

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, 2013, 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	795,629	144,182	15,062	1,786	200,282
DC	712	54	9	2	60
1ST	23,185	1,837	186	10	2,590
ME	2,079	750	11	0	1,076
MA	10,907	369	37	5	466
NH	2,750	676	137	5	979
RI	3,217	11	1	0	13
PR	4,232	31	0	0	56
2ND	39,007	4,980	243	62	6,907
CT	6,379	270	56	3	329
NY, N	6,722	2,028	50	0	2,791
NY, E	12,672	456	4	0	518
NY, S	7,985	684	121	0	1,063
NY, W	4,484	1,370	8	59	1,959
VT	765	172	4	0	247
3RD	42,826	4,963	919	39	6,137
DE	1,834	469	408	0	575
NJ	22,685	3,233	453	38	4,001
PA, E	7,193	614	55	0	735
PA, M	4,954	29	2	1	37
PA, W	6,140	618	1	0	789
VI	20	0	-	0	0
4TH	51,657	7,289	1,445	6	9,476
MD	18,836	2,172	369	0	2,640
NC, E	2,718	757	41	0	1,022
NC, M	2,334	414	16	0	502
NC, W	3,506	897	12	0	1,231
SC	3,348	336	41	0	409
VA, E	13,225	1,382	269	0	1,731
VA, W	4,440	689	652	0	892
WV, N	1,356	304	14	4	561
WV, S	1,894	338	31	2	488

BAPCPA Table 4. (December 31, 2013—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	31,834	8,817	891	321	13,504
LA, E	2,047	485	27	2	649
LA, M	1,143	361	125	0	701
LA, W	2,722	704	52	1	1,010
MS, N	2,652	1,078	559	310	2,316
MS, S	3,815	1,348	31	5	2,023
TX, N	7,086	2,028	12	0	2,858
TX, E	2,892	965	18	1	1,431
TX, S	4,312	1,214	4	2	1,726
TX, W	5,165	634	63	0	790
6TH	112,873	27,223	691	45	37,624
KY, E	7,082	1,909	46	0	2,657
KY, W	7,107	2,031	44	0	2,926
MI, E	30,033	7,478	202	19	10,436
MI, W	9,836	2,283	175	0	3,259
OH, N	21,711	3,747	22	22	4,969
OH, S	16,032	3,982	147	2	5,349
TN, E	8,161	2,551	55	0	3,469
TN, M	7,421	2,157	0	2	2,956
TN, W	5,490	1,085	0	0	1,603
7TH	92,911	23,112	1,733	271	32,862
IL, N	39,729	7,983	389	0	10,025
IL, C	5,272	2,037	146	0	3,139
IL, S	3,121	977	267	230	2,168
IN, N	11,159	3,038	221	18	4,357
IN, S	15,359	4,399	318	1	6,223
WI, E	12,791	2,909	337	0	4,217
WI, W	5,480	1,769	55	22	2,733

BAPCPA Table 4. (December 31, 2013—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	49,878	11,163	639	111	16,945
AR, E	3,773	1,172	0	0	1,717
AR, W	3,035	878	3	0	1,289
IA, N	2,124	582	30	0	844
IA, S	3,477	647	109	0	937
MN	12,899	1,934	184	0	2,691
MO, E	10,345	2,361	202	110	3,159
MO, W	8,420	2,079	93	0	4,148
NE	3,812	964	3	1	1,421
ND	721	197	2	0	259
SD	1,272	349	13	0	480
9TH	198,638	29,431	4,873	327	38,106
AK	499	140	26	7	215
AZ	23,311	3,713	1,327	1	4,621
CA, N	13,215	1,050	39	0	1,204
CA, E	25,351	3,175	684	1	4,842
CA, C	69,937	9,472	1,979	0	11,526
CA, S	11,029	1,727	232	0	2,107
HI	1,734	240	20	0	301
ID	5,691	978	90	0	1,382
MT	1,873	345	0	315	476
NV	13,401	2,107	0	0	2,573
OR	11,654	1,812	188	0	2,361
WA, E	4,197	1,401	40	0	2,049
WA, W	16,614	3,258	248	3	4,434
GUAM	124	13	0	0	15
NMI	8	0	-	0	0
10TH	53,094	6,998	2,519	536	10,831
CO	22,184	1,530	431	375	2,615
KS	6,154	1,508	1,410	0	2,130
NM	3,980	532	476	14	640
OK, N	2,786	635	18	11	920
OK, E	1,418	415	31	47	764
OK, W	5,272	1,070	149	89	2,062
UT	10,217	1,120	0	0	1,457
WY	1,083	188	4	0	243

BAPCPA Table 4. (December 31, 2013—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	99,014	18,315	914	56	25,240
AL, N	8,045	2,781	7	1	4,416
AL, M	2,157	701	144	7	1,060
AL, S	1,571	500	1	0	761
FL, N	2,815	1,058	113	0	1,556
FL, M	31,986	1,390	133	33	1,848
FL, S	20,424	3,714	237	5	4,546
GA, N	25,602	6,094	219	5	8,117
GA, M	3,941	1,349	26	5	1,919
GA, S	2,473	728	34	0	1,017

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.