

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, 2019 , 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	481,471	108,589	9,665	193	152,226
DC	459	16	1	0	20
1st	12,230	1,131	113	0	1,739
ME	1,089	414	16	0	590
MA	5,012	182	29	0	225
NH	1,282	431	68	0	768
RI	1,547	56	0	0	70
PR	3,300	48	0	0	86
2nd	27,962	3,174	350	1	4,492
CT	4,902	195	180	1	229
NY,N	4,833	2,014	37	0	2,935
NY,E	9,153	321	6	0	360
NY,S	5,718	439	123	0	694
NY,W	2,934	79	0	0	89
VT	422	126	4	0	185
3rd	28,935	3,375	811	5	4,114
DE	1,351	274	249	0	308
NJ	15,692	2,408	523	5	2,985
PA,E	3,721	316	34	0	372
PA,M	3,529	256	4	0	310
PA,W	4,641	121	1	0	139
VI	1	0	-	0	0
4th	36,496	5,343	1,319	0	6,796
MD	11,733	1,154	232	0	1,459
NC,E	2,092	600	86	0	770
NC,M	1,540	235	33	0	301
NC,W	2,006	609	10	0	826
SC	2,808	348	18	0	424
VA,E	10,445	1,275	309	0	1,503
VA,W	3,447	618	583	0	755
WV,N	914	218	1	0	363
WV,S	1,511	286	47	0	395

BAPCPA Table 4. (December 31, 2019—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	27,144	8,645	321	1	12,582
LA,E	1,371	299	19	0	386
LA,M	819	215	75	0	400
LA,W	2,005	674	19	0	1,009
MS,N	2,216	778	63	0	1,152
MS,S	3,819	1,585	27	0	2,314
TX,N	5,537	1,981	15	0	2,870
TX,E	2,626	1,019	15	0	1,574
TX,S	4,104	1,374	6	1	1,984
TX,W	4,647	720	82	0	893
6th	76,961	20,497	314	5	28,768
KY,E	5,323	1,643	55	1	2,639
KY,W	4,897	1,467	16	0	2,138
MI,E	18,820	4,267	58	4	6,047
MI,W	4,398	1,286	77	0	1,797
OH,N	16,708	3,345	14	0	4,389
OH,S	11,649	3,610	51	0	4,941
TN,E	7,195	2,388	43	0	3,328
TN,M	4,433	1,356	0	0	1,770
TN,W	3,538	1,135	0	0	1,719
7th	55,850	16,425	1,031	46	23,420
IL,N	22,971	5,587	178	0	7,041
IL,C	3,967	1,636	116	0	2,549
IL,S	2,258	841	244	43	1,657
IN,N	5,880	1,867	195	0	2,646
IN,S	9,377	2,867	90	1	3,988
WI,E	7,978	2,262	181	0	3,316
WI,W	3,419	1,365	27	2	2,223

BAPCPA Table 4. (December 31, 2019—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	32,461	8,840	327	15	13,417
AR 1	5,490	2,090	9	0	3,151
IA,N	1,521	586	38	0	890
IA,S	2,553	625	61	0	892
MN	7,280	1,467	38	0	2,082
MO,E	6,139	1,473	70	15	2,001
MO,W	5,064	1,440	57	0	2,677
NE	2,945	702	0	0	1,092
ND	648	166	11	0	214
SD	821	291	43	0	418
9th	93,430	16,569	2,239	107	21,846
AK	321	87	32	1	160
AZ	12,682	1,916	737	0	2,430
CA,N	4,613	443	20	0	501
CA,E	11,627	1,770	330	0	2,819
CA,C	28,791	5,146	761	0	6,384
CA,S	6,268	978	83	0	1,158
HI	1,111	179	6	0	201
ID	3,325	635	44	0	906
MT	1,047	277	0	106	383
NV	7,764	1,072	0	0	1,378
OR	6,618	1,579	109	0	2,041
WA,E	2,613	1,001	39	0	1,515
WA,W	6,513	1,475	78	0	1,956
GUAM	133	11	0	0	14
NMI	4	0	-	0	0
10th	30,002	5,767	1,372	9	8,768
CO	8,672	766	81	2	1,312
KS	3,818	1,223	1,129	0	1,786
NM	2,709	345	23	0	443
OK,N	2,244	625	23	3	943
OK,E	1,316	476	20	0	793
OK,W	4,190	861	92	0	1,500
UT	6,215	1,305	0	4	1,785
WY	838	166	4	0	206

BAPCPA Table 4. (December 31, 2019—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	59,541	18,807	1,467	4	26,264
AL,N	6,905	2,739	6	0	4,439
AL,M	2,267	853	784	0	1,390
AL,S	1,570	588	2	0	937
FL,N	1,941	856	63	0	1,251
FL,M	17,640	5,473	464	2	7,135
FL,S	9,847	2,887	98	1	3,720
GA,N	15,043	3,689	8	1	4,875
GA,M	2,882	1,172	13	0	1,711
GA,S	1,446	550	29	0	806

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.