

### What's the Score?

“When they give you a housing voucher, that's all it gives you: an apartment,” said a formerly incarcerated individual. Besides a bus ticket and \$40 with which to eat, inmates have virtually nothing upon release. A casual glance at television commercials readily tells the observer the world runs on credit. In order to be successful, previously incarcerated inmates need clothes, blankets, furniture, toiletries, cleaning equipment, possibly a laptop, maybe a desk and lamp. How are these things obtained? With much of the government access funneled into internet-access due to Covid-19, getting benefits for successful re-entry depends on location and credit. A bad credit score is a barrier for inmates applying for college, buying a vehicle for work, or to purchase a cell phone.

One of the craziest things I received was a resource packet which contained web sites and phone numbers that I cannot access before leaving prison. Ok. Once I get off the bus, I have to access food and cash benefits (e.g. food stamps). Ok. How long does that take? For myself, I'm scheduled to travel close to the weekend when government offices are not open. Also, I have to make an appointment via phone or internet. Why? Walk-ins are being reduced by city and state governments due to Covid-19. So, how am I going to get a cell phone or a laptop to access these government benefits that are online? In short, I can't. Cell phone companies require credit. Same for computer dealers. Phone booths are a thing of the past, and people don't respond well to a request to bum their laptop to access a website!

Luckily, in 2019, I started working on my credit, two years prior to my leaving prison; I had no idea what my ex-wife might have done to my credit. Many inmates do not have access to information to find out their credit score, and even fewer know what to do to repair their credit score. During my entire nine years of incarceration, only when I arrived at the penitentiary did one instructor, Tom Wilson, supply me with credit repair information. In the prison system, the information isn't provided. Once I received the packet from Mr. Wilson, I sent off the forms supplied to get my three credit reports. That's when the credit war began.

TransUnion reported all kinds of things that were not mine from Texas in 2018 and 2019; other things reported from Alaska. So, I contested all of it, sending in proof of incarceration since 2012. Then silence. Once contested, the Federal Trade Commission (FTC) requires the reporting agencies to respond in 30 days. They did not. I then write a demand letter asking them to comply with the Fair Credit Reporting Act (FCRA). More silence. I contacted the Washington State Attorney General's (AG) Office, specifically the Consumer Protection Division. Only then did TransUnion reply to the AG saying they had sent the “corrected” report months ago, and it keeps getting sent back to their office by the Post Office. The AG closes the complaint file, despite my not having received a corrected report. After a year of

correspondence between the AG and TransUnion, a report shows up. I literally had to shame both the AG and TransUnion to do their job.

Then in 2020, I request my credit reports, free, as per the law. Now, some crazy bills from 2014 appear from Wenatchee, Washington. These bills were never listed in the set of 2019 reports, so someone was attempting fraud. Again, I dispute it and relay I've been incarcerated since 2012, so I couldn't have obtained medical service in Wenatchee, Washington!

Experian never listed the crazy bills, only TransUnion and Equifax. TransUnion took off the false debts, but still had me incorrectly listed as a resident of Texas. Now, I fight with Equifax. Another disputed claim. Silence. Another demand letter. More silence. Another request to the AG's office for help. What nonsense!

Now, I can contact the FTC by phone or internet. The phone number isn't allowed to be dialed, and internet isn't allowed, nor do I have such capability. My counselor checked the FTC website to get the complaint form to mail in. Guess what? First, you must file a complaint to the local police department, or you cannot involve the FTC. I wrote Walla Walla Police Department as per my counselor's recommendation. Silence, nada, nothing. Without the police department's report, I'm not allowed to contact the FTC. There was another Federal consumer bureau to write and complain, which I did. Also, nothing. The silence is deafening; the barriers, intangible but just as formidable as the walls we inmates are housed. How can this be just? Well, it isn't.

Many inmates fall prey to credit fraud by former spouses; I was one such victim. Many inmates fall prey to discrimination by city, state, and Federal government agencies set up to help; I was one such victim. Many inmates give up long before "the system" grinds them to dust; I was lucky and stubborn, I'm not such a victim.

This is the uphill challenge with credit reports and credit repair. How does this play into normal inmate recidivism? How does this also play into inmates going back to a life of crime to get the basic necessities demanded in modern life? How does this frustration prey upon the mental health of the formerly incarcerated such that they self-medicate with narcotics?

It all plays a factor, I would argue. Not a minor factor, but a major one. In the mind of the former inmate, it goes from "What's my score" on credit to "What's the score" to a plan of crime.

Something must be done and it starts with one person: You, the concerned citizen. And it starts with a second person: Me, the concerned inmate. So, "What Score" do many inmates choose based on our decisions?