## MARCH 2019 STATUS REPORT ON BANKRUPTCY LEGAL CLINIC

- 1. The RI Bankruptcy Legal Clinic ("the Clinic") commenced in January 2017 and in the following 26 months, 72 appointments were booked for 46 clinic session dates.
- 2. Of the 72 customers registered for the clinic:
  - a. Seventy-two percent (72% or 52 people) actually attended their clinic session;
  - b. Seventeen percent (17% or 12 people) were a "no show", failing to appear at their session; and
  - c. Eleven percent (11% or 8 people) cancelled sometime after scheduling but before the clinic date.
- 3. Of the 52 people who attended a clinic session did they file bankruptcy before clinic session, after or not at all?
  - a. Thirty-eight percent of the customers (38% or 20 people) had filed for bankruptcy *before* attending the clinic (twelve under chapter 7 and eight under chapter 13).
  - b. Fifteen percent of the customers (15% or 8 people) filed bankruptcy *after* attending the clinic (six under chapter 7 and two under chapter 13).
  - c. Forty-six percent of the customers (46% or 24 people) did not file bankruptcy in RI.
- 4. Of the 28 customers who filed for bankruptcy in RI either before or after the clinic session, thirty-two percent (32% or 9 people) were represented by counsel and the remaining sixty-eight percent (68% or 19 people) were pro se.
- 5. Outcomes for the 52 customers served by the clinic:
  - Twenty five percent (25% or 13 people) received a bankruptcy discharge (all under chapter 7).
  - Twenty-one percent (21% or 11 people) were dismissed (four under chapter 7 and seven under chapter 13).
  - Forty-six percent (46% or 24 people) have not filed in RI to date.
  - Eight percent of cases (8% or 4 people) are still pending (three under chapter 13 and one under chapter 7).







