



United States Bankruptcy Court, District of Rhode Island

2022 District Profile

The U.S. Bankruptcy Court for the District of Rhode Island (Court) has a jurisdiction of five counties and covers approximately 1,545 square miles. Rhode Island population figures mean that there are 1,061.4 people on average for every square mile. The state is second only to New Jersey in terms of density.

POPULATION	1,093,842
BANKRUPTCY FILINGS (2022)	793
Chapter 7	587
Chapter 11	4
Chapter 12	0
Chapter 13	202
SELF-REPRESENTED FILINGS	33

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.



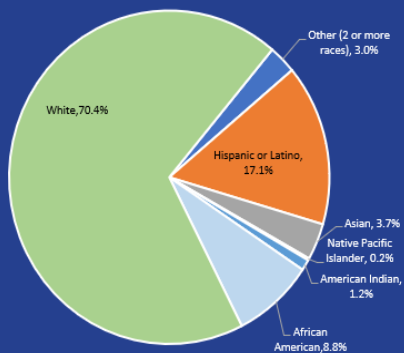
The [Rhode Island Bankruptcy Legal Clinic](#) ("the Clinic") is a free legal clinic that is a partnership between the RI Bankruptcy Court and various members of the Rhode Island bankruptcy legal community. This program provides the public with an opportunity to speak via telephone with a volunteer bankruptcy 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.

Programs & Services

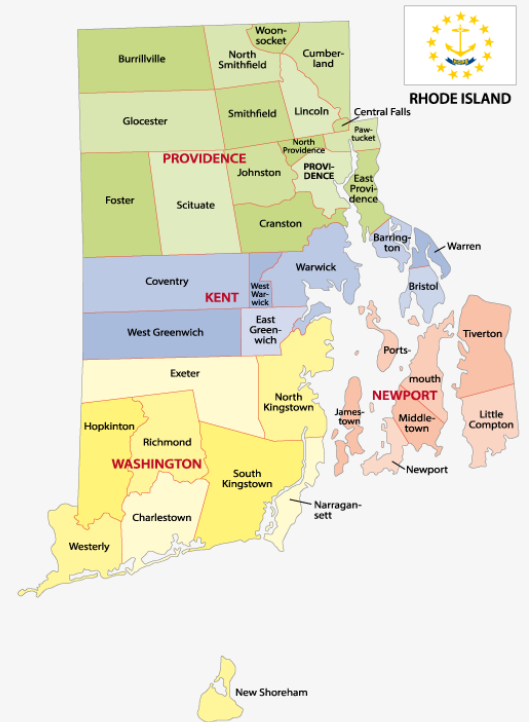
- Bankruptcy Video Series
- Debtor Electronic Noticing
- Electronic Drop Box
- Homeowner Assistance Fund
- Legal Assistance
- Loss Mitigation Program
- Mediation Program
- Self Represented Parties
- Tax Resources
- Unclaimed Funds

INCOME & POVERTY (DISTRICT AVERAGES)	
Unemployment Rate (Nov. 2022)	3.0% 3.5% U.S.
Median Household Income (in 2022 dollars), 2018-2022	\$81,370 \$75,149 U.S.
Persons in Poverty Rate (2022)	10.8% 11.5% U.S.

Race & Ethnicity Demographics (Estimates from July 2022)



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.





United States Bankruptcy Court, District of Rhode Island

2022 District Profile

The U.S. Bankruptcy Court for the District of Rhode Island (Court) has a jurisdiction of five counties and covers approximately 1,545 square miles. Rhode Island population figures mean that there are 1,061.4 people on average for every square mile. The state is second only to New Jersey in terms of density.



The [Electronic Drop Box \(EDB\)](#) is a tool available to self-represented litigants that enables them to upload court documents for filing electronically in bankruptcy cases and adversary proceedings pending in this District. There were a total of 44 users since implementation in 2020.

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".

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, 74% of self-represented debtors had their cases dismissed, while only 6.0% of represented debtors received dismissals.

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

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:

www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm



DeBN: The Court uses an [electronic noticing program](#) to improve communication with debtors, save money, and reduce paper waste. Join over 338 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



[Foreclosure Prevention Assistance](#)
(401) 421-7758



[R.I. Free Bankruptcy Legal Clinic](#)
(401) 626-3112



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

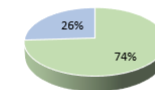


[Volunteer Lawyer Program](#)
(800) 339-7758 or (401) 421-7758



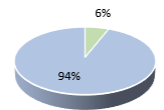
[Rhode Island Bar Association](#)
(401) 421-7799

2022 Bankruptcy Filings
Self Represented



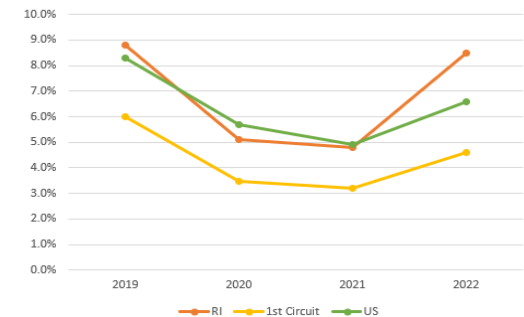
74% Dismissed for Incomplete Filing or Other Reason (Pro Se)

2022 Bankruptcy Filings
Represented by Counsel



6% Dismissed for Incomplete Filing or Other Reason...

Self Represented Filers (% of Total Filings)



	2019	2020	2021	2022
RI	8.8%	5.1%	4.8%	8.5%
1st Circuit	6.0%	3.5%	3.2%	4.6%
US	8.3%	5.7%	4.9%	6.6%