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# DEBTORS IN PRISON

How fees & fines capture justice-involved Michigan families in debt

## CRIME DOESN'T PAY; IT COSTS

Prison is expensive. Incarcerated people and their supporters often spend hundreds of dollars a month to meet basic needs, receive money, stay in touch with loved ones and attorneys, and sometimes, pay for their own imprisonment. These costs burden hardworking families supporting loved ones in prison and interfere with reentry efforts after prison.

## WHY IS MONEY NEEDED IN PRISON?

Prisons are cashless places, but people who live in them still need money. Under law, the state has to provide for the basic needs of people in prison — beyond that, a person has to pay for it themselves. Here are some things money is spent on in prison.



Personal care items



Non-emergency doctor visits



Phone & video calls to lawyers and family

## NICKLE AND DIMED

Food, personal care items, stamps and calls home are available in prison — for a price. Fees are levied on top of that. Some people must pay for their own incarceration. Here's how the meager wages earned in prison go to markup costs and fees.



### MEDICAL COPAY

For someone earning \$0.84 an day, it takes nearly 6 days to earn enough for a \$5 copay.



### COMMISSARY

Commissaries operate as prison monopolies. Items often cost far more in prison than at home.



### COMMUNICATION

Incarcerated people have to pay for stamps, phone and video call fees to stay in touch.



### PAY-TO-STAY

Some people are charged for their room and board during their own incarceration.

## CHALLENGED REENTRY

The obligation to repay legal fines begins immediately upon release from prison. Repayment has to be balanced with other pressing tasks, such as finding a job, securing housing and meeting conditions of parole.

## TROUBLED RELATIONSHIPS

Keeping strong ties with friends and families at home is one of the best predictor of reentry success. However, the financial pressure of legal fines and fees can strains these relationships.

## MONEY IN PRISON: SOURCES

### PRISON JOBS

Many incarcerated people are paid for work they do in the prison or for attending classes. However, these wages are extremely low — **often less than \$1 a day**. Here are some examples:

| Standard Pay Scale | Entry Daily Rate | Daily Rate after 2 mos. |
|--------------------|------------------|-------------------------|
| Unskilled          | \$0.74           | \$0.84                  |
| Semi-skilled       | \$0.94           | \$1.14                  |
| Skilled            | \$1.24           | \$1.54                  |

### COMMISSARY ACCOUNT

Friends and family can deposit money into a loved one's commissary account, but the state takes a cut in fees. These fees vary based on the amount deposited, and some fees can range **as high as 40%** of the deposited amount.

## THE SOLUTION

- ENDING THE \$5 MEDICAL COPAY
- BRING FINANCIAL TRANSACTION FEES IN LINE WITH THOSE OUTSIDE
- END ALL COMMUNICATION FEES
- TASK MDOC WITH REDUCING COMMISSARY COSTS
- END PAY-TO-STAY OR RESERVE IT FOR EXTRAORDINARY CASES