





## 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,



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## References:

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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.