

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, 2009, 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	903,290	215,423	21,505	3,058	310,763
DC	631	46	2	0	63
1ST	27,660	3,714	332	3	5,281
ME	2,871	1,113	25	0	1,705
MA	14,219	1,140	106	2	1,412
NH	3,640	1,073	196	1	1,644
RI	4,122	326	5	0	417
PR	2,808	62	0	0	103
2ND	48,196	8,250	663	108	11,540
CT	7,873	1,206	303	2	1,704
NY, N	8,878	2,721	148	0	3,863
NY, E	15,283	1,276	21	2	1,472
NY, S	8,828	861	90	3	1,156
NY, W	6,258	1,974	93	101	3,021
VT	1,076	212	8	0	324
3RD	49,832	8,616	869	76	11,031
DE	2,094	493	282	0	607
NJ	24,485	4,329	355	74	5,418
PA, E	7,399	1,052	101	1	1,326
PA, M	6,813	904	108	1	1,163
PA, W	9,038	1,838	23	0	2,517
VI	3	0	-	0	0
4TH	63,442	11,734	2,505	11	16,024
MD	17,564	2,691	354	2	3,372
NC, E	4,189	1,239	202	5	1,830
NC, M	3,867	852	184	0	1,033
NC, W	5,441	1,810	16	0	2,608
SC	4,388	592	83	0	811
VA, E	16,374	2,133	261	0	2,799
VA, W	6,249	1,416	1,335	2	1,952
WV, N	2,388	578	28	2	989
WV, S	2,982	423	42	0	630

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5TH	37,895	13,531	1,632	866	22,284
LA, E	1,971	505	54	5	712
LA, M	1,098	379	219	0	987
LA, W	3,038	989	165	3	1,544
MS, N	3,385	1,478	938	842	3,869
MS, S	4,013	1,625	41	13	2,611
TX, N	8,735	3,374	30	0	4,916
TX, E	3,736	1,518	17	2	2,360
TX, S	5,553	1,936	14	1	2,880
TX, W	6,366	1,727	154	0	2,405
6TH	149,280	42,066	1,313	79	60,578
KY, E	8,829	2,516	113	1	3,573
KY, W	9,213	3,303	143	0	5,053
MI, E	42,265	11,244	366	19	16,304
MI, W	11,980	3,719	258	0	5,448
OH, N	29,476	6,449	40	50	9,211
OH, S	22,161	6,501	257	1	8,967
TN, E	10,464	3,750	92	0	5,370
TN, M	8,515	2,625	0	8	3,620
TN, W	6,377	1,959	44	0	3,032
7TH	101,651	31,636	2,965	554	48,048
IL, N	37,879	9,674	473	1	13,089
IL, C	7,768	3,293	168	0	5,123
IL, S	3,719	1,474	559	515	3,427
IN, N	13,033	4,428	326	10	6,774
IN, S	18,566	6,062	765	2	9,027
WI, E	13,523	4,089	583	18	6,267
WI, W	7,163	2,616	91	8	4,341

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8TH	61,153	18,020	926	303	26,358
AR, E	4,622	1,754	2	1	2,693
AR, W	3,636	1,268	1	0	1,930
IA, N	3,269	1,206	78	0	1,856
IA, S	5,167	1,218	192	0	1,758
MN	15,831	3,279	403	0	4,534
MO, E	10,601	3,597	180	300	5,437
MO, W	10,256	3,026	43	0	3,863
NE	5,070	1,831	2	2	3,027
ND	1,327	436	2	0	646
SD	1,374	405	23	0	614
9TH	208,411	35,439	4,964	403	47,195
AK	684	239	26	0	357
AZ	18,093	3,498	723	0	4,428
CA, N	17,988	1,876	76	1	2,298
CA, E	33,489	5,164	1,159	1	8,174
CA, C	67,594	10,918	1,948	22	13,682
CA, S	15,239	2,806	286	0	3,670
HI	2,178	400	27	0	500
ID	5,703	1,010	88	0	1,329
MT	1,815	414	0	369	571
NV	12,702	2,660	0	0	3,281
OR	11,951	2,325	342	0	3,106
WA, E	5,413	1,851	39	0	2,740
WA, W	15,419	2,257	250	10	3,034
GUAM	143	21	0	0	25
NMI	0	-	-	-	-
10TH	47,453	9,295	2,464	438	14,486
CO	18,438	1,763	386	141	2,901
KS	5,925	1,576	1,480	1	2,254
NM	4,978	741	264	0	931
OK, N	3,229	1,049	16	19	1,643
OK, E	1,802	716	78	144	1,521
OK, W	5,191	1,431	187	133	2,392
UT	7,170	1,852	50	0	2,609
WY	720	167	3	0	235

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11TH	107,686	33,076	2,870	217	47,875
AL, N	10,198	4,469	9	5	7,766
AL, M	2,513	1,038	123	5	1,665
AL, S	1,819	704	6	1	1,159
FL, N	4,068	1,647	313	0	2,444
FL, M	34,296	9,441	1,689	87	12,511
FL, S	17,829	4,153	468	99	5,659
GA, N	29,099	8,784	227	11	12,475
GA, M	5,072	1,982	35	9	2,968
GA, S	2,792	858	0	0	1,228

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.