

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, 2014, 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	684,183	123,035	12,790	1,327	171,105
DC	625	44	7	3	51
1ST	20,669	1,607	141	6	2,271
ME	1,768	601	9	0	874
MA	8,869	308	29	0	364
NH	2,108	563	103	6	792
RI	2,643	49	0	0	79
PR	5,281	86	0	0	162
2ND	34,795	4,452	215	43	6,201
CT	5,972	232	52	0	283
NY, N	5,931	1,869	34	0	2,677
NY, E	11,341	382	7	0	440
NY, S	6,801	551	116	0	832
NY, W	4,110	1,294	5	43	1,802
VT	640	124	1	0	167
3RD	40,221	4,575	986	38	5,682
DE	1,785	427	372	0	513
NJ	21,995	3,155	556	37	3,943
PA, E	6,631	563	55	1	696
PA, M	4,439	14	1	0	15
PA, W	5,365	416	2	0	515
VI	6	0	-	0	0
4TH	46,361	6,451	1,312	5	8,258
MD	16,777	1,778	298	2	2,131
NC, E	2,375	608	34	0	775
NC, M	2,018	393	19	0	472
NC, W	3,029	892	7	0	1,218
SC	3,208	294	20	0	348
VA, E	11,875	1,199	251	0	1,468
VA, W	4,101	663	628	0	838
WV, N	1,290	313	25	2	582
WV, S	1,688	311	30	1	426

BAPCPA Table 4. (December 31, 2014—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	27,845	7,537	487	70	11,154
LA, E	1,618	402	21	4	507
LA, M	1,023	352	94	0	639
LA, W	2,580	657	42	1	926
MS, N	2,258	816	238	56	1,381
MS, S	3,555	1,286	29	4	1,923
TX, N	6,159	1,678	10	0	2,505
TX, E	2,507	882	10	0	1,314
TX, S	3,654	1,006	4	5	1,411
TX, W	4,491	458	39	0	548
6TH	99,336	24,044	542	44	33,290
KY, E	6,886	1,896	46	1	2,732
KY, W	6,675	2,033	54	0	2,956
MI, E	24,001	5,279	148	21	7,337
MI, W	8,212	1,827	133	0	2,567
OH, N	19,298	3,518	9	20	4,621
OH, S	15,345	3,815	113	0	5,130
TN, E	8,053	2,527	39	0	3,478
TN, M	6,062	1,808	0	1	2,501
TN, W	4,804	1,341	0	1	1,968
7TH	81,614	20,977	1,474	222	29,829
IL, N	33,223	7,122	315	0	9,115
IL, C	5,076	1,965	161	0	3,036
IL, S	3,031	970	225	196	1,972
IN, N	9,722	2,723	214	5	3,836
IN, S	13,954	3,921	174	7	5,586
WI, E	11,811	2,673	335	0	3,803
WI, W	4,797	1,603	50	14	2,481

BAPCPA Table 4. (December 31, 2014—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	43,390	9,422	525	105	14,190
AR, E	3,265	1,081	3	0	1,562
AR, W	2,321	665	4	0	978
IA, N	1,917	621	57	0	895
IA, S	3,090	591	87	0	837
MN	11,172	1,610	160	0	2,219
MO, E	9,162	1,868	124	104	2,547
MO, W	7,164	1,611	68	0	3,203
NE	3,470	895	1	1	1,308
ND	655	169	4	0	230
SD	1,174	311	17	0	411
9TH	153,723	22,258	3,695	249	28,985
AK	397	113	20	8	214
AZ	22,067	3,180	1,237	0	3,979
CA, N	9,450	725	36	0	839
CA, E	18,149	2,187	494	0	3,547
CA, C	47,753	6,311	1,262	0	7,623
CA, S	8,809	1,329	158	0	1,623
HI	1,273	192	18	0	218
ID	4,872	842	73	0	1,192
MT	1,503	270	0	240	344
NV	10,476	1,545	0	0	1,881
OR	11,339	1,803	155	0	2,372
WA, E	3,810	1,176	57	0	1,750
WA, W	13,707	2,582	185	1	3,393
GUAM	115	3	0	0	10
NMI	3	0	-	0	0
10TH	46,081	5,816	2,253	494	8,985
CO	17,852	1,090	294	320	1,900
KS	5,425	1,400	1,315	1	1,926
NM	3,672	500	440	12	624
OK, N	2,645	631	24	25	928
OK, E	1,454	423	19	39	731
OK, W	4,488	864	154	97	1,722
UT	9,571	744	0	0	931
WY	974	164	7	0	223

BAPCPA Table 4. (December 31, 2014—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		
11TH	89,523	15,852	1,153	48	22,209
AL, N	7,606	2,697	4	0	4,307
AL, M	2,047	658	543	1	1,047
AL, S	1,472	486	1	0	709
FL, N	2,680	1,037	87	0	1,559
FL, M	29,233	642	61	29	844
FL, S	19,120	3,451	230	7	4,276
GA, N	21,818	5,080	174	7	6,891
GA, M	3,343	1,163	18	4	1,617
GA, S	2,204	638	35	0	959

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.

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.