

### § 104. Adjustment of dollar amounts

(a) On April 1, 1998, and at each 3-year interval ending on April 1 thereafter, each dollar amount in effect under sections 101(3), 101(18), 101(19A), 101(51D), 109(e), 303(b), 507(a), 522(d), 522(f)(3) and 522(f)(4), 522(n), 522(p), 522(q), 523(a)(2)(C), 541(b), 547(c)(9), 707(b), 1322(d), 1325(b), and 1326(b)(3) of this title and section 1409(b) of title 28 immediately before such April 1 shall be adjusted—

(1) to reflect the change in the Consumer Price Index for All Urban Consumers, published by the Department of Labor, for the most recent 3-year period ending immediately before January 1 preceding such April 1, and

(2) to round to the nearest \$25 the dollar amount that represents such change.

(b) Not later than March 1, 1998, and at each 3-year interval ending on March 1 thereafter, the Judicial Conference of the United States shall publish in the Federal Register the dollar amounts that will become effective on such April 1 under sections 101(3), 101(18), 101(19A), 101(51D), 109(e), 303(b), 507(a), 522(d), 522(f)(3) and 522(f)(4), 522(n), 522(p), 522(q), 523(a)(2)(C), 541(b), 547(c)(9), 707(b), 1322(d), 1325(b), and 1326(b)(3) of this title and section 1409(b) of title 28.

(c) Adjustments made in accordance with subsection (a) shall not apply with respect to cases commenced before the date of such adjustments.

(Pub. L. 95-598, Nov. 6, 1978, 92 Stat. 2555; Pub. L. 103-394, title I, §108(e), Oct. 22, 1994, 108 Stat. 4112; Pub. L. 109-8, title I, §102(j), title II, §§224(e)(2), 226(b), title III, §322(b), title IV, §432(c), title X, §1002, title XII, §1202, Apr. 20, 2005, 119 Stat. 35, 65, 67, 97, 110, 186, 193; Pub. L. 110-406, §7, Oct. 13, 2008, 122 Stat. 4293.)

#### HISTORICAL AND REVISION NOTES

##### LEGISLATIVE STATEMENTS

Section 104 represents a compromise between the House bill and the Senate amendment with respect to the adjustment of dollar amounts in title 11. The House amendment authorizes the Judicial Conference of the United States to transmit a recommendation for the uniform percentage of adjustment for each dollar amount in title 11 and in 28 U.S.C. 1930 to the Congress and to the President before May 1, 1985, and before May 1 of every sixth year thereafter. The requirement in the House bill that each such recommendation be based only on any change in the cost-of-living increase during the period immediately preceding the recommendation is deleted.

##### SENATE REPORT NO. 95-989

This section requires that the Director of the Administrative Office of the U. S. Courts report to Congress and the President before Oct. 1, 1985, and before May 1 every 6 years thereafter a recommendation for adjustment in dollar amounts found in this title. The Committee feels that regular adjustment of the dollar amounts by the Director will conserve congressional time and yet assure that the relative dollar amounts used in the bill are maintained. Changes in the cost of living should be a significant, but not necessarily the only, factor considered by the Director. The fact that there has been an increase in the cost of living does not necessarily mean that an adjustment of dollar amounts would be needed or warranted.

##### HOUSE REPORT NO. 95-595

This section requires the Judicial Conference to report to the Congress every four years after the effective

date of the bankruptcy code any changes that have occurred in the cost of living during the preceding four years, and the appropriate adjustments to the dollar amounts in the bill. The dollar amounts are found primarily in the exemption section (11 U.S.C. 522), the wage priority (11 U.S.C. 507), and the eligibility for chapter 13 (11 U.S.C. 109). This section requires that the Conference recommend uniform percentage changes in these amounts based solely on cost of living changes. The dollar amounts in the bill would not change on that recommendation, absent Congressional veto. Instead, Congress is required to take affirmative action, by passing a law amending the appropriate section, if it wishes to accomplish the change.

If the Judicial Conference has policy recommendations concerning the appropriate dollar amounts in the bankruptcy code based other than on cost of living considerations there are adequate channels through which it may communicate its views. This section is solely for the housekeeping function of maintaining the dollar amounts in the code at fairly constant real dollar levels.

#### AMENDMENTS

2008—Pub. L. 110-406 redesignated subsec. (b)(1) as (a), subpars. (A) and (B) of subsec. (b)(1) as pars. (1) and (2), respectively, of subsec. (a), and pars. (2) and (3) of subsec. (b) as subsecs. (b) and (c), respectively, substituted “subsection (a)” for “paragraph (1)” in subsec. (c), and struck out former subsec. (a) which read as follows: “The Judicial Conference of the United States shall transmit to the Congress and to the President before May 1, 1985, and before May 1 of every sixth year after May 1, 1985, a recommendation for the uniform percentage adjustment of each dollar amount in this title and in section 1930 of title 28.”

2005—Subsec. (b)(1). Pub. L. 109-8, §1202(1)-(4), in introductory provisions, inserted “101(19A),” after “101(18),” “522(f)(3) and 522(f)(4),” after “522(d),” and “541(b), 547(c)(9),” after “523(a)(2)(C),” and substituted “1322(d), 1325(b), and 1326(b)(3) of this title and section 1409(b) of title 28” for “and 1325(b)(3)”.

Pub. L. 109-8, §1002, inserted “101(18),” after “101(3),” in introductory provisions.

Pub. L. 109-8, §432(c), inserted “101(51D),” after “101(3),” in introductory provisions.

Pub. L. 109-8, §322(b), inserted “522(p), 522(q),” after “522(n),” in introductory provisions.

Pub. L. 109-8, §226(b), inserted “101(3),” after “sections” in introductory provisions.

Pub. L. 109-8, §224(e)(2), inserted “522(n),” after “522(d),” in introductory provisions.

Pub. L. 109-8, §102(j), substituted “523(a)(2)(C), 707(b), and 1325(b)(3)” for “and 523(a)(2)(C)” in introductory provisions.

Subsec. (b)(2). Pub. L. 109-8, §1202(1)-(3), (5), inserted “101(19A),” after “101(18),” “522(f)(3) and 522(f)(4),” after “522(d),” and “541(b), 547(c)(9),” after “523(a)(2)(C),” and substituted “1322(d), 1325(b), and 1326(b)(3) of this title and section 1409(b) of title 28” for “and 1325(b)(3) of this title”.

Pub. L. 109-8, §1002, inserted “101(18),” after “101(3),”.

Pub. L. 109-8, §432(c), inserted “101(51D),” after “101(3),”.

Pub. L. 109-8, §322(b), inserted “522(p), 522(q),” after “522(n),”.

Pub. L. 109-8, §226(b), inserted “101(3),” after “sections”.

Pub. L. 109-8, §224(e)(2), inserted “522(n),” after “522(d),”.

Pub. L. 109-8, §102(j), substituted “523(a)(2)(C), 707(b), and 1325(b)(3)” for “and 523(a)(2)(C)”.

1994—Pub. L. 103-394 designated existing provisions as subsec. (a) and added subsec. (b).

#### EFFECTIVE DATE OF 2005 AMENDMENT

Amendment by Pub. L. 109-8 effective 180 days after Apr. 20, 2005, with amendments by sections 102(j), 224(e)(2), 226(b), 432(c), 1002, and 1202 of Pub. L. 109-8 not

applicable with respect to cases commenced under this title before such effective date, except as otherwise provided, and amendment by section 322(b) of Pub. L. 109-8 applicable with respect to cases commenced under this title on or after Apr. 20, 2005, see section 1501 of Pub. L. 109-8, set out as a note under section 101 of this title.

EFFECTIVE DATE OF 1994 AMENDMENT

Amendment by Pub. L. 103-394 effective Oct. 22, 1994, and not applicable with respect to cases commenced under this title before Oct. 22, 1994, see section 702 of Pub. L. 103-394, set out as a note under section 101 of this title.

ADJUSTMENT OF DOLLAR AMOUNTS

By notice dated Feb. 5, 2019, 84 F.R. 3488, the Judicial Conference of the United States adjusted the dollar amounts in provisions specified in subsec. (a) of this section, effective Apr. 1, 2019, as follows:

28 U.S.C.	Dollar amount to be adjusted	New (adjusted) dollar amount <sup>1</sup>
Section 1409(b)—a trustee may commence a proceeding arising in or related to a case to recover		
(1)—money judgment of or property worth less than.	\$1,300 .....	\$1,375
(2)—a consumer debt less than	\$19,250 .....	\$20,450
(3)—a non consumer debt against a non insider less than.	\$12,850 .....	\$13,650
11 U.S.C.	Dollar amount to be adjusted	New (adjusted) dollar amount <sup>1</sup>
Section 101(3)—definition of assisted person.	\$192,450 .....	\$204,425.
Section 101(18)—definition of family farmer.	\$4,153,150 (each time it appears).	\$4,411,400 (each time it appears)
Section 101(19A)—definition of family fisherman.	\$1,924,550 (each time it appears).	\$2,044,225 (each time it appears)
Section 101(51D)—definition of small business debtor.	\$2,566,050 (each time it appears).	\$2,725,625 (each time it appears)
Section 109(e)—debt limits for individual filing bankruptcy under chapter 13.	\$394,725 (each time it appears).	\$419,275 (each time it appears)
Section 303(b)—minimum aggregate claims needed for the commencement of an involuntary chapter 7 or 11 petition		
(1)—in paragraph (1) .....	\$15,775 .....	\$16,750
(2)—in paragraph (2) .....	\$15,775 .....	\$16,750
Section 507(a)—priority expenses and claims		
(1)—in paragraph (4) .....	\$12,850 .....	\$13,650
(2)—in paragraph (5)(B)(i) .....	\$12,850 .....	\$13,650
(3)—in paragraph (6)(B) .....	\$6,325 .....	\$6,725
(4)—in paragraph (7) .....	\$2,850 .....	\$3,025
Section 522(d)—value of property exemptions allowed to the debtor		
(1)—in paragraph (1) .....	\$23,675 .....	\$25,150
(2)—in paragraph (2) .....	\$3,775 .....	\$4,000
(3)—in paragraph (3) .....	\$600 .....	\$625
(4)—in paragraph (4) .....	\$12,625 .....	\$13,400
(5)—in paragraph (5) .....	\$1,600 .....	\$1,700
(6)—in paragraph (6) .....	\$1,250 .....	\$1,325
(7)—in paragraph (7) .....	\$11,850 .....	\$12,575
(8)—in paragraph (8) .....	\$2,375 .....	\$2,525
(9)—in paragraph (9) .....	\$12,625 .....	\$13,400
(10)—in paragraph (10)(D) .....	\$23,675 .....	\$25,150
Section 522(f)(3)—exception to lien avoidance under certain state laws.	\$6,425 .....	\$6,825

11 U.S.C.	Dollar amount to be adjusted	New (adjusted) dollar amount <sup>1</sup>
Section 522(f)(4)—items excluded from definition of household goods for lien avoidance purposes.	\$675 (each time it appears).	\$725 (each time it appears)
Section 522(n)—maximum aggregate value of assets in individual retirement accounts exempted.	\$1,283,025 ....	\$1,362,800
Section 522(p)—qualified homestead exemption.	\$160,375 .....	\$170,350
Section 522(q)—state homestead exemption.	\$160,375 .....	\$170,350
Section 523(a)(2)(C)—exceptions to discharge		
(1)—in paragraph (i)(I)—consumer debts for luxury goods or services incurred < 90 days before filing owed to a single creditor in the aggregate.	\$675 .....	\$725
(2)—in paragraph (i)(II)—cash advances incurred < 70 days before filing in the aggregate.	\$950 .....	\$1,000
Section 541(b)—property of the estate exclusions		
(1)—in paragraph (5)(C)—education IRA funds in the aggregate.	\$6,425 .....	\$6,825
(2)—in paragraph (6)(C)—pre-purchased tuition credits in the aggregate.	\$6,425 .....	\$6,825
(3)—in paragraph (10)(C)—qualified ABLE program funds in the aggregate.	\$6,425 .....	\$6,825
Section 547(c)(9)—preferences, trustee may not avoid a transfer if, in a case filed by a debtor whose debts are not primarily consumer debts, the aggregate value of property is less than.	\$6,425 .....	\$6,825
Section 707(b)—dismissal of a chapter 7 case or conversion to chapter 11 or 13 (means test)		
(1)—in paragraph (2)(A)(i)(I) .....	\$7,700 .....	\$8,175
(2)—in paragraph (2)(A)(i)(II) .....	\$12,850 .....	\$13,650
(3)—in paragraph (2)(A)(ii)(IV) .....	\$1,925 .....	\$2,050
(4)—in paragraph (2)(B)(iv)(I) .....	\$7,700 .....	\$8,175
(5)—in paragraph (2)(B)(iv)(II) .....	\$12,850 .....	\$13,650
(6)—in paragraph (5)(B) .....	\$1,300 .....	\$1,375
(7)—in paragraph (6)(C) .....	\$700 .....	\$750
(8)—in paragraph (7)(A)(iii) .....	\$700 .....	\$750
Section 1322(d)—contents of chapter 13 plan, monthly income.	\$700 (each time it appears).	\$750 (each time it appears)
Section 1325(b)—chapter 13 confirmation of plan, disposable income.	\$700 (each time it appears).	\$750 (each time it appears)
Section 1326(b)(3)—payments to former chapter 7 trustee.	\$25 .....	\$25

<sup>1</sup> The New (Adjusted) Dollar Amounts reflect a 6.218 percent increase, rounded to the nearest \$25.

<sup>2</sup> So in original. Probably should indicate "each time it appears".

Similar notices by the Judicial Conference of the United States adjusting the dollar amounts in provisions specified in subsec. (a) of this section were contained in the following:

- Feb. 16, 2016, 81 F.R. 8748, effective Apr. 1, 2016.
- Feb. 12, 2013, 78 F.R. 12089, effective Apr. 1, 2013.
- Feb. 19, 2010, 75 F.R. 8747, effective Apr. 1, 2010.
- Feb. 7, 2007, 72 F.R. 7082, effective Apr. 1, 2007.
- Feb. 18, 2004, 69 F.R. 8482, effective Apr. 1, 2004.
- Feb. 13, 2001, 66 F.R. 10910, effective Apr. 1, 2001.
- Feb. 3, 1998, 63 F.R. 7179, effective Apr. 1, 1998.

§ 105. Power of court

(a) The court may issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this title. No provision of this title providing for the raising of an issue by a party in interest shall be construed to preclude the court from, sua sponte, taking any action or making any determination necessary or appropriate to enforce or implement court orders or rules, or to prevent an abuse of process.