

Financial Health and Criminal Justice:

The Stories of Justice-Involved Individuals and Their Families

Authors

Elaine Golden, Associate, Financial Health Network

Tanya Ladha, Senior Director, Financial Health Network

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Introduction

The United States has the highest prison and jail population, and the highest incarceration rate, in the world.¹ In 2020, approximately 2.3 million Americans were incarcerated, and, every year, over 10 million people are arrested or charged with crimes.² While these numbers are staggering in their size, they are made up of individuals — each with a unique and complicated human story, each with a family or social network impacted by their involvement in the criminal justice system. The consequences of involvement with the U.S. criminal justice system run deep and wide — socially, physically, psychologically, and financially — often lasting well beyond release, and usually impacting more than just the individual arrested or incarcerated. In addition, the criminal justice system disproportionately impacts people from low-income communities and communities of color.

The Financial Health Network presents a look into some of these lives, with particular focus on how their financial health affects their ability to navigate the criminal justice system, and how that system affects their financial health once they're able to re-enter society. In partnership with the University of Southern California's (USC) Center for Economic and Social Research, we collected stories directly from 36 individuals impacted by this system, and learned how navigating the criminal justice system impacts the financial health of justice-involved individuals and their families. These individuals and their families must traverse a complex and expensive set of processes, whether they're managing the initial financial shock of arrest and detainment, juggling associated financial obligations, searching for limited employment opportunities upon release, or handling the added expenses or lost income of having a family member who is incarcerated. Through all this, these individuals and their families often rely on their social networks to get by.

The following five briefs examine the experiences of individuals and their families as they manage the multiple costs of pretrial, incarceration, and re-entry, as well as the challenges associated with securing income, employment, and accessing financial services upon their release.

It was developed in conjunction with our report [Financial Health and Criminal Justice: The Impacts of Involvement](#), which explores survey results of 573 individuals impacted by the criminal justice system. The Financial Health Network uses the term “justice-involved”

¹ https://www.prisonstudies.org/highest-to-lowest/prison-population-total?field_region_taxonomy_tid=All

² <https://www.vera.org/publications/arrest-trends-every-three-seconds-landing/arrest-trends-every-three-seconds/findings>

throughout these briefs to describe individuals who have spent time in prison or jail. The people within these briefs and their experiences highlight multiple areas ripe for innovation. Innovators and financial service providers could support solutions for areas such as credit building, access to credit for justice-involved individuals, and budget management for family members while a loved one is incarcerated. Our hope is that the experiences reported here can help inform policy reforms aimed at making bail, court fines, and related fees more affordable and reduce the barriers of re-entry faced by justice-involved individuals. These stories are meant to provide insight into the multifaceted experiences of arrested and incarcerated individuals, so that policies, products, and services can better serve individuals in similar scenarios.

Methodology

The Financial Health Network partnered with USC's Center for Economic and Social Research to conduct a qualitative study on the financial consequences of incarceration for individuals and their families. The USC's [Understanding America Study](#) (UAS) online panel was used to identify eligible individuals for inclusion in the study, and they were invited to participate in an hour long phone interview. The results of these briefs are based on interviews with 36 respondents that self-identified as having spent time in prison or jail, or having had a family member who spent time in prison or jail. The names of respondents included in these profiles have been changed for anonymity and security purposes. The insights shared in these briefs represent the particular experiences of select UAS panel members who have prior involvement with the criminal justice system. For these reasons, the findings cannot be considered fully representative of the population impacted by this vast system.

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The Financial Health Network partnered with the University of Southern California Dornsife Center for Economic and Social Research to field the study to its online panel, the Understanding America Study (UAS). We would like to especially thank Lila Rabinovich for assisting with the development and deployment of this survey. The authors would also like to thank Arjun Kushal and David Silberman for providing guidance and feedback on these briefs, and Rob Levy and Sarah Austrin-Willis for their contributions

Brief 1

Managing the Initial Financial Shock

After arrest, individuals in the criminal justice system may face important decisions about their future, including whether or not to post bail or hire private legal representation. For those with limited financial means, there is often no viable option for them to afford these expenses. For those who do post bail or hire a private attorney, they often receive help from family and friends to afford these expenses.

Multiple people interviewed explained that neither they nor their family members had the resources to post bail outright or through a bail bondsman.

One formerly incarcerated man shared:

“I asked a family member to ask a bail bondsman and [he] wanted ten percent and I didn't have — or my family members or me didn't have \$10,000.00 available... [I]t wasn't realistic. They made minimum wage.”

A father with an incarcerated son explained:

“Well, there wasn't a whole lot of discussion about it because even between myself and his mother — and even if we had grandparents to help — there was absolutely no way that we would have ever been able to come up with [bail].”

Other individuals made the choice not to ask family members for help. One woman explained:

“My husband and I just didn't have the money [to post bail], and I absolutely refused to ask my parents to pay.”

These experiences provide context for the findings in our recent report which found that a little over one-third of those given the opportunity to post bail were not able to do so.³ Other individuals decided not to post bail due to other factors. One person who faced charges from multiple jurisdictions opted not to post bail because he feared losing his money once he was under federal custody.

³ <https://finhealthnetwork.org/research/criminal-justice-impacts-of-involvement/>

He explained:

“[I]t would've just put the money basically into a freezer until the feds picked me up and then they would have to fight to get the money released from the bail bondsman, so we would've lost money.”

For another man who perceived that he likely faced a conviction and incarceration, he chose to start serving time by staying in pre-trial detention. He made this decision so that the judge would apply his time served in pre-trial detention towards his sentence term, a practice known as credit for time served.

He shared his thought process:

“I pretty much knew I was going to have to go do the time. So I just wanted to start doing the time, instead of getting out and then having to go back and do the time.”

People who were detained and paid bail typically relied on their parents and their community to help pay for it. Their families used retirement savings, took loans from friends, sold land, and used general savings to pay for bail. A few individuals were able to pay for bail with their own savings or by tapping home equity. One person with the means opted to spend \$30,000 from his savings and the sale of a house to cover his bail because he believed he wouldn't be facing any jail time and wanted to spare his children the experience of him being kept in jail.

Multiple people who succeeded in obtaining their release could not afford bail outright and opted to use a bail bondsperson to post bail. Some said that they were grateful for the option, while one person mentioned that he regretted paying the bondsperson because he couldn't afford it. People generally did not consider taking loans from financial institutions to post bail. Although one person reported taking a credit union loan to cover their son's bail. People who posted bail and subsequently were convicted were more likely to be able to use the time prior to sentencing to get their financial and personal life in order. One woman was able to get out of jail on bail since her mother used her property as collateral to receive a property bond.

The woman explained:

“I just tried to get all my priorities and stuff together. I mean I had kids, a young son. I got all my stuff together...and like I say, just got ready. I put my stuff in storage and got papers fixed up for my mom to be the legal guardian of my son.”

In addition to bail, paying for private legal representation is a large financial barrier. Most people interviewed reported that they could not afford a private attorney, but would have preferred one if they had the means. A number of them shared that they believed it affected their judicial outcomes.

One person shared:

“I think if I had my own personal attorney, I would have got out of going to prison, period. They would have had the charges dropped, period.”

Another shared:

“I think a private attorney would have gotten me out right away without bail, and the charges dropped a lot sooner than six months, because they really had no evidence on me... Public defenders are way too busy. They have a lot of different cases; whereas, a private attorney will take you on without having, say, 30 others on the docket, so to speak.”

While it may not be the case that public defenders and court-appointed attorneys have higher caseloads or achieve worse judicial outcomes than privately-retained lawyers, it is clear that if individuals had the financial means to hire legal representation, many would have made the choice to do so.

For one individual from Oklahoma, her decision to post bail meant that she then had to look for a private attorney. Under Oklahoma law, if a defendant posts bail, the law presumes that the defendant can afford a private attorney, and the burden is on the justice-involved individual to prove financial need if they can't afford an attorney.

One person shared that, after her father put up his house as collateral as well as \$2,500 in cash to a bail bondsman, they were asked by a private lawyer to pay \$15,000.

When they could only afford to pay the lawyer \$8,000, she felt that the lawyer did not do all he could on her case.

She explained:

“They wanted to wrap it up and get me out of their hair basically, you know, because I didn’t have all the money... Oh, if I had the \$7,000, I wouldn’t have went to prison.”

While we can't know what an alternative outcome could have been, she would have felt more confident in her legal representation had she been able to pay the full amount. The inability to post bail makes it more likely that defendants will be convicted of their offense.⁴ In addition to bail, many individuals would have chosen to hire private legal representation if they could have afforded it. However, their financial situation limited their ability to navigate the criminal justice system as they would have desired.

Case Study - Ana



Ana, a single mother, was recovering from back surgery at the time of her arrest. Her arrest was a major shock to both her savings and her income. She spent two weeks in jail in another state before she was let out on a personal bond, a non-monetary agreement to appear for future court dates. Ana decided to hire a lawyer for her case because she was dissatisfied with her court appointed lawyer who advised her to plead guilty.

Making the decision to hire a lawyer and not plead guilty meant that Ana had to deplete most of her savings. She spent the rest of her savings on overnight trips between her home state and the state of arrest to make court appearances. Ana was eventually found not guilty, but because of her arrest and two week detainment, she lost her Temporary Assistance for Needy Families (TANF) benefits,⁵ her only income at the time, and her

⁴ <https://www.nber.org/papers/w22511>

⁵ The TANF program assists families with children when the parents or other responsible relatives cannot provide for the family's basic needs.

daughter went into child protective services. It took months after Ana's release to get her daughter back.

It took Ana three months after her release to find a job, and in the meantime, her bills were piling up. She had no savings to cover the gap in income because she had spent that money on her lawyer and travel costs to her mandated court appointments. Ana explained: "The bills just piled up to where it took me a year and a half to finally, actually be able to get back on track, just from spending that two weeks in jail."

To get back on track financially, she reached out to get extensions on her rent, utilities, internet, cell phone, and other costs. She delayed medical care for her back, including physical therapy and cortisone shots, which were expenses that she had budgeted for before her arrest. Ana even cut back on her own food so her daughter would have enough to eat on their tight budget. The decision to pay for a lawyer, which depleted her savings, coupled with her loss of employment and TANF benefits took a financial toll. Even with all of these sacrifices and extensions, it still took Ana 18 months to get her finances back in order and pay all of her bills on time.

Brief 2

Impact of Incarceration on Families

Incarceration impacts both the individuals and the families of individuals involved in the criminal justice system. For these individuals' families and households, the shock can be two-fold: a lost income source coupled with the unexpected expenses necessary to support a loved one who is incarcerated. We heard from families who lost childcare, critical government benefits, and other financial support when a family member was incarcerated. As a result, people made difficult decisions, including giving up their home and moving in with family, and having to decide and prioritize which bills to pay. In some cases, the financial disruption of incarceration on families was so severe that it led to the loss of a home, or a child taken into protective custody.

Many families we interviewed managed additional costs due to their family member's incarceration. One woman took in her teenage grandson in addition to sending \$50 a week to her daughter who was incarcerated to use in the commissary.

Her daughter explained:

"I don't feel [my mother and son] were prepared [for the financial consequences] but nobody's prepared, I don't think. But we survived, I mean we got through it."

One woman put money on her husband's commissary account and phone account, sending about \$25 weekly. When asked about these expenses, she said:

"It was hard. I was making minimum wage, and so that just didn't go very far, but it could have been a lot worse. But I would say, yeah, it wasn't fun. It wasn't easy."

Some incarcerated individuals received no money for commissary purchases or communications from their families, either because the family could not afford it or because the incarcerated individuals chose not to ask for financial support.

As one man stated:

“I didn't wanna put any financial burden on them. So, I made a couple of collect calls but that was it. And I didn't ask them to put money on my books.”

Even short periods of incarceration can create financial strains for the individual's family. One father spent 18 days in jail, during which time his son could not afford rent, forcing the son to rely on his siblings to pay the rent. For longer periods of incarceration, loss of employment income or government benefits creates financial challenges for households, with some resorting to moving in with their family and juggling their bills to make ends meet. One man's family struggled to cover household bills while he was incarcerated and relied on his brother for support.

He explained:

“My [disability benefit] got cut off and left them struggling to cover [the expenses] by themselves... They depended on my income to keep themselves above water. [M]y brother [...] helped out until I got out.”

In some instances, the incarceration of a loved one impacted how families managed their finances or earned income. In our previous report, we found that 53% of individuals who spent time in jail or prison said that, prior to incarceration, they contributed half or more of their household income.⁶ Families we interviewed adjusted to the loss of income by cutting back on basic expenses and juggling bills, with many reporting becoming behind on bills, such as rent. One woman explained that, after she was arrested, her sons and mother-in-law, who had been living with her and her husband, moved to an extended family member's home because they could no longer afford food for themselves. Another woman explained that she could not afford the rent or her school's tuition on her own when her husband was incarcerated, so she dropped out of school and moved in with her parents.

She shared:

“I was pregnant, so there was no way without his support for me to continue to pay rent at our Southern California home.”

⁶ <https://finhealthnetwork.org/research/criminal-justice-impacts-of-involvement/> Note: We did not ask about household composition immediately prior to incarceration, and there is uncertainty as to how those who were living alone responded to this question.

One mother shared that, after her son went to prison and the household lost his income, her daughter had to get a part-time job, and she herself had to get a second job in addition to her teaching position. Initially, before they were able to get these jobs, they went through a period in which they had trouble covering all of their household's bills.

She shared:

"I was... blessed because I got — my job had created an evening job. I'm a teacher, and so they created a grant to create an evening class for our students." (Their experience is detailed more fully in the case study below.)

The impacts of incarceration can lead to extreme financial challenges for families. One parent spent just two weeks in pretrial detainment before being found not guilty of any charges. During that time, her daughter was taken into child protective services. It took the parent months to get custody of her child back.

The parent explained:

"It took a couple of months because they said that I had signed her over, which I didn't, so I had to fight that in order to let them know, 'No, I'm not giving you my kid.'" (The parent's experience is further detailed in [Managing the Initial Financial Shock](#).)

For another household, incarceration meant temporarily losing the family member who was in charge of the household's financial planning. When the woman was arrested, her husband lost their home because he did not keep up with their bill payments, including their mortgage.

In her words:

"We lost our house. We lost everything in the house. Basically, when I got out of prison, I had to start all over again."

When an individual is detained – pretrial or while serving a sentence – the financial disruption of incarceration on families leaves many struggling to make ends meet. These financial challenges affect the individual as well as impacting their parents, in-laws, spouses, siblings, and children, too.

Case Study - Luz and Simon



When her son Simon went to jail, Luz fell behind on rent and bills, delayed medical care, and became physically sick due to the stress. Prior to his arrest, Simon's income made up one-third of the household's total income. With the loss of this income caused by his incarceration, his mother Luz had to make deep cutbacks in spending. She was in school at the time, and bought used books or borrowed them for classes, and she cut

back on clothes and entertainment costs. More gravely, she put off medical costs, such as dental and prescription eyeglasses, and would postpone purchasing necessary medication because of the cost. Luz was under extreme stress during her son's incarceration and developed asthma as a result. During her son's incarceration, Luz was behind on rent for about 6 months, regularly paying each month's rent a few weeks late. Occasionally, she received financial support from her parents, such as when she could not afford her phone bill. To make ends meet, she also took out six payday loans during Simon's incarceration. Luz found the conditions of the payday loans unfavorable. Luz explained: "It was very expensive. Those are very hard to get out of."

She finally paid them off by using a line of credit at her credit union. Eventually, she took on an additional teaching position with an evening job at her school, and her daughter also got a part-time job. These employment opportunities helped the family make their bills more manageable during Simon's incarceration.

Brief 3

Employment Challenges

After getting released from prison, obtaining employment is an important step to gaining financial stability and avoiding recidivism. Once released, many respondents shared that their employment opportunities were generally limited to low-paying jobs. Criminal records, and particularly felony charges, hindered justice-involved individuals' employment prospects. A number of individuals were able to get jobs through family members and social connections, or through support groups, such as Alcoholics Anonymous (AA). Others struggled to find even low-paying jobs at places such as retail stores and fast food restaurants.

One person explained his experience with rejections:

"I don't know how many applications [I sent out]. And I even had some pretty good interviews, but they all always asked [about my record]."

Another formerly incarcerated individual was surprised to find that she could not get a job at certain employers. She explained:

"A lot of these places that say they hire felons, they don't. [Large home improvement retailer]. [Other large home improvement retailer]. I even had problems with [large fast food chain]."

When these individuals did secure employment, they were often at low-paying jobs with poor benefits. These jobs were often the only ones available to applicants with a criminal record. One person shared that he was only able to obtain a contractor, or 1099, position without benefits.

They explained:

"I got a job that was not – that wasn't like a W-2 job. It's a 1099 job and I did that for a while thereafter, and part of the reason they didn't really care about my record was because it was 1099."

Another explained the quality of jobs that don't require background checks:

“There are places that they don't do the background checks, and they're not great places because they don't offer health insurance. There's no guaranteed direct deposit with your check. They give you checks that bounce, or they want to pay you under the table.”

Some individuals could not go back to their prior line of work, and others found that certain professions were closed off to them entirely. One individual explained that he used to work for two large entertainment companies and had extensive experience in that industry. But, after his conviction and release, he could not return to the company because of their strict background checks. Another person worked to obtain her teaching certification to pursue a higher-paying job, but was turned away from teaching positions because of her record.

She explained:

“I went through all the certification and paid for the classes for teaching jobs here in the state that I'm living in, and I was turned down because of my record.”

For some, family and friends provided a key source of support in finding employment. Most of the individuals that found employment quickly after release found their jobs through connections. One man shared that his brother was able to connect him to a good job at the magazine company where he worked. Over the course of 8 years, he progressed there.

He explained:

“They allowed me the opportunity to do the work to prove that I was worth progressing, that I wasn't gonna be somebody who's just satisfied being at the bottom.”

The brief on support from social networks further explores this source of employment opportunities. The impact of having a criminal record was so burdensome that some individuals who were formerly incarcerated chose not to disclose their record. One woman who found work cleaning people's homes shared that, when she really needed the money, she would lie about her record to get a job.

She shared:

“I tell 'em, yeah. Sometimes, I tell 'em no. It just depends on if I was in real bad need of money.”

One individual who could not find work for 6 months was encouraged by his state’s Public Works Department to not disclose his record because his felony occurred out of state.

They shared:

“Well, the [state’s] Department of Works was like, ‘Okay, you’re an out-of-state felon, right?’ I was like, ‘Yeah, I was a felon in [other state].’ ‘Well, most businesses don’t pay the money to check all 50 states. They’ll just check [this state]. And, since you weren’t a felon in [this state], then it wouldn’t show up.’ ... So I was basically told by the [state’s Public] Works [Department] here in [state] to lie on my applications and don’t tell them that I’m a felon. Well, as soon as I did that, of course, I was able to find employment.”

One individual shared:

“They can only do a background check on me for [so many] years in California. So, I’ve been out for longer – you know, it was 20 [years ago], so I can literally say that I’ve never been to prison because they can’t [check] – you know what I mean?”

Another person was working to get his record expunged to open opportunities.

They shared:

“I have the hope that I can get my felonies reduced to misdemeanors and then dismissed, and my record will be expunged, and I have a hearing on that coming up. Most of the types of jobs that I really want to pursue, I need to not be a felon. And, so, I have in some ways tried to piecemeal make my way through these five years, looking forward to this upcoming hearing.”

For those with a criminal record, only being able to qualify for a limited amount of low-paying jobs often hinders individuals from securing stable financial footing once they re-enter society.

Case Study - Ashley



Ashley was arrested for writing bad checks to support her family. After getting released, she went to live with her parents. Ashley initially found a full-time job immediately upon release through one of her father's friends. Later, when Ashley moved out of her parents' home and into her own apartment where she had to pay rent, the court costs she owed — such as legal fees, restitution, and probation

fees — became less manageable. She ended up missing her court payments, which sent her back to jail.

After serving the additional time, it was harder for Ashley to find a job. It took her about three months to once again land employment, which she attributes to her criminal record. At first, Ashley got a laundry job through a family connection, but the physical demands of the job were too much. Eventually, after many more applications, she was hired by a homeless shelter. Employment challenges have remained an ongoing issue for Ashley since her second release. Ashley explained: "I had an experience a couple years ago where I actually got hired for a job, worked two weeks, and then they found out I had a background and they fired me. It follows you the rest of your life."

Brief 4

Managing Financial Obligations

Upon release, many individuals faced legal financial obligations, such as court fines, fees, and restitution stemming from their involvement in the criminal justice system. In the short-term, these costs were often difficult for individuals to manage due to the steep payments. In the long-term, these costs delayed some people's ability to pursue other financial opportunities, such as building their savings or buying a home. Some individuals used community service to reduce or pay off their fines, while others opted for longer sentences or violated their parole because of their inability to pay. Others kept up with their fee obligations at the expense of household bills, or by relying on the support of family members.

One challenge for multiple individuals was the numerous fines and fees that they faced, often with payments scheduled at different intervals. For some, this created the sense that they were nickel and dimed. In addition to a monthly payment plan, which was typically set up by a judge or parole office after release, individuals also faced costs growing out of their justice involvement that had to be paid on a weekly or per visit basis, such as mandatory classes, drug testing, DNA testing, and polygraph tests. Even one-time payments could be a major financial burden: One man shared that his state charged a \$250 DNA surcharge for every conviction. One woman explained that she had to pay court fees of \$50 to \$100 a month for three years in addition to mandatory classes, which cost around \$30 a week for eight months. For years, she was juggling bills.

She further explained:

"I didn't end up paying anything on the mortgage at all. I was living there, facing eviction, and going through the foreclosure process during those years, and then I – sometimes I couldn't pay my bills. I had credit cards and things like that, so sometimes I'd be late paying them, but I just would pay them before the 30 days so that it wouldn't affect my credit. But, you know, I just kinda had to adjust what I could pay, when I could pay it, that here, that there, a lotta juggling."

For multiple individuals, it was clear that their fines and fees schedules did not match their ability to pay. One woman shared that she paid \$750 a month to the court.

She shared:

“I think I brought home like \$600 every two weeks, so it was – I would say probably 80 percent, 80, 90 [percent of my budget].”

She was only able to manage this expense because she moved in with her parents, where she didn’t pay rent. When she moved in with her husband later, it became more difficult to manage these monthly payments to the court, and she ended up being sent back to prison for one year for missed payments, which was a violation of her probation.

Multiple other individuals shared similar experiences and shared that they were either incarcerated for a longer period of time in lieu of paying for their outstanding court debt, or re-incarcerated after release due to missing court payments. One man shared that he intentionally opted for the longer sentence over high fines.

He shared:

“I would rather just go sit in county [jail], [sometimes] your fines are \$60,000, \$70,000, \$80,000. [And if you sit] down there for 17 months...it took care of all that.”

These experiences provide context for the findings in our recent report, which found that 10% of individuals incarcerated reported that they have been reincarcerated because of their inability to pay fines or fees.⁷

For those with significant legal financial obligations, the long-term impact of these costs included delayed financial goals. After many years of paying court costs, one man explained how he now hoped to become a homeowner.

He shared:

⁷ <https://finhealthnetwork.org/research/criminal-justice-impacts-of-involvement/>

“When I finally paid all that off and that kind of stuff that’s when I was able to finally start looking [for a home]. Like, ‘Oh, I think I could buy a house eventually if I saved.’ So that’s where I’m at now, having – now it’s been almost 15 years. I’m to the point where I’ve saved some money and can maybe go buy a house finally. Close, soon.” (His experience is detailed further in the case study below.)

Legal financial obligations, including court fines, fees, and restitution, present an overwhelming barrier to financial stability for many individuals involved in the justice system. These challenges are compounded by the fact that many people with criminal records are limited to low-paying jobs, a theme further explored in the brief on [Employment Challenges](#).

Case Study - Jordan



When Jordan was arrested, his family paid bail as well as the retainer for a private attorney. These expenses, totaling over \$5,000, were a significant financial strain for Jordan’s father and stepmother. When they could not afford the additional costs of the private attorney, they had to switch to a public defender. While incarcerated, Jordan faced multiple costs, including for medical care he received, commissary, and phone accounts. He received support

from his father, friends, family, and partner to make these payments. He also joined a work crew in the jail, which paid \$1 per day. While in jail, Jordan did not get his necessary medications and opted to have a tooth pulled instead of having it repaired because he felt he could not afford the expenses.

Once released, Jordan owed restitution money but could not afford to pay it back, so he partially paid via 100 hours of community service. His community service hours delayed his ability to get a job and start earning money. Aside from the restitution, he also faced costs for mandatory post-prison supervision and mandatory drug tests. Jordan explained: “There’s already costs right the second you’re out. And you’re obviously not working the

second you're out, so it takes a lot."

It took Jordan about four months to find work. In one case, a recruiter told him his record wasn't a problem to hire him, but then HR said it was. In that early period after release, he was able to stay with his father, who helped him pay his court fees. It took Jordan over five years to pay down all of his court debts. Even with support from his father and completing community service in lieu of partially paying his restitution, Jordan spent multiple years paying off his legal financial obligations, delaying other financial opportunities. Fifteen years after his release from jail, and now that he finally is getting his finances in order, Jordan hopes to buy a house in the near future.

Brief 5

Support from Social Networks

While involvement in the criminal justice system creates several barriers to financial resilience, one powerful source of support for many justice-involved individuals comes from their social networks, including family, friends, and community organizations. Social networks help individuals to pay for bail and legal fees, take care of family members, access commissary and communications while incarcerated, and secure housing, employment, and financial support after an individual is released.

Many individuals interviewed received support from family and friends to pay for their bail and lawyers' fees. Their families and friends used retirement savings, took out loans, sold land, used inheritance, and spent down general savings to help pay for an incarcerated individuals' bail and legal fees. Parents were a major source of support for those who received assistance with bail and legal fees. One father took a \$1,000 loan from his credit union to cover a 10% deposit of bail. One woman's partner was able to pay the bail bondsperson thanks to Social Security contributions from his mother.

The partner explained:

"It came from his mother. She had – I think she had just gotten her check, her Social Security check, and I think maybe ... [one of his] boys, he contributed a little bit."

For many individuals, family support allowed them to pay for bail or hire a private lawyer. As one woman shared:

"If it wasn't for my dad, I don't know what I would have done, because I don't have that money. I don't have that money in savings. And then we had to find an attorney on top of all that. And they wanted five to ten thousand upfront. And so, my dad helped with that."

In addition to family, people also relied on friends' support during the pre-trial period. One person shared that her friend put up their property for a property bond.

Another person shared:

“I had ... a friend at the university, like kind of a mentor as well, and she was my child's godmother. She actually is the one who came the first time I was arrested and... posted bail.”

Family and friends also provided support while individuals were incarcerated, including helping fund their commissary and communications accounts, and watching over the children of incarcerated parents. While some families were able to send \$50 to \$100 every month to fund commissary and communications costs, others who contributed could only afford to do so intermittently. One parent describes how she managed when her son occasionally asked for funds.

They shared:

“Well, you had all your other bills and everything. You just have to plan it out to where you can send him money. And then you'd think, oh my goodness, you've got to help him. He's got to have some kind of help. He's got to have something. He needs certain things. So we'd just scrape up the money and do it.”

Another individual explained how his family created a rotation system since no single family member could afford the cost alone. They explained:

“It wasn't really always easy. They would, let me see, each say my parents would send some, but then the next time my grandparents, or the next time my sister. So... the same person wasn't sending [money] each time.”

These contributions improved the quality of life of the people who were incarcerated. One individual went without contributions into his accounts.

He explained what he went without:

“Definitely a lack of hygiene, which is really important. Phone calls – I couldn't get phone calls. Didn't have my family. Wasn't able to talk to my kids or anything, which made it really hard. Definitely the extras of food, which would've been nice.”

In addition to financially supporting incarcerated individuals' commissary and communication funds, family and friends also supported family members who were left behind, including children.

One mother explained:

"My brother drove to the state that I was living in at the time, took my small children. So, he came and picked them up and drove them to the state that I had an older sister living in, and she had children around the same age as mine, so they – everybody just kinda pitched in to make that happen."

Once individuals were released from prison or jail, their social networks provided meaningful support via securing housing, employment, and helping to manage their finances. While family and friends continued to provide support to their loved ones upon their release, multiple individuals also received meaningful assistance from non-profits, support groups, and financial institutions.

A number of individuals benefited from getting jobs through family and friends and support groups such as AA. People who were formerly incarcerated and lacked connections had a much more difficult time securing employment.

One person who found work through a friend explained:

"I worked, a friend of mine and his wife remodeled their house, and he paid me. Yeah, [my friend] paid me \$15.00 an hour to help him. I saw him shopping in... a grocery store here. I saw him shopping in there, and he was asking me if I needed a job."

Another individual shared:

"I went back home and I worked for my dad, and I think later on that summer I went back to college, started going back to college, but I still worked for him on the weekends."

Multiple individuals who were formerly incarcerated credited their families in ensuring that they had stable housing when re-entering society. Some individuals stayed with family until they were back on their feet.

One individual said:

“I lived with my dad. I stayed there a little bit longer and then I got my own place...I got a job and started having an income. I would say probably within maybe a little more than a year after I was out of jail I had gotten my own place.”

Another respondent explained that he stayed with extended family after his release so that he could get away from the area where he struggled with addiction.

He shared:

“I walked out and hopped in my mom’s car, and we drove up to the area where my aunt and uncle live, and they let me move in with them so I could get out of [the city] and try and stay clean.”

Individuals also credited their family support systems and financial institutions for helping them manage their finances. Aside from helping monetarily with expenses, family and community members also provided financial advice. One man shared that his mother and aunt managed his budget for a year and a half after release. One woman reached out to her former accounting teacher for advice when she was trying to get her finances back on track after her arrest. A few individuals shared that their bank or credit union helped them with financial planning.

One woman shared that her community bank was helpful:

“...with questions on trying to save to buy a house, the free checking account information, investing also for the future. I had a personal banker there that was a good friend of my mom's, so I was comfortable talking with her about long-term goals.”

Social networks are a source of resilience that helped many people who were formerly incarcerated shortly after their arrest, during incarceration, and especially after their release. There continues to be ongoing opportunities for community organizations and financial institutions to support justice-involved individuals as they work to rebuild their financial lives.

Case Study - Laura and John



Laura and John were married and living together in California when John was arrested. At the time, John was working full-time while Laura was a full-time student and working part-time. Laura's part-time job only accounted for 20% of the household income. They decided to hire a private attorney, and Laura borrowed \$27,000 from her parents in order to afford the legal fees and restitution that John was required to pay.

Laura's parents financed this expense from their savings, their 401(k), and borrowing from Laura's father's business. With the arrest of her husband, Laura was unable to afford to stay in their home. She moved back in with her parents in another state, quit school, and started working full-time in order to pay back her parents.

Since Laura didn't have to pay rent while living at her parents' home, most of her wages were going straight back to her parents to pay back the loan. Laura also put money on John's commissary account and phone account, sending about \$25 almost weekly.

When John was released, Laura and John moved into their own place. With more expenses, they could only afford to pay Laura's parents' back \$200-\$600 a month. John found a job with a family friend within three weeks of his release. Laura said that her husband's time in prison changed the way she approached her financial management. She had more conversations with her parents about how to budget. Laura explained: "I remember my mom sitting down and going over a credit card statement with me and showing me, you know, like the percentage of what you're paying in interest and how long it's going to take you if you only pay the minimum balance to pay it off."

Laura also received support from her hometown community bank. She went to them because she wanted to buy a house — a goal that was not ultimately an option for them at the time because they needed to save more. Thanks in large part to Laura's family's support, Laura and John were able to more easily navigate the impact of John's incarceration.

Conclusion

The narratives of justice-involved individuals and their families should serve as the foundation for meaningful business and policy innovations impacting those affected by involvement in the criminal justice system. When policymakers, innovators, and financial services providers better understand the lived experiences of justice-involved people and their families, then we can create more responsive products and services to support individuals and their families during an already challenging time.

Want to learn more about how the criminal justice system impacts financial health? Read the Financial Health Network's report "[Financial Health and Criminal Justice: The Impacts of Involvement.](#)"

About The Financial Solutions Lab

The [Financial Solutions Lab \(FSL\)](#) is a \$60 million, 10-year initiative managed by the Financial Health Network in collaboration with founding partner JPMorgan Chase and with support from Prudential Financial. FSL's mission is to cultivate, support, and scale innovative ideas that advance the financial health of low- to moderate-income (LMI) individuals and historically underserved communities. FSL focuses on innovative solutions that support populations facing acute and persistent financial health challenges including communities of color, women, older adults, and people with disabilities.

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