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Bankruptcy Reform and Congressional Action:
The Role of Organized Interests in Shaping Policy

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Abstract: This paper tests the degree to which PAC contributions can influence voting outcomes on legislation that disproportionately influences the poor. Using passage of the Bankruptcy Abuse and Consumer Protection Act of 2005 in the House of Representatives, the results show an association between PAC campaign contributions from the financial industry and support for final passage of bankruptcy reform. The findings suggest that one source of underrepresentation of the poor may be donations made by interest groups during campaigns.

Key Words: Representation; Congress; Bankruptcy; PAC contributions; Responsiveness

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