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Haas School of Business
University of California Berkeley

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JISC Data Dissemination Committee

To the Data Dissemination Committee:

I am an Assistant Professor at the Haas School of Business at UC Berkeley, and am working on an academic research project to evaluate the short- and long-term effects of debt collection and wage garnishment. While a rich literature in economics has studied how individuals are affected by formal bankruptcy, much less is known about the effects of "informal bankruptcy" – that is, debt collection that operates through the court system and subsequent garnishment.

As part of this project, I have submitted a request for all debt collection cases that have been filed in Washington state over the 2000-2010 period. This request includes financial data – namely, judgment amount and amount of subsequent garnishment. This information is particularly important for our study as we are interested in understanding how and whether the impact of garnishment varies according to the financial burden levied upon the debtor. As default judgments tend to be very common in these cases, we would also like to study what factors (such as the financial amount at stake) help determine whether or not a defendant shows up to court.

Thank you for your consideration. I would be happy to provide additional details about our project if it would be helpful.

Sincerely,

Hoai-Luu Nguyen
Assistant Professor

Haas School of Business
University of California, Berkeley
S545 Student Services Building #1900
Berkeley, CA 94720-1900

haas.berkeley.edu