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United States Trustee Program

Means Testing

IRS National Standards for Allowable Living Expenses

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](#).

Collection Financial Standards for Food, Clothing and Other Items. Due to their unique geographic circumstances and higher cost of living, separate standards have been established for [Alaska](#) and [Hawaii](#) .

One Person National Standards Based on Gross Monthly Income								
Item	less than \$833	\$833 to \$1,249	\$1,250 to \$1,666	\$1,667 to \$2,499	\$2,500 to \$3,333	\$3,334 to \$4,166	\$4,167 to \$5,833	\$5,834 and over
Food	197	215	231	258	300	339	369	543
Housekeeping supplies	19	20	25	26	29	36	37	51
Apparel & services	60	61	70	75	100	124	134	207
Personal care products & services	19	24	26	27	40	42	43	44
Miscellaneous	108	108	108	108	108	108	108	108
Total	\$403	\$428	\$460	\$494	\$577	\$649	\$691	\$953
Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))								
Food & Clothing (Apparel & services)*	258	277	301	333	400	463	503	750
5% of Food & Clothing	13	14	15	17	20	23	25	38

**Two Persons National Standards
Based on Gross Monthly Income**

Item	less than \$833	\$833 to \$1,249	\$1,250 to \$1,666	\$1,667 to \$2,499	\$2,500 to \$3,333	\$3,334 to \$4,166	\$4,167 to \$5,833	\$5,834 and over
Food	336	337	338	424	439	487	559	691
Housekeeping supplies	36	37	38	48	52	53	107	108
Apparel & services	81	88	91	95	125	132	164	276
Personal care products & services	33	34	35	43	44	51	56	71
Miscellaneous	134	134	134	134	134	134	134	134
Total	\$620	\$630	\$636	\$744	\$794	\$857	\$1,020	\$1,280
Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))								
Food & Clothing (Apparel & services)*	417	425	429	519	564	619	722	966
5% of Food & Clothing	21	21	21	26	28	31	36	48

**Three Persons National Standards
Based on Gross Monthly Income**

Item	less than \$833	\$833 to \$1,249	\$1,250 to \$1,666	\$1,667 to \$2,499	\$2,500 to \$3,333	\$3,334 to \$4,166	\$4,167 to \$5,833	\$5,834 and over
Food	467	468	469	470	490	546	622	778
Housekeeping supplies	41	42	43	49	53	55	108	109
Apparel & services	132	144	157	158	159	188	204	303
Personal care products & services	34	36	37	44	45	52	61	79
Miscellaneous	161	161	161	161	161	161	161	161
Total	\$835	\$851	\$867	\$882	\$908	\$1,002	\$1,156	\$1,430

Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))								
Food & Clothing (Apparel & services)*	599	612	626	628	650	734	826	1,081
5% of Food & Clothing	30	31	31	31	32	37	41	54

**Four Persons National Standards
Based on Gross Monthly Income**

Item	less than \$833	\$833 to \$1,249	\$1,250 to \$1,666	\$1,667 to \$2,499	\$2,500 to \$3,333	\$3,334 to \$4,166	\$4,167 to \$5,833	\$5,834 and over
Food	468	525	526	527	528	640	722	868
Housekeeping supplies	42	43	44	50	54	61	109	110
Apparel & services	146	169	170	171	174	189	217	317
Personal care products & services	37	42	43	45	46	53	62	81
Miscellaneous	188	188	188	188	188	188	188	188
Total	\$881	\$967	\$971	\$981	\$990	\$1,131	\$1,298	\$1,564

Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))								
Food & Clothing (Apparel & services)*	614	694	696	698	702	829	939	1,185
5% of Food & Clothing	31	35	35	35	35	41	47	59

**More than Four Persons National Standards
Based on Gross Monthly Income**

Item	less than \$833	\$833 to \$1,249	\$1,250 to \$1,666	\$1,667 to \$2,499	\$2,500 to \$3,333	\$3,334 to \$4,166	\$4,167 to \$5,833	\$5,834 and over
For each additional person,	\$134	\$145	\$155	\$166	\$177	\$188	\$199	\$209

add to four person total allowance:								
Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))								
Food & Clothing (Apparel & services)*	93	104	111	118	126	138	144	158
5% of Food & Clothing	5	5	6	6	6	7	7	8

Effective January 1, 2005

* This total may differ from the combination of the two amounts on the table above due to rounding.

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If you are writing about a particular bankruptcy case, please specify: (1) the bankruptcy court location & (2) the debtor's name and/or bankruptcy case number.