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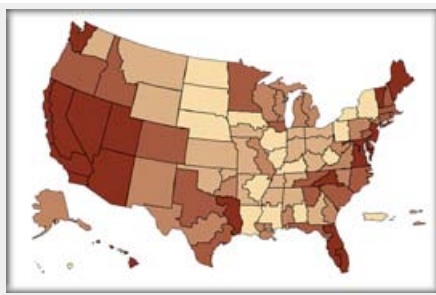
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BAPCPA Report Looks at Filers in Non-business Bankruptcies

Report: [Bankruptcy Abuse Prevention and Consumer Protection Act Statistics \(BAPCPA\)](#)



Interactive Map: Bankruptcy Report Statistics by Judicial District

Statistics compiled by the Administrative Office (AO) show that total liabilities and assets rose among the 1.4 million individuals filing non-business bankruptcy petitions in 2009 when compared to 2008, and that over a quarter of Chapter 13 filers have filed for bankruptcy before.

These and other statistics regarding debtors who are individuals with primarily consumer debts seeking relief under Chapters 7, 11, and 13 have been compiled annually by the AO for Congress since October 2006, as required by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA). Much of the data are self-reported by debtors when they submit forms, bankruptcy schedules, motions, agreements, and other filings to the court, and are

not validated by either the court or the AO. Debtors also may fail to provide some or all of the data required by BAPCPA. Therefore, some caution should be used when analyzing the report's data. The reports are available [here](#).

Filings Under Chapters

During calendar year 2009, non-business filings by individuals increased 32 percent over 2008. Approximately 71 percent of these cases, up from 66 percent in 2008, were filed under Chapter 7. About 29 percent, down from 34 percent in 2008, were filed under Chapter 13. Consumer cases filed under Chapter 11 are relatively infrequent, making up less than 1 percent of the filings in 2009.

Assets and Liabilities

Consumer debtors seeking bankruptcy protection under Chapters 7, 11, or 13 during 2009 reported holding total assets in the aggregate amount of \$200.3 billion and **total liabilities** in the aggregate amount of **\$325.6 billion**.

In 2009, as consumer filings rose 32 percent, total assets self-reported by consumer debtors rose 34 percent over 2008; the total liabilities reported rose 53 percent in 2009 when compared to 2008. Filers in the U.S. District Court for the Central District of California reported the largest amount of total assets for any district at \$24.7 billion, followed by the U.S. District Court for the Middle District of Florida at \$9.7 billion and the U.S. District Court for the Eastern District of California at \$8.5 billion.

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Income and Expenses of Filers with Non-business Debt Calendar Year 2009



Income and Expenses of Filers with Non-business Debt Calendar Year 2009

July 2010

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In Chapter 7 cases, 81 percent of assets were categorized as real property, and 19 percent categorized as personal property. Real property assets in Chapter 11 and 13 cases were nearly the same, at 80 percent and 79 percent, respectively; and 20 percent and 21 percent, respectively, as personal property.

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Chapter 7: A debtor's assets are liquidated and the nonexempt proceeds are distributed to creditors

Chapter 11: Allows businesses and individuals to continue operating while they formulate plans to reorganize and repay their creditors

Chapter 13: Individuals with regular income and debts below a statutory threshold make installment payments to creditors pursuant to a court-confirmed plan

Overall, debtors categorized 95 percent of debts and obligations as dischargeable debt—debts for which the filer has no personal liability.

Income and Expenses

Income and expenses in consumer bankruptcy cases are also self-reported. Of the 1.32 million filers who submitted data, the median (the value separating the higher half from the lower half) current monthly income was \$3,054 and the median average monthly income was \$2,723. Median average expenses were \$2,819.

The Northern District of California had the highest median current monthly income with \$3,922 and the highest median average expenses with \$3,925. The District of Puerto Rico had the lowest median current monthly income with \$1,742 and the lowest median average expenses at \$1,589.

Prior Filings Reported By Debtors

Twenty-eight percent of debtors filing under Chapter 13 (109,936 cases) reported that they had filed for bankruptcy during the previous eight years. The Western District of Tennessee had the largest number of cases in which debtors reported prior filings (7,063 cases).



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The purpose of this site is to provide information from and about the Judicial Branch of the U.S. Government.



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, 2009, 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	1,385,120	1,301,946	200,290,769	161,065,382	39,225,387	325,634,775	205,412,529	9,230,545	110,991,701	310,329,885
DC	1,050	815	207,105	190,477	16,629	258,045	187,022	6,662	64,361	244,284
1ST	43,780	40,537	6,714,172	5,614,409	1,099,763	19,944,856	6,260,621	5,353,921	8,330,314	14,351,047
ME	3,563	3,319	514,717	405,190	109,527	11,201,581	465,497	5,246,768	5,489,316	5,941,155
MA	19,893	17,983	3,501,265	2,985,966	515,299	5,044,182	3,469,644	54,938	1,519,600	4,890,763
NH	4,584	4,468	826,520	683,787	142,733	1,182,118	768,838	13,769	399,511	1,155,863
RI	4,845	4,505	752,077	630,079	121,998	1,089,339	726,723	11,614	351,002	1,067,064
PR	10,895	10,262	1,119,593	909,387	210,206	1,427,635	829,919	26,831	570,885	1,296,202
2ND	64,438	60,441	8,561,865	7,286,881	1,274,984	13,199,425	8,799,565	167,735	4,232,125	12,661,789
CT	9,728	9,101	1,727,480	1,492,599	234,881	2,388,693	1,617,604	26,743	744,346	2,316,367
NY, N	11,668	11,546	1,125,719	878,904	246,814	1,626,734	940,367	29,461	656,905	1,526,041
NY, E	20,797	18,800	3,330,799	2,971,127	359,672	5,135,483	3,674,032	51,301	1,410,150	4,962,419
NY, S	11,628	10,664	1,446,144	1,239,746	206,398	2,374,362	1,511,160	38,858	824,345	2,252,947
NY, W	9,136	8,861	714,477	533,391	181,086	1,087,186	570,102	17,284	499,800	1,027,741
VT	1,481	1,469	217,246	171,113	46,132	586,967	486,300	4,087	96,580	576,273
3RD	71,611	66,795	10,437,290	8,809,388	1,627,902	15,706,085	10,453,952	169,604	5,082,530	15,172,376
DE	2,931	2,727	500,517	417,898	82,619	684,017	472,132	10,241	201,645	665,408
NJ	33,879	32,633	6,065,852	5,302,679	763,172	9,271,751	6,532,229	93,085	2,646,437	8,970,252
PA, E	12,090	9,795	1,546,046	1,316,484	229,562	2,113,351	1,391,185	21,211	700,955	2,027,355
PA, M	9,759	9,137	1,179,785	931,446	248,339	1,875,271	1,078,673	20,894	775,703	1,806,928
PA, W	12,932	12,488	1,138,164	835,062	303,101	1,756,412	976,443	24,138	755,831	1,697,635
VI	20	15	6,927	5,818	1,109	5,283	3,290	33	1,959	4,798
4TH	101,353	95,170	16,319,635	13,758,548	2,561,087	26,673,794	16,302,006	303,756	10,068,032	26,000,642
MD	24,686	23,300	5,535,796	4,933,466	602,330	10,438,175	5,649,852	87,487	4,700,836	10,284,650
NC, E	11,061	10,767	1,546,035	1,262,577	283,458	2,154,051	1,432,247	35,337	686,467	2,082,575
NC, M	7,086	6,972	889,883	714,074	175,809	1,227,955	811,412	19,826	396,717	1,193,349
NC, W	7,848	7,269	1,234,624	1,000,739	233,885	1,880,514	1,172,172	24,077	684,266	1,788,748
SC	9,308	8,946	1,210,374	958,376	251,998	1,749,673	1,158,735	25,685	565,252	1,684,606
VA, E	25,771	23,146	4,375,626	3,753,314	622,313	6,905,349	4,687,678	72,473	2,145,197	6,737,740
VA, W	9,232	8,562	940,479	714,641	225,837	1,398,497	870,251	16,599	511,648	1,344,676
WV, N	2,877	2,760	294,845	226,368	68,477	457,392	282,786	6,481	168,125	443,867
WV, S	3,484	3,448	291,973	194,993	96,981	462,189	236,873	15,792	209,524	440,432

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, 2009, 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)	
5TH	81,268	76,452	11,282,807	7,092,360	4,190,447	14,245,632	7,770,443	307,601	6,167,588	13,615,981
LA, E	3,983	3,703	474,608	373,377	101,231	668,407	427,327	9,451	231,628	642,640
LA, M	1,910	1,852	204,299	169,102	35,197	308,321	191,430	6,301	110,590	293,548
LA, W	11,530	11,118	775,224	518,667	256,557	1,117,554	676,724	32,933	407,898	1,047,235
MS, N	6,611	6,384	529,350	389,508	139,842	780,509	476,832	13,912	289,764	751,312
MS, S	7,193	6,992	631,731	465,494	166,238	857,476	515,585	16,087	325,803	822,732
TX, N	18,305	17,718	4,306,055	2,026,529	2,279,526	3,672,432	2,205,997	117,575	1,348,861	3,514,559
TX, E	6,697	6,361	1,011,683	746,826	264,857	2,618,266	804,614	27,441	1,786,212	2,567,734
TX, S	12,611	10,364	1,619,242	1,156,249	462,992	2,098,802	1,201,491	44,184	853,127	1,955,583
TX, W	12,428	11,960	1,730,615	1,246,608	484,007	2,123,865	1,270,442	39,717	813,705	2,020,638
6TH	209,602	202,477	20,795,842	16,150,966	4,644,876	32,147,935	19,041,884	472,293	12,633,758	30,881,723
KY, E	12,142	12,070	1,120,293	820,469	299,824	1,756,621	1,016,973	18,644	721,005	1,709,287
KY, W	11,989	11,911	1,073,887	821,523	252,364	1,615,294	984,080	26,158	605,056	1,567,218
MI, E	50,043	46,254	6,209,953	4,849,735	1,360,218	8,696,245	5,347,867	139,984	3,208,394	8,331,728
MI, W	15,595	15,424	1,695,224	1,257,232	437,992	2,647,221	1,505,663	34,338	1,107,219	2,568,541
OH, N	36,243	34,892	3,242,785	2,542,517	700,268	5,298,617	3,165,380	76,457	2,056,781	5,102,310
OH, S	31,215	30,813	3,172,003	2,461,867	710,136	4,963,723	3,045,230	69,731	1,848,763	4,725,809
TN, E	18,466	18,140	1,541,906	1,205,374	336,531	3,167,836	1,433,221	37,339	1,697,275	3,031,210
TN, M	14,383	14,091	1,408,005	1,145,359	262,647	2,110,156	1,341,148	28,905	740,103	2,045,812
TN, W	19,526	18,882	1,331,786	1,046,891	284,895	1,892,221	1,202,322	40,737	649,162	1,799,807
7TH	142,148	138,573	16,822,202	13,464,495	3,357,707	25,189,780	16,113,245	313,584	8,762,951	24,341,341
IL, N	53,318	52,467	8,058,736	6,793,204	1,265,532	11,944,843	8,210,189	128,764	3,605,890	11,598,800
IL, C	10,455	10,355	787,122	582,247	204,874	1,250,361	702,083	15,884	532,393	1,208,863
IL, S	6,242	6,195	516,354	378,784	137,570	806,018	462,600	9,229	334,189	771,922
IN, N	18,384	17,652	1,643,551	1,298,903	344,647	2,605,599	1,520,805	31,769	1,053,025	2,508,332
IN, S	27,142	26,587	2,654,542	2,068,189	586,353	4,090,159	2,482,156	59,019	1,548,983	3,911,221
WI, E	18,057	16,998	2,092,330	1,561,713	530,618	2,939,157	1,811,676	50,183	1,077,298	2,840,738
WI, W	8,550	8,319	1,069,568	781,455	288,112	1,553,643	923,735	18,735	611,173	1,501,465

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, 2009, 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)	
8TH	85,568	81,598	8,997,466	6,905,670	2,091,796	14,214,225	8,306,664	215,983	5,691,577	13,548,200
AR, E	9,271	7,778	684,591	491,072	193,518	960,510	564,852	15,546	380,113	892,363
AR, W	6,312	5,763	569,509	407,319	162,189	857,412	496,901	17,429	343,082	826,029
IA, N	3,555	3,165	289,365	207,633	81,733	449,394	243,050	8,139	198,205	421,164
IA, S	6,049	6,006	634,868	469,484	165,384	949,197	556,313	14,763	378,121	906,821
MN	20,453	20,330	3,255,886	2,615,051	640,834	4,971,412	3,131,971	62,143	1,777,299	4,797,986
MO, E	15,236	14,485	1,444,596	1,133,738	310,858	2,341,692	1,366,700	38,272	936,720	2,244,428
MO, W	14,501	14,334	1,331,589	1,010,116	321,473	2,333,425	1,257,887	37,356	1,038,182	2,184,122
NE	6,988	6,751	562,812	417,202	145,610	951,848	502,010	15,677	434,161	898,371
ND	1,472	1,409	104,783	69,356	35,427	178,356	83,923	2,666	91,766	167,181
SD	1,731	1,577	119,468	84,699	34,769	220,977	103,058	3,991	113,928	209,734
9TH	318,445	287,915	64,745,387	52,599,498	12,145,889	107,289,747	74,805,810	1,192,321	31,291,616	104,732,715
AK	886	831	136,052	101,577	34,475	181,517	109,309	4,017	68,191	171,275
AZ	32,367	30,625	5,044,223	4,098,848	945,375	9,666,012	5,936,059	123,726	3,606,227	9,354,504
CA, N	31,068	28,089	8,270,094	7,064,158	1,205,936	13,866,011	10,253,444	136,609	3,475,958	13,578,507
CA, E	44,365	41,533	8,511,188	6,671,874	1,839,314	15,566,142	10,571,746	137,739	4,856,658	15,343,280
CA, C	101,857	87,146	24,674,876	19,698,123	4,976,753	38,531,681	27,866,320	480,706	10,184,656	37,573,196
CA, S	19,516	17,152	4,112,521	3,492,479	620,041	7,155,299	5,053,253	61,196	2,040,851	6,961,856
HI	2,991	2,946	648,508	562,264	86,243	923,481	670,239	9,608	243,633	904,654
ID	7,239	7,143	949,947	771,789	178,158	1,597,501	930,886	22,413	644,202	1,549,559
MT	2,475	2,260	266,331	214,938	51,393	406,646	224,730	6,945	174,970	347,574
NV	28,223	25,202	4,466,858	3,604,329	862,529	8,414,899	5,753,310	64,193	2,597,396	8,300,602
OR	17,438	16,340	2,360,030	1,907,007	453,023	3,618,872	2,323,478	55,284	1,240,110	3,493,784
WA, E	6,984	6,769	748,922	577,159	171,764	1,029,062	620,429	14,335	394,298	983,909
WA, W	22,817	21,664	4,543,249	3,825,839	717,410	6,307,544	4,482,613	75,367	1,749,564	6,145,083
GUAM	214	212	12,512	9,098	3,413	24,889	9,946	184	14,759	24,741
NMI	5	3	75	15	60	191	48	0	143	191
10TH	71,087	69,481	9,216,659	7,396,258	1,820,401	15,087,768	8,696,048	220,383	6,171,337	14,543,838
CO	26,602	26,129	4,052,831	3,366,370	686,461	6,579,517	4,002,188	83,447	2,493,882	6,348,285
KS	10,452	10,237	1,057,447	778,608	278,840	1,585,802	867,971	31,700	686,130	1,500,895
NM	5,727	5,624	795,959	620,138	175,821	1,101,819	685,219	17,575	399,024	1,057,459
OK, N	3,916	3,872	375,326	275,159	100,167	560,785	298,957	8,367	253,462	535,684
OK, E	2,205	2,183	214,638	140,881	73,757	378,873	162,692	4,691	211,489	367,055
OK, W	7,112	6,931	692,709	504,725	187,984	1,015,104	563,059	22,798	429,247	969,680
UT	13,833	13,285	1,926,538	1,633,533	293,005	3,676,691	2,014,416	49,258	1,613,017	3,581,324
WY	1,240	1,220	101,212	76,845	24,367	189,178	101,546	2,545	85,087	183,456

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, 2009, 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)	
11TH	194,770	181,692	26,190,337	21,796,430	4,393,907	41,677,484	28,675,270	506,703	12,495,511	40,235,949
AL, N	19,615	18,870	1,613,569	1,229,929	383,639	2,358,116	1,516,228	49,226	792,662	2,245,143
AL, M	8,152	7,766	549,858	397,693	152,165	821,804	500,183	12,605	309,017	785,464
AL, S	5,917	5,595	490,122	384,573	105,548	749,630	476,870	15,752	257,009	723,288
FL, N	4,992	4,827	687,204	575,428	111,776	1,100,233	694,968	19,915	385,350	1,057,225
FL, M	57,761	54,783	9,694,834	8,156,635	1,538,199	16,104,844	11,132,011	166,813	4,806,021	15,674,165
FL, S	27,749	24,767	5,078,533	4,521,185	557,348	8,615,749	6,112,221	71,253	2,432,275	8,453,957
GA, N	47,446	43,371	6,169,072	5,158,767	1,010,305	9,225,550	6,470,153	127,198	2,628,199	8,709,702
GA, M	12,206	10,994	993,504	694,402	299,102	1,407,896	897,420	22,421	488,055	1,325,907
GA, S	10,932	10,719	913,642	677,817	235,825	1,293,662	875,218	21,520	396,923	1,261,099

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 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, 2009, 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	984,125	943,995	131,457,498	106,609,549	24,847,949	237,714,465	138,578,779	7,831,883	91,303,803	225,878,934
DC	710	616	118,893	109,719	9,174	172,618	115,656	4,681	52,281	164,119
1ST	30,099	28,307	4,343,852	3,608,155	735,697	17,032,824	4,151,946	5,312,803	7,568,075	11,566,342
ME	3,028	2,826	402,200	314,130	88,070	11,060,338	362,146	5,244,557	5,453,636	5,804,138
MA	16,173	15,003	2,531,731	2,138,152	393,579	3,829,626	2,505,032	42,388	1,282,207	3,709,040
NH	3,762	3,724	613,871	504,254	109,618	916,684	567,113	10,929	338,642	896,070
RI	4,151	3,983	620,077	515,360	104,717	912,147	581,540	9,985	320,621	893,714
PR	2,985	2,771	175,973	136,260	39,713	314,029	136,115	4,944	172,969	263,380
2ND	52,335	50,578	6,126,211	5,203,825	922,385	10,130,157	6,388,423	132,092	3,609,641	9,703,939
CT	8,561	8,199	1,399,693	1,199,885	199,808	2,065,215	1,354,108	23,195	687,911	2,000,283
NY, N	8,821	8,762	688,934	530,231	158,703	1,103,630	588,794	19,393	495,442	1,034,117
NY, E	17,456	16,830	2,511,251	2,228,755	282,495	3,964,135	2,640,705	42,678	1,280,752	3,813,035
NY, S	9,726	9,198	952,595	813,113	139,481	1,755,812	1,023,298	33,711	698,803	1,663,333
NY, W	6,632	6,459	433,685	323,435	110,250	735,379	352,439	10,223	372,717	694,551
VT	1,139	1,130	140,053	108,405	31,648	505,986	429,078	2,892	74,016	498,622
3RD	53,135	50,680	6,841,715	5,745,347	1,096,368	11,351,051	7,154,071	107,960	4,089,020	10,984,553
DE	2,112	2,035	342,854	283,434	59,419	491,950	326,242	5,875	159,834	480,824
NJ	25,765	25,073	4,051,515	3,535,348	516,167	6,835,091	4,616,134	64,521	2,154,436	6,624,234
PA, E	8,342	7,278	987,554	828,748	158,806	1,500,030	920,946	12,377	566,708	1,441,434
PA, M	6,989	6,641	711,451	556,473	154,978	1,257,953	643,905	10,862	603,186	1,212,436
PA, W	9,914	9,642	746,225	540,216	206,008	1,263,798	645,434	14,321	604,043	1,223,851
VI	13	11	2,117	1,128	989	2,229	1,411	4	814	1,774
4TH	65,942	62,957	9,861,877	8,333,337	1,528,540	18,836,755	10,381,696	180,072	8,274,987	18,452,769
MD	18,331	17,920	3,499,467	3,086,580	412,888	8,187,632	3,765,897	59,736	4,361,999	8,082,643
NC, E	4,153	4,041	567,419	466,688	100,731	879,312	537,136	11,677	330,498	848,278
NC, M	3,946	3,909	501,039	405,081	95,958	745,287	465,308	8,037	271,943	728,234
NC, W	5,506	5,107	853,424	695,843	157,581	1,348,782	810,594	14,731	523,457	1,315,435
SC	4,462	4,320	542,171	436,830	105,340	836,439	532,967	8,244	295,228	814,519
VA, E	17,347	15,868	2,793,060	2,413,682	379,378	5,026,114	3,224,776	49,604	1,751,734	4,911,437
VA, W	6,417	6,119	602,105	464,617	137,488	1,008,991	593,911	12,978	402,102	974,925
WV, N	2,596	2,515	255,138	197,696	57,442	402,215	248,101	5,115	149,000	390,941
WV, S	3,184	3,158	248,054	166,320	81,734	401,981	203,005	9,950	189,026	386,356

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, 2009, 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)	
5TH	37,875	36,693	5,976,605	3,188,581	2,788,024	8,002,393	3,405,688	118,791	4,477,915	7,721,571
LA, E	2,125	2,037	231,735	182,509	49,226	388,084	224,234	3,441	160,409	373,873
LA, M	1,081	1,056	97,174	79,683	17,491	177,325	94,290	2,859	80,176	169,629
LA, W	2,779	2,670	174,479	122,007	52,472	313,154	160,809	5,456	146,890	298,507
MS, N	3,365	3,296	263,033	193,767	69,265	445,436	240,806	6,466	198,165	433,908
MS, S	3,950	3,901	324,632	237,788	86,844	507,083	264,950	8,865	233,268	487,835
TX, N	8,630	8,514	2,759,234	854,400	1,904,833	1,805,518	879,764	54,464	871,290	1,732,298
TX, E	3,645	3,547	515,880	385,998	129,882	2,042,958	406,131	9,290	1,627,536	2,015,981
TX, S	5,789	5,300	757,993	507,232	250,762	1,144,267	525,697	14,575	603,995	1,088,150
TX, W	6,511	6,372	852,446	625,198	227,247	1,178,569	609,007	13,375	556,186	1,121,390
6TH	150,995	146,300	14,325,105	11,189,449	3,135,656	23,637,040	13,047,000	331,506	10,258,534	22,742,742
KY, E	9,177	9,140	745,530	551,848	193,681	1,275,266	687,276	13,078	574,912	1,241,259
KY, W	9,029	8,995	725,391	553,801	171,590	1,188,213	683,688	18,273	486,251	1,154,904
MI, E	41,362	38,406	4,990,822	3,949,922	1,040,900	6,959,497	4,095,624	113,580	2,750,294	6,660,405
MI, W	13,752	13,653	1,419,800	1,054,078	365,723	2,305,936	1,276,498	29,619	999,819	2,239,325
OH, N	29,811	28,875	2,459,367	1,931,757	527,609	4,213,273	2,404,368	60,940	1,747,965	4,053,953
OH, S	22,126	21,967	1,920,541	1,504,349	416,192	3,270,146	1,870,959	45,489	1,353,699	3,119,784
TN, E	11,556	11,373	897,643	701,702	195,940	2,403,567	885,878	23,064	1,494,625	2,325,010
TN, M	8,472	8,317	732,723	598,951	133,772	1,250,336	734,764	14,392	501,181	1,212,732
TN, W	5,710	5,574	433,289	343,041	90,248	770,806	407,946	13,073	349,787	735,369
7TH	107,226	104,833	11,925,840	9,596,391	2,329,449	19,014,582	11,699,185	221,324	7,094,073	18,416,120
IL, N	40,386	39,939	5,959,009	5,046,781	912,227	9,374,970	6,268,059	92,492	3,014,418	9,132,160
IL, C	8,209	8,157	555,372	412,791	142,581	937,406	501,339	11,368	424,700	908,746
IL, S	3,840	3,807	269,329	199,111	70,218	485,772	250,610	5,456	229,706	466,956
IN, N	14,534	14,015	1,166,018	916,643	249,376	1,979,133	1,089,584	22,218	867,331	1,907,272
IN, S	18,685	18,334	1,596,221	1,252,222	343,999	2,698,384	1,519,840	39,318	1,139,226	2,576,983
WI, E	14,000	13,186	1,467,802	1,102,409	365,393	2,170,228	1,275,607	34,725	859,896	2,099,666
WI, W	7,572	7,395	912,090	666,434	245,656	1,368,688	794,145	15,747	558,796	1,324,336

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, 2009, 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)	
8TH	64,827	62,456	6,488,446	5,015,897	1,472,549	10,886,931	6,101,482	153,081	4,632,368	10,431,265
AR, E	4,632	3,912	308,157	213,073	95,083	511,481	272,790	5,956	232,735	483,839
AR, W	3,779	3,452	328,274	242,524	85,750	536,087	293,068	9,611	233,408	519,656
IA, N	3,387	3,016	266,035	191,762	74,272	419,498	225,004	7,463	187,030	393,214
IA, S	5,436	5,407	543,951	406,039	137,912	841,511	482,267	13,310	345,935	804,246
MN	17,646	17,568	2,699,321	2,181,751	517,571	4,256,901	2,629,103	50,052	1,577,747	4,109,611
MO, E	11,234	10,814	953,570	749,157	204,413	1,699,354	920,625	25,427	753,302	1,637,548
MO, W	10,801	10,723	866,832	655,811	211,021	1,638,636	813,917	24,560	800,159	1,554,986
NE	5,049	4,886	339,959	250,947	89,012	641,118	310,803	11,073	319,243	605,238
ND	1,310	1,256	84,301	55,612	28,689	151,691	67,968	2,325	81,398	142,122
SD	1,553	1,422	98,046	69,220	28,826	190,653	85,936	3,304	101,413	180,805
9TH	247,031	234,037	42,969,621	35,783,596	7,186,025	79,525,214	51,861,934	811,535	26,851,744	77,711,554
AK	752	711	99,564	71,409	28,155	139,407	78,906	3,036	57,465	132,807
AZ	26,744	25,731	3,706,474	3,068,764	637,710	7,554,902	4,373,676	103,051	3,078,175	7,309,207
CA, N	20,815	19,831	4,926,271	4,238,656	687,614	9,104,151	6,288,949	81,196	2,734,006	8,926,495
CA, E	36,558	35,318	6,465,036	5,163,899	1,301,136	12,578,108	8,119,654	104,721	4,353,733	12,407,641
CA, C	78,050	72,925	15,009,993	12,750,358	2,259,635	28,048,330	18,720,664	295,752	9,031,914	27,410,715
CA, S	16,021	14,763	3,139,158	2,647,998	491,160	5,756,889	3,934,686	47,635	1,774,568	5,596,592
HI	2,399	2,382	433,439	374,454	58,985	667,336	464,807	7,462	195,066	653,756
ID	6,399	6,342	802,237	655,706	146,531	1,393,148	792,036	18,867	582,246	1,352,331
MT	2,090	1,962	205,745	168,102	37,643	335,669	178,887	5,569	151,214	296,361
NV	20,356	18,836	2,869,149	2,255,704	613,446	5,794,891	3,611,399	43,435	2,140,057	5,715,475
OR	13,643	12,838	1,554,183	1,262,138	292,045	2,606,048	1,576,024	36,491	993,533	2,520,154
WA, E	5,600	5,439	571,388	438,468	132,920	810,321	471,509	11,100	327,713	773,753
WA, W	17,395	16,753	3,176,917	2,680,993	495,923	4,713,803	3,242,595	53,054	1,418,154	4,594,208
GUAM	205	203	9,992	6,930	3,061	22,018	8,091	168	13,759	21,870
NMI	4	3	75	15	60	191	48	0	143	191
10TH	55,886	54,827	6,701,529	5,423,692	1,277,837	11,760,827	6,393,066	158,466	5,209,295	11,360,047
CO	22,511	22,143	3,169,567	2,656,715	512,852	5,367,945	3,148,404	66,805	2,152,736	5,185,000
KS	7,281	7,121	690,414	517,381	173,033	1,094,753	565,043	18,265	511,445	1,041,009
NM	5,274	5,208	684,870	538,549	146,321	984,917	602,271	15,561	367,085	945,148
OK, N	3,547	3,513	325,223	239,553	85,669	497,772	258,049	6,719	233,004	476,727
OK, E	1,965	1,946	171,917	116,516	55,401	338,320	135,005	3,454	199,861	329,320
OK, W	5,442	5,313	475,230	345,226	130,004	745,006	385,988	14,527	344,492	713,467
UT	8,792	8,520	1,107,098	951,088	156,009	2,574,601	1,218,484	30,935	1,325,182	2,516,278
WY	1,074	1,063	77,211	58,663	18,548	157,511	79,821	2,200	75,490	153,097

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, 2009, 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)	
11TH	118,064	111,711	15,777,803	13,411,559	2,366,245	27,364,072	17,878,632	299,572	9,185,869	26,623,914
AL, N	9,560	9,215	852,592	676,031	176,561	1,422,334	864,761	26,689	530,884	1,358,704
AL, M	2,455	2,290	166,252	126,997	39,255	314,270	167,167	3,845	143,258	299,503
AL, S	1,778	1,675	147,364	118,606	28,758	287,424	157,345	7,920	122,159	273,604
FL, N	4,286	4,180	561,986	474,812	87,174	954,127	585,773	17,860	350,494	916,261
FL, M	42,502	40,756	6,209,992	5,289,548	920,443	10,989,480	7,278,104	97,358	3,614,019	10,736,762
FL, S	20,581	19,290	3,397,264	3,047,499	349,765	6,100,001	4,078,755	56,776	1,964,470	5,969,392
GA, N	29,253	27,254	3,762,031	3,166,472	595,559	6,200,456	4,092,538	75,190	2,032,729	6,014,972
GA, M	4,974	4,407	424,753	313,448	111,305	677,008	399,378	8,203	269,427	643,645
GA, S	2,675	2,644	255,569	198,145	57,424	418,972	254,811	5,732	158,429	411,072

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, 2009,
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	399,519	356,807	66,108,814	52,282,929	13,825,886	84,564,550	64,377,850	1,332,052	18,854,648	81,302,169
DC	334	195	82,880	78,128	4,752	79,583	67,520	1,405	10,657	74,817
1ST	13,622	12,187	2,287,454	1,934,664	352,790	2,814,742	2,040,332	38,272	736,138	2,694,968
ME	532	490	109,063	88,010	21,053	137,868	101,333	2,143	34,393	133,711
MA	3,689	2,959	945,404	827,342	118,063	1,178,891	938,116	10,950	229,825	1,147,556
NH	817	741	205,188	174,834	30,354	252,587	195,558	2,750	54,279	247,038
RI	693	522	132,000	114,719	17,281	177,193	145,183	1,629	30,381	173,350
PR	7,891	7,475	895,799	729,759	166,040	1,068,203	660,142	20,800	387,260	993,314
2ND	12,023	9,809	2,288,763	1,957,150	331,612	2,910,568	2,309,672	33,850	567,047	2,804,824
CT	1,149	887	244,495	221,641	22,854	273,298	230,008	2,787	40,503	267,213
NY, N	2,845	2,783	434,751	347,444	87,307	521,987	350,985	10,065	160,937	490,811
NY, E	3,312	1,949	787,553	715,558	71,996	1,116,410	993,590	7,680	115,141	1,098,459
NY, S	1,872	1,450	467,352	403,165	64,187	567,574	460,448	5,062	102,064	538,987
NY, W	2,503	2,401	277,420	206,635	70,785	350,318	217,420	7,061	125,837	331,701
VT	342	339	77,192	62,708	14,485	80,981	57,222	1,195	22,564	77,652
3RD	18,406	16,061	3,514,877	2,991,471	523,406	4,244,651	3,223,089	59,922	961,640	4,085,945
DE	818	691	154,835	132,384	22,451	189,177	143,558	4,366	41,252	181,693
NJ	8,070	7,522	1,949,433	1,707,921	241,512	2,347,109	1,853,304	27,013	466,792	2,264,748
PA, E	3,740	2,515	556,313	485,668	70,645	606,569	467,510	8,830	130,229	579,173
PA, M	2,767	2,495	467,388	374,083	93,305	616,729	434,201	10,018	172,510	593,917
PA, W	3,004	2,834	382,098	286,725	95,373	482,014	322,637	9,665	149,713	463,389
VI	7	4	4,810	4,690	120	3,054	1,879	29	1,145	3,024
4TH	35,239	32,072	6,146,490	5,145,642	1,000,848	7,434,662	5,655,614	114,612	1,664,435	7,197,009
MD	6,280	5,313	1,918,643	1,737,060	181,583	2,088,520	1,769,793	23,224	295,503	2,045,327
NC, E	6,891	6,711	939,009	758,903	180,106	1,234,351	859,287	23,550	351,514	1,196,150
NC, M	3,140	3,063	388,844	308,993	79,851	482,667	346,104	11,789	124,774	465,115
NC, W	2,329	2,154	357,409	284,123	73,286	456,248	332,860	7,928	115,460	438,929
SC	4,819	4,604	641,404	500,862	140,542	867,546	605,286	15,746	246,514	826,062
VA, E	8,389	7,252	1,482,805	1,249,762	233,043	1,804,242	1,399,340	21,821	383,081	1,752,370
VA, W	2,813	2,442	337,858	249,584	88,275	387,693	275,498	3,620	108,575	367,938
WV, N	281	245	39,707	28,672	11,035	55,176	34,685	1,366	19,125	52,925
WV, S	297	288	40,811	27,683	13,127	58,218	32,760	5,568	19,890	52,192

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, 2009,
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)	
5TH	43,349	39,721	5,214,875	3,839,515	1,375,360	6,161,585	4,307,898	187,742	1,665,946	5,817,331
LA, E	1,856	1,666	242,873	190,869	52,005	280,322	203,093	6,010	71,219	268,767
LA, M	829	796	107,125	89,419	17,706	130,997	97,141	3,442	30,414	123,918
LA, W	8,748	8,446	599,925	395,966	203,959	803,241	515,072	27,468	260,701	747,579
MS, N	3,245	3,087	258,000	191,359	66,641	332,445	234,319	7,298	90,828	317,404
MS, S	3,241	3,089	306,438	227,239	79,199	349,749	250,094	7,152	92,502	334,323
TX, N	9,670	9,199	1,538,710	1,164,380	374,330	1,851,833	1,320,162	62,797	468,875	1,767,510
TX, E	3,044	2,807	483,033	349,882	133,150	560,571	389,243	18,024	153,304	537,150
TX, S	6,809	5,053	830,461	628,993	201,468	941,169	665,545	29,335	246,290	855,388
TX, W	5,907	5,578	848,310	601,408	246,902	911,259	633,230	26,216	251,813	865,294
6TH	58,504	56,078	6,342,550	4,856,152	1,486,398	8,298,291	5,868,420	135,607	2,294,264	7,933,006
KY, E	2,960	2,925	368,398	263,053	105,346	467,302	324,315	5,442	137,544	454,320
KY, W	2,959	2,915	345,942	265,182	80,760	424,673	298,219	7,880	118,574	409,911
MI, E	8,673	7,841	1,207,500	889,874	317,626	1,717,339	1,235,039	26,000	456,301	1,652,324
MI, W	1,838	1,766	273,134	201,291	71,843	327,317	221,072	3,892	102,353	316,076
OH, N	6,425	6,011	771,861	604,809	167,052	1,073,625	754,678	15,391	303,556	1,036,913
OH, S	9,085	8,842	1,249,845	956,054	293,790	1,690,090	1,171,869	24,242	493,978	1,603,241
TN, E	6,902	6,759	637,410	498,639	138,771	750,169	541,850	13,652	194,667	692,724
TN, M	5,855	5,720	604,757	487,159	117,598	750,562	538,919	11,814	199,829	726,519
TN, W	13,807	13,299	883,704	690,091	193,613	1,097,213	782,458	27,294	287,462	1,040,977
7TH	34,870	33,693	4,776,188	3,762,168	1,014,021	6,018,828	4,303,340	87,609	1,627,878	5,772,374
IL, N	12,902	12,500	2,004,942	1,661,493	343,449	2,443,291	1,851,404	32,729	559,158	2,342,184
IL, C	2,245	2,198	231,750	169,456	62,294	312,954	200,744	4,517	107,693	300,116
IL, S	2,402	2,388	247,025	179,673	67,352	320,246	211,989	3,773	104,483	304,966
IN, N	3,845	3,633	475,292	380,104	95,187	621,309	426,882	9,552	184,875	595,905
IN, S	8,449	8,246	1,046,716	805,185	241,532	1,376,025	953,063	19,042	403,919	1,319,806
WI, E	4,056	3,811	623,909	458,759	165,150	766,611	534,974	15,090	216,547	738,755
WI, W	971	917	146,554	107,498	39,056	178,392	124,284	2,906	51,202	170,641

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, 2009, 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)	
8TH	20,713	19,120	2,484,559	1,869,216	615,343	3,297,747	2,184,114	62,471	1,051,162	3,092,901
AR, E	4,636	3,864	375,908	277,695	98,214	447,356	291,508	9,575	146,273	406,865
AR, W	2,528	2,308	238,358	162,395	75,963	318,033	201,034	7,804	109,196	303,096
IA, N	168	149	23,331	15,870	7,460	29,897	18,045	676	11,176	27,950
IA, S	613	599	90,917	63,445	27,472	107,686	74,046	1,454	32,187	102,576
MN	2,802	2,757	549,546	426,924	122,622	705,245	496,431	12,053	196,761	679,475
MO, E	4,000	3,669	490,184	383,790	106,393	641,163	445,104	12,844	183,215	605,785
MO, W	3,692	3,604	456,064	347,987	108,077	684,714	436,717	12,553	235,444	623,737
NE	1,935	1,863	218,389	161,887	56,502	307,130	188,164	4,484	114,482	289,554
ND	161	152	20,441	13,744	6,697	26,199	15,944	341	9,914	24,934
SD	178	155	21,422	15,479	5,943	30,324	17,122	687	12,515	28,929
9TH	70,769	53,407	20,381,033	15,732,195	4,648,838	26,113,613	21,657,195	349,592	4,106,826	25,467,544
AK	133	120	36,488	30,168	6,320	42,110	30,402	981	10,727	38,468
AZ	5,521	4,818	1,164,386	939,024	225,362	1,835,771	1,358,868	18,796	458,107	1,774,824
CA, N	10,129	8,153	3,049,181	2,556,757	492,424	4,417,833	3,654,751	51,296	711,787	4,312,953
CA, E	7,766	6,183	1,916,932	1,459,819	457,113	2,910,523	2,386,938	32,353	491,231	2,858,620
CA, C	23,602	14,066	9,082,607	6,441,914	2,640,693	9,780,194	8,644,541	163,645	972,008	9,543,013
CA, S	3,466	2,370	927,331	803,471	123,860	1,335,419	1,062,295	12,971	260,153	1,303,144
HI	591	563	212,609	185,560	27,049	253,628	202,968	2,131	48,529	248,397
ID	834	796	141,971	111,542	30,430	190,657	128,665	3,431	58,561	183,807
MT	382	297	57,344	43,905	13,439	66,975	42,887	1,377	22,711	47,212
NV	7,779	6,323	1,550,271	1,305,988	244,283	2,534,100	2,070,279	19,043	444,778	2,500,460
OR	3,785	3,493	762,637	621,433	141,203	992,357	729,009	18,709	244,639	953,247
WA, E	1,381	1,329	176,946	138,477	38,469	217,753	148,915	2,950	65,888	209,453
WA, W	5,390	4,887	1,299,811	1,091,970	207,841	1,533,422	1,194,823	21,893	316,707	1,491,076
GUAM	9	9	2,520	2,168	352	2,871	1,855	16	1,000	2,871
NMI	1	0	-	-	-	-	-	-	-	-
10TH	15,165	14,622	2,458,278	1,932,606	525,672	3,248,485	2,251,457	60,551	936,477	3,109,395
CO	4,081	3,978	868,838	698,927	169,911	1,193,345	845,307	16,630	331,408	1,145,818
KS	3,166	3,112	365,682	260,106	105,577	485,065	300,937	12,630	171,498	454,308
NM	445	408	86,890	68,393	18,497	99,167	71,209	1,681	26,277	94,917
OK, N	369	359	50,103	35,606	14,497	63,013	40,908	1,648	20,457	58,957
OK, E	240	237	42,720	24,365	18,355	40,553	27,687	1,237	11,628	37,735
OK, W	1,666	1,614	215,305	157,648	57,658	260,195	170,781	8,211	81,204	246,411
UT	5,034	4,758	804,847	669,407	135,439	1,076,144	772,910	18,168	285,065	1,041,033
WY	164	156	23,893	18,155	5,738	31,003	21,718	346	8,940	30,216

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, 2009, 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)	
11TH	76,525	69,842	10,130,866	8,184,023	1,946,844	13,941,796	10,509,200	200,420	3,232,177	13,252,054
AL, N	10,044	9,644	752,526	546,090	206,435	926,405	644,710	22,236	259,458	877,273
AL, M	5,695	5,474	381,936	269,528	112,409	505,186	331,238	8,758	165,190	483,615
AL, S	4,133	3,919	342,134	265,469	76,664	460,421	318,060	7,832	134,529	447,898
FL, N	703	644	118,717	94,168	24,550	135,962	100,052	2,044	33,866	130,822
FL, M	15,166	13,947	3,317,656	2,769,388	548,269	4,889,284	3,693,676	64,281	1,131,327	4,720,737
FL, S	7,146	5,463	1,633,968	1,431,137	202,832	2,459,514	1,983,225	14,091	462,198	2,429,389
GA, N	18,156	16,095	2,373,139	1,962,599	410,540	2,984,260	2,342,550	51,506	590,204	2,654,502
GA, M	7,230	6,585	564,564	377,126	187,438	724,097	491,647	14,129	218,321	675,560
GA, S	8,252	8,071	646,226	468,518	177,708	856,668	604,042	15,543	237,083	832,258

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."