Exhibit 1

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
Total Sample (sum all districts reporting)	3151	100%	$21,540	475	15%	3	$8,500	1	$871	$23,411
Individual petition by unmarried person	1561	50%	$17,448	194	12%	3	$7,618	1	$517	$21,022
Joint petition by married persons	1054	33%	$30,720	227	21.50%	4	$10,785	2	$1,486	$28,818
Individual petition by married persons	536	17%	$20,382	54	10%	3	$6,695	1	$755	$21,881
Northern District of Alabama	158	100%	$20,436	12	7.50%	2	$5,348	1	$742	$19,103
Individual petition by unmarried person	68	43%	$17,402	5	7%	2	$3,626	1	$403	$16,308
Joint petition by married persons	58	37%	$28,650	5	9%	3	$3,519	2	$1,117	$21,899
Individual petition by married persons	32	20%	$18,248	2	6%	2	$4,716	1	$550	$16,960
Southern District of Alabama	42	100%	$15,070	3	7%	2	$2,330	1	$247	$17,878
Individual petition by unmarried person	14	33%	$12,946	1	7%	1.5	$3,561	0	$0	$10,600
Joint petition by married persons	15	36%	$22,608	0	0%	3	$712	1	$2,180	$25,225
Individual petition by married persons	13	31%	$9,828	2	15%	2	$2,291	1	$150	$17,569
District of Alaska	89	100%	$29,220	29	33%	3	$12,137	1	$1,631	$37,634
Individual petition by unmarried person	42	47%	$22,066	13	31%	2.5	$7,339	1	$879	$28,223
Joint petition by married persons	32	36%	$38,908	13	31%	5.5	$25,339	2	$3,640	$44,462
Individual petition by married persons	15	17%	$15,000	3	20$	3	$4,475	0	$0	$39,430
Central District of California	24	100%	$18,906	3	12.50%	4	$11,395	1	$784	$20,031
Individual petition by unmarried person	18	75%	$18,906	2	8%	4	$17,208	1	$784	$35,231
Joint petition by married persons	3	12.50%	$37,860	1	33%	3	$6,679	1	$80	$13,350
Individual petition by married persons	3	12.50%	$12,696	0	0%	1	$4,020	2	$1,646	$7,469
Eastern District of California	42	100%	$29,922	10	24%	4	$14,251	1	$589	$33,561
Individual petition by unmarried person	11	26%	$25,440	4	36%	4	$15,719	0	$0	$30,311
Joint petition by married persons	25	60%	$31,092	5	20%	4	$11,440	2	$1,708	$30,217
Individual petition by married persons	6	14%	$30,666	1	17%	6	$28,047	0	$0	$63,220
Northern District of California	50	100%	$30,102	21	42%	5.6	$25,628	1	$605	$37,310
Individual petition by unmarried person	31	62%	$25,800	14	45%	5	$26,038	1	$1,100	$37,469
Joint petition by married persons	14	28%	$39,984	7	50%	6.5	$23,880	1.5	$1,537	$34,423
Individual petition by married persons	5	10%	$30,000	0	0%	5	$22,391	2	$345	$50,000

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpose Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
Southern District of California	97	100%	$16,800	19	19.50%	3	$11,172	1	$2,006	$24,231
Individual petition by unmarried person	56	58%	$14,400	9	16%	3	$12,166	1	$958	$23,053
Joint petition by married persons	27	28%	$31,032	8	30%	4	$9,480	3	$2,803	$40,529
Individual petition by married persons	14	14%	$19,708	2	14%	3	$10,922	1	$370	$21,178
District of Colorado	97	100%	$21,888	15	15.50%	3	$9,206	1	$1,014	$27,769
Individual petition by unmarried person	53	55%	$19,332	5	9%	3	$9,093	1	$329	$26,757
Joint petition by married persons	27	28%	$30,756	8	30%	4	$12,015	3	$2,170	$31,178
Individual petition by married persons	17	17%	$22,800	2	12%	3	$6,526	1	$815	$28,955
District of Connecticut	39	100%	$36,240	13	33%	3	$8,296	2	$1,449	$30,100
Individual petition by unmarried person	18	46%	$26,090	6	33%	2.5	$6,119	1	$1,598	$30,340
Joint petition by married persons	17	44%	$38,184	6	15%	4	$11,908	2	$2,185,52	$28,866
Individual petition by married persons	4	10%	$29,701	1	25%	2	$6,406	2	$891	$47,071
Middle District of Florida	113	100%	$25,992	21	18.50%	5	$13,900	2	$1,601	$31,741
Individual petition by unmarried person	56	50%	$18,750	7	12.50%	4	$11,184	1	$583	$21,945
Joint petition by married persons	34	30%	$37,400	11	32%	4.5	$11,764	2.5	$2,844	$39,510
Individual petition by married persons	23	20%	$23,916	3	13%	3	$12,734	1	$731	$19,000
Northern District of Florida	5	100%	$14,544	0	0%	5	$11,040	2	$2,083	$22,203
Individual petition by unmarried person	4	80%	$13,680	0	0%	3.5	$6,562	2.5	$2,398	$20,016
Joint petition by married persons	1	20%	$42,181	0	0%	8	$40,742	1	$600	$52,517
Individual petition by married persons	0	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Middle District of Georgia	93	100%	$27,895	7	7.50%	2	$3,900	0	$0	$14,798
Individual petition by unmarried person	49	53%	$13,780	4	8%	2	$2,257	0	$0	$12,167
Joint petition by married persons	19	20%	$26,863	1	5%	3	$7,090	2	$977	$32,778
Individual petition by married persons	25	27%	$16,500	2	8%	2	$2,357	0	$0	$19,705
District of Hawaii	98	100%	$24,000	15	15%	3	$9,974	2	$2,466	$24,460
Individual petition by unmarried person	43	44%	$19,200	6	14%	3	$13,256	2	$2,155	$26,305
Joint petition by married persons	40	41%	$40,090	8	20%	3	$10,208	2	$2,895	$24,460
Individual petition by married persons	15	15%	$22,252	1	7%	2	$6,335	2	$2,393	$22,324

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
Central District of Illinois	113	100%	$20,448	8	7%	3	$6,242	2	$899	$22,900
Individual petition by unmarried person	53	47%	$13,920	4	7.50%	1	$3,019	0	$0	$14,929
Joint petition by married persons	48	42%	$22,860	3	6%	3	$6,673	2	$1,319	$24,832
Individual petition by married persons	12	11%	$23,976	1	8%	3	$6,067	1	$306	$23,792
District of Kansas	86	100%	$21,240	8	9%	2	$5,742	1	$504	$18,095
Individual petition by unmarried person	40	47%	$17,628	5	12.50%	2	$5,015	1	$426	$17,216
Joint petition by married persons	37	43%	$27,348	3	8%	3	$9,800	1	$538	$23,306
Individual petition by married persons	9	10%	$14,112	0	0%	1	$218	0	0	$16,757
Eastern District of Kentucky	42	100%	$16,657	2	5%	2	$6,800	1	$1,033	$20,044
Individual petition by unmarried person	18	42%	$15,366	1	6%	2	$68,980	1	$964	$18,612
Joint petition by married persons	18	38%	$24,492	1	6%	3	$12,524	1	$361	$21,762
Individual petition by married persons	6	10%	$13,722	0	0%	1	$5,226	1.5	$1,854	$16,109
Western District of Kentucky	64	100%	$16,968	0	0%	2	$2,170	1	$121	$14,162
Individual petition by unmarried person	37	58%	$14,556	0	0%	2	$2,256	0	$0	$13,968
Joint petition by married persons	21	33%	$19,392	0	0%	3	$506	1	$140	$15,722
Individual petition by married persons	6	9%	$22,518	0	0%	1.5	$5,513	1.5	$2,567	$14,304
Eastern District of Louisiana	58	100%	$14,448	4	7%	3	$4,648	2	$959	$21,683
Individual petition by unmarried person	32	55%	$14,130	0	0%	3	$4,281	2	$883	$21,552
Joint petition by married persons	17	29%	$30,276	4	24%	4	$9,507	1	$800	$32,748
Individual petition by married persons	9	15.50%	$13,752	0	0%	3	$3,836	2	$1,262	$14,988
Western District of Louisiana	83	100%	$18,240	4	5%	2	$6,657	2	$937	$21,102
Individual petition by unmarried person	42	51%	$15,030	3	7%	2	$6,596	1	$463	$13,995
Joint petition by married persons	32	39%	$25,218	1	3%	2	$8,820	3	$1,799	$27,310
Individual petition by married persons	9	11%	$12,984	0	0%	1	$616	2	$1,000	$12,708
District of Maryland	56	100%	$25,446	11	20%	3	$7,754	2	$1,710	$25,006
Individual petition by unmarried person	20	35%	$18,612	6	30%	3	$6,110	2	$1,913	$22,239
Joint petition by married persons	11	20%	$40,308	4	36%	4	$12,270	3	$2,505	$27,536
Individual petition by married persons	25	45%	$22,800	1	4%	2	$6,316	2	$1,043	$24,602

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
District of Massachusetts	70	100%	$24,000	11	16%	5	$16,277	2	$1,675	$27,288
Individual petition by unmarried person	32	46%	$18,231	4	12.50%	5	$15,235	1.5	$1,445	$26,058
Joint petition by married persons	21	30%	$26,968	5	24%	7	$25,931	3	$1,870	$33,175
Individual petition by married persons	17	24%	$26,596	2	12%	4	$13,000	3	$1,683	$25,200
District of Minnesota	28	100%	$19,182	2	7%	4	$9,156	1.5	$291	$32,725
Individual petition by unmarried person	20	72%	$18,228	1	5%	3.5	$7,774	1	$288	$25,074
Joint petition by married persons	7	25%	$36,336	1	14%	4	$10,281	4	$1,872	$45,850
Individual petition by married persons	1	3%	$18,000	0	0%	6	$27,237	2	$6,001	$67,211
Eastern District of Missouri	287	100%	$22,176	47	16%	2	$5,094	1	$627	$19,410
Individual petition by unmarried person	159	55.50%	$18,192	22	14%	2	$4,396	1	$367	$15,921
Joint petition by married persons	82	28.50%	$34,350	21	26%	2	$6,610	2	$1,649	$28,647
Individual petition by married persons	46	16%	$21,816	4	9%	2	$4,880	1	$576	$17,429
District of Montana	20	100%	$22,146	0	0%	3.5	$13,374	1	$227	$34,366
Individual petition by unmarried person	8	40%	$15,828	0	0%	5	$22,252	1	$2,110	$34,366
Joint petition by married persons	9	45%	$30,348	0	0%	3	$6,417	0	$0	$44,320
Individual petition by married persons	3	15%	$12,804	0	0%	2	$12,450	1	$244	$29,452
District of New Jersey	36	100%	$22,440	7	19%	1	$3,618	1	$1,144	$22,257
Individual petition by unmarried person	18	50%	$14,674	2	11%	0.50	$817	1	$738	$15,601
Joint petition by married persons	9	25%	$33,369	3	33%	5	$14,439	3	$2,743	$34,223
Individual petition by married persons	9	25%	$23,040	2	22%	1	$1,400	1	$727	$21,109
District of New Mexico	5	100%	$15,324	0	0%	3	$13,955	2	$2,543	$24,016
Individual petition by unmarried person	3	60%	$12,155	0	0%	3	$13,955	2	$2,790	$24,016
Joint petition by married persons	1	20%	$29,886	0	0%	2	$2,051	2	$2,543	$16,087
Individual petition by married persons	1	20%	$24,629	0	0%	5	$26,415	0	$0	$33,316
Eastern District of New York	55	100%	$23,304	13	24%	5	$17,292	1	$1,386	$24,976
Individual petition by unmarried person	19	33%	$15,480	2	10.50%	5	$16,218	2	$2,234	$22,091
Joint petition by married persons	18	33%	$42,078	9	50%	5	$21,315	2	$1,893	$36,671
Individual petition by married persons	18	33%	$22,086	2	11%	4.5	$14,014	1	$767	$18,937

1996 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
Southern District of New York	84	100%	$20,583	11	13%	4	$13,966	3	$4,059	$28,826
Individual petition by unmarried person	51	61%	$18,720	6	12%	4	$12,578	1	$3,850	$27,548
Joint petition by married persons	10	12%	$31,314	2	20%	6.5	$21,775	4	$6,350	$32,807
Individual petition by married persons	23	27%	$24,636	3	13%	12	$9,880	2	$4,582	$36,104
Middle District of North Carolina	53	100%	$19,284	5	9%	4	$17,950	1	$1,065	$34,375
Individual petition by unmarried person	29	55%	$14,544	2	7%	4	$17,482	1	$583	$26,632
Joint petition by married persons	14	26%	$30,702	3	21%	6.5	$23,439	3	$4,263	$48,292
Individual petition by married persons	10	19%	$17,460	0	0%	3.5	$10,671	0	%0	$43,451
Northern District of Ohio	12	100%	$25,332	2	17%	2.5	$3,797	1	$155	$13,482
Individual petition by unmarried person	6	50%	$25,332	1	17%	2.5	$7,379	1	$559	$12,697
Joint petition by married persons	4	33%	$34,200	1	25%	0.5	$332	0	$0	$28,252
Individual petition by married persons	2	17%	$8,028	0	0%	5	$7,691	3	$1,823	$9,869
District of Oregon	59	100%	$21,600	9	15%	3	$7,459	1	$578	$19,228
Individual petition by unmarried person	34	58%	$19,599	5	15%	2	$6,716	1	133	$18,938
Joint petition by married persons	21	36%	$34,080	3	14%	3	$8,400	2	$1,237	$19,690
Individual petition by married persons	4	6%	$27,738	1	25%	4.5	$27,278	1	$131	$44,588
Eastern District of Pennsylvania	66	100%	$26,640	16	24%	3	$10,543	1.5	$1,550	$29,470
Individual petition by unmarried person	24	36%	$23,618	5	21%	3	$6,845	1	$401	$21,852
Joint petition by married persons	24	36%	$37,050	8	33%	4.5	$12,397	2	$2,860	$32,460
Individual petition by married persons	18	27%	$24,480	3	17%	3	$11,631	2	$1,734	$29,710
Western District of Pennsylvania	83	100%	$18,119	15	18%	3	$8,817	2	$1,492	$21,561
Individual petition by unmarried person	41	49%	$17,808	6	15%	3	$9,835	1	$1,116	$20,172
Joint petition by married persons	34	41%	$23,993	8	24%	2	$6,458	3	$1,812	$25,293
Individual petition by married persons	8	10%	$12,504	1	12.50%	4	$17,942	1.5	$2,920	$28,875
District of Rhode Island	46	100%	$17,850	6	13%	4	$11,539	2	$2,675	$26,224
Individual petition by unmarried person	29	63%	$15,048	3	10%	4	$11,558	2	$2,750	$25,048
Joint petition by married persons	12	26%	$26,082	2	17%	3	$8,660	2.5	$2,747	$32,342
Individual petition by married persons	5	11%	$23,556	1	20%	3	$13,059	2	$1,178	$24,920

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
District of South Carolina	33	100%	$19,200	1	3%	4	$10,000	1	$588	$20,297
Individual petition by unmarried person	19	58%	$17,280	0	0%	4	$12,135	1	$330.89	$20,881
Joint petition by married persons	9	27%	$23,376	1	11%	4	$2,087	1	$26	$29,169
Individual petition by married persons	5	15%	$17,023	0	0%	2	$2,390	0	$0	$6,500
District of South Dakota	42	100%	$19,122	3	31%	3	$8,363	0.5	$27	$20,990
Individual petition by unmarried person	21	50%	$16,260	1	5%	2	$6,038	0	$0	$18,772
Joint petition by married persons	17	41%	$33,984	2	12%	4	$15,500	0	$0	$36,652
Individual petition by married persons	4	9.50%	$15,006	0	0%	0	0	1	$1,098	$17,960
Eastern District of Tennessee	75	100%	$16,560	6	8%	3	$4,673	1	$507	$19,510
Individual petition by unmarried person	35	47%	$14,820	2	6%	2	$4,128	1	$139	$18,325
Joint petition by married persons	29	39%	$20,100	3	10%	3	$6,288	2	$1,150	$22,134
Individual petition by married persons	11	15%	$21,288	1	9%	2	$2,982	1	$280	$31,069
Western District of Tennessee	176	100%	$20,568	23	13%	2	$3,756	1	$37	$19,237
Individual petition by unmarried person	81	46%	$17,832	8	10%	2	$3,106	0	$0	$17,442
Joint petition by married persons	53	30%	$32,676	10	19%	3	$9,412	1	$722	$26,493
Individual petition by married persons	42	24%	$18,400	5	12%	2	$2,930	1	$170	$15,758
Northern District of Texas	153	100%	$27,012	32	21%	5	$14,775	2	$1,400	$30,526
Individual petition by unmarried person	65	42%	$23,088	9	14%	5	$14,879	2	$1,430	$29,001
Joint petition by married persons	77	50%	$36,454	22	28.50%	5	$12,334	2	$1,395	$31,093
Individual petition by married persons	11	7%	$27,012	1	9%	6	$17,277	1	$975	$34,958
Southern District of Texas	104	100%	$29,986	35	34%	7	$22,187	2	$1,355	$34,831
Individual petition by unmarried person	40	38%	$23,116	10	25%	7	$19,870	2	$1,355	$31,784
Joint petition by married persons	49	47%	$42,240	23	47%	7	$22,295	2	$787	$40,044
Individual petition by married persons	15	15%	$25,920	2	13%	10	$26,136	2	$2,196	$32,954
Western District of Texas	54	100%	$21,600	6	11%	5	$16,164	2	$2,681	$28,531
Individual petition by unmarried person	22	41%	$15,340	4	18%	5	$13,628	2.5	$2,591	$28,180
Joint petition by married persons	24	44%	$25,249	2	8%	6	$20,720	2	$2,089	$35,684
Individual petition by married persons	8	15%	$20,457	0	0%	4	$12,855	2.5	$4,599	$22,876

1998 Chapter 7 Cases	# Cases	% Sample	Median Gross Annual Income	cases gross annual income > national median income for same family size	% cases gross annual income > national median income for same family size	Median # All-Purpos Credit Cards	Median Debt All-Purpo Credit Cards	Median # Retailer/Gas Credit Cards	Median Debt Retailer/Gas Credit Cards	Median Unsecured NonPriority Debt
District of Utah	67	100%	$21,228	9	13%	2	$3,112	0	$0	$22,157
Individual petition by unmarried person	37	55%	$19,200	5	13.50%	2	$3,507	0	$0	$18,474
Joint petition by married persons	19	28%	$24,960	2	18%	3	$4,218	1	$310	$24,700
Individual petition by married persons	11	16%	$22,589	2	18%	1	$192	0	$0	$20,456
Eastern District of Virginia	76	100%	$20,436	10	13%	2	$2,842	2	$963	$20,425
Individual petition by unmarried person	52	68%	$16,728	1	2%	2	$1,916	1.5	$746	$16,494
Joint petition by married persons	14	18%	$41,100	7	50%	5	$14,013	1.5	$1,113	$45,678
Individual petition by married persons	10	13%	$24,406	2	20%	2.5	$4,744	3	$3,068	$23,774
Eastern District of Washington	18	100%	$18,881	1	6%	2.5	$7,629	1	$672	$28..123
Individual petition by unmarried person	11	61%	$17,448	0	0%	5	$29,700	1	$454	$29,700
Joint petition by married persons	3	17%	$19,572	0	0%	2	$1,087	3	$1,332	$21,028
Individual petition by married persons	4	22%	$25,487	1	25%	0.5	$1,600	1	$1,263	$33,070

National Medians for 1996
U.S. Bureau of Census

1 earner household (Table H-12)	$27,895
Family of 2 (Table (F-8)	$36,072
Family of 3 (Table F-8)	$44,108
Family of 4 (Table F-8)	$51,518

For each additional family member,
add $583

Family of 5	$52,101
Family of 6	$52,684
Family of 7	$53,267
Family of 8	$53,850
Family of 9	$54,443
Family of 10	$55,016