

ROBERT M. LAWLESS
University of Illinois College of Law
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Professional Experience

University of Illinois College of Law

Max L. Rowe Professor of Law (2014 - present)

(Associate Dean for Research, 2013-16; Professor of Law, 2006-14; Visiting Professor of Law, 2005; Visiting Assistant Professor of Law, 1992-93)

Courses Taught: Bailouts; Bankruptcy; Bankruptcy Seminar; Business Bankruptcy; Consumer Finance; Empirical Methods in Law; JSD (Doctoral) Seminar; Secured Transactions; Secured Transactions Drafting; Seminar on Law, Behavior & Social Science

Activities:

Co-director, Program on Law, Behavior & Social Science

Faculty Affiliate, Center for Social & Behavioral Science

Contributor, *Credit Slips* blog (<http://www.creditslips.org>)

Contributor, *Legal Issues in the News* (<http://will.illinois.edu/legalissuesinthenews>)
(2016-19)

University of Nevada, Las Vegas

William S. Boyd School of Law,

Gordon & Silver, Ltd., Professor of Law, 2003 - 06

(Professor of Law, 2002-03)

Washington University in St. Louis School of Law

Visiting Professor of Law, 2000

The Ohio State University College of Law

Visiting Associate Professor of Law, 2000

University of Missouri-Columbia School of Law

Earl F. Nelson Professor of Law, 2001-02

(Professor of Law, 2000-01, Assoc. Professor of Law, 1993 - 2000)

Zuckert, Scutt & Rasenberger (Washington, D.C.)

Associate, 1990-92

Hon. Harlington Wood, Jr., U.S. Court of Appeals for the Seventh Circuit (Springfield, IL)
Law Clerk, 1989-90

Publications

Books

SECURED TRANSACTIONS: A SYSTEMS APPROACH

SECURED TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 10th ed. 2024) (with Lynn M. LoPucki, Elizabeth Warren & Pamela Foohey)

SECURED TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 9th ed. 2020) (with Lynn M. LoPucki & Elizabeth Warren)

SECURED TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 8th ed. 2016) (with Lynn M. LoPucki & Elizabeth Warren)

COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH

COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 8th ed. 2024) (with Lynn M. LoPucki, Elizabeth Warren, Daniel Keating, Ronald J. Mann & Pamela Foohey)

COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 7th ed. 2020) (with Lynn M. LoPucki, Elizabeth Warren, Daniel Keating & Ronald J. Mann)

COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH (Aspen, 6th ed. 2016) (with Lynn M. LoPucki, Elizabeth Warren, Daniel Keating & Ronald J. Mann)

EMPIRICAL METHODS IN LAW

EMPIRICAL METHODS IN LAW (Aspen, 2d ed. 2016) (with Jennifer K. Robbennolt & Thomas S. Ulen)

EMPIRICAL METHODS IN LAW (Aspen 2010) (with Jennifer K. Robbennolt & Thomas S. Ulen)

BANKRUPTCY AND ARTICLE 9: STATUTORY SUPPLEMENT

BANKRUPTCY AND ARTICLE 9: STATUTORY SUPPLEMENT (Aspen 2023) (with Elizabeth Warren)

Articles & Book Chapters

Debt on the Ground: The Scholarly Discourse of Bankruptcy and Financial Precarity, ANN. REV. LAW & SOCIAL SCI. (forthcoming) (with Pamela Foohey & Deborah Thorne)

Institutional Inversion and “Demand-side” vs. “Supply-side” Views of Culture,” 32 CURRENT DIRECTIONS IN PSYCH. SCI. 131 (2023) (with Dov Cohen & Minjae Seo)

Reframing Arbitration and Bankruptcy, 96 AM. BANKR. L.J. 701 (2022)

Portraits of Bankruptcy Filers, 56 GA. L. REV. 573 (2022) (with Pamela Foohey & Deborah Thorne)

Attitudes, Behavior and Institutional Inversion: The Case of Debt, 120 J. PERSONALITY & SOCIAL PSYCH.: ATTITUDES & SOCIAL COGNITION 1117 (2021) (with Dov Cohen & Faith Shin)

The Hedonics of Debt, FRONTIERS IN PSYCHOLOGY 11:537606 (2020) (<https://doi.org/10.3389/fpsyg.2020.537606>) (with Dov Cohen, Jesse Preston & Faith Shin)

Driven to Bankruptcy, 55 WAKE FOREST L. REV. 287 (2020) (with Pamela Foohey & Deborah Thorne)

The Graying of Bankruptcy, 90 SOCIOLOGICAL INQUIRY 681 (2020) (with Pamela Foohey, Katherine Porter & Deborah Thorne)

Medical Bankruptcy: Still Common Despite the Affordable Care Act, 109 AM. J. PUB. HEALTH 431 (2019) (with Pamela Foohey, David Himmelstein, Deborah Thorne, Steffie Woolhandler)

Life in the Sweatbox, 94 NOTRE DAME L. REV. 219 (2018) (with Pamela Foohey, Katherine Porter & Deborah Thorne)

Local Legal Culture from R2D2 to Big Data, 96 TEX. L. REV. 1353 (2018) (with Angela K. Littwin)

The Opposite of Correct: Inverted Insider Perceptions of Race & Bankruptcy, 91 AM. BANKR. L.J. 623 (2017) (with Dov Cohen & Faith Shin)

“No Money Down” Bankruptcy, 90 S. CAL. L. REV. 1055 (2017) (with Pamela Foohey, Katherine Porter & Deborah Thorne)

What Empirical Legal Scholars Do Best, 87 TEMPLE L. REV. 211 (2015)

Bankrupt Apologies, 10 J. EMPIRICAL LEGAL STUD. 771 (2013) (with Jennifer K. Robbennolt)

Reflections on the Responses to “Race, Attorney Influence, and Bankruptcy Chapter Choice”, 20 AM. BANKR. INST. L. REV. 729 (2012) (with Jean Braucher and Dov Cohen)

Race Disparity in Bankruptcy Chapter Choice and the Role of Debtor's Attorneys, 20 AM. BANKR. INST. L. REV. 611 (2012) (with Jean Braucher and Dov Cohen)

Race, Attorney Influence, and Bankruptcy Chapter Choice, 9 J. EMPIRICAL LEGAL STUD. 323 (2012) (with Jean Braucher and Dov Cohen)

Less Forgiven: Race and Chapter 13 (with Dov Cohen) in BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS (Stanford University Press 2012, K. Porter ed.)

Striking Out on Their Own: The Self-Employed in Bankruptcy in BROKE: HOW DEBT BANKRUPTS THE MIDDLE CLASS (Stanford University Press 2012, K. Porter ed.)

Bankruptcy & Insolvency (book chapter) in OXFORD HANDBOOK OF EMPIRICAL LEGAL STUDIES (P. Cane & H. Kritzer eds., 2011) (with Elizabeth Warren)

The Limits of Contract as Product, 157 U. PA. L. REV. PENNUMBRA 160 (2009) (<http://www.pennumbra.com/responses/02-2009/Lawless.pdf>)

Interpreting Data: A Reply to Professor Pardo, 83 AM. BANKR. L.J. 47 (2009) (co-authored with Angela Littwin, Katherine Porter, John Pottow, Deborah Thorne, and Elizabeth Warren)

Did Bankruptcy Reform Fail? An Empirical Study of Consumer Debtors, 82 AM. BANKR. L.J. 349 (2008) (with Angela Littwin, Katherine Porter, John Pottow, Deborah Thorne, and Elizabeth Warren)

- Awarded 2009 Editor's Prize for best article by the *American Bankruptcy Law Journal*

La Ley Concursal estadounidense de 2005. Como llegamos a ella y hacia donde vamos, Revista de Derecho Concursal y Paraconcursal (La Ley), no. 8, at 99 (2008) (*The 2005 U.S. Bankruptcy Law: How We Got There and Where We Are Going*, J. INSOLVENCY & QUASI-INSOLVENCY LAW)

Derivative Lawsuits as a Corporate Governance Mechanism: Empirical Evidence on Board Changes Surrounding Filings, 42 J. FIN. & QUANT. ANAL. 143 (2007) (with Stephen P. Ferris, Tomas Jandik, & Anil K. Makhija)

Small Business and the 2005 Bankruptcy Law: Should Mom & Apple Pie Be Worried?, 31 SO. ILL. UNIV. L.J. 585 (2007)

The Paradox of Consumer Credit, 2007 U. ILL. L. REV. 347

Los cambios de la normativa concursal estadounidense en 2005: Reduciendo parte de la red de seguridad, Revista de Derecho Concursal y Paraconcursal (La Ley), no. 6, at 405 (2007) (*Shrinking Part of the*

Safety Net: The 2005 Changes in U.S. Bankruptcy Law, J. INSOLVENCY & QUASI-INSOLVENCY LAW (with Elizabeth Warren)

The General Role Played by Specialty Law Journals: Empirical Evidence from Bankruptcy Scholarship 80 AM. BANKR. L.J. 523 (2006) (with Ira David)

The Influence of State Legal Environments on Firm Incorporation Decisions and Values, 2 J. L. ECON. & POL'Y 1 (2006) (with Stephen P. Ferris & Gregory Noronha)

Are Bankruptcy's Trials Vanishing? If So, Who Cares?, 79 AM. BANKR. L.J. 995 (2005)

Bankruptcy Filing Rates after a Major Hurricane, 6 NEVADA L.J. 7 (2005)

The Myth of the Disappearing Business Bankruptcy, 93 CAL. L. REV. 743 (2005) (with Elizabeth Warren) (reprinted at 47 CORPORATE PRACTICE COMMENTATOR 591 (2005))

Serial Plan Infeasibility or Just Plain Bad Luck?, 8 APPLIED ECONOMIC LETTERS 105 (2001) (with Karen C. Denning & Stephen P. Ferris)

Cyberspace Bankruptcy (reviewing Warren E. Agin, BANKRUPTCY AND SECURED LENDING LAW IN CYBERSPACE (Bowne & Co. 2000)), 26 J. CORP. L. 125 (2000)

The Expenses of Financial Distress: The Direct Costs of Chapter 11, 61 U. PITT. L. REV. 629 (2000) (with Stephen P. Ferris)

"Warm with Sunny Skies": Disclosure Statement Forecasts, 73 AM. BANKR. L.J. 809 (1999) (with Brian L. Betker & Stephen P. Ferris)

Book Review (reviewing Karen Gross, FAILURE AND FORGIVENESS (Yale University Press 1997)), 15 BANKR. DEV. J. 409 (1999) (book review)

A Simple Suggestion for Overriding the Line-Item Veto, 63 MO. L. REV. 285 (1998)

The Influence of Legal Liability on Corporate Financial Signaling, 23 J. CORP. L. 209 (1998) (with Stephen P. Ferris & Bryan Bacon)

Professional Fees and Other Direct Costs in Chapter 7 Business Liquidations, 75 WASH U. L.Q. 1207 (1997) (with Stephen P. Ferris)

An Empirical Analysis of Bankruptcy Certiorari, 62 MO. L. REV. (1997) (with Dylan Murray)

Legisprudence Through a Bankruptcy Lens: A Study in the Supreme Court's Bankruptcy Cases, 47 SYRACUSE L. REV. 1 (1996)

Industry-Wide Effects of Corporate Bankruptcy Announcements, 12 BANKR. DEV. J. 293 (1996) (with Stephen P. Ferris, Narayanan Jayaraman, and Anil K. Makhija)

Economics and the Rhetoric of Valuation, 5 J. BANKR. L. & PRAC. 3 (1995) (with Stephen P. Ferris)

A Glimpse at Professional Fees and Other Direct Costs in Small-Firm Bankruptcies, 1994 U. ILL. L. REV. 847 (with Stephen P. Ferris, Narayanan Jayaraman, and Anil K. Makhija)

Realigning the Theory and Practice of Notice in Bankruptcy Cases, 29 WAKE FOREST L. REV. 1215 (1994)

Of Commas, Gerunds, and Conjunctions: The Bankruptcy Jurisprudence of the Rehnquist Court, 42 SYRACUSE L. REV. 823 (1991) (with Charles J. Tabb)

Note, *The American Response to Farm Crises: Procedural Debtor Relief*, 1988 U. ILL. L. REV. 1037

Works in Progress

DEBT'S GRIP: RISK AND CONSUMER BANKRUPTCY, forthcoming 2025, the University of California Press (with Pamela Foohey and Deborah Thorne)

Congressional Testimony

Witness, *Consumer Protection and Middle Class Wealth Building in an Age of Growing Household Debt*, United States Senate Subcommittee on Financial Institutions and Consumer Protection of the Senate Banking Committee (Oct. 2011) (testimony available at <https://www.govinfo.gov/content/pkg/CHRG-112shrg74143/html/CHRG-112shrg74143.htm>)

Witness, *Credit Cards and Bankruptcy: Opportunities for Reform*, United States Committee Senate Committee on the Judiciary (Dec. 2008) (testimony available at <https://www.judiciary.senate.gov/imo/media/doc/08-12-04LawlessTestimony.pdf>)

Witness, *Short-change for Consumers and Short-shrift for Congress? The Supreme Court's Treatment of Laws that Protect Americans' Health, Safety, Jobs and Retirement*, United States Senate Committee on the Judiciary (June 2008) (testimony available at <https://www.judiciary.senate.gov/download/2008/06/11/robert-lawless-testimony-061108a>)

Witness, *Oversight of the Implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005*, United States Senate Subcommittee on Administrative Oversight and the Courts of the Senate Judiciary Committee (Dec. 2006) (testimony available at <https://www.govinfo.gov/content/pkg/CHRG-109shrg34119/html/CHRG-109shrg34119.htm>)

Other Professional Writing

Judicial Notebook: What Constitutes Procedural Justice in Bankruptcy, AM. PSYCH. ASS'N MONITOR, Apr. 1, 2024, at 39 (with Jennifer K. Robbennolt)

Reframing the Issues Around Postpetition Appreciation in Chapter 7, AM. BANKR. TRUSTEE J., Winter 2022, at 7

How Often Do Debtors Seek to Reaffirm Auto Loans? A Report Based on Consumer Bankruptcy Project Data, AM. BANKR. INST. J., Jan. 2020, at 46 (with Pamela Foohey & Deborah Thorne)

AMERICAN BANKRUPTCY INSTITUTE COMMISSION ON CONSUMER BANKRUPTCY, FINAL REPORT (2019) (served as reporter, available at <https://consumercommission.abi.org/>)

Attorneys' Fees and Chapter Choice: Exploring "No Money Down" Chapter 13 Bankruptcy, AM. BANKR. INST. J., June 2017, at 62 (with Pamela Foohey, Katherine Porter & Deborah Thorne)

ABI Announces Commission on Consumer Bankruptcy, AM. BANKR. INST. J., Apr. 2017, at 14 (with William H. Brown and Elizabeth L. Perris)

Amicus Brief in Support of Appellee, *Credit One Bank v. Anderson*, No. 16-2496 (2d Cir. 2017) (principal author) (available at <https://ssrn.com/abstract=2925494>)

A Few Recent Developments in the Bankruptcies of Small Businesses and Their Owners, BANKRUPTCY LAW LETTER, Jan. 2009, at 1.

Debtor Nation, THE NATION, Nov. 3, 2008

Bankruptcy in ENCYCLOPEDIA OF THE SUPREME COURT OF THE UNITED STATES (David Tanenhaus, ed. 2008)

Marquette National Bank v. First of Omaha Service Corp., in ENCYCLOPEDIA OF THE SUPREME COURT OF THE UNITED STATES (David Tanenhaus, ed. 2008)

GAO Report Finds Increased Costs from BAPCPA, NORTON BANKRUPTCY LAW ADVISER, Oct. 2008, at 1.

BAP Prohibits Sale Free and Clear of an Underwater Junior Lien, BANKRUPTCY LAW LETTER, Oct. 2008, at 1.

Core and Not-So-Core Rhetoric about the Intersection of Arbitration and Bankruptcy, BANKRUPTCY LAW LETTER, July 2008, at 1.

Amicus Brief of Certain Law Professors in Support of Appellee's Petition for Rehearing En Banc, *MBNA America Bank v. Hill*, No. 04-2806 (2d. Cir. 2006) (principal author, available at 2006 WL 4243662)

Profs Say Bankruptcy Rule Change Would Imperil Tax Confidentiality, 106 TAX NOTES 1101 (Feb. 28, 2005) (with Stephen R. Johnson & Katherine Porter) (reprinted comments to bankruptcy rules committee)

Nevada's Position in the Market for Corporate Charters, NEVADA LAWYER, at 15 (Aug. 2002)

The Relationship Between Nonbusiness Bankruptcy Filings and Various Basic Measures of Consumer Debt, A Web-based "Paper," first published October 2000 <formerly available at <http://www.law.unlv.edu/faculty/rlawless/busbkr/filings.htm>, now at <http://ssrn.com/abstract=934798>>

The Hidden Costs of Bankruptcy Reform, CHRISTIAN SCI. MON., July 2, 1993, at 19.

Selected Academic Paper Presentations, Symposia, and Conferences:

- "Debt's Grip: Risk and Consumer Bankruptcy," Nova University SPEED Workshop (online) (Feb. 2024)
- "Debt's Grip," VOYA Financial Colloquium on Consumer Financial Decision Making at the University of Connecticut (Oct. 2023)
- "The COVID-19 Bankruptcy Filer," Law & Society Association Annual Meeting (June 2023)
- "Some Effects of Religious Affiliation on Debt and Bankruptcy," Law & Society Association Annual Meeting (June 2021)
- "Toward a Cultural & Social Psych Research Agenda on Debt & Bankruptcy," University of Illinois Social & Cultural Psychology Workshop (October 2020)
- "Empirical Methods in Law," Universidad Rey Juan Carlos, Madrid, Spain (February 2020)
- "Driven to Bankruptcy," Law & Society Association Annual Meeting, Washington, DC (June 2019)
- "Publishing in Law Reviews," Law & Social Science Section, Association of American Law Schools Annual Meeting, New Orleans, Louisiana (Jan. 2019)
- "Consumer Bankruptcy Research," University of Illinois Law & Data Science Summit (October 2018)
- "Local Legal Culture from R2D2 to Big Data," Law & Society Association Annual Meeting, Toronto, Ontario (June 2018)
- "Local Legal Culture from R2D2 to Big Data," Symposium Honoring Jay Westbrook, University of Texas (February 2018)
- "The ABI Commission on Consumer Bankruptcy: How Can Academic Research Inform the Commission's Deliberations?," Association of American Law Schools Annual Meeting, San Diego, California (January 2018)
- "Debt Problems of the Elderly," Carleton University, Ottawa, Canada (August 2017)

- “The Debt Economy,” University of Illinois Unit for Criticism and Interpretive Theory (March 2017)
- “Bankruptcy, Race & Chapter Choice,” University of North Carolina Center for Civil Rights (December 2016)
- “No Money Down Bankruptcy,” Conference on Empirical Legal Studies, Duke University (November 2016)
- “The Graying of the U.S. Bankruptcy System,” Law & Society Association Annual Meeting, New Orleans, Louisiana (June 2016)
- “The Missing Self-Employed,” BYU Conference on Law & Entrepreneurial Action (February 2016)
- “Workshop on Increasing Access to Federal Court Data,” University of Pennsylvania School of Law (October 2015)
- “Waiting for Bankruptcy,” Law & Society Association Annual Meeting, Seattle, Washington (June 2015)
- Speaker, “Attitudes Toward Indebtedness in U.S. Midwest,” Indiana-Indianapolis School of Law (February 2015)
- “What Empirical Legal Scholars Do Best,” Temple University Whitford Symposium (October 2014)
- “Attitudes Toward Indebtedness in the U.S. Midwest,” Law & Society Association Annual Meeting, Minneapolis, Minnesota (June 2014)
- “Consumer Insolvency Roundtable,” Universidad Rey Juan Carlos, Madrid, Spain (December 2013)
- “Chapter 11 & the U.S. Experience,” Thai Supreme Court and Thai Judicial Training Institute, Bangkok, Thailand (August 2013)
- Chapter 11 Success Conference, UCLA School of Law (February 2013)
- “Bankrupt Apologies,” Conference on Empirical Legal Studies, Palo Alto, California (November 2012)
- “Reflections on the Replies,” American Bankruptcy Institute Symposium on Race and Chapter 13, New York, New York (October 2012)
- “What Do Attorneys Know About Race & Chapter Choice,” Boulder Conference on Consumer Financial Decision Making” (June 2012)
- “Empirical Methods in Law” (lecture series), Tilburg University School of Law (June 2012)
- “Race, Chapter Choice, and Attorney Influence,” Loyola-Los Angeles School of Law (March 2012)
- “A Gentle Introduction to Empirical Methods” (lecture series), Fundação Getúlio Vargas Rio de Janeiro Law School (November 2011)
- “Empirical Legal Studies and the Future of Law and Social Science at the NSF,” Conference on Empirical Legal Studies, Chicago, Illinois (November 2011)
- “Race and U.S. Bankruptcy Chapter Choice,” University of Luxembourg (July 2011)
- “Race, Chapter Choice, and Attorney Influence, Law and Society,” San Francisco, California (June 2011)
- Workshop on the “Big Bankruptcy” Empirical Research Agenda, UCLA School of Law (Feb. 2011)

- “Less Forgiven: Race and Chapter 13,” Seton Hall University Law School (Jan. 2011)

Professional & University Service

Selected Speeches & Panels for Bar Organizations & Professional Groups

- “Debt’s Grip: Risk & Consumer Bankruptcy,” Northwest Bankruptcy Institute, Seattle, Washington, April 2024
- “Racial Bias in Bankruptcy,” workshop for bankruptcy judges & interns (webinar), July 2023
- “Legislative Developments,” American Bankruptcy Institute Annual Spring Meeting, Washington, DC, April 2023
- “If I Were King” (review of reform proposals), American Bankruptcy Institute Consumer Practice Extravaganza (webinar), November 2022
- “Postpetition Appreciation of Estate Assets,” American College of Bankruptcy Seventh Circuit Education Seminar, Chicago, IL, September 2022
- “Student Loan Reform,” American Bankruptcy Institute Annual Spring Meeting, Washington, DC, April 2022
- “Portraits of Bankruptcy Filers,” 5th Circuit Bench-Bar conference, New Orleans, Louisiana, (participated remotely), January 2022
- “The Legislative Landscape for Consumer Bankruptcy: Chapter 10, Student Loans and Beyond,” American Bankruptcy Institute Consumer Practice Extravaganza (webinar), November 2021
- “Portraits of Bankruptcy Filers,” Minnesota Bankruptcy Institute (webinar), October 2021
- “Racial Disparities in the Bankruptcy System,” American Bankruptcy Institute Consumer Forum (webinar), November 2020
- “Late in Life Bankruptcies,” University of Texas 39th Annual Jay L. Westbrook Bankruptcy Conference (webinar), November 2020
- “Practice Under the Small Business Reorganization Act,” American College of Bankruptcy Seventh Circuit Education Seminar (webinar), September 2020
- “Advising the Financially Distressed Business in the Era of COVID-19,” University of Illinois Legal Learning Series (webinar), June 2020
- “The Consumer Provisions of the CARES ACT and Local Court Responses to the Pandemic,” American Bankruptcy Institute (webinar), April 2020
- “Final Report of the ABI Commission on Consumer Bankruptcy,” Hon. Eugene R. Wedoff Seventh Circuit Consumer Bankruptcy Conference, Chicago, Illinois, October 2019
- “The ABI Commission on Consumer Bankruptcy: An Introduction to the Final Report,” Annual Meeting of the National Association of Chapter 13 Trustees, Indianapolis, Indiana, July 2019
- “Graying of Bankruptcy Debtors,” Annual Meeting of the National Association of Chapter 13 Trustees, Indianapolis, Indiana, July 2019
- “Student Loans in the ABI Commission Report,” American Bankruptcy Institute podcast, June 2019
- “Final Report of the ABI Commission on Consumer Bankruptcy,” keynote address, Bankruptcy Association for Southern Illinois, O’Fallon, Illinois, April 2019

- “Older Debtors in Bankruptcy,” State Bar of Texas, Bench-Bar Conference, Austin, Texas, April 2019
- “Introduction to the Final Report of the ABI Commission on Consumer Bankruptcy,” American Bankruptcy Institute Annual Meeting, Washington, DC, April 2019
- “Surging Senior Bankruptcies: What Does It Mean for Your Practice,” American Bankruptcy Institute webinar, March 2019
- “Race & Bankruptcy,” American Bankruptcy Institute Rhodes Detroit Consumer Bankruptcy Conference, November 2018
- “Bankruptcy & Social Media,” U.S. District Court of the District of Maine Seminar, October 2018
- “Current Consumer Issues,” American College of Bankruptcy Seventh Circuit Education Seminar, September 2018
- “Portraits of Bankruptcy Filers,” U.S. Bankruptcy Court for the Eastern District of Missouri Bankruptcy Law Symposium, September 2018
- “Bankruptcy, Race & Chapter Choice,” American Bankruptcy Institute Southeast Bankruptcy Workshop, Amelia Island, Florida, July 2018
- “Access to Justice,” Federal Judicial Center Educational Program for Bankruptcy Judges, Denver, Colorado, July 2018
- “Recent Cases,” American Bankruptcy Institute Winter Leadership Conference, Palm Springs, California, December 2017
- “Access to Justice,” Federal Judicial Center Educational Program for Bankruptcy Judges, New Orleans, Louisiana, March 2018
- “Recent Cases,” American Bankruptcy Institute Winter Leadership Conference, Palm Springs, California, December 2017
- “The Color of Money: The Implications of Race and Ethnicity in Addressing Debt,” National Conference of Bankruptcy Judges, San Francisco, California, October 2016
- “Race, Attorney Influence & Bankruptcy Chapter Choice,” Seventh Circuit Judicial Conference, Chicago, Illinois, May 2016
- “Race, Attorney Influence & Bankruptcy Chapter Choice,” Chicago Bar Association, April 2016
- “Saint, Sinners & Stories We Tell About Bankruptcy Filers,” Frank Koger Symposium, Western District of Missouri, June 2015
- “ABI’s Chapter 11 Commission Report,” Kirkland & Ellis, Chicago, IL, April 2015
- “Saints, Sinners & Stories We Tell about Bankruptcy Filers,” Southern District of Texas Bankruptcy Bench-Bar Conference, June 2014, Corpus Christi, Texas
- “U.S. Solutions to Bankruptcy Problems,” University of Illinois Training Program for the Office of the Thai Judiciary, Chicago, Illinois, March 2014
- “Blogs and Blogging – What’s In It for Me?,” National Conference of Bankruptcy Judges, Atlanta, Georgia, November 2013
- “Bankrupt Apologies,” Minnesota Bankruptcy Institute, Minneapolis, Minnesota, October 2013
- “Race, Attorneys & Bankruptcy Chapter Choice,” Oregon State Bar Association, Debtor-Creditor Section, Gleneden Beach, Oregon, September 2013

- “A Profile of Bankruptcy Debtors,” National Council on Higher Education Loan Programs, Chicago, Illinois, May 2012
- “What Are Our Obligations?,” National Association of Consumer Bankruptcy Attorneys, San Antonio, Texas, April 2012
- Keynote Speaker, Chicago Consumer Bankruptcy Conference, October 2011

Academic Journal Service

- *Law & Society Review*
 - Associate editor, 2019-22
 - Editorial advisory board, 2023-
- *American Bankruptcy Law Journal* editorial board, 2000-03
- *Financial Review* editorial board, 1997-2003

Selected Organizational Memberships and Boards

- National Bankruptcy Conference
 - Executive Committee, 2021-
 - member, 2013-
- American College of Bankruptcy
 - Board of Regents, 2021-2024
 - chair, Seventh Circuit committee for 2013 *Circuit Review of Consumer Cases*
 - member, 2011-
- American Law Institute, 1999-
- Illinois Supreme Court Special Committee on Mortgage Foreclosures, 2011-13
- Center for Computer-Assisted Legal Instruction (CALI) Board of Directors 1996-2008
- American Bankruptcy Institute
 - recipient, ABI Annual Service Award, 2019
 - member, 1999-
- American Bar Association, 1989-
- INSOL International (academic membership), 2012-

Selected University & Law School Committee Assignments at the University of Illinois

- University Campus Research Security Committee, 2023-24
- Law School Dean Search Committee, 2022-23
- University Promotion & Tenure Committee, 2016-18
- University Off-cycle Promotion & Tenure Committee, 2017-19
- Center for Social & Behavioral Science, advisory committee, 2016-2023
- Cline Center for Democracy, advisory committee, 2016 –
- College of Law Executive Committee (elected), 2007-08, 2009-10, 2011-12, 2014-15

Education

Juris Doctor, summa cum laude, University of Illinois, Champaign, Illinois, 1989

Honors: *University of Illinois Law Review* (editor-in-chief); Order of the Coif; West Publishing Award for Outstanding Scholastic Achievement in Commercial Law

Bachelor of Science in Accountancy, highest honors, University of Illinois, Champaign, Illinois, 1986

Honors: Bronze Tablet (top 3%)

Professional Certifications & Licenses

Legal: member of the District of Columbia Bar (inactive), member of the Illinois Bar (inactive)

Accounting: passed Certified Public Accountant Exam, May 1986, received Elijah Watts Sells Award (top 123 scores out of 67,000 candidates nationwide)