

Grant Title

Please limit to one sentence

The Financial Justice Action Network (*working name*) will assess and reform inequitable fines and fees that strip resources from low-income people and people of color in five localities, spurring reform across the country.

Project Summary

Please describe what need the project seeks to meet.

Limit to one paragraph. This is an opportunity to tell us about the context or data that creates the need for this project to exist. Do not respond with a description of what you do. This is about why.

Over the past ten years, government has become increasingly reliant on fines and fees to raise revenue and recoup costs. Fines and fees have increased in size and severity, and often exceed people's ability to pay them. In an extensive [report](#), National Public Radio found that since 2010, 48 states have increased criminal and civil court fees. [Local governments](#) also increasingly attempt to fund their operations through steep fines and fees that exceed people's ability to pay them. There is often an insidious, unintended impact of this practice – to push people into poverty. Poor people and people of color are usually hit the hardest. When people cannot pay, a cascade of consequences set in. Late fees are added, credit scores can be impacted, and driver's licenses can be suspended. Access to housing and employment is diminished. People can even be jailed for nonpayment. These financial penalties can make government a driver of inequality, not the equalizer that it should be. Charging people fines and fees that exceed their ability to pay them is often a "lose-lose" for government and for people. Because people often cannot afford to pay, governments may gain little from attempting to collect them. Both the [White House Council of Economic Advisors](#) and [the Conference of State Court Administrators](#) have found fines and fees are often an ineffective and inefficient means of raising revenue.

State the project's goal(s) in one sentence.

Sentence should start with "To..." (if necessary, there can be more than one component here, i.e., "To... and to..")

To launch a Financial Justice Action Network that will create replicable models of local action in five places to assess and reform inequitable fines and fees that strip resources from low-income people and people of color.

Provide background on the project.

Keep this about the work the grant is supporting. How did it get started? Where is it in its lifecycle?

In late 2016, San Francisco launched [The Financial Justice Project](#). The Financial Justice Project is the nation's first effort embedded in government to assess and reform fines, fees, and financial penalties that disproportionately impact struggling residents. Housed in the Office of the Treasurer, the Financial Justice Project has two main goals. First, to listen to community members to identify the biggest fine and fee pain points impacting low-income people. Second, to identify and implement doable solutions for government and the courts that will make a difference in people's lives.

Over the past two years, the FJP has worked with community advocates and departments to enact dozens of reforms that ease or eliminate the inequitable burden of fines or fees, and has set the bar

nationally by successfully implementing transformative policy changes. San Francisco was the first in nation to eliminate thousands of dollars in administrative fees charged to people exiting jail and the criminal justice system (resulting in the cancellation of \$32.7 million dollars in debt for 21,000 low-income people); created new payment plans for low-income people that made it easier and cheaper to pay off parking tickets and other citations; cut towing and boot fees in half for lower-income people, and worked with the local traffic court to implement some of the most far-reaching ability to pay standards in the country. A full list of the Financial Justice Project's accomplishments is [here](#). These reforms have lifted millions of dollars of debt off of tens of thousands of low-income people, and removed barriers to employment, housing and economic security.

PolicyLink has worked with the San Francisco Office of the Treasurer on equity-driven financial security projects since 2013—developing resources such as the report “Integrating Family Financial Security into Promise Neighborhoods: A Resource and Implementation Guide”—and has served as an advisor to the San Francisco Financial Justice Project (FJP) since its inception, contributing to the development of its recommendations on reducing fines and fees. Consistent with PolicyLink's tagline—“Lifting Up What Works”—PolicyLink engaged with FJP about scaling its approach nationally in 2017, based on deep experience establishing and convening national initiatives, learning communities, coalitions, and networks. PolicyLink and FJP developed a concept paper for a “Financial Justice Action Network” that would expand the fines and fees work to five localities across the country.

After a number of cities reached out to Fines and Fees Justice Center about reforming their fine and fee practices, FJP and the Fines and Fees Justice Center (FFJC) also began collaborating to respond to the interest of cities across the country, and began discussing a potential partnership to grow the number of cities advancing these reforms, leveraging the Fines and Fees Justice Center's national perspective, expertise and clearinghouse of resources. In early 2019, PolicyLink, FJP, and FFJC came together to align efforts and tap into their respective competencies to serve as the network's anchor organizations. The anchor organizations have begun meeting regularly to design The Financial Justice Action and Leadership Network (working name).

Provide a brief description of the proposed project.

Keep under 1000 words (2 pages). Succinctly describe the project in detail. Tell us how you will be using our funds.

A growing number of local leaders are recognizing—and in some cases, addressing—the devastating impact that fines and fees have on low-income communities and communities of color. Every month, several localities reach out to The Financial Justice Project and the Fines and Fees Justice Center to speak about the impact of fines and fees in their communities, and to learn about possible reforms.

To leverage this increasing awareness and advance economic security throughout the nation, PolicyLink, the San Francisco Financial Justice Project, and the Fines and Fees Justice Center are launching a national initiative designed to help local jurisdictions assess and reform their fines and fees, and create replicable models for fine and fee reform.

In its initial two-year pilot phase, the network will be comprised of teams selected from five local jurisdictions across the United States. Each team will commit to increasing people's economic security through assessing and reforming fines and fees that strip wealth from low-income people, and

disproportionately impact people of color. Each local team will include relevant government staff, policy advocates, community leaders, grassroots organizations, and impacted individuals.

Network participants will be recruited and selected through a rigorous application process that will evaluate applicants using a range of criteria, including the commitment and capacity to achieve measurable impact in reducing the use of fines and fees. Several places that have demonstrated commitment to addressing this issue—and, in some cases, already working with the Financial Justice Project and/or the Fines and Fees Justice Center—will be targeted for recruitment as potential pilot sites.

Each locality will receive a suite of supports, including structured learning opportunities, access to experts and data, research assistance, technical assistance tailored to the local needs of each team, and financial support. Through a series of online and in-person learning sessions, the teams will learn how to identify and assess the impact of fines and fees, engage community-based organizations to understand the impact of fines and fees on local communities, develop a fines and fees reform agenda, and push forward reforms driven by the experience and needs of communities and people impacted by fines and fees.

The learning sessions will be designed and led by the network's anchor organizations—San Francisco Financial Justice Project, Fines and Fees Justice Center, and PolicyLink—and other experts, including advocates and government officials who have successfully advanced fine or fee reforms at the local or state levels. Network participants will also learn from each other through ongoing peer-to-peer coaching sessions.

As place-based work, each participating locality will have unique challenges and opportunities, and will likely benefit from individualized assistance. The anchor organizations and other experts will provide individualized support per team such as regular check-in calls to assess teams' progress and to identify, understand, and address needs, connection to resources, information, and tools, coaching sessions, and research and legislative drafting support.

Using a results-based framework, local teams will develop attainable and impactful goals, strategies intended to accomplish those goals, and indicators of progress towards those goals. At the end of the two-year pilot, teams will have developed a robust understanding of how fines and fees affect their localities and acquired knowledge of a range of tools, strategies, promising policies, and best practices for reducing their reliance of fines and fees. In addition, each participating jurisdiction will have passed at least three reforms of fines and/or fees that make a meaningful difference in the lives of low-income residents.

Achieving meaningful reforms across five jurisdictions will help advance national momentum to reform fines and fees through creating additional "proof points," and will broaden the model of what reforms could look like in different jurisdictions. Throughout the pilot, the anchor organizations will create and disseminate resources informed by the experience of the five-locality cohort. The anchor organizations will leverage these resources, including replicable models for reform, to create a low touch model to expand the network to a critical mass of locations with the goal of establishing a self-sustaining network of locations dedicated to fines and fees reform, and spurring change in cities and counties across the country.

At the end of the pilot phase, the anchor organizations will evaluate the network's results.

Funding from JPB will be used for PolicyLink and Financial Justice Project staff time, direct resources to participating localities, and for expenses such as travel, convening costs, and consultants. The Fines and Fees Justice Center has already secured funding to participate as a network anchor organization and will not be resourced through this grant.

Objective 1

What is the 1st objective of this project?

Create an action and leadership network that will get participating localities working toward meaningful fine and fee reform, creating momentum to spur other localities to do the same.

Describe the primary strategies for this objective.

The anchor organizations have already begun speaking with localities across the country interested in assessing and reforming fines and fees that disproportionately impact low-income communities and communities of color. We anticipate working with some of these places, as well as reaching out to other potential participants.

Through a competitive application process, the anchor organizations will select teams from five localities across the country as part of the initial cohort. Each team will be comprised of relevant government staff, as well as policy advocates, community organizations, grassroots organizations, and impacted people. Each team will commit to calling for and advancing reforms to inequitable fines and fees that strip wealth from low-income people and create barriers to housing and employment.

To support the five local teams, the anchor organizations will provide ongoing technical assistance and support. The anchor organizations will develop and share tools and resources, and will facilitate in-person convenings, online learning opportunities, and one-on-one check ins. The anchor organizations will also draw from their respective network of external researchers and experts to support localities when needed and will create peer-learning opportunities for localities in the cohort to learn from each other.

At the end of the two years, the initial five localities in the cohort will form a leadership council that serves as a resource for other jurisdictions pursuing similar reforms. This leadership council will commit to acting as advisors to other interested locations, creating a growing, self-sustaining network. The anchor organizations will work with local leaders in the network to build national momentum through identifying communications opportunities for localities to share their work through conferences, op-eds, and earned media coverage. Growing the numbers of outspoken local places and leaders who champion these reforms will spur national momentum and encourage other localities to pursue and adopt similar reforms that reduce the inequitable impact of fines and fees. As momentum grows across the country, localities will increasingly turn to the leadership council that have established “proof points” in their own jurisdictions to provide advice and guidance.

Objective 2

What is the 2nd objective of this project?

Five localities will enact meaningful fine and fee reforms that enhance the economic well-being of low-income residents and remove structural barriers to economic mobility, employment, and housing

Describe the primary strategies for this objective.

Each locality will form a team that will have representation from bodies that have power or influence over the policy changes necessary to advance and implement these reforms.

The anchor organizations will support each local team to:

- 1) Conduct an audit of fines and fees imposed and collected in each location.
- 2) Work with their communities to assess the impacts of these fines and fees on low-income people and communities of color.
- 3) Identify priority fines and fees for reform and craft a reform agenda in each place that is responsive to community needs.
- 4) Pass at least three impactful fine and fee reforms, resulting in meaningful change that enhances the economic well-being of low-income residents

With a goal of at least three impactful reforms in each of five sites, the network should collectively pass at least fifteen reforms in two years. Sample reforms could include eliminating high pain, low gain fees charged to people exiting the criminal justice system and wiping outstanding debt from these fees, repealing various fines, eliminating the use of driver's license suspensions when someone cannot afford to pay their traffic ticket, and/or offering new ability to pay processes to adjust traffic fines for low income residents; lowering the cost of phone calls from jail or and ending markups at jail store/commissary; creating new payment plans tailored to the needs of low income residents that make it easier and cheaper to pay citations.

Objective 3

What is the 3rd objective of this project?

Craft and disseminate strategic communications tools, resources, and to catalyze reforms in other places and build and sustain and national movement.

Describe the primary strategies for this objective.

To support the five-locality cohort, the anchor organizations will produce first-of-its-kind draft materials, including best practices, tools (e. g., framing and messaging), and process documents (e.g., how to conduct a fines-and-fees audit), and work with each locality to use these tools to advance meaningful reforms. Informed by the experience of the localities in the cohort, the anchor organizations will promote these resources (as well as learnings from the network) nationally and in targeted localities beyond the five pilot sites.

The anchor organizations will also develop a communications agenda to regularly reach key audiences about the need and opportunity for local fine and fee reform; as well as push out the learnings, actions, and reforms of the participating localities. We will do so through social media, blogs, op-eds, generating earned media, and speaking at various conferences. Participating local leaders will also engage in strategic communications to advance their goals locally, as well as encourage peer leaders throughout the country.

Year 1

What are the activities for year 1?

- 1) Design the project, including developing the application to join the network, recruiting and selecting localities to join the network, and confirming network features and service offerings and enlisting subject matter experts beyond the anchor organizations to be responsive to the needs of the network participants.
- 2) Develop draft materials, including tools and resources to be shared with the Network teams, including best practices, tools, and process documents to support them through the two-year process.
- 3) Engage the network, including planning and hosting a kick-off convening, helping teams develop project goals, and indicators of success
- 4) Work with places to begin the fine and fee assessment process, including building relationships with local stakeholders and community-based organizations, and working with localities to conduct a comprehensive audit of fines and fees assessed and collected in their jurisdiction.

What are the project deliverables for the year 1?

(e.g., reports, meetings, research findings, etc.)

- 1) Network application and finalized description
- 2) Selection of five localities
- 3) Draft materials, including best practices, tools, and process documents
- 4) An initial kick-off convening with all five localities and the anchor organizations
- 5) Localities have launched their fines-and-fees audits.

Year 2

What are the activities for year 2?

- 1) Ongoing network engagement, including online learning labs, individualized coaching sessions, and site visits.
- 2) Communication, including dissemination of materials and promotion of reforms to inequitable fines and fees that enhanced the economic well-being of low-income communities.
- 3) Each locality pursues the fine and fee reform agenda specific to their location, including policy and administrative changes
- 4) Evaluation, including assessment of indicators and benchmarks and need for second phase.

What are the project deliverables for the year 2?

(e.g., reports, meetings, research findings, etc.)

- 1) Site visits
- 2) online meetings
- 3) policy reforms
- 4) evaluation report, and
- 5) op-eds and earned media coverage promoting reforms.

What are the 3-4 desired short-term outcomes (for each year) of this project?

Year 1

- 1) Anchor organizations develop tools and resources to support the five localities that can be used by the network.
- 2) Five localities selected that are committed to calling for and enacting meaningful reforms to inequitable fines and fees, and serve as local leaders and “ambassadors” to encourage other places to adopt reforms.
- 3) Five localities develop an understanding of the fines and fees assessed in their locality, and the impact on local communities, as well as promising ideas for reform.
- 4) Five localities craft a fine and fee reform agenda specific to their jurisdiction, identifying inequitable fines and fees for reform and strategies intended to accomplish these goals.

Year 2

- 1) Fines and fees audit completed in five sites.
- 2) At least fifteen policy wins achieved (three per site) that enhance the economic well-being of low-income residents and removing structural barriers to economic mobility, employment, and housing.
- 3) Communications strategy is developed and launched, including substantial social media presence and at least three opinion or earned media pieces published.
- 4) Lessons learned and best practices finalized and shared broadly beyond the initial five localities.

What are the 3-4 desired long-term outcomes (3-5 years) of this project?

- 1) Spur a larger national movement to assess and reform fines and fees beyond the initial five localities. At least ten places are working to address and reform fines and fees.
- 2) Network materials continue to evolve and are widely shared and utilized.
- 3) Public revenue and funding streams are more equitable in places nationwide.

How is your proposed project complementary, additive, or different to other current projects addressing this need?

The Financial Justice Learning and Action Network brings together three anchor organizations with deep and complementary expertise. PolicyLink brings experience convening and coordinating national learning networks and working with localities to engage grassroots organizations, the Financial Justice Project is the first effort of its kind embedded in government to assess and reform fines and fees, and the Fines and Fees Justice Center offers a national perspective on fine and fee reforms and a clearinghouse of resources for localities to use and adapt. This collaborative is the first of its kind to bring together nonprofit and government partners to provide in-depth technical assistance to create replicable models of reform in localities across the country, driving momentum for local reform at the national level.

Momentum to reform fines and fees is growing across the country, and there are a few other efforts to bring this work to the national stage. The Fines and Fees Justice Center is creating a replicable model for state-wide fines and fees reform, which could inform the work of localities participating in the Network. PFM Asset Management is working to provide technical assistance to five counties to reduce or eliminate their reliance on criminal justice fines and fees.

National League of Cities has begun work with six cities to connect their residents who cannot pay various fees, for example utility payments, to financial empowerment services such as financial coaching. Its main concern is to design and implement a new collections model for the city, connecting

residents in debt with services that improve their financial health. The FJP is acting as an advisor on this project and will leverage that relationship to best align with our efforts to maximize impact.

The Financial Justice Action Network differs from these efforts in several ways. First, we are aiming to institute policy changes that change the structure of fines and fees themselves—we are not attempting to facilitate collection. Second, we will create a replicable model of reform, sustained by the expertise of the leadership council formed by the initial five places (and subsequent local leaders who will join). Finally, localities have expressed interest in developing and using a comprehensive fine and fee reform approach that builds momentum across the country. The Financial Justice Project receives many calls each month from cities looking for additional tools and resources, and The Fines and Fees Justice Center does as well. No network or organization has addressed that need, and the anchor organizations included in this proposal have a unique ability to bring a national perspective and local, on-the-ground experience. By working with five localities to create replicable models of reform, this project would be the first to drive momentum for national reform at the local level.

Please describe the organization’s experience and track record pertaining to the project.

Keep this about the work the grant is supporting.

PolicyLink is a national research and action institute advancing racial and economic equity with a focus on advancing an equitable economy, healthy communities of opportunity, and a just society for the 100 million people living in poverty. To this end, PolicyLink has prioritized addressing the disproportionate impact fines and fees have on the financial security and economic mobility of low-income communities and communities of color. In its most recent report on the topic—Ending the Debt Trap: Strategies to Stop the Abuse of Court-Imposed Fines and Fees—PolicyLink developed a policy menu promoting successful strategies at the state and local level. PolicyLink creates impact by Lifting Up What Works®. To promote and scale promising and proven ideas, PolicyLink regularly establishes and convenes initiatives, learning communities, coalitions, and networks, including All-In Cities and its Anti-Displacement Policy Network, the Alliance for Boys and Men of Color, and the Transportation Equity Caucus.

Does this project require the participation of other organizations?

If yes, Please describe who and how and attach a copy of the formal agreement to the Request Documents section below.

PolicyLink will partner with the San Francisco Financial Justice Project and Fines and Fees Justice Center as anchor organizations. They will act as lead faculty for the network cohort, providing technical assistance, including research, best practices, and content-specific knowledge. The Fines and Fees Justice Center will also facilitate connections between localities and key experts, pro bono counsel, academics, law students, etc. Each anchor organization will partner to identify potential candidates for participation in the initiative, co-design the initiative, and share communications responsibilities.

PolicyLink will serve as the project manager for the Network, ensuring that local efforts embed racial equity and leveraging its expertise in designing and executing national networks and cohorts across different equity and policy issue areas.

Please see attached MOU for more details on the anchor organizations’ roles.

Learning and Assessment

Describe how you will monitor the project's progress and evaluate its success, including what indicators serve as measures for your assessment. If you're working with an outside evaluator, please explain.

The anchor organizations will monitor progress through regular one-on-one check-ins with a representative from each local team, and will regularly share progress through issue briefs, reports, and other communications.

Success will be evaluated using several indicators related to the primary objectives of the network:

- 1) Number of localities calling for and pushing for meaningful fine and fee reform
- 2) Number of policy reforms in the area of legal- and/or transportation-related fines and/or fees,
- 3) Local investment sufficient to fund ongoing staff and/or institutions to address fines and fees in network sites beyond the pilot phase, and
- 4) Metrics related to how many people view and/or download the materials created for other localities interested in pushing forward similar reforms.

We may also adopt additional indicators during the design phase (e.g., number of applicants to join the network, number of places calling to request assistance and information, reforms in other places tied to use of the materials, etc.).

What are your plans for sharing the lessons learned, outcomes achieved, or best practices identified?

Sharing lessons learned and best practices is an integral part of this project. Each anchor organization has significant communications capacity and shares best practices through authoring issue briefs, organizing webinars, speaking on local and national panels, authoring op-eds, and garnering earned media. The anchor organizations will share communications responsibilities, and plan to:

- 1) Publish a white paper describing and evaluating the network
- 2) Publish opinion pieces related to lessons learned, opportunities for change in other places, and policy wins
- 3) Speak at conferences and events to share this work with other places
- 4) Share lessons learned and key findings through organizational outlets, including hosting webinars and sharing best practices using social media and organizational newsletters

The anchor organizations will also work with the five selected localities to share lessons learned through the network, and in their local jurisdictions.

How will the project be affected if not fully funded?

If the project is not fully funded, we may not have the staff capacity from PolicyLink or Financial Justice Project to properly staff/participate in the project. We might also need to cut resources given to local teams, which may disincentivize applications and/or full participation and would certainly affect likelihood of impact. Finally, we may not have the ability to convene in-person or conduct site visits.

Total Project Costs

\$1 million (please see project budget for details).

List of Current Project Funders (Secured or expected)

Name of Funder | Most recent or expected total grant amount | Is this a multi-year commitment? | Has this funding been secured/officially awarded? | Start and End date of grant | Term of most recent grant (months) | Annual grant amount from current year

NONE, aside from JPB

FFJC will utilize already funded staff to support this project. If necessary, they will seek additional funds from other sources to support this work.