

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, 2025 , 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	332,374	62,221	4,578	448	85,411
DC	297	22	0	0	25
1st	7,027	467	35	6	722
ME	395	161	5	0	256
MA	3,161	82	23	0	100
NH	653	175	7	6	294
RI	745	32	0	0	52
PR	2,073	17	0	0	20
2nd	16,891	1,673	123	0	2,410
CT	2,830	89	72	0	99
NY,N	2,949	1,213	23	0	1,801
NY,E	5,893	100	2	0	115
NY,S	3,447	180	25	0	274
NY,W	1,597	42	0	0	44
VT	175	49	1	0	77
3rd	15,442	578	151	2	674
DE	912	137	121	0	161
NJ	7,358	186	15	2	205
PA,E	2,341	106	10	0	122
PA,M	1,950	118	5	0	153
PA,W	2,878	29	0	0	31
VI	3	2	0	0	2
4th	22,287	2,316	633	1	2,898
MD	7,228	500	136	0	596
NC,E	1,168	229	15	1	302
NC,M	912	73	12	0	90
NC,W	997	199	6	0	228
SC	1,637	195	31	0	240
VA,E	6,974	586	161	0	699
VA,W	2,090	269	244	0	324
WV,N	558	147	0	0	257
WV,S	723	118	28	0	162

BAPCPA Table 4. (December 31, 2025—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	26,312	7,180	106	4	10,067
LA,E	590	83	12	0	104
LA,M	650	139	15	0	199
LA,W	1,272	421	5	0	639
MS,N	1,652	468	6	0	645
MS,S	2,653	1,072	16	3	1,565
TX,N	6,738	2,082	17	0	3,020
TX,E	3,248	1,057	13	0	1,565
TX,S	4,683	1,205	6	1	1,597
TX,W	4,826	653	16	0	733
6th	49,656	11,877	203	6	15,871
KY,E	3,656	886	12	0	1,289
KY,W	2,813	776	9	0	1,081
MI,E	12,069	2,370	66	3	3,096
MI,W	2,454	666	52	0	897
OH,N	11,394	2,229	4	0	2,895
OH,S	8,146	2,491	39	0	3,389
TN,E	3,865	1,184	21	0	1,549
TN,M	2,752	645	0	2	800
TN,W	2,507	630	0	1	875
7th	31,744	7,685	494	115	10,554
IL,N	12,586	2,509	113	0	2,928
IL,C	1,827	610	51	0	926
IL,S	1,051	335	146	107	688
IN,N	3,989	968	36	0	1,232
IN,S	5,689	1,286	34	1	1,755
WI,E	4,576	1,256	99	0	1,868
WI,W	2,026	721	15	7	1,157

BAPCPA Table 4. (December 31, 2025—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	21,471	4,613	199	2	7,186
AR 1	2,858	994	5	0	1,428
IA,N	1,188	367	64	0	597
IA,S	1,696	385	22	0	594
MN	7,394	1,303	34	0	1,878
MO,E	3,640	590	18	2	829
MO,W	2,041	445	9	0	1,154
NE	1,769	298	21	0	410
ND	465	103	22	0	128
SD	420	128	4	0	168
9th	73,594	10,303	1,235	119	13,783
AK	143	26	5	0	41
AZ	10,407	1,317	552	0	1,610
CA,N	3,854	152	3	0	172
CA,E	9,257	830	184	0	1,346
CA,C	22,547	2,818	257	0	3,603
CA,S	4,509	255	32	0	334
HI	678	72	6	0	84
ID	1,954	370	37	0	561
MT	590	147	0	119	205
NV	7,115	684	0	0	825
OR	5,622	1,839	70	0	2,520
WA,E	1,840	738	40	0	1,058
WA,W	5,054	1,054	49	0	1,423
GU	24	1	0	0	1
NMI	0	-	-	-	-
10th	21,041	3,828	639	174	5,599
CO	6,468	528	67	155	871
KS	1,923	618	519	0	926
NM	1,321	146	3	0	183
OK,N	1,635	504	11	11	734
OK,E	984	298	9	0	453
OK,W	3,382	710	27	8	1,126
UT	4,889	963	1	0	1,226
WY	439	61	2	0	80

BAPCPA Table 4. (December 31, 2025—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	46,612	11,679	760	19	15,622
AL,N	4,002	1,466	1	0	2,428
AL,M	1,259	426	399	0	682
AL,S	910	255	0	0	355
FL,N	1,594	584	47	0	820
FL,M	17,541	4,522	243	7	5,810
FL,S	7,872	1,800	51	11	2,236
GA,N	10,784	1,762	1	0	2,117
GA,M	2,012	670	13	1	899
GA,S	638	194	5	0	275

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.