

**ANGELA LITWIN**  
University of Texas School of Law  
727 East Dean Keeton St.  
Austin, TX 78704

### ACADEMIC APPOINTMENTS

**UNIVERSITY OF TEXAS SCHOOL OF LAW**, Austin, TX 2008-present  
*Ronald D. Krist Professor of Law, 2017-present*  
*Professor of Law, 2012-present*  
*Assistant Professor of Law, 2008-2012*  
Teach Bankruptcy, Secured Credit, and a seminar on credit cards. Conduct empirical research on topics related to bankruptcy, commercial law, and consumer law.

**HARVARD LAW SCHOOL**, Cambridge, MA 2005-2008  
*Climenko Fellow and Lecturer on Law*  
Wrote academic articles and conducted empirical research on the impact of credit practices on women and low-income families. Taught first-year law students legal research and writing.

### EDUCATION

**HARVARD LAW SCHOOL**, J.D., *cum laude*

**BROWN UNIVERSITY**, B.A. in English, *magna cum laude*, Phi Beta Kappa

### RESEARCH GRANTS

**National Science Foundation Law & Social Sciences Program.** Awarded \$400,000 to conduct a study of coerced debt, with Adrienne Adams and Angie Kennedy, Michigan State University. This project will be the first in-depth study of coerced debt. It will address fundamental questions about how coerced debt operates in abusive relationships, how victims seek and attain legal help for coerced debt, and coerced debt's effects on women's recovery from an abusive relationship. This study will use a sequential mixed-method longitudinal design to collect data from a sample of women recently divorced from an abusive partner. The researchers will use public divorce records to recruit a sample of 180 women Texas (120 women with coerced debt and a comparison group of 60 without). The researchers will collect quantitative data through in-person interviews with the full sample and qualitative follow-up interviews with a smaller subset of women with coerced debt. The research will run from September 2019 to August 2022.

**National Conference of Bankruptcy Judges Education Endowment.** Awarded \$9,255 to conduct a study of consumers being sued by debt collectors, with Pamela Foohey at Indiana University Maurer School of Law. The goal is to survey them about their understanding of and feelings about bankruptcy in order to understand whether they have the knowledge to file for bankruptcy strategically and the extent to which they consider bankruptcy stigmatizing.

## PUBLICATIONS

### **Forthcoming:**

*The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence*, VIOLENCE AGAINST WOMEN (with Adrienne Adams and McKenzie Javorka).

### **Published:**

*Low-Income, Low-Asset Debtors in the United States Bankruptcy System*, International Insolvency Review, Special Edition.

*Local Legal Culture from R2D2 to Big Data*, 96 TEXAS LAW REVIEW 1353-1376 (2018) (with Robert Lawless).

*Adapting to BAPCPA*, 90 AMERICAN BANKRUPTCY LAW JOURNAL 183-234 (2016).

*Examination as a Method of Consumer Protection*, 87 TEMPLE LAW REVIEW 807-873 (2015) (with Jean Braucher).

*Why Process Complaints? Then and Now*, 87 TEMPLE LAW REVIEW 895-946 (2015).

*Escaping Battered Credit: A Proposal for Repairing Credit Reports Damaged by Domestic Violence*, 161 UNIV. OF PENN. L. REV. 363-429 (2013).

*Coerced Debt: The Role of Domestic Violence in Consumer Credit*, 100 CALIF. L. REV. 951-1026 (2012).

*The Do-It-Yourself Mirage: Complexity in the Bankruptcy System*, in BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS, 157-174 (Katherine Porter ed., 2012) (Stanford University Press).

- Book selected for publication via peer review that included review of my chapter.

*The Affordability Paradox: How Consumer Bankruptcy's Greatest Weakness May Account for its Surprising Success*, 52 WILLIAM & MARY L. REV. 1933-2023 (2011).

*Testing the Substitution Hypothesis: Would Credit Card Regulation Force Low-Income Borrowers Into Less Desirable Lending Alternatives?*, 2009 ILL. L. REV. 403-456 (2009).

Robert M. Lawless, Angela K. Littwin, Katherine M. Porter, John A. E. Pottow, Deborah K. Thorne & Elizabeth Warren, *Interpreting Data: A Reply to Professor Pardo*, 83 AM. BANKR. L.J. 47-62 (2009).

- Refereed journal

Robert M. Lawless, Angela K. Littwin, Katherine M. Porter, John A. E. Pottow, Deborah K. Thorne, & Elizabeth Warren, *Did Bankruptcy Reform Fail? An Empirical Study of Consumer Debtors*, 82 AM. BANKR. L.J. 349-406 (2008).

- Refereed journal
- Article won Editors' Prize, 2009

*Beyond Usury: A Study of Credit Card Use and Preference Among Low-Income Consumers*, 86 Texas L. Rev 451-506 (2008).

- Article selected for additional commentary for publication's Internet supplement, *See Also*. Commentary available at: [http://www.texasrev.com/seealso?field\\_volume\\_value=86](http://www.texasrev.com/seealso?field_volume_value=86).

Lisa A. Goodman, Amanda Bohlig, Angela Littwin, Sarah R. Weintraub, Autumn Green, Joy Walker, Lucie White & Nancy Ryan, *Transforming the Mental Health Care Practitioner into Social Justice Agent: A Case Example of a Multi-Level Empowerment Intervention for Low-Income Women with Depression*, in PROMOTING SOCIAL JUSTICE THROUGH MENTAL HEALTH PRACTICE, 265-290 (Aldarondo, Etiony, ed, 2007).

***Publication for Law Review Internet Supplement***

*A Comment on Misbehavior and Mistake in Bankruptcy Mortgage Claims*, 87 TEXAS L. REV. SEE ALSO 1 (2009). Available at: <http://www.texasrev.com/seealso/volume-87/porter/a-comment-on-misbehavior-and-mistake-in-mortgage-bankruptcy-claims.html>.

**GRANTS and EMPIRICAL RESEARCH**

**Co-Principal Investigator, Debt as a Control Tactic in Abusive Marriages** 2019-2022

- We received \$400,000 of funding from the NSF in the fall of 2019.
- The quantitative data will be used to investigate: 1) the types and amounts of coerced debt incurred in victims' names, tactics abuser use to incur it, and how victims learn of fraud; 2) differences between abusive relationships with and without coerced debt; 3) the extent to which help for coerced debt is available, accessible, and acceptable through divorce and debtor-creditor law; and 4) the extent of coerced debt's economic effects in the three months after an abusive relationship ends. Additionally, the researchers will conduct in-depth follow-up qualitative interviews with a subsample of up to 40 victims of coerced debt. The qualitative data will be used to gain a deeper, more nuanced understanding of how victims of coerced debt experience it in the broader context of abuse, facilitators of and barriers to attaining help through the divorce system, and the process by which coerced debt shapes victims' lives. In addition to publishing scholarship, the researchers will disseminate the findings to policy makers, service providers, and attorneys with the goal of ensuring that interventions to address coerced debt are evidence-based

**Principal Investigator, Credit Abuse Project** 2010-2011

Designed and implemented a preliminary, qualitative study in which I interviewed fifty-five professionals in the domestic violence field about the credit problems experienced by their clients. Resulted in the discovery of coerced debt, a phenomenon in which batterers in abusive relationships steal their victims' credit through fraud and coercion.

**Co-Principal Investigator, Consumer Bankruptcy Project, IV** 2006-2010

The Consumer Bankruptcy Project (CBP) has been the leading national survey on consumer bankruptcy for the past thirty years. The project has produced nationally recognized models of family financial insecurity and has resulted in the publication of four books and more than three dozen articles.

*Principal Investigator, Domestic Violence Project*, a sub-project of the CBP. Worked with a psychologist consultant to develop an interview protocol to assess rates of domestic violence among women in bankruptcy. Organized and supervised data collection and data coding. Analyzed quantitative data to find that female victims and survivors of domestic violence are overrepresented in bankruptcy as compared to the general U.S. population.

*Co-Principal Investigator, Consumer Bankruptcy Project, IV.* With other co-PIs, conducted a national, randomized survey of consumers who filed bankruptcy in February and March of 2007.

- The research consisted of three major components: (1) a written questionnaire (n=2521, response rate=50.7%); (2) a follow-up telephone interview modules (n=1032, response rate=40.9% of survey participants); (3) coding of bankruptcy court records (n=2621, which included all survey participants and 100 non-responders as a response-bias check)
- Co-PIs: David U. Himmelstein, Associate Professor of Medicine, Harvard Medical School; Melissa B. Jacoby, Graham Kenan Professor of Law, University of North Carolina School of Law; Robert M. Lawless, Professor, University of Illinois College of Law; Katherine M. Porter, Professor, University of California, Irvine, College of Law; John A. E. Pottow, Professor, University of Michigan Law School; Teresa A. Sullivan, now President, University of Virginia; Deborah K. Thorne, Professor, Ohio University, Department of Sociology & Anthropology; Elizabeth Warren, then Leo Gottlieb Professor of Law, Harvard Law School; Steffie Woolhandler, Associate Professor of Medicine, Harvard Medical School.
- Funders included the American Association of Retired Persons, the Robert Wood Johnson, the Harvard Law School, the University of Michigan Office of Vice President for Research, and the University of Michigan Law School.

**Principal Investigator, Credit Usage Study** 2005-2007  
 Designed and implemented a qualitative and quantitative research project studying low-income women's experiences with credit cards. Developed interview protocol and interviewed fifty-two low-income women in the Boston area. Created coding manual and supervised three law student and eight undergraduate coders. Analyzed data using qualitative content-analysis methods.

#### SCHOLARLY PRESENTATIONS

**Central District of North Carolina Bankruptcy Bar CLE** April 2019  
 Presented *The Frequency, Nature, and Effects of Coerced Debt* and *Local Legal Culture from R2D2 to Big Data*.

**National Creditor Bar Association** October 2018  
 Presented *The Frequency, Nature, and Effects of Coerced Debt*

**American Bankruptcy Institute Southeast Conference** July 2018  
 Presented one-third of the case law update and *Local Legal Culture from R2D2 to Big Data*

**National Association of Chapter 13 Trustees Annual Meeting** June 2018  
 Presented *The Frequency, Nature, and Effects of Coerced Debt* and *Local Legal Culture from R2D2 to Big Data*

**National Association of Consumer Bankruptcy Attorneys** April 2018  
 Presented *Local Legal Culture from R2D2 to Big Data*

**American Bankruptcy Institute Southeast Conference** July 2017  
 Presented *The Frequency, Nature, and Effects of Coerced Debt*

**Duke Symposium on Household Finance** September 2016  
 Presented *Examination as a Method*

**South Carolina Legal Services' Constitution Day** September 2016

Presented research on and strategies for addressing coerced debt (with Adrienne Adams). We were the keynote speakers.

**Annual Meeting of the Law and Society Association** June 2016  
Presented at “conference within a conference” on Household Finance

**Teaching Consumer Law Conference** May 2016  
Presented *Why Process Complaints?* and *Examination as a Method of Consumer Protection*

**American College of Bankruptcy Annual Meeting** March 2016  
Presented research on coerced debt

**National Conference of Bankruptcy Judges Annual Meeting** September 2015  
NCBJ Academic Symposium *BAPCPA at 10*  
Presented *Adapting to BAPCPA*

**Jean Braucher Symposium: Celebrating the Work and Influence of Professor Braucher** April 2015  
Presented *Examination as a Method of Consumer Protection* at the University of Arizona James E. Rogers College of Law

**Austin Bankruptcy Lawyers’ Association Meeting** February 2015  
Presented *Why Process Complaints? Then and Now*

**Young Bankruptcy Scholars' Work-in-Progress Workshop** November 2014  
Hosted by the American Bankruptcy Institute & Brooklyn Law School  
Invited to present *An Initial Quantitative Look at Coerced Debt* (co-authored with Adrienne Adams).

**Jay L. Westbrook Bankruptcy Conference** November 2014  
Invited to present *Recent Developments in Student Loans*.

**The (Un)quiet Realist: Building and Reflecting on the Contributions of Bill Whitford / Temple Law Review Symposium** October 2014  
Invited to present a substantive article using the work of honoree Bill Whitford, Professor of Law Emeritus, University of Wisconsin Law School. Article titled: *Why Process Complaints? Then and Now*.

**Jay L. Westbrook Bankruptcy Conference** November 2013  
Present on *Recent Developments Panel* and presented *Recent Developments in Empirical Consumer Bankruptcy Scholarship*.

**Annual Review of Insolvency Law Conference, Montreal, Canada** February 2013  
Invited to present *Escaping Battered Credit: A Proposal for Repairing Credit Reports Damaged by Domestic Violence*.

**Jay L. Westbrook Bankruptcy Conference** November 2012  
Presented *Escaping Battered Credit: A Proposal for Repairing Credit Reports Damaged by Domestic Violence*.

**National Association of Consumer Bankruptcy Attorneys** April 2012  
Invited to present *The Affordability Paradox: How Consumer Bankruptcy’s Greatest Weakness May Account for its Surprising Success*.

**Conference on Empirical Legal Studies** November 2011  
Selected through peer review to present *Coerced Debt: The Role of Domestic Violence in Consumer Credit*.

**University of Houston Law Center, Center for Consumer Law** May 2010  
Invited to present at conference *Teaching Consumer Law* on panel entitled *The Consumer Debt/Credit Crisis*.

**National Conference of Bankruptcy Judges' American Bar Association Panel** October 2009  
Invited to present on panel entitled *Effectively Assisting Pro Se Filers - A View from the Bench*.

**ABA Consumer Protection Conference at Georgetown University Law Center** June 2009  
Invited to present on panel entitled *Consumer Protection in Financial Transactions: The Need for a Financial Products Safety Commission*.

**Annual Meeting of the Law and Society Association** May 2009  
Invited to present at "conference within a conference" on Empirical Law & Entrepreneurship.

**Board of Governors of the Federal Reserve, Community Affairs Research Conference** April 2009  
Selected to present *Beyond Usury: A Study of Credit Card Use and Preference Among Low-Income Consumers*. The 2009 conference was entitled, *Innovative Financial Services for the Underserved: Opportunities and Outcomes*.

**University of Texas-Harvard Joint Conference on Commercial Law Realities** March 2009  
Selected to present research from the Consumer Bankruptcy Project at invitation-only conference for junior scholars in commercial law. Hosted jointly by Harvard Law School and University of Texas Law School.

**Jay L. Westbrook Bankruptcy Conference** November 2008  
Invited to present *Did Bankruptcy Reform Fail? An Empirical Study of Consumer Debtors* at conference for Texas bankruptcy professionals.

**University of Texas-Harvard Joint Conference on Commercial Law Realities** February 2008  
Selected to present an overview of the Bankruptcy Internet Data Project at invitation-only conference for junior scholars in commercial law. Hosted jointly by Harvard Law School and University of Texas Law School.

**Annual Meeting of the Law and Society Association** July 2007  
Presented *Beyond Usury: A Study of Credit Card Use and Preference Among Low-Income Consumers* at Humboldt University, Berlin.

**University of Texas-Harvard Joint Conference on Commercial Law Realities** April 2007  
Selected to present *Testing the Substitution Hypothesis: Would Credit Card Regulation Force Low-Income Borrowers Into Less Desirable Lending Alternatives?* at invitation-only conference for junior scholars in commercial law. Hosted jointly by Harvard Law School and University of Texas Law School.

## ADMINISTRATIVE AND COMMITTEE SERVICE

**Budget Committee** 2013-present

*Member, University of Texas School of Law*

**Colloquium Committee** 2012-2013  
*Member, University of Texas School of Law*

**Planning Committee, Jay L. Westbrook Bankruptcy Conference** 2012-present  
*Member, University of Texas School of Law*

**Standards and Rules Committee** 2011-2012  
*Member, University of Texas School of Law*

**Information Technology Committee** 2010-2011  
*Member, University of Texas School of Law*

**Parental-Leave Policy Committee** 2010-2011  
*Member, University of Texas School of Law*

**Appointments Committee** 2009-2010  
*Member, Entry-Level Hiring Subcommittee, University of Texas School of Law*

**Dual Degree Committee** 2008-2009  
*Member, University of Texas School of Law*

**ACADEMIC-RELATED PROFESSIONAL AND PUBLIC SERVICE**

***American Bankruptcy Institute’s Commission on Consumer Bankruptcy*** 2017-2018  
 Member of Committee on Chapter 13. Working group leader on select issues. Develop and review proposals to reform the consumer bankruptcy system.

***National Consumer Bankruptcy Rights Center*** July, 2015 – present  
 Board member. Participate in telephone conference call every six weeks. Offer advice to other Board members and Project Director.

***American Bankruptcy Institute, Southeast Workshop*** July, 2017  
 Invited to present research on coerced debt and to give the case law update.

***National Association of Consumer Bankruptcy Attorneys Annual Meeting*** May, 2017  
 Invited to present the case law update.

***Texas Council on Family Violence (TCFV) Statewide Conference*** September 2014  
 Invited to present recent coerced debt research findings to audience of domestic violence advocates and attorneys. Presented with Adrienne Adams. Significantly revised materials from previous presentation of these data.

***South Carolina Legal Services Webinar*** September 2014  
 Created and presented three-hour webinar for consumer and family attorneys at South Carolina Legal Services. With Adrienne Adams.

***Peer Reviewed Article for University of New South Wales Law Journal*** September 2014

***Training, Family Abuse Center Financial Empowerment Group*** August 2014  
Created and presented 30-minute training on credit reporting for women at a Waco domestic violence shelter.

***American College of Bankruptcy-Funded Video with South Carolina Legal Services*** July-August 2014  
Drafted, memorized and presented script for 15-minute coerced debt video for domestic violence victims.

***Texas Council on Family Violence Economic Justice Summit*** June 2014  
Invited to present recent coerced debt research findings to audience of domestic violence advocates. Presented with Adrienne Adams. Significantly revised materials from previous presentation of these data.

***Peer Reviewed Article for Law & Society Review*** May 2014

***Poverty Law Conference, State Bar of Texas*** April 2014

*Holistic Advocacy for the Long Term Stability of Domestic Violence Survivors.* Invited to present at CLE session. Presented with Krista DelGallo, Policy Manager, TCFV and Carla Sanchez-Adams, Staff Attorney, Texas Rio-Grande Legal Services.

*Housing & Consumer Law Task Force Meeting.* Invited to present coerced debt research findings for local consumer and housing attorneys. Presented with Krista DelGallo, Policy Manager, TCFV.

***Shakespeare and the Law*** 2011-present  
Facilitate a collaboration between University of Texas Department of English and School of Law. Introduce performances and moderate panels on Shakespeare plays and their relationship to the law. Note: I did not participate in the 2014 collaboration because I was on research leave but I will resume my role as facilitator in 2015.

***University of Texas School of Law Bankruptcy Continuing Legal Education Conference*** August 2012  
Collaborated with bankruptcy judge to present the annual review of Texas bankruptcy cases.

***Presentation to the University of Texas School of Law Foundation Trustees*** May 2012  
Gave invited presentation of my research on domestic violence and consumer credit at a luncheon during the Foundation Trustees' spring meeting.

***Texas Journal on Civil Liberties and Civil Rights' 2012 Symposium*** March 2012  
Moderated student journal symposium.

***American Constitution Society Consumer Financial Protection Event*** March 2012  
Gave invited presentation for student-organized event centered on my research on credit cards.

***Presentation at a Trustee Spouses' Luncheon*** November 2010  
Gave invited presentation of my research on domestic violence and consumer credit.

***Opinion Piece for Bloomberg News*** May 2010  
*Banks Move Faster Than Congress on Loopholes*, May 10, 2010. Available at: <http://www.bloomberg.com/apps/news?pid=20601039&sid=au2dkonlwIFY>.

***Governmental Citation of Research: Federal Reserve Board*** May 2008  
Cited by the Federal Reserve in its Proposed Rule for requiring banks to allow customers to opt out of checking-account overdraft protection. *Proposed Rules*, Federal Register Vol. 73, No. 97, May 19, 2008,



28739 at 28743, n. 12. Available at:  
[http://www.federalreserve.gov/reportforms/formsreview/RegDD\\_20080519\\_ifr.pdf](http://www.federalreserve.gov/reportforms/formsreview/RegDD_20080519_ifr.pdf).

***Academic Blog***

2006-2010

*Credit Slips* at [www.creditslips.org](http://www.creditslips.org). Wrote for academic blog on credit and bankruptcy issues. The other authors at the time of my participation were: Elizabeth Warren, Harvard Law School; Robert Lawless, University of Illinois School of Law; Katie Porter, University of Iowa School of Law; John Pottow, University of Michigan School of Law; and Deborah Thorne, Ohio University, Department of Sociology & Anthropology.

**LEGAL and POLICY EXPERIENCE**

**ROAD**, Cambridge, MA

2003-2005

*Founder and Project Director of ROAD (Reaching Out About Depression)*, a model for community organizing with low-income women and novel approach to welfare reform. Established a program in which low-income women write and teach workshops on depression, economic status, and social action for other low-income women in the community. Raised over \$175,000 in grant funding for project. Supervised law student and psychology graduate student volunteers.

**Judicial Clerkship: U.S. Court of Appeals for the Eleventh Circuit**, Miami, FL  
Chambers of the Honorable Rosemary Barkett.

2002-2003

**PROFESSIONAL LICENSE**

*Member of the Texas Bar*

2019-present

*Member of the Massachusetts Bar*

2002-present