Has state opted out of federal bankruptcy exemptions? No.

Is opt out limited to residents or domiciliaries of the state? Not applicable.

Do state's exemptions have extraterritorial application?


Personal property: Uncertain.

Wages: R.I. Gen. Laws §§ 9-26-4(6), (8), (9).

Scope: Wages or salary.

Amount: $50 per week is exempt. R.I. Gen. Laws § 9-26-4(8). All wages are exempt if debtor is, or within one year was, “an object of relief from any state, federal, or municipal corporation or agency.” R.I. Gen. Laws § 9-26-4(8). Wages due a sailor are completely exempt. R.I. Gen. Laws § 9-26-4(6).

Survival after payment/deposit: Not specified in exemption statute.

Wages: Not specified in exemption statute.


Amount: $500,000 in land or buildings which debtor has a right to possess by lease or otherwise and occupies or intends to occupy as a principal residence, or personal property that the owner uses as a residence. Life tenants and trust beneficiaries explicitly included. Lessee covered if he or she was owner of the home before its transfer to lessor. Significant exceptions: certain liens, debts owed to a federally insured depository institution or a person regulated under title 19 (financial institutions), debt contracted prior to the purchase of the residence. Only one exemption per residence (whether single or multiple owners) and only one principal residence per family.

Procedural requirements: None. “Automatic by operation of law.”

Special provisions: Statute sets out rules as to when the homestead exemption is subordinate to a mortgage. § 9-26-4.1(c), (d).

Wages: Not specified in exemption statute.


Wages: Not specified in exemption statute.

Public benefits: Not specified in exemption statute. (But note exemption for “other property . . . exempted . . . by general or special acts . . . or by the policy of the law.”) R.I. Gen. Laws § 9-26-4(10). See R.I. Gen. Laws § 40-6-14 (assistance provided under Public Assistance Act is exempt); § 40-5.2-17 (assistance provided under the Rhode Island Works program is exempt).


Insurance, judgments, or other compensation for injury: Not specified in exemption statute.


Alimony, child support: Not specified in exemption statute.

Tax refunds: Not specified in exemption statute.

Survival after payment or deposit: Not specified in exemption statute.

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