
From: Dan Brown
Sent: Thursday, March 19, 2026 2:34 PM
To: RulesCommittee Secretary
Cc: Bridget Healy
Subject: Related Suggestion to 25-BK-N: Empirical Data Supporting Proposed Rule 4004 Amendment

Dear Rules Committee Secretary,

Bridget Healy suggested I forward this information for posting as a related suggestion to 25-BK-N.

I originally sent this data to Judge Kahn's chambers on March 11 and Judge Connelly's chambers on March 16, based on a 7-district Central Midwest sample of 56,563 cases. Since then, we took it national.

The screening tool now covers 4,895,163 Chapter 13 cases across 94 federal districts (FJC IDB, FY 2008-2024). It cross-references PACER filing dates to identify cases filed within the Section 1328(f) discharge bar period. The check is purely mechanical: prior filing date, disposition, current filing date. No judicial discretion required.

Key findings:

- 391,951 prior-filer cases had no eligibility verification at filing
- In the original 7-district sample, 264 unique cases were filed within the statutory bar period, and 114 (43%) received a discharge
- The pattern is consistent across districts nationwide

The data confirms the gap Judges Connelly and Kahn identified is systemic, not anecdotal. Converting Section 1328(f) enforcement from an objection model to a court-verified eligibility model would address a measurable compliance failure.

[Interactive Dashboard](#)

[Screening Tool](#)

[Source Code \(GitHub\)](#)

I am happy to provide the full dataset, methodology, or additional analysis if useful to the Committee.

Respectfully,

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