

BAPCPA Table 4.

**U.S. Bankruptcy Courts—Reaffirmation Agreements¹ by Individual Debtors With
Primarily Consumer Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2015,
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 | 579,722 | 108,884 | 10,977 | 1,113 | 151,950 |
| DC | 543 | 26 | 4 | 1 | 31 |
| 1ST | 17,728 | 1,401 | 95 | 4 | 2,017 |
| ME | 1,648 | 580 | 12 | 0 | 838 |
| MA | 7,217 | 221 | 21 | 0 | 276 |
| NH | 1,708 | 447 | 61 | 4 | 644 |
| RI | 2,258 | 59 | 0 | 0 | 78 |
| PR | 4,897 | 94 | 1 | 0 | 181 |
| 2ND | 29,943 | 4,034 | 182 | 30 | 5,621 |
| CT | 5,252 | 195 | 45 | 3 | 230 |
| NY, N | 5,406 | 1,876 | 25 | 0 | 2,653 |
| NY, E | 9,436 | 290 | 5 | 0 | 337 |
| NY, S | 5,872 | 483 | 104 | 0 | 759 |
| NY, W | 3,496 | 1,065 | 0 | 27 | 1,466 |
| VT | 481 | 125 | 3 | 0 | 176 |
| 3RD | 34,284 | 4,028 | 872 | 33 | 4,996 |
| DE | 1,594 | 381 | 338 | 0 | 481 |
| NJ | 18,284 | 2,691 | 471 | 33 | 3,351 |
| PA, E | 5,489 | 453 | 59 | 0 | 540 |
| PA, M | 3,957 | 113 | 4 | 0 | 136 |
| PA, W | 4,950 | 390 | 0 | 0 | 488 |
| VI | 10 | 0 | - | 0 | 0 |
| 4TH | 41,144 | 6,214 | 1,356 | 3 | 8,068 |
| MD | 13,696 | 1,531 | 250 | 0 | 1,859 |
| NC, E | 2,325 | 603 | 48 | 0 | 768 |
| NC, M | 1,934 | 402 | 27 | 0 | 514 |
| NC, W | 2,729 | 796 | 6 | 0 | 1,117 |
| SC | 2,919 | 324 | 11 | 0 | 412 |
| VA, E | 11,110 | 1,259 | 301 | 1 | 1,533 |
| VA, W | 3,659 | 691 | 659 | 0 | 904 |
| WV, N | 1,170 | 282 | 10 | 0 | 495 |
| WV, S | 1,602 | 326 | 44 | 2 | 466 |

BAPCPA Table 4. (December 31, 2015—Continued)

| 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 | 25,002 | 6,952 | 324 | 34 | 10,191 |
| LA, E | 1,490 | 331 | 19 | 2 | 441 |
| LA, M | 939 | 311 | 92 | 0 | 566 |
| LA, W | 2,299 | 611 | 32 | 0 | 829 |
| MS, N | 2,133 | 749 | 97 | 27 | 1,219 |
| MS, S | 3,314 | 1,284 | 18 | 2 | 1,930 |
| TX, N | 5,452 | 1,523 | 11 | 0 | 2,214 |
| TX, E | 2,195 | 806 | 12 | 0 | 1,183 |
| TX, S | 3,178 | 900 | 5 | 3 | 1,272 |
| TX, W | 4,002 | 437 | 38 | 0 | 537 |
| 6TH | 86,216 | 21,464 | 457 | 37 | 29,861 |
| KY, E | 5,900 | 1,723 | 43 | 0 | 2,462 |
| KY, W | 5,663 | 1,763 | 40 | 0 | 2,587 |
| MI, E | 20,676 | 4,447 | 119 | 28 | 6,220 |
| MI, W | 6,563 | 1,608 | 117 | 0 | 2,244 |
| OH, N | 17,440 | 3,324 | 17 | 4 | 4,401 |
| OH, S | 13,324 | 3,429 | 86 | 1 | 4,629 |
| TN, E | 6,829 | 2,134 | 35 | 0 | 2,963 |
| TN, M | 5,718 | 1,783 | 0 | 4 | 2,464 |
| TN, W | 4,103 | 1,253 | 0 | 0 | 1,891 |
| 7TH | 70,741 | 18,228 | 1,374 | 170 | 25,987 |
| IL, N | 28,429 | 6,240 | 320 | 1 | 8,047 |
| IL, C | 4,451 | 1,738 | 155 | 0 | 2,681 |
| IL, S | 2,583 | 838 | 210 | 151 | 1,725 |
| IN, N | 8,427 | 2,406 | 199 | 3 | 3,416 |
| IN, S | 11,993 | 3,234 | 145 | 8 | 4,586 |
| WI, E | 10,679 | 2,436 | 297 | 0 | 3,483 |
| WI, W | 4,179 | 1,336 | 48 | 7 | 2,049 |

BAPCPA Table 4. (December 31, 2015—Continued)

| 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 | | |
| 8TH | 37,671 | 8,580 | 389 | 91 | 12,940 |
| AR, E | 3,092 | 1,066 | 3 | 0 | 1,625 |
| AR, W | 2,121 | 664 | 5 | 1 | 972 |
| IA, N | 1,689 | 572 | 34 | 0 | 874 |
| IA, S | 2,593 | 469 | 62 | 0 | 662 |
| MN | 9,368 | 1,468 | 119 | 0 | 1,958 |
| MO, E | 8,462 | 1,706 | 84 | 90 | 2,323 |
| MO, W | 5,825 | 1,470 | 66 | 0 | 2,883 |
| NE | 2,940 | 741 | 1 | 0 | 1,059 |
| ND | 513 | 122 | 3 | 0 | 176 |
| SD | 1,068 | 302 | 12 | 0 | 408 |
| 9TH | 122,052 | 18,506 | 2,969 | 236 | 24,001 |
| AK | 306 | 81 | 20 | 7 | 148 |
| AZ | 17,081 | 2,551 | 985 | 0 | 3,177 |
| CA, N | 6,611 | 506 | 15 | 0 | 587 |
| CA, E | 14,425 | 1,833 | 442 | 0 | 2,962 |
| CA, C | 37,641 | 5,111 | 998 | 0 | 6,169 |
| CA, S | 6,968 | 1,128 | 99 | 0 | 1,372 |
| HI | 1,157 | 161 | 14 | 0 | 177 |
| ID | 3,862 | 680 | 60 | 0 | 909 |
| MT | 1,231 | 252 | 0 | 228 | 369 |
| NV | 8,657 | 1,248 | 0 | 0 | 1,514 |
| OR | 9,329 | 1,611 | 152 | 0 | 2,050 |
| WA, E | 3,531 | 1,165 | 58 | 0 | 1,723 |
| WA, W | 11,157 | 2,170 | 126 | 1 | 2,834 |
| GUAM | 89 | 9 | 0 | 0 | 10 |
| NMI | 7 | 0 | - | 0 | 0 |
| 10TH | 38,507 | 5,365 | 1,930 | 445 | 8,395 |
| CO | 13,871 | 1,037 | 325 | 309 | 1,845 |
| KS | 4,406 | 1,166 | 1,099 | 0 | 1,632 |
| NM | 3,161 | 385 | 342 | 6 | 483 |
| OK, N | 2,228 | 547 | 10 | 11 | 812 |
| OK, E | 1,296 | 391 | 15 | 29 | 663 |
| OK, W | 4,053 | 780 | 131 | 80 | 1,565 |
| UT | 8,663 | 917 | 0 | 10 | 1,210 |
| WY | 829 | 142 | 8 | 0 | 185 |

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|----------------------|--------------------|--|---------------------|---|--------------------------------------|
| | | Total | Pro Se ³ | | |
| 11TH | 75,891 | 14,086 | 1,025 | 29 | 19,842 |
| AL, N | 6,903 | 2,592 | 5 | 0 | 4,141 |
| AL, M | 2,013 | 682 | 575 | 1 | 1,057 |
| AL, S | 1,369 | 466 | 1 | 0 | 706 |
| FL, N | 2,396 | 909 | 72 | 0 | 1,402 |
| FL, M | 23,863 | 303 | 13 | 13 | 377 |
| FL, S | 15,083 | 3,011 | 159 | 7 | 3,780 |
| GA, N | 19,142 | 4,377 | 147 | 6 | 5,832 |
| GA, M | 3,102 | 1,146 | 20 | 2 | 1,655 |
| GA, S | 2,020 | 600 | 33 | 0 | 892 |

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.