

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In Re: :  
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Application for Exemption from the Electronic : General Order M-604  
Public Access Fees by Qianfan Wu, :  
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This matter is before the Court upon the application and request by Qianfan Wu (the "Applicant") for exemption from the fees imposed by the Electronic Public Access Fee Schedule adopted by the Judicial Conference of the United States Courts.

The Court finds, based upon the attached letter received on January 23, 2023, that the Applicant has demonstrated that an exemption is necessary in order to avoid unreasonable burdens and to promote public access to information.

Accordingly, the Applicant shall be exempt from the payment of fees for access via PACER to the electronic case files maintained in this Court to the extent such use is incurred in connection with the project described in the attached letter and application. The Applicant shall not be exempt from the payment of fees incurred in connection with other uses of the PACER system in this Court.

Additionally, the following limitations apply:

- 1. This fee exemption applies only to the Applicant, and is valid only for the purposes stated above.
- 2. This fee exemption applies only to the electronic case files of this Court that are available through the PACER system;
- 3. By accepting this exemption, the Applicant agrees not to sell for profit any data obtained as a result of receiving this exemption.
- 4. This exemption is valid from January 20, 2023 through May 1, 2024.

This exemption may be revoked at the discretion of the Court at any time. A copy of this Order shall be sent to the PACER Service Center.

Dated: January 25, 2023  
New York, NY

/s/ Martin Glenn  
MARTIN GLENN  
Chief United States Bankruptcy Judge



## **PACER Fee Waiver Request**

My name is Qianfan Wu, second-year finance Ph.D. student at Indiana University. My advisor Prof. Ankit Kalda and I are collaborating on a project on the inter-generating effects of personal bankruptcy protection in the U.S. Specifically, we are interested in investigating whether the influences of bankruptcy transmit into the second or third generation's education and financial decision making, and how significant is the effect. For example, when a household files for bankruptcy, the household's financial and investment decisions may change depending on whether the bankruptcy is granted. Furthermore, these changes may further be transmitted to the second or third generation of the household through various channels such as living standards, education investment, and psychological stability. The research will be helpful in accessing the long-term influences of the current personal bankruptcy law and reveal the driving factors of household decisions under large financial shocks like bankruptcy. This research may also contribute to answering the question of what drives upward household mobility, which the public has long debated. For instance, whether bankruptcy protection could improve the financial situation of distressed families, and therefore their children could have a better chance to receive healthcare, education, and find better jobs.

Several previous papers on personal bankruptcy, including Dobbie & Song (2015), Gross et al (2014), and Skiba & Tobacman (2019), have adopted PACER bankruptcy data to evaluate the effects of bankruptcy on household employment, tax rebates, and financing products. For our project, we specifically want to use PACER data to collect a comprehensive sample of bankruptcy filings in the U.S. from the mid-1990s to 2020. Besides, since we want to focus our study on the whole U.S. but not some specific states or counties, we wish to access the filings for all available U.S. courts. This broad sample from PACER would enable us to avoid selection bias or other problems caused by the scarcity of incompleteness of the bankruptcy samples. Also, the bankruptcy judge information stated on the PACER filings would enable us to construct additional variables to evaluate the role of judges in bankruptcy granting rates. The completeness and accuracy of the PACER data will ensure we achieve accurate estimates and valid results in our research. Because the research would require us to download over 1 million bankruptcy filings, the associated downloading fees from PACER would be extremely high. I don't receive any funding or grants for this project, so I request a fee waiver from PACER. We will use the PACER data for this research project only won't share it. We will also adhere to any rules or conditions required by PACER with respect to the use of data.

I would appreciate it if you could grant me access to the PACER bankruptcy data for all U.S. bankruptcy courts if available. Please reach out to me at [qw18@iu.edu](mailto:qw18@iu.edu) if you need additional information.

Sincerely,



# KELLEY SCHOOL OF BUSINESS

INDIANA UNIVERSITY

Qianfan Wu  
Kelley School of Business  
Indiana University

## References:

Dobbie, W. and Song, J., 2015. Debt relief and debtor outcomes: Measuring the effects of consumer bankruptcy protection. *American economic review*, 105(3), pp.1272-1311.

Gross, T., Notowidigdo, M.J. and Wang, J., 2014. Liquidity constraints and consumer bankruptcy: Evidence from tax rebates. *Review of Economics and Statistics*, 96(3), pp.431-443.

Skiba, P.M. and Tobacman, J., 2019. Do payday loans cause bankruptcy?. *The Journal of Law and Economics*, 62(3), pp.485-519.