



# 2020 District Profile

POPULATION	1,059,361
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BANKRUPTCY FILINGS 1,414

Chapter 7 1,202

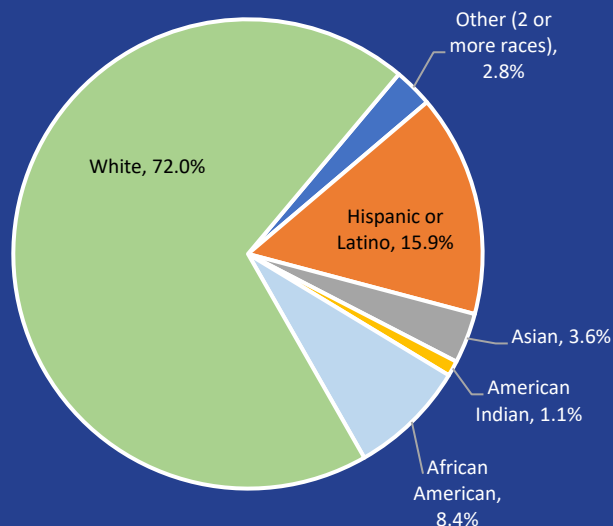
Chapter 11 2

Chapter 12 0


Chapter 13 210

SELF-REPRESENTED FILINGS 73

## Race & Ethnicity Demographics (Estimates from July 2019)



Providing access to justice and service to the public is one of the key issues highlighted by the Court's Strategic Plan. The District of Rhode Island has adopted a number of programs aimed at expanding outreach, improving access to bankruptcy services, and informing the public of the Court's rules and procedures.



The [Rhode Island Bankruptcy Legal Clinic](#) (“the Clinic”) is a free legal clinic that is a partnership between the RI Bankruptcy Court and various members of the Rhode Island bankruptcy legal community. This program provides the public with an opportunity to meet, one-on-one, with a volunteer bankruptcy attorney for a free half-hour consultation. The Clinic provides limited legal advice to individuals without an attorney by answering their questions about bankruptcy and required paperwork, as well as how bankruptcy may be used to help prevent foreclosure.

**Twitter:** The Court has been tweeting news, announcements and tips since May 2014 to almost 443 followers. Follow us at [@USBCDR11](#). \*Please note the Court does not reply via Twitter.\*



## Programs & Services

## Bankruptcy Basic Videos

## Legal Assistance

## Loss Mitigation Program

## Mediation Program

## Tax Resources

**Live Chat:** On the Rhode Island Bankruptcy website, the public and members of the bar may send a chat message to a live representative. Chat hours are Monday through Friday, 9 a.m. to 4 p.m. at [www.rib.uscourts.gov](http://www.rib.uscourts.gov).

**Live Support**  
**Online**  
Start Live Chat



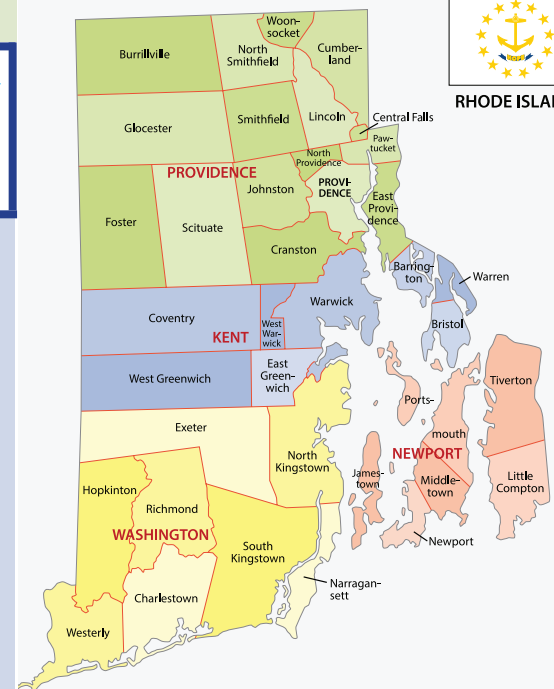
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## INCOME & POVERTY (DISTRICT AVERAGES)

Unemployment Rate (March 2020)	4.0%
	6.7% U.S.

Median Household Income (in 2019 dollars), 2015-2019	\$67,167 \$62,843 U.S.
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Persons in Poverty Rate (2015-2019)	10.8%
	10.5% U.S.



All figures, unless stated otherwise, reflect Calendar Year 2020



United States Bankruptcy Court, District of Rhode Island

# 2020 Self-Represented Filers

## Approved Credit Counseling

### About Pre-Filing Bankruptcy Counseling

Under federal law, you are **required** to obtain **credit counseling** from a qualified non-profit agency before filing for bankruptcy. Failure to do so may result in the dismissal of your case, loss of filing fees and limitations on re-filing or applicability of the automatic stay.

The Executive Office for the United States Trustee ("EOUST") regulates and approves agencies authorized to provide such counseling. EOUST approval does not endorse or guarantee the quality of any Agency's services.

For a list of EOUST approved bankruptcy counseling agencies, visit:

[www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

## Approved Debtor Education

### About Bankruptcy Debtor Education

Under federal law, you are **required** to obtain **debtor education** from a qualified non-profit agency after filing for bankruptcy.

The Executive Office for the United States Trustee ("EOUST") regulates and approves agencies authorized to provide such educational services. EOUST approval does not endorse or guarantee the quality of any Agency's services.

For a list of EOUST approved debtor education agencies, visit:

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**Self Help Manual:** On the Court's website is a [Self Help Manual](#) with information on skeletal and emergency bankruptcy filings, what you need to do before you file, when you file, and after you file. In addition, there is a section regarding "uncommon events".



**DeBN:** The Court uses an [electronic noticing program](#) to improve communication with debtors, save money, and reduce paper waste. Join over 255 residents in Rhode Island who have signed up with the Bankruptcy Court for paperless noticing by filling out the DeBN form.

## Free or Low Cost Legal Assistance



[R.I. Free Bankruptcy Legal Clinic](#)  
(401) 626-3111



[Rhode Island Legal Services](#)  
(800) 662-5034 or (401) 274-2652



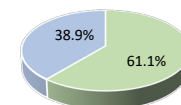
[Volunteer Lawyer Program](#)  
(800) 339-7758 or (401) 421-7758



[Rhode Island Bar Association](#)  
(401) 421-7799

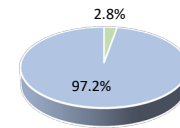
Bankruptcy filers without attorney representation are at a much higher risk of having document filing deficiencies result in a dismissal of their case. In Rhode Island Bankruptcy Court, 61.1% of self-represented debtors had their cases dismissed, while only 2.8% of represented debtors received dismissals.

2020 Bankruptcy Filings  
Self Represented



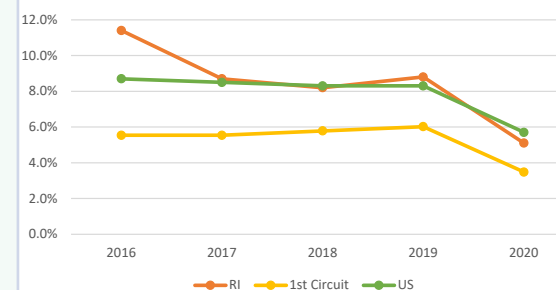
■ 61.1% Dismissed for Incomplete Filing or Other Reason (Pro Se)

2020 Bankruptcy Filings  
Represented by Counsel



■ 2.8% Dismissed for Incomplete Filing or Other Reason

Self Represented Filers (% of Total Filings)



	2016	2017	2018	2019	2020
RI	11.4%	8.7%	8.2%	8.8%	5.1%
1st Circuit	5.5%	5.5%	5.8%	6.0%	3.5%
US	8.7%	8.5%	8.3%	8.3%	5.7%