The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below.

/S/ RUSS KENDIG

Russ Kendig
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE:	)	CHAPTER 13
	)	
JAMES P. GALLEY AND	)	CASE NO. 10-63443
KIMBERLY C. GALLEY,	)	
	)	JUDGE RUSS KENDIG
	)	
Debtors.	)	
	)	**MEMORANDUM OF OPINION**
	)	**(NOT INTENDED FOR**
	)	**PUBLICATION)**

Toby L. Rosen, chapter 13 trustee ("Trustee"), objected to confirmation of Debtors' plan. She argues that Debtors incorrectly included net business income from Debtor Kimberly Galley's sole proprietorship on line three of the B22C, ultimately resulting in a three year commitment period determination. Trustee contends that if gross receipts are utilized, the commitment period is five years. Debtors assert they correctly completed the means test and three years is the applicable commitment period.

The court has jurisdiction of this matter pursuant to 28 U.S.C. §§ 1334 and the general order of reference entered in this district on July 16, 1984. Venue in this district and division is proper pursuant to 28 U.S.C. § 1409.

This opinion is not intended for publication or citation. The availability of this opinion, in electronic or printed form, is not the result of a direct submission by the court.

FACTS

The facts are not complex or unique. Debtor James Galley is employed by Ohio Materials Handling. His income is included on line two of the B22C. The joint debtor, his wife Kimberly Galley, operates Kinfolk Candles, a sole proprietorship. On line 3a of the means test, she listed gross receipts of $5,614.17. From this amount, she deducted business expenses of $4,630.50 on line 3b, resulting in net business income of $983.67. This amount, coupled with her husband's gross income, was used to calculate debtors' current monthly income. The total figure was lower than the median family income for an Ohio household of the same size, so Debtors proposed a three year plan. If Debtors had utilized gross receipts on line three of the means test, their total income would have exceeded the median family income and required a five year commitment period.

LAW AND ANALYSIS

Debtors completed the B22C as written: using net business income as the basis for determining current monthly income. Since Trustee is arguing for an alternative approach, use of gross receipts, she is also arguing that the forms conflict with the bankruptcy code. If true, the bankruptcy code will triumph. *See* In re Arnold, 376 B.R. 652 (Bankr. M.D. Tenn. 2007); In re Cole, Case. No. 08-34090 (Bankr. N.D. Ohio 2009) (unpublished). Consequently, the starting point is the code.

When a chapter 13 debtor does not propose to pay allowed unsecured claims in full, a confirmable plan must propose payments for either three or five years. 11 U.S.C. §§ 1322(d); 1325(b)(4)(A). A debtor is required to submit to a five year plan when debtor's current monthly income exceeds the applicable median family income for a family of the same or smaller size in the same state. 11 U.S.C. §§ 1322(d)(1); 1325(b)(4)(A)(ii). "Current monthly income," or CMI, is defined as "the average monthly income from all sources that the debtor receives (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income." 11 U.S.C. § 101(10A)(A). The definition does not distinctly state whether to use gross or net income.

When faced with this question, courts have looked at the definition of "disposable income" in section 1325(b)(2) for elucidation. *See* Drummond v. Wiegand (In re Wiegand), 386 B.R. 238 (B.A.P. 9th Cir. 2008); Arnold, 376 B.R. 652; In re Bembenek, 2008 WL 2704289 (Bankr. E.D. Wis. 2008) (unpublished). Under this provision, "disposable income" is current monthly income less reasonably necessary expenses, including business expenses. 11 U.S.C. § 1325(b)(2)(B). Based on this formula, the courts determined that "current monthly income" must encompass gross income because if it referred to net income, the need to deduct business expenses is redundant. Collier's is in accord with this conclusion. "The definition appears to include a sole proprietor's gross income, especially since amended section 1325(b) provides for business expenses to be deducted from the debtor's current monthly income." 2 Alan N. Resnick and Henry J. Sommer, Collier on Bankruptcy ¶ 101.10A, 101-76 (16th ed. 2011) (footnote omitted).

Both Arnold and Bembenek also note there is nothing in the definition of "current monthly income" to suggest that it is anything but gross income. The definition of CMI simply does not suggest that any deductions are taken from gross income to arrive at "current monthly income." Without exploring the issue, the Sixth Circuit has stated that CMI "means the average gross monthly income that the debtor receives" in a case involving the meaning of "projected disposable income." Baud v. Carroll, 634 F.3d 327, 332 (6th Cir. 2011).

Both of these reasons are sufficient to convince the court that CMI captures gross income, not net income. The statutory language is not ambiguous and this interpretation does not render section 1325(b)(2)(B) meaningless.

In spite of this conclusion, which the court is compelled to reach under general rules of statutory interpretation, the court is convinced that Debtors' position is not thoroughly unfounded. The determination of the applicable commitment period is tied to the median family income as determined by the Unites States Census Bureau. 11 U.S.C. § 101(39A)(A). In reviewing the figures and statistics from the Census Bureau, it appears that the median family income figures do not include gross business expenses. Consequently, comparing CMI, as defined above, to the median income figures is incongruent.

The United States Trustee Program's ("USTP") website contains the following information on median family income:

> Section I. Census Bureau Data
>
> In Part III of Bankruptcy Form 22A and Part II of Bankruptcy Form 22C, debtors are instructed to enter the "Applicable median family income". This information is published by the Census Bureau according to State and family size, and the data is updated each year. In addition, pursuant to 11 U.S.C. § 101(39A)(B), the data on this Web site will be further adjusted early each calendar year based upon the Consumer Price Index for All Urban Consumers (CPI).
>
> The following link provides the median family income data published in October 2010, reproduced in a format that is designed for ease of use in completing these bankruptcy forms.
>
> Median Family Income Based on State/Territory and Family Size Available for download in MS Excel format. [XLS - 27 kb]

U.S. Trustee Program, http://www.justice.gov/ust/eo/bapcpa/20101101/meanstesting.htm (last visited April 19, 2011).

The figures presented by the USTP appear to be compiled from two separate documents created by the Census Bureau: the State Median Family Income by Family Size (1-year) and the State Median Family Income by Numbers of Earners in Family (1-

year).[1] U.S. Census Bureau, B19119, Median Family Income in the Past 12 Months (in 2009 Inflation-adjusted Dollars by Family Size (2009); U.S. Census Bureau, B19121, Median Family Income in the Past 12 Months (in 2009 Inflation-adjusted Dollars) by Number of Earners in Family (2009). Both documents indicate the figures compiled by the Census Bureau are generated from the 2009 American Community Survey. Id. Looking at the income questions contained in the survey, question 47(b) instructs respondents to "*Report NET income after business expenses*." (emphasis original). *See* Exhibit A.[2]

Similarities between the income questions from the American Community Survey and the B22C exist. Since the applicable commitment period determination is based on whether a debtor falls above or below the median income, it is rational that the B22C questions would be consistent with the same questions asked to gather the data used to determine median income. It appears that data is based on net business income, not gross receipts.

Unfortunately, BAPCPA has not always proved to be a model of consistency or logic. Although the court finds a foundation for the process used to develop Official Form B22C, including use of net income, interpretation of the bankruptcy code results in adoption of a definition which counters the form. The unambiguous statutory interpretation must prevail.

Debtors have incorrectly calculated their current monthly income by utilizing net business income in line three of the B22C. Trustee's objection will be sustained.

An order in accordance with this opinion will be issued immediately.

# # #

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[1] The documents are available at:
http://www.census.gov/hhes/www/income/data/statemedian/index.html
as of April 19, 2011.

[2] Exhibit A was printed from:
http://www.census.gov/acs/www/about_the_survey/questions_and_why_we_ask/
on April 19, 2011 from the "Income" hyperlink under the section titled "Economic (Population and Housing)."

Service List:

Toby L. Rosen
Charter One Bank Building, 4th Floor
400 W. Tuscarawas St.
Canton, OH 44702

Edward S Lake
Edward Lake & Associates, LLC
4450 Belden Village Street
Suite 804
Canton, OH 44718

American Community Survey
Population: Questions on Income

Questions as they appear in the questionnaire.

47 INCOME IN THE PAST 12 MONTHS

Mark (X) the "Yes" box for each type of income this person received, and give your best estimate of the TOTAL AMOUNT during the PAST 12 MONTHS. (NOTE: The "past 12 months" is the period from today's date one year ago up through today.)

Mark (X) the "No" box to show types of income NOT received.

If net income was a loss, mark the "Loss" box to the right of the dollar amount.

For income received jointly, report the appropriate share for each person – or, if that's not possible, report the whole amount for only one person and mark the "No" box for the other person.

a. **Wages, salary, commissions, bonuses, or tips from all jobs.** *Report amount before deductions for taxes, bonds, dues, or other items.*

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

b. **Self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships.** *Report NET income after business expenses.*

☐ Yes → $ ______ .00 ☐ Loss
☐ No
TOTAL AMOUNT for past 12 months

c. **Interest, dividends, net rental income, royalty income, or income from estates and trusts.** *Report even small amounts credited to an account.*

☐ Yes → $ ______ .00 ☐ Loss
☐ No
TOTAL AMOUNT for past 12 months

d. **Social Security or Railroad Retirement.**

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

e. **Supplemental Security Income (SSI).**

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

f. **Any public assistance or welfare payments from the state or local welfare office.**

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

g. **Retirement, survivor, or disability pensions.** *Do NOT include Social Security.*

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

h. **Any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support or alimony.** *Do NOT include lump sum payments such as money from an inheritance or the sale of a home.*

☐ Yes → $ ______ .00
☐ No
TOTAL AMOUNT for past 12 months

48 What was this person's total income during the PAST 12 MONTHS? *Add entries in questions 47a to 47h; subtract any losses. If net income was a loss, enter the amount and mark (X) the "Loss" box next to the dollar amount.*

☐ None OR $ ______ .00 ☐ Loss
TOTAL AMOUNT for past 12 months

Source: ACS-1(2009)KFI

MEETING FEDERAL NEEDS

Income is a vital measure of general economic circumstances. Income data are used to determine poverty status, to measure economic well-being, and to assess the need for assistance. These data are included in federal allocation formulas for many government programs.

ExH A

USCENSUSBUREAU
Helping You Make Informed Decisions

United States Census 2010

COMMUNITY BENEFITS

Social Services

Under the Older Americans Act, funds for food, health care, and legal services are distributed to local agencies based on data about elderly people with low incomes.

Data about income at the state and county levels are used to allocate funds for food, health care, and classes in meal planning to low-income women with children.

Employment

Income data are used to identify local areas eligible for grants to stimulate economic recovery, run job-training programs, and define areas such as empowerment or enterprise zones.

Housing

Under the Low-Income Home Energy Assistance Program, income data are used to allocate funds to areas for home energy aid.

Under the Community Development Block Grant Program, funding for housing assistance and other community development is based on income and other decennial census data.

Education

Data about poor children are used to allocate funds to counties and school districts. These funds provide resources and services to improve the education of economically disadvantaged children.

www.census.gov

Means Testing

Census Bureau, IRS Data and Administrative Expenses Multipliers

(Cases Filed Between November 1, 2010, and March 14, 2011, Inclusive)

Section I. Census Bureau Data

In Part III of Bankruptcy Form 22A and Part II of Bankruptcy Form 22C, debtors are instructed to enter the "Applicable median family income". This information is published by the Census Bureau according to State and family size, and the data is updated each year. In addition, pursuant to 11 U.S.C. § 101(39A)(B), the data on this Web site will be further adjusted early each calendar year based upon the Consumer Price Index for All Urban Consumers (CPI).

The following link provides the median family income data published in October 2010, reproduced in a format that is designed for ease of use in completing these bankruptcy forms.

Median Family Income Based on State/Territory and Family Size

Available for download in MS Excel format. [XLS - 27 KB]

Section II. IRS Data & General Information for Completing Bankruptcy Forms

Note: The IRS expense figures posted on this Web site are for use in completing bankruptcy forms. They are not for use in computing taxes or for any other tax administration purpose. Expense information for tax purposes can be found on the IRS Web site. In addition, the following language is taken directly from the IRS Collection Financial Standards available at the IRS Website noted above. The IRS Collection Financial Standards use the word "taxpayer" and this reference has been unchanged for purposes of publishing the Standards for use in bankruptcy cases.

1. General Information Regarding IRS Collection Financial Standards

Collection Financial Standards are used to help determine a taxpayer's ability to pay a delinquent tax liability. Allowable living expenses include those expenses that meet the necessary expense test. The necessary expense test is defined as expenses that are necessary to provide for a taxpayer's (and his or her family's) health and welfare and/or production of income.

National Standards for food, clothing and other items apply nationwide. Taxpayers are allowed the total National Standards amount for their family size, without questioning the amount actually spent.

National Standards have also been established for minimum allowances for out-of-pocket health care expenses. Taxpayers and their dependents are allowed the standard amount on a per person basis, without questioning the amount actually spent.

Maximum allowances for housing and utilities and transportation, known as the Local Standards, vary by location. In most cases, the taxpayer is allowed the amount actually spent, or the local standard, whichever is less.

Generally, the total number of persons allowed for necessary living expenses should be the same as those allowed as exemptions on the taxpayer's most recent year income tax return.

If the IRS determines that the facts and circumstances of a taxpayer's situation indicate that using the standards is inadequate to provide for basic living expenses, we may allow for actual expenses. However, taxpayers must provide documentation that supports a determination that using national and local expense standards leaves them an inadequate means of providing for basic living expenses.

2. National Standards: Food Clothing & Other Items.

National Standards have been established for five necessary expenses: food, housekeeping supplies, apparel and services, personal care products and services, and miscellaneous.

The standards are derived from the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CES). The survey collects information from the Nation's households and families on their buying habits (expenditures), income and household characteristics.

Available for download in MS Excel format. [XLS - 18 KB]

3. National Standards: Out-of-Pocket Health Care Expenses.

Out-of-Pocket Health Care standards have been established for out-of-pocket health care expenses including medical services, prescription drugs, and medical supplies (e.g. eyeglasses, contact lenses, etc.).

The table for health care allowances is based on Medical Expenditure Panel Survey data and uses an average amount per person for taxpayers and their dependents under 65 and those individuals that are 65 and older.

The out-of-pocket health care standard amount is allowed in addition to the amount taxpayers pay for health insurance.

Available for download in MS Excel format. [XLS - 15 KB]

4. Local Standards. Housing and Utilities and Transportation

a. Housing and Utilities Standards are derived from Census and BLS data, and are provided by state down to the county level. The standard for a particular county and family size includes both housing and utilities allowed for a taxpayer's primary place of residence.

Housing and Utilities standards include mortgage or rent, property taxes, interest, insurance, maintenance, repairs, gas, electric, water, heating oil, garbage collection, telephone and cell phone. The tables include five categories for one, two, three, four, and five or more persons in a household.

[Select State] Go

Available for download in MS Excel format. [XLS -24.1 MB]

b. **Transportation Expense Standards** for taxpayers with a vehicle consist of two parts: nationwide figures for monthly loan or lease payments referred to as ownership costs, and additional amounts for monthly operating costs broken down by Census Region and Metropolitan Statistical Area (MSA). A conversion chart has been provided with the standards that lists the states that comprise each Census Region, as well as the counties and cities included in each MSA. The ownership cost portion of the transportation standard, although it applies nationwide, is still considered part of the Local Standards.

The ownership costs provide maximum allowances for the lease or purchase of up to two automobiles if allowed as a necessary expense. A single taxpayer is normally allowed one automobile.

The operating costs include maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking and tolls.

If a taxpayer has a car payment, the allowable ownership cost added to the allowable operating cost equals the allowable transportation expense. If a taxpayer has a car, but no car payment, only the operating costs portion of the transportation standard is used to figure the allowable transportation expense. In both of these cases, the taxpayer is allowed the amount actually spent, or the standard, whichever is less.

There is a single nationwide allowance for public transportation based on BLS expenditure data for mass transit fares for a train, bus, taxi, ferry, etc. Taxpayers with no vehicle are allowed the standard, per household, without questioning the amount actually spent.

If a taxpayer owns a vehicle and uses public transportation, expenses may be allowed for both, provided they are needed for the health, and welfare of the taxpayer or family, or for the production of income. However, the expenses allowed would be actual expenses incurred for ownership costs, operating costs and public transportation, or the standard amounts, whichever is less.

[Select Region] Go

Available for download in MS Excel format. [XLS - 19 KB]

Section III. Administrative Expenses Multipliers

11 U.S.C. § 707(b)(2)(A)(ii)(III) allows a debtor who is eligible for chapter 13 to include in his/her calculation of monthly expenses the actual administrative expenses of administering a chapter 13 plan in the judicial district where the debtor resides.

The Executive Office for U.S. Trustees issues the schedules of actual administrative expenses which contain, by judicial district, the chapter 13 multiplier needed to complete Official Bankruptcy Forms 22A and 22C (Statement of Current Monthly Income and calculations). Form 22A is the form most chapter 7 debtors will complete and the multiplier is entered on Line 45.b; Form 22C is the form most chapter 13 debtors will complete and the multiplier is entered on Line 50.b.

Schedules of Actual Administrative Expenses of Administering a Chapter 13 Plan (as Required by 11 U.S.C. § 707(b)(2)(A)(ii)(III))

Available for download in MS Excel format. [XLS - 28 KB]

Note:
The original source for the State Median Family Income is the Census Bureau.

The original source for the National and Local Standards is the IRS.

To report any differences between the data on these pages and their original source, please e-mail: ust.mt.help@usdoj.gov.

Last Update: February 14, 2011 12:30 PM
U.S. Trustee Program/Department of Justice
usdoj/ust/smm

B19119. MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS (IN 2009 INFLATION-ADJUSTED DOLLARS) BY FAMII
Data Set: 2009 American Community Survey 1-Year Estimates
Survey: American Community Survey, Puerto Rico Community Survey
NOTE. Although the Americar For information on confidentiality protection, sampling error, nonsampling error,

Alabama

	Estimate	Margin of Error (+/-)
Total:	50,779	659
2-person families	46,143	975
3-person families	51,613	1,688
4-person families	62,983	2,057
5-person families	57,904	3,753
6-person families	51,011	3,433
7-or-more-person families	44,169	8,680

Alaska

	Estimate	Margin of Error (+/-)
Total:	79,934	2,485
2-person families	74,242	2,718
3-person families	80,133	4,035
4-person families	84,577	5,284
5-person families	83,941	4,709
6-person families	90,151	7,145
7-or-more-person families	75,571	8,970

Arizona

	Estimate	Margin of Error (+/-)
Total:	57,855	675
2-person families	54,510	786
3-person families	58,696	1,813
4-person families	66,030	1,492
5-person families	57,193	3,845
6-person families	59,921	5,585
7-or-more-person families	55,893	5,704

Arkansas

	Estimate	Margin of Error (+/-)
Total:	46,868	846
2-person families	43,370	996
3-person families	48,799	2,109
4-person families	53,523	2,047
5-person families	50,470	4,242
6-person families	49,553	4,463
7-or-more-person families	43,538	7,186

California

Printed 4/19/11 AMD

	Estimate	Margin of Error (+/-)
Total:	67,038	377
2-person families	61,954	464
3-person families	67,562	1,061
4-person families	77,596	937
5-person families	66,106	1,015
6-person families	63,109	1,613
7-or-more-person families	70,741	1,987

Colorado

	Estimate	Margin of Error (+/-)
Total:	68,943	836
2-person families	63,635	1,083
3-person families	69,717	2,044
4-person families	82,621	2,339
5-person families	72,673	2,897
6-person families	66,580	5,783
7-or-more-person families	63,827	9,585

Connecticut

	Estimate	Margin of Error (+/-)
Total:	83,069	1,215
2-person families	70,800	1,352
3-person families	82,305	2,740
4-person families	101,647	2,642
5-person families	100,989	3,951
6-person families	103,804	7,315
7-or-more-person families	105,588	6,762

Delaware

	Estimate	Margin of Error (+/-)
Total:	67,582	2,170
2-person families	61,424	2,027
3-person families	67,412	3,908
4-person families	83,928	7,758
5-person families	73,851	12,319
6-person families	70,269	19,968
7-or-more-person families	78,579	8,391

District of Columbia

	Estimate	Margin of Error (+/-)
Total:	71,208	3,818
2-person families	78,878	6,223
3-person families	56,599	10,935
4-person families	70,862	11,111
5-person families	51,400	17,929
6-person families	74,088	7,126

7-or-more-person families	53,733	32,355

Florida

	Estimate	Margin of Error (+/-)
Total:	53,509	474
2-person families	49,321	529
3-person families	53,713	925
4-person families	64,084	1,312
5-person families	60,656	1,783
6-person families	56,679	2,222
7-or-more-person families	59,498	3,972

Georgia

	Estimate	Margin of Error (+/-)
Total:	56,176	602
2-person families	51,184	693
3-person families	55,767	1,390
4-person families	68,122	1,506
5-person families	60,785	2,169
6-person families	55,834	3,910
7-or-more-person families	52,666	3,489

Hawaii

	Estimate	Margin of Error (+/-)
Total:	75,066	1,578
2-person families	63,143	2,838
3-person families	74,449	2,833
4-person families	85,190	7,291
5-person families	80,552	6,971
6-person families	94,304	13,503
7-or-more-person families	112,585	13,365

Idaho

	Estimate	Margin of Error (+/-)
Total:	51,851	886
2-person families	47,863	1,405
3-person families	54,558	2,608
4-person families	60,488	2,207
5-person families	57,737	4,357
6-person families	51,953	6,086
7-or-more-person families	57,629	9,933

Illinois

	Estimate	Margin of Error (+/-)
Total:	66,806	478
2-person families	59,104	709
3-person families	68,782	1,088

4-person families	79,788	1,431
5-person families	72,240	1,665
6-person families	68,061	2,222
7-or-more-person families	66,662	3,523

Indiana

	Estimate	Margin of Error (+/-)
Total:	56,432	584
2-person families	50,279	704
3-person families	58,075	1,184
4-person families	68,109	1,319
5-person families	64,746	3,017
6-person families	61,668	2,807
7-or-more-person families	65,998	4,318

Iowa

	Estimate	Margin of Error (+/-)
Total:	61,156	771
2-person families	55,132	953
3-person families	62,485	1,904
4-person families	74,349	1,876
5-person families	71,627	2,260
6-person families	61,746	5,059
7-or-more-person families	61,726	6,113

Kansas

	Estimate	Margin of Error (+/-)
Total:	60,994	915
2-person families	56,251	1,007
3-person families	63,816	2,000
4-person families	68,154	2,119
5-person families	69,210	2,902
6-person families	58,082	4,723
7-or-more-person families	55,196	10,309

Kentucky

	Estimate	Margin of Error (+/-)
Total:	49,801	693
2-person families	44,353	888
3-person families	51,046	1,783
4-person families	62,739	2,233
5-person families	59,928	2,835
6-person families	52,502	6,162
7-or-more-person families	51,315	4,566

Louisiana

	Estimate	Margin of Error (+/-)

Total:	53,427	939
2-person families	45,950	1,255
3-person families	54,800	2,573
4-person families	66,154	2,188
5-person families	66,029	3,237
6-person families	56,745	6,510
7-or-more-person families	56,870	7,691

Maine

	Estimate	Margin of Error (+/-)
Total:	56,566	1,169
2-person families	50,767	1,747
3-person families	58,097	2,476
4-person families	67,361	2,318
5-person families	68,365	5,595
6-person families	74,776	8,766
7-or-more-person families	55,433	15,074

Maryland

	Estimate	Margin of Error (+/-)
Total:	84,254	913
2-person families	73,291	1,244
3-person families	85,746	1,864
4-person families	101,693	2,272
5-person families	98,508	3,817
6-person families	95,648	5,566
7-or-more-person families	89,529	8,976

Massachusetts

	Estimate	Margin of Error (+/-)
Total:	81,033	946
2-person families	67,142	1,012
3-person families	82,385	1,793
4-person families	100,462	1,946
5-person families	103,475	3,311
6-person families	99,351	8,037
7-or-more-person families	85,558	9,537

Michigan

	Estimate	Margin of Error (+/-)
Total:	56,681	426
2-person families	49,919	471
3-person families	59,190	861
4-person families	70,600	1,014
5-person families	67,658	1,905
6-person families	58,968	3,227
7-or-more-person families	52,657	4,154

Minnesota

	Estimate	Margin of Error (+/-)
Total:	69,374	521
2-person families	60,694	744
3-person families	72,886	1,857
4-person families	83,772	1,565
5-person families	81,598	2,245
6-person families	74,597	5,339
7-or-more-person families	59,021	4,354

Mississippi

	Estimate	Margin of Error (+/-)
Total:	45,601	903
2-person families	40,908	1,250
3-person families	46,299	2,086
4-person families	54,812	2,640
5-person families	50,335	3,697
6-person families	43,202	7,910
7-or-more-person families	42,982	9,734

Missouri

	Estimate	Margin of Error (+/-)
Total:	56,318	639
2-person families	50,295	682
3-person families	57,664	1,307
4-person families	68,705	1,707
5-person families	67,260	2,925
6-person families	66,013	7,044
7-or-more-person families	59,043	4,908

Montana

	Estimate	Margin of Error (+/-)
Total:	55,010	1,352
2-person families	51,566	1,697
3-person families	55,357	3,377
4-person families	66,825	4,248
5-person families	58,198	6,000
6-person families	55,539	9,563
7-or-more-person families	75,761	21,190

Nebraska

	Estimate	Margin of Error (+/-)
Total:	60,102	941
2-person families	53,251	1,371
3-person families	64,429	2,633
4-person families	69,950	1,905

5-person families	70,363	3,412
6-person families	62,928	7,156
7-or-more-person families	66,384	5,850

Nevada

	Estimate	Margin of Error (+/-)
Total:	60,829	1,204
2-person families	56,612	1,940
3-person families	59,802	1,946
4-person families	69,371	2,108
5-person families	61,443	3,450
6-person families	61,962	5,975
7-or-more-person families	77,129	6,897

New Hampshire

	Estimate	Margin of Error (+/-)
Total:	73,856	1,579
2-person families	62,509	1,896
3-person families	81,134	2,563
4-person families	88,538	2,674
5-person families	83,081	8,938
6-person families	94,246	9,099
7-or-more-person families	74,257	28,182

New Jersey

	Estimate	Margin of Error (+/-)
Total:	83,381	889
2-person families	69,539	1,261
3-person families	84,192	1,656
4-person families	99,474	1,533
5-person families	102,931	3,390
6-person families	95,995	6,185
7-or-more-person families	89,623	7,431

New Mexico

	Estimate	Margin of Error (+/-)
Total:	51,994	1,153
2-person families	51,018	1,444
3-person families	51,459	3,251
4-person families	52,842	3,228
5-person families	54,788	4,474
6-person families	53,387	4,230
7-or-more-person families	58,222	4,669

New York

	Estimate	Margin of Error (+/-)
Total:	66,891	560

2-person families	56,845	584
3-person families	67,292	987
4-person families	82,587	1,414
5-person families	80,441	1,791
6-person families	77,582	4,403
7-or-more-person families	79,704	3,287

North Carolina

	Estimate	Margin of Error (+/-)
Total:	54,288	568
2-person families	49,813	737
3-person families	54,573	1,408
4-person families	66,487	1,578
5-person families	59,925	2,745
6-person families	52,913	3,794
7-or-more-person families	49,349	4,213

North Dakota

	Estimate	Margin of Error (+/-)
Total:	63,507	1,455
2-person families	55,501	2,168
3-person families	68,209	4,039
4-person families	78,352	3,109
5-person families	81,369	7,881
6-person families	61,814	9,374
7-or-more-person families	61,413	18,428

Ohio

	Estimate	Margin of Error (+/-)
Total:	57,360	475
2-person families	50,491	642
3-person families	59,275	1,023
4-person families	71,453	1,100
5-person families	66,204	2,135
6-person families	63,512	2,898
7-or-more-person families	54,910	4,340

Oklahoma

	Estimate	Margin of Error (+/-)
Total:	52,403	789
2-person families	48,909	985
3-person families	53,261	2,149
4-person families	63,004	1,795
5-person families	54,994	2,585
6-person families	48,107	6,262
7-or-more-person families	51,810	9,819

Oregon

	Estimate	Margin of Error (+/-)
Total:	59,174	787
2-person families	54,656	1,176
3-person families	59,546	1,591
4-person families	71,593	2,526
5-person families	63,550	2,763
6-person families	60,536	5,556
7-or-more-person families	60,959	6,571

Pennsylvania

	Estimate	Margin of Error (+/-)
Total:	62,185	402
2-person families	52,839	469
3-person families	66,030	1,006
4-person families	78,626	1,259
5-person families	76,895	1,971
6-person families	71,035	4,097
7-or-more-person families	66,099	4,448

Rhode Island

	Estimate	Margin of Error (+/-)
Total:	69,350	2,149
2-person families	57,567	3,498
3-person families	71,019	3,807
4-person families	87,163	4,199
5-person families	83,848	7,484
6-person families	59,839	15,290
7-or-more-person families	103,575	48,419

South Carolina

	Estimate	Margin of Error (+/-)
Total:	52,406	726
2-person families	49,685	945
3-person families	51,887	1,717
4-person families	62,056	1,990
5-person families	54,010	3,559
6-person families	57,259	4,272
7-or-more-person families	53,655	14,243

South Dakota

	Estimate	Margin of Error (+/-)
Total:	57,764	1,603
2-person families	52,581	2,057
3-person families	57,845	3,991
4-person families	66,918	3,346
5-person families	69,880	7,092

6-person families	63,830	7,855
7-or-more-person families	56,326	12,590

Tennessee

	Estimate	Margin of Error (+/-)
Total:	51,344	620
2-person families	46,432	852
3-person families	52,368	1,297
4-person families	62,197	1,492
5-person families	60,602	3,111
6-person families	57,289	5,288
7-or-more-person families	49,448	7,386

Texas

	Estimate	Margin of Error (+/-)
Total:	56,607	367
2-person families	54,288	588
3-person families	55,534	779
4-person families	64,420	1,083
5-person families	57,130	1,247
6-person families	53,786	2,713
7-or-more-person families	53,299	2,149

Utah

	Estimate	Margin of Error (+/-)
Total:	62,935	1,011
2-person families	55,220	1,508
3-person families	60,944	2,125
4-person families	68,707	2,776
5-person families	68,386	2,740
6-person families	74,140	3,744
7-or-more-person families	80,272	5,911

Vermont

	Estimate	Margin of Error (+/-)
Total:	63,483	2,036
2-person families	57,013	2,290
3-person families	64,767	3,921
4-person families	77,127	5,029
5-person families	70,777	9,299
6-person families	72,307	8,175
7-or-more-person families	65,422	13,303

Virginia

	Estimate	Margin of Error (+/-)
Total:	71,270	554
2-person families	62,586	901

3-person families	72,078	1,921
4-person families	85,586	1,995
5-person families	81,234	3,111
6-person families	81,611	4,668
7-or-more-person families	96,185	9,553

Washington

	Estimate	Margin of Error (+/-)
Total:	68,360	617
2-person families	62,204	864
3-person families	71,354	1,754
4-person families	81,269	1,400
5-person families	71,181	3,695
6-person families	73,241	4,474
7-or-more-person families	61,582	5,251

West Virginia

	Estimate	Margin of Error (+/-)
Total:	47,659	976
2-person families	41,919	1,116
3-person families	50,521	1,958
4-person families	59,307	3,177
5-person families	58,004	4,094
6-person families	52,450	10,513
7-or-more-person families	52,307	11,492

Wisconsin

	Estimate	Margin of Error (+/-)
Total:	62,638	577
2-person families	55,175	724
3-person families	65,187	1,345
4-person families	76,188	1,162
5-person families	73,813	2,424
6-person families	68,159	4,839
7-or-more-person families	59,348	5,650

Wyoming

	Estimate	Margin of Error (+/-)
Total:	65,532	2,400
2-person families	59,847	2,560
3-person families	68,553	3,509
4-person families	75,129	2,838
5-person families	73,284	7,672
6-person families	75,307	10,751
7-or-more-person families	62,473	23,548

Puerto Rico

	Estimate	Margin of Error (+/-)
Total:	21,359	346
2-person families	17,740	498
3-person families	22,640	734
4-person families	27,924	856
5-person families	26,128	1,843
6-person families	25,434	2,885
7-or-more-person families	25,954	6,606

Source: U.S. Census Bureau, 2009 American Community Survey
Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate ai
Accuracy of the Data). The effect of nonsampling error is not represented in these tables."
The methodology for calculating median income and median earnings changed between 2008 and 2009. Media

While the 2009 American Community Survey (ACS) data generally reflect the November 2008 Office of Manage
Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas de
Explanation of Symbols:
1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample o
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observati
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distributio
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distributio
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper int
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for s

LY SIZE - Universe: FAMILIES

and definitions, see Survey Methodology.

rising from sampling variability is represented through the use of a margin of error. The value shown hei

ns over $75,000 were most likely affected. The underlying income and earning distribution now uses $2

ment and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instanc
fined based on Census 2000 data. Boundaries for urban areas have not been updated since Census 200

bservations were available to compute a standard error and thus the margin of error. A statistical test is
ons were available to compute an estimate, or a ratio of medians cannot be calculated because one or b
n.
n.
erval of an open-ended distribution. A statistical test is not appropriate.
ampling variability is not appropriate.

re is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 pe

,500 increments up to $250,000 for households, non-family households, families, and individuals and er

ces the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OM
0. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoi

not appropriate.
oth of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.

ərcent probability that the interval defined by the estimate minus the margin of error and the estimate ı

nploys a linear interpolation method for median calculations. Before 2009 the highest income category

1B definitions due to differences in the effective dates of the geographic entities.
ing urbanization.

plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition tc

was $200,000 for households, families and non-family households ($100,000 for individuals) and portio ɔ sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampli

ns of the income and earnings distribution contained intervals wider than $2,500. Those cases used a Pa ng variability, see

areto Interpolation Method.

B19121. MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS (IN 2009 INFLATION-ADJUSTED DOLLARS) E
Data Set: 2009 American Community Survey 1-Year Estimates
Survey: American Community Survey, Puerto Rico Community Survey
NOTE. Although the American Con For information on confidentiality protection, sampling error, nonsar

Alabama

	Estimate	Margin of Error (+/-)
Total:	50,779	659
No earners (dollars)	25,183	899
1 earner (dollars)	38,018	709
2 earners (dollars)	70,015	1,038
3 or more earners (dollars)	85,621	3,221

Alaska

	Estimate	Margin of Error (+/-)
Total:	79,934	2,485
No earners (dollars)	40,215	6,186
1 earner (dollars)	51,112	3,550
2 earners (dollars)	89,785	1,895
3 or more earners (dollars)	118,346	5,449

Arizona

	Estimate	Margin of Error (+/-)
Total:	57,855	675
No earners (dollars)	33,960	897
1 earner (dollars)	41,915	793
2 earners (dollars)	74,461	940
3 or more earners (dollars)	92,045	2,258

Arkansas

	Estimate	Margin of Error (+/-)
Total:	46,868	846
No earners (dollars)	25,409	1,437
1 earner (dollars)	32,304	951
2 earners (dollars)	63,508	1,245
3 or more earners (dollars)	79,668	3,437

California

	Estimate	Margin of Error (+/-)
Total:	67,038	377
No earners (dollars)	29,514	584
1 earner (dollars)	47,234	649
2 earners (dollars)	86,906	575
3 or more earners (dollars)	97,571	1,136

Colorado

Printed 4/19/11 AMP

	Estimate	Margin of Error (+/-)
Total:	68,943	836
No earners (dollars)	35,712	1,546
1 earner (dollars)	47,814	1,384
2 earners (dollars)	83,137	1,355
3 or more earners (dollars)	98,864	3,330

Connecticut

	Estimate	Margin of Error (+/-)
Total:	83,069	1,215
No earners (dollars)	34,392	2,284
1 earner (dollars)	56,929	1,989
2 earners (dollars)	100,833	1,585
3 or more earners (dollars)	117,818	2,717

Delaware

	Estimate	Margin of Error (+/-)
Total:	67,582	2,170
No earners (dollars)	37,176	3,083
1 earner (dollars)	47,634	2,598
2 earners (dollars)	85,535	3,178
3 or more earners (dollars)	107,920	5,858

District of Columbia

	Estimate	Margin of Error (+/-)
Total:	71,208	3,818
No earners (dollars)	14,161	3,018
1 earner (dollars)	48,034	4,956
2 earners (dollars)	116,274	7,087
3 or more earners (dollars)	126,012	28,306

Florida

	Estimate	Margin of Error (+/-)
Total:	53,509	474
No earners (dollars)	34,124	545
1 earner (dollars)	39,383	514
2 earners (dollars)	69,898	571
3 or more earners (dollars)	85,308	1,706

Georgia

	Estimate	Margin of Error (+/-)
Total:	56,176	602
No earners (dollars)	24,615	732
1 earner (dollars)	38,748	669
2 earners (dollars)	75,790	958
3 or more earners (dollars)	88,413	1,685

Hawaii

	Estimate	Margin of Error (+/-)
Total:	75,066	1,578
No earners (dollars)	36,763	3,742
1 earner (dollars)	49,846	2,226
2 earners (dollars)	86,149	2,574
3 or more earners (dollars)	116,809	4,209

Idaho

	Estimate	Margin of Error (+/-)
Total:	51,851	886
No earners (dollars)	33,460	2,139
1 earner (dollars)	38,420	1,433
2 earners (dollars)	62,729	1,417
3 or more earners (dollars)	78,704	3,656

Illinois

	Estimate	Margin of Error (+/-)
Total:	66,806	478
No earners (dollars)	30,254	661
1 earner (dollars)	45,607	823
2 earners (dollars)	83,149	804
3 or more earners (dollars)	99,615	1,523

Indiana

	Estimate	Margin of Error (+/-)
Total:	56,432	584
No earners (dollars)	29,770	751
1 earner (dollars)	39,487	658
2 earners (dollars)	71,299	851
3 or more earners (dollars)	90,391	1,895

Iowa

	Estimate	Margin of Error (+/-)
Total:	61,156	771
No earners (dollars)	32,392	1,297
1 earner (dollars)	39,803	1,117
2 earners (dollars)	72,320	985
3 or more earners (dollars)	88,700	2,021

Kansas

	Estimate	Margin of Error (+/-)
Total:	60,994	915
No earners (dollars)	32,576	1,386
1 earner (dollars)	40,982	974
2 earners (dollars)	72,680	1,192
3 or more earners (dollars)	92,214	1,947

Kentucky

	Estimate	Margin of Error (+/-)
Total:	49,801	693
No earners (dollars)	22,637	820
1 earner (dollars)	36,999	1,153
2 earners (dollars)	68,960	1,151
3 or more earners (dollars)	89,397	2,527

Louisiana

	Estimate	Margin of Error (+/-)
Total:	53,427	939
No earners (dollars)	22,528	848
1 earner (dollars)	37,493	834
2 earners (dollars)	74,933	1,289
3 or more earners (dollars)	94,866	2,792

Maine

	Estimate	Margin of Error (+/-)
Total:	56,566	1,169
No earners (dollars)	28,814	2,110
1 earner (dollars)	38,860	1,438
2 earners (dollars)	69,347	1,355
3 or more earners (dollars)	88,243	2,687

Maryland

	Estimate	Margin of Error (+/-)
Total:	84,254	913
No earners (dollars)	35,822	1,524
1 earner (dollars)	54,874	1,590
2 earners (dollars)	102,736	1,233
3 or more earners (dollars)	122,598	2,739

Massachusetts

	Estimate	Margin of Error (+/-)
Total:	81,033	946
No earners (dollars)	29,034	1,134
1 earner (dollars)	54,161	1,555
2 earners (dollars)	98,513	1,271
3 or more earners (dollars)	119,700	2,508

Michigan

	Estimate	Margin of Error (+/-)
Total:	56,681	426
No earners (dollars)	32,291	535
1 earner (dollars)	41,875	570
2 earners (dollars)	74,517	721

3 or more earners (dollars)	90,974	1,358

Minnesota

	Estimate	Margin of Error (+/-)
Total:	69,374	521
No earners (dollars)	35,853	1,272
1 earner (dollars)	45,022	1,137
2 earners (dollars)	81,592	928
3 or more earners (dollars)	98,019	1,654

Mississippi

	Estimate	Margin of Error (+/-)
Total:	45,601	903
No earners (dollars)	20,508	732
1 earner (dollars)	32,131	891
2 earners (dollars)	64,262	1,416
3 or more earners (dollars)	83,046	4,081

Missouri

	Estimate	Margin of Error (+/-)
Total:	56,318	639
No earners (dollars)	29,400	733
1 earner (dollars)	38,697	772
2 earners (dollars)	71,181	818
3 or more earners (dollars)	91,311	1,611

Montana

	Estimate	Margin of Error (+/-)
Total:	55,010	1,352
No earners (dollars)	30,889	2,069
1 earner (dollars)	37,954	2,206
2 earners (dollars)	68,000	2,448
3 or more earners (dollars)	88,037	4,960

Nebraska

	Estimate	Margin of Error (+/-)
Total:	60,102	941
No earners (dollars)	31,735	1,682
1 earner (dollars)	38,287	1,717
2 earners (dollars)	70,309	1,171
3 or more earners (dollars)	88,339	2,770

Nevada

	Estimate	Margin of Error (+/-)
Total:	60,829	1,204
No earners (dollars)	32,810	2,208
1 earner (dollars)	42,346	1,654

2 earners (dollars)	76,027	1,659
3 or more earners (dollars)	96,008	4,905

New Hampshire

	Estimate	Margin of Error (+/-)
Total:	73,856	1,579
No earners (dollars)	35,553	2,801
1 earner (dollars)	50,630	2,083
2 earners (dollars)	86,462	1,755
3 or more earners (dollars)	106,235	5,850

New Jersey

	Estimate	Margin of Error (+/-)
Total:	83,381	889
No earners (dollars)	32,767	1,505
1 earner (dollars)	58,107	1,188
2 earners (dollars)	102,955	1,195
3 or more earners (dollars)	119,698	2,040

New Mexico

	Estimate	Margin of Error (+/-)
Total:	51,994	1,153
No earners (dollars)	29,276	1,955
1 earner (dollars)	36,672	1,135
2 earners (dollars)	69,503	1,512
3 or more earners (dollars)	84,915	3,436

New York

	Estimate	Margin of Error (+/-)
Total:	66,891	560
No earners (dollars)	26,645	740
1 earner (dollars)	45,548	670
2 earners (dollars)	88,327	718
3 or more earners (dollars)	109,333	1,521

North Carolina

	Estimate	Margin of Error (+/-)
Total:	54,288	568
No earners (dollars)	28,103	640
1 earner (dollars)	37,171	652
2 earners (dollars)	72,194	741
3 or more earners (dollars)	85,472	2,429

North Dakota

	Estimate	Margin of Error (+/-)
Total:	63,507	1,455
No earners (dollars)	30,333	2,703

1 earner (dollars)	40,774	2,559
2 earners (dollars)	72,786	1,867
3 or more earners (dollars)	90,289	4,799

Ohio

	Estimate	Margin of Error (+/-)
Total:	57,360	475
No earners (dollars)	28,903	475
1 earner (dollars)	40,091	620
2 earners (dollars)	74,488	628
3 or more earners (dollars)	91,812	1,186

Oklahoma

	Estimate	Margin of Error (+/-)
Total:	52,403	789
No earners (dollars)	27,438	1,308
1 earner (dollars)	36,289	1,068
2 earners (dollars)	68,361	901
3 or more earners (dollars)	86,278	2,989

Oregon

	Estimate	Margin of Error (+/-)
Total:	59,174	787
No earners (dollars)	34,253	1,705
1 earner (dollars)	43,986	1,578
2 earners (dollars)	72,113	1,100
3 or more earners (dollars)	87,238	3,238

Pennsylvania

	Estimate	Margin of Error (+/-)
Total:	62,185	402
No earners (dollars)	29,619	498
1 earner (dollars)	44,172	628
2 earners (dollars)	78,250	595
3 or more earners (dollars)	98,043	1,184

Rhode Island

	Estimate	Margin of Error (+/-)
Total:	69,350	2,149
No earners (dollars)	26,317	2,453
1 earner (dollars)	45,391	2,484
2 earners (dollars)	86,886	3,004
3 or more earners (dollars)	102,328	4,215

South Carolina

	Estimate	Margin of Error (+/-)
Total:	52,406	726

No earners (dollars)	27,585	1,219
1 earner (dollars)	36,457	896
2 earners (dollars)	69,729	1,351
3 or more earners (dollars)	87,343	2,236

South Dakota

	Estimate	Margin of Error (+/-)
Total:	57,764	1,603
No earners (dollars)	31,847	2,958
1 earner (dollars)	35,008	2,975
2 earners (dollars)	66,399	1,673
3 or more earners (dollars)	80,345	4,132

Tennessee

	Estimate	Margin of Error (+/-)
Total:	51,344	620
No earners (dollars)	24,235	765
1 earner (dollars)	37,528	767
2 earners (dollars)	68,357	812
3 or more earners (dollars)	85,101	2,152

Texas

	Estimate	Margin of Error (+/-)
Total:	56,607	367
No earners (dollars)	25,106	614
1 earner (dollars)	37,676	444
2 earners (dollars)	74,750	624
3 or more earners (dollars)	86,196	1,330

Utah

	Estimate	Margin of Error (+/-)
Total:	62,935	1,011
No earners (dollars)	35,831	1,749
1 earner (dollars)	49,818	1,483
2 earners (dollars)	67,893	1,474
3 or more earners (dollars)	95,781	2,792

Vermont

	Estimate	Margin of Error (+/-)
Total:	63,483	2,036
No earners (dollars)	32,551	3,356
1 earner (dollars)	42,347	1,745
2 earners (dollars)	76,056	1,889
3 or more earners (dollars)	92,223	4,777

Virginia

	Estimate	Margin of Error (+/-)

	Estimate	Margin of Error (+/-)
Total:	71,270	554
No earners (dollars)	33,647	1,153
1 earner (dollars)	49,484	811
2 earners (dollars)	88,825	1,035
3 or more earners (dollars)	108,017	2,583

Washington

	Estimate	Margin of Error (+/-)
Total:	68,360	617
No earners (dollars)	37,725	1,245
1 earner (dollars)	49,124	821
2 earners (dollars)	84,439	1,008
3 or more earners (dollars)	100,832	2,212

West Virginia

	Estimate	Margin of Error (+/-)
Total:	47,659	976
No earners (dollars)	25,316	962
1 earner (dollars)	39,109	1,108
2 earners (dollars)	67,419	1,526
3 or more earners (dollars)	87,527	4,224

Wisconsin

	Estimate	Margin of Error (+/-)
Total:	62,638	577
No earners (dollars)	33,713	792
1 earner (dollars)	40,486	692
2 earners (dollars)	75,608	713
3 or more earners (dollars)	92,303	1,410

Wyoming

	Estimate	Margin of Error (+/-)
Total:	65,532	2,400
No earners (dollars)	40,896	3,471
1 earner (dollars)	45,427	2,305
2 earners (dollars)	76,314	1,660
3 or more earners (dollars)	94,714	7,877

Puerto Rico

	Estimate	Margin of Error (+/-)
Total:	21,359	346
No earners (dollars)	9,768	375
1 earner (dollars)	20,930	540
2 earners (dollars)	40,710	1,132
3 or more earners (dollars)	52,601	1,766

Source: U.S. Census Bureau, 2009 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an est
Accuracy of the Data). The effect of nonsampling error is not represented in these tables."
The methodology for calculating median income and median earnings changed between 2008 and 2009

While the 2009 American Community Survey (ACS) data generally reflect the November 2008 Office of I
Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban a
Explanation of Symbols:
1. An '**' entry in the margin of error column indicates that either no sample observations or too few sa
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample ob
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended dis
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended dis
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or u
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical t

ıY NUMBER OF EARNERS IN FAMILY - Universe: FAMILIES

npling error, and definitions, see Survey Methodology.

imate arising from sampling variability is represented through the use of a margin of error. The value sh

ı. Medians over $75,000 were most likely affected. The underlying income and earning distribution now

Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certair
ıreas defined based on Census 2000 data. Boundaries for urban areas have not been updated since Cen

ımple observations were available to compute a standard error and thus the margin of error. A statistic
ɔservations were available to compute an estimate, or a ratio of medians cannot be calculated because
tribution.
tribution.
pper interval of an open-ended distribution. A statistical test is not appropriate.
est for sampling variability is not appropriate.

own here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing

uses $2,500 increments up to $250,000 for households, non-family households, families, and individual

ı instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from
sus 2000. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results

al test is not appropriate.
one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distr

; a 90 percent probability that the interval defined by the estimate minus the margin of error and the es

s and employs a linear interpolation method for median calculations. Before 2009 the highest income ca

the OMB definitions due to differences in the effective dates of the geographic entities.
of ongoing urbanization.

ibution.

timate plus the margin of error (the lower and upper confidence bounds) contains the true value. In ad

ategory was $200,000 for households, families and non-family households ($100,000 for individuals) and dition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of no

ɟ portions of the income and earnings distribution contained intervals wider than $2,500. Those cases u nsampling variability, see

ised a Pareto Interpolation Method.

U.S. Department of Justice

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Home >> BAPCPA >> Means Testing >> Means Testing (Cases Filed Between November 1, 2010, and March 14, 2011, Inclusive) >> Census Bureau Median Family Income By Family Size

Census Bureau Median Family Income By Family Size

(Cases Filed Between November 1, 2010, and March 14, 2011, Inclusive)

The following table provides median family income data reproduced in a format designed for ease of use in completing Bankruptcy Forms 22A and 22C.

The **State Median Family Income by Family Size** data is available for download in MS Excel format. [XLS - 27 KB]

STATE	1 EARNER	FAMILY SIZE 2 PEOPLE	3 PEOPLE	4 PEOPLE *
ALABAMA	$38,018	$46,143	$51,613	$62,983
ALASKA	$51,112	$74,242	$80,133	$84,577
ARIZONA	$41,915	$54,510	$58,696	$66,030
ARKANSAS	$32,304	$43,370	$48,799	$53,523
CALIFORNIA	$47,234	$61,954	$67,562	$77,596
COLORADO	$47,814	$63,635	$69,717	$82,621
CONNECTICUT	$56,929	$70,800	$82,305	$101,647
DELAWARE	$47,634	$61,424	$67,412	$83,928
DISTRICT OF COLUMBIA	$48,034	$78,878	$78,878	$78,878
FLORIDA	$39,383	$49,321	$53,713	$64,084
GEORGIA	$38,748	$51,184	$55,767	$68,122
HAWAII	$49,846	$63,143	$74,449	$85,190
IDAHO	$38,420	$47,863	$54,558	$60,488
ILLINOIS	$45,607	$59,104	$68,782	$79,788
INDIANA	$39,487	$50,279	$58,075	$68,109
IOWA	$39,803	$55,132	$62,485	$74,349
KANSAS	$40,982	$56,251	$63,816	$68,154
KENTUCKY	$36,999	$44,353	$51,046	$62,739
LOUISIANA	$37,493	$45,950	$54,800	$66,154
MAINE	$38,860	$50,767	$58,097	$67,361
MARYLAND	$54,874	$73,291	$85,746	$101,693
MASSACHUSETTS	$54,161	$67,142	$82,385	$100,462
MICHIGAN	$41,875	$49,919	$59,190	$70,600
MINNESOTA	$45,022	$60,694	$72,886	$83,772
MISSISSIPPI	$32,131	$40,908	$46,299	$54,812
MISSOURI	$38,697	$50,295	$57,664	$68,705
MONTANA	$37,954	$51,566	$55,357	$66,825
NEBRASKA	$38,287	$53,251	$64,429	$69,950
NEVADA	$42,346	$56,612	$59,802	$69,371
NEW HAMPSHIRE	$50,630	$62,509	$81,134	$88,538
NEW JERSEY	$58,107	$69,539	$84,192	$99,474
NEW MEXICO	$36,672	$51,018	$51,459	$52,842
NEW YORK	$45,548	$56,845	$67,292	$82,587
NORTH CAROLINA	$37,171	$49,813	$54,573	$66,487
NORTH DAKOTA	$40,774	$56,601	$68,209	$78,352
OHIO	$40,091	$50,491	$59,275	$71,453
OKLAHOMA	$36,289	$48,909	$53,261	$63,004
OREGON	$43,986	$54,656	$59,546	$71,593
PENNSYLVANIA	$44,172	$52,839	$66,030	$78,626
RHODE ISLAND	$45,391	$57,567	$71,019	$87,163
SOUTH CAROLINA	$36,457	$49,685	$51,887	$62,056
SOUTH DAKOTA	$35,008	$52,581	$57,845	$66,918
TENNESSEE	$37,528	$46,432	$52,368	$62,197
TEXAS	$37,676	$54,288	$55,534	$64,420
UTAH	$49,818	$55,220	$60,944	$68,707
VERMONT	$42,347	$57,013	$64,767	$77,127
VIRGINIA	$49,484	$62,586	$72,078	$85,586
WASHINGTON	$49,124	$62,204	$71,354	$81,269
WEST VIRGINIA	$39,109	$41,919	$50,521	$59,307
WISCONSIN	$40,486	$55,175	$65,187	$76,188
WYOMING	$45,427	$59,847	$68,553	$75,129

found in "State Median Family Income by Family Size"

corresponds to amt in B19101 Median Family income in 12 past months (in 2009 inflation-adjusted dollars) Data Set = 2009 American Community Survey

** Add $7,500 for each individual in excess of 4.*

COMMONWEALTH OR U.S. TERRITORY	1 EARNER	FAMILY SIZE 2 PEOPLE	3 PEOPLE	4 PEOPLE *
GUAM	$35,891	$42,913	$48,902	$59,178
NORTHERN MARIANA ISLANDS	$24,101	$24,101	$28,040	$41,242
PUERTO RICO	$20,930	$20,930	$22,640	$27,924

"State Median Family Income by numbers of earners in Family (1-year)"

VIRGIN ISLANDS	$28,476	$34,225	$36,491	$39,980

* *Add $7,500 for each individual in excess of 4.*

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