

BAPCPA Table 4.

U.S. Bankruptcy Courts—Reaffirmation Agreements in Nonbusiness Bankruptcy Cases of Individual Debtors Terminated under Chapter 7 During the 12-Month Period Ending December 31, 2024 , as Required by 28 U.S.C. 159(c)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
Total	287,975	57,218	4,129	386	78,468
DC	291	20	0	0	24
1st	6,077	491	22	13	735
ME	454	215	6	0	336
MA	2,678	72	8	0	84
NH	570	164	8	13	263
RI	614	28	0	0	39
PR	1,761	12	0	0	13
2nd	14,957	1,636	145	1	2,352
CT	2,637	111	90	0	132
NY,N	2,568	1,098	18	0	1,659
NY,E	5,236	116	1	0	132
NY,S	2,928	205	36	0	299
NY,W	1,411	63	0	1	64
VT	177	43	0	0	66
3rd	14,082	568	147	4	686
DE	744	117	104	0	138
NJ	7,172	250	33	4	288
PA,E	1,970	82	5	0	100
PA,M	1,541	81	3	0	105
PA,W	2,654	37	1	0	47
VI	1	1	1	0	8
4th	20,372	2,341	627	1	2,921
MD	6,625	524	131	0	647
NC,E	1,015	185	19	1	225
NC,M	931	70	4	0	87
NC,W	886	221	5	0	278
SC	1,499	116	13	0	158
VA,E	6,238	683	168	0	798
VA,W	1,927	274	251	0	314
WV,N	477	129	0	0	226
WV,S	774	139	36	0	188

BAPCPA Table 4. (December 31, 2024—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	20,779	6,090	86	1	8,611
LA,E	519	90	9	0	110
LA,M	532	115	9	0	143
LA,W	1,148	390	2	0	585
MS,N	1,323	422	13	0	584
MS,S	2,400	980	13	0	1,474
TX,N	5,118	1,694	7	0	2,484
TX,E	2,383	831	13	1	1,260
TX,S	3,588	1,032	6	0	1,360
TX,W	3,768	536	14	0	611
6th	45,122	11,478	196	5	15,437
KY,E	3,233	808	14	1	1,230
KY,W	2,735	756	8	0	1,068
MI,E	11,316	2,425	47	3	3,234
MI,W	2,295	598	57	0	780
OH,N	10,178	2,239	0	0	2,941
OH,S	6,982	2,240	51	0	3,041
TN,E	3,663	1,159	19	0	1,528
TN,M	2,568	705	0	1	874
TN,W	2,152	548	0	0	741
7th	29,078	7,615	422	84	10,247
IL,N	11,407	2,454	90	1	2,900
IL,C	1,892	746	52	0	1,068
IL,S	907	289	120	75	582
IN,N	3,588	855	38	0	1,064
IN,S	5,349	1,381	29	0	1,850
WI,E	4,134	1,221	78	0	1,736
WI,W	1,801	669	15	8	1,047

BAPCPA Table 4. (December 31, 2024—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	18,521	4,189	184	6	6,526
AR ¹	2,668	869	2	0	1,239
IA,N	1,043	347	55	0	561
IA,S	1,479	398	20	0	636
MN	5,574	979	25	0	1,345
MO,E	3,311	614	23	6	880
MO,W	1,876	423	9	0	1,099
NE	1,652	308	31	0	433
ND	478	134	15	0	179
SD	440	117	4	0	154
9th	62,259	9,368	1,015	105	12,438
AK	133	37	8	1	57
AZ	8,119	960	299	0	1,158
CA,N	3,133	180	8	0	203
CA,E	7,397	736	157	0	1,226
CA,C	19,337	2,721	306	0	3,460
CA,S	4,014	237	51	0	277
HI	714	85	4	0	99
ID	1,624	343	27	0	494
MT	624	145	0	103	180
NV	6,270	661	0	0	882
OR	4,769	1,430	80	0	1,899
WA,E	1,583	646	29	0	941
WA,W	4,532	1,186	46	1	1,561
GU	10	1	0	0	1
NMI	0	-	-	-	-
10th	17,458	3,439	623	153	5,099
CO	5,094	439	48	118	717
KS	1,809	593	502	0	876
NM	1,208	136	2	0	188
OK,N	1,410	460	19	22	709
OK,E	860	286	14	0	417
OK,W	2,737	598	34	13	1,016
UT	3,969	881	0	0	1,121
WY	371	46	4	0	55

BAPCPA Table 4. (December 31, 2024—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	38,979	9,983	662	13	13,392
AL,N	4,106	1,498	3	1	2,435
AL,M	1,210	400	377	0	644
AL,S	815	255	0	0	359
FL,N	1,350	499	44	0	699
FL,M	13,380	3,569	199	5	4,540
FL,S	6,314	1,482	30	6	1,871
GA,N	9,399	1,478	1	0	1,746
GA,M	1,808	626	5	1	843
GA,S	597	176	3	0	255

NOTE: Data are for cases filed on or after October 17, 2006, and closed during the reporting period. Nonbusiness debt includes consumer debt, as defined in Section 101 of the U.S. Bankruptcy code, and other debt that the debtor indicates is not consumer debt or business debt. 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. 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. 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. The United States territorial courts assume the jurisdiction of United States bankruptcy courts within their respective territories, which do not have separate bankruptcy courts.

¹ The United States Bankruptcy Court for Arkansas (AR) includes both the Eastern and Western Districts of Arkansas.