



THE FINANCIAL
JUSTICE PROJECT
S A N F R A N C I S C O

Financial Justice Project Accomplishments

The accomplishments below are not ours alone. We achieved them through working in partnership with community groups, legal service providers, as well as city and county department and court leaders.

- **Stopped generating revenue from incarcerated people and their families- made phone calls from jail free, and ended markups on jail store items.** Mayor London Breed, Sheriff Vicki Hennessy and Treasurer José Cisneros announced in June 2019 that San Francisco will become the first county in the nation to make all phone calls from jail free and end all county markups, or commissions, on jail store items. Phone call and jail store/commissary costs are a significant economic drain on low-income people. In San Francisco, if someone makes two 15-minute phone calls a day, it currently costs \$300 over 70 days (the average jail stay) or \$1,500 over the course of the year. In total, people in the San Francisco county jails and their families pay more than \$1.7 million each year in phone call costs and commissary markups. Analysis done by the San Francisco Financial Justice Project in the Office of the Treasurer and Tax Collector estimates that 80% of phone calls are paid for by incarcerated individual's support networks- primarily low-income women of color. Studies show that increased communication between incarcerated people and their loved ones decreases recidivism and improves reentry outcomes after release. Staying in touch with family and support networks helps people get through their time in jail; maintain families ties that they'll need to rely on when they get out; plan for a place to live and find work. The announcement was covered by the [SF Chronicle](#), [KQED News](#) and [SF Weekly](#).
- **Launched San Francisco Museums for All, which allows people receiving public benefits to access San Francisco Museums and Cultural Institutions for Free.** San Francisco is home to some of the world's greatest cultural institutions—from The San Francisco Museum of Modern Art to the de Young Museum to the California Academy of Sciences. Many families in San Francisco, however, cannot afford the admission fees to visit these and other cultural institutions, which can range from \$20 to \$150 for a family of four to visit. This summer, fifteen San Francisco museums and cultural institutions participated in San Francisco Museums for All and offered free admission to low-income people receiving public benefits. Through the program, low-income San Francisco families who currently receive means-tested public benefits, such as Medi-Cal and CalFresh, can receive up to four free tickets to each museum when they present their benefits card and proof of San Francisco residency. More than 210,000 people—nearly one in four San Franciscans- receive one of these means-tested benefits and is eligible. “No San Franciscan should be excluded from our amazing museums and cultural institutions because of the size of their wallet,” Treasurer José Cisneros told the [San Francisco Chronicle](#). “We all benefit when all San Franciscans, regardless of income, can participate in the cultural life of our city.” The announcement was covered by the San Francisco [Examiner](#), [KQED](#) and other outlets. The program builds on a national initiative called [Museums for All](#) and will run June 1st through Labor Day.
- **Cleared up to 88,000 outstanding holds placed on people's driver's licenses as a result of missing their traffic court date.** In partnership Mayor's London Breed, The Financial Justice Project announced in April 2019 that the city had partnered with the San Francisco Superior Court to clear all outstanding holds on driver's licenses for missing a traffic court date. The San Francisco Superior Court ended the practice of suspending driver's licenses for Failure to Appear and partnered with the Financial Justice Project to

identify more than 88,000 holds that had been filed with the California Department of Motor Vehicles (DMV) they had never cleared. The courts lacked the resources and capacity to lift the holds that had already been filed, and so the Financial Justice Project partnered with the Mayor's Budget Office to bring resources and capacity to the effort and remove this barrier to employment for thousands of local residents. The action was covered by more than ten media outlets in at least three different languages, including the [San Francisco Chronicle](#) and [Univision](#). If your driver's license was suspended for failing to appear in the San Francisco Traffic Court, you can [click here to find out what steps you can take](#).

- **Eliminated administrative fees charged to people exiting jail and the criminal justice system, and waived \$33 million in debt stemming from these fees for 21,000 people.** In July of 2018 San Francisco became the first county in the nation to eliminate all locally-controlled fees assessed from people exiting jail or the criminal justice system. These fees can pile thousands of dollars of debt onto people who cannot afford to pay them, create barriers to people's successful re-entry, and are a counterproductive, anemic source of government revenue. The ordinance, authored by then Board of Supervisors President London Breed (now Mayor of San Francisco) was passed unanimously by the Board of Supervisors. The ordinance called for the elimination of \$32 million in debt from these fees that is owed by approximately 20,000 individuals. We coauthored a report with the San Francisco Public Defenders Office entitled "[Criminal Justice Administrative Fees: High Pain for People, Low Gain of Government](#)" that has details our actions. These reforms were covered by [The San Francisco Chronicle](#), [The San Francisco Examiner](#), and NPR's [KQED](#). The Financial Justice Project also published op-eds in the [Sacramento Bee](#) and the [LA Times](#) calling for an end to these administrative fees across the state.
- **Reduced tow and boot fees for lower-income San Franciscans.** San Francisco's towing fees are the most expensive in the nation, averaging \$557. As a result, many low-income families, seniors, and people with disabilities could not afford to retrieve their car after it was towed. Approximately ten percent of the 40,000 cars towed each year are never retrieved, likely because people could not afford to get them out. San Francisco Municipal Transit Authority voted unanimously in June 2018 to discount tow fees by more than half for San Franciscans who earn below 200% of the Federal Poverty Line (about \$50,000 for a family of four)—covering about 25% of households in San Francisco. The Board also agreed to lower boot fees from \$500 to \$100 for lower-income households. And for the first time, they voted to allow lower-income people to pay off the underlying tickets through payment plans or community service. As a result of the reform, low-income people now have the option to pay a reduced tow fee, and pay the balance over time, making it less likely they will lose their car (likely their largest asset). Read about the details of the reforms in our [announcement](#) and in the [San Francisco Chronicle](#).
- **Launched the CONNECT Program, which allows people struggling with homelessness to clear their Quality of Life citations by receiving social services.** People struggling with homelessness often receive citations, called quality of life citations, for offenses like camping in the park or sleeping on the sidewalk. There are approximately 15,000 of these citations given out each year. The tickets are \$190, and when someone does not pay, a \$300 civil assessment is added on. We heard from social workers that the record of the tickets was making it hard for people to get jobs or into an apartment. In 2019, through a collaborative process with the District Attorney and the San Francisco Superior Court, we launched a program that allows people struggling with homelessness to clear their tickets if they receive 20 hours of social services assistance. To learn more about the program, visit: sfdistrictattorney.org/connect-program
- **Cut fees and made it easier for low-income people to pay off parking tickets and other citations.** Previously, when low-income people could not pay a citation in full, they were charged \$60 to enroll in

a payment plan and \$75-\$150 to enroll in community service. These fees often made these options inaccessible for lower-income people. In 2018, we worked with SMFTA to create a new payment plan for customers below 200% of the Federal Poverty Line. Low-income customers can now pay \$5 to get on a monthly payment plan. Through the plan, they have longer to pay (18 months vs. 14 weeks) and can have their late fees waived, which can double the price of the ticket. Low-income customers can also enroll in community service to pay off their citations at no cost. During the first three months, enrollment in the payment plan increased by 400%; and revenue increased as well. The reform and initial results were covered by the [San Francisco Examiner](#).

- **Allow people to reduce their traffic fines and fees based on their ability to pay.** In 2018, the San Francisco Superior Court adopted advisory guidelines to relieve the burden of traffic fines and fees on people who cannot pay them. Traffic tickets can often exceed \$250- out of reach for many low-income families. Under the new guidelines, people with incomes below 250% of the Federal Poverty Level (\$30,000 a year for a single person) can get their ticket discounted by 80% or more. They can pay off the balance through a payment plan or by performing community service. We also worked closely with the courts to streamline the ways they verify eligibility, to make the processes easier for people to navigate and simpler for courts staff to administer. To prove eligibility, people can now show their benefits cards (EBT, Medi-CAL) to apply for the discount. This streamlines the process for both individuals and court staff. We also worked with the Courts to revise their Ability to Pay Forms and website. To learn more about the ability to pay process, visit: <https://www.sfsuperiorcourt.org/divisions/traffic/cant-afford-pay>
- **Launched a pilot program to relieve parents of debt owed to government to reimburse child support.** When low-income parents make child support payments, the vast majority of what they pay goes to the government to reimburse the cost of public benefits, such as Medi-Cal and CalWORKS. Requiring parents to reimburse the cost of benefits through their child support payments takes money away from low-income children, disproportionately impacts families of color, creates conflict between family members, and drives parents to work in the underground economy, so they can send more of their earnings through to their children. In 2018, The San Francisco Department of Child Support Services conducted a pilot project in partnership with the Financial Justice Project. Through the pilot, we leveraged philanthropic dollars and a state debt relief program to pay down the debt owed to the government to pay back public assistance for 32 parents. Moving forward, 100% of these parents' payments would go through to their family. An evaluation of the pilot by the Urban Institute reveals that after the debt relief, family relationships improved, non-custodial parents improved their credit score and financial health, and parents paid their child support more consistently. Parents paid more, because they knew the money they paid went to where it should: their kids.
- **Eliminated overdue library fines, \$1.5 million in debt stemming from these fines, and restored access to the library for thousands of patrons.** In January 2019, the San Francisco Public Library Commission voted to eliminate fines on overdue materials. The vote followed testimony from San Francisco residents and librarians in response to a report released by The Financial Justice Project and the Library titled "[Long Overdue: Eliminating Fines on Overdue Materials to Improve Access to San Francisco Public Library](#)." Through interviews with librarians across the country, surveys of library staff and patrons, and analysis of library data, the report finds that overdue library fines restrict access and exacerbate inequality, create conflict between patrons and the library, and do not improve on-time return rates. Libraries nationwide are going fine-free, since fines keep low income people out of libraries and disproportionately impact low-income people. Currently, 11 percent of Bayview's adult cardholders are blocked from accessing the library, significantly more than any other branch and more than three times

as many as in high-income branches. The proposal will go to the Board of Supervisors next for a vote, likely as part of the June budget process. The Commission also voted to discharged approximately \$1.5 million in debt from overdue fines. The reform was covered by the [San Francisco Examiner](#), [San Francisco Chronicle](#) and [SF Weekly](#).

- **Eliminated San Francisco Public Utility Commission fees for people who have had their water shut off.** Approximately three people a day have their water shutoff in San Francisco, often because they cannot pay their bills. Previously people would need to pay \$110 in fees to have their water turned back on- a \$55 fee for the water shutoff, and a \$55 fee for their water to be turned back on. The San Francisco Public Utilities Commission voted unanimously to eliminate these fees. See the Commission’s resolution [here](#).
- **Released research on the impact of money bail in San Francisco.** The Financial Justice Project released a [report](#) entitled “Do The Math: Money Bail Doesn’t Add Up for San Francisco. In our report, we described how nonrefundable bail fees strip \$10-15 million per year from low-income neighborhoods and communities of color and offered recommendations for reform. To reduce the inequitable impacts of money bail, we have worked with county departments to increase the use of cost-effective alternatives to incarceration that increase accountability, safety and transparency. The report has been covered by KQED's [California Report](#), in the [San Francisco Chronicle](#), the [San Francisco Examiner](#), and [ABC7](#) news. Finally, we continue to actively support legislative bail reform at the state level.

Process reforms:

We also enacted several process reforms to make it easier for departments and the courts to offer discounts, as well as identify fine and fee pain points.

- **Created an income verification database to make it easier and simpler for departments and the courts to discount fines and fees for people with lower incomes.** Many times, department or court staff were interested in offering discounted fees or fines for lower-income people, but had concerns about the administrative burden of verifying people’s incomes. We also had concerns about asking people to bring extensive documentation to apply for every discount , as it could discourage participation. To address these concerns, we worked with the San Francisco Human Services Agency to create a cloud-based income verification database. HSA currently verifies the income of about 225,000 San Franciscans (25% of city residents) to determine eligibility for means-tested benefits such as Medi-Cal, CalFresh, and CalWORKs. By using the income verification tool, departments can now ask individuals whether they would like to streamline their application process by looking up whether they have already been certified as eligible for one or more of the HSA safety net programs, so the individual does not need to submit additional proof to qualify for the reduction or discount. The database does not indicate which benefits the person is receiving – it simply verifies whether a person has been verified to have income below specified poverty thresholds.
- **Conducted a countywide assessment of fines and fees.** In our first year, we found it difficult to access the data we needed to understand the basics of fines and fees and how they impact individuals, as well as our city and county bottom lines. After working diligently with various city and county departments to better understand their fines and fees, we realized that most cities and counties, including San Francisco, lack answers to basic questions, such as how many people receive various fines, fees, tickets;

collection and delinquency rates, penalties for nonpayment as well as the cost of collection to the city and county.

We worked with the San Francisco Mayor's Budget Office to conduct a systematic review of fines, fees, and tickets that may disproportionately impact low-income and people of color. We believe this is the first review of its kind in the country. Our primary goals are to 1) identify fees and fines that may be "high pain" for families but low-gain, where revenue is low, since people cannot afford to pay 2) identify opportunities for reform that will make a difference for struggling individuals and are doable for County and City of San Francisco departments and partners. We also hope to create a fine and fee "equity test" that we embed into our budget process, to be conducted every two years.

Financial Justice Project Issue Briefs:

- [The Financial Justice Project co-authors report: The Payback Problem: How Taking Parents' Child Support Payments to Pay Back the Cost of Public Assistance Harms California Low-Income Children & Families](#)
- [Long Overdue: Eliminating Fines on Overdue materials to Improve Access to San Francisco Public Library](#)
- [Criminal Justice Fees: High Pain for People, Low Gain for Government](#)
- [San Francisco Fines and Fees Task Force Report: Initial Findings and Recommendations](#)
- [Do the Math: Money Bail Doesn't Add Up for San Francisco](#)

The work of The Financial Justice Project has been covered extensively in local and national media.

For a full list of coverage, please see our [web page](#). Below are a few select articles:

- [Why child support in California isn't going where it's needed most](#) Los Angeles Times
- [I Served My Prison Time. Why Do I Still Have to Pay?](#) New York Times
- [San Francisco Mayor London Breed to Eliminate Jail Phone Call Fees](#) KQED
- [Free Summer Museum Admission for Benefit Holders](#) San Francisco News
- [SF to allow free calls for inmates, no markups on products sold in jail](#) San Francisco Chronicle
- [88,000 people in SF who lost driver's licenses may get them back](#) San Francisco Chronicle
- [San Francisco Lifts Driver's License Suspension for 88,000](#) NBC Bay Area
- [Library set to write off more than \\$1.5 million in overdue fines](#) San Francisco Examiner
- [Why California libraries are ditching fines on overdue materials](#) CALmatter
- [Criminal Justice System Fees Waived for 21,000](#) San Francisco Chronicle
- [S.F. Superior Court Forgives More Than \\$32 Million in Unpaid Court Fees](#) KQED
- [San Francisco Ordinance Targets Fees Faced by Poor](#) San Francisco Chronicle
- [Op-ed: Charging ex-offenders 'administrative fees' means big pain for the poor and little gain for counties](#) Los Angeles Times
- [San Francisco's justice system gets a little more just](#) Washington Post
- [San Francisco Gives Low Income People A Break in City's Steep Tow Fees](#) San Francisco Chronicle
- [City says reduced fee parking citation payment program boosting revenues](#) San Francisco Examiner
- [San Francisco Program Aims to Make Fines More Fair For The Poor](#) NPR
- [Report: Bail Hits People of Color Hard, Strips \\$15 Million a Year from S.F. Residents](#) KQED
- [Op-ed: San Francisco has become a predatory government](#) San Francisco Chronicle.