

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, 2010, 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	1,129,955	251,243	26,760	2,801	359,972
DC	860	71	10	0	89
1ST	36,371	3,895	417	9	5,705
ME	3,575	1,437	37	3	2,336
MA	19,001	977	112	2	1,237
NH	4,695	1,258	268	4	1,797
RI	4,538	137	0	0	182
PR	4,562	86	0	0	153
2ND	56,001	7,871	635	124	11,003
CT	9,718	855	258	8	1,176
NY, N	9,666	2,706	142	0	3,744
NY, E	18,977	1,027	9	2	1,208
NY, S	9,605	990	120	1	1,415
NY, W	6,714	2,057	102	113	3,120
VT	1,321	236	4	0	340
3RD	60,875	9,521	1,084	39	12,029
DE	2,299	464	299	0	584
NJ	29,672	4,409	397	38	5,381
PA, E	10,282	1,928	255	0	2,423
PA, M	7,902	871	105	1	1,095
PA, W	10,711	1,849	28	0	2,546
VI	9	0	-	0	0
4TH	73,402	12,380	2,666	8	16,735
MD	22,287	2,898	427	0	3,652
NC, E	4,212	1,188	238	0	1,834
NC, M	4,095	842	76	0	1,019
NC, W	6,353	1,998	24	0	2,855
SC	5,045	618	94	0	767
VA, E	19,036	2,252	379	1	2,895
VA, W	6,642	1,410	1,339	2	1,890
WV, N	2,525	615	38	1	982
WV, S	3,207	559	51	4	841

BAPCPA Table 4. (December 31, 2010—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	44,002	14,468	1,738	613	23,494
LA, E	2,559	706	83	7	1,044
LA, M	1,292	481	276	0	1,249
LA, W	3,596	1,167	184	3	1,823
MS, N	3,526	1,513	909	585	3,636
MS, S	4,465	1,766	62	15	2,857
TX, N	10,014	3,544	22	0	5,093
TX, E	4,370	1,707	15	0	2,656
TX, S	6,614	2,051	10	3	3,071
TX, W	7,566	1,533	177	0	2,065
6TH	165,819	44,461	1,418	103	64,640
KY, E	10,084	2,836	128	1	4,139
KY, W	9,729	3,370	115	0	5,074
MI, E	45,237	12,470	377	44	18,605
MI, W	14,953	4,560	372	0	6,692
OH, N	32,641	6,788	52	47	9,921
OH, S	24,612	7,050	269	0	9,921
TN, E	12,154	4,365	100	0	6,166
TN, M	9,787	2,901	0	7	3,924
TN, W	6,622	121	5	4	198
7TH	121,661	36,383	2,955	398	55,063
IL, N	48,061	11,447	457	3	15,286
IL, C	8,622	3,671	152	0	5,826
IL, S	3,990	1,479	414	366	3,660
IN, N	15,442	5,102	385	14	7,679
IN, S	21,012	6,870	797	1	10,202
WI, E	16,150	4,933	655	11	7,719
WI, W	8,384	2,881	95	3	4,691

BAPCPA Table 4. (December 31, 2010—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	70,437	18,829	1,023	263	28,562
AR, E	5,037	1,958	12	1	2,960
AR, W	4,202	1,355	7	1	2,096
IA, N	3,391	1,132	76	0	1,748
IA, S	5,671	1,188	204	0	1,736
MN	19,032	3,441	449	0	5,048
MO, E	12,582	3,977	191	260	6,035
MO, W	11,888	3,045	47	0	4,650
NE	5,747	1,786	3	1	2,926
ND	1,377	479	8	0	694
SD	1,510	468	26	0	669
9TH	304,956	52,606	8,597	560	69,202
AK	925	290	23	0	400
AZ	29,438	5,788	1,544	1	7,363
CA, N	25,878	2,463	87	2	3,031
CA, E	42,732	6,407	1,394	1	10,155
CA, C	105,048	16,741	3,883	32	20,683
CA, S	18,457	3,087	351	0	3,991
HI	3,037	565	48	0	719
ID	6,682	1,253	135	0	1,747
MT	2,315	581	0	508	797
NV	29,352	6,171	0	0	7,499
OR	15,288	3,084	550	0	4,090
WA, E	5,883	1,986	69	0	3,024
WA, W	19,721	4,163	513	16	5,674
GUAM	194	27	0	0	29
NMI	6	0	-	0	0
10TH	60,135	11,444	3,033	528	17,810
CO	22,366	2,057	482	231	3,516
KS	7,938	2,101	1,986	2	3,143
NM	5,913	853	242	0	1,097
OK, N	3,997	1,217	27	33	1,845
OK, E	2,059	696	59	122	1,354
OK, W	6,118	1,582	181	140	2,647
UT	10,627	2,637	45	0	3,792
WY	1,117	301	11	0	416

BAPCPA Table 4. (December 31, 2010—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	135,436	39,314	3,184	156	55,640
AL, N	11,161	4,524	10	3	7,617
AL, M	2,682	1,082	124	3	1,766
AL, S	2,221	833	2	2	1,386
FL, N	4,320	1,787	200	0	2,611
FL, M	45,384	12,169	1,926	83	16,040
FL, S	27,276	6,080	595	53	7,982
GA, N	33,946	9,808	295	6	13,829
GA, M	5,273	1,980	32	6	2,918
GA, S	3,173	1,051	0	0	1,491

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.