

**Application for Multi-Court Exemption from the
Judicial Conference's Electronic Public Access (EPA) Fees**

1.) I am requesting an exemption from fees for public access to electronic case records for the courts selected below:

Courts of Appeal

- | | |
|-----------------------------------------------|-------------------------------------------|
| <input type="checkbox"/> All Courts of Appeal | <input type="checkbox"/> Seventh Circuit |
| <input type="checkbox"/> First Circuit | <input type="checkbox"/> Eighth Circuit |
| <input type="checkbox"/> Second Circuit | <input type="checkbox"/> Ninth Circuit |
| <input type="checkbox"/> Third Circuit | <input type="checkbox"/> Tenth Circuit |
| <input type="checkbox"/> Fourth Circuit | <input type="checkbox"/> Eleventh Circuit |
| <input type="checkbox"/> Fifth Circuit | <input type="checkbox"/> D.C. Circuit |
| <input type="checkbox"/> Sixth Circuit | <input type="checkbox"/> Federal Circuit |

Bankruptcy Appellate Panels (BAP)

- | |
|-----------------------------------------------|
| <input type="checkbox"/> First Circuit - BAP |
| <input type="checkbox"/> Sixth Circuit - BAP |
| <input type="checkbox"/> Eighth Circuit - BAP |
| <input type="checkbox"/> Ninth Circuit - BAP |
| <input type="checkbox"/> Tenth Circuit - BAP |

District Courts

- | | | | |
|-----------------------------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> All District Courts | <input type="checkbox"/> Illinois Northern | <input type="checkbox"/> Nebraska | <input type="checkbox"/> Rhode Island |
| <input type="checkbox"/> Alabama Middle | <input type="checkbox"/> Illinois Central | <input type="checkbox"/> Nevada | <input type="checkbox"/> South Carolina |
| <input type="checkbox"/> Alabama Northern | <input type="checkbox"/> Illinois Southern | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Alabama Southern | <input type="checkbox"/> Indiana Northern | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Tennessee Eastern |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana Southern | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Tennessee Middle |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Iowa Northern | <input type="checkbox"/> New York Eastern | <input type="checkbox"/> Tennessee Western |
| <input type="checkbox"/> Arkansas Eastern | <input type="checkbox"/> Iowa Southern | <input type="checkbox"/> New York Northern | <input type="checkbox"/> Texas Eastern |
| <input type="checkbox"/> Arkansas Western | <input type="checkbox"/> Kansas | <input type="checkbox"/> New York Southern | <input type="checkbox"/> Texas Northern |
| <input type="checkbox"/> California Central | <input type="checkbox"/> Kentucky Eastern | <input type="checkbox"/> New York Western | <input type="checkbox"/> Texas Southern |
| <input type="checkbox"/> California Eastern | <input type="checkbox"/> Kentucky Western | <input type="checkbox"/> North Carolina Eastern | <input type="checkbox"/> Texas Western |
| <input type="checkbox"/> California Northern | <input type="checkbox"/> Louisiana Eastern | <input type="checkbox"/> North Carolina Middle | <input type="checkbox"/> Utah |
| <input type="checkbox"/> California Southern | <input type="checkbox"/> Louisiana Middle | <input type="checkbox"/> North Carolina Western | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Louisiana Western | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Maine | <input type="checkbox"/> Northern Mariana Islands | <input type="checkbox"/> Virginia Eastern |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio Northern | <input type="checkbox"/> Virginia Western |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Ohio Southern | <input type="checkbox"/> Washington Eastern |
| <input type="checkbox"/> Florida Middle | <input type="checkbox"/> Michigan Eastern | <input type="checkbox"/> Oklahoma Eastern | <input type="checkbox"/> Washington Western |
| <input type="checkbox"/> Florida Northern | <input type="checkbox"/> Michigan Western | <input type="checkbox"/> Oklahoma Northern | <input type="checkbox"/> West Virginia Northern |
| <input type="checkbox"/> Florida Southern | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Oklahoma Western | <input type="checkbox"/> West Virginia Southern |
| <input type="checkbox"/> Georgia Northern | <input type="checkbox"/> Mississippi Northern | <input type="checkbox"/> Oregon | <input type="checkbox"/> Wisconsin Eastern |
| <input type="checkbox"/> Georgia Middle | <input type="checkbox"/> Mississippi Southern | <input type="checkbox"/> Pennsylvania Eastern | <input type="checkbox"/> Wisconsin Western |
| <input type="checkbox"/> Georgia Southern | <input type="checkbox"/> Missouri Eastern | <input type="checkbox"/> Pennsylvania Middle | <input type="checkbox"/> Wyoming |
| <input type="checkbox"/> Guam | <input type="checkbox"/> Missouri Western | <input type="checkbox"/> Pennsylvania Western | |
| <input type="checkbox"/> Hawaii | <input type="checkbox"/> Montana | <input type="checkbox"/> Puerto Rico | |
| <input type="checkbox"/> Idaho | | | |

Bankruptcy Courts

- All Bankruptcy Courts
- Alabama Middle Illinois Northern Nebraska Rhode Island
- Alabama Northern Illinois Central Nevada South Carolina
- Alabama Southern Illinois Southern New Hampshire South Dakota
- Alaska Indiana Northern New Jersey Tennessee Eastern
- Arizona Indiana Southern New Mexico Tennessee Middle
- Arkansas Eastern Iowa Northern New York Eastern Tennessee Western
- Arkansas Western Iowa Southern New York Northern Texas Eastern
- California Central Kansas New York Southern Texas Northern
- California Eastern Kentucky Eastern New York Western Texas Southern
- California Northern Kentucky Western North Carolina Eastern Texas Western
- California Southern Louisiana Eastern North Carolina Middle Utah
- Colorado Louisiana Middle North Carolina Western Vermont
- Connecticut Louisiana Western North Dakota Virgin Islands
- Delaware Maine Northern Mariana Islands Virginia Eastern
- District of Columbia Maryland Ohio Northern Virginia Western
- Florida Middle Massachusetts Ohio Southern Washington Eastern
- Florida Northern Michigan Eastern Oklahoma Eastern Washington Western
- Florida Southern Michigan Western Oklahoma Northern West Virginia Northern
- Georgia Northern Minnesota Oklahoma Western West Virginia Southern
- Georgia Middle Mississippi Northern Oregon Wisconsin Eastern
- Georgia Southern Mississippi Southern Pennsylvania Eastern Wisconsin Western
- Guam Missouri Eastern Pennsylvania Middle Wyoming
- Hawaii Missouri Western Pennsylvania Western
- Idaho Montana Puerto Rico

National Courts

- Judicial Panel on Multidistrict Litigation
- U.S. Court of Federal Claims
- U.S. Court of International Trade

2.) I am an individual associated with University of Minnesota, Twin Cities

3.) Please summarize why the case information from the Public Access to Court Electronic Records (PACER) service is needed and how it will be used. Also, please explain why an exemption from the courts identified is necessary. If you need more space, please provide in an attachment.

Please find attached the document below which contains details about the data requested and the exemption request.

4.) In support of this application, I affirm the following:

a) An exemption from the Judicial Conference's EPA Fee is necessary in order to avoid unreasonable burdens and to promote public access to information.

b) That the exemption will be for a definitive period of time: 18 months

c) I understand that this fee exemption will apply only to me, will be valid only for the purposes stated above, and will apply only to the electronic case files of the court(s) indicated above that are available through the PACER service.

d) I agree that any data received through this exemption will not be sold for profit, will not be transferred, will not be used for commercial purposes, and will not be redistributed via the Internet.

Declaration: I declare that all the above information is true and understand that a false statement may result in termination of my exempt access and an assessment of Electronic Public Access usage fees. (The box must be marked or your request will not be considered)

Dhananjay Ghei

Applicant's Printed Name

PhD Candidate

Applicant's Title

Dhananjay Ghei

Applicant's Signature

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Applicant's Phone Number

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Applicant's Mailing Address

Minneapolis

City

MN

State

55414

Zip Code

2022-01-14

Date

Add Attachment

Submit by Email

Please submit your completed, signed request via email to Multi-CourtExemptions@ao.uscourts.gov or by mail to:

Attention: Multi-Court Exemptions
Court Programs Division
DPS-CSO-PRGD
One Columbus Circle, N.E.
Washington, DC 20544

**** Requests sent through the US mail may take up to two weeks to clear security.****

One of the major findings in the recent literature on bankruptcies is the prevalence of racial disparities in bankruptcy filings as well as outcomes. An increasingly high number of poor black Americans are choosing to file under the more risky and expensive Chapter 13 bankruptcy plan, as opposed to the Chapter 7 bankruptcy plan, when compared to their white counterparts. Moreover, conditional on filing under Chapter 13, black Americans are witnessing high rates of case dismissals when compared to other races. There are two potential explanations in the literature. First, poorer individuals face severe liquidity constraints. As Chapter 7 requires individuals to pay their attorneys' upfront, these individuals are forced to file for the Chapter 13 plan where individuals can add the attorney fees in the repayment plan. Second, poorer households might have some form of criminal court debt that is non-dischargeable. Recently incarcerated individuals typically have significant amounts of debt, including civil and criminal restitution. These debts are non-dischargeable in bankruptcy therefore, forcing individuals to file under the Chapter 13 plan. The Consumer Bankruptcy Reform Act of 2020 (CBRA, hereafter), tabled in the Senate, aims to address this issue with two policy proposals (1) eliminating upfront payment of attorney fees, and (2) allowing discharge of criminal court debt.

The proposed project is designed to advance research on the causes of the racial gaps in bankruptcy filings and evaluate the welfare effects of proposals outlined in the CBRA, 2020. I will extend the previous literature by measuring the direct effect of attorney fees and previous criminal records on the probability of filing under both Chapter 7 and 13 plans. I aim to do so by building a novel data set on bankruptcy filings, race, attorney fees, and past criminal records using the Federal Judicial Center Courts Database and Public Access to Court Electronic Records (PACER). The docket header bankruptcy data will help me get the names and addresses of bankruptcy filers. The docket header criminal data will help me merge the names and addresses of individuals in the bankruptcy data to understand if bankrupt filers also have past criminal records. This would help me create a novel data set to analyze the role of past criminal records and their impact on the choice of the bankruptcy chapter.

Second, I will use the results from the above analysis to build and discipline an overlapping-generations general equilibrium model to match the observed life-cycle profile of bankruptcy filings, assets, debt, and savings of US households. I will use the model to perform counterfactual exercise to study policies outlined in the Consumer Bankruptcy Reform Act (2020) aimed at closing the racial gap in the bankruptcy law. In particular, I aim to study the role of elimination of upfront payment to attorneys on the bankruptcy filings and interest rates in the economy. On the one hand, consumers are able to file under the correct chapter as they are no longer liquidity constrained whereas, on the other hand, a part of the recovery is utilized to pay for the attorneys thereby reducing the amount of recoveries by the creditors. Creditors could potentially respond to this change by increasing the interest rates and thereby increasing the cost of debt for the consumers as well as future bankruptcies.

As a graduate student researcher, I have limited access to funding for my research. Considering this, it is essential that I am able to get an exemption from the courts which will help me in conducting data driven research. The empirical analysis from PACER data will help me guide my quantitative model as well as generate novel findings on criminal records and bankruptcies. In the past, I represented the University of Minnesota in an international data competition held in Amsterdam in 2019. I was also awarded a travel grant by the University to participate in the competition. In addition, I, along with my teammate, won first prize in the Machine Learning Competition, 2020 organized by the Minnesota Economics Big Data Institute (MEBDI). I am confident that access to PACER data would be beneficial in helping advance research on bankruptcy and race in the United States and help answer some of the relevant policy questions in the debate.