



**CALIFORNIA STATE SCIENCE FAIR  
2011 PROJECT SUMMARY**

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| <b>Name(s)</b><br>Michelle C. Stanley  | <b>Project Number</b><br><br>31487 |
| <b>Project Title</b><br><b>A Statistical Analysis of Kern County Bankruptcy and Divorce Filings in Different Economies</b>   |                                    |
| <p style="text-align: center;"><b>Abstract</b></p> <p><b>Objectives/Goals</b><br/>The objective of this analysis was to determine if bankruptcy and divorce filings in Kern County follow national trends which indicate there are fluctuations in the number of filings in good as opposed to poor economies.</p> <p><b>Methods/Materials</b><br/>Economic trends over the past ten years in Kern County were examined. 2004 was determined to be a "good" economy, and 2008 was determined to be a "poor" one. Chapter 7 bankruptcy filings were obtained from the Eastern District of CA, and divorce filings were obtained from the Kern County Superior Court...a long and tedious process. Couples who filed for divorce were entered back into the bankruptcy court website. This process determined the number of couples who filed for both divorce and bankruptcy.</p> <p><b>Results</b><br/>In 2004, there were 2,816 chapter 7 bankruptcy filings. There were 2,482 divorce filings. 291 couple filed both.<br/>In 2008, there were 2,903 chapter 7 bankruptcy filings. There were 2,296 divorce filings. 453 couples filed both.</p> <p><b>Conclusions/Discussion</b><br/>The numbers in the study support the hypothesis and national historical trends. In a good economy, bankruptcy rates fall and divorce rates rise. In a poor economy, bankruptcy rates rise and divorce rates fall.<br/>An interesting finding is in the numbers that file for both divorce and bankruptcy. Between 2004 and 2008, there was a 64% increase. According to local family law attorneys and bankruptcy attorneys surveyed for this project, most agree bankruptcy doesn't save marriages by eliminating debt. Discharging debt makes the divorce process less complicated.</p> |                                    |
| <b>Summary Statement</b><br>This project combines research, analysis of data, and mathematics to identify correlations in the subject.   |                                    |
| <b>Help Received</b><br>My dad was instrumental in teaching me how to obtain court documents.  |                                    |