Building Financial Security within Re-Entry Programs

**SCALE: FINANCIAL SECURITY ACHIEVED**

Over 18 months, advocates at 20 programs set over 2500 goals with participants, including:
- Move into first apartment
- Purchase interview clothes
- Start a business
- Reunite with family members and children

**CUSTOMERS SERVED**

- 7050 by New Ground Advocates
- 2250 by Clinic Coaches

**SPENDING PLANS DEVELOPED**

- 1710 by New Ground Advocates
- 430 by Clinic Coaches

**CREDIT REPORTS PULLED**

- 1550 by New Ground Advocates
- 850 by Clinic Coaches

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**FEBRUARY 24, 2015**—More than 100 practitioners, educators, policymakers and philanthropists from 47 different organizations hailing from 22 states, Washington, D.C. and Canada attended the Second Annual Symposium of the New Ground Initiative in-person in New York City and via the live broadcast online.

Generously funded by the Mizuho USA Foundation, The New Ground Initiative provided tools, training and technical assistance to support staff and leadership at programs working with justice-involved individuals to embed financial security-building strategies into their re-entry programming.

**SPEAKERS**

**Rebecca Vallas**

*director of policy, Poverty to Prosperity Program, Center for American Progress,* informed us that the national cost of shutting justice-involved people out of the labor market is $65 billion per year in GDP.

**Mary Griffin**

*senior advisor, Office of Financial Empowerment, Consumer Financial Protection Bureau,* discussed the national work of The Federal Interagency Reentry Council to remove federal barriers to successful re-entry. The Council was established in 2011 and represents 20 federal agencies, including CFPB.
ISSUE #1
Financial security-building services are not incorporated into the discharge process

RECOMMENDATIONS
(1) New procedures for discharge plans to incorporate financial security as part of the re-entry process as it begins in prison.
(2) Re-entry organizations expand their range of services to include basic financial management supports and screen for financial distress such as identity theft and large outstanding debts.

ISSUE #2
For-profit educational institutions target incarcerated individuals

RECOMMENDATIONS
(1) Ban the practice of for-profit education institutions visiting prisons.
(2) Encourage and broaden educational access to public universities through greater advertising campaigns in prison.

ISSUE #3
High risk of identity theft and difficulty obtaining police reports required by credit reporting bureaus

RECOMMENDATIONS
(1) Enact rules or regulations permitting ID theft victims to use complaints filed with local, state, and federal administrative agencies instead of police reports to absolve themselves of responsibility for criminally incurred charges.
(2) Create public awareness campaign reminding formerly incarcerated individuals how to recognize and report ID theft.

ISSUE #4
Child support arrears accrue while an individual is incarcerated

RECOMMENDATIONS
(1) Stop arrears and interest from accruing while individuals are in prison.
(2) Create an Office of Child Support Enforcement administrative process without requiring a court petition to modify child support orders while individuals are in prison.

ISSUE #5
Fully repaying government debts is a pre-requisite for obtaining an identification card in New York and some other states

RECOMMENDATIONS
(1) Offer an alternate payment system for repaying government debts.
(2) IDNYC may resolve the issue for NYC residents.

IMPACT: JUSTICE ADVOCACY UNDERWAY

SARAH’S STORY
Sarah was having trouble securing an apartment after being released from prison. She had her credit report pulled by a re-entry service provider, who found that she was a victim of identity theft. The advocate referred Sarah to a financial coach, who was able to support her in getting the fraudulent debt removed, which in turn enabled her to rent an apartment.

PARTICIPATING ORGANIZATIONS IN THE NEW GROUND INITIATIVE

- College and Community Fellowship
- The Doe Fund
- FEGS
- The Fortune Society
- Greenhope Services for Women
- Madison Strategies Group
- Providence House
- Stanley Isaac Neighborhood Housing Center
- STEPS to End Family Violence
- The West End Residence’s True Colors Residence and Tier II

@financialclinic provides important training to #reentry programs to empower individuals financially

— TalkPoverty.org—a project of the Center for American Progress

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