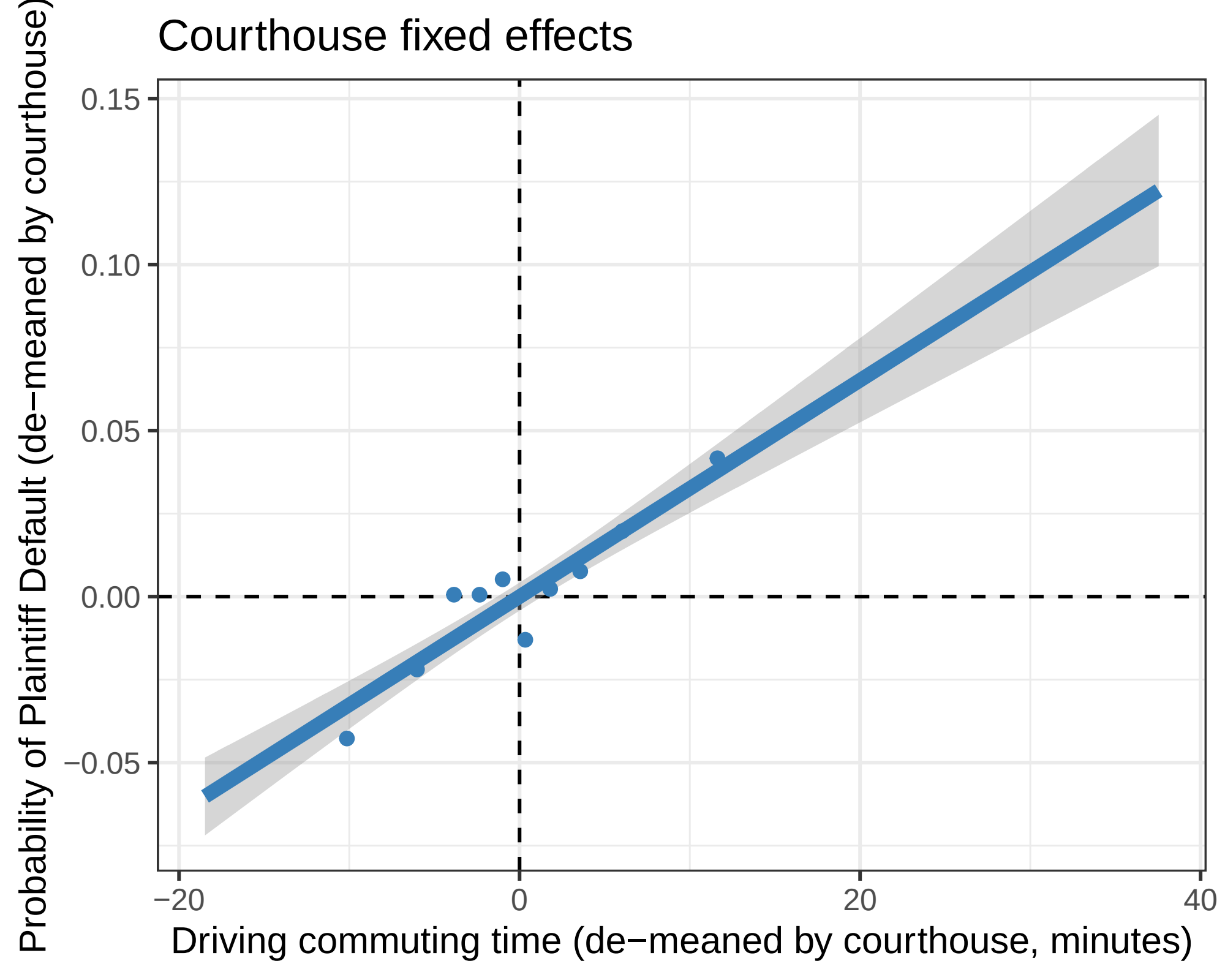
Courthouse fixed effects
Probability of Plaintiff Default (de−meaned by courthouse)
0.15
0.10
0.05
0.00
−0.05
−20
0
20
40
Driving commuting time (de−meaned by courthouse, minutes)