



United States Bankruptcy Court, District of Rhode Island

# 2023 District Profile

The U.S. Bankruptcy Court for the District of Rhode Island (Court) has a jurisdiction of five counties and covers approximately 1,034 square miles of land area. Rhode Island population figures mean that there are 1,060 people on average for every square mile. The state is second only to New Jersey in terms of density.

<b>POPULATION</b>	<b>1,095,962</b>
<b>BANKRUPTCY FILINGS (2023)</b>	<b>844</b>
Chapter 7	636
Chapter 11	5
Chapter 12	0
Chapter 13	203
<b>SELF-REPRESENTED FILINGS</b>	<b>66</b>

Providing access to justice and service to the public is one of the key issues highlighted by the Court's strategic plan. The Court 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.



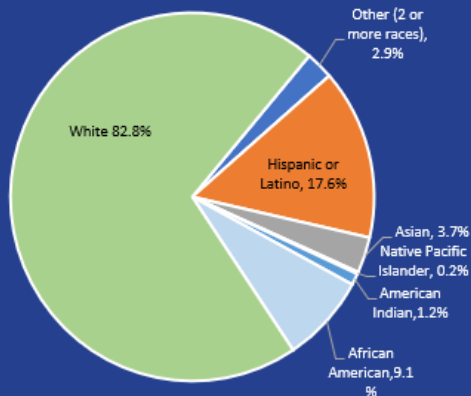
The [Rhode Island Bankruptcy Legal Clinic](#) ("the Clinic") is a free legal clinic that is a partnership between the Court and various members of the Rhode Island bankruptcy legal community. This program provides the public with an opportunity to speak, one-on-one, with a volunteer bankruptcy attorney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

## INCOME & POVERTY (DISTRICT AVERAGES)

Unemployment Rate (Jan. 2024)	3.6% 3.9% U.S.
Median Household Income (in 2022 dollars), 2018-2022	\$74,982** \$75,149 U.S.
Persons below Poverty Rate (2022)	10.8% ** 12.4% U.S.

\*\*These figures will be updated when the U.S. Census updates their data\*\*

Race & Ethnicity Demographics of  
Rhode Island Residents  
(Estimates from July 2023)



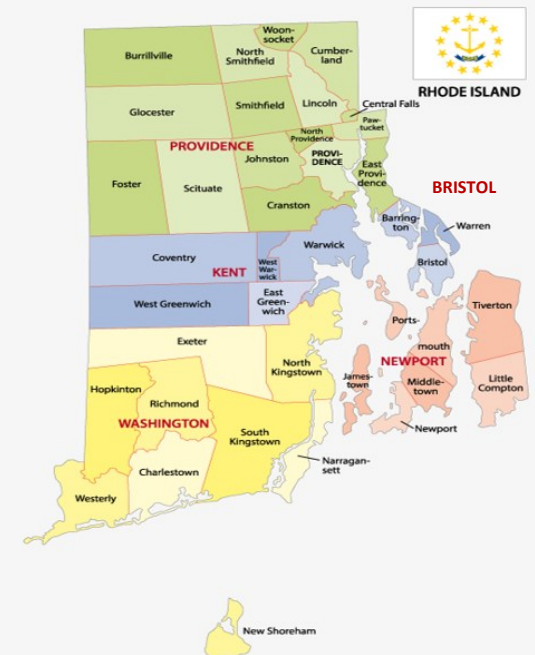
## Programs & Services:

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

**Live Chat:** On the Court's 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

All figures, unless stated otherwise, reflect Calendar Year 2023





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# 2023 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 66 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 the U.S. Bankruptcy Court for the District of Rhode Island, 67% of self-represented debtors had their cases dismissed, while only 6% 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](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

## Approved Debtor Education

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**Debtor Electronic Bankruptcy Noticing (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 Court for paperless noticing by filling out the DeBN form.

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## 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

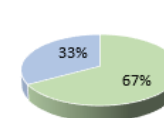


[Volunteer Lawyer Program](#)  
(800) 339-7758 or (401) 421-7758



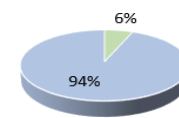
[Rhode Island Bar Association](#)  
(401) 421-7799

2023 Bankruptcy Filings  
Self Represented



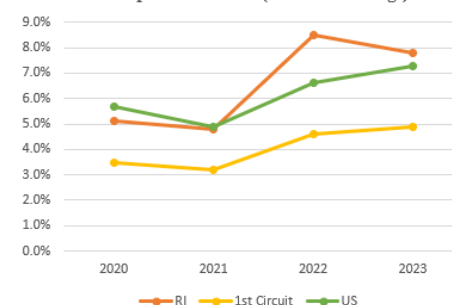
■ 67% Dismissed for Incomplete Filing or Other Reason (Pro Se)

2023 Bankruptcy Filings  
Represented by Counsel



■ 6% Dismissed for Incomplete Filing or Other Reason [Represented]

Self Represented Filers (% of Total Filings)



Self Represented Filers (% of Total Filings)

	2020	2021	2022	2023
RI	5.1%	4.8%	8.5%	7.8%
1st Circuit	3.5%	3.2%	4.6%	4.9%
US	5.7%	4.9%	6.6%	7.3%