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# Re-entry & Disability: Improving the Financial and Employment Outcomes of Formerly Incarcerated People with Disabilities

PRESENTATION FOR THE LRA/LAAPSE CONFERENCE

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# Disability Rights Louisiana

## Priorities

- Home and Community-Based Services
- Accessibility
- Education
- Voting Rights Protection
- Self-Determination and Autonomy
- Strengthening Benefits Protections
- Employment

## Services

- Information and Referral
- Legal Assistance
- Systems Advocacy
- Outreach and Training
- Legislative Information and Education
- Service Monitoring

# Financial Access Inclusion & Resources (FAIR) Summary

- FAIR works to improve the financial and employment outcomes of formerly incarcerated people with disabilities by providing holistic financial coaching services and connecting them to community services needed to secure employment and achieve their long-term goals.
- FAIR's two-year pilot was primarily funded by the Kessler Foundation. FAIR is currently funded by Baptist Community Ministries, the Greater New Orleans Foundation, JPMorgan Chase & Co, The Conrad N. Hilton Foundation, and Foundation For Louisiana.

# The Intersection Between Incarceration, Disability, Reentry, and Employment and Financial Outcomes

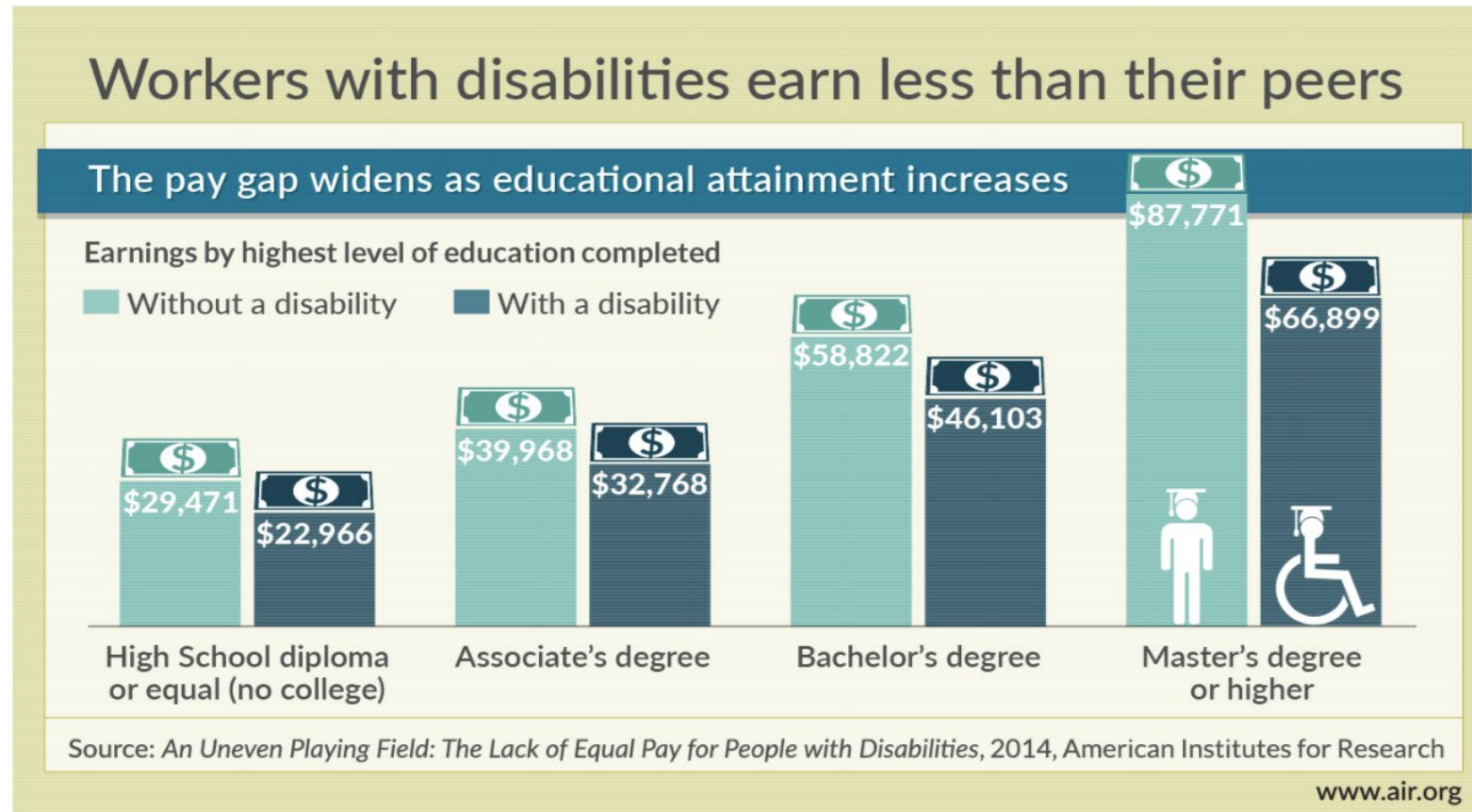
- The US leads the world in total number of people incarcerated, with more than 2 million prisoners nationwide, which is equivalent to roughly 25% of the world's prison population (World prison brief, 2021).
- “People behind bars in state and federal prisons are nearly three times as likely to report having a disability as the nonincarcerated population, those in jails are more than 4 times as likely...” (Bureau Justice Statistics NIS, 2012).
- 40% of state prisoners and nearly 3 in 10 (29%) federal prisoners report having at least one disability (BJS Survey of Prison Inmates, 2016) .

# The Intersection Between Incarceration, Disability, Reentry, and Employment and Financial Outcomes, Cont'd

- People are typically released from jail or prison with little to no money and with an average legal debt of \$13,607 (Devuono-Powell, et al., 2015).
- 1 in 5 people with disabilities in urban America and 1 in 4 in rural areas, regardless of criminal records, are impoverished (RTC and UNH, Annual Disability Statistics Compendium, 2020).

# An Uneven Playing Field: People with Disabilities

- As a group, workers with disabilities on average earn .87¢ for every dollar earned by nondisabled workers (Day and Taylor, 2019).
- “The U.S. economy would have received an additional \$141 billion in 2011– roughly 1% of GDP if people with disabilities were paid comparatively as those without...” (Yin, et al., 2014).



# An Uneven Playing Field: Formerly Incarcerated People

Lost Earning Potential Due to Involvement in the Criminal Justice System (2017, Brennan Center)

	NUMBER OF PEOPLE	ANNUAL AVERAGE EARNINGS LOSS	AVERAGE LIFETIME EARNINGS LOSS	AGGREGATE ANNUAL EARNINGS LOSS
Formerly imprisoned people	7.7 million	52%	\$484,400	\$55.2 billion
White	2.7 million	—	\$267,000	—
Black	2.7 million	—	\$358,900	—
Latino	2.3 million	—	\$511,500	—
People convicted but not imprisoned			\$98,800*	
Felonies	12.1 million	22%	—	\$77.1 billion
Misdemeanors	46.8 million	16%	—	\$240.0 billion
<b>Total</b>				<b>\$372.3 billion<sup>†</sup></b>

# Who FAIR Serves

## FAIR Client Eligibility

FAIR Clients Must:

- ▶ Have a disability;
- ▶ Have been incarcerated in the last 10 years;
- ▶ Want to work;
- ▶ Be between 18 and 70 years old;
- ▶ Live in Orleans or Jefferson Parish.

## FAIR Client Demographics

- ▶ 85% of clients have co-occurring disabilities
- ▶ 89% of clients are African American
- ▶ 80% of clients are male
- ▶ 67% had been incarcerated for over two years
- ▶ 66% of clients contacted FAIR within their first year of release
- ▶ 49% had less than a GED



# FAIR's Process

## 1. Determine Program Eligibility

1. Conduct baseline assessment to understand the client's financial goals, employment goals, and barriers to those goals.
1. Prioritize needs with clients and create an action plan, framing short-term goals and action steps around the individual's most pressing needs. Establish individual responsibilities and target dates.
1. Continue working with clients until all barriers that could be feasibly removed within a reasonable timeframe are removed.

# The Coaching Approach

- ▶ Meeting clients where they are at is crucial as a financial coach.
- ▶ Clients are in the driver's seat, as the coach we concentrate on assisting clients in identifying their values to create goals that are passionately held.
- ▶ As coaches, we focus on the now and the "what's next" in assisting our clients in finding stability—FAIR case managers are action-oriented as we provide our clients with the problem-solving skills and information to adapt to their unique situations.

# Employment, Financial & Reentry Barriers

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<b>Barrier</b>	<b>FAIR's Approach</b>
Limited social support	Trust building; referrals to counseling & peer support
Limited income for basic necessities	Help with applications for income supports; referrals to housing programs
Limited Healthcare & Health Concerns	Medicaid applications; referrals to medical professionals
Debt, credit, banking, & benefits concerns	Legal referrals; non-legal advocacy, information and help with benefits, debt, credit, and banking concerns
Legal concerns	Research, information, planning, and referrals
Limited education & Technological proficiency	Referrals to VR, educational programs and computer classes; provide smart-phone training
Limited employment experience	Referrals to vocational programs; resume and cover letter building; online application assistance

# Client Example: Jim

## Jim's situation:

- ▶ In his 40s, lives with bi-polar, depression, substance use disorder, and HIV. Incarcerated 18 months. He is homeless, unemployed, owed \$891 to courts and \$2,251 to Social Security.
- ▶ Goals: to have an apartment of his own, keep a job, get off of SSI.

# Client Example: Jim

How FAIR worked with Jim to achieve his goals:

- ▶ FAIR worked with Jim to create a resume, connected him to a benefit counselor, connected him to a re-entry employment agency and secured a job earning over \$1,400 per month as a restaurant host.
- ▶ Created a savings plan with his FAIR Case Manager for rental deposit for apartment.
- ▶ Created a savings plan and debt management plan to organize and prioritize his debts, and make a plan for how he would pay them off.
- ▶ He now lives in independently in an apartment, and manages his monthly bills on his own. Has paid off \$896 in fines and fees, is paying his bills and SSI overpayment.

# Recent FAIR Employment Outcomes

## Reporting period 4/1/22-6/30/22

- ▶ 61% of the clients served during this period were employed and/or connected to vocational programs for job counseling and job development services
  - ▶ 38% were employed full-time
  - ▶ 62% were employed part-time
- ▶ 94% of clients served, who were employed, have maintained their jobs for 90+ days with an average hourly wage of \$13 per hour

# Recent FAIR Financial Wellbeing Outcomes

## Reporting period: 4/1/22-6/30/22

- ▶ Forty-two clients or 80% of active clients served during this period increased their income and/or reduced their debt while in the FAIR program. **One client who actively participated in FAIR services this quarter have reduced their debt while in the program, by a total of \$1000.**
- ▶ 5 clients who actively participated in FAIR services this quarter have increased their income by a collective total of \$5,396 per month. Of this collective monthly income increase, \$560 is due to increased benefits, and \$4,836 is due to increased earnings.

# Overall FAIR Program outcomes

## Since its launch, our FAIR team has:

- ▶ Provided financial coaching and case management to 148 formerly incarcerated people with disabilities;
- ▶ Helped 67 people (45% of clients) reduce their debt by a whopping collective total of **\$104,727**;
- ▶ Helped 88 people (59% of clients) increase their income by a collective total of **\$90,447 per month**; and
- ▶ **Helped 70 people (47% of clients) get jobs.** 59 of those people (84% of employed clients) have kept those jobs for over 90 days.



# Our Partners

- ▶ Job Training & Job Placement: Louisiana Rehabilitation Services, JOB1, CEO, STRIVE, ThriveNola
- ▶ Healthcare: Formerly Incarcerated Transitions Clinic, Metropolitan Human Services District, Jefferson Parish Human Services Authority, DePaul Community Health Centers
- ▶ Legal: Justice & Accountability Center, South Louisiana Legal Services, The First 72+, Reentry Legal Clinic, Orleans Public Defenders
- ▶ Financial Services & Education: Hope Credit Union, JPMorgan Chase & Co., Change Machine, The National Disability Institute, Volunteer Income Tax Assistance
- ▶ General Reentry/Holistic Services: First 72+, Operation Restoration, Cornerstone Builders (Associated Catholic Charities) Orleans Public Defenders, The Probation & Parole Triage Team Members

# FAIR Team Contacts

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Questions?