

IMPACT

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Inmates practice healthy financial life skills with simulation

The Situation

Upon release and with current economic challenges, former inmates 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 initially committed. Putting this into perspective, the number of incarcerated inmates in the United States in 2010 was 2,266,800 (Bureau of Justice Statistics, December 2011). In 2012, taxpayers are projected to pay \$83.4 billion for care of these individuals (Fiscal year 2012 Budget of the US Government: Historical Tables http://www.usgovernmentspending.com/year_spending_2012USbc_13bc1n_50#usgs302). These statistics do not even begin to reflect the other public safety costs, cost to inmate families upon loss of that individual's income, increased public assistance costs to families and inmates, cost of loss to the victim, and damage caused from the crimes committed.

Our Response

In March 2012, the University of Idaho Virtual World Campus team (a multi-disciplinary group), students from the University of Idaho, and staff from the North Idaho Correctional Institution (NICI) held a face-to-face financial capability simulation called "That's Life." This one-day simulation connected with 270 prisoners. In this hands-on experience, participants are engaged in a vendor-like environment in which they are challenged to manage a budget to meet their monthly needs. At the beginning of the simulation, each participant is randomly given a career with appropriate wages and a family situation. After receiving this information, the participants must learn about and pay their income taxes and ex-



plore financial institutions to acquire a checking and/or savings account. After completing these two crucial steps, the participants then visit each of the eighteen remaining expense booths that represent a component of living within society. In addition, the inmates experience random events during the simulation like speeding tickets, childbirth, and other unexpected life expenses.

Program Outcomes

During the event, inmates completed pre- and post-surveys. Three weeks after the completion of the event, inmates were asked to participate in a reflection activity. Among the information collected are insightful issues addressing education, unexpected expenses, savings, and budgeting.

Education – Before the simulation, 92% of the inmates had completed a GED/high school, some high school, or elementary or junior high education. At the

end of the simulation, 55% planned to and/or aspired to complete a certificate program, apprenticeship, 14% aspired to on-the-job training, while 19% aspired to a 2-year degree at a technical college, 14% to a bachelor's degree, and 5% and 3% respectively to master's or doctorate degrees.

Unexpected Expenses – Before the simulation, 64% of the inmates borrowed money, used credit cards, didn't care about, or hadn't thought about how to take care of unexpected expenses when they arose. After the simulation, this number was only 18%. Eighty-one percent stated that they would spend only what they made and set aside money/maintain a savings account for unexpected expenses.

Savings – The inmates remained fairly consistent with the savings questions. When asked "How much money have you ever saved?" 9% said \$20 or less. After the simulation, 93% believed they should have saved \$100+ a year. In addition, 88% already save money (35%) or plan to save money each month (53%).

Budgeting – Financial Goals—66% said that they always set financial goals or have started since coming to NICI. After the simulation, the number decreased to 61% with 35% not answering. My colleagues and I believe this negative change may indicate that they believed they had set "financial goals" only to discover that they needed revisions or modifications to reach greater goals.

Spending Plan – 17% did not have a budget in their household but after the simulation, 96% already have one, plan to work on one alone or with a family member.

Of the 270 inmates that participated, 132 completed the voluntary reflection exercise (48.9% response rate). When asked if they would re-do this simulation or recommend it to their friends, 94.7% said "yes." Their comments included:

- "My memories of the unpleasant feelings I had when things got tight in my simulation will motivate me not to let myself get in these situations."
- "The idea that education pays. And money goes quick."
- "...I need to set up a budget plan so that I don't just waste my money on things that are not important."
- "This was a huge eye opener for me and am thankful I had the chance to participate."

The major concern that most of the inmates identified about the simulation was that the allotted time of 1½ hours was not long enough to complete the event. Standing in line at the vendors (like in real life) became problematic for the participants.

It is clear that financial and life skills education such as the "That's Life" simulation is necessary throughout the prison

system. However, this style of face-to-face simulation presents many challenges to the prisons and to the delivery teams including security, expenses from printing game material and the time commitment required of the volunteers.

As a result, the University of Idaho Virtual World Campus team is working together with the Idaho Department of Correction to provide a digital version of "That's Life" along with other life skills necessary for successful re-entry. This version will allow inmates more opportunities to experience this face-to-face simulation in a secure computer-based version repeatedly, will address each of the challenges identified here, and will begin reducing recidivism in state and national prison systems.

Whether face-to-face or virtual, this experience helps inmates develop personal strategies to lessen the transitional shock and be successful in their "outside lives."

FOR MORE INFORMATION

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