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Solutions to Poverty/Financial Management Program Overview

As Louisiana continues to grapple with poverty issues in the state, RBF has made a conscious decision to expand our scope of work to include substantive programming that will assist incarcerated populations and their under-resourced families discover for themselves solutions out of poverty. By providing access to financial management education that includes coming along side the under-resourced to provide the tools they need to move from poverty to prosperity such as basic money management skills, they will gain a clearer understanding of how poverty impacts their lives as well as their children. The end result will be improved quality of life for these families as well as economic benefits for the communities in which they live.

In 2009, with initial funding from the Credit Bureau of Baton Rouge Foundation, RBF began providing more in-depth financial management programs at Dixon Correctional Institute for the offender population and DCI Staff members. Phase I included the development of collaborations with Neighbors Federal Credit Union and Hancock Bank. While RBF has focused its programming on the incarcerated populations and their families, the opportunity to include security and support staff at Dixon Correctional Institute presented itself. In June, 2009 and March 2010, classes were provided for the staff covering banking institutions, budgeting, credit and home buying. To date 35 DCI staff members have participated in these basic money management classes.

Phase II of the program was the implementation of a pilot program at Dixon Correctional Institute that includes an intensive money management and poverty solutions components. In October, 2009 the first group began participating in the 10 module FDIC Money Smart instructor-led curriculum, completing the classes in 13 weeks. The criteria for selection for participation in the program is based on the offender's participation in pre-release programming, other self-help programs such as the Nurturing Fatherhood, substance abuse education and marriage/relationship program provided by RBF as well. To date 50 offenders have completed the Money Smart classes and 18 are presently completing the Getting Ahead program. Several of the first class members will continue with the new groups offering peer-facilitation and assistance to the new class members. Additionally, in February, 2010, RBF CEO Elain Ellerbe submitted the program for consideration by the Louisiana Department of Public Safety and Corrections as a certified program garnering good time (time off of sentences) for offenders completing the program. On March 22, 2010, the Solutions to Poverty/Financial Management program was accepted and certified by DOC.

Comments from the first class members speak the loudest about the effectiveness of this program:

- Edgar: "I never had a bank account and always kept my money under my mattress. I did not realize how having a bank account and learning budgeting could be so helpful. I now know and will use these new skills to help me and my family."
- Walter: "Learning how to manage money and how to own a home has made me realize that when I get out I want to get a home so that my children can always have a place to call "home" no matter what happens to them in life. My home will always be their home."

- Colby (released 8/2010): “Even though I knew about banking and had an account, I never realized how budgeting and saving could benefit me. I will definitely use this information when I go home and I know it will help me do better in my life.”
- Dwayne (released 6/2010): “Not only did I learn money management skills I also realized that I could be successful in managing my life once I returned home. After being locked up since I was 18 and now I’m 32, it was pretty scary to think how I was going to be able to make it. I now am home with my family, I have a job, a checking account and a check card. These classes made that possible.”

In addition to completing the Money Smart curriculum, the participants complete a specialized curriculum distributed by Aha Process, Inc., “Getting Ahead in a Just Getting By World”. Written by Phillip DeVol and based on the research and writings of Dr. Ruby Payne, an expert in poverty solutions and working with under-resourced populations, the curriculum includes **14 core modules to be completed in 20 weeks**. Topics include, but are not limited to: Theory of Change, The Rich/Poor Gap and How It Works, Hidden Rules of Class, Identifying Available Resources and Building Resources, Stages of Change, Creating Mental Models for Your Personal Path Out of Poverty. Other key aspects of the “Getting Ahead” program include:

- Each participant, including the facilitators, will be co-investigators meaning the group will work together as a team to “investigate” the reasons for poverty
- The investigation process will include looking at personal experiences and the communities we live in
- Self-assessments will be developed to formulate a personal plan for a stable, prosperous life
- Evaluation of the program will be accomplished through pre- and post-tests as well as monthly written feed-back surveys administered to the participants
- Upon release, the graduates of both the Financial Management and Getting Ahead programs will be referred to community organizations in their hometowns that would benefit from the skills these men have learned with the end result of the graduates providing similar training to under-resourced community members

Here are some comments from our Getting Ahead participants:

- Walter: “I had never looked at my life like I have now. Learning about the resources I need to take better care of my family and to keep me from coming back has really changed how I look at life. I knew life should be better than I had, but didn’t know what to do. When I go home this time, it will be different because I’m different.”
- Steve: “I thought I had it all together when I was on the streets, but I was just fooling myself. I’ve never had to think about life like I have since starting this class. It is helping me finally grow up.”
- Gillis: “Even though I had my own business before coming to prison, I was always living on the edge of poverty. I’m seeing the difference in just getting by and really being able to live.”

Funding for this program is critical at this time. If you are interested in supporting this project, please contact Elaine Ellerbe, President & CEO, Reentry Benefiting Families at 225-963-2074 or email elainellerbe@bellsouth.net.