

## Simulating Money Management and Life Skills with Prison Populations

### Abstract

Interactive education can help learners retain complicated and sometimes frustrating financial information. For inmate audiences, using traditional education methods is not always feasible. To address this challenge, university faculty and students, state officials, and staff from a minimum-security men's prison began conducting a face-to-face financial capability simulation called That's Life. The simulation promotes development of personal finance skills as well as intangible skills such as decision making, communication, problem solving, and critical thinking. The interactive nature of the simulation allows participants to make personal connections to the information as they physically move through the simulation experience. Inmates instantly become invested in their own financial behaviors.

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### Introduction: The Challenge

Successful re-entry into society can be a perplexing experience for newly released prisoners. During a counseling session, a former inmate shared that after serving 10 years in prison, he received a bus ticket to the nearest town, one night's accommodation at a hotel, \$12.63 for food, and the clothes he came in with. The challenge: He lived 300 mi away, he found a used hypodermic needle under his hotel bed, the money bought one meal, and his old clothes no longer fit. He had a prison ID and no support system. As illustrated by this scenario, once inmates finish their sentences, they may be given minimal information on how to re-enter society. With the added burdens of having prison records and having "the same misconceptions they had about financial practices prior to confinement," this lack of knowledge often leads to the very crimes they committed initially (Richel, 2013, "Introduction," para. 2).

Research has shown that inmates with lower education levels who participate in correctional education programs have lower recidivism rates and go on to earn higher wages after release (Steurer, Smith, & Tracy, 2001). Extension has been successful in providing programs on parenting (Kazura, Temke, Toth, & Hunter, 2002; Maiorano & Futris, 2005; Reilly, 2003) and horticulture (Robinson & O'Callaghan, 2008) to inmate audiences, but little has been reported related to programming on money management and other life skills

with this high-risk audience (Jackson & Hoelscher Day, 2005; Larson Call, 2011; Richel, 2013). In addition, using traditional education programs is not always feasible due to educational variability within the population.

## Innovative Program

In 2009, University of Idaho Extension introduced inmates to Extension resources, financial education, and interactive games and tools in small-class settings (Richel, 2013). This method of information transfer was very popular with the inmates. In 2012, the opportunity to provide the inmates with an "experience" instead of a "class" presented itself. To expand on the success of the resource classes, Extension invited University of Idaho faculty and students, State of Idaho officials, and staff from the North Idaho Correctional Institution (a minimum-security men's prison) to conduct an interactive, face-to-face financial capability simulation called *That's Life*. The simulation offers participants the opportunity to recognize what it is like to manage their financial lives—without real-life risk. To date, this simulation has been presented 14 times to 1,737 inmates and has involved 199 volunteers.

Adapted from the Reality Store simulation (O'Neill, 2008), *That's Life* was developed by Celia Hayhoe, a former Virginia Cooperative Extension specialist, for a specific adult audience and later was used with youth audiences. University of Idaho Extension personnel redesigned the curriculum to meet the needs of prison populations. The simulation provides a vendor-like environment in which the inmates are challenged to manage monthly wants and needs for themselves and a make-believe family. Each participant is randomly assigned a career along with appropriate wages and education level. Participants pay their income taxes and explore the benefits of using financial institutions to acquire checking and savings accounts. The participants then walk through the simulation to visit each of the 18 remaining expense booths that represent components of living within society, including the Probation and Parole booth, where they pay supervision fees and restitution costs. They also experience random expense-related events, such as receiving a speeding ticket, adding a baby to the family, and so on.

In addition to teaching personal finance skills, the simulation promotes development of intangible skills such as decision making, communication, problem solving, and critical thinking. The interactive nature of the simulation allows the inmates to make instant personal connections to the new information they are encountering. In fact, some inmates have sought to make the simulation "more real" by asking to base it on their actual family situations so that they might determine whether they could manage with their assigned jobs. Past work with this audience has included a traditional lecture setting; this exercise places the inmates directly in the action, where they "live" their decisions (Richel, 2013). They become invested in their own financial behaviors.

Traditionally, *That's Life* has been presented to youths; bringing it to a prison setting was a pioneering move. To give the inmates a positive experience, provide a safe environment for volunteers, and ensure program success and continuance, precautions and strategic planning were vital. In North Idaho Correctional Institution, most of the residents have committed property or drug/alcohol-related crimes (Idaho Department of Correction, 2015). *That's Life* volunteers are required to attend a detailed training that addresses prison procedures, expectations of visitors, safety rules, and an overview of the simulation. All volunteers undergo a background check prior to entering the prison. Prison personnel are present at all times, and procedures at the prison ensure that any security breach is handled quickly and efficiently.

## Program Impact and Successes

Inmates complete pre-simulation surveys and consent forms prior to the event and post-simulation surveys following it. Three weeks after the event, inmates are asked to participate in a reflection activity. Data collected from a sample group ( $n = 304$ ) indicated that the participants gained knowledge and planned to make behavior changes (Table 1).

**Table 1.**

Summary of Inmates' Understanding of and Reflection on Matters of Personal Finance  
Before and After a Financial Capability Simulation

Survey/reflection activity idea/discussion point	Before	After
<b>Education</b>		
I see a link between education and potential income.	94.4%	93.7%
My current education level is . . .		
high school or lower.	74.0%	
certification or technical school.	24.0%	
higher education.	1.6%	
The education level I expect to attain is . . .		
high school or lower.		54.2%
certification or technical school.		30.0%
higher education.		13.3%
<b>Budgeting</b>		
I use a budget or have family/friends who help me budget.	84.2%	95.1%
I have taken a budgeting class.	53.3%	
I set financial goals for my money.	66.0%	72.2%
<b>Unexpected expenses</b>		
When an unexpected expense arises, I . . .		
feel overwhelmed.	20.4%	
feel uncertain about how I will pay for it.	38.5%	
don't care about it.	7.8%	
feel confident that I can meet the need with savings.	34.9%	
If an unexpected expense were to arise, I would . . .		
feel prepared because I spend only what I make and set aside money for such expenses.	24.0%	45.8%
have savings to help pay for it.	27.3%	43.0%

borrow money from a friend or relative.	33.2%	9.1%
use a credit card.	4.9%	2.4%
fail to take care of it at all.	5.9%	0.9%
realize that I had not thought of this scenario previously.	10.2%	1.5%

Savings

The most money I have ever saved at one time was . . .

less than \$100.	14.2%
more than \$100.	85.9%

I think I could/should have saved at one time . . .

less than \$100.	4.3%	3.6%
more than \$100.	95.8%	96.3%

I plan to save in the future. 95.2%

*Note.* Percentages are skewed due to multiple answers or no answers to various items.

Inmates' mind-sets were challenged as they assimilated the ideas that higher education was needed to support their families and that financial planning could help them achieve their financial goals. In addition, during reflection activities and other conversations, inmates discussed plans they had regarding positive financial behavior changes. These discussions included their ideas for managing unexpected expenses and new insights about the role of personal responsibility in dealing with such costs. Nearly all the participants believed that saving would be valuable to their futures.

As the participants reflected on the simulation weeks after it occurred, they were beginning to plan for more healthful financial habits. Reflection exercise discussions included the following statements:

- "The career path I was given was the same profession that I want to go to college for, so it really helped me understand the significant difference that having an education makes."
- "I learned a lot about budgeting and how to live a responsible life [sober]. How much effort and thinking one has to put into everyday living—with my mind tainted on drugs, I never realized that."

The simulation presented opportunities for the inmates to consider their educational needs, their existing financial behaviors, and possible solutions to past mistakes.

### Concerns and Resulting Actions

Financial and life skills education, such as That's Life, are needed throughout prison systems. However, this style of face-to-face simulation can involve challenges to prison security staff and other personnel, educators, and volunteers; program expenses (i.e., for supplies, printing, travel, and participant incentives); and volunteer cost, time commitment, and availability issues. As a result, University of Idaho educators and the Idaho Department of Correction are envisioning a virtual version of That's Life that would include even

more skills necessary for successful re-entry, such as securing identification, employment, housing, and a mode of transportation and understanding the value of relationship building, communication, and healthful living after release. This virtual version of the simulation would allow inmates to repeatedly experience the simulation in a secure computer-based setting, would help track inmate behavior after release through postrelease activities, and would continue to reduce recidivism by encouraging positive financial alternatives.

Whether face-to-face or virtual, this experience helps inmates form personal plans for lessening the shock of transitioning back to society and being successful after release. Many have never practiced healthful financial habits, and this event provides a unique scenario for helping them attain and practice positive financial strategies.

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