

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, 2021 , 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	331,385	69,703	5,941	7	97,249
DC	329	15	5	0	18
1st	6,878	625	45	0	970
ME	636	254	3	0	404
MA	2,645	117	23	0	149
NH	711	215	19	0	369
RI	976	32	0	0	41
PR	1,910	7	0	0	7
2nd	17,310	1,868	175	0	2,682
CT	2,804	98	82	0	107
NY,N	3,076	1,227	31	0	1,796
NY,E	5,410	139	2	0	164
NY,S	3,946	257	58	0	410
NY,W	1,836	67	0	0	74
VT	238	80	2	0	131
3rd	17,262	1,633	411	0	1,921
DE	746	156	138	0	180
NJ	8,645	1,124	258	0	1,310
PA,E	2,467	159	13	0	192
PA,M	2,076	123	0	0	153
PA,W	3,326	71	2	0	86
VI	2	0	-	0	0
4th	24,016	3,085	722	0	3,911
MD	7,312	612	98	0	730
NC,E	1,299	330	29	0	425
NC,M	1,049	130	22	0	162
NC,W	1,084	286	2	0	374
SC	1,852	208	10	0	260
VA,E	7,406	837	219	0	1,015
VA,W	2,287	319	294	0	384
WV,N	664	153	1	0	262
WV,S	1,063	210	47	0	299

BAPCPA Table 4. (December 31, 2021—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
5th	20,525	6,344	181	2	9,157
LA,E	932	168	8	0	222
LA,M	612	175	58	0	315
LA,W	1,828	579	10	0	847
MS,N	1,456	460	15	2	660
MS,S	2,410	907	14	0	1,316
TX,N	4,393	1,588	11	0	2,334
TX,E	2,156	778	9	0	1,176
TX,S	3,386	1,129	8	0	1,609
TX,W	3,352	560	48	0	678
6th	50,796	12,546	242	0	17,207
KY,E	3,674	962	22	0	1,470
KY,W	3,179	954	11	0	1,416
MI,E	11,960	2,229	39	0	3,056
MI,W	3,166	881	114	0	1,212
OH,N	11,001	2,310	4	0	2,991
OH,S	7,951	2,366	30	0	3,168
TN,E	4,805	1,525	22	0	2,082
TN,M	2,800	728	0	0	956
TN,W	2,260	591	0	0	856
7th	37,204	10,032	537	2	14,190
IL,N	13,410	2,850	75	0	3,466
IL,C	2,500	981	63	0	1,489
IL,S	1,461	516	168	2	1,096
IN,N	5,102	1,461	97	0	2,012
IN,S	7,108	1,987	43	0	2,760
WI,E	5,321	1,382	75	0	1,985
WI,W	2,302	855	16	0	1,382

BAPCPA Table 4. (December 31, 2021—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
8th	22,430	5,498	225	0	9,045
AR 1	3,566	1,244	5	0	1,853
IA,N	1,085	380	55	0	591
IA,S	1,673	386	30	0	579
MN	5,293	999	27	0	1,394
MO,E	4,330	877	28	0	1,188
MO,W	3,082	886	27	0	2,370
NE	2,259	408	18	0	602
ND	520	139	23	0	194
SD	622	179	12	0	274
9th	68,019	10,891	1,621	2	14,143
AK	198	55	13	1	88
AZ	10,947	1,574	679	0	1,891
CA,N	3,248	271	14	0	303
CA,E	7,363	1,082	179	0	1,701
CA,C	21,062	3,635	482	0	4,470
CA,S	4,672	514	111	0	624
HI	971	146	9	0	168
ID	2,132	355	37	0	516
MT	629	124	0	1	190
NV	7,007	723	0	0	955
OR	4,331	1,051	20	0	1,382
WA,E	1,369	466	35	0	661
WA,W	4,042	890	42	0	1,189
GU	48	5	0	0	5
NMI	0	-	-	-	-
10th	21,886	4,021	834	0	6,072
CO	6,452	554	47	0	963
KS	2,593	777	682	0	1,085
NM	1,533	190	5	0	250
OK,N	1,516	445	6	0	670
OK,E	973	316	13	0	496
OK,W	3,536	720	72	0	1,256
UT	4,666	901	0	0	1,203
WY	617	118	9	0	149

BAPCPA Table 4. (December 31, 2021—Continued)

Circuit and District	Total Cases	Cases With Agreement(s) Filed		Cases With Agreement(s) Approved	Total Reaffirmation Agreements Filed
		Total	Pro Se		
11th	44,730	13,145	943	1	17,933
AL,N	4,890	1,804	4	0	2,832
AL,M	1,626	534	493	0	879
AL,S	1,300	404	1	0	635
FL,N	1,426	609	41	0	887
FL,M	15,447	4,651	337	1	6,115
FL,S	8,262	2,277	43	0	2,873
GA,N	8,903	1,910	1	0	2,360
GA,M	1,907	629	8	0	886
GA,S	969	327	15	0	466

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.