



2021 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 1,018.1 people on average for every square mile. The state is second only to New Jersey in terms of density.

POPULATION	1,095,610
BANKRUPTCY FILINGS (2020)	995
Chapter 7	833
Chapter 11	4
Chapter 12	0
Chapter 13	158
SELF-REPRESENTED FILINGS	49

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.

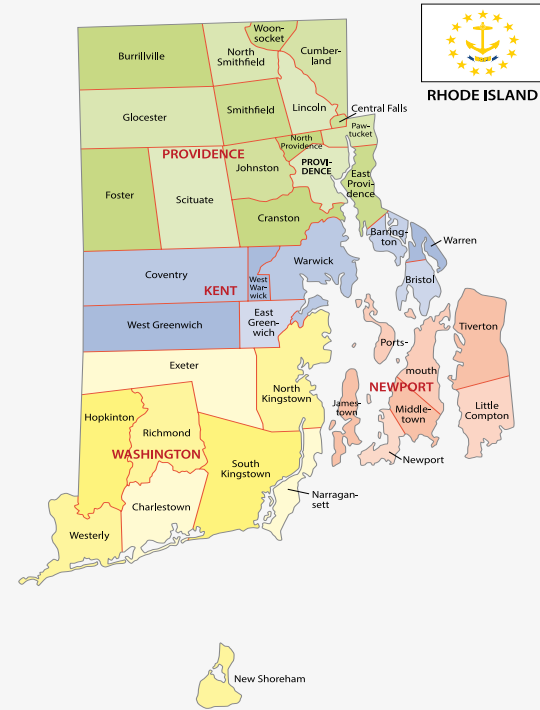
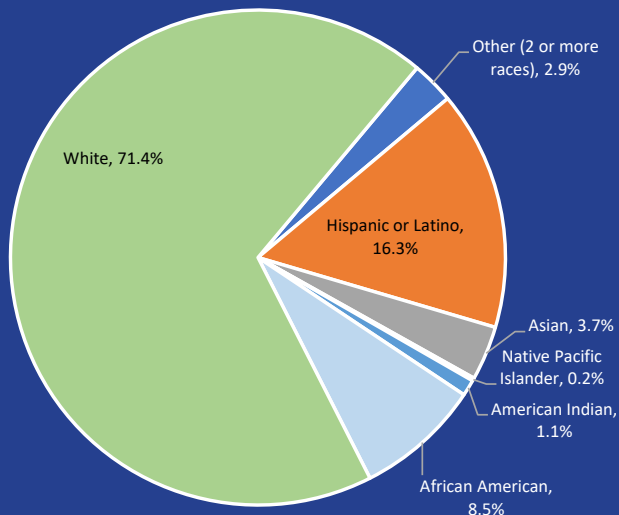
Twitter: The Court has been tweeting news, announcements and tips since May 2014 to almost 489 followers. Follow us at [@USBCDR1](https://twitter.com/USBCDR1). *Please note the Court does not reply via Twitter.*

- 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

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.

INCOME & POVERTY (DISTRICT AVERAGES)	
Unemployment Rate (Nov. 2021)	5.1% 4.2% U.S.
Median Household Income (in 2019 dollars), 2015-2019	\$67,167 \$62,843 U.S.
Persons in Poverty Rate (2015-2019)	10.6% 11.4% U.S.

Race & Ethnicity Demographics (Estimates from July 2021)





United States Bankruptcy Court, District of Rhode Island

2021 Self-Represented Filers



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, 42.9% of self-represented debtors had their cases dismissed, while only 2.1% 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.

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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

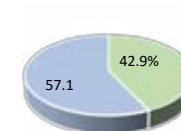
R.I. Free Bankruptcy Legal Clinic
(401) 626-3112

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

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

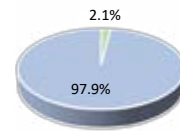
Rhode Island Bar Association
(401) 421-7799

2021 Bankruptcy Filings Self Represented



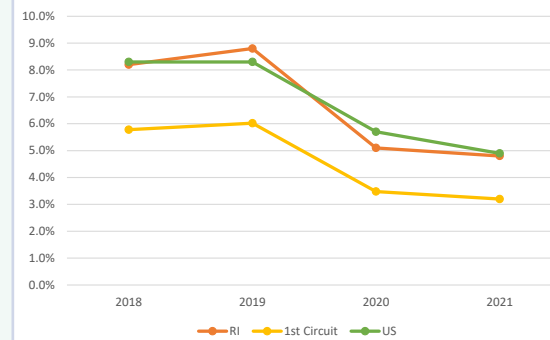
42.9% Dismissed for Incomplete Filing or Other Reason (Pro Se)

2021 Bankruptcy Filings Represented by Counsel



2.1% Dismissed for Incomplete Filing or Other Reason

Self Represented Filers (% of Total Filings)



	2018	2019	2020	2021
RI	8.2%	8.8%	5.1%	4.8%
1st Circuit	5.8%	6.0%	3.5%	3.2%
US	8.3%	8.3%	5.7%	4.9%