Extension outreach & experiential learning in North Central Idaho prison system

The Situation
In May 2010, the count of incarcerated inmates in Idaho was 7,521. At the North Idaho Correctional Institution (NICI), 401 of those inmates resided in Cottonwood serving time for drug/alcohol (35%), assault (22%), property (23%), and sex (20%) related crimes (Idaho Department of Corrections Standard Reports, 2010). With the current economic challenges, these 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. Many have never been introduced to the foundational financial tools needed to make the changes necessary to live a balanced, secure financial life. Often this lack of knowledge leads to the very crimes they committed in the first place.

As these men reenter as citizens in our counties of North Central Idaho and surrounding counties in Idaho, these skills could be the difference between a reoffending prisoner and a financially healthy citizen, family member, employee, and taxpayer.

Our Response
In April 2009, NICI began offering resource fairs for their inmates who were pending release. Unlike many other institutions, the inmates that graduate 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” (Bill Farmer, Education Program Manager at NICI). NICI invited the Idaho Department of Labor, Idaho Health and Welfare, Legal Services, Consumer Credit Counseling, Lewis Clark State College, the University of Idaho TRIO program, and University of Idaho Extension to assist their inmates in this mission.

University of Idaho Extension was asked to focus on key areas of finance (goal setting, banking, debt management, and credit) in hour-long sessions. Due to the living situation of the audience, traditional education tools were not probable and, in some cases, not possible. In addition, the average education level of the residents fell around 50% of those who had completed a GED or high school diploma. Others had spent time in and out of jail and on average had sporadic low-wage employment. (Bill Farmer) To address this need, Extension introduced interactive presentations, discussions, reflective exercises, and resources for immediate application. The hands-on nature of the financial games and key information gave the inmates “something” to take with them (knowledge, experience, and some resources) since many items were not allowed back in their cells.

Following University of Idaho Extension’s mission to improve lives by engaging the University and the communities served through research-based educa-
tion, the Extension educator provided experiential learning tools based from approved curriculum. Incorporating ideas from Dollar Decision$ and Credit Cents curricula, 50-minute presentations including one or two games were created. During the goal setting session, the inmates discovered how to define a need and a want, what a Bucket List can help them achieve (visualization and prioritization of goals), and how to determine if a goal is a short-, intermediate-, or long-term goal. Many of the residents had never balanced a bank statement before. In the banking session, they engaged in the Bank of Life game where they spent/acquired their money using various banking methods (ATM, check, online bill-pay, direct deposit, check from relative or work) and had to reconcile their bank statement. The debt management and credit sessions incorporated the Isle of Misfortune and Credit Card BINGO. The use of these two interactive games helped the inmates work with each other to come up with ideas on how to reduce, eliminate or adapt expenses and why it is vital to read the fine print of a contract. After each session, the Extension educator received comments from the inmates like, “I like what you done with us. Thanks for coming.”

Each session consisted of 10-40 participants (sometimes with standing room only). At one point, Mr. Farmer came into the room and said “so this is where all my guys are.” The later sessions were always at full capacity due to word-of-mouth.

Program Outcomes
The NICI Resource Fairs are offered every other month including as many resource vendors as possible. What initially began as two or three guest speakers has turned into 10-15. The inmates are responding to this. Given the choice, the inmates visit as many of these resources as possible. In 2009-2010, 359 inmates were introduced to new ideas about their personal finances, misconceptions were addressed, and seeds planted for future growth by Extension. Latah County provided materials and resources in 2009 and a critical issues grant from University of Idaho Extension is being used to fund these expenses in 2010. Another series is scheduled for July 2010.

Due to the limited time available with the inmates, formal evaluations were not used; however, 5 Quick Questions were posed at the end of each session. This written tool evaluated the usefulness of the session, inquired about possible knowledge and behavior changes now and in the future, and encouraged the exploration of Extension resources.

Inmate responses included:
- “I couldn’t have done without anything...it was all delightful”
- “Very informative and helpful”
- “Excellent”
- “I’m going to tell my wife about this”
- “Always check your balance is accurate”
- “I get 3 free credit reports per year”
- “Check the fine print and don’t just jump into anything”
- “Don’t buy it if you don’t have the money”
- “I like the simple practicality of this class. Things all should know.”
- “The hands-on activities are what I liked best”

One inmate shared that he had come to a session two months prior, had read through his resources, and was there for more. The difference these classes make could sway the recidivism rate from 70% to 0% (statistic from Bill Farmer). This is the mission. Additional resources are being explored to help track the inmates’ future progress after release.

FOR MORE INFORMATION
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