

IRS National Standards for Allowable Living Expenses

(Cases Filed On or After May 1, 2020)

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

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$385	\$715	\$779	\$947
Housekeeping supplies	\$45	\$67	\$73	\$71
Apparel & services	\$85	\$158	\$192	\$251
Personal care products & services	\$43	\$73	\$74	\$88
Miscellaneous	\$157	\$285	\$315	\$383
Total	\$715	\$1,298	\$1,433	\$1,740

More than four persons	Additional Amount Per Person
For each additional person, add to four-person total allowance:	\$378

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
5% of Food & Clothing	\$24	\$44	\$49	\$60

Expense	One Person	Two Persons	Three Persons	Four Persons
Food & Clothing (Apparel & Services)*	\$470	\$873	\$971	\$1,198
5% of Food & Clothing	\$24	\$44	\$49	\$60

More than four persons	Additional Amount Per Person
Food & Clothing (Apparel & Services)*	\$260
5% of Food & Clothing	\$13

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