

## BAPCPA Table 4.

**U.S. Bankruptcy Courts—Reaffirmation Agreements<sup>1</sup> by Individual Debtors With  
Primarily Consumer Debts in Chapter 7 Cases Closed During the 12-Month Period Ending December 31, 2017,  
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>496,637</b>	<b>107,540</b>	<b>10,288</b>	<b>1,054</b>	<b>151,483</b>
<b>DC</b>	<b>495</b>	<b>25</b>	<b>2</b>	<b>0</b>	<b>30</b>
<b>1ST</b>	<b>14,155</b>	<b>1,235</b>	<b>111</b>	<b>46</b>	<b>1,874</b>
ME	1,217	500	11	0	770
MA	5,825	202	34	0	257
NH	1,282	399	65	45	635
RI	1,754	56	0	0	65
PR	4,077	78	1	1	147
<b>2ND</b>	<b>25,828</b>	<b>3,047</b>	<b>302</b>	<b>3</b>	<b>4,245</b>
CT	4,492	169	163	0	202
NY, N	4,742	1,865	23	0	2,641
NY, E	8,132	329	6	0	366
NY, S	5,184	443	108	0	704
NY, W	2,797	118	1	3	156
VT	481	123	1	0	176
<b>3RD</b>	<b>31,348</b>	<b>3,758</b>	<b>897</b>	<b>13</b>	<b>4,621</b>
DE	1,521	284	262	0	332
NJ	16,859	2,575	582	13	3,178
PA, E	4,634	376	45	0	455
PA, M	3,329	311	7	0	398
PA, W	5,002	212	1	0	258
VI	3	0	-	0	0
<b>4TH</b>	<b>37,864</b>	<b>5,653</b>	<b>1,296</b>	<b>1</b>	<b>7,245</b>
MD	11,968	1,230	232	0	1,496
NC, E	2,237	596	97	0	748
NC, M	1,665	284	28	0	373
NC, W	2,327	729	11	0	978
SC	2,775	325	24	0	384
VA, E	10,394	1,263	268	0	1,566
VA, W	3,481	619	567	0	792
WV, N	1,132	281	17	0	443
WV, S	1,885	326	52	1	465

**BAPCPA Table 4. (December 31, 2017—Continued)**

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>5TH</b>	<b>25,442</b>	<b>7,828</b>	<b>291</b>	<b>23</b>	<b>11,602</b>
LA, E	1,496	325	28	1	433
LA, M	775	222	52	0	413
LA, W	2,167	619	16	0	898
MS, N	2,078	843	72	20	1,316
MS, S	3,577	1,463	29	2	2,242
TX, N	5,533	1,830	13	0	2,705
TX, E	2,174	847	16	0	1,295
TX, S	3,385	1,130	5	0	1,646
TX, W	4,257	549	60	0	654
<b>6TH</b>	<b>78,943</b>	<b>20,904</b>	<b>380</b>	<b>19</b>	<b>29,384</b>
KY, E	5,906	1,877	44	0	2,676
KY, W	5,188	1,746	27	0	2,590
MI, E	18,933	4,182	119	18	6,041
MI, W	5,386	1,476	87	0	2,081
OH, N	16,214	3,157	11	0	4,233
OH, S	11,912	3,384	65	1	4,620
TN, E	6,971	2,308	26	0	3,161
TN, M	4,678	1,551	1	0	2,147
TN, W	3,755	1,223	0	0	1,835
<b>7TH</b>	<b>59,314</b>	<b>16,573</b>	<b>1,233</b>	<b>162</b>	<b>23,556</b>
IL, N	23,486	5,719	285	1	7,177
IL, C	4,203	1,717	170	0	2,666
IL, S	2,516	913	197	143	1,742
IN, N	7,213	2,133	229	6	3,095
IN, S	9,755	2,800	107	3	4,004
WI, E	8,540	2,094	207	0	3,001
WI, W	3,601	1,197	38	9	1,871

**BAPCPA Table 4. (December 31, 2017—Continued)**

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>8TH</b>	<b>33,635</b>	<b>8,748</b>	<b>387</b>	<b>79</b>	<b>13,301</b>
AR, E	3,471	1,389	2	0	2,155
AR, W	1,993	628	3	0	920
IA, N	1,410	570	48	0	924
IA, S	2,240	541	75	0	781
MN	7,756	1,441	81	0	2,036
MO, E	7,570	1,678	90	79	2,294
MO, W	4,950	1,301	64	0	2,469
NE	2,697	761	0	0	1,111
ND	660	187	4	0	247
SD	888	252	20	0	364
<b>9TH</b>	<b>94,600</b>	<b>15,907</b>	<b>2,195</b>	<b>259</b>	<b>20,938</b>
AK	344	104	24	18	218
AZ	12,894	2,086	733	2	2,586
CA, N	4,802	430	19	0	497
CA, E	11,834	1,638	330	0	2,525
CA, C	28,105	4,717	689	0	5,816
CA, S	6,319	905	74	0	1,110
HI	895	125	9	0	144
ID	3,308	590	43	0	804
MT	1,151	264	0	238	401
NV	6,653	884	0	0	1,105
OR	7,083	1,381	123	0	1,832
WA, E	3,029	1,093	41	0	1,642
WA, W	8,080	1,680	110	1	2,246
GUAM	98	10	0	0	12
NMI	5	0	-	0	0
<b>10TH</b>	<b>32,346</b>	<b>5,852</b>	<b>1,777</b>	<b>430</b>	<b>9,081</b>
CO	10,018	901	139	242	1,509
KS	4,094	1,190	1,097	0	1,716
NM	2,942	344	320	2	452
OK, N	2,232	646	29	35	992
OK, E	1,348	411	26	31	698
OK, W	4,292	894	160	92	1,665
UT	6,657	1,301	0	28	1,843
WY	763	165	6	0	206

**BAPCPA Table 4. (December 31, 2017—Continued)**

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>11TH</b>	<b>62,667</b>	<b>18,010</b>	<b>1,417</b>	<b>19</b>	<b>25,606</b>
AL, N	7,313	2,963	6	1	5,106
AL, M	2,241	814	709	0	1,306
AL, S	1,514	499	2	0	809
FL, N	1,997	788	73	0	1,119
FL, M	17,861	4,523	391	3	5,839
FL, S	9,055	2,294	106	4	2,919
GA, N	18,000	4,370	84	5	5,989
GA, M	2,967	1,197	14	6	1,707
GA, S	1,719	562	32	0	812

<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.