UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

MEANS TESTING
Census Bureau and IRS Data
From United States Trustee Program Web Site
Cases filed on or after December 1, 2026

Note: These IRS expense figures herein 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.

The information provided below is applicable to Official Bankruptcy Forms 122A-1 (Chapter 7 Statement of Your Current Monthly Income), 122A-2 (Chapter 7 Means Test Calculation), 122C-1 (Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period), and 122C-2 (Chapter 13 Calculation of Your Disposable Income). Debtors completing these forms are required to enter income and expense information and then make calculations using the entered information. Some of the information needed to complete the forms comes from the Census Bureau and the Internal Revenue Service (IRS). This external data, as it applies to residents of New York State, has been reproduced here in a format that is designed for ease of use in completing these bankruptcy forms. The source data is also available directly from the IRS and Census Bureau.

CENSUS BUREAU DATA

In Part 2 of Bankruptcy Form 122A-1, and in Parts 2 and 3 of Bankruptcy Form 122C-1, debtors are instructed to enter the "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 made available here will be further adjusted through the calendar year based upon the Consumer Price Index for All Urban Consumers.

Census Bureau Median Family Income by Family Size

The following is median family income data reproduced in a format designed for ease of use to complete Official Bankruptcy Forms 122A-1 and 122C-2.

NEW YORK STATE

1 EARNER	FAMILY SIZE*		
	2 PEOPLE	3 PEOPLE	4 PEOPLE
$73,354	$93,084	$115,229	$143,194

*Add $11,100 for each individual in excess of 4.

(Continued Means Testing Data: Cases filed on or after **December 1, 2026**)

In Part 2 of Official Form 122A-2 and in Part 1 of Official Form 122C-2, debtors are instructed to enter "National Standards" and "Local Standards." This information is updated annually by the IRS. The following data is reproduced in a format designed for ease of use in completing these bankruptcy forms.

National Standards

The National Standards are published by the IRS, and the table includes five (5) subcategories of expenses and their combined total. The National Standards are published by household size and gross income level.

Note: Question number 30 on Forms 122A-2 and 122C-2 allow for a qualifying debtor to claim an additional food and clothing expense if the debtor's average monthly food and clothing expense exceeds the combined allowances for those two subcategories, not to exceed five (5) percent. For purposes of these bankruptcy forms, the food and clothing expense subcategories are combined and provided as a separate line item, displayed together with the five (5) percent calculation of those two subcategories combined.

Collection Financial Standards for Food, Clothing and Other Items

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	$496	$893	$1,073	$1,278
Housekeeping supplies	$44	$85	$94	$95
Apparel & services	$98	$175	$211	$249
Personal care products & services	$54	$90	$104	$118
Miscellaneous	$175	$315	$375	$436
Total	**$867**	**$1,558**	**$1,857**	**$2,176**

For each additional person, add to four-person total allowance: $397

Bankruptcy Allowable Living Expenses
National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))

Expense	One Person	Two Persons	Three Persons	Four Persons
Food & Clothing (Apparel & Services)*	$594	$1,068	$1,284	$1,527
5% of Food & Clothing	$30	$53	$64	$76

More than Four Persons	Additional amount per person
Food & Clothing (Apparel & Services)	$279
5% of Food & Clothing	$14

(Continued Means Testing Data: Cases filed on or after **December 1, 2026**)

Out-of-Pocket Health Care Allowance

Under 65 years of age	$90
65 years and older	$163

LOCAL STANDARDS

The Local Standards are published by the IRS and consist of two primary expense categories, "Housing and Utilities" and "Transportation."

Local Housing and Utilities Expense Standards (Counties in the Eastern District of New York)

The Housing and Utilities Standards are published by the IRS by state, county, and family size. For purposes of these bankruptcy forms, the Housing and Utilities Standards are provided in two components -- non-mortgage expenses and mortgage/rent expenses. The standards listed below account for both housing and utilities allowed for a taxpayer's primary place of residence. The amounts include mortgage or rent, property taxes, interest, insurance, maintenance, repairs, gas, electric, water, heating oil, garbage collection, telephone, cell phone, internet, and cable.

Family Size and Expense Type						
		1 Person		2 Person		3 Person
	Non-Mortgage	Mortgage/ Rent	Non-Mortgage	Mortgage/ Rent	Non-Mortgage	Mortgage/ Rent
Kings County	$804	$2,552	$944	$2,997	$995	$3,158
Queens County	$782	$2,192	$918	$2,575	$967	$2,714
Richmond County	$742	$2,134	$872	$2,506	$919	$2,641
Nassau County	$709	$2,862	$833	$3,361	$878	$3,541
Suffolk County	$707	$2,460	$830	$2,889	$875	$3,044

(Continued Means Testing Data: Cases filed on or after **December 1, 2026**)

Local Transportation Expense Standards
New York Metropolitan Statistical Area

The Transportation Standards are published by the IRS in two components. The Operating Costs & Public Transportation Costs component of the Transportation Standards is published by number of cars and by Metropolitan Statistical Area (MSA) and Census Bureau region. The data presented here applies to the New York Metropolitan Statistical Area, which includes the counties which the Eastern District of New York comprises (Kings, Queens, Richmond, Nassau and Suffolk). The Ownership Costs component of the Transportation Standards is published on a national basis, by number of cars. The information is reproduced here in a format designed for ease of use in completing the bankruptcy forms.

IRS LOCAL TRANSPORTATION EXPENSE STANDARDS

Operating Costs & Public Transportation Costs (Questions 12 and 14, and 15, on Forms 122A-2 and 122C-2)			
Region	No Car	One Car	Two Cars
New York	$220	$417	$834

Ownership Costs (Lines 13a and 13d, on Forms 122A-2 and 122C-2)		
	One Car	Two Cars
National	$703	$1,406

Administrative Expenses Multiplier

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 122A-2 (Chapter 7) and 122C-2 (Chapter 13). The multiplier will be entered in Question 36 of both forms.

For the Eastern District of New York, the multiplier to be entered is **9.0%**.