

Legal Financial Obligations in Jefferson County

Equity and Debt Drivers

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Today's Agenda

- ▶ Background & history of Project JEFF
- ▶ Review the aggregate trends of LFO application and distribution in the county
- ▶ Walk through of a worthless check case
- ▶ Discussion

Preview of Findings



Debt created by Legal Financial Obligations is inequitably distributed in Jefferson County.



Inability to pay existing debt is disproportionately affecting Black defendants.

What did we actually do?

Overview of data sources and analysis



John Doe Case

Transaction Date	LFO	Transaction	Amount
5/22/2017	CM00	Z (assessed)	160.00
5/22/2017	CM72	Z (assessed)	12.50
5/22/2017	SO75	Z (assessed)	30.00
5/22/2017	CADM	Z (assessed)	40.00
5/22/2017	BAIL	Z (assessed)	35.00
5/22/2017	LCSF	Z (assessed)	21.00
5/22/2017	CM71	Z (assessed)	12.50
7/7/2017	BAIL	R (paid)	3.72
7/7/2017	CADM	R (paid)	4.26
7/7/2017	CM00	R (paid)	17.02
12/15/2017	CADM	R (paid)	8.51
12/15/2017	CM00	R (paid)	34.04
12/15/2017	BAIL	R (paid)	7.45
5/7/2018	D999	Z (assessed)	70.80
5/31/2018	D999	R (paid)	40.00

Arrest date: 10/24/2016

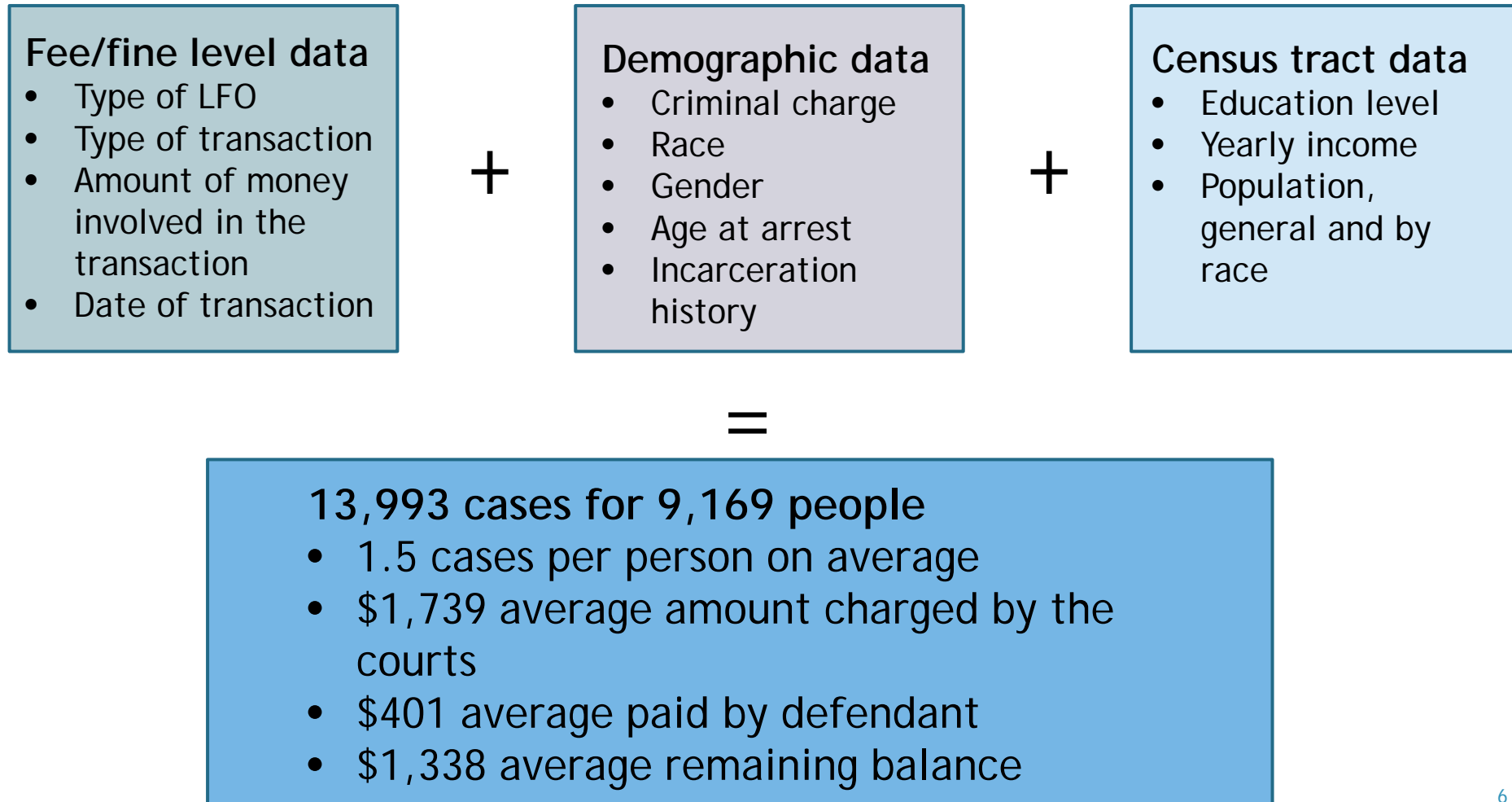
Disposition date:
5/12/2017

Total charged/owed: \$382

Total paid: \$115

Total balance: \$267

Data Sources

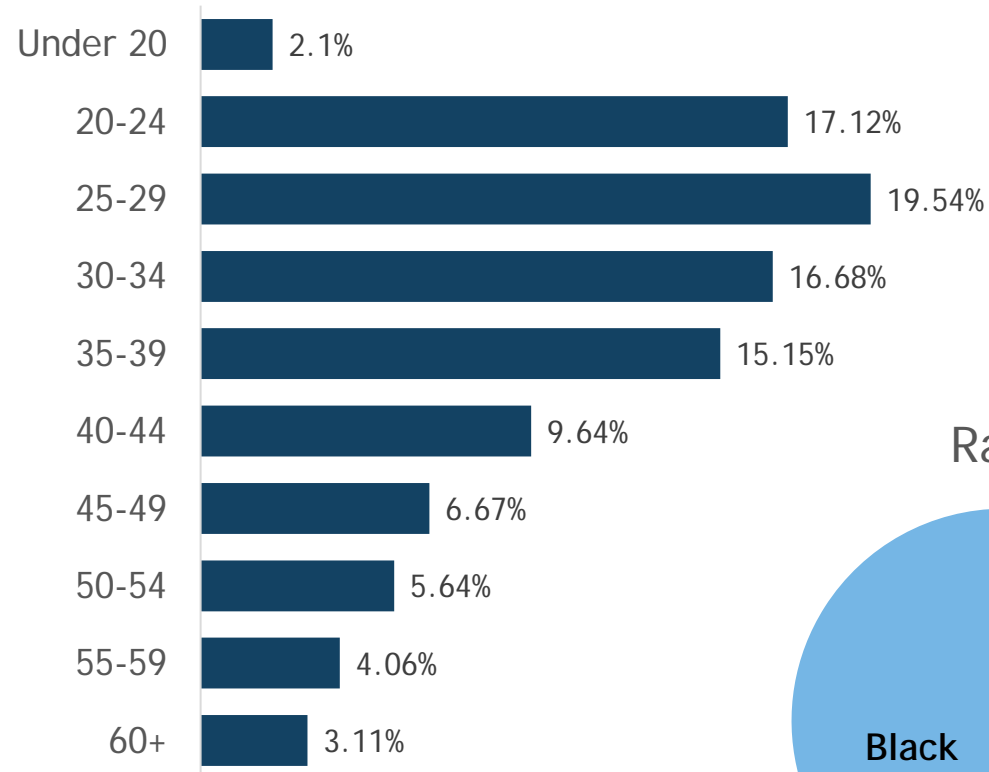




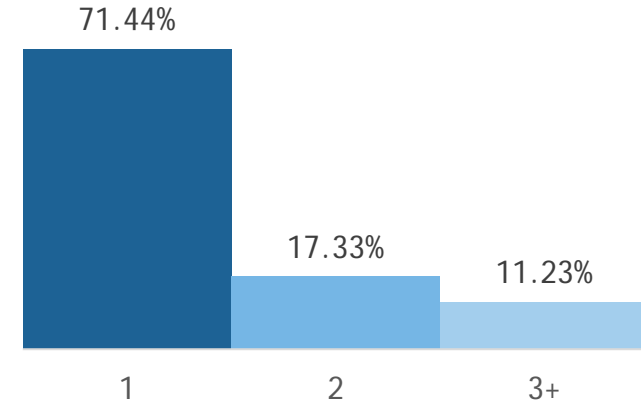
Who is affected by this?

Sample Demographics

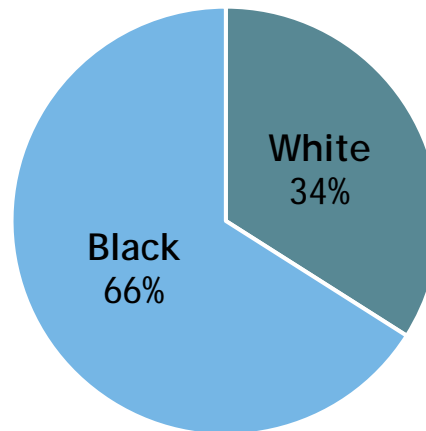
Age at arrest



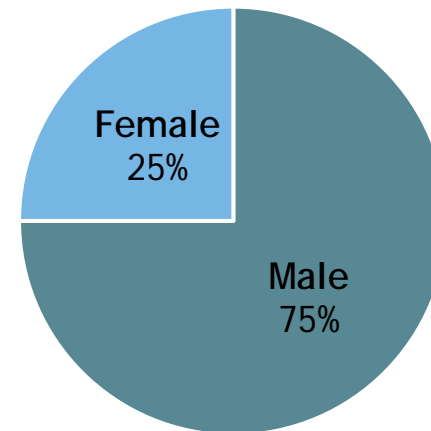
Number of Cases Per Person



Race

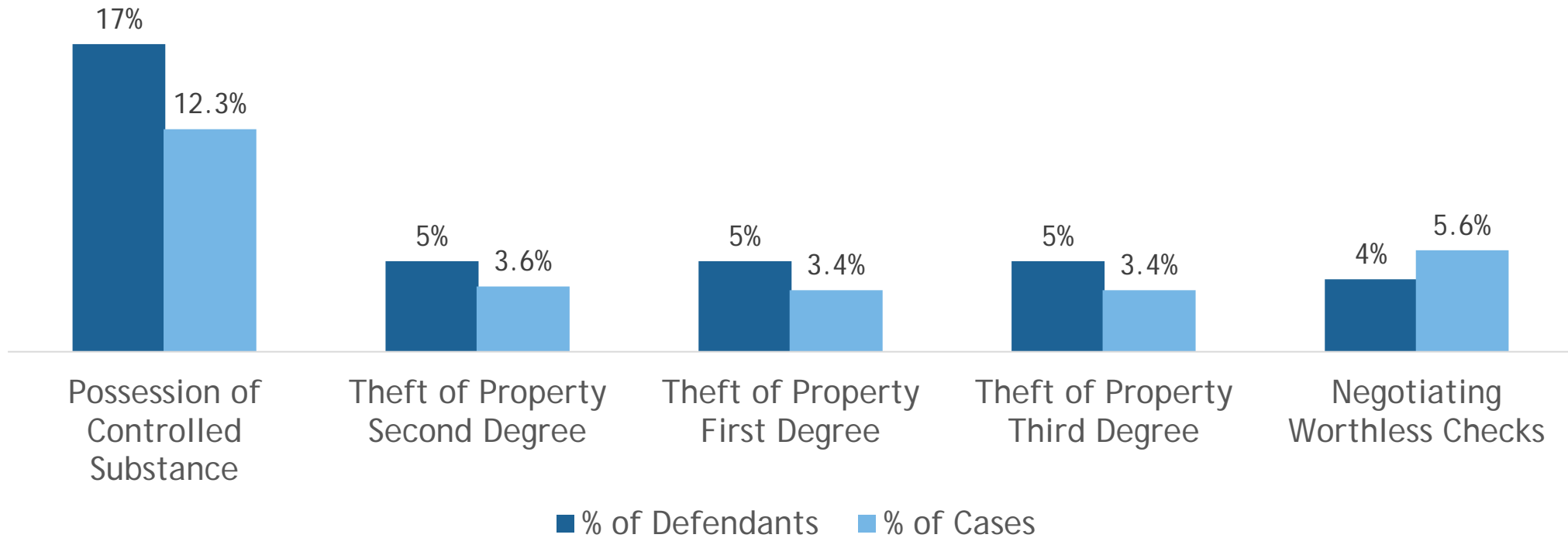


Gender



Reviewing Charges

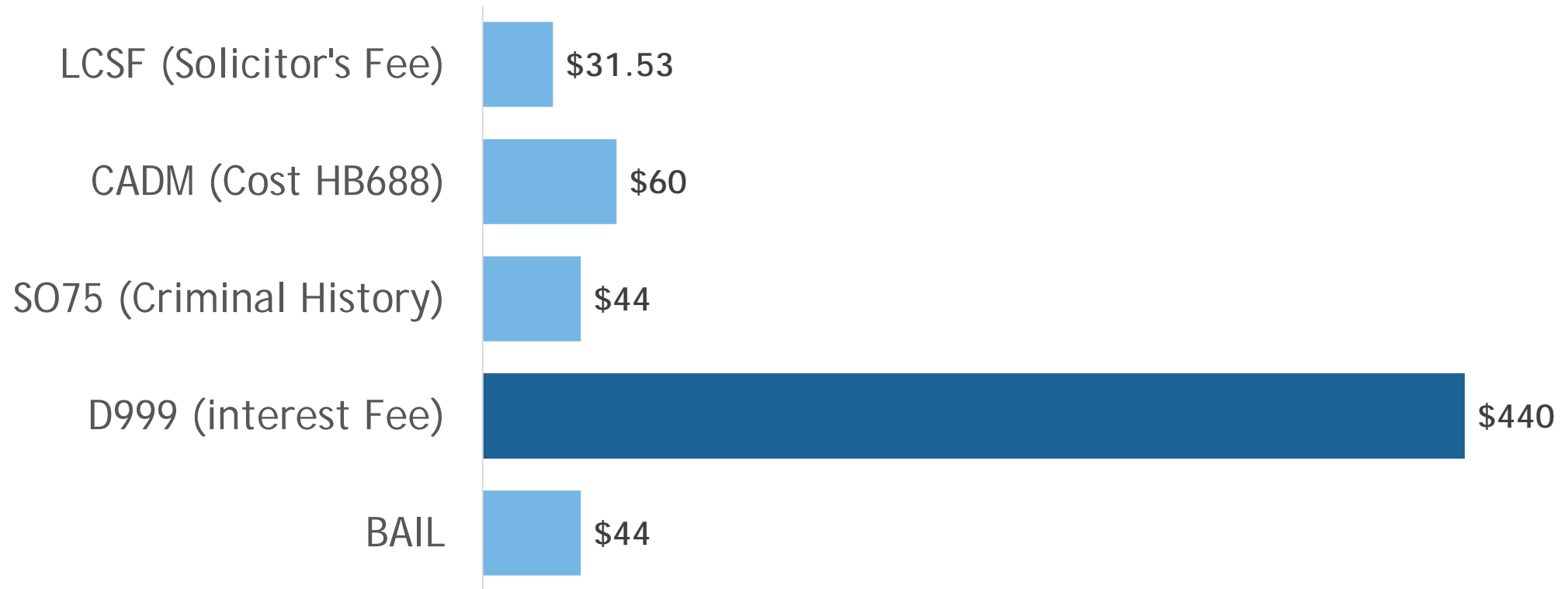
Top Criminal Charges



Reviewing LFOs

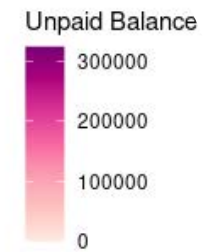
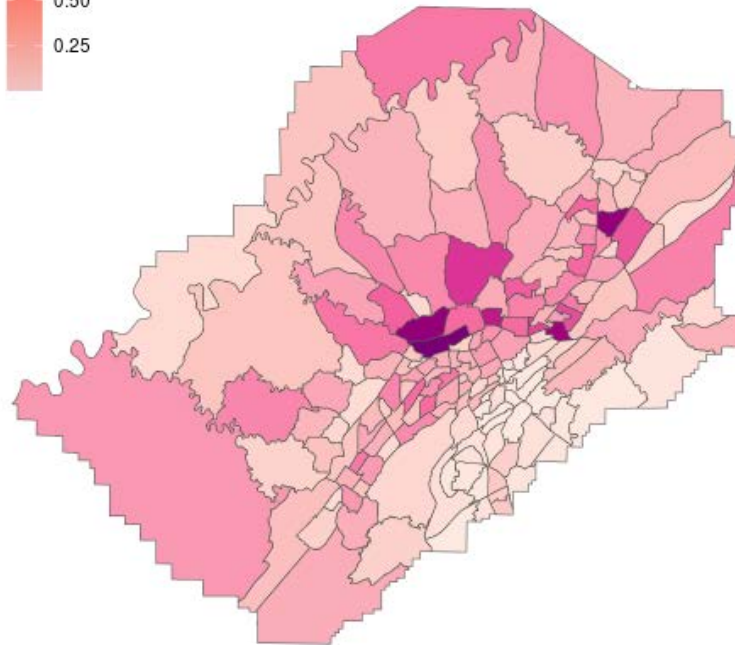
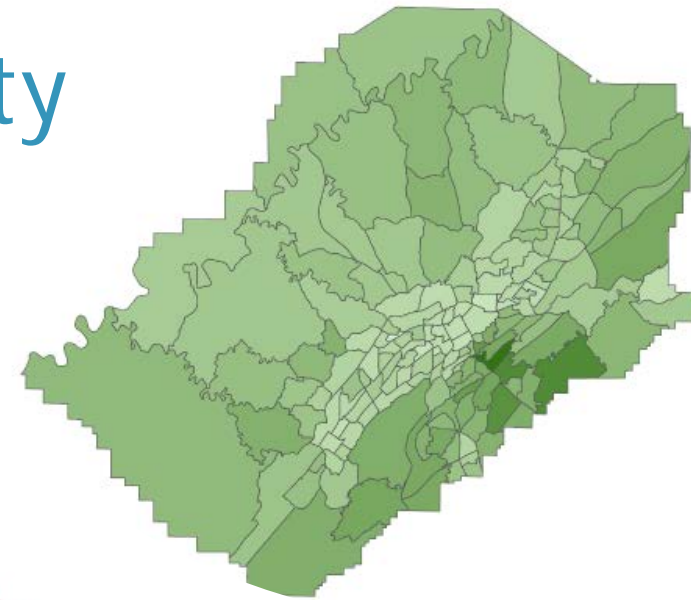
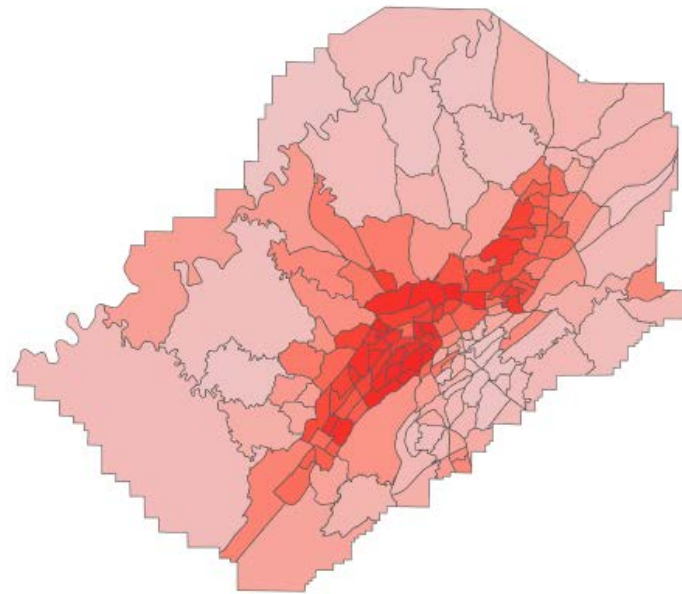
Top LFOs Owed

Average dollar amount owed per person



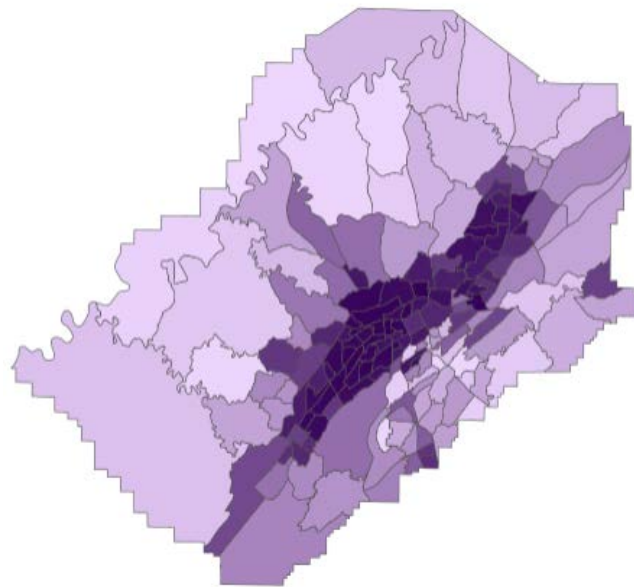
Where is LFO debt concentrated?

A glance at Jefferson County

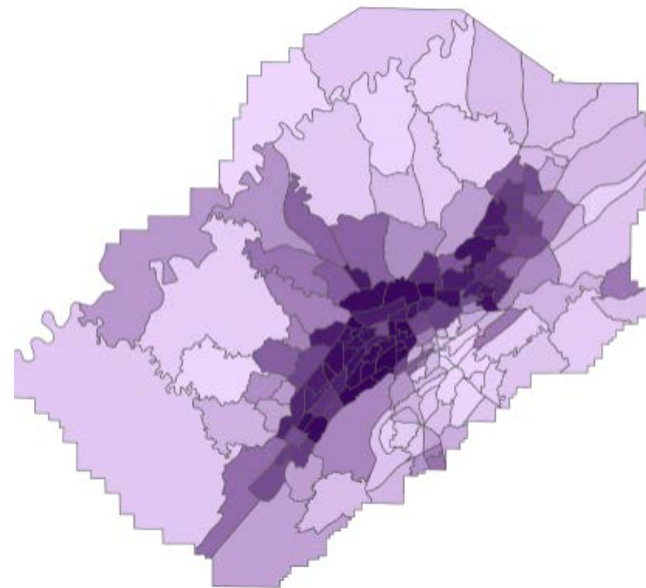


Fines and Fees

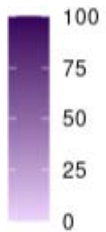
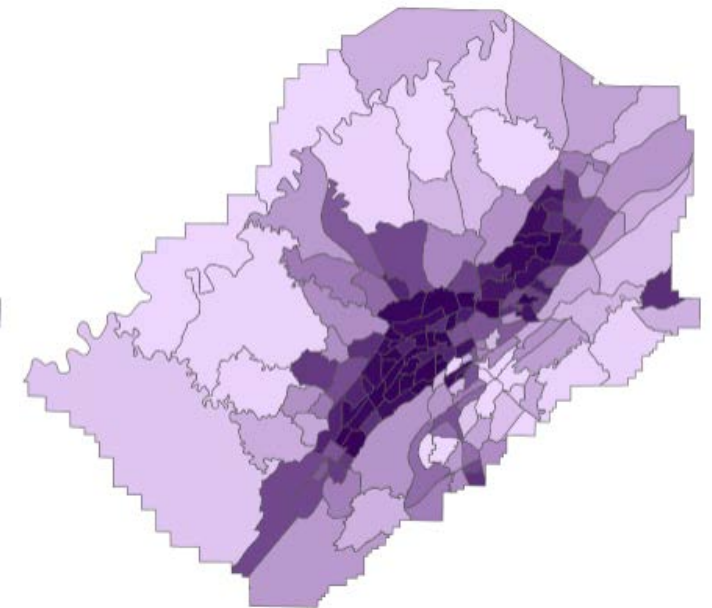
Percentage owed by Black residents.



Percentage of Black residents per census tract.



Percentage paid by Black residents.

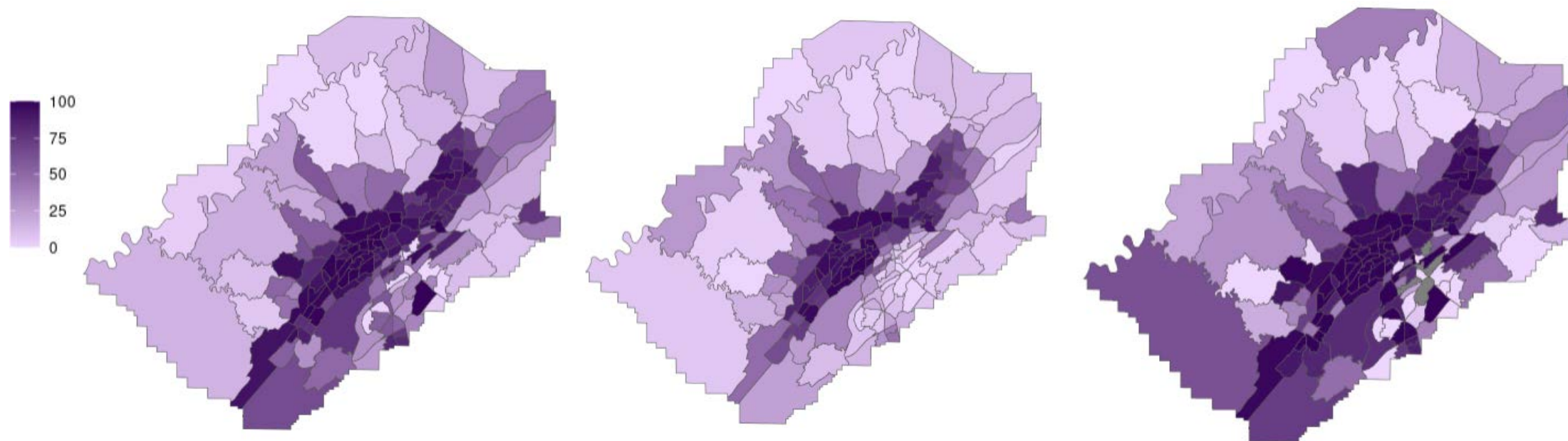


D999: Interest Fee

Percentage owed by Black residents.

Percentage of Black residents per census tract.

Percentage paid by Black residents.





Key Takeaways

- ▶ Census tracts with disproportionately high Black populations and disproportionately low levels of income had higher unpaid balances overall.
- ▶ On average, Black defendants were assessed steeper fines and fees than white defendants even for the similar criminal charges



“Writing a Bad Check”

Negotiating a Worthless Negotiable Instrument

A Brief Profile

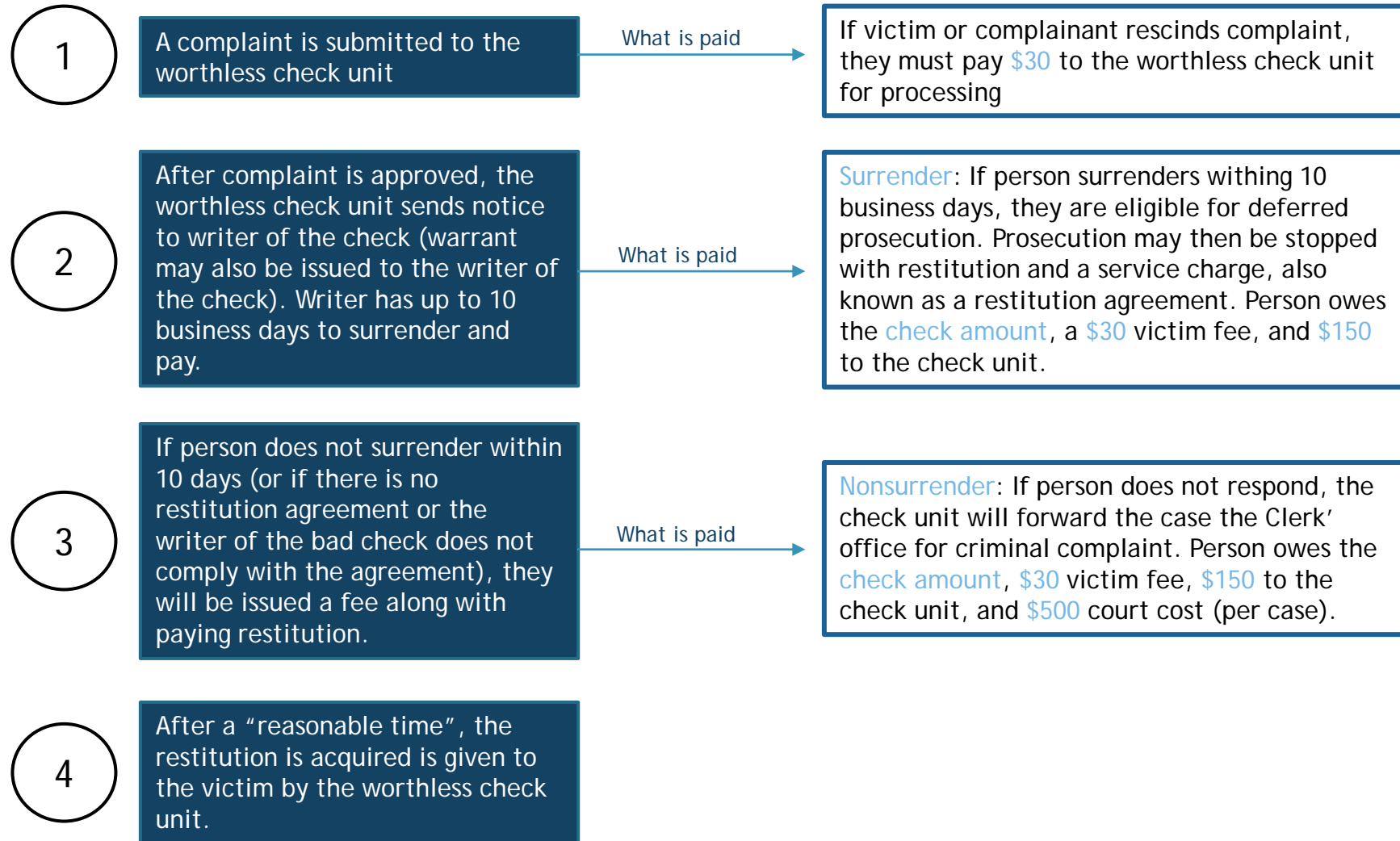
Andrew Martinez M.S.W. Ph.D.

Overarching Questions



- ▶ Who is being charged?
- ▶ What are the checks written for?
- ▶ What are people paying?
- ▶ Where do people with an NWN charge live?
- ▶ When are the checks written?

Process



Overview

27,401 total cases

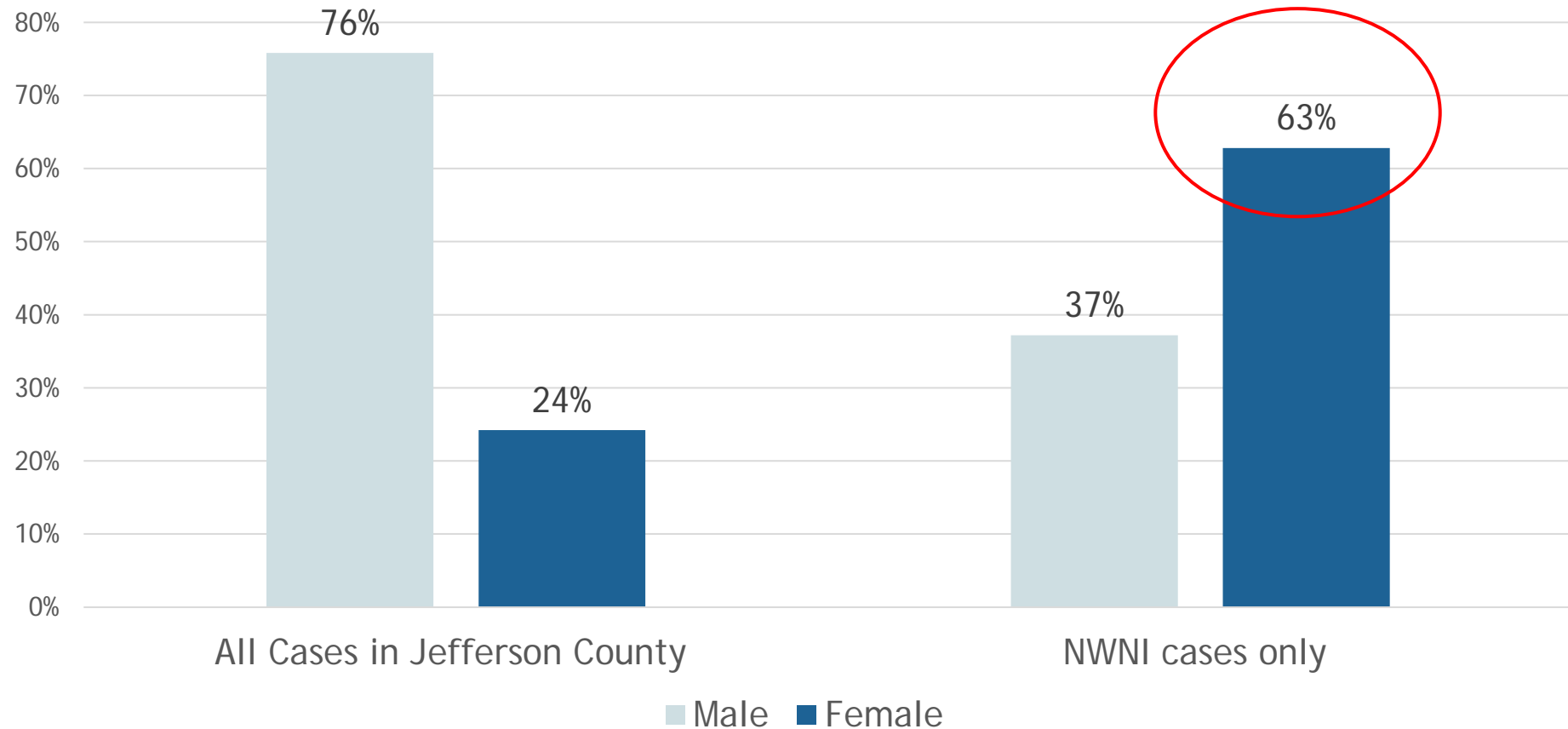
Jefferson County; 5 years

NWNI: 1,560 cases

Who is being charged?

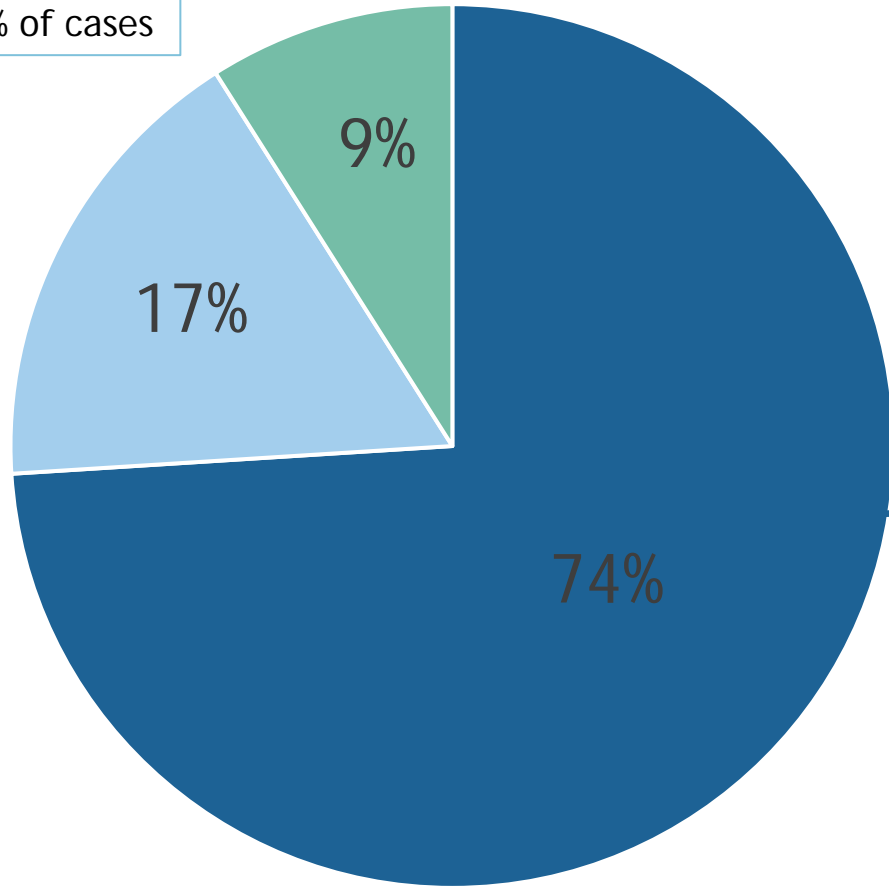
- ▶ Most NWNl cases originate in **Birmingham** (44%); Bessemer (11%)
- ▶ Median age - **41**
- ▶ **Black** (66%, $n=1,042$); White (34%, $n=546$)
- ▶ **Female** (63%); Male (37%)

Men make up most cases in general, *But* women comprise most NWNl cases



What are the checks written for?

$n = 344$; 22% of cases



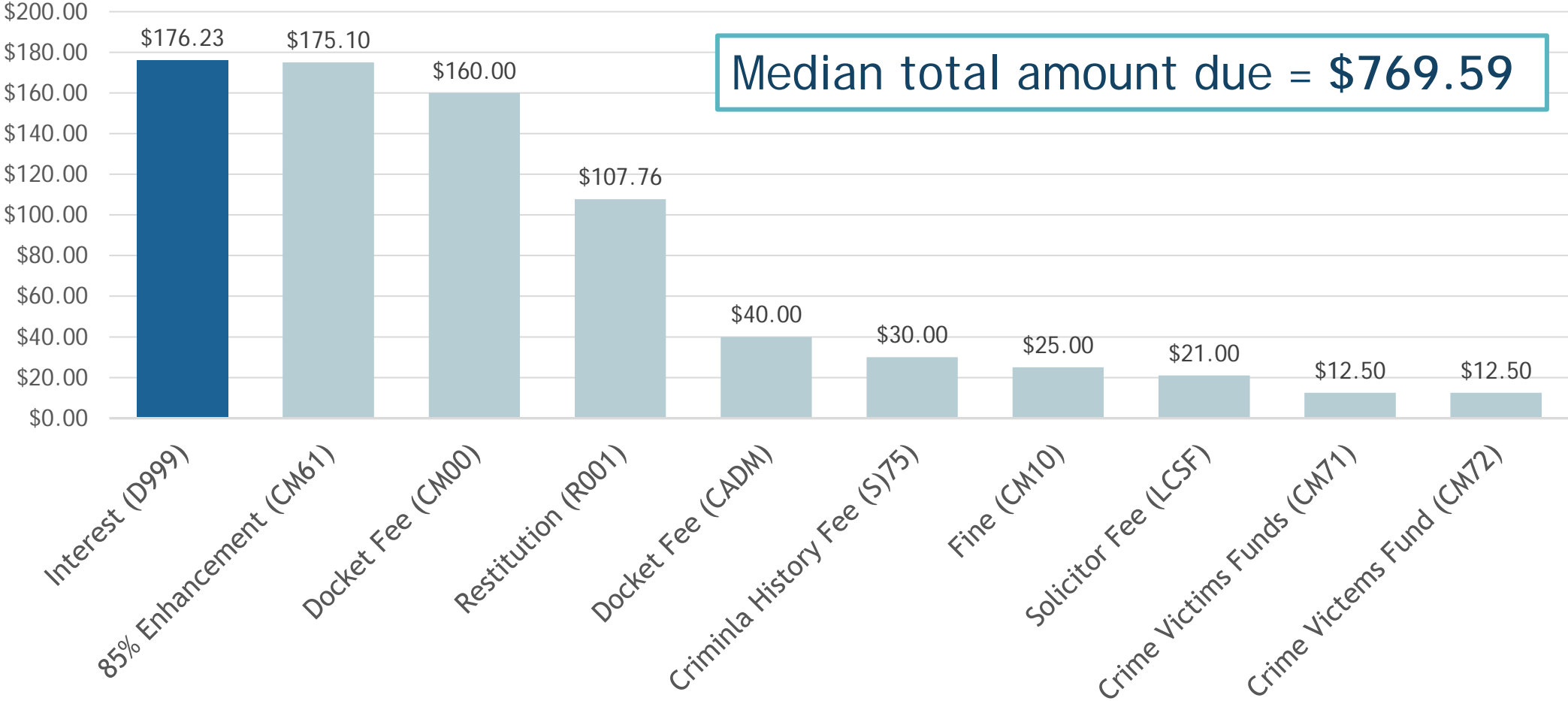
85% were grocery stores

■ **Basic Needs**
Grocery stores;
doctor's offices;
auto repair shops

■ **Government**
Public library;
Tax collector

■ **Other**

What are people paying?



Summary of NWNl Analysis

- ▶ Primarily Black women in their 40's who buy groceries
- ▶ The “bad checks” are about \$100.00
- ▶ Lower income neighborhoods; primarily Black neighborhoods
- ▶ More is owed for interest than for restitution

Comments or Questions

Thank you!

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