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, 2023, as Required by 28 U.S.C. 159(c)

Circuit and District		Cases With Agreement(s) Filed			
	Total Cases	Total	Pro Se	Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
Total	246,022	50,129	3,753	242	68,772
DC	168	14	0	0	15
1st	5,093	398	28	9	580
ME	432	168	6	0	255
MA	2,194	72	14	0	86
NH	461	122	8	8	192
RI	605	23	0	0	32
PR	1,401	13	0	1	15
2nd	12,857	1,445	114	2	2,034
CT	2,115	75	62	0	88
NY,N	2,297	975	17	0	1,410
NY,E	4,418	109	1	0	120
NY,S	2,559	187	33	0	294
NY,W	1,313	56	0	2	61
VT	155	43	1	0	61
3rd	12,078	734	196	0	858
DE	636	126	114	0	147
NJ	5,910	372	69	0	420
PA,E	1,652	78	9	0	93
PA,M	1,544	104	3	0	132
PA,W	2,335	54	1	0	66
VI	1	0	-	0	0
4th	17,221	2,093	503	1	2,632
MD	5,600	447	105	0	543
NC,E	900	177	14	1	215
NC,M	702	64	0	0	81
NC,W	704	195	0	0	239
SC	1,324	122	9	0	155
VA,E	5,253	607	145	0	706
VA,W	1,579	225	197	0	276
WV,N	451	118	0	0	220
WV,S	708	138	33	0	197

BAPCPA Table 4. (December 31, 2023—Continued)

Circuit and District	Cases With Agreement(s) Filed				
	Total Cases	Total	Pro Se	Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
5th	16,290	4,907	88	1	7,020
A,E	535	95	9	0	115
A,M	404	84	13	0	110
A,W	1,045	358	3	0	547
/IS,N	1,206	353	8	0	497
NS,S	2,309	909	19	0	1,362
X,N	3,688	1,252	6	0	1,817
X,E	1,915	696	14	1	1,039
TX,S	2,537	796	7	0	1,104
TX,W	2,651	364	9	0	429
6th	40,867	10,345	154	2	14,038
(Y,E	2,922	759	11	0	1,138
(Y,W	2,476	684	7	0	937
ΛI,E	10,636	2,195	33	1	2,948
ΛI,W	2,030	557	31	0	794
DH,N	9,010	2,019	4	0	2,601
DH,S	6,017	1,894	43	0	2,607
N,E	3,746	1,169	25	0	1,565
N,M	2,141	576	0	1	748
N,W	1,889	492	0	0	700
7th	26,586	7,024	388	54	9,609
L,N	10,491	2,275	71	0	2,728
L,C	1,875	780	58	0	1,165
L,S	938	323	108	49	652
N,N	3,534	813	29	0	1,036
N,S	4,746	1,289	35	0	1,735
VI,E	3,484	980	74	0	1,413
VI,W	1,518	564	13	5	880

BAPCPA Table 4. (December 31, 2023—Continued)

Circuit and District	Cases With Agreement(s) Filed				
	Total Cases	Total	Pro Se	Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
8th	16,401	3,574	126	10	5,524
AR ¹	2,554	849	5	0	1,203
IA,N	868	301	31	0	483
IA,S	1,178	312	18	0	450
MN	4,529	728	12	0	999
MO,E	3,091	532	19	10	710
MO,W	1,898	441	10	0	1,123
NE	1,446	219	16	0	310
ND	379	87	9	0	114
SD	458	105	6	0	132
9th	50,082	7,511	995	49	9,867
AK	158	41	10	1	61
AZ	7,988	911	360	0	1,090
CA,N	2,552	138	10	0	155
CA,E	5,699	670	145	0	1,129
CA,C	14,961	2,253	260	0	2,793
CA,S	3,135	252	69	0	305
HI	657	86	1	0	103
ID	1,360	244	29	0	350
MT	518	102	0	48	130
NV	5,023	579	0	0	773
OR	3,607	1,029	55	0	1,339
WA,E	1,180	454	29	0	643
WA,W	3,228	748	27	0	992
GU	16	4	0	0	4
NMI	0	-	-	-	-
10th	15,435	2,965	505	111	4,353
CO	4,287	368	41	93	582
KS	1,651	496	408	0	700
NM	921	94	4	0	123
OK,N	1,225	388	8	4	550
OK,E	757	264	10	0	399
OK,W	2,508	564	34	14	963
UT	3,707	726	0	0	952
WY	379	65	0	0	84

BAPCPA Table 4. (December 31, 2023—Continued)

Circuit and District		Cases With Agreement(s) Filed			
	Total Cases	Total	Pro Se	Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
11th	32,944	9,119	656	3	12,242
AL,N	3,652	1,350	1	0	2,164
AL,M	1,150	440	409	0	693
AL,S	793	268	0	0	376
FL,N	1,171	471	42	0	647
FL,M	10,748	2,993	152	1	3,831
FL,S	5,309	1,371	36	2	1,701
GA,N	8,005	1,499	7	0	1,791
GA,M	1,604	589	8	0	838
GA,S	512	138	1	0	201

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.