Starting Up & Staying Out

Reducing Recidivism and Expanding Economic Options By Supporting Pathways to Entrepreneurship for Formerly Incarcerated New Yorkers

Center for an Urban Future (CUF) is a leading New York City-based think tank that generates smart and sustainable public policies to reduce inequality, increase economic mobility, and grow the economy.

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Coss Marte, founder of fitness studio ConBody, leads an intensive exercise class.
FEW NEW YORKERS FACE A TOUGHER ROAD TO STABLE EMPLOYMENT TODAY THAN THOSE RETURNING FROM a period of incarceration. Indeed, the unemployment rate among people who have been to prison is almost five times higher than among the general population. In New York City, the current rate is hovering near 7 percent, which means that an estimated 35 percent or more of the city’s formerly incarcerated residents are likely unemployed.1

Given these long odds, formerly incarcerated New Yorkers are searching for other ways to generate income—and entrepreneurship provides a meaningful pathway with significant room to grow. Strengthening support for reentry entrepreneurship offers policymakers one vital, yet largely untapped, opportunity to help far more returning New Yorkers succeed in reentry and beyond.

An entrepreneurial spirit already runs through the city’s formerly incarcerated population. Our research shows that up to 40 percent of returning New Yorkers participating in reentry programs are interested in entrepreneurship and self-employment—as many as 5,000 would-be entrepreneurs each year—but far fewer take the leap. For those who manage to vault the initial hurdles, the impact can be transformative. Formerly incarcerated entrepreneurs outearn formerly incarcerated people who never took part in entrepreneurship, even when they seek employment. They are also 33 percent less likely to reoffend.2

Despite the power of reentry entrepreneurship to create economic opportunity and reduce recidivism, major barriers remain. These challenges extend far beyond those facing other aspiring entrepreneurs, including probation and parole conditions that make it difficult to focus on entrepreneurship, unique barriers to accessing credit as a formerly incarcerated person, shockingly high costs for essentials such as business insurance, and an overwhelming likelihood of returning on the wrong side of the digital divide.

Given the scale of these challenges, the lack of support for reentry entrepreneurship at the city and state level is striking. Just two of 50 prisons across New York State offer classes in entrepreneurship. Although nine of 24 city-funded Alternative to Incarceration (ATI) programs offer job training or employment services, none offer support for entrepreneurship. And despite the unique challenges that aspiring reentry entrepreneurs face fewer than five programs operating in New York City are designed specifically to help people transitioning back to their communities launch their own ventures, none of which receives city or state funding for entrepreneurship training.

New York City is down hundreds of thousands of jobs from its pre-pandemic peak, making now an ideal moment for the city and state to help far more returning New Yorkers generate income through entrepreneurship. Even a relatively small investment in formerly incarcerated entrepreneurs could have a significant impact. City leaders should commit to providing 2,500 formerly incarcerated individuals with entrepreneurship training over the next five years, backed by a $2.5 million investment; launch the city’s first entrepreneurship training program tailored to formerly incarcerated New Yorkers; and work with the state to expand entrepreneurial education to every correctional facility in New York.

By strengthening this vital pathway for returning New Yorkers, Mayor Eric Adams and the New York City Council could both help reduce recidivism rates for the long term and spark wealth creation in communities disproportionately affected by the long shadow of incarceration.
Each year, approximately 10,000 New York City residents are released from state prisons and return home. For these formerly incarcerated New Yorkers, securing a reliable source of income is a crucial first step to successfully reentering their communities and preventing recidivism—yet almost half of all formerly incarcerated people have no reported earnings during the first year after release. New Yorkers returning home face daunting job prospects even in a strong economy; however, the lasting economic damage afflicted by the pandemic has hit communities with the highest rates of incarceration especially hard.

This report, made possible by a grant from JPMorgan Chase & Co., builds on the Center for an Urban Future (CUF)’s 25 years of research about the role of entrepreneurship in creating a more inclusive economy in New York City, including the 2013 study Launching Low-Income Entrepreneurs. This report investigates the current state of entrepreneurship among formerly incarcerated New Yorkers and what is needed to expand the number of successful new businesses launched by New York’s reentry population.

Informed by extensive data analysis and interviews with more than 40 experts in reentry, community justice, microfinance, small business development, and entrepreneurship training—including more than a dozen formerly incarcerated entrepreneurs—the study explores the opportunity to expand support for reentry entrepreneurship and ensure more of the formerly incarcerated New Yorkers who start businesses can succeed. It examines the current supports for still incarcerated aspiring entrepreneurs and for formerly incarcerated New Yorkers looking to start or grow their own business as they return to their communities. It also identifies the key obstacles preventing justice-involved New Yorkers from launching successful businesses, profiles best practices from other states, and advances ten concrete and achievable recommendations for how city and state policymakers, the business community, nonprofit leaders, and philanthropy can work together to expand reentry entrepreneurship and strengthen a vital pathway to economic opportunity for returning New Yorkers.

Supporting pathways to entrepreneurship for those leaving incarceration is critical to reducing recidivism and boosting long-term economic prospects—and current conditions increase the urgency to act.

Even during an economic boom, New Yorkers transitioning back into their communities after release from jail or prison face some of the toughest barriers to employment and even greater challenges accessing secure, well-paying jobs. Only 55 percent nationally report any earnings during the first 12 months following their release, and those who do earn just over $10,000 on average. A bachelor’s degree has become a prerequisite for the vast majority of middle-wage jobs, yet fully 41 percent of those incarcerated in New York State prisons do not have a high school diploma. In 2019, the fifteen neighborhoods with the highest imprisonment rates had an average unemployment rate of 8 percent—twice the citywide average—and median wage and salary income of less than $35,000 per year, more than $8,000 below the city average.

For New Yorkers with a history of justice involvement, the pandemic created new challenges even for those who had been able to find work. “About 40 percent of our participants who were working lost their jobs during COVID,” says Jocelynne Rainey, former executive director of Getting Out and Staying Out (GOSO), a reentry organization based in East Harlem.

Because jobs are scarce in general and competition fierce for accessible jobs that pay a living wage, reentering New Yorkers often are forced to seek other ways of earning income. Many are looking to start their own business—and realize a dream they’ve harbored for years.

Stephen Jackson, former CEO of Workshop in Business Opportunities (WIBO), an organization that offers entrepreneurship training to reentry individuals and other members of underserved communities, says that formerly incarcerated people he works with “want freedom. They want to be their own boss. They want to control how their life goes. They want to provide for their family. They want to leave a legacy for their family and build generational wealth. You could pass on a business; it’s very, very, very difficult to attempt to pass on a job. There are so many options that you have when you own your destiny.”

Starting a business, though, is especially difficult for New Yorkers reentering their communities after a period of incarceration. Aspiring entrepreneurs are likely to have limited or no credit, little if anything in the way of savings, and a fractured social network after time spent away from home, among other major challenges. Many formerly incarcerated entrepreneurs could overcome these challenges with the right support in place. However, our research finds that the city’s infrastructure for encouraging and sustaining reentry entrepreneurship is sorely lacking.
Although New York City is home to a handful of organizations that provide entrepreneurship training specifically for formerly incarcerated people, there are not enough seats to meet the demand. Formal connections between reentry- and small business development–focused organizations are few, and formerly incarcerated people often do not know how to access such resources. Those interviewed for this report, both formerly incarcerated individuals and other experts, also say that the ideal time to offer entrepreneurship training is in prisons, but only two of the 50 New York State prisons—Walkill and Sing Sing Correctional Facilities—offer classes in starting a business, and both programs were partially on hold because of the pandemic. The Network for Teaching Entrepreneurship (NFTE) previously offered entrepreneurial education programs on Rikers Island, but the initiative ended in 2018. “I’d love to see it revived,” says NFTE President and CEO J.D. LaRock.

In addition, although the research suggests that as many as half of all returning citizens in New York are interested in exploring entrepreneurship—roughly 5,000 people in an average year—reentry organizations with entrepreneurship programs have funding and support to offer just a few dozen slots each year.

This is a missed opportunity for New York City to support a highly sought-after pathway to economic opportunity.

The appetite for stronger entrepreneurial supports is clear to anyone who works with currently or formerly incarcerated New Yorkers. Fully one-third of all library research questions asked in prisons are variations of “How do I start my own business?” reports Diego Sandoval Hernandez, correctional services librarian at Brooklyn Public Library. “People want to make a livelihood and be independent in making that livelihood—to lead their own enterprises.”

Jocelyne Rainey says that about 40 percent of participants in GOSO’s reentry programs want to start businesses. Formerly incarcerated entrepreneurs interviewed for this report estimate that as many as 30 to 50 percent of the people they knew behind bars were interested in entrepreneurship. However, given little to no access to training while incarcerated and far too few courses tailored to their needs available when they return to their communities, their chances to launch their own businesses—and realize the many benefits that come with entrepreneurship—are slim.

The pandemic-linked economic downturn may provide a unique opportunity to boost reentry entrepreneurship and plant the seeds of community wealth.

At first glance, the economic downturn due to the pandemic might seem an inopportune time to start a business. But interviews with reentry program providers and formerly incarcerated entrepreneurs reveal that the unique circumstances created by the pandemic present an important opportunity for the city to help justice-involved New Yorkers explore entrepreneurship.

Participants in GOSO’s reentry program “know that it’s hard out there [in the job market] for returning citizens and think that there’s more opportunity for them to move towards some wealth through entrepreneurship,” says Rainey. “They’re really trying to take their talents and their energies into the things that they love and turn those into businesses.” Many of the young men working with GOSO are starting fashion and music microenterprises during the pandemic, Rainey explains, in part because few living-wage opportunities are accessible to them.

Reentry entrepreneurship also has the potential to play a significant role in building wealth and opportunity within justice-impacted communities. Recognizing this, the Fortune Society and Columbia Business School launched an entrepreneurship training program in January 2021 for 19 formerly incarcerated clients. The idea was inspired in part by what Carolyn Githinji, formerly of the Fortune Society and now CEO at reentry training organization Refoundry, had seen during the 2008 recession, when she was assistant commissioner at the New York City Department of Small Business Services (SBS).

“One of the biggest things that came across was the need for people to have their own business. The majority of businesses I was working with were minority and women-owned, and because they hire their own, there will be a multiplier effect in their communities,” Githinji says. “So when COVID hit, accompanied by an economic crisis, the idea was ‘let’s see how we can work with returning citizens who can become entrepreneurs.’”
Reentry entrepreneurship boosts long-term income, reduces recidivism, and creates wealth and opportunity in disadvantaged communities.

The value of formerly incarcerated business ownership and self-employment extends far beyond realizing dreams of being your own boss. Those who are able to launch their own ventures are more likely to find economic success than their non-entrepreneur peers.

“Formerly incarcerated people who start businesses have a higher income than those that have employment,” says Damon Phillips, former codirector of the Tamer Center for Social Enterprise at Columbia Business School. “And we know that even those who start a business that doesn’t work out have a higher chance of being employed post-entrepreneurship.”

As well as improving earnings and employment outcomes, entrepreneurship—and entrepreneurship training in particular—can also break cycles of justice involvement. Overall, the recidivism rate among formerly incarcerated people who have taken part in entrepreneurship is more than 30 percent lower than among their traditionally employed peers. But data from leading reentry entrepreneurship programs highlighted show that participation in entrepreneurship training reduces the likelihood of returning to prison by a far greater measure. New York State’s three-year recidivism rate is 43 percent. Texas’s is 40 percent. Yet that among graduates of the Texas-based Prison Entrepreneurship Program (PEP) is only 8 percent. Defy Ventures, which conducts entrepreneurship training classes in and out of prisons in several states including New York, has a one-year recidivism rate of 7 percent. Meanwhile, the national average is over 30 percent.

In addition, formerly incarcerated business owners frequently hire other people who have been incarcerated, expanding career pathways in communities with high rates of justice involvement.

“Who hires who is so important,” says Jordyn Lexton, outgoing executive director of Drive Change, a paid fellowship program in the culinary industry for formerly incarcerated young adults. “When your boss or mentor has a shared lived experience, and you don’t have to deal or think about bias—that has huge value in creating infrastructure and community.” Coss Marte, who was released from prison in 2013 and started a New York–based personal fitness company, ConBody, in 2014 after participating in a Defy Ventures program, has hired only former prisoners. To date, ConBody has worked with more than a hundred formerly incarcerated professionals and maintained a 0 percent recidivism rate.

Another path, social entrepreneurship, allows New Yorkers with histories of justice involvement to translate their experiences into serving, supporting, and advocating for their community. When she was released from federal prison in 2015, Topeka Sam founded the Ladies of Hope Ministries (LOHM), an organization that provides formerly incarcerated women with housing, education, entrepreneurship training, and other assistance. LOHM has enabled Sam to earn a living doing meaningful work. “Entrepreneurship is a direct pathway to economic freedom,” she says.

Many justice-affected New Yorkers have entrepreneurial talent that can be recognized and cultivated.

Some of the entrepreneurial spirit displayed by incarcerated and formerly incarcerated people is born out of hardship. Entrepreneurship experts and formerly incarcerated New Yorkers say that those who grew up in communities with limited opportunities and resources have to figure out how to survive and find creative ways to generate income.

“Most of our men in prison … for their very survival on the street have a lot of natural skills along business lines,” says Bryan Kelley, CEO of the Prison Entrepreneurship Program, who himself spent 22 years in prison. “They know about supply chains, risk management, profit margins, marketing, sales. They’re also good at reading people really well. And I think they are very attuned to recognizing opportunities.”

That drive and ingenuity under remarkable constraints reflects the mindset that Tommy Safian tried to instill in trainees at Refoundry, an organization he cofounded, which teaches furniture-making entrepreneurship to formerly incarcerated New Yorkers. “Where other people might see barriers, entrepreneurship lets you see opportunities,” Safian says.

Colin Absolam, who was released from prison in February 2020, met many aspiring entrepreneurs during his time behind bars. “You have people who take soaps, regular state soap, and craft them into statues and ornaments,” he says. “Many individuals take the
potato chip bags and cut them into strips and fold them and bend them to make jewelry boxes or make baby shoes, photo frames.” These men sell their crafted items to others in the facility. One man at a New York State prison sold lollipops and used the money he earned to pay someone on the outside to set up a computer with recording software and hip-hop beats. Men incarcerated in facilities around New York State would call and rap over the beats, and the tracks were then converted to mixtapes that were sold on the street.

Significant barriers prevent reentering New Yorkers from realizing their talents and developing successful businesses.

1. Probation and parole conditions limit returning New Yorkers’ economic options, especially entrepreneurship.

Although people who have been incarcerated may have the creativity, drive, and savviness that make them natural entrepreneurs, parole and probation conditions make it nearly impossible to pursue entrepreneurship.

“When I came home [from prison], I knew I was going to start an organization,” says Topeka Sam of LOHM. “The barriers initially were federal supervision and overall probation because you’re told to get a job, but starting a business is not getting a job. I had to write a letter to the judge, get a lawyer. I had to fight to build up my organization because that’s not supported.”

Curfews and other parole restrictions and forms of supervision also make it difficult for people not just to work, but also to build their businesses. “The term entrepreneur implies someone who can create things out of nothing,” says Christopher Watler, chief external affairs officer at the Center for Employment Opportunities. “But when you’re on probation or parole, you literally cannot leave a geographic area, so there’s already a built-in restriction on your ability of movement.”

2. Justice-involved entrepreneurs experience uniquely steep barriers to access financing.

Across more than a dozen interviews with formerly incarcerated entrepreneurs and organizations focused on reentry entrepreneurship, the most frequently reported barrier was access to capital. When it comes to starting a business, the reentry population “already begins at a disadvantage, because they don’t have access to financial products, they don’t have access to technical expertise, and they don’t have access to capital,” Watler says.

Multiple formerly incarcerated entrepreneurs recounted being denied loans because of their criminal record. “Have you been convicted of a crime? That was the question, and it automatically disqualified me,” says Topeka Sam. For instance, the U.S. Small Business Administration (SBA) generally excludes business owners who are on probation or parole from eligibility for loans, and requires applications to be “of good character”—a standard that can disqualify justice-involved borrowers regardless of their current circumstances.

Even though Coss Marte was making money providing the physical training that would become ConBody, he struggled to scale up his business. “I came home and started training people right away. But it was not enough to go full time,” Marte says. “The biggest issue is having no financial backing. Going to banks, I was discriminated against. I remember when I was trying to fill out an application to get a loan, they asked me if I was convicted of a felony.”

3. Reentering New Yorkers find themselves on the wrong side of the digital skills divide, which has consequences for business formation and entrepreneurial success.

After years behind bars, many reentering New Yorkers are returning to an economic landscape transformed by technology—but without the digital skills they need to succeed. When it comes to entrepreneurship, the digital divide sets back formerly incarcerated New Yorkers in multiple ways. These include limiting access to the social services that can help lay a foundation of stability for pursuing entrepreneurship; preventing aspiring entrepreneurs from learning about and applying to existing business assistance programs; and making it difficult to tap into business opportunities through digital marketplaces, social media, and ecommerce.

“People are coming home without knowing how to use a computer or access the Internet,” confirms
Jeanette Pineiro, executive director of Defy Ventures program in New York, New Jersey, and Connecticut. “There’s a lot of fear involved with overcoming those basic hurdles before they can even think about their entrepreneurial idea.”

When Edward Brown was released in March 2020 after 24 years in New York State prisons and returned home to New York City, he did not have a birth certificate or social security card necessary to get a state ID—a fundamental prerequisite for a job or a business venture—and struggled to navigate these challenges without basic computer skills.

“I’m actually lost because I’m so behind on technology,” he explains.

4. Formerly incarcerated entrepreneurs must overcome higher than usual administrative costs and barriers to forming their business.

The start-up costs and administrative hurdles associated with launching a business are also heightened for New Yorkers with a criminal history.

Across several interviews, formerly incarcerated entrepreneurs and organizations that support them report regularly having to pay much higher business insurance premiums, if they were even able to qualify. Coss Marte says that because of his conviction history he was quoted business insurance rates of $30,000 a month—an astronomical sum for a small personal training business—and initially had to forgo coverage.

It’s not just the costs that can be prohibitive. For many formerly incarcerated New Yorkers, obtaining an occupational license can prove challenging even when the fees are modest. That’s because dozens of New York State occupational licenses—from barbers and security guards to childcare workers and ride-hailing drivers—have a “good moral character” requirement or mandatory criminal record disclosure that gives agencies the discretion to deny licenses to people with a conviction and creates a psychological and administrative barrier for formerly incarcerated applicants.

5. Formerly incarcerated New Yorkers face challenges accessing basic needs after release—a prerequisite to any entrepreneurial venture.

New Yorkers transitioning from prison face numerous barriers—not just with things that any would-be entrepreneur would have to contend with, such as creating a business plan and finding funding, but with basic needs. Our research found that many New Yorkers are released from prison without access to stable housing, with few options for mental or physical health care, and with an immediate need to earn income—all of which inhibit New Yorkers in reentry from pursuing entrepreneurship. Formerly incarcerated individuals are ten times more likely to experience homelessness than the general population and are most likely to be homeless shortly after release. Some individuals are released without even the basic identification they need to access benefits or pursue employment, much less form an LLC.

Lacking support infrastructure limits options for helping aspiring reentry entrepreneurs.

6. Few reentry services providers have the funding or support to integrate entrepreneurial education into their programming.

When it comes to helping New Yorkers transitioning back to their communities find economic stability, most reentry support organizations are rightly focused on accessing stable employment. But organization leaders are eager to expand entrepreneurial education and connect it with other skills-building and workforce development initiatives. However, few organizations today have programs designed to provide aspiring reentry entrepreneurs with technical assistance or to help returning citizens develop business plans, register an LLC, apply for loans, or scale up an existing venture.

This is in part because of limitations on federal Workforce Innovation and Opportunity Act dollars, which inhibit workforce organizations from building and expanding programs to support entrepreneurship by barring direct financial assistance start-up costs. To fill the void, every organization interviewed cited private donations as the principal or sole source of funding for reentry entrepreneurship programs—rather than city, state, or federal funding.

7. Local small business and entrepreneurship assistance organizations are well positioned to help but need support to do so.

New York City is home to a number of local small business assistance and microfinance institutions that are uniquely capable of helping aspiring entrepreneurs from underserved backgrounds to build credit and
access financial products. Few of these organizations, however, have the resources to partner with reentry-focused organizations or build programs for formerly incarcerated clients. As a result, one of the city’s strongest assets in helping low-income New Yorkers develop business ideas and launch them has yet to be tapped. In most cases, these organizations are not tracking whether formerly incarcerated individuals are accessing their services, making it difficult to establish the case for more direct support.

“Until you asked this question,” the leader of a small business development organization based in a neighborhood with one of the city’s highest incarceration rates says, “I didn’t realize that we don’t track reentry entrepreneurs at our center. We are funded by the SBA and New York State so we track the metrics that they require.”

To the city’s credit, focus on supporting reentry under the de Blasio administration has increased, including a commitment to provide reentry services to everyone held in city jails. But despite ample evidence for the additional benefits of entrepreneurial education in boosting income and reducing recidivism, helping justice-involved New Yorkers start businesses has not been part of the city’s strategy so far.

Although 9 of 24 city-funded Alternative to Incarceration programs offer job training or employment services, none offer support for entrepreneurship. Still, Anna Calabrese, former executive director of reentry initiatives at the Mayor’s Office of Criminal Justice’s (MOCJ), says that the city is interested in exploring ways to better support justice-involved aspiring entrepreneurs. MOCJ works with ten organizations, including Housing Works and the Osborne Association, through its job placement program Jails to Jobs. Calabrese explains that the goal is to partner with other organizations, including those that focus on entrepreneurship training and support. But seizing on this opportunity will almost certainly fall to the incoming administration and the next New York City Council.

Launching a business is challenging for anyone, especially those transitioning back to their communities after serving time. Nearly half of all New York businesses fail in the first five years. A criminal conviction, however, need not prevent returning New Yorkers with passion, drive, and a dream from realizing their goals of launching their own venture, seizing control of their economic future, and building generational wealth.

Now is the moment to reimagine New York’s support infrastructure for aspiring reentry entrepreneurs—and help far more of the thousands of formerly incarcerated New Yorkers returning to their communities each year to pursue and succeed in entrepreneurial ventures.

Although the path to entrepreneurial success is steep, New York City and New York State could do a great deal right away to expanding access to this crucial pathway to economic opportunity for some of the New York’s most vulnerable residents.

To start, New York’s political leaders should set an ambitious yet achievable target of providing 2,500 formerly incarcerated individuals with entrepreneurship training over the next five years, backed by a $2.5 million investment.

To achieve this goal, Mayor Eric Adams and the City Council should work to fund and support the integration of entrepreneurial education and technical business assistance into city-funded reentry services, including Alternative to Incarceration programs and Jails to Jobs services. City leaders should also pass legislation currently in committee that would require SBS to create an entrepreneurship training program for formerly incarcerated New Yorkers. Further, city officials should bring together reentry service providers and business assistance organizations operating in justice-affected communities to launch a city-funded business incubator and accelerator specifically designed for reentry entrepreneurs.

At the state level, New York’s governor should work with leading entrepreneurship training providers to greatly expand in-prison programming throughout the Department of Correction and Custodial Services (DOCCS) system and ensure that incarcerated aspiring entrepreneurs have access to entrepreneurial education when it has the greatest impact. State leaders should pass legislation to automatically seal and expunge criminal records when an individual becomes eligible, such as the Clean Slate bills under consideration in the State Legislature.

This report elevates the overlooked potential of reentry entrepreneurship, reveals the barriers preventing countless returning citizens from finding success through business ownership, and outlines the ways state and city government, nonprofit organizations, financial institutions, and philanthropy can provide better reentry support, open entrepreneurship training up to more people both inside and outside correctional facilities, and build the infrastructure that would enable formerly incarcerated entrepreneurs to thrive.
“Determine Your Destiny”

With hard work, entrepreneurial education, and hands-on support, formerly incarcerated entrepreneurs are starting and growing businesses.

Coss Marte / ConBody
Lower East Sider Coss Marte came up with the idea for his fitness company, ConBody, while in solitary confinement. When he was released in 2013, he applied for 100 jobs and was denied each on the basis of his incarceration history. He started working with his uncle’s housekeeping business but also used the time to develop ConBody. “I started going up to everybody in the neighborhood. My first client was my mom, then old drug dealers that I knew from back in the day and people from the neighborhood that I knew for so long,” Marte explains. He eventually received funding—about $10,000—after going through Defy Ventures’ entrepreneurship program. To date, Marte says, ConBody has trained more than fifty thousand people and hired 48 formerly incarcerated people. He has even kept his business going throughout the pandemic by training people in a neighborhood park.

Topeka Sam / The Ladies of Hope Ministries
Topeka Sam comes from a family of entrepreneurs and was a business owner herself before she was incarcerated. When she was released, however, she could not open the franchise she’d hoped to purchase or get a loan because of her record. She decided to turn to social entrepreneurship, starting a nonprofit to help other formerly incarcerated women by providing housing, as well as classes to train them to be entrepreneurs themselves. LOHM recently partnered with Mama Glow, a global maternal health company, to offer a virtual doula training program for formerly incarcerated women. Graduates will work in traditional birthing centers as well as prisons and jails.

Alessandro Arguello / About the Stitch
An artist at heart, Alessandro Arguello was hoping to find a job in the fashion industry, but his incarceration record made it difficult to find any job at all. He then went to an organization that assists formerly incarcerated people but says the jobs they found him were mostly for manual labor. “If you want to get involved in the creative fields or something like that, those were really closed,” Arguello says. One day, in looking for jobs online he stumbled on an ad in Craigslist: “Are you formerly incarcerated? Would you like to be an entrepreneur?” The ad was from Defy Ventures. Arguello enrolled in their program and won about $15,000 in start-up funds through their business plan competitions. This allowed him to launch About the Stitch, a custom tailoring and alterations business based in the Garment District.

Frederick Hutson / Pigeonly
Brooklyn-born Frederick Hutson knew that finding a job when he was released from prison would be difficult in part because it was during a recession. “[Prison case workers] were telling me my best bet would be either to use a shovel or flip burgers,” he relates. “They would say, ‘Don’t put your hopes too high, because the way the world is there’s plenty of people who don’t have the stain that you have looking for employment, so you’re going to be the last resort.’” Hutson decided then to pursue entrepreneurship. He used his time in a halfway house as an incubator to create a system for people to send a photo to loved ones in prison. That business idea eventually became Pigeonly, an app that to date has allowed 1.5 million people on the outside to send letters and photos to people in prison.
The LOHM staff sit down with Naquaisia Pollard, former resident of their co-living space Hope House, to discuss renovations on the house.

**Lorenzo Stewart / VOW Transportation**

Lorenzo Stewart has had to use a wheelchair since he was shot and paralyzed when he was fifteen. He came up with the idea for VOW, a transportation service for people with disabilities, based on his lived experience. He couldn’t find a job when he was released from prison but enrolled in the inaugural class of Aspire to Entrepreneurship, a program run by the Department of Small and Local Business in Washington, DC. Stewart says he used the skills he had learned when he started selling drugs at fourteen. He had studied the market to determine what product people in his community wanted and saved his money so that he could continue to buy more and ultimately pay others to sell drugs. “That was my beginning of entrepreneurship,” he explains. Stewart started VOW with three vans purchased with assistance from a mentor he met through Aspire. His first contract was with a city agency, for about $100,000. In November 2020, he signed another government contract for $1.5 million.

**Colin Absolam**

Colin Absolam was released from New York State prison in February 2020 and participated in an entrepreneurship program run by the Fortune Society and Columbia Business School at the beginning of 2021. He has a few business ideas, including a media company that would produce graphic novels and video games based on characters he developed during his time in prison. “Having your own business allows you to determine your destiny, in a sense,” he explains. “But it’s going to take a lot more than just this class [to start a business]. It’s going to take a lot of time. It’s going to take a lot of investment.” Entrepreneurship programs should be offered in correctional facilities, he says. He, for example, had too much to focus on—finding housing and working, for instance—to participate fully in the Fortune Society/Columbia Business School program. “The sooner individuals have access to this type of information and this type of course and training, the better it will be.”
NYC’s Current Support Systems for Reentry Entrepreneurship

OVER THE PAST DECADE, SEVERAL ORGANIZATIONS, including Defy Ventures, Refoundry, and WIBO, have developed programs to help formerly incarcerated New Yorkers build successful businesses. A number of similar model programs have been established in other states, including the Prison Entrepreneurship Program in Texas and Inmates to Entrepreneurs in North Carolina, and nationally, such as Reentry Ventures, which provides entrepreneurship training mainly for people in and returning from New Jersey state correctional facilities.

Some organizations, such as Refoundry, work with returning individuals who are interested in entrepreneurship, assisting with practical steps such as building a team, registering a business, and securing funding. Defy Ventures, which operates in six states in addition to New York, has both an in-prison program, CEO of Your New Life (CEO YNL), as well as post-incarceration business development and incubator programs.

Formerly incarcerated entrepreneurs say that the most helpful of these programs are those that last at least a year and that provide not just ongoing mentoring and support for business development, but also wrap-around services for basic needs, including assistance with finding a job, securing housing, and getting a state ID. Tracey Syphax, cofounder of the entrepreneurship training program Reentry Ventures and founder of From the Block to the Boardroom, says that it is difficult to train someone and have them focus if they’re concerned about where they’re going to live and how they’re going to eat.

Defy Ventures’ postrelease program is designed to first establish this stability before participants move on to working on their business ideas. Program managers assist with finding housing and preparing participants for employment by giving resume-writing workshops and mock interviews. Defy Ventures also connects people with companies that hire formerly incarcerated people. In addition, it teaches basic personal finance, including how to open a bank account and build good credit. Participants are also given Google Chromebooks.

Jeanette Pineiro of Defy Tri-State says the organization is partnering with Google to offer digital literacy education. “This all happens for about the first six months that somebody is home. So we don’t even really talk about business yet. Because you can’t start your business if you don’t have a place to live, if you don’t have wifi, if you don’t know how to use your computer, you don’t have a job or anything like that,” Pineiro explains. “So that is what we want to make sure we focus on first. Then if somebody says, ‘Okay, great, I have everything that I need right now, I want to start a business, I want to work on the business idea that I was working on when I did the program inside,’ great, we have an entrepreneurship pathway for you.”

As of 2018, Defy had helped launch 143 businesses nationally, including ConBody, Coss Marte’s bodyweight fitness business. Marte says that the roughly $10,000 he won through Defy business plan and investor pitch competitions enabled him to incorporate his business and buy a computer. Unable to access traditional financing because of his criminal record, Marte credits the grants with helping him transform his informal—though already lucrative—fitness classes into a successful, formal venture.

The most effective reentry entrepreneurship programs begin in prison.

Because of the general challenges that reentry brings, the ideal time to start entrepreneurship training is in prison. Once people are released, finding housing and a job, reconnecting with loved ones, and for those who have served long sentences, navigating a drastically changed world, can make it difficult to focus fully on entrepreneurship training or building a business.

Although the number of entrepreneurship program slots in state correctional facilities has grown in recent years, programming is still available in only two of New York’s fifty correctional facilities: one at Wallkill run in collaboration with Defy Ventures, and another at Sing Sing run by Columbia Business School.
The program at Sing Sing started in 2019 with approximately 50 participants and was put on hold in March 2020 when the prison was closed to visitors because of the pandemic. Defy Ventures’ in-prison programming in New York started in 2015 at both Greene and Wallkill Correctional Facilities. According to DOCCS, over the past five and a half years, more than two hundred people have participated in the Wallkill program and approximately 72 have graduated from it. DOCCS reports that Woodbourne Correctional Facility and Queensboro Correctional Facility recently inquired about the Defy Ventures program, following a proposal from Defy Ventures. Pineiro says that Taconic Correctional Facility, a women’s prison in Bedford Hills, is also interested in offering Defy’s entrepreneurship training program.

As with the Defy Ventures program, Columbia’s three-part course starts with building a foundation, including an introduction to personal finance and basic business concepts. Jermaine Archer began the Columbia Business School entrepreneurship training program at Sing Sing in 2019 and says he had never received that kind of instruction in personal finance growing up in the Flatbush section of Brooklyn.

“It was very helpful in the sense that I learned things that average people are taught every day that we are not. And when I say we, I mean poor people, minorities, you know, Black, Latinx—we don’t get this type of education. I was never taught how to balance a checkbook. I was never taught about APR. I was never taught how to pick a credit card and how to open up a bank account.”

Archer says he also learned ways to translate things he already knew how to do from being on the streets into the language he needs to discuss his business idea with investors. “We had entrepreneurship in us, we just did it in illegal ways,” he explains. “What we didn’t understand were certain words like supply and demand, economies of scale. They taught us the vernacular, they taught us the language of business. So I realized, ‘Oh, I was doing that when I was hustling. I just didn’t know what it was called.’ So now, I know how to use the language when I’m in a room with somebody, when I’m talking to people who are possible investors or funders.”

New York’s public colleges and universities, which already operate in more than half of New York State’s correctional facilities, have the potential to play a larger role in providing access to business and entrepreneurship training, notably through the recent expansion of Second Chance Pell Grants. In 2020, the federal government fully reinstated federal Pell Grants for all incarcerated individuals, ensuring equitable access to postsecondary education for individuals in prison. North Country Community College, which took part in the U.S. Department of Education’s Second Chance Pell Pilot program beginning in 2016, offers an associate of applied arts in entrepreneurship management to New Yorkers incarcerated in two nearby prisons, Bare Hill and Franklin.14 With Second Chance Pell expanding to include three additional State University of New York (SUNY) schools and three City University of New York (CUNY) schools (Borough of Manhattan and Hostos Community Colleges and John Jay College of Criminal Justice), a major opportunity is on the horizon for city and state policymakers to provide incarcerated New Yorkers with low- or no-cost access to credit-bearing courses in business and entrepreneurship.15

Demand for entrepreneurship training among New York’s justice-affected population far exceeds the capacity of existing programs.

Demand for both in-prison and reentry entrepreneurship training programs is high, and simply not enough spots are available to meet the needs of the population, especially in terms of in-prison training. Of the approximately 30,800 people incarcerated in the fifty New York State prisons, only the roughly 100 accepted into the programs at Sing Sing and Wallkill have access to this kind of programming at any given time. The Columbia Business School program at Sing Sing had more than 200 applicants for fifty spots. Columbia also runs a coding program at Sing Sing, Justice Through

Among the roughly **30,800** people incarcerated in New York State prisons, only **about 100** are enrolled in entrepreneurial education programs.
Code. Phillips says that although the program itself does not focus on entrepreneurship, many of the people in the class are interested in starting their own businesses. In the fall of 2020, Phillips says the coding course received more than 1,200 applications for 30 spots.

Despite the more entrepreneurship training programs outside prisons, as many as half of those released each year are interested in starting a business. This means that 5,000 people are either interested in, or would potentially be vying for, no more than a few dozen spots. Defy Ventures only has 25 people in each of its post-incarceration classes. Refoundry has ten applicants for every spot.

Many formerly incarcerated people either do not know how to go about accessing these programs or are not even aware of their existence, and so while they might have the will to start a business, they lack the support system. Eric Benson has been a lifelong entrepreneur and did not get his first job until he was 48 and was released after serving more than 27 years in New York State prisons. He had started selling drugs as a teen, which meant that he learned to understand and employ basic business concepts—supply and demand, competition and marketing. He was incarcerated when he was 20. Even in prison, Benson ran a business he named B&B—Breakfast in Bed. For a pack of cigarettes, he would prepare an omelet, four sausages, and French toast, and bring it to men in their cells. He estimates that he earned about $150 a weekend.

When Benson was released in August 2020, he wanted to start his own business. He thought about opening a restaurant, running a food truck, and pitching a reality TV show. He had taken a few entrepreneurship workshops while incarcerated and earned his master’s degree as well. When it came to running a legitimate business, however, he didn’t know where to start. He needed to find a job as well, not only to meet the requirements of parole but also to help support his family. He currently has two jobs. From 8 a.m. to 4:30 p.m., he does demolition work, and from 10 p.m. to 4 a.m. he unloads trucks for UPS.

“I would definitely have preferred to work on my business,” Benson says. “I’m not saying I can’t, it’s just that right now I’m grinding in terms of working two jobs, but at some point, I do want to make time for my entrepreneurship.” Benson also says he has no idea where to go for the training and mentoring he would need to start a business.

New York City is home to a number of community-based organizations that serve aspiring entrepreneurs from underserved communities with higher than average rates of justice involvement—including Community Development Financial Institutions and small business assistance organizations. Very few have connections with reentry-focused organizations, however. As a result, the invaluable support they provide to lower-income entrepreneurs, including technical assistance, financial literacy training, and business planning, often fails to reach formerly incarcerated New Yorkers who are interested in entrepreneurship but do not know where to start.

One notable exception is the Business Outreach Center Network (BOCNet). The organization’s Women’s Business Center (WBC) runs a partnership with College & Community Fellowship (CCF), a nonprofit organization focused on access to higher education and career advancement for justice-involved women. Working with CCF, WBC Director Delia Awusi led several workshops on business planning and financial literacy, followed by one-on-one business counseling with CCF cohort participants interested in starting a small business. Crucial to the success of the program was the wraparound supports provided to participants, including on-site childcare and food, which “made it a whole lot easier for women to come and get information,” says Awusi. The partnership was interrupted by the pandemic, but CCF and WBC are now working together to restart the program in a virtual setting.

In recognition of the interest in entrepreneurship among justice-involved New Yorkers, BOCNet has taken steps to extend supports, including to those who are still incarcerated. “We very often receive letters from people who are incarcerated and interested in business ownership,” Awusi explains. “So we have a system to send them things like a marketing summary and a business plan template, so that they can begin putting down their ideas while still in the system.” To provide more robust access to their full range of free programming—including virtual learning and
City and state government should incentivize and fund the connections between successful business assistance organizations and New York’s reentry population, but current programming is largely limited to employment-related services.

one-on-one consultations, however, BOCNet needs institutional partners who already have a presence inside the correctional system.

CUF research suggests that city and state government may be best positioned to incentivize and fund the connections between successful business assistance organizations like BOCNet and New York’s reentry population, but current programming is largely limited to employment-related services. The Mayor’s Office of Criminal Justice’s Alternatives to Incarceration initiative and Jail to Jobs program offers job placement and other services for justice-involved New Yorkers, but although little focus is placed on encouraging or supporting entrepreneurship, the potential exists to help infuse entrepreneurial education into job training programs.

Calabrese, formerly of MOCJ, says that one program participant who wanted to start a barber shop received training and was placed in a barber shop to learn the trade. One of MOCJ’s partner organizations, Women’s Prison Association, offers training in leather smithing and clothing design that helps women interested in starting fashion-related businesses. The city also has a partnership with the CUNY to offer 500 people per year who are being released from city jails educational subsidies to support getting certificates and other credentials to assist with career advancement that could also help support entrepreneurs with the right guidance.

Libraries are well positioned to support formerly incarcerated individuals looking to start a business but are limited by a lack of funding.

Given a physical presence in nearly every community across the city that is home to a large number of formerly incarcerated residents, a track record of helping lower-income New Yorkers start and grow businesses, and a trauma-informed approach to learning, New York City’s public libraries are uniquely well suited to support reentering New Yorkers realize their entrepreneurial aspirations.

The New York Public Library (NYPL) each year produces a free guide for formerly incarcerated people, Connections. Connections 2021 provides valuable information on how to access education, housing, financial assistance, health care, substance use treatment, legal aid, and more—including information on entrepreneurship training programs, business formation workshops, technical assistance, financial literacy classes. It also provides guides on using the library’s circulating collections to research business incorporation and other topics relevant to reentry entrepreneurs.

Although the library systems rightly do not ask about or track library patrons’ histories of justice involvement, their long-term experience conducting outreach with New Yorkers incarcerated at Rikers or upstate has shown library officials the demand for entrepreneurship.
“There’s not a lack of interest,” says Kerwin Pilgrim, director of adult learning at Brooklyn Public Library (BPL). “For many years, our department has fielded letters from people who were incarcerated: ‘Hey, can you send me information on how to start a business?’”

Librarians have also worked with formerly incarcerated people to promote digital literacy. Diego Sandoval Hernandez of BPL says that the library system has worked with the District Attorney’s office to provide computer classes to people on parole. Although the class was aimed at helping justice-involved individuals find work by building resumes and submitting online job applications, digital literacy became an informal part of the class—and an essential prerequisite for pursuing entrepreneurial training and business opportunities.

Recognizing the specific needs around digital access, Queens Public Library launched the Technology Reentry Program with the Queens Defenders to equip New Yorkers on parole with smartphones, data plans, and digital skills training.

Despite all this, no one program is designed either to close the digital divide for returning citizens by leveraging the power and reach of the city’s libraries or to expand access to entrepreneurship training for justice-involved New Yorkers. Instead, the libraries typically rely on private book donations, philanthropic giving, and discretionary grants to fund their prison outreach services and other work with individuals affected by the justice system.

How the Nation’s Capital Is Helping Spark Reentry Entrepreneurship

Other cities and states have publicly funded programs that might serve as a model for New York to expand supports for reentry entrepreneurship. Aspire to Entrepreneurship, a training program in Washington, DC, run through the Department of Small and Local Business Development, includes many of the elements that experts say would make formerly incarcerated entrepreneurs most successful. The program includes twelve weeks of interactive training for justice-involved new business owners and a six-week program for existing business owners. Although an ID is required for applications, the program will connect applicants with resources to get one if they need one. Aspire also provides a stipend and helps participants to get licenses and certification—which is often a hurdle for people who have been incarcerated. While in prison, many people complete the number of hours in vocations such as plumbing or barbering that should allow them to get licenses; those years of experience, however, typically do not transfer to the outside world.

Lorenzo Stewart, CEO of VOW Transportation, a transportation service for people with disabilities in Washington, DC, went through Aspire and says that the $5,000 program stipend and link to government contracts at the end was a great help in starting his business and gaining his first clients. He came up with the business idea in part because he has been in a wheelchair since he was 15, having been shot and paralyzed. He went through the business training program, which was led by Tracey Syphax and C. J. Meenan of Reentry Ventures, in part because he could not find steady employment after being released from prison. Shortly after he completed Aspire, however, Stewart was able to purchase three vans with assistance from the business mentor he met through the program, who cosigned on the loans. Stewart’s first contract, in 2017, was with a city agency, for about $100,000. In November 2020, he signed a government contract for $1.5 million.
FORMERLY INCARCERATED PEOPLE FACE MULTIPLE barriers when it comes to reentry alone, never mind starting a business. People are released from New York State prisons with $40 and a bus ticket, and even those who might have family and other support often face challenges finding housing, getting driver’s licenses or other forms of state identification.

City data shows that most people incarcerated in New York City jails are from some of the most impoverished neighborhoods: the South Bronx, Brownsville, East New York, Harlem, and Bedford-Stuyvesant. The economic challenges and structural inequalities in these communities contribute to higher rates of unemployment and lower rates of business formation—challenges that are compounded for justice-involved individuals.

When people return home from prison, the “high concentrations of formerly incarcerated people, many without jobs or health care and some without homes, exacerbate poverty and destabilize the economic and civic life of these communities.” These residents also rarely have the necessary technical skills required for many jobs or to start a business. Jermaine Archer, who was released from prison in November 2020 after serving 23 years, went through part of the Columbia Business School program while at Sing Sing and wrote a business plan in prison. He worries, though, that his having a graduate degree—placing him among a tiny minority of formerly incarcerated New Yorkers—may well not be enough: “I’m going to start my own business—more than one, in fact. What is keeping me back now is my tech limitations. I don’t know enough about the computer. I’m learning something new literally every day,” he says.

Many formerly incarcerated people, he observes, also don’t really know what steps would be required to start a business or where to go to get help. “I know a lot of guys who got great business ideas,” Archer says, “but they don’t know what agency they got to start with to get it off the ground.”

To save money to start a business many formerly incarcerated New Yorkers first need to find a job that pays a decent wage—but doing so is even tougher during a pandemic. Although some formerly incarcerated people interviewed were able to start businesses shortly after they were released from prison, most people need to find jobs that will cover their expenses while participating in entrepreneurship training programs, and help them start to save money.

Finding a job has always been difficult for the formerly incarcerated because of the stigma associated with their criminal background. “Getting employment was very challenging because most companies weren’t too friendly on hiring someone who had a felony conviction,” says Alessandro Arguello, founder of About the Stitch, who served four years in prison. Arguello eventually went to the Fortune Society, a reentry support organization that has a database of companies willing to hire people with criminal records. He was eventually hired at New York City’s information line 311, making just under $13 an hour. “I tried dozens of times without [The Fortune Society’s] referrals and had no such luck getting hired, even at jobs that I knew I was very qualified with experience doing,” Arguello explains. “Even though you’re not incarcerated, it’s like you’re basically incarcerated for life.”

But seeking gainful employment has been made even more difficult by the pandemic. Our research estimates that of the 11,500 people released from New York State prisons in 2020, roughly 5,000 returned to New York City. The vast majority are conditionally released, and CUF analysis of state correctional system data shows that today more than 14,000 formerly incarcerated New Yorkers are on parole across the five boroughs, most concentrated in lower-income neighborhoods—such as Brownsville, East Harlem, and Hunts Point—that were among those hit hardest by COVID-linked job loss.
The month before COVID appeared, New York City’s unemployment rate was less than 4 percent. Analysis reveals, though, that for the neighborhoods with high rates of justice involvement, the economic reality was far more challenging even before the pandemic. In 2019, the fifteen neighborhoods with the highest imprisonment rates had an average unemployment rate of 8 percent—twice the citywide average—and median wage and salary income of less than $35,000 per year, more than $8,000 below than the city average. Today, many of those neighborhoods are experiencing an estimated unemployment rate of 20 percent or higher—with the rate for formerly incarcerated residents likely to be higher still.

No data on the current unemployment rate for formerly incarcerated people nationally or in New York in particular is publicly available. Estimates based on demographic and neighborhood-level data, though, put unemployment among justice-affected New Yorkers today at nearly five times higher than the city’s current rate of 9 percent.

New York’s pandemic-driven economic downturn dramatically reduced employment opportunities accessible to formerly incarcerated New Yorkers. Christopher Watler of CEO says that the organization saw a 74 percent decrease in job placement activity in the city between July 1, 2020, and January 31, 2021, relative to the same period the year before.

Watler says this drop is in part because the organization relies on the probation and parole offices for client referrals, and both offices were closed for several months during the pandemic. But he also says that this decrease demonstrates the challenges CEO clients face given their limited education and skills: “For higher wage earners, we are already at pre-pandemic employment rates. I think it’s really hard for folks at the bottom. You still have 2.7 million people on temporary layoffs, which is about 2 million higher than normal. So it’s going to be really challenging for folks from the lower end of the scale, and particularly for communities of color, for people who don’t have a lot of education or skills.”

Probation and parole conditions, including employment requirements, travel restrictions, and curfews make it harder to start and scale a business.

Formerly incarcerated New Yorkers say that the strict conditions of both probation and parole often set them up for failure: they must report to probation and parole officers, pay supervision fees, find and maintain employment, not associate with people with criminal records, including friends and family, meet strict curfews and not leave a designated area without permission. Data from 2018 shows that 33 percent of people released from New York State prisons were remanded within three years for technical parole violations. But even if New Yorkers on parole are able to avoid returning to incarceration, these restrictions have a chilling effect on business formation.

When Frederick Hutson was trying to get his business off the ground after his release from federal prison, he faced several obstacles tied to his parole stipulations. He was living in a halfway house where residents were not allowed to have a cell phone, forcing them to use a pay phone instead. He also had to have a job and give the halfway house 30 percent of his salary. Hutson knew he did not want to work for someone else. “I knew coming out of prison that I didn’t want to have to rely on someone to give me an opportunity. So, I already had in my mind that I was going to create my own business,” he says. “That way, I felt that I had my fate in my own hands. Because at the time, what you would hear from the case managers and the caseworkers in institutions, as you’re going through the process of getting close to the release date, is the job market is not good. It was a recession, and they were telling me my best bet would be either to use a shovel or flip burgers.”

As a workaround to all the restrictions put in place due to parole, Hutson went to a friend who owned a business and proposed that the friend hire him on paper and pay him. Hutson would then make the friend a partner in the business he planned to start. “I told him, I’ll bring you a business deal. This is what I’m going to build. This is what I’m going to do, this is what I need from you, you have to say, you’re hiring me. So, he agreed, and then that’s how I got around that rule,” he says.
Curfews and travel restrictions can also prevent recently released aspiring entrepreneurs from getting their business off the ground. Even after Alessandro Arguello completed the Defy Ventures program and was set to start his tailoring business, his 7:30 p.m. curfew made it so that he could not work as late as he wanted. He also could not travel outside New York City without permission. “In the beginning of starting my business, with the curfew and other restrictions with probation I realized that I was still bound to my sentence,” he explains. Once his probation officer saw that he was working hard, he lifted some of the restrictions, but part of the challenge is that changes are made at the discretion of each individual officer.

Indeed, the ability of reentry entrepreneurs to start or scale a business often depends on their parole officer. Topeka Sam was under federal supervision for five years after she was released and says she had a different officer each year. The first officer allowed her to travel throughout the city, so she was able to go about her work, which included opening a house for formerly incarcerated women in the Bronx. Her next officer refused to let her travel: “They sent me a map, and the map was of the Southern District [which includes Manhattan and the Bronx, but not Brooklyn, Queens, or Staten Island], and anything outside of the Southern District I needed permission,” says Sam. “Everything that I did was in the boroughs, so to be told that I couldn’t go out of the Southern District, just because this particular officer was being discriminatory, was ridiculous.”

Formerly incarcerated people face challenges getting licenses, insurance, loans, and other business requirements.

Starting a business in New York City requires several steps, generally including registration, applying for an employer identification number (EIN), obtaining industry-specific licensing, securing business insurance, and accessing start-up capital. Nearly all of these steps are more challenging for formerly incarcerated individuals, in large part because of their criminal record.

Dozens of small business and occupational licenses in New York State require the holder to be of “good moral character,” which has the potential to bar people with criminal convictions from getting licenses. People can get a license if they can produce a Certificate of Good Conduct or a Certificate of Relief from Disabilities, but agencies may still deny licenses to people with conviction histories if their convictions are directly related to the license they seek, or if issuing the license would create a risk to persons or property. According to the New York State Council on Community Re-entry and Reintegration, 86 percent of formerly incarcerated people who applied for occupational licenses in 2018 were granted them—but others are dissuaded from ever applying because of the bureaucratic challenge and perception that formerly incarcerated individuals are at a disadvantage.

The cost of incorporating an LLC in New York can rise to $2,000 or more, largely because of the state’s antiquated requirements, which mandate the publication of a notice in one daily and one weekly news outlet in the county of formation. Although this requirement does not exclude people with previous convictions, the cost, time, and technological demands for filling out the paperwork are a significant barrier for formerly incarcerated people. On Parole in New York City

As of August 2021, some 32,480 New Yorkers are on parole—14,171 of whom (44 percent) are under community supervision in the five boroughs. Analysis of DOCCS program data finds 3,860 parolees in the Bronx, 3,742 in Brooklyn, 3,351 in Manhattan, 2,629 in Queens, and 589 in Staten Island. Of the 20,600 people released from state prison in 2019, 18,182 were conditionally released—this includes releases to probation, supervised mandatory releases, and other unspecified conditional releases.
incarcerated people with limited digital literacy and few dollars to spare.

The cost of business insurance is often prohibitive for formerly incarcerated people because they are often penalized in their coverage rates for having a conviction history. Coss Marte, who founded the fitness company ConBody in 2013, says that he was quoted business insurance rates of $30,000 a month. He initially ran the business without insurance because it was not in his budget. Topeka Sam had general liability insurance when she started LOHM but says the insurance company cancelled the policy without notifying her. When she asked why, they told her it was “because of the population we serve.”

Sam’s initial plan was to open a wireless phone franchise because she knew she did not want to work for anyone else. Through the franchise, Sam planned to offer free phones loaded with apps connected to reentry services for people coming home from prison. But when she began going through the applications process, she hit a roadblock.

“Boom! Have you been convicted of a crime? That was the question, and it automatically disqualified me,” she says. “It wouldn’t let me go any further. So, if I’m trying to start a business, I’m paying money, just for your brand, and because of my history, you didn’t even want to have an interview with me?”

Sam tried to start another business, but was unable to get a loan, again because of her criminal record. She considered getting a friend to cosign on her loan, but ultimately decided that was not the right path for her.

“I’m going to compare this to like when a person is hustling and they’re in the street and they’re living a particular lifestyle, and you got to get your mama, or your girlfriend or someone to put something in their name, because you may have the cash access but you don’t have the credit, or you’re trying to stay under the radar,” says Sam. “I had already completely transformed myself spiritually, mentally, emotionally, and I’m not going to put myself in a position where I need to ask someone for help just trying to circumvent a question. And you know, this is where that happens is people end up lying on applications, which also creates dishonesty which can also bring you right back into the same cycles because you’re giving yourself permission to do something wrong.”

**Formerly incarcerated entrepreneurs often do not have the savings or credit to start a business and struggle to get access to capital.**

Formerly incarcerated people often have poor or no credit, and that, along with discrimination due to incarceration history, makes it difficult for them to get loans to start businesses.

“I had credit before I went into prison. But I wasn’t utilizing my credit, not doing anything when I shut down my credit cards because I was incarcerated,” says Coss Marte of Conbody. “So coming home and trying to rebuild that is very difficult.”

The lack of access to credit aggravates the problem of recidivism. Formerly incarcerated individuals are 15 to 20 percent more likely to recidivate following a decrease in credit.27

Although some programs, such as Defy Ventures, offer small grants for people to start their businesses, entrepreneurs must typically find additional funding to keep their businesses going. Refoundry’s program is designed to address some of these issues. Because participants are paid while they are doing their training, they also have the opportunity to improve their credit scores. Tommy Safian, who cofounded but is no longer affiliated with Refoundry, says that although some banks have policies against opening bank accounts for people who have been convicted of certain felonies, Refoundry has built relationships with banks that have removed those restrictions for Refoundry participants and has done the same thing with companies that offer business insurance.

“One of the many reasons we work in craft, artisanship, and production, is that there are no legal or industry restrictions for people who’ve had convictions of any kind,” Safian says. “And the nature of our program, that connects participants to people in business, professional—entities and people with networks and with access of their own—strategically and purposefully works to change perceptions, develop opportunities, promote inclusion, and provide access they’ve been previously cut off from.”

Safian says this allowed Refoundry participants to have access to seed funding through sponsors, crowdfunding and low- and no-interest loans from Community Development Financial Institutions with lower qualification requirements.
Opportunities to Build Stronger Reentry Entrepreneurship Infrastructure

**Pass legislation to help strengthen pathways to entrepreneurship for formerly incarcerated New Yorkers.**

Policymakers in federal, state, and local government have developed legislation to create opportunities for formerly incarcerated people to start businesses.

In New York City, Bill Int 1963-2020, sponsored by then City Council members Fernando Cabrera, Ben Kallos, and Margaret Chin, would require the Department of Small Business Services to create an entrepreneurship program for formerly incarcerated people. The program would guide participants through the process of starting a business—creating a business plan, registering the business, applying for necessary licenses—and would include training, mentoring and other assistance. SBS would report to the mayor and the speaker of City Council each year on the number of individuals served through the program and the number who have started their own businesses.

At the federal level, Senate Committee on Small Business & Entrepreneurship Ranking Member Ben Cardin has introduced the NEW START Act, legislation that would “create a reentry program within the U.S. Small Business Administration . . . to award grants to organizations, or partnerships between organizations, to provide business counseling and entrepreneurial development training to returning citizens.”

These and other legislative changes would help address one of the major barriers preventing nonprofits working with reentry entrepreneurs from expanding their programming and partnering with other workforce development organizations: the lack of public funding. Most nonprofit entrepreneurship training programs for incarcerated and formerly incarcerated people are privately funded.

Certain requirements can also restrict the ability of reentry organizations to use money from government contracts and grants to support entrepreneurship, despite the demand for entrepreneurship training from program participants and its effectiveness in reducing recidivism.

Safian says that shortly after Refoundry launched its New York pilot, it was invited to apply for a federal Substance Abuse and Mental Health Services Administration grant for $400,000 each year, for three years: “Like many government grants for post-incarceration services and programs, this grant was tied to workforce development and job placement, which required people served be placed in jobs within eight weeks. Refoundry’s program was much longer than the required timeline for placement, so if we accepted the grant we couldn’t operate as designed and would need to become like most traditional post-incarceration organizations.”

**Leverage technology to expand entrepreneurial education inside correctional facilities.**

The Brian Hamilton Foundation, which runs Inmates to Entrepreneurs, is working to expand access to entrepreneurial education for currently incarcerated individuals through Starter U, an entrepreneurship training program offered to people incarcerated in Mecklenburg County, North Carolina.

“Starter U is about showing people that you don’t need tons of money or experience to start a business—you just need an idea, commitment, and simple skills to see it through,” says the organization’s founder. “The program is especially important because of the difficulty people with criminal records have in finding traditional employment. Plus, we need more people owning more stuff in our society, and nothing is better than owning a business.” Global Tel Link, the company that operates the tablets in use in Mecklenburg County, says Starter U can be offered free of charge to any facility that wants it and plans to expand nationwide. New York’s DOCCS, however, does not currently offer these or similar programs.
Integrate entrepreneurial education into traditional job training pathways.

Although pushing for expanded entrepreneurship training opportunities for formerly incarcerated people, several interviewees remarked that entrepreneurship is not necessarily the right path for everyone. “We’ve seen that entrepreneurship is a good option for people who are coming home. Is it for everybody? No, it’s not for everyone,” says Jeanette Pineiro of Defy Ventures. “Whether you’re formerly incarcerated or not, it’s a hard journey to go down.”

Indeed, starting a business is risky. According to data from the Bureau of Labor Statistics, about 20 percent of small businesses fail within the first year and by the end of the fifth year about 50 percent have.

For this reason, some experts and funders of reentry assistance programs believe that finding employment is a safer bet for formerly incarcerated people and will therefore steer them toward job training programs rather than those that teach entrepreneurship. Everyone interviewed for this report, however, including formerly incarcerated people, recognizes the benefit of providing entrepreneurship training even to those who ultimately determine that entrepreneurship is not for them. The ideal design is one that can allow for people to apply their skills to different paths. Although not everyone will have the interest or capacity to start a business, the principles learned in these training programs—executive functioning, basic personal finance, networking and self-assessment—are useful regardless of the path graduates take.

This approach drives Defy Ventures’ programming and success metrics, according to Jeanette Pineiro. “We

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Tapping Into the Cannabis Market Opportunity for Formerly Incarcerated New Yorkers

As New York prepares to license its first retail recreational cannabis dispensaries, policymakers have an important opportunity to prioritize New Yorkers most harmed by the criminalization of marijuana. Over the past 30 years, Black and Hispanic New Yorkers have been subject to 87 percent of cannabis arrests in the city—despite surveys finding equal rates of drug use as their white counterparts. This disparity in arrests increased in 2020, to over 94 percent. To help address these inequities, New York plans to issue the first 100 cannabis dispensary licenses to individuals or family members of individuals with past marijuana convictions. The state’s new Office of Cannabis Management (OCM) is working with the Dormitory Authority of the State of New York (DASNY) to lay the groundwork for a new investment fund designed to provide affordable capital to “social and economic equity applicants,” including formerly incarcerated New Yorkers. As of April 2022, OCM is taking public comments and plans to finalize the rules for social and economic equity applications by the end of May.

To address even a fraction of the historic economic injustices perpetuated by the criminalization of marijuana, the state should prioritize New Yorkers who have been incarcerated for marijuana-related offenses among its initial licensed dispensary. However, some advocates are objecting to barriers in the draft text of the proposal which could make it difficult for many to take advantage of this program. Beyond being convicted of a marijuana-related offense, applicants must prove that they have at least a 10 percent ownership interest in a business that has been profitable for over two years (with audited financial statements) and deposit a non-refundable application fee of $2,000. For formerly incarcerated individuals, many of whom return to society without jobs, healthcare, stable housing, or even identification, such strict requirements may be excluding the very people whom this policy is intended to help. However, these rules are still in flux, according to staff of the OCM, and could be amended in ways that expand access to legal cannabis sales to more formerly incarcerated New Yorkers, such as changing the previous work experience requirement, waiving the application fee, and committing to a long-term prioritization of these applicants.
don’t measure our success necessarily by the number of people we’re pushing through the entrepreneurship pathway because we value quality over quantity,” she says. “We want to make sure that if it’s two people in our accelerator program, they are getting the most out of the program and we are helping them launch their business. We’re measuring our recidivism rates. We are providing people with opportunities. We’re working to break those barriers. Our mission is really to shift mindsets, using entrepreneurship. But it’s really the shift mindset.”

Many interviewees also say that the process of learning business principles and writing a business plan must be intertwined with personal development skills and programs to address the trauma that most incarcerated people have experienced. Tracey Syphax of Reentry Ventures says that this is a crucial part of any entrepreneurship training program.

“I can teach people all about entrepreneurship,” says Syphax, who himself spent several years in prison. “But if you don’t deal with that internal self that tells you what you can’t do, and what you can do, and because of where you come from, you can’t do this, until you’ve dealt with that I don’t think I can teach you. You can go off and just have this information and never ever put it to use because of certain issues that held you back.”

Most entrepreneurship training programs do include personal assessment and development components, and formerly incarcerated people are therefore likely to get more out of these programs than they might other forms of job training or education, says J. D. LaRock, president and CEO of the Network for Teaching Entrepreneurship (NFTE), a nonprofit entrepreneurial training program for young people from underserved communities. Becoming an entrepreneur, he asserts, requires self-evaluation to address any internal barriers that might prevent them from being successful. Entrepreneurship training also requires people to figure out what they’re passionate about, and what drives them.

“What we found in running an entrepreneurship program for incarcerated young people was that it tapped into their minds and souls in a way that we didn’t see,” LaRock says. “It starts with the learner himself or herself identifying an idea that matters to him or her. And that’s very different than teaching someone a skill that they may or may not be interested in or teaching them academic content that they may or may not be interested in. It has unique relevance to a person’s identity.”
Recommendations to Spark and Support Reentry Entrepreneurs in New York City

**Provide Entrepreneurial Training and Support to 2,500 Justice-Involved New Yorkers by 2026.**
Entrepreneurial education and support can help many more returning citizens achieve financial self-sufficiency and avoid future justice involvement at a time when well-paying jobs are often out of reach. Reentry entrepreneurship initiatives present a vital opportunity to build alternative pathways to economic opportunity while contributing to wealth generation in communities affected by high incarceration rates. Even for those who decide they are not ready to take the risk of starting a business, entrepreneurship training leads to increased employment earnings and significantly lower recidivism rates. Yet minimal public investment has been focused on expanding reentry entrepreneurship training. To realize this opportunity, Mayor Adams should direct the Department of Small Business Services to launch an entrepreneurship training program for formerly incarcerated New Yorkers, integrate entrepreneurship training into reentry and diversion initiatives, relaunch entrepreneurial education programming on Rikers Island, and set a five-year goal of providing 2,500 returning New Yorkers with entrepreneurial education over the next four years, backed by a $2.5 million investment.

**Deploy Start-Up Grants to Reentry Entrepreneurs and Partner with Community Development Financial Institutions (CDFIs) to Expand Access to Microloans and Technical Assistance.** Formerly incarcerated New Yorkers overwhelmingly come from lower-income backgrounds and have little to no access to the friends-and-family funding that is instrumental in getting a business off the ground. To help overcome this start-up barrier, city leaders should work with private funders to provide $1,000 microgrants to returning entrepreneurs, potentially as part of a citywide business plan competition. Grants of just $1,000 would help reentry entrepreneurs register their business, cover licensing fees, and help with the purchase of inventory or equipment without getting into debt.

The Department of Small Business Services should also tap into the expertise of the city’s Community Development Financial Institutions, which have unmatched expertise in connecting underserved entrepreneurs with affordable capital and making loans that other financial institutions deem too risky, but rarely work with reentry entrepreneurs. To realize this opportunity, SBS should launch a competitive grant program designed to enable CDFIs to partner with reentry-focused organizations—coupling the expertise of CDFIs with the existing networks and relationships of providers in the reentry ecosystem.

**Offer Entrepreneurship Training Through the City-Funded Alternatives to Incarceration Program.** Over the past decade, the city has boosted funding for Alternatives to Incarceration programs operated by nonprofit partner organizations and successfully diverted thousands of New Yorkers from unnecessary jail time. But to date, none of the 24 city-funded ATI programs provide entrepreneurship training or business start-up assistance. Mayor Adams should direct MOCJ to include entrepreneurial education among ATI program offerings and direct funding to local small business development organizations to create ATI programs specifically for justice-involved New Yorkers interested in pursuing entrepreneurship.
LAUNCH A CITY-FUNDED BUSINESS INCUBATOR SPECIFICALLY DESIGNED FOR REENTRY ENTREPRENEURS. Start-up incubators, popular in the tech sector, provide entrepreneurs with the time, space, resources, and connections they need to transform a promising business idea into revenue-generating enterprise. In effect, incubators provide businesses with growth potential the supportive services they need to thrive. The city should fund a reentry entrepreneur incubator that combines traditional, wraparound reentry services—including supportive housing, counseling, health care, and family services—with entrepreneurial education, office or commercial space, Internet and computer access, and industry connections. Through a competitive application process, the program would provide the winners of a reentry business plan competition with time, space, and a stipend so that they can devote themselves to growing their business, and structure the program so that their participation fulfills court-ordered employment requirements.

GREATLY EXPAND ENTREPRENEURSHIP TRAINING IN STATE PRISONS. Today, just two of 50 New York State prisons provide access to entrepreneurship training programs. City and state leaders should work with entrepreneurship training organizations to expand entrepreneurial education to ten correctional facilities in the next two years, with a goal of reaching every facility in the state by 2026. Experts universally agree that business training programs are most effective when they begin in prison, where incarcerated individuals have more time to devote to coursework and developing a business plan and few of the challenges that come with returning to their communities, such as finding employment and housing, or accessing benefits and health care. Earlier access to classes on business negotiation, money management, and digital skills also give participants an advantage when they’re released, whether they decide to start businesses or find jobs. Entrepreneurial education in prisons can also help dramatically improve recidivism rates. For instance, graduates of the Texas-based Prison Entrepreneurship Program experienced an 8 percent recidivism rate, compared to a state average of 40 percent.

RAMP UP THE AVAILABILITY OF CREDIT-BEARING ENTREPRENEURSHIP PROGRAMS FOR INCARCERATED NEW YORKERS THROUGH SECOND CHANCE PELL. Even though college-level courses are offered at more than half of New York State prisons, access to courses on starting a business is limited. But with the reinstatement of federal Pell Grants for all incarcerated individuals in late 2020, New York has a significant opportunity to leverage increased funding for prison higher education to massively expand access to credit-bearing business and entrepreneurship programs. The Second Chance Pell program is expanding to include three additional SUNY schools and three CUNY schools including the Borough of Manhattan Community College (BMCC) alongside North Country Community College, which participated in the program pilot and has offered an associate of applied science (AAS) in entrepreneurship management to incarcerated individuals since 2016. New York policymakers should seize this opportunity to enable far more incarcerated New Yorkers to access coursework in highly regarded entrepreneurship programs offered by New York City’s public colleges, including BMCC’s AAS in small business–entrepreneurship and LaGuardia Community College’s business management program.

FULLY INTEGRATE ENTREPRENEURIAL SUPPORTS AND TECHNICAL BUSINESS ASSISTANCE INTO CITY-FUNDED REENTRY SERVICES, INCLUDING JAILS TO JOBS. Entrepreneurship training has been shown to greatly reduce recidivism and provide formerly incarcerated individuals with a valuable pathway to financial stability at a time when a well-paying job is hard to come by. Yet despite increased funding for reentry services as part of the city’s Jails to Job initiative, city-funded programs do not include program offerings tailored to the needs and interests of aspiring business owners. Mayor Adams should build on his commitment to expanding transitional employment and supportive services by launching new programs focused on entrepreneurship, financial literacy classes, and technical business assistance—so that returning New Yorkers can access another vital pathway to economic stability.
PASS LEGISLATION TO AUTOMATICALLY SEAL AND EXPUNGE CRIMINAL RECORDS. Formerly incarcerated New Yorkers are routinely prevented from starting a business because of their criminal record. The widespread use of background checks excludes people with convictions from accessing loans, licenses, and business insurance for which they would otherwise qualify. Mayor Adams should work with the New York State Legislature and Governor Hochul to champion the passage of legislation that would automatically seal and expunge certain convictions, removing the third-party background check as an additional barrier to economic opportunity for formerly incarcerated individuals who have already paid their debt.

MAKE NEW YORK’S MARIJUANA BUSINESS LICENSING REQUIREMENTS MORE INCLUSIVE OF FORMERLY INCARCERATED NEW YORKERS. New York State’s plan to issue its first 100 recreational marijuana sales licenses to formerly incarcerated individuals is a major step forward, but officials should reexamine the barriers to entry in its eligibility requirements and boost commitments to inclusivity. First, instead of requiring two years of profitable business ownership, applicants should only have to demonstrate business knowledge or be willing to work with a business partner who has previous experience. Business knowledge could be displayed through relevant credentials, professional references, or could be earned through enrolling in a business training program offered through a nonprofit small business assistance organization, CDFI, or public library. In addition, rather than only committing to prioritizing the first 100 licenses to individuals or family members of individuals with past marijuana convictions, state regulators should commit to an ongoing prioritization of these applicants by setting aside at least 25 percent of annual licenses to social and economic equity applicants. Additionally, expanding the definition of a family member in the context of the application could benefit a larger network of affected people. Under current guidance, an related applicant has to be a child/dependent, spouse, or parent of a New Yorker with a marijuana conviction—siblings, cousins, and domestic partners are not included. Finally, the state should waive the $2,000 application fee for formerly incarcerated applicants.

LEVERAGE BRANCH LIBRARIES TO EXPAND ACCESS TO DIGITAL LITERACY AND ENTREPRENEURSHIP PROGRAMS FOR NEWLY RELEASED NEW YORKERS IN NEIGHBORHOODS WITH HIGH RATES OF JUSTICE INVOLVEMENT. New Yorkers who return to the city after serving lengthy prison sentences often lack the digital skills that are a prerequisite to accessing services, support, and economic opportunities today—whether the goal is landing a job or starting a business. Because branches are located in every neighborhood, including those most affected by the justice system, libraries can reach formerly incarcerated New Yorkers with a unique mix of services. The city, though, has not provided consistent funding for library services catering to the reentry population. Mayor Adams and the City Council should invest in the capacity of the three library systems to provide integrated digital literacy and career-entrepreneurship exploration for New Yorkers recently released from state prisons and city jails. Through these programs, aspiring entrepreneurs then can get access to additional library resources and connections to local, community-based business assistance and economic development organizations.

EXPAND IN-PRISON, TABLET-BASED BUSINESS AND FINANCE EDUCATION COURSES. Everyone held in New York State correctional facilities has access to tablets that can be loaded with course materials, but the tablets have not been used to provide access to entrepreneurship training. The Brian Hamilton Foundation’s Starter U, a free online course in starting and growing a business, was made accessible to incarcerated individuals in North Carolina via tablets through a partnership between a private communications company and the foundation. The tablets in use in DOCCS facilities, however, do not have Internet capability. To overcome this situation, New York State DOCCS should work with training providers operating in the state and nationally to develop offline materials and pilot the deployment of Internet-enabled devices. Policymakers should consider legislation to mandate these new services and fund technology investments to ensure that all incarcerated New Yorkers can access synchronous remote learning opportunities while in prison.
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Christopher Watler, Center for Employment Opportunities  
Jordyn Lexton, Drive Change
ENDNOTES


5. Jacobs and Weissman, Mapping the Landscape.


16. Data 2Go NYC, “Maps: Incarceration Rate by Community District: Brooklyn Community District 16, Brownsville and Ocean Hill,” https://data2go.nyc/map/?id=316*36047015900+jail_incar_cclundefinedns*other_pop_puma_506-ahdi_puma_1-sch_enrol_puma_112-no_hs_puma_111-age_pyramid_male_65_plus_puma_20~median_household_income_puma_397~median_personal_earnings_puma_400~dis_y_perc_puma_102~poverty_ceo_puma_417~unemployment_puma_408~pre_k_puma_107~air_qual_cd-ahdi_puma*family_homeless_cd_245#10/40.8278/-73.9586.


18. About 26,000 people were released from New York State prisons in 2019, which is the approximate number of people released in an average year. According to the New York Department of Corrections and Community Supervision, 11,500 people were released from prisons in 2020, a much lower figure than in previous years due in part to the pandemic.


24. Corrections and Community Supervision, “DOCCS Fact Sheet.”

25. Torres-Rivera, “Keeping It Real.”


