

**BAPCPA Table 8A.**

**U.S. Bankruptcy Courts—Creditor Misconduct in Nonbusiness Bankruptcy Cases of Individual Debtors Closed under Chapter 7  
During the 12-Month Period Ending December 31, 2025, as Required by 28 U.S.C. 159(c)**

| Circuit and District | Cases          |                          |                       | Total Punitive Damages Awarded (in \$000s) |
|----------------------|----------------|--------------------------|-----------------------|--|
|                      | Total          | With Creditor Misconduct | With Punitive Damages |  |
| <b>Total</b>         | <b>332,374</b> | <b>7</b>                 | <b>0</b>              | <b>0</b>                                   |
| <b>DC</b>            | <b>297</b>     | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| <b>1st</b>           | <b>7,027</b>   | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| ME                   | 395            | 0                        | 0                     | 0  |
| MA                   | 3,161          | 0                        | 0                     | 0  |
| NH                   | 653            | 0                        | 0                     | 0  |
| RI                   | 745            | 0                        | 0                     | 0  |
| PR                   | 2,073          | 0                        | 0                     | 0  |
| <b>2nd</b>           | <b>16,891</b>  | <b>2</b>                 | <b>0</b>              | <b>0</b>                                   |
| CT                   | 2,830          | 0                        | 0                     | 0  |
| NY,N                 | 2,949          | 1                        | 0                     | 0  |
| NY,E                 | 5,893          | 1                        | 0                     | 0  |
| NY,S                 | 3,447          | 0                        | 0                     | 0  |
| NY,W                 | 1,597          | 0                        | 0                     | 0  |
| VT                   | 175            | 0                        | 0                     | 0  |
| <b>3rd</b>           | <b>15,442</b>  | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| DE                   | 912            | 0                        | 0                     | 0  |
| NJ                   | 7,358          | 0                        | 0                     | 0  |
| PA,E                 | 2,341          | 0                        | 0                     | 0  |
| PA,M                 | 1,950          | 0                        | 0                     | 0  |
| PA,W                 | 2,878          | 0                        | 0                     | 0  |
| VI                   | 3              | 0                        | 0                     | 0  |
| <b>4th</b>           | <b>22,287</b>  | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| MD                   | 7,228          | 0                        | 0                     | 0  |
| NC,E                 | 1,168          | 0                        | 0                     | 0  |
| NC,M                 | 912            | 0                        | 0                     | 0  |
| NC,W                 | 997            | 0                        | 0                     | 0  |
| SC                   | 1,637          | 0                        | 0                     | 0  |
| VA,E                 | 6,974          | 0                        | 0                     | 0  |
| VA,W                 | 2,090          | 0                        | 0                     | 0  |
| WV,N                 | 558            | 0                        | 0                     | 0  |
| WV,S                 | 723            | 0                        | 0                     | 0  |

BAPCPA Table 8A. (December 31, 2025—Continued)

| Circuit and District | Cases         |                          |                       | Total Punitive Damages Awarded (in \$000s) |
|----------------------|---------------|--------------------------|-----------------------|--|
|                      | Total         | With Creditor Misconduct | With Punitive Damages |  |
| <b>5th</b>           | <b>26,312</b> | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| LA,E                 | 590           | 0                        | 0                     | 0  |
| LA,M                 | 650           | 0                        | 0                     | 0  |
| LA,W                 | 1,272         | 0                        | 0                     | 0  |
| MS,N                 | 1,652         | 0                        | 0                     | 0  |
| MS,S                 | 2,653         | 0                        | 0                     | 0  |
| TX,N                 | 6,738         | 0                        | 0                     | 0  |
| TX,E                 | 3,248         | 0                        | 0                     | 0  |
| TX,S                 | 4,683         | 0                        | 0                     | 0  |
| TX,W                 | 4,826         | 0                        | 0                     | 0  |
| <b>6th</b>           | <b>49,656</b> | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| KY,E                 | 3,656         | 0                        | 0                     | 0  |
| KY,W                 | 2,813         | 0                        | 0                     | 0  |
| MI,E                 | 12,069        | 0                        | 0                     | 0  |
| MI,W                 | 2,454         | 0                        | 0                     | 0  |
| OH,N                 | 11,394        | 0                        | 0                     | 0  |
| OH,S                 | 8,146         | 0                        | 0                     | 0  |
| TN,E                 | 3,865         | 0                        | 0                     | 0  |
| TN,M                 | 2,752         | 0                        | 0                     | 0  |
| TN,W                 | 2,507         | 0                        | 0                     | 0  |
| <b>7th</b>           | <b>31,744</b> | <b>1</b>                 | <b>0</b>              | <b>0</b>                                   |
| IL,N                 | 12,586        | 1                        | 0                     | 0  |
| IL,C                 | 1,827         | 0                        | 0                     | 0  |
| IL,S                 | 1,051         | 0                        | 0                     | 0  |
| IN,N                 | 3,989         | 0                        | 0                     | 0  |
| IN,S                 | 5,689         | 0                        | 0                     | 0  |
| WI,E                 | 4,576         | 0                        | 0                     | 0  |
| WI,W                 | 2,026         | 0                        | 0                     | 0  |

BAPCPA Table 8A. (December 31, 2025—Continued)

| Circuit and District | Cases         |                          |                       | Total Punitive Damages Awarded (in \$000s) |
|----------------------|---------------|--------------------------|-----------------------|--|
|                      | Total         | With Creditor Misconduct | With Punitive Damages |  |
| <b>8th</b>           | <b>21,471</b> | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| AR <sup>1</sup>      | 2,858         | 0                        | 0                     | 0  |
| IA,N                 | 1,188         | 0                        | 0                     | 0  |
| IA,S                 | 1,696         | 0                        | 0                     | 0  |
| MN                   | 7,394         | 0                        | 0                     | 0  |
| MO,E                 | 3,640         | 0                        | 0                     | 0  |
| MO,W                 | 2,041         | 0                        | 0                     | 0  |
| NE                   | 1,769         | 0                        | 0                     | 0  |
| ND                   | 465           | 0                        | 0                     | 0  |
| SD                   | 420           | 0                        | 0                     | 0  |
| <b>9th</b>           | <b>73,594</b> | <b>3</b>                 | <b>0</b>              | <b>0</b>                                   |
| AK                   | 143           | 0                        | 0                     | 0  |
| AZ                   | 10,407        | 0                        | 0                     | 0  |
| CA,N                 | 3,854         | 1                        | 0                     | 0  |
| CA,E                 | 9,257         | 0                        | 0                     | 0  |
| CA,C                 | 22,547        | 1                        | 0                     | 0  |
| CA,S                 | 4,509         | 0                        | 0                     | 0  |
| HI                   | 678           | 0                        | 0                     | 0  |
| ID                   | 1,954         | 0                        | 0                     | 0  |
| MT                   | 590           | 1                        | 0                     | 0  |
| NV                   | 7,115         | 0                        | 0                     | 0  |
| OR                   | 5,622         | 0                        | 0                     | 0  |
| WA,E                 | 1,840         | 0                        | 0                     | 0  |
| WA,W                 | 5,054         | 0                        | 0                     | 0  |
| GU                   | 24            | 0                        | 0                     | 0  |
| NMI                  | 0             | -                        | -                     | -  |
| <b>10th</b>          | <b>21,041</b> | <b>0</b>                 | <b>0</b>              | <b>0</b>                                   |
| CO                   | 6,468         | 0                        | 0                     | 0  |
| KS                   | 1,923         | 0                        | 0                     | 0  |
| NM                   | 1,321         | 0                        | 0                     | 0  |
| OK,N                 | 1,635         | 0                        | 0                     | 0  |
| OK,E                 | 984           | 0                        | 0                     | 0  |
| OK,W                 | 3,382         | 0                        | 0                     | 0  |
| UT                   | 4,889         | 0                        | 0                     | 0  |
| WY                   | 439           | 0                        | 0                     | 0  |

**BAPCPA Table 8A. (December 31, 2025—Continued)**

| Circuit and District | Cases         |                          |                       | Total Punitive Damages Awarded (in \$000s) |
|----------------------|---------------|--------------------------|-----------------------|--|
|                      | Total         | With Creditor Misconduct | With Punitive Damages |  |
| <b>11th</b>          | <b>46,612</b> | <b>1</b>                 | <b>0</b>              | <b>0</b>                                   |
| AL,N                 | 4,002         | 1                        | 0                     | 0  |
| AL,M                 | 1,259         | 0                        | 0                     | 0  |
| AL,S                 | 910           | 0                        | 0                     | 0  |
| FL,N                 | 1,594         | 0                        | 0                     | 0  |
| FL,M                 | 17,541        | 0                        | 0                     | 0  |
| FL,S                 | 7,872         | 0                        | 0                     | 0  |
| GA,N                 | 10,784        | 0                        | 0                     | 0  |
| GA,M                 | 2,012         | 0                        | 0                     | 0  |
| GA,S                 | 638           | 0                        | 0                     | 0  |

NOTE: Data are for cases filed on or after October 17, 2006, and closed during the reporting period. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

<sup>1</sup> The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.