## JUNE 2018 STATUS REPORT ON BANKRUPTCY LEGAL CLINIC

- 1. The RI Bankruptcy Legal Clinic ("the Clinic") commenced in January 2017 as a pilot program and in the sixteen months since becoming operational, it has held 30 separate legal clinics assisting a total of 33 customers. Of the 47 actual appointments booked, a total of 33 individuals were served between January 2017 and May 2018, eight people failed to attend their session (a 17% no show rate) and six people cancelled after scheduling.
- 2. Sixteen attorneys provided volunteer services to the Clinic during these 16 months, including several who have volunteered for multiple sessions (Janet Goldman 5; Lisa Geremia 4; Peter Iascone 4 sessions; Felicia Manni-Paquette 3 sessions; Charlie Pisaturo 3).
- 3. In terms of background and outcomes, sixteen of the 33 customers filed for bankruptcy *before* the clinic meeting:
  - a. Eight under chapter 13 and eight under chapter 7;
  - b. Three debtors received a bankruptcy discharge;
  - c. Eight cases were dismissed without discharge; and
  - d. Five cases are still pending.
- 4. Of the remaining 17 clinic customers:
  - a. Four were advised not to file bankruptcy and did not file in RI;
  - b. Two were advised to file chapter 13 (one filed a chapter 7 and was discharged and one filed a chapter 13 and is now represented by RI Legal Services. This case is still pending.)
  - c. Ten customers were advised to file chapter 7 (Seven never filed in RI; three filed chapter 7 and all three received a bankruptcy discharge).
  - d. In one case there is no data as the client was a walk-in on the first week of the clinic and no data was collected at the time.

## 5. In Summary:

Of the thirty-three customers served by the Clinic:

- Seven received a bankruptcy discharge;
- Six remain pending
- Eight were dismissed
- Eleven never filed in RI (including four advised not to); and
- One unknown result.