

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements¹ by Individual Debtors With Predominantly Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2008, as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
TOTAL	594,682	143,097	14,285	1,842	209,079
DC	384	22	5	2	38
1ST	20,459	2,920	223	3	3,906
ME	2,166	790	19	0	1,158
MA	11,054	1,143	104	3	1,388
NH	2,013	531	91	0	753
RI	3,103	399	7	0	501
PR	2,123	57	2	0	106
2ND	36,097	6,569	495	48	8,953
CT	5,224	854	213	5	1,186
NY, N	7,727	2,310	130	0	3,231
NY, E	10,458	1,025	14	0	1,189
NY, S	6,426	651	49	5	856
NY, W	5,492	1,591	84	37	2,282
VT	770	138	5	1	209
3RD	35,113	5,718	399	30	7,323
DE	1,121	243	133	0	306
NJ	14,329	2,106	134	27	2,594
PA, E	5,816	911	47	2	1,157
PA, M	5,369	776	75	1	976
PA, W	8,471	1,682	10	0	2,290
VI	7	0	-	0	0
4TH	41,828	8,466	2,043	48	11,687
MD	9,803	1,633	156	2	2,092
NC, E	3,336	1,022	178	39	1,532
NC, M	2,681	609	192	0	719
NC, W	3,645	1,237	12	0	1,840
SC	2,667	457	377	0	606
VA, E	11,182	1,819	136	0	2,454
VA, W	4,228	992	944	5	1,342
WV, N	1,641	367	13	2	631
WV, S	2,645	330	35	0	471

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Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed ²		Cases With Agreement(s) Approved ²	Total Reaffirmation Agreements Filed
		Total	Pro Se ³		
5TH	29,182	10,833	1,096	605	17,849
LA, E	1,240	310	23	5	428
LA, M	727	246	96	0	553
LA, W	2,557	805	98	2	1,207
MS, N	2,448	1,069	605	584	2,882
MS, S	2,895	1,134	48	11	1,874
TX, N	6,601	2,432	19	0	3,521
TX, E	2,720	1,103	6	1	1,671
TX, S	5,132	1,823	18	2	2,810
TX, W	4,862	1,911	183	0	2,903
6TH	100,750	28,299	940	91	41,048
KY, E	6,673	1,931	80	0	2,739
KY, W	7,673	2,616	95	0	3,999
MI, E	26,481	7,168	266	39	10,673
MI, W	8,559	2,719	199	0	4,002
OH, N	19,494	3,953	22	41	5,658
OH, S	14,554	3,995	141	2	5,424
TN, E	7,314	2,610	103	0	3,743
TN, M	5,510	1,650	0	8	2,242
TN, W	4,492	1,657	34	1	2,568
7TH	71,225	21,715	2,559	340	33,751
IL, N	24,587	6,118	395	2	8,470
IL, C	6,420	2,786	171	0	4,436
IL, S	2,891	1,084	457	278	2,723
IN, N	8,643	2,700	341	3	4,091
IN, S	14,140	4,449	679	3	6,757
WI, E	9,381	2,752	453	5	4,272
WI, W	5,163	1,826	63	49	3,002

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		Total	Pro Se ³		
8TH	45,059	13,260	885	37	20,068
AR, E	3,858	1,483	5	0	2,298
AR, W	2,641	912	3	7	1,465
IA, N	2,406	939	39	0	1,428
IA, S	3,939	912	150	0	1,342
MN	11,225	2,328	538	0	3,684
MO, E	6,959	2,228	100	30	3,402
MO, W	7,594	2,328	34	0	2,946
NE	4,305	1,411	0	0	2,393
ND	1,107	385	3	0	606
SD	1,025	334	13	0	504
9TH	112,730	17,707	2,096	278	23,393
AK	554	166	13	0	242
AZ	8,760	1,637	377	0	2,075
CA, N	11,126	1,205	22	0	1,517
CA, E	21,124	3,252	653	20	4,613
CA, C	29,963	4,760	565	0	5,944
CA, S	9,398	1,761	141	0	2,285
HI	1,314	233	11	0	283
ID	2,967	420	46	0	539
MT	1,337	273	0	258	375
NV	5,727	1,144	0	0	1,412
OR	7,320	1,277	179	0	1,790
WA, E	3,820	1,229	35	0	1,867
WA, W	9,213	329	53	0	423
GUAM	101	21	1	0	28
NMI	6	0	-	0	0
10TH	34,194	6,673	1,773	186	10,465
CO	13,657	1,407	304	12	2,197
KS	4,193	1,137	1,066	0	1,634
NM	3,587	579	116	0	759
OK, N	2,535	830	58	0	1,278
OK, E	1,396	478	76	149	1,070
OK, W	4,020	1,140	142	23	1,932
UT	4,332	1,002	9	1	1,448
WY	474	100	2	1	147

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11TH	67,661	20,915	1,771	174	30,598
AL, N	6,596	3,004	3	2	5,284
AL, M	1,689	716	121	0	1,163
AL, S	1,346	491	1	0	815
FL, N	2,367	978	337	0	1,382
FL, M	20,545	5,645	941	66	7,542
FL, S	10,916	2,404	198	84	3,217
GA, N	18,671	5,546	151	15	7,980
GA, M	3,705	1,481	19	7	2,240
GA, S	1,826	650	0	0	975

NOTE: SECTION 101 OF THE U.S. BANKRUPTCY CODE DEFINES CONSUMER (NONBUSINESS) DEBT AS THAT INCURRED BY AN INDIVIDUAL PRIMARILY FOR A PERSONAL, FAMILY, OR HOUSEHOLD PURPOSE. IF THE DEBTOR IS A CORPORATION OR PARTNERSHIP, OR IF DEBT RELATED TO OPERATION OF A BUSINESS PREDOMINATES, THE NATURE OF THE DEBT IS BUSINESS. DATA REPRESENT CASES FILED ON OR AFTER OCTOBER 17, 2006, AND CLOSED DURING THE REPORTING PERIOD.

¹ A REAFFIRMATION AGREEMENT IS AN AGREEMENT BY A CHAPTER 7 DEBTOR TO CONTINUE PAYING A DISCHARGEABLE DEBT AFTER THE BANKRUPTCY, USUALLY FOR THE PURPOSE OF KEEPING COLLATERAL THAT WOULD OTHERWISE BE SUBJECT TO REPOSSESSION.

² A CASE MAY HAVE MORE THAN ONE REAFFIRMATION AGREEMENT. A CASE IS COUNTED IN A CATEGORY IF IT HAS ONE OR MORE REAFFIRMATION AGREEMENTS THAT MEET THE CRITERIA FOR THE CATEGORY.

³ A PRO SE REAFFIRMATION AGREEMENT IS AN AGREEMENT THAT IS SUBMITTED WITHOUT THE ENDORSEMENT OF AN ATTORNEY, REGARDLESS OF WHETHER THE DEBTOR(S) IS REPRESENTED IN THE CASE BY AN ATTORNEY.