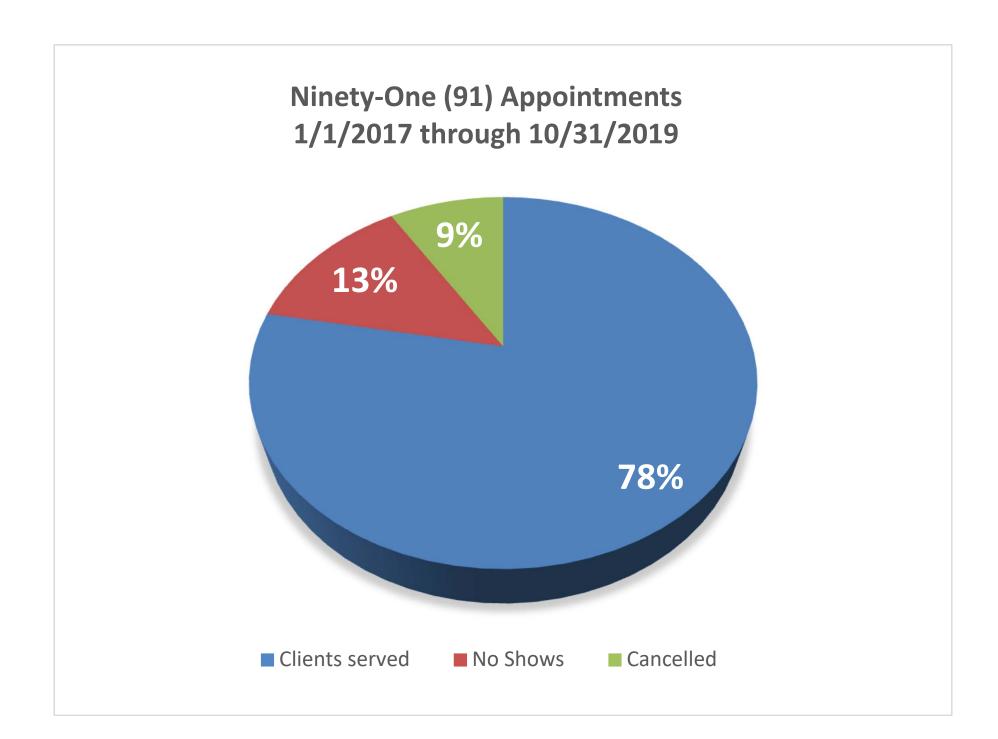
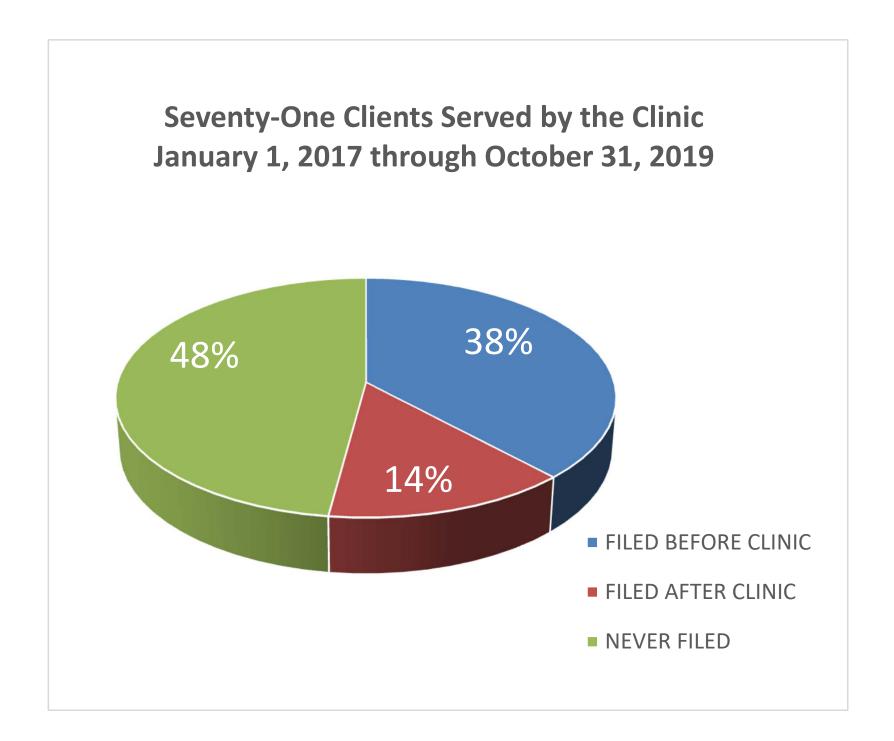
NOVEMBER 2019 STATUS REPORT ON BANKRUPTCY LEGAL CLINIC

- 1. The RI Bankruptcy Legal Clinic ("the Clinic") commenced in January 2017 and in the following 34 months, 91 appointments were booked for 57 clinic session dates.
- 2. Of the 91 customers registered for the clinic:
 - a. Seventy-eight percent (78% or 71 people) actually attended their clinic session;
 - b. Thirteen percent (13% or 12 people) were a "no show", failing to appear at their session; and
 - c. Nine percent (9% or 8 people) cancelled sometime after scheduling but before the clinic date.
- 3. Of the 71 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 27 people) had filed for bankruptcy *before* attending the clinic (17 under chapter 7 and ten under chapter 13).
 - b. Fourteen percent of the customers (14% or 10 people) filed bankruptcy *after* attending the clinic (seven under chapter 7 and three under chapter 13).
 - c. Forty-eight percent of the customers (48% or 34 people) did not file bankruptcy in RI.
- 4. Of the 37 customers who filed for bankruptcy in RI either before or after the clinic session, twenty-seven percent (27% or 10 people) were represented by counsel and the remaining seventy-three percent (73% or 27 people) were pro se.
- 5. Outcomes for the 71 customers served by the clinic:
 - Twenty-four percent (24% or 17 people) received a bankruptcy discharge (all under chapter 7).
 - Twenty percent (20% or 14 people) were dismissed (six under chapter 7 and eight under chapter 13).
 - Forty-eight percent (48% or 34 people) have not filed in RI to date.
 - Eight percent of cases (8% or 6 people) are still pending (three under chapter 13 and three under chapter 7).





Seventy-One Clients Served by the Clinic January 1, 2017 through October 31, 2019

