

6-1-2013

Introducing Inmates to Extension Through Financial Education and Experiential Learning Tools

Karen Richel

University of Idaho, krichel@uidaho.edu



This work is licensed under a [Creative Commons Attribution-Noncommercial-Share Alike 4.0 License](https://creativecommons.org/licenses/by-nc-sa/4.0/).

Recommended Citation

Richel, K. (2013). Introducing Inmates to Extension Through Financial Education and Experiential Learning Tools. *The Journal of Extension*, 51(3), Article 6. <https://tigerprints.clemson.edu/joe/vol51/iss3/6>

This Ideas at Work is brought to you for free and open access by the Conferences at TigerPrints. It has been accepted for inclusion in The Journal of Extension by an authorized editor of TigerPrints. For more information, please contact kokeefe@clemson.edu.

Introducing Inmates to Extension Through Financial Education and Experiential Learning Tools

Abstract

Research shows that in order to reduce recidivism rates in prisons, financial education and other life skills should be a mandatory topic in our prison systems. By creating a learning environment conducive to the specialized needs of this audience, an inmate's ability to set goals, recognize wants and needs, maintain bank accounts, create a budget, manage debt, and use credit wisely can be achieved. By introducing interactive, experiential learning tools from Extension, the educator can open doors to financial discussions, questions, and collaborations that are easily adaptable to prison life or to future home lives.

Karen Richel

Assistant Professor of
Extension – Family
and Consumer
Sciences
College of Agriculture
and Life Sciences
University of Idaho
Moscow, Idaho
krichel@uidaho.edu

Introduction

U.S. prison systems are overflowing, and it is projected that the number of inmates will only continue to increase (Blumstein, 2011). In 2010, the average cost per day to house an Idaho inmate was \$52.22; the current number of incarcerated inmates is 7,869. Putting this into perspective, Idaho taxpayers are paying \$410,919 every day, or \$149,985,501 per year, to house, feed, provide medical care to, and clothe all of these individuals (Idaho Department of Corrections, 2012). In 2001, the average operating cost per inmate per state was \$62.05 per day (U.S. Department of Justice, 2001). These statistics do not even begin to reflect the cost of loss to victims and damage caused from the crimes committed.

At the North Idaho Correctional Institution (NICI), a minimum security prison for men, 403 inmates are serving time for drug/alcohol (36%), assault (22%), property (27%), and sex-related (15%) crimes (Idaho Department of Corrections, 2012). Upon release and with current economic challenges, they will be given the extra burden of re-assimilating into their communities with prison records and the same misconceptions they had about financial practices prior to confinement. Often this lack of knowledge leads to the very crimes they committed in the first place (The National

Center for Victims of Crime, 2011). One inmate from a previous study commented that "most of us [are] in here because of money" (Larson Call, 2011).

Although some correctional institutions provide vocational education to inmates, little is done with personal finance. Bill Farmer, NICI Education Program Manager, stated that, unlike many other institutions, the inmates graduating from NICI are provided "an intense, structured program that focuses on their specific needs and risk areas to help them develop approaches to making choices and decisions that encourage success in the community" (personal communication, June 2010). As these men reenter as citizens in our communities, these skills could be the difference between a reoffending prisoner and a financially healthy citizen, family member, employee, and taxpayer.

The Mission

In 2009, NICI partnered with several agencies, including the University of Idaho Extension, and began offering bi-monthly resource fairs for inmates pending immediate release in a monitored environment. Community agencies introduce themselves and the resources they provide. During 50-minute class sessions, research-based curricula, interactive games and tools that focus on key areas of finance (goal setting, banking, debt management, and credit), are presented. The interactive nature of this method allows participants to make connections between past paradigms and new information using relevant examples in a fun environment by creating an ongoing learning experience (Torock, 2009). The hands-on nature of the sessions gives the inmates "something" to take with them: decision-making and communication skills, problem solving, collaborations, resources, and reflective exercises. Grieshop maintains that "games can be powerful tools for exposing the nature of problems and possible solution paths" (1987). Inmates become invested in their own financial behaviors, and the games aid in this process. Ericksen stated, "students learn what they care about and remember what they understand" (1984, p. 51).

In these sessions, inmates discovered how to define a need and a want, how to visualize and prioritize their goals, and how to create a livable saving/spending plan in several budgeting activities. They also engaged in the Bank of Life, where they spend/acquire their money using various banking methods and reconcile a bank statement. The debt management and credit sessions incorporate the Isle of Misfortune and Credit Card BINGO. These games help inmates work together to develop ideas on how to reduce, eliminate, or adapt expenses and why it is vital to read the fine print of any contract. All of the class scripts, games, and tools are adaptable and available to other educators directly from the author.

Educator Observations

From 2009-2012, financial resources have been introduced to 687 Idaho inmates, and common financial misconceptions have been addressed. From workshop conversations, the majority of past participants feel more empowered to take control of their finances. Where saving money hasn't been a priority, the group expressed interest in saving in the future, even in small amounts. To introduce budgeting, the inmates created a "picture" of their income and expenses. Several inmates teased that they had been "tricked" into making a spending plan after expressing that a budget would be impossible. Credit and debt discussions have invited thoughtful misconceptions/questions from the group. Nearly all of the inmates showed interest in sharing this information with others, including

their friends, family, and cellmates.

Further impact of this educational program is that 83% of the former inmates have maintained their freedom, gone on to attend school, are holding regular jobs, and are building households in their communities. A former inmate has been coming to the Extension office over the past year for help with his finances. As he produced a goal setting resource called the "Bucket List," he commented, "I would never be where I am without the help of the financial education workshops." He has acquired a job, lives on his own, and is maintaining a very high GPA in college. Our future goal is reaching the remainder of the 17% who reoffend.

The resource fairs are not mandatory, but increased numbers of participating inmates confirm the private and public value of this program. With this unique group of students, not all of the inmates choose to attend these educational workshops; however, the majority take advantage of these resources, expresses their appreciation for the information, and are very respectful of the educator. With the knowledge that these fairs are a privilege and with careful class monitoring by prison officials, safety concerns and challenges have never been an issue with this minimum security group. Inmates are attentive and eager to participate in all of the activities.

Financial education workshops enable the inmates to "start over" with accurate information. They are focused on learning how to correct past mistakes and how to avoid making new ones. Furthermore, participants learn about resources available through Extension and how to get and use those resources. NICI and the University of Idaho Extension are currently working on another learning and evaluation tool appropriate for this audience to monitor and track inmate success during their stay, during probation, and once they are no longer in the prison system. Reaching this audience will make a larger impact on all of our lives.

Summary

The time spent with inmates introducing financial tools and other Extension resources has already proven valuable not only for the inmates but for society. Inmate financial literacy holds both a public and private value and should be considered a mandatory pre-release requirement in all prison systems. With fewer re-offenses, inmates and their families can move on to live productive lives. Taxpayers and victims alike will see greater financial benefits. With the results from future data from the prison, Idaho hopes to serve as a role model for other states looking to reach this underserved group.

References

- Blumstein, A. (2011). Bringing down the U.S. prison population. *The Prison Journal*, 91(3) 12S-26S. Retrieved from: http://tpj.sagepub.com/content/91/3_suppl/12S.full.pdf+html
- Erickson, S. C. (1984). *The Essence of Good Teaching*. San Francisco: Jossey-Bass.
- Grieshop, J. I. (1987). Games: Powerful tools for learning. *Journal of Extension* [On-line], 25(1) Article 11AW2. Available at: <http://www.joe.org/joe/1987spring/iw2.php>
- Idaho Department of Corrections. (2012). *Idaho department of corrections standard*

reports. Retrieved from:

http://www.idoc.idaho.gov/content/document/standard_monthly_report_february_2012

Larson Call, L. (2011). Inmate perceptions of financial education needs: Suggestions for financial educators. *Proceedings of the Association of Financial Counseling and Planning Education* , 113-126.

The National Center for Victims of Crime. (2011). *Drug related crime*. Retrieved from: <http://www.ncvc.org/ncvc/main.aspx?dbName=DocumentViewer&DocumentID=32348>

Torock, J. L. (2009). Experiential learning and cooperative extension: partners in non-formal education for a century and beyond. *Journal of Extension* [On-line], 43(6) Article 6TOT2. Available at: <http://www.joe.org/joe/2009december/tt2.php>

U.S. Department of Justice. (2001). *State prison expenditures*. Retrieved from: <http://www.bjs.gov/content/pub/ascii/spe01.txt>

Copyright © by *Extension Journal, Inc.* ISSN 1077-5315. Articles appearing in the Journal become the property of the Journal. Single copies of articles may be reproduced in electronic or print form for use in educational or training activities. Inclusion of articles in other publications, electronic sources, or systematic large-scale distribution may be done only with prior electronic or written permission of the *Journal Editorial Office*, joe-ed@joe.org.

If you have difficulties viewing or printing this page, please contact [JOE Technical Support](#)