UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

SELF-REPRESENTED LITIGANTS AND THE COURT

2017-2018

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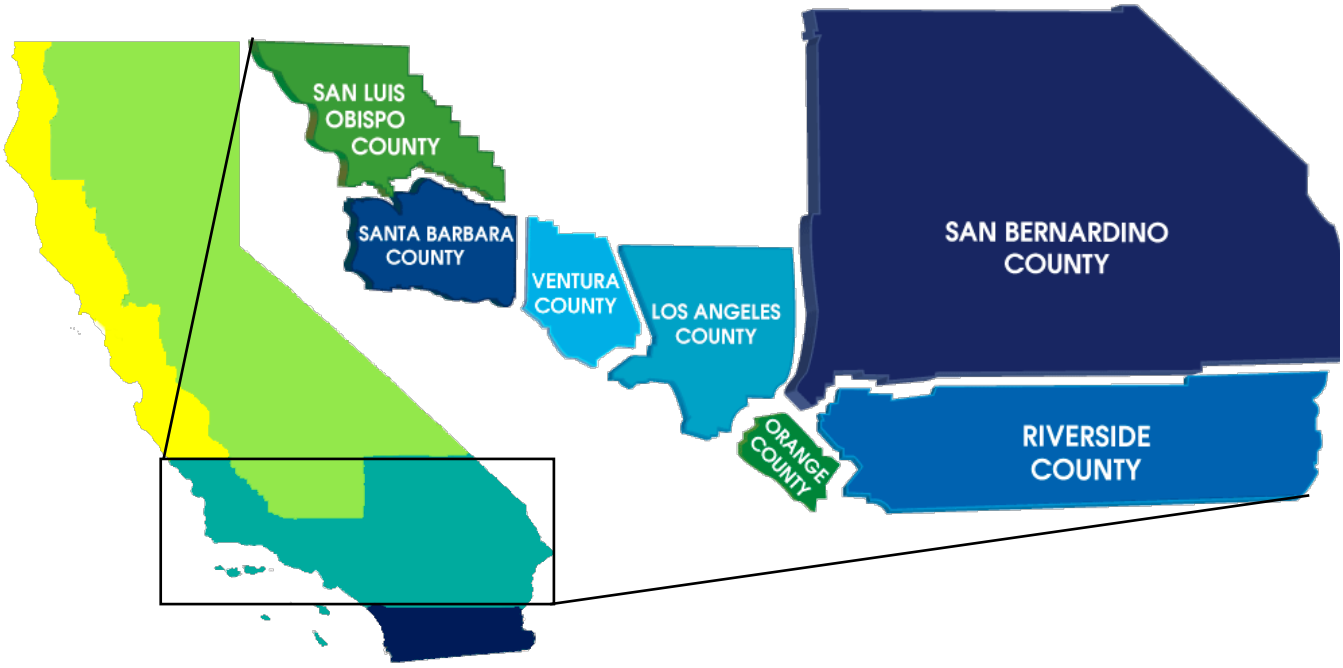
CENTRAL DISTRICT OF CALIFORNIA

Preface

The Court's mission is "to serve the most populous and diverse judicial district in the country by providing bankruptcy relief, fair and impartial justice, and a prompt and efficient resolution of disputes." Addressing the needs of those who file without an attorney (self-represented litigants or SRLs) is necessary to carry out the Court's mission. This report is prepared every two years and analyzes the Court's SRL filings. This report also commences the use of the term "Self-Represented Litigant" or SRL[1] instead of the antiquated Latin term "pro se" that has been in use for many years. This may be an adjustment for some readers, but it is an important step in using terminology that can be understood by lawyers and non-lawyers alike. This report focuses primarily on self-represented debtors because self-represented creditors are not as easily identified in our case tracking systems.



District Profile

The U.S. Bankruptcy Court for the Central District of California is one of the largest bankruptcy courts in the United States, covering approximately 40,000 square miles encompassing seven countries, and served by 22 judges. The Central District serves the residents of Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, San Luis Obispo, and Ventura Counties, with courthouses in Los Angeles, Riverside, Santa Ana, Santa Barbara, and Woodland Hills. With a population of more than 19.5 million people, the Central District is home to nearly 50 percent of the state's population. According to the United States Census Bureau, the Central District of California is home to four of the five most populous counties in the state, and four of the 12 most populous counties in the United States (Los Angeles, Orange, Riverside, and San Bernardino Counties).

[1] The Court has started using "SRL" (or "self-represented litigant") in place of "pro se" whenever possible in its publications. National data published on the U.S. Courts website (https://www.uscourts.gov/) continues to use "pro se."

Filings Overview

Nationally, bankruptcy filings have steadily declined since reaching a peak in 2010. Similarly, the Central District's filings have also continued to decline since 2010 (**Figure 1**). In 2018, national filings decreased by 51.5 percent since 2010. The Central District's filings have decreased even more by 73.9 percent in the same time period. The decline in bankruptcy filings during 2017 and 2018 resulted in a lower number of self-represented litigants. Yet, the Central District continued to lead the nation in 2017 with 7,877 SRL filings and in 2018 with 6,109 SRL filings (**Figure 2**).

Figure 1

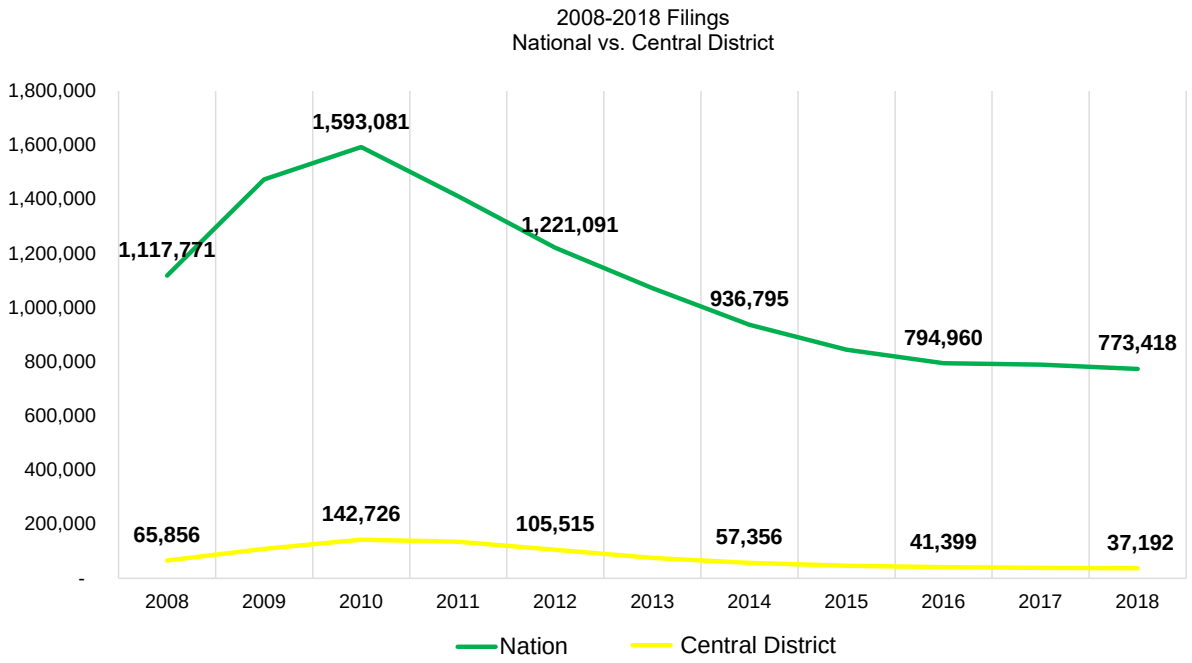
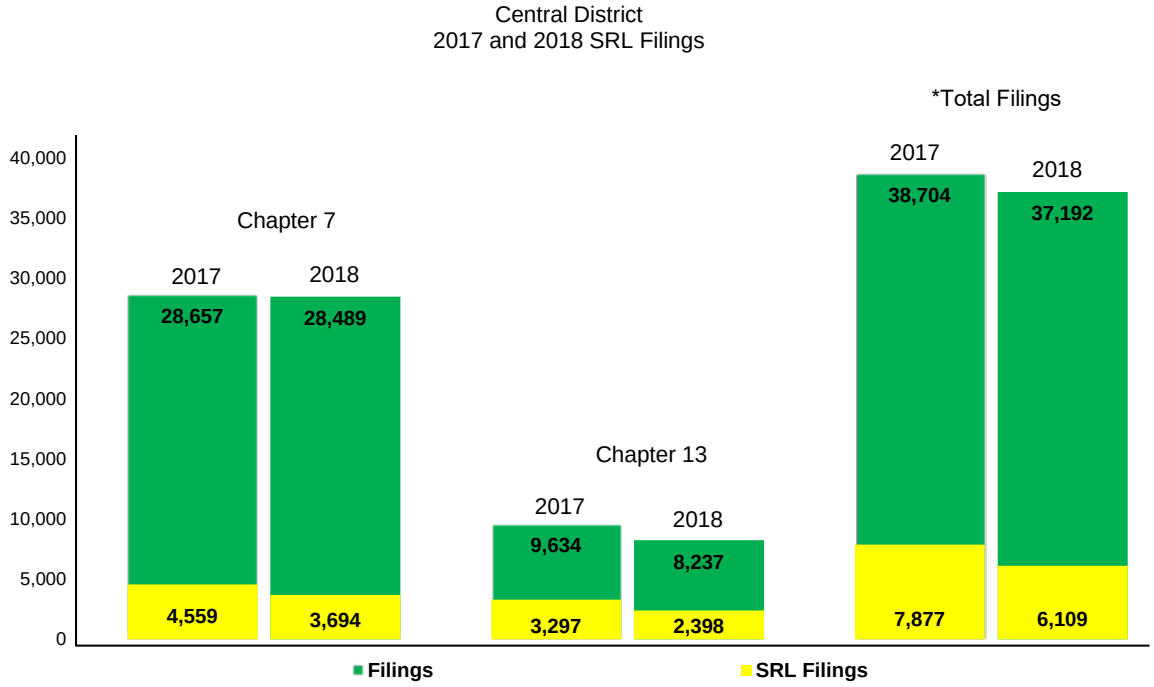


Figure 2



*Total Filings include Chapters 9, 12 and 15

In 2018, this district accounted for nearly six percent of the nation's chapter 7 filings, and about 9 percent of the nation's chapter 13 filings. For the calendar year ending December 31, 2018, national SRL filings declined 4.3 percent, while this district witnessed a 22.4 percent decline in SRL filings year over year. As depicted in **Figure 3**, 16.4 percent of total filings were SRL filings, which is approximately twice the national average, 8.3 percent. The remainder of the filings, 83.6 percent, were attorney-represented cases.

Figure 3

2018: Attorney-Represented vs. SRL

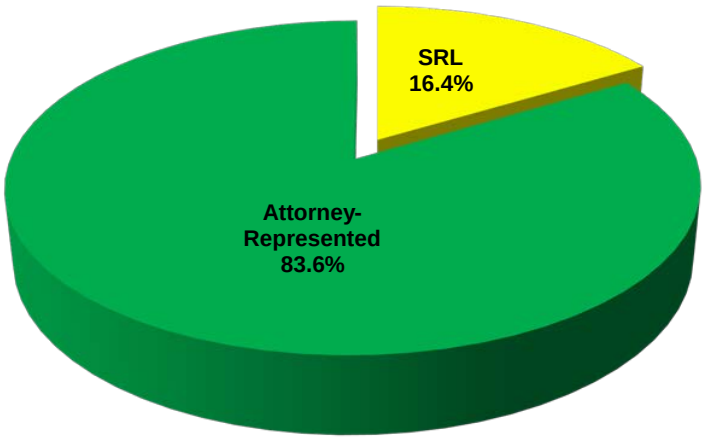
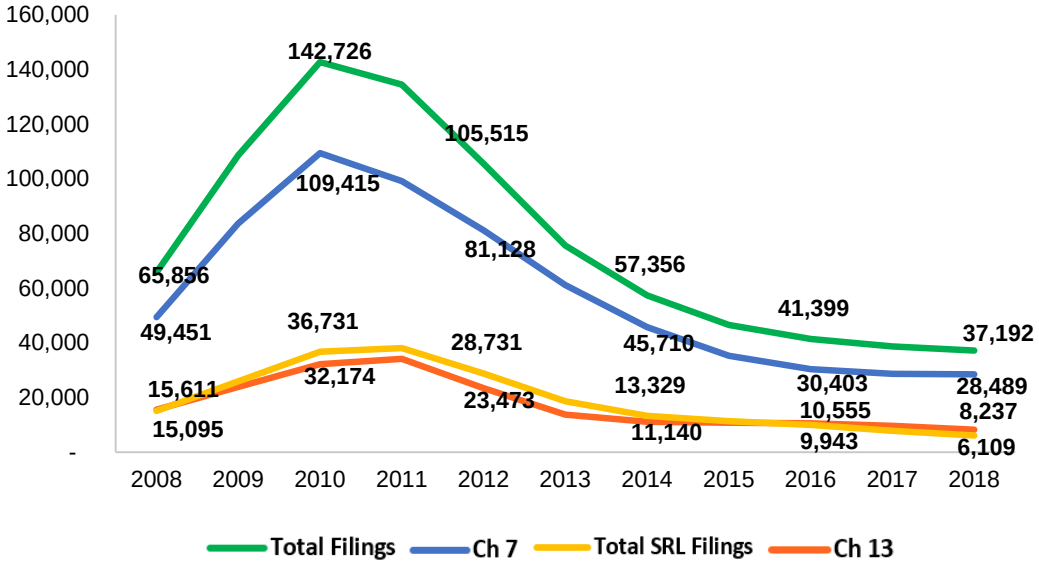


Figure 4 illustrates historical filing trends with chapters 7, 13, and total filings. In 2010, the Central District's filings peaked at 142,726, the highest number of filings in the Court's history. By 2018, filings had declined to only 37,192 filings. Similarly, chapter 7 filings decreased to 28,489 filings and chapter 13 filings decreased to 8,237 filings.

Figure 4

Chapters 7, 13, Total SRL Filings, and Total Filings



The Central District handles more SRL cases than any other district in the nation. The Central District's self-represented filings accounted for 9.5 percent of the nation's 64,154 self-represented filings. With 6,109 SRL filings in 2018, the Central District's self-represented filings were 12.3 percent higher than the next highest district, Eastern District of New York, with 5,438 SRL filings. Maryland ranks third in the nation's highest SRL cases filed, resulting in 5.5 percent of the nation's SRL filings. Northern District of Illinois and Northern District of Georgia follow in ranking with a 4.7 percent contribution each.

Table 1

CENTRAL DISTRICT OF CALIFORNIA
SRL CASES FILED BY CHAPTER OF THE BANKRUPTCY CODE
CALENDAR YEARS 2008 - 2018

	Chapter			
Year	7	11	13	Total[1]
2008	8,198	74	6,821	15,093
2009	15,526	112	10,266	25,904
2010	22,093	98	14,538	36,730
2011	21,594	78	16,426	38,098
2012	18,230	60	10,440	28,730
2013	13,314	40	5,300	18,654
2014	9,447	30	3,851	13,329
2015	7,323	26	4,044	11,395
2016	5,753	27	4,160	9,940
2017	4,559	20	3,297	7,876
2018	3,694	17	2,398	6,109
Percent Change 2017 - 2018	-19.0%	-15.0%	-27.3%	-22.4%

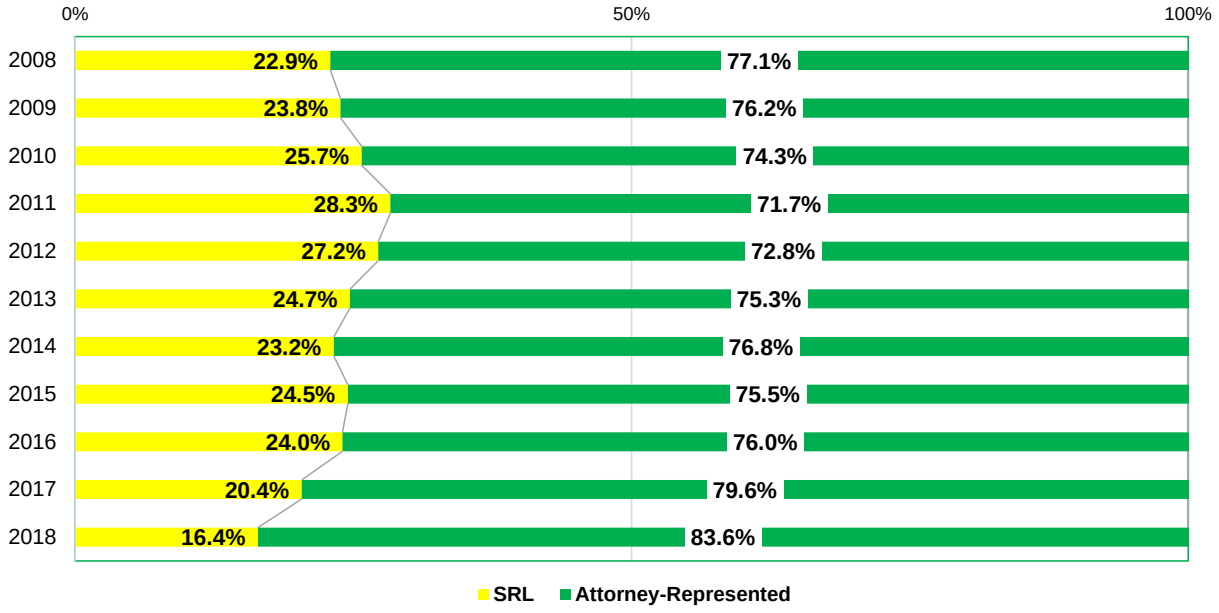
[1] Includes cases filed under chapters 9, 12, and 15 of the Bankruptcy Code

Historically, and as shown in Table 1, SRL filings are primarily limited to chapters 7 and 13, although the Court does receive a small percentage of SRL chapter 11's. For total SRL cases filed, there was a 22.4 percent decrease in filings from 2017 to 2018. Chapter 7 filings have been decreasing since 2011, averaging a constant 20 percent per year. Although chapter 13 filings generally fluctuate, chapter 13 filings have decreased by approximately 65 percent in the last decade. In 2018, there was a 19 percent decrease in chapter 7 filings and a 27.3 percent decrease for chapter 13 filings.

An analysis of SRL and attorney-represented filings from 2008 through 2018 revealed that as filings decreased, the percentage of SRL also decreased, and the percentage of attorney-represented filings increased. During this timeframe, SRL filings decreased by 6.5 percent (Figure 5).

Figure 5

2008-2018
SRL vs. Attorney-Represented Rates



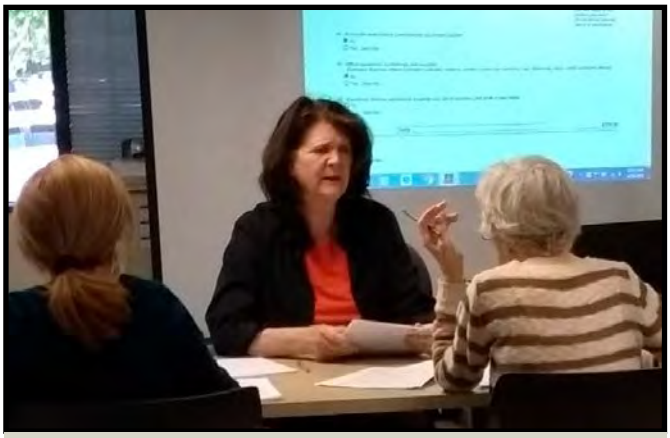
LEVELS OF ASSISTANCE SOUGHT BY SRL

Attorney-Represented

The term "attorney-represented" refers to debtors who were represented by an attorney.

SRL

SRL debtors receive different levels of assistance with their bankruptcy filings, and these different levels produce noticeably different outcomes. The four categories of assistance described below are (1) disclosed bankruptcy petition preparer (BPP), (2) eSR, (3) no help/undisclosed help and, (4) third-party filers.



Attorney Nan Blitman assists an SRL debtor by providing guidance on how to complete a Chapter 7 Bankruptcy Petition.

(Photo taken at the U.S. Bankruptcy Court location in Woodland Hills, California)

Disclosed BPP

A bankruptcy petition preparer (BPP) is a non-attorney who charges a fee to prepare the bankruptcy petition of a debtor. 11 U.S.C. § 110 requires that cases with a BPP include a "declaration under penalty of perjury by the bankruptcy petition preparer... filed together with the petition, disclosing any fee received from or on behalf of the debtor within 12 months immediately prior to the filing of the case, and any unpaid fee charged to the debtor." For this discussion, cases with a "disclosed BPP" are those in which a disclosure form has been filed. CM/ECF, the Court's electronic case filing system, dependably tracks these cases.

BPPs usually offer bankruptcy document preparation services for less money than an attorney would charge. Sometimes, recurring instances of problematic conduct perpetrated by BPPs are often to the detriment of debtors.[2] There have been numerous cases in which debtors are charged far in excess of the statutory fee limit, have received inaccurate legal advice from a non-attorney, or are unaware that a bankruptcy case was filed. Regrettably, debtors who suffer from these circumstances tend to be disproportionately low-income and have limited English proficiency, as explored in depth in the *2013 Pro Se Annual Report*.

Electronic Self-Representation (eSR)

The Central District was one of three courts that contributed to the development of eSR, a tool for preparing bankruptcy petitions electronically, and was one of the first courts to implement eSR for live use by debtors. Since its full release in September 2014, the program has offered an electronic do-it-yourself option for local filers who would have either completed the bankruptcy petition paperwork

[2] See 2012 report: http://www3.cacb.uscourts.gov/prose/annualreport/2012/sectioniiif.htm;

without assistance from an attorney or hired a non-attorney to prepare the documents. Many eSR users obtain further assistance from volunteer attorneys at the Court's self-help clinics, discussed later in this report.

Access to a convenient electronic tool for preparing bankruptcy documents and obtaining legal advice from volunteer attorneys benefits the district's low-income debtors, many of whom would otherwise seek assistance from non-attorneys. (A more detailed discussion of non-attorneys is available in the pro se reports beginning with the first issue in 2011.) A review of the Court's filing data shows that debtors who seek assistance in the form of eSR have better case outcomes than those who do not seek, or disclose their level of, assistance. Because eSR encourages debtors to complete all required forms, the program reduces the chance that the case will be dismissed for failure to provide the necessary paperwork, and thereby increases the chance that a debtor will successfully receive a discharge.

No Help/Undisclosed Help

Finally, this report considers those cases in which there is no indication that the debtor had assistance when filing the case. This group includes both cases where the debtor filed with assistance from one of the Court's self-help desks and where the debtor filed a bankruptcy case independently, without any professional assistance at all. In all likelihood, there are cases in this group that have had some level of assistance that was not reported, however, their impact on the report's conclusions is presumed *de minimis*.

Third-Party Filers

A third-party filer is an individual who files a bankruptcy petition who is not the debtor. In an effort to track cases involving third-party filers, the Court implemented a Debtor ID Program.[3]

Although the level of assistance for petitions filed via a third-party filer may vary, the Court has deduced that third-party filers are often proxies for undisclosed BPPs. For example, when a disclosed BPP does not operate faithfully according to the regulatory statutes set forth by 11 U.S.C. § 110, the U.S. Trustee seeks sanctions,[4] so non-compliant BPPs wishing to continue their businesses face pressure to provide assistance anonymously.

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3 See Debtor ID Program: http://www3.cacb.uscourts.gov/prose/annualreport/2011/sectioniv.htm

4 See 2012 report: http://www3.cacb.uscourts.gov/prose/annualreport/2012/sectioniiif.htm; https://www.justice.gov/usao-cdca/pr/san-fernando-valley-swindler-sentenced-20-years-federal-prison-conning-elderly-victims

By Chapter

Figure 6 depicts a breakdown of chapter 7 and 13 filings by level of assistance. For example, of the total chapter 7 and 13 cases filed by third-party filers in 2018, 63 percent were chapter 13 and 37 percent were chapter 7. In contrast, 92 percent of disclosed BPP filings were chapter 7, while 8 percent were chapter 13. A closer look reveals that disclosed BPPs primarily file chapter 7 cases where the likelihood of success is high, while third-party filers, who are presumably undisclosed BPPs, primarily file chapter 13 cases. Unfortunately for debtors who are seeking a discharge, these chapter 13 cases have an extremely high dismissal rate as discussed later in this report.

In 2018, the "No Help/Undisclosed Help" category accounted for the greatest percentage of chapter 7 and 13 SRL filings (**Figures 7 and 8**). **Figure 7** shows that in 2018 eSR cases,[5] disclosed BPP cases, and attorney-represented cases were filed under chapter 7 far more frequently than under chapter 13. **Figure 8** shows the levels of SRL assistance for chapter 13 cases in 2018. The percentage of disclosed BPPs for chapter 7 cases is almost seven times greater than chapter 13 cases. The group of possibly undisclosed BPPs (third-party filers) comprises more than 43 percent of chapter 13 cases, whereas it accounts for only 18 percent of the chapter 7 cases. Many undisclosed BPPs create unnecessary work for the Court, trustees, and U.S. Trustee's Office. The figures also show that SRL debtors without any disclosed assistance filed chapter 7 and chapter 13 at about the same rate, and that cases submitted by a third-party filer were likely to be under chapter 13.

Figure 6

2018 Levels of Assistance by Chapter

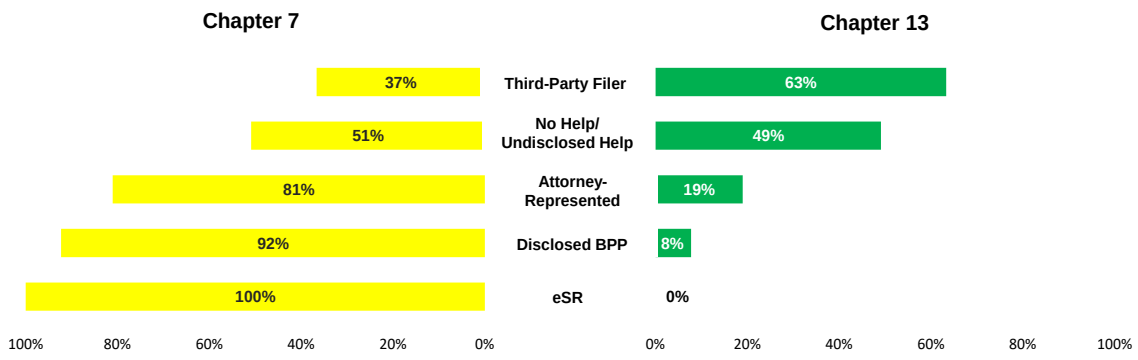


Figure 7

2018 Chapter 7 SRL by Level of Assistance

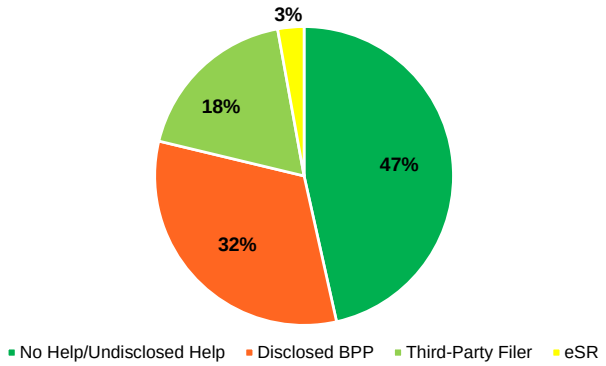
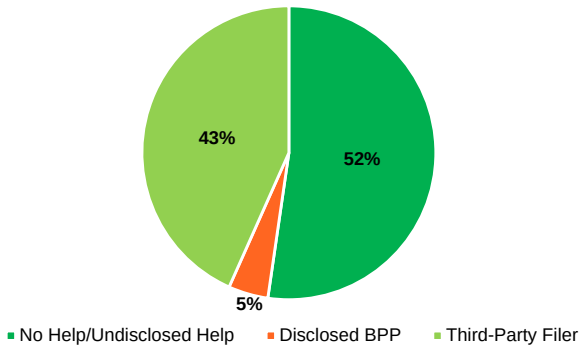


Figure 8

2018 Chapter 13 SRL by Level of Assistance



[5] Chapter 7 is the only chapter that has been made available for eSR users in the Central District but other districts that offer eSR may provide chapter 13 as an additional option.

CENTRAL DISTRICT CHAPTER COMPARISON

In 2017 and 2018, chapters 7 and 13 accounted for 99.7 percent of all SRL filings. Although more SRL petitions are filed under chapter 7 than chapter 13, the rate of chapter 13 SRL filings is more than double that of chapter 7.

- In 2017, 15.9 percent of chapter 7 filings were filed by SRLs, compared to 32.4 percent for chapter 13 filings.
- In 2018, 13.0 percent of chapter 7 filings were filed by SRLs, compared to 39.1 percent for chapter 13 filings.

Chapter 7

Filings

In 2018, chapter 7 bankruptcies comprised 76.6 percent of total filings in the Central District. The district led the nation in chapter 7 SRL filings in 2018 with 3,694 petitions. Table 2 ranks the number and percentage of chapter 7 filings in 2018 of the 10 districts with the highest number of SRLs.

Since 2010, chapter 7 filings have declined by 66 percent. The decline of chapter 7 SRL filings since 2010 has been more dramatic in relation, as it stands at 83.2 percent. There has also been a minimum 15 percent annual rate of decline year over year of chapter 7 SRL filings since 2012. In 2018, the Central District experienced the lowest volume of chapter 7 SRL filings in a decade with 3,694 filings (Figure 9).

Table 2

2018 Chapter 7 Rankings					
Top 10 by SRL Filings			Top 10 by SRL Rate		
District	Filings	Rate	District	Rate	Filings
CA, C	3,694	13.0%	DC	34.3%	181
MD	2,514	22.1%	MD	22.1%	2,514
AZ	2,484	18.9%	AZ	18.9%	2,484
IL, N	1,749	8.2%	NY, E	16.3%	1,563
FL, M	1,626	9.4%	CA, N	15.2%	724
CA, E	1,578	13.9%	NY, S	14.4%	838
NY, E	1,563	16.3%	CA, E	13.9%	1,578
MI, E	1,547	8.5%	WI, E	13.1%	1,051
GA, N	1,405	9.1%	CA, C	13.0%	3,694
NJ	1,300	8.2%	AK	12.9%	46

Figure 9

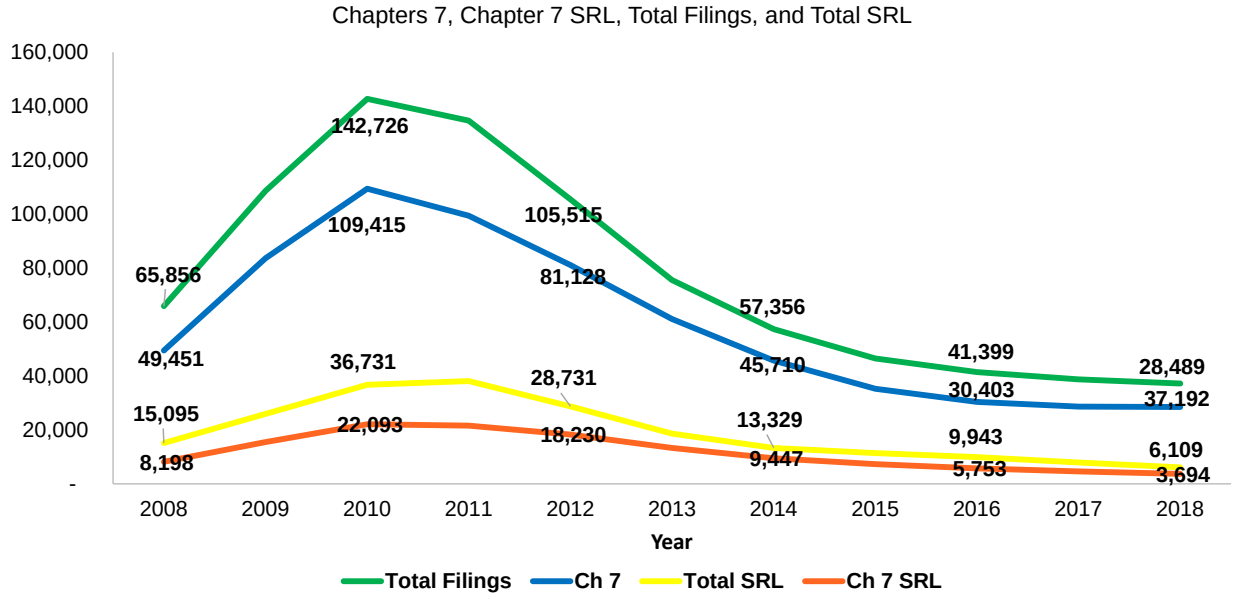
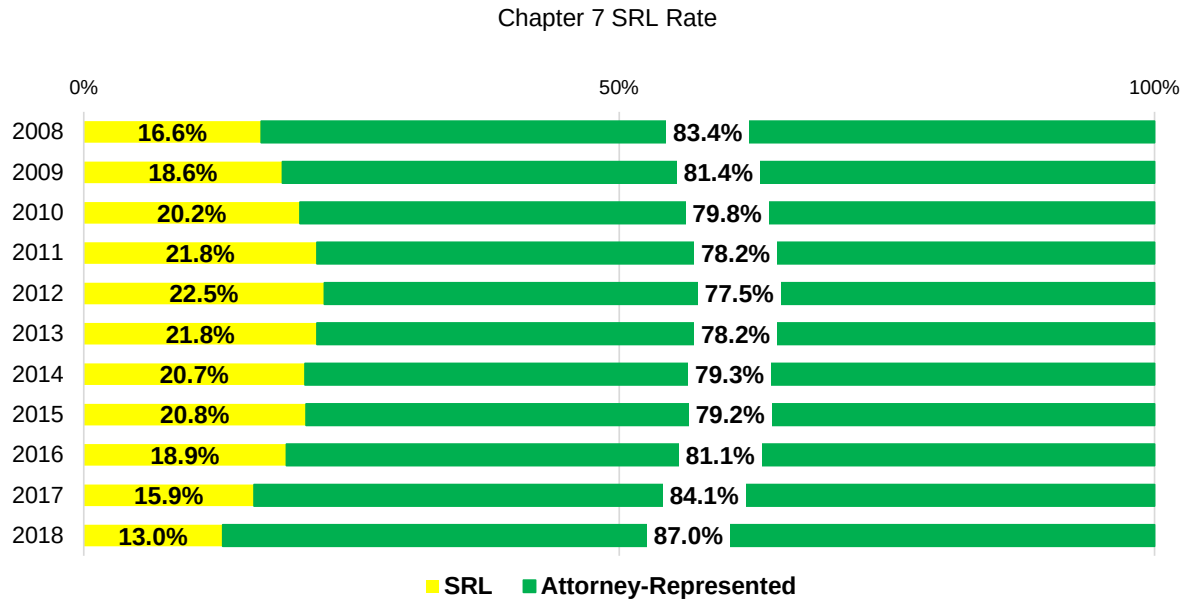


Figure 10



Outcomes

In an effort to determine whether SRLs have received reliable help, an analysis of favorable dispositions, such as discharges, was conducted. The following discussion compares the rates of the different dispositions (e.g., discharge, dismissal, etc.) in chapter 7 and chapter 13 for each level of assistance.

Discharge

Although there are other reasons debtors file, receipt of a discharge in a bankruptcy case is generally considered a favorable outcome. The debtor receiving a discharge may have been better off not filing in the first place, but to learn that before filing would necessitate receiving legal advice that is often unavailable.

Table 3

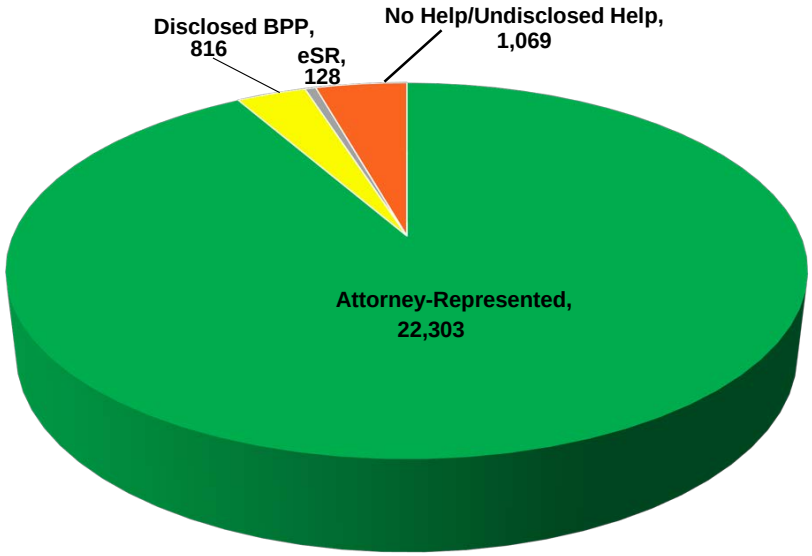
2018 Discharge Rates Among Chapter 7 Debtors	
Levels of Assistance to Debtor	**Received a Discharge**
Attorney-Represented	94.1%
Disclosed BPP	88.4%
eSR	84.2%
No Help/Undisclosed Help	55.6%

Attorney-represented cases set the bar high with a 94.1 percent discharge rate, followed by disclosed BPP and eSR cases, with rates of 88.4 and 84.2 percent respectively. Data suggests that SRLs who receive any level of assistance are more likely to receive a discharge in chapter 7 cases than SRLs who receive no help/undisclosed help. **Table 3** reveals that certain types of assistance are more likely to result in a discharge.

Of the 24,316 chapter 7 discharges received in 2018, attorney-represented cases accounted for nearly 92 percent with 22,303 discharges; disclosed BPPs accounted for 3.4 percent with 816 discharges; eSR accounted for 0.5 percent with 128 discharges; and debtors who did not disclose that they received help accounted for 4.4 percent with 1,069 discharges. See **Figure 11**.

Figure 11

2018 Chapter 7 Discharges



Incomplete Filings

Corresponding with the high discharge rate, attorney-represented cases have the lowest rates of unfavorable dispositions, the most common being dismissals for failure to file information. In 2018, more than 36 percent of the chapter 7 cases filed by SRLs were dismissed for incomplete filings. In comparison, with 2.2 percent, very few attorney-represented cases were dismissed for incomplete filings (Figures 12 and 13).

Figure 12

Attorney-Represented Dismissals in 2018

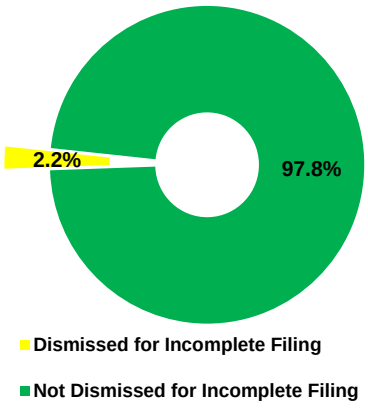
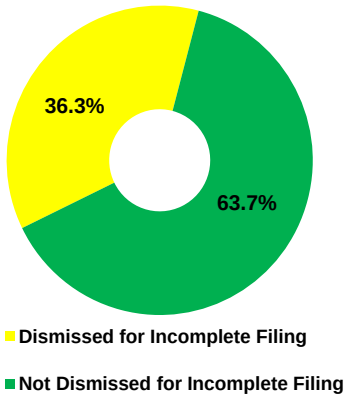


Figure 13

SRL Dismissals in 2018



Chapter 7 eSR Dispositions

As shown in **Table 4**, 82.6 percent of eSR filers receive a standard discharge, compared to the overall standard discharge rate of 63.8 percent for all SRL cases. The remaining 17.4 percent of eSR cases were dismissed for various reasons. The majority of eSR cases having the disposition "Dismissed for Other Reason" are cases that have a Notice of Dismissal for failure to appear at the 341(a) meeting of creditors. "Other Dispositions" includes cases that were closed because they are filed in error, intra-district, or inter-district transfer cases. "Other Dispositions" also includes cases that were converted to chapter 13.

Table 4

2014-2018 eSR and SRL Dispositions		
Dispositions	**eSR Rate**	**SRL Rate**
Standard Discharge	82.60%	63.80%
Dismissed for Failure to File Information	3.10%	17.10%
Dismissed for Failure to Pay Filing Fee	3.40%	15.40%
Dismissed for Other Reason	5.60%	3.20%
Other Dispositions	5.30%	0.50%

Chapter 13

Filings

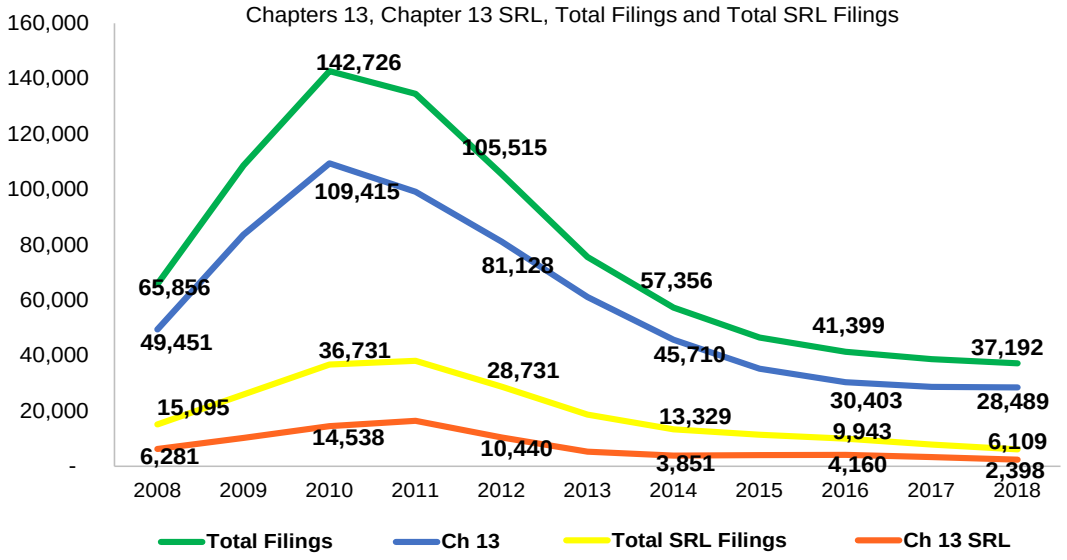
In 2018, the Central District had the second highest number of chapter 13 SRL filings in the nation, behind the Eastern District of New York. The SRL rate for chapter 13 was 29.1 percent (**Table 5**).

The downward trend of chapter 13 filings is consistent with the decline in total filings, as shown in **Figure 14**; however, the rate of decline is beginning to stabilize. From 2011 to 2018, chapter 13 SRL filings have decreased by 85 percent, from 16,426 to 2,398.

Table 5

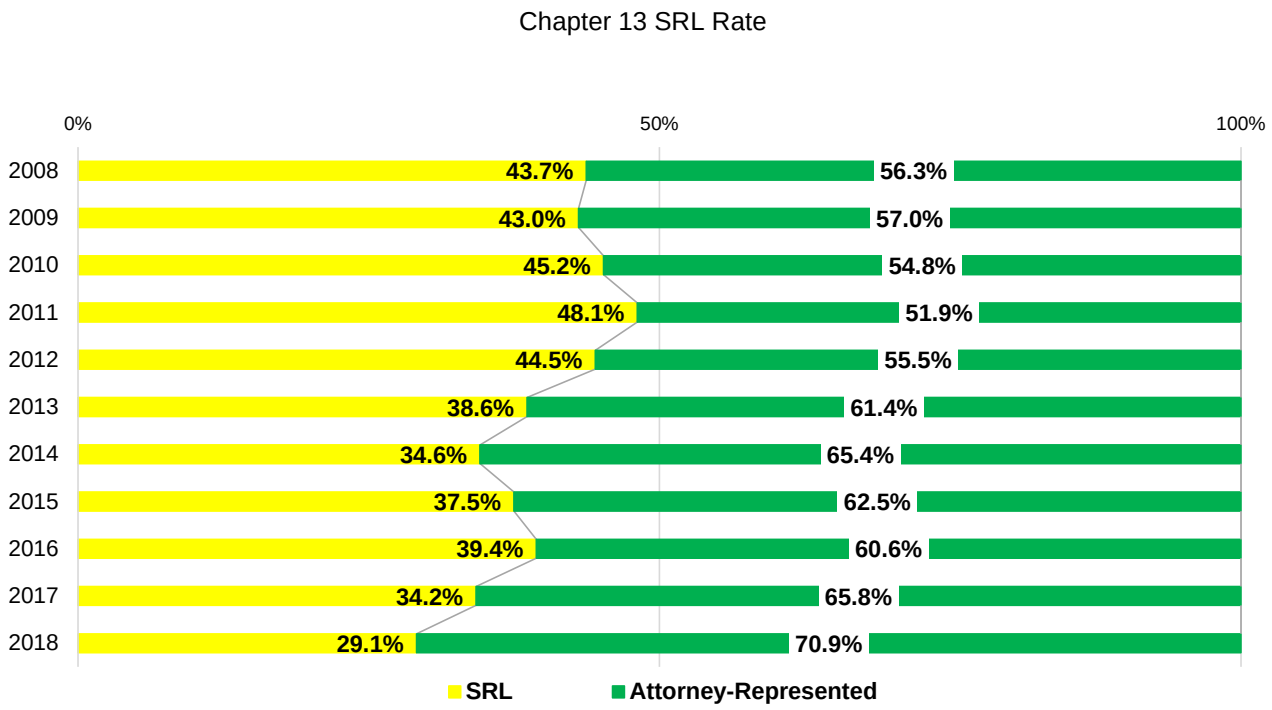
2018 Chapter 13 SRL Cases					
Top 10 by SRL Filings			**Top 10 by SRL Rate**		
District	Filings	Rate	District	Rate	Filings
NY, E	3,792	60.8%	NY, E	60.8%	3,792
CA, C	2,398	29.1%	DC	39.7%	108
GA, N	1,625	10.8%	AK	31.2%	29
FL, M	1,325	19.9%	CA, C	29.1%	2,398
IL, N	1,272	7.1%	NY, S	28.1%	541
NJ	1,223	12.1%	VI	25.0%	1
MD	1,011	17.5%	CT	23.0%	256
FL, S	822	11.0%	FL, N	22.0%	118
TX, S	821	15.5%	CA, S	21.0%	311
VA, E	821	11.0%	RI	20.8%	114

Figure 14



Chapter 13 filings from 2017 to 2018 indicate that SRL cases are decreasing at a higher rate relative to attorney-represented cases (Figure 15). In fact, 2018 was the second year in a row that SRL chapter 13 cases decreased from the prior year by more than five percent and to the lowest level in more than ten years.

Figure 15



Outcomes

Considering that chapter 13 cases should last from three to five years, the complete discharge rates for 2018 filings will not be known for some time. Instead, we can substitute the discharge rate for the rate of cases that have received confirmation of a chapter 13 plan.

Of the chapter 13 cases that closed in 2018, **Figure 17** shows that fewer than three percent of SRL debtors had a confirmed plan. Attorney-represented cases were 23 times more likely to have a chapter 13 plan confirmed than SRL cases. As mentioned previously, the additional complexity and work involved in filing a chapter 13 case appears to have a severe effect on debtors who do not retain counsel. For chapter 13 self-represented litigants, the best advice remains to seek the guidance of competent counsel.

Figure 16

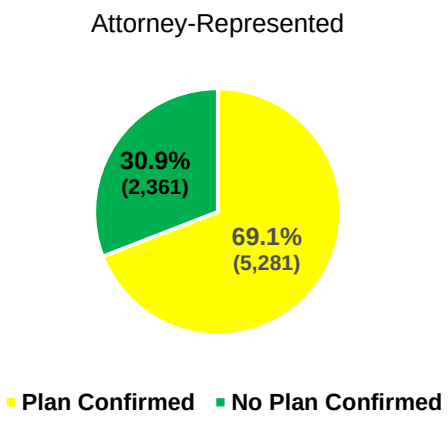
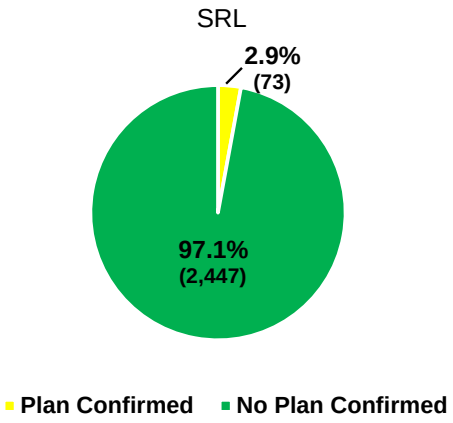


Figure 17

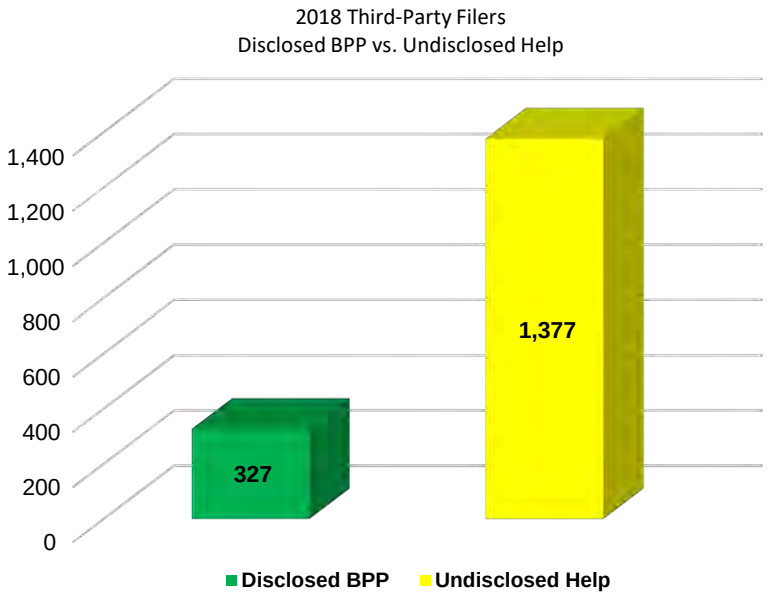


Third-Party Filers

As stated earlier in this report, the level of assistance for petitions filed via third-party filers varies, thus making it a unique category. The Court's Debtor ID Program[6] collects data on whether the third-party filer was a disclosed BPP. For the purposes of this section, those who did not identify themselves as a BPP are classified as "undisclosed help."

In 2018, of the 1,704 chapter 7 and 13 bankruptcy petitions filed by third-party filers, 327 were by a disclosed BPP and 1,377 were by undisclosed help (**Figure 18**).

Figure 18



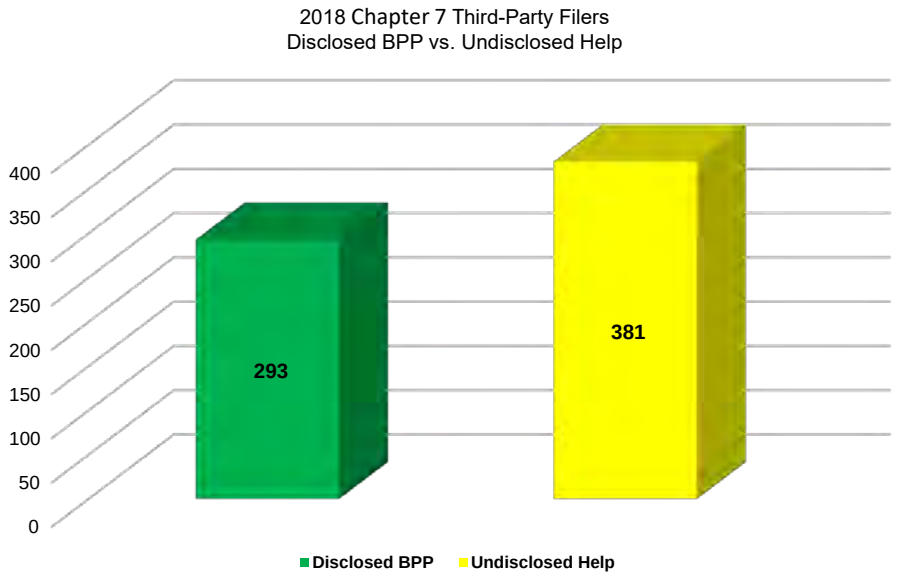
[6] See Debtor ID Program: http://www3.cacb.uscourts.gov/prose/annualreport/2011/sectioniv.htm

Chapter 7

Filings

In 2018, third-party filers filed 674 chapter 7 petitions, 293 were by a disclosed BPP and 381 did not disclose any assistance by a BPP (Figure 19).

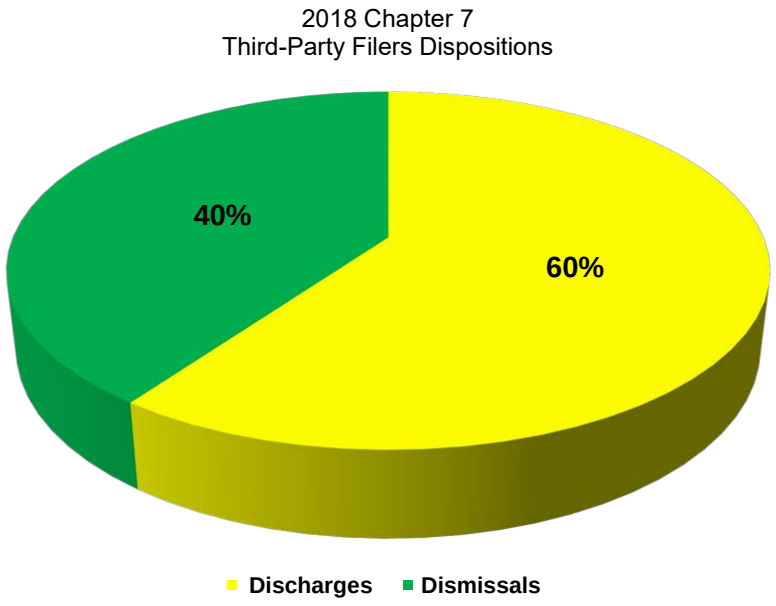
Figure 19



Outcomes

701 chapter 7 cases that were filed by a third-party filer received a disposition in 2018. Of these 701 cases, 60 percent were discharged and 40 percent were dismissed (Figure 20).

Figure 20



A closer look at dispositions reveals that 88 percent of chapter 7 petitions that were filed by a third-party filer who identified as a disclosed BPP received a discharge in 2018 (Figure 21). In contrast, only 38 percent of chapter 7 petitions that were filed by a third-party filer who did not identify as a BPP received a discharge (Figure 22). At 62 percent, the high rate of chapter 7 dismissals that third-party filers who do not disclose the existence of a BPP are less likely to receive a favorable outcome (Figures 21 and 22).

Figure 21

2018 Chapter 7 Third-Party Filers
Disclosed BPP

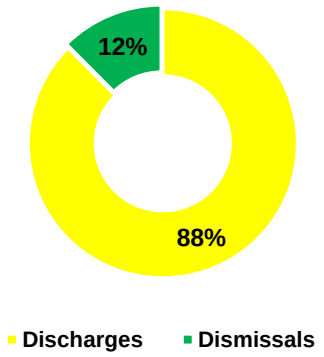
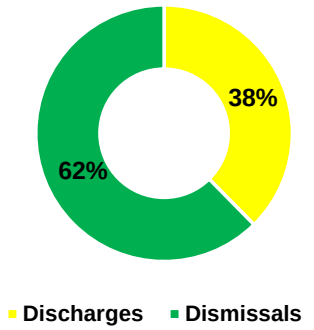


Figure 22

2018 Chapter 7
Third-Party Filers Undisclosed Help



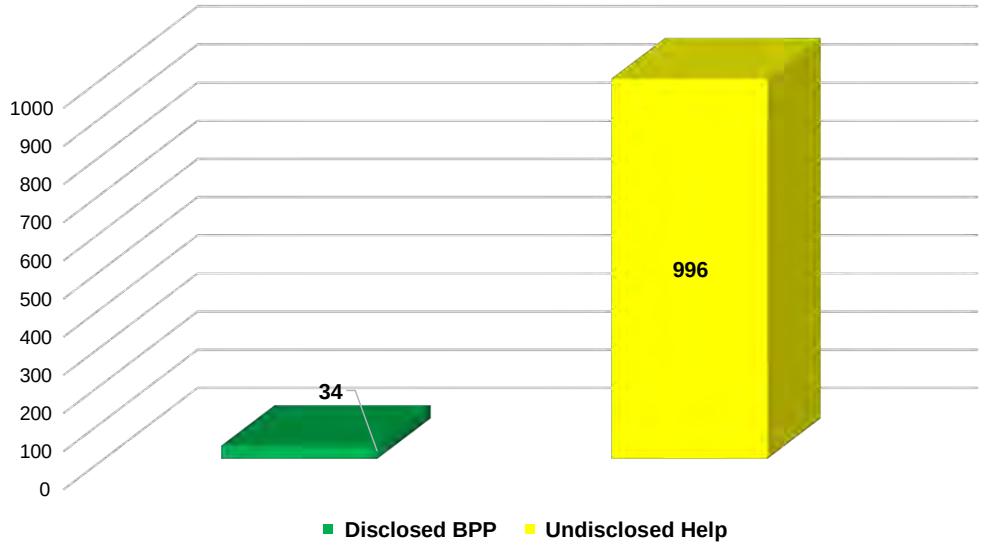
Chapter 13

Filings

In 2018, third-party filers filed 1,030 chapter 13 petitions, 34 were by a disclosed BPP and 996 did not disclose any assistance by a BPP (Figure 23).

Figure 23

2018 Chapter 13 Third-Party Filers
Disclosed BPP vs. Undisclosed Help

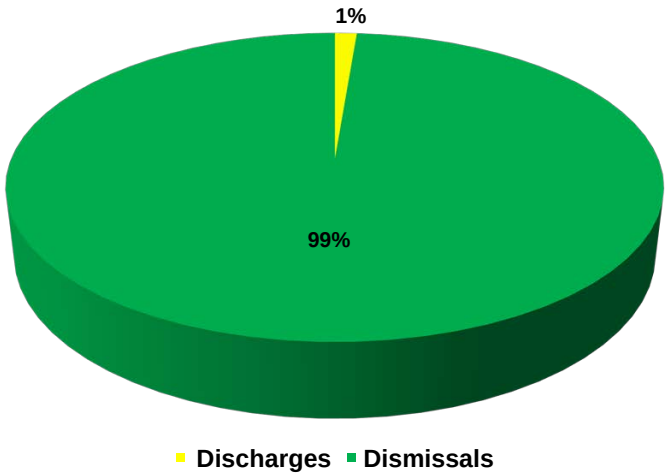


Outcomes

1,014 chapter 13 cases that were filed by a third-party filer received a disposition in 2018. Of these 1,014 cases, 13 were discharged and 1,001 were dismissed (Figure 24).

Figure 24

2018 Chapter 13
Third-Party Filers Dispositions



A closer look at dispositions reveals that 2 percent of chapter 13 petitions that were filed by a third-party filer who identified as a disclosed BPP received a discharge in 2018 (Figure 25). Similarly, 1 percent of chapter 13 petitions that were filed by a third-party filer who did not identify as a BPP received a discharge (Figure 26). The high rates of dismissals for third-party filers who identified as a disclosed BPP and those who did not identify as a BPP suggests that debtors should hire an attorney for chapter 13 cases (Figures 25 and 26).

Figure 25

2018 Chapter 13 Third-Party Filers
Disclosed BPP

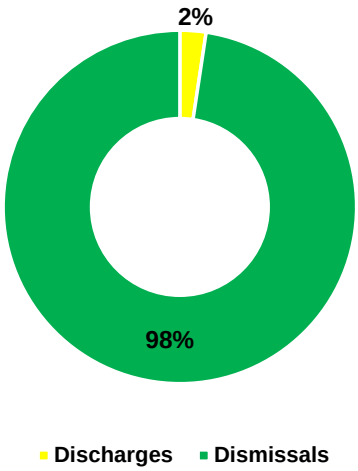
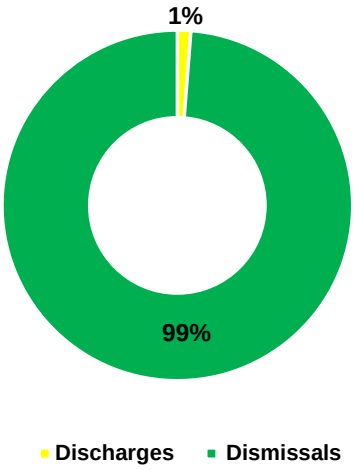


Figure 26

2018 Chapter 13 Third-Party Filers
Undisclosed Help



All Other Chapters

While the overwhelming majority of SRL cases are filed under the chapters covered above, this section briefly addresses SRL cases filed in all other chapters. Per Local Bankruptcy Rule 9011-2(a), attorney representation is mandatory for corporations, partnerships, and various other non-individual debtors (precluding the SRL filing of municipalities under chapter 9 and non-U.S. corporations under chapter 15).

Chapter 11

In 2018, 17 chapter 11 cases were filed by SRLs. As of September 2019, 16 have been dismissed and one is pending. In the last five years, less than ten chapter 11 cases filed by SRLs received a discharge, as most SRL chapter 11 cases are dismissed, converted, or are no longer SRL because the filers eventually hire counsel.

Chapter 12

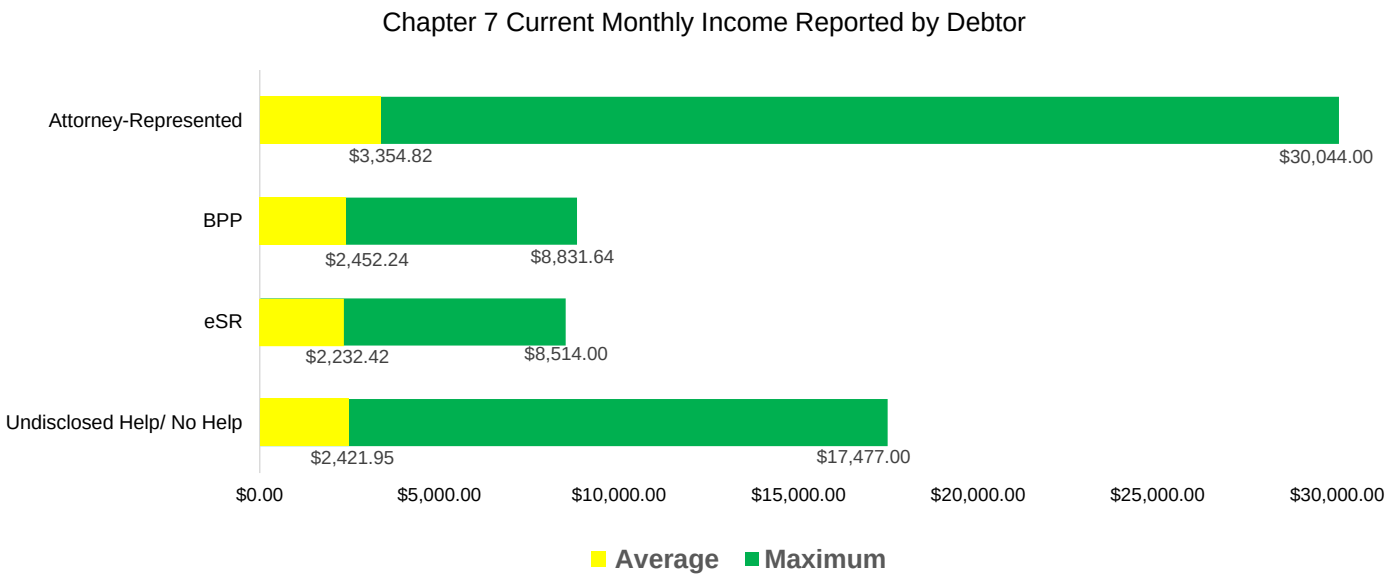
In 2018, of the three chapter 12 filings received by the Central District, none were filed by SRL.

DEMOGRAPHIC DATA

Monthly Income

Monthly income is reported on the bankruptcy petition at the time of filing. Chapter 7 debtors who were attorney-represented had the highest monthly income, while eSR filers had the lowest monthly income. **Figure 27** is comprised of cases that closed in 2018 and excludes debtors who failed to report their current monthly income on the bankruptcy petition.

Figure 27



Surveys and Questionnaires

In 2017, the Court continued collaborating with each Self-Help Desk to collect uniform visitor data. As a sample, looking at just the Northern Division Help Desk in 2018, the following figures highlight a few of the demographic points that were provided by visitors.

Figure 28

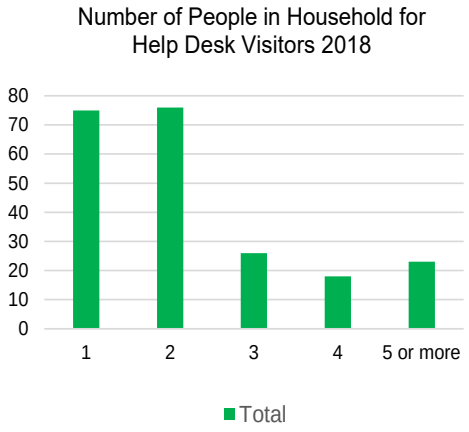
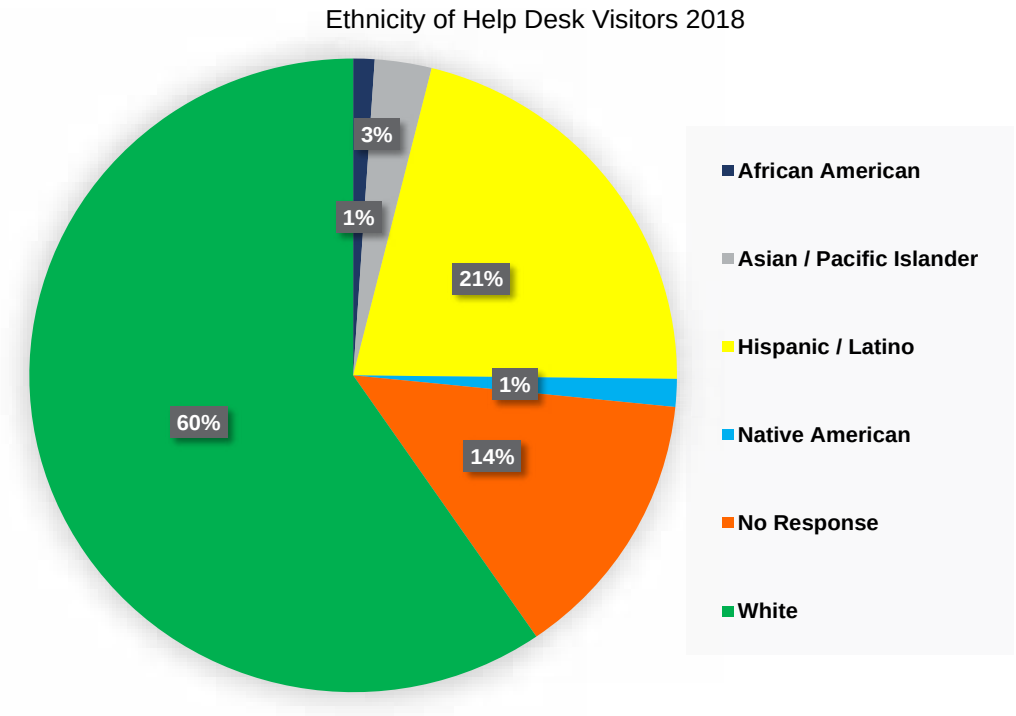


Figure 29



Attorney Jim Beirne answers questions from debtors and creditors at the San Fernando Valley Bankruptcy Self-Help Desk.

Mr. Beirne also counsels debtors before reaffirmation hearings.

Figure 30

Reasons for Not Hiring An Attorney in 2018

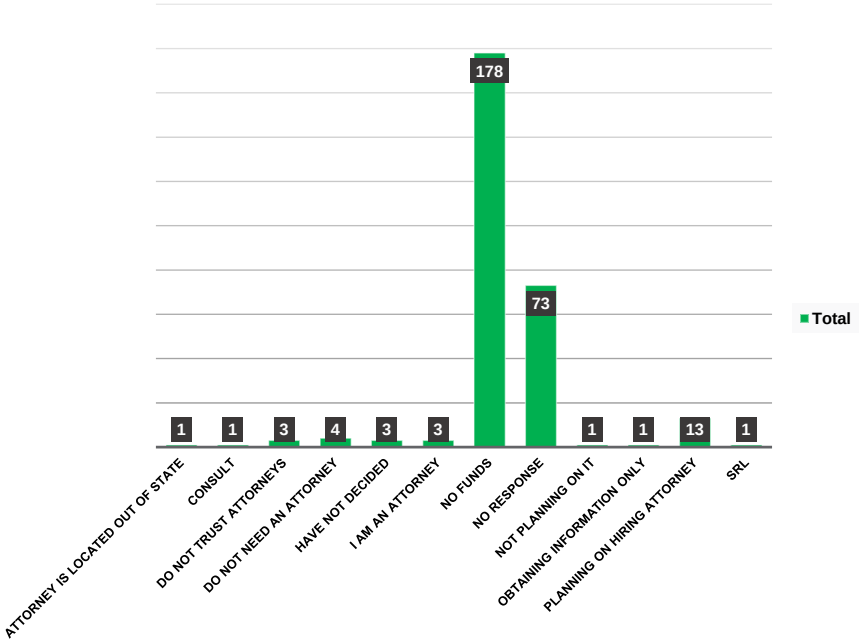
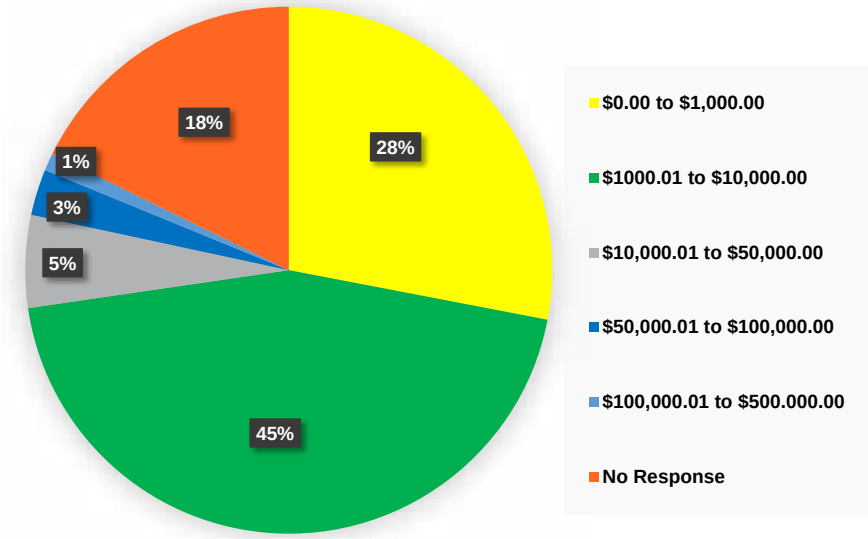


Figure 31

2018 Annual Household Income

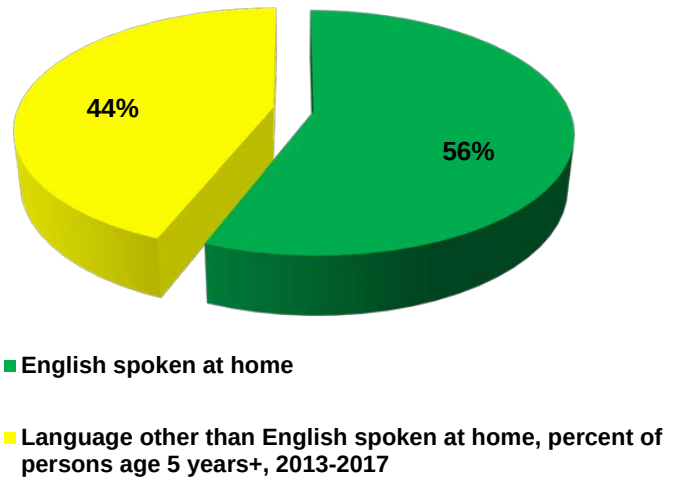


LANGUAGE BARRIERS

Limited English proficient filers face even greater challenges when filing bankruptcy without an attorney as the Court is prohibited from using appropriated funds to provide an interpreter in most cases.[7]

Figure 32

U.S. Census QuickFacts
California Language Data



As described by the U.S. Census, the American Community Survey asks respondents about their "self-reported English-speaking ability." According to the most recent data available, "just 56 percent of the 35 million Californians over the age of 4 speak English at home."[8] Also, California's Los Angeles metropolitan area showed the second highest number of languages spoken in the nation. State courts in California developed a "language access plan" that seeks to provide court interpreters in civil cases, as required by state law.[9] Languages such as Spanish, Vietnamese, and Korean were reported among the top needs for California courts, but language needs vary according to the court location. Language data from the U.S. Trustee's Language Assistance Program reflects the experience of California courts, with Spanish assistance predominantly requested at 341(a) meetings of creditors (Figures 33 and 34).

[7] The Court does not provide funding for interpreters other than for cases initiated by the United States government.

[8] https://www.sacbee.com/news/politics-government/capitol-alert/article42713214.html

[9] https://www.latimes.com/local/lanow/la-me-ln-court-interpreter-20170905-story.html

Figure 33

U.S. Trustee Program
Language Assistance Summary Statistics for 2018

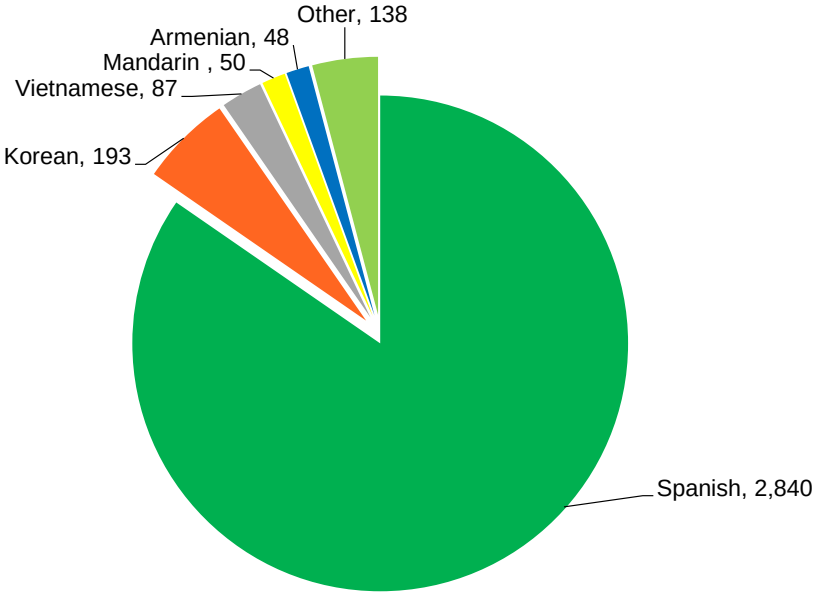
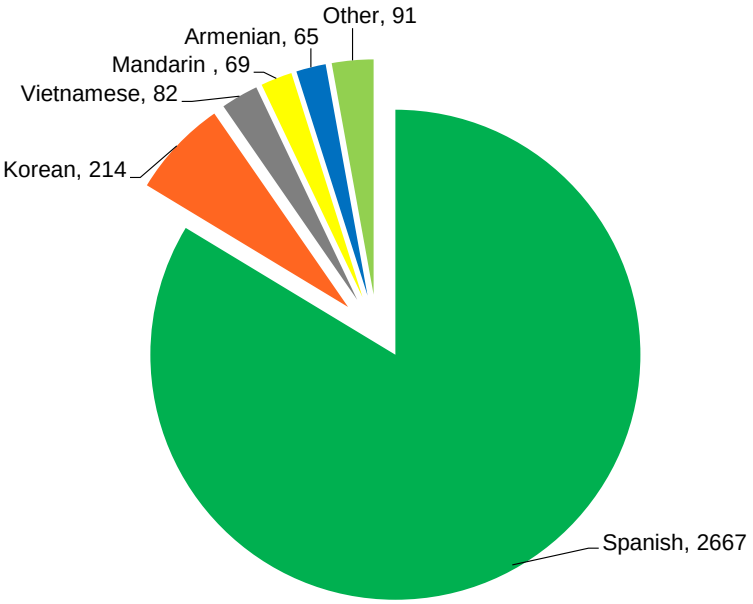


Figure 34

U.S. Trustee Program
Language Assistance Summary Statistics for 2017



A more detailed view of the U.S. Trustee Program's Language Assistance Summary Statistics for 2018, from May through December is shown below.

Table 6

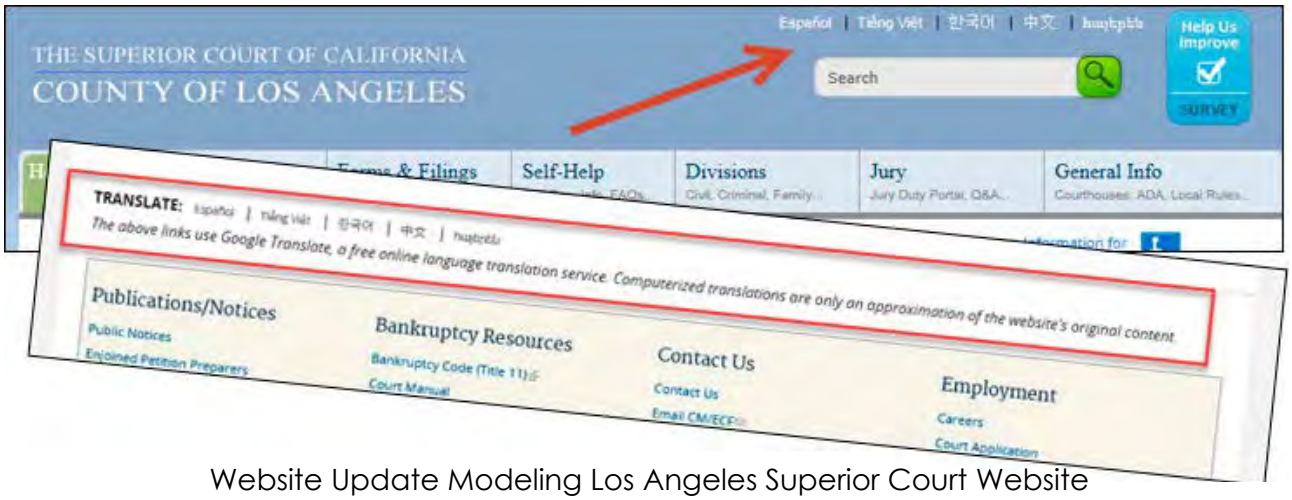
U.S. Trustee's Language Assistance Program May through December 2018					
Language	**Los Angeles Division**	**Santa Ana Division**	**Riverside Division**	**San Fernando Valley Division**	**Santa Barbara Division**
Arabic	8		1		
Armenian	44			3	
Bengali	2				
Cantonese	5				
Farsi	11	2	2	4	
Hindi	2		1		
Indonesian	1				
Italian					2
Japanese	4				
Khmer	1				
Korean	107	7	12	1	
Laotian	1	1			
Mandarin	22	2	6		
Polish			7		
Portuguese			1		
Punjabi	2			1	
Romanian		1			
Russian	4	1		2	
Spanish	1,054	44	645	144	130
Tagalog	6		3	1	
Thai	4		2	1	
Turkish		2			
Vietnamese	16	41	5	2	1
Totals	**1,294**	**101**	**685**	**159**	**133**

California State University, Los Angeles previously partnered with the Court's pro bono organizations at the Los Angeles and San Fernando Valley divisions to provide translation assistance to self-represented litigants at reaffirmation hearings. Unfortunately, the Cal State L.A. translation program was disbanded. The pro bono organizations no longer had the benefit of dedicated translation volunteers beginning in 2017.

The number of different languages requested varies by division.

Los Angeles had the greatest variety of languages requested. Assistance in the Spanish language was requested 1,054 times at 341(a) meetings during the period reported.

In 2017, the Court noted the Los Angeles California Superior Court's approach to providing translation from the header of its website, with the link for translation labeled in the language represented. Modeling this, the Court updated its website to offer links to the Central District's top five languages, with each link appearing in the language represented, in the footer area of the Court's website.



Website Update Modeling Los Angeles Superior Court Website

Existing Programs and Services

The Court has worked hard to identify and eliminate barriers to access and provide much needed information on the Court's services, in alignment with the goals of the Court's Strategic Plan. The Court's website, Call Center, Online Chat program, "Don't Have an Attorney" web page, eSR (electronic Self-Representation) petition preparation system, and other resources are described in earlier reports. Below are updates from 2017 and 2018 pertaining to the Court's free resources and support for SRLs.

Electronic Self-Representation (eSR)

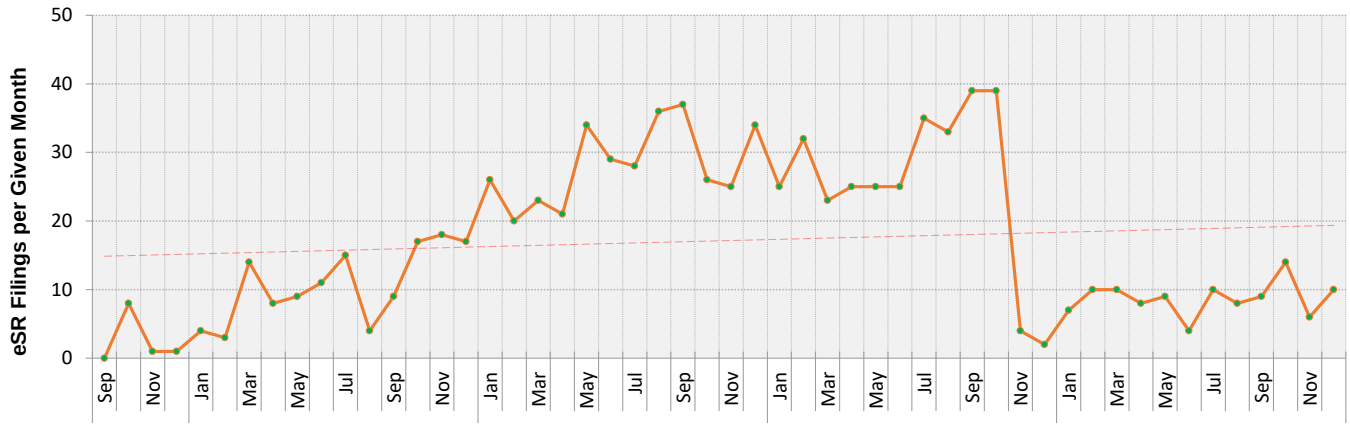
2017				
Q1	Q2	Q3	Q4	Total
80	75	107	45	307

2018				
Q1	Q2	Q3	Q4	Total
27	21	27	30	105

Since its inception in 2014 through the end of 2018, the total number of chapter 7 bankruptcy cases prepared using eSR reached 892. Use of eSR declined from 307 filings in 2017 to 105 filings in 2018. Beginning in September 2017, eSR was taken offline for a Case Management/Electronic Case Filing (CM/ECF) system security upgrade. Also, the eSR program at that time did not comply with requirements to use the new bankruptcy forms approved by the Judicial Conference for use beginning on December 1, 2017. An interim eSR program was developed locally (known internally as "New Forms eSR"), using the new national bankruptcy forms. The interim eSR was accessible only through the Central District's website. Dedicated computer stations at the Court's Intake areas were taken offline until December 2018 so that required security updates could be completed. The decline in eSR filings beginning in 2018 may reflect the reduced accessibility during the transition to New Forms eSR.

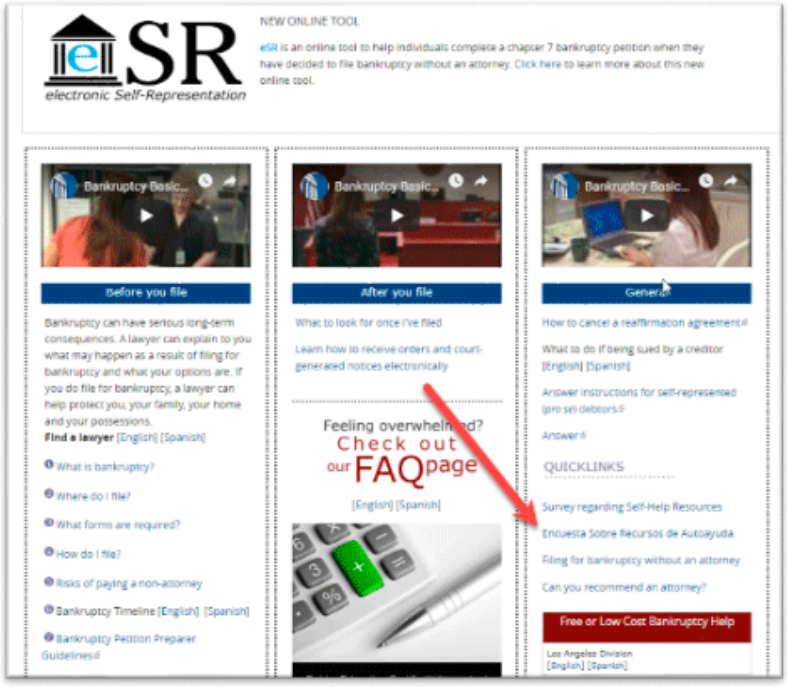
New Forms eSR includes the most up to date official bankruptcy forms in a fillable form user interface. The issues with public computer stations working with eSR in all divisions were resolved as of December 17, 2018. Fewer eSR petitions may be the result of fewer overall filings as well as the lack of availability at eSR public terminals from September 2017 to December 2018.

Figure 35



Online Videos

The Court updated its online instructional video for eSR. The eSR video was published in 2017 and updated in May 2018 to reflect the updates for New Forms eSR. (See previous section on eSR.) Also, the Clerk's Office uploaded a Spanish-language version of its instructional video for eSR users to the Media Gallery.



Website

In 2017, the Court added to the "Don't Have an Attorney" webpage a link to a Spanish translation of the Court's survey for visitors to the self-help desks.

Online Chat and Call Center

The Court has been providing online chat and operating a centralized call center since 2012. Operators in Los Angeles handle inquiries from the public for all five divisions. In 2017, the Court handled a greater number of chat sessions (2,896) than in 2018 (2,542), perhaps attributable to fewer filings that year. In 2017, there were 31,600 calls received by the Call Center. Due to a telephone system upgrade, the complete number of total calls in 2018 is not available. However, during the fourth quarter of 2018, the Court received 7,229 calls, compared to an average of 7,900 (per quarter) in 2017.

Student Volunteers

Santa Barbara College of Law

Beginning in 2017 in the Northern Division, students from Santa Barbara College of Law have been able to receive hands-on experience by partnering with volunteer attorneys to assist the public during the Consumer Debt and Bankruptcy Clinic held every Friday. Led by Judge Peter H. Carroll, with assistance from Court staff member Ryan Zick, the Court initiated contact with the law school to form the partnership.

Loyola Law School Programs

Hon. Sandra R. Klein with Loyola law students and clinic attorneys.

Students from Loyola Law School in Los Angeles visit the Court to observe hearings and participate in the Consumer Bankruptcy Practicum, a two-semester program that provides valuable experience. Judge Sandra R. Klein, chair of the Court's Community Outreach Committee, helped coordinate the Court's involvement with the program. Under the supervision of local bankruptcy practitioners and attorneys from nonprofit organizations, students in the Consumer Bankruptcy Practicum interview, counsel, and assist self-represented litigants. Given the falling number of admitted law students and decrease in the number of participants in the program in 2017, Judge Klein met with Loyola Law School to strategize on ways to attract more students. The school chose to change the name from the Consumer Bankruptcy Practicum to the Consumer Bankruptcy Clinic. In the fall of 2017, nine students enrolled (the previous semester had only three students). Attorneys Barry Borowitz and M. Erik Clark of Borowitz & Clark LLP provided instruction to the students, and the students were matched with clients from the Los Angeles Self-Help Desk.

In 2018, Judge Sandra R. Klein coordinated with Clerk's Office staff to set up a mock hearing and reception for the clinic students. On April 17, 2018, six Loyola students enrolled in the clinic argued a mock non-dischargeability action before Judge Klein. Judge Klein gave the students feedback on their arguments and answered their questions. At the reception following the arguments, Chief Judge Bluebond and Judges Kwan and Bason joined a crowd of about 40 bankruptcy practitioners and chambers and Clerk's Office staff members who assembled to greet the students.[10]

Media and Research Partners

Media

In 2017, Paul Kiel, an investigative journalist with ProPublica, researched a consumer bankruptcy story and was provided previous reports on pro se filings by the Court. Judge Maureen Tighe, and Clerk's Office staff answered questions about the reports for an article that Mr. Kiel prepared on the explosion of chapter 13 filings during the foreclosure crisis. The article is available at: https://www.propublica.org/article/how-to-get-away-with-bankruptcy-fraud.

Research by The RAND Corporation

On April 25, 2018, Hon. Maureen A. Tighe and Executive Officer/Clerk of Court Kathleen J. Campbell met with Maya Buenaventura, an Assistant Policy Researcher at The RAND Corporation. The RAND

[10] In 2017, no spring program was held due to the limited number of students that signed up for the program.

Corporation is a non-profit public policy research organization headquartered in Santa Monica, California. Dr. Melanie Zaber, an Associate Economist at RAND, was conducting a study on SRL chapter 7 bankruptcies. The goals of the study were to understand the relationship between SRL filers and bankruptcy outcomes and to inform policy to improve outcomes for courts and SRL chapter 7 bankruptcy filers. The study was funded by the RAND Institute for Civil Justice. The Court's past pro se reports, website, and outline of resources handout, were provided as a resource to the research team.

Requests for Extension of Time Hearings

In 2017, three participating judges conducted a pilot that was intended to protect debtors from unscrupulous BPPs.[9] Judge Zurzolo led the effort, in partnership with attorneys at Public Counsel. The effort included setting Orders to Show Cause (OSC) hearings when SRLs filed requests for extension of time to file case commencement documents. Three hearings were held during a four-month span. The goal of the initiative was to connect SRLs with volunteer attorneys early on, and to give debtors the opportunity to appear in court so that the judges would be able to make sure that the debtors knew that a bankruptcy had been filed in the debtor's name. Non-attorney third parties who file bankruptcy petitions on behalf of debtors may be associated with fraudulent schemes such as the use of bankruptcy to stall a foreclosure action that has no connection to the named debtor ("hijacked" case), or debtors not realizing that the "loan modification" services they were paying for resulted in repeated incomplete bankruptcy filings. The OSC hearings continued to suffer low attendance by debtors. Budget cuts within the Office of the U.S. Trustee impacted its ability to assure participation in future hearings. During the pilot, a small number of debtors appeared, some of whom ended up obtaining much needed attorney assistance. Nevertheless, the results obtained did not weigh in favor of continuing the pilot. As of April 2017, the pilot was suspended.

Recognition

The Court partners with pro bono organizations to recognize attorneys who volunteer pro bono hours at the Court. The William J. Lasarow Awards recognize the outstanding contributions of bankruptcy pro bono volunteers. Each division of the Central District selects one volunteer deserving of recognition. Additionally, the Court hosts annual recognition receptions for volunteers who appear on its Honor Roll for assisting self-represented litigants. Also, in 2017, the Court submitted a nomination for the Ninth Circuit's Pro Bono Service Award, on behalf of the attorneys who staff the Court's Northern Division Self-Help Desk in Santa Barbara. Although the Northern Division Self-Help Desk was not selected for the final award, the Court continues to pursue avenues to spread the word about the good work of those who staff its self-help desks.

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[11] See the 2011 Pro Se Report, Section IID.:

Based on interviews with debtors, motions brought by the U.S. Trustee, and reports from volunteer attorneys at the self-help desks, we know that many debtors rely almost completely on [bankruptcy petition preparers] BPPs to tell them what to do in the case. The BPP frequently advises which chapter to file, which exemptions to choose, which forms to fill out, and when to file. When a debtor files bankruptcy in pursuit of a specific outcome, such as preventing a foreclosure or stopping a wage garnishment, it is frequently on the advice of a BPP. In essence, the debtors believe themselves to be "represented" by the BPP regardless of what warnings are posted, disclosures signed, or lack of legal degree obtained.

Lasarow Awards

2017 William J. Lasarow Awards Ceremony

On the evening of Thursday, October 26, Public Counsel hosted its 2017 William J. Lasarow Awards in the lobby of the Edward R. Roybal Federal Building and U.S. Courthouse, in Los Angeles. Approximately 87 guests were welcomed by Public Counsel Supervising Senior Staff Attorney Magdalena Reyes Bordeaux. In her remarks she shared stories about just two of the many litigants that volunteers have helped at the Court. Ms. Bordeaux also thanked the District and Bankruptcy Courts for their support, Loyola Law School for offering its Consumer Bankruptcy Practicum to law students, and the Karsh Center, which hosts Public Counsel's bankruptcy clinics at its offices. Attorneys, court staff and judges attended the event including Bankruptcy Judges Catherine E. Bauer, Scott C. Clarkson, Robert N. Kwan, Maureen A. Tighe, and Vincent P. Zurzolo.

From left: (back row) Public Counsel Senior Staff Attorney Christian Cooper; Hon. Vincent P. Zurzolo; (front row) Public Counsel's Supervising Senior Staff Attorney Magdalena Reyes Bordeaux; Judge Maureen A. Tighe; award recipients Patricia Fox, John Parry, Misty Perry Isaacson, Michael W. Davis; Public Counsel President and CEO Margaret Morrow.

Judge Zurzolo thanked the staff of Public Counsel for all of its efforts and initiated a moment of silence in recognition of Judge Lasarow's passing. (Judge Lasarow, in whose honor the awards are held, passed away on November 18, 2016, at the age of 94). Clerk of Court Kathleen J. Campbell emphasized the impact that volunteers make, noting that they served approximately 4,800 visitors in the district in 2016, a year when the Court had 9,058 SRL filings.

Representatives of each of the pro bono organizations that manage a self-help desk at the Court presented the awards. Honorees included attorneys John Parry (Los Angeles Division/Public Counsel's Debtor Assistance Project), Patricia Fox (Northern Division/Legal Aid Foundation of Santa Barbara County), Misty Perry Isaacson (Santa Ana Division/ Public Law Center), Michael W. Davis (San Fernando Valley Division/ Neighborhood Legal Services of Los Angeles County). Ms. Bordeaux presented a special award to the attorneys representing Farmers Insurance Corporate Legal Department for their assistance at reaffirmation hearings. Each recipient expressed how meaningful the experience of volunteering has been.

2018 William J. Lasarow Awards Ceremony

On the evening of Thursday, October 25, Public Counsel hosted its 2018 William J. Lasarow Awards in the lobby of the Edward R. Roybal Federal Building and U.S. Courthouse, in Los Angeles. The awards were held during the American Bar Association's National Pro Bono Celebration Week, which took place the week of October 21, 2018. Approximately 60 guests were welcomed by Public Counsel Supervising Senior Staff Attorney Magdalena Reyes Bordeaux.

Public Counsel Paralegal Vikki Padilla, Supervising Senior Staff Attorney Magdalena Reyes Bordeaux, Court staff member Jose Arias, Clerk of Court Kathleen J. Campbell, Court staff members Olivia Ventura, and Kim Collins, Public Counsel President and CEO Margaret Morrow, and Public Counsel Senior Staff Attorney Christian Cooper.

Attorneys, court staff and judges attended the awards ceremony, including Chief Judge Sheri Bluebond and Bankruptcy Judges Vincent P. Zurzolo, Ernest M. Robles, Maureen A. Tighe, Robert N. Kwan, Deborah J. Saltzman, and Sandra R. Klein.

Chief Judge Maureen A. Tighe, NLSLA Paralegal Barbara Sanchez, NLSLA Attorney Mark Brenner, and Executive Director of NLSLA Neal Dudovitz.

Representatives of the pro bono organizations that staff the Court's self-help desks then presented awards to volunteer attorneys. The winners were M. Jonathan Hayes (Los Angeles Division/Public Counsel's Debtor Assistance Project), Ryan Zick (Northern Division/Legal Aid Foundation of Santa Barbara County), Anerio Altman (Santa Ana Division/ Public Law Center), Mark Brenner (San Fernando Valley Division/ Neighborhood Legal Services of Los Angeles County)[11], Barbara Sanchez of Neighborhood Legal Services accepted Mr. Brenner's award on his behalf). Public Counsel President & CEO Margaret M. Morrow also presented a special award to the staff of the U.S. Bankruptcy Court. President Morrow credited the Central District as an early advocate for SRL causes and praised the Court for establishing self-help desks at each division. Executive Officer/Clerk of Court Kathleen J. Campbell accepted the award on behalf of the Clerk's Office, expressing thanks to Public Counsel and the pro bono volunteers who partner with the Court to increase the public's access to justice. She asked all members of the Clerk's Office to stand and be recognized, noting that the Clerk's staff represent the best in government.

[11] Mark Brenner was unable to attend the event and accept his award during the 2018 ceremony.

Honor Roll

In 2017 and 2018, the Court published its annual updates to the Honor Roll for pro bono volunteers in October, to coincide with the American Bar Association's National Pro Bono Celebration Week. The Honor Roll is featured prominently on the Court's website. Each September, participating pro bono organizations submit the names of those who have volunteered during the previous 12 months. The 2017 Honor Roll listed 209 volunteers, including attorneys, law students, paralegals, and interpreters. Quarterly updates to the Honor Roll may be submitted to HonorRoll@cacb.uscourts.gov. Since 2011, the Court features the Honor Roll on its website under Programs & Services>For Attorneys>Pro Bono Volunteers Honored.

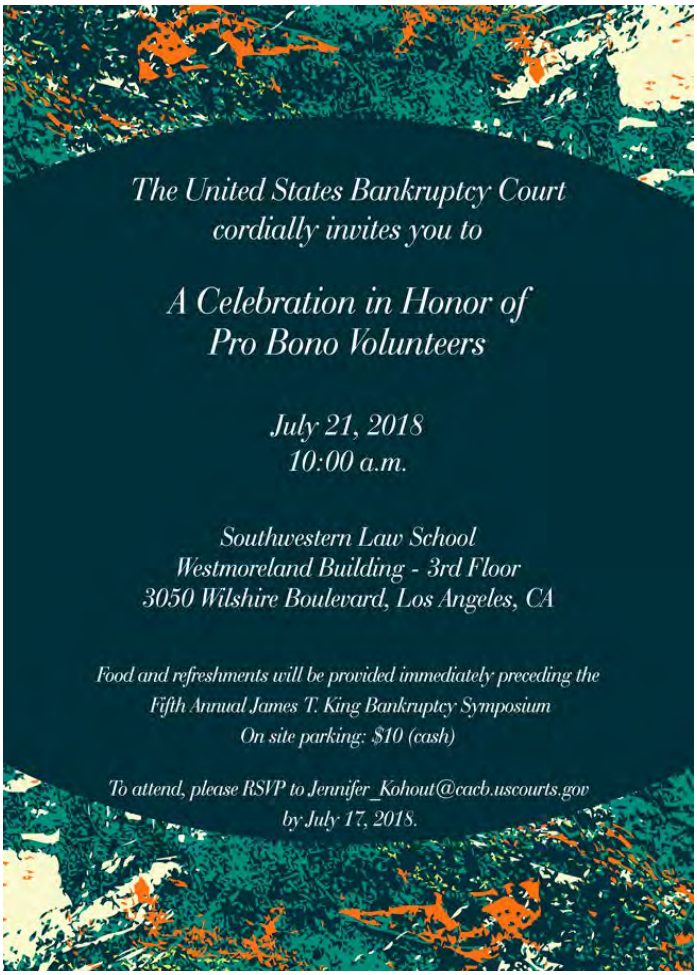
Honor Roll Receptions

A description of a few of the most recent honor roll receptions for pro bono volunteers are included in this section.

Chief Judge Sheri Bluebond and the Los Angeles Self-Help Desk volunteers from Public Counsel

Los Angeles

On July 21, 2018, volunteers at the San Fernando Valley division and Los Angeles division Self-Help Desks were honored with a breakfast reception. The reception was held in conjunction with the Central District Consumer Bankruptcy Attorney Association (cdcbaa) at Southwestern Law School. The cdcbaa hosted its Annual James T. King Symposium and agreed to have the Court host a breakfast reception prior to the event, in order to recognize the pro bono volunteers listed on the Court's Honor Roll.



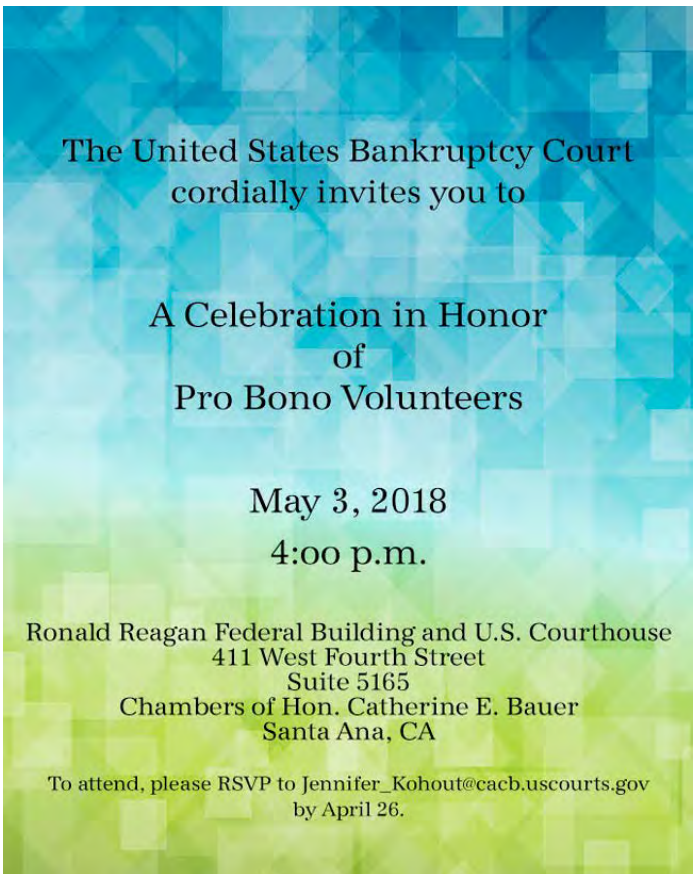
Photos from 2017 Los Angeles Honor Roll Receptions

Self-Help Desk staff from Public Counsel and Neighborhood Legal Services attended, along with 23 attorney volunteers. Judges Sheri Bluebond, Vincent P. Zurzolo, Neil W. Bason, and Martin R. Barash, also attended the breakfast, along with Clerk of Court Kathy Campbell and her staff. Judge Bluebond spoke at the reception and presented certificates of recognition and swag bags to each of the volunteers.

Santa Ana

On May 3, 2018, Pro Se Committee Chair Hon. Catherine E. Bauer hosted an Honor Roll reception in her chambers to thank the volunteers serving the Santa Ana division's self-help desk. Hon. Scott C. Clarkson, Hon. Erithe A. Smith, and Hon. Mark S. Wallace also attended the reception, along with their law clerks. Guests mingled over an assortment of treats.

Honor Roll Reception in Santa Ana
Left to Right: Eve Marsella, Attorney Leigh Ferrin, Judge Bauer, Attorneys Les Kaufman and Kari Gibson, Paralegal Lilian Villegas, Attorney Cassandra Martinez



The United States Bankruptcy Court
cordially invites you to

A Celebration in Honor
of
Pro Bono Volunteers

May 3, 2018
4:00 p.m.

Ronald Reagan Federal Building and U.S. Courthouse
411 West Fourth Street
Suite 5165
Chambers of Hon. Catherine E. Bauer
Santa Ana, CA

To attend, please RSVP to Jennifer_Kohout@cacb.uscourts.gov
by April 26.

Riverside

On January 30, 2018, Hon. Mark D. Houle organized special recognition for the volunteers from the Riverside division in conjunction with "Ask the Judges Night," an Inland Empire Bankruptcy Forum (IEBF) event. Hon. Erithe A. Smith, Hon. Meredith Jury, Hon. Scott C. Clarkson, Hon. Mark S. Wallace, Hon. Mark D. Houle, and Hon. Scott H. Yun participated on the panel. The event also recognized Judge Jury, as this was her last panel scheduled during her time on the bench. Judge Jury swore in the 2018 IEBF officers and then Judge Houle recognized the Pro Se Clinic and its volunteers.

2017 Honor Roll Reception Northern Division

On Friday, July 7, 2017 the Northern Division honored its pro bono volunteers with a reception. Hon. Sheri Bluebond, then Chief Judge, spoke about the Court's commitment to providing access to justice and assisting self-represented litigants. Judge Peter H. Carroll presented certificates of appreciation to the volunteers. At the reception, Northern Division's Resource Center was dedicated in the memory of beloved court employee Danielle Chackel. During the reception Judge Deborah Saltzman spoke kindly about her experience working with Danielle, and the new Resource Center sign bearing Danielle's name was unveiled.

FUNDING SOURCES FOR NON-COURT SERVICES

Attorney Admission Fund

The self-help desks at the Los Angeles, Santa Ana, and Riverside Divisions are funded, in part, by the Attorney Admission Fund managed by the Attorney Admission Fund Board. Each clinic is encouraged to show that it has sought and obtained funding from other sources before it is eligible to receive funding from the Attorney Admission Fund. The self-help desks also rely on independent fundraising efforts and grants, and local bar associations.

Bar Support and Holiday Parties

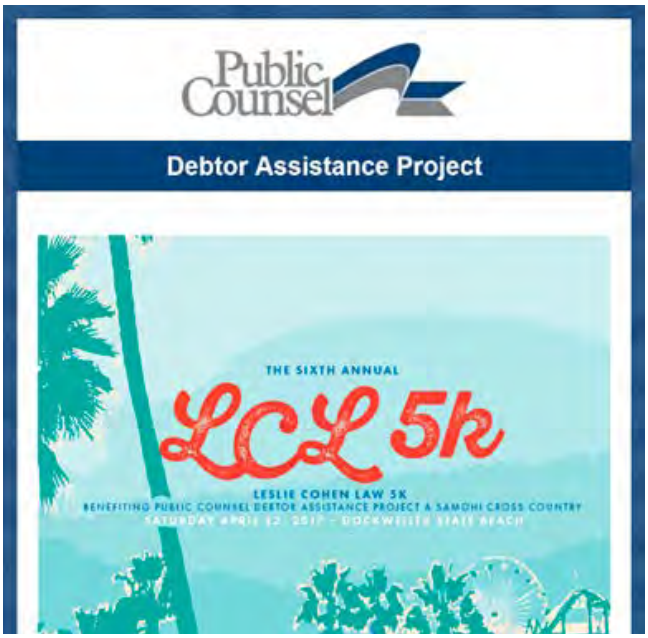
Run for Justice

In 2017 and 2018 Court staff attended Public Counsel's annual Run for Justice 5K. In 2017, over 400 runners supported Public Counsel. In 2018, Court staff joined over 40 different agencies and firms to run in support of Public Counsel. Public Counsel operates self-help and reaffirmation programs at the Court's Los Angeles and San Fernando Valley Divisions (see Appendix). The runners enjoyed a challenging 3.1 mile course around Elysian Park and Dodger Stadium.

Los Angeles Bankruptcy Forum Holiday Party

In 2018, the Los Angeles Bankruptcy Forum (LABF) held a holiday party raising $5,000 in donations to support the DAP. Judges Bluebond, Tighe, Bason, and Brand attended the 2018 holiday party. The 2017 LABF Holiday Party and 2018 LABF Summer Soiree jointly raised $3,750 for the DAP.

Leslie Cohen 5K/310 5K



Hon. Maureen A. Tighe, Chief Judge; Public Counsel Senior Staff Attorney Christian Cooper; Hon. Sheri Bluebond attend the 2017 Leslie Cohen 5K

Since 2012 Leslie Cohen Law PC has sponsored an annual fundraiser to benefit the Public Counsel Debtor Assistance Project and Santa Monica High School's Cross Country and Track Program. On April 22, 2017 and on April 21, 2018[13] , the Leslie Cohen 5K was held at Dockweiler Beach in Playa del Rey, California. Each year the event raised $10,000 or more. In 2018, the 5K received the highest amount of donations in the history of the race.

The 2018 Leslie Cohen (310) 5K takes off the starting line.

[13] In 2018, the Leslie Cohen 5K was renamed as the 310 5K to represent the area code where the race was held.

PROJECT UPDATES AND FUTURE ENHANCEMENTS

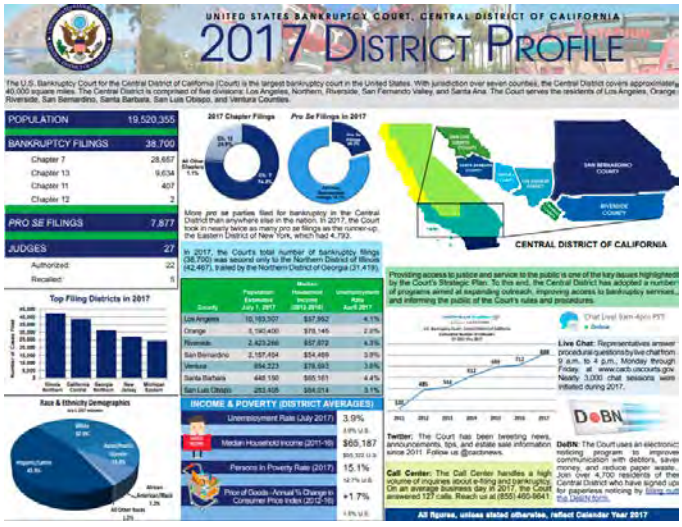
eSR

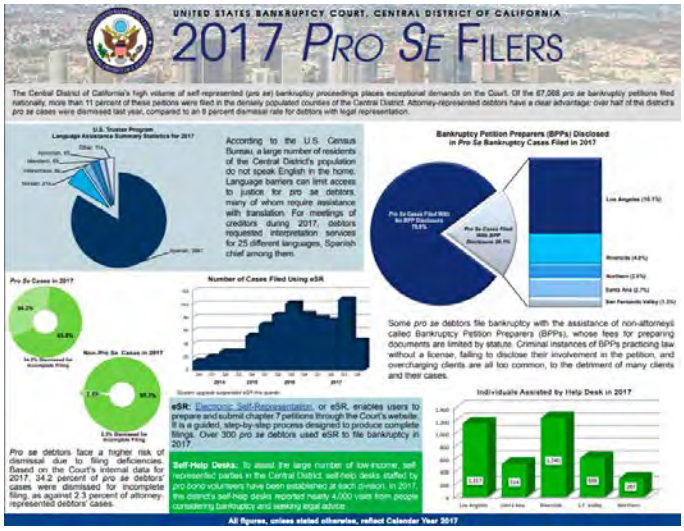
The eSR (electronic Self-Representation) Working Group continues to enhance eSR and monitor its use. During 2017, the Working Group worked to create a local version of eSR to include the new bankruptcy forms required on December 1, 2017. The original version of eSR used bankruptcy forms that became obsolete in 2015, other than for use in eSR, as the Judicial Conference of the United States granted an exception just for eSR until December 2017. Nationally, a new version of eSR, which uses new forms, is currently under development and will be launched as part of the federal courts' next generation case management/electronic case filing system NextGen CM/ECF.

Clerk's Office Staff Presents eSR to Bankruptcy Fraud Working Group

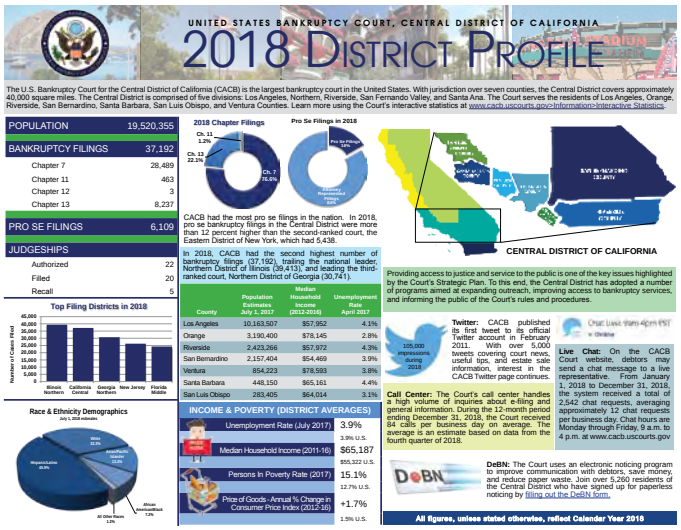
On February 9, 2017, Self-Help Desk Team Leader Sabrina Palacio-Garcia and Senior Legal Analyst Jennifer Kohout demonstrated electronic Self-Representation (eSR) software to the Office of the U.S. Trustee in Los Angeles. Approximately 40 guests were in attendance, including staff from the FBI, HUD, IRS, and the Offices of the U.S. Attorney and U.S. Trustee's offices. Ms. Palacio-Garcia provided an overview of eSR software, and Ms. Kohout presented data that showed a higher rate of discharge for eSR users than other chapter 7 SRL filers. Ms. Kohout also discussed the Court's efforts to publicize eSR in English, Spanish, and Mandarin.

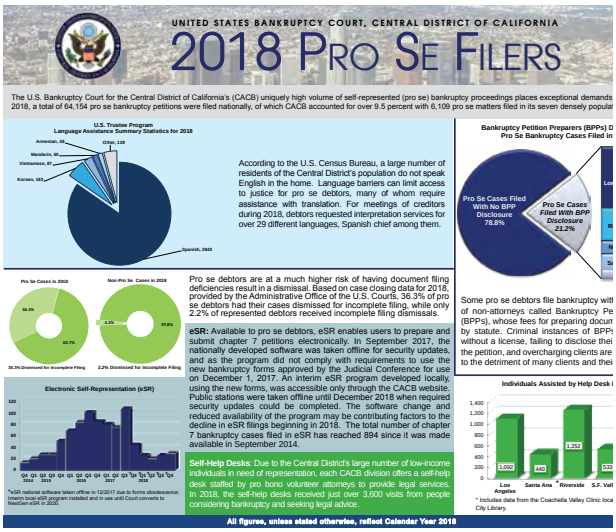
District Profile





Created by the Clerk's Office since 2015, the District Profile brochure provides demographic information and filing data for the Court. As pictured above (right), the reverse side of the brochure focuses on the district's SRL population. The District Profile is shared when judges and Court staff attend committees at the District Court, Ninth Circuit, and national levels and is available to the public from the Court's website.





Creditor Entry

Based on a program developed by the U.S. Bankruptcy Court for the Eastern District of Wisconsin, which allows debtors to enter and submit a creditor list electronically, the Clerk's Office developed its own creditor entry program. (The Court does not file the creditor list until the fee requirement is met.) The Clerk's Office has been working toward local implementation of this system. The creditor entry feature may be helpful to SRL filers submitting paper petitions because the creditor entry program is a typed list (rather than handwritten) that reduces the likelihood for address errors. The creditor entry program makes updates to the creditor list easier for both users to enter and for Court staff to process.

There are three components to the creditor entry program: (1) an online version for an outside user; (2) the Court's public terminal version; and (3) the Clerk's Office's internal program for processing a submitted creditor matrix (verifying it, sending it back to the external user when necessary, or accessing the submission and linking it to the correct case). The online version testing was successful in 2018. Testing at the public terminals remains ongoing, and the Court is continuing to develop and test the internal court user processing component. The creditor entry program launched in June 2019.

CONCLUSION

In February 2018, Hon. Maureen A. Tighe, attended a two-day conference organized by the Self-Represented Litigation Network (SLRN). An important take-away from the conference was that it would cost $50 billion to give everyone in need one hour of legal work. This was a good reminder for the Court to focus on providing better access through self-help, website FAQ's and videos, chat service, and eSR.

The number of filings has fallen, including SRL filings, but the Court's efforts continue to help SRL filers. With the help of the Court's pro bono partners, technology solutions, and a commitment to improving communication so that SRLs achieve better outcomes in their cases, the Court is able to address the needs of its large population of self-represented filers.

APPENDIX

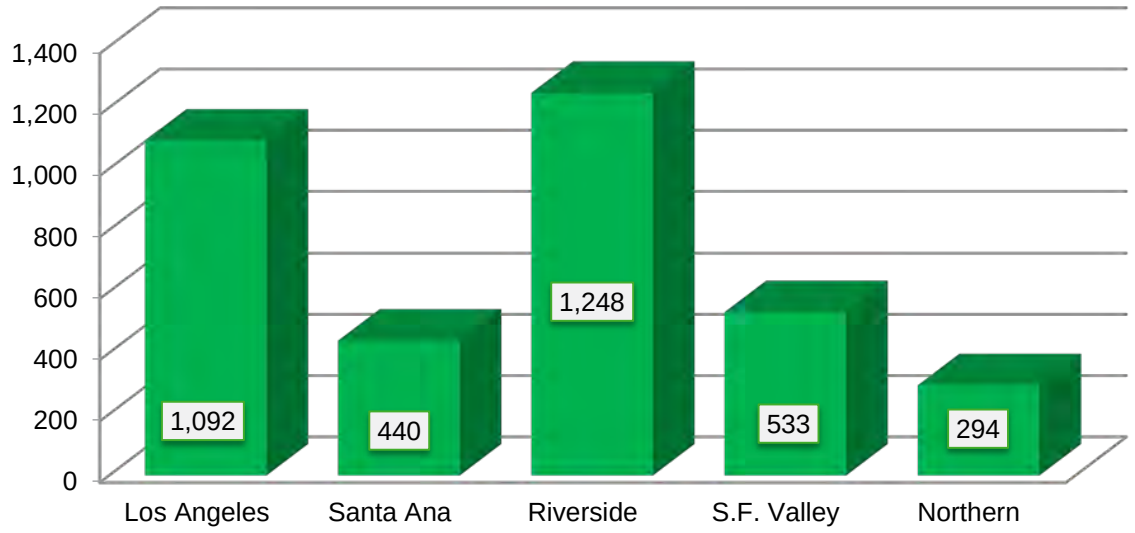
Number of Self-Represented Litigants Served

The Appendix includes reports received from the Court's public interest partners throughout the district. Self-help desks in the Los Angeles, San Fernando Valley, Northern, Santa Ana, and Riverside Divisions assist the Court and the public of the Central District of California by:

- providing free legal advice and programs for self-represented litigants;
- reducing the burden on judges and staff from filers who cannot afford the legal assistance necessary to navigate a complicated bankruptcy process;
- reducing delays for all parties that result from self-represented filers requiring additional time and assistance from judges and staff;
- improving access to the bankruptcy process for all parties, regardless of income;
- enabling referral by Court staff, who are prohibited from providing legal advice, to self-help desk volunteers, who can provide legal advice; and
- offering an alternative to non-attorneys.

Figure 36

Help Desk Assists 2018



The total number of SRL visitors served in the Central District was over 3,600 in 2018. In 2017, the total number of SRL visitors served was almost 4,000.

The number of bankruptcy filings in the Central District fell by 1,512 in 2018 (compare 38,704 total filings in 2017 to 37,192 total filings in 2018), but the self-help desks served only 193 fewer individuals districtwide. In the summaries that follow, the number of visitors served accompanies a description of each pro bono organization.

Los Angeles

Updates in 2017 and 2018

As of early December 2018, the number of self-represented litigants assisted at reaffirmation hearings held steady from the previous year (412 in LA in 2018 as compared to 409 in 2017; 105 in Woodland Hills in 2018 (SFV) as compared to 106 in 2017).

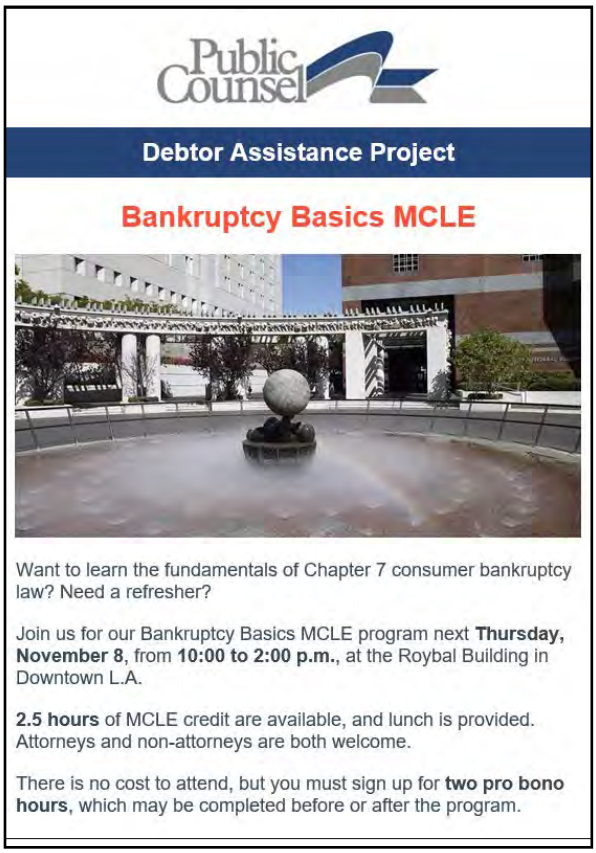
By the end of the Loyola law student clinic's program in 2018, Public Counsel's DAP and students had placed 39 cases. Out of the 15 clients who worked with the clinic, 12 signed up for bankruptcy workshops.

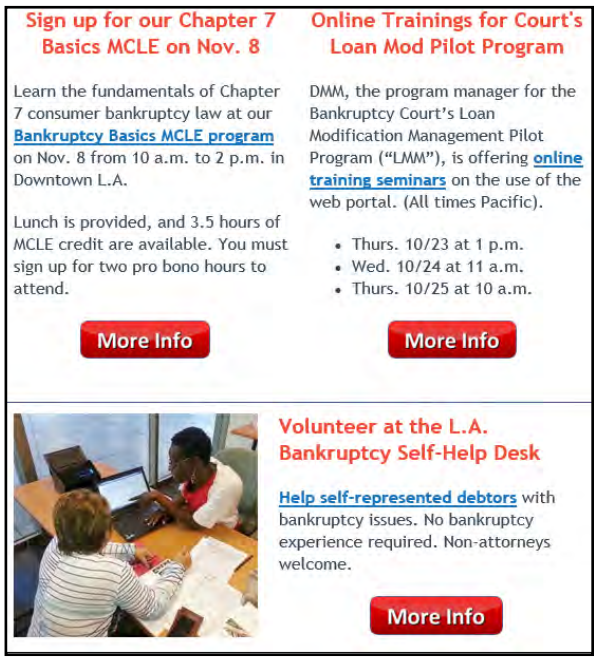
Other than the Loyola workshops, of the additional placed cases, there were 45 by December of 2017 and 65 as of December 2018.

Services Offered at the Los Angeles Help Desk 2018					
Self-Help Desk Visitors		Workshops/Clinics		Outreach Events	
		Number Held	Number Served	Number Held	Number Served
DAP	1,092	23	117	3	127

List of Services Included:

- Amending bankruptcy forms
- Answering general chapter 7 bankruptcy questions
- Conducting feasibility analysis for chapter 13 cases
- Counseling for individuals considering filing for bankruptcy
- Dealing with creditor harassment and lawsuits
- Helping victims of identity theft
- Preparing answers to adversary proceedings
- Referrals for complex and non-consumer bankruptcy matters
- Reporting misconduct by attorneys and bankruptcy petition preparers
- Resources and referrals for eviction and foreclosure issues
- Resources on food and housing assistance
- Reviewing chapter 7 petitions before filing
- Preparing various pleadings, including:
  - Adversary proceeding answers
  - Motions to reopen to file the financial management certificate
  - Motions to vacate bankruptcy case dismissal
  - Proofs of claim
  - Reaffirmation agreements and rescissions
  - Redemption motions
  - Relief from stay motions
  - Responses to motions for relief from stay





The Los Angeles Help Desk had 127 attendees at 3 MCLE programs in 2018:

- Chapter 7 Bankruptcy Basics MCLE
- Reaffirmation and Redemption in Bankruptcy MCLE
- Dealing with Debt MCLE at the L.A. County Law Library for Pro Bono Week

Funding comes from:

- Attorney Admission Fund
- American College of Bankruptcy
- Equal Access Fund
- Run for Justice
- Leslie Cohen Law 5K
- Los Angeles Bankruptcy Forum holiday party

The funding supports:

- Twice-weekly L.A. Bankruptcy Self-Help Desk
- Twice-monthly Chapter 7 Bankruptcy Pro Se Clinics
- Counseling before monthly reaffirmation hearings in Woodland Hills and Los Angeles

In 2017:

- 55 Self-Help Desk volunteers provided 758 pro bono hours to 1,157 visitors
- 18 Pro Se Clinic volunteers provided 146 pro bono hours to 135 clinic attendees

- 44 reaffirmation volunteers provided 312 pro bono hours to 487 debtors in Woodland Hills and Los Angeles
- 55 cases placed with pro bono attorneys
- A total of 117 guests attended the following four MCLE programs:
  - Chapter 7 Bankruptcy Basics MCLE
  - Student Loans in Bankruptcy MCLE
  - Dealing with Debt MCLE at the L.A. County Law Library for Law Week
  - Dealing with Debt MCLE at the L.A. County Law Library for Pro Bono Week

Language Barriers

Due to the end of the California State University, Los Angeles's interpreter program, a set number of translators in Los Angeles and San Fernando Valley were no longer available each month to assist self-represented litigants with reaffirmation hearings in 2017. Still, everyone on the Debtor Assistance Project (DAP) staff is bilingual in Spanish and there are a few volunteers who are also bilingual in Spanish, and this enables continued translation services at the hearings (but only in Spanish—which is the greatest need).

As for chapter 7 bankruptcy cases, we place Spanish speaking clients with Spanish speaking attorneys and/or attorneys who have Spanish speaking support staff. On occasion, we may take a case in-house since DAP staff speaks Spanish. DAP staff and volunteers at the bankruptcy self-help desk provide visitors with a variety of bankruptcy and bankruptcy related issues—which includes but is not limited to filing for chapter 7 bankruptcy relief.

San Fernando Valley

Updates in 2017 and 2018

2017 Neighborhood Legal Services of Los Angeles County Pro Se Assistance Provided at the U.S. Bankruptcy Court in Woodland Hills					
Total Visitors	Chapter 7 Seminars	Chapter 7 Attendees	Question & Answer	Q&A Attendees	Creditors
606	46	286	45	269	23

2018 Neighborhood Legal Services of Los Angeles County Pro Se Assistance Provided at the U.S. Bankruptcy Court in Woodland Hills					
Total Visitors	Chapter 7 Seminars	Chapter 7 Attendees	Question & Answer	Q&A Attendees	Creditors
533	38	242	42	511	7

The San Fernando Valley Division Self-Help Desk is operated by Neighborhood Legal Services of Los Angeles County, the Central District Consumer Bankruptcy Attorneys Association (CDCBAA), and the San Fernando Valley Bar Association. Attorneys from the two bar associations continue to volunteer at weekly seminars for self-represented litigants. Additional resources are available thanks to funding provided by the Los Angeles Bankruptcy Forum and the American College of Bankruptcy Foundation.

SRL access free legal information on bankruptcy during seminars and one-on-one sessions. Topics covered include alternatives to bankruptcy, the difference between chapter 7 and chapter 13, bankruptcy filing requirements, the bankruptcy process, and where to find a bankruptcy attorney.

San Fernando Valley Self-Help Desk	2017	2018
Volunteers	11	15
Hours of service	174	182

Volunteer attorneys assist SRL in chapter 7 seminars, explaining the bankruptcy process, the timeline, and how to complete a chapter 7 petition. At one-on-one Question and Answer sessions, bankruptcy attorneys volunteer to help visitors by answering chapter 7 bankruptcy questions and reviewing chapter 7 bankruptcy petitions. Volunteers answer creditors' questions about adversary actions, and help with motions such as Relief from Stay, and filing Proofs of Claim.

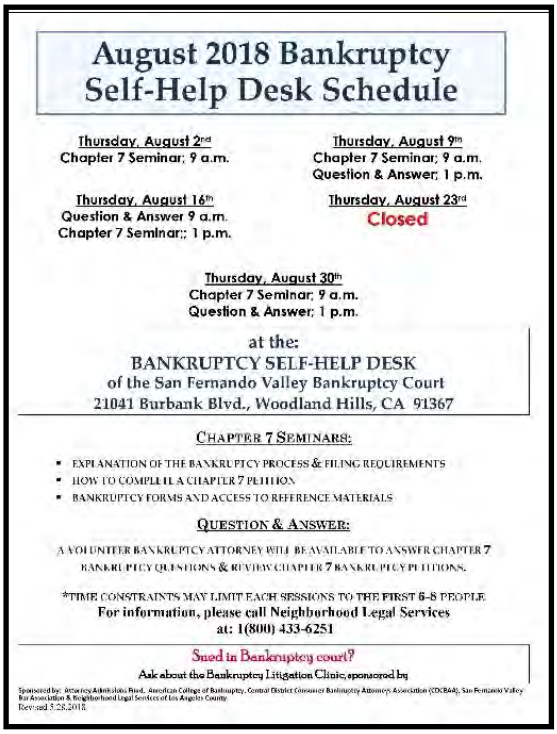
The San Fernando Valley Self-Help Desk offers chapter 7 petition packages and related forms. Resources include materials on a variety of consumer issues, including creditor harassment, identity theft, and how to request credit reports. Visitors can learn about the bankruptcy court's online tool, electronic Self-Representation (eSR), access court records, and access the Court's website, with guidance from the Self-Help Desk. The Desk assists litigants from Lancaster to Ventura and

Pasadena to Malibu. Although some of these visitors must file their petitions in Los Angeles or Santa Barbara, they appreciate the option of seeking information at any of the self-help locations.

All of the volunteers are experienced bankruptcy attorneys. New volunteers receive one-on-one training by shadowing attorneys with more experience while assisting SRL.

A new Bankruptcy Litigation Clinic is offered monthly at the San Fernando Valley Self-Help Desk. A volunteer attorney assists SRLs who have already filed for bankruptcy and need help with related litigation. Neighborhood Legal Services of Los Angeles County is proud to join the University of West Los Angeles in sponsoring this resource.

Overwhelmed by financial problems, 74 percent of San Fernando Valley Bankruptcy Self-Help visitors earn $30,000 or less. Most turn to bankruptcy as a last resort; for many, it is their first encounter with the legal system. The process seems arduous, and the lengthy petition is intimidating even for native English-speaking debtors. According to surveys of visitors to the San Fernando Valley Self-Help Desk, 22 percent speak Spanish, not English, in the home.



August 2018 Bankruptcy Self-Help Desk Schedule

Thursday, August 2nd
Chapter 7 Seminar; 9 a.m.

Thursday, August 9th
Chapter 7 Seminar; 9 a.m.
Question & Answer; 1 p.m.

Thursday, August 16th
Question & Answer 9 a.m.
Chapter 7 Seminar;; 1 p.m.

Thursday, August 23rd
Closed

Thursday, August 30th
Chapter 7 Seminar; 9 a.m.
Question & Answer; 1 p.m.

at the:
BANKRUPTCY SELF-HELP DESK
of the San Fernando Valley Bankruptcy Court
21041 Burbank Blvd., Woodland Hills, CA 91367

CHAPTER 7 SEMINARS:

- EXPLANATION OF THE BANKRUPTCY PROCESS & FILING REQUIREMENTS
- HOW TO COMPLETE A CHAPTER 7 PETITION
- BANKRUPTCY FORMS AND ACCESS TO REFERENCE MATERIALS

QUESTION & ANSWER:

A VOLUNTEER BANKRUPTCY ATTORNEY WILL BE AVAILABLE TO ANSWER CHAPTER 7 BANKRUPTCY QUESTIONS & REVIEW CHAPTER 7 BANKRUPTCY PETITIONS.

*TIME CONSTRAINTS MAY LIMIT EACH SESSIONS TO THE FIRST 6-8 PEOPLE
For information, please call Neighborhood Legal Services
at: 1(800) 433-6251

Sued in Bankruptcy court?
Ask about the Bankruptcy Litigation Clinic, sponsored by

Sponsored by: Attorney Admissions Fund, American College of Bankruptcy, Central District Consumer Bankruptcy Attorneys Association (CDCBAA), San Fernando Valley Bar Association & Neighborhood Legal Services of Los Angeles County
Revised 5.28.2018

UWLA and Neighborhood Legal Services

Horario de agosto del 2018 Para el Escritorio de Bancarrota

Jueves, 2 de agosto
Seminario de capítulo 7; 9 a.m.

Jueves, 9 de agosto
Seminario de capítulo 7; 9 a.m.
Pregunta y Respuesta; 1 p.m.

Jueves, 16 de agosto
Pregunta y Respuesta; 9 a.m.
Seminario de capítulo 7; 1 p.m.

Jueves, 23 de agosto
Cerrado

Jueves, 30 de agosto
Seminario de capítulo 7; 9 a.m.
Pregunta y Respuesta; 1 p.m.

Ubicado en:
La Corte de Bancarrota del Valle de San Fernando
21041 Burbank Blvd., Woodland Hills, CA 91367

SEMINARIOS DE CAPÍTULO 7:

- EXPLICACIÓN DEL PROCESO DE QUIEBRA Y REQUISITOS DE PRESENTACIÓN
- CÓMO COMPLETAR UNA PETICIÓN DE CAPÍTULO 7
- FORMAS DE BANCARROTA Y ACCESO A LOS MATERIALES DE REFERENCIA

PREGUNTAS Y RESPUESTAS:

UN ABOGADO VOLUNTARIO ESTARÁ DISPONIBLE PARA CONTESTAR PREGUNTAS SOBRE BANCARROTAS DE CAPÍTULO 7 Y REVISAR LAS PETICIONES.

*LA RESTRICIÓN DE TIEMPO LIMITA LAS SESIONES A LAS PRIMERAS 6-8 PERSONAS
Para mas información, por favor llame a Neighborhood Legal Services
al: 1(800) 433-6251

Demandado en una corte de bancarrota?
Pregunte acerca de la Clínica de Litigios de Bancarrota, patrocinada por
UWLA y Neighborhood Legal Services

Patrocinado por: Attorney Admissions Fund, American College of Bankruptcy, Central District Consumer Bankruptcy Attorneys Association (CDCBAA), San Fernando Valley Bar Association & Neighborhood Legal Services of Los Angeles County
Rev 5.28.2018

Northern

Consumer Debt & Bankruptcy Clinic Stats Northern Division 2017	
Total number of volunteers/service offered:	16
Visitors Served in 2017:	
Total debtors served:	287
Total served by videoconferencing project:	22

Consumer Debt & Bankruptcy Clinic Stats Northern Divison 2017 Type of Services Provided:	
Chapter 7	162
Chapter 13	39
Chapter 11	3
Other:	83

The Bankruptcy & Consumer Debt Clinic is sponsored by the Legal Aid Foundation of Santa Barbara County and serves Santa Barbara, San Luis Obispo, and Ventura counties. The clinic operates every Friday from 10 a.m. to 12 p.m. out of a lobby office in the U.S. Bankruptcy Court and is staffed entirely by a dedicated group of attorneys who volunteer at the clinic on a rotating basis. Clinic attorneys are available on a first-come, first-served basis to answer questions and provide free information to unrepresented individuals regarding consumer debt and bankruptcy matters.

Judges Sandra R. Klein, Peter H. Carroll, and Deborah J. Saltzman

In 2017, the clinic in conjunction with court staff commenced the Law Student Bankruptcy Assistance Program, an internship program whereby local law students intern at the clinic and receive school credit. Students received training from our clinic attorneys on bankruptcy law and specifically reaffirmation agreements. Pictured in this section is the Northern Division's event held in November 2017 to celebrate the close of the internship for the first class of interns.

Santa Barbara College of Law students participate in the Law Student Bankruptcy Assistance Program

Consumer Debt & Bankruptcy Clinic Stats Northern Divison 2018 Type of Services Provided:	
Chapter 7	189
Chapter 13	34
Chapter 11	2
Reaffirmation Agreement	3
Other:	66

Santa Ana

Legal Clinic 2017

In 2017, there were 97 Chapter 7 Clinics in Santa Ana, which provided 416 consultations. There were 12 reaffirmation clinics held, assisting 103 debtors. The Clinic utilized approximately 30 volunteers throughout 2017 in both chapter 7 and reaffirmation clinics.

Services Offered at the Santa Ana Help Desk 2017			
Self-Help Desk Visitors		Clinics	
		Number Held	Number Served
TOTAL	514	97	416

With a total of 416 consultations at the Chapter 7 clinic, 25 were creditors and 383 were debtors, both chapter 7 and chapter 13. The remaining eight or so were likely debtors, but were possibly looking to file a chapter 11, or they were undecided about whether to file, or they had a non-bankruptcy issue. Approximately 45 percent of the Clinic's visitors were pre-filers, and 12 percent of visitors had a post-filing issue. Approximately eight percent had questions on adversary proceedings, six percent came to discuss Motions to Reopen, five percent were creditors, four percent were amendments, four percent were reaffirmations, three percent were emergency petitions and two percent were Motions to Avoid Liens. The average consultation lasted just over 43 minutes, which was a six-minute increase from 2016, indicating that the issues are a little more complicated than in the past and consultations are taking longer.

The Santa Ana Help Desk held two basic chapter 7 trainings. One training was held in March and one in September 2017.

The Santa Ana Help Desk intake forms provided the following details (2017):

Why visitors to the clinic didn't hire an attorney:

- 81% said "no money" or "couldn't afford"
- 6.5% said they were in the initial stages and just gathering information
- 4.5% felt like they didn't need an attorney
- 4.5% said they previously had an attorney but for one reason or another were no longer working with the attorney (Attorney deceased, attorney disbarred, debtor and attorney didn't get along, etc.)

How visitors heard about the clinic:

- 22% from the Clerk
- 18.5% from the Website
- 10% from the "Court" - meaning the Clerk's Office or a judge. For those who did specifically state the intake window at the Clerk's Office or the judge, those responses were allocated to those specific categories.
- 7.5% from a local Credit Counselor
- 7% were walk-ins
- 6% were referred by a friend
- 4.5% were repeat visitors
- 3.5% said from a flyer, which is also the Clerk's Office
- A few of the remaining responses included Trustee, Judge, Family, etc.

Demographic Data (2017):

Income	
$0-$10,000	81
$10,001-$20,000	87
$20,001-$30,000	70
$30,001-$40,000	30
$40,001-$50,000	27
$50,001-$60,000	43
$60,000+	53

Language	
English	271
Bilingual (English + another)	65
Spanish	39
Vietnamese	22
Farsi	2

In the bilingual category, the languages included Spanish, Vietnamese, Farsi and also Korean, Mandarin, French, Arabic, Russian, Thai, Turkish, Hindi.

Legal Clinic 2018

The Santa Ana Help Desk provided a total of 440 consultations in 2018. Seventy-nine of those were reaffirmations and 361 were through the Chapter 7 Self-Help Clinic. The Santa Ana Help Desk held 92 Chapter 7 Clinics and approximately 12 Reaffirmation Clinics.

Services Offered at the Santa Ana Help Desk 2018			
Self-Help Desk Visitors		Clinics	
		Number Held	Number Served
TOTAL	440*	92	361
*The total includes 12 reaffirmation clinics that served 79 visitors.			

Chapter 7 Clinic Demographic Data (2018):

- 52% were female
- 53% were between the ages of 40 and 59
- 33% were 60 or older
- 90% were from Orange County
- The average income was $2,489 per month
- On average, each visitor was provided a 41-minute consultation, with an average of four individuals per clinic
- 26% of the visitors reported having a disability
- 82% were involved with a chapter 7 case in some way
- The average household size is approximately 2.5 individuals, with most people having households of either one or two

Chapter 7 Clinic Language Data (2018):

- 61% spoke English
- 25% were multilingual
- 10% spoke Spanish
- The remaining languages were Vietnamese, Korean, Farsi and Chinese

Chapter 7 Clinic Topics Discussed (2018):

- 47% were pre-filers
- 12% had questions about motions
- 11% involved various post-filing issues
- 7% were creditors
- 6% came in for assistance with amendments

Why visitors to the clinic didn't hire an attorney:

- Anecdotally, over 90% of the visitors didn't hire an attorney because they couldn't afford one.

Riverside

In FY 2017-2018, the Riverside Help Desk assisted **1248** individuals

The Riverside Clinic provides assistance to persons trying to navigate both the Bankruptcy and District Courts. Assistance consists of advice from the pre-filing stage to many post-filing matters that arise. The primary reasons for post-petition relief are lien avoidance and reopening to file financial management certificates. The Riverside Clinic receives the bulk of its funding from the AAF.

- Of those assisted, 1170 were in connection with chapter 7 cases and 78 in connection with chapter 13.
- 59 cases were adversary proceedings
- 1170 were debtor cases
- 27 were creditor cases.

Attorney Bob Simmons made a presentation before the Federal Bar updating bankruptcy practice.

The Riverside Help Desk received a $7,500 grant from the American College of Bankruptcy in 2017-2018. The Riverside Help Desk also received a one-time $15,000 grant from the Los Angeles Chapter of the Federal Bar Association for FY 2018 – 2019.

United States Bankruptcy Court
Central District of California

2017 Honor Roll of Pro Bono Volunteers

CELEBRATE PRO BONO www.celebrateprobono.org National Pro Bono Celebration October 22 - 28, 2017

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United States Bankruptcy Court
Central District of California

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