README file for "Consumer Bankruptcy and Financial Health" by Will Dobbie, Paul Goldsmith-Pinkham, and Crystal S. Yang

This paper has been exempted from the data requirement.

This paper uses data from two sources: (1) PACER bankruptcy filings provided by Tal Gross, Matthew Notowidigdo, and Jialan Wang and (2) individual-level credit bureau data from TransUnion.

In the construction of the above data sets, the data providers do not allow sharing of the data. We can only provide the above data sets to another researcher if we have explicit permission from the following data providers. Researchers may have to pay the data providers for access. For bankruptcy filing data, please contact Tal Gross, Matthew Notowidigdo, and Jialan Wang. For individual-level credit report data from TransUnion, please contact Bill Murphy at TransUnion (bmurphy@transunion.com).

The replication files include (1) "build_dgy_final.do" which builds the analysis data and (2) "results_dgy_final.do" which provides code to replicate all results in the paper. These Stata .do files were created using Stata Version 13. Our Online Appendix B also provides a data dictionary that defines every variable used in our analysis.