

**BAPCPA Table 4.**  
**U.S. Bankruptcy Courts—Reaffirmation Agreements<sup>1</sup> by Individual Debtors With Predominantly Nonbusiness Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2011, as Required by 28 U.S.C. 159(c)**

Circuit and District	Total Cases Closed	Cases With Agreement(s) Filed <sup>2</sup>		Cases With Agreement(s) Approved <sup>2</sup>	Total Reaffirmation Agreements Filed
		Total	Pro Se <sup>3</sup>		
<b>TOTAL</b>	<b>1,066,919</b>	<b>222,440</b>	<b>24,996</b>	<b>2,211</b>	<b>311,717</b>
<b>DC</b>	<b>828</b>	<b>47</b>	<b>9</b>	<b>1</b>	<b>56</b>
<b>1ST</b>	<b>33,032</b>	<b>3,025</b>	<b>331</b>	<b>3</b>	<b>4,352</b>
ME	3,249	1,201	28	0	1,863
MA	16,427	681	70	2	849
NH	4,022	1,076	229	1	1,545
RI	4,420	39	4	0	46
PR	4,914	28	0	0	49
<b>2ND</b>	<b>52,783</b>	<b>7,079</b>	<b>510</b>	<b>108</b>	<b>9,752</b>
CT	9,175	606	160	9	768
NY, N	8,327	2,514	98	0	3,458
NY, E	17,976	899	13	4	1,024
NY, S	10,594	1,146	150	1	1,743
NY, W	5,684	1,700	80	94	2,438
VT	1,027	214	9	0	321
<b>3RD</b>	<b>58,972</b>	<b>8,757</b>	<b>1,038</b>	<b>52</b>	<b>11,072</b>
DE	2,559	590	363	0	723
NJ	30,332	4,779	461	51	5,933
PA, E	9,749	1,120	121	1	1,388
PA, M	7,004	692	81	0	884
PA, W	9,299	1,574	12	0	2,142
VI	29	2	0	0	2
<b>4TH</b>	<b>66,599</b>	<b>10,838</b>	<b>2,201</b>	<b>8</b>	<b>14,359</b>
MD	22,093	2,708	362	1	3,377
NC, E	3,662	1,053	156	0	1,424
NC, M	3,219	707	36	0	829
NC, W	5,378	1,670	15	0	2,240
SC	4,164	439	56	0	541
VA, E	17,905	2,239	452	0	2,883
VA, W	5,604	1,073	1,025	1	1,468
WV, N	2,042	470	39	5	885
WV, S	2,532	479	60	1	712

**BAPCPA Table 4. (December 31, 2011—Continued)**

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		Total	Pro Se <sup>3</sup>		
<b>5TH</b>	<b>39,762</b>	<b>12,129</b>	<b>1,390</b>	<b>373</b>	<b>19,077</b>
LA, E	2,370	597	46	2	825
LA, M	1,189	414	230	0	935
LA, W	3,456	956	138	1	1,426
MS, N	3,246	1,311	772	354	2,921
MS, S	4,620	1,757	53	14	2,741
TX, N	8,661	2,844	24	0	4,159
TX, E	3,688	1,352	17	0	2,020
TX, S	5,871	1,753	10	2	2,555
TX, W	6,661	1,145	100	0	1,495
<b>6TH</b>	<b>143,401</b>	<b>36,250</b>	<b>1,027</b>	<b>89</b>	<b>51,210</b>
KY, E	8,761	2,362	92	1	3,388
KY, W	8,803	2,718	66	0	4,012
MI, E	38,610	10,256	232	41	14,788
MI, W	12,767	3,546	281	0	5,005
OH, N	26,890	5,182	29	33	7,293
OH, S	21,078	5,791	233	0	7,877
TN, E	11,665	3,982	94	0	5,603
TN, M	8,771	2,377	0	7	3,197
TN, W	6,056	36	0	7	47
<b>7TH</b>	<b>114,123</b>	<b>32,342</b>	<b>2,592</b>	<b>308</b>	<b>47,306</b>
IL, N	48,529	11,563	575	1	15,005
IL, C	7,519	3,018	160	0	4,750
IL, S	3,588	1,247	334	286	2,741
IN, N	13,612	4,298	298	10	6,429
IN, S	18,272	5,719	635	1	8,425
WI, E	15,561	4,162	531	5	6,245
WI, W	7,042	2,335	59	5	3,711

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		Total	Pro Se <sup>3</sup>		
<b>8TH</b>	<b>63,880</b>	<b>16,187</b>	<b>912</b>	<b>228</b>	<b>25,050</b>
AR, E	4,667	1,685	7	0	2,525
AR, W	4,057	1,266	2	0	1,972
IA, N	2,849	882	46	0	1,289
IA, S	4,832	977	169	1	1,432
MN	16,845	2,884	273	0	4,079
MO, E	12,254	3,497	217	227	4,951
MO, W	10,396	2,728	152	0	5,400
NE	5,059	1,397	5	0	2,140
ND	1,210	387	5	0	553
SD	1,711	484	36	0	709
<b>9TH</b>	<b>305,349</b>	<b>50,116</b>	<b>9,521</b>	<b>492</b>	<b>65,112</b>
AK	858	227	31	0	345
AZ	32,074	6,078	1,789	0	7,737
CA, N	24,202	2,276	69	0	2,705
CA, E	42,340	5,664	1,267	0	8,538
CA, C	113,778	17,540	4,725	49	21,552
CA, S	17,761	2,911	528	0	3,617
HI	2,651	486	27	0	611
ID	6,538	1,189	116	0	1,716
MT	2,240	499	0	436	697
NV	23,189	4,457	0	0	5,499
OR	14,241	2,829	553	0	3,798
WA, E	4,849	1,620	38	0	2,399
WA, W	20,508	4,321	378	7	5,876
GUAM	120	19	0	0	22
NMI	0	-	-	-	-
<b>10TH</b>	<b>60,046</b>	<b>10,531</b>	<b>2,729</b>	<b>452</b>	<b>16,139</b>
CO	22,937	1,840	504	223	3,131
KS	7,808	1,961	1,884	0	2,776
NM	5,338	745	117	0	942
OK, N	3,556	970	22	20	1,493
OK, E	1,915	644	42	105	1,227
OK, W	6,053	1,420	140	103	2,393
UT	11,414	2,731	14	0	3,869
WY	1,025	220	6	1	308

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		Total	Pro Se <sup>3</sup>		
<b>11TH</b>	<b>128,144</b>	<b>35,139</b>	<b>2,736</b>	<b>97</b>	<b>48,232</b>
AL, N	9,499	3,533	11	1	5,725
AL, M	2,449	839	98	2	1,307
AL, S	1,942	688	7	5	1,092
FL, N	4,241	1,792	174	0	2,673
FL, M	43,010	11,178	1,590	58	14,567
FL, S	26,585	5,946	532	14	7,567
GA, N	32,637	8,491	291	10	11,407
GA, M	4,764	1,683	33	7	2,433
GA, S	3,017	989	0	0	1,461

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 are for cases filed on or after October 17, 2006, and closed during the reporting period.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.