



ANNUAL REPORT 2022

Bankruptcy Legal Clinic

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TABLE OF CONTENTS

INTRODUCTION _____	3
Strategic Highlights _____	3
Operating Highlights _____	3
Looking Ahead _____	4
VOLUNTEER ATTORNEYS _____	5
2022 YEAR IN REVIEW _____	6
Clinic Appointments _____	6
Customers Served _____	6
Customers Who Filed for Bankruptcy (Pre or Post Clinic Session) _____	7
Case Outcomes _____	7
CLINIC OPERATIONS SINCE INCEPTION _____	8
Clinic Appointments _____	8
Customers Served _____	8
Customers Who Filed for Bankruptcy (Pre or Post Clinic Session) _____	9
Case Outcomes _____	9

INTRODUCTION

Strategic Highlights

The Rhode Island Bankruptcy Legal Clinic (the “Clinic”) commenced operations in January of 2017 after receiving tremendous support from its Attorney Advisory Committee and especially, its volunteer attorneys. The Clinic is a free program that is a partnership between the RI Bankruptcy Court and members of the Rhode Island bankruptcy legal community. The program provides debtors or individuals experiencing financial distress 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. As we come to the end of 2022, we are proud of the success of the Clinic over these six years of operation, including nearly half of which (three years) have occurred during the Covid-19 world-wide pandemic.

In our six years of operation, we have helped 114 individuals undergoing financial distress to become more educated about the bankruptcy process.

Operating Highlights

Since its commencement in 2017, the Clinic has served 114 individuals who attended a clinic session with a volunteer bankruptcy attorney at no cost. For the first three years of clinic operations, most of these sessions were held in person at the clinic’s office at 380 Westminster Street, Providence, Rhode Island. Since March 2020, these sessions were shifted to remote sessions due to the COVID pandemic and have continued in that format ever since.

Over the past six years, of the 53 individuals who had already or subsequently filed bankruptcy in Rhode Island after attending a clinic session, 58.5% of these (31 individuals) received a discharge in bankruptcy. Receiving a discharge in bankruptcy is generally considered an indicator of success in bankruptcy. Compare this statistic with the percentage of pro se filers who received a discharge in bankruptcy who did *not* attend a clinic session

during this same period; only 14% of these persons received a discharge. Thus, 44.5% more debtors were successful in bankruptcy after obtaining legal assistance from Clinic volunteers than those that did not utilize clinic services. This significant improvement in the discharge outcomes for those utilizing Clinic services is a compelling indicator of how effective and valuable the Court's free Bankruptcy Legal Clinic is to Rhode Islanders experiencing financial distress, as well as a key reflection of the excellent legal work provided by our bankruptcy volunteer attorneys.



*“Forty- four and a half (44.5%)
Percent More Debtors Were
Successful in Bankruptcy After
Obtaining Legal Assistance from
Clinic Volunteers Than Those That
Did Not Utilize Clinic Services.”*






















Looking Ahead

In late 2022, the court conducted a survey of its volunteer attorney panel to assess clinic operations in 2023 and beyond. The great majority preferred retaining the remote clinic session format going forward. Participants have found the remote meeting structure preferable as it is more efficient and convenient given the relatively short half-hour clinic session weighed against the time and cost of commuting to our Providence location. Thus, in 2023, the volunteer attorneys and the clinic customers will mutually agree amongst themselves whether their remote clinic session will be conducted either by telephone or video method. The Court's Clinic Coordinator is available to assist in any way needed to accomplish the session(s).

VOLUNTEER ATTORNEYS

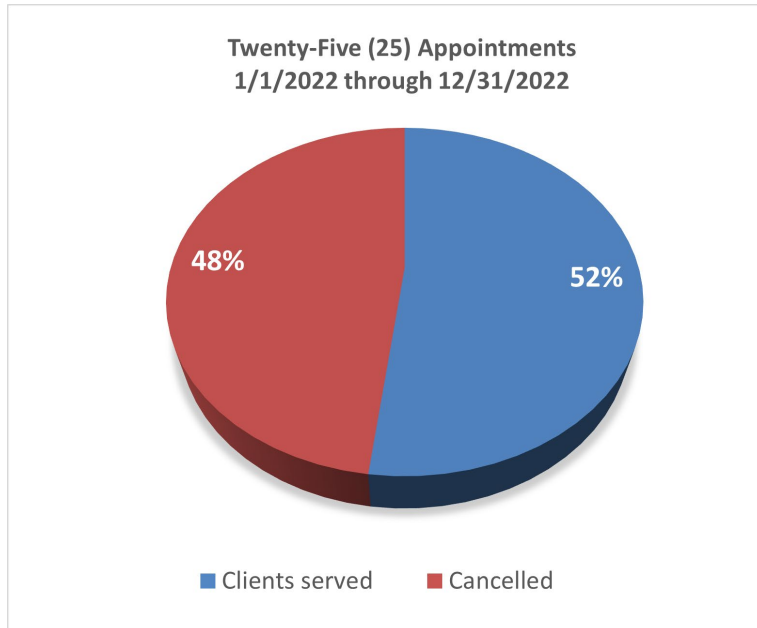
The Clinic could not function without the selfless volunteer services of our exceptional bankruptcy attorneys. We are incredibly grateful to each of them.

For the past six years of clinic operations, these attorneys have graciously offered their time and expertise to assist clinic customers in understanding their legal options during times of financial distress. They have remained partners with the Bankruptcy Court in supporting this important public service function, including during the stressful period of a world-wide pandemic. With great appreciation, we recognize:

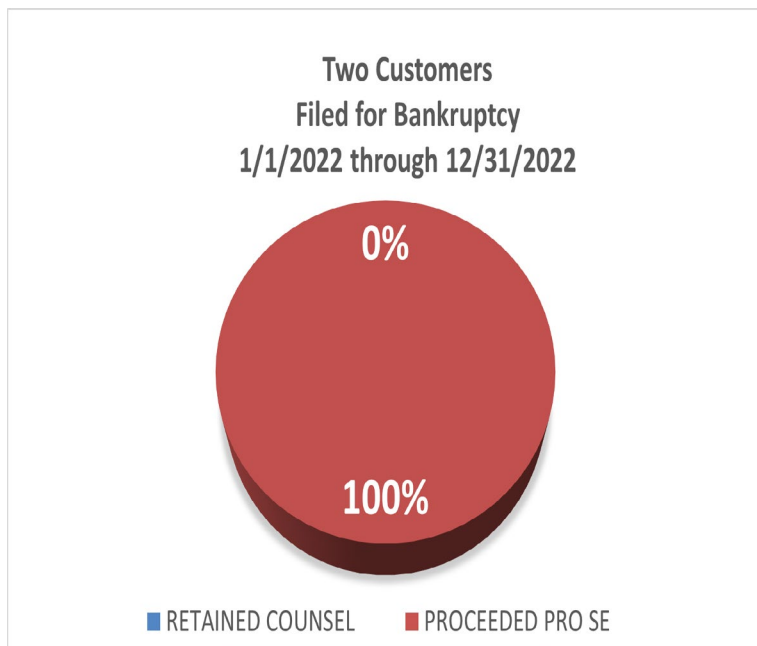
-  Stacy B. Ferrara
-  Brian D. Fogarty
-  Peter J. Furness
-  Lisa A. Geremia
-  Janet J. Goldman
-  Edward J. Gomes
-  Jacqueline M. Grasso
-  David B. Hathaway, Sr.
-  Kevin D. Heitke
-  Peter M. Iascone
-  Christopher Lefebvre
-  Stephen P. Levesque
-  George J. Lough, III
-  Felicia Manni-Paquette
-  Charles A. Pisaturo, Jr.
-  Jack D. Pitts
-  Thomas P. Quinn
-  Russell D. Raskin
-  John S. Simonian
-  Greg Sorbello
-  Paul F. Waldman

2022 YEAR IN REVIEW

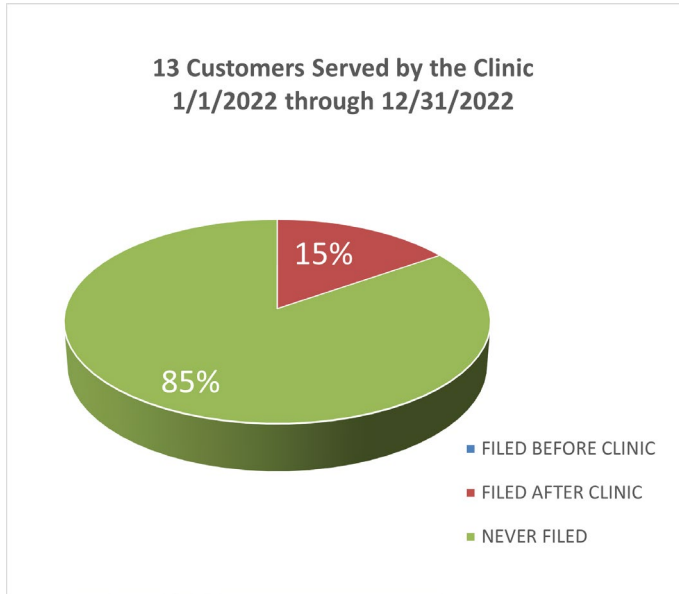
Clinic Appointments



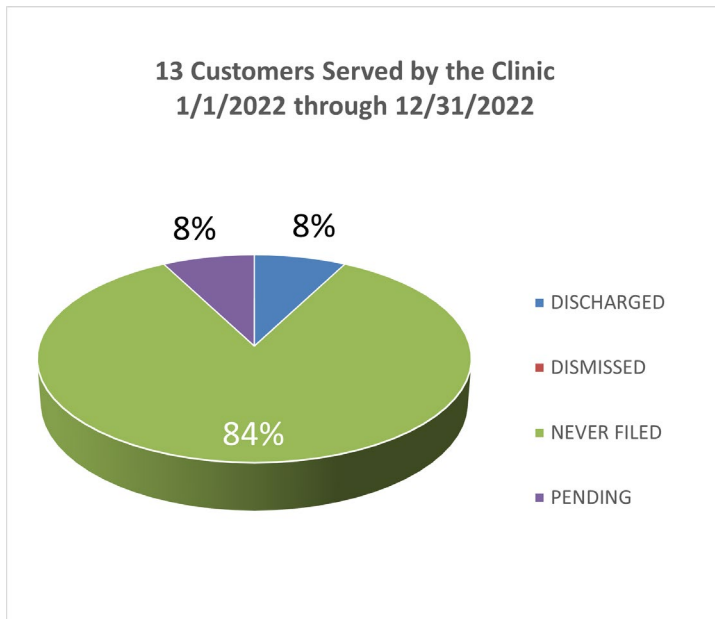
Customers Served



Customers Who Filed for Bankruptcy (Pre or Post Clinic Session)

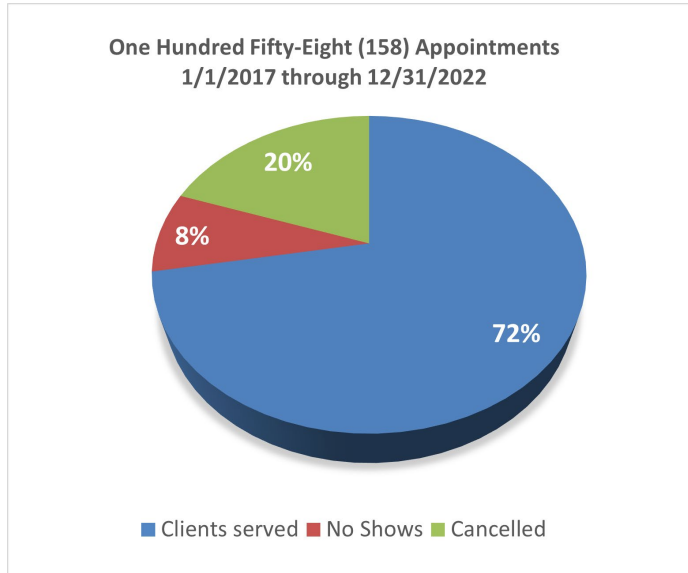


Case Outcomes

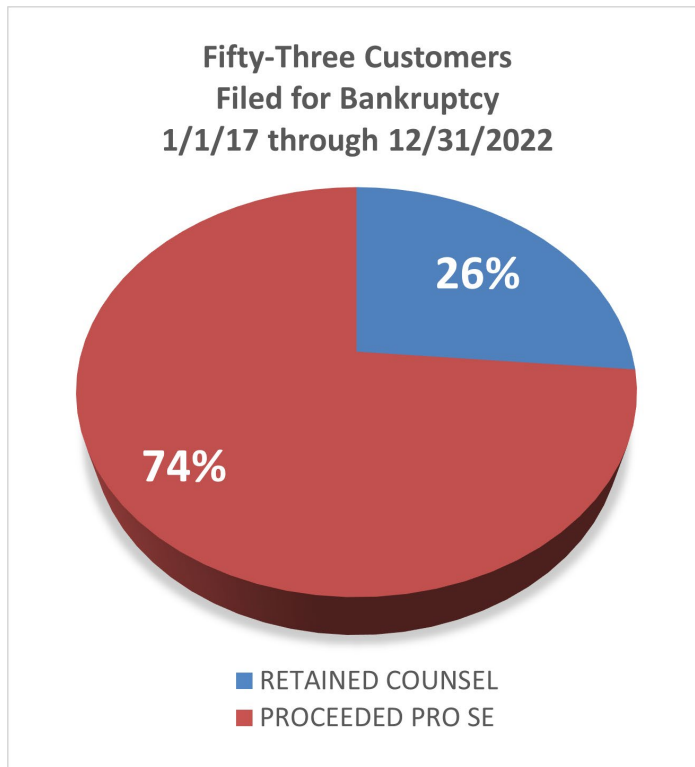


CLINIC OPERATIONS SINCE INCEPTION (2017-2022)

Clinic Appointments

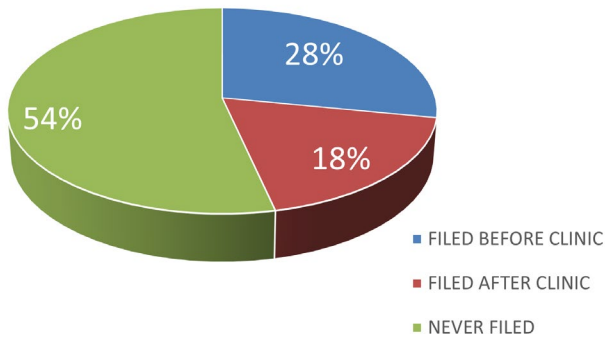


Customers Served



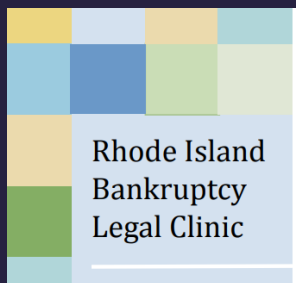
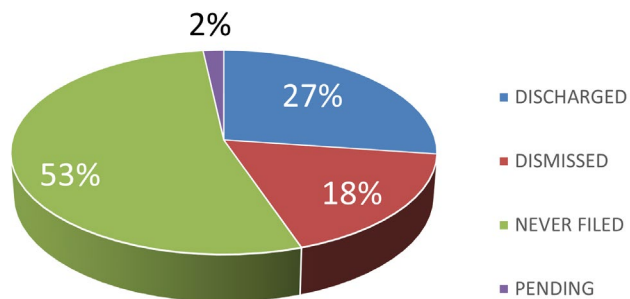
Customers Who Filed for Bankruptcy (Pre or Post Clinic Session)

114 Customers Served by the Clinic
1/1/2017 through 12/31/2022



Case Outcomes

114 Customers Served by the Clinic
1/1/2017 through 12/31/2022



For more information email:
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