



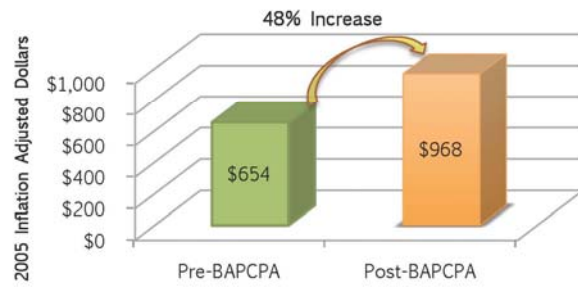
## Consumer Bankruptcy

“From the perspective of consumer law in general, the most striking feature of consumer bankruptcy practice is that it exists. It not only exists—it is a booming practice area, one of the few where middle to lower-middle class consumers are not only served, but are the mainstay of the practice.”

Jean Braucher, *Lawyers and Consumer Bankruptcy: One Code, Many Cultures*, 67 AM. BANKR. L.J. 501 (1993)

## BAPCPA & Attorney Fees

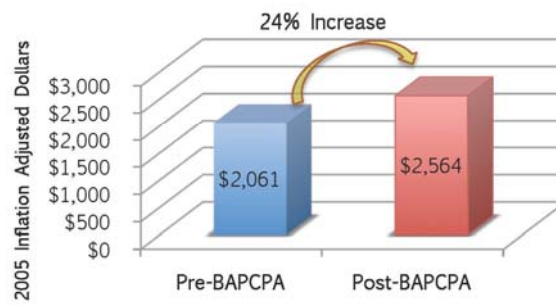
Figure 8. Mean Attorney Fee in Discharged Chapter 7 No-Asset Cases



Lois R. Lupica, The Consumer Bankruptcy Fee Study: Final Report, 20 Am. Bankr. Inst. L. Rev. 17, 70 (2012)

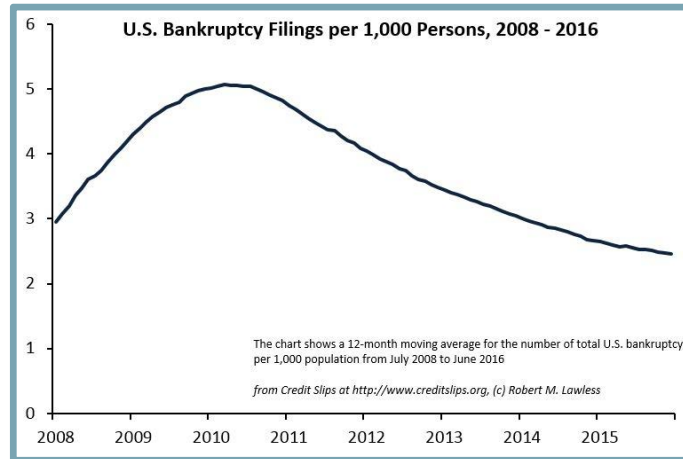
## BAPCPA & Attorney Fees

Figure 4. Mean Attorney Fee in Discharged Chapter 13 Cases



Lois R. Lupica, The Consumer Bankruptcy Fee Study: Final Report, 20 Am. Bankr. Inst. L. Rev. 17, 58 (2012)

## Declining Filings



## How Consumer Bankruptcy Survived



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35<sup>th</sup> Annual Jay L. Westbrook Bankruptcy Conference session  
"Bar's Reaction to BAPCPA"