



The Financial Access Inclusion and Resources Program Summary June 2019 – June 2022

Disability Rights Louisiana's Financial Access Inclusion and Resources (FAIR) program is the only program in the region designed to meet the reentry and financial coaching needs of people with disabilities. People with disabilities are disproportionately impacted by poverty, unemployment, and incarceration. Using financial coaching and case management strategies, FAIR helps formerly incarcerated people with disabilities improve their employment and financial outcomes so they can remain in the community after incarceration. Disability Rights Louisiana's FAIR program has operated since June of 2019, with funding from Baptist Community Ministries, Kessler Foundation, JPMorgan Chase & Co., Greater New Orleans Foundation, and RosaMary Foundation.

FAIR Client Profile

FAIR has provided financial coaching and case management services to 126 people who live in the Greater New Orleans area, have disabilities, have been incarcerated, and want to work. Of these active participants:

- 84% reported co-occurring disabilities;
- 85% identified as African American;
- 83% identified as male;
- 66% had been incarcerated for over two years;
- 73% contacted the program within their first year of release from incarceration; and
- 50% had less than a GED or high school diploma.

FAIR Services

FAIR works with clients to identify their unique: (1) financial goals; (2) employment and financial barriers in housing, healthcare, transportation, education, communication, legal, job preparation, income, debt, credit, and banking; and (3) solutions to those barriers that involve the clients' personal strengths, building new skills and knowledge, and coordinating a variety of services. FAIR staff collaborate with clients to create customized action plans around their needs, outlining concrete steps that they both will take to address short-term objectives.

Action-steps are customized to clients' abilities and priorities. Therefore, the work done with FAIR clients varies from person to person. Action steps can include: 1) applying for public benefits, insurance, housing, transportation, and trainings; 2) submitting job applications and preparing resumes and cover letters; 3) addressing needs related to public benefits, reasonable accommodations, banking, credit, budgeting, and debt; 4) linkage to educational, job placement, legal, housing, and healthcare services; 5) addressing court fines, fees, and attachments through the Justice and Accountability Center of Louisiana, and more.

FAIR Client Activities:

- 70% of clients received help with creating resumes, writing cover letters, submitting job applications, and/or connecting to vocational services;
- 52% of clients received help with improving access to healthcare;
- 52% of clients received help with applying for income supports;
- 43% of clients were connected to legal assistance;
- 44% of clients received help with improving access to safe, reliable and affordable housing
- 37% of clients received help with budgeting and benefits planning; and
- 21% of clients received help with preparing for tax filing, and/or connecting to VITA services.

Measuring Success

Forty-eight percent of all FAIR clients who have actively engaged in the program secured jobs, and 82% of these individuals were employed for at least 90 days. By comparison, in 2021, only 31% of working-age adults with disabilities, regardless of criminal records, were employed in the United States. This is significant because people with criminal records, regardless of disabilities, are about five times more likely to be unemployed than their peers without a criminal record.

Despite the significant financial challenges that formerly incarcerated people with disabilities faced as they rebuilt their lives in the community during the COVID-19 pandemic and in the wake of Hurricane Ida, FAIR has captured a cumulative total income increase of \$79,587 per month among 59% of its active clients. Furthermore, FAIR documented a cumulative total of \$67,423 in reduced debt among 52% of its active clients.

Client Success Story

A client with visual and mental health disabilities was referred to FAIR one month after his release from incarceration. His goals were to stay in the community after spending most of his adult life incarcerated, to live on his own, and be able to financially support those he loves. Initially, his case manager helped him find a substance use treatment program and understand his medical coverage so he could get a medical procedure. Then she helped him enroll in a job readiness class. When he shared that he wanted to become a fork-lift operator, his case manager helped him enroll in a free forklift certification course.

For seven months, he worked full-time as a custodian and was laid off due to COVID-19. At this time, he began receiving Supplemental Security Income (SSI) benefits, which helped him maintain financial security while he and his case manager updated his resume, and applied for forklift positions. He secured a position through a staffing company earning about \$30,000 per year, eliminating the need for his SSI benefits.

Later, he found a higher-paying job opportunity that required a TWIC. He applied for his TWIC and was denied due to his criminal record. His case manager connected him to legal assistance through The First 72+ and helped him gather the documents needed for a TWIC appeal. He won his appeal and began working 60 hours per week, earning around \$70,000 per year.