

ANGELA LITWIN

Harvard Law School
120 Griswold Hall
Cambridge, MA 02138
(781) 962-4270; alittwin@law.harvard.edu

FORTHCOMING POSITION

UNIVERSITY OF TEXAS SCHOOL OF LAW, Austin, TX 2008-
Assistant Professor of Law
Will teach Bankruptcy, Secured Transactions, and other commercial law courses.

CURRENT POSITION

HARVARD LAW SCHOOL, Cambridge, MA 2005-2008
Climenko Fellow and Lecturer on Law
Writing academic articles and conducting empirical research on topics related to bankruptcy and commercial law. Current research is on the impact of credit practices and family economics on women and low-income families. Teaching first-year law students legal research and writing.

EDUCATION

HARVARD LAW SCHOOL, J.D., June 2002, cum laude
Activities: *Human Rights Journal*, Reading and Article Selection Committee
Women's Law Journal, Primary Editor
Welfare Project Director, Battered Women's Advocacy Project
Research Assistant to Professors Elizabeth Warren & Charles Ogletree

BROWN UNIVERSITY, B.A. in English, May 1996
Honors: English Department honors for thesis
Phi Beta Kappa
magna cum laude

JUDICIAL CLERKSHIP

U.S. Court of Appeals for the Eleventh Circuit, Miami, FL 2002-2003
Chambers of the Honorable Rosemary Barkett

PUBLICATIONS

Published Law Review Articles

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

Testing the Substitution Hypothesis: Would Credit Card Regulation Force Low-Income Borrowers Into Less Desirable Lending Alternatives? (forthcoming in XX Law Review)

Book Chapter

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, Aldarondo, Etiony (Ed.): Promoting social justice through mental health practice. Lawrence Erlbaum Associates (2007).

PRESENTATIONS

Academic Presentations

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
Presenting *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.

Other Presentation

Women's Law Association Conference *Rewriting the Rules* February 2007
Moderated panel *Giving Back: With Success Comes Responsibility*.

HONORS

American Bankruptcy Law Journal Fellow October 2006
Competitively selected as an American Bankruptcy Law Journal Fellow by the National Conference of Bankruptcy Judges. Attended the Annual Meeting of the National Conference of Bankruptcy Judges as the Judges' guest.

EMPIRICAL RESEARCH

Principal Investigator; Bankruptcy Internet Data Project (in progress) 2007 –
A partnership with a financial education service will provide me with a database of 160,000 consumer bankruptcy debtors per year. This research will enable me to increase the empirical scope and depth of the intellectual projects I have begun already and will provide a means of expanding my empirical reach in the years to come.

Principal Investigator; Consumer Bankruptcy Project, IV (in progress) 2006-2008
The Consumer Bankruptcy Project (CBP) has been the leading national survey on consumer bankruptcy for the past twenty-five years. The project has produced nationally recognized models of family financial insecurity and has resulted in the publication of three books and more than two dozen articles.

Principal Investigator, Domestic Violence and Economic Reversal Project, a segment of the CBP. With psychologist co-author, developed interview protocol to assess rates of domestic violence among women in bankruptcy and to measure any change in rates of violence one year after filing. Data will facilitate development of a model of domestic violence in families who have experienced

economic decline and test the hypothesis that Chapter 7 of the Bankruptcy Code helps relieve family violence.

Co-Principal Investigator, Consumer Bankruptcy Project. Contributed to design of questionnaire, which surveys 2500 families in bankruptcy. Will analyze data on racial steering in credit markets and low-income families' use of credit cards.

Principal Investigator; Credit Usage Study 2005-2006
Designed and implemented a qualitative and quantitative research project studying low-income women's experiences with credit cards. Developed interview protocol and interviewed fifty low-income women in the Boston area. Created coding manual and supervised three law student and eight undergraduate coders. Analyzed data using tabulations, bivariate comparisons, and logistic regressions as well as qualitative content-analysis methods. Results forthcoming in two law review articles.

Principal Investigator; Welfare, Work, and Depression 2001-2002
Conducted open-ended, qualitative interviews with six low-income women. Explored the relationship among their experiences with work, welfare reform, and clinical depression. Culminated in the founding of ROAD, a model for community work with low-income women and novel approach to welfare reform.

ACADEMIC BLOG

Credit Slips, creditslips.org 2006-present
Writing for academic blog on credit and bankruptcy issues. The other authors are: 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 State University, Department of Sociology.

EXPERIENCE

ROAD, Cambridge, MA 2003-2005
Founder and Project Director of ROAD (Reaching Out About Depression), a model for community work with low-income women and novel approach to welfare reform. 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 students and psychology graduate student volunteers.

NAACP LEGAL DEFENSE FUND, Washington, D.C. Summer 2001
Legal Intern for the first half of summer. Researched constitutional law issues as well as presidential judicial nominations. Prepared legal memoranda and policy documents.

MASSACHUSETTS LAW REFORM INSTITUTE, Boston, MA Summer 2001
Legal Intern for the second half of summer at a poverty-law, advocacy organization. Researched and wrote legal memoranda on standing under Massachusetts statutes and on children in homes affected by domestic violence, as well as for housing litigation.

1999-2001
Class-action Outreach Volunteer. Conducted outreach to families whose welfare benefits were illegally denied and helped them reapply. Conducted a survey about the effects of welfare reform.

KITCHEN TABLE CONVERSATIONS PROJECT, Cambridge, MA Jan. 2001-Aug. 2002

Clinical Student. Coordinated, with others as well as with the participants themselves, a community-organizing project of low-income, Cambridge women. The project focuses on giving low-income women a space to make political and social connections in a supportive environment.

PROF. ELIZABETH WARREN, Cambridge, MA 2000-2002
Research Assistant. Conducted research during 2001-2002 academic year on the stress experienced by women who do and do not work outside the home and on the effects of financial stress on children. Past work includes proofreading and copyediting her bankruptcy casebook.

BRENNAN CENTER FOR JUSTICE, New York, NY Summer 2000
Legal Intern. Worked on law-reform cases for the Center's Poverty Program. Aided attorneys with litigation and drafting legislation. Researched and wrote memoranda on legal questions arising in welfare reform, living wage campaigns, and the restrictions placed on legal services programs.

PROF. CHARLES OGLETREE, JR., Cambridge, MA 2000-2001
Research Assistant. Researched and co-drafted article entitled *America's Schizophrenic Immigration Policy: Race, Class, and Reason*. Published in the July 2000 issue of *Boston College Law Review*. Researched article comparing indigent-defense systems in the United States, South Africa and China.

TENANT ADVOCACY PROJECT, Cambridge, MA 1999-2000
Legal Volunteer. Represented clients in public-housing cases. Successfully petitioned housing authority to reverse its decision to deny an application. Negotiated a favorable settlement for tenant threatened with eviction.

BAR ADMISSIONS

Member of the Massachusetts Bar

ACADEMIC REFERENCES

Elizabeth Warren
Leo Gottlieb Professor of Law
Harvard Law School
Hauser 200
Cambridge, MA 02138
(617) 495-3101
ewarren@law.harvard.edu

Relationship: Able to comment in detail on my scholarship; Principal Investigator for one of my empirical studies, the Consumer Bankruptcy Project

Ronald Mann
Professor of Law
Columbia Law School
435 West 116th Street
New York, NY 10027
(212) 854-1570
rmann@law.columbia.edu

Relationship: Able to comment in detail on my scholarship

Jack Goldsmith
Henry L. Shattuck Professor of Law
Harvard Law School
Griswold 304
Cambridge, MA 02138
(617) 495-3136
jgoldsmith@law.harvard.edu

Relationship: Former academic advisor to the Climenko Fellow Program