



AMERICAN
BANKRUPTCY
INSTITUTE

2025 Winter Leadership
Conference

Financial Distress Research Project: What Helps Consumer Debtors Help Themselves

Hon. Hannah L. Blumenstiel, Moderator

U.S. Bankruptcy Court (N.D. Cal.) | San Francisco

Lois R. Lupica

Community Economic Defense Project | Denver

CONCURRENT SESSION

2025



Financial Distress Research Project

Preliminary Findings

Lois R. Lupica

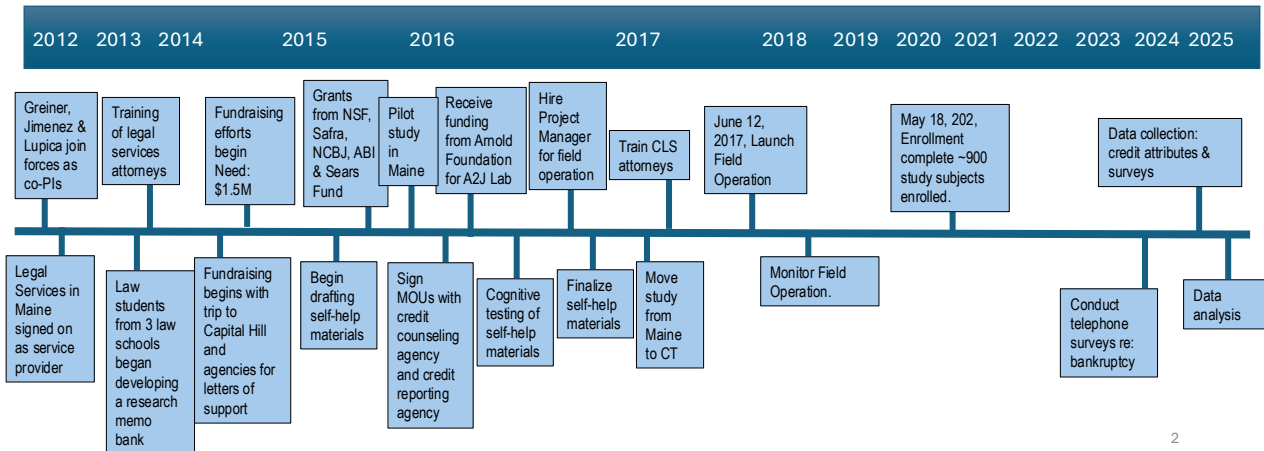


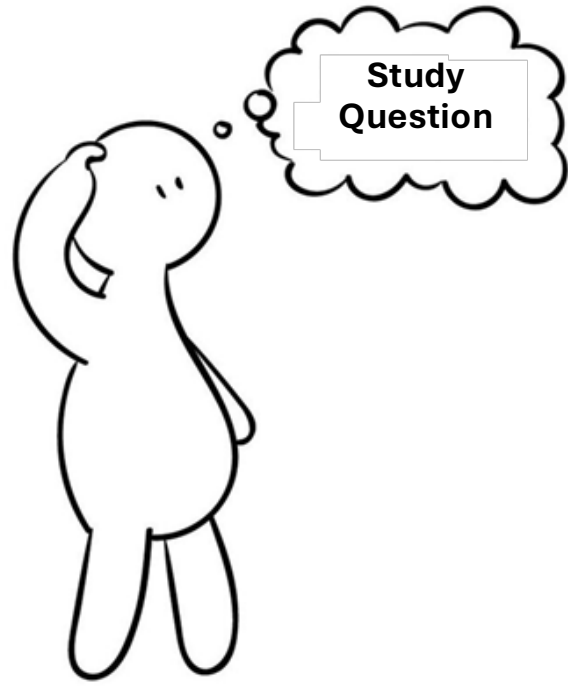
Jim Greiner

Dalié Jiménez

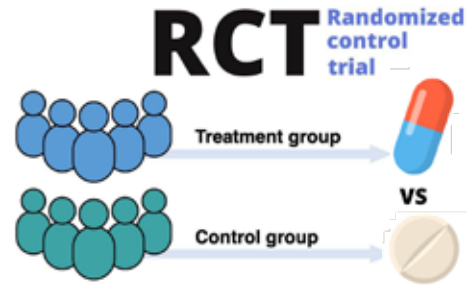


Timeline for Financial Distress Research Study: 15 years in the making ... so far





What helps consumers in financial distress improve their financial lives?



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Controls (“old drugs”)



- Offer of a legal aid attorney to help consumer:
 - Defend lawsuit
 - Negotiate other debts
 - Correct credit report
 - File no-asset Chapter 7 (if appropriate)
- Incentive (\$50) to undergo 2-hour financial counseling (same as pre-discharge counseling in bankruptcy)

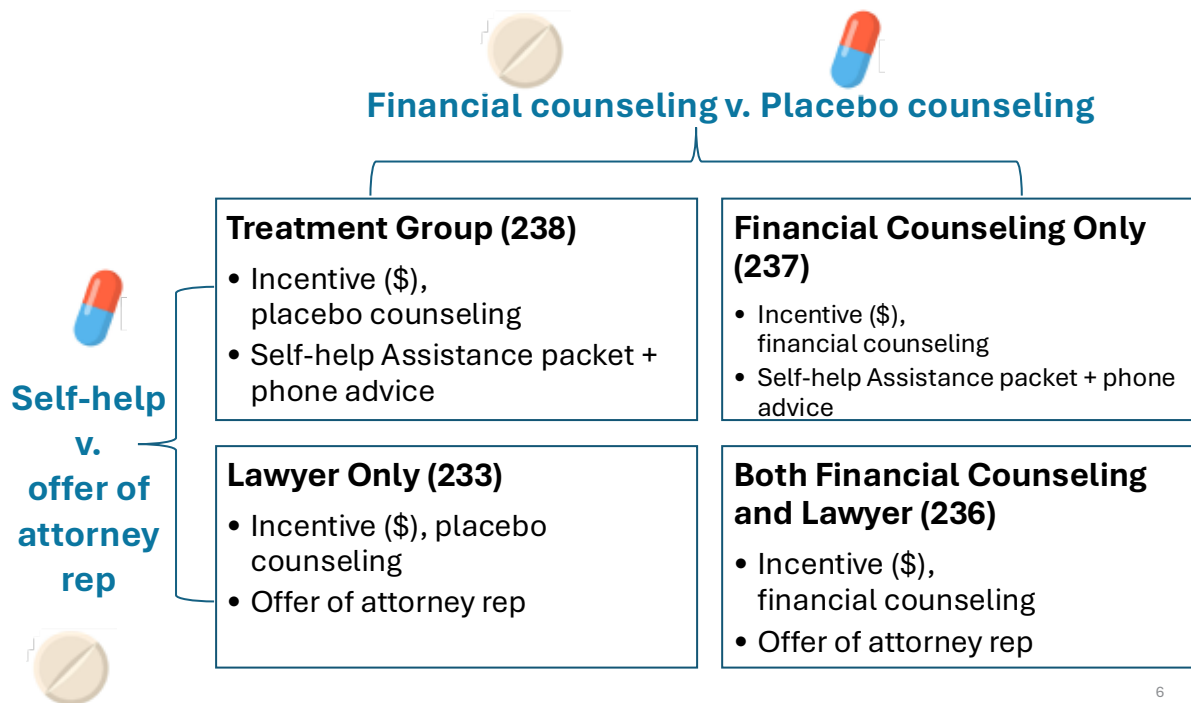
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Treatment Group (“new drug”)

- Reimagined Self-help materials containing all information needed for consumer to help herself to:
 - Defend collection lawsuit
 - Negotiate with creditors outside of court for other debts
 - Obtain and correct credit reports
 - Filing a no-asset Chapter 7 bankruptcy case
- Incentive (\$50) incentive to undergo placebo counseling (food safety online course)

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Post Randomization

- Followed consumers for at least 4 years after enrollment
 - Credit report following is easy, only need consent once
 - Obtain all public record info (debt collection cases, bankruptcy filings, all other civil cases in Connecticut)
- Survey at enrollment, year 1, year 2
- Seek to interview everyone who filed bankruptcy + a randomly selected similar amount who did not file (~200)

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By the numbers

- \$1.6+ million raised
- 225+ students participated
- 62,402 letters mailed over 3 years (80/day)
- 6 Connecticut Legal Services attorneys representing participants



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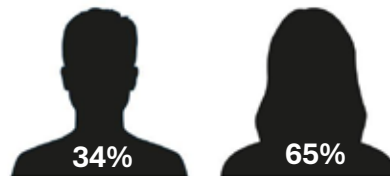
By the numbers

- 945 participants enrolled
- 5-9% initial contact rate*
- 1.5% enrollment rate
- Varying rates of engagement
 - Enrollment: 0.4%—1.95%*
 - Completing counseling: 29.4%—43%*
 - Survey: 59—80%*
 - Interview 4.5-7 years later: 18% (of 200 contacted)



* Needs update for last 3 months of enrollment⁹

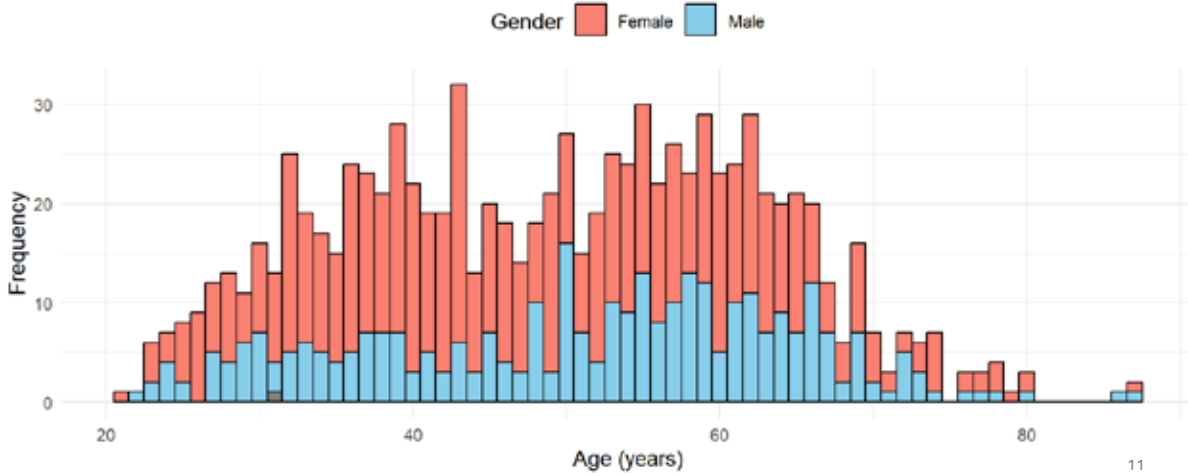
About Study Participants



The median study participant is a 49-year-old single White non-Hispanic female in a household of 2 who rents their home for a median monthly rent of \$700. The median annual income is \$18,954 with a poverty level at 115%. They do not have a car and have no other major assets.

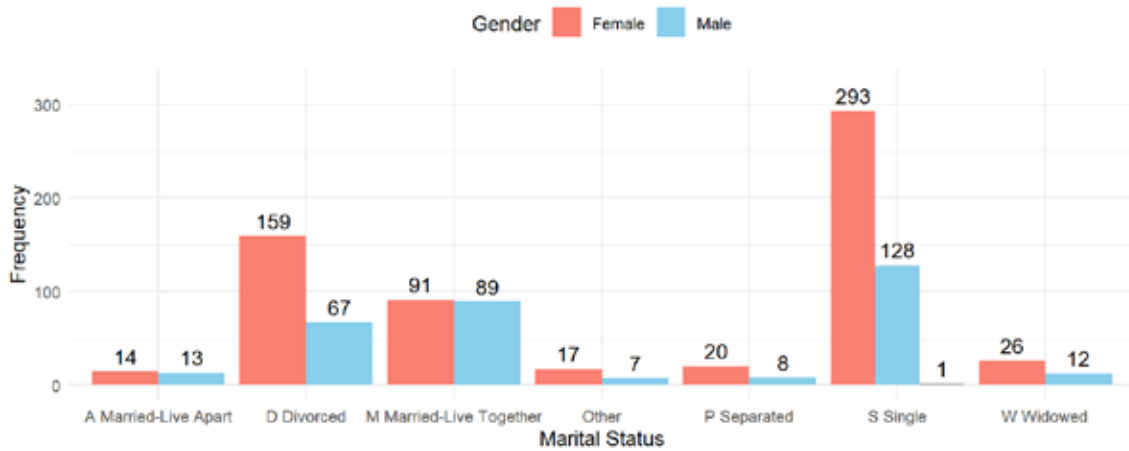
About Study Participants

Distribution of Ages at Time of Randomization by Gender



About Study Participants

Distribution of Marital Status by Gender



About Study Participants

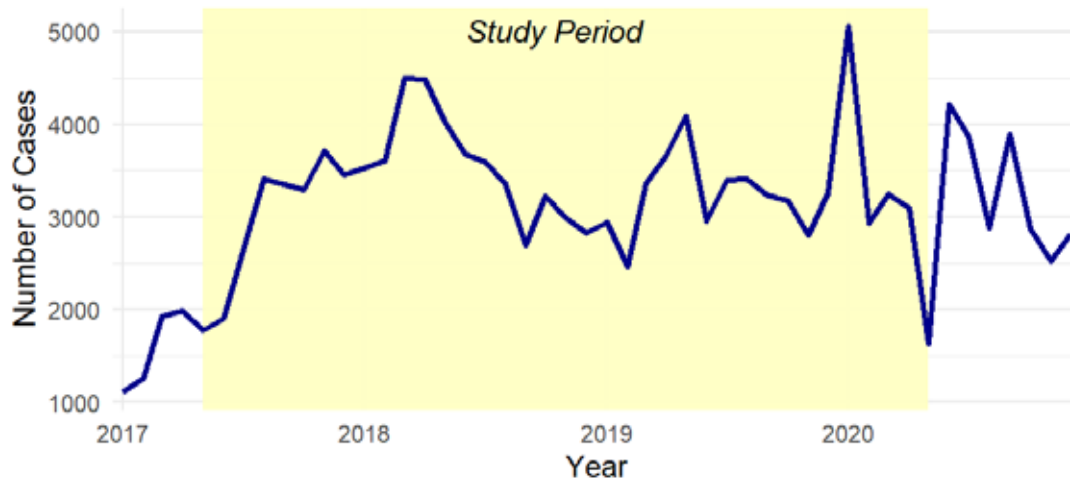
Distribution of Ethnicity by Gender



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Debt Cases Filed Monthly, 2017-2020

Connecticut Small Claims Court



Note: This graph is missing cases filed and completed before September 1, 2017

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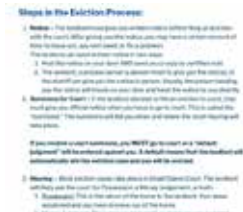
❑ In the U.S. *pro se* or self-help materials is the dominant form of assistance received by low-income individuals seeking help with legal matters.

❑ There is no problem of access to self-help materials for a person needing legal information. But the problem is a lack of deployable self-help materials.

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Current self-help materials:

- use inaccessible legal jargon (*i.e.*, “vacating a default judgment”)
- are text heavy
- lack visual images
- lack organizers
- fail to provide guidance as to how to conduct a negotiation
- fail to set forth what to expect in court
- fail to help people overcome feelings of shame and guilt
- fail to recognize how people respond to stressful circumstances



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How do we design self-help materials that address & break down barriers to their deployment?



We drew on research in the fields of:

- Distance education
- Public health
- Behavioral economics
- Experimental psychology
- Cognitive psychology
- Sociology

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Hypothesis

Individuals in financial distress will have trouble *deploying* professional legal knowledge as a result of a variety of barriers:

- Cognitive, emotional, behavioral, and psychological challenges
- Debilitating feelings of shame, guilt, or hopelessness
- Lack of self-agency
- Failures in plan-making and plan-implementation

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When people are over-indebted, they face the barrier of shame and guilt

This is hard. But you are not alone. Lots of people have trouble paying their debts. And it doesn't mean you are a bad person.

Pick some words that describe you.

Maybe some of these:

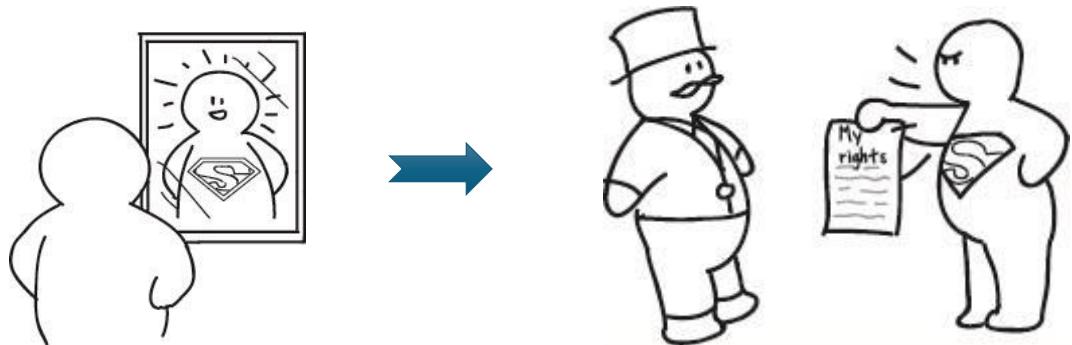
- Kind
- Giving
- Fair
- Honest
- Hard-working



Self-Affirmation Theory

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When people have to advocate for themselves before a figure of authority, they may face the barrier of a lack of agency



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Barrier: people have to assert themselves in an unfamiliar and intimidating context



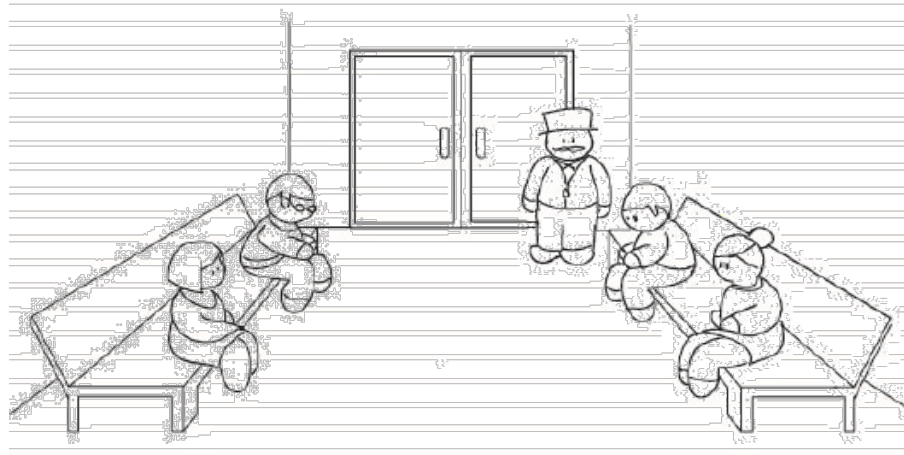
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Barrier: Intimidation by unfamiliar surroundings and processes

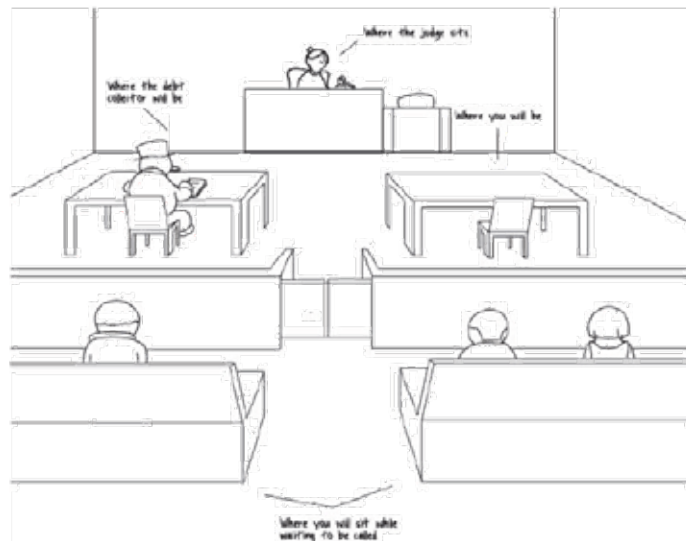


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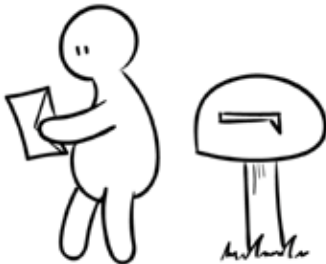
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People in financial distress often face challenges with making plans and with goal setting

- Self-help materials should provide tools to help users make plans and set important goals.
- The advance commitment to a plan decreases the need for self-control in the face of temptation.



If I get a refund check from my taxes, I will put it in the bank rather than spend it.



If “X” happens, then I will do “Y.”

- Self-help materials can give examples of a person committing to responding to a specific circumstance in a particular way.
- Having a plan in place eliminates decision-making in the moment.

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Planning Prompts



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Self-help materials should include encouraging words or pictures to help people stay motivated through a difficult or lengthy process

You can do this!



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Self-help materials should include relaxation exercises to lessen anxiety through a stressful process

A few minutes of deep breathing will help you feel calmer and less anxious



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When people face the barrier of difficulty with information processing & learning

Conceptual Knowledge

- Understanding underlying principles
- Understanding ideas, connections & relationships
- Interpretation of concepts

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When people face the barrier of difficulty with information processing & learning

Conceptual Knowledge

- Understanding underlying principles
- Understanding ideas, connections & relationships
- Interpretation of concepts

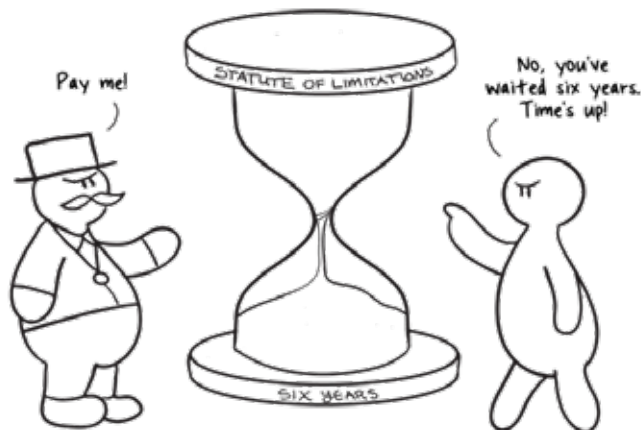
Procedural Knowledge

- Skills
- Procedures
- Action sequences

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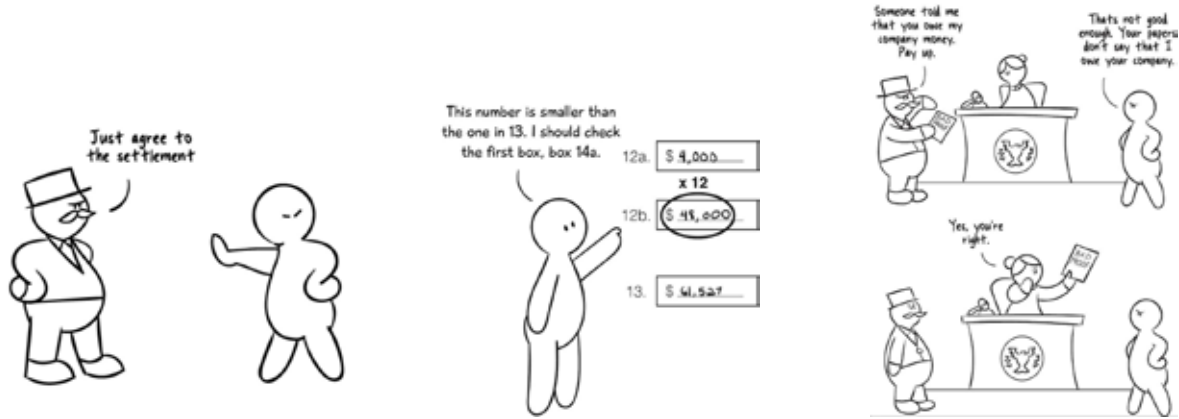
When conceptual knowledge is necessary, self-help materials should use analogy & imagery

How to explain the statute of limitations



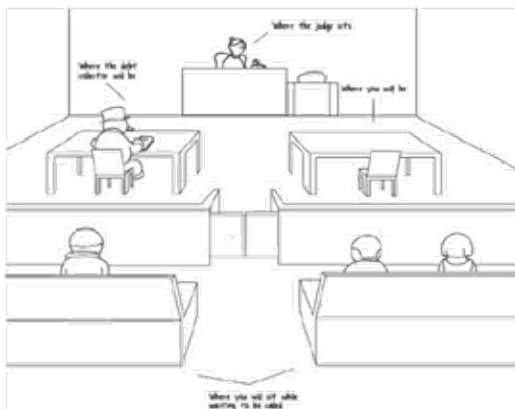
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Imagery can be used to explain, direct and entertain the self-help user



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Stick figures should be used rather than detailed photographs or drawings



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Self- help materials should use checklists to help users keep organized

Checklist

- Step one:** Gather your papers. Turn to page __ to see what papers you need to find.
- Step two:** Fill out the court forms. Turn to page __ to see how to get them and how to fill them out.
- Step three:** Once you have filled out all the forms, you need to make copies of all the forms. Turn to page __ to see where you can make copies.
- Step four:** Give one copy to the court with a filing fee or a waiver form. Turn to page ___ to learn exactly how to do this.
- Step five:** Send one copy of all the forms to your spouse. Turn to page ___ to learn exactly how to do this.

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Self-help materials must be written at a fifth grade reading level and in a conversational style



You can always tell your side of the story to the judge.

Even if the judge says that it will take a long time to finish the case if you don't settle.

If you want the judge to hear your story, the judge has to listen.

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Self-help materials should draw on and reflect communication theory at the level of the page, the sentence, and the word

- Use the active voice and present tense
- Place the main idea before the exceptions
- Give examples of how one would follow a complicated direction
- Use headers on each page
- Leave plenty of white space on each page so as not to overwhelm the reader
- Don't mix fonts within the body of text

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Section 1: Can you do bankruptcy right now?

The next questions will help you figure out if you can do bankruptcy right now. Remember, if you can't do bankruptcy now, you can still manage your debts. But for most people, bankruptcy can be a really good choice.

Each question will tell you whether to go to debt management or to answer more questions. Go through the questions one by one.

Ready?

Let's go!



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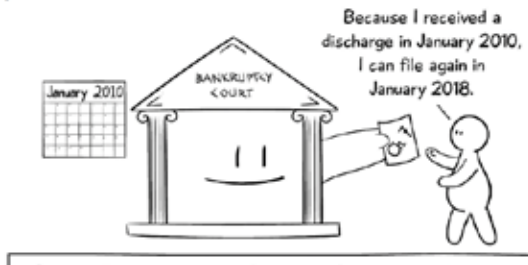
Question 2: Did you file for bankruptcy in the last 6 months?

If you filed for bankruptcy in the past 6 months, you have to wait a little while before you try again.

So, did you file for bankruptcy in the past 6 months?

No, I didn't file for bankruptcy in the last 6 months.

You might be able to do bankruptcy. **Go to question 3 on page 6.** Look for this picture:



Yes, I filed for bankruptcy in the last 6 months.

You need to wait before you can file for bankruptcy again. **Go to the next page and keep reading** where it says "Waiting to file."



Part 3: Should You Do Bankruptcy?

Will I do bankruptcy?
It's my choice!

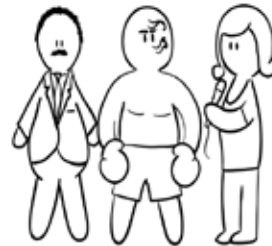


A lot of companies and people have done bankruptcy.

Companies such as Kmart, American Airlines, Chrysler, and Macy's have done bankruptcy.



Bankruptcy helped us!

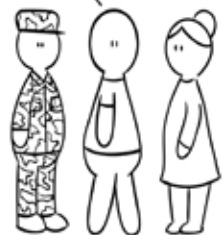


People just like you have done bankruptcy. Like your neighbors. They got their fresh starts.

Sometimes people have a lot of debt. They can't pay it all. Sometimes people need a fresh start.

And people such as Walt Disney, Mike Tyson, Tammy Wynette, and Larry King have done bankruptcy too.

We did bankruptcy.
It gave us fresh starts!



Question 1: Will bankruptcy get rid of enough debt to actually help you?



Bankruptcy can get rid of most kinds of debt. But there are some kinds of debt that bankruptcy can't get rid of. Some people have one kind of debt, some people have the other, and some people have both. Find your blue DEBT sheet. Look at how much of each kind of debt you have.

Your blue DEBT sheet has your information about each kind of debt. When you filled out the blue DEBT sheet you wrote your debts down in two columns. On the left are debts that bankruptcy can get rid of. On the right are debts that bankruptcy can't get rid of. Look at those columns now.

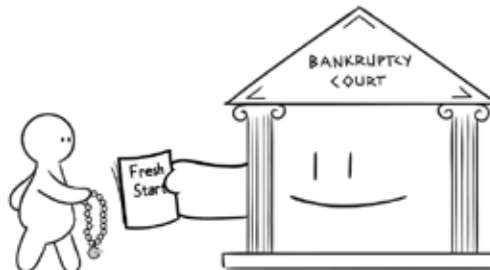
Use your hand to cover up the debts that bankruptcy CAN get rid of. These are the debts you listed on the left side of the blue DEBT sheet.

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Question 2: What will you have to give up?

Bankruptcy is like a trade. The court will get rid of most of your debt. Maybe all of your debt. In return, there is a chance you might have to give up some things you own.

If you own a home, it can be hard to keep it through bankruptcy. So, if you own a home, please see Part 2, Can This Binder Help You Do Bankruptcy?, for your options.



Bankruptcy will let you keep most of your things other than a house. And most people don't have to give anything up when they do bankruptcy. But sometimes there are some things you might have to give up. Things you don't need to live.

The bankruptcy court has a list of all the things you can keep. We listed this stuff on this next page. This is everything you can keep no matter what. You can keep all these things and still get your fresh start.

You can keep most of your stuff depending on its value. The value is how much you could get if you sold it right now. Like if you sold it at a garage sale.

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Question 5: Are you done getting a lot of debt?

If you have a lot more debt coming soon, it might be better to wait to do bankruptcy. For example, suppose you know you have to have a big medical problem to take care of. Like a surgery. It might make sense to wait to do bankruptcy until after you have your surgery. Remember, your health comes first.



So, are you done getting a lot of debt?

Yes, I don't think I will get any more big debts. Bankruptcy could be a good choice for me.

No, I have some big debts coming up. Bankruptcy might not be a good choice for me right now.

Remember, keep track of your answers.

You are halfway through! Great job! Remember, just because you answered "No" to some of the questions doesn't mean you shouldn't do bankruptcy. Go to the next section on the next page. These questions will help you figure out how bankruptcy can help you. Then you will look at all 10 questions and decide if bankruptcy is the right decision for you.

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Question 2: Are you feeling upset or sad about your debt?

Having a lot of debt can make life feel hard. Some people feel upset or sad about their debt.



So, are you feeling unhappy about your debt?

Yes, I feel upset or sad about my debt. I don't want to feel like this anymore. Bankruptcy might help me.

No, I feel ok about my debt. But maybe bankruptcy can still help me.

Remember, keep track of your answers. Now, on to the next question!

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This is a big decision.
I'm going to take some time.
I will do bankruptcy
if it will help me.

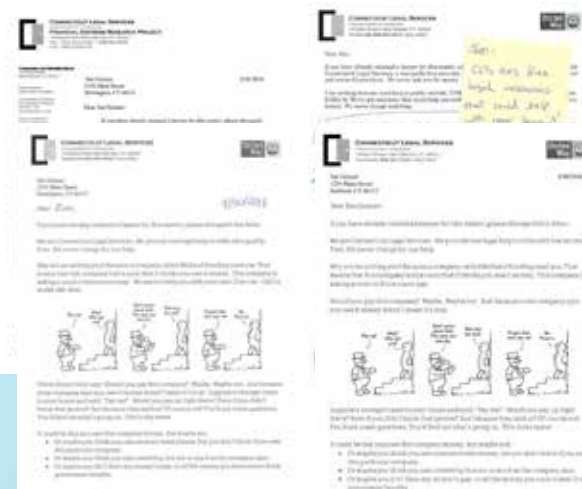


When you have made your decision, go to the next page.

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Preliminary Finding #1: Very Hard to Enroll!

- Had to extend intake from 2 to 3 years
- Ended with only 945 participants (wanted 1,200)
- Tried all sorts of mailings!



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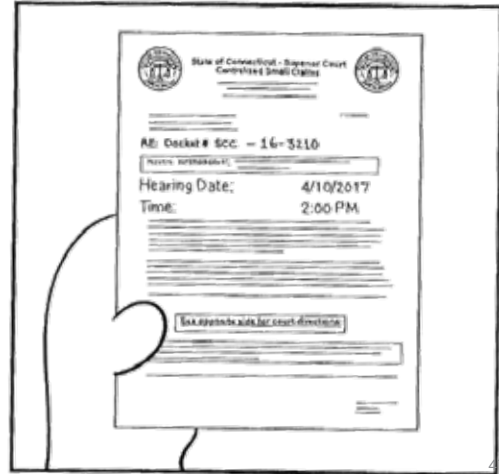
Enrollment Mechanism

2. Even if you don't get in touch with us, you should still send in the answer form and go to court on the date the court picks for your case. The court will send you a form telling you what your court day is. The court's form will look like this →

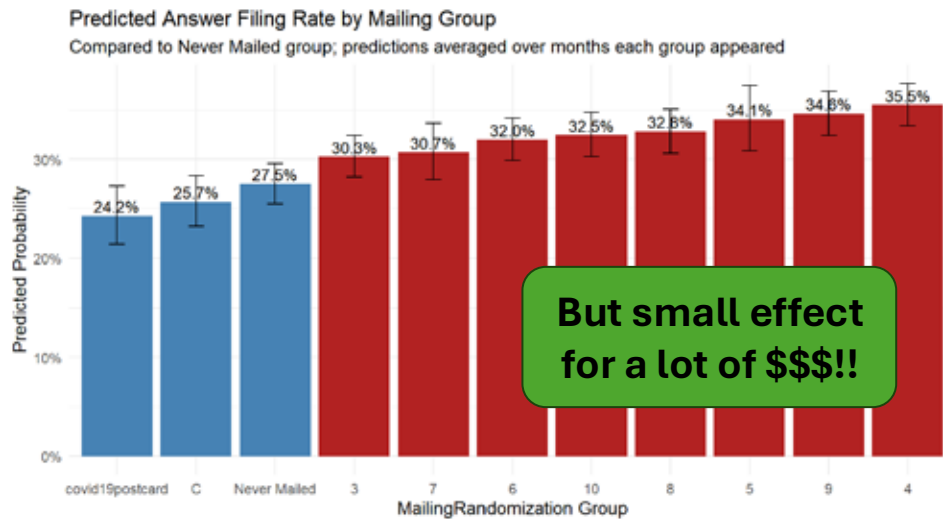
If you go to your court date, you'll be able to tell the judge your side of the story. So it's best to go.

Remember, don't pay money that you may not owe!

Find out what's going on.



Preliminary Finding #2: Mailings *Likely* Raised Answer Rates



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Preliminary Finding #3: Very Expensive Way to Raise Answer Rates



If all eligible cases had received one of our mailings in addition to the regular court mailings, approximately **862 additional answers** would have been filed during the roughly three-year period [ci: 658, 1067].

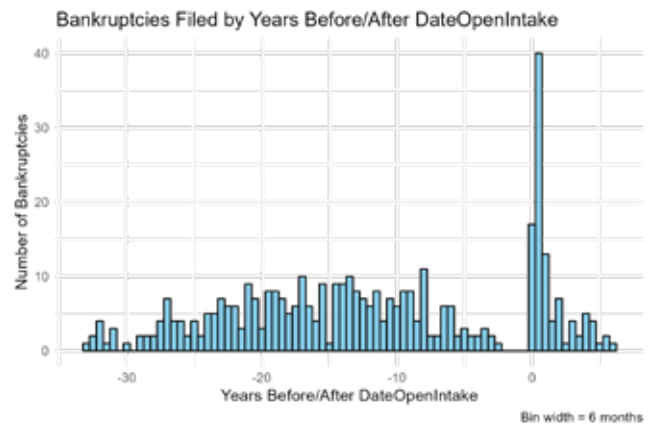


\$278 cost per additional answer

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Preliminary Finding #4: High Bankruptcy Use Overall

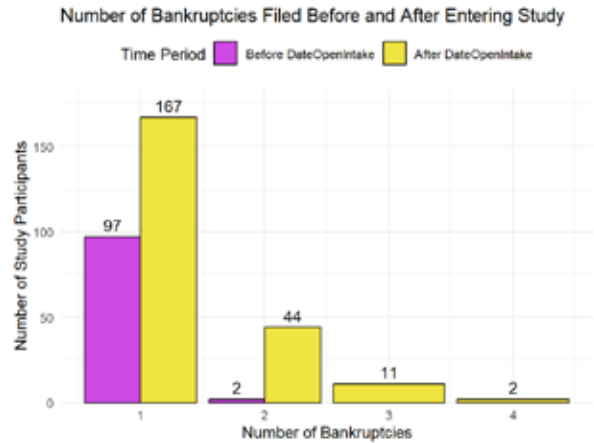
- Lawless estimates 8-9% of adult population has filed bankruptcy at some point.*
- Among our study participants, 31.6% (299) filed bankruptcy at least once.



* <https://www.creditslips.org/creditslips/2024/08/revisiting-how-many-people-have-filed-bankruptcy.html>⁵⁰

Preliminary Finding #5: Many Repeat Filers

- 299 unique individuals filed 397 bankruptcies (avg=1.3)
- Repeat filers filed an average of 2.26 bankruptcies
- 275 only filed before
- 75 only filed after
- 24 filed before and after



See Belisa Pang, *Bankruptcy Revolving Door*, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=49151

Preliminary Finding #6: Low Bankruptcy Use *After* Joining Study

- Only 10.5% (99 study participants) filed bankruptcy after entering the study, despite our best efforts

476 received materials encouraging consideration of bankruptcy

469 participants received a lawyer that was supposed to help them file bankruptcy (if appropriate)



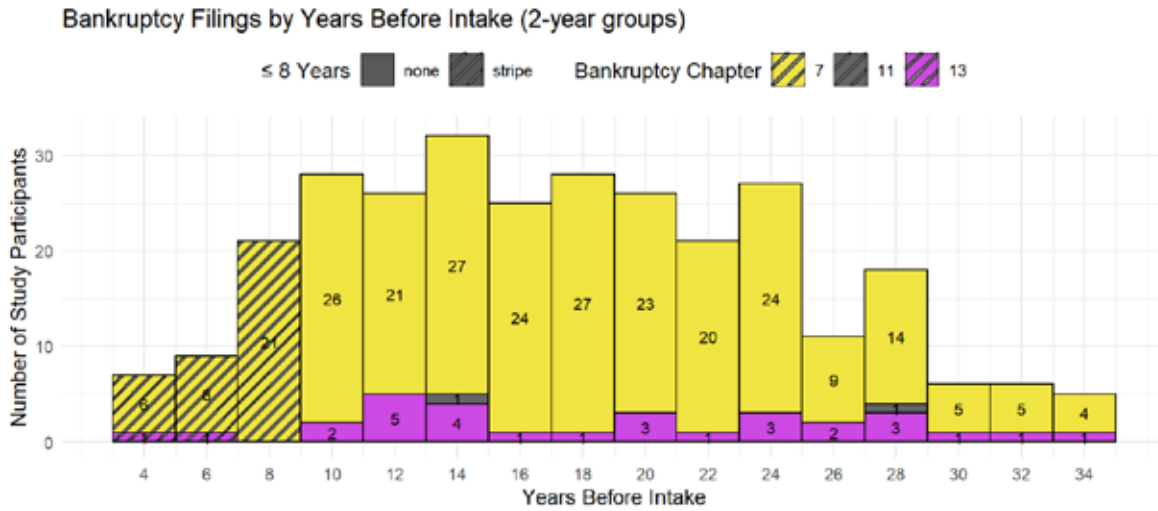
Diagnostic Packet

Find out if bankruptcy is right for you!



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But most were eligible to file

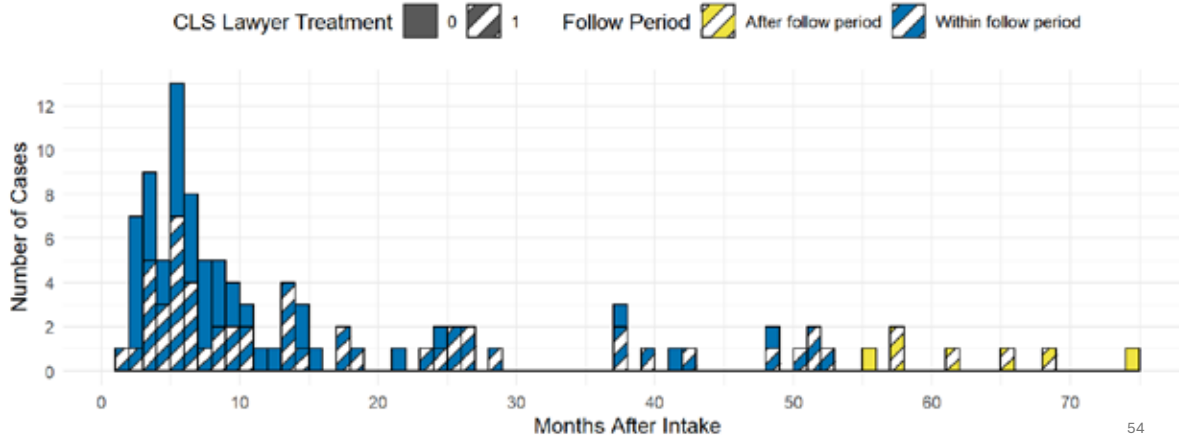


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Preliminary Finding #7: Most Filed w/in 7 months of intake

Bankruptcies Filed After Enrolling in Study

Last checked for bankruptcy filing 4.33 years after last intake ('follow period')



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Preliminary Finding #8: Complex Picture on Attorney Treatment and Bankruptcy

- No statistically significant difference in filing rates by treatment
- 89% filed bankruptcy represented by an attorney
- Only 45% in the lawyer treatment filed bankruptcy with their CLS lawyer

Treatment	Total filers	Represented by CLS Lawyer	Represented by Private Lawyer	Pro Se (upsolve)
CLS Lawyer	55	25	28	2 (2)
Self Help	44	N/A	35	9 (3)

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Preliminary Finding #9: Some Expected and Some Good News on Discharges

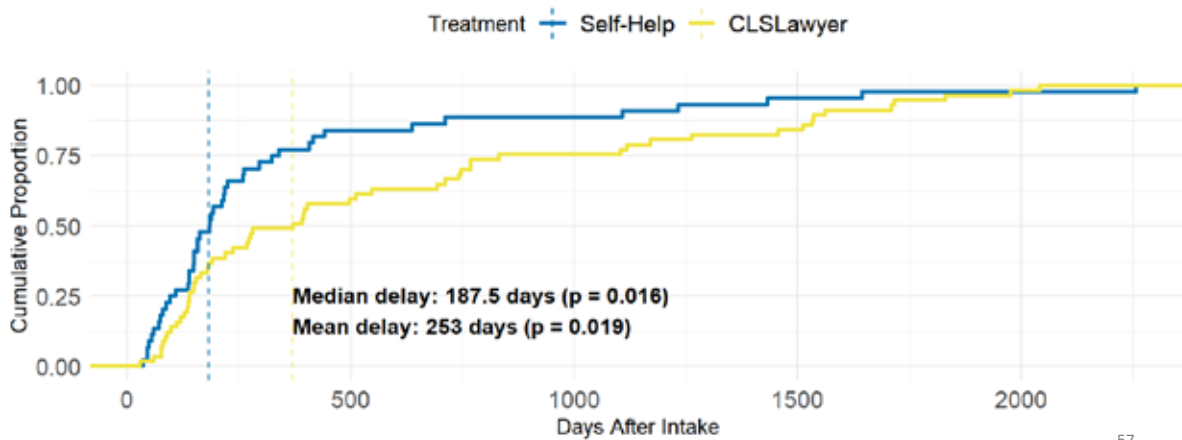
- No statistically significant difference in discharge rates by treatment
- 9 of 11 (81%) of pro se filers obtained a discharge!

Treatment	Total Individuals	Discharge	Dismissed	Pending Chapter 13s
CLS Lawyer	55	53 (96%)	1 [‡]	1
Self Help	44	40 (91%)	3 ^{‡‡}	1

[‡] Refiled and obtained discharge in subsequent case; ^{‡‡} 2 were filed pro se, 1 with an ^{‡‡‡}

Preliminary Finding #10: Legal Aid Lawyer Treatment Causes a Delay in Bankruptcy Filing

Cumulative Distribution of Days After Intake to Bankruptcy Filing
Dashed line = Group median



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Interviews + Takeaways

In 2023 - 2025, we contacted the 99 study participants who had filed bankruptcy to interview them.

We found those who had filed bankruptcy by searching using their social security number on PACER.

This allowed us to see bankruptcies filed by our study participants anywhere in the country.

In 2025, we randomly selected 100 individuals who had *not* filed for bankruptcy and contacted them for an interview.

We contacted them using all available modes of communication, with “one touch” per avenue, per our human subject protocol. This meant they received a physical letter (with a \$10 gift card), an email, and a text message to every address we had for them.

We offered a \$50 Walmart gift card for individuals who completed the roughly one-hour interview. As of May 15, 2025, we interviewed 36 individuals, a yield of 18%.

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Bankruptcy: Randomized to Self-Help

Reasons for Filing Bankruptcy -- Financial Distress & Lack of Alternatives: Participants often cited being in a "real mess," having their income be "so low" (e.g., \$1,015 a month), or being unable to keep up with payments due to large fees, high APRs, or external financial crises.

- **Life Circumstances:** Filing was often a last resort due to overwhelming circumstances like unemployment, loss of disability, loss of a son, or severe medical issues requiring multiple surgeries. One participant felt they "had no choice" due to inability to pay.
- **Seeking Assistance:** One participant, without funds and on social security, went to Federal Court and was ultimately entitled to a low-bono attorney who helped them navigate the process.

Reasons for Not Filing Bankruptcy - Avoiding Credit "Black Mark": Participants often expressed a desire to avoid the negative impact on their credit report for 7 to 10 years, viewing it as "blackballing yourself."

- **Debt Amount:** One participant with a relatively low debt of about \$3,000 chose not to file, believing the debt was too small to warrant a 7-year mark on their credit.
- **Preference for Alternatives:** Several felt it was better to "work something out" with creditors through settlements or payment plans, believing bankruptcy is the "easy way out."
- **Asset Concerns:** One participant recalled a previous attempt at bankruptcy where they were told assets would have to be sold to pay off debt.
- **General Attitudes & Experiences Finding an Attorney:** Some found an attorney through referrals from the study materials, friends from work, or through court-appointed assistance. Fees ranged, with one attorney costing around \$1,200 (including court fees).
- **Creditor Difficulties:** One participant described unsuccessfully attempting to negotiate with credit card companies for reduced fees/APR and felt "made fun of" by a creditor's attorney when trying to settle outside of court.
- **Long-Term Views:** Some who filed expressed relief, while others who chose not to file mentioned knowing people who later regretted filing for bankruptcy. One participant who had filed expressed a wish to do it again if needed, but was aware of the 8-year limitation. ⁵⁹

Bankruptcy: Randomized to Legal Services Lawyers

- **Regret over Filing Timing:** Several participants expressed wishing they had filed for bankruptcy earlier, noting they "suffered for a long time" or that their situation "got worse and worse" before they finally made the decision. One study subject's experience aligns with the average struggle period of two to two and a half years before filing.
- **Negative Connotation and Hesitation:** Participants often viewed bankruptcy with a "negative connotation" or as a "bad thing," leading to hesitation. One person said they were not "ready to have that negative aftermath," and another initially thought it meant physically losing their house or car, a belief influenced by "old school" views. Another noted a lack of "education and the myth that's out there" as a significant barrier for people who could benefit.
- **Sense of Relief/Fresh Start:** For those who did file, the outcome was often described positively, such as feeling a "new sense of freedom" or experiencing a "fresh start." Another person found it "very useful" as it helped save them from having to relocate.
- **Triggers for Filing:**
 - **Overwhelming Debt:** A common thread was being "overwhelmed with debt" that felt "never going to go away" or that they "couldn't afford to keep paying like the minimum"
 - **Life Events:** Debt caught up with some after major life changes, such as having a baby, staying at home, or losing a job.
 - **Threat to Home:** For one person, the "seriousness" of companies "trying to foreclose the lien on my home" was a factor.
 - **New Financial Stability:** One filed when starting a new job and their financial income situation was "starting to look better."
- **Attorney Assistance:** Participants noted the importance of legal advice. One person was advised to file by an attorney and ultimately used a personal attorney to simplify the process, feeling "overwhelmed" by the paperwork from the legal services attorney. Another person found their attorney "really knowledgeable" and patient. Another person's decision to file was "Agreed upon between my husband, me, and my attorney."
- **Barriers to Filing for Non-Filers:** One person cited being unable to file due to the upfront cost (\$1,500), and another was deterred by stress and a lack of qualification. Another person had a negative impression due to an earlier experience where their spouse's debt caused their joint tax return to be seized.

Current debt loads:

New Debt Post-Bankruptcy:

- Many participants who filed bankruptcy have incurred new debt or credit, often by necessity (e.g., car loans) or to rebuild credit.
- **Car Loans:** Several participants specifically mention having to get a car loan after bankruptcy due to the necessity of having a vehicle. One person got a small loan through a Credit Union for a used Toyota. One managed to obtain a car with a \$300 deposit or a cosigner option, a year after filing for bankruptcy. Another person mentioned a high-interest car loan (20%).
- **Credit Cards:** Several participants obtained new credit cards. One person mentioned higher-than-usual interest and named Capital One, Avon, Ulta, Victoria's Secret, and Ally Bank. Another person is following Credit Karma advice to boost their score, which involved getting new cards, but is now focusing on financial literacy to get out of debt.
- **Avoiding New Debt:**
 - Some participants report having **no current debt** or **no desire for new credit** .
 - One person manages their finances by closely monitoring their spending and budgeting, avoiding credit cards altogether.
 - Another only uses a bank card and Cash App for bills, with no credit cards.
 - Another confirmed that they have not incurred any new debt since filing for bankruptcy.
- **Credit Management Philosophy:**
 - Participants express a strong focus on managing new credit carefully. is using credit to build it after bankruptcy. One person is trying to pay off credit as it comes to avoid accumulating too much debt.
 - Another specifically states that they have no desire to get any new credit cards or move up in plan with Capital One, emphasizing self-discipline and budgeting as key to financial stability.
 - Another uses Credit Karma and is working to keep at least one major credit card in good standing, while dealing with two others that are "messing up."
- **Other Financial Issues:**
 - One person's main financial issue is **identity theft** on their credit report, which they want to fix before starting to use credit again. They recently paid off their car loan, which raised their credit score by 16 points. 61

Current debt loads continued

Acquisition of New Credit: A majority of participants **obtained new credit** since their bankruptcy, most commonly credit cards, but also car loans.

- Reasons cited for acquiring new credit include **rebuilding credit** and necessity, such as needing a car. Credit card companies actively pursued some.
- **Financial Behavior and Caution:** Many participants report a **more cautious and disciplined approach** to credit use.
 - Some only use credit cards for emergencies and pay them off immediately.
 - One participant reported making payments on time and *not* getting in over their head, unlike before bankruptcy.
 - One participant has no desire for credit cards, viewing not having them as a form of financial discipline and budgeting.
 - One participant uses their Capital One card to pay monthly bills instead of cash to help build credit.
- A few participants **actively avoid credit**, with one stating they are still not ready for a credit card five years later, choosing to pay for things outright. Another has not incurred any new debt.
- **Challenges and Struggles:** Several participants noted that the credit they obtained came with **high interest rates**.
- One participant is **struggling to keep up** with the cards, paying extra and early, but feels that "nothing's coming off of them" due to the high interest.
- Two participants are or have considered working with a debt management service.
- One participant is currently **\$20,000 in the hole** despite having eight cards and having previously discharged \$15,000 in debt.

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Financial Management/Debtor Education Course

- **Learning through Experience:** One participant detailed how they learned credit card management (e.g., using a credit card only for purchases they can immediately pay off and making timely payments) through a difficult early life experience with debt and a rapidly increasing credit limit, concluding that the negative experience ultimately helped them stay on track.
- **Awareness of Bankruptcy:** Another participant suggested that the low rate of bankruptcy filings among those who could benefit is due to **lack of education and awareness** about it as an option, as well as prevalent myths (e.g., needing to own a house or have a large amount of debt). They emphasized the need to include bankruptcy as an option in financial literacy discussions.
- **Effectiveness of Materials:** One participant stated that the study's financial materials did **not** help them better manage their money, attributing their understanding instead to "age and life experience."

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Self-Help Financial Situation – before and after enrollment

- **Improved Financial Situation:** A majority of participants reported being in a better financial position or having an improved situation.
 - **Reasons for Improvement:** Several attributed their better standing to increased financial knowledge and better management of credit. Others noted that past issues, such as dealing with debt collectors and legal matters, have been resolved or that they are in a better position, with no debt or loans, although this participant is currently dealing with identity theft. Another noted that their income is better, and they are in a more financially stable position.
 - **Credit:** One participant mentioned a significant improvement in their credit score (from 420s to 620s) due to learning how the system works to their advantage.
- **Worse Financial Situation:**
 - **Reasons for Decline:** One participant stated their situation has "gotten worse" due to rising bills (rent, utilities, etc.), which leaves them with only about \$5 a month left over. Another also reported that it has "gotten worse," resulting in only \$200 a month for essential expenses like groceries and gas.
- **Mixed/Ongoing Issues:** While reporting general improvement, some participants are still contending with financial challenges, such as identity theft on their credit report or a desire to "do more" if they had better credit.

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Next Steps

- Analysis of steps in the study, looking at 200 credit attributes for all ~945 enrollees
- Asking and answering a series of questions from the data
 - Where in the process of addressing financial distress are reimagined self-help tools better?
 - Where in the process of addressing financial distress do you need the help of an attorney?

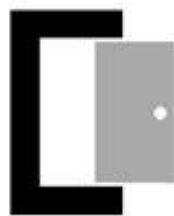


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Couldn't have done it without partners



**Graphic
advocacy
project**



**CONNECTICUT
LEGAL
SERVICES**



66

Research is expensive



67

Research is expensive



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Thank you!



Faculty

Hon. Hannah L. Blumenstiel is a U.S. Bankruptcy Judge for the Northern District of California in San Francisco. Prior to her appointment on Feb. 11, 2013, Judge Blumenstiel was an associate (2003-08) and then a partner (2008-12) with Winston & Strawn LLP, where she focused her practice on creditors' rights litigation in state and federal court, including bankruptcy court. From 2001-03, Judge Blumenstiel was an associate with Murphy Sheneman Julian & Rogers LLP, where she represented debtors, creditors and trustees in bankruptcy cases and adversary proceedings. She served as a law clerk to Hon. Charles M. Caldwell of the U.S. Bankruptcy Court for the Southern District of Ohio (Eastern Division) from 1998 to 2001, and from 1997-98, she represented the State of Ohio's interests in bankruptcy cases as an assistant attorney general with the Revenue Recovery Section of the Ohio Attorney General's Office. Judge Blumenstiel is ABI's Vice President-Research Grants and serves as an Executive Editor of the *ABI Journal*. She received her J.D. from Capital University Law School in 1997 while working full-time for the Columbus Bar Association as director of its *pro bono* initiative, "Lawyers for Justice," and her B.A. from Ohio State University in 1992.

Lois R. Lupica is the director of the Legal Innovation Lab at the Community Economic Defense Project in Denver and the Maine Law Foundation Professor of Law, Emerita at the University of Maine School of Law. She served as director of the University of Denver Sturm College of Law Legal Innovation Lab from 2020-24 and was a 2019 Fulbright Senior Scholar researching access to justice and technology at the University of Melbourne. An affiliated faculty member of the Harvard Law School Access to Justice Lab, Ms. Lupica is co-principal investigator of the Financial Distress Research Study and the Princeton Debt Lab. Her empirical work has been funded by the National Science Foundation, the National Conference of Bankruptcy Judges, the Arnold Foundation, JPAL and ABI. Ms. Lupica has published widely on access to justice, legal design, bankruptcy, consumer finance, securitization, property and contract theory, intellectual property in commerce, secured transactions and legal ethics, and she coauthored a leading casebook on bankruptcy law and practice. She also shows cold wax and encaustic paintings with Sync Gallery in Denver; her artwork appears in private and corporate collections and in museums and galleries. Ms. Lupica received her B.S. in consumer economics from Cornell University and her J.D. *magna cum laude* from Boston University School of Law.