

# Chapter 13 Confirmation Under BAPCPA

Be Careful What You Ask For!

# Cases Examined:

- Pre-BAPCPA: February 2005
  - 215 Cases
- Post-BAPCPA: January – March 2007
  - 540 Cases

# Chapter 13 Increases as Percentage of Total Caseload

<b>Pre-BAPCPA</b>	<b>10.9%</b>
<b>Post-BAPCPA</b>	<b>16.7%</b>

# Pre-Confirmation Failures Decrease Under BAPCPA

	<b>Dismissed</b>	<b>Converted</b>	<b>Total</b>
Pre-BAPCPA	22.8%	9.8%	32.6%
Post-BAPCPA	7.4%	3.5%	10.9%

# Confirmations Increase Under BAPCPA

<b>Pre-BAPCPA</b>	<b>67.4%</b>
Post-BAPCPA	75.0%

# Post-Confirmation Failures Increase Under BAPCPA

	<b>Dismissed</b>	<b>Converted</b>	<b>Total</b>
Pre-BAPCPA	12.7%	4.0%	16.7%
Post-BAPCPA	23.2%	9.1%	32.3%

# Chapter 13 Case Processing is Quicker Under BAPCPA

# Pre-Confirmation Failures Take Less Time Under BAPCPA

	<b>Dismissal</b>	<b>Conversion</b>
Pre-BAPCPA	126 Days	92 Days
Post-BAPCPA	84 Days	79 Days

# Cases Are Confirmed Much Quicker Under BAPCPA

<b>Pre-BAPCPA</b>	<b>174 Days</b>
<b>Post-BAPCPA</b>	<b>101 Days</b>

# What Happens After One Year?

	Filed	Confirmed	Failed	Pending	Percent Still Performing
Pre-BAPCPA	215	145	21	124	57.7%
Post-BAPCPA	540	405	131	274	50.7%