

Economic Contributions of the Televerde Foundation in Indiana

Estimates of Public Sector Savings and Contributions of Workers

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Donahue Institute
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Public Policy Research

Economic Contributions of the Televerde Foundation in Indiana

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Executive Summary

The UMass Donahue Institute's Economic & Public Policy Research Group (EPPR) conducted a comprehensive analysis of the Televerde Foundation's impact in Indiana. The Foundation provides workforce development, reentry support, and professional training to incarcerated and formerly incarcerated women, with the goal of reducing recidivism and promoting economic self-sufficiency. The program has served nearly 300 people to date.

Public Sector Relevance

The Televerde Foundation's programs generate measurable fiscal and social returns that align with key policy priorities, including:

- **Reducing incarceration costs:** Only three percent of program participants return to incarceration, compared to 24% of the broader formerly incarcerated population.
- **Public sector savings:** The program saves **\$4.1 million annually** through reduced incarceration and public benefit costs—equivalent to **\$17,200 per participant**.
- **Improving workforce participation:** Participants earn a median income of **\$33,280**, more than double the average for formerly incarcerated individuals, and experience significantly lower unemployment (9% vs. 22%).
- **Enhancing child and family outcomes:** By enabling more mothers to successfully reenter the workforce after incarceration, the program brings increased stability and security to the lives of children.

Economic and Fiscal Impact

- **Public Savings:** The Foundation's programs reduce recidivism and demand for social benefits, resulting in **\$4.1 million in annual savings**.
- **Tax Revenue:** Economic benefits contribute another **\$7.2 million annually** in taxes, bringing total annual public sector benefits to **\$11.3 million**.
- **Economic Activity:** Through public sector savings and the employment of participants, the programs support **320 jobs, \$20 million of income, and \$66 million of total economic activity annually**.

Annual Per Participant Returns

Annual impacts from each program participant are:

- **\$277,500 in economic activity**

- **\$14,000 in net benefits to the State of Indiana from incarceration savings and new taxes**
- **\$11,000 in additional savings to the state and federal governments from avoided benefits**
- **For every 100 program participants, Indiana can expect benefits of over 130 jobs, \$27 million in economic activity, and \$1.4 million in net revenues to the state every year.**

Social Impact on Families and Children

The Foundation's programs help stabilize families, enabling mothers to regain custody, secure housing, and pursue education. These outcomes reduce adverse childhood experiences, which are strongly linked to long-term public costs in health, education, and criminal justice.

Policy Implications

Investing in second-chance employment and reentry programs like those offered by the Televerde Foundation:

- **Reduces correctional spending**
- **Strengthens the labor force**
- **Improves intergenerational outcomes**
- **Supports community resilience**

The Televerde Foundation delivers measurable economic value and transformative social outcomes. Its programs not only empower women to rebuild their lives but also generate substantial returns for the broader Indiana economy and community.

Introduction

Televerde is an organization that helps B2B (business to business) companies scale and grow. The company is primarily centered around marketing and sales solutions. The company also prides itself on its second-chance employment model. Televerde recognizes the societal barriers incarcerated women face for mistakes made in the past. Televerde sees these women as untapped talents, and individuals who can contribute to society. The company further supports these efforts through its foundation.

In 2020, Televerde launched the Televerde Foundation to provide second-chance resources (job training, experience, basic skills, mentorship, etc.) and give incarcerated women a career pathway. The PATHS (Prepare, Achieve and Transform for Health Success) program provides women the necessary workforce and personal development, job placement, and training in enterprise technology and business professionalism needed to succeed in their desired professions. The Televerde Foundation has four different PATHS programs:

- Career PATHS: For incarcerated individuals, centered on basic job training with a certification
- PATHS Reentry: For those in pre-release, centered on personal development, workplace readiness, and transition back to community
- PATHS2 Success: For those in post release, centered on interview readiness, access to community resources, job placement opportunities, and health care assistance
- PATHS to Professionalism: For those in pre-release, centered on introducing incarcerated individuals into the business world, training in enterprise technology, business communications, and public speaking

What sets the Televerde Foundation apart from Televerde is its focused approach on providing more robust personal and professional development opportunities for incarcerated or previously incarcerated women. By doing this, the Foundation not only creates individual benefits for the women in its programs but also creates larger benefits to society by reducing recidivism, demand for social benefits, and poverty while also creating better environments for the children of previously incarcerated women. This study uses information on the program's participants to measure some of these changes to provide more context and information on the program's benefits.

Televerde Data Analysis

Table 1: PATHS Outcomes

	Median Income	Recidivism	Unemployment
Televerde Participants	\$33,280	3%	9%
Formerly Incarcerated Population	\$15,104	24%	22%

Source: Televerde, US Department of Justice, Indiana Department of Correction (IDOC), Prison Policy Initiative, UMDI Calculations

Our first step towards determining the economic impact of the Televerde Foundation's PATHS program was to establish differences in outcomes among the overall formerly incarcerated population compared to participants in the PATHS program. Program's roughly 300 participants generally had significantly better outcomes in every measurable area, including more than twice the median income of the overall formerly incarcerated population, less than a quarter of the recidivism rate, and less than half of the unemployment rate.¹ Using these differences, we were able to determine that the Foundation's programming resulted in an additional 32 people being employed who would otherwise have been unemployed, and prevented 51 people from recidivating who otherwise would have.

The increases in salary along with the reduction in unemployment and recidivism lead to significant public savings, which along with employment constitute the main inputs for our economic impact analysis of the Televerde program.

Table 2: Public Savings - Incarceration

Cost of Incarceration per inmate	People prevented from reincarceration	Total savings from prevented reincarceration	Savings per program participant (n=239)
\$29,145	51	\$1,495,618	\$6,258

Source: Televerde, IDOC, UMDI Calculations

Table 3: Public Savings - Benefits

Benefits at no income	Benefits at \$15,000	Benefits at \$33,000	Average benefit saving from income increase	Average benefits savings from reduced unemployment	Total benefits savings
\$37,986	\$36,935	\$25,107	\$11,828	\$12,879	\$ 2,612,136

Source: Televerde, Federal Reserve Bank of Atlanta, UMDI Calculations

In order to determine savings from prevented reincarceration, we used publicly available data from the Indiana Department of Corrections (IDOC) to determine the cost of incarceration per inmate. We then

¹ Income for the formerly incarcerated population was sourced from income data for formerly incarcerated women five quarters after release, which was the average length of time since release for Televerde participants. Recidivism was based on the three-year rate for women, which is the standard reported by the IDOC. Unemployment was determined using the demographic breakdown of Televerde participants combined with unemployment data from the Prison Policy Initiative.

multiplied this value by the number of people we estimate that the PATHS program prevented from reincarceration. These savings to the state amounted to \$1.5 million or almost \$6,300 per participant.

In order to determine savings from reduced benefits paid out by the state and federal governments to program participants, we looked at how the value of benefits in Indiana changes as income increases. Using benefits data from the Federal Reserve Bank of Atlanta, we were able to determine that increasing median wage from approximately \$15,000 to approximately 33,000 for 186 program participants, along with employing an additional 32 participants who would have otherwise been unemployed (effectively increasing their income from \$0 to about \$33,000), created total savings of federal and state benefits of \$2.61 million. Combined with the savings from prevented reincarceration, we were able to determine the total public savings from the Televerde Paths program as \$4.1 million or about \$17,200 per participant.

Annual Economic Contributions

Our modeling results show that the Televerde Foundation's activities create a positive total economic impact. Through savings from public benefits and employment of the program's participants, new spending enters the local economy. This spending is called direct spending and creates additional local activity until all new money leaves the region due to imports, commuting, savings, or taxes. The total economic impacts are found by evaluating the new activity created by the direct change. These additional impacts are called indirect and induced effects depending on their source. Indirect effects are business-to-business transactions that are caused by the chain of purchaser-supplier relationships. The induced effects are caused by the newly hired employees spending their incomes on goods and services.

Table 4: Total Annual Economic Contributions of Televerde Foundation by Impact Type

Impact Type	Employment	Labor Income	Value Added	Output
Direct	190	\$11.62	\$18.12	\$39.98
Indirect	65	\$4.74	\$7.53	\$14.74
Induced	65	\$3.91	\$7.16	\$11.60
Grand Total	320	\$20.27	\$32.80	\$66.33

Source: Televerde, IMPLAN, UMDI Calculations

Note: Jobs rounded to nearest 5 and dollars in millions

The total direct, indirect, and induced effects of the Foundation's programming create or support 320 jobs, whose cumulative annual earnings total over \$20 million. These jobs and incomes are paired with business and government revenues. The Televerde Foundation's programs add over \$66 million to total economic activity (i.e. output), and nearly \$33 million in net new economic activity (i.e. gross state product).

Table 5: Total Annual Economic Contributions of Televerde Foundation by Scenario

Scenario	Employment	Labor Income	Value Added	Output
Public Savings	40	\$2.79	\$4.09	\$5.62
Employment	280	\$17.48	\$28.71	\$60.71
Grand Total	320	\$20.27	\$32.80	\$66.33

Source: Televerde, IMPLAN, UMDI Calculations

Note: Jobs rounded to nearest 5 and dollars in millions

Televerde Foundation's largest contribution to economic activity in Indiana is through the employment of its program participants, accounting for approximately 90 percent of the Foundation's overall economic impact. Public savings through reduced recidivism and benefits payouts, however, create another 40 jobs and over \$4 million in additional value to the state economy.

Table 6: Total Annual Tax Contributions of Televerde Foundation by Scenario (\$M)

Scenario	Local	State	Federal	Total
Public Savings	\$0.06	\$0.17	\$0.60	\$0.83
Employment	\$0.76	\$1.71	\$3.88	\$6.35
Grand Total	\$0.82	\$1.88	\$4.48	\$7.18

Source: Televerde, IMPLAN, UMDI Calculations

The economic activity attributable to the Foundation also has tax ramifications, resulting in over \$7 million in new taxes collected at the state, local, and federal levels. These new benefits are in addition to the public sector savings resulting from reduced recidivism and higher incomes.

Table 7: Annual Economic Contributions per Participant by Scenario

Scenario	Employment	Labor Income	Value Added	Output
Public Savings	0.17	\$11,750	\$17,000	\$23,500
Employment	1.17	\$73,250	\$120,000	\$254,000
Grand Total	1.34	\$84,750	\$137,250	\$277,500

Source: Televerde, IMPLAN, UMDI Calculations

Note: Dollars rounded to nearest \$250

Dividing the economic impacts by program participants, we find that on average, each participant in the Televerde Foundation's programming is estimated to yield 1.34 additional units of employment. In other words, for every three participants in Televerde's programming, the overall number of people employed in Indiana increases by four, due to both direct employment of Televerde participants and indirect and induced employment from increased economic activity.

In addition, each participant accounts for an increase of \$84,750 in earnings, \$137,250 in gross state product, and \$277,500 in overall economic activity.

Table 8: Annual Tax Contributions per Participant by Scenario

Scenario	Local	State	Federal	Total
Public Savings	\$250	\$750	\$2,500	\$3,500
Employment	\$3,250	\$7,250	\$16,250	\$26,500
Grand Total	\$3,500	\$7,750	\$18,750	\$30,000

Source: Televerde, IMPLAN, UMDI Calculations

Note: Dollars rounded to nearest \$250

Dividing the tax impacts by program participants, we find that each program participant generates \$30,000 in new taxes, with \$7,750 of that going to the state. In addition, the State of Indiana saves roughly \$6,250 per year per participant in avoided incarceration costs while the state and federal governments share an additional \$11,000 per year per participant in social benefit costs. Taken together, the net benefit to the State of Indiana is \$14,000 per participant before accounting for the state's share of avoided public benefits.

Another way to understand the benefits of the program is to think in terms of participant cohorts. Every group that makes it through the PATHS program adds to and compounds the ongoing benefits. For every 100 women who complete the program, Indiana benefits by over 130 jobs, \$8.4 million of income, and \$27 million of economic activity each year. Indiana's public revenues benefit by saving over \$625,000 per year on incarceration costs and \$775,000 of new tax revenues, for an annual net benefit of \$1.4 million.

Summary of Impacts on Children

A significant amount of social, economic, and psychological research shows that emotional and economic stability during childhood is associated with improved life outcomes. Children from stable homes have better educational, financial, and health outcomes in adulthood compared to those from less stable homes. By leading to dramatic reductions in recidivism and increases in income, the Televerde Foundation is helping keep mothers together with their children while also providing a better home environment than before.

The survey results show that many respondents have a job, paid off debt, advanced at work, and are either living with family or in their own place. Many others have been able to buy a car and work towards a college degree. Reaching these life milestones after release not only leads to a lower likelihood of reoffending but also creates the environment necessary to regain custody of children.

Children are deeply affected when a parent is incarcerated. Research shows that going through difficult experiences early in life can lead to serious challenges later.² That is why programs like those from the Televerde Foundation, which, through improving outcomes of mothers, help reduce stress and instability for kids, can make a big difference. By doing so, they also help break the intergenerational cycle of poverty and incarceration.

Some of these difficult experiences, known as Adverse Childhood Experiences (ACEs), include things like being neglected, seeing or experiencing violence, having a parent struggle with addiction or mental health issues, or being separated from a caregiver for a long time.³ Moving frequently, especially to areas with high rates of incarceration, is another big risk factor. Children who move frequently are more likely to face challenges like lower earnings, higher chances of criminal activity, becoming teen parents, or even facing early death. These effects are even stronger when the frequent moves happen at a young age.⁴ In fact, some mothers of incarcerated kids said they moved more than 20 times during their childhoods.⁵

Children of incarcerated women often report feeling stressed several times a year, which can lead to early signs of depression, withdrawal, and physical complaints. All of this shows how important it is for kids to have stable, secure homes to thrive long-term.

When it comes to education, studies show that getting more schooling after incarceration helps more than the individual, it also improves family life and boosts kids' chances of doing well in school. On average, people who end up incarcerated only have a roughly ninth-grade education.⁶ Many left home early because of unstable family situations and never finished school.³ But when they get support

² (Hagen and Myers 2003)

³ (Ratcliff et al. 2025; Tamayo Martinez et al. 2022)

⁴ (Finlay et al. 2023)

⁵ (Greene et al. 2000)

⁶ (Bond 2025)

through job training or education programs after release, they are less likely to recidivate leading to many of stability benefits described above.⁵

There is also a strong link between how much education parents have and how well their children do in school. Families with routines that support learning tend to create better environments for kids to succeed.⁷ When parents have college degrees, their kids are more likely to aim high, finish school, and land better jobs. On the other hand, children whose parents did not attend college are more likely to drop out before earning a degree themselves.⁸

The benefits to children of parents who are free, employed, and inspired are manifold. These children and their children are more likely to be healthy, educated, and prosperous, creating enormous individual and societal benefits from programs that can break the intergenerational cycle of poor life outcomes that childhood instability and poverty create. As such, the economic and social benefits of the Televerde Foundation are likely to be larger and extend farther than what the research team was able to measure here.

⁷ (Tamayo Martinez et al. 2022)

⁸ (Cataldi, n.d.)

Glossary of Terms

To fully appreciate the economic impacts, it is helpful to understand the terms that describe the results discussed in this report.

Employment: Employment is a count of jobs, not people, by place of work. It counts all jobs with the same weight regardless of whether the position is full-time or part-time or the labor of a self-employed proprietor. Additionally, jobs are counted as job-years, which are equivalent to one job lasting for one year. This is a similar concept to “person-hours.” Jobs often carry over from year to year, so therefore the jobs in one year include many of the same jobs as in the previous year. For example, if a new business opens with 10 employees, then the host community of that business will have 10 more jobs than it would have had in every future year that the company maintains its workforce. Over five years, the business will have created 50 job-years (10 jobs at the company x five years = 50 job-years), though it is possible that it is not the same 10 people who are working there over time. When reviewing changes in employment across multiple years, knowledge of the concept of job-years is vital to proper interpretation. As shown in the example above, 50 job-years is not equivalent to 50 people with jobs or even 50 job slots.

Output: Output is the total economic value of production or sales, sometimes called business revenues, whether final (i.e., purchased by the end user) or intermediate (i.e., used by another business to produce its own output). It includes the value of inputs to production, wages paid to employees, capital expenses, taxes, and profits. It is useful as an indicator of business activity, but it should not be construed as net new economic activity.

Labor Income: Labor income is income and benefits from all sources (e.g., wages and salaries, government transfers, property income, etc.) earned by all people in an area. It excludes the income earned by non-resident workers who commute into an area, but it includes the income of residents who commute out.

Value Added: Value added is the value of all final goods and services, sometimes called net economic impact, created in an economy. It represents new economic activity and is also known as gross product or net economic impact. It differs from output by the value of inputs to production. Value added provides a useful summary of the economy, which is why all nations and U.S. states report their economic growth in this way, calling it either gross domestic product or gross state product as appropriate. Its usefulness derives from the elimination of the double-counting inherent in output, which stems from the inclusion of inputs. An example of the double-counting of inputs can be found and simplified in the process of making and selling a loaf of bread. A farmer sells wheat to a mill, which then sells flour to a baker, who then sells bread to the final customer. The sale price of the bread includes the cost of all necessary inputs, including growing the wheat, milling the flour, and baking the bread. Value added counts only the sale price of the bread to the final consumer, which is the net new value created in the economy. On the other hand, output counts the revenues earned by every business in the supply chain, which means that the value of the wheat and flour are counted more than once.

Methodology

This quantitative analysis in this study is built on two main pillars: a survey of Televerde participants and economic modeling using the IMPLAN model. Each is addressed in detail below.

Survey

The Televerde Foundation asked its program participants to complete a survey indicating when they achieved specific milestones at the following intervals: 30, 60, 90 days; 6 months; and 1, 2, 3, and 4+ years. Milestones included:

- Purchased a vehicle
- Renting an apartment or home
- Purchased a home
- Paid off debt
- Improved credit score
- Advanced in employment
- Earned a college degree
- Obtained a certification
- Completed parole or probation
- Had civil rights restored
- Regained custody of children
- Discontinued state benefits

Additionally, the Foundation collected current employment data, including salary, full-time/part-time status, and length of employment.

With the data from the survey, UMDI was able to determine the characteristics of program participants. Key to this study was information on recidivism, employment, wages, and number of children. With this data, UMDI calculated recidivism rates, unemployment rates, median income, and average number of children. These data are the main inputs to calculating public sector savings and economic contributions of workers.

Recidivism rates of program participants were compared to averages for Indiana females taken from the state's Department of Corrections.⁹ The difference in incarcerated individuals was then multiplied by the cost of incarceration, also from the state, to find savings.¹⁰ With the difference in unemployment rates, income, and average number of children, UMDI used the Atlanta Federal Reserve Bank's Benefits Cliff tool to calculate savings from a reduction of public benefits.¹¹

⁹ [Indiana Department of Correction](#)

¹⁰ [FY24 Per Diem Draft.xlsx](#)

¹¹ [Benefits Cliff Tool](#)

To find the economic contributions of workers in the program, UMDI assigned an industry sector based on our best judgement of the employer to each employed respondent. Doing this allowed the research team to find employment by industry, which is the input needed for the IMPLAN model.

IMPLAN

UMDI used the widely used IMPLAN input-output model to estimate the economic contributions of the Televerde Foundation in Indiana. IMPLAN is a platform that combines a set of extensive databases, economic factors, multipliers, and demographic statistics with a highly refined modeling system that is fully customizable. Together, software and data can help gain insights into an industry's contributions to a region, quantify the impact of a shock to an economy, examine the effects of a new or existing business, model the impacts of expected growth or changes, or study any other event specific to the economy of a particular region and how it will be impacted.

The model identifies direct impacts by sector, then develops a set of indirect and induced impacts by sector.

- **Direct Effects:** Direct effects are the immediate result of the direct spending. Applying these initial changes/dollars spent to the multipliers in an IMPLAN model will then display how the region will respond economically to these purchases.
- **Indirect Effects:** Indirect impacts stem from local industries' purchases of inputs (goods and services) from other local industries. These purchases are also known as intermediate expenditures.
- **Induced Effects:** Induced effects are caused by household spending on consumption.

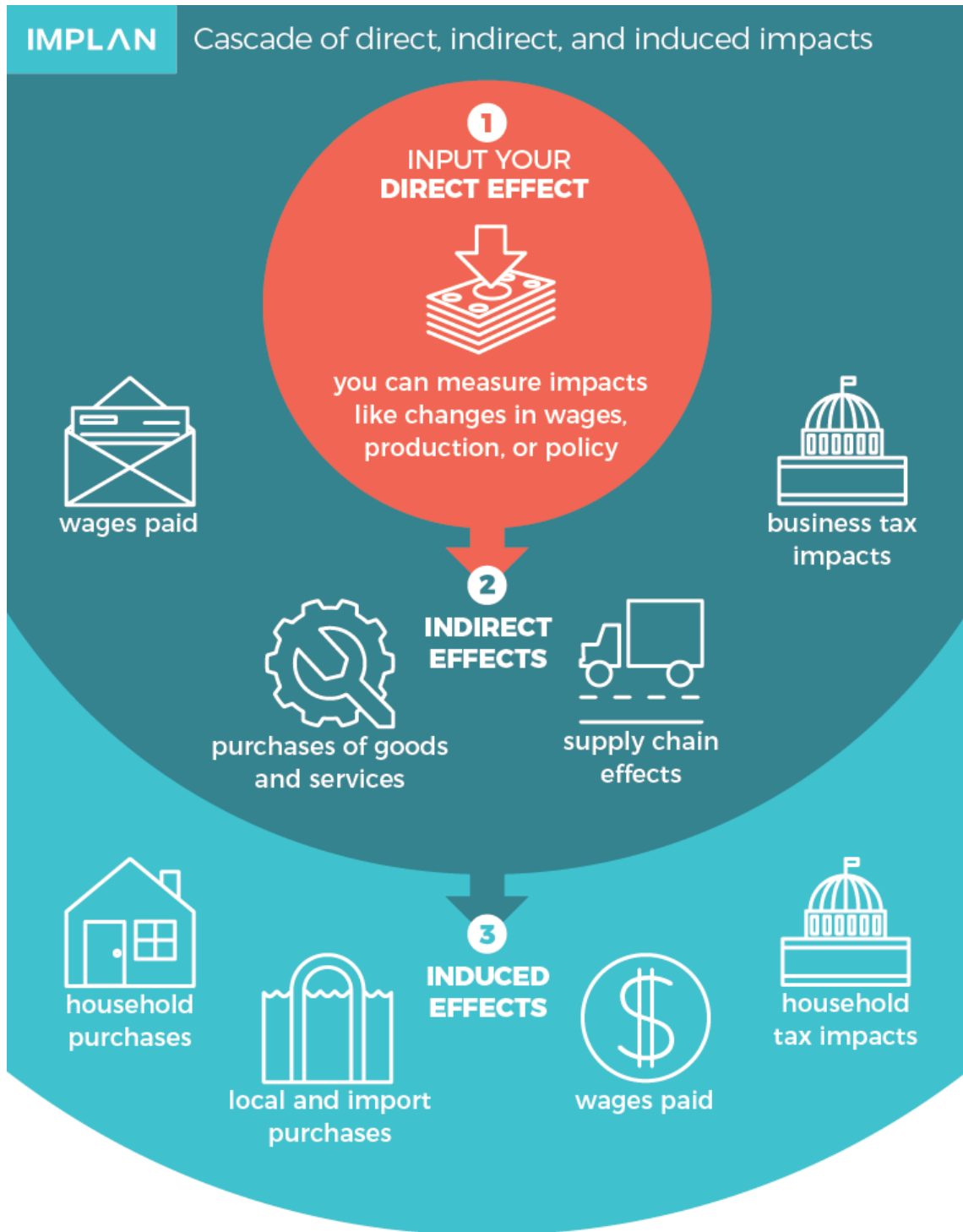
For example, one of the direct impacts of the Foundation is savings from reduced incarceration. UMDI modeled public savings as increased spending on all other public services. In other words, not having to spend on prisons frees money to be spent on other things the state builds and provides. The direct effect of changes in public spending would then create indirect effects among the businesses that provide goods and services to the government, such as suppliers of office furniture, construction services, or food for schools. In turn, these purchases spur the vendor or supplier to purchase or produce more inventory and raw materials, which form part of the second round of indirect effects. This cycle of spending continues to work its way backward through the supply chain, with each round of impacts getting smaller and smaller, until all money leaks from the local economy by way of imports, taxes, and profits, which do not generate additional impacts locally.

IMPLAN does not assume that all input purchases are made from local businesses; the proportion of local vs. non-local purchases varies by commodity and is built into the IMPLAN system.

The IMPLAN models account for commuting patterns; thus, induced impacts will only reflect the spending of wages from residents. IMPLAN removes payroll taxes, personal taxes, and savings before allowing the remainder to be spent on goods and services. IMPLAN also accounts for imports and does not assume that all purchases of goods and services are made within the study area.

Figure 1 on page **20** depicts how the IMPLAN model works.

Figure 1: Depiction of IMPLAN Model



Source: IMPLAN

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