	16,235	2	1	1	2	1	1	
AR, E	3,654	0	-	-	0	-	-	
AR, W	1,722	0	-	-	0	-	-	
IA, N	125	0	-	-	0	-	-	
IA, S	390	2	1	1	2	1	1	
MN	1,952	0	-	-	0	-	-	
MO, E	3,863	0	-	-	0	-	-	
MO, W	3,046	0	-	-	0	-	-	
NE	1,243	0	-	-	0	-	-	
ND	106	0	-	-	0	-	-	
SD	134	0	-	-	0	-	-	
9TH	50,438	2,011	119	70	2,369	140	80	
AK	122	0	-	-	0	-	-	
AZ	2,852	7	0	-	7	0	-	
CA, N	7,986	87	0	-	92	0	-	
CA, E	5,902	1,163	68	37	1,466	86	45	
CA, C	17,777	146	40	25	155	42	27	
CA, S	2,761	50	0	-	55	0	-	
HI	353	27	0	-	27	0	-	
ID	748	0	-	-	0	-	-	
MT	264	17	0	-	20	0	-	
NV	3,628	459	0	-	485	0	-	
OR	2,778	0	-	-	0	-	-	
WA, E	1,146	53	10	8	60	11	8	
WA, W	4,112	2	1	0	2	1	0	
GUAM	8	0	-	-	0	-	-	
NMI	1	0	-	-	0	-	-	

BAPCPA Table 5. (December 31, 2012—Continued)

Circuit and District	Cases Closed				Final Orders Entered Determining the Value of Property Securing a Claim			
	Total	With Final Orders Entered Determining the Value of Property Securing a Claim ¹			Total	With Determinations on the Value of Property Reported ²		
		Total	With Determinations on the Value of Property Reported ²			Total	Total	Less than Claim
			Total	Less than Claim				
10TH	12,696	247	186	143	282	210	163	
CO	2,525	159	131	98	169	141	107	
KS	1,932	0	-	-	0	-	-	
NM	348	51	33	26	69	42	33	
OK, N	346	0	-	-	0	-	-	
OK, E	188	25	18	16	32	23	20	
OK, W	1,218	10	4	3	10	4	3	
UT	5,980	2	0	-	2	0	-	
WY	159	0	-	-	0	-	-	
11TH	57,881	2,307	1,558	1,270	2,793	1,944	1,572	
AL, N	7,517	436	52	41	488	53	42	
AL, M	4,221	0	-	-	0	-	-	
AL, S	2,949	345	7	6	388	7	6	
FL, N	373	11	3	2	14	3	2	
FL, M	9,290	724	723	600	847	846	695	
FL, S	5,591	784	772	621	1,049	1,034	827	
GA, N	15,836	7	1	0	7	1	0	
GA, M	5,897	0	-	-	0	-	-	
GA, S	6,207	0	-	-	0	-	-	

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ A case may have more than one final order determining the value of property securing a claim. A case is counted in a category if it has one or more final orders determining the value of property securing a claim that meet the criteria for the category.

² Not all final orders determining the value of property securing a claim that were reported included a determination as to the relationship of the value to the amount of the claim.

BAPCPA Table 6.

U.S. Bankruptcy Courts—Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts
 Closed by Dismissal or Plan Completion During the 12-Month Period Ending December 31, 2012,
 as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
TOTAL	289,125	106,543	85,831	14,719	3,944	1,210	478	361	182,226	91,270	18,892
DC	103	56	47	9	0	0	0	0	47	9	2
1ST	9,135	3,200	2,756	350	76	18	0	0	5,929	2,816	719
ME	209	93	84	8	1	0	0	0	116	54	9
MA	2,542	659	659	0	0	0	0	0	1,878	548	266
NH	588	217	217	0	0	0	0	0	371	95	57
RI	418	110	110	0	0	0	0	0	308	21	26
PR	5,378	2,121	1,686	342	75	18	0	0	3,256	2,098	361
2ND	5,995	2,807	2,531	239	31	3	3	0	3,178	1,252	320
CT	702	70	69	1	0	0	0	0	632	10	84
NY, N	1,593	991	937	42	9	1	2	0	601	444	26
NY, E	1,316	322	287	35	0	0	0	0	990	325	145
NY, S	561	210	205	5	0	0	0	0	346	140	33
NY, W	1,658	1,087	936	132	16	2	1	0	571	309	30
VT	165	127	97	24	6	0	0	0	38	24	2
3RD	13,075	4,964	3,527	1,000	291	82	27	37	8,100	4,512	939
DE	508	149	90	41	12	4	1	1	357	157	35
NJ	5,068	1,950	1,593	295	55	6	0	1	3,113	1,899	249
PA, E	2,980	631	575	49	6	1	0	0	2,346	1,284	337
PA, M	2,140	1,139	898	184	45	9	1	2	1,000	605	132
PA, W	2,375	1,094	370	431	173	62	25	33	1,281	567	186
VI	4	1	1	0	0	0	0	0	3	0	0
4TH	24,586	11,782	10,089	1,277	295	68	26	27	12,790	6,810	1,310
MD	3,451	999	885	100	8	5	1	0	2,449	535	247
NC, E	5,161	3,182	2,638	443	86	14	1	0	1,979	1,762	228
NC, M	2,212	1,167	697	269	117	37	23	24	1,044	742	70
NC, W	1,717	836	606	182	36	8	1	3	877	634	102
SC	3,769	1,822	1,500	271	47	4	0	0	1,946	1,304	140
VA, E	6,209	2,652	2,650	2	0	0	0	0	3,554	1,496	457
VA, W	1,758	947	947	0	0	0	0	0	809	293	55
WV, N	125	78	72	6	0	0	0	0	47	16	8
WV, S	184	99	94	4	1	0	0	0	85	28	3

BAPCPA Table 6. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
5TH	33,100	11,518	8,060	2,195	813	290	108	52	21,497	12,140	2,501
LA, E	1,158	378	263	87	24	3	1	0	780	496	57
LA, M	807	351	277	64	9	1	0	0	456	164	57
LA, W	6,005	2,089	1,260	540	186	67	28	8	3,864	2,325	348
MS, N	2,175	1,021	820	162	30	6	3	0	1,153	834	123
MS, S	2,643	980	611	240	86	27	12	4	1,663	1,206	128
TX, N	7,371	2,460	1,157	668	376	159	62	38	4,897	2,956	924
TX, E	2,373	706	407	227	51	18	2	1	1,664	1,072	91
TX, S	6,434	1,894	1,626	207	51	9	0	1	4,533	1,710	494
TX, W	4,134	1,639	1,639	0	0	0	0	0	2,487	1,377	279
6TH	41,686	16,852	13,753	2,100	554	199	119	127	24,777	14,357	2,711
KY, E	1,331	749	658	73	12	6	0	0	579	468	31
KY, W	2,133	1,026	247	256	186	126	96	115	1,105	500	91
MI, E	5,063	2,372	2,007	287	65	11	1	1	2,690	582	205
MI, W	1,255	700	470	149	55	14	8	4	552	307	20
OH, N	4,417	2,343	2,315	26	2	0	0	0	2,072	1,171	167
OH, S	6,844	4,147	2,956	939	200	33	12	7	2,672	1,518	270
TN, E	4,822	1,661	1,366	258	28	7	2	0	3,147	1,896	171
TN, M	4,040	1,595	1,475	112	6	2	0	0	2,444	1,613	136
TN, W	11,781	2,259	2,259	0	0	0	0	0	9,516	6,302	1,620
7TH	24,195	10,575	7,704	2,042	553	167	71	38	13,600	8,355	1,431
IL, N	9,020	2,926	2,441	396	67	18	4	0	6,090	3,815	596
IL, C	1,656	1,076	832	185	40	13	5	1	578	297	33
IL, S	2,229	1,364	725	399	149	56	22	13	864	519	84
IN, N	2,567	1,033	817	175	35	3	3	0	1,523	1,028	202
IN, S	5,006	2,816	1,885	632	189	55	32	23	2,188	1,317	258
WI, E	2,989	997	750	182	51	11	2	1	1,992	1,234	235
WI, W	728	363	254	73	22	11	3	0	365	145	23

BAPCPA Table 6. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
8TH	16,235	7,681	6,566	846	191	54	19	5	8,540	6,000	580
AR, E	3,654	1,471	1,101	282	57	22	9	0	2,180	1,771	156
AR, W	1,722	830	664	126	31	5	2	2	890	684	34
IA, N	125	70	60	8	2	0	0	0	55	13	6
IA, S	390	194	120	39	22	7	3	3	194	125	5
MN	1,952	1,219	1,217	2	0	0	0	0	732	477	53
MO, E	3,863	1,312	961	266	63	17	5	0	2,550	1,771	204
MO, W	3,046	1,657	1,604	46	6	1	0	0	1,385	802	99
NE	1,243	779	702	69	8	0	0	0	464	323	20
ND	106	78	70	5	1	2	0	0	28	17	1
SD	134	71	67	3	1	0	0	0	62	17	2
9TH	50,438	12,081	11,097	802	135	31	13	3	38,289	8,203	4,428
AK	122	47	40	6	1	0	0	0	75	28	4
AZ	2,852	679	648	20	8	3	0	0	2,173	795	84
CA, N	7,986	2,824	2,508	263	41	8	4	0	5,131	1,292	825
CA, E	5,902	1,367	1,367	0	0	0	0	0	4,534	1,334	476
CA, C	17,777	688	573	95	17	3	0	0	17,066	1,412	2,142
CA, S	2,761	375	355	18	2	0	0	0	2,386	185	317
HI	353	178	156	18	4	0	0	0	175	90	5
ID	748	291	236	45	10	0	0	0	455	136	25
MT	264	164	92	37	19	8	5	3	100	11	5
NV	3,628	1,130	1,093	36	1	0	0	0	2,497	1,385	216
OR	2,778	1,531	1,476	49	6	0	0	0	1,243	571	98
WA, E	1,146	707	706	1	0	0	0	0	437	288	39
WA, W	4,112	2,096	1,843	214	26	9	4	0	2,012	673	192
GUAM	8	3	3	0	0	0	0	0	5	3	0
NMI	1	1	1	0	0	0	0	0	0	-	0
10TH	12,696	4,303	2,929	924	287	102	34	27	8,384	4,202	542
CO	2,525	724	581	122	17	4	0	0	1,801	1,037	65
KS	1,932	1,247	748	298	117	50	19	15	684	480	44
NM	348	137	122	13	1	1	0	0	208	80	10
OK, N	346	171	121	36	12	0	1	1	173	103	9
OK, E	188	95	40	34	12	8	1	0	92	46	4
OK, W	1,218	525	343	112	42	16	6	6	691	232	28
UT	5,980	1,345	920	305	85	23	7	5	4,635	2,184	377
WY	159	59	54	4	1	0	0	0	100	40	5

BAPCPA Table 6. (December 31, 2012—Continued)

Circuit and District	Total Cases Closed ¹	Cases in Which Plans Completed							Cases Dismissed		Cases Refiled after Dismissal ³
		Total	Modifications Made Prior to Plan Completion ²					Total	For Failure to Make Payments Under Plan		
			None	One	Two	Three	Four			Five or more	
11TH	57,881	20,724	16,772	2,935	718	196	58	45	37,095	22,614	3,409
AL, N	7,517	2,540	1,577	606	210	84	31	32	4,963	3,502	239
AL, M	4,221	2,032	1,486	384	115	33	9	5	2,185	1,749	170
AL, S	2,949	900	900	0	0	0	0	0	2,046	1,451	154
FL, N	373	175	138	22	6	4	4	1	196	96	18
FL, M	9,290	3,431	3,025	317	71	14	3	1	5,843	2,869	613
FL, S	5,591	1,372	1,194	146	24	7	0	1	4,212	1,159	216
GA, N	15,836	3,891	2,786	824	225	44	8	4	11,940	7,487	1,676
GA, M	5,897	3,136	2,555	504	63	10	3	1	2,758	2,216	183
GA, S	6,207	3,247	3,111	132	4	0	0	0	2,952	2,085	140

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period. The total cases closed column includes cases with dispositions other than standard discharge or dismissal, which are separately itemized above.

¹ Total cases closed includes all chapter 13 individual debtor cases with predominantly nonbusiness debts closed during the reporting period, regardless of whether such cases were closed due to plan completion or dismissal.

² Modifications may be made to a plan after initial plan confirmation. Such modifications typically involve significant changes in the terms of the plan.

³ Cases refiled after dismissal are defined as those chapter 13 cases filed during the reporting period in which the debtor(s) was/were also debtor(s) in a chapter 13 case dismissed within six months of the filing date of the current case.

BAPCPA Table 7.

U.S. Bankruptcy Courts—Prior Filing Status¹ Reported by Individual Debtors in Chapter 13 Cases² With Predominantly Nonbusiness Debts Commenced During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
TOTAL	356,000	105,402	250,598	0
DC	109	27	82	0
1ST	12,229	2,501	9,728	0
ME	395	70	325	0
MA	3,993	730	3,263	0
NH	849	182	667	0
RI	585	136	449	0
PR	6,407	1,383	5,024	0
2ND	7,222	1,474	5,748	0
CT	973	266	707	0
NY, N	1,569	249	1,320	0
NY, E	1,433	366	1,067	0
NY, S	1,483	191	1,292	0
NY, W	1,571	378	1,193	0
VT	193	24	169	0
3RD	15,948	4,097	11,851	0
DE	835	190	645	0
NJ	6,438	1,582	4,856	0
PA, E	4,006	1,194	2,812	0
PA, M	2,187	449	1,738	0
PA, W	2,477	681	1,796	0
VI	5	1	4	0
4TH	31,129	7,305	23,824	0
MD	4,383	993	3,390	0
NC, E	6,106	1,098	5,008	0
NC, M	3,209	693	2,516	0
NC, W	2,271	562	1,709	0
SC	4,424	1,006	3,418	0
VA, E	8,117	2,102	6,015	0
VA, W	2,131	751	1,380	0
WV, N	234	55	179	0
WV, S	254	45	209	0

BAPCPA Table 7. (December 31, 2012—Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
5TH	42,191	12,601	29,590	0
LA, E	1,780	371	1,409	0
LA, M	813	234	579	0
LA, W	7,670	2,404	5,266	0
MS, N	3,033	1,031	2,002	0
MS, S	2,894	995	1,899	0
TX, N	9,740	2,897	6,843	0
TX, E	3,189	940	2,249	0
TX, S	7,838	2,244	5,594	0
TX, W	5,234	1,485	3,749	0
6TH	48,266	16,886	31,380	0
KY, E	2,495	657	1,838	0
KY, W	2,728	823	1,905	0
MI, E	6,433	1,025	5,408	0
MI, W	1,698	327	1,371	0
OH, N	4,544	1,503	3,041	0
OH, S	6,902	1,913	4,989	0
TN, E	6,045	2,107	3,938	0
TN, M	4,683	1,919	2,764	0
TN, W	12,738	6,612	6,126	0
7TH	35,146	10,359	24,787	0
IL, N	16,700	4,281	12,419	0
IL, C	1,397	455	942	0
IL, S	1,590	649	941	0
IN, N	3,332	1,193	2,139	0
IN, S	6,264	1,734	4,530	0
WI, E	4,863	1,737	3,126	0
WI, W	1,000	310	690	0
8TH	18,134	5,878	12,256	0
AR, E	4,039	1,793	2,246	0
AR, W	1,836	697	1,139	0
IA, N	162	43	119	0
IA, S	405	83	322	0
MN	2,808	460	2,348	0
MO, E	3,771	1,392	2,379	0
MO, W	3,211	829	2,382	0
NE	1,664	528	1,136	0
ND	105	22	83	0
SD	133	31	102	0

BAPCPA Table 7. (December 31, 2012—Continued)

Circuit and District	Total	Prior Filing	No Prior Filing	Not Reported
9TH	60,231	16,854	43,377	0
AK	115	22	93	0
AZ	3,670	663	3,007	0
CA, N	10,024	2,250	7,774	0
CA, E	7,032	1,789	5,243	0
CA, C	23,103	7,807	15,296	0
CA, S	3,463	960	2,503	0
HI	591	85	506	0
ID	636	219	417	0
MT	318	39	279	0
NV	2,965	739	2,226	0
OR	3,058	748	2,310	0
WA, E	1,068	272	796	0
WA, W	4,159	1,259	2,900	0
GUAM	29	2	27	0
NMI	0	-	-	-
10TH	15,075	5,007	10,068	0
CO	4,379	1,366	3,013	0
KS	3,130	786	2,344	0
NM	389	95	294	0
OK, N	374	106	268	0
OK, E	169	49	120	0
OK, W	1,323	508	815	0
UT	5,145	2,055	3,090	0
WY	166	42	124	0
11TH	70,320	22,413	47,907	0
AL, N	8,072	3,363	4,709	0
AL, M	5,908	1,460	4,448	0
AL, S	3,081	1,067	2,014	0
FL, N	521	86	435	0
FL, M	11,604	2,468	9,136	0
FL, S	8,887	1,557	7,330	0
GA, N	19,158	8,288	10,870	0
GA, M	6,561	2,040	4,521	0
GA, S	6,528	2,084	4,444	0

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 Prior filing status indicates whether the debtor reported filing another bankruptcy case under any chapter during the eight-year period preceding the current filing.

² Excludes reopenings. Cases transferred interdistrict are counted only for the originating district.

BAPCPA Table 8A.
U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 7 Cases Involving Individual Debtors With
Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012,
as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	918,069	78	5	13
DC	773	0	0	0
1ST	27,586	2	0	0
ME	2,617	0	0	0
MA	14,086	1	0	0
NH	3,170	1	0	0
RI	3,619	0	0	0
PR	4,094	0	0	0
2ND	46,409	7	1	4
CT	7,559	0	0	0
NY, N	7,327	2	0	0
NY, E	16,486	1	0	0
NY, S	8,681	0	0	0
NY, W	5,476	4	1	4
VT	880	0	0	0
3RD	52,181	9	0	0
DE	2,302	2	0	0
NJ	28,821	4	0	0
PA, E	8,361	0	0	0
PA, M	5,600	0	0	0
PA, W	7,086	3	0	0
VI	11	0	0	0
4TH	57,886	7	0	0
MD	19,183	1	0	0
NC, E	3,013	0	0	0
NC, M	2,732	2	0	0
NC, W	4,449	2	0	0
SC	3,659	1	0	0
VA, E	16,249	1	0	0
VA, W	5,142	0	0	0
WV, N	1,534	0	0	0
WV, S	1,925	0	0	0

BAPCPA Table 8A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
5TH	39,762	5	0	0
LA, E	2,370	0	0	0
LA, M	1,189	1	0	0
LA, W	3,456	0	0	0
MS, N	3,246	2	0	0
MS, S	4,620	0	0	0
TX, N	8,661	0	0	0
TX, E	3,688	2	0	0
TX, S	5,871	0	0	0
TX, W	6,661	0	0	0
6TH	143,401	14	3	5
KY, E	8,761	1	0	0
KY, W	8,803	0	0	0
MI, E	38,610	11	3	5
MI, W	12,767	0	0	0
OH, N	26,890	0	0	0
OH, S	21,078	1	0	0
TN, E	11,665	0	0	0
TN, M	8,771	0	0	0
TN, W	6,056	1	0	0
7TH	114,123	6	0	0
IL, N	48,529	3	0	0
IL, C	7,519	0	0	0
IL, S	3,588	1	0	0
IN, N	13,612	1	0	0
IN, S	18,272	0	0	0
WI, E	15,561	0	0	0
WI, W	7,042	1	0	0
8TH	63,880	4	0	0
AR, E	4,667	0	0	0
AR, W	4,057	0	0	0
IA, N	2,849	1	0	0
IA, S	4,832	2	0	0
MN	16,845	0	0	0
MO, E	12,254	1	0	0
MO, W	10,396	0	0	0
NE	5,059	0	0	0
ND	1,210	0	0	0
SD	1,711	0	0	0

BAPCPA Table 8A. (December 31, 2011—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
9TH	305,349	22	1	0
AK	858	0	0	0
AZ	32,074	1	0	0
CA, N	24,202	0	0	0
CA, E	42,340	0	0	0
CA, C	113,778	7	1	0
CA, S	17,761	2	0	0
HI	2,651	0	0	0
ID	6,538	2	0	0
MT	2,240	1	0	0
NV	23,189	8	0	0
OR	14,241	0	0	0
WA, E	4,849	0	0	0
WA, W	20,508	1	0	0
GUAM	120	0	0	0
NMI	0	0	0	0
10TH	60,046	1	0	0
CO	22,937	0	0	0
KS	7,808	0	0	0
NM	5,338	0	0	0
OK, N	3,556	0	0	0
OK, E	1,915	0	0	0
OK, W	6,053	0	0	0
UT	11,414	1	0	0
WY	1,025	0	0	0
11TH	128,144	11	1	0
AL, N	9,499	0	0	0
AL, M	2,449	0	0	0
AL, S	1,942	0	0	0
FL, N	4,241	0	0	0
FL, M	43,010	4	1	0
FL, S	26,585	5	0	0
GA, N	32,637	2	0	0
GA, M	4,764	0	0	0
GA, S	3,017	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

BAPCPA Table 8B.

U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 11 Cases Involving Individual Debtors With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	1,455	1	0	0
DC	4	0	0	0
1ST	58	0	0	0
ME	1	0	0	0
MA	33	0	0	0
NH	4	0	0	0
RI	0	0	0	0
PR	20	0	0	0
2ND	40	0	0	0
CT	19	0	0	0
NY, N	0	0	0	0
NY, E	9	0	0	0
NY, S	11	0	0	0
NY, W	1	0	0	0
VT	0	0	0	0
3RD	51	0	0	0
DE	2	0	0	0
NJ	25	0	0	0
PA, E	9	0	0	0
PA, M	3	0	0	0
PA, W	12	0	0	0
VI	0	0	0	0
4TH	80	0	0	0
MD	27	0	0	0
NC, E	12	0	0	0
NC, M	0	0	0	0
NC, W	3	0	0	0
SC	15	0	0	0
VA, E	19	0	0	0
VA, W	3	0	0	0
WV, N	1	0	0	0
WV, S	0	0	0	0
5TH	52	0	0	0
LA, E	4	0	0	0
LA, M	2	0	0	0
LA, W	2	0	0	0
MS, N	0	0	0	0
MS, S	0	0	0	0
TX, N	14	0	0	0
TX, E	2	0	0	0
TX, S	14	0	0	0
TX, W	14	0	0	0

BAPCPA Table 8B. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	110	0	0	0
KY, E	2	0	0	0
KY, W	2	0	0	0
MI, E	22	0	0	0
MI, W	3	0	0	0
OH, N	7	0	0	0
OH, S	8	0	0	0
TN, E	19	0	0	0
TN, M	41	0	0	0
TN, W	6	0	0	0
7TH	49	0	0	0
IL, N	31	0	0	0
IL, C	1	0	0	0
IL, S	2	0	0	0
IN, N	2	0	0	0
IN, S	5	0	0	0
WI, E	2	0	0	0
WI, W	6	0	0	0
8TH	18	0	0	0
AR, E	0	0	0	0
AR, W	1	0	0	0
IA, N	0	0	0	0
IA, S	1	0	0	0
MN	4	0	0	0
MO, E	8	0	0	0
MO, W	2	0	0	0
NE	2	0	0	0
ND	0	0	0	0
SD	0	0	0	0
9TH	747	0	0	0
AK	0	0	0	0
AZ	114	0	0	0
CA, N	119	0	0	0
CA, E	40	0	0	0
CA, C	250	0	0	0
CA, S	41	0	0	0
HI	3	0	0	0
ID	5	0	0	0
MT	3	0	0	0
NV	128	0	0	0
OR	3	0	0	0
WA, E	1	0	0	0
WA, W	40	0	0	0
GUAM	0	0	0	0
NMI	0	0	0	0

BAPCPA Table 8B. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	36	0	0	0
CO	13	0	0	0
KS	8	0	0	0
NM	7	0	0	0
OK, N	0	0	0	0
OK, E	0	0	0	0
OK, W	2	0	0	0
UT	5	0	0	0
WY	1	0	0	0
11TH	210	1	0	0
AL, N	11	0	0	0
AL, M	1	0	0	0
AL, S	4	0	0	0
FL, N	5	0	0	0
FL, M	103	0	0	0
FL, S	53	1	0	0
GA, N	23	0	0	0
GA, M	2	0	0	0
GA, S	8	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

BAPCPA Table 8D.
U.S. Bankruptcy Courts—Creditor Misconduct in Chapter 13 Cases Involving Individual Debtors With
Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012,
as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	289,125	62	6	43
DC	103	0	0	0
1ST	9,135	0	0	0
ME	209	0	0	0
MA	2,542	0	0	0
NH	588	0	0	0
RI	418	0	0	0
PR	5,378	0	0	0
2ND	5,995	6	4	35
CT	702	0	0	0
NY, N	1,593	6	4	35
NY, E	1,316	0	0	0
NY, S	561	0	0	0
NY, W	1,658	0	0	0
VT	165	0	0	0
3RD	13,075	1	0	0
DE	508	0	0	0
NJ	5,068	0	0	0
PA, E	2,980	0	0	0
PA, M	2,140	0	0	0
PA, W	2,375	1	0	0
VI	4	0	0	0
4TH	24,586	12	0	0
MD	3,451	1	0	0
NC, E	5,161	1	0	0
NC, M	2,212	5	0	0
NC, W	1,717	5	0	0
SC	3,769	0	0	0
VA, E	6,209	0	0	0
VA, W	1,758	0	0	0
WV, N	125	0	0	0
WV, S	184	0	0	0
5TH	33,100	7	0	0
LA, E	1,158	1	0	0
LA, M	807	1	0	0
LA, W	6,005	3	0	0
MS, N	2,175	0	0	0
MS, S	2,643	0	0	0
TX, N	7,371	2	0	0
TX, E	2,373	0	0	0
TX, S	6,434	0	0	0
TX, W	4,134	0	0	0

BAPCPA Table 8D. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	41,686	4	1	3
KY, E	1,331	0	0	0
KY, W	2,133	1	0	0
MI, E	5,063	3	1	3
MI, W	1,255	0	0	0
OH, N	4,417	0	0	0
OH, S	6,844	0	0	0
TN, E	4,822	0	0	0
TN, M	4,040	0	0	0
TN, W	11,781	0	0	0
7TH	24,195	6	1	5
IL, N	9,020	1	0	0
IL, C	1,656	0	0	0
IL, S	2,229	1	0	0
IN, N	2,567	0	0	0
IN, S	5,006	2	0	0
WI, E	2,989	2	1	5
WI, W	728	0	0	0
8TH	16,235	5	0	0
AR, E	3,654	0	0	0
AR, W	1,722	0	0	0
IA, N	125	1	0	0
IA, S	390	2	0	0
MN	1,952	0	0	0
MO, E	3,863	1	0	0
MO, W	3,046	1	0	0
NE	1,243	0	0	0
ND	106	0	0	0
SD	134	0	0	0
9TH	50,438	4	0	0
AK	122	0	0	0
AZ	2,852	0	0	0
CA, N	7,986	0	0	0
CA, E	5,902	0	0	0
CA, C	17,777	1	0	0
CA, S	2,761	0	0	0
HI	353	0	0	0
ID	748	0	0	0
MT	264	0	0	0
NV	3,628	2	0	0
OR	2,778	0	0	0
WA, E	1,146	0	0	0
WA, W	4,112	1	0	0
GUAM	8	0	0	0
NMI	1	0	0	0

BAPCPA Table 8D. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	12,696	4	0	0
CO	2,525	0	0	0
KS	1,932	1	0	0
NM	348	0	0	0
OK, N	346	0	0	0
OK, E	188	0	0	0
OK, W	1,218	0	0	0
UT	5,980	3	0	0
WY	159	0	0	0
11TH	57,881	13	0	0
AL, N	7,517	0	0	0
AL, M	4,221	0	0	0
AL, S	2,949	1	0	0
FL, N	373	0	0	0
FL, M	9,290	6	0	0
FL, S	5,591	2	0	0
GA, N	15,836	3	0	0
GA, M	5,897	1	0	0
GA, S	6,207	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

BAPCPA Table 8X.

U.S. Bankruptcy Courts—Creditor Misconduct in Cases¹ Involving Individual Debtors With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
TOTAL	1,208,649	141	11	56
DC	880	0	0	0
1ST	36,779	2	0	0
ME	2,827	0	0	0
MA	16,661	1	0	0
NH	3,762	1	0	0
RI	4,037	0	0	0
PR	9,492	0	0	0
2ND	52,444	13	5	39
CT	8,280	0	0	0
NY, N	8,920	8	4	35
NY, E	17,811	1	0	0
NY, S	9,253	0	0	0
NY, W	7,135	4	1	4
VT	1,045	0	0	0
3RD	65,307	10	0	0
DE	2,812	2	0	0
NJ	33,914	4	0	0
PA, E	11,350	0	0	0
PA, M	7,743	0	0	0
PA, W	9,473	4	0	0
VI	15	0	0	0
4TH	82,552	19	0	0
MD	22,661	2	0	0
NC, E	8,186	1	0	0
NC, M	4,944	7	0	0
NC, W	6,169	7	0	0
SC	7,443	1	0	0
VA, E	22,477	1	0	0
VA, W	6,903	0	0	0
WV, N	1,660	0	0	0
WV, S	2,109	0	0	0
5TH	69,380	9	1	3
LA, E	3,280	3	1	3
LA, M	1,942	1	0	0
LA, W	9,243	3	0	0
MS, N	5,019	0	0	0
MS, S	6,739	0	0	0
TX, N	15,674	2	0	0
TX, E	5,490	0	0	0
TX, S	11,809	0	0	0
TX, W	10,184	0	0	0

BAPCPA Table 8X. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
6TH	166,681	18	2	4
KY, E	8,844	0	0	0
KY, W	10,017	1	0	0
MI, E	38,065	14	2	4
MI, W	12,576	1	0	0
OH, N	27,707	0	0	0
OH, S	25,602	1	0	0
TN, E	14,428	0	0	0
TN, M	11,987	1	0	0
TN, W	17,455	0	0	0
7TH	123,298	11	1	5
IL, N	47,966	4	0	0
IL, C	8,289	0	0	0
IL, S	5,394	1	0	0
IN, N	15,092	0	0	0
IN, S	22,236	3	0	0
WI, E	17,460	3	1	5
WI, W	6,861	0	0	0
8TH	71,910	7	0	0
AR, E	7,732	0	0	0
AR, W	5,136	0	0	0
IA, N	2,401	1	0	0
IA, S	4,322	3	0	0
MN	16,903	0	0	0
MO, E	15,102	1	0	0
MO, W	12,098	2	0	0
NE	5,473	0	0	0
ND	1,079	0	0	0
SD	1,664	0	0	0
9TH	297,284	24	2	5
AK	904	0	0	0
AZ	30,079	7	0	0
CA, N	26,436	3	2	5
CA, E	37,868	0	0	0
CA, C	105,929	5	0	0
CA, S	18,083	0	0	0
HI	2,457	0	0	0
ID	7,315	0	0	0
MT	2,359	0	0	0
NV	21,321	6	0	0
OR	15,790	0	0	0
WA, E	5,759	0	0	0
WA, W	22,852	3	0	0
GUAM	127	0	0	0
NMI	5	0	0	0

BAPCPA Table 8X. (December 31, 2012—Continued)

Circuit and District	Cases			Total Punitive Damages Awarded (in \$000s)
	Total	With Creditor Misconduct	With Punitive Damages	
10TH	76,049	7	0	0
CO	30,796	2	0	0
KS	8,939	1	0	0
NM	4,884	0	0	0
OK, N	3,538	0	0	0
OK, E	1,970	0	0	0
OK, W	6,838	0	0	0
UT	17,664	4	0	0
WY	1,420	0	0	0
11TH	166,085	21	0	0
AL, N	15,591	0	0	0
AL, M	6,460	0	0	0
AL, S	4,705	1	0	0
FL, N	3,659	0	0	0
FL, M	45,717	9	0	0
FL, S	28,202	6	0	0
GA, N	42,790	4	0	0
GA, M	10,114	1	0	0
GA, S	8,847	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.

BAPCPA Table 9A.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys In Chapter 7 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	918,069	47	25	16
DC	773	0	0	0
1ST	27,586	0	0	0
ME	2,617	0	0	0
MA	14,086	0	0	0
NH	3,170	0	0	0
RI	3,619	0	0	0
PR	4,094	0	0	0
2ND	46,409	0	0	0
CT	7,559	0	0	0
NY, N	7,327	0	0	0
NY, E	16,486	0	0	0
NY, S	8,681	0	0	0
NY, W	5,476	0	0	0
VT	880	0	0	0
3RD	52,181	0	0	0
DE	2,302	0	0	0
NJ	28,821	0	0	0
PA, E	8,361	0	0	0
PA, M	5,600	0	0	0
PA, W	7,086	0	0	0
VI	11	0	0	0
4TH	57,886	1	1	1
MD	19,183	0	0	0
NC, E	3,013	0	0	0
NC, M	2,732	0	0	0
NC, W	4,449	0	0	0
SC	3,659	0	0	0
VA, E	16,249	1	1	1
VA, W	5,142	0	0	0
WV, N	1,534	0	0	0
WV, S	1,925	0	0	0

BAPCPA Table 9A. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	36,228	42	20	10
LA, E	2,118	0	0	0
LA, M	1,133	42	20	10
LA, W	3,236	0	0	0
MS, N	2,844	0	0	0
MS, S	4,096	0	0	0
TX, N	8,289	0	0	0
TX, E	3,115	0	0	0
TX, S	5,361	0	0	0
TX, W	6,036	0	0	0
6TH	124,885	0	0	0
KY, E	7,511	0	0	0
KY, W	7,882	0	0	0
MI, E	32,980	0	0	0
MI, W	11,318	0	0	0
OH, N	23,283	0	0	0
OH, S	18,750	0	0	0
TN, E	9,587	0	0	0
TN, M	7,906	0	0	0
TN, W	5,668	0	0	0
7TH	99,054	1	1	1
IL, N	38,915	0	0	0
IL, C	6,632	0	0	0
IL, S	3,163	1	1	1
IN, N	12,523	0	0	0
IN, S	17,225	0	0	0
WI, E	14,469	0	0	0
WI, W	6,127	0	0	0
8TH	55,657	2	2	4
AR, E	4,078	0	0	0
AR, W	3,413	0	0	0
IA, N	2,276	0	0	0
IA, S	3,931	0	0	0
MN	14,947	2	2	4
MO, E	11,231	0	0	0
MO, W	9,050	0	0	0
NE	4,228	0	0	0
ND	973	0	0	0
SD	1,530	0	0	0

BAPCPA Table 9A. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	246,099	1	1	2
AK	782	0	0	0
AZ	27,113	0	0	0
CA, N	18,331	0	0	0
CA, E	31,926	0	0	0
CA, C	87,902	0	0	0
CA, S	15,281	0	0	0
HI	2,101	0	0	0
ID	6,562	0	0	0
MT	2,092	0	0	0
NV	17,565	0	0	0
OR	13,009	0	0	0
WA, E	4,612	0	0	0
WA, W	18,700	1	1	2
GUAM	119	0	0	0
NMI	4	0	0	0
10TH	63,317	0	0	0
CO	28,258	0	0	0
KS	6,999	0	0	0
NM	4,529	0	0	0
OK, N	3,192	0	0	0
OK, E	1,782	0	0	0
OK, W	5,618	0	0	0
UT	11,679	0	0	0
WY	1,260	0	0	0
11TH	107,994	0	0	0
AL, N	8,063	0	0	0
AL, M	2,238	0	0	0
AL, S	1,752	0	0	0
FL, N	3,281	0	0	0
FL, M	36,324	0	0	0
FL, S	22,558	0	0	0
GA, N	26,931	0	0	0
GA, M	4,215	0	0	0
GA, S	2,632	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ Federal Rule of Bankruptcy Procedure 9011(c) provides for the imposition of sanctions upon attorneys, law firms, or parties that violate FRBP 9011(b) representations to the court.

BAPCPA Table 9B.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys In Chapter 11 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	1,455	0	0	0
DC	4	0	0	0
1ST	58	0	0	0
ME	1	0	0	0
MA	33	0	0	0
NH	4	0	0	0
RI	0	-	-	-
PR	20	0	0	0
2ND	40	0	0	0
CT	19	0	0	0
NY, N	0	-	-	-
NY, E	9	0	0	0
NY, S	11	0	0	0
NY, W	1	0	0	0
VT	0	-	-	-
3RD	51	0	0	0
DE	2	0	0	0
NJ	25	0	0	0
PA, E	9	0	0	0
PA, M	3	0	0	0
PA, W	12	0	0	0
VI	0	-	-	-
4TH	80	0	0	0
MD	27	0	0	0
NC, E	12	0	0	0
NC, M	0	-	-	-
NC, W	3	0	0	0
SC	15	0	0	0
VA, E	19	0	0	0
VA, W	3	0	0	0
WV, N	1	0	0	0
WV, S	0	-	-	-

BAPCPA Table 9B. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	52	0	0	0
LA, E	4	0	0	0
LA, M	2	0	0	0
LA, W	2	0	0	0
MS, N	0	-	-	-
MS, S	0	-	-	-
TX, N	14	0	0	0
TX, E	2	0	0	0
TX, S	14	0	0	0
TX, W	14	0	0	0
6TH	110	0	0	0
KY, E	2	0	0	0
KY, W	2	0	0	0
MI, E	22	0	0	0
MI, W	3	0	0	0
OH, N	7	0	0	0
OH, S	8	0	0	0
TN, E	19	0	0	0
TN, M	41	0	0	0
TN, W	6	0	0	0
7TH	49	0	0	0
IL, N	31	0	0	0
IL, C	1	0	0	0
IL, S	2	0	0	0
IN, N	2	0	0	0
IN, S	5	0	0	0
WI, E	2	0	0	0
WI, W	6	0	0	0
8TH	18	0	0	0
AR, E	0	-	-	-
AR, W	1	0	0	0
IA, N	0	-	-	-
IA, S	1	0	0	0
MN	4	0	0	0
MO, E	8	0	0	0
MO, W	2	0	0	0
NE	2	0	0	0
ND	0	-	-	-
SD	0	-	-	-

BAPCPA Table 9B. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	747	0	0	0
AK	0	-	-	-
AZ	114	0	0	0
CA, N	119	0	0	0
CA, E	40	0	0	0
CA, C	250	0	0	0
CA, S	41	0	0	0
HI	3	0	0	0
ID	5	0	0	0
MT	3	0	0	0
NV	128	0	0	0
OR	3	0	0	0
WA, E	1	0	0	0
WA, W	40	0	0	0
GUAM	0	-	-	-
NMI	0	-	-	-
10TH	36	0	0	0
CO	13	0	0	0
KS	8	0	0	0
NM	7	0	0	0
OK, N	0	-	-	-
OK, E	0	-	-	-
OK, W	2	0	0	0
UT	5	0	0	0
WY	1	0	0	0
11TH	210	0	0	0
AL, N	11	0	0	0
AL, M	1	0	0	0
AL, S	4	0	0	0
FL, N	5	0	0	0
FL, M	103	0	0	0
FL, S	53	0	0	0
GA, N	23	0	0	0
GA, M	2	0	0	0
GA, S	8	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ Federal Rule of Bankruptcy Procedure 9011(c) provides for the imposition of sanctions upon attorneys, law firms, or parties that violate FRBP 9011(b) representations to the court.

BAPCPA Table 9D.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys In Chapter 13 Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	289,125	6	2	1
DC	103	0	0	0
1ST	9,135	0	0	0
ME	209	0	0	0
MA	2,542	0	0	0
NH	588	0	0	0
RI	418	0	0	0
PR	5,378	0	0	0
2ND	5,995	0	0	0
CT	702	0	0	0
NY, N	1,593	0	0	0
NY, E	1,316	0	0	0
NY, S	561	0	0	0
NY, W	1,658	0	0	0
VT	165	0	0	0
3RD	13,075	0	0	0
DE	508	0	0	0
NJ	5,068	0	0	0
PA, E	2,980	0	0	0
PA, M	2,140	0	0	0
PA, W	2,375	0	0	0
VI	4	0	0	0
4TH	24,586	1	0	0
MD	3,451	0	0	0
NC, E	5,161	0	0	0
NC, M	2,212	0	0	0
NC, W	1,717	1	0	0
SC	3,769	0	0	0
VA, E	6,209	0	0	0
VA, W	1,758	0	0	0
WV, N	125	0	0	0
WV, S	184	0	0	0

BAPCPA Table 9D. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	33,100	0	0	0
LA, E	1,158	0	0	0
LA, M	807	0	0	0
LA, W	6,005	0	0	0
MS, N	2,175	0	0	0
MS, S	2,643	0	0	0
TX, N	7,371	0	0	0
TX, E	2,373	0	0	0
TX, S	6,434	0	0	0
TX, W	4,134	0	0	0
6TH	41,686	0	0	0
KY, E	1,331	0	0	0
KY, W	2,133	0	0	0
MI, E	5,063	0	0	0
MI, W	1,255	0	0	0
OH, N	4,417	0	0	0
OH, S	6,844	0	0	0
TN, E	4,822	0	0	0
TN, M	4,040	0	0	0
TN, W	11,781	0	0	0
7TH	24,195	2	1	1
IL, N	9,020	1	0	0
IL, C	1,656	0	0	0
IL, S	2,229	1	1	1
IN, N	2,567	0	0	0
IN, S	5,006	0	0	0
WI, E	2,989	0	0	0
WI, W	728	0	0	0
8TH	16,235	0	0	0
AR, E	3,654	0	0	0
AR, W	1,722	0	0	0
IA, N	125	0	0	0
IA, S	390	0	0	0
MN	1,952	0	0	0
MO, E	3,863	0	0	0
MO, W	3,046	0	0	0
NE	1,243	0	0	0
ND	106	0	0	0
SD	134	0	0	0

BAPCPA Table 9D. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
9TH	50,438	2	0	0
AK	122	0	0	0
AZ	2,852	0	0	0
CA, N	7,986	0	0	0
CA, E	5,902	0	0	0
CA, C	17,777	2	0	0
CA, S	2,761	0	0	0
HI	353	0	0	0
ID	748	0	0	0
MT	264	0	0	0
NV	3,628	0	0	0
OR	2,778	0	0	0
WA, E	1,146	0	0	0
WA, W	4,112	0	0	0
GUAM	8	0	0	0
NMI	1	0	0	0
10TH	12,696	1	1	0
CO	2,525	0	0	0
KS	1,932	0	0	0
NM	348	0	0	0
OK, N	346	0	0	0
OK, E	188	1	1	0
OK, W	1,218	0	0	0
UT	5,980	0	0	0
WY	159	0	0	0
11TH	57,881	0	0	0
AL, N	7,517	0	0	0
AL, M	4,221	0	0	0
AL, S	2,949	0	0	0
FL, N	373	0	0	0
FL, M	9,290	0	0	0
FL, S	5,591	0	0	0
GA, N	15,836	0	0	0
GA, M	5,897	0	0	0
GA, S	6,207	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ Federal Rule of Bankruptcy Procedure 9011(c) provides for the imposition of sanctions upon attorneys, law firms, or parties that violate FRBP 9011(b) representations to the court.

BAPCPA Table 9X.

U.S. Bankruptcy Courts—FRBP 9011¹ Sanctions and Damages Imposed Against Debtors' Attorneys In Individual Debtor Cases With Predominantly Nonbusiness Debts Closed During the 12-Month Period Ending December 31, 2012, as Required by 28 U.S.C. 159(c)²

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
TOTAL	1,208,649	53	27	17
DC	880	0	0	0
1ST	36,779	0	0	0
ME	2,827	0	0	0
MA	16,661	0	0	0
NH	3,762	0	0	0
RI	4,037	0	0	0
PR	9,492	0	0	0
2ND	52,444	0	0	0
CT	8,280	0	0	0
NY, N	8,920	0	0	0
NY, E	17,811	0	0	0
NY, S	9,253	0	0	0
NY, W	7,135	0	0	0
VT	1,045	0	0	0
3RD	65,307	0	0	0
DE	2,812	0	0	0
NJ	33,914	0	0	0
PA, E	11,350	0	0	0
PA, M	7,743	0	0	0
PA, W	9,473	0	0	0
VI	15	0	0	0
4TH	82,552	2	1	1
MD	22,661	0	0	0
NC, E	8,186	0	0	0
NC, M	4,944	0	0	0
NC, W	6,169	1	0	0
SC	7,443	0	0	0
VA, E	22,477	1	1	1
VA, W	6,903	0	0	0
WV, N	1,660	0	0	0
WV, S	2,109	0	0	0

BAPCPA Table 9X. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
5TH	69,380	42	20	10
LA, E	3,280	0	0	0
LA, M	1,942	42	20	10
LA, W	9,243	0	0	0
MS, N	5,019	0	0	0
MS, S	6,739	0	0	0
TX, N	15,674	0	0	0
TX, E	5,490	0	0	0
TX, S	11,809	0	0	0
TX, W	10,184	0	0	0
6TH	166,681	0	0	0
KY, E	8,844	0	0	0
KY, W	10,017	0	0	0
MI, E	38,065	0	0	0
MI, W	12,576	0	0	0
OH, N	27,707	0	0	0
OH, S	25,602	0	0	0
TN, E	14,428	0	0	0
TN, M	11,987	0	0	0
TN, W	17,455	0	0	0
7TH	123,298	3	2	1
IL, N	47,966	1	0	0
IL, C	8,289	0	0	0
IL, S	5,394	2	2	1
IN, N	15,092	0	0	0
IN, S	22,236	0	0	0
WI, E	17,460	0	0	0
WI, W	6,861	0	0	0

BAPCPA Table 9X. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
8TH	71,910	2	2	4
AR, E	7,732	0	0	0
AR, W	5,136	0	0	0
IA, N	2,401	0	0	0
IA, S	4,322	0	0	0
MN	16,903	2	2	4
MO, E	15,102	0	0	0
MO, W	12,098	0	0	0
NE	5,473	0	0	0
ND	1,079	0	0	0
SD	1,664	0	0	0
9TH	297,284	3	1	2
AK	904	0	0	0
AZ	30,079	0	0	0
CA, N	26,436	0	0	0
CA, E	37,868	0	0	0
CA, C	105,929	2	0	0
CA, S	18,083	0	0	0
HI	2,457	0	0	0
ID	7,315	0	0	0
MT	2,359	0	0	0
NV	21,321	0	0	0
OR	15,790	0	0	0
WA, E	5,759	0	0	0
WA, W	22,852	1	1	2
GUAM	127	0	0	0
NMI	5	0	0	0
10TH	76,049	1	1	0
CO	30,796	0	0	0
KS	8,939	0	0	0
NM	4,884	0	0	0
OK, N	3,538	0	0	0
OK, E	1,970	1	1	0
OK, W	6,838	0	0	0
UT	17,664	0	0	0
WY	1,420	0	0	0

BAPCPA Table 9X. (December 31, 2012—Continued)

Circuit and District	Cases			Total Damages Awarded (in \$000s)
	Total	With Sanctions	With Damages Awarded	
11TH	166,085	0	0	0
AL, N	15,591	0	0	0
AL, M	6,460	0	0	0
AL, S	4,705	0	0	0
FL, N	3,659	0	0	0
FL, M	45,717	0	0	0
FL, S	28,202	0	0	0
GA, N	42,790	0	0	0
GA, M	10,114	0	0	0
GA, S	8,847	0	0	0

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. Data are for cases filed on or after October 17, 2006, and closed during the reporting period.

¹ Federal Rule of Bankruptcy Procedure 9011(c) provides for the imposition of sanctions upon attorneys, law firms, or parties that violate FRBP 9011(b) representations to the court.

² Includes cases filed under chapters 7, 11, and 13 of the bankruptcy code.